

CONFIDENTIAL

FINANCIAL ANALYSIS

FOR

GARY & JENNA BROWN

June 13, 2017

Steve Goldstein
Brooke Thomas
Thomas Gold Solutions
Pittsburgh, PA 98841
O: 800-854-6621
F: 908-728-0391
info@thomasgold.com
www.thomasgold.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 long term care?

Contact Information

Current residence: **235 Elm Street, Smithville, TX, 88776**

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

Gary's email: gbrown@msn.com

Jenna's email: jennabrown@msn.com

Dates of Birth

Gary was born on **January 1, 1961** and Jenna was born on **January 1, 1961**.

Will Information

You currently **have a will** and it was last updated on **March 1, 2016**.

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. Start my own business.

The information provided by these projections and calculators is for illustrative purposes only. Estimates included are based on information supplied by the client such as estimated Social Security benefits, pension benefits, projections of cost of living increases, inflation rates, and federal and state income tax rates. Current federal income tax tables are used in certain calculations. All of these are subject to change and will have an effect on the long range outcome shown in the analysis. Any interest rates are hypothetical and are not meant to represent any specific investment. Thomas Gold Solutions, LLC has done the due-diligence to maintain the accuracy of the information and calculations, but the assumptions do not encompass all situations. Thomas Gold Solutions, LLC does not make any guarantees on the outcome of any recommendations made based upon the above information. The projections or other information generated by this report regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

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**, 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**, we are projecting a **1.80%** cost of living increase for life.

Social Security COLA History

Year	COLA	Year	COLA	Year	COLA	Year	COLA	Year	COLA
1975	8.0%	1984	3.5%	1993	3.0%	2002	2.6%	2011	0.0%
1976	6.4%	1985	3.5%	1994	2.6%	2003	1.4%	2012	3.6%
1977	5.9%	1986	3.1%	1995	2.8%	2004	2.1%	2013	1.7%
1978	6.5%	1987	1.3%	1996	2.6%	2005	2.7%	2014	1.5%
1979	9.9%	1988	4.2%	1997	2.9%	2006	4.1%	2015	1.7%
1980	14.3%	1989	4.0%	1998	2.1%	2007	3.3%	2016	0.0%
1981	11.2%	1990	4.7%	1999	1.3%	2008	2.3%	2017	0.3%
1982	7.4%	1991	5.4%	2000	2.5%	2009	5.8%		
1983	N/A	1992	3.7%	2001	3.5%	2010	0.0%		

42 Year Average	10 Year Average
3.75%	1.67%

Pension Information

Jenna's Pfizer pension benefit will begin at age **65** 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.

The information provided by these projections and calculators is for illustrative purposes only. Estimates included are based on information supplied by the client such as estimated Social Security benefits, pension benefits, projections of cost of living increases, inflation rates, and federal and state income tax rates. Current federal income tax tables are used in certain calculations. All of these are subject to change and will have an effect on the long range outcome shown in the analysis. Any interest rates are hypothetical and are not meant to represent any specific investment. Thomas Gold Solutions, LLC has done the due-diligence to maintain the accuracy of the information and calculations, but the assumptions do not encompass all situations. Thomas Gold Solutions, LLC does not make any guarantees on the outcome of any recommendations made based upon the above information. The projections or other information generated by this report regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

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** and your monthly contributions including employer matches, total **\$1,500**.

Additional Asset Information

Assets listed in this section along with their corresponding values will be used to calculate your net worth. It is important to note that these assets are not projected to be used to draw down when you need income in retirement. They are strictly used to calculate your current net worth.

#	Owner	Company	Description	Amount
1	Joint	Personal	Family Home	\$400,000
2	Joint	Wells Fargo	Investment Property	\$325,000
3	Gary	Park West Galleries	Art Work	\$75,000
4	Joint	Asset Strategies International	Gold & Silver	\$95,000

The current value of your additional assets is **\$895,000**

The information provided by these projections and calculators is for illustrative purposes only. Estimates included are based on information supplied by the client such as estimated Social Security benefits, pension benefits, projections of cost of living increases, inflation rates, and federal and state income tax rates. Current federal income tax tables are used in certain calculations. All of these are subject to change and will have an effect on the long range outcome shown in the analysis. Any interest rates are hypothetical and are not meant to represent any specific investment. Thomas Gold Solutions, LLC has done the due-diligence to maintain the accuracy of the information and calculations, but the assumptions do not encompass all situations. Thomas Gold Solutions, LLC does not make any guarantees on the outcome of any recommendations made based upon the above information. The projections or other information generated by this report regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

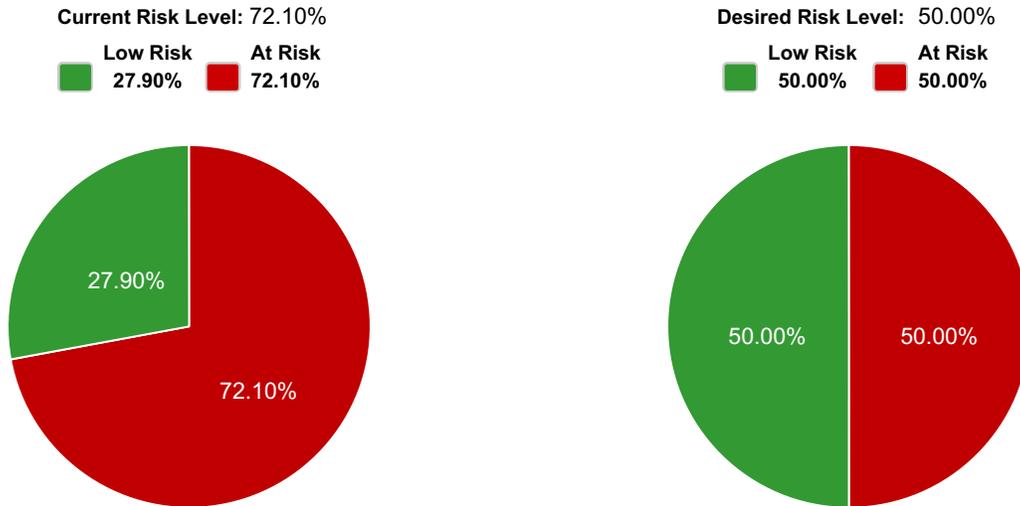
Current Risk Level vs. Suitable Risk Level

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

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

After our discussion and/or you providing us answers to our risk assessment, we've determined that your desired portfolio should be structured with **50.00%** of your funds invested in low risk assets, and **50.00%** of your funds invested in at risk assets.

Portfolio Risk Analysis



Of the **\$950,254** currently in retirement assets and income benefit annuities, **50.00%** or **\$475,127** should be invested in low risk assets, and **50.00%** or **\$475,127** should be invested in at risk assets, where you may lose principal.

Projected Rates of Return

Below are the projected rates of return on your retirement assets that we agreed on in our data gathering appointment:

A portfolio average rate of return, or growth rate of **3.16%** is projected on your retirement funds which may change, from today up until the first day of retirement. A portfolio average rate of return, or growth rate of **3.16%** is projected on your retirement funds which may change, from the first day of retirement throughout the rest of the analysis.

Minimum Retirement Funds

During our appointment we discussed and decided on an amount that you would always like on reserve in your retirement funds. Your desired minimum retirement fund balance, not including income benefit annuities, is **\$50,000**.

The information provided by these projections and calculators is for illustrative purposes only. Estimates included are based on information supplied by the client such as estimated Social Security benefits, pension benefits, projections of cost of living increases, inflation rates, and federal and state income tax rates. Current federal income tax tables are used in certain calculations. All of these are subject to change and will have an effect on the long range outcome shown in the analysis. Any interest rates are hypothetical and are not meant to represent any specific investment. Thomas Gold Solutions, LLC has done the due-diligence to maintain the accuracy of the information and calculations, but the assumptions do not encompass all situations. Thomas Gold Solutions, LLC does not make any guarantees on the outcome of any recommendations made based upon the above information. The projections or other information generated by this report regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

Risk Assessment Questionnaire

The following information is used to gain an understanding of your risk tolerance.

1. Time Horizon

How much time, in years, can you let your assets earmarked for retirement grow, before you will have to begin withdrawals? *Answers to this question will help us determine how long you might leave your money invested before having to use it in retirement.*

0-2

3-5

6-10

10-13

13+

2. Approach to Saving & Risk

How do you feel about Saving and Risk? *Answers to this question will help us determine your tolerance for risk.*

I do not want to see my principal amount decrease.

I cannot afford a significant loss to principal regardless of interest earned.

As long as my rate of interest stays ahead of inflation, I don't want the exposure to non-guaranteed principal investments.

If I can make a moderate rate of interest on my investment, I can withstand some market fluctuation.

I want to invest for higher returns and I am willing to take on some risk.

3. Interest Earning

What would you consider reasonable interest earned on your assets earmarked for retirement? *Answers to this question will help us determine your expectations for interest earned or rate of return.*

3% - 4%

4% - 6%

7% - 9%

9% - 11%

Greater than 11%

4. Risk Tolerance

You've just made a \$100,000 Investment. You are exposed to the following best and worst case scenarios. Which possibility would you choose? *Answers to this question will help us further determine your risk tolerance.*

Best Case = \$102,000 Increase = 2,000 Worst Case = \$100,000 Decrease = \$0

Best Case = \$104,000 Increase = 4,000 Worst Case = \$96,000 Decrease = \$4,000

Best Case = \$108,000 Increase = \$8,000 Worst Case = \$92,000 Decrease = \$8,000

Best Case = \$112,000 Increase = \$12,000 Worst Case = \$88,000 Decrease = \$12,000

Best Case = \$116,000 Increase = \$16,000 Worst Case = \$84,000 Decrease = \$16,000

This risk assessment is not intended to be used as a means to recommend the transfer or sale of existing funds. The sale of securities can only be recommended by a properly registered financial professional.

The information provided by these projections and calculators is for illustrative purposes only. Estimates included are based on information supplied by the client such as estimated Social Security benefits, pension benefits, projections of cost of living increases, inflation rates, and federal and state income tax rates. Current federal income tax tables are used in certain calculations. All of these are subject to change and will have an effect on the long range outcome shown in the analysis. Any interest rates are hypothetical and are not meant to represent any specific investment. Thomas Gold Solutions, LLC has done the due-diligence to maintain the accuracy of the information and calculations, but the assumptions do not encompass all situations. Thomas Gold Solutions, LLC does not make any guarantees on the outcome of any recommendations made based upon the above information. The projections or other information generated by this report regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

Monthly Expenses

Your current monthly expenses are **\$8,000**. We are assuming a weighted average inflation rate of **1.89%**.

Monthly Expense Worksheet

Household	Amount	Inflation %	Start	End
Mortgage - Principal & Interest	\$2,125	0.00%	6/2017	1/2038
Real Estate Taxes	\$650	3.25%	6/2017	Life
Home Equity Loan	\$234	2.00%	6/2017	Life
Cable - Phone - Internet	\$245	2.00%	6/2017	Life
Homeowners Insurance	\$125	2.25%	6/2017	Life
Association Dues	\$135	1.00%	6/2017	Life
Utilities - Gas - Electric	\$215	2.00%	6/2017	Life
Water - Sewer	\$35	2.00%	6/2017	Life
Maintenance & Improvement	\$75	1.50%	6/2017	Life
House Cleaning	\$70	1.00%	6/2017	Life
Totals	\$3,909	1.07%		
Daily Living	Amount	Inflation %	Start	End
Food	\$490	4.00%	6/2017	Life
Dining Out	\$200	4.00%	6/2017	Life
Clothing	\$125	1.00%	6/2017	Life
Personal Care	\$75	2.00%	6/2017	Life
Totals	\$890	3.41%		
Healthcare & Insurance	Amount	Inflation %	Start	End
Health Insurance	\$450	5.75%	6/2017	Life
Prescriptions	\$125	3.25%	6/2017	Life
Life Insurance	\$100	0.00%	6/2017	Life
Long Term Care Insurance	\$0	3.00%	6/2017	Life
Disability Insurance	\$0	3.00%	6/2017	Life
Veterinarian	\$56	2.00%	6/2017	Life
Totals	\$731	4.25%		
Transportation	Amount	Inflation %	Start	End
Auto Loans	\$375	2.00%	6/2017	1/2042
Auto Insurance	\$250	2.00%	6/2017	1/2042
Fuel	\$75	2.50%	6/2017	1/2042
Repairs	\$0	3.00%	6/2017	Life
Totals	\$700	2.05%		
Debts & Obligations	Amount	Inflation %	Start	End
Credit Cards	\$435	3.00%	6/2017	1/2020
Tuition - Student Loans	\$125	0.00%	6/2017	Life
Alimony	\$200	0.00%	6/2017	1/2020
Child Support	\$325	1.50%	6/2017	4/2023
Totals	\$1,085	1.65%		

The information provided by these projections and calculators is for illustrative purposes only. Estimates included are based on information supplied by the client such as estimated Social Security benefits, pension benefits, projections of cost of living increases, inflation rates, and federal and state income tax rates. Current federal income tax tables are used in certain calculations. All of these are subject to change and will have an effect on the long range outcome shown in the analysis. Any interest rates are hypothetical and are not meant to represent any specific investment. Thomas Gold Solutions, LLC has done the due-diligence to maintain the accuracy of the information and calculations, but the assumptions do not encompass all situations. Thomas Gold Solutions, LLC does not make any guarantees on the outcome of any recommendations made based upon the above information. The projections or other information generated by this report regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

Monthly Expense Worksheet (Page 2)

Entertainment	Amount	Inflation %	Start	End
Parties & Events	\$0	3.00%	6/2017	Life
Sports - Hobbies - Lessons	\$35	3.00%	6/2017	Life
Membership Dues	\$25	3.00%	6/2017	Life
Vacation & Travel	\$500	2.00%	6/2017	1/2037
Totals	\$560	2.11%		

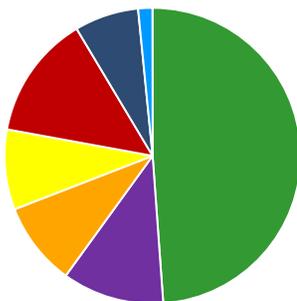
Miscellaneous	Amount	Inflation %	Start	End
Charitable Donations	\$125	3.00%	6/2017	Life
Gifts	\$0	3.00%	6/2017	Life
Other	\$0	3.00%	6/2017	Life
Totals	\$125	3.00%		

Monthly Expense Summary

Gary & Jenna Brown

Below is an analysis of your current monthly spending of **\$8,000** per month. Each category is totaled and used to create the pie chart below.

