



RETIREMENT COMPASS REPORT

Analysis for:

Gary Sample and Mary Sample

Prepared on August 29, 2018

Presented By:

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Client Information

Name: Gary Sample
DOB: November 05, 1952
Current Age: 65
Assumed Effective Tax Rate: 15%

Name: Mary Sample
DOB: July 22, 1953
Current Age: 65

Retirement Compass Strategy

Acct #	Owner	Asset Type	Tax Type	Value
1	Joint	Existing: Bank Accounts	Non-Qualified	\$ 35,000
2	Joint	Concept: Professionally Managed Portfolio	Non-Qualified	155,000
3	Joint	Concept: Fixed Indexed Annuity	Non-Qualified	57,000
4	Gary	Existing: 401k Account	Qualified	358,000
5	Gary	Concept: Joint Lifetime Income	Qualified	212,000
6	Mary	Existing: 401k Account	Qualified	265,000
7	Mary	Concept: Fixed Indexed Annuity	Qualified	137,000
8	Gary	Concept: Professionally Managed Portfolio	Roth	27,000
9	Mary	Concept: Professionally Managed Portfolio	Roth	27,000
TOTAL:				\$1,273,000

Income Goal Summary

	Annual Amount	COLA	Start Age	End Age
Income Goal 1	\$ 150,000	1.0%	64 / 64	65 / 65
Income Goal 2	120,000	1.0%	66 / 66	94 / 94



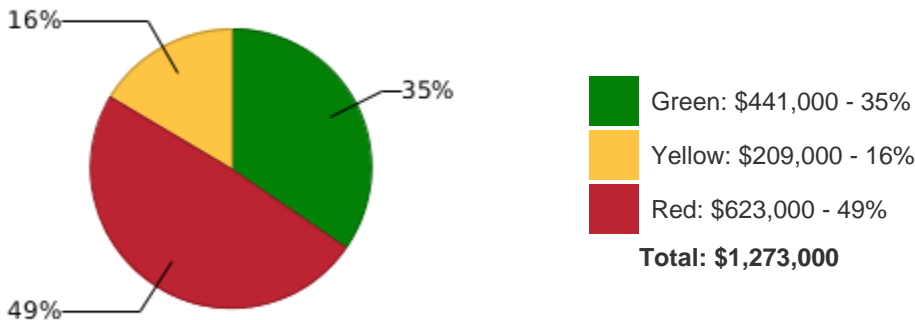


Other Income Sources

Below is a summary of income from Employment, Social Security, Pension and other sources

Owner	Income Source	Annual Amount	COLA	Start Age	End Age
Gary	Employment	\$ 90,000	1.0%	64	65
Mary	Employment	60,000	1.0%	64	65
Gary	Pension	24,000	1.0%	66	94
Gary	Social Security	28,356	1.0%	66	94
Mary	Social Security	30,252	1.0%	70	94
Mary	Social Security Spousal Benefit	13,464	1.0%	66	69

Color of Money Summary



Green Money (Safer Assets)

These assets are designed to provide principal protection and provide an opportunity for conservative returns. Your growth potential is less than Red or Yellow Money. Examples of Green Money may include government bonds, CDs, fixed and indexed annuities.

Yellow Money (Managed Assets)

These assets are professionally managed for a specific purpose. Yellow money can be managed toward your individual investment objectives and risk tolerance such as: growth, income, or principal preservation. The growth potential is greater than Green Money but Yellow Money is subject to market risk and potential loss of principal.

Red Money (Unmanaged Assets)

Red Money assets carry varying levels of risk and are generally not being managed for a specific purpose. Red Money may be subject to market fluctuation and the potential loss of principal. There is an opportunity for growth with red assets but you need to make sure you are prepared to proceed with caution. Examples of Red Money may include: company stock, REITs, and Variable Annuities.





