

Retiree Cornerstones Blueprint™



Sample Cliff and Clair 5-2015

Family Information & Retirement Objectives						
Last Name: Sample			Phone: 555-5555			
Date: 1/2014			Email: cliffandclaire@sample.com			
Address: 5555 Sample St. Sample SA 55555						
First Name	DOB	Age	Specific Retirement Objectives			
Client 1: Cliff	1/1/1951	65	Ann. Inc. Amt.	Ann. Inc. Amt. Gtd	Liquidity Amount	
Client 2: Claire	1/1/1951	65	\$100,000	\$80,000	\$150,000	
Ages of Children: 40, 37			Legacy Desc: As much as possible to kids after Income and Liquidity satisfied			

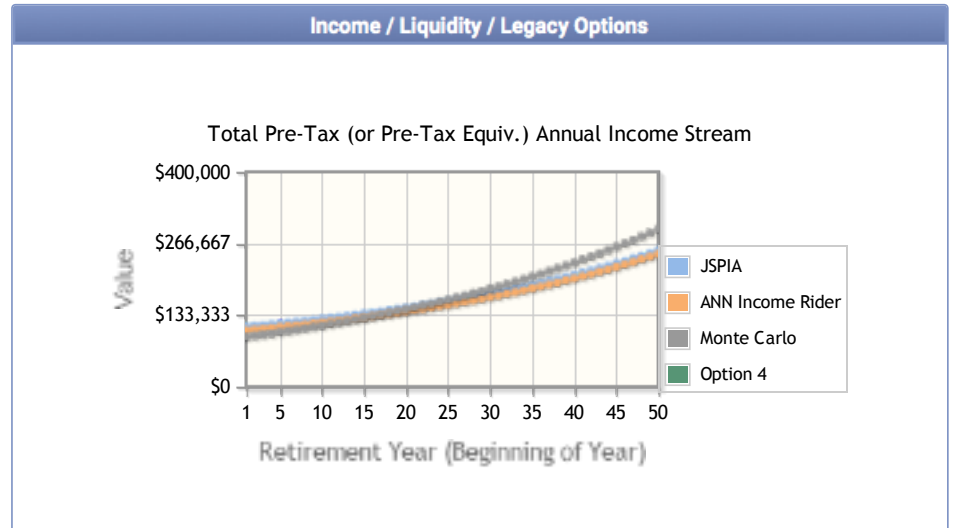
Loans & Property Values					
Name/Type	Property Value (If Applicable)	Unpaid Balance	Payment Amount	Interest Rate	Remaining Payments
Home	\$300,000	\$80,000	\$2,000	4.500%	50
Car	\$15,000	\$10,000	\$700	0.500%	15

Property & Liability Protection		
	Liability Limits	Uninsured/Underinsured Limits
Umbrella Insurance	\$1,000,000	\$1,000,000
Car Insurance	\$250,000	\$250,000
Home/Renter's Insurance	\$300,000	

Health & Wellness Protection			
Long Term Care Insurance	Total Monthly Benefit Amount	Health Insurance	Type
Cliff		Cliff	Medicare
Claire		Claire	Medicare

Final Affairs Protection	
Wills and Trusts	Year Established
Family Will and Trust	2005

Available Assets, Income Streams, and Life Insurance					
Assets	Total Pre-Tax Asset Amount	Total Roth Asset Amount	Total Non-Qualified Asset Amount	Rider Option: Total Annual Income Stream (Pre-Tax or Pre-Tax Equivalent)	Rider Option: Total Death Benefit
Cliff	\$500,000				
Claire	\$300,000				
Joint			\$400,000		
TOTALS	\$800,000		\$400,000		
Established Income Streams	Total Annual Income Streams (Pre-Tax or Pre-Tax Equivalent)	Life Insurance	Total Annual Premium	Total Death Benefit	Total Cash Value
Cliff	\$45,000	Cliff			
Claire	\$12,000	Claire			
Joint		Survivorship			
TOTALS	\$57,000	TOTALS			



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Family Information & Retirement Objectives

Contact Information

Last Name:	Sample	Phone:	555-5555	Additional Notes:
Date:	1/2014	Email:	cliffandclaire@sample.com	
Address:	5555 Sample St. Sample SA 55555			

	First Name	Date of Birth	Age	Specific Retirement Objectives		
Client 1:	Cliff	1/1/1951	65	Annual Income Amount:	Annual Income Amount Guaranteed:	Liquidity Amount:
Client 2:	Claire	1/1/1951	65	\$100,000	\$80,000	\$150,000
	First Name	Date of Birth	Age	Legacy Description		
Child 1:	Joe		40	As much as possible to kids after Income and Liquidity satisfied		
Child 2:	Ann		37			
Child 3:						
Child 4:						
Child 5:						

