



RETIREMENT COMPASS REPORT

Analysis for:

Mr. Preferred Client & Mrs. Preferred Client

Prepared on October 2, 2020

Presented by:

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RETIREMENT COMPASS REPORT

Client Information

Mr. Preferred Client

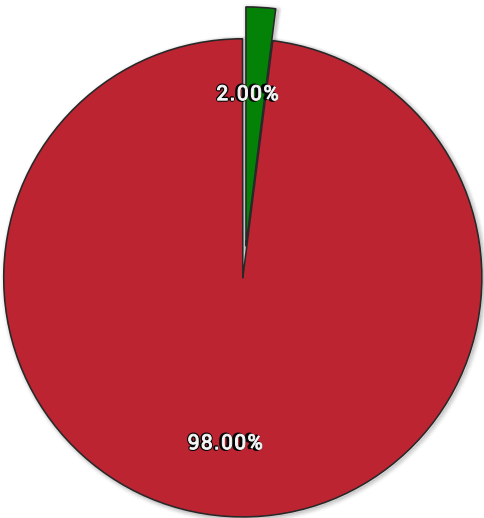
DOB: 7/21/1960
Current Age: 60
Assumed Effective Tax Rate: 20.00%
Color Of Money Goal Score: 69

Mrs. Preferred Client

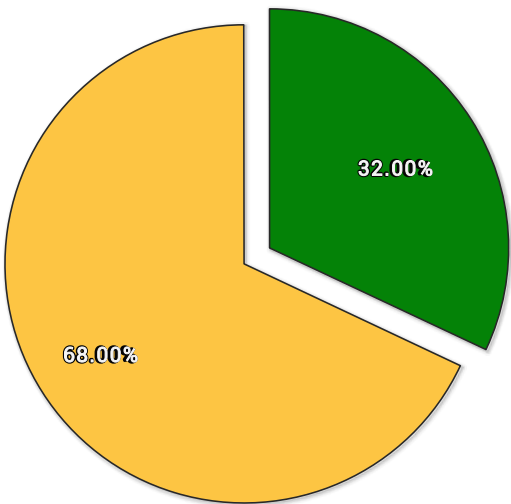
DOB: 11/20/1959
Current Age: 60

Retirement Compass Account Summary

Current Accounts



Proposed Accounts



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 (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 (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

Current Asset Allocation Summary

Account #	Owner	Account Name	Product Type	Tax Type	Value
1	Joint	Savings	Bank Accounts	Non-Qualified	\$20,000
2	Mrs. Preferred Client	IRA	Brokerage Account	Qualified IRA	30,000
3	Mr. Preferred Client	IRA	Brokerage Account	Qualified IRA	350,000
4	Mr. Preferred Client	401k	Employer Plan	Qualified 401k	600,000
Total:					\$1,000,000

Proposed Asset Allocation Summary

Account #	Owner	Status	Product Type	Tax Type	Growth Rate	Value
1	Joint	Existing	Bank Accounts	Non-Qualified	1.00%	\$20,000
2	Mrs. Preferred Client	New	Professionally Managed Portfolio	Qualified IRA	5.00%	30,000
3	Mr. Preferred Client	New	Fixed Indexed Annuity	Qualified IRA	4.00%	150,000
4	Mr. Preferred Client	New	Fixed Indexed Annuity	Qualified IRA	4.00%	150,000
5	Mr. Preferred Client	Existing	Employer Plan	Qualified 401k	5.00%	0
6	Mr. Preferred Client	New	Professionally Managed Portfolio	Qualified IRA	5.00%	650,000
Total:						\$1,000,000

Proposed Contribution Summary

Account #	Owner	Product Type	Tax Type	Contribution Source	Annual Amount	COLA	Start Age	End Age
5	Mr. Preferred Client	Employer Plan	Qualified 401k	Individual	\$5,000	0.00 %	60	65
5	Mr. Preferred Client	Employer Plan	Qualified 401k	Employer	\$5,000	0.00 %	60	65

Proposed Withdrawal Summary

Account #	Owner	Product Type	Tax Type	Withdrawal Type	Annual Amount	COLA	Start Age	End Age
2	Mrs. Preferred Client	Professionally Managed Portfolio	Qualified IRA	RMD	RMD	0.00 %	72	90
3	Mr. Preferred Client	Fixed Indexed Annuity	Qualified IRA	Income Rider	\$9,240	0.00 %	66	Lifetime
4	Mr. Preferred Client	Fixed Indexed Annuity	Qualified IRA	Income Rider	\$9,720	0.00 %	66	Lifetime
5	Mr. Preferred Client	Employer Plan	Qualified 401k	RMD	RMD	0.00 %	72	90
6	Mr. Preferred Client	Professionally Managed Portfolio	Qualified IRA	RMD	RMD	0.00 %	72	90

*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.

