



## Income Plan Analysis

**Prepared For:**

Paul & Patty Demo

**Plan Status:**

Proposed 1.00

**Presented By:**

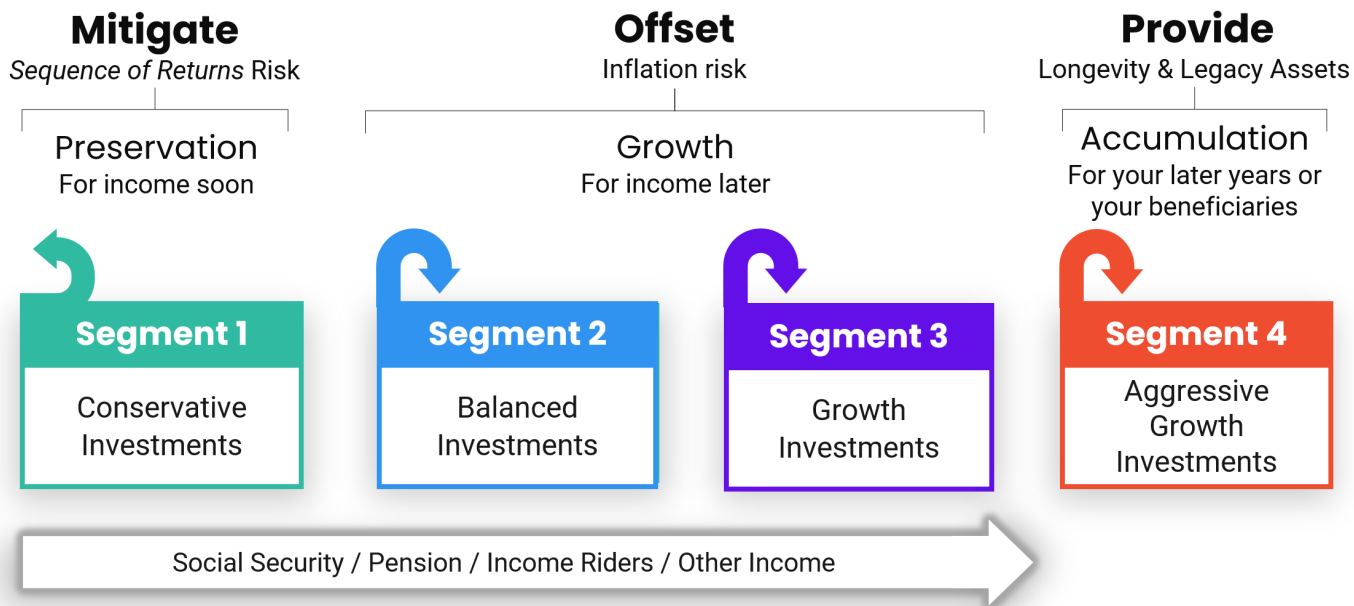
Demo Advisor

# The IncomeConductor Time-Segmented Strategy

Your IncomeConductor® plan is a structured approach for addressing retirement income needs while mitigating the potentially devastating risks that present themselves through retirement. Three of the most harmful risks that you should understand are:

1. Timing - Also known as Sequence of Returns risk, this is when you experience negative returns in early retirement. If your strategy does not account for this, it can lead to you running out of money much quicker than you anticipated. Don't leave your retirement security to good or bad luck.
2. Inflation - Rising prices can threaten a retiree's standard of living. At a 3% rate of inflation, a retiree loses 25% of his or her purchasing power every 10 years. Your strategy should seek to keep your income on pace with inflation.
3. Longevity - How long you live impacts the monthly income needed to sustain your desired lifestyle. Things like pensions and Social Security help but may not be enough to provide adequate income in those later years. A good plan should help you determine how long your money can last.

The IncomeConductor® strategy places your savings into segments, sometimes referred to as buckets. The early segments are generally invested very conservatively in order to reduce timing risk. Later segments are invested more aggressively as they will enjoy longer investment timeframes before they are needed. This will help stay on pace with inflation. Longevity is handled in two ways: 1) Ending Balance and/or 2) Lifetime income products to supplement pension-like income. Below is a visual on how assets are allocated across these segments:



Segment 1 is drawn down to zero in the earliest years of retirement. Once depleted, Segment 2 is drawn down, continuing this strategy through retirement. Money that was set aside for the ending balance will be left once all Segments have been withdrawn, leaving you with more income if you outlive the plan or legacy money for your beneficiaries.

# PROJECTED 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 Financial Professional.

<b>Key Highlights</b>	Beginning Balance \$1,395,697	Annual Contribution \$25,000	Annual Increase 1%	Net Rate of Return 5%	Years to Retirement 4.59
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Date	Beginning Value	Annual Contribution	Ending Value
06/17/2025	\$1,395,697	\$25,000	\$1,491,732
06/17/2026	\$1,491,732	\$25,250	\$1,592,831
06/17/2027	\$1,592,831	\$25,503	\$1,699,250
06/17/2028	\$1,699,250	\$25,758	\$1,811,258
01/01/2029	\$1,811,258	\$15,349	\$1,880,492

Values calculated as of: 06/17/2024

**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.**

## Disclosure

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# INCOME PLAN SUMMARY

This report provides a summary of the retirement goals you have shared with your Financial Professional, when your plans starts, how long it lasts, your retirement date and associated ages which they have used to generate your income plan analysis. Please review this information with your Financial Professional to confirm that it is correct.