Loans & Property Values

Name/Type	Property Value (If Applicable)	Unpaid Balance	Payment Amount	Interest Rate	Remaining Payments	Additional Notes:
Home	\$300,000	\$80,000	\$2,000	4.500%	50	
Car	\$15,000	\$10,000	\$700	0.500%	15	

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Health & Wellness Protection

Health Insurance		Type	Annual Premium	Additional Notes			
Cliff		Medicare					
Claire		Medicare					
Long Term Care Insurance	Type	Annual Premium	Monthly Benefit Amt	Benefit Period	Waiting Period	Company	Additional Notes

Property & Liability Protection

	Annual Premium	Liability Limits	Uninsured / Underinsured Limits	Deductible	Additional Notes
Umbrella Insurance	\$300	\$1,000,000	\$1,000,000		
Car Insurance	\$1,500	\$250,000	\$250,000		
Home/Renter's Insurance	\$900	\$300,000			

Final Affairs Protection

Wills and Trusts	Year Established	Additional Notes
Family Will and Trust	2005	Kids are beneficiaries need review

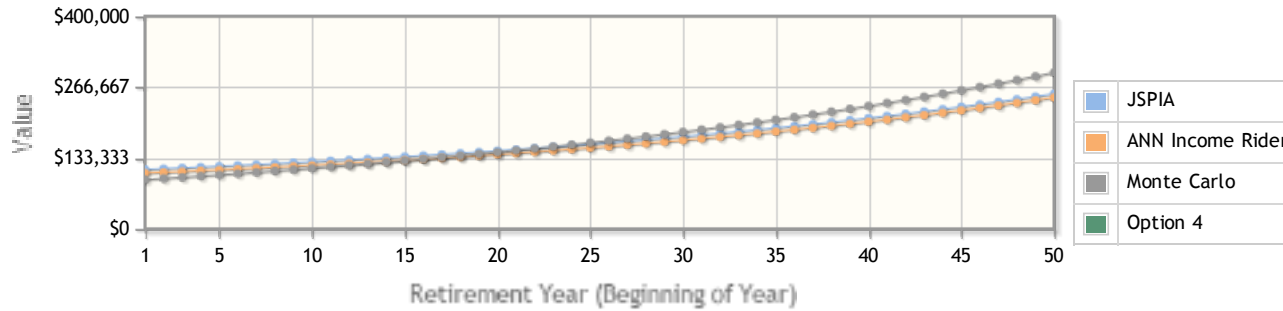
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Available Assets, Income Streams, and Life Insurance								
Assets	Account Name	Pre-Tax Asset Amount	Roth Asset Amount	Non-Qualified Asset Amount	Rider Option: Annual Income Stream (Pre-Tax or Pre-Tax Equivalent)	Rider Option: Death Benefit	Additional Notes	
Cliff	401K	\$500,000						
Claire	IRA	\$300,000						
Joint	Savings			\$50,000				
Joint	Growth Sec			\$350,000				
Established Income Streams	Account Name	Annual Income Stream (Pre-Tax or Pre-Tax Equivalent)	Additional Notes					
Cliff	Joint Pension	\$30,000						
Claire	SS	\$12,000						
Cliff	SS	\$15,000						
Life Insurance	Account Name	Annual Premium	Death Benefit	Cash Value	Yr. Purchased	Company	Ownership	Beneficiaries