*Withdrawals that are associated with the Account Drawdown feature will not be included in the Withdrawal Summary. See page 3 & 4 for details.





Income Goal Summary

#	Annual Amount	COLA	Start Age	End Age
1	\$150,000	0.00%	60	65
2	100,000	1.00%	66	90

Income Source Summary

Owner	Income Source	Annual Amount	COLA	Start Age	End Age
Mr. Preferred Client	Salary	\$100,000	0.00%	59 (1/2020)	65 (12/2025)
Mrs. Preferred Client	Salary	50,000	0.00%	60 (1/2020)	66 (12/2025)
Mrs. Preferred Client	Social Security	15,132	1.00%	66 (9/2026)	69 (9/2029)
Mrs. Preferred Client	Social Security Spousal	18,660	1.00%	69 (10/2029)	91 (12/2050)
Mr. Preferred Client	Social Security	44,028	1.00%	69 (10/2029)	90 (12/2050)





RETIREMENT COMPASS REPORT

Income Forecast

Beginning Portfolio Balance
\$1,000,000

Total Portfolio Income
\$1,735,604

Ending Portfolio Balance
\$889,810

Year	Age	Employment	Social Security	Pension	Other	Portfolio	Total	Goal	+ / -	Portfolio Balance
2020	60 / 60	\$150,000	\$0	\$0	\$0	\$0	\$150,000	\$150,000	\$0	\$1,017,700
2021	61 / 61	150,000	0	0	0	0	150,000	150,000	0	1,074,764
2022	62 / 62	150,000	0	0	0	0	150,000	150,000	0	1,134,552
2023	63 / 63	150,000	0	0	0	0	150,000	150,000	0	1,197,195
2024	64 / 64	150,000	0	0	0	0	150,000	150,000	0	1,262,832
2025	65 / 65	150,000	0	0	0	0	150,000	150,000	0	1,331,607
2026	66 / 66	0	5,044	0	0	94,956	100,000	100,000	0	1,294,157
2027	67 / 67	0	15,283	0	0	85,717	101,000	101,000	0	1,264,577
2028	68 / 68	0	15,436	0	0	86,574	102,010	102,010	0	1,232,662
2029	69 / 69	0	27,365	0	0	75,665	103,030	103,030	0	1,210,651
2030	70 / 70	0	63,315	0	0	40,746	104,060	104,060	0	1,224,253
2031	71 / 71	0	63,948	0	0	41,153	105,101	105,101	0	1,238,157
2032	72 / 72	0	64,588	0	0	53,401	117,988	106,152	11,836	1,239,948
2033	73 / 73	0	65,233	0	0	54,976	120,210	107,214	12,996	1,240,230
2034	74 / 74	0	65,886	0	0	56,618	122,504	108,286	14,218	1,238,858
2035	75 / 75	0	66,545	0	0	58,329	124,873	109,369	15,505	1,235,681
2036	76 / 76	0	67,210	0	0	60,109	127,319	110,462	16,857	1,230,539
2037	77 / 77	0	67,882	0	0	61,759	129,641	111,567	18,074	1,223,472
2038	78 / 78	0	68,561	0	0	63,677	132,238	112,683	19,556	1,214,105
2039	79 / 79	0	69,247	0	0	65,432	134,678	113,809	20,869	1,202,498
2040	80 / 80	0	69,939	0	0	67,234	137,173	114,947	22,225	1,188,494
2041	81 / 81	0	70,638	0	0	69,081	139,719	116,097	23,622	1,171,926
2042	82 / 82	0	71,345	0	0	70,971	142,316	117,258	25,058	1,152,626
2043	83 / 83	0	72,058	0	0	72,902	144,960	118,430	26,530	1,130,419
2044	84 / 84	0	72,779	0	0	74,868	147,647	119,615	28,032	1,105,124
2045	85 / 85	0	73,507	0	0	76,474	149,980	120,811	29,169	1,076,970
2046	86 / 86	0	74,242	0	0	78,064	152,306	122,019	30,287	1,045,834
2047	87 / 87	0	74,984	0	0	79,630	154,614	123,239	31,375	1,011,596
2048	88 / 88	0	75,734	0	0	81,159	156,893	124,472	32,421	974,146
2049	89 / 89	0	76,491	0	0	82,636	159,127	125,716	33,411	933,380
2050	90 / 90	0	77,256	0	0	83,474	160,730	126,973	33,757	889,810
Totals:		\$900,000	\$1,534,515	\$0	\$0	\$1,735,604	\$4,170,119			





