

# RETIREMENT ANALYZER PRO

V1.4 - COPYRIGHT © 2010  
Thomas Gold Solutions, LLC

**SAMPLE**

"A Detailed Retirement Analysis"

Prepared For

Shawn Lewis and Melissa Lewis

Presented By

The Baron Group

Tim Mobley

1900 N. 18th Street, Suite 451

Monroe, LA 71201

Phone: (318) 807-1700

Email: [tmobley@barongroup.net](mailto:tmobley@barongroup.net)

**INFORMATION FOR RETIREMENT PROFILE**

Date:	4/6/2011	
Name(s):	Lewis , Shawn	Lewis , Melissa
Address:	38 Princeton Drive Lewisburg, OR 55313	
Phone:	(878) 682-5859	Email: shawnl@msn.com

**PERSONAL AND EMPLOYMENT INFORMATION**

	Shawn	Melissa
Date of Birth:	11/1/1952	12/1/1955
Current Age:	58 years 5 months	55 years 4 months
Current Monthly Salary (Gross):	\$5,500	\$4,200
Estimated Annual Salary Increase:	2.00 %	2.00 %
Desired Retirement Age:	69 years 2 months	65 years 1 months
Date of Retirement:	1/1/2022	1/1/2021

**SOCIAL SECURITY BENEFITS**

Beginning at Age or Current Age:	69	65
Projected Monthly Income:	\$2,135	\$788
Projected Cost of Living Increase:	2.50 %	2.50 %

**PENSION INCOME**

Beginning at Age or Current Age:	70	65
Projected Monthly Income:	\$700	\$0
Projected Cost of Living Increase:	2.00 %	0.00 %
Percent to Survivor:	100.00 %	0.00 %

This tool is provided as an educational tool and is not intended to provide investment advice. All calculations are based on information provided by you and input provided by your financial professional. The result of any calculation performed by this tool is hypothetical and does not include the effect of commissions, tax rates, or changes in interest rates, or the rate of inflation. The analysis tool, charts and hypothetical illustrations are not intended to be representative of any specific financial vehicle and do not project or guarantee the actual results of any financial product or strategy. Prior to making any financial decisions you should obtain tax or legal advice from a qualified professional. Any guarantees offered within an insurance or annuity product are backed by the financial strength and claims paying ability of the issuer.

**ACCOUNTS EARMARKED FOR RETIREMENT INCOME**

Who	Company/Description	Risk Level	Withdrawal Tax Type	Account Value	Cost Basis	Monthly Contribution	Annual Contribution Increase	Rate of Return
Shawn	IBM 401k	High	Taxable	\$118,527		\$700	0.00 %	6.00 %
Shawn	American Funds IRA	Moderate	Taxable	\$47,044		\$300	0.00 %	6.00 %
Melissa	Jackson National IRA	High	Taxable	\$108,527		\$400	0.00 %	6.00 %
Both	Citibank CD	Low	1099 Income	\$100,000		\$0	0.00 %	1.50 %
Both	Bank of America	Low	1099 Income	\$15,009		\$0	0.00 %	0.78 %
Shawn	Roth IRA	Low	Tax-Free	\$6,000		\$0	0.00 %	3.00 %
Melissa	Roth IRA	Low	Tax-Free	\$0		\$0		3.00 %
Shawn								

Current Account Value Total:

\$395,107

Current Monthly Contribution Total:

\$1,400

Desired Minimum Retirement Account Balance:

\$100,000

Estimated Rate of Return on Balance Prior to Retirement:

4.00 %

Estimated Rate of Return on Balance After Retirement:

4.00 %

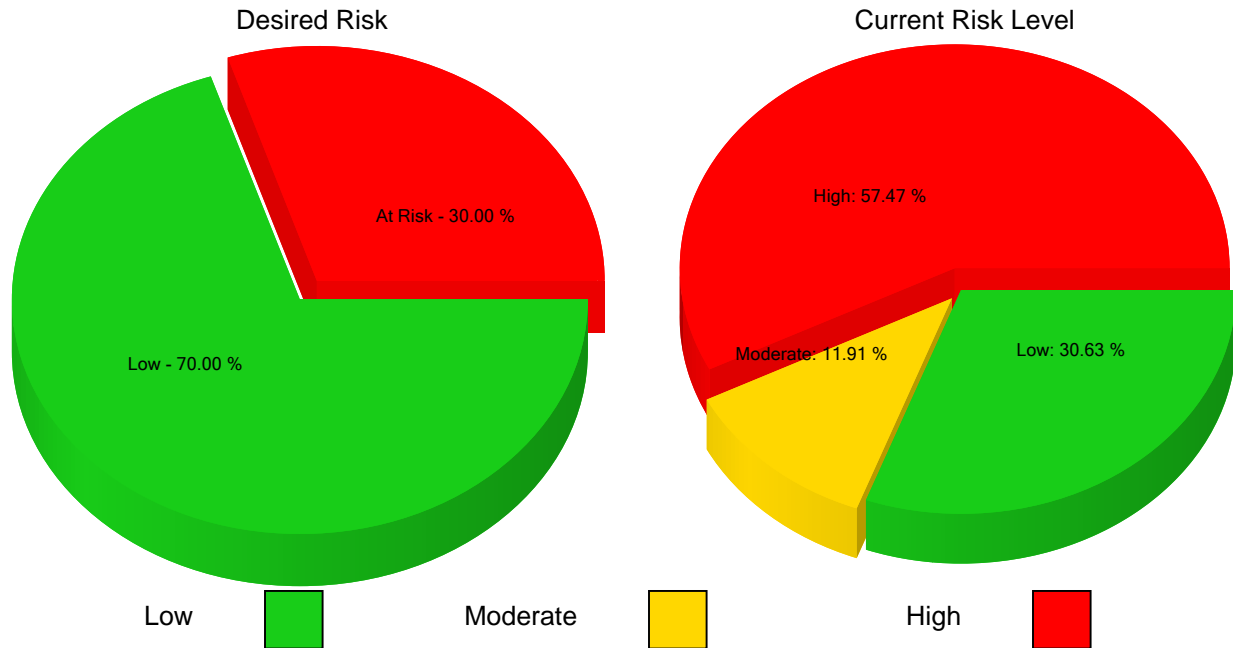
Percent of Desired Risk:

30.00 %

This tool is provided as an educational tool and is not intended to provide investment advice. All calculations are based on information provided by you and input provided by your financial professional. The result of any calculation performed by this tool is hypothetical and does not include the effect of commissions, tax rates, or changes in interest rates, or the rate of inflation. The analysis tool, charts and hypothetical illustrations are not intended to be representative of any specific financial vehicle and do not project or guarantee the actual results of any financial product or strategy. Prior to making any financial decisions you should obtain tax or legal advice from a qualified professional. Any guarantees offered within an insurance or annuity product are backed by the financial strength and claims paying ability of the issuer.

## RISK ASSESSMENT CHARTS

The chart below provides a snapshot of the current risk level of your money/assets. It is intended for your reference only.



This tool is provided as an educational tool and is not intended to provide investment advice. All calculations are based on information provided by you and input provided by your financial professional. The result of any calculation performed by this tool is hypothetical and does not include the effect of commissions, tax rates, or changes in interest rates, or the rate of inflation. The analysis tool, charts and hypothetical illustrations are not intended to be representative of any specific financial vehicle and do not project or guarantee the actual results of any financial product or strategy. Prior to making any financial decisions you should obtain tax or legal advice from a qualified professional. Any guarantees offered within an insurance or annuity product are backed by the financial strength and claims paying ability of the issuer.

## DETERMINATION OF MONTHLY EXPENSES

Current Monthly Expenses After Tax:		\$5,400
Projected Inflation Rate:		3.00 %
Projected Monthly Expenses After Tax at Retirement Including Inflation:		\$6,913
Percent of Project Expenses in Retirement:	100.00 %	\$6,913

Estimated State Income Tax Rate (if applicable):		8.00 %
Annual Deductions:		\$30,000
Future Adjustment to Deductions (+/-):		(\$7,000)
Adjustment Year:		2035
Current Federal Income Tax Rate:		8.73 %
"Before Tax" Income at Retirement:		

Current Filing Status: Married

This article is designed to provide general information on the subjects covered. Pursuant to IRS Circular 230, it is not, however, intended to provide specific legal or tax advice and cannot be used to avoid tax penalties or to promote, market, or recommend any tax plan or arrangement. Please note that the individual providing this analysis does not give legal or tax advice. Please consult your tax advisor or attorney.

## FUTURE MONTHLY INCOME EXPENSE CHANGES

Reason	Type	Monthly Amount	Start Year	End Year
Pay Off Mortgage	Decrease	\$1,000	2035	
Travel Expense	Increase	\$600	2023	2030
New Rental Payment	Increase	\$0	2035	2150
Purchase Life Insurance	Increase		2011	2011
Purchase LTC Insurance	Increase		2011	2011
			2012	2012

This tool is provided as an educational tool and is not intended to provide investment advice. All calculations are based on information provided by you and input provided by your financial professional. The result of any calculation performed by this tool is hypothetical and does not include the effect of commissions, tax rates, or changes in interest rates, or the rate of inflation. The analysis tool, charts and hypothetical illustrations are not intended to be representative of any specific financial vehicle and do not project or guarantee the actual results of any financial product or strategy. Prior to making any financial decisions you should obtain tax or legal advice from a qualified professional. Any guarantees offered within an insurance or annuity product are backed by the financial strength and claims paying ability of the issuer.

## FUTURE CASH FLOWS

Owner	Source	Type	Taxation	Value	Start Date	End Year	Increase
Shawn	Part Time Job	Monthly	Taxable	\$0	Mar-2022	2028	0.00 %
Melissa	Part Time Job	Monthly	Taxable	\$0	Mar-2022	2028	0.00 %
Both	Pay Grandchild Education	Lump Sum	Taxable	(\$15,000)	Mar-2028	2031	0.00 %
Shawn	Sale of Residence	Lump Sum	Non-Taxable	\$0	Jan-2035	2035	0.00 %
Both	Trip to Greece	Lump Sum	Non-Taxable	(\$13,500)	Nov-2026	2026	0.00 %
Shawn	Aviva IPS Annuity GIB	Lump Sum	Taxable	\$0	Jan-2022	2150	0.00 %
Both	Aviva LBS Overfunded UL	Lump Sum	Non-Taxable	\$0	Jan-2022	2150	0.00 %
					Aug-2012	2012	

This tool is provided as an educational tool and is not intended to provide investment advice. All calculations are based on information provided by you and input provided by your financial professional. The result of any calculation performed by this tool is hypothetical and does not include the effect of commissions, tax rates, or changes in interest rates, or the rate of inflation. The analysis tool, charts and hypothetical illustrations are not intended to be representative of any specific financial vehicle and do not project or guarantee the actual results of any financial product or strategy. Prior to making any financial decisions you should obtain tax or legal advice from a qualified professional. Any guarantees offered within an insurance or annuity product are backed by the financial strength and claims paying ability of the issuer.

