



# SAMPLE

## FINANCIAL SERVICES

### Proposal

**Prepared For:** Bob & Shirley Sample

**Prepared By:** Sample Advisor

**Report Date** 01/11/2021

*Please see the important Disclosure and Disclaimer Page on page 2 of this presentation for a full discussion of the risks involved and assumptions made pertaining to this Proposal.*

## Disclosures

[Advisor Disclosure Language and Contact Information Inserted Here]

## Disclaimers

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Summary of Account and Combined Account report data is provided by third-party sources that are deemed reliable but are not guaranteed. Clients are urged to consult their official custodial account statements sent directly from the respective custodian, insurance company, bank or fund sponsors. Account value and data may differ significantly from clients' official statements due to various factors including but not limited to capital gains distributions, tax-lot differentials, trade date verses settlement date accounting, and book verses tax accounting.

# Introduction

## *The First Rehearsal ...*



*The conductor's fundamental goal is to bring a performance to life. Reaching that goal begins with a plan – a plan that starts with a review of the entire written score. Informed by the notes and markings of the composer, framed with historical perspective, and colored with personal insight, the conductor crafts an interpretation that will inspire and drive the orchestra's performance.*

## **Welcome to Your Personal IncomeConductor®**

This Proposal is your first rehearsal, containing the written score that will define your retirement experience. We've created a plan that incorporates your retirement goals, objectives and preferences. The plan focuses on providing long term retirement income rather than accumulating additional wealth and seeks to work within your tolerance for investment risk. Your **IncomeConductor®** plan employs a retirement income strategy that has been time tested with "real life" retirees since 1984. It is based on principles that utilize the popular bucket or segmented income approach pioneered by Philip G. Lubinski, CFP® and further developed by WealthConductor, LLC.

## **Congratulations on Taking the First Step**

By taking this first step, you are now ahead of more than 66% of new retirees that surveys show are retiring without a formal retirement income plan.<sup>1</sup>

Although many pre-retirees have assumed more responsibility for accumulating retirement assets by contributing to payroll deducted 401(k)s, 403(b)s, IRAs and individual savings accounts, few understand the importance of income planning.

Retirees are beginning to realize it is just as critical to have a plan that converts retirement assets into an income stream that will support their retirement lifestyle.

## **Setting the Stage For The Ultimate Performance**

**IncomeConductor®** offers you the flexibility to customize your retirement portfolio with a variety of funding options. With this proposal you have the opportunity to review the assumptions and hypothetical results illustrated, and once you agree on the overall direction, your Advisor and **IncomeConductor®** will work in harmony to deliver your personalized retirement income strategy.

Your Advisor will guide the organization, strategic combination and transition of your financial instruments, while **IncomeConductor®** will provide the tools to track and manage your plan's performance. As your plan moves forward, you will have the opportunity to meet with your Advisor and review your plan's progress.

**Our ultimate goal is a performance that allows you to enjoy your vision of an ideal retirement. Let the rehearsal begin.**

<sup>1</sup> Source: 2013 Retirement Income Strategies and Expectations (RISE) Survey, Franklin Templeton Company

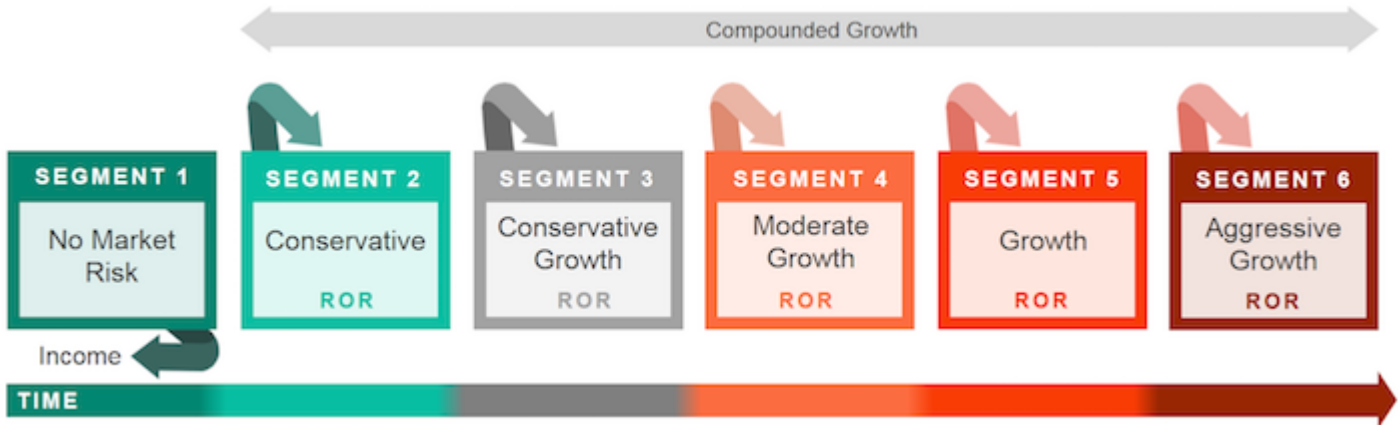
## Harmony Through A Structured, Segmented Methodology