RETIREMENT COMPASS REPORT

Income Forecast

Beginning Portfolio Balance
\$1,300,920

Total Portfolio Income
\$1,628,061

Ending Portfolio Balance
\$0

Year	Age	Employment Income	Social Security Income	Pension Income	Other Income	Portfolio Income	Income Total	Income Goal	Over/(Short)	Portfolio Balance
2018	65 / 65	\$ 151,500	\$ 0	\$ 0	\$ 0	\$ 0	\$ 151,500	\$ 151,500	\$ 0	\$ 1,370,552
2019	66 / 66	0	41,820	24,000	0	54,180	120,000	120,000	0	1,373,336
2020	67 / 67	0	42,238	24,240	0	54,722	121,200	121,200	0	1,375,751
2021	68 / 68	0	42,661	24,482	0	55,269	122,412	122,412	0	1,377,777
2022	69 / 69	0	43,087	24,727	0	55,822	123,636	123,636	0	1,379,390
2023	70 / 70	0	59,759	24,974	0	40,139	124,872	124,872	0	1,397,590
2024	71 / 71	0	60,357	25,224	0	40,596	126,177	126,121	56	1,416,261
2025	72 / 72	0	60,961	25,476	0	41,924	128,361	127,382	979	1,434,516
2026	73 / 73	0	61,570	25,731	0	43,307	130,608	128,656	1,952	1,452,280
2027	74 / 74	0	62,186	25,989	0	44,745	132,920	129,943	2,977	1,469,473
2028	75 / 75	0	62,808	26,248	0	46,242	135,298	131,242	4,056	1,486,009
2029	76 / 76	0	63,436	26,511	0	47,797	137,744	132,555	5,189	1,501,798
2030	77 / 77	0	64,070	26,776	0	49,229	140,076	133,880	6,195	1,516,936
2031	78 / 78	0	64,711	27,044	0	50,900	142,655	135,219	7,436	1,531,144
2032	79 / 79	0	65,358	27,314	0	52,418	145,090	136,571	8,519	1,544,541
2033	80 / 80	0	66,012	27,587	0	53,974	147,573	137,937	9,636	1,557,050
2034	81 / 81	0	66,672	27,863	0	55,566	150,101	139,316	10,785	1,568,593
2035	82 / 82	0	67,338	28,142	0	57,193	152,673	140,709	11,964	1,579,091
2036	83 / 83	0	68,012	28,423	0	58,851	155,286	142,117	13,169	1,588,464
2037	84 / 84	0	68,692	28,708	0	60,536	157,935	143,538	14,397	1,596,632
2038	85 / 85	0	69,379	28,995	0	61,893	160,267	144,973	15,294	1,603,883
2039	86 / 86	0	70,073	29,285	0	63,234	162,592	146,423	16,169	1,610,195
2040	87 / 87	0	70,773	29,577	0	64,550	164,900	147,887	17,013	1,615,551
2041	88 / 88	0	71,481	29,873	0	65,828	167,183	149,366	17,817	1,619,948
2042	89 / 89	0	72,196	30,172	0	67,058	169,426	150,860	18,566	1,623,394
2043	90 / 90	0	72,918	30,474	0	67,717	171,109	152,368	18,741	1,626,445
2044	91 / 91	0	73,647	30,778	0	68,268	172,693	153,892	18,801	1,629,201
2045	92 / 92	0	74,383	31,086	0	68,693	174,162	155,431	18,731	1,631,782
2046	93 / 93	0	75,127	31,397	0	68,972	175,496	156,985	18,511	1,634,338
2047	94 / 94	0	75,879	31,711	0	68,438	176,028	158,555	17,473	1,637,724
2048	95 / 95	0	0	0	0	0	0	0	0	0
TOTAL		\$151,500	\$1,857,602	\$802,809	\$0	\$1,628,061	\$4,439,972			





RETIREMENT COMPASS REPORT

Portfolio Income Detail

Year	Age	Acct #1: Existing Bank Accounts	Acct #3: Concept Fixed Indexed Annuity	Acct #5: Concept Joint Lifetime Income	Acct #7: Concept Fixed Indexed Annuity	Acct #2: Concept Professionally Managed Portfolio	Acct #8: Concept Professionally Managed Portfolio	Acct #9: Concept Professionally Managed Portfolio	Acct #4: Existing 401k Account	Acct #6: Existing 401k Account	Total Investment Income
2018	65 / 65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
2019	66 / 66	0	0	10,477	8,186	0	0	0	20,428	15,089	54,180
2020	67 / 67	0	0	10,477	8,223	0	0	0	20,718	15,304	54,722
2021	68 / 68	0	0	10,477	8,260	0	0	0	21,011	15,520	55,269
2022	69 / 69	0	0	10,477	8,297	0	0	0	21,308	15,740	55,822
2023	70 / 70	0	0	10,477	5,385	0	0	0	13,963	10,314	40,139
2024	71 / 71	0	0	10,477	5,425	0	0	0	14,202	10,491	40,596
2025	72 / 72	0	0	10,477	5,620	0	0	0	14,854	10,972	41,924
2026	73 / 73	0	0	10,477	5,821	0	0	0	15,534	11,474	43,307
2027	74 / 74	0	0	10,477	6,029	0	0	0	16,242	11,997	44,745
2028	75 / 75	0	0	10,477	6,243	0	0	0	16,980	12,542	46,242
2029	76 / 76	0	0	10,477	6,463	0	0	0	17,747	13,110	47,797
2030	77 / 77	0	0	10,477	6,658	0	0	0	18,459	13,635	49,229
2031	78 / 78	0	0	10,477	6,890	0	0	0	19,287	14,246	50,900
2032	79 / 79	0	0	10,477	7,092	0	0	0	20,043	14,805	52,418
2033	80 / 80	0	0	10,477	7,297	0	0	0	20,820	15,379	53,974
2034	81 / 81	0	0	10,477	7,504	0	0	0	21,617	15,968	55,566
2035	82 / 82	0	0	10,477	7,713	0	0	0	22,432	16,570	57,193
2036	83 / 83	0	0	10,477	7,923	0	0	0	23,265	17,185	58,851
2037	84 / 84	0	0	10,477	8,134	0	0	0	24,113	17,812	60,536
2038	85 / 85	0	0	10,477	8,288	0	0	0	24,805	18,323	61,893
2039	86 / 86	0	0	10,477	8,436	0	0	0	25,492	18,830	63,234
2040	87 / 87	0	0	10,477	8,577	0	0	0	26,167	19,329	64,550
TOTAL		\$0	\$0	\$303,839	\$220,136	\$0	\$0	\$0	\$635,017	\$469,069	\$1,628,061





