

CONFIDENTIAL

FINANCIAL ANALYSIS

FOR

RANDY & RACHEL RISK

October 5, 2016

Thomas Gold Solutions
WA
O: 800-854-6621
www.retirementanalyzer.com



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	Bank of America	1099 Interest	Checking	Low Risk	\$135,000	\$0
2	Joint	TD Bank	Non-Qualified	Stock	At Risk	\$91,250	\$0
3	Randy	Google	Non-Qualified	Stock	At Risk	\$317,998	\$0
4	Randy	Fidelity	401(k)	UIT	At Risk	\$281,000	\$500
5	Rachel	TD Ameritrade	401(k)	Managed Money	At Risk	\$263,000	\$200
6	Randy	Vanguard	401(k)	Mutual Fund	At Risk	\$290,000	\$0

The current value of your retirement assets is **\$1,378,248**.

You are currently contributing a total of **\$700** per month to your retirement accounts.

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.

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 **9.80%** of your assets in low risk, and **90.20%** 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 **\$1,378,248** currently in your retirement assets, **65.00%** of your assets should be invested in low risk, and **35.00%** should be at risk 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:

We are projecting a portfolio average rate of return, or growth rate of **2.78%** on your retirement funds which may change, from today up until the first day of retirement. We are projecting a portfolio average rate of return, or growth rate of **2.78%** 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 is **\$75,000**.

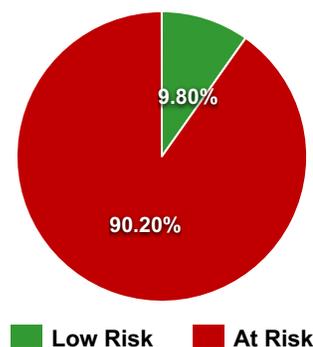
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Market Comparison

The **10 Year Balance – Portfolio Weighted Average** assumes that each asset will receive the specific rate of return chosen during and after retirement. The **10 Year Balance – Previous S&P 500 Returns: 2000 – 2009** shows each account projected as **Low Risk**, receiving the same single rate of return. The accounts selected as **At Risk** are projected to receive the S&P 500 returns (without re-invested dividends), during the period from **2000-2009** beginning at retirement. After the 10 year period, each account is projected to receive the specific rate of return chosen during and after retirement. Comparing these two scenarios produces the difference.

Market Comparison	
Beginning of 10 Year S&P 500 Illustration Period	2000
10 Year Balance – Portfolio Weighted Average Rate of Return	\$1,911,265
10 Year Balance – Previous S&P 500 Returns: 2000 – 2009	\$1,243,679
Difference	-\$667,585

Current Risk Level: 90.20%



YEAR & AGE			RETIREMENT SUMMARY		MARKET COMPARISON †		DIFFERENCE	
Year	Randy Age	Rachel Age	Rate of Return	Retirement Funds	Rate of Return	Retirement Funds	+	-
				\$1,815,909		\$1,815,909		\$0
2025	71	65	2.74%	* \$1,834,917	-10.14%	* \$1,621,975		-\$212,942
2026	72	66	2.79%	\$1,857,590	-13.04%	\$1,410,716		-\$446,874
2027	73	67	2.84%	\$1,878,586	-23.37%	\$1,110,798		-\$767,788
2028	74	68	2.89%	\$1,899,000	26.38%	\$1,373,123		-\$525,877
2029	75	69	2.94%	\$1,918,665	8.99%	\$1,457,215		-\$461,450
2030	76	70	2.97%	\$1,931,793	3.00%	\$1,456,786		-\$475,007
2031	77	71	2.98%	\$1,929,582	13.62%	\$1,587,141		-\$342,441
2032	78	72	2.98%	\$1,924,939	3.53%	\$1,579,945		-\$344,994
2033	79	73	2.98%	\$1,924,830	-38.49%	\$1,096,531		-\$828,299
2034	80	74	2.99%	\$1,911,265	23.45%	\$1,243,679		-\$667,586
2035	81	75	2.99%	\$1,890,916	2.99%	\$1,202,699		-\$688,217
2036	82	76	2.99%	\$1,864,870	2.99%	\$1,155,385		-\$709,485
2037	83	77	3.00%	\$1,833,233	3.00%	\$1,101,824		-\$731,409
2038	84	78	3.00%	\$1,801,528	3.00%	\$1,047,646		-\$753,882
2039	85	79	3.00%	\$1,771,540	3.00%	\$995,160		-\$776,380
2040	86	80	3.00%	\$1,737,866	3.00%	\$938,986		-\$798,880
2041	87	81	3.01%	\$1,711,864	3.01%	\$890,139		-\$821,725
2042	88	82	3.01%	\$1,689,361	3.01%	\$843,830		-\$845,531

