

Structured Income Plan

Prepared For: Sample Case

Prepared On: 02/12/2019

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Client 1	Joe Client	(Male)	Client 2	Jane Client	(Female)	Initial plan date	02/12/2019
	Current age	71		Current age	69	Revision date	02/12/2019
	Birthday	02/19/1947		Birthday	07/04/1949		
		Retirement age			Retirement age		
		Initial plan age			Initial plan age		
		71			69		

Social Security

	At age	Yearly amount
	62	\$17,614
Projected benefits	66	\$23,485
	70	\$31,000
Expected COLA increase %		1.50

Social Security

	At age	Yearly amount
	62	\$13,637
Projected benefits	66	\$18,182
	70	\$24,000
Expected COLA increase %		1.50

Pension

	At age	Yearly amount
Projected benefits		\$22,000
Expected COLA increase %		0.00

Pension

	At age	Yearly amount
Projected benefits		\$14,000
Expected COLA increase %		0.00

Current Monetary Assets

Description	Owner	Tax Qualification	Allocation	Return	Balance
Bank Acct	joint	NQ	none	0.50	\$25,000
Jane's IRA	Client2	IRA	Qualified	4.00	\$265,000
Jane's Roth	Client2	ROTH	cons	4.00	\$78,000
Joe's IRA	Client1	IRA	cons	4.00	\$375,000
Joe's Roth	Client1	ROTH	cons	4.00	\$125,000

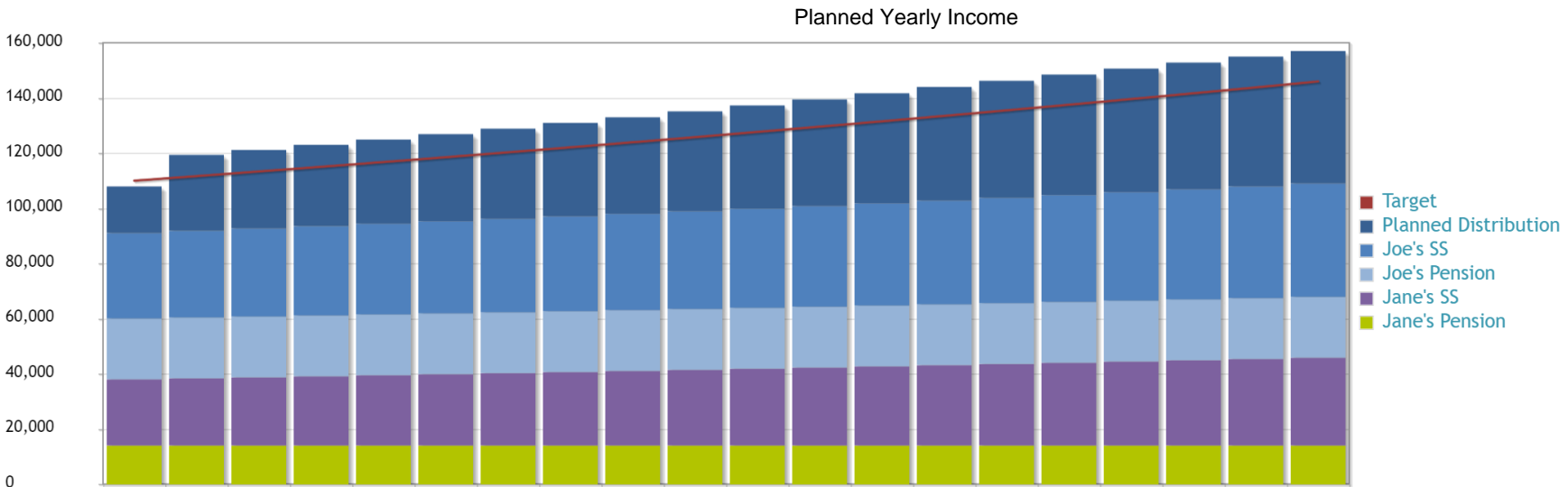
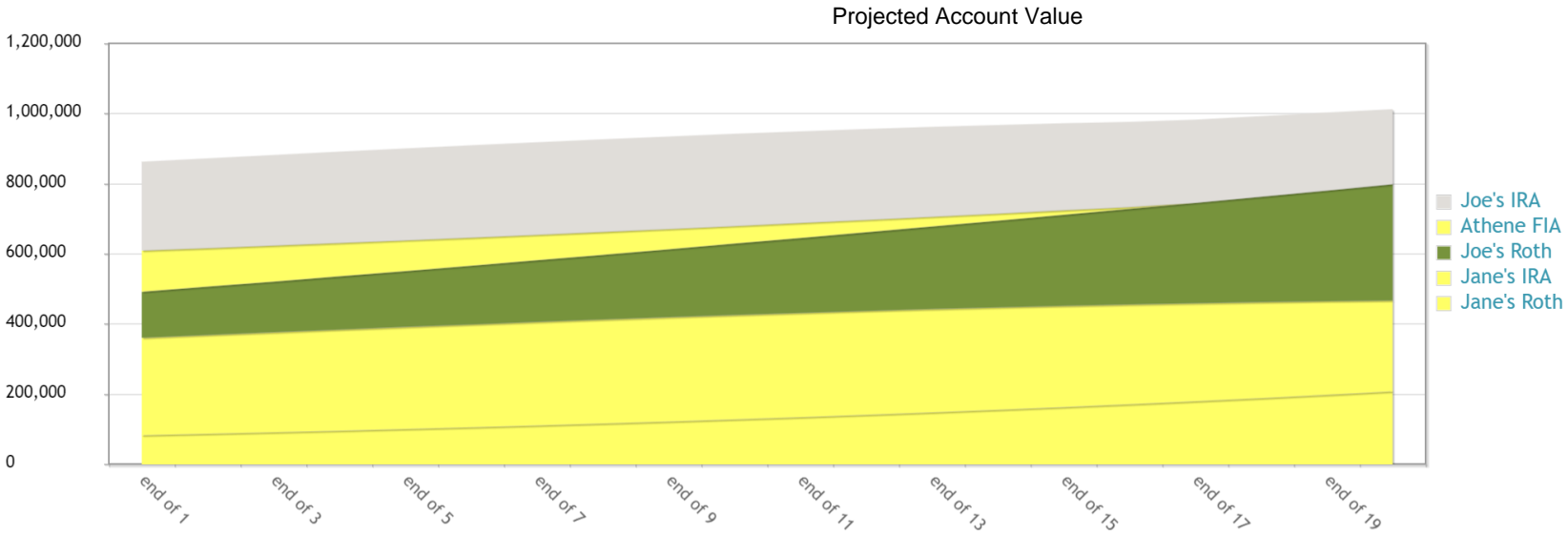
Scenario: New Scenario - New Scenario