RETIREMENT COMPASS REPORT

Year	Age	Acct #1: Existing Bank Accounts	Acct #3: Concept Fixed Indexed Annuity	Acct #5: Concept Joint Lifetime Income	Acct #7: Concept Fixed Indexed Annuity	Acct #2: Concept Professionally Managed Portfolio	Acct #8: Concept Professionally Managed Portfolio	Acct #9: Concept Professionally Managed Portfolio	Acct #4: Existing 401k Account	Acct #6: Existing 401k Account	Total Investment Income
	87										
2041	88 / 88	0	0	10,477	8,709	0	0	0	26,826	19,816	65,828
2042	89 / 89	0	0	10,477	8,831	0	0	0	27,463	20,286	67,058
2043	90 / 90	0	0	10,477	8,862	0	0	0	27,825	20,553	67,717
2044	91 / 91	0	0	10,477	8,875	0	0	0	28,134	20,782	68,268
2045	92 / 92	0	0	10,477	8,868	0	0	0	28,382	20,965	68,693
2046	93 / 93	0	0	10,477	8,839	0	0	0	28,560	21,096	68,972
2047	94 / 94	0	0	10,477	8,687	0	0	0	28,340	20,934	68,438
2048	95 / 95	0	0	0	0	0	0	0	0	0	0
TOTAL		\$0	\$0	\$303,839	\$220,136	\$0	\$0	\$0	\$635,017	\$469,069	\$1,628,061





RETIREMENT COMPASS REPORT

Portfolio Balance Detail

Year	Age	Acct #1: Existing Bank Accounts	Acct #3: Concept Fixed Indexed Annuity	Acct #5: Concept Joint Lifetime Income	Acct #7: Concept Fixed Indexed Annuity	Acct #2: Concept Professionally Managed Portfolio	Acct #8: Concept Professionally Managed Portfolio	Acct #9: Concept Professionally Managed Portfolio	Acct #4: Existing 401k Account	Acct #6: Existing 401k Account	Total Portfolio Balance
2018	65 / 65	\$ 35,035	\$ 58,710	\$ 235,829	\$ 153,878	\$ 162,750	\$ 28,350	\$ 28,350	\$ 384,000	\$ 283,650	\$ 1,370,552
2019	66 / 66	35,070	60,471	232,112	151,520	170,888	29,768	29,768	381,751	281,989	1,373,336
2020	67 / 67	35,105	62,285	228,284	149,029	179,432	31,256	31,256	379,085	280,019	1,375,751
2021	68 / 68	35,140	64,154	224,341	146,400	188,403	32,819	32,819	375,977	277,724	1,377,777
2022	69 / 69	35,175	66,079	220,280	143,627	197,824	34,460	34,460	372,403	275,083	1,379,390
2023	70 / 70	35,211	68,061	216,097	143,771	207,715	36,183	36,183	376,362	278,008	1,397,590
2024	71 / 71	35,246	70,103	211,788	143,880	218,101	37,992	37,992	380,268	280,893	1,416,261
2025	72 / 72	35,281	72,206	207,350	143,790	229,006	39,891	39,891	383,684	283,417	1,434,516
2026	73 / 73	35,316	74,372	202,779	143,487	240,456	41,886	41,886	386,558	285,540	1,452,280
2027	74 / 74	35,352	76,603	198,071	142,957	252,479	43,980	43,980	388,832	287,219	1,469,473
2028	75 / 75	35,387	78,901	193,221	142,183	265,103	46,179	46,179	390,445	288,411	1,486,009
2029	76 / 76	35,422	81,268	188,227	141,149	278,358	48,488	48,488	391,332	289,066	1,501,798
2030	77 / 77	35,458	83,706	183,082	139,870	292,276	50,913	50,913	391,517	289,203	1,516,936
2031	78 / 78	35,493	86,218	177,783	138,299	306,889	53,458	53,458	390,842	288,704	1,531,144
2032	79 / 79	35,529	88,804	172,325	136,455	322,234	56,131	56,131	389,339	287,594	1,544,541
2033	80 / 80	35,564	91,468	166,703	134,325	338,346	58,938	58,938	386,944	285,825	1,557,050
2034	81 / 81	35,600	94,212	160,912	131,893	355,263	61,884	61,884	383,594	283,350	1,568,593
2035	82 / 82	35,635	97,039	154,948	129,147	373,026	64,979	64,979	379,219	280,119	1,579,091
2036	83 / 83	35,671	99,950	148,805	126,073	391,677	68,228	68,228	373,752	276,080	1,588,464
2037	84 / 84	35,707	102,948	142,478	122,657	411,261	71,639	71,639	367,121	271,182	1,596,632
2038	85 / 85	35,742	106,037	135,961	118,944	431,824	75,221	75,221	359,431	265,502	1,603,883
2039	86 / 86	35,778	109,218	129,248	114,929	453,415	78,982	78,982	350,637	259,006	1,610,195
2040	87 / 87	35,814	112,494	122,334	110,606	476,086	82,931	82,931	340,693	251,661	1,615,551
2041	88 / 88	35,850	115,869	115,212	105,973	499,890	87,078	87,078	329,560	243,437	1,619,948
2042	89 / 89	35,886	119,345	107,877	101,027	524,885	91,432	91,432	317,202	234,308	1,623,394
2043	90 / 90	35,921	122,926	100,322	95,852	551,129	96,003	96,003	303,846	224,443	1,626,445
2044	91 / 91	35,957	126,613	92,540	90,456	578,686	100,803	100,803	289,498	213,844	1,629,201
2045	92 / 92	35,993	130,412	84,525	84,851	607,620	105,843	105,843	274,171	202,523	1,631,782
2046	93 / 93	36,029	134,324	76,269	79,053	638,001	111,136	111,136	257,892	190,498	1,634,338
2047	94 / 94	36,065	138,354	67,766	73,180	669,901	116,692	116,692	241,030	178,042	1,637,724
2048	95 / 95	0	0	0	0	0	0	0	0	0	0