Household	\$3,909	48.86%
Daily Living	\$890	11.13%
Healthcare & Insurance	\$731	9.14%
Transportation	\$700	8.75%
Debts & Obligations	\$1,085	13.56%
Entertainment	\$560	7.00%
Miscellaneous	\$125	1.56%

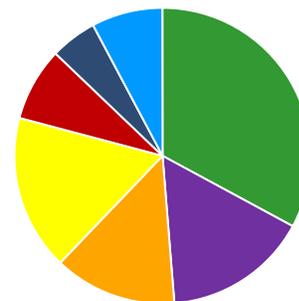


\$8,000

Average American Family

Below is an analysis of how an average American Family would spend **\$8,000** per month. Each category is totaled and used to create the pie chart below.

Household	\$2,631	32.89%
Daily Living	\$1,267	15.84%
Healthcare & Insurance	\$1,074	13.43%
Transportation	\$1,358	16.98%
Debts & Obligations	\$642	8.02%
Entertainment	\$406	5.08%
Miscellaneous	\$622	7.77%



\$8,000

Statistics gathered on 5/1/2017 <https://www.bls.gov/>.

The information provided by these projections and calculators is for illustrative purposes only. Estimates included are based on information supplied by the client such as estimated Social Security benefits, pension benefits, projections of cost of living increases, inflation rates, and federal and state income tax rates. Current federal income tax tables are used in certain calculations. All of these are subject to change and will have an effect on the long range outcome shown in the analysis. Any interest rates are hypothetical and are not meant to represent any specific investment. Thomas Gold Solutions, LLC has done the due-diligence to maintain the accuracy of the information and calculations, but the assumptions do not encompass all situations. Thomas Gold Solutions, LLC does not make any guarantees on the outcome of any recommendations made based upon the above information. The projections or other information generated by this report regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

Inflation

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

Your current monthly expenses are projected to increase by a weighted average inflation rate of **1.89%**.

Your estimated monthly expenses on **January 1, 2023** at retirement, including expense adjustments and inflation are projected to be **\$8,196**.

Historical Inflation Rates

Below are the Consumer Price Index (CPI) statistics from **1914 to present**. The CPI is a measure of the prices of a basket of consumer goods and services such as transportation, food and medical care. The CPI is calculated by taking price changes for each item and averaging them; the goods are weighted according to their importance. Changes in CPI are used to assess price fluctuations associated with the cost of living.

Year	CPI	Year	CPI	Year	CPI	Year	CPI	Year	CPI	Year	CPI	Year	CPI		
1914	1.0%	1928	-1.7%	1942	10.9%	1956	1.5%	1970	5.7%	1984	4.3%	1998	1.6%	2012	2.1%
1915	1.0%	1929	0.0%	1943	6.1%	1957	3.3%	1971	4.4%	1985	3.6%	1999	2.2%	2013	1.5%
1916	7.9%	1930	-2.3%	1944	1.7%	1958	2.8%	1972	3.2%	1986	1.9%	2000	3.4%	2014	1.6%
1917	17.4%	1931	-9.0%	1945	2.3%	1959	0.7%	1973	6.2%	1987	3.6%	2001	2.8%	2015	0.1%
1918	18.0%	1932	-9.9%	1946	8.3%	1960	1.7%	1974	11.0%	1988	4.1%	2002	1.6%	2016	1.3%
1919	14.6%	1933	-5.1%	1947	14.4%	1961	1.0%	1975	9.1%	1989	4.8%	2003	2.3%		
1920	15.6%	1934	3.1%	1948	8.1%	1962	1.0%	1976	5.8%	1990	5.4%	2004	2.7%		
1921	-10.5%	1935	2.2%	1949	-1.2%	1963	1.3%	1977	6.5%	1991	4.2%	2005	3.4%		
1922	-6.1%	1936	1.5%	1950	1.3%	1964	1.3%	1978	7.6%	1992	3.0%	2006	3.2%		
1923	1.8%	1937	3.6%	1951	7.9%	1965	1.6%	1979	11.3%	1993	3.0%	2007	2.8%		
1924	0.0%	1938	-2.1%	1952	1.9%	1966	2.9%	1980	13.5%	1994	2.6%	2008	3.8%		
1925	2.3%	1939	-1.4%	1953	0.8%	1967	3.1%	1981	10.3%	1995	2.8%	2009	-0.4%		
1926	1.1%	1940	0.7%	1954	0.7%	1968	4.2%	1982	6.2%	1996	3.0%	2010	1.6%		
1927	-1.7%	1941	5.0%	1955	-0.1%	1969	5.5%	1983	3.2%	1997	2.3%	2011	3.2%		

103 Year Average	Current 10 Year Average
3.15%	1.75%

Statistics were gathered on 1/23/17 from usinflationcalculator.com.

The information provided by these projections and calculators is for illustrative purposes only. Estimates included are based on information supplied by the client such as estimated Social Security benefits, pension benefits, projections of cost of living increases, inflation rates, and federal and state income tax rates. Current federal income tax tables are used in certain calculations. All of these are subject to change and will have an effect on the long range outcome shown in the analysis. Any interest rates are hypothetical and are not meant to represent any specific investment. Thomas Gold Solutions, LLC has done the due-diligence to maintain the accuracy of the information and calculations, but the assumptions do not encompass all situations. Thomas Gold Solutions, LLC does not make any guarantees on the outcome of any recommendations made based upon the above information. The projections or other information generated by this report regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

Liabilities

Liabilities listed in this section along with their corresponding values will be used to calculate your current net worth.

#	Owner	Company	Description	Amount
1	Gary	Citibank	Home Mortgage	\$125,400
2	Gary	Capital One	Credit Card Debt	\$32,900

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	10/2016	10/2030
Gary	Dividend Income	Monthly Outflow	\$315	10/2016	10/2034

The information provided by these projections and calculators is for illustrative purposes only. Estimates included are based on information supplied by the client such as estimated Social Security benefits, pension benefits, projections of cost of living increases, inflation rates, and federal and state income tax rates. Current federal income tax tables are used in certain calculations. All of these are subject to change and will have an effect on the long range outcome shown in the analysis. Any interest rates are hypothetical and are not meant to represent any specific investment. Thomas Gold Solutions, LLC has done the due-diligence to maintain the accuracy of the information and calculations, but the assumptions do not encompass all situations. Thomas Gold Solutions, LLC does not make any guarantees on the outcome of any recommendations made based upon the above information. The projections or other information generated by this report regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

Projected Federal & State Tax Rates

Your projected Federal Tax Rate in the year **2018** is **16.56%**. Your projected **Texas** State Tax Rate in the year **2018** is **6.00%**.

Tax Filing Status – Married, Filing Jointly

2017 Federal Income Tax Brackets				
From	To	Tax	Plus	Over
\$0	\$18,650	\$0.00	10.00%	\$0
\$18,650	\$75,900	\$1,865.00	15.00%	\$18,650
\$75,900	\$153,100	\$10,452.50	25.00%	\$75,900
\$153,100	\$233,350	\$29,752.50	28.00%	\$153,100
\$233,350	\$416,700	\$52,222.50	33.00%	\$233,350
\$416,700	\$470,700	\$112,728.00	35.00%	\$416,700
\$470,700		\$131,628.00	39.60%	\$470,700

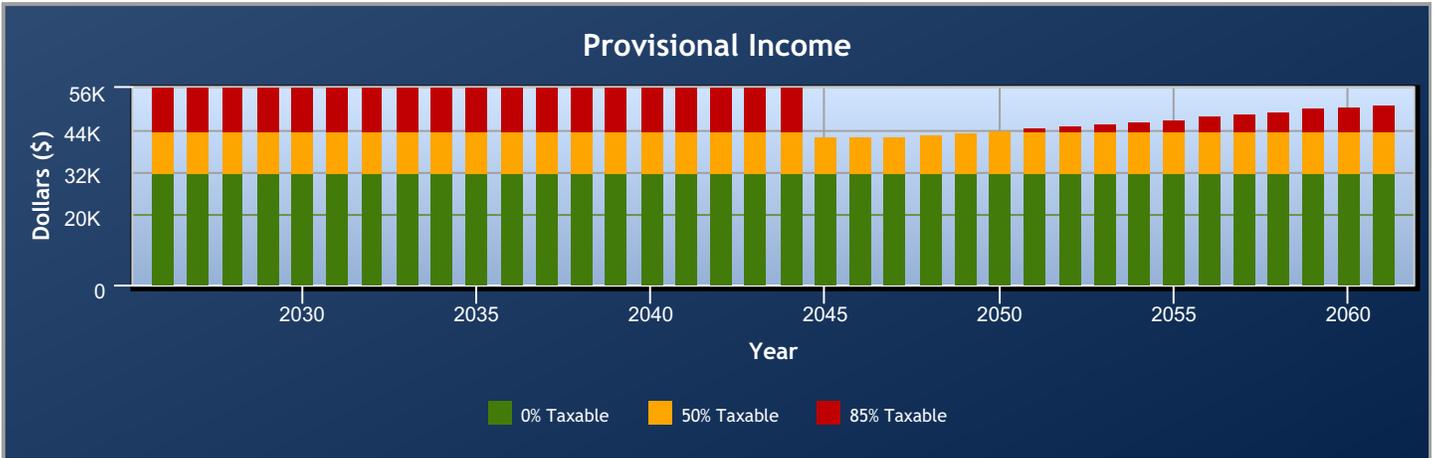
Deductions & Personal Exemptions

Your Deductions and Personal Exemptions total **\$20,800** and consist of the following: 2 Personal Exemptions of **\$4,050** or **\$8,100** and the Standard Deduction of **\$12,700**.