RETIREMENT COMPASS REPORT

Portfolio Income Detail

Year	Age	Account #1: Bank Accounts	Account #2: Professionally Managed Portfolio	Account #3: Fixed Indexed Annuity	Account #4: Fixed Indexed Annuity	Account #5: Employer Plan	Account #6: Professionally Managed Portfolio	Total Portfolio Income
2020	60 / 60	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2021	61 / 61	0	0	0	0	0	0	0
2022	62 / 62	0	0	0	0	0	0	0
2023	63 / 63	0	0	0	0	0	0	0
2024	64 / 64	0	0	0	0	0	0	0
2025	65 / 65	0	0	0	0	0	0	0
2026	66 / 66	0	3,111	9,240	9,720	5,481	67,404	94,956
2027	67 / 67	0	2,733	9,240	9,720	4,815	59,209	85,717
2028	68 / 68	0	2,768	9,240	9,720	4,876	59,970	86,574
2029	69 / 69	0	2,321	9,240	9,720	4,090	50,294	75,665
2030	70 / 70	0	892	9,240	9,720	1,571	19,323	40,746
2031	71 / 71	0	908	9,240	9,720	1,601	19,684	41,153
2032	72 / 72	0	1,410	9,240	9,720	2,484	30,547	53,401
2033	73 / 73	0	1,474	9,240	9,720	2,598	31,944	54,976
2034	74 / 74	0	1,542	9,240	9,720	2,716	33,401	56,618
2035	75 / 75	0	1,612	9,240	9,720	2,839	34,918	58,329
2036	76 / 76	0	1,684	9,240	9,720	2,968	36,497	60,109
2037	77 / 77	0	1,752	9,240	9,720	3,087	37,960	61,759
2038	78 / 78	0	1,831	9,240	9,720	3,225	39,662	63,677
2039	79 / 79	0	1,902	9,240	9,720	3,352	41,218	65,432
2040	80 / 80	0	1,976	9,240	9,720	3,482	42,816	67,234
2041	81 / 81	0	2,052	9,240	9,720	3,615	44,454	69,081
2042	82 / 82	0	2,129	9,240	9,720	3,751	46,131	70,971
2043	83 / 83	0	2,208	9,240	9,720	3,890	47,843	72,902
2044	84 / 84	0	2,289	9,240	9,720	4,032	49,587	74,868
2045	85 / 85	0	2,354	9,240	9,720	4,148	51,011	76,474
2046	86 / 86	0	2,419	9,240	9,720	4,263	52,422	78,064
2047	87 / 87	0	2,484	9,240	9,720	4,376	53,811	79,630
2048	88 / 88	0	2,546	9,240	9,720	4,486	55,167	81,159
2049	89 / 89	0	2,607	9,240	9,720	4,592	56,477	82,636
2050	90 / 90	0	2,641	9,240	9,720	4,653	57,220	83,474
Totals:		\$0	\$51,645	\$231,000	\$243,000	\$90,988	\$1,118,971	\$1,735,604





RETIREMENT COMPASS REPORT

Portfolio Balance Detail

Year	Age	Account #1: Bank Accounts	Account #2: Professionally Managed Portfolio	Account #3: Fixed Indexed Annuity	Account #4: Fixed Indexed Annuity	Account #5: Employer Plan	Account #6: Professionally Managed Portfolio	Total Portfolio Balance
2020	60 / 60	\$20,033	\$30,250	\$151,000	\$151,000	\$10,000	\$655,417	\$1,017,700
2021	61 / 61	20,234	31,762	157,040	157,040	20,500	688,187	1,074,764
2022	62 / 62	20,436	33,351	163,322	163,322	31,525	722,597	1,134,552
2023	63 / 63	20,640	35,018	169,854	169,854	43,101	758,727	1,197,195
2024	64 / 64	20,847	36,769	176,649	176,649	55,256	796,663	1,262,832
2025	65 / 65	21,055	38,608	183,715	183,715	68,019	836,496	1,331,607
2026	66 / 66	21,266	37,271	181,454	180,954	65,665	807,547	1,294,157
2027	67 / 67	21,478	36,266	179,102	178,084	63,893	785,754	1,264,577
2028	68 / 68	21,693	35,173	176,657	175,098	61,968	762,074	1,232,662
2029	69 / 69	21,910	34,494	174,113	171,993	60,772	747,368	1,210,651
2030	70 / 70	22,129	35,282	171,468	168,764	62,161	764,448	1,224,253
2031	71 / 71	22,351	36,092	168,717	165,406	63,588	782,003	1,238,157
2032	72 / 72	22,574	36,417	165,856	161,914	64,159	789,028	1,239,948
2033	73 / 73	22,800	36,689	162,881	158,281	64,640	794,938	1,240,230
2034	74 / 74	23,028	36,905	159,787	154,504	65,020	799,614	1,238,858
2035	75 / 75	23,258	37,058	156,569	150,575	65,290	802,931	1,235,681
2036	76 / 76	23,491	37,143	153,222	146,489	65,438	804,756	1,230,539
2037	77 / 77	23,726	37,160	149,741	142,240	65,469	805,136	1,223,472
2038	78 / 78	23,963	37,096	146,121	137,821	65,356	803,748	1,214,105
2039	79 / 79	24,202	36,953	142,356	133,225	65,105	800,656	1,202,498
2040	80 / 80	24,444	36,726	138,441	128,445	64,704	795,733	1,188,494
2041	81 / 81	24,689	36,408	134,369	123,474	64,144	788,842	1,171,926
2042	82 / 82	24,936	35,993	130,134	118,304	63,413	779,847	1,152,626
2043	83 / 83	25,185	35,474	125,730	112,928	62,498	768,603	1,130,419
2044	84 / 84	25,437	34,845	121,149	107,336	61,390	754,967	1,105,124
2045	85 / 85	25,691	34,115	116,386	101,521	60,104	739,153	1,076,970
2046	86 / 86	25,948	33,280	111,432	95,473	58,633	721,068	1,045,834
2047	87 / 87	26,208	32,336	106,279	89,183	56,970	700,619	1,011,596
2048	88 / 88	26,470	31,280	100,921	82,641	55,109	677,725	974,146
2049	89 / 89	26,735	30,107	95,348	75,838	53,042	652,311	933,380
2050	90 / 90	27,002	28,839	89,553	68,763	50,809	624,845	889,810