**SAVINGS PRIOR TO RETIREMENT**

Year	Shawn Monthly Adjustments	Shawn Monthly Contributions	Melissa Monthly Adjustments	Melissa Monthly Contributions	Both Contributions	Lump Sums	Expense Adjustments	Retirement Funds
								\$395,107
4/2011	\$0	\$1,000	\$0	\$400	\$0	\$0	\$0	\$419,223
1/2012	\$0	\$1,000	\$0	\$400	\$0	\$0	\$0	\$452,491
1/2013	\$0	\$1,000	\$0	\$400	\$0	\$0	\$0	\$487,069
1/2014	\$0	\$1,000	\$0	\$400	\$0	\$0	\$0	\$523,010
1/2015	\$0	\$1,000	\$0	\$400	\$0	\$0	\$0	\$560,369
1/2016	\$0	\$1,000	\$0	\$400	\$0	\$0	\$0	\$599,200
1/2017	\$0	\$1,000	\$0	\$400	\$0	\$0	\$0	\$639,563
1/2018	\$0	\$1,000	\$0	\$400	\$0	\$0	\$0	\$681,519
1/2019	\$0	\$1,000	\$0	\$400	\$0	\$0	\$0	\$725,130
1/2020	\$0	\$1,000	\$0	\$400	\$0	\$0	\$0	\$770,459
1/2021	\$0	\$1,000	\$0	\$0	\$0	\$0	\$0	\$810,408
12/2021	\$0	\$1,000	\$0	\$0	\$0	\$0	\$0	\$812,962

Current Balance Total:

\$395,107
-----------

Balance at Retirement:

\$812,962
-----------

Current Monthly Contribution:

\$1,400
---------

Desired Minimum Balance:

\$100,000
-----------

Interest Rate:

4.00 %
--------

Necessary Balance at Retirement:

\$1,560,636
-------------

This tool is provided as an educational tool and is not intended to provide investment advice. All calculations are based on information provided by you and input provided by your financial professional. The result of any calculation performed by this tool is hypothetical and does not include the effect of commissions, tax rates, or changes in interest rates, or the rate of inflation. The analysis tool, charts and hypothetical illustrations are not intended to be representative of any specific financial vehicle and do not project or guarantee the actual results of any financial product or strategy. Prior to making any financial decisions you should obtain tax or legal advice from a qualified professional. Any guarantees offered within an insurance or annuity product are backed by the financial strength and claims paying ability of the issuer.

## INCOME SUMMARY

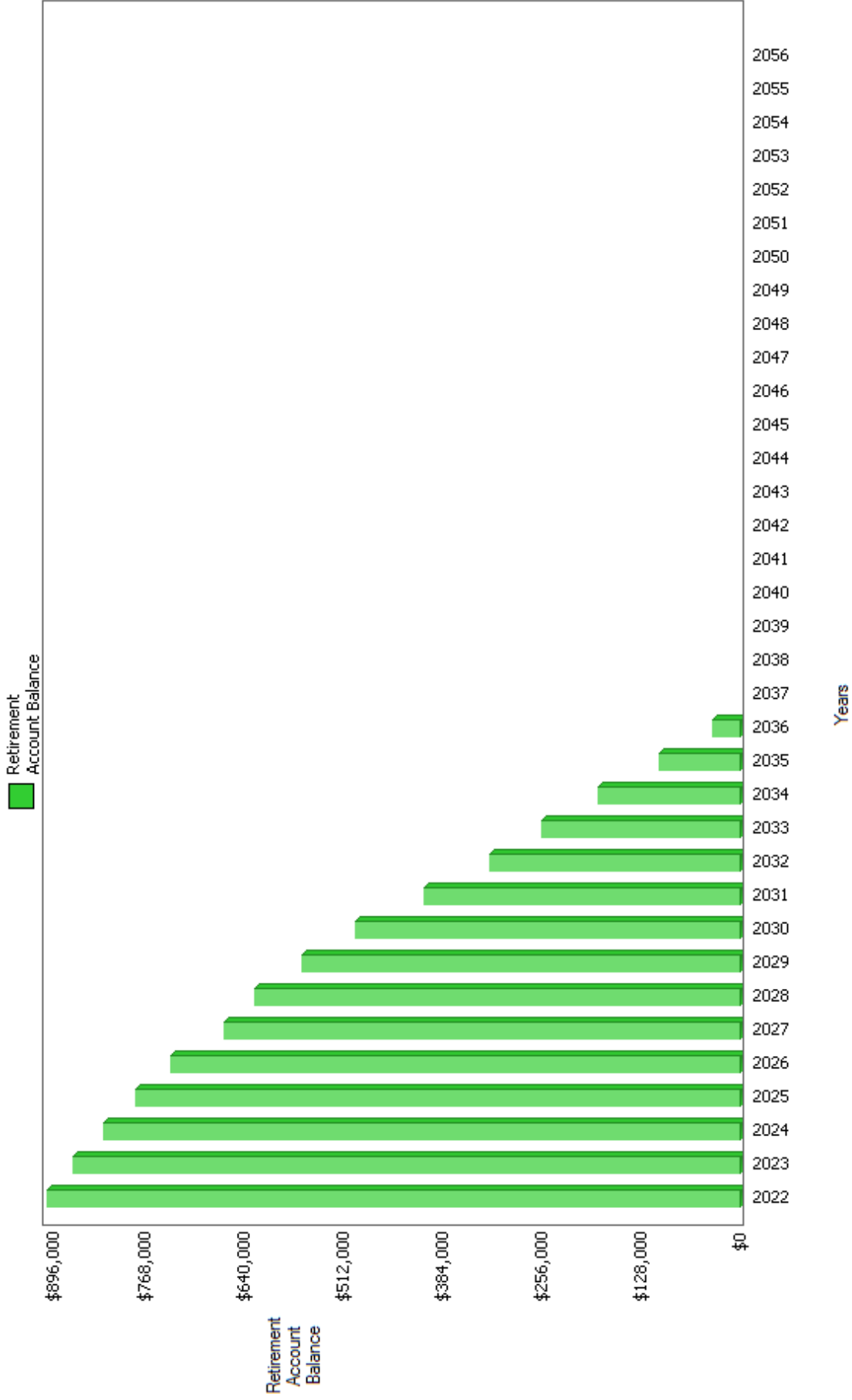
1. Reduce expenses from 100% before retirement to 78% in retirement.
2. Sell home for 400,000 in 2030.
3. Melissa begins contributing to a Roth today until retirement.
4. Allocate \$1,500 for new rental payment.

Year	Shawn Age	Melissa Age	Shawn Pension	Melissa Pension	Shawn Social Security	Melissa Social Security	Future Cash Flows	Net Expense	Lump Sum	Monthly Net Cash Flow	Annual Taxation	Withdrawal %	Retirement Funds
													\$812,962
1/2022	70	67	\$700	\$0	\$2,188	\$828	\$0	\$7,091	\$0	(\$3,374)	(\$14,344)	7.54 %	\$783,733
1/2023	71	68	\$714	\$0	\$2,243	\$849	\$0	\$7,873	\$0	(\$4,068)	(\$16,521)	8.28 %	\$749,686
1/2024	72	69	\$728	\$0	\$2,299	\$870	\$0	\$8,062	\$0	(\$4,164)	(\$17,057)	8.88 %	\$712,544
1/2025	73	70	\$743	\$0	\$2,357	\$892	\$0	\$8,255	\$0	(\$4,264)	(\$17,610)	9.59 %	\$672,123
1/2026	74	71	\$758	\$0	\$2,416	\$914	\$0	\$8,455	(\$13,500)	(\$4,368)	(\$22,803)	15.14 %	\$610,017
1/2027	75	72	\$773	\$0	\$2,476	\$937	\$0	\$8,661	\$0	(\$4,475)	(\$6,108)	9.73 %	\$574,366
1/2028	76	73	\$788	\$0	\$2,538	\$960	\$0	\$8,873	(\$15,000)	(\$4,586)	(\$5,726)	15.72 %	\$520,791
1/2029	77	74	\$804	\$0	\$2,601	\$984	\$0	\$9,091	(\$15,000)	(\$4,701)	(\$10,121)	18.44 %	\$459,246
1/2030	78	75	\$820	\$0	\$2,666	\$1,009	\$0	\$9,315	(\$15,000)	(\$4,820)	(\$23,994)	24.24 %	\$379,878
1/2031	79	76	\$837	\$0	\$2,733	\$1,034	\$0	\$8,947	(\$15,000)	(\$4,343)	(\$22,473)	27.39 %	\$304,662
1/2032	80	77	\$853	\$0	\$2,801	\$1,060	\$0	\$9,185	\$0	(\$4,471)	(\$18,404)	23.47 %	\$244,413
1/2033	81	78	\$870	\$0	\$2,871	\$1,086	\$0	\$9,431	\$0	(\$4,603)	(\$19,312)	30.27 %	\$179,201
1/2034	82	79	\$888	\$0	\$2,943	\$1,113	\$0	\$9,684	\$0	(\$4,739)	(\$20,248)	42.71 %	\$108,742
1/2035	83	80	\$906	\$0	\$3,017	\$1,141	\$0	\$8,944	\$0	(\$3,881)	(\$19,002)	59.75 %	\$47,208
1/2036	84	81	\$924	\$0	\$3,092	\$1,170	\$0	\$9,213	\$0	\$0	(\$15,421)	100.00 %	\$0
1/2037	85	82	\$942	\$0	\$3,169	\$1,199	\$0	\$9,489	\$0	\$0	(\$21,018)	0.00 %	\$0
1/2038	86	83	\$961	\$0	\$3,249	\$1,229	\$0	\$9,774	\$0	\$0	(\$22,072)	0.00 %	\$0
1/2039	87	84	\$980	\$0	\$3,330	\$1,260	\$0	\$10,067	\$0	\$0	(\$23,158)	0.00 %	\$0
1/2040	88	85	\$1,000	\$0	\$3,413	\$1,291	\$0	\$10,369	\$0	\$0	(\$24,277)	0.00 %	\$0
1/2041	89	86	\$1,020	\$0	\$3,498	\$1,324	\$0	\$10,680	\$0	\$0	(\$25,430)	0.00 %	\$0
1/2042	90	87	\$1,040	\$0	\$3,586	\$1,357	\$0	\$11,000	\$0	\$0	(\$26,618)	0.00 %	\$0
1/2043	91	88	\$1,061	\$0	\$3,676	\$1,391	\$0	\$11,330	\$0	\$0	(\$27,842)	0.00 %	\$0
1/2044	92	89	\$1,082	\$0	\$3,767	\$1,425	\$0	\$11,670	\$0	\$0	(\$29,103)	0.00 %	\$0
1/2045	93	90	\$1,104	\$0	\$3,862	\$1,461	\$0	\$12,020	\$0	\$0	(\$30,403)	0.00 %	\$0
1/2046	94	91	\$1,126	\$0	\$3,958	\$1,497	\$0	\$12,381	\$0	\$0	(\$31,741)	0.00 %	\$0
1/2047	95	92	\$1,148	\$0	\$4,057	\$1,535	\$0	\$12,752	\$0	\$0	(\$33,120)	0.00 %	\$0
1/2048	96	93	\$1,171	\$0	\$4,159	\$1,573	\$0	\$13,135	\$0	\$0	(\$34,541)	0.00 %	\$0
1/2049	97	94	\$1,195	\$0	\$4,263	\$1,613	\$0	\$13,529	\$0	\$0	(\$36,005)	0.00 %	\$0
1/2050	98	95	\$1,219	\$0	\$4,369	\$1,653	\$0	\$13,935	\$0	\$0	(\$37,513)	0.00 %	\$0
1/2051	99	96	\$1,243	\$0	\$4,478	\$1,694	\$0	\$14,353	\$0	\$0	(\$39,067)	0.00 %	\$0
1/2052	100	97	\$1,268	\$0	\$4,590	\$1,737	\$0	\$14,784	\$0	\$0	(\$40,668)	0.00 %	\$0
1/2053	101	98	\$1,293	\$0	\$4,705	\$1,780	\$0	\$15,227	\$0	\$0	(\$42,439)	0.00 %	\$0
1/2054	102	99	\$1,319	\$0	\$4,823	\$1,824	\$0	\$15,684	\$0	\$0	(\$44,293)	0.00 %	\$0
1/2055	103	100	\$1,346	\$0	\$4,943	\$1,870	\$0	\$16,154	\$0	\$0	(\$46,203)	0.00 %	\$0
1/2056	103	100	\$1,346	\$0	\$5,067	\$1,917	\$0	\$16,154	\$0	\$0	\$0	0.00 %	\$0