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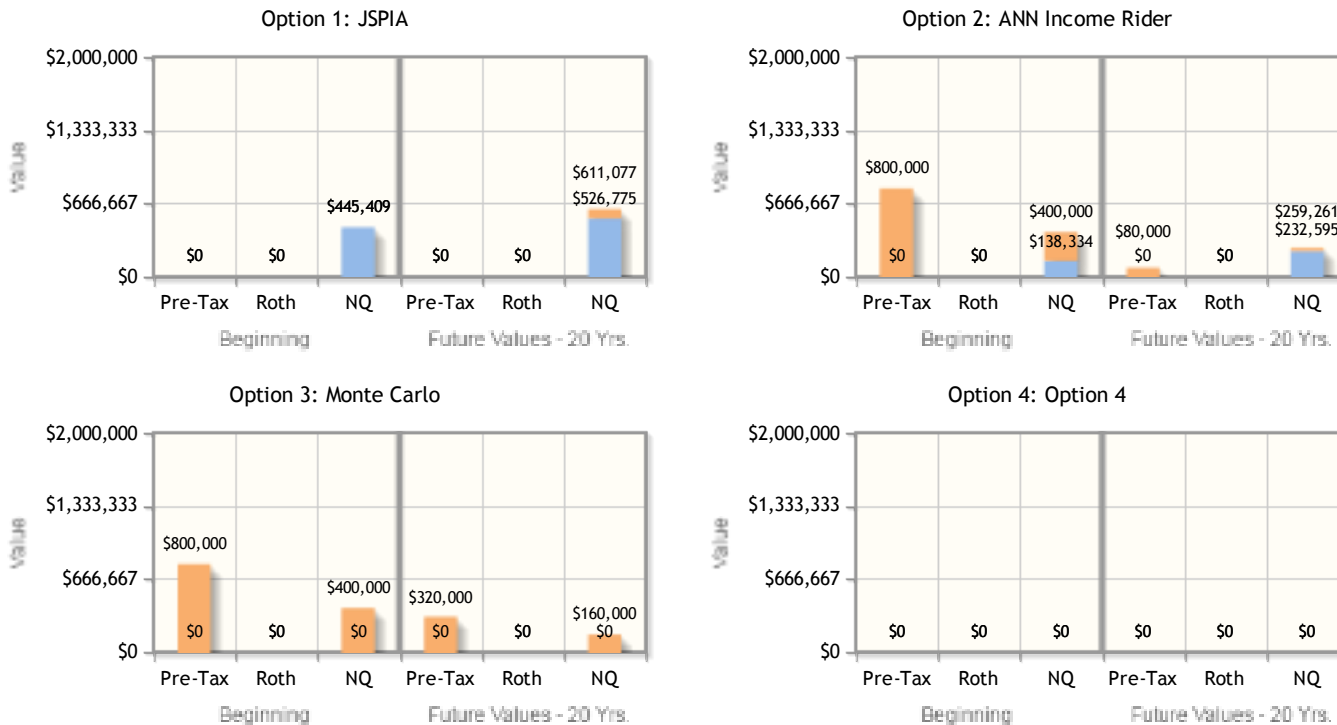
Income / Liquidity / Legacy Graph Comparisons

Total Pre-Tax (or Pre-Tax Equiv.) Annual Income Streams



Total Liquidity / Legacy Graphs

■ Liquidity/Legacy ■ Legacy



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Income Detail Option #1 - JSPIA

Beg. of Yr.	Age	Cliff	Cliff	Claire	Cliff	Claire	Joint	Total Pretax (or Pre-tax Equivalent) Income
		Pension	SS	SS	401k	IRA	Growth Sec	
		Pension	SS	SS	Joint SPIA	Joint SPIA	Joint SPIA	
1	65 / 65	\$30,000	\$15,000	\$12,000	\$30,000	\$18,000	\$6,975	\$111,975
2	66 / 66	\$30,900	\$15,300	\$12,240	\$30,000	\$18,000	\$6,975	\$113,415
3	67 / 67	\$31,827	\$15,606	\$12,484	\$30,000	\$18,000	\$6,975	\$114,892
4	68 / 68	\$32,781	\$15,918	\$12,734	\$30,000	\$18,000	\$6,975	\$116,408
5	69 / 69	\$33,765	\$16,236	\$12,989	\$30,000	\$18,000	\$6,975	\$117,965
6	70 / 70	\$34,778	\$16,561	\$13,248	\$30,000	\$18,000	\$6,975	\$119,562
7	71 / 71	\$35,821	\$16,892	\$13,513	\$30,000	\$18,000	\$6,975	\$121,201
8	72 / 72	\$36,896	\$17,230	\$13,784	\$30,000	\$18,000	\$6,975	\$122,885
9	73 / 73	\$38,003	\$17,574	\$14,059	\$30,000	\$18,000	\$6,975	\$124,611
10	74 / 74	\$39,143	\$17,926	\$14,341	\$30,000	\$18,000	\$6,975	\$126,385
11	75 / 75	\$40,317	\$18,284	\$14,627	\$30,000	\$18,000	\$6,975	\$128,203
12	76 / 76	\$41,527	\$18,650	\$14,920	\$30,000	\$18,000	\$6,975	\$130,072
13	77 / 77	\$42,772	\$19,023	\$15,218	\$30,000	\$18,000	\$6,975	\$131,988
14	78 / 78	\$44,056	\$19,404	\$15,523	\$30,000	\$18,000	\$6,975	\$133,958
15	79 / 79	\$45,377	\$19,792	\$15,833	\$30,000	\$18,000	\$6,975	\$135,977
16	80 / 80	\$46,739	\$20,188	\$16,150	\$30,000	\$18,000	\$6,975	\$138,052
17	81 / 81	\$48,141	\$20,591	\$16,473	\$30,000	\$18,000	\$6,975	\$140,180
18	82 / 82	\$49,585	\$21,003	\$16,802	\$30,000	\$18,000	\$6,975	\$142,365
19	83 / 83	\$51,072	\$21,423	\$17,138	\$30,000	\$18,000	\$6,975	\$144,608
20	84 / 84	\$52,605	\$21,852	\$17,481	\$30,000	\$18,000	\$6,975	\$146,913
21	85 / 85	\$54,183	\$22,289	\$17,831	\$30,000	\$18,000	\$6,975	\$149,278
22	86 / 86	\$55,808	\$22,734	\$18,187	\$30,000	\$18,000	\$6,975	\$151,704
23	87 / 87	\$57,483	\$23,189	\$18,551	\$30,000	\$18,000	\$6,975	\$154,198
24	88 / 88	\$59,207	\$23,653	\$18,922	\$30,000	\$18,000	\$6,975	\$156,757
25	89 / 89	\$60,983	\$24,126	\$19,301	\$30,000	\$18,000	\$6,975	\$159,385