RETIREMENT COMPASS REPORT

Sequence of Return Risk: 100% Red Money

Red Money is based on S&P 500 TR 20-yr history.

\$1,000,000
Purpose: Accumulation

Year	Portfolio A		Portfolio B	
	Return	Value	Return	Value
		\$1,000,000		\$1,000,000
2000	-9.10%	909,000	31.49%	1,314,900
2001	-11.89%	800,920	-4.38%	1,257,307
2002	-22.10%	623,917	21.83%	1,531,778
2003	28.68%	802,856	11.96%	1,714,978
2004	10.88%	890,207	1.38%	1,738,645
2005	4.91%	933,916	13.69%	1,976,665
2006	15.79%	1,081,381	32.39%	2,616,907
2007	5.49%	1,140,749	16.00%	3,035,612
2008	-37.00%	718,672	2.11%	3,099,664
2009	26.46%	908,832	15.06%	3,566,473
2010	15.06%	1,045,702	26.46%	4,510,162
2011	2.11%	1,067,767	-37.00%	2,841,402
2012	16.00%	1,238,610	5.49%	2,997,395
2013	32.39%	1,639,795	15.79%	3,470,684
2014	13.69%	1,864,283	4.91%	3,641,094
2015	1.38%	1,890,010	10.88%	4,037,245
2016	11.96%	2,116,055	28.68%	5,195,127
2017	21.83%	2,577,990	-22.10%	4,047,004
2018	-4.38%	2,465,074	-11.89%	3,565,815
2019	31.49%	3,241,326	-9.10%	3,241,326

Average Return: 7.68% 7.68%

While accumulating, the sequence of returns doesn't matter.

\$1,000,000
Purpose: Income

5% annual withdrawal (\$50,000), 3% COLA

Year	Portfolio A		Portfolio B	
	Return	Value	Return	Value
		\$1,000,000		\$1,000,000
2000	-9.10%	861,275	31.49%	1,257,028
2001	-11.89%	710,431	-4.38%	1,151,598
2002	-22.10%	506,242	21.83%	1,344,156
2003	28.68%	588,961	11.96%	1,447,014
2004	10.88%	593,704	1.38%	1,410,319
2005	4.91%	563,468	13.69%	1,541,460
2006	15.79%	588,023	32.39%	1,971,368
2007	5.49%	557,124	16.00%	2,220,374
2008	-37.00%	299,367	2.11%	2,203,217
2009	26.46%	304,710	15.06%	2,464,870
2010	15.06%	278,344	26.46%	3,040,989
2011	2.11%	214,275	-37.00%	1,859,415
2012	16.00%	171,568	5.49%	1,888,252
2013	32.39%	141,820	15.79%	2,107,184
2014	13.69%	80,429	4.91%	2,133,160
2015	1.38%	3,103	10.88%	2,283,112
2016	11.96%	0	28.68%	2,846,168
2017	21.83%	0	-22.10%	2,143,654
2018	-4.38%	0	-11.89%	1,808,712
2019	31.49%	0	-9.10%	1,560,434

Average Return: 7.68% 7.68%

While taking income, the sequence of returns has significant impact!

Will your retirement income be subject to the Sequence of Returns?

*The information presented above is provided for informational purposes only. It is not intended to provide or project future results of the S&P 500 TR (Total Return) index. The information presented above assumes a hypothetical initial account balance of \$1,000,000, annual withdrawals of \$50,000 taken mid-year and adjusted annually by 3% for inflation, and the rate of return as noted. The figures presented above are based on the S&P 500 TR index 20-year history. This chart assumes an annual rebalance of the account.