Retirement Compass Strategy

Acct #	Owner	Asset Type	Tax Type	Value	Growth Rate	Bonus	Roll-Up Rate
1	Joint	Existing: Bank Accounts	Non-Qualified	\$ 35,000	0.1%	-	-
2	Joint	Concept: Professionally Managed Portfolio	Non-Qualified	155,000	5.0%	-	-
3	Joint	Concept: Fixed Indexed Annuity	Non-Qualified	57,000	3.0%	-	-
4	Gary	Existing: 401k Account	Qualified	358,000	5.0%	-	-
5	Gary	Concept: Joint Lifetime Income	Qualified	212,000	3.0%	8.0%	4.0%
6	Mary	Existing: 401k Account	Qualified	265,000	5.0%	-	-
7	Mary	Concept: Fixed Indexed Annuity	Qualified	137,000	4.0%	-	-
8	Gary	Concept: Professionally Managed Portfolio	Roth	27,000	5.0%	-	-
9	Mary	Concept: Professionally Managed Portfolio	Roth	27,000	5.0%	-	-
TOTAL:				\$1,273,000			

Contribution Summary

Acct #	Owner	Asset Type	Tax Type	Annual Amount	Start Age	End Age
4	Gary	Existing: 401k Account	Qualified	\$8,100	64	65
6	Mary	Existing: 401k Account	Qualified	\$5,400	64	65

Withdrawal Summary

Acct #	Owner	Asset Type	Tax Type	Annual Percentage	Annual Amount	Start Age	End Age
4	Gary	Existing: 401k Account	Qualified	RMD		70	94
6	Mary	Existing: 401k Account	Qualified	RMD		70	94
7	Mary	Concept: Fixed Indexed Annuity	Qualified	RMD		70	94

Assumed growth rates do not reflect fees or expenses, please refer to company-specific material.

The report is designed to illustrate concepts and all specific product information must be presented with an appropriate company/custodian illustration.





RETIREMENT COMPASS REPORT

Account Projection

Acct #	Owner	Asset Name	Tax Type	AV	Growth Rate
1	Joint	Existing: Bank Accounts	Non-Qualified	\$35,000	0.1%

Year	Age	AV Beginning Balance	Withdrawals	Growth	Taxes Owed	Contributions	AV Ending Balance
2018	65 / 65	\$ 35,000	\$ 0	\$ 35	\$ 5	\$ 0	\$ 35,035
2019	66 / 66	35,035	0	35	5	0	35,070
2020	67 / 67	35,070	0	35	5	0	35,105
2021	68 / 68	35,105	0	35	5	0	35,140
2022	69 / 69	35,140	0	35	5	0	35,175
2023	70 / 70	35,175	0	35	5	0	35,211
2024	71 / 71	35,211	0	35	5	0	35,246
2025	72 / 72	35,246	0	35	5	0	35,281
2026	73 / 73	35,281	0	35	5	0	35,316
2027	74 / 74	35,316	0	35	5	0	35,352
2028	75 / 75	35,352	0	35	5	0	35,387
2029	76 / 76	35,387	0	35	5	0	35,422
2030	77 / 77	35,422	0	35	5	0	35,458
2031	78 / 78	35,458	0	35	5	0	35,493
2032	79 / 79	35,493	0	35	5	0	35,529
2033	80 / 80	35,529	0	36	5	0	35,564
2034	81 / 81	35,564	0	36	5	0	35,600
2035	82 / 82	35,600	0	36	5	0	35,635
2036	83 / 83	35,635	0	36	5	0	35,671
2037	84 / 84	35,671	0	36	5	0	35,707
2038	85 / 85	35,707	0	36	5	0	35,742
2039	86 / 86	35,742	0	36	5	0	35,778
2040	87 / 87	35,778	0	36	5	0	35,814
2041	88 / 88	35,814	0	36	5	0	35,850
2042	89 / 89	35,850	0	36	5	0	35,886
2043	90 / 90	35,886	0	36	5	0	35,921
2044	91 / 91	35,921	0	36	5	0	35,957
2045	92 / 92	35,957	0	36	5	0	35,993
2046	93 / 93	35,993	0	36	5	0	36,029
2047	94 / 94	36,029	0	36	5	0	36,065

TOTAL **\$0** **\$1,065** **\$160** **\$0**





RETIREMENT COMPASS REPORT

Account Projection

Acct #	Owner	Asset Name	Tax Type	AV	Growth Rate
2	Joint	Concept: Professionally Managed Portfolio	Non-Qualified	\$155,000	5.0%

