



Client Review Report

Prepared For:

Jim & Janice Brown

Plan Status:

Approved 2.00

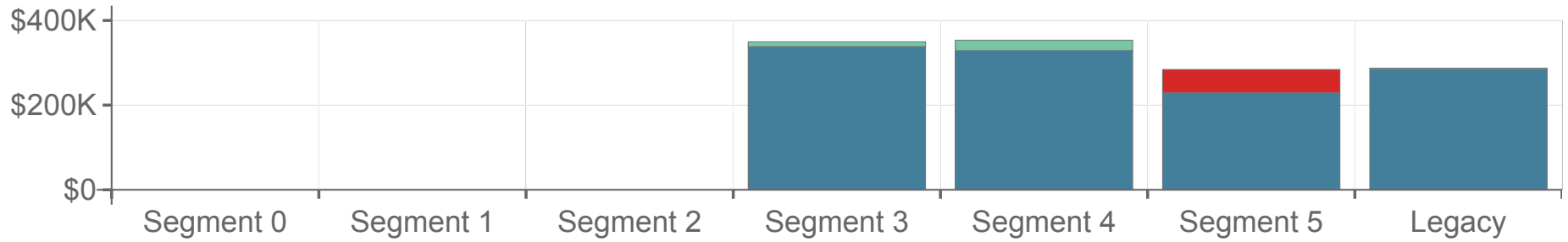
Presented By:

Demo Advisor

INCOME PLAN REVIEW SUMMARY

Approved 2.00

The following table summarizes key information about your plan's progress. Your Financial Professional will review this information with you in more detail and answer any questions you may have.



Segment

Segment	Time Until Distribution	Assumed Net Growth ROR	Required Initial Balance	End of Segment Growth Target	Projected Current Value	Actual Current Value	Surplus / Deficit
Segment 0	Complete	0.000%	\$29,500	-	-	-	-
Segment 1	Complete	0.000%	\$206,343	-	-	-	-
Segment 2	In distribution	3.000%	\$233,357	-	-	-	-
Segment 3	1 y, 5 m	4.000%	\$234,624	\$361,621	\$338,413	\$349,568	\$11,155
Segment 4	6 y, 5 m	5.000%	\$208,508	\$459,436	\$328,859	\$353,338	\$24,479
Segment 5	11 y, 5 m	6.000%	\$164,881	\$573,702	\$284,120	\$229,845	(\$54,275)
Legacy	16 y, 5 m	7.500%	\$144,935	\$1,000,000	\$284,772	\$287,312	\$2,540
Totals			\$1,222,148	-	\$1,236,164	\$1,220,063	(\$16,101)

Disclosure

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the Financial Professional, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the Financial Professional. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

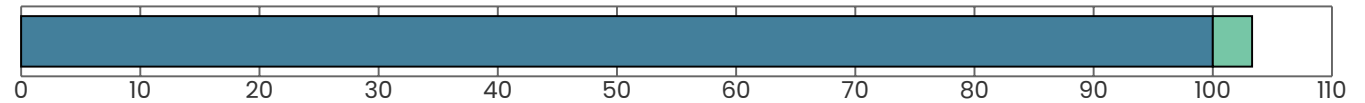
INCOME PLAN REVIEW SEGMENT DETAIL

Approved 2.00

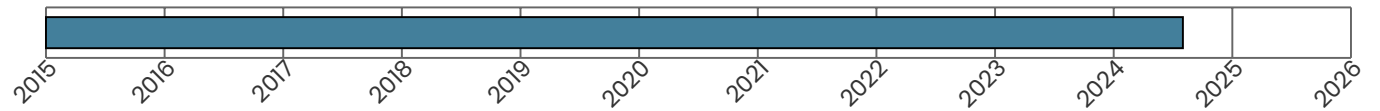
Segment 3

Monthly Income Goal	Assumed Net ROR	Required Net ROR	Assumed Value	Actual Value	Surplus / Deficit
\$6,019	4.000%	1.940%	\$338,413	\$349,568	\$11,155

