



THE RISK BLUEPRINT™

Rethinking Income | Simplifying Complexity

Mr. & Mrs. Client
Presented By: Valued Advisor

OCTOBER 2013





General Information

Client	Mr. Client
Birth Date	1/1/1950
Spouse	Mrs. Client
Birth Date	6/30/1950
State of Residence	Ohio
Estimated Average Retirement Tax Rate	16%
Inflation Assumption	3.0%

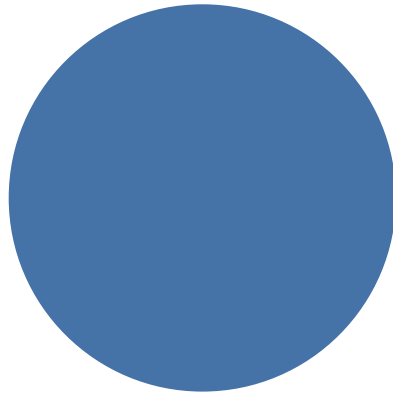
RISK Assessment

Rank

SEQUENCE OF RETURNS: The risk of retiring in the wrong year (i.e. retiring just before the Great Depression, Mortgage Crisis)	1
LONGEVITY: The risk I will outlive the assets I have set aside for retirement.	2
HEALTH : The risk I will be forced to deplete a significant portion of my assets in order to pay for long term care.	3
INFLATION : The risk that the cost of goods and services will increase over time.	4
LIQUIDITY: The risk my current portfolio provides me limited or no flexibility when unexpected needs arise.	5
LEGACY: The risk of not being able to leave a financial legacy to the people or organizations I care about most.	6

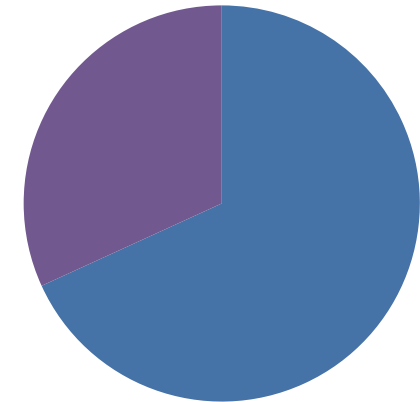


Current



- Asset Management
- Long Term Care
- Longevity Insurance
- Equity Income Guarantees
- Death Benefits
- Alternatives

Proposed



Risk	Addressed
Market	No
Longevity	No
Sequence of Returns	No
Long-Term Care	Yes
Inflation	Yes
Liquidity	Yes

Risk	Addressed
Market	Yes
Longevity	Yes
Sequence of Returns	Yes
Long-Term Care	Yes
Inflation	Yes
Liquidity	Yes

Investible Assets		Income desired for retirement at age 66
Current	\$1,087,000	Net Income of \$75,000 Growing at 3% annually for inflation
Proposed	\$1,087,000	

THE RISK BLUEPRINT™ - ACTION PLAN



Strategy
Solution
Funding Source

Mr. & Mrs. Client

Asset Management

Long Term Care

Equity Income Guarantees

\$250,000 Balanced Portfolio - Trust - Short Term

\$100,000 Growth Portfolio - Trust - Long Term

\$275,000 Moderate Growth Portfolio- IRA - Mr.

\$82,000 401(k) - Mr. - Moderate Growth

\$200 daily benefit increasing at 3% annually

\$330,000 Variable Annuity with Lifetime Income Rider

\$250,000 Current Trust Account

\$100,000 Current Trust Account

\$275,000 401(k) Rollover from Previous Employer

\$82,000 Existing 401(k)