Year	Age	AV Beginning Balance	Withdrawals	Growth	Taxes Owed	Contributions	AV Ending Balance
2018	65 / 65	\$ 155,000	\$ 0	\$ 7,750	\$ 1,162	\$ 0	\$ 162,750
2019	66 / 66	162,750	0	8,138	1,221	0	170,888
2020	67 / 67	170,888	0	8,544	1,282	0	179,432
2021	68 / 68	179,432	0	8,972	1,346	0	188,403
2022	69 / 69	188,403	0	9,420	1,413	0	197,824
2023	70 / 70	197,824	0	9,891	1,484	0	207,715
2024	71 / 71	207,715	0	10,386	1,558	0	218,101
2025	72 / 72	218,101	0	10,905	1,636	0	229,006
2026	73 / 73	229,006	0	11,450	1,718	0	240,456
2027	74 / 74	240,456	0	12,023	1,803	0	252,479
2028	75 / 75	252,479	0	12,624	1,894	0	265,103
2029	76 / 76	265,103	0	13,255	1,988	0	278,358
2030	77 / 77	278,358	0	13,918	2,088	0	292,276
2031	78 / 78	292,276	0	14,614	2,192	0	306,889
2032	79 / 79	306,889	0	15,344	2,302	0	322,234
2033	80 / 80	322,234	0	16,112	2,417	0	338,346
2034	81 / 81	338,346	0	16,917	2,538	0	355,263
2035	82 / 82	355,263	0	17,763	2,664	0	373,026
2036	83 / 83	373,026	0	18,651	2,798	0	391,677
2037	84 / 84	391,677	0	19,584	2,938	0	411,261
2038	85 / 85	411,261	0	20,563	3,084	0	431,824
2039	86 / 86	431,824	0	21,591	3,239	0	453,415
2040	87 / 87	453,415	0	22,671	3,401	0	476,086
2041	88 / 88	476,086	0	23,804	3,571	0	499,890
2042	89 / 89	499,890	0	24,995	3,749	0	524,885
2043	90 / 90	524,885	0	26,244	3,937	0	551,129
2044	91 / 91	551,129	0	27,556	4,133	0	578,686
2045	92 / 92	578,686	0	28,934	4,340	0	607,620
2046	93 / 93	607,620	0	30,381	4,557	0	638,001
2047	94 / 94	638,001	0	31,900	4,785	0	669,901
TOTAL			\$0	\$514,901	\$77,235	\$0	





RETIREMENT COMPASS REPORT

Account Projection

Acct #	Owner	Asset Name	Tax Type	AV	Growth Rate
3	Joint	Concept: Fixed Indexed Annuity	Non-Qualified	\$57,000	3.0%

Year	Age	AV Beginning Balance	Withdrawals	Growth	Taxes Owed	Contributions	AV Ending Balance
2018	65 / 65	\$ 57,000	\$ 0	\$ 1,710	\$ 0	\$ 0	\$ 58,710
2019	66 / 66	58,710	0	1,761	0	0	60,471
2020	67 / 67	60,471	0	1,814	0	0	62,285
2021	68 / 68	62,285	0	1,869	0	0	64,154
2022	69 / 69	64,154	0	1,925	0	0	66,079
2023	70 / 70	66,079	0	1,982	0	0	68,061
2024	71 / 71	68,061	0	2,042	0	0	70,103
2025	72 / 72	70,103	0	2,103	0	0	72,206
2026	73 / 73	72,206	0	2,166	0	0	74,372
2027	74 / 74	74,372	0	2,231	0	0	76,603
2028	75 / 75	76,603	0	2,298	0	0	78,901
2029	76 / 76	78,901	0	2,367	0	0	81,268
2030	77 / 77	81,268	0	2,438	0	0	83,706
2031	78 / 78	83,706	0	2,511	0	0	86,218
2032	79 / 79	86,218	0	2,587	0	0	88,804
2033	80 / 80	88,804	0	2,664	0	0	91,468
2034	81 / 81	91,468	0	2,744	0	0	94,212
2035	82 / 82	94,212	0	2,826	0	0	97,039
2036	83 / 83	97,039	0	2,911	0	0	99,950
2037	84 / 84	99,950	0	2,998	0	0	102,948
2038	85 / 85	102,948	0	3,088	0	0	106,037
2039	86 / 86	106,037	0	3,181	0	0	109,218
2040	87 / 87	109,218	0	3,277	0	0	112,494
2041	88 / 88	112,494	0	3,375	0	0	115,869
2042	89 / 89	115,869	0	3,476	0	0	119,345
2043	90 / 90	119,345	0	3,580	0	0	122,926
2044	91 / 91	122,926	0	3,688	0	0	126,613
2045	92 / 92	126,613	0	3,798	0	0	130,412
2046	93 / 93	130,412	0	3,912	0	0	134,324
2047	94 / 94	134,324	0	4,030	0	0	138,354
TOTAL			\$0	\$81,354	\$0	\$0	





RETIREMENT COMPASS REPORT

Account Projection

Acct #	Owner	Asset Name	Tax Type	AV	Growth Rate
4	Gary	Existing: 401k Account	Qualified	\$358,000	5.0%