Your **IncomeConductor**<sup>®</sup> Plan strategy is built on a structured approach for addressing your retirement income needs. It follows a segmented methodology that divides your retirement into "segments" that each have a defined duration.

Each segment employs a different investment strategy, and each strategy is guided by an assumed rate of return.

Those segments which have the objective of providing income in the early years of retirement typically hold investments or insurance products that have little or no stock market exposure.

Segments not needed to provide income until later in retirement (typically 10 years and beyond) are placed in investments that carry varied market risk based on expected return within an acceptable risk tolerance. Dividends and interest earned, if any, in these remaining segments are reinvested as indicated by the arrows below.



### Your Personal Plan Illustrations

The pages that follow present two detailed illustrations showing hypothetical monthly and annual plans. The illustrations also show the amount of assets allocated to each plan segment as projected at the beginning of the plan.

The first illustration shows a hypothetical income stream calculated using your plan's net rate of return assumptions. The second illustration shows a hypothetical income stream based on an assumed zero rate of return minus an annual cost of investing of 1.5%. We feel it is important to illustrate both these scenarios since rates of return used to prepare this plan are not guaranteed.

At the end of the illustration is a summary showing a comparison of:

1. Your total beginning investment amount
2. Hypothetical monthly income at the beginning and end of the plan
3. Total hypothetical income over the life of the plan
4. Hypothetical principal balance at the end of the plan

*Illustrations are provided for information purposes only and are not guarantees of investment performance or income.*

# Pre-Retirement Warm Up

Below is your pre-retirement accumulation analysis. These calculations are hypothetical in nature and do not represent any specific investment and are based on the following assumptions determined by you and your advisor:

<b>Beginning Balance:</b>	\$650,000
<b>Annual Contributions (including any employer matches):</b>	\$25,000
<b>Annual Increase in Contribution Amount:</b>	2%
<b>Assumed Net Rate of Return*:</b>	5%
<b>Number of Years to Retirement:</b>	4.67

Date	Beginning Value	Annual Contribution	Ending Value
09/30/2021	\$650,000	\$25,000	\$708,750
09/30/2022	\$708,750	\$25,500	\$770,963
09/30/2023	\$770,963	\$26,010	\$836,821
09/30/2024	\$836,821	\$26,530	\$906,519
06/01/2025	\$906,519	\$18,131	\$955,625

Values calculated as of: 09/30/2020

*All contributions in this illustration are assumed to be made in full at the beginning of each year.*

*The Annual Contribution and Ending Value figures cited above are based on the assumptions provided to and/or agreed upon with your financial advisor. The actual values realized will not match the above exactly and are dependent on your actual contribution amounts, investment results and other factors that cannot be determined in advance.*

*\* The Assumed Net Rate of Return cited above is a hypothetical rate agreed to by you and your advisor that represents an estimate of the net return on your current investments between now and your date of retirement. There is no guarantee that this rate will be realized.*

## Plan Assumptions

Your expectations and personal preferences shape the assumptions built into the **IncomeConductor**<sup>®</sup> calculator. These assumptions enable your advisor to develop an appropriate investment strategy. Because of the importance these assumptions carry in structuring your plan, you should carefully review them with your Advisor to be sure they accurately reflect your input.

<b>Plan Start Date:</b>	06/01/2025
<b>Duration of Plan:</b>	24 Years
<b>Duration of Segment:</b>	Varies
<b>Beginning Monthly Income Goal (Net):</b>	\$7,757
<b>Total Investment Amount:</b>	\$955,625
<b>Inflation Assumption:</b>	Custom
<b>Tax Assumption:</b>	Varies by segment
<b>Ending Balance:</b>	Yes
<b>Outside Segment:</b>	Yes

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**Plan Start Date:** This is the date you expect to begin receiving income from your **IncomeConductor**<sup>®</sup> retirement plan.

**Duration of Plan:** Represents the number of years you expect to receive income from your plan.

**Duration of Segment:** The length of each income segment of your plan. Your segment duration helps your Advisor determine the investment horizons in your asset allocation. Segments that provide income in the early years of your retirement are typically placed in accounts with little or no stock market exposure. Later segments will have varied market risk based on your desired return and risk tolerance.