2018 Projected Tax Rate Calculations	
Wages	\$146,772
Taxable Social Security	\$0
Pension	\$0
1099 Interest	\$63
Other	\$15,827
Gross Income	\$162,663
Deductions	\$20,800
Taxable Income	\$141,863
Base From Chart	\$75,900
Tax On Base	\$10,452
Amount Over Base	\$65,963
Tax on Amount Over Base	\$16,490
Federal Tax	\$26,943
State Tax	\$9,759
FICA Social Security Tax	\$9,843
FICA Medicare Tax	\$2,302
Total Tax	\$36,703
Federal Tax Bracket	25.00%
Federal Tax Rate	16.56%

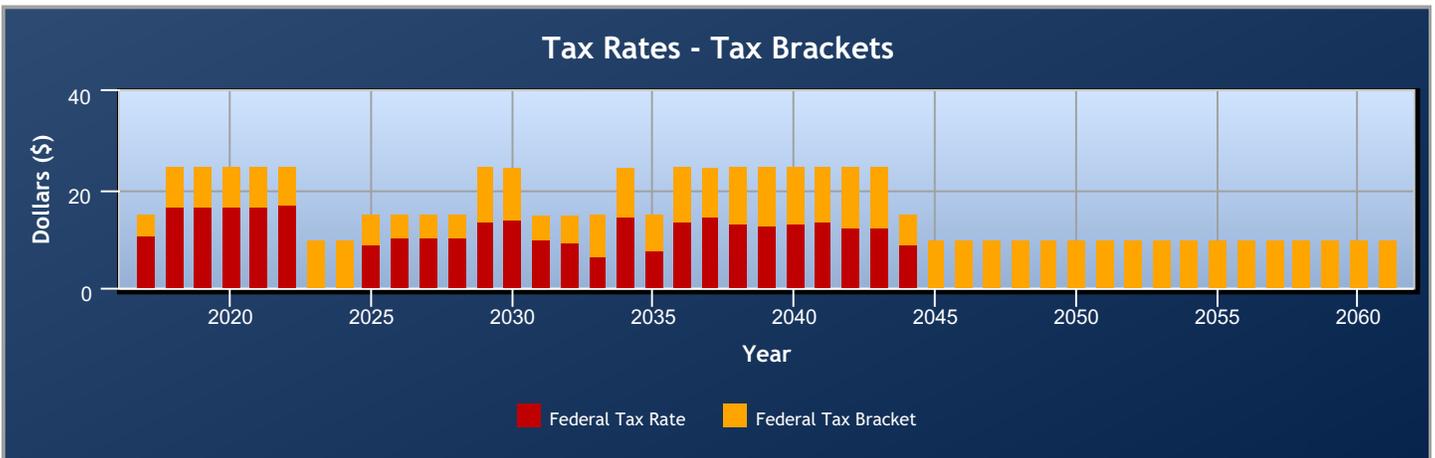
The information provided by these projections and calculators is for illustrative purposes only. Estimates included are based on information supplied by the client such as estimated Social Security benefits, pension benefits, projections of cost of living increases, inflation rates, and federal and state income tax rates. Current federal income tax tables are used in certain calculations. All of these are subject to change and will have an effect on the long range outcome shown in the analysis. Any interest rates are hypothetical and are not meant to represent any specific investment. Thomas Gold Solutions, LLC has done the due-diligence to maintain the accuracy of the information and calculations, but the assumptions do not encompass all situations. Thomas Gold Solutions, LLC does not make any guarantees on the outcome of any recommendations made based upon the above information. The projections or other information generated by this report regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

Federal Social Security Taxation



The chart above shows **Provisional Income** which is used to determine whether your Social Security income will be subject to taxation. In your analysis, if your Provisional Income is below **\$32,000**, **0%** of your Social Security benefit will be subject to taxation. If your Provisional Income falls between **\$32,000** and **\$44,000**, up to **50%** of your Social Security benefit can become taxable. If your Provisional Income is greater than **\$44,000**, up to **85%** of your Social Security benefit can become taxable.

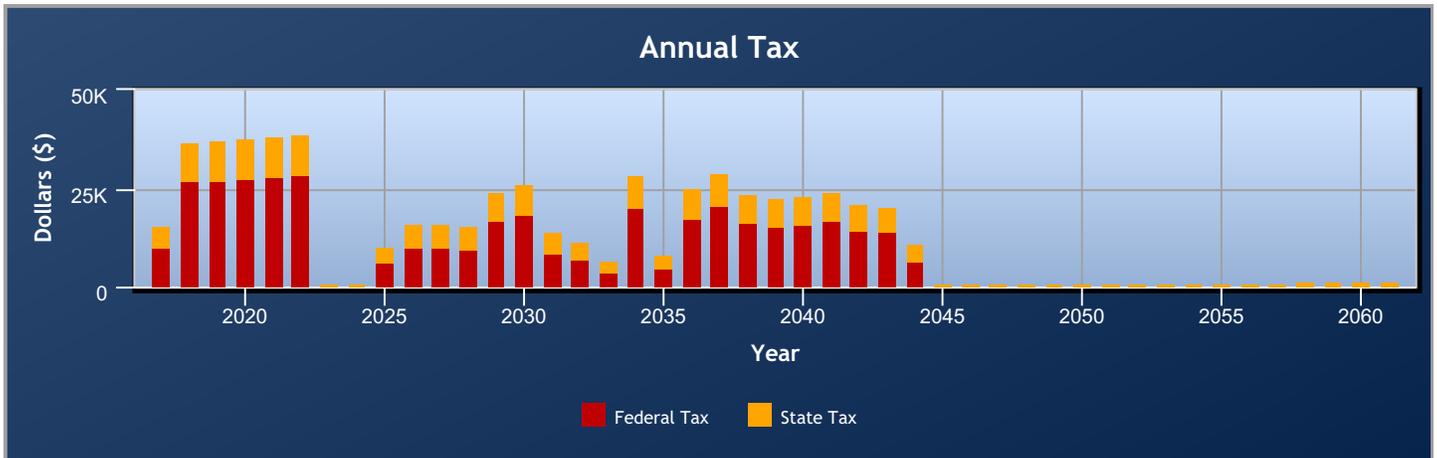
Rates & Brackets



The red portion of the bar represents your **Federal Tax Rate** whereas the total height of the bar, red portion plus orange portion represents your **Federal Tax Bracket**.

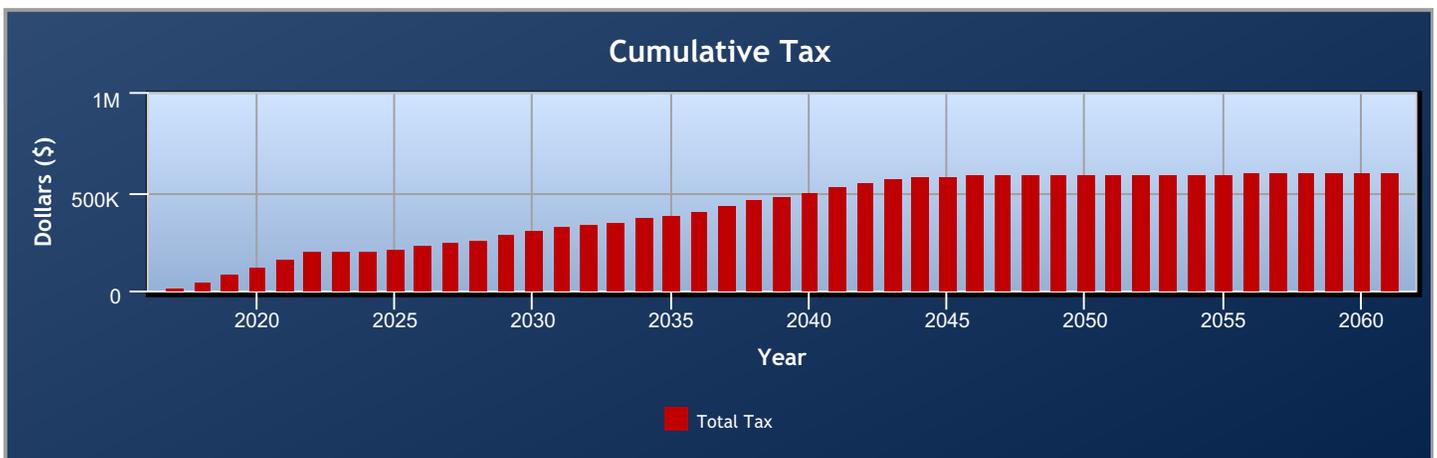
The information provided by these projections and calculators is for illustrative purposes only. Estimates included are based on information supplied by the client such as estimated Social Security benefits, pension benefits, projections of cost of living increases, inflation rates, and federal and state income tax rates. Current federal income tax tables are used in certain calculations. All of these are subject to change and will have an effect on the long range outcome shown in the analysis. Any interest rates are hypothetical and are not meant to represent any specific investment. Thomas Gold Solutions, LLC has done the due-diligence to maintain the accuracy of the information and calculations, but the assumptions do not encompass all situations. Thomas Gold Solutions, LLC does not make any guarantees on the outcome of any recommendations made based upon the above information. The projections or other information generated by this report regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

Annual Tax



The chart above shows the amount of **Federal and State Tax** you are projected to pay in any given year. The red portion of the bar projects **Federal Tax** owed while the orange portion represents **State Tax** owed. The total height of the bar, red portion plus orange portion, shows the total of **Federal and State Tax** owed each year.

Cumulative Tax



The chart above shows the **Cumulative Federal and State Tax** you are projected to pay over the life of the analysis. The height of the final bar to the right is the amount of **Federal and State Tax** you are projected to pay from beginning to end of your analysis.

The information provided by these projections and calculators is for illustrative purposes only. Estimates included are based on information supplied by the client such as estimated Social Security benefits, pension benefits, projections of cost of living increases, inflation rates, and federal and state income tax rates. Current federal income tax tables are used in certain calculations. All of these are subject to change and will have an effect on the long range outcome shown in the analysis. Any interest rates are hypothetical and are not meant to represent any specific investment. Thomas Gold Solutions, LLC has done the due-diligence to maintain the accuracy of the information and calculations, but the assumptions do not encompass all situations. Thomas Gold Solutions, LLC does not make any guarantees on the outcome of any recommendations made based upon the above information. The projections or other information generated by this report regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

Pre-Retirement

The Pre-Retirement Summary shows your projected monthly income in comparison to your projected monthly expenses. The Net Monthly Cash Flow column represents either the surplus or deficit you are projected to have each month. This analysis runs from today until the first day of retirement.

Year	Gary Age	Jenna Age	Gross Monthly Salary	Monthly Contributions	Monthly Cash Flows	Annual Cash Flows	Net Monthly Income	Net Monthly Expenses	Net Monthly Cash Flow	Annuity Account Value	Retirement Funds
										\$0	\$950,254
2017	56	56	\$13,100	\$1,500	\$681	\$0	\$9,425	\$8,075	\$1,350	\$0	* \$976,294
2018	57	57	\$13,231	\$1,500	\$678	\$0	\$8,760	\$8,228	\$532	\$0	\$1,021,556
2019	58	58	\$13,363	\$1,500	\$675	\$0	\$8,841	\$8,387	\$454	\$0	\$1,067,509
2020	59	59	\$13,497	\$1,500	\$672	\$0	\$8,923	\$7,868	\$1,055	\$0	\$1,114,925
2021	60	60	\$13,632	\$1,500	\$668	\$0	\$9,006	\$8,023	\$983	\$0	\$1,163,862
2022	61	61	\$13,768	\$1,500	\$665	\$0	\$9,090	\$8,183	\$907	\$0	\$1,214,375

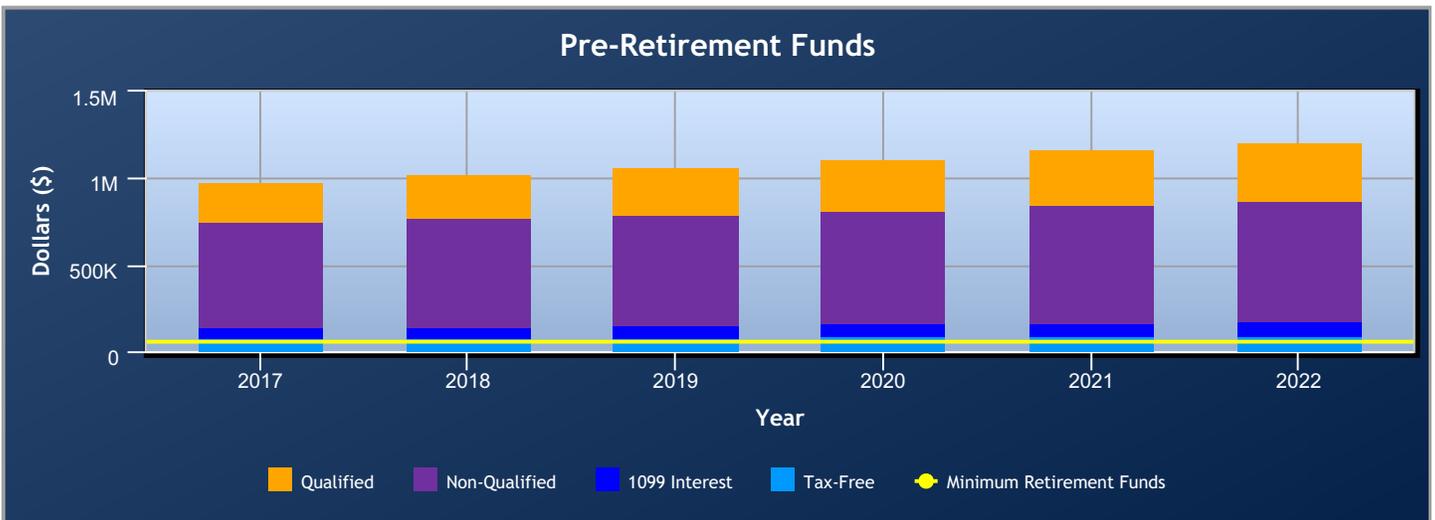
* Partial Year — Retirement funds may be pro-rated from date of analysis.

The information provided by these projections and calculators is for illustrative purposes only. Estimates included are based on information supplied by the client such as estimated Social Security benefits, pension benefits, projections of cost of living increases, inflation rates, and federal and state income tax rates. Current federal income tax tables are used in certain calculations. All of these are subject to change and will have an effect on the long range outcome shown in the analysis. Any interest rates are hypothetical and are not meant to represent any specific investment. Thomas Gold Solutions, LLC has done the due-diligence to maintain the accuracy of the information and calculations, but the assumptions do not encompass all situations. Thomas Gold Solutions, LLC does not make any guarantees on the outcome of any recommendations made based upon the above information. The projections or other information generated by this report regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

Pre-Retirement Charts



The **Pre-Retirement Expense Analysis** graph above compares your monthly income to your monthly expenses. **Net Monthly Income** is depicted in green and **Net Monthly Expenses** are depicted in red.