Year	Age	AV Beginning Balance	Withdrawals	Growth	Taxes Owed	Contributions	AV Ending Balance
2018	65 / 65	\$ 358,000	\$ 0	\$ 17,900	\$ 0	\$ 8,100	\$ 384,000
2019	66 / 66	384,000	20,428	18,179	3,064	0	381,751
2020	67 / 67	381,751	20,718	18,052	3,108	0	379,085
2021	68 / 68	379,085	21,011	17,904	3,152	0	375,977
2022	69 / 69	375,977	21,308	17,733	3,196	0	372,403
2023	70 / 70	372,403	13,963	17,922	2,094	0	376,362
2024	71 / 71	376,362	14,202	18,108	2,130	0	380,268
2025	72 / 72	380,268	14,854	18,271	2,228	0	383,684
2026	73 / 73	383,684	15,534	18,408	2,330	0	386,558
2027	74 / 74	386,558	16,242	18,516	2,436	0	388,832
2028	75 / 75	388,832	16,980	18,593	2,547	0	390,445
2029	76 / 76	390,445	17,747	18,635	2,662	0	391,332
2030	77 / 77	391,332	18,459	18,644	2,769	0	391,517
2031	78 / 78	391,517	19,287	18,612	2,893	0	390,842
2032	79 / 79	390,842	20,043	18,540	3,006	0	389,339
2033	80 / 80	389,339	20,820	18,426	3,123	0	386,944
2034	81 / 81	386,944	21,617	18,266	3,243	0	383,594
2035	82 / 82	383,594	22,432	18,058	3,365	0	379,219
2036	83 / 83	379,219	23,265	17,798	3,490	0	373,752
2037	84 / 84	373,752	24,113	17,482	3,617	0	367,121
2038	85 / 85	367,121	24,805	17,116	3,721	0	359,431
2039	86 / 86	359,431	25,492	16,697	3,824	0	350,637
2040	87 / 87	350,637	26,167	16,223	3,925	0	340,693
2041	88 / 88	340,693	26,826	15,693	4,024	0	329,560
2042	89 / 89	329,560	27,463	15,105	4,120	0	317,202
2043	90 / 90	317,202	27,825	14,469	4,174	0	303,846
2044	91 / 91	303,846	28,134	13,786	4,220	0	289,498
2045	92 / 92	289,498	28,382	13,056	4,257	0	274,171
2046	93 / 93	274,171	28,560	12,281	4,284	0	257,892
2047	94 / 94	257,892	28,340	11,478	4,251	0	241,030

TOTAL **\$635,017** **\$509,947** **\$95,253** **\$8,100**





RETIREMENT COMPASS REPORT

Account Projection

Acct #	Owner	Asset Name	Tax Type	AV	Growth Rate	AV Bonus	IR Bonus	IR Roll-Up Rate	IR Payout Rate
5	Gary	Concept: Joint Lifetime Income	Qualified	\$212,000	3.0%	8.0%	8.0%	4.0%	4.4%

Year	Age	AV Beginning Balance	Withdrawals	Growth	Taxes Owed	Contributions	AV Ending Balance	IR Initial Balance	IR Ending Balance
2018	65 / 65	\$ 228,960	\$ 0	\$ 6,869	\$ 0	\$ 0	\$ 235,829	\$ 228,960	\$ 238,118
2019	66 / 66	235,829	10,477	6,761	1,572	0	232,112	Income Rider Benefit Begins	
2020	67 / 67	232,112	10,477	6,649	1,572	0	228,284		
2021	68 / 68	228,284	10,477	6,534	1,572	0	224,341		
2022	69 / 69	224,341	10,477	6,416	1,572	0	220,280		
2023	70 / 70	220,280	10,477	6,294	1,572	0	216,097		
2024	71 / 71	216,097	10,477	6,169	1,572	0	211,788		
2025	72 / 72	211,788	10,477	6,039	1,572	0	207,350		
2026	73 / 73	207,350	10,477	5,906	1,572	0	202,779		
2027	74 / 74	202,779	10,477	5,769	1,572	0	198,071		
2028	75 / 75	198,071	10,477	5,628	1,572	0	193,221		
2029	76 / 76	193,221	10,477	5,482	1,572	0	188,227		
2030	77 / 77	188,227	10,477	5,332	1,572	0	183,082		
2031	78 / 78	183,082	10,477	5,178	1,572	0	177,783		
2032	79 / 79	177,783	10,477	5,019	1,572	0	172,325		
2033	80 / 80	172,325	10,477	4,855	1,572	0	166,703		
2034	81 / 81	166,703	10,477	4,687	1,572	0	160,912		
2035	82 / 82	160,912	10,477	4,513	1,572	0	154,948		
2036	83 / 83	154,948	10,477	4,334	1,572	0	148,805		
2037	84 / 84	148,805	10,477	4,150	1,572	0	142,478		
2038	85 / 85	142,478	10,477	3,960	1,572	0	135,961		
2039	86 / 86	135,961	10,477	3,765	1,572	0	129,248		
2040	87 / 87	129,248	10,477	3,563	1,572	0	122,334		
2041	88 / 88	122,334	10,477	3,356	1,572	0	115,212		
2042	89 / 89	115,212	10,477	3,142	1,572	0	107,877		
2043	90 / 90	107,877	10,477	2,922	1,572	0	100,322		
2044	91 / 91	100,322	10,477	2,695	1,572	0	92,540		
2045	92 / 92	92,540	10,477	2,462	1,572	0	84,525		
2046	93 / 93	84,525	10,477	2,221	1,572	0	76,269		
2047	94 / 94	76,269	10,477	1,974	1,572	0	67,766		

TOTAL **\$303,839** **\$142,645** **\$45,576** **\$0**





RETIREMENT COMPASS REPORT

Account Projection

Acct #	Owner	Asset Name	Tax Type	AV	Growth Rate
6	Mary	Existing: 401k Account	Qualified	\$265,000	5.0%