Annual Premium \$3,850

\$330,000 401(k) Rollover from Previous Employer

\$15,000 Annual Contributions until retirement

THE RISK BLUEPRINT™ - GUARANTEED INCOME - DETAIL

Mr.'s Age	Mrs.'s Age	Current Guaranteed Income Sources			Equity Income Guarantees	Estimated Taxes on Guaranteed Income Streams	Total Net Guaranteed Income	Total Net Income Need	Percentage of Total Net Income Guaranteed
		Social Security - Mr.	Social Security - Mrs. Spousal Benefits	Pension - Mr.	Variable Annuity w/ Lifetime Income Rider				
		Gross Income	Gross Income	Gross Income	Gross Income				
63	63	\$0	\$0	\$0	\$0	\$0	\$0	0.00%	
64	64	\$0	\$0	\$0	\$0	\$0	\$0	0.00%	
65	65	\$0	\$0	\$0	\$0	\$0	\$0	0.00%	
66	66	\$22,413	\$11,207	\$12,000	\$19,470	-\$10,414	\$54,675	\$81,955	66.71%
67	67	\$23,041	\$11,520	\$12,240	\$19,470	-\$10,603	\$55,668	\$84,413	65.95%
68	68	\$23,686	\$11,843	\$12,485	\$19,470	-\$10,797	\$56,686	\$86,946	65.20%
69	69	\$24,349	\$12,174	\$12,734	\$19,470	-\$10,996	\$57,731	\$89,554	64.47%
70	70	\$25,031	\$12,515	\$12,989	\$19,470	-\$11,201	\$58,804	\$92,241	63.75%
71	71	\$25,732	\$12,866	\$13,249	\$19,470	-\$11,411	\$59,906	\$95,008	63.05%
72	72	\$26,452	\$13,226	\$13,514	\$19,470	-\$11,626	\$61,036	\$97,858	62.37%
73	73	\$27,193	\$13,596	\$13,784	\$19,470	-\$11,847	\$62,196	\$100,794	61.71%
74	74	\$27,954	\$13,977	\$14,060	\$19,470	-\$12,074	\$63,387	\$103,818	61.06%
75	75	\$28,737	\$14,368	\$14,341	\$19,470	-\$12,307	\$64,610	\$106,932	60.42%
76	76	\$29,541	\$14,771	\$14,628	\$19,470	-\$12,546	\$65,864	\$110,140	59.80%
77	77	\$30,369	\$15,184	\$14,920	\$19,470	-\$12,791	\$67,152	\$113,444	59.19%
78	78	\$31,219	\$15,609	\$15,219	\$19,470	-\$13,043	\$68,474	\$116,848	58.60%
79	79	\$32,093	\$16,047	\$15,523	\$19,470	-\$13,301	\$69,832	\$120,353	58.02%
80	80	\$32,992	\$16,496	\$15,834	\$19,470	-\$13,567	\$71,225	\$123,964	57.46%
81	81	\$33,915	\$16,958	\$16,150	\$19,470	-\$13,839	\$72,655	\$127,682	56.90%
82	82	\$34,865	\$17,433	\$16,473	\$19,470	-\$14,119	\$74,122	\$131,513	56.36%
83	83	\$35,841	\$17,921	\$16,803	\$19,470	-\$14,406	\$75,629	\$135,458	55.83%
84	84	\$36,845	\$18,422	\$17,139	\$19,470	-\$14,700	\$77,176	\$139,522	55.31%
85	85	\$37,876	\$18,938	\$17,482	\$19,470	-\$15,003	\$78,764	\$143,708	54.81%
86	86	\$38,937	\$19,468	\$17,831	\$19,470	-\$15,313	\$80,394	\$148,019	54.31%
87	87	\$40,027	\$20,014	\$18,188	\$19,470	-\$15,632	\$82,067	\$152,460	53.83%
88	88	\$41,148	\$20,574	\$18,552	\$19,470	-\$15,959	\$83,785	\$157,033	53.35%
89	89	\$42,300	\$21,150	\$18,923	\$19,470	-\$16,295	\$85,548	\$161,744	52.89%
90	90	\$43,485	\$21,742	\$19,301	\$19,470	-\$16,640	\$87,358	\$166,597	52.44%
91	91	\$44,702	\$22,351	\$19,687	\$19,470	-\$16,994	\$89,217	\$171,595	51.99%
92	92	\$45,954	\$22,977	\$20,081	\$19,470	-\$17,357	\$91,125	\$176,742	51.56%
93	93	\$47,240	\$23,620	\$20,483	\$19,470	-\$17,730	\$93,083	\$182,045	51.13%
94	94	\$48,563	\$24,282	\$20,892	\$19,470	-\$18,113	\$95,094	\$187,506	50.72%
95	95	\$49,923	\$24,961	\$21,310	\$19,470	-\$18,506	\$97,158	\$193,131	50.31%
96	96	\$51,321	\$25,660	\$21,736	\$19,470	-\$18,910	\$99,278	\$198,925	49.91%
97	97	\$52,758	\$26,379	\$22,171	\$19,470	-\$19,324	\$101,453	\$204,893	49.52%
98	98	\$54,235	\$27,118	\$22,614	\$19,470	-\$19,750	\$103,687	\$211,040	49.13%
99	99	\$55,754	\$27,877	\$23,067	\$19,470	-\$20,187	\$105,980	\$217,371	48.76%
100	100	\$57,315	\$28,657	\$23,528	\$19,470	-\$20,635	\$108,335	\$223,892	48.39%
101	101	\$58,919	\$29,460	\$23,999	\$19,470	-\$21,096	\$110,752	\$230,609	48.03%
102	102	\$60,569	\$30,285	\$24,479	\$19,470	-\$21,568	\$113,234	\$237,527	47.67%
Total Income		\$1,423,292	\$711,646	\$648,411	\$720,390	-\$560,598	\$2,943,141		