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Income Detail Option #1 - JSPIA - Cont'd

Beg. of Yr.	Age	Cliff	Cliff	Claire	Cliff	Claire	Joint	Total Pretax (or Pre-tax Equivalent) Income
		Pension	SS	SS	401k	IRA	Growth Sec	
		Pension	SS	SS	Joint SPIA	Joint SPIA	Joint SPIA	
26	90 / 90	\$62,813	\$24,609	\$19,687	\$30,000	\$18,000	\$6,975	\$162,084
27	91 / 91	\$64,697	\$25,101	\$20,081	\$30,000	\$18,000	\$6,975	\$164,854
28	92 / 92	\$66,638	\$25,603	\$20,482	\$30,000	\$18,000	\$6,975	\$167,698
29	93 / 93	\$68,637	\$26,115	\$20,892	\$30,000	\$18,000	\$6,975	\$170,619
30	94 / 94	\$70,696	\$26,637	\$21,310	\$30,000	\$18,000	\$6,975	\$173,618
31	95 / 95	\$72,817	\$27,170	\$21,736	\$30,000	\$18,000	\$6,975	\$176,698
32	96 / 96	\$75,002	\$27,713	\$22,171	\$30,000	\$18,000	\$6,975	\$179,861
33	97 / 97	\$77,252	\$28,268	\$22,614	\$30,000	\$18,000	\$6,975	\$183,109
34	98 / 98	\$79,570	\$28,833	\$23,066	\$30,000	\$18,000	\$6,975	\$186,444
35	99 / 99	\$81,957	\$29,410	\$23,528	\$30,000	\$18,000	\$6,975	\$189,870
36	100 / 100	\$84,415	\$29,998	\$23,998	\$30,000	\$18,000	\$6,975	\$193,386
37	101 / 101	\$86,948	\$30,598	\$24,478	\$30,000	\$18,000	\$6,975	\$196,999
38	102 / 102	\$89,556	\$31,210	\$24,968	\$30,000	\$18,000	\$6,975	\$200,709
39	103 / 103	\$92,243	\$31,834	\$25,467	\$30,000	\$18,000	\$6,975	\$204,519
40	104 / 104	\$95,010	\$32,471	\$25,976	\$30,000	\$18,000	\$6,975	\$208,432
41	105 / 105	\$97,861	\$33,120	\$26,496	\$30,000	\$18,000	\$6,975	\$212,452
42	106 / 106	\$100,796	\$33,783	\$27,026	\$30,000	\$18,000	\$6,975	\$216,580
43	107 / 107	\$103,820	\$34,458	\$27,566	\$30,000	\$18,000	\$6,975	\$220,819
44	108 / 108	\$106,935	\$35,147	\$28,118	\$30,000	\$18,000	\$6,975	\$225,175
45	109 / 109	\$110,143	\$35,850	\$28,680	\$30,000	\$18,000	\$6,975	\$229,648
46	110 / 110	\$113,447	\$36,567	\$29,254	\$30,000	\$18,000	\$6,975	\$234,243
47	111 / 111	\$116,851	\$37,299	\$29,839	\$30,000	\$18,000	\$6,975	\$238,964
48	112 / 112	\$120,356	\$38,045	\$30,436	\$30,000	\$18,000	\$6,975	\$243,812
49	113 / 113	\$123,967	\$38,806	\$31,044	\$30,000	\$18,000	\$6,975	\$248,792
50	114 / 114	\$127,686	\$39,582	\$31,665	\$30,000	\$18,000	\$6,975	\$253,908

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Income Detail Option #2 - ANN Income Rider