**Beginning Monthly Income Goal (Net):** The amount of money you would like to initially receive monthly from your retirement income plan. This number is a net amount and does not reflect any adjustments for income taxes.

**Total Investment Amount:** The amount of assets that will be invested in the **IncomeConductor**<sup>®</sup> strategy.

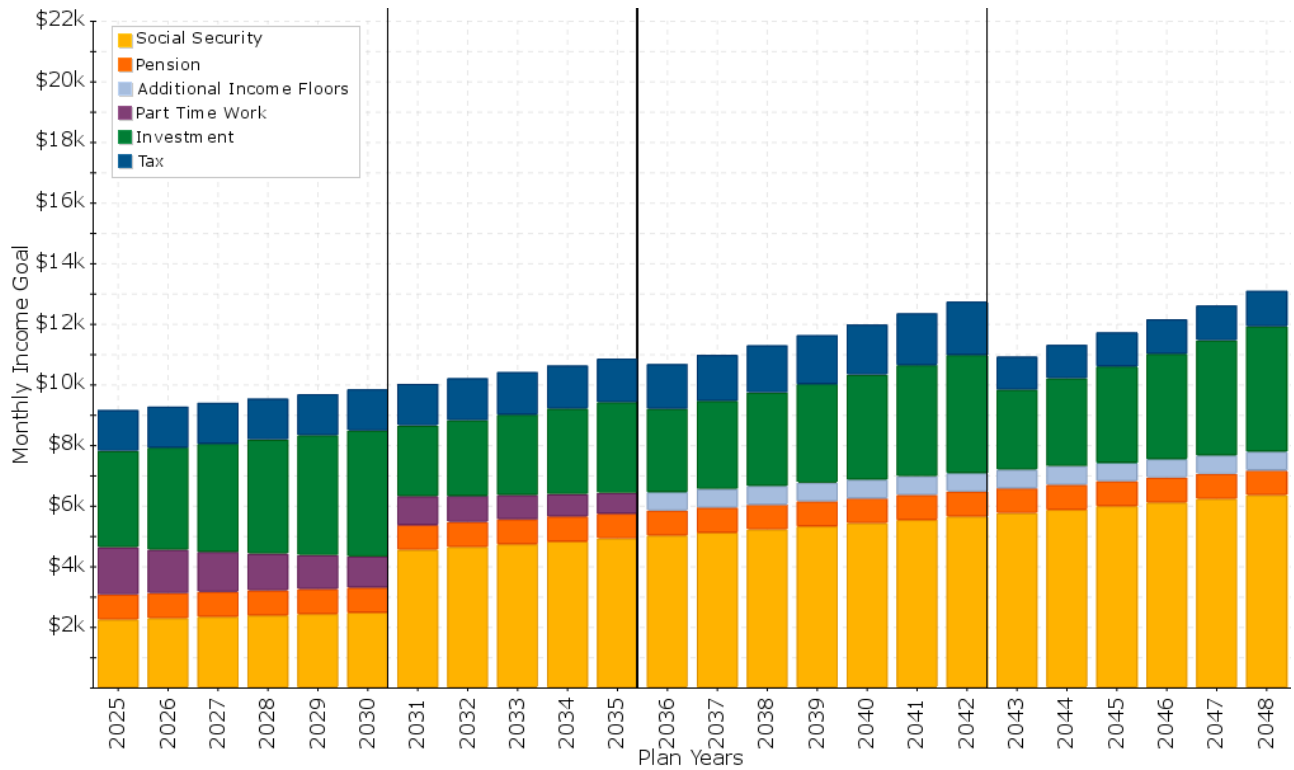
**Inflation Assumption:** The inflation rate applied to your monthly income goal.

**Tax Assumption:** The tax applied to your investments as the money is drawn for income.

**Ending Balance:** Any monies not used to provide your monthly income goals would remain at the end of your plan.

**Outside Segment:** An Outside Segment is a segment that is not within the plan (e.g., emergency funds).

# Cash Flow by Segment



## Income Goals by Segment

Segment	Duration	Notes	Starting Monthly Income Goal (Net)	Total Income Floors (Net)	Investment Income Needed (Net)
1	6	Bob claims SS; Shirley's pension starts	\$7,757	\$4,580	\$3,177
2	5		\$8,595	\$6,267	\$2,328
3	7	Travel ends; Shirley claims SS	\$9,150	\$6,405	\$2,745
4	6		\$9,781	\$7,144	\$2,637

## Non Income Segment

College Tuition Fund	\$25,000		\$37,006
Legacy / Longevity	\$205,454		\$1,000,000

Segment	Length	Projected Starting Balance Available	Starting Balance Required	Projected Ending Balance Available	Ending Balance Required
College Tuition Fund	10	\$25,000	\$25,000	\$37,006	N/A
Legacy / Longevity	24	\$205,454	N/A	\$1,000,000	\$1,000,000

The values of these projections are based upon target returns and not on actual or predicted investment returns since future returns cannot be known. There is no guarantee that these projections will materialize.