* 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.

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Market Comparison Continued

The **10 Year Balance – Portfolio Weighted Average** assumes that each asset will receive the specific rate of return chosen during and after retirement. The **10 Year Balance – Previous S&P 500 Returns: 2000 – 2009** shows each account projected as **Low Risk**, receiving the same single rate of return. The accounts selected as **At Risk** are projected to receive the S&P 500 returns (without re-invested dividends), during the period from **2000-2009** beginning at retirement. After the 10 year period, each account is projected to receive the specific rate of return chosen during and after retirement. Comparing these two scenarios produces the difference.

YEAR & AGE			RETIREMENT SUMMARY		MARKET COMPARISON †		DIFFERENCE	
Year	Randy Age	Rachel Age	Rate of Return	Retirement Funds	Rate of Return	Retirement Funds	+	-
2043	89	83	3.03%	\$1,656,075	3.03%	\$785,398		-\$870,677
2044	90	84	3.06%	\$1,608,158	3.06%	\$710,758		-\$897,400
2045	91	85	3.11%	\$1,566,706	3.11%	\$640,551		-\$926,155
2046	92	86	3.13%	\$1,529,708	3.13%	\$573,396		-\$956,312
2047	93	87	3.13%	\$1,487,653	3.13%	\$500,266		-\$987,387
2048	94	88	3.12%	\$1,438,984	3.12%	\$419,696		-\$1,019,288
2049	95	89	3.12%	\$1,382,943	3.12%	\$330,906		-\$1,052,037
2050	96	90	3.11%	\$1,318,757	3.11%	\$233,604		-\$1,085,153
2051	97	91	3.07%	\$1,253,485	3.07%	\$134,890		-\$1,118,595
2052	98	92	3.02%	\$1,179,801	3.02%	\$27,183		-\$1,152,618
2053	99	93	3.00%	\$1,120,411	3.00%	\$0		-\$1,120,411
2054	100	94	3.00%	\$1,070,162	3.00%	\$0		-\$1,070,162
2055	101	95	3.00%	\$1,014,185	3.00%	\$0		-\$1,014,185
2056	102	96	3.00%	\$952,147	3.00%	\$0		-\$952,147
2057	103	97	3.00%	\$883,699	3.00%	\$0		-\$883,699
2058	104	98	3.00%	\$808,487	3.00%	\$0		-\$808,487
2059	105	99	3.00%	\$726,117	3.00%	\$0		-\$726,117
2060	106	100	3.00%	\$636,185	3.00%	\$0		-\$636,185

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#	Owner	Company	Tax Classification	Investment Vehicle	Risk Type	Value	Monthly Contributions
1	Joint	Bank of America	1099 Interest	Checking	Low Risk	\$135,000	\$0
2	Joint	TD Bank	Non-Qualified	Stock	At Risk	\$91,250	\$0
3	Randy	Google	Non-Qualified	Stock	At Risk	\$317,998	\$0
4	Randy	Fidelity	401(k)	UIT	Low Risk	\$0	\$500
5	Rachel	TD Ameritrade	401(k)	Managed Money	At Risk	\$263,000	\$200
6	Randy	Conservative Product	Traditional IRA	Mutual Fund	Low Risk	\$571,000	\$0

The current value of your retirement assets is **\$1,378,248**.