This tool is provided as an educational tool and is not intended to provide investment advice. All calculations are based on information provided by you and input provided by your financial professional. The result of any calculation performed by this tool is hypothetical and does not include the effect of commissions, tax rates, or changes in interest rates, or the rate of inflation. The analysis tool, charts and hypothetical illustrations are not intended to be representative of any specific financial vehicle and do not project or guarantee the actual results of any financial product or strategy. Prior to making any financial decisions you should obtain tax or legal advice from a qualified professional. Any guarantees offered within an insurance or annuity product are backed by the financial strength and claims paying ability of the issuer.

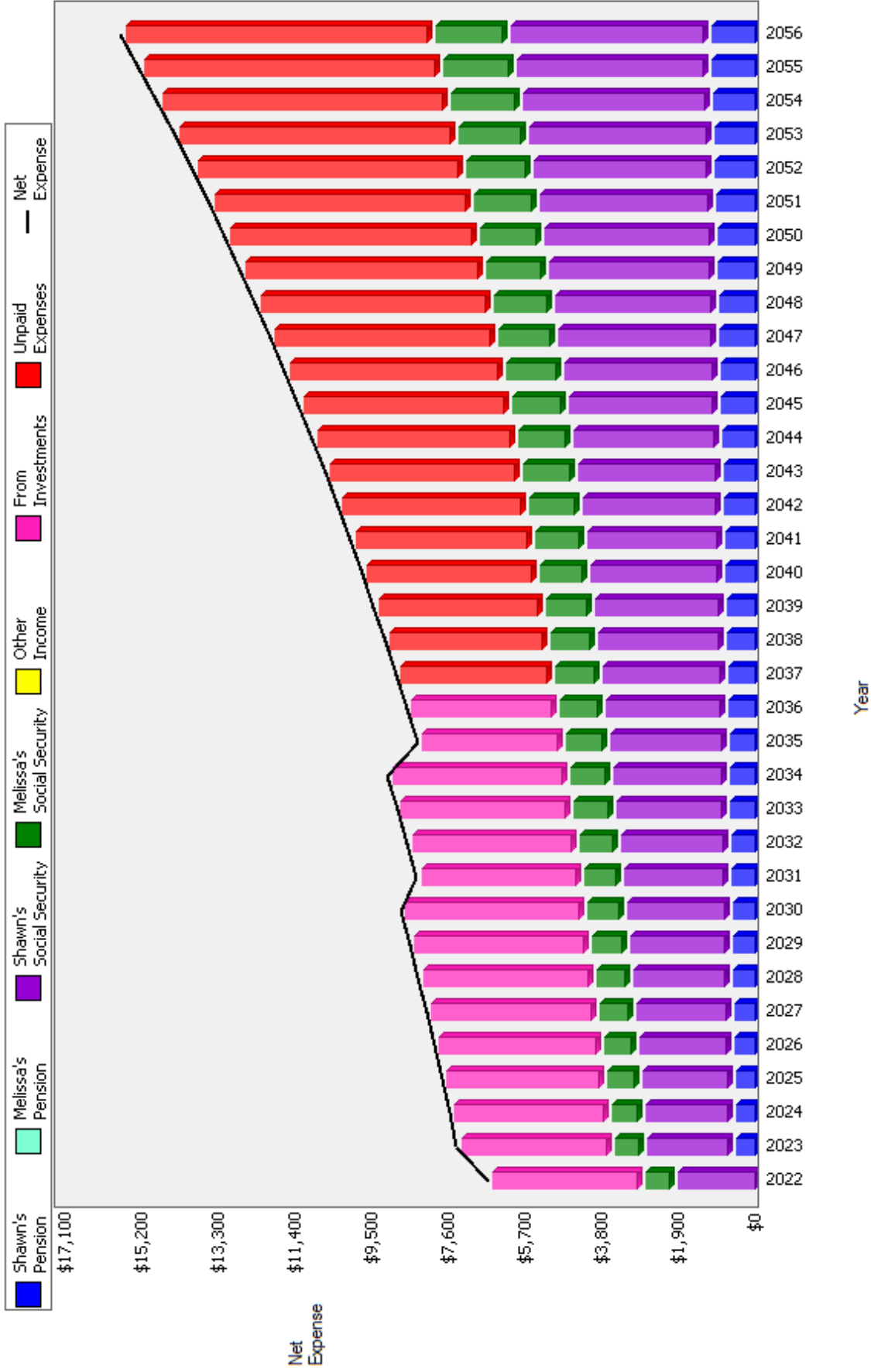


## INCOME SUMMARY



This tool is provided as an educational tool and is not intended to provide investment advice. All calculations are based on information provided by you and input provided by your financial professional. The result of any calculation performed by this tool is hypothetical and does not include the effect of commissions, tax rates, or changes in interest rates, or the rate of inflation. The analysis tool, charts and hypothetical illustrations are not intended to be representative of any specific financial vehicle and do not project or guarantee the actual results of any financial product or strategy. Prior to making any financial decisions you should obtain tax or legal advice from a qualified professional. Any guarantees offered within an insurance or annuity product are backed by the financial strength and claims paying ability of the issuer.

INCOME SUMMARY



This tool is provided as an educational tool and is not intended to provide investment advice. All calculations are based on information provided by you and input provided by your financial professional. The result of any calculation performed by this tool is hypothetical and does not include the effect of commissions, tax rates, or changes in interest rates, or the rate of inflation. The analysis tool, charts and hypothetical illustrations are not intended to be representative of any specific financial vehicle and do not project or guarantee the actual results of any financial product or strategy. Prior to making any financial decisions you should obtain tax or legal advice from a qualified professional. Any guarantees offered within an insurance or annuity product are backed by the financial strength and claims paying ability of the issuer.

## DOWN MARKET - SUMMARY

This scenario reflects the S&P 500 market returns and the effect that it may have on the Retirement Funds during the first years of retirement.

S&P 500 Returns:  
2007: 5.49%  
2008: -37.00%

10 year Balance without Market Down Turn:

\$244,413

10 year Balance with Market Down Turn:

\$0

Difference:

(\$244,413)

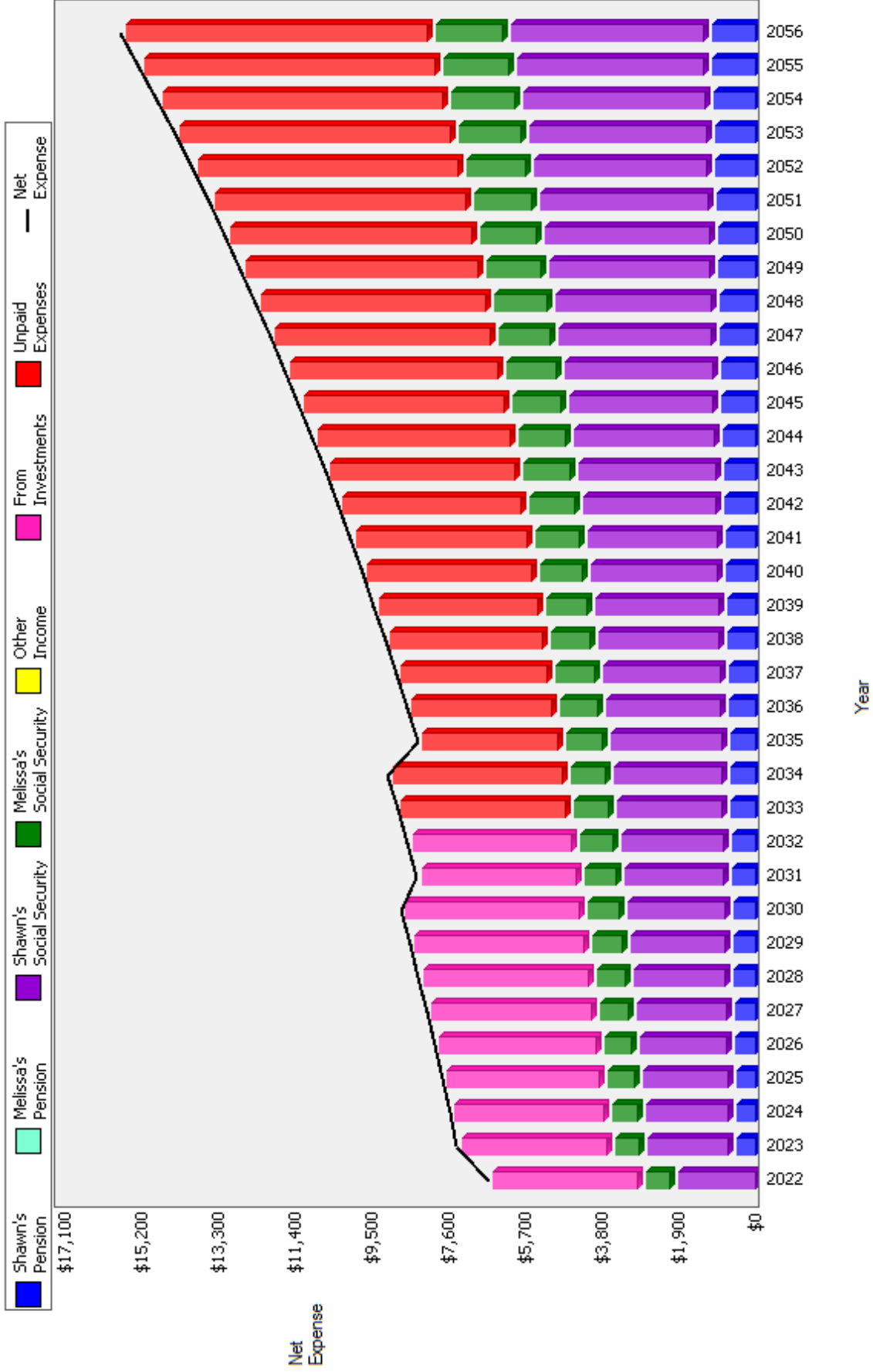
Avg. Rate of Return needed to recoup losses:

11.50 %

Year	Shawn Age	Melissa Age	Shawn Pension	Melissa Pension	Shawn Social Security	Melissa Social Security	Future Cash Flows	Net Expense	Lump Sum	Monthly Net Cash Flow	Annual Taxation	Withdrawal %	Retirement Funds
													\$812,962
1/2022	70	67	\$700	\$0	\$2,188	\$828	\$0	\$7,091	\$0	(\$3,374)	(\$14,344)	7.54 %	\$793,329
1/2023	71	68	\$714	\$0	\$2,243	\$849	\$0	\$7,873	\$0	(\$4,068)	(\$16,521)	8.18 %	\$551,065
1/2024	72	69	\$728	\$0	\$2,299	\$870	\$0	\$8,062	\$0	(\$4,164)	(\$17,057)	12.09 %	\$505,831
1/2025	73	70	\$743	\$0	\$2,357	\$892	\$0	\$8,255	\$0	(\$4,264)	(\$17,610)	13.51 %	\$456,989
1/2026	74	71	\$758	\$0	\$2,416	\$914	\$0	\$8,455	(\$13,500)	(\$4,368)	(\$5,843)	18.56 %	\$403,078
1/2027	75	72	\$773	\$0	\$2,476	\$937	\$0	\$8,661	\$0	(\$4,475)	(\$5,491)	14.57 %	\$359,613
1/2028	76	73	\$788	\$0	\$2,538	\$960	\$0	\$8,873	(\$15,000)	(\$4,586)	(\$8,886)	25.98 %	\$294,129
1/2029	77	74	\$804	\$0	\$2,601	\$984	\$0	\$9,091	(\$15,000)	(\$4,701)	(\$23,163)	37.09 %	\$210,307
1/2030	78	75	\$820	\$0	\$2,666	\$1,009	\$0	\$9,315	(\$15,000)	(\$4,820)	(\$23,994)	52.93 %	\$120,796
1/2031	79	76	\$837	\$0	\$2,733	\$1,034	\$0	\$8,947	(\$15,000)	(\$4,343)	(\$22,473)	86.15 %	\$35,025
1/2032	80	77	\$853	\$0	\$2,801	\$1,060	\$0	\$9,185	\$0	\$0	(\$14,994)	100.00 %	\$0
1/2033	81	78	\$870	\$0	\$2,871	\$1,086	\$0	\$9,431	\$0	\$0	(\$19,312)	0.00 %	\$0
1/2034	82	79	\$888	\$0	\$2,943	\$1,113	\$0	\$9,684	\$0	\$0	(\$20,248)	0.00 %	\$0
1/2035	83	80	\$906	\$0	\$3,017	\$1,141	\$0	\$8,944	\$0	\$0	(\$19,002)	0.00 %	\$0
1/2036	84	81	\$924	\$0	\$3,092	\$1,170	\$0	\$9,213	\$0	\$0	(\$19,995)	0.00 %	\$0
1/2037	85	82	\$942	\$0	\$3,169	\$1,199	\$0	\$9,489	\$0	\$0	(\$21,018)	0.00 %	\$0
1/2038	86	83	\$961	\$0	\$3,249	\$1,229	\$0	\$9,774	\$0	\$0	(\$22,072)	0.00 %	\$0
1/2039	87	84	\$980	\$0	\$3,330	\$1,260	\$0	\$10,067	\$0	\$0	(\$23,158)	0.00 %	\$0
1/2040	88	85	\$1,000	\$0	\$3,413	\$1,291	\$0	\$10,369	\$0	\$0	(\$24,277)	0.00 %	\$0
1/2041	89	86	\$1,020	\$0	\$3,498	\$1,324	\$0	\$10,680	\$0	\$0	(\$25,430)	0.00 %	\$0
1/2042	90	87	\$1,040	\$0	\$3,586	\$1,357	\$0	\$11,000	\$0	\$0	(\$26,618)	0.00 %	\$0
1/2043	91	88	\$1,061	\$0	\$3,676	\$1,391	\$0	\$11,330	\$0	\$0	(\$27,842)	0.00 %	\$0
1/2044	92	89	\$1,082	\$0	\$3,767	\$1,425	\$0	\$11,670	\$0	\$0	(\$29,103)	0.00 %	\$0
1/2045	93	90	\$1,104	\$0	\$3,862	\$1,461	\$0	\$12,020	\$0	\$0	(\$30,403)	0.00 %	\$0
1/2046	94	91	\$1,126	\$0	\$3,958	\$1,497	\$0	\$12,381	\$0	\$0	(\$31,741)	0.00 %	\$0
1/2047	95	92	\$1,148	\$0	\$4,057	\$1,535	\$0	\$12,752	\$0	\$0	(\$33,120)	0.00 %	\$0
1/2048	96	93	\$1,171	\$0	\$4,159	\$1,573	\$0	\$13,135	\$0	\$0	(\$34,541)	0.00 %	\$0
1/2049	97	94	\$1,195	\$0	\$4,263	\$1,613	\$0	\$13,529	\$0	\$0	(\$36,005)	0.00 %	\$0
1/2050	98	95	\$1,219	\$0	\$4,369	\$1,653	\$0	\$13,935	\$0	\$0	(\$37,513)	0.00 %	\$0
1/2051	99	96	\$1,243	\$0	\$4,478	\$1,694	\$0	\$14,353	\$0	\$0	(\$39,067)	0.00 %	\$0
1/2052	100	97	\$1,268	\$0	\$4,590	\$1,737	\$0	\$14,784	\$0	\$0	(\$40,668)	0.00 %	\$0
1/2053	101	98	\$1,293	\$0	\$4,705	\$1,780	\$0	\$15,227	\$0	\$0	(\$42,439)	0.00 %	\$0
1/2054	102	99	\$1,319	\$0	\$4,823	\$1,824	\$0	\$15,684	\$0	\$0	(\$44,293)	0.00 %	\$0
1/2055	103	100	\$1,346	\$0	\$4,943	\$1,870	\$0	\$16,154	\$0	\$0	(\$46,203)	0.00 %	\$0
1/2056	103	100	\$1,346	\$0	\$5,067	\$1,917	\$0	\$16,154	\$0	\$0	\$0	0.00 %	\$0

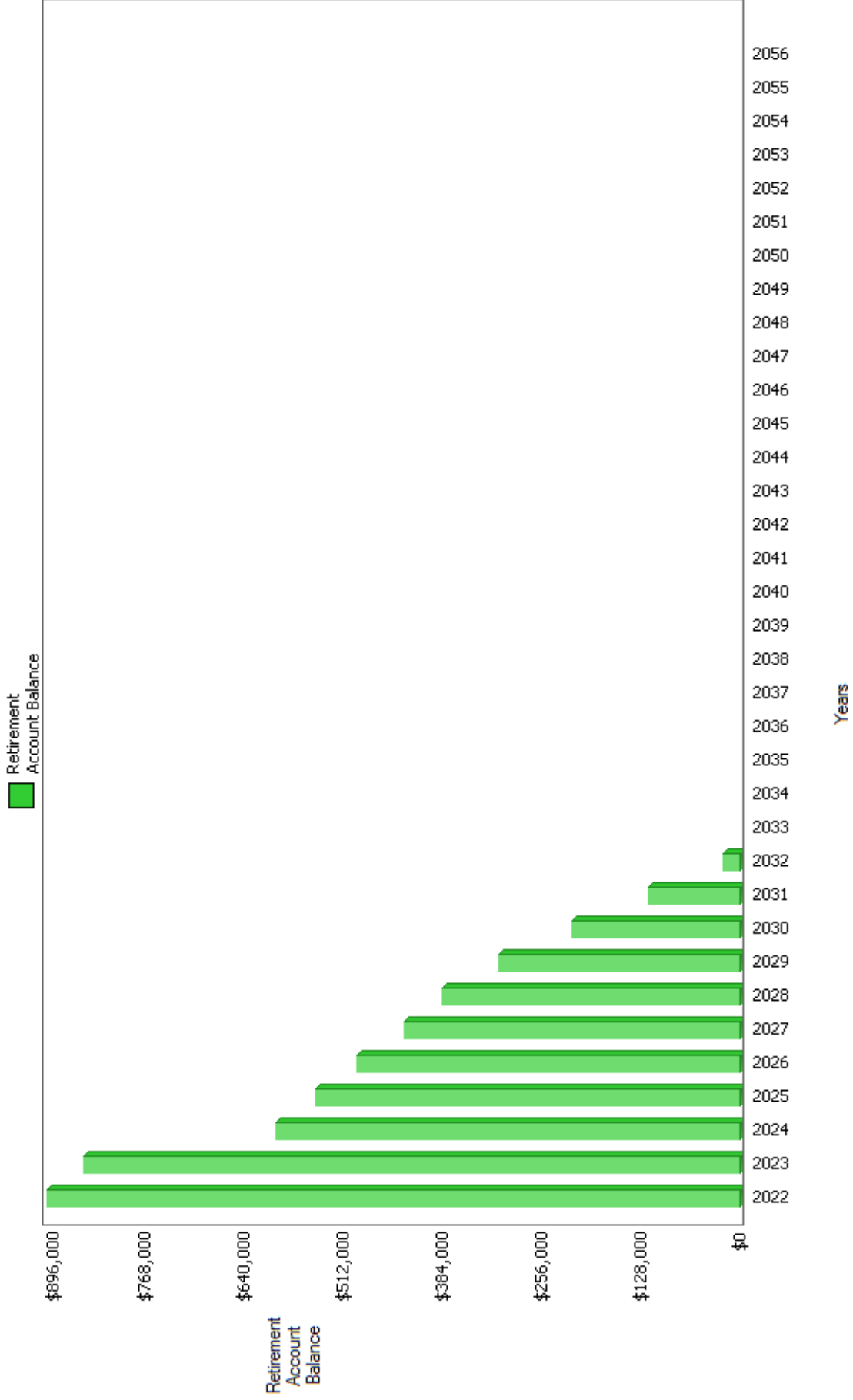
This tool is provided as an educational tool and is not intended to provide investment advice. All calculations are based on information provided by you and input provided by your financial professional. The result of any calculation performed by this tool is hypothetical and does not include the effect of commissions, tax rates, or changes in interest rates, or the rate of inflation. The analysis tool, charts and hypothetical illustrations are not intended to be representative of any specific financial vehicle and do not project or guarantee the actual results of any financial product or strategy. Prior to making any financial decisions you should obtain tax or legal advice from a qualified professional. Any guarantees offered within an insurance or annuity product are backed by the financial strength and claims paying ability of the issuer.