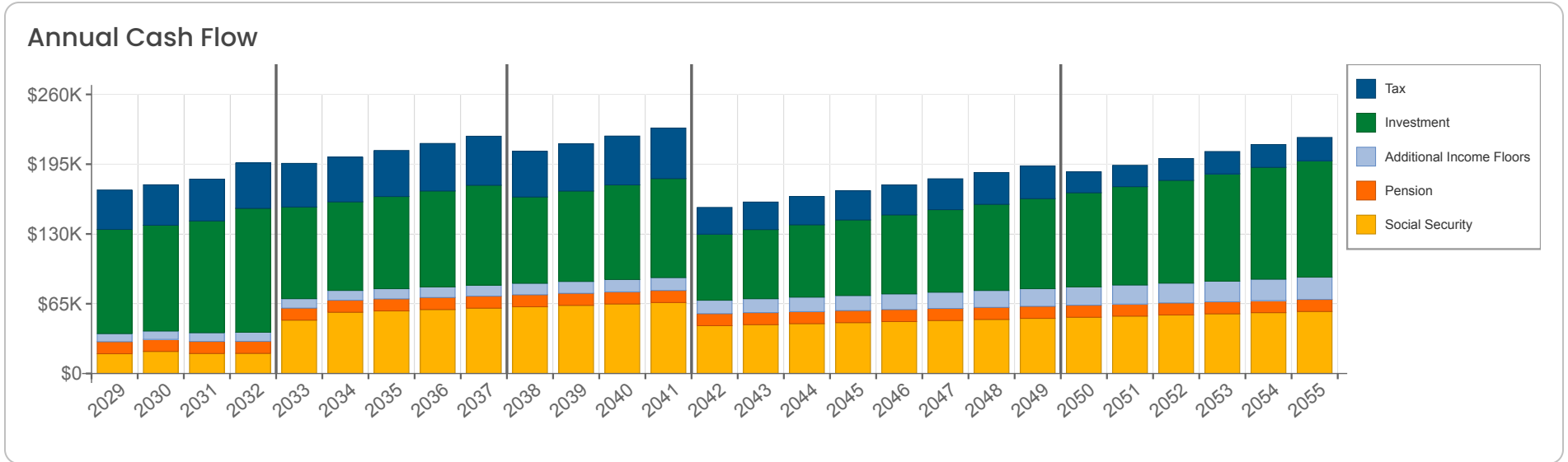
<b>Plan Structure</b>	Start Date <b>Jan 2029</b>	Plan Length <b>27 years</b>	Inflation Assumption <b>Per Expense</b>	Distribution Tax <b>Per Segment</b>	Deficit / Surplus <b>\$159,677</b>
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<b>Income Goal</b>
Starting monthly income goal
<b>\$11,188</b>

<b>Investment Assets</b>
Plan Start
<b>\$1,880,492</b>

<b>Legacy</b>
Ending balance
<b>\$1,051,173</b>

<b>Client Age</b>	<b>Paul/Patty</b>	
Now	2024	61 / 58
Plan Start	2029	65 / 62
End	2055	- / 89



## Disclosure

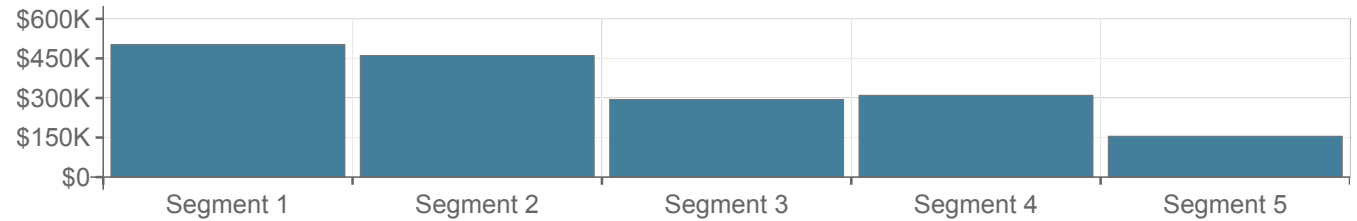
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# IMPLEMENTATION PLAN SUMMARY

Proposed 1.00

This report provides a summary of the segment structure in your income plan, including the amount of assets required to allocate to each segment to fund them, the duration over which they are designed to provide income, and the projected income levels at the start of each segment.

## Income Segments



Segment Allocation	\$501,317	\$460,729	\$293,763	\$310,033	\$154,972
Funding Deficit	-	-	-	-	-
Assumed Growth Rate of Return	-	3.00%	4.00%	5.00%	6.00%
Starting Monthly Income Goal (Net)	\$11,188	\$12,926	\$13,708	\$10,822	\$14,034
Starting Monthly Income Floors (Net)	\$1,560	\$3,264	\$7,005	\$5,688	\$6,726
Starting Investment Income Needed (Net)	\$9,628	\$9,663	\$6,702	\$5,134	\$7,307

## Outside Segments

	Length (Years)	Assumed Net ROR	Segment Allocation	Funding Deficit	Projected Ending Balance
Legacy / Longevity	27	7.00%	\$159,677	-	\$1,051,173

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# HYPOTHETICAL ILLUSTRATION

This report is a spreadsheet view of your income plan, illustrating its segment and their associated assumptions, your age(s) at the end of each year, and your annual projected gross and net income. Shaded green sections illustrate when income will be distributed from each segment, and the projected total end-of-year value of your investments.

				Segment 1	Segment 2	Segment 3	Segment 4	Segment 5	Legacy / Longevity			
(Net) Rate of Return				0.0%	3.0%	4.0%	5.0%	6.0%		7.0%		
ROR During Distribution				3.0%	3.0%	2.5%	2.5%	2.5%				
Assumed Tax Rate				22.0%	22.0%	22.0%	12.0%	0.0%				
Proposed Investment Amount				\$501,317	\$460,729	\$293,763	\$310,033	\$154,972		\$159,677	\$1,880,492	
Allocation Percentage				26.66%	24.50%	15.62%	16.49%	8.24%		8.49%		
Year (Age)	Total Income (Net)	Other Income (Gross)	Withdrawals (Gross)	Balances (Income)					Balances (Outside)	Total		
2029 (66/63)	\$134,261	\$46,467	\$124,511	\$389,982	\$474,742	\$305,732	\$325,895	\$164,531	\$171,220	\$1,832,103		
2030 (67/64)	\$138,152	\$49,482	\$126,349	\$273,423	\$489,182	\$318,188	\$342,569	\$174,679	\$183,598	\$1,781,638		
2031 (68/65)	\$142,164	\$47,527	\$133,569	\$145,980	\$504,061	\$331,151	\$360,095	\$185,452	\$196,870	\$1,723,610		
2032 (69/66)	\$153,859	\$48,088	\$147,993	-	\$519,393	\$344,643	\$378,518	\$196,891	\$211,102	\$1,650,546		
2033 (70/67)	\$155,117	\$86,267	\$109,491	-	\$423,804	\$358,684	\$397,884	\$209,034	\$226,362	\$1,615,768		
2034 (71/68)	\$159,941	\$95,673	\$105,811	-	\$329,148	\$373,297	\$418,241	\$221,927	\$242,726	\$1,585,339		
2035 (72/69)	\$164,925	\$97,669	\$110,127	-	\$227,226	\$388,506	\$439,639	\$235,615	\$260,273	\$1,551,258		
2036 (73/70)	\$170,073	\$99,708	\$114,608	-	\$117,650	\$404,334	\$462,131	\$250,147	\$279,088	\$1,513,351		
2037 (74/71)	\$175,390	\$101,779	\$119,273	-	-	\$420,808	\$485,775	\$265,576	\$299,263	\$1,471,421		
2038 (75/72)	\$164,490	\$103,882	\$103,115	-	-	\$326,927	\$510,628	\$281,956	\$320,897	\$1,440,408		
2039 (76/73)	\$170,009	\$106,028	\$107,962	-	-	\$225,759	\$536,753	\$299,347	\$344,094	\$1,405,953		
2040 (77/74)	\$175,712	\$108,212	\$113,007	-	-	\$116,920	\$564,214	\$317,810	\$368,969	\$1,367,912		
2041 (78/75)	\$181,604	\$110,427	\$118,263	-	-	-	\$593,080	\$337,411	\$395,642	\$1,326,133		
2042 (-/76)	\$129,869	\$84,723	\$70,013	-	-	-	\$537,110	\$358,222	\$424,243	\$1,319,575		
2043 (-/77)	\$134,142	\$86,499	\$73,244	-	-	-	\$476,450	\$380,317	\$454,911	\$1,311,678		
2044 (-/78)	\$138,548	\$88,318	\$76,585	-	-	-	\$410,868	\$403,774	\$487,797	\$1,302,439		
2045 (-/79)	\$143,092	\$90,182	\$80,044	-	-	-	\$340,122	\$428,677	\$523,060	\$1,291,860		
2046 (-/80)	\$147,785	\$92,091	\$83,629	-	-	-	\$263,953	\$455,117	\$560,872	\$1,279,942		