# Income Detail

Segment	Plan Year End	Age	Monthly Income Floors (Gross)					Total Income Floor (Gross)	Monthly Income Needed From Investments (Gross)	Total Monthly Income Goal (Gross)
			Social Security	Social Security	ABC Corp Inc.	Mutual Corp.	Side gig			
			2% Annual Increase	2% Annual Increase	0% Annual Increase	0% Annual Increase	-8% Annual Increase			
			12% Tax Rate	12% Tax Rate	18% Tax Rate	18% Tax Rate	22% Tax Rate			
1	6/1/2026	67/63	\$2,500		\$1,000		\$2,000	\$5,500	\$3,610	\$9,110
	6/1/2027	68/64	\$2,550		\$1,000		\$1,840	\$5,390	\$3,834	\$9,224
	6/1/2028	69/65	\$2,601		\$1,000		\$1,693	\$5,294	\$4,056	\$9,350
	6/1/2029	70/66	\$2,653		\$1,000		\$1,557	\$5,210	\$4,277	\$9,487
	6/1/2030	71/67	\$2,706		\$1,000		\$1,433	\$5,139	\$4,498	\$9,637
	6/1/2031	72/68	\$2,760		\$1,000		\$1,318	\$5,078	\$4,720	\$9,799
2	6/1/2032	73/69	\$2,815	\$2,300	\$1,000		\$1,213	\$7,328	\$2,645	\$9,973
	6/1/2033	74/70	\$2,872	\$2,346	\$1,000		\$1,116	\$7,333	\$2,828	\$10,161
	6/1/2034	75/71	\$2,929	\$2,393	\$1,000		\$1,026	\$7,349	\$3,015	\$10,363
	6/1/2035	76/72	\$2,988	\$2,441	\$1,000		\$944	\$7,373	\$3,207	\$10,579
	6/1/2036	77/73	\$3,047	\$2,490	\$1,000		\$869	\$7,406	\$3,405	\$10,810
3	6/1/2037	78/74	\$3,108	\$2,539	\$1,000	\$750		\$7,398	\$3,229	\$10,627
	6/1/2038	79/75	\$3,171	\$2,590	\$1,000	\$750		\$7,511	\$3,418	\$10,929
	6/1/2039	80/76	\$3,234	\$2,642	\$1,000	\$750		\$7,626	\$3,620	\$11,246
	6/1/2040	81/77	\$3,299	\$2,695	\$1,000	\$750		\$7,744	\$3,836	\$11,580



Segment	Plan Year End	Age	Monthly Income Floors (Gross)					Total Income Floor (Gross)	Monthly Income Needed From Investments (Gross)	Total Monthly Income Goal (Gross)
			Social Security	Social Security	ABC Corp Inc.	Mutual Corp.	Side gig			
			2% Annual Increase	2% Annual Increase	0% Annual Increase	0% Annual Increase	-8% Annual Increase			
			12% Tax Rate	12% Tax Rate	18% Tax Rate	18% Tax Rate	22% Tax Rate			
	6/1/2041	82/78	\$3,365	\$2,749	\$1,000	\$750		\$7,863	\$4,068	\$11,932
	6/1/2042	83/79	\$3,432	\$2,804	\$1,000	\$750		\$7,986	\$4,317	\$12,302
	6/1/2043	84/80	\$3,501	\$2,860	\$1,000	\$750		\$8,110	\$4,582	\$12,693
4	6/1/2044	85/81	\$3,571	\$2,917	\$1,000	\$750		\$8,238	\$2,637	\$10,875
	6/1/2045	86/82	\$3,642	\$2,975	\$1,000	\$750		\$8,367	\$2,897	\$11,264
	6/1/2046	87/83	\$3,715	\$3,035	\$1,000	\$750		\$8,500	\$3,174	\$11,674
	6/1/2047	88/84	\$3,789	\$3,095	\$1,000	\$750		\$8,635	\$3,472	\$12,106
	6/1/2048	89/85	\$3,865	\$3,157	\$1,000	\$750		\$8,772	\$3,790	\$12,562
	6/1/2049	90/86	\$3,942	\$3,221	\$1,000	\$750		\$8,913	\$4,131	\$13,044
Plan Totals			\$803,137	\$520,062	\$236,160	\$95,940	\$140,485	\$1,795,784	\$1,047,191	\$3,135,936