DOWN MARKET - INCOME CHART



This tool is provided as an educational tool and is not intended to provide investment advice. All calculations are based on information provided by you and input provided by your financial professional. The result of any calculation performed by this tool is hypothetical and does not include the effect of commissions, tax rates, or changes in interest rates, or the rate of inflation. The analysis tool, charts and hypothetical illustrations are not intended to be representative of any specific financial vehicle and do not project or guarantee the actual results of any financial product or strategy. Prior to making any financial decisions you should obtain tax or legal advice from a qualified professional. Any guarantees offered within an insurance or annuity product are backed by the financial strength and claims paying ability of the issuer.

## DOWN MARKET - RETIREMENT CHART



This tool is provided as an educational tool and is not intended to provide investment advice. All calculations are based on information provided by you and input provided by your financial professional. The result of any calculation performed by this tool is hypothetical and does not include the effect of commissions, tax rates, or changes in interest rates, or the rate of inflation. The analysis tool, charts and hypothetical illustrations are not intended to be representative of any specific financial vehicle and do not project or guarantee the actual results of any financial product or strategy. Prior to making any financial decisions you should obtain tax or legal advice from a qualified professional. Any guarantees offered within an insurance or annuity product are backed by the financial strength and claims paying ability of the issuer.

LIFE INSURANCE - PRE-RETIREMENT

The negative values appearing in the monthly contribution column are used to illustrate different scenarios involving premature death. If either person is shown passing before retirement begins, the software performs the following operations: First, all contributions from the deceased person to retirement funds are eliminated. Second the software subtracts the contributions to retirement accounts from the specific person's gross monthly income and creates a negative cash flow to show the loss of the deceased person's income used to pay monthly expenses.

Year	Shawn Monthly Adjustments	Shawn Monthly Contributions	Melissa Monthly Adjustments	Melissa Monthly Contributions	Both Contributions	Lump Sums	Expense Adjustments	Retirement Funds
								\$395,107
4/2011	\$0	\$1,000	\$0	\$400	\$0	\$0	\$0	\$419,223
1/2012	\$0	(\$4,610)	\$0	\$400	\$0	\$0	\$0	\$384,102
1/2013	\$0	(\$4,722)	\$0	\$400	\$0	\$0	\$0	\$345,913
1/2014	\$0	(\$4,837)	\$0	\$400	\$0	\$0	\$0	\$305,084
1/2015	\$0	(\$4,953)	\$0	\$400	\$0	\$0	\$0	\$261,552
1/2016	\$0	(\$5,072)	\$0	\$400	\$0	\$0	\$0	\$215,279
1/2017	\$0	(\$5,194)	\$0	\$400	\$0	\$0	\$0	\$165,639
1/2018	\$0	(\$5,318)	\$0	\$400	\$0	\$0	\$0	\$112,466
1/2019	\$0	(\$5,444)	\$0	\$400	\$0	\$0	\$0	\$55,584
1/2020	\$0	(\$5,573)	\$0	\$400	\$0	\$0	\$0	\$401
1/2021	\$0	(\$5,704)	\$0	\$0	\$0	\$0	\$0	\$0
12/2021	\$0	(\$5,704)	\$0	\$0	\$0	\$0	\$0	\$0

This tool is provided as an educational tool and is not intended to provide investment advice. All calculations are based on information provided by you and input provided by your financial professional. The result of any calculation performed by this tool is hypothetical and does not include the effect of commissions, tax rates, or changes in interest rates, or the rate of inflation. The analysis tool, charts and hypothetical illustrations are not intended to be representative of any specific financial vehicle and do not project or guarantee the actual results of any financial product or strategy. Prior to making any financial decisions you should obtain tax or legal advice from a qualified professional. Any guarantees offered within an insurance or annuity product are backed by the financial strength and claims paying ability of the issuer.

LIFE INSURANCE - SUMMARY

EXISTING LIFE INSURANCE POLICIES

Who	Type	Company	Death Benefit	Monthly Premium	Cash Value	Policy End Date
Shawn	Permanent	Aviva	\$0	\$400	\$0	2150
Melissa	Permanent	Aviva	\$0	\$0	\$0	2011
						2012

LIFE INSURANCE NEEDS

This section assumes year of death and the percentage of pre-death income needed by the remaining person. The software calculates amount of insurance needed in each year shown, then subtracts any in-force policy death benefits and indicates the amount of additional insurance needed so retirement funds do not decrease below desired minimum account balance if any, or zero.

Shawn Year of Death

Percent To Survivor

Year of Death	Current Life Insurance Death Benefit	Additional Life Insurance Needed
2012	\$0	\$932,152
2017	\$0	\$932,152
2022	\$0	\$932,152
2027	\$0	\$932,152
2032	\$0	\$932,152
2037	\$0	\$932,152
2042	\$0	\$843,310
2047	\$0	\$678,937
2052	\$0	\$412,500

This tool is provided as an educational tool and is not intended to provide investment advice. All calculations are based on information provided by you and input provided by your financial professional. The result of any calculation performed by this tool is hypothetical and does not include the effect of commissions, tax rates, or changes in interest rates, or the rate of inflation. The analysis tool, charts and hypothetical illustrations are not intended to be representative of any specific financial vehicle and do not project or guarantee the actual results of any financial product or strategy. Prior to making any financial decisions you should obtain tax or legal advice from a qualified professional. Any guarantees offered within an insurance or annuity product are backed by the financial strength and claims paying ability of the issuer.

LIFE INSURANCE - SUMMARY

The chart below shows an analysis of a premature death. If a yellow or red line appears on the chart, there is a need to purchase additional insurance so retirement funds do not decrease below desired minimum account balance if any, or zero. Purchasing the recommended amount of life insurance may alleviate the yellow and or red lines.