The **Pre-Retirement Funds** graph above shows the make-up of your retirement funds. Retirement Fund assets are classified as **Qualified** – Orange, **Non-Qualified** – Purple, **1099 Interest** – Blue or **Tax-Free** – Light Blue. The yellow line on the graph represents the **Minimum Retirement Funds** value which is the amount you always want to have on reserve or never go below in any given month or year.

The information provided by these projections and calculators is for illustrative purposes only. Estimates included are based on information supplied by the client such as estimated Social Security benefits, pension benefits, projections of cost of living increases, inflation rates, and federal and state income tax rates. Current federal income tax tables are used in certain calculations. All of these are subject to change and will have an effect on the long range outcome shown in the analysis. Any interest rates are hypothetical and are not meant to represent any specific investment. Thomas Gold Solutions, LLC has done the due-diligence to maintain the accuracy of the information and calculations, but the assumptions do not encompass all situations. Thomas Gold Solutions, LLC does not make any guarantees on the outcome of any recommendations made based upon the above information. The projections or other information generated by this report regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

Retirement

The Retirement Summary shows your projected monthly income in comparison to your projected monthly expenses. The Net Monthly Cash Flow column represents either the projected surplus or deficit you have each month. The Annuity Account Value shows any balances of income benefit paying annuities and the Retirement Funds column to the far right contains your total retirement funds. This summary starts on your date of retirement and continues until age 100. You may or may not see a red and/or yellow line. Please note that the yellow line represents the point where your retirement funds drop below the desired minimum retirement account balance. The red line pin points where your retirement funds have been exhausted.

Year	Gary Age	Jenna Age	Pension Income	Social Security Income	Monthly Cash Flows	Annual Cash Flows	Net Monthly Income	Net Monthly Expenses	Net Monthly Cash Flow		Annuity Account Value	Retirement Funds
											\$0	\$1,214,375
2023	62	62	\$0	\$0	\$662	\$0	\$940	\$7,991	-\$7,051	4.33%	\$0	* \$1,161,795
2024	63	63	\$0	\$0	\$658	\$0	\$940	\$8,157	-\$7,217	4.48%	\$0	\$1,109,822
2025	64	64	\$0	\$0	\$655	\$0	\$940	\$8,328	-\$7,388	4.96%	\$0	\$1,054,869
2026	65	65	\$795	\$3,774	\$652	-\$30,000	\$5,393	\$8,506	-\$3,112	4.18%	\$0	\$1,010,872
2027	66	66	\$795	\$3,842	\$648	-\$30,000	\$5,457	\$8,691	-\$3,233	5.10%	\$0	\$959,339
2028	67	67	\$795	\$3,911	\$645	-\$30,000	\$5,521	\$8,881	-\$3,359	5.64%	\$0	\$905,233
2029	68	68	\$795	\$3,981	\$641	-\$30,000	\$5,586	\$9,079	-\$3,492	6.28%	\$0	\$848,423
2030	69	69	\$795	\$4,053	-\$362	\$0	\$4,759	\$9,284	-\$4,524	4.79%	\$0	\$807,816
2031	70	70	\$795	\$4,126	-\$365	\$0	\$4,867	\$9,496	-\$4,628	6.81%	\$0	\$752,868
2032	71	71	\$795	\$4,200	-\$369	\$0	\$4,940	\$9,717	-\$4,776	6.29%	\$0	\$705,552
2033	72	72	\$795	\$4,276	-\$373	\$0	\$5,015	\$9,945	-\$4,929	6.86%	\$0	\$657,168
2034	73	73	\$795	\$4,353	\$0	\$0	\$5,091	\$10,182	-\$5,090	7.09%	\$0	\$610,608
2035	74	74	\$795	\$4,431	\$0	\$0	\$5,167	\$10,427	-\$5,259	11.38%	\$0	\$541,168
2036	75	75	\$795	\$4,511	\$0	\$0	\$5,246	\$10,682	-\$5,435	9.81%	\$0	\$488,118
2037	76	76	\$795	\$4,592	\$0	\$0	\$5,326	\$10,196	-\$4,869	13.57%	\$0	\$421,909
2038	77	77	\$795	\$4,675	\$0	\$0	\$5,408	\$8,331	-\$2,922	12.00%	\$0	\$371,317
2039	78	78	\$795	\$4,759	\$0	\$0	\$5,491	\$8,600	-\$3,108	12.68%	\$0	\$324,248
2040	79	79	\$795	\$4,845	\$0	\$0	\$5,575	\$8,881	-\$3,305	15.37%	\$0	\$274,430
2041	80	80	\$795	\$4,932	\$0	\$0	\$5,661	\$9,172	-\$3,510	19.97%	\$0	\$219,651
2042	81	81	\$795	\$5,021	\$0	\$0	\$5,749	\$8,298	-\$2,548	21.69%	\$0	\$172,027
2043	82	82	\$795	\$5,111	\$0	\$0	\$5,837	\$8,589	-\$2,751	27.68%	\$0	\$124,427
2044	83	83	\$795	\$5,203	\$0	\$0	\$5,928	\$8,892	-\$2,963	41.02%	\$0	\$73,388
2045	84	84	\$795	\$5,297	\$0	\$0	\$6,021	\$9,208	-\$3,187	61.81%	\$0	\$28,031
2046	85	85	\$795	\$5,392	\$0	\$0	\$6,114	\$9,537	-\$3,422	100.00%	\$0	\$0
2047	86	86	\$795	\$5,489	\$0	\$0	\$6,210	\$9,880	-\$3,669	0.00%	\$0	\$0
2048	87	87	\$795	\$5,588	\$0	\$0	\$6,307	\$10,237	-\$3,929	0.00%	\$0	\$0
2049	88	88	\$795	\$5,689	\$0	\$0	\$6,407	\$10,610	-\$4,202	0.00%	\$0	\$0
2050	89	89	\$795	\$5,791	\$0	\$0	\$6,507	\$10,998	-\$4,490	0.00%	\$0	\$0
2051	90	90	\$795	\$5,895	\$0	\$0	\$6,608	\$11,403	-\$4,794	0.00%	\$0	\$0
2052	91	91	\$795	\$6,001	\$0	\$0	\$6,711	\$11,826	-\$5,114	0.00%	\$0	\$0

* Partial Year — Retirement funds may be pro-rated from date of analysis.

The information provided by these projections and calculators is for illustrative purposes only. Estimates included are based on information supplied by the client such as estimated Social Security benefits, pension benefits, projections of cost of living increases, inflation rates, and federal and state income tax rates. Current federal income tax tables are used in certain calculations. All of these are subject to change and will have an effect on the long range outcome shown in the analysis. Any interest rates are hypothetical and are not meant to represent any specific investment. Thomas Gold Solutions, LLC has done the due-diligence to maintain the accuracy of the information and calculations, but the assumptions do not encompass all situations. Thomas Gold Solutions, LLC does not make any guarantees on the outcome of any recommendations made based upon the above information. The projections or other information generated by this report regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

Retirement Continued

The Retirement Summary shows your projected monthly income in comparison to your projected monthly expenses. The Net Monthly Cash Flow column represents either the projected surplus or deficit you have each month. The Annuity Account Value shows any balances of income benefit paying annuities and the Retirement Funds column to the far right contains your total retirement funds. This summary starts on your date of retirement and continues until age 100. You may or may not see a red and/or yellow line. Please note that the yellow line represents the point where your retirement funds drop below the desired minimum retirement account balance. The red line pin points where your retirement funds have been exhausted.

Year	Gary Age	Jenna Age	Pension Income	Social Security Income	Monthly Cash Flows	Annual Cash Flows	Net Monthly Income	Net Monthly Expenses	Net Monthly Cash Flow		Annuity Account Value	Retirement Funds
2053	92	92	\$795	\$6,109	\$0	\$0	\$6,816	\$12,267	-\$5,450	0.00%	\$0	\$0
2054	93	93	\$795	\$6,219	\$0	\$0	\$6,924	\$12,728	-\$5,803	0.00%	\$0	\$0
2055	94	94	\$795	\$6,331	\$0	\$0	\$7,033	\$13,208	-\$6,174	0.00%	\$0	\$0
2056	95	95	\$795	\$6,445	\$0	\$0	\$7,144	\$13,710	-\$6,565	0.00%	\$0	\$0
2057	96	96	\$795	\$6,561	\$0	\$0	\$7,257	\$14,233	-\$6,975	0.00%	\$0	\$0
2058	97	97	\$795	\$6,679	\$0	\$0	\$7,372	\$14,780	-\$7,407	0.00%	\$0	\$0
2059	98	98	\$795	\$6,800	\$0	\$0	\$7,490	\$15,351	-\$7,860	0.00%	\$0	\$0
2060	99	99	\$795	\$6,922	\$0	\$0	\$7,609	\$15,948	-\$8,338	0.00%	\$0	\$0
2061	100	100	\$795	\$7,047	\$0	\$0	\$7,731	\$16,571	-\$8,839	0.00%	\$0	\$0

The information provided by these projections and calculators is for illustrative purposes only. Estimates included are based on information supplied by the client such as estimated Social Security benefits, pension benefits, projections of cost of living increases, inflation rates, and federal and state income tax rates. Current federal income tax tables are used in certain calculations. All of these are subject to change and will have an effect on the long range outcome shown in the analysis. Any interest rates are hypothetical and are not meant to represent any specific investment. Thomas Gold Solutions, LLC has done the due-diligence to maintain the accuracy of the information and calculations, but the assumptions do not encompass all situations. Thomas Gold Solutions, LLC does not make any guarantees on the outcome of any recommendations made based upon the above information. The projections or other information generated by this report regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

Retirement Charts



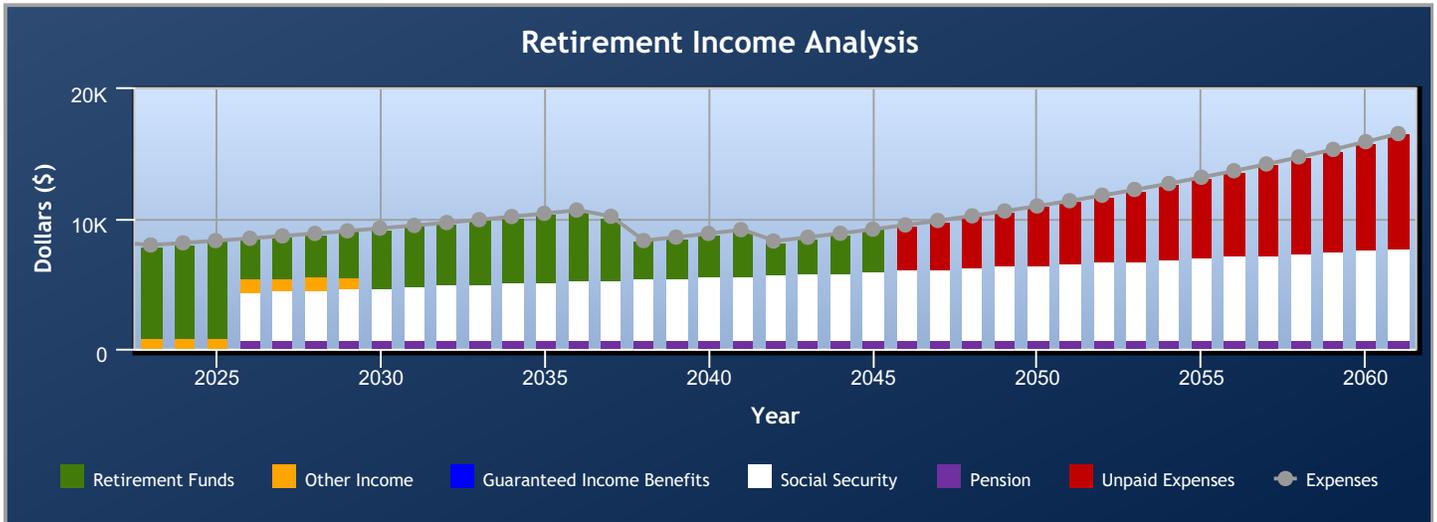
The **Retirement Expense Analysis** graph above compares your monthly income to your monthly expenses. **Net Monthly Income** is depicted in green and **Net Monthly Expenses** are depicted in red.