RETIREMENT COMPASS REPORT

Account Projection

Account #	Owner	Product Type	Tax Type	Account Value	Growth Rate
1	Joint	Bank Accounts	Non-Qualified	\$20,000	1.00%

Year	Age	Beginning Balance	Withdrawals	Growth	Taxes Owed	Contributions	Ending Balance
2020*	60 / 60	\$20,000	\$0	\$33	\$0	\$0	\$20,033
2021	61 / 61	20,033	0	200	0	0	20,234
2022	62 / 62	20,234	0	202	0	0	20,436
2023	63 / 63	20,436	0	204	0	0	20,640
2024	64 / 64	20,640	0	206	0	0	20,847
2025	65 / 65	20,847	0	208	0	0	21,055
2026	66 / 66	21,055	0	211	0	0	21,266
2027	67 / 67	21,266	0	213	0	0	21,478
2028	68 / 68	21,478	0	215	0	0	21,693
2029	69 / 69	21,693	0	217	0	0	21,910
2030	70 / 70	21,910	0	219	0	0	22,129
2031	71 / 71	22,129	0	221	0	0	22,351
2032	72 / 72	22,351	0	224	0	0	22,574
2033	73 / 73	22,574	0	226	0	0	22,800
2034	74 / 74	22,800	0	228	0	0	23,028
2035	75 / 75	23,028	0	230	0	0	23,258
2036	76 / 76	23,258	0	233	0	0	23,491
2037	77 / 77	23,491	0	235	0	0	23,726
2038	78 / 78	23,726	0	237	0	0	23,963
2039	79 / 79	23,963	0	240	0	0	24,202
2040	80 / 80	24,202	0	242	0	0	24,444
2041	81 / 81	24,444	0	244	0	0	24,689
2042	82 / 82	24,689	0	247	0	0	24,936
2043	83 / 83	24,936	0	249	0	0	25,185
2044	84 / 84	25,185	0	252	0	0	25,437
2045	85 / 85	25,437	0	254	0	0	25,691
2046	86 / 86	25,691	0	257	0	0	25,948
2047	87 / 87	25,948	0	259	0	0	26,208
2048	88 / 88	26,208	0	262	0	0	26,470
2049	89 / 89	26,470	0	265	0	0	26,735
2050	90 / 90	26,735	0	267	0	0	27,002

*The first year growth is pro-rated to include only the remaining months left in the year starting with the month after the report date from page 1. The following years will be represented for a full 12 months.





RETIREMENT COMPASS REPORT

Account Projection

Account #	Owner	Product Type	Tax Type	Account Value	Growth Rate
2	Mrs. Preferred Client	Professionally Managed Portfolio	Qualified IRA	\$30,000	5.00%

Year	Age	Beginning Balance	Withdrawals	Growth	Taxes Owed	Contributions	Ending Balance
2020*	60 / 60	\$30,000	\$0	\$250	\$0	\$0	\$30,250
2021	61 / 61	30,250	0	1,513	0	0	31,762
2022	62 / 62	31,762	0	1,588	0	0	33,351
2023	63 / 63	33,351	0	1,668	0	0	35,018
2024	64 / 64	35,018	0	1,751	0	0	36,769
2025	65 / 65	36,769	0	1,838	0	0	38,608
2026	66 / 66	38,608	3,111	1,775	622	0	37,271
2027	67 / 67	37,271	2,733	1,727	547	0	36,266
2028	68 / 68	36,266	2,768	1,675	554	0	35,173
2029	69 / 69	35,173	2,321	1,643	464	0	34,494
2030	70 / 70	34,494	892	1,680	178	0	35,282
2031	71 / 71	35,282	908	1,719	182	0	36,092
2032	72 / 72	36,092	1,410	1,734	282	0	36,417
2033	73 / 73	36,417	1,474	1,747	295	0	36,689
2034	74 / 74	36,689	1,542	1,757	308	0	36,905
2035	75 / 75	36,905	1,612	1,765	322	0	37,058
2036	76 / 76	37,058	1,684	1,769	337	0	37,143
2037	77 / 77	37,143	1,752	1,770	350	0	37,160
2038	78 / 78	37,160	1,831	1,766	366	0	37,096
2039	79 / 79	37,096	1,902	1,760	380	0	36,953
2040	80 / 80	36,953	1,976	1,749	395	0	36,726
2041	81 / 81	36,726	2,052	1,734	410	0	36,408
2042	82 / 82	36,408	2,129	1,714	426	0	35,993
2043	83 / 83	35,993	2,208	1,689	442	0	35,474
2044	84 / 84	35,474	2,289	1,659	458	0	34,845
2045	85 / 85	34,845	2,354	1,625	471	0	34,115
2046	86 / 86	34,115	2,419	1,585	484	0	33,280
2047	87 / 87	33,280	2,484	1,540	497	0	32,336
2048	88 / 88	32,336	2,546	1,490	509	0	31,280
2049	89 / 89	31,280	2,607	1,434	521	0	30,107
2050	90 / 90	30,107	2,641	1,373	528	0	28,839