Beg. of Yr.	Age	Cliff	Cliff	Claire	Cliff	Claire	Joint	Total Pretax (or Pre-tax Equivalent) Income
		Pension	SS	SS	401k	IRA	Growth Sec	
		Pension	SS	SS	Ann Inc Rider	Ann Inc Rider	Ann Inc Rider	
1	65 / 65	\$30,000	\$15,000	\$12,000	\$22,500	\$13,500	\$12,000	\$105,000
2	66 / 66	\$30,900	\$15,300	\$12,240	\$22,500	\$13,500	\$12,000	\$106,440
3	67 / 67	\$31,827	\$15,606	\$12,484	\$22,500	\$13,500	\$12,000	\$107,917
4	68 / 68	\$32,781	\$15,918	\$12,734	\$22,500	\$13,500	\$12,000	\$109,433
5	69 / 69	\$33,765	\$16,236	\$12,989	\$22,500	\$13,500	\$12,000	\$110,990
6	70 / 70	\$34,778	\$16,561	\$13,248	\$22,500	\$13,500	\$12,000	\$112,587
7	71 / 71	\$35,821	\$16,892	\$13,513	\$22,500	\$13,500	\$12,000	\$114,226
8	72 / 72	\$36,896	\$17,230	\$13,784	\$22,500	\$13,500	\$12,000	\$115,910
9	73 / 73	\$38,003	\$17,574	\$14,059	\$22,500	\$13,500	\$12,000	\$117,636
10	74 / 74	\$39,143	\$17,926	\$14,341	\$22,500	\$13,500	\$12,000	\$119,410
11	75 / 75	\$40,317	\$18,284	\$14,627	\$22,500	\$13,500	\$12,000	\$121,228
12	76 / 76	\$41,527	\$18,650	\$14,920	\$22,500	\$13,500	\$12,000	\$123,097
13	77 / 77	\$42,772	\$19,023	\$15,218	\$22,500	\$13,500	\$12,000	\$125,013
14	78 / 78	\$44,056	\$19,404	\$15,523	\$22,500	\$13,500	\$12,000	\$126,983
15	79 / 79	\$45,377	\$19,792	\$15,833	\$22,500	\$13,500	\$12,000	\$129,002
16	80 / 80	\$46,739	\$20,188	\$16,150	\$22,500	\$13,500	\$12,000	\$131,077
17	81 / 81	\$48,141	\$20,591	\$16,473	\$22,500	\$13,500	\$12,000	\$133,205
18	82 / 82	\$49,585	\$21,003	\$16,802	\$22,500	\$13,500	\$12,000	\$135,390
19	83 / 83	\$51,072	\$21,423	\$17,138	\$22,500	\$13,500	\$12,000	\$137,633
20	84 / 84	\$52,605	\$21,852	\$17,481	\$22,500	\$13,500	\$12,000	\$139,938
21	85 / 85	\$54,183	\$22,289	\$17,831	\$22,500	\$13,500	\$12,000	\$142,303
22	86 / 86	\$55,808	\$22,734	\$18,187	\$22,500	\$13,500	\$12,000	\$144,729
23	87 / 87	\$57,483	\$23,189	\$18,551	\$22,500	\$13,500	\$12,000	\$147,223
24	88 / 88	\$59,207	\$23,653	\$18,922	\$22,500	\$13,500	\$12,000	\$149,782
25	89 / 89	\$60,983	\$24,126	\$19,301	\$22,500	\$13,500	\$12,000	\$152,410

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Income Detail Option #2 - ANN Income Rider - Cont'd