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ROR During Distribution				3.0%	3.0%	2.5%	2.5%	2.5%			
Assumed Tax Rate				22.0%	22.0%	22.0%	12.0%	0.0%			
Proposed Investment Amount				\$501,317	\$460,729	\$293,763	\$310,033	\$154,972	\$159,677	\$1,880,492	
Allocation Percentage				26.66%	24.50%	15.62%	16.49%	8.24%	8.49%		
Year (Age)	Total Income (Net)	Other Income (Gross)	Withdrawals (Gross)	Balances (Income)					Balances (Outside)	Total	
2047 (-/81)	\$152,634	\$94,047	\$87,352	-	-	-	\$182,084	\$483,188	\$601,417	\$1,266,690	
2048 (-/82)	\$157,637	\$96,050	\$91,206	-	-	-	\$94,238	\$512,990	\$644,894	\$1,252,122	
2049 (-/83)	\$162,909	\$98,102	\$95,321	-	-	-	-	\$544,630	\$691,513	\$1,236,143	
2050 (-/84)	\$168,402	\$100,203	\$87,686	-	-	-	-	\$469,520	\$741,503	\$1,211,023	
2051 (-/85)	\$174,079	\$102,355	\$91,634	-	-	-	-	\$388,509	\$795,106	\$1,183,615	
2052 (-/86)	\$179,952	\$104,558	\$95,736	-	-	-	-	\$301,291	\$852,584	\$1,153,875	
2053 (-/87)	\$186,016	\$106,814	\$99,989	-	-	-	-	\$207,556	\$914,218	\$1,121,774	
2054 (-/88)	\$192,068	\$109,123	\$104,187	-	-	-	-	\$107,196	\$980,307	\$1,087,503	
2055 (-/89)	\$198,206	\$111,487	\$108,427	-	-	-	-	-	\$1,051,173	\$1,051,173	
<b>Plan Totals</b>	<b>\$4,351,037</b>	<b>\$2,465,758</b>	<b>\$2,779,132</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$1,051,173</b>	<b>\$1,051,173</b>	

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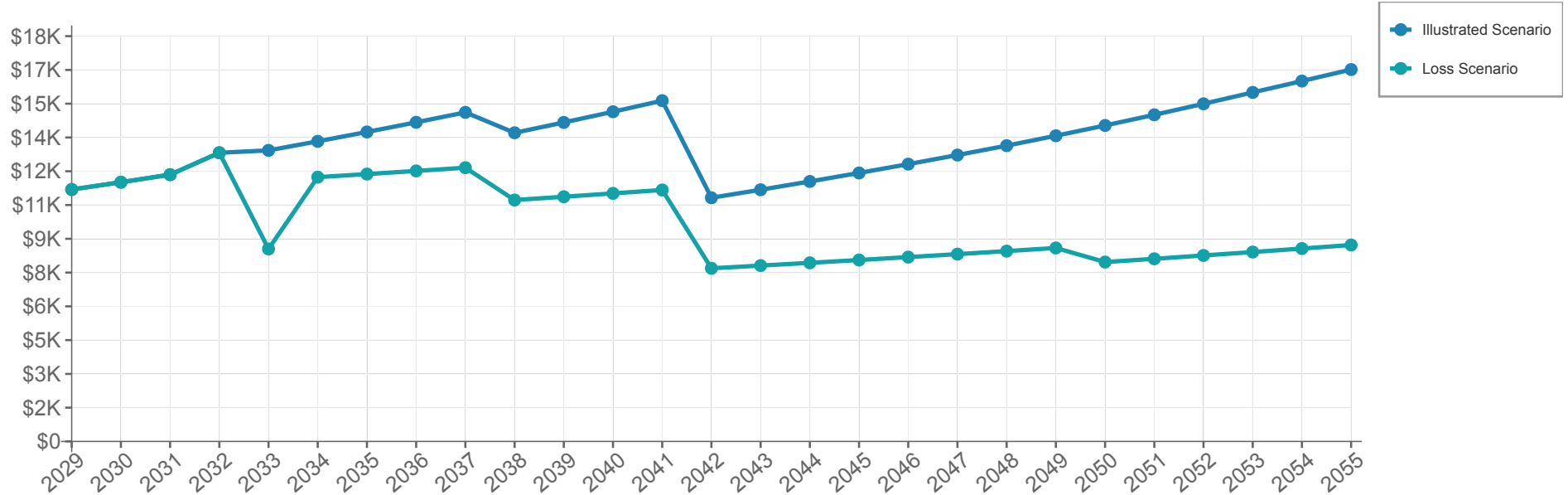
# HYPOTHETICAL LOSS ILLUSTRATION

Proposed 1.00

The figures below are designed to compare the scenario projections outlined in this report with a simulated decline in household income over the plan time horizon due to unfavorable market conditions. The simulation assumes that all segment investments are subject to a 0% annual rate of return and -2.50% of assumed annual fees, product costs, and other charges associated with investing, resulting in a -2.50% annual total return.