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RETIREMENT COMPASS REPORT

Account Projection

Account #	Owner	Product Type	Tax Type	Account Value	Growth Rate	AV Bonus	IR* Bonus	IR* RollUp Rate	IR* Payout Rate
3	Mr. Preferred Client	Fixed Indexed Annuity	Qualified IRA	\$150,000	4.00%	0.00%	-	-	-

Year	Age	Beginning Balance	Withdrawals	Growth	Taxes Owed	Contributions	Ending Balance	IR* Beginning Balance	IR* Ending Balance
2020*	60 / 60	\$150,000	\$0	\$1,000	\$0	\$0	\$151,000	-	-
2021	61 / 61	151,000	0	6,040	0	0	157,040	-	-
2022	62 / 62	157,040	0	6,282	0	0	163,322	-	-
2023	63 / 63	163,322	0	6,533	0	0	169,854	-	-
2024	64 / 64	169,854	0	6,794	0	0	176,649	-	-
2025	65 / 65	176,649	0	7,066	0	0	183,715	-	-
2026	66 / 66	183,715	9,240	6,979	1,848	0	181,454	Income Rider	Benefit Begins
2027	67 / 67	181,454	9,240	6,889	1,848	0	179,102	-	-
2028	68 / 68	179,102	9,240	6,794	1,848	0	176,657	-	-
2029	69 / 69	176,657	9,240	6,697	1,848	0	174,113	-	-
2030	70 / 70	174,113	9,240	6,595	1,848	0	171,468	-	-
2031	71 / 71	171,468	9,240	6,489	1,848	0	168,717	-	-
2032	72 / 72	168,717	9,240	6,379	1,848	0	165,856	-	-
2033	73 / 73	165,856	9,240	6,265	1,848	0	162,881	-	-
2034	74 / 74	162,881	9,240	6,146	1,848	0	159,787	-	-
2035	75 / 75	159,787	9,240	6,022	1,848	0	156,569	-	-
2036	76 / 76	156,569	9,240	5,893	1,848	0	153,222	-	-
2037	77 / 77	153,222	9,240	5,759	1,848	0	149,741	-	-
2038	78 / 78	149,741	9,240	5,620	1,848	0	146,121	-	-
2039	79 / 79	146,121	9,240	5,475	1,848	0	142,356	-	-
2040	80 / 80	142,356	9,240	5,325	1,848	0	138,441	-	-
2041	81 / 81	138,441	9,240	5,168	1,848	0	134,369	-	-
2042	82 / 82	134,369	9,240	5,005	1,848	0	130,134	-	-
2043	83 / 83	130,134	9,240	4,836	1,848	0	125,730	-	-
2044	84 / 84	125,730	9,240	4,660	1,848	0	121,149	-	-
2045	85 / 85	121,149	9,240	4,476	1,848	0	116,386	-	-
2046	86 / 86	116,386	9,240	4,286	1,848	0	111,432	-	-
2047	87 / 87	111,432	9,240	4,088	1,848	0	106,279	-	-
2048	88 / 88	106,279	9,240	3,882	1,848	0	100,921	-	-
2049	89 / 89	100,921	9,240	3,667	1,848	0	95,348	-	-
2050	90 / 90	95,348	9,240	3,444	1,848	0	89,553	-	-

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*IR - Income Rider





RETIREMENT COMPASS REPORT

Account Projection

Account #	Owner	Product Type	Tax Type	Account Value	Growth Rate	AV Bonus	IR* Bonus	IR* RollUp Rate	IR* Payout Rate
4	Mr. Preferred Client	Fixed Indexed Annuity	Qualified IRA	\$150,000	4.00%	0.00%	-	-	-

