

CONFIDENTIAL

FINANCIAL ANALYSIS

FOR

GARY & JENNA BROWN

September 6, 2016

Thomas Gold Solutions  
WA  
O: 800-854-6621  
[www.retirementanalyzer.com](http://www.retirementanalyzer.com)



## Introduction

Dear Gary & Jenna,

It's been a pleasure working with you to create your financial analysis. The analysis was built to help you answer the following questions:

**Will you have sufficient funds to last through retirement?**

**How will it affect your family if you pass away prematurely?**

**How will it affect your family if you enter a nursing facility or need extended long term care?**

## Contact Information

Current residence is: **234 Elm Street, Smithville, TN, 88776**

Current telephone number is: **615-078-9876**.

Gary's email is: [gary@yahoo.com](mailto:gary@yahoo.com)

Jenna's email is: [jennabrown@msn.com](mailto:jennabrown@msn.com)

## Dates of Birth

Gary was born on **January 22, 1960** and Jenna was born on **January 23, 1961**.

## Will Information

You currently **have a will** and it was last updated on **March 1, 2015**.

## Beneficiary Information

#	Owner	Company Name	Classification	Beneficiary Named
1	Gary	Fidelity	401(k) Mutual Fund	
2	Gary	American Funds	Roth IRA Mutual Fund	
3	Jenna	Charles Schwab	Non-Qualified REIT	
4	Joint	Citibank	1099 Interest Checking	
5	Gary	ETrade	Non-Qualified Stock	
6	Jenna	Athene	Non-Qualified Indexed Annuity	
7	Gary	Gabelli Funds	Non-Qualified Mutual Fund	
8	Jenna	American Funds	Roth IRA Mutual Fund	

## Future Goals

We discussed the following future goals during our data gathering appointment:

1. Pay for College Education
2. Retire Early

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## Employment & Salary Information

Gary is currently employed with **Bayer** and earns a gross monthly salary of **\$6,500**.

Jenna is currently employed with **Pfizer** and earns a gross monthly salary of **\$6,600**.

## Projected Retirement Date

Gary is projected to retire on **January 1, 2023** and Jenna is projected to retire on **January 1, 2023**.

## Social Security Information

Gary will use a Primary Benefit Strategy and will begin Social Security benefits in the amount of **\$1,863** per month at age **65 and 0 months**, we are projecting a **1.80%** cost of living increase for **life**.

Jenna will use a Primary Benefit Strategy and will begin Social Security benefits in the amount of **\$1,911** per month at age **65 and 0 months**, we are projecting a **1.80%** cost of living increase for **life**.

## Pension Information

Jenna's Pfizer Pension Benefit will begin at age **65 and 0 months** in the amount of **\$795** per month, and we are projecting a **0.00%** cost of living increase for **life**. If Jenna were to pass away, Gary would receive **50.00%** of Jenna's benefit amount.

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## Retirement Asset Information

Below is the total value of all accounts that you have set aside for retirement along with any contributions you are making to help build these accounts.

#	Owner	Company	Tax Classification	Investment Vehicle	Risk Type	Value	Monthly Contributions
1	Joint	Citibank	1099 Interest	Checking	Low Risk	\$57,588	\$500
2	Gary	American Funds	Roth IRA	Mutual Fund	Low Risk	\$78,556	\$0
3	Gary	Gabelli Funds	Non-Qualified	Mutual Fund	At Risk	\$200,000	\$0
4	Jenna	Athene	Non-Qualified	Indexed Annuity	Low Risk	\$129,008	\$0
5	Jenna	Charles Schwab	Non-Qualified	REIT	At Risk	\$144,223	\$0
6	Gary	ETrade	Non-Qualified	Stock	At Risk	\$125,889	\$0
7	Gary	Fidelity	401(k)	Mutual Fund	At Risk	\$214,990	\$1,000
8	Jenna	American Funds	Roth IRA	Mutual Fund	At Risk	\$0	\$0

The current value of your retirement assets is **\$950,254**.

You are currently contributing a total of **\$1,500** per month to your retirement accounts.