	Projected Starting Income	Projected Ending Income	Projected Ending Balance	Projected Asset Depletion
Illustrated Scenario	\$11,188	\$16,517	\$1,051,173	-
Loss Scenario (-2.50%)	\$11,188	\$8,725	\$81,243	-

## Projected Household Monthly Income



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# OTHER INCOME DETAIL

Proposed 1.00

This report illustrates the projected gross income from your income floors as well as the total gross income required from investments. Projected income from income floors may start and end at any time throughout your plan and may have different inflation assumptions assigned by your Financial Professional.

## Key Highlights

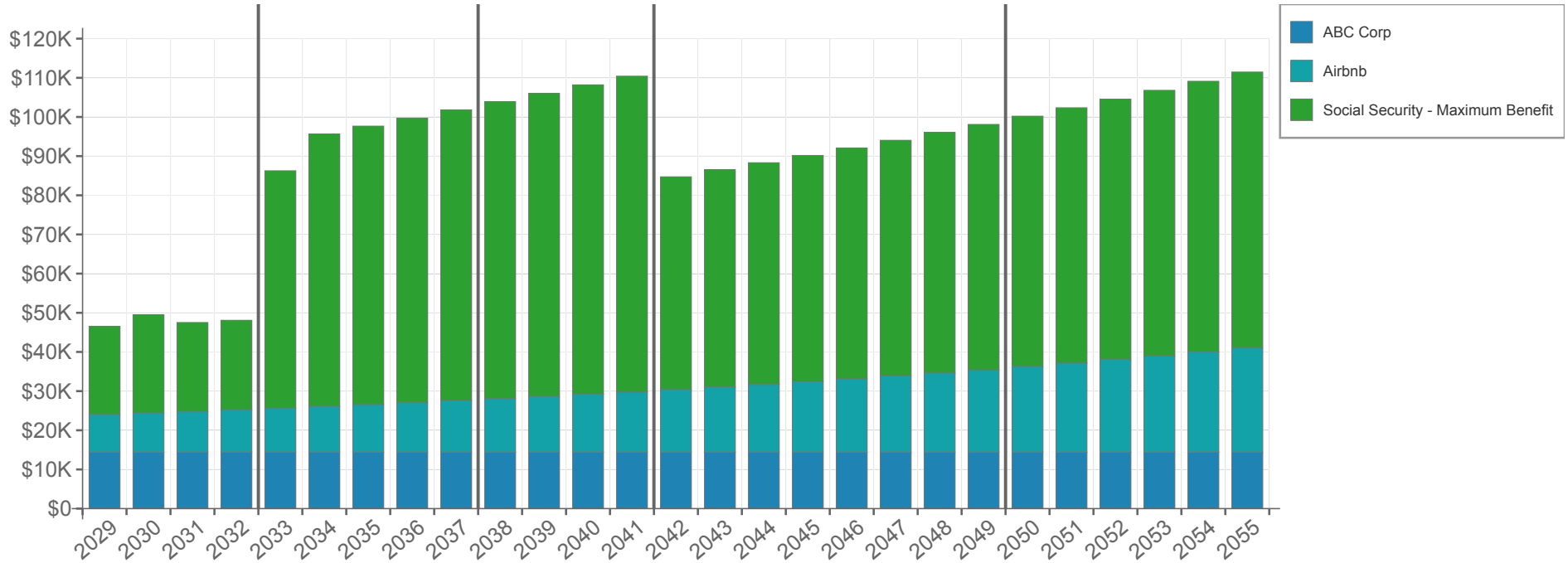
Total Gross Other  
Income (Household)  
**\$2,465,758**

Total Gross Other  
Income (Paul)  
**\$432,552**

Total Gross Other  
Income (Patty)  
**\$1,581,197**

Total Gross Other  
Income (Joint)  
**\$452,008**

## Projected Other Income



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# PROJECTED OTHER INCOME

Year (Age)	ABC Corp	Airbnb	Social Security - Maximum Benefit	Total
2029 (66/63)	\$14,400	\$9,600	\$22,467	\$46,467
2030 (67/64)	\$14,400	\$9,984	\$25,098	\$49,482
2031 (68/65)	\$14,400	\$10,383	\$22,743	\$47,527
2032 (69/66)	\$14,400	\$10,799	\$22,890	\$48,088
2033 (70/67)	\$14,400	\$11,231	\$60,636	\$86,267
2034 (71/68)	\$14,400	\$11,680	\$69,593	\$95,673
2035 (72/69)	\$14,400	\$12,147	\$71,122	\$97,669
2036 (73/70)	\$14,400	\$12,633	\$72,675	\$99,708
2037 (74/71)	\$14,400	\$13,138	\$74,241	\$101,779
2038 (75/72)	\$14,400	\$13,664	\$75,819	\$103,882
2039 (76/73)	\$14,400	\$14,210	\$77,417	\$106,028
2040 (77/74)	\$14,400	\$14,779	\$79,033	\$108,212
2041 (78/75)	\$14,400	\$15,370	\$80,657	\$110,427
2042 (-/76)	\$14,400	\$15,985	\$54,338	\$84,723
2043 (-/77)	\$14,400	\$16,624	\$55,474	\$86,499

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# PROJECTED OTHER INCOME

Year (Age)	ABC Corp	Airbnb	Social Security - Maximum Benefit	Total
2044 (-/78)	\$14,400	\$17,289	\$56,629	\$88,318
2045 (-/79)	\$14,400	\$17,981	\$57,801	\$90,182
2046 (-/80)	\$14,400	\$18,700	\$58,991	\$92,091
2047 (-/81)	\$14,400	\$19,448	\$60,199	\$94,047
2048 (-/82)	\$14,400	\$20,226	\$61,424	\$96,050
2049 (-/83)	\$14,400	\$21,035	\$62,667	\$98,102
2050 (-/84)	\$14,400	\$21,876	\$63,927	\$100,203
2051 (-/85)	\$14,400	\$22,751	\$65,204	\$102,355
2052 (-/86)	\$14,400	\$23,661	\$66,497	\$104,558
2053 (-/87)	\$14,400	\$24,608	\$67,806	\$106,814
2054 (-/88)	\$14,400	\$25,592	\$69,131	\$109,123
2055 (-/89)	\$14,400	\$26,616	\$70,471	\$111,487
<b>Total</b>	<b>\$388,800</b>	<b>\$452,008</b>	<b>\$1,624,950</b>	<b>\$2,465,758</b>