*The income streams illustrated above are projected based on values, return targets and other factors that will affect actual income generated in the future. None of these factors can be known for certain in advance and none of the results can be guaranteed. Future returns, inflation rates, interest rates and other investment metrics cannot be predicted with any degree of certainty. The income illustrated above is not guaranteed and actual results may differ whether or not the assumptions used are correct.*

# Expense Detail

Segment	Plan Year End	Age	Expenses						Total Monthly Income Goal (Net)
			Core	Travel	Healthcare	Mortgage	LTC Policy Premium	Estimated Taxes	
			2% Annual Increase	-5% Annual Increase	7% Annual Increase	0% Annual Increase	0.5% Annual Increase	N/A	
1	6/1/2026	67/63	\$3,643	\$774	\$1,122	\$1,500	\$718	\$1,353	\$7,757
	6/1/2027	68/64	\$3,716	\$735	\$1,201	\$1,500	\$721	\$1,351	\$7,873
	6/1/2028	69/65	\$3,791	\$698	\$1,285	\$1,500	\$725	\$1,351	\$7,998
	6/1/2029	70/66	\$3,866	\$663	\$1,375	\$1,500	\$728	\$1,354	\$8,133
	6/1/2030	71/67	\$3,944	\$630	\$1,471	\$1,500	\$732	\$1,360	\$8,277
	6/1/2031	72/68	\$4,023	\$599	\$1,574	\$1,500	\$736	\$1,368	\$8,431
2	6/1/2032	73/69	\$4,103	\$569	\$1,684	\$1,500	\$739	\$1,378	\$8,595
	6/1/2033	74/70	\$4,185	\$540	\$1,802	\$1,500	\$743	\$1,391	\$8,770
	6/1/2034	75/71	\$4,269	\$513	\$1,928	\$1,500	\$747	\$1,406	\$8,957
	6/1/2035	76/72	\$4,354	\$488	\$2,063	\$1,500	\$751	\$1,424	\$9,155
	6/1/2036	77/73	\$4,441	\$463	\$2,207	\$1,500	\$754	\$1,444	\$9,366
3	6/1/2037	78/74	\$4,530		\$2,362	\$1,500	\$758	\$1,477	\$9,150
	6/1/2038	79/75	\$4,621		\$2,527	\$1,500	\$762	\$1,519	\$9,410
	6/1/2039	80/76	\$4,713		\$2,704	\$1,500	\$766	\$1,563	\$9,683
	6/1/2040	81/77	\$4,807		\$2,893	\$1,500	\$770	\$1,610	\$9,970
	6/1/2041	82/78	\$4,904		\$3,096	\$1,500	\$773	\$1,659	\$10,273
	6/1/2042	83/79	\$5,002		\$3,312	\$1,500	\$777	\$1,711	\$10,591
	6/1/2043	84/80	\$5,102		\$3,544	\$1,500	\$781	\$1,766	\$10,927

Segment	Plan Year End	Age	Expenses					Estimated Taxes	Total Monthly Income Goal (Net)
			Core	Travel	Healthcare	Mortgage	LTC Policy Premium		
			2% Annual Increase	-5% Annual Increase	7% Annual Increase	0% Annual Increase	0.5% Annual Increase		
4	6/1/2044	85/81	\$5,204		\$3,792		\$785	\$1,094	\$9,781
	6/1/2045	86/82	\$5,308		\$4,058		\$789	\$1,109	\$10,155
	6/1/2046	87/83	\$5,414		\$4,342		\$793	\$1,125	\$10,549
	6/1/2047	88/84	\$5,522		\$4,646		\$797	\$1,141	\$10,965
	6/1/2048	89/85	\$5,633		\$4,971		\$801	\$1,158	\$11,405
	6/1/2049	90/86	\$5,745		\$5,319		\$805	\$1,175	\$11,869
Plan Totals			\$1,330,092	\$80,077	\$783,320	\$324,000	\$219,023	\$399,424	\$2,736,512

*The expense estimates illustrated above are based on information provided by you and growth assumptions agreed upon by you. There is no way to determine for certain what expenses you will incur in the future. This schedule is not intended to be all inclusive and is for planning and illustrative purposes only.*

# Hypothetical Illustration of IncomeConductor<sup>®</sup> Strategy

## Beginning Balance \$955,625

Plan Start Date: 6/1/2025

Client Age: Bob (66) Shirley (62)