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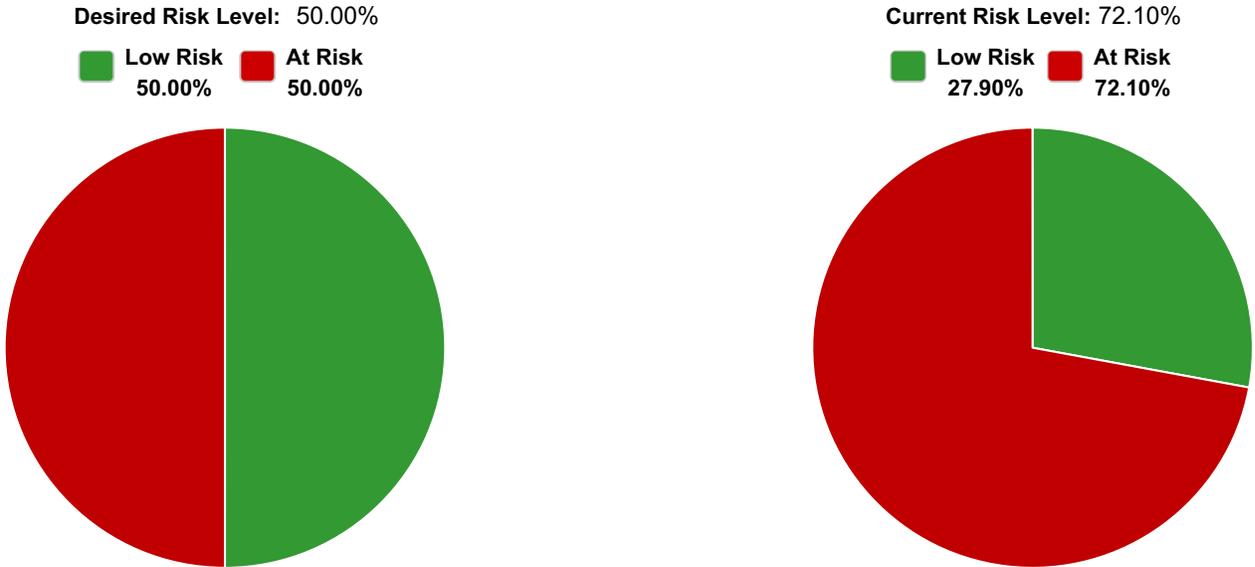
## Suitable Risk Level vs. Current Risk Level

We've analyzed your current portfolio and asset allocation and concluded the following:

Your current portfolio is structured with **27.90%** of your assets in low risk, and **72.10%** of your retirement assets are at risk where you may lose principal.

After analyzing your answers to our risk assessment questionnaire, we've determined that your suitable asset allocation and level of risk should be as follows:

### Portfolio Risk Analysis



Of the **\$950,254** currently in your retirement assets, **50.00%** of your assets should be invested in low risk, and **50.00%** should be at risk where you may lose principal.

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## Monthly Expenses

Your current monthly expenses are **\$7,700**. We are assuming an average weighted inflation rate of **2.27%**.

## Inflation

Keeping pace with inflation may help you continue your current lifestyle throughout your retirement years.

We are projecting a **2.27%** annual inflation rate or increase in your current monthly expenses.

Your estimated monthly expenses on **January 1, 2023** at retirement including inflation are projected to be **\$8,242**.

## Future Cash Inflows or Outflows

Listed below are any projected monthly cash inflows or outflows affecting your retirement funds:

Owner	Reason	Adjustment	Amount	Start Date	End Date
Joint	College Funding	Annual Outflow	\$30,000	9/2026	9/2029
Joint	Rental Income	Monthly Inflow	\$1,000	7/2016	7/2030
Gary	Dividend Income	Monthly Outflow	\$315	7/2016	7/2034

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## Lifetime Analysis Projections

### Your Current Lifetime Analysis

Based on the information gathered, your retirement funds are projected to last until 2046.

After initial appointment.

Year	Gary Age	Jenna Age	Retirement Funds
2043	83	82	\$168,116
2044	84	83	\$105,616
2045	85	84	\$45,095
2046	86	85	\$0

### Recommendations to Balance Your Lifetime Analysis

If you incorporate the following suggestions, your retirement funds are projected to last through 2061.

1. Retire 3 years later.
2. Begin Social Security benefits at age 70 instead of 65.
3. Gary & Jenna both contribute \$6,500 annually to Roth accounts.

Year	Gary Age	Jenna Age	Retirement Funds
2058	98	97	\$293,797
2059	99	98	\$224,863
2060	100	99	\$149,719
2061	101	100	\$68,002

### Recommendations to Balance Your Lifetime Analysis

If you incorporate the following suggestions, your retirement funds are projected to last through 2061.

1. Move \$200,000 from mutual funds to GIB annuity.
2. Defer 10 years.
3. Begin monthly income of \$1,697 in September 2026.

Year	Gary Age	Jenna Age	Retirement Funds
2058	98	97	\$527,872
2059	99	98	\$475,647
2060	100	99	\$417,719
2061	101	100	\$353,666

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## Conclusion

some conclusion

## Signatures

I hereby attest that the information gathered to create this analysis has been provided by me and to the best of my knowledge is accurate. I further understand that the information provided has been used with your retirement software to create my retirement analysis. I understand fixed-only licensed insurance agents may not suggest the sale of an insurance product based upon the sale or liquidation of securities products. Proper registered registrations are required for such recommendations and sales. The financial professional providing the analysis does not provide tax or legal advice. Prior to making any financial decisions I should obtain tax or legal advice from a qualified professional.

Client: \_\_\_\_\_ Date: \_\_\_\_\_

Client: \_\_\_\_\_ Date: \_\_\_\_\_

Advisor: \_\_\_\_\_ Date: \_\_\_\_\_

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