KEYS TO A SUCCESSFUL RETIREMENT

Reaching your goal starts with a process to identify them.
YOUR VISION OF THE FUTURE

- Where will you live?
- What will you do?
- Who are the people that matter most to you?
PRIORITIZE YOUR GOALS

NEEDS
- Your Home
- Your Health
- Food and Staples

WANTS
- Golf Club/Memberships
- Travel
- Major Purchases
IDENTIFY YOUR RESOURCES

RELIABLE INCOME
- Social Security
- Wages or Pension

RETIREMENT ASSETS
- Your Savings
- Your Home
- Other Assets
Planning is about both the short and the long term, we can help you understand how the pieces fit together today while keeping an eye on how today’s environment impacts your long-term success.
CHECKING THE DATA

YOUR NET WORTH STATEMENT

<table>
<thead>
<tr>
<th>Description</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investment Assets</td>
<td>$900,000</td>
</tr>
<tr>
<td>Employer Retirement Plans</td>
<td>$500,000</td>
</tr>
<tr>
<td>Taxable and/or Tax-Free Accounts</td>
<td>$400,000</td>
</tr>
<tr>
<td><strong>Total Investment Assets</strong></td>
<td><strong>$900,000</strong></td>
</tr>
<tr>
<td>Other Assets</td>
<td>$450,000</td>
</tr>
<tr>
<td>Personal Asset</td>
<td>$450,000</td>
</tr>
<tr>
<td><strong>Total Other Assets</strong></td>
<td><strong>$450,000</strong></td>
</tr>
<tr>
<td>Liabilities</td>
<td>$150,000</td>
</tr>
<tr>
<td>Personal Real Estate Loan</td>
<td>$150,000</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td><strong>$150,000</strong></td>
</tr>
<tr>
<td>Net Worth</td>
<td>$1,200,000</td>
</tr>
</tbody>
</table>

Summary:

- **Net Worth**: $1,200,000
- **Total Assets**: $1,350,000
- **Total Liabilities**: $150,000
- **Investment Assets**: $900,000
- **Other Assets**: $450,000
THE MARKET AND YOU

LOSS TOLERANCE SUMMARY

Portfolio Appropriate for Score Balanced

Compare Me to my Group
Average Age 50 to 64

Bear Market Loss Balanced

<table>
<thead>
<tr>
<th>Portfolio Value</th>
<th>$900,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Great Recession Return</td>
<td>-30%</td>
</tr>
<tr>
<td>November 2007 thru February 2009</td>
<td></td>
</tr>
<tr>
<td>Potential loss of Portfolio Value</td>
<td>-$270,000</td>
</tr>
</tbody>
</table>
YOUR RESULTS

When we get to results, we look at your plan in 3 different ways:

- **Average Returns** – can you reach your goals if the market has a steady return over time
- **Bad Timing** – can you reach your goals if the market declines in the first 2 years of retirement
- **Probability of Success** – given the reality of volatile markets, how likely is it that you will reach all of your goals?

<table>
<thead>
<tr>
<th>Results</th>
<th>Current Scenario</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated % of Goals Funded</td>
<td></td>
</tr>
<tr>
<td>Average Return</td>
<td>100%</td>
</tr>
<tr>
<td>Bad Timing</td>
<td>100%</td>
</tr>
<tr>
<td>Likelihood of Funding All Goals</td>
<td></td>
</tr>
<tr>
<td>Probability of Success: 65%</td>
<td>Below Confidence Zone</td>
</tr>
</tbody>
</table>

Confidence Zone (75% - 90%)
MAKING THE PLAN YOUR OWN

PLAY ZONE®

Goal(s)
- George - Retirement Age
- Tammy - Retirement Age
- Needs
  - Retirement - Living Expense: $99,456
  - Extra Living Expense
  - Travel: $3,750
- Wants
  - Extra Savings (Taxable): $7,904

Portfolio(s)
- Before Retirement: Balanced
- After Retirement: Balanced

Probability of Success:
- Play Zone®: 90% In Confidence Zone
- Recommended Scenario: 84% In Confidence Zone

Total Spending:
- Play Zone®: $2,725,812
- Recommended Scenario: $2,964,852

Select an Action
- 70
- 70
- $99,456
- $8,720
- $3,750
- $7,904

Select Comparison
- 69
- 65
- $99,456
- $8,720
- $3,750
- $11,000
TESTING FOR THE UNKNOWN

BEAR MARKET TEST

Likelihood of Reaching Goals After Loss of 30% - Using All Assets to Fund Goals by Importance

- Needs Only
  - Probability of Success: 78%
  - In Confidence Zone

- Needs and Wants Only
  - Probability of Success: 62%
  - Below Confidence Zone
STICKING TO THE PLAN

STAR TRACK HISTORY

![Star Track History Graph](Image)
Our goal is to help you gain confidence about your future.

There is no assurance that any investment strategy will be successful. Investing involves risk and investors may incur a profit or a loss. Asset allocation and diversification do not ensure a profit or protect against a loss. Past performance is not indicative of future results.