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# EXPENSE DETAIL

Proposed 1.00

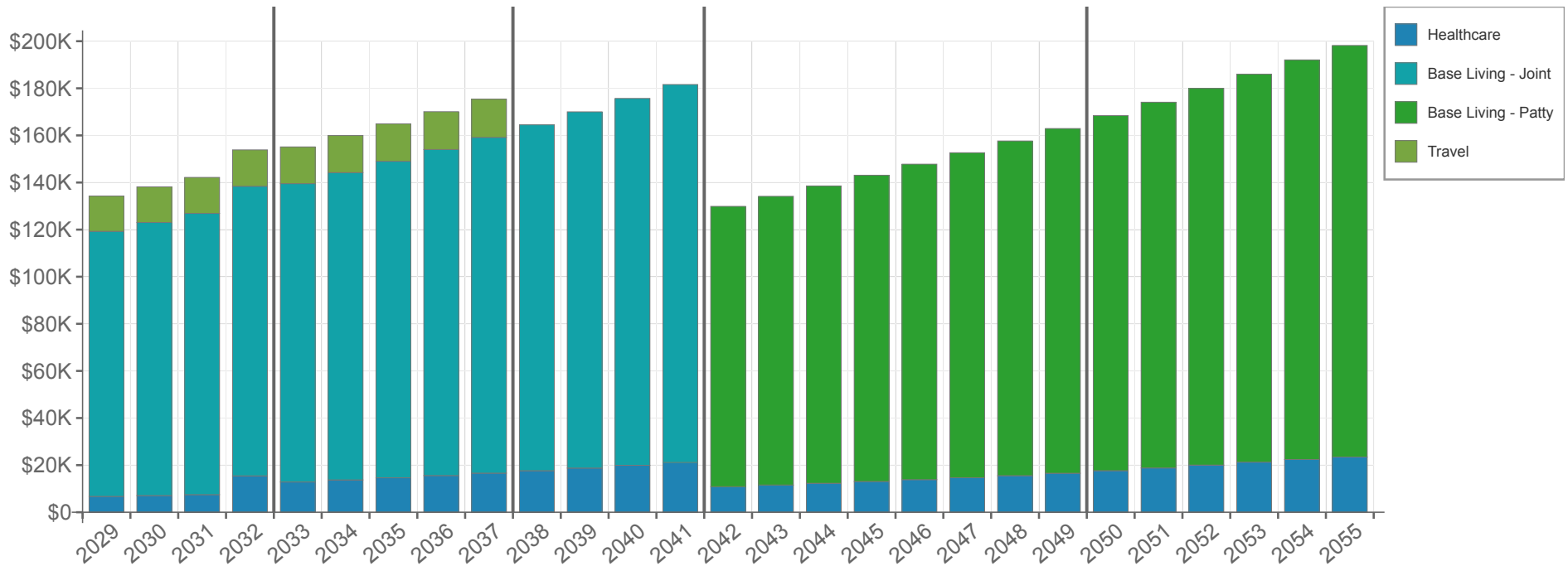
This report illustrates the individual expenses you have projected and the projected total for each year of your plan. These expenses may start and end at any time throughout your plan and may have different inflation assumptions assigned to them by your Financial Professional.

## Key Highlights

Starting Monthly Spending  
**\$11,188**

Total Planned Spending  
**\$4,351,037**

## Projected spending



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# PROJECTED EXPENSES

Year (Age)	Healthcare	Base Living - Joint	Base Living - Patty	Travel	Total
2029 (66/63)	\$6,730	\$112,546	\$0	\$14,985	\$134,261
2030 (67/64)	\$7,095	\$115,923	\$0	\$15,135	\$138,152
2031 (68/65)	\$7,478	\$119,400	\$0	\$15,286	\$142,164
2032 (69/66)	\$15,438	\$122,982	\$0	\$15,439	\$153,859
2033 (70/67)	\$12,852	\$126,672	\$0	\$15,593	\$155,117
2034 (71/68)	\$13,720	\$130,472	\$0	\$15,749	\$159,941
2035 (72/69)	\$14,633	\$134,386	\$0	\$15,907	\$164,925
2036 (73/70)	\$15,589	\$138,418	\$0	\$16,066	\$170,073
2037 (74/71)	\$16,593	\$142,570	\$0	\$16,226	\$175,390
2038 (75/72)	\$17,643	\$146,847	\$0	\$0	\$164,490
2039 (76/73)	\$18,756	\$151,253	\$0	\$0	\$170,009
2040 (77/74)	\$19,921	\$155,791	\$0	\$0	\$175,712
2041 (78/75)	\$21,140	\$160,464	\$0	\$0	\$181,604
2042 (-/76)	\$10,864	\$0	\$119,005	\$0	\$129,869
2043 (-/77)	\$11,567	\$0	\$122,575	\$0	\$134,142

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# PROJECTED EXPENSES

Year (Age)	Healthcare	Base Living - Joint	Base Living - Patty	Travel	Total
2044 (-/78)	\$12,295	\$0	\$126,252	\$0	\$138,548
2045 (-/79)	\$13,052	\$0	\$130,040	\$0	\$143,092
2046 (-/80)	\$13,843	\$0	\$133,941	\$0	\$147,785
2047 (-/81)	\$14,674	\$0	\$137,959	\$0	\$152,634
2048 (-/82)	\$15,539	\$0	\$142,098	\$0	\$157,637
2049 (-/83)	\$16,547	\$0	\$146,361	\$0	\$162,908
2050 (-/84)	\$17,650	\$0	\$150,752	\$0	\$168,402
2051 (-/85)	\$18,805	\$0	\$155,275	\$0	\$174,079
2052 (-/86)	\$20,019	\$0	\$159,933	\$0	\$179,952
2053 (-/87)	\$21,285	\$0	\$164,731	\$0	\$186,016
2054 (-/88)	\$22,396	\$0	\$169,673	\$0	\$192,068
2055 (-/89)	\$23,443	\$0	\$174,763	\$0	\$198,206
<b>Total</b>	<b>\$419,568</b>	<b>\$1,757,726</b>	<b>\$2,033,359</b>	<b>\$140,385</b>	<b>\$4,351,037</b>