		Segment 1	Segment 2	Segment 3	Segment 4	College Tuition Fund	Legacy / Longevity	Total			
(Net) Rate of Return			3.0%	4.0%	5.0%	4.0%	6.8%				
ROR During Distribution		1.0%	2.0%	2.0%	2.0%						
Assumed Tax Rate		12.0%	12.0%	15.0%	0.0%						
Proposed Investment Amount		\$290,792	\$144,166	\$196,173	\$94,040	\$25,000	\$205,454	\$955,625			
Allocation Percentage		30.43%	15.09%	20.53%	9.84%	2.62%	21.50%				
Plan Year (End Date)	Age	Monthly			Annual Balances (Income)				Annual Balances (Non-Income)		
		Total Income (Net)	Income Floor (Net)	IC Income (Net)							
1 (6/1/2026)	67/63	\$7,757	\$4,580	\$3,177	\$250,156	\$148,491	\$204,020	\$98,741	\$26,000	\$219,458	\$946,867
2 (6/1/2027)	68/64	\$7,873	\$4,499	\$3,374	\$206,409	\$152,945	\$212,181	\$103,679	\$27,040	\$234,417	\$936,671
3 (6/1/2028)	69/65	\$7,998	\$4,429	\$3,569	\$159,547	\$157,534	\$220,668	\$108,862	\$28,122	\$250,395	\$925,128
4 (6/1/2029)	70/66	\$8,133	\$4,369	\$3,764	\$109,550	\$162,260	\$229,495	\$114,306	\$29,246	\$267,462	\$912,319
5 (6/1/2030)	71/67	\$8,277	\$4,319	\$3,958	\$56,384	\$167,128	\$238,674	\$120,021	\$30,416	\$285,693	\$898,316
6 (6/1/2031)	72/68	\$8,431	\$4,277	\$4,154	\$0	\$172,141	\$248,221	\$126,022	\$31,633	\$305,166	\$883,184
7 (6/1/2032)	73/69	\$8,595	\$6,267	\$2,328	\$0	\$143,527	\$258,150	\$132,323	\$32,898	\$325,967	\$892,865
8 (6/1/2033)	74/70	\$8,770	\$6,282	\$2,489	\$0	\$112,118	\$268,476	\$138,939	\$34,214	\$348,185	\$901,933
9 (6/1/2034)	75/71	\$8,957	\$6,304	\$2,653	\$0	\$77,810	\$279,215	\$145,886	\$35,583	\$371,918	\$910,412
10 (6/1/2035)	76/72	\$9,155	\$6,334	\$2,822	\$0	\$40,483	\$290,384	\$153,180	\$37,006	\$397,268	\$918,321
11 (6/1/2036)	77/73	\$9,366	\$6,370	\$2,996	\$0	\$0	\$301,999	\$160,839	\$0	\$424,347	\$887,185
12 (6/1/2037)	78/74	\$9,150	\$6,405	\$2,745	\$0	\$0	\$268,920	\$168,881	\$0	\$453,271	\$891,072
13 (6/1/2038)	79/75	\$9,410	\$6,504	\$2,905	\$0	\$0	\$232,885	\$177,326	\$0	\$484,166	\$894,376
14 (6/1/2039)	80/76	\$9,683	\$6,606	\$3,077	\$0	\$0	\$193,671	\$186,192	\$0	\$517,168	\$897,031
15 (6/1/2040)	81/77	\$9,970	\$6,709	\$3,261	\$0	\$0	\$151,041	\$195,501	\$0	\$552,419	\$898,961
16 (6/1/2041)	82/78	\$10,273	\$6,815	\$3,458	\$0	\$0	\$104,739	\$205,276	\$0	\$590,072	\$900,087
17 (6/1/2042)	83/79	\$10,591	\$6,922	\$3,669	\$0	\$0	\$54,489	\$215,540	\$0	\$630,292	\$900,322
18 (6/1/2043)	84/80	\$10,927	\$7,032	\$3,895	\$0	\$0	\$0	\$226,317	\$0	\$673,254	\$899,571
19 (6/1/2044)	85/81	\$9,781	\$7,144	\$2,637	\$0	\$0	\$0	\$198,894	\$0	\$719,144	\$918,038
20 (6/1/2045)	86/82	\$10,155	\$7,258	\$2,897	\$0	\$0	\$0	\$167,771	\$0	\$768,162	\$935,933