Funding Status
103% funded



Timeline (Growth Phase)
Remaining: 1 years, 5 months



Assets

Institution	Account Description	Investment Strategy	Current Asset Value	Last Refreshed
custom	Conservative	Conservative	\$349,568	10/10/2022

Disclosure

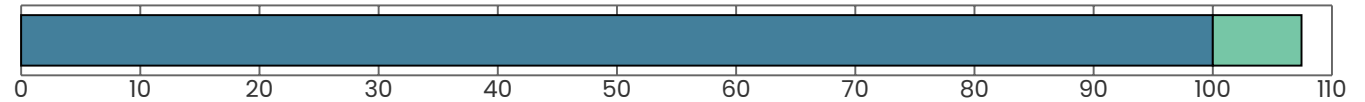
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Segment 4

Monthly Income Goal	Assumed Net ROR	Required Net ROR	Assumed Value	Actual Value	Surplus / Deficit
\$7,679	5.000%	3.900%	\$328,859	\$353,338	\$24,479

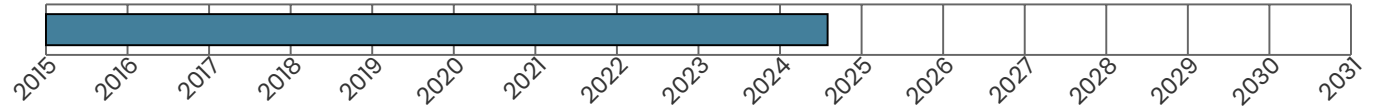
Funding Status

107% funded



Timeline (Growth Phase)

Remaining: 6 years, 5 months



Assets

Institution	Account Description	Investment Strategy	Current Asset Value	Last Refreshed
custom	Moderate	Moderate	\$353,338	03/22/2022

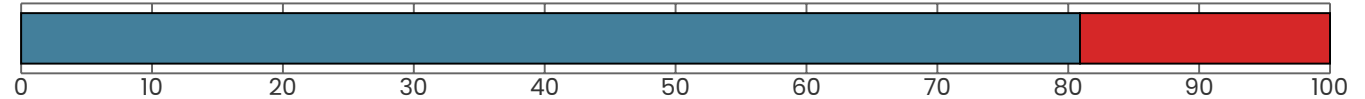
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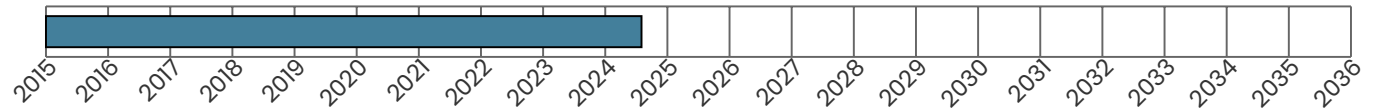
Segment 5

Monthly Income Goal	Assumed Net ROR	Required Net ROR	Assumed Value	Actual Value	Surplus / Deficit
\$9,618	6.000%	7.810%	\$284,120	\$229,845	(\$54,275)

Funding Status
80% funded



Timeline (Growth Phase)
Remaining: 11 years, 5 months



Assets

Institution	Account Description	Investment Strategy	Current Asset Value	Last Refreshed
custom	Aggressive	Aggressive	\$229,845	03/22/2022

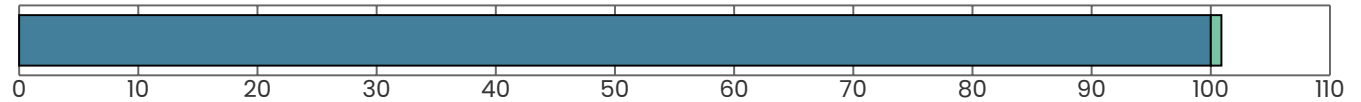
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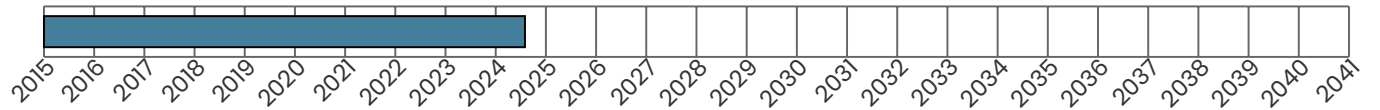
Legacy