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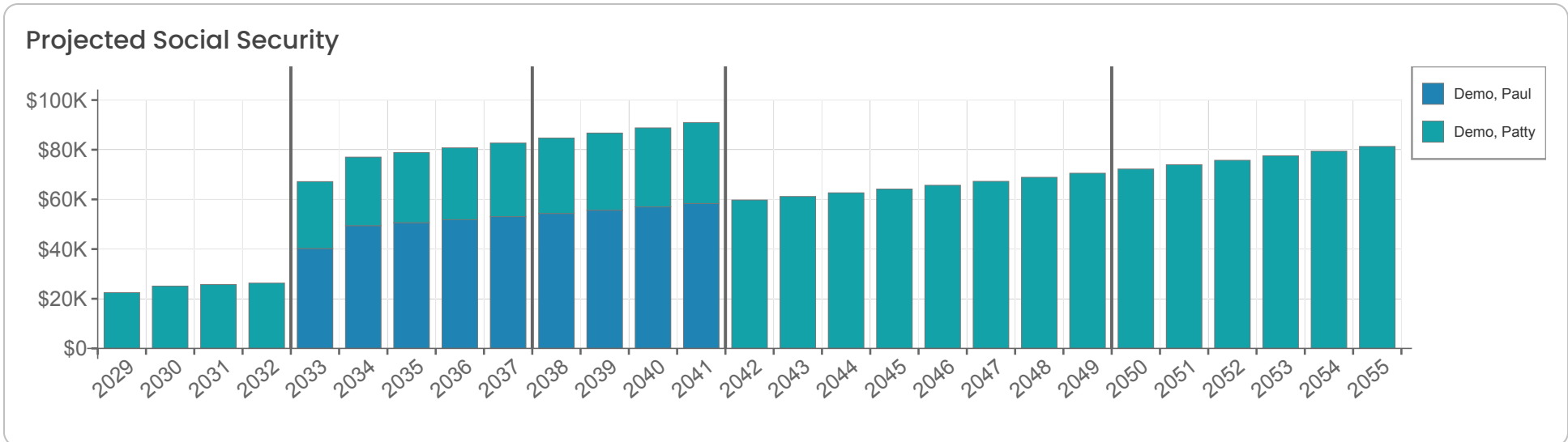
# SOCIAL SECURITY DETAIL

Proposed 1.00

This report illustrates your projected Social Security benefits based on the claiming strategy that has been incorporated into your income plan. The annual benefit projections illustrated are based on the following assumptions: your date of birth, your projected longevity, your Primary Insurance Amount (PIA) or current benefit if you've already claimed, assumed and projected annual Cost of Living Adjustments (COLAs), and possibly your Full Retirement Age (FRA). If any of these assumptions change, your projected benefits may also change. The benefit figures shown below do not reflect any projected withholdings or deductions for Medicare premiums and IRMAA surcharges.

<b>Key Highlights</b>	Total Lifetime Benefit (Household)	Total Lifetime Benefit (Paul)	Total Lifetime Benefit (Patty)	Paul's benefits start at	Patty's benefits start at
	\$1,817,669	\$470,488	\$1,347,181	70 (Mar 2033)	63 (Feb 2029)

<b>COLA Assumptions</b>	2024	2025	2026	2027 and beyond
	3.2%	2.4%	2.4%	2.4%



## Disclosure

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# PROJECTED SOCIAL SECURITY

Year (Age)	Demo, Paul	Demo, Patty	Total
2029 (66/63)	-	\$22,467	\$22,467
2030 (67/64)	-	\$25,098	\$25,098
2031 (68/65)	-	\$25,700	\$25,700
2032 (69/66)	-	\$26,317	\$26,317
2033 (70/67)	\$40,223	\$26,948	\$67,171
2034 (71/68)	\$49,426	\$27,595	\$77,021
2035 (72/69)	\$50,612	\$28,257	\$78,869
2036 (73/70)	\$51,827	\$28,936	\$80,763
2037 (74/71)	\$53,071	\$29,630	\$82,701
2038 (75/72)	\$54,344	\$30,341	\$84,685
2039 (76/73)	\$55,649	\$31,069	\$86,718
2040 (77/74)	\$56,984	\$31,815	\$88,799
2041 (78/75)	\$58,352	\$32,579	\$90,931
2042 (-/76)	-	\$59,752	\$59,752
2043 (-/77)	-	\$61,186	\$61,186

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# PROJECTED SOCIAL SECURITY

Year (Age)	Demo, Paul	Demo, Patty	Total
2044 (-/78)	-	\$62,655	\$62,655
2045 (-/79)	-	\$64,159	\$64,159
2046 (-/80)	-	\$65,698	\$65,698
2047 (-/81)	-	\$67,275	\$67,275
2048 (-/82)	-	\$68,890	\$68,890
2049 (-/83)	-	\$70,543	\$70,543
2050 (-/84)	-	\$72,236	\$72,236
2051 (-/85)	-	\$73,970	\$73,970
2052 (-/86)	-	\$75,745	\$75,745
2053 (-/87)	-	\$77,563	\$77,563
2054 (-/88)	-	\$79,425	\$79,425
2055 (-/89)	-	\$81,331	\$81,331
<b>Total</b>	<b>\$470,488</b>	<b>\$1,347,181</b>	<b>\$1,817,669</b>