					Segment 1	Segment 2	Segment 3	Segment 4	College Tuition Fund	Legacy / Longevity	Total
(Net) Rate of Return						3.0%	4.0%	5.0%	4.0%	6.8%	
ROR During Distribution					1.0%	2.0%	2.0%	2.0%			
Assumed Tax Rate					12.0%	12.0%	15.0%	0.0%			
Proposed Investment Amount					\$290,792	\$144,166	\$196,173	\$94,040	\$25,000	\$205,454	\$955,625
Allocation Percentage					30.43%	15.09%	20.53%	9.84%	2.62%	21.50%	
Plan Year (End Date)	Age	Monthly			Annual Balances (Income)				Annual Balances (Non-Income)		
		Total Income (Net)	Income Floor (Net)	IC Income (Net)							
21 (6/1/2046)	87/83	\$10,549	\$7,375	\$3,174	\$0	\$0	\$0	\$132,652	\$0	\$820,520	\$953,173
22 (6/1/2047)	88/84	\$10,965	\$7,494	\$3,472	\$0	\$0	\$0	\$93,217	\$0	\$876,448	\$969,665
23 (6/1/2048)	89/85	\$11,405	\$7,615	\$3,790	\$0	\$0	\$0	\$49,122	\$0	\$936,188	\$985,310
24 (6/1/2049)	90/86	\$11,869	\$7,738	\$4,131	\$0	\$0	\$0	\$0	\$0	\$1,000,000	\$1,000,000
Plan Totals		\$2,736,512	\$1,795,784	\$1,047,191	\$0	\$0	\$0	\$0	\$0	\$1,000,000	\$1,000,000

*Assumed tax rates are estimates applied to each year a segment is in distribution and may not fully account for the effect of federal, state or local taxes on the investor's experience. The rate of return figures in the above illustration are assumed to be net of all the costs of investing which may include, but are not limited to, brokerage charges, custody fees, advisory fees, mutual fund or insurance product management fees and other fees and charges. Be sure to thoroughly review any prospectus, disclosure document, advisory contract, insurance contract, etc. for fees, charges, restrictions and tax treatment of your intended investments before investing.*

# Hypothetical Illustration Showing Impact of 1.5% Loss

## Beginning Balance \$955,625

Plan Start Date: 6/1/2025

Client Age: Bob (66) Shirley (62)

		Segment 1	Segment 2	Segment 3	Segment 4	College Tuition Fund	Legacy / Longevity	Total
(Net) Rate of Return			-1.5%	-1.5%	-1.5%	-1.5%	-1.5%	
ROR During Distribution		1.0%	2.0%	2.0%	2.0%			
Assumed Tax Rate		12.0%	12.0%	15.0%	0.0%			
Proposed Investment Amount		\$290,792	\$144,166	\$196,173	\$94,040	\$25,000	\$205,454	\$955,625
Allocation Percentage		30.43%	15.09%	20.53%	9.84%	2.62%	21.50%	

Plan Year (End Date)	Age	Monthly			Annual Balances (Income)				Annual Balances (Non-Income)		
		Total Income (Net)	Income Floor (Net)	IC Income (Net)							
1 (6/1/2026)	67/63	\$7,757	\$4,580	\$3,177	\$250,156	\$142,018	\$193,251	\$92,639	\$24,628	\$202,394	\$905,084
2 (6/1/2027)	68/64	\$7,873	\$4,499	\$3,374	\$206,409	\$139,902	\$190,372	\$91,259	\$24,261	\$199,378	\$851,581
3 (6/1/2028)	69/65	\$7,998	\$4,429	\$3,569	\$159,547	\$137,818	\$187,536	\$89,899	\$23,899	\$196,408	\$795,107
4 (6/1/2029)	70/66	\$8,133	\$4,369	\$3,764	\$109,550	\$135,765	\$184,742	\$88,560	\$23,543	\$193,482	\$735,642
5 (6/1/2030)	71/67	\$8,277	\$4,319	\$3,958	\$56,384	\$133,743	\$181,990	\$87,240	\$23,192	\$190,600	\$673,149
6 (6/1/2031)	72/68	\$8,431	\$4,277	\$4,154	\$0	\$131,750	\$179,279	\$85,941	\$22,847	\$187,761	\$607,577
7 (6/1/2032)	73/69	\$8,856	\$6,267	\$2,589	\$0	\$103,004	\$176,608	\$84,661	\$22,507	\$184,963	\$571,743
8 (6/1/2033)	74/70	\$8,472	\$6,282	\$2,190	\$0	\$78,514	\$173,977	\$83,399	\$22,171	\$182,208	\$540,269
9 (6/1/2034)	75/71	\$8,520	\$6,304	\$2,216	\$0	\$53,222	\$171,385	\$82,157	\$21,841	\$179,494	\$508,098
10 (6/1/2035)	76/72	\$8,577	\$6,334	\$2,244	\$0	\$27,081	\$168,832	\$80,933	\$21,516	\$176,820	\$475,181
11 (6/1/2036)	77/73	\$8,647	\$6,370	\$2,277	\$0	\$0	\$166,317	\$79,727	(\$15,490)	\$174,185	\$404,739
12 (6/1/2037)	78/74	\$8,811	\$6,405	\$2,406	\$0	\$0	\$140,492	\$78,540	(\$15,490)	\$171,591	\$375,132
13 (6/1/2038)	79/75	\$8,515	\$6,504	\$2,010	\$0	\$0	\$118,943	\$77,370	(\$15,490)	\$169,034	\$349,856
14 (6/1/2039)	80/76	\$8,638	\$6,606	\$2,032	\$0	\$0	\$96,690	\$76,217	(\$15,490)	\$166,516	\$323,932
15 (6/1/2040)	81/77	\$8,765	\$6,709	\$2,056	\$0	\$0	\$73,706	\$75,082	(\$15,490)	\$164,036	\$297,332
16 (6/1/2041)	82/78	\$8,895	\$6,815	\$2,080	\$0	\$0	\$49,963	\$73,963	(\$15,490)	\$161,592	\$270,027
17 (6/1/2042)	83/79	\$9,029	\$6,922	\$2,106	\$0	\$0	\$25,422	\$72,861	(\$15,490)	\$159,185	\$241,978
18 (6/1/2043)	84/80	\$9,170	\$7,032	\$2,138	\$0	\$0	\$0	\$71,776	(\$15,490)	\$156,813	\$213,098
19 (6/1/2044)	85/81	\$8,568	\$7,144	\$1,424	\$0	\$0	\$0	\$55,945	(\$15,490)	\$154,477	\$194,932