Monthly Income Goal	Assumed Net ROR	Required Net ROR	Assumed Value	Actual Value	Surplus / Deficit
	7.500%	7.470%	\$284,772	\$287,312	\$2,540

Funding Status
100% funded



Timeline (Growth Phase)
Remaining: 16 years, 5 months



Assets

Institution	Account Description	Investment Strategy	Current Asset Value	Last Refreshed
custom	Legacy Stocks	Equities	\$287,312	03/22/2022

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NOTES & RECOMMENDATIONS HISTORY

Approved 2.00

3/22/2022: Modify segment assumption

De-risk Segment 3 to reduce exposure after outperformance of original target ROR

4/21/2022: Make no changes at this time.

Take surplus for RV

8/12/2022: Make no changes at this time.

test note

12/02/2022: Modify segment assumption

Client agrees to move assets to bond portfolio

1/23/2024: Modify segment assumption

De-Risk to 2% annualized

4/08/2024: Make no changes at this time.

test note for no changes

ACKNOWLEDGEMENTS

I have reviewed and discussed the preceding Income Plan Review with my Financial Professional and understand how my plan is progressing in comparison to my income plan assumptions. This plan does not guarantee any level of investment performance. I understand that this is not a contract and should not be interpreted as such.

I have informed my Financial Professional of any personal circumstances that have changed since my income plan was implemented and reconfirmed my income needs. I acknowledge that it is my responsibility to provide up to date and accurate information as inappropriate inputs can lead to misleading results. In consideration of this information, along with any changes in tax laws, economic conditions or market assumptions that might affect my plan going forward, my Financial Professional has provided me with suggested modifications, if any, to keep my plan on track.

Based on this review and discussions with my Financial Professional, I agree to the following course of action:

Check one:

- I agree that the assumptions used to develop this plan continue to accurately reflect my preferences and that the plan is progressing in line with my expectations. No changes will be implemented at this time.
- My plan assumptions have changed since my plan was implemented and I direct my Financial Professional to implement modifications to my plan as outlined on the Recommendations page.
- My plan assumptions have changed since my plan was implemented and I direct my Financial Professional to create a new plan for my review. I understand the new plan must be approved by me before any changes will be made.

Client Jim & Janice Brown

Financial Professional Demo Advisor

Signature _____

Signature _____

Date _____

Date _____

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.

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Income Plan Summary Disclosures & Definitions

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.

- Time Until Distribution: The number of years, months, and days remaining before conversion to from the segment's growth phase to the income phase.
- Assumed Net Growth ROR: Growth rate of return used in the original income plan for the segment's growth phase.
- Required Initial Balance: Amount of assets that the original income plan calculated as required for initial segment funding.
- Required Ending Balance: Asset value projected at the end of the segment's growth phase in the original income plan.
- Projected Current Value: Asset value projected as of the date at which this review report was generated in the original income plan.
- Actual Current Value: Total value of all linked or input assets associated with each segment.
- Surplus / Deficit: Difference between the Projected Current Value and Actual Current value of each segment as of the date at which this review report was generated.

Segment Detail Disclosures & Definitions

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.

- Monthly Income Goal: The monthly income goal from segment investments as projected at segment start used in the original income plan.
- Assumed Net Growth ROR: Growth rate of return used in the original income plan for the segment's growth phase.
- Required Net ROR: Average annualized net rate of return calculated as required from the date at which this review report was generated to the date of segment conversion from its growth phase to its distribution phase to meet the Required Ending Balance from the original income plan.
- Assumed Value: Asset value projected as of the date at which this review report was generated in the original income plan.
- Actual Value: Total value of all linked or input assets associated with each segment.
- Surplus / Deficit: Difference between the Projected Current Value and Actual Current value of each segment as of the date at which this review report was generated.