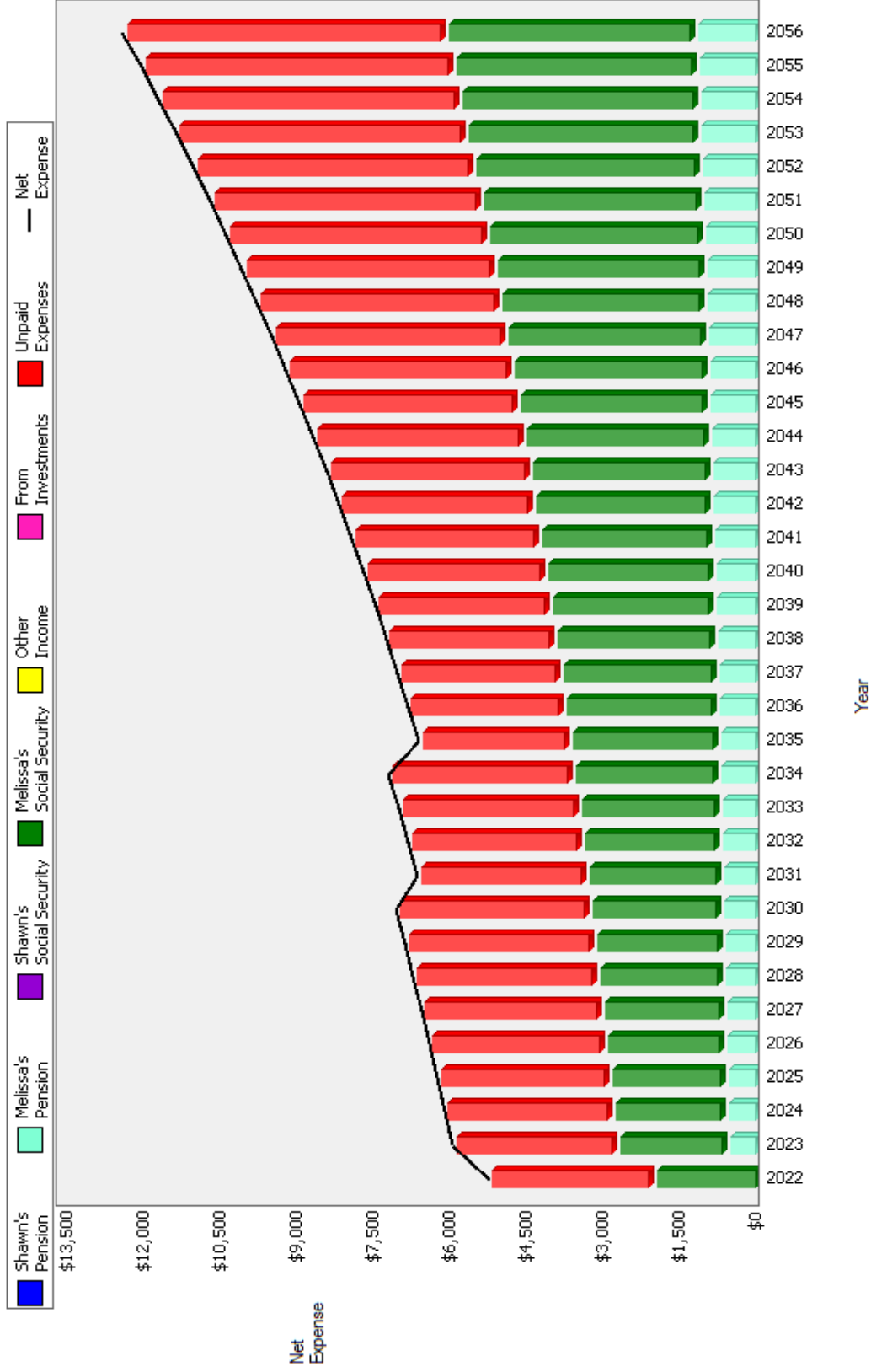
Year	Shawn Age	Melissa Age	Shawn Pension	Melissa Pension	Shawn Social Security	Melissa Social Security	Future Cash Flows	Net Expense	Lump Sum	Monthly Net Cash Flow	Annual Taxation	Withdrawal %	Retirement Funds
													\$0
1/2022	70	67	\$0	\$700	\$0	\$2,188	\$0	\$5,673	\$0	\$0	(\$3,295)	0.00 %	\$0
1/2023	71	68	\$0	\$714	\$0	\$2,243	\$0	\$6,419	\$0	\$0	(\$4,868)	0.00 %	\$0
1/2024	72	69	\$0	\$728	\$0	\$2,299	\$0	\$6,569	\$0	\$0	(\$5,039)	0.00 %	\$0
1/2025	73	70	\$0	\$743	\$0	\$2,357	\$0	\$6,724	\$0	\$0	(\$5,213)	0.00 %	\$0
1/2026	74	71	\$0	\$758	\$0	\$2,416	\$0	\$6,884	(\$13,500)	\$0	(\$5,391)	0.00 %	\$0
1/2027	75	72	\$0	\$773	\$0	\$2,476	\$0	\$7,049	\$0	\$0	(\$5,574)	0.00 %	\$0
1/2028	76	73	\$0	\$788	\$0	\$2,538	\$0	\$7,218	(\$15,000)	\$0	(\$5,761)	0.00 %	\$0
1/2029	77	74	\$0	\$804	\$0	\$2,601	\$0	\$7,393	(\$15,000)	\$0	(\$5,953)	0.00 %	\$0
1/2030	78	75	\$0	\$820	\$0	\$2,666	\$0	\$7,572	(\$15,000)	\$0	(\$6,149)	0.00 %	\$0
1/2031	79	76	\$0	\$837	\$0	\$2,733	\$0	\$7,158	(\$15,000)	\$0	(\$6,350)	0.00 %	\$0
1/2032	80	77	\$0	\$853	\$0	\$2,801	\$0	\$7,348	\$0	\$0	(\$6,556)	0.00 %	\$0
1/2033	81	78	\$0	\$870	\$0	\$2,871	\$0	\$7,545	\$0	\$0	(\$6,767)	0.00 %	\$0
1/2034	82	79	\$0	\$888	\$0	\$2,943	\$0	\$7,747	\$0	\$0	(\$6,982)	0.00 %	\$0
1/2035	83	80	\$0	\$906	\$0	\$3,017	\$0	\$7,155	\$0	\$0	(\$8,253)	0.00 %	\$0
1/2036	84	81	\$0	\$924	\$0	\$3,092	\$0	\$7,370	\$0	\$0	(\$8,479)	0.00 %	\$0
1/2037	85	82	\$0	\$942	\$0	\$3,169	\$0	\$7,591	\$0	\$0	(\$8,711)	0.00 %	\$0
1/2038	86	83	\$0	\$961	\$0	\$3,249	\$0	\$7,819	\$0	\$0	(\$8,948)	0.00 %	\$0
1/2039	87	84	\$0	\$980	\$0	\$3,330	\$0	\$8,054	\$0	\$0	(\$9,190)	0.00 %	\$0
1/2040	88	85	\$0	\$1,000	\$0	\$3,413	\$0	\$8,295	\$0	\$0	(\$9,439)	0.00 %	\$0
1/2041	89	86	\$0	\$1,020	\$0	\$3,498	\$0	\$8,544	\$0	\$0	(\$9,693)	0.00 %	\$0
1/2042	90	87	\$0	\$1,040	\$0	\$3,586	\$0	\$8,800	\$0	\$0	(\$9,954)	0.00 %	\$0
1/2043	91	88	\$0	\$1,061	\$0	\$3,676	\$0	\$9,064	\$0	\$0	(\$10,221)	0.00 %	\$0
1/2044	92	89	\$0	\$1,082	\$0	\$3,767	\$0	\$9,336	\$0	\$0	(\$10,494)	0.00 %	\$0
1/2045	93	90	\$0	\$1,104	\$0	\$3,862	\$0	\$9,616	\$0	\$0	(\$10,774)	0.00 %	\$0
1/2046	94	91	\$0	\$1,126	\$0	\$3,958	\$0	\$9,905	\$0	\$0	(\$11,060)	0.00 %	\$0
1/2047	95	92	\$0	\$1,148	\$0	\$4,057	\$0	\$10,202	\$0	\$0	(\$11,353)	0.00 %	\$0
1/2048	96	93	\$0	\$1,171	\$0	\$4,159	\$0	\$10,508	\$0	\$0	(\$11,654)	0.00 %	\$0
1/2049	97	94	\$0	\$1,195	\$0	\$4,263	\$0	\$10,823	\$0	\$0	(\$11,961)	0.00 %	\$0
1/2050	98	95	\$0	\$1,219	\$0	\$4,369	\$0	\$11,148	\$0	\$0	(\$12,276)	0.00 %	\$0
1/2051	99	96	\$0	\$1,243	\$0	\$4,478	\$0	\$11,482	\$0	\$0	(\$12,598)	0.00 %	\$0
1/2052	100	97	\$0	\$1,268	\$0	\$4,590	\$0	\$11,827	\$0	\$0	(\$12,929)	0.00 %	\$0
1/2053	101	98	\$0	\$1,293	\$0	\$4,705	\$0	\$12,182	\$0	\$0	(\$13,267)	0.00 %	\$0
1/2054	102	99	\$0	\$1,319	\$0	\$4,823	\$0	\$12,547	\$0	\$0	(\$13,613)	0.00 %	\$0
1/2055	103	100	\$0	\$1,346	\$0	\$4,943	\$0	\$12,924	\$0	\$0	(\$13,967)	0.00 %	\$0
1/2056	103	100	\$0	\$1,346	\$0	\$5,067	\$0	\$12,924	\$0	\$0	\$0	0.00 %	\$0

This tool is provided as an educational tool and is not intended to provide investment advice. All calculations are based on information provided by you and input provided by your financial professional. The result of any calculation performed by this tool is hypothetical and does not include the effect of commissions, tax rates, or changes in interest rates, or the rate of inflation. The analysis tool, charts and hypothetical illustrations are not intended to be representative of any specific financial vehicle and do not project or guarantee the actual results of any financial product or strategy. Prior to making any financial decisions you should obtain tax or legal advice from a qualified professional. Any guarantees offered within an insurance or annuity product are backed by the financial strength and claims paying ability of the issuer.



## LIFE INSURANCE - INCOME CHART

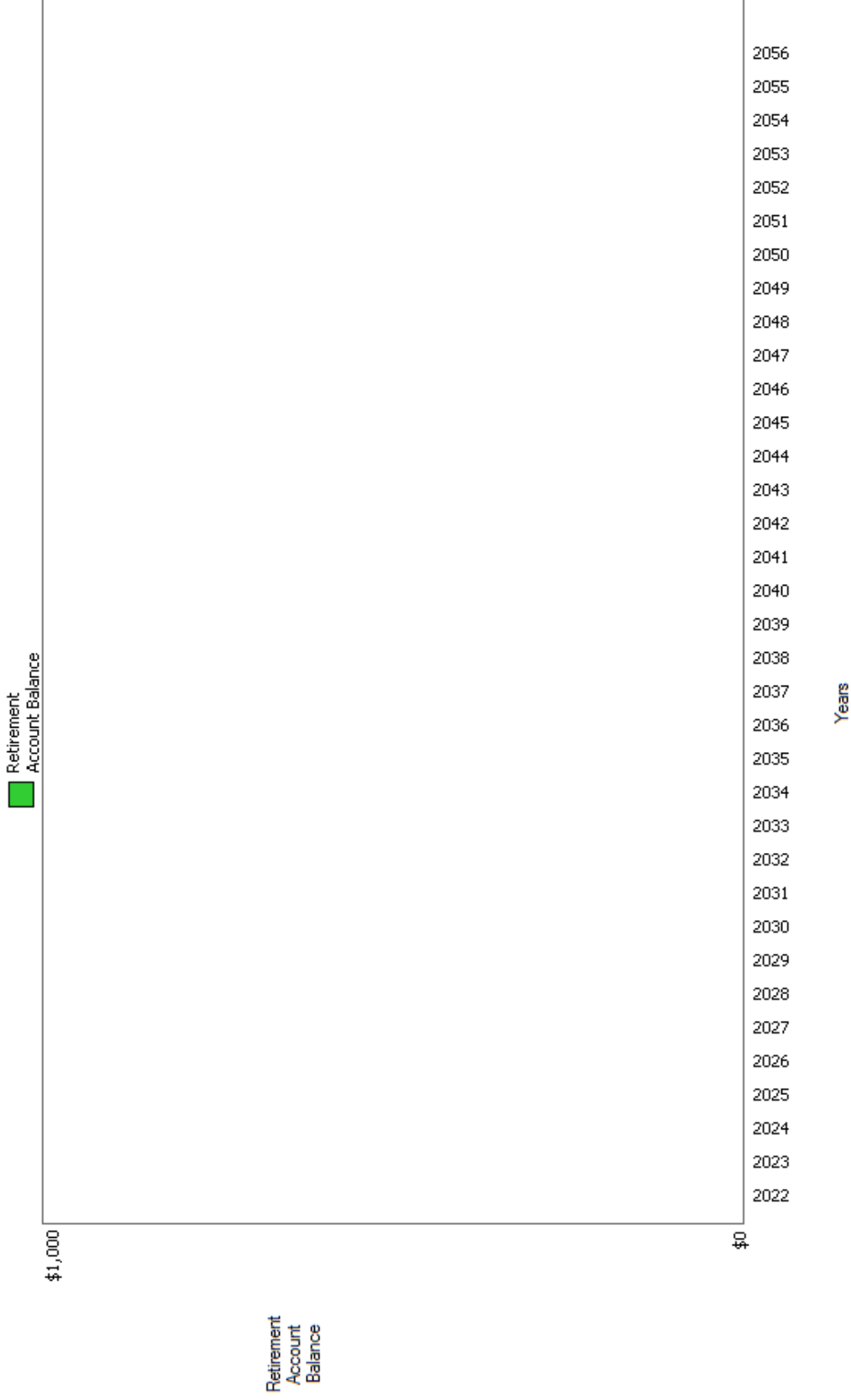
The below chart shows the annual income need represented by the black crossed line. Colored bars show how the income need is fulfilled. If the bars are colored red, this indicates that the remaining person is running out of money. If the indicated amount of life insurance is purchased, the red bars should be eliminated.