Year	Age	Beginning Balance	Withdrawals	Growth	Taxes Owed	Contributions	Ending Balance	IR* Beginning Balance	IR* Ending Balance
2020*	60 / 60	\$150,000	\$0	\$1,000	\$0	\$0	\$151,000	-	-
2021	61 / 61	151,000	0	6,040	0	0	157,040	-	-
2022	62 / 62	157,040	0	6,282	0	0	163,322	-	-
2023	63 / 63	163,322	0	6,533	0	0	169,854	-	-
2024	64 / 64	169,854	0	6,794	0	0	176,649	-	-
2025	65 / 65	176,649	0	7,066	0	0	183,715	-	-
2026	66 / 66	183,715	9,720	6,960	1,944	0	180,954	Income Rider	Benefit Begins
2027	67 / 67	180,954	9,720	6,849	1,944	0	178,084	-	-
2028	68 / 68	178,084	9,720	6,735	1,944	0	175,098	-	-
2029	69 / 69	175,098	9,720	6,615	1,944	0	171,993	-	-
2030	70 / 70	171,993	9,720	6,491	1,944	0	168,764	-	-
2031	71 / 71	168,764	9,720	6,362	1,944	0	165,406	-	-
2032	72 / 72	165,406	9,720	6,227	1,944	0	161,914	-	-
2033	73 / 73	161,914	9,720	6,088	1,944	0	158,281	-	-
2034	74 / 74	158,281	9,720	5,942	1,944	0	154,504	-	-
2035	75 / 75	154,504	9,720	5,791	1,944	0	150,575	-	-
2036	76 / 76	150,575	9,720	5,634	1,944	0	146,489	-	-
2037	77 / 77	146,489	9,720	5,471	1,944	0	142,240	-	-
2038	78 / 78	142,240	9,720	5,301	1,944	0	137,821	-	-
2039	79 / 79	137,821	9,720	5,124	1,944	0	133,225	-	-
2040	80 / 80	133,225	9,720	4,940	1,944	0	128,445	-	-
2041	81 / 81	128,445	9,720	4,749	1,944	0	123,474	-	-
2042	82 / 82	123,474	9,720	4,550	1,944	0	118,304	-	-
2043	83 / 83	118,304	9,720	4,343	1,944	0	112,928	-	-
2044	84 / 84	112,928	9,720	4,128	1,944	0	107,336	-	-
2045	85 / 85	107,336	9,720	3,905	1,944	0	101,521	-	-
2046	86 / 86	101,521	9,720	3,672	1,944	0	95,473	-	-
2047	87 / 87	95,473	9,720	3,430	1,944	0	89,183	-	-
2048	88 / 88	89,183	9,720	3,179	1,944	0	82,641	-	-
2049	89 / 89	82,641	9,720	2,917	1,944	0	75,838	-	-
2050	90 / 90	75,838	9,720	2,645	1,944	0	68,763	-	-

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*IR - Income Rider





RETIREMENT COMPASS REPORT

Account Projection

Account #	Owner	Product Type	Tax Type	Account Value	Growth Rate
5	Mr. Preferred Client	Employer Plan	Qualified 401k	\$0	5.00%

Year	Age	Beginning Balance	Withdrawals	Growth	Taxes Owed	Contributions	Ending Balance
2020*	60 / 60	\$0	\$0	\$0	\$0	\$10,000	\$10,000
2021	61 / 61	10,000	0	500	0	10,000	20,500
2022	62 / 62	20,500	0	1,025	0	10,000	31,525
2023	63 / 63	31,525	0	1,576	0	10,000	43,101
2024	64 / 64	43,101	0	2,155	0	10,000	55,256
2025	65 / 65	55,256	0	2,763	0	10,000	68,019
2026	66 / 66	68,019	5,481	3,127	1,096	0	65,665
2027	67 / 67	65,665	4,815	3,043	963	0	63,893
2028	68 / 68	63,893	4,876	2,951	975	0	61,968
2029	69 / 69	61,968	4,090	2,894	818	0	60,772
2030	70 / 70	60,772	1,571	2,960	314	0	62,161
2031	71 / 71	62,161	1,601	3,028	320	0	63,588
2032	72 / 72	63,588	2,484	3,055	497	0	64,159
2033	73 / 73	64,159	2,598	3,078	520	0	64,640
2034	74 / 74	64,640	2,716	3,096	543	0	65,020
2035	75 / 75	65,020	2,839	3,109	568	0	65,290
2036	76 / 76	65,290	2,968	3,116	594	0	65,438
2037	77 / 77	65,438	3,087	3,118	617	0	65,469
2038	78 / 78	65,469	3,225	3,112	645	0	65,356
2039	79 / 79	65,356	3,352	3,100	670	0	65,105
2040	80 / 80	65,105	3,482	3,081	696	0	64,704
2041	81 / 81	64,704	3,615	3,054	723	0	64,144
2042	82 / 82	64,144	3,751	3,020	750	0	63,413
2043	83 / 83	63,413	3,890	2,976	778	0	62,498
2044	84 / 84	62,498	4,032	2,923	806	0	61,390
2045	85 / 85	61,390	4,148	2,862	830	0	60,104
2046	86 / 86	60,104	4,263	2,792	853	0	58,633
2047	87 / 87	58,633	4,376	2,713	875	0	56,970
2048	88 / 88	56,970	4,486	2,624	897	0	55,109
2049	89 / 89	55,109	4,592	2,526	918	0	53,042
2050	90 / 90	53,042	4,653	2,419	931	0	50,809

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Account Projection

Account #	Owner	Product Type	Tax Type	Account Value	Growth Rate
6	Mr. Preferred Client	Professionally Managed Portfolio	Qualified IRA	\$650,000	5.00%