Beg. of Yr.	Age	Cliff	Cliff	Claire	Cliff	Claire	Joint	Total Pretax (or Pre-tax Equivalent) Income
		Pension	SS	SS	401k	IRA	Growth Sec	
		Pension	SS	SS	Ann Inc Rider	Ann Inc Rider	Ann Inc Rider	
26	90 / 90	\$62,813	\$24,609	\$19,687	\$22,500	\$13,500	\$12,000	\$155,109
27	91 / 91	\$64,697	\$25,101	\$20,081	\$22,500	\$13,500	\$12,000	\$157,879
28	92 / 92	\$66,638	\$25,603	\$20,482	\$22,500	\$13,500	\$12,000	\$160,723
29	93 / 93	\$68,637	\$26,115	\$20,892	\$22,500	\$13,500	\$12,000	\$163,644
30	94 / 94	\$70,696	\$26,637	\$21,310	\$22,500	\$13,500	\$12,000	\$166,643
31	95 / 95	\$72,817	\$27,170	\$21,736	\$22,500	\$13,500	\$12,000	\$169,723
32	96 / 96	\$75,002	\$27,713	\$22,171	\$22,500	\$13,500	\$12,000	\$172,886
33	97 / 97	\$77,252	\$28,268	\$22,614	\$22,500	\$13,500	\$12,000	\$176,134
34	98 / 98	\$79,570	\$28,833	\$23,066	\$22,500	\$13,500	\$12,000	\$179,469
35	99 / 99	\$81,957	\$29,410	\$23,528	\$22,500	\$13,500	\$12,000	\$182,895
36	100 / 100	\$84,415	\$29,998	\$23,998	\$22,500	\$13,500	\$12,000	\$186,411
37	101 / 101	\$86,948	\$30,598	\$24,478	\$22,500	\$13,500	\$12,000	\$190,024
38	102 / 102	\$89,556	\$31,210	\$24,968	\$22,500	\$13,500	\$12,000	\$193,734
39	103 / 103	\$92,243	\$31,834	\$25,467	\$22,500	\$13,500	\$12,000	\$197,544
40	104 / 104	\$95,010	\$32,471	\$25,976	\$22,500	\$13,500	\$12,000	\$201,457
41	105 / 105	\$97,861	\$33,120	\$26,496	\$22,500	\$13,500	\$12,000	\$205,477
42	106 / 106	\$100,796	\$33,783	\$27,026	\$22,500	\$13,500	\$12,000	\$209,605
43	107 / 107	\$103,820	\$34,458	\$27,566	\$22,500	\$13,500	\$12,000	\$213,844
44	108 / 108	\$106,935	\$35,147	\$28,118	\$22,500	\$13,500	\$12,000	\$218,200
45	109 / 109	\$110,143	\$35,850	\$28,680	\$22,500	\$13,500	\$12,000	\$222,673
46	110 / 110	\$113,447	\$36,567	\$29,254	\$22,500	\$13,500	\$12,000	\$227,268
47	111 / 111	\$116,851	\$37,299	\$29,839	\$22,500	\$13,500	\$12,000	\$231,989
48	112 / 112	\$120,356	\$38,045	\$30,436	\$22,500	\$13,500	\$12,000	\$236,837
49	113 / 113	\$123,967	\$38,806	\$31,044	\$22,500	\$13,500	\$12,000	\$241,817
50	114 / 114	\$127,686	\$39,582	\$31,665	\$22,500	\$13,500	\$12,000	\$246,933

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Income Detail Option #3 - Monte Carlo

Beg. of Yr.	Age	Cliff	Cliff	Claire	Cliff	Claire	Joint	Joint	Total Pretax (or Pre-tax Equivalent) Income
		Pension	SS	SS	401k	IRA	Growth Sec	Savings	
		Pension	SS	SS	MC	MC	MC	MC	
1	65 / 65	\$30,000	\$15,000	\$12,000	\$15,000	\$9,000	\$10,500	\$1,500	\$93,000
2	66 / 66	\$30,900	\$15,300	\$12,240	\$15,300	\$9,180	\$10,710	\$1,530	\$95,160
3	67 / 67	\$31,827	\$15,606	\$12,484	\$15,606	\$9,363	\$10,924	\$1,560	\$97,370
4	68 / 68	\$32,781	\$15,918	\$12,734	\$15,918	\$9,550	\$11,142	\$1,591	\$99,634
5	69 / 69	\$33,765	\$16,236	\$12,989	\$16,236	\$9,741	\$11,365	\$1,623	\$101,955
6	70 / 70	\$34,778	\$16,561	\$13,248	\$16,561	\$9,936	\$11,592	\$1,656	\$104,332
7	71 / 71	\$35,821	\$16,892	\$13,513	\$16,892	\$10,135	\$11,824	\$1,689	\$106,766
8	72 / 72	\$36,896	\$17,230	\$13,784	\$17,230	\$10,338	\$12,061	\$1,723	\$109,262
9	73 / 73	\$38,003	\$17,574	\$14,059	\$17,574	\$10,544	\$12,302	\$1,757	\$111,813
10	74 / 74	\$39,143	\$17,926	\$14,341	\$17,926	\$10,755	\$12,548	\$1,792	\$114,431
11	75 / 75	\$40,317	\$18,284	\$14,627	\$18,284	\$10,970	\$12,799	\$1,828	\$117,109
12	76 / 76	\$41,527	\$18,650	\$14,920	\$18,650	\$11,190	\$13,055	\$1,865	\$119,857
13	77 / 77	\$42,772	\$19,023	\$15,218	\$19,023	\$11,414	\$13,316	\$1,902	\$122,668
14	78 / 78	\$44,056	\$19,404	\$15,523	\$19,404	\$11,642	\$13,582	\$1,940	\$125,551
15	79 / 79	\$45,377	\$19,792	\$15,833	\$19,792	\$11,875	\$13,854	\$1,979	\$128,502
16	80 / 80	\$46,739	\$20,188	\$16,150	\$20,188	\$12,112	\$14,131	\$2,018	\$131,526
17	81 / 81	\$48,141	\$20,591	\$16,473	\$20,591	\$12,355	\$14,414	\$2,059	\$134,624
18	82 / 82	\$49,585	\$21,003	\$16,802	\$21,003	\$12,602	\$14,702	\$2,100	\$137,797
19	83 / 83	\$51,072	\$21,423	\$17,138	\$21,423	\$12,854	\$14,996	\$2,142	\$141,048
20	84 / 84	\$52,605	\$21,852	\$17,481	\$21,852	\$13,111	\$15,296	\$2,185	\$144,382
21	85 / 85	\$54,183	\$22,289	\$17,831	\$22,289	\$13,373	\$15,602	\$2,228	\$147,795
22	86 / 86	\$55,808	\$22,734	\$18,187	\$22,734	\$13,640	\$15,914	\$2,273	\$151,290
23	87 / 87	\$57,483	\$23,189	\$18,551	\$23,189	\$13,913	\$16,232	\$2,318	\$154,875
24	88 / 88	\$59,207	\$23,653	\$18,922	\$23,653	\$14,192	\$16,557	\$2,365	\$158,549
25	89 / 89	\$60,983	\$24,126	\$19,301	\$24,126	\$14,475	\$16,888	\$2,412	\$162,311