This tool is provided as an educational tool and is not intended to provide investment advice. All calculations are based on information provided by you and input provided by your financial professional. The result of any calculation performed by this tool is hypothetical and does not include the effect of commissions, tax rates, or changes in interest rates, or the rate of inflation. The analysis tool, charts and hypothetical illustrations are not intended to be representative of any specific financial vehicle and do not project or guarantee the actual results of any financial product or strategy. Prior to making any financial decisions you should obtain tax or legal advice from a qualified professional. Any guarantees offered within an insurance or annuity product are backed by the financial strength and claims paying ability of the issuer.

## LIFE INSURANCE - RETIREMENT CHART

The below chart is a graphical representation of the retirement funds. If the green bars disappear anywhere on the chart, this indicates the retirement funds have been exhausted. If the client purchases the indicated amount of life insurance, the green bars may continue across the graph.



This tool is provided as an educational tool and is not intended to provide investment advice. All calculations are based on information provided by you and input provided by your financial professional. The result of any calculation performed by this tool is hypothetical and does not include the effect of commissions, tax rates, or changes in interest rates, or the rate of inflation. The analysis tool, charts and hypothetical illustrations are not intended to be representative of any specific financial vehicle and do not project or guarantee the actual results of any financial product or strategy. Prior to making any financial decisions you should obtain tax or legal advice from a qualified professional. Any guarantees offered within an insurance or annuity product are backed by the financial strength and claims paying ability of the issuer.

LONG TERM CARE - COST PROJECTION

This report is designed to calculate the future cost of entering a Long Term Care facility.

Years in Facility for Shawn:	80-85
Estimated Monthly Cost:	\$5,500
Cost Increase Percent:	5.00 %
Future Estimated Monthly Cost:	\$15,323

EXISTING LTC POLICIES

The Existing Policies section shows any in-force LTC insurance and daily benefits.

Who	Daily Benefit	Years	Inflation %	Company	Monthly Premium

This tool is provided as an educational tool and is not intended to provide investment advice. All calculations are based on information provided by you and input provided by your financial professional. The result of any calculation performed by this tool is hypothetical and does not include the effect of commissions, tax rates, or changes in interest rates, or the rate of inflation. The analysis tool, charts and hypothetical illustrations are not intended to be representative of any specific financial vehicle and do not project or guarantee the actual results of any financial product or strategy. Prior to making any financial decisions you should obtain tax or legal advice from a qualified professional. Any guarantees offered within an insurance or annuity product are backed by the financial strength and claims paying ability of the issuer.

LONG TERM CARE FACILITY SUMMARY GRID

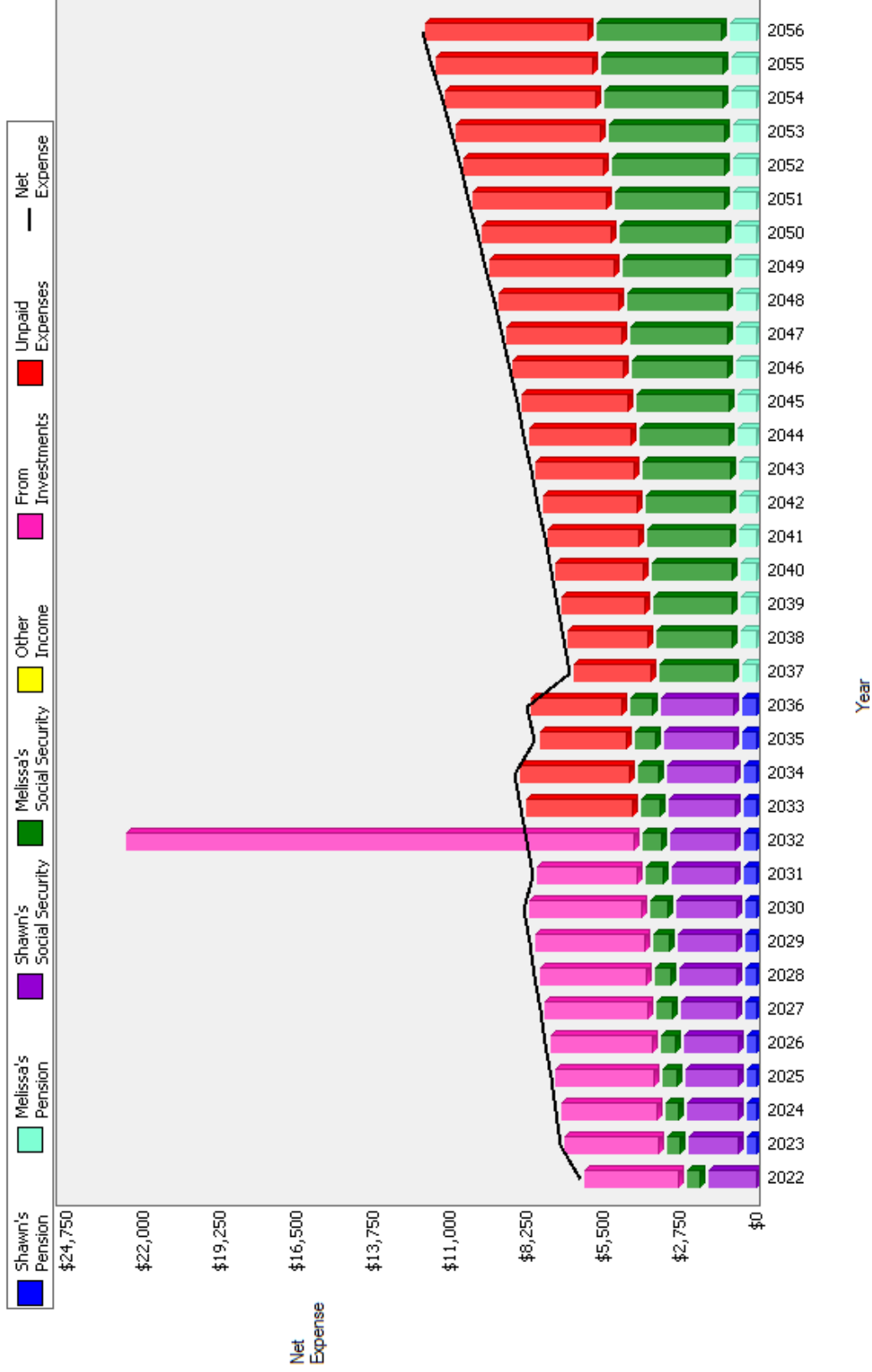
The software takes the Future Estimated Monthly Cost of LTC from the LTC Cost Projection section, and creates a negative cash flow to pay LTC costs over the period of time when care is needed. If a yellow or red line appears on the chart, there is a need to purchase LTC insurance so retirement funds do not decrease below the desired minimum account balance if any, or zero. Purchasing the recommended amount of insurance may eliminate the yellow and or red lines.

Year	Shawn Age	Melissa Age	Shawn Pension	Melissa Pension	Shawn Social Security	Melissa Social Security	Future Cash Flows	Net Expense	Lump Sum	Monthly Net Cash Flow	Annual Taxation	Withdrawal %	Retirement Funds
													\$812,962
1/2022	70	67	\$700	\$0	\$2,188	\$828	\$0	\$7,091	\$0	(\$3,374)	(\$14,344)	7.54 %	\$783,733
1/2023	71	68	\$714	\$0	\$2,243	\$849	\$0	\$7,873	\$0	(\$4,068)	(\$16,521)	8.28 %	\$749,686
1/2024	72	69	\$728	\$0	\$2,299	\$870	\$0	\$8,062	\$0	(\$4,164)	(\$17,057)	8.88 %	\$712,544
1/2025	73	70	\$743	\$0	\$2,357	\$892	\$0	\$8,255	\$0	(\$4,264)	(\$17,610)	9.59 %	\$672,123
1/2026	74	71	\$758	\$0	\$2,416	\$914	\$0	\$8,455	(\$13,500)	(\$4,368)	(\$22,803)	15.14 %	\$610,017
1/2027	75	72	\$773	\$0	\$2,476	\$937	\$0	\$8,661	\$0	(\$4,475)	(\$6,108)	9.73 %	\$574,366
1/2028	76	73	\$788	\$0	\$2,538	\$960	\$0	\$8,873	(\$15,000)	(\$4,586)	(\$5,726)	15.72 %	\$520,791
1/2029	77	74	\$804	\$0	\$2,601	\$984	\$0	\$9,091	(\$15,000)	(\$4,701)	(\$10,121)	18.44 %	\$459,246
1/2030	78	75	\$820	\$0	\$2,666	\$1,009	\$0	\$9,315	(\$15,000)	(\$4,820)	(\$23,994)	24.24 %	\$379,878
1/2031	79	76	\$837	\$0	\$2,733	\$1,034	\$0	\$8,947	(\$15,000)	(\$4,343)	(\$22,473)	27.39 %	\$304,662
1/2032	80	77	\$853	\$0	\$2,801	\$1,060	(\$15,323)	\$9,185	\$0	\$0	(\$84,444)	99.00 %	\$0
1/2033	81	78	\$870	\$0	\$2,871	\$1,086	(\$16,089)	\$9,431	\$0	\$0	(\$89,341)	0.00 %	\$0
1/2034	82	79	\$888	\$0	\$2,943	\$1,113	(\$16,893)	\$9,684	\$0	\$0	(\$94,461)	0.00 %	\$0
1/2035	83	80	\$906	\$0	\$3,017	\$1,141	(\$17,738)	\$8,944	\$0	\$0	(\$97,205)	0.00 %	\$0
1/2036	84	81	\$924	\$0	\$3,092	\$1,170	(\$18,625)	\$9,213	\$0	\$0	(\$102,802)	0.00 %	\$0
1/2037	85	82	\$0	\$942	\$0	\$3,169	\$0	\$7,591	\$0	\$0	(\$15,167)	0.00 %	\$0
1/2038	86	83	\$0	\$961	\$0	\$3,249	\$0	\$7,819	\$0	\$0	(\$20,180)	0.00 %	\$0
1/2039	87	84	\$0	\$980	\$0	\$3,330	\$0	\$8,054	\$0	\$0	(\$21,054)	0.00 %	\$0
1/2040	88	85	\$0	\$1,000	\$0	\$3,413	\$0	\$8,295	\$0	\$0	(\$21,955)	0.00 %	\$0
1/2041	89	86	\$0	\$1,020	\$0	\$3,498	\$0	\$8,544	\$0	\$0	(\$22,882)	0.00 %	\$0
1/2042	90	87	\$0	\$1,040	\$0	\$3,586	\$0	\$8,800	\$0	\$0	(\$23,838)	0.00 %	\$0
1/2043	91	88	\$0	\$1,061	\$0	\$3,676	\$0	\$9,064	\$0	\$0	(\$24,822)	0.00 %	\$0
1/2044	92	89	\$0	\$1,082	\$0	\$3,767	\$0	\$9,336	\$0	\$0	(\$25,837)	0.00 %	\$0
1/2045	93	90	\$0	\$1,104	\$0	\$3,862	\$0	\$9,616	\$0	\$0	(\$26,882)	0.00 %	\$0
1/2046	94	91	\$0	\$1,126	\$0	\$3,958	\$0	\$9,905	\$0	\$0	(\$27,959)	0.00 %	\$0
1/2047	95	92	\$0	\$1,148	\$0	\$4,057	\$0	\$10,202	\$0	\$0	(\$29,068)	0.00 %	\$0
1/2048	96	93	\$0	\$1,171	\$0	\$4,159	\$0	\$10,508	\$0	\$0	(\$30,211)	0.00 %	\$0
1/2049	97	94	\$0	\$1,195	\$0	\$4,263	\$0	\$10,823	\$0	\$0	(\$31,388)	0.00 %	\$0
1/2050	98	95	\$0	\$1,219	\$0	\$4,369	\$0	\$11,148	\$0	\$0	(\$32,602)	0.00 %	\$0
1/2051	99	96	\$0	\$1,243	\$0	\$4,478	\$0	\$11,482	\$0	\$0	(\$33,851)	0.00 %	\$0
1/2052	100	97	\$0	\$1,268	\$0	\$4,590	\$0	\$11,827	\$0	\$0	(\$35,139)	0.00 %	\$0
1/2053	101	98	\$0	\$1,293	\$0	\$4,705	\$0	\$12,182	\$0	\$0	(\$36,466)	0.00 %	\$0
1/2054	102	99	\$0	\$1,319	\$0	\$4,823	\$0	\$12,547	\$0	\$0	(\$37,833)	0.00 %	\$0
1/2055	103	100	\$0	\$1,346	\$0	\$4,943	\$0	\$12,924	\$0	\$0	(\$39,241)	0.00 %	\$0
1/2056	103	100	\$0	\$1,346	\$0	\$5,067	\$0	\$12,924	\$0	\$0	\$0	0.00 %	\$0