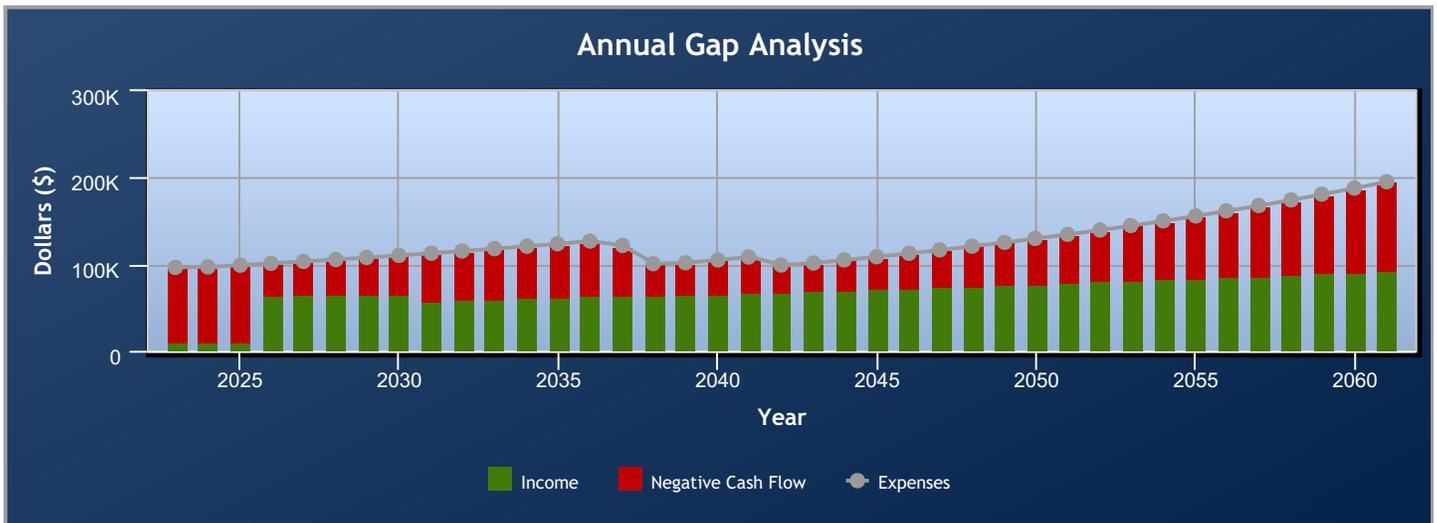
The **Retirement Funds** graph above shows the make-up of your **Retirement Funds**. Retirement Fund assets are classified as **Qualified** – Orange, **Non-Qualified** – Purple, **1099 Interest** – Blue or **Tax-Free** – Light Blue. The yellow line on the graph represents the **Minimum Retirement Funds** value which is the amount you always want to have on reserve or never go below in any given month or year.

The information provided by these projections and calculators is for illustrative purposes only. Estimates included are based on information supplied by the client such as estimated Social Security benefits, pension benefits, projections of cost of living increases, inflation rates, and federal and state income tax rates. Current federal income tax tables are used in certain calculations. All of these are subject to change and will have an effect on the long range outcome shown in the analysis. Any interest rates are hypothetical and are not meant to represent any specific investment. Thomas Gold Solutions, LLC has done the due-diligence to maintain the accuracy of the information and calculations, but the assumptions do not encompass all situations. Thomas Gold Solutions, LLC does not make any guarantees on the outcome of any recommendations made based upon the above information. The projections or other information generated by this report regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

Retirement Charts Continued



The **Retirement Income Analysis** graph above shows your monthly expenses using the gray dotted line. The different colors on each bar show how your income need is paid. Types of funds used for payment of income need are as follows: **Retirement Funds** – Green, **Other Income** – Orange, **Income Benefit Annuities** – Blue, **Social Security** – White, **Pension** – Purple and **Unpaid Expenses** in Red. If any part of the bar in a specific year is red, it indicates you are out of retirement funds and cannot meet your monthly expense need.



The **Annual Gap Analysis** compares your annual income, made up of Social Security, pension benefits, income benefit annuity payments, and other sources of income, to your annual expenses. The gray dotted line represents your annual expenses and the bar below shows how they are paid. The green area of the bar represents annual income and the red section of the bar, if it appears, depicts a gap or negative cash flow where funds must be withdrawn from retirement account balances to pay your expenses.

The information provided by these projections and calculators is for illustrative purposes only. Estimates included are based on information supplied by the client such as estimated Social Security benefits, pension benefits, projections of cost of living increases, inflation rates, and federal and state income tax rates. Current federal income tax tables are used in certain calculations. All of these are subject to change and will have an effect on the long range outcome shown in the analysis. Any interest rates are hypothetical and are not meant to represent any specific investment. Thomas Gold Solutions, LLC has done the due-diligence to maintain the accuracy of the information and calculations, but the assumptions do not encompass all situations. Thomas Gold Solutions, LLC does not make any guarantees on the outcome of any recommendations made based upon the above information. The projections or other information generated by this report regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

Life Insurance Summary

The Life Insurance Summary provides a comparison of the coverage you currently have versus the coverage projected to be needed in the event of premature death.

In-Force Life Insurance Policies

Listed below are any existing life insurance policies. These policies may be either permanent, lasting your entire lifetime, or term, lasting for a specific period of time.

Owner	Company	Type	Death Benefit	Monthly Premium	Cash Value	Policy End Date
Gary		Permanent	\$0.00	\$0.00	\$0.00	Life
Jenna		Permanent	\$0.00	\$0.00	\$0.00	Life

Death Benefit Analysis

The analysis below shows a projected year of death, any change in expenses due to death, the amount of life insurance projected to be needed, the amount of insurance you have, and the difference between the two.

Gary's Analysis	
	Insurance Need Today
Year of Death	2017
% of Current Expenses	100.00%
Insurance Needed	\$1,342,038
In-force Policies	\$0
Difference	\$1,342,038

Jenna's Analysis	
	Insurance Need Today
Year of Death	2017
% of Current Expenses	100.00%
Insurance Needed	\$1,446,369
In-force Policies	\$0
Difference	\$1,446,369

Gary's Life Insurance Solution

In the event of premature death in **2017**, **Gary** would require **\$1,342,038** of additional life insurance coverage.

Jenna's Life Insurance Solution

In the event of premature death in **2017**, **Jenna** would require **\$1,446,369** of additional life insurance coverage.

The information provided by these projections and calculators is for illustrative purposes only. Estimates included are based on information supplied by the client such as estimated Social Security benefits, pension benefits, projections of cost of living increases, inflation rates, and federal and state income tax rates. Current federal income tax tables are used in certain calculations. All of these are subject to change and will have an effect on the long range outcome shown in the analysis. Any interest rates are hypothetical and are not meant to represent any specific investment. Thomas Gold Solutions, LLC has done the due-diligence to maintain the accuracy of the information and calculations, but the assumptions do not encompass all situations. Thomas Gold Solutions, LLC does not make any guarantees on the outcome of any recommendations made based upon the above information. The projections or other information generated by this report regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

Life Insurance Analysis — Gary

The Life Insurance Analysis shows the loss of **Gary** in **2017** to help illustrate the effects on the remaining spouse. **Jenna** is assumed to need **100%** of the current expenses due to the loss of Gary. These projections take into account the possible loss of salary, pension, and the surviving spouse receiving the higher of the two social security benefits. Finally, any existing death benefit payable will be shown as an inflow under annual cash flows and added to retirement funds in the projected year of death.

PRE-RETIREMENT											
Year	Gary Age	Jenna Age	Gross Monthly Salary	Monthly Contributions	Monthly Cash Flows	Annual Cash Flows	Net Monthly Income	Net Monthly Expenses	Net Monthly Cash Flow	Annuity Account Value	Retirement Funds
										\$0	\$950,254
2017		56	\$6,600	\$500	\$1,000	\$0	\$6,015	\$8,075	-\$2,560	\$0	* \$956,268
2018		57	\$6,666	\$500	\$1,000	\$0	\$5,351	\$8,228	-\$3,376	\$0	\$953,733
2019		58	\$6,733	\$500	\$1,000	\$0	\$5,392	\$8,387	-\$3,494	\$0	\$950,665
2020		59	\$6,800	\$500	\$1,000	\$0	\$5,433	\$7,868	-\$2,934	\$0	\$949,282
2021		60	\$6,868	\$500	\$1,000	\$0	\$5,475	\$8,023	-\$3,047	\$0	\$950,531
2022		61	\$6,937	\$500	\$1,000	\$0	\$5,517	\$8,183	-\$3,165	\$0	\$950,912
RETIREMENT											
Year	Gary Age	Jenna Age	Pension Income	Social Security Income	Monthly Cash Flows	Annual Cash Flows	Net Monthly Income	Net Monthly Expenses	Net Monthly Cash Flow	Annuity Account Value	Retirement Funds
										\$0	\$950,912
2023		62	\$0	\$0	\$1,000	\$0	\$926	\$7,991	-\$7,064	\$0	* \$896,040
2024		63	\$0	\$0	\$1,000	\$0	\$926	\$8,157	-\$7,230	\$0	\$840,729
2025		64	\$0	\$0	\$1,000	\$0	\$926	\$8,328	-\$7,401	\$0	\$781,201
2026		65	\$795	\$1,911	\$1,000	-\$30,000	\$3,447	\$8,506	-\$5,058	\$0	\$703,845
2027		66	\$795	\$1,945	\$1,000	-\$30,000	\$3,479	\$8,691	-\$5,211	\$0	\$615,067
2028		67	\$795	\$1,980	\$1,000	-\$30,000	\$3,512	\$8,881	-\$5,368	\$0	\$514,483
2029		68	\$795	\$2,016	\$1,000	\$0	\$3,546	\$9,079	-\$5,532	\$0	\$457,988
2030		69	\$795	\$2,052	\$0	\$0	\$2,726	\$9,284	-\$6,557	\$0	\$378,325
2031		70	\$795	\$2,089	\$0	\$0	\$2,836	\$9,496	-\$6,659	\$0	\$298,137
2032		71	\$795	\$2,127	\$0	\$0	\$2,874	\$9,717	-\$6,842	\$0	\$200,350
2033		72	\$795	\$2,165	\$0	\$0	\$2,912	\$9,945	-\$7,032	\$0	\$85,893
2034		73	\$795	\$2,204	\$0	\$0	\$2,951	\$10,182	-\$7,230	\$0	\$0
2035		74	\$795	\$2,244	\$0	\$0	\$2,991	\$10,427	-\$7,435	\$0	\$0
2036		75	\$795	\$2,284	\$0	\$0	\$3,031	\$10,682	-\$7,650	\$0	\$0
2037		76	\$795	\$2,325	\$0	\$0	\$3,072	\$10,196	-\$7,123	\$0	\$0
2038		77	\$795	\$2,367	\$0	\$0	\$3,114	\$8,331	-\$5,216	\$0	\$0
2039		78	\$795	\$2,410	\$0	\$0	\$3,157	\$8,600	-\$5,442	\$0	\$0
2040		79	\$795	\$2,453	\$0	\$0	\$3,200	\$8,881	-\$5,680	\$0	\$0
2041		80	\$795	\$2,497	\$0	\$0	\$3,244	\$9,172	-\$5,927	\$0	\$0

* Partial Year — Retirement funds may be pro-rated from date of analysis.

The information provided by these projections and calculators is for illustrative purposes only. Estimates included are based on information supplied by the client such as estimated Social Security benefits, pension benefits, projections of cost of living increases, inflation rates, and federal and state income tax rates. Current federal income tax tables are used in certain calculations. All of these are subject to change and will have an effect on the long range outcome shown in the analysis. Any interest rates are hypothetical and are not meant to represent any specific investment. Thomas Gold Solutions, LLC has done the due-diligence to maintain the accuracy of the information and calculations, but the assumptions do not encompass all situations. Thomas Gold Solutions, LLC does not make any guarantees on the outcome of any recommendations made based upon the above information. The projections or other information generated by this report regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

Life Insurance Analysis — Gary Continued

The Life Insurance Analysis shows the loss of **Gary** in **2017** to help illustrate the effects on the remaining spouse. **Jenna** is assumed to need **100%** of the current expenses due to the loss of Gary. These projections take into account the possible loss of salary, pension, and the surviving spouse receiving the higher of the two social security benefits. Finally, any existing death benefit payable will be shown as an inflow under annual cash flows and added to retirement funds in the projected year of death.