Year	Age	AV Beginning Balance	Withdrawals	Growth	Taxes Owed	Contributions	AV Ending Balance
2018	65 / 65	\$ 265,000	\$ 0	\$ 13,250	\$ 0	\$ 5,400	\$ 283,650
2019	66 / 66	283,650	15,089	13,428	2,263	0	281,989
2020	67 / 67	281,989	15,304	13,334	2,296	0	280,019
2021	68 / 68	280,019	15,520	13,225	2,328	0	277,724
2022	69 / 69	277,724	15,740	13,099	2,361	0	275,083
2023	70 / 70	275,083	10,314	13,238	1,547	0	278,008
2024	71 / 71	278,008	10,491	13,376	1,574	0	280,893
2025	72 / 72	280,893	10,972	13,496	1,646	0	283,417
2026	73 / 73	283,417	11,474	13,597	1,721	0	285,540
2027	74 / 74	285,540	11,997	13,677	1,800	0	287,219
2028	75 / 75	287,219	12,542	13,734	1,881	0	288,411
2029	76 / 76	288,411	13,110	13,765	1,966	0	289,066
2030	77 / 77	289,066	13,635	13,772	2,045	0	289,203
2031	78 / 78	289,203	14,246	13,748	2,137	0	288,704
2032	79 / 79	288,704	14,805	13,695	2,221	0	287,594
2033	80 / 80	287,594	15,379	13,611	2,307	0	285,825
2034	81 / 81	285,825	15,968	13,493	2,395	0	283,350
2035	82 / 82	283,350	16,570	13,339	2,486	0	280,119
2036	83 / 83	280,119	17,185	13,147	2,578	0	276,080
2037	84 / 84	276,080	17,812	12,913	2,672	0	271,182
2038	85 / 85	271,182	18,323	12,643	2,748	0	265,502
2039	86 / 86	265,502	18,830	12,334	2,824	0	259,006
2040	87 / 87	259,006	19,329	11,984	2,899	0	251,661
2041	88 / 88	251,661	19,816	11,592	2,972	0	243,437
2042	89 / 89	243,437	20,286	11,158	3,043	0	234,308
2043	90 / 90	234,308	20,553	10,688	3,083	0	224,443
2044	91 / 91	224,443	20,782	10,183	3,117	0	213,844
2045	92 / 92	213,844	20,965	9,644	3,145	0	202,523
2046	93 / 93	202,523	21,096	9,071	3,164	0	190,498
2047	94 / 94	190,498	20,934	8,478	3,140	0	178,042

TOTAL		\$469,069	\$376,711	\$70,360	\$5,400		
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RETIREMENT COMPASS REPORT

Account Projection

Acct #	Owner	Asset Name	Tax Type	AV	Growth Rate	AV Bonus
7	Mary	Concept: Fixed Indexed Annuity	Qualified	\$137,000	4.0%	8.0%

Year	Age	AV Beginning Balance	Withdrawals	Growth	Taxes Owed	Contributions	AV Ending Balance
2018	65 / 65	\$ 147,960	\$ 0	\$ 5,918	\$ 0	\$ 0	\$ 153,878
2019	66 / 66	153,878	8,186	5,828	1,228	0	151,520
2020	67 / 67	151,520	8,223	5,732	1,233	0	149,029
2021	68 / 68	149,029	8,260	5,631	1,239	0	146,400
2022	69 / 69	146,400	8,297	5,524	1,245	0	143,627
2023	70 / 70	143,627	5,385	5,530	808	0	143,771
2024	71 / 71	143,771	5,425	5,534	814	0	143,880
2025	72 / 72	143,880	5,620	5,530	843	0	143,790
2026	73 / 73	143,790	5,821	5,519	873	0	143,487
2027	74 / 74	143,487	6,029	5,498	904	0	142,957
2028	75 / 75	142,957	6,243	5,469	936	0	142,183
2029	76 / 76	142,183	6,463	5,429	969	0	141,149
2030	77 / 77	141,149	6,658	5,380	999	0	139,870
2031	78 / 78	139,870	6,890	5,319	1,034	0	138,299
2032	79 / 79	138,299	7,092	5,248	1,064	0	136,455
2033	80 / 80	136,455	7,297	5,166	1,095	0	134,325
2034	81 / 81	134,325	7,504	5,073	1,126	0	131,893
2035	82 / 82	131,893	7,713	4,967	1,157	0	129,147
2036	83 / 83	129,147	7,923	4,849	1,188	0	126,073
2037	84 / 84	126,073	8,134	4,718	1,220	0	122,657
2038	85 / 85	122,657	8,288	4,575	1,243	0	118,944
2039	86 / 86	118,944	8,436	4,420	1,265	0	114,929
2040	87 / 87	114,929	8,577	4,254	1,287	0	110,606
2041	88 / 88	110,606	8,709	4,076	1,306	0	105,973
2042	89 / 89	105,973	8,831	3,886	1,325	0	101,027
2043	90 / 90	101,027	8,862	3,687	1,329	0	95,852
2044	91 / 91	95,852	8,875	3,479	1,331	0	90,456
2045	92 / 92	90,456	8,868	3,264	1,330	0	84,851
2046	93 / 93	84,851	8,839	3,040	1,326	0	79,053
2047	94 / 94	79,053	8,687	2,815	1,303	0	73,180

TOTAL **\$220,136** **\$145,356** **\$33,020** **\$0**





RETIREMENT COMPASS REPORT

Account Projection

Acct #	Owner	Asset Name	Tax Type	AV	Growth Rate
8	Gary	Concept: Professionally Managed Portfolio	Roth	\$27,000	5.0%