Planning Horizon: 20 yrs

Hypothetical Returns

Year	Client		Joe's IRA		Athene FIA		Joe's Roth		Jane's IRA		Jane's Roth		Account Balance	Structured Income					Targets				
	Client1	Client2	Account	Income	Account	Inc Rider	Income	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Dist.	Joe's SS	Joe's Pension	Jane's SS	Jane's Pension	Total Income	Total Target'	Income Gap	
net return	71	69	5.00 %	client1 IRA	0.00 %	10.00 %	client1 IRA	5.00 %		5.00 %	client2 IRA	5.00 %		843,000	subtotal								from total
init amount			250,000	client1 IRA	125,000		client1 inc	125,000		265,000	client2 IRA	78,000		0	of account	Infl Factor	Infl Factor	Infl Factor	Infl Factor				income to
bonus %			0.00 %	client1 inc	0.00 %	15.00 %	client1 inc	0.00 %		0.00 %	client2 inc	0.00 %		843,000	incomes	1.50 %	0.00 %	1.50 %	0.00 %				target
w/bonus			250,000	client1 inc	125,000	143,750	client1 inc	125,000		265,000	client2 inc	78,000											
end of 1	72	70	253,066	9,434	117,525	0	7,475	131,250	0	278,250	0	81,900	0	861,991	16,909	31,000	22,000	24,000	14,000	107,909	110,000	(2,091)	
end of 2	73	71	255,834	9,885	110,050	0	7,475	137,812	0	282,007	10,155	85,995	0	871,699	27,516	31,465	22,000	24,360	14,000	119,340	111,650	7,690	
end of 3	74	72	258,268	10,358	102,575	0	7,475	144,703	0	285,466	10,642	90,295	0	881,307	28,474	31,937	22,000	24,725	14,000	121,137	113,325	7,812	
end of 4	75	73	260,330	10,852	95,100	0	7,475	151,938	0	288,588	11,151	94,809	0	890,766	29,478	32,416	22,000	25,096	14,000	122,990	115,025	7,965	
end of 5	76	74	261,978	11,368	87,625	0	7,475	159,535	0	291,334	11,684	99,550	0	900,022	30,527	32,902	22,000	25,473	14,000	124,902	116,750	8,152	
end of 6	77	75	263,169	11,908	80,150	0	7,475	167,512	0	293,660	12,241	104,527	0	909,018	31,624	33,396	22,000	25,855	14,000	126,875	118,501	8,373	
end of 7	78	76	263,914	12,414	72,675	0	7,475	175,888	0	295,519	12,824	109,754	0	917,749	32,712	33,897	22,000	26,243	14,000	128,852	120,279	8,573	
end of 8	79	77	264,109	13,001	65,200	0	7,475	184,682	0	296,862	13,433	115,241	0	926,094	33,908	34,405	22,000	26,636	14,000	130,950	122,083	8,867	
end of 9	80	78	263,770	13,544	57,725	0	7,475	193,916	0	297,702	14,003	121,004	0	934,117	35,022	34,921	22,000	27,036	14,000	132,979	123,914	9,065	
end of 10	81	79	262,853	14,105	50,250	0	7,475	203,612	0	297,922	14,665	127,054	0	941,691	36,245	35,445	22,000	27,441	14,000	135,132	125,773	9,359	
end of 11	82	80	261,311	14,685	42,775	0	7,475	213,792	0	297,540	15,278	133,406	0	948,826	37,438	35,977	22,000	27,853	14,000	137,267	127,659	9,608	
end of 12	83	81	259,096	15,281	35,300	0	7,475	224,482	0	296,506	15,911	140,077	0	955,460	38,668	36,516	22,000	28,271	14,000	139,455	129,574	9,880	
end of 13	84	82	256,155	15,895	27,825	0	7,475	235,706	0	294,767	16,565	147,081	0	961,533	39,935	37,064	22,000	28,695	14,000	141,694	131,518	10,176	
end of 14	85	83	252,436	16,526	20,350	0	7,475	247,491	0	292,267	17,238	154,435	0	966,980	41,239	37,620	22,000	29,125	14,000	143,984	133,491	10,494	
end of 15	86	84	248,002	17,057	12,875	0	7,475	259,866	0	288,950	17,931	162,156	0	971,849	42,462	38,184	22,000	29,562	14,000	146,209	135,493	10,715	
end of 16	87	85	242,813	17,589	5,400	0	7,475	272,859	0	284,756	18,642	170,264	0	976,092	43,706	38,757	22,000	30,006	14,000	148,468	137,526	10,943	
end of 17	88	86	236,833	18,120	0	0	7,475	286,502	0	279,753	19,240	178,777	0	981,866	44,836	39,339	22,000	30,456	14,000	150,630	139,588	11,041	
end of 18	89	87	230,027	18,648	0	0	7,475	300,827	0	273,900	19,841	187,716	0	992,470	45,964	39,929	22,000	30,912	14,000	152,805	141,682	11,123	
end of 19	90	88	222,359	19,169	0	0	7,475	315,869	0	267,155	20,440	197,102	0	1,002,485	47,084	40,528	22,000	31,376	14,000	154,988	143,807	11,180	
end of 20	91	89	213,972	19,505	0	0	7,475	331,662	0	259,477	21,036	206,957	0	1,012,068	48,016	41,135	22,000	31,847	14,000	156,998	145,965	11,034	
			289,344		149,500		149,500	0		292,918		0		731,762		716,834	440,000	554,968	280,000	2,723,564	2,543,603	179,961	

