

Guaranteed Inflows vs. Expenses

Base Facts

Prepared for Jesse and Jamie Sample

Having meaningful guaranteed inflow sources is one of the best ways to increase the likelihood of a successful retirement plan. Guaranteed inflows often include Social Security, deferred income such as pension plans, deferred annuities with living benefit guarantees, and annuitized and immediate annuity income. This report compares guaranteed inflows to total expenses. Note that any annuity guarantees are subject to the claims paying ability of the issuer.

Guaranteed inflow sources available during retirement include the following:

Jesse's Social Security	\$31,836 starting in 2037
Jamie's Social Security	\$28,344 starting in 2043
Jamie's Spousal SS Income	\$16,704 starting in 2040

Total guaranteed inflows are expected to include **\$1,630,937** in Social Security, and **\$50,868** in other guaranteed income.

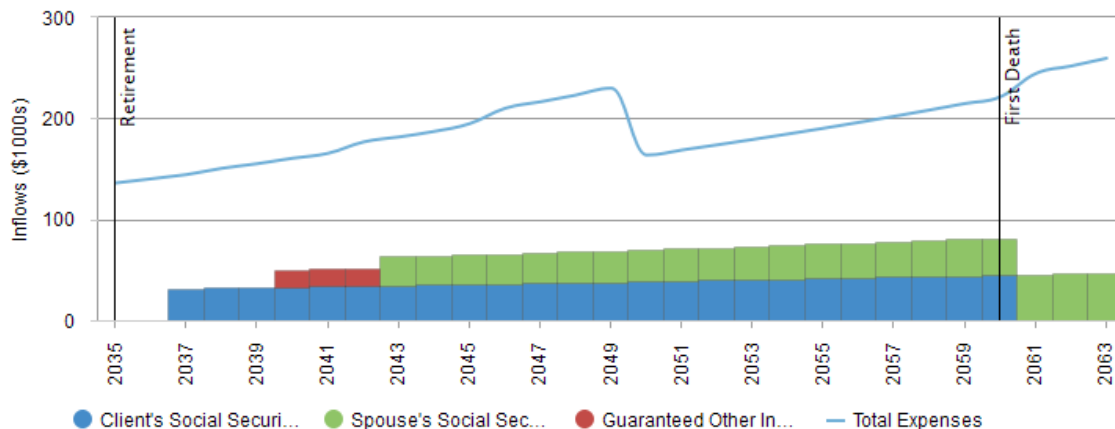
Total guaranteed inflows during retirement are projected to be **\$1,681,805**, funding **30%** of your total retirement expenses.

SUMMARY
Total Expenses \$5,527,639
Guaranteed Inflows \$1,681,805
Unfunded Expenses \$3,845,834
Guaranteed Funding 30%

Guaranteed Inflow Details

The chart below highlights your guaranteed retirement inflows compared to retirement expenses.

Guaranteed Inflows vs. Total Expenses



Year	Age	Client's Social Security	Spouse's Social Security	Other Guaranteed Income	Total Guaranteed Income	Total Expenses	Percent of Total Expenses
2035	65/62	\$0	\$0	\$0	\$0	\$135,982	0%
2036	66/63	0	0	0	0	140,062	0%
2037	67/64	31,836	0	0	31,836	144,263	22%
2038	68/65	32,314	0	0	32,314	150,495	21%
2039	69/66	32,799	0	0	32,799	155,035	21%
2040	70/67	33,291	0	16,704	49,995	160,483	31%
2041	71/68	33,790	0	16,955	50,745	165,352	31%
2042	72/69	34,297	0	17,209	51,506	176,578	29%
2043	73/70	34,811	28,344	0	63,155	181,514	35%
2044	74/71	35,333	28,769	0	64,102	187,048	34%
2045	75/72	35,863	29,201	0	65,064	194,720	33%
2046	76/73	36,401	29,639	0	66,040	209,888	31%
2047	77/74	36,947	30,084	0	67,031	216,328	31%
2048	78/75	37,501	30,535	0	68,036	222,953	31%
2049	79/76	38,064	30,993	0	69,057	229,807	30%
2050	80/77	38,635	31,458	0	70,093	163,603	43%

Year	Age	Client's Social Security	Spouse's Social Security	Other Guaranteed Income	Total Guaranteed Income	Total Expenses	Percent of Total Expenses
2051	81/78	39,215	31,930	0	71,145	168,589	42%
2052	82/79	39,803	32,409	0	72,212	173,721	42%
2053	83/80	40,400	32,895	0	73,295	179,020	41%
2054	84/81	41,006	33,388	0	74,394	184,487	40%
2055	85/82	41,621	33,889	0	75,510	190,127	40%
2056	86/83	42,245	34,397	0	76,642	195,963	39%
2057	87/84	42,879	34,913	0	77,792	201,981	39%
2058	88/85	43,522	35,437	0	78,959	208,191	38%
2059	89/86	44,175	35,969	0	80,144	214,632	37%
2060	90/87	44,838	36,509	0	81,347	221,284	37%
2061	91/88	0	45,511	0	45,511	244,310	19%
2062	92/89	0	46,194	0	46,194	251,768	18%
2063	93/90	0	46,887	0	46,887	259,455	18%
Totals		\$911,586	\$719,351	\$50,868	\$1,681,805	\$5,527,639	30%

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