Year	Gary Age	Jenna Age	RETIREMENT								
			Pension Income	Social Security Income	Monthly Cash Flows	Annual Cash Flows	Net Monthly Income	Net Monthly Expenses	Net Monthly Cash Flow	Annuity Account Value	Retirement Funds
2042		81	\$795	\$2,542	\$0	\$0	\$3,289	\$8,298	-\$5,008	\$0	\$0
2043		82	\$795	\$2,588	\$0	\$0	\$3,335	\$8,589	-\$5,253	\$0	\$0
2044		83	\$795	\$2,635	\$0	\$0	\$3,381	\$8,892	-\$5,510	\$0	\$0
2045		84	\$795	\$2,682	\$0	\$0	\$3,427	\$9,208	-\$5,780	\$0	\$0
2046		85	\$795	\$2,730	\$0	\$0	\$3,475	\$9,537	-\$6,062	\$0	\$0
2047		86	\$795	\$2,779	\$0	\$0	\$3,523	\$9,880	-\$6,356	\$0	\$0
2048		87	\$795	\$2,830	\$0	\$0	\$3,573	\$10,237	-\$6,663	\$0	\$0
2049		88	\$795	\$2,880	\$0	\$0	\$3,622	\$10,610	-\$6,987	\$0	\$0
2050		89	\$795	\$2,932	\$0	\$0	\$3,673	\$10,998	-\$7,324	\$0	\$0
2051		90	\$795	\$2,985	\$0	\$0	\$3,726	\$11,403	-\$7,676	\$0	\$0
2052		91	\$795	\$3,039	\$0	\$0	\$3,779	\$11,826	-\$8,046	\$0	\$0
2053		92	\$795	\$3,094	\$0	\$0	\$3,833	\$12,267	-\$8,433	\$0	\$0
2054		93	\$795	\$3,149	\$0	\$0	\$3,887	\$12,728	-\$8,840	\$0	\$0
2055		94	\$795	\$3,206	\$0	\$0	\$3,943	\$13,208	-\$9,264	\$0	\$0
2056		95	\$795	\$3,264	\$0	\$0	\$4,000	\$13,710	-\$9,709	\$0	\$0
2057		96	\$795	\$3,322	\$0	\$0	\$4,058	\$14,233	-\$10,174	\$0	\$0
2058		97	\$795	\$3,382	\$0	\$0	\$4,117	\$14,780	-\$10,662	\$0	\$0
2059		98	\$795	\$3,443	\$0	\$0	\$4,175	\$15,351	-\$11,175	\$0	\$0
2060		99	\$795	\$3,505	\$0	\$0	\$4,235	\$15,948	-\$11,712	\$0	\$0
2061		100	\$795	\$3,568	\$0	\$0	\$4,295	\$16,571	-\$12,275	\$0	\$0

* Partial Year — Retirement funds may be pro-rated from date of analysis.

The information provided by these projections and calculators is for illustrative purposes only. Estimates included are based on information supplied by the client such as estimated Social Security benefits, pension benefits, projections of cost of living increases, inflation rates, and federal and state income tax rates. Current federal income tax tables are used in certain calculations. All of these are subject to change and will have an effect on the long range outcome shown in the analysis. Any interest rates are hypothetical and are not meant to represent any specific investment. Thomas Gold Solutions, LLC has done the due-diligence to maintain the accuracy of the information and calculations, but the assumptions do not encompass all situations. Thomas Gold Solutions, LLC does not make any guarantees on the outcome of any recommendations made based upon the above information. The projections or other information generated by this report regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

Life Insurance Analysis — Jenna

The Life Insurance Analysis shows the loss of **Jenna** in **2017** to help illustrate the effects on the remaining spouse. **Gary** is assumed to need **100%** of the current expenses due to the loss of Jenna. These projections take into account the possible loss of salary, pension, and the surviving spouse receiving the higher of the two social security benefits. Finally, any existing death benefit payable will be shown as an inflow under annual cash flows and added to retirement funds in the projected year of death.

PRE-RETIREMENT											
Year	Gary Age	Jenna Age	Gross Monthly Salary	Monthly Contributions	Monthly Cash Flows	Annual Cash Flows	Net Monthly Income	Net Monthly Expenses	Net Monthly Cash Flow	Annuity Account Value	Retirement Funds
										\$0	\$950,254
2017	56		\$6,500	\$1,500	\$1,000	\$0	\$5,143	\$8,075	-\$3,431	\$0	* \$955,887
2018	57		\$6,565	\$1,500	\$1,000	\$0	\$4,599	\$8,228	-\$4,128	\$0	\$952,402
2019	58		\$6,631	\$1,500	\$1,000	\$0	\$4,639	\$8,387	-\$4,247	\$0	\$946,680
2020	59		\$6,697	\$1,500	\$1,000	\$0	\$4,680	\$7,868	-\$3,687	\$0	\$944,429
2021	60		\$6,764	\$1,500	\$1,000	\$0	\$4,721	\$8,023	-\$3,801	\$0	\$944,044
2022	61		\$6,832	\$1,500	\$1,000	\$0	\$4,763	\$8,183	-\$3,919	\$0	\$942,908
RETIREMENT											
Year	Gary Age	Jenna Age	Pension Income	Social Security Income	Monthly Cash Flows	Annual Cash Flows	Net Monthly Income	Net Monthly Expenses	Net Monthly Cash Flow	Annuity Account Value	Retirement Funds
										\$0	\$942,908
2023	62		\$0	\$0	\$662	\$0	\$926	\$7,991	-\$7,064	\$0	* \$883,434
2024	63		\$0	\$0	\$658	\$0	\$926	\$8,157	-\$7,230	\$0	\$823,444
2025	64		\$0	\$0	\$655	\$0	\$926	\$8,328	-\$7,401	\$0	\$751,327
2026	65		\$398	\$1,911	\$652	-\$30,000	\$3,163	\$8,506	-\$5,342	\$0	\$666,716
2027	66		\$398	\$1,945	\$648	-\$30,000	\$3,195	\$8,691	-\$5,495	\$0	\$562,995
2028	67		\$398	\$1,980	\$645	\$0	\$3,229	\$8,881	-\$5,651	\$0	\$497,429
2029	68		\$398	\$2,016	\$1,000	\$0	\$3,264	\$9,079	-\$5,814	\$0	\$419,867
2030	69		\$398	\$2,052	\$0	\$0	\$2,409	\$9,284	-\$6,874	\$0	\$350,766
2031	70		\$398	\$2,089	\$0	\$0	\$2,463	\$9,496	-\$7,032	\$0	\$249,383
2032	71		\$398	\$2,127	\$0	\$0	\$2,501	\$9,717	-\$7,215	\$0	\$134,114
2033	72		\$398	\$2,165	\$0	\$0	\$2,539	\$9,945	-\$7,405	\$0	\$8,606
2034	73		\$398	\$2,204	\$0	\$0	\$2,578	\$10,182	-\$7,603	\$0	\$0
2035	74		\$398	\$2,244	\$0	\$0	\$2,618	\$10,427	-\$7,808	\$0	\$0
2036	75		\$398	\$2,284	\$0	\$0	\$2,658	\$10,682	-\$8,023	\$0	\$0
2037	76		\$398	\$2,325	\$0	\$0	\$2,699	\$10,196	-\$7,496	\$0	\$0
2038	77		\$398	\$2,367	\$0	\$0	\$2,741	\$8,331	-\$5,589	\$0	\$0
2039	78		\$398	\$2,410	\$0	\$0	\$2,784	\$8,600	-\$5,815	\$0	\$0
2040	79		\$398	\$2,453	\$0	\$0	\$2,827	\$8,881	-\$6,053	\$0	\$0
2041	80		\$398	\$2,497	\$0	\$0	\$2,871	\$9,172	-\$6,300	\$0	\$0

* Partial Year — Retirement funds may be pro-rated from date of analysis.

The information provided by these projections and calculators is for illustrative purposes only. Estimates included are based on information supplied by the client such as estimated Social Security benefits, pension benefits, projections of cost of living increases, inflation rates, and federal and state income tax rates. Current federal income tax tables are used in certain calculations. All of these are subject to change and will have an effect on the long range outcome shown in the analysis. Any interest rates are hypothetical and are not meant to represent any specific investment. Thomas Gold Solutions, LLC has done the due-diligence to maintain the accuracy of the information and calculations, but the assumptions do not encompass all situations. Thomas Gold Solutions, LLC does not make any guarantees on the outcome of any recommendations made based upon the above information. The projections or other information generated by this report regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

Life Insurance Analysis — Jenna Continued

The Life Insurance Analysis shows the loss of **Jenna** in **2017** to help illustrate the effects on the remaining spouse. **Gary** is assumed to need **100%** of the current expenses due to the loss of Jenna. These projections take into account the possible loss of salary, pension, and the surviving spouse receiving the higher of the two social security benefits. Finally, any existing death benefit payable will be shown as an inflow under annual cash flows and added to retirement funds in the projected year of death.

Year	Gary Age	Jenna Age	Pension Income	Social Security Income	Monthly Cash Flows	RETIREMENT					
						Annual Cash Flows	Net Monthly Income	Net Monthly Expenses	Net Monthly Cash Flow	Annuity Account Value	Retirement Funds
2042	81		\$398	\$2,542	\$0	\$0	\$2,916	\$8,298	-\$5,381	\$0	\$0
2043	82		\$398	\$2,588	\$0	\$0	\$2,962	\$8,589	-\$5,626	\$0	\$0
2044	83		\$398	\$2,635	\$0	\$0	\$3,009	\$8,892	-\$5,882	\$0	\$0
2045	84		\$398	\$2,682	\$0	\$0	\$3,056	\$9,208	-\$6,151	\$0	\$0
2046	85		\$398	\$2,730	\$0	\$0	\$3,104	\$9,537	-\$6,432	\$0	\$0
2047	86		\$398	\$2,779	\$0	\$0	\$3,153	\$9,880	-\$6,726	\$0	\$0
2048	87		\$398	\$2,830	\$0	\$0	\$3,204	\$10,237	-\$7,032	\$0	\$0
2049	88		\$398	\$2,880	\$0	\$0	\$3,254	\$10,610	-\$7,355	\$0	\$0
2050	89		\$398	\$2,932	\$0	\$0	\$3,306	\$10,998	-\$7,691	\$0	\$0
2051	90		\$398	\$2,985	\$0	\$0	\$3,359	\$11,403	-\$8,043	\$0	\$0
2052	91		\$398	\$3,039	\$0	\$0	\$3,413	\$11,826	-\$8,412	\$0	\$0
2053	92		\$398	\$3,094	\$0	\$0	\$3,468	\$12,267	-\$8,798	\$0	\$0
2054	93		\$398	\$3,149	\$0	\$0	\$3,523	\$12,728	-\$9,204	\$0	\$0
2055	94		\$398	\$3,206	\$0	\$0	\$3,580	\$13,208	-\$9,627	\$0	\$0
2056	95		\$398	\$3,264	\$0	\$0	\$3,638	\$13,710	-\$10,071	\$0	\$0
2057	96		\$398	\$3,322	\$0	\$0	\$3,696	\$14,233	-\$10,536	\$0	\$0
2058	97		\$398	\$3,382	\$0	\$0	\$3,755	\$14,780	-\$11,024	\$0	\$0
2059	98		\$398	\$3,443	\$0	\$0	\$3,816	\$15,351	-\$11,534	\$0	\$0
2060	99		\$398	\$3,505	\$0	\$0	\$3,877	\$15,948	-\$12,070	\$0	\$0
2061	100		\$398	\$3,568	\$0	\$0	\$3,939	\$16,571	-\$12,631	\$0	\$0

* Partial Year — Retirement funds may be pro-rated from date of analysis.

The information provided by these projections and calculators is for illustrative purposes only. Estimates included are based on information supplied by the client such as estimated Social Security benefits, pension benefits, projections of cost of living increases, inflation rates, and federal and state income tax rates. Current federal income tax tables are used in certain calculations. All of these are subject to change and will have an effect on the long range outcome shown in the analysis. Any interest rates are hypothetical and are not meant to represent any specific investment. Thomas Gold Solutions, LLC has done the due-diligence to maintain the accuracy of the information and calculations, but the assumptions do not encompass all situations. Thomas Gold Solutions, LLC does not make any guarantees on the outcome of any recommendations made based upon the above information. The projections or other information generated by this report regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

Long Term Care Summary

The Long Term Care Summary provides a comparison of the coverage you currently have versus the coverage that may be needed in the event that long term care is necessary.

In-Force Long Term Care Policies

Listed below are any existing long term care policies. These policies may either be cash plans, when you receive cash directly to spend on your care, or reimbursement plans, when you provide documentation of expenses incurred. Further, your existing plan's benefit can increase by a simple or compound inflation rate.

Owner	Company	Type	Start Date	Daily Benefit	Years	Inflation Type	Inflation %	Monthly Premium
Gary		Cash	03/2016	\$0.00	0	Compound		\$0
Jenna		Cash	03/2016	\$0.00	0	Compound		\$0

Long Term Care Analysis

The analysis below shows today's average monthly cost, any change in expenses due to one spouse entering a facility, the age of entry, and the projected % increase in facility cost per year. The analysis also shows the projected years of care needed, the projected monthly expense in the year entering the facility, along with the total cost for the duration of the stay.

Gary's Analysis	
Current Monthly Cost	\$5,931
% of Current Expenses	100.00%
Age Entering Facility	80
Cost Increase %	4.35%
Years of Care Needed	4
Projected Monthly Expense	\$17,184
Total LTC Costs	\$864,112

Jenna's Analysis	
Current Monthly Cost	\$5,931
% of Current Expenses	100.00%
Age Entering Facility	80
Cost Increase %	4.35%
Years of Care Needed	4
Projected Monthly Expense	\$17,184
Total LTC Costs	\$864,112

Gary's Long Term Care Solution

If facility care is needed, Gary would require a **\$197** daily benefit with a **4.35%** compound inflation rider today in order to cover the future monthly Long Term Care cost of **\$17,184**.

Jenna's Long Term Care Solution

If facility care is needed, Jenna would require a **\$197** daily benefit with a **4.35%** compound inflation rider today in order to cover the future monthly Long Term Care cost of **\$17,184**.