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# HEALTHCARE DETAIL

Proposed 1.00

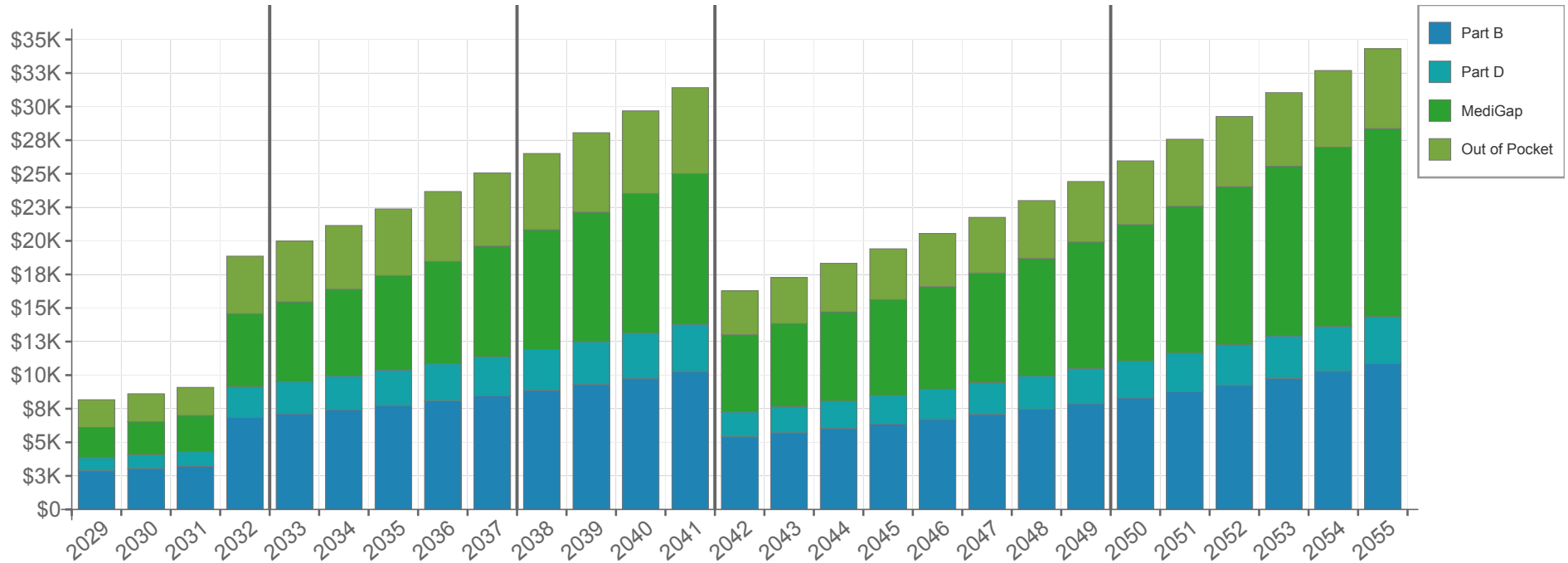
This report provides a detailed view of your projected monthly Medicare premiums, projected monthly commercial premiums prior to enrolling in Medicare, and projected monthly Out of Pocket Expenses (optional) based on illustrated coverage and projected longevity (i.e., length of your plan). If your plan length is based on a calculated projected longevity value (vs. manually input), expenses may vary based on your identified health condition(s), gender, retirement state, and projected year of death.

## Key Highlights

Total Healthcare Spending (Household)

\$614,498

## Projected Healthcare Spending



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# PROJECTED HEALTHCARE SPENDING

Year (Age)	Part B	Part D	MediGap	Out of Pocket	Total
2029 (66/63)	\$2,881	\$985	\$2,240	\$2,064	\$8,171
2030 (67/64)	\$3,041	\$1,033	\$2,456	\$2,086	\$8,615
2031 (68/65)	\$3,226	\$1,083	\$2,683	\$2,099	\$9,090
2032 (69/66)	\$6,854	\$2,273	\$5,449	\$4,289	\$18,865
2033 (70/67)	\$7,129	\$2,387	\$5,943	\$4,522	\$19,980
2034 (71/68)	\$7,428	\$2,506	\$6,465	\$4,749	\$21,148
2035 (72/69)	\$7,747	\$2,631	\$7,025	\$4,976	\$22,380
2036 (73/70)	\$8,088	\$2,763	\$7,617	\$5,209	\$23,678
2037 (74/71)	\$8,460	\$2,901	\$8,248	\$5,444	\$25,054
2038 (75/72)	\$8,866	\$3,046	\$8,917	\$5,680	\$26,509
2039 (76/73)	\$9,301	\$3,198	\$9,639	\$5,919	\$28,057
2040 (77/74)	\$9,766	\$3,358	\$10,405	\$6,159	\$29,687
2041 (78/75)	\$10,274	\$3,526	\$11,204	\$6,410	\$31,414
2042 (-/76)	\$5,414	\$1,851	\$5,739	\$3,273	\$16,278
2043 (-/77)	\$5,712	\$1,944	\$6,182	\$3,442	\$17,279

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# PROJECTED HEALTHCARE SPENDING

Year (Age)	Part B	Part D	MediGap	Out of Pocket	Total
2044 (-/78)	\$6,026	\$2,041	\$6,639	\$3,615	\$18,322
2045 (-/79)	\$6,358	\$2,143	\$7,120	\$3,789	\$19,410
2046 (-/80)	\$6,707	\$2,250	\$7,629	\$3,964	\$20,551
2047 (-/81)	\$7,076	\$2,363	\$8,172	\$4,139	\$21,751
2048 (-/82)	\$7,465	\$2,481	\$8,743	\$4,315	\$23,004
2049 (-/83)	\$7,876	\$2,605	\$9,436	\$4,507	\$24,423
2050 (-/84)	\$8,309	\$2,735	\$10,166	\$4,749	\$25,959
2051 (-/85)	\$8,766	\$2,872	\$10,940	\$4,993	\$27,571
2052 (-/86)	\$9,248	\$3,015	\$11,766	\$5,238	\$29,267
2053 (-/87)	\$9,757	\$3,166	\$12,635	\$5,484	\$31,042
2054 (-/88)	\$10,294	\$3,325	\$13,355	\$5,716	\$32,689
2055 (-/89)	\$10,860	\$3,491	\$14,011	\$5,942	\$34,303
<b>Total</b>	<b>\$202,931</b>	<b>\$67,972</b>	<b>\$220,824</b>	<b>\$122,771</b>	<b>\$614,498</b>

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## Disclosures

[Disclosure goes here]

## Disclaimer

The following report is a diagnostic tool intended to review your current financial situation and suggest potential planning ideas and concepts that may be of benefit. The outcomes are based in part on information and assumptions provided by you (the client). This report provides broad and general guidelines on the advantages of certain financial planning concepts and does not constitute a recommendation of a particular technique. The consolidated report is provided for informational purposes. The term "plan" or "planning" when used in this report does not imply that a recommendation has been made to implement one or more financial plans, to make a particular investment or to purchase a particular product. The report and the illustrations therein do not provide legal, accounting, financial, tax or other advice. The reports and illustrations provide projections based on various assumptions and are therefore hypothetical in nature and not guarantees of investment returns. You should consult your tax and/or legal advisors before implementing any transactions and/or strategies concerning your finances.