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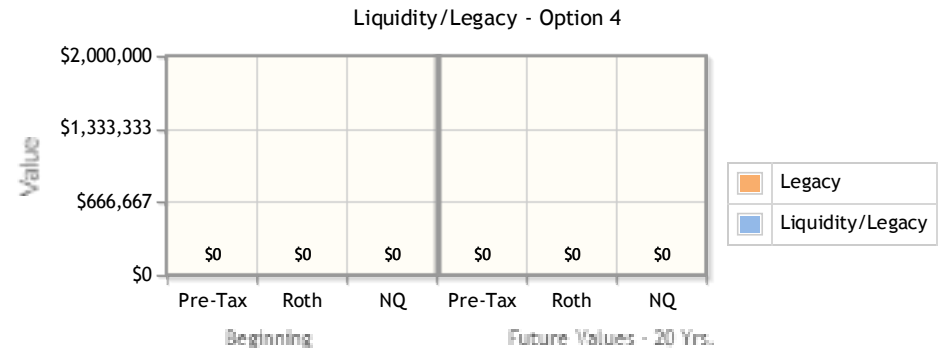
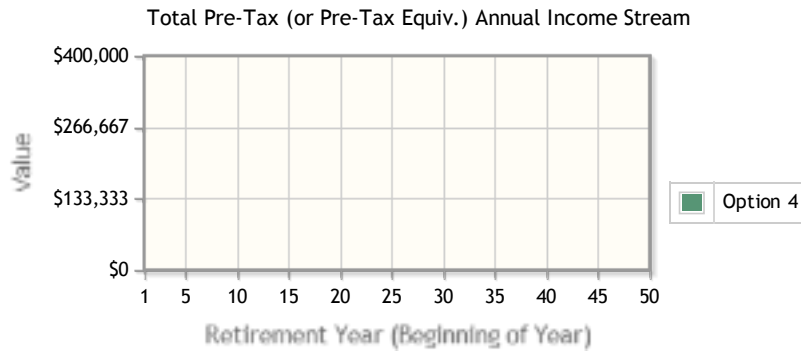
Income Detail Option #3 - Monte Carlo - Cont'd