This tool is provided as an educational tool and is not intended to provide investment advice. All calculations are based on information provided by you and input provided by your financial professional. The result of any calculation performed by this tool is hypothetical and does not include the effect of commissions, tax rates, or changes in interest rates, or the rate of inflation. The analysis tool, charts and hypothetical illustrations are not intended to be representative of any specific financial vehicle and do not project or guarantee the actual results of any financial product or strategy. Prior to making any financial decisions you should obtain tax or legal advice from a qualified professional. Any guarantees offered within an insurance or annuity product are backed by the financial strength and claims paying ability of the issuer.

## LONG TERM CARE - INCOME CHART

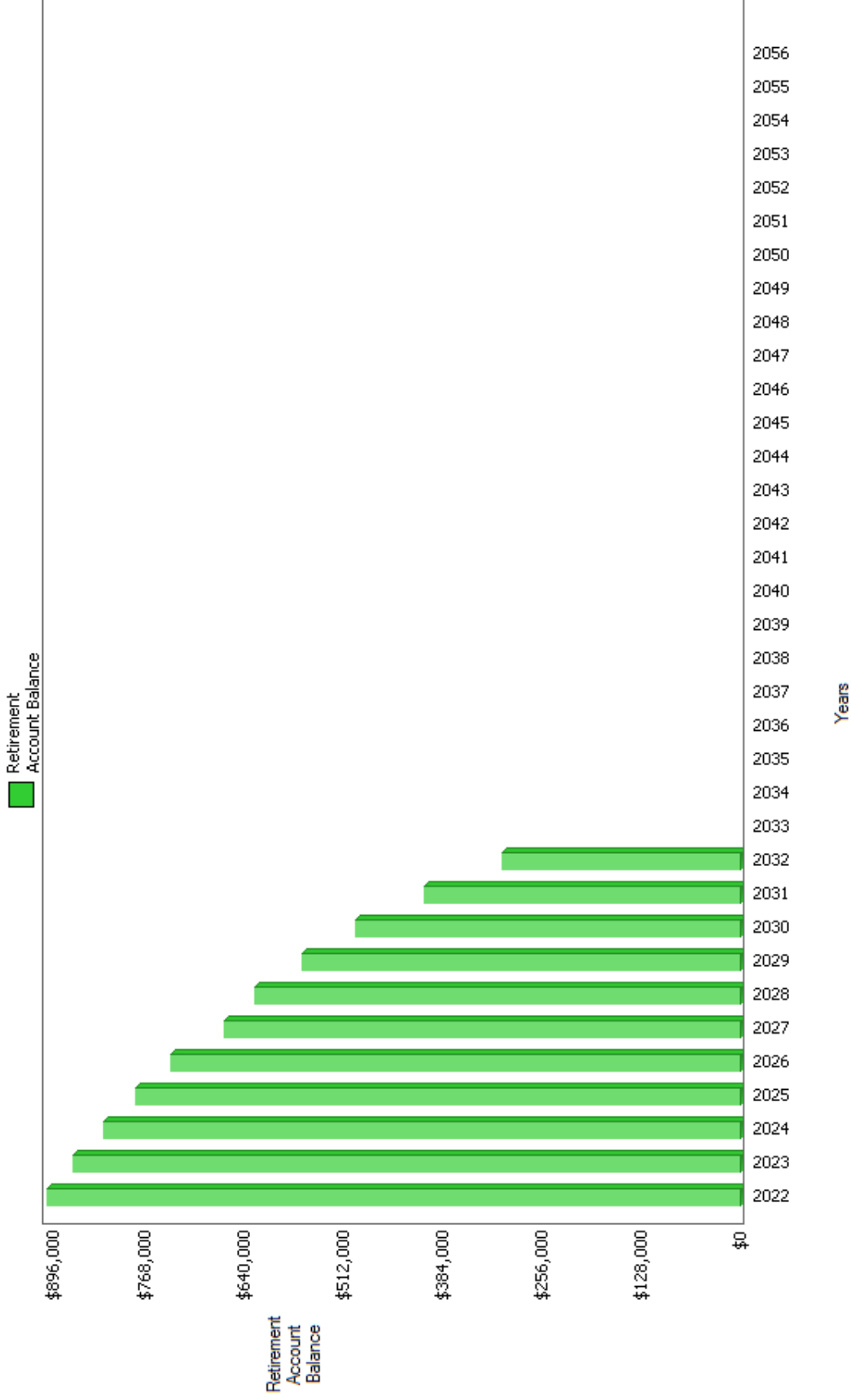
The below chart shows the annual income need represented by the black crossed line. Colored bars show how the income need is fulfilled. If the bars are colored red, this indicates the client running out of money. If the client purchases the correct amount of LTC insurance, the red bars should be eliminated.



This tool is provided as an educational tool and is not intended to provide investment advice. All calculations are based on information provided by you and input provided by your financial professional. The result of any calculation performed by this tool is hypothetical and does not include the effect of commissions, tax rates, or changes in interest rates, or the rate of inflation. The analysis tool, charts and hypothetical illustrations are not intended to be representative of any specific financial vehicle and do not project or guarantee the actual results of any financial product or strategy. Prior to making any financial decisions you should obtain tax or legal advice from a qualified professional. Any guarantees offered within an insurance or annuity product are backed by the financial strength and claims paying ability of the issuer.

## LONG TERM CARE - RETIREMENT CHART

The below chart is a graphical representation of the retirement funds. If the green bars disappear anywhere on the chart, this indicates the retirement funds have been exhausted. If the client purchases the recommended amount of LTC insurance, the green bars should continue across the graph.



This tool is provided as an educational tool and is not intended to provide investment advice. All calculations are based on information provided by you and input provided by your financial professional. The result of any calculation performed by this tool is hypothetical and does not include the effect of commissions, tax rates, or changes in interest rates, or the rate of inflation. The analysis tool, charts and hypothetical illustrations are not intended to be representative of any specific financial vehicle and do not project or guarantee the actual results of any financial product or strategy. Prior to making any financial decisions you should obtain tax or legal advice from a qualified professional. Any guarantees offered within an insurance or annuity product are backed by the financial strength and claims paying ability of the issuer.

TAX TABLE

MARRIED FILING

From	To	Tax	Plus	Over
\$0	\$17,400	\$0	10.00 %	\$0
\$17,400	\$70,700	\$1,740	15.00 %	\$17,400
\$70,700	\$142,700	\$9,735	25.00 %	\$70,700
\$142,700	\$217,450	\$27,735	28.00 %	\$142,700
\$217,450	\$388,350	\$48,665	33.00 %	\$217,450
\$388,350		\$105,062	35.00 %	\$388,350

SINGLE FILING

From	To	Tax	Plus	Over
\$0	\$8,700	\$0	10.00 %	\$0
\$8,700	\$35,350	\$870	15.00 %	\$8,700
\$35,350	\$85,650	\$4,868	25.00 %	\$35,350
\$85,650	\$178,650	\$17,443	28.00 %	\$85,650
\$178,650	\$388,350	\$43,483	33.00 %	\$178,650
\$388,350		\$112,684	35.00 %	\$388,350

Gross Income:

\$85,712.13

Tax Bracket:

15.00 %

Deductions:

\$30,000

Tax Over Base:

\$5,746.82

Taxable Income:

\$55,712.13

Tax On Base:

\$1,740.00

Chart Amount:

\$17,400.00

Total Tax:

\$14,343.79

Amount Over Base:

\$38,312.13

Tax Rate:

8.73 %

Numbers were gathered from [www.irs.gov](http://www.irs.gov) on February 10, 2012  
Tax rates are subject to change.

This tool is provided as an educational tool and is not intended to provide investment advice. All calculations are based on information provided by you and input provided by your financial professional. The result of any calculation performed by this tool is hypothetical and does not include the effect of commissions, tax rates, or changes in interest rates, or the rate of inflation. The analysis tool, charts and hypothetical illustrations are not intended to be representative of any specific financial vehicle and do not project or guarantee the actual results of any financial product or strategy. Prior to making any financial decisions you should obtain tax or legal advice from a qualified professional. Any guarantees offered within an insurance or annuity product are backed by the financial strength and claims paying ability of the issuer.