Additionally, this report may not reflect all accounts, holdings or transactions, their costs, or proceeds received by you. It may contain information on assets that are not held at the firm with whom your financial representative is registered. As such, those assets will not be included on the firm's books and records. Summary of Account and Combined Account report data is provided by third-party sources that are deemed reliable but are not guaranteed. It is important to compare the information in this report with the official custodial account statements sent directly to you from the respective custodian, insurance company, bank or fund sponsors. Account value and data may differ significantly from your 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. Past performance is no guarantee of future performance and it is important to realize that actual results may differ from the projections contained in this report. The presentation of investment returns set forth in this report does not reflect the deduction of any commissions. Projected valuations and/or rates of return may not take into account surrender charges on products you might own. They will reflect any fees or product charges when entered by the Financial Professional. Deduction of such charges will result in a lower rate of return.

The information contained in this report is not written or intended as financial, tax or legal advice. The information provided herein may not be relied on for purposes of avoiding any federal tax penalties. You are encouraged to seek financial, tax and legal advice from your professional advisors.

The information contained in this report is the product of IncomeConductor® which attempts to provide a structured approach for providing retirement income. WealthConductor, LLC believes the software simulations to be reliable and useful but cannot guarantee the accuracy of the information, which include, but are not limited to: return rates and standard deviations of asset classes, inflation rates, tax rates, and personal spending rates. There are limitations with assumptions as there are a number of unknown factors for which we cannot truly account. Future rates of return on investments cannot be predicted with any degree of precision or accuracy. For most investments, returns over any horizon, from one day to 50 years or more, are uncertain. The investment adviser makes no representations that the assumptions utilized, including rates of returns, will in fact occur.

**IMPORTANT:** The projections or other information generated by IncomeConductor regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results.

INVESTMENTS WHICH OFFER HIGHER POTENTIAL RATES OF RETURN ARE TYPICALLY SUBJECT TO GREATER RISK. THE RETURNS ILLUSTRATED HERE ARE NOT INDICATIVE OF FUTURE INVESTMENT PERFORMANCE AND THERE CAN BE NO ASSURANCE THAT THE INVESTMENT GOALS AND OBJECTIVES SHOWN IN THIS REPORT WILL BE ACHIEVED OR MAINTAINED.

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## Illustration Specific Disclosures

### Income Plan Summary

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.

- **Plan Start Date:** This is the date you expect to begin receiving income from your IncomeConductor® retirement plan.
- **Plan Length:** Represents the number of years you expect to receive income from your plan. This may be determined by you and your Financial Professional or may be determined using actuarial longevity projections based on data you provide and is an estimate from Health View Services (“HVS”).
- **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.
- **Deficit/Surplus Amount:** The projected amount of assets that would be required to bring your plan out of a funding deficit (Deficit) or the amount of assets available to set aside at plan start in targeting a Legacy/Ending balance.
- **Income Goal (Starting Monthly Income Goal):** 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.
- **Investment Assets (Plan Start):** The amount of assets that will be invested in the IncomeConductor® strategy.
- **Legacy (Ending Balance):** Any monies not used to provide your monthly income goals would remain at the end of your plan.

### Implementation Plan Summary

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.

### Hypothetical Loss Illustration

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 2.50% 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.

## Income Detail

The income streams illustrated 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 is not guaranteed and actual results may differ whether or not the assumptions used are correct.

## Expense Detail

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

## Social Security Detail

This report is being provided for informational purposes only and should not be construed as investment, tax, or legal advice or a solicitation to buy or sell any specific securities product. This report relies upon the accuracy of the data you provide and is an estimate from Health View Services ("HVS") of the social security benefit you may receive which may differ from the actual benefit amount you receive at the time of application with the Social Security Administration. The information provided is based on current laws which are subject to change at any time. This report has not been reviewed or endorsed by any government agency. The information collected on this Social Security Detail Report will be kept confidential and used to provide an overview of a client's potential Social Security benefit. Please keep in mind that the results of this report are for hypothetical purposes only and are not guaranteed.

## Healthcare Spending Detail Report

This report provides projected health care costs which do not include coverage for dental, hearing, and vision services. Based on your plan choices, Premiums may include estimated costs associated with Medicare Part B (hospitals, doctors and tests), Medicare Part D (prescription drug plan), and a Medicare supplemental insurance policy, sometimes called MediGap, for retirement ages 65 and older. It also may include a Commercial category for retirement ages under 65, which is an estimate of the cost of private health insurance purchased. Note that Part B premiums may be paid fully or in part out of the household Social Security benefits. Based on your category selections, Out of Pocket expenses may include estimated costs associated with medical related expenses besides premiums, such as deductibles, co-payments, and co-insurance associated with hospitalization, doctors and tests and prescription drugs.

The algorithms used in developing this analysis evaluate personal information to create health and financial assumptions, providing broad, general guidelines and strategies which may help you plan future health and healthcare needs, and determine your Social Security income. This analysis is provided for educational purposes only and you should not rely on it as the primary basis for your insurance, investment, financial, retirement or tax planning decisions. The algorithms used by Health View Services (HVS) in developing this analysis are hypothetical in nature and are not guaranteed. Actual healthcare expenses, life expectancy, and retirement benefits will likely vary (sometimes significantly) from the estimates in this analysis. Current and future decisions and actions should not depend on, or be based solely on, the results generated by this analysis. It is important that you periodically monitor income and expense strategy throughout retirement. The analysis is dependent upon the quality and accuracy of the data furnished by you or unaffiliated third parties. Benefits claiming criteria such as Primary Insurance Amount (PIA) should be obtained from The Social Security Administration (SSA). The information in this report is based on current interpretations of the law and is not guaranteed and does not represent legal or tax advice. Please consult your attorney or tax advisor for answers to specific questions.

ASSUMPTIONS IN THIS ANALYSIS This analysis assumes there are no changes in marital status, age of retirement, life expectancy or legislation. This analysis considers national health standards, healthcare costs, medical coverage, healthcare inflation rates, progress in certain areas of medical research, and actuarial data including medical, dental and pharmacy cost models. The estimated average annual out-of-pocket medical expenses were developed in part using typical Commercial Preferred Provider Plans ("PPO") and Medicare plan designs (including pharmacy) for males and females. Neither HealthView Services, its affiliates, agents, or representatives have verified or confirmed the accuracy of these guidelines, assumptions or estimated costs.