Year	Age	Beginning Balance	Withdrawals	Growth	Taxes Owed	Contributions	Ending Balance
2020*	60 / 60	\$650,000	\$0	\$5,417	\$0	\$0	\$655,417
2021	61 / 61	655,417	0	32,771	0	0	688,187
2022	62 / 62	688,187	0	34,409	0	0	722,597
2023	63 / 63	722,597	0	36,130	0	0	758,727
2024	64 / 64	758,727	0	37,936	0	0	796,663
2025	65 / 65	796,663	0	39,833	0	0	836,496
2026	66 / 66	836,496	67,404	38,455	13,481	0	807,547
2027	67 / 67	807,547	59,209	37,417	11,842	0	785,754
2028	68 / 68	785,754	59,970	36,289	11,994	0	762,074
2029	69 / 69	762,074	50,294	35,589	10,059	0	747,368
2030	70 / 70	747,368	19,323	36,402	3,865	0	764,448
2031	71 / 71	764,448	19,684	37,238	3,937	0	782,003
2032	72 / 72	782,003	30,547	37,573	6,109	0	789,028
2033	73 / 73	789,028	31,944	37,854	6,389	0	794,938
2034	74 / 74	794,938	33,401	38,077	6,680	0	799,614
2035	75 / 75	799,614	34,918	38,235	6,984	0	802,931
2036	76 / 76	802,931	36,497	38,322	7,299	0	804,756
2037	77 / 77	804,756	37,960	38,340	7,592	0	805,136
2038	78 / 78	805,136	39,662	38,274	7,932	0	803,748
2039	79 / 79	803,748	41,218	38,126	8,244	0	800,656
2040	80 / 80	800,656	42,816	37,892	8,563	0	795,733
2041	81 / 81	795,733	44,454	37,564	8,891	0	788,842
2042	82 / 82	788,842	46,131	37,136	9,226	0	779,847
2043	83 / 83	779,847	47,843	36,600	9,569	0	768,603
2044	84 / 84	768,603	49,587	35,951	9,917	0	754,967
2045	85 / 85	754,967	51,011	35,198	10,202	0	739,153
2046	86 / 86	739,153	52,422	34,337	10,484	0	721,068
2047	87 / 87	721,068	53,811	33,363	10,762	0	700,619
2048	88 / 88	700,619	55,167	32,273	11,033	0	677,725
2049	89 / 89	677,725	56,477	31,062	11,295	0	652,311
2050	90 / 90	652,311	57,220	29,755	11,444	0	624,845

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RETIREMENT COMPASS REPORT

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.

The report is designed to illustrate concepts and all specific product information must be presented with an appropriate company/custodian illustration and should accompany this report. It is important to review and understand each product/investment's features, risks, charges, withdrawal penalties and expenses before making any financial decisions. Consult your Financial Services Professional ("FSP") to determine which products/investments align with your time horizon, risk tolerance and overall financial needs. The FSP is an independent insurance agent, registered representative or investment advisor representative. This report is for informational purposes only and should not be used as a substitute for official account statements or reports, official tax filing documents, insurance company illustration or custodial reports.

This report outlines different options available to the client, and its timely implementation may be critical to achieving specific goals or objectives. This report is not entirely comprehensive. It is intended to address specific objectives, as outlined by the FSP.

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Any references to income taxes are estimates only and should not be relied upon when completing income tax returns. Tax laws are subject to change and may differ from this analysis and may affect the options and information presented. The sale of appreciated assets may result in current tax liabilities not reflected in this report and may reduce actual investable assets. All income tax calculations are assumed based on the incremental tax rate input. This rate could differ materially given your particular tax perspective. State income taxes are not included in this example. Beginning with age 70 1/2 or age 72, depending on your date of birth, you are required by law to withdraw a certain minimum amount from your IRA each year. After your death your beneficiaries are also required to withdraw a minimum amount from their inherited IRA. The report may not reflect your specific RMD schedule or tax situation. Withdrawals of earnings from certain tax-deferred accounts will be subject to ordinary income tax and, if taken prior to age 59 1/2, may be subject to a 10% federal tax penalty. You should consider your personal investment horizon and income tax bracket, both current and anticipated, when making an investment decision as they make further impact the results.

You should choose your annuity, or investment product, based on its features and benefits and whether you can satisfy the conditions for the features and benefits, not its tax benefits alone. Buying an annuity within an IRA or other tax-deferred plan or account does not give you any additional tax benefits.

Non-Qualified Taxable accounts:

The "Taxes Owed" is determined by using the "Average" cost basis method, assessed against the withdrawals only, then multiplied by the effective tax rate.

Non-Qualified Tax Deferred accounts:

The "Taxes Owed" is determined by using the "LIFO" cost basis method, assessed against the withdrawals only, then multiplied by the effective tax rate.

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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.

Actual Results May Vary

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account would reduce performance.

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