Beg. of Yr.	Age	Cliff	Cliff	Claire	Cliff	Claire	Joint	Joint	Total Pretax (or Pre-tax Equivalent) Income
		Pension	SS	SS	401k	IRA	Growth Sec	Savings	
		Pension	SS	SS	MC	MC	MC	MC	
26	90 / 90	\$62,813	\$24,609	\$19,687	\$24,609	\$14,765	\$17,226	\$2,460	\$166,169
27	91 / 91	\$64,697	\$25,101	\$20,081	\$25,101	\$15,060	\$17,570	\$2,510	\$170,120
28	92 / 92	\$66,638	\$25,603	\$20,482	\$25,603	\$15,361	\$17,922	\$2,560	\$174,169
29	93 / 93	\$68,637	\$26,115	\$20,892	\$26,115	\$15,669	\$18,280	\$2,611	\$178,319
30	94 / 94	\$70,696	\$26,637	\$21,310	\$26,637	\$15,982	\$18,646	\$2,663	\$182,571
31	95 / 95	\$72,817	\$27,170	\$21,736	\$27,170	\$16,302	\$19,019	\$2,717	\$186,931
32	96 / 96	\$75,002	\$27,713	\$22,171	\$27,713	\$16,628	\$19,399	\$2,771	\$191,397
33	97 / 97	\$77,252	\$28,268	\$22,614	\$28,268	\$16,960	\$19,787	\$2,826	\$195,975
34	98 / 98	\$79,570	\$28,833	\$23,066	\$28,833	\$17,300	\$20,183	\$2,883	\$200,668
35	99 / 99	\$81,957	\$29,410	\$23,528	\$29,410	\$17,646	\$20,587	\$2,941	\$205,479
36	100 / 100	\$84,415	\$29,998	\$23,998	\$29,998	\$17,999	\$20,998	\$2,999	\$210,405
37	101 / 101	\$86,948	\$30,598	\$24,478	\$30,598	\$18,358	\$21,418	\$3,059	\$215,457
38	102 / 102	\$89,556	\$31,210	\$24,968	\$31,210	\$18,726	\$21,847	\$3,121	\$220,638
39	103 / 103	\$92,243	\$31,834	\$25,467	\$31,834	\$19,100	\$22,284	\$3,183	\$225,945
40	104 / 104	\$95,010	\$32,471	\$25,976	\$32,471	\$19,482	\$22,729	\$3,247	\$231,386
41	105 / 105	\$97,861	\$33,120	\$26,496	\$33,120	\$19,872	\$23,184	\$3,312	\$236,965
42	106 / 106	\$100,796	\$33,783	\$27,026	\$33,783	\$20,269	\$23,648	\$3,378	\$242,683
43	107 / 107	\$103,820	\$34,458	\$27,566	\$34,458	\$20,675	\$24,121	\$3,445	\$248,543
44	108 / 108	\$106,935	\$35,147	\$28,118	\$35,147	\$21,088	\$24,603	\$3,514	\$254,552
45	109 / 109	\$110,143	\$35,850	\$28,680	\$35,850	\$21,510	\$25,095	\$3,585	\$260,713
46	110 / 110	\$113,447	\$36,567	\$29,254	\$36,567	\$21,940	\$25,597	\$3,656	\$267,028
47	111 / 111	\$116,851	\$37,299	\$29,839	\$37,299	\$22,379	\$26,109	\$3,729	\$273,505
48	112 / 112	\$120,356	\$38,045	\$30,436	\$38,045	\$22,827	\$26,631	\$3,804	\$280,144
49	113 / 113	\$123,967	\$38,806	\$31,044	\$38,806	\$23,283	\$27,164	\$3,880	\$286,950
50	114 / 114	\$127,686	\$39,582	\$31,665	\$39,582	\$23,749	\$27,707	\$3,958	\$293,929

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Option #4 :



Income

Account Name	Income Tool or Method	Asset Amount Used			Income Rate	Assumed Tax Rate	Percent Excluded From Income Taxation	Annual Income Amount			%COL Increase per Year	Beginning of Year	End of Year	Additional Notes
		Pre-Tax	Roth	Non-Qualified				Pre-Tax (or Pre-Tax Equivalent)	Guaranteed (Initially)**	Perpetuated for Spouse				
TOTALS =					Year 1 Totals =									

Liquidity/Legacy

Account Name	Liquidity/Legacy Tool or Method	BEGINNING VALUES						Annual Contribution	FUTURE VALUES - 20 YEARS						Estate Classification	Additional Notes
		Liquidity			Legacy				Liquidity			Legacy				
		Pre-Tax	Roth	Non-Qualified	Pre-Tax	Roth	Non-Qualified		Pre-Tax	Roth	Non-Qualified	Pre-Tax	Roth	Non-Qualified		
TOTALS=																

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Future Value Calculations

FUTURE VALUE CALCULATOR - OPTION #1: JSPIA					
Account	Present Value	Annual Savings	Number of Years	Annual Interest	Future Value
Growth Sec	\$250,000	\$-8,750	20	4.000%	\$276,800
	\$250,000		20	4.000%	\$547,781
	\$206,000		20	6.000%	\$660,670

FUTURE VALUE CALCULATOR - OPTION #2: ANN Income Rider					
Account	Present Value	Annual Savings	Number of Years	Annual Interest	Future Value

FUTURE VALUE CALCULATOR - OPTION #3: Monte Carlo					
Account	Present Value	Annual Savings	Number of Years	Annual Interest	Future Value

FUTURE VALUE CALCULATOR - OPTION #4:					
Account	Present Value	Annual Savings	Number of Years	Annual Interest	Future Value

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