The information provided by these projections and calculators is for illustrative purposes only. Estimates included are based on information supplied by the client such as estimated Social Security benefits, pension benefits, projections of cost of living increases, inflation rates, and federal and state income tax rates. Current federal income tax tables are used in certain calculations. All of these are subject to change and will have an effect on the long range outcome shown in the analysis. Any interest rates are hypothetical and are not meant to represent any specific investment. Thomas Gold Solutions, LLC has done the due-diligence to maintain the accuracy of the information and calculations, but the assumptions do not encompass all situations. Thomas Gold Solutions, LLC does not make any guarantees on the outcome of any recommendations made based upon the above information. The projections or other information generated by this report regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

Long Term Care Analysis — Gary

The Long Term Care Analysis shows the financial effects of Gary entering a long term care facility. The scenario accounts for any in-force or existing long term care policies. Current monthly cost for care of **\$5,931** is assumed to grow at **4.35%** until Gary enters the facility at age **80** for a stay of **4** years. We assume that Jenna would need **100%** of their current expenses and that costs will continue to increase during the stay.

Year	Gary Age	Jenna Age	Pension Income	Social Security Income	Monthly Cash Flows	Annual Cash Flows	Net Monthly Income	Net Monthly Expenses	Net Monthly Cash Flow		Annuity Account Value	Retirement Funds
											\$0	\$1,214,375
2023	62	62	\$0	\$0	\$662	\$0	\$940	\$7,991	-\$7,051	4.33%	\$0	* \$1,161,795
2024	63	63	\$0	\$0	\$658	\$0	\$940	\$8,157	-\$7,217	4.48%	\$0	\$1,109,822
2025	64	64	\$0	\$0	\$655	\$0	\$940	\$8,328	-\$7,388	4.96%	\$0	\$1,054,869
2026	65	65	\$795	\$3,774	\$652	-\$30,000	\$5,393	\$8,506	-\$3,112	4.18%	\$0	\$1,010,872
2027	66	66	\$795	\$3,842	\$648	-\$30,000	\$5,457	\$8,691	-\$3,233	5.10%	\$0	\$959,339
2028	67	67	\$795	\$3,911	\$645	-\$30,000	\$5,521	\$8,881	-\$3,359	5.64%	\$0	\$905,233
2029	68	68	\$795	\$3,981	\$641	-\$30,000	\$5,586	\$9,079	-\$3,492	6.28%	\$0	\$848,423
2030	69	69	\$795	\$4,053	-\$362	\$0	\$4,759	\$9,284	-\$4,524	4.79%	\$0	\$807,816
2031	70	70	\$795	\$4,126	-\$365	\$0	\$4,867	\$9,496	-\$4,628	6.81%	\$0	\$752,868
2032	71	71	\$795	\$4,200	-\$369	\$0	\$4,940	\$9,717	-\$4,776	6.29%	\$0	\$705,552
2033	72	72	\$795	\$4,276	-\$373	\$0	\$5,015	\$9,945	-\$4,929	6.86%	\$0	\$657,168
2034	73	73	\$795	\$4,353	\$0	\$0	\$5,091	\$10,182	-\$5,090	7.09%	\$0	\$610,608
2035	74	74	\$795	\$4,431	\$0	\$0	\$5,167	\$10,427	-\$5,259	11.38%	\$0	\$541,168
2036	75	75	\$795	\$4,511	\$0	\$0	\$5,246	\$10,682	-\$5,435	9.81%	\$0	\$488,118
2037	76	76	\$795	\$4,592	\$0	\$0	\$5,326	\$10,196	-\$4,869	13.57%	\$0	\$421,909
2038	77	77	\$795	\$4,675	\$0	\$0	\$5,408	\$8,331	-\$2,922	12.00%	\$0	\$371,317
2039	78	78	\$795	\$4,759	\$0	\$0	\$5,491	\$8,600	-\$3,108	12.68%	\$0	\$324,248
2040	79	79	\$795	\$4,845	\$0	\$0	\$5,575	\$8,881	-\$3,305	15.37%	\$0	\$274,430
2041	80	80	\$795	\$4,932	-\$17,184	\$0	\$5,661	\$26,356	-\$20,695	95.10%	\$0	\$13,470
2042	81	81	\$795	\$5,021	-\$17,947	\$0	\$5,749	\$26,245	-\$20,496	100.00%	\$0	\$0
2043	82	82	\$795	\$5,111	-\$18,743	\$0	\$5,837	\$27,332	-\$21,494	0.00%	\$0	\$0
2044	83	83	\$795	\$5,203	-\$19,575	\$0	\$5,928	\$28,467	-\$22,539	0.00%	\$0	\$0
2045		84	\$795	\$2,682	\$0	\$0	\$3,429	\$9,208	-\$5,778	0.00%	\$0	\$0
2046		85	\$795	\$2,730	\$0	\$0	\$3,475	\$9,537	-\$6,062	0.00%	\$0	\$0
2047		86	\$795	\$2,779	\$0	\$0	\$3,523	\$9,880	-\$6,356	0.00%	\$0	\$0
2048		87	\$795	\$2,830	\$0	\$0	\$3,573	\$10,237	-\$6,663	0.00%	\$0	\$0
2049		88	\$795	\$2,880	\$0	\$0	\$3,622	\$10,610	-\$6,987	0.00%	\$0	\$0
2050		89	\$795	\$2,932	\$0	\$0	\$3,673	\$10,998	-\$7,324	0.00%	\$0	\$0
2051		90	\$795	\$2,985	\$0	\$0	\$3,726	\$11,403	-\$7,676	0.00%	\$0	\$0
2052		91	\$795	\$3,039	\$0	\$0	\$3,779	\$11,826	-\$8,046	0.00%	\$0	\$0

* Partial Year — Retirement funds may be pro-rated from date of analysis.

The information provided by these projections and calculators is for illustrative purposes only. Estimates included are based on information supplied by the client such as estimated Social Security benefits, pension benefits, projections of cost of living increases, inflation rates, and federal and state income tax rates. Current federal income tax tables are used in certain calculations. All of these are subject to change and will have an effect on the long range outcome shown in the analysis. Any interest rates are hypothetical and are not meant to represent any specific investment. Thomas Gold Solutions, LLC has done the due-diligence to maintain the accuracy of the information and calculations, but the assumptions do not encompass all situations. Thomas Gold Solutions, LLC does not make any guarantees on the outcome of any recommendations made based upon the above information. The projections or other information generated by this report regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

Long Term Care Analysis — Gary Continued

The Long Term Care Analysis shows the financial effects of Gary entering a long term care facility. The scenario accounts for any in-force or existing long term care policies. Current monthly cost for care of **\$5,931** is assumed to grow at **4.35%** until Gary enters the facility at age **80** for a stay of **4** years. We assume that Jenna would need **100%** of their current expenses and that costs will continue to increase during the stay.

Year	Gary Age	Jenna Age	Pension Income	Social Security Income	Monthly Cash Flows	Annual Cash Flows	Net Monthly Income	Net Monthly Expenses	Net Monthly Cash Flow		Annuity Account Value	Retirement Funds
2053		92	\$795	\$3,094	\$0	\$0	\$3,833	\$12,267	-\$8,433	0.00%	\$0	\$0
2054		93	\$795	\$3,149	\$0	\$0	\$3,887	\$12,728	-\$8,840	0.00%	\$0	\$0
2055		94	\$795	\$3,206	\$0	\$0	\$3,943	\$13,208	-\$9,264	0.00%	\$0	\$0
2056		95	\$795	\$3,264	\$0	\$0	\$4,000	\$13,710	-\$9,709	0.00%	\$0	\$0
2057		96	\$795	\$3,322	\$0	\$0	\$4,058	\$14,233	-\$10,174	0.00%	\$0	\$0
2058		97	\$795	\$3,382	\$0	\$0	\$4,117	\$14,780	-\$10,662	0.00%	\$0	\$0
2059		98	\$795	\$3,443	\$0	\$0	\$4,175	\$15,351	-\$11,175	0.00%	\$0	\$0
2060		99	\$795	\$3,505	\$0	\$0	\$4,235	\$15,948	-\$11,712	0.00%	\$0	\$0
2061		100	\$795	\$3,568	\$0	\$0	\$4,295	\$16,571	-\$12,275	0.00%	\$0	\$0

The information provided by these projections and calculators is for illustrative purposes only. Estimates included are based on information supplied by the client such as estimated Social Security benefits, pension benefits, projections of cost of living increases, inflation rates, and federal and state income tax rates. Current federal income tax tables are used in certain calculations. All of these are subject to change and will have an effect on the long range outcome shown in the analysis. Any interest rates are hypothetical and are not meant to represent any specific investment. Thomas Gold Solutions, LLC has done the due-diligence to maintain the accuracy of the information and calculations, but the assumptions do not encompass all situations. Thomas Gold Solutions, LLC does not make any guarantees on the outcome of any recommendations made based upon the above information. The projections or other information generated by this report regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

Long Term Care Analysis — Jenna

The Long Term Care Analysis shows the financial effects of Jenna entering a long term care facility. The scenario accounts for any in-force or existing long term care policies. Current monthly cost for care of **\$5,931** is assumed to grow at **4.35%** until Jenna enters the facility at age **80** for a stay of **4** years. We assume that Gary would need **100%** of their current expenses and that costs will continue to increase during the stay.

Year	Gary Age	Jenna Age	Pension Income	Social Security Income	Monthly Cash Flows	Annual Cash Flows	Net Monthly Income	Net Monthly Expenses	Net Monthly Cash Flow		Annuity Account Value	Retirement Funds
											\$0	\$1,214,375
2023	62	62	\$0	\$0	\$662	\$0	\$940	\$7,991	-\$7,051	4.33%	\$0	* \$1,161,795
2024	63	63	\$0	\$0	\$658	\$0	\$940	\$8,157	-\$7,217	4.48%	\$0	\$1,109,822
2025	64	64	\$0	\$0	\$655	\$0	\$940	\$8,328	-\$7,388	4.96%	\$0	\$1,054,869
2026	65	65	\$795	\$3,774	\$652	-\$30,000	\$5,393	\$8,506	-\$3,112	4.18%	\$0	\$1,010,872
2027	66	66	\$795	\$3,842	\$648	-\$30,000	\$5,457	\$8,691	-\$3,233	5.10%	\$0	\$959,339
2028	67	67	\$795	\$3,911	\$645	-\$30,000	\$5,521	\$8,881	-\$3,359	5.64%	\$0	\$905,233
2029	68	68	\$795	\$3,981	\$641	-\$30,000	\$5,586	\$9,079	-\$3,492	6.28%	\$0	\$848,423
2030	69	69	\$795	\$4,053	-\$362	\$0	\$4,759	\$9,284	-\$4,524	4.79%	\$0	\$807,816
2031	70	70	\$795	\$4,126	-\$365	\$0	\$4,867	\$9,496	-\$4,628	6.81%	\$0	\$752,868
2032	71	71	\$795	\$4,200	-\$369	\$0	\$4,940	\$9,717	-\$4,776	6.29%	\$0	\$705,552
2033	72	72	\$795	\$4,276	-\$373	\$0	\$5,015	\$9,945	-\$4,929	6.86%	\$0	\$657,168
2034	73	73	\$795	\$4,353	\$0	\$0	\$5,091	\$10,182	-\$5,090	7.09%	\$0	\$610,608
2035	74	74	\$795	\$4,431	\$0	\$0	\$5,167	\$10,427	-\$5,259	11.38%	\$0	\$541,168
2036	75	75	\$795	\$4,511	\$0	\$0	\$5,246	\$10,682	-\$5,435	9.81%	\$0	\$488,118
2037	76	76	\$795	\$4,592	\$0	\$0	\$5,326	\$10,196	-\$4,869	13.57%	\$0	\$421,909
2038	77	77	\$795	\$4,675	\$0	\$0	\$5,408	\$8,331	-\$2,922	12.00%	\$0	\$371,317
2039	78	78	\$795	\$4,759	\$0	\$0	\$5,491	\$8,600	-\$3,108	12.68%	\$0	\$324,248
2040	79	79	\$795	\$4,845	\$0	\$0	\$5,575	\$8,881	-\$3,305	15.37%	\$0	\$274,430
2041	80	80	\$795	\$4,932	-\$17,184	\$0	\$5,661	\$26,356	-\$20,695	95.10%	\$0	\$13,470
2042	81	81	\$795	\$5,021	-\$17,947	\$0	\$5,749	\$26,245	-\$20,496	100.00%	\$0	\$0
2043	82	82	\$795	\$5,111	-\$18,743	\$0	\$5,837	\$27,332	-\$21,494	0.00%	\$0	\$0
2044	83	83	\$795	\$5,203	-\$19,575	\$0	\$5,928	\$28,467	-\$22,539	0.00%	\$0	\$0
2045	84		\$398	\$2,682	\$0	\$0	\$3,056	\$9,208	-\$6,151	0.00%	\$0	\$0
2046	85		\$398	\$2,730	\$0	\$0	\$3,104	\$9,537	-\$6,432	0.00%	\$0	\$0
2047	86		\$398	\$2,779	\$0	\$0	\$3,153	\$9,880	-\$6,726	0.00%	\$0	\$0
2048	87		\$398	\$2,830	\$0	\$0	\$3,204	\$10,237	-\$7,032	0.00%	\$0	\$0
2049	88		\$398	\$2,880	\$0	\$0	\$3,254	\$10,610	-\$7,355	0.00%	\$0	\$0
2050	89		\$398	\$2,932	\$0	\$0	\$3,306	\$10,998	-\$7,691	0.00%	\$0	\$0
2051	90		\$398	\$2,985	\$0	\$0	\$3,359	\$11,403	-\$8,043	0.00%	\$0	\$0
2052	91		\$398	\$3,039	\$0	\$0	\$3,413	\$11,826	-\$8,412	0.00%	\$0	\$0

* Partial Year — Retirement funds may be pro-rated from date of analysis.