Scenario: New Scenario - New Scenario



Important Note - the values shown on the Structured Income Plan in orange are hypothetical returns.

This page is the 'Cover page' and must be included with all presentations made to Preferred Client.

ASSUMPTIONS – This plan is intended to provide an analysis of your financial position and potential income in retirement. This plan incorporates the information provided by you, the client, with respect to your income, expenses and asset holdings. Income plans can offer one or more of the following characteristics: lifetime guarantees, flexibility, principal preservation and growth potential. Our goal is to help you build a plan that takes these needs into account, given your preferences, goals and objectives.

The plan recommendations are based on your current situation, your resources, and your goals. In addition, they are based on our current expectations of the behavior of the accounts and products being recommended. This is a hypothetical example only and is not intended to predict the actual performance of any specific product. The returns have been shown to continue unchanged for all years of the plan but this is not likely to occur and actual results may be more or less favorable. All investments have risks associated with them and future loss is possible.

CRITERIA AND METHODOLOGY – The income plan may contain investment accounts, annuities, life policies, incomes like pensions and social security, income tax estimates, and detailed development of your retirement annual income target. The objective is to give you and your advisor the ability to show how these various pieces of a retirement puzzle can be brought together and structured to optimize income, minimize taxes and provide effective wealth transfer. The real power of the tool is creating scenarios which can be tested to see how these elements may be impacted under different conditions or using different planning concepts. The hypothetical variables include account growth, inflation, tax obligation, and the desired annual income target. Changing any of them will greatly impact the plan results.

For assets allocated to investment accounts, growth will be estimated using an average fixed rate which is hypothetical and not meant to indicate historical or future results. The plan may also show income distributions representing the amount of money to be withdrawn from the account. These income dollars may or may not be guaranteed and are subject to change. This illustrated income could represent a distribution of principal and/or interest depending on investment performance. The growth rates illustrated on this proposed income plan are for illustrative purposes only and are not guaranteed. These rates will change on a daily basis and also could be negative. Past performance is not an indication of future results.

For assets allocated to insurance contracts, the contract and any guarantees therein are subject to the claims paying ability of the carrier. Annuity projected growth rates may show income benefit base growth and not the market value of the annuity. Annuity distributions may be subject to withdrawal charges, premium bonus recapture charges and market value adjustments (if applicable) and may result in a loss of principal. Insurance company product recommendations must be accompanied by approved illustrations and/or brochures. Other investment recommendations must be accompanied by an approved prospectus.

If there are any insurance products or annuities within the plan presentation, the National Association of Insurance Commissioners has specifically required that the consumer be given an illustration disclosing all aspects of how that product works and what the minimum guarantees are. This plan does not generate the required illustration and that must be furnished separately. All Income projections are hypothetical and should not be considered indicative of actual income. The income portion of this analysis does not take into account any taxes unless otherwise noted.

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