Year	Age	AV Beginning Balance	Withdrawals	Growth	Taxes Owed	Contributions	AV Ending Balance
2018	65 / 65	\$ 27,000	\$ 0	\$ 1,350	\$ 0	\$ 0	\$ 28,350
2019	66 / 66	28,350	0	1,418	0	0	29,768
2020	67 / 67	29,768	0	1,488	0	0	31,256
2021	68 / 68	31,256	0	1,563	0	0	32,819
2022	69 / 69	32,819	0	1,641	0	0	34,460
2023	70 / 70	34,460	0	1,723	0	0	36,183
2024	71 / 71	36,183	0	1,809	0	0	37,992
2025	72 / 72	37,992	0	1,900	0	0	39,891
2026	73 / 73	39,891	0	1,995	0	0	41,886
2027	74 / 74	41,886	0	2,094	0	0	43,980
2028	75 / 75	43,980	0	2,199	0	0	46,179
2029	76 / 76	46,179	0	2,309	0	0	48,488
2030	77 / 77	48,488	0	2,424	0	0	50,913
2031	78 / 78	50,913	0	2,546	0	0	53,458
2032	79 / 79	53,458	0	2,673	0	0	56,131
2033	80 / 80	56,131	0	2,807	0	0	58,938
2034	81 / 81	58,938	0	2,947	0	0	61,884
2035	82 / 82	61,884	0	3,094	0	0	64,979
2036	83 / 83	64,979	0	3,249	0	0	68,228
2037	84 / 84	68,228	0	3,411	0	0	71,639
2038	85 / 85	71,639	0	3,582	0	0	75,221
2039	86 / 86	75,221	0	3,761	0	0	78,982
2040	87 / 87	78,982	0	3,949	0	0	82,931
2041	88 / 88	82,931	0	4,147	0	0	87,078
2042	89 / 89	87,078	0	4,354	0	0	91,432
2043	90 / 90	91,432	0	4,572	0	0	96,003
2044	91 / 91	96,003	0	4,800	0	0	100,803
2045	92 / 92	100,803	0	5,040	0	0	105,843
2046	93 / 93	105,843	0	5,292	0	0	111,136
2047	94 / 94	111,136	0	5,557	0	0	116,692

TOTAL **\$0** **\$89,692** **\$0** **\$0**





RETIREMENT COMPASS REPORT

Account Projection

Acct #	Owner	Asset Name	Tax Type	AV	Growth Rate
9	Mary	Concept: Professionally Managed Portfolio	Roth	\$27,000	5.0%

Year	Age	AV Beginning Balance	Withdrawals	Growth	Taxes Owed	Contributions	AV Ending Balance
2018	65 / 65	\$ 27,000	\$ 0	\$ 1,350	\$ 0	\$ 0	\$ 28,350
2019	66 / 66	28,350	0	1,418	0	0	29,768
2020	67 / 67	29,768	0	1,488	0	0	31,256
2021	68 / 68	31,256	0	1,563	0	0	32,819
2022	69 / 69	32,819	0	1,641	0	0	34,460
2023	70 / 70	34,460	0	1,723	0	0	36,183
2024	71 / 71	36,183	0	1,809	0	0	37,992
2025	72 / 72	37,992	0	1,900	0	0	39,891
2026	73 / 73	39,891	0	1,995	0	0	41,886
2027	74 / 74	41,886	0	2,094	0	0	43,980
2028	75 / 75	43,980	0	2,199	0	0	46,179
2029	76 / 76	46,179	0	2,309	0	0	48,488
2030	77 / 77	48,488	0	2,424	0	0	50,913
2031	78 / 78	50,913	0	2,546	0	0	53,458
2032	79 / 79	53,458	0	2,673	0	0	56,131
2033	80 / 80	56,131	0	2,807	0	0	58,938
2034	81 / 81	58,938	0	2,947	0	0	61,884
2035	82 / 82	61,884	0	3,094	0	0	64,979
2036	83 / 83	64,979	0	3,249	0	0	68,228
2037	84 / 84	68,228	0	3,411	0	0	71,639
2038	85 / 85	71,639	0	3,582	0	0	75,221
2039	86 / 86	75,221	0	3,761	0	0	78,982
2040	87 / 87	78,982	0	3,949	0	0	82,931
2041	88 / 88	82,931	0	4,147	0	0	87,078
2042	89 / 89	87,078	0	4,354	0	0	91,432
2043	90 / 90	91,432	0	4,572	0	0	96,003
2044	91 / 91	96,003	0	4,800	0	0	100,803
2045	92 / 92	100,803	0	5,040	0	0	105,843
2046	93 / 93	105,843	0	5,292	0	0	111,136
2047	94 / 94	111,136	0	5,557	0	0	116,692
TOTAL			\$0	\$89,692	\$0	\$0	





Important Disclosures

Important Disclosures Regarding this Report

This report is conceptual in nature and all interest rates and performance numbers used are hypothetical and do not guarantee performance. Past performance is no guarantee of future performance. Diversification and asset allocation does not assure or guarantee better performance and cannot eliminate the risk of loss.

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RETIREMENT COMPASS REPORT

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When withdrawing from an annuity product with an income rider, companies vary on the amount taken from the Income Rider Accumulation Value. This presentation takes out the withdrawals equally from the Accumulated Value, and proportionally from the Income Rider Value. The proportion is based on the difference between the Accumulated Value and the Income Rider Value. The other method is taking withdrawals dollar for dollar, meaning it's taken equally from both values. The report is designed to illustrate concepts and all specific product information must be presented with an appropriate company/custodian illustration.

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