You are currently contributing a total of **\$700** per month to your retirement accounts.

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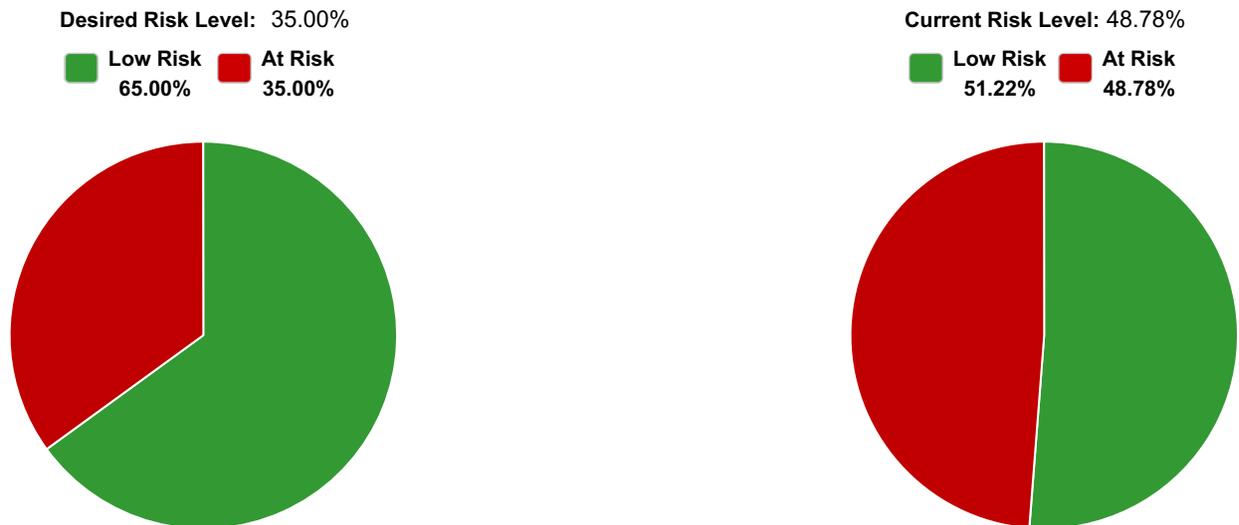
Suitable Risk Level vs. Current Risk Level

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

Your current portfolio is structured with **51.22%** of your assets in low risk, and **48.78%** 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 **\$1,378,248** currently in your retirement assets, **65.00%** of your assets should be invested in low risk, and **35.00%** should be at risk 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:

We are projecting a portfolio average rate of return, or growth rate of **3.19%** on your retirement funds which may change, from today up until the first day of retirement. We are projecting a portfolio average rate of return, or growth rate of **3.19%** 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 is **\$75,000**.

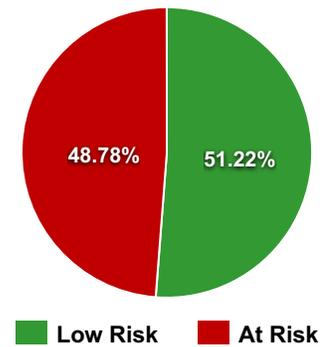
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Market Comparison

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Market Comparison	
Beginning of 10 Year S&P 500 Illustration Period	2000
10 Year Balance – Portfolio Weighted Average Rate of Return	\$2,047,157
10 Year Balance – Previous S&P 500 Returns: 2000 – 2009	\$1,691,160
Difference	-\$355,996