					Segment 1	Segment 2	Segment 3	Segment 4	College Tuition Fund	Legacy / Longevity	Total
(Net) Rate of Return						-1.5%	-1.5%	-1.5%	-1.5%	-1.5%	
ROR During Distribution					1.0%	2.0%	2.0%	2.0%			
Assumed Tax Rate					12.0%	12.0%	15.0%	0.0%			
Proposed Investment Amount					\$290,792	\$144,166	\$196,173	\$94,040	\$25,000	\$205,454	\$955,625
Allocation Percentage					30.43%	15.09%	20.53%	9.84%	2.62%	21.50%	
Plan Year (End Date)	Age	Monthly			Annual Balances (Income)				Annual Balances (Non-Income)		
		Total Income (Net)	Income Floor (Net)	IC Income (Net)							
20 (6/1/2045)	86/82	\$8,215	\$7,258	\$956	\$0	\$0	\$0	\$45,473	(\$15,490)	\$152,176	\$182,159
21 (6/1/2046)	87/83	\$8,341	\$7,375	\$967	\$0	\$0	\$0	\$34,664	(\$15,490)	\$149,909	\$169,082
22 (6/1/2047)	88/84	\$8,472	\$7,494	\$978	\$0	\$0	\$0	\$23,498	(\$15,490)	\$147,676	\$155,683
23 (6/1/2048)	89/85	\$8,605	\$7,615	\$991	\$0	\$0	\$0	\$11,956	(\$15,490)	\$145,476	\$141,941
24 (6/1/2049)	90/86	\$8,744	\$7,738	\$1,005	\$0	\$0	\$0	\$0	(\$15,490)	\$143,308	\$127,818
Plan Totals		\$2,451,702	\$1,795,784	\$742,153	\$0	\$0	\$0	\$0	\$0	\$143,308	\$143,308

*Assumed tax rates are estimates applied to each year a segment is in distribution and may not fully account for the effect of federal, state or local taxes on the investor's experience. Total fees of 1.5% are assumed in the above illustrations however this may not be sufficient to cover all the costs of investing which may include brokerage charges, custody fees, advisory fees, mutual fund or insurance product management fees and other fees and charges. Be sure to thoroughly review any prospectus, disclosure document, advisory contract, insurance contract, etc. for fees, charges, restrictions and tax treatment of your intended investments before investing.*

## Plan Summary

	Proposed Strategy		1.5% Loss	
	Gross	Net	Gross	Net
<b>Beginning Balance:</b>	\$955,625	N/A	\$955,625	N/A
<b>Ending Balance:</b>	\$1,000,000	N/A	\$127,818	N/A
<b>Beginning Income:</b>	\$9,110 / month	\$7,757 / month	\$9,110 / month	\$7,757 / month
<b>Ending Income:</b>	\$13,044 / month	\$11,869 / month	\$9,918 / month	\$8,744 / month
<b>Total Income Paid:</b>	\$3,135,936	\$2,736,512	\$2,830,898	\$2,451,702