* See "assumptions" on the disclosure page for income summary details and more information on returns, withdrawals, and contractual guarantees

THE RISK BLUEPRINT™ - NON-GUARANTEED INCOME - DETAIL



Mr.'s Age	Mrs.'s Age	Taxable Investment Accounts				Qualified Investment Accounts				Estimated Taxes on Non-Guaranteed Income	Net Non-Guaranteed Income	Total Guaranteed Income	Total Income Goal	Gross Withdrawal Percentage from Non-Guaranteed Assets
		Balanced Portfolio - Trust (Short Term)		Growth Portfolio - Trust (Long Term)		Moderate Growth - IRA - Mr.		401(k) - Mr. - Moderate Growth						
		Account Balance	Gross Income	Account Balance	Gross Income	Account Balance	Gross Income	Account Balance	Gross Income					
63	63	\$250,000	\$0	\$100,000	\$0	\$275,000	\$0	\$97,000	\$0	\$0	\$0	\$0	\$0	0.00%
64	64	\$265,875	\$0	\$107,225	\$0	\$293,425	\$0	\$118,499	\$0	\$0	\$0	\$0	\$0	0.00%
65	65	\$282,758	\$0	\$114,972	\$0	\$313,084	\$0	\$141,438	\$0	\$0	\$0	\$0	\$0	0.00%
66	66	\$300,713	\$32,475	\$123,279	\$0	\$334,061	\$0	\$150,915	\$0	-\$5,196	\$27,279	\$54,675	\$81,955	3.57%
67	67	\$285,271	\$34,221	\$132,186	\$0	\$356,443	\$0	\$161,026	\$0	-\$5,475	\$28,746	\$55,668	\$84,413	3.66%
68	68	\$266,992	\$36,023	\$141,736	\$0	\$380,325	\$0	\$171,815	\$0	-\$5,764	\$30,260	\$56,686	\$86,946	3.75%
69	69	\$245,635	\$37,884	\$151,976	\$0	\$405,807	\$0	\$183,326	\$0	-\$6,061	\$31,823	\$57,731	\$89,554	3.84%
70	70	\$220,943	\$18,304	\$162,957	\$0	\$432,996	\$14,810	\$195,609	\$6,691	-\$6,369	\$33,436	\$58,804	\$92,241	3.93%
71	71	\$215,507	\$18,067	\$174,730	\$0	\$446,204	\$16,339	\$201,576	\$7,381	-\$6,686	\$35,102	\$59,906	\$95,008	4.03%
72	72	\$209,977	\$18,532	\$187,355	\$0	\$458,665	\$17,430	\$207,206	\$7,874	-\$7,014	\$36,822	\$61,036	\$97,858	4.12%
73	73	\$203,602	\$18,991	\$200,891	\$0	\$470,798	\$18,569	\$212,687	\$8,389	-\$7,352	\$38,597	\$62,196	\$100,794	4.22%
74	74	\$196,334	\$19,413	\$215,405	\$0	\$482,528	\$19,781	\$217,986	\$8,936	-\$7,701	\$40,430	\$63,387	\$103,818	4.33%
75	75	\$188,155	\$19,794	\$230,968	\$0	\$493,751	\$21,071	\$223,056	\$9,519	-\$8,061	\$42,322	\$64,610	\$106,932	4.44%
76	76	\$179,052	\$20,127	\$247,656	\$0	\$504,349	\$22,443	\$227,844	\$10,139	-\$8,433	\$44,276	\$65,864	\$110,140	4.55%
77	77	\$169,017	\$20,572	\$265,549	\$0	\$514,193	\$23,790	\$232,291	\$10,747	-\$8,817	\$46,292	\$67,152	\$113,444	4.67%
78	78	\$157,871	\$20,814	\$284,735	\$0	\$523,260	\$25,330	\$236,387	\$11,443	-\$9,214	\$48,373	\$68,474	\$116,848	4.79%
79	79	\$145,760	\$21,188	\$305,307	\$0	\$531,292	\$26,834	\$240,015	\$12,122	-\$9,623	\$50,521	\$69,832	\$120,353	4.92%
80	80	\$132,482	\$21,538	\$327,366	\$0	\$538,257	\$28,411	\$243,162	\$12,835	-\$10,046	\$52,739	\$71,225	\$123,964	5.06%
81	81	\$117,989	\$21,855	\$351,018	\$0	\$544,005	\$30,070	\$245,759	\$13,584	-\$10,482	\$55,028	\$72,655	\$127,682	5.20%
82	82	\$102,238	\$22,137	\$376,379	\$0	\$548,369	\$31,813	\$247,730	\$14,372	-\$10,932	\$57,391	\$74,122	\$131,513	5.36%
83	83	\$85,188	\$22,385	\$403,572	\$0	\$551,165	\$33,642	\$248,993	\$15,198	-\$11,396	\$59,829	\$75,629	\$135,458	5.53%
84	84	\$66,791	\$22,599	\$432,730	\$0	\$552,196	\$35,559	\$249,459	\$16,064	-\$11,875	\$62,346	\$77,176	\$139,522	5.70%
85	85	\$46,999	\$23,148	\$463,995	\$0	\$551,252	\$37,311	\$249,033	\$16,855	-\$12,370	\$64,944	\$78,764	\$143,708	5.90%
86	86	\$25,365	\$12,534	\$497,519	\$0	\$548,376	\$50,310	\$247,733	\$17,662	-\$12,881	\$67,625	\$80,394	\$148,019	6.10%
87	87	\$13,645	\$13,645	\$533,464	\$0	\$531,436	\$51,669	\$245,486	\$18,488	-\$13,408	\$70,393	\$82,067	\$152,460	6.33%
88	88	\$0	\$0	\$572,007	\$0	\$511,912	\$67,871	\$242,207	\$19,330	-\$13,952	\$73,249	\$83,785	\$157,033	6.58%
89	89	\$0	\$0	\$613,335	\$0	\$473,791	\$70,526	\$237,811	\$20,184	-\$14,514	\$76,196	\$85,548	\$161,744	6.85%
90	90	\$0	\$0	\$657,648	\$0	\$430,284	\$73,471	\$232,208	\$20,861	-\$15,093	\$79,238	\$87,358	\$166,597	7.15%
91	91	\$0	\$0	\$705,163	\$0	\$380,720	\$76,568	\$225,507	\$21,501	-\$15,691	\$82,378	\$89,217	\$171,595	7.48%
92	92	\$0	\$0	\$756,111	\$0	\$324,530	\$79,817	\$217,675	\$22,109	-\$16,308	\$85,618	\$91,125	\$176,742	7.85%
93	93	\$0	\$0	\$810,740	\$0	\$261,108	\$83,232	\$208,669	\$22,674	-\$16,945	\$88,961	\$93,083	\$182,045	8.27%
94	94	\$0	\$0	\$869,316	\$0	\$189,794	\$87,084	\$198,457	\$22,931	-\$17,602	\$92,412	\$95,094	\$187,506	8.75%
95	95	\$0	\$0	\$932,124	\$0	\$109,592	\$91,016	\$187,286	\$23,076	-\$18,255	\$95,837	\$97,158	\$193,131	9.28%
96	96	\$0	\$0	\$999,470	\$0	\$19,821	\$19,821	\$175,212	\$98,832	-\$18,984	\$99,668	\$99,278	\$198,925	9.93%
97	97	\$0	\$0	\$1,071,682	\$41,155	\$0	\$0	\$81,498	\$81,498	-\$19,624	\$103,028	\$101,453	\$204,893	10.64%
98	98	\$0	\$0	\$1,104,982	\$127,801	\$0	\$0	\$0	\$0	-\$20,448	\$107,353	\$103,687	\$211,040	11.57%
99	99	\$0	\$0	\$1,047,783	\$132,608	\$0	\$0	\$0	\$0	-\$21,217	\$111,390	\$105,980	\$217,371	12.66%
100	100	\$0	\$0	\$981,296	\$137,568	\$0	\$0	\$0	\$0	-\$22,011	\$115,557	\$108,335	\$223,892	14.02%
101	101	\$0	\$0	\$904,688	\$142,686	\$0	\$0	\$0	\$0	-\$22,830	\$119,857	\$110,752	\$230,609	15.77%
102	102	\$0	\$0	\$817,056	\$147,968	\$0	\$0	\$0	\$0	-\$23,675	\$124,293	\$113,234	\$237,527	18.11%
Total Income		\$496,247		\$729,786		\$1,154,589		\$571,295		-\$472,307	\$2,479,610	\$2,943,141	\$5,423,277	

Estimated Required Minimum Distributions \$15,000 annual savings until retirement

THE RISK BLUEPRINT™ - RETIREMENT INCOME - OVERVIEW

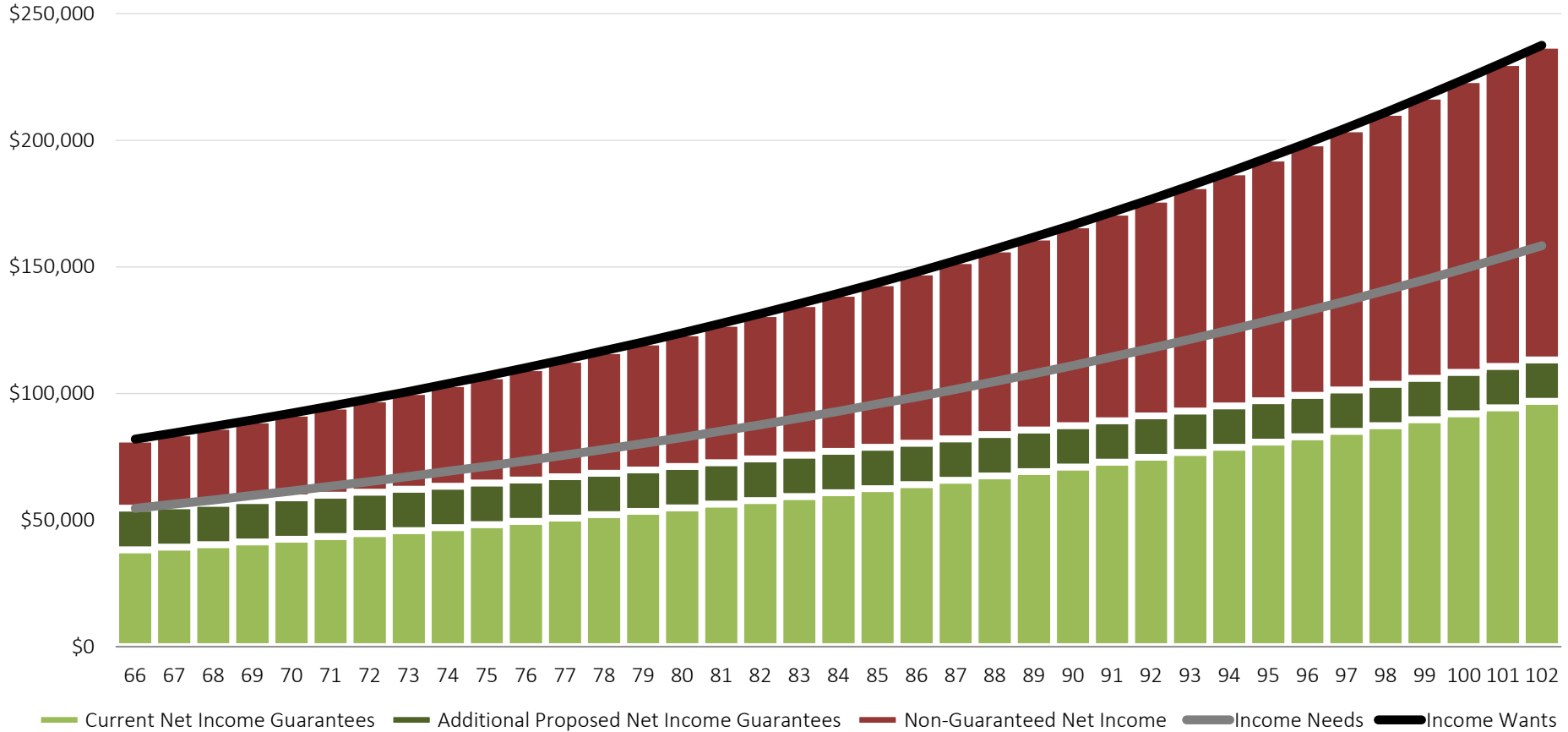


Mr.'s Age	Mrs.'s Age	Current Net Income Guarantees	Additional Proposed Net Income Guarantees	Non-Guaranteed Net Income	Total Net Income	Total Investible Net Worth
63	63	\$0	\$0	\$0	\$0	\$1,052,000
64	64	\$0	\$0	\$0	\$0	\$1,130,452
65	65	\$0	\$0	\$0	\$0	\$1,213,829
66	66	\$38,320	\$16,355	\$27,279	\$81,955	\$1,287,448
67	67	\$39,313	\$16,355	\$28,746	\$84,413	\$1,311,630
68	68	\$40,331	\$16,355	\$30,260	\$86,946	\$1,335,712
69	69	\$41,377	\$16,355	\$31,823	\$89,554	\$1,359,643
70	70	\$42,450	\$16,355	\$33,436	\$92,241	\$1,383,367
71	71	\$43,551	\$16,355	\$35,102	\$95,008	\$1,406,747
72	72	\$44,681	\$16,355	\$36,822	\$97,858	\$1,429,700
73	73	\$45,842	\$16,355	\$38,597	\$100,794	\$1,452,139
74	74	\$47,032	\$16,355	\$40,430	\$103,818	\$1,473,969
75	75	\$48,255	\$16,355	\$42,322	\$106,932	\$1,495,086
76	76	\$49,510	\$16,355	\$44,276	\$110,140	\$1,515,377
77	77	\$50,798	\$16,355	\$46,292	\$113,444	\$1,534,722
78	78	\$52,120	\$16,355	\$48,373	\$116,848	\$1,552,990
79	79	\$53,477	\$16,355	\$50,521	\$120,353	\$1,570,038
80	80	\$54,870	\$16,355	\$52,739	\$123,964	\$1,585,713
81	81	\$56,300	\$16,355	\$55,028	\$127,682	\$1,599,850
82	82	\$57,768	\$16,355	\$57,391	\$131,513	\$1,612,270
83	83	\$59,274	\$16,355	\$59,829	\$135,458	\$1,622,783
84	84	\$60,821	\$16,355	\$62,346	\$139,522	\$1,631,180
85	85	\$62,409	\$16,355	\$64,944	\$143,708	\$1,637,240
86	86	\$64,039	\$16,355	\$67,625	\$148,019	\$1,640,722
87	87	\$65,712	\$16,355	\$70,393	\$152,460	\$1,641,332
88	88	\$67,430	\$16,355	\$73,249	\$157,033	\$1,638,791
89	89	\$69,193	\$16,355	\$76,196	\$161,744	\$1,632,748
90	90	\$71,004	\$16,355	\$79,238	\$166,597	\$1,622,872
91	91	\$72,862	\$16,355	\$82,378	\$171,595	\$1,608,805
92	92	\$74,770	\$16,355	\$85,618	\$176,742	\$1,590,165
93	93	\$76,728	\$16,355	\$88,961	\$182,045	\$1,566,540
94	94	\$78,739	\$16,355	\$92,412	\$187,506	\$1,537,491
95	95	\$80,803	\$16,355	\$95,837	\$192,995	\$1,502,543
96	96	\$82,923	\$16,355	\$99,668	\$198,946	\$1,461,362
97	97	\$85,099	\$16,355	\$103,028	\$204,482	\$1,413,044
98	98	\$87,332	\$16,355	\$107,353	\$211,040	\$1,357,525
99	99	\$89,626	\$16,355	\$111,390	\$217,371	\$1,292,662
100	100	\$91,980	\$16,355	\$115,557	\$223,892	\$1,218,154
101	101	\$94,397	\$16,355	\$119,857	\$230,609	\$1,133,148
102	102	\$96,879	\$16,355	\$124,293	\$237,527	\$1,036,727
Total Income		\$2,338,013	\$605,128	\$2,479,610	\$5,422,751	
Percentage of Total		43%	11%	46%		

* See "assumptions" on the disclosure page for income summary details and more information on returns, withdrawals, and contractual guarantees. If net income is less than income goal, then text will be red.



Guaranteed vs Non Guaranteed Income



Guaranteed Income Snapshot		
	Percentage of Total Income Guaranteed at age 66	Percentage of Needs Guaranteed at age 66
Current	46.76%	70.14%
Proposed	66.71%	100.07%