Current Risk Level: 48.78%



YEAR & AGE			RETIREMENT SUMMARY		MARKET COMPARISON †		DIFFERENCE	
Year	Randy Age	Rachel Age	Rate of Return	Retirement Funds	Rate of Return	Retirement Funds	+	-
				\$1,875,193		\$1,875,193		\$0
2025	71	65	3.08%	* \$1,902,416	-10.14%	* \$1,788,960		-\$113,456
2026	72	66	3.13%	\$1,932,730	-13.04%	\$1,692,360		-\$240,370
2027	73	67	3.17%	\$1,961,426	-23.37%	\$1,543,753		-\$417,673
2028	74	68	3.21%	\$1,989,586	26.38%	\$1,708,582		-\$281,004
2029	75	69	3.25%	\$2,017,003	8.99%	\$1,773,005		-\$243,998
2030	76	70	3.27%	\$2,036,750	3.00%	\$1,785,331		-\$251,419
2031	77	71	3.27%	\$2,042,038	13.62%	\$1,864,706		-\$177,332
2032	78	72	3.27%	\$2,046,378	3.53%	\$1,867,774		-\$178,604
2033	79	73	3.26%	\$2,053,170	-38.49%	\$1,614,270		-\$438,900
2034	80	74	3.26%	\$2,047,157	23.45%	\$1,691,160		-\$355,997
2035	81	75	3.26%	\$2,034,259	3.26%	\$1,667,434		-\$366,825
2036	82	76	3.26%	\$2,015,573	3.26%	\$1,637,591		-\$377,982
2037	83	77	3.25%	\$1,991,180	3.25%	\$1,601,701		-\$389,479
2038	84	78	3.25%	\$1,966,581	3.25%	\$1,565,449		-\$401,132
2039	85	79	3.25%	\$1,943,533	3.25%	\$1,530,576		-\$412,957
2040	86	80	3.25%	\$1,916,613	3.25%	\$1,491,453		-\$425,160
2041	87	81	3.24%	\$1,900,665	3.24%	\$1,462,915		-\$437,750
2042	88	82	3.24%	\$1,885,236	3.24%	\$1,434,241		-\$450,995

* 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.

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Market Comparison Continued

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YEAR & AGE			RETIREMENT SUMMARY		MARKET COMPARISON †		DIFFERENCE	
Year	Randy Age	Rachel Age	Rate of Return	Retirement Funds	Rate of Return	Retirement Funds	+	-
2043	89	83	3.25%	\$1,855,681	3.25%	\$1,390,477		-\$465,204
2044	90	84	3.24%	\$1,813,936	3.24%	\$1,333,451		-\$480,485
2045	91	85	3.24%	\$1,778,649	3.24%	\$1,281,816		-\$496,833
2046	92	86	3.23%	\$1,740,988	3.23%	\$1,226,789		-\$514,199
2047	93	87	3.22%	\$1,697,470	3.22%	\$1,164,909		-\$532,561
2048	94	88	3.21%	\$1,653,519	3.21%	\$1,102,105		-\$551,414
2049	95	89	3.19%	\$1,611,525	3.19%	\$1,040,663		-\$570,862
2050	96	90	3.16%	\$1,562,445	3.16%	\$972,094		-\$590,351
2051	97	91	3.12%	\$1,505,178	3.12%	\$895,388		-\$609,790
2052	98	92	3.09%	\$1,438,936	3.09%	\$809,831		-\$629,105
2053	99	93	3.04%	\$1,363,111	3.04%	\$714,816		-\$648,295
2054	100	94	3.00%	\$1,289,255	3.00%	\$621,242		-\$668,013
2055	101	95	3.00%	\$1,237,600	3.00%	\$549,268		-\$688,332
2056	102	96	3.00%	\$1,179,969	3.00%	\$470,701		-\$709,268
2057	103	97	3.00%	\$1,116,014	3.00%	\$385,172		-\$730,842
2058	104	98	3.00%	\$1,045,383	3.00%	\$292,313		-\$753,070
2059	105	99	3.00%	\$967,687	3.00%	\$191,712		-\$775,975
2060	106	100	3.00%	\$882,519	3.00%	\$82,941		-\$799,578

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