The information provided by these projections and calculators is for illustrative purposes only. Estimates included are based on information supplied by the client such as estimated Social Security benefits, pension benefits, projections of cost of living increases, inflation rates, and federal and state income tax rates. Current federal income tax tables are used in certain calculations. All of these are subject to change and will have an effect on the long range outcome shown in the analysis. Any interest rates are hypothetical and are not meant to represent any specific investment. Thomas Gold Solutions, LLC has done the due-diligence to maintain the accuracy of the information and calculations, but the assumptions do not encompass all situations. Thomas Gold Solutions, LLC does not make any guarantees on the outcome of any recommendations made based upon the above information. The projections or other information generated by this report regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

Long Term Care Analysis — Jenna Continued

The Long Term Care Analysis shows the financial effects of Jenna entering a long term care facility. The scenario accounts for any in-force or existing long term care policies. Current monthly cost for care of **\$5,931** is assumed to grow at **4.35%** until Jenna enters the facility at age **80** for a stay of **4** years. We assume that Gary would need **100%** of their current expenses and that costs will continue to increase during the stay.

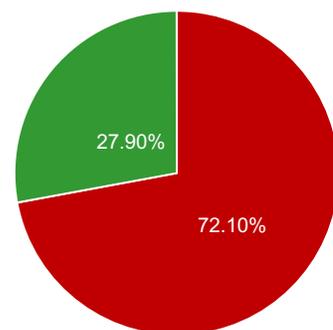
Year	Gary Age	Jenna Age	Pension Income	Social Security Income	Monthly Cash Flows	Annual Cash Flows	Net Monthly Income	Net Monthly Expenses	Net Monthly Cash Flow		Annuity Account Value	Retirement Funds
2053	92		\$398	\$3,094	\$0	\$0	\$3,468	\$12,267	-\$8,798	0.00%	\$0	\$0
2054	93		\$398	\$3,149	\$0	\$0	\$3,523	\$12,728	-\$9,204	0.00%	\$0	\$0
2055	94		\$398	\$3,206	\$0	\$0	\$3,580	\$13,208	-\$9,627	0.00%	\$0	\$0
2056	95		\$398	\$3,264	\$0	\$0	\$3,638	\$13,710	-\$10,071	0.00%	\$0	\$0
2057	96		\$398	\$3,322	\$0	\$0	\$3,696	\$14,233	-\$10,536	0.00%	\$0	\$0
2058	97		\$398	\$3,382	\$0	\$0	\$3,755	\$14,780	-\$11,024	0.00%	\$0	\$0
2059	98		\$398	\$3,443	\$0	\$0	\$3,816	\$15,351	-\$11,534	0.00%	\$0	\$0
2060	99		\$398	\$3,505	\$0	\$0	\$3,877	\$15,948	-\$12,070	0.00%	\$0	\$0
2061	100		\$398	\$3,568	\$0	\$0	\$3,939	\$16,571	-\$12,631	0.00%	\$0	\$0

The information provided by these projections and calculators is for illustrative purposes only. Estimates included are based on information supplied by the client such as estimated Social Security benefits, pension benefits, projections of cost of living increases, inflation rates, and federal and state income tax rates. Current federal income tax tables are used in certain calculations. All of these are subject to change and will have an effect on the long range outcome shown in the analysis. Any interest rates are hypothetical and are not meant to represent any specific investment. Thomas Gold Solutions, LLC has done the due-diligence to maintain the accuracy of the information and calculations, but the assumptions do not encompass all situations. Thomas Gold Solutions, LLC does not make any guarantees on the outcome of any recommendations made based upon the above information. The projections or other information generated by this report regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

Market Comparison

The **10 –Year Balance Tab 6 Projected Rates of Return** assumes that each asset will receive the specific rate of return chosen during and after retirement. The **10 –Year Balance Tab 9 Market Period Rates of Return: 2000 – 2009** shows each account projected as **Low Risk**, receiving the same chosen rate of return as the **Retirement Summary**. The account(s) selected as **At Risk** are projected to receive the **S&P 500 Returns** (without reinvested dividends), during the period from **2000 – 2009**, beginning on your retirement date. After the **10 –Year Period** is over, each account is projected to receive the chosen rate of return during and after retirement matching the **Retirement Summary**. Comparing these two scenarios produces the **Difference**.

Market Comparison	
Beginning of 10 Year S&P 500 Illustration Period	2000
10 – Year Balance Tab 6 Projected Rates of Return	\$705,552
10 – Year Balance Tab 9 Market Rates of Return 2000 – 2009	\$274,610
Difference	↓ -\$430,941



Low Risk At Risk

YEAR & AGE			RETIREMENT SUMMARY		MARKET COMPARISON †		DIFFERENCE	
Year	Gary Age	Jenna Age	Rate of Return	Retirement Funds	Rate of Return	Retirement Funds	+	-
				\$1,214,375		\$1,214,375		\$0
2023	62	62	3.08%	* \$1,161,795	-10.14%	* \$1,044,650	↓	-\$117,145
2024	63	63	3.31%	\$1,109,822	-13.04%	\$862,505	↓	-\$247,317
2025	64	64	3.41%	\$1,054,869	-23.37%	\$638,941	↓	-\$415,928
2026	65	65	3.47%	\$1,010,872	26.38%	\$693,053	↓	-\$317,819
2027	66	66	3.50%	\$959,339	8.99%	\$656,902	↓	-\$302,437
2028	67	67	3.53%	\$905,233	3.00%	\$588,345	↓	-\$316,888
2029	68	68	3.57%	\$848,423	13.62%	\$569,419	↓	-\$279,004
2030	69	69	3.61%	\$807,816	3.53%	\$517,758	↓	-\$290,058
2031	70	70	3.66%	\$752,868	-38.49%	\$285,631	↓	-\$467,237
2032	71	71	3.72%	\$705,552	23.45%	\$274,610	↓	-\$430,942
2033	72	72	3.72%	\$657,168	3.72%	\$214,413	↓	-\$442,755
2034	73	73	3.70%	\$610,608	3.70%	\$154,943	↓	-\$455,665
2035	74	74	3.67%	\$541,168	3.67%	\$68,369	↓	-\$472,799
2036	75	75	3.64%	\$488,118	3.64%	\$0	↓	-\$488,118
2037	76	76	3.63%	\$421,909	3.63%	\$0	↓	-\$421,909
2038	77	77	3.61%	\$371,317	3.61%	\$0	↓	-\$371,317
2039	78	78	3.58%	\$324,248	3.58%	\$0	↓	-\$324,248
2040	79	79	3.55%	\$274,430	3.55%	\$0	↓	-\$274,430

* Partial Year — Retirement funds may be pro-rated from date of analysis.

† The annual gain or loss in the S&P 500 stock index does not include dividend reinvestment.

The hypothetical rate of return is for illustration purposes only and is not meant to represent the past or future returns of any specific investment or investment strategy, or to imply guaranteed earnings. This illustration does not reflect sales charges or other expenses that may be required for some investments. If reflected, they would reduce the figures shown here. Actual investment results may be more or less than those shown. This illustration does not represent any specific product and/or service.

The information provided by these projections and calculators is for illustrative purposes only. Estimates included are based on information supplied by the client such as estimated Social Security benefits, pension benefits, projections of cost of living increases, inflation rates, and federal and state income tax rates. Current federal income tax tables are used in certain calculations. All of these are subject to change and will have an effect on the long range outcome shown in the analysis. Any interest rates are hypothetical and are not meant to represent any specific investment. Thomas Gold Solutions, LLC has done the due-diligence to maintain the accuracy of the information and calculations, but the assumptions do not encompass all situations. Thomas Gold Solutions, LLC does not make any guarantees on the outcome of any recommendations made based upon the above information. The projections or other information generated by this report regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

Market Comparison Continued

The **10 –Year Balance Tab 6 Projected Rates of Return** assumes that each asset will receive the specific rate of return chosen during and after retirement. The **10 –Year Balance Tab 9 Market Period Rates of Return: 2000 – 2009** shows each account projected as **Low Risk**, receiving the same chosen rate of return as the **Retirement Summary**. The account(s) selected as **At Risk** are projected to receive the **S&P 500 Returns** (without reinvested dividends), during the period from **2000 – 2009**, beginning on your retirement date. After the **10 –Year Period** is over, each account is projected to receive the chosen rate of return during and after retirement matching the **Retirement Summary**. Comparing these two scenarios produces the **Difference**.

YEAR & AGE			RETIREMENT SUMMARY		MARKET COMPARISON †		DIFFERENCE	
Year	Gary Age	Jenna Age	Rate of Return	Retirement Funds	Rate of Return	Retirement Funds	+	-
2041	80	80	3.51%	\$219,651	3.51%	\$0	↓	-\$219,651
2042	81	81	3.44%	\$172,027	3.44%	\$0	↓	-\$172,027
2043	82	82	3.35%	\$124,427	3.35%	\$0	↓	-\$124,427
2044	83	83	3.18%	\$73,388	3.18%	\$0	↓	-\$73,388
2045	84	84	3.00%	\$28,031	3.00%	\$0	↓	-\$28,031
2046	85	85	3.00%	\$0	3.00%	\$0	↓	\$0
2047	86	86	0.00%	\$0	0.00%	\$0	↓	\$0
2048	87	87	0.00%	\$0	0.00%	\$0	↓	\$0
2049	88	88	0.00%	\$0	0.00%	\$0	↓	\$0
2050	89	89	0.00%	\$0	0.00%	\$0	↓	\$0
2051	90	90	0.00%	\$0	0.00%	\$0	↓	\$0
2052	91	91	0.00%	\$0	0.00%	\$0	↓	\$0
2053	92	92	0.00%	\$0	0.00%	\$0	↓	\$0
2054	93	93	0.00%	\$0	0.00%	\$0	↓	\$0
2055	94	94	0.00%	\$0	0.00%	\$0	↓	\$0
2056	95	95	0.00%	\$0	0.00%	\$0	↓	\$0
2057	96	96	0.00%	\$0	0.00%	\$0	↓	\$0
2058	97	97	0.00%	\$0	0.00%	\$0	↓	\$0
2059	98	98	0.00%	\$0	0.00%	\$0	↓	\$0
2060	99	99	0.00%	\$0	0.00%	\$0	↓	\$0
2061	100	100	0.00%	\$0	0.00%	\$0	↓	\$0

† The annual gain or loss in the S&P 500 stock index does not include dividend reinvestment.

The hypothetical rate of return is for illustration purposes only and is not meant to represent the past or future returns of any specific investment or investment strategy, or to imply guaranteed earnings. This illustration does not reflect sales charges or other expenses that may be required for some investments. If reflected, they would reduce the figures shown here. Actual investment results may be more or less than those shown. This illustration does not represent any specific product and/or service.

The information provided by these projections and calculators is for illustrative purposes only. Estimates included are based on information supplied by the client such as estimated Social Security benefits, pension benefits, projections of cost of living increases, inflation rates, and federal and state income tax rates. Current federal income tax tables are used in certain calculations. All of these are subject to change and will have an effect on the long range outcome shown in the analysis. Any interest rates are hypothetical and are not meant to represent any specific investment. Thomas Gold Solutions, LLC has done the due-diligence to maintain the accuracy of the information and calculations, but the assumptions do not encompass all situations. Thomas Gold Solutions, LLC does not make any guarantees on the outcome of any recommendations made based upon the above information. The projections or other information generated by this report regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

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: _____

The information provided by these projections and calculators is for illustrative purposes only. Estimates included are based on information supplied by the client such as estimated Social Security benefits, pension benefits, projections of cost of living increases, inflation rates, and federal and state income tax rates. Current federal income tax tables are used in certain calculations. All of these are subject to change and will have an effect on the long range outcome shown in the analysis. Any interest rates are hypothetical and are not meant to represent any specific investment. Thomas Gold Solutions, LLC has done the due-diligence to maintain the accuracy of the information and calculations, but the assumptions do not encompass all situations. Thomas Gold Solutions, LLC does not make any guarantees on the outcome of any recommendations made based upon the above information. The projections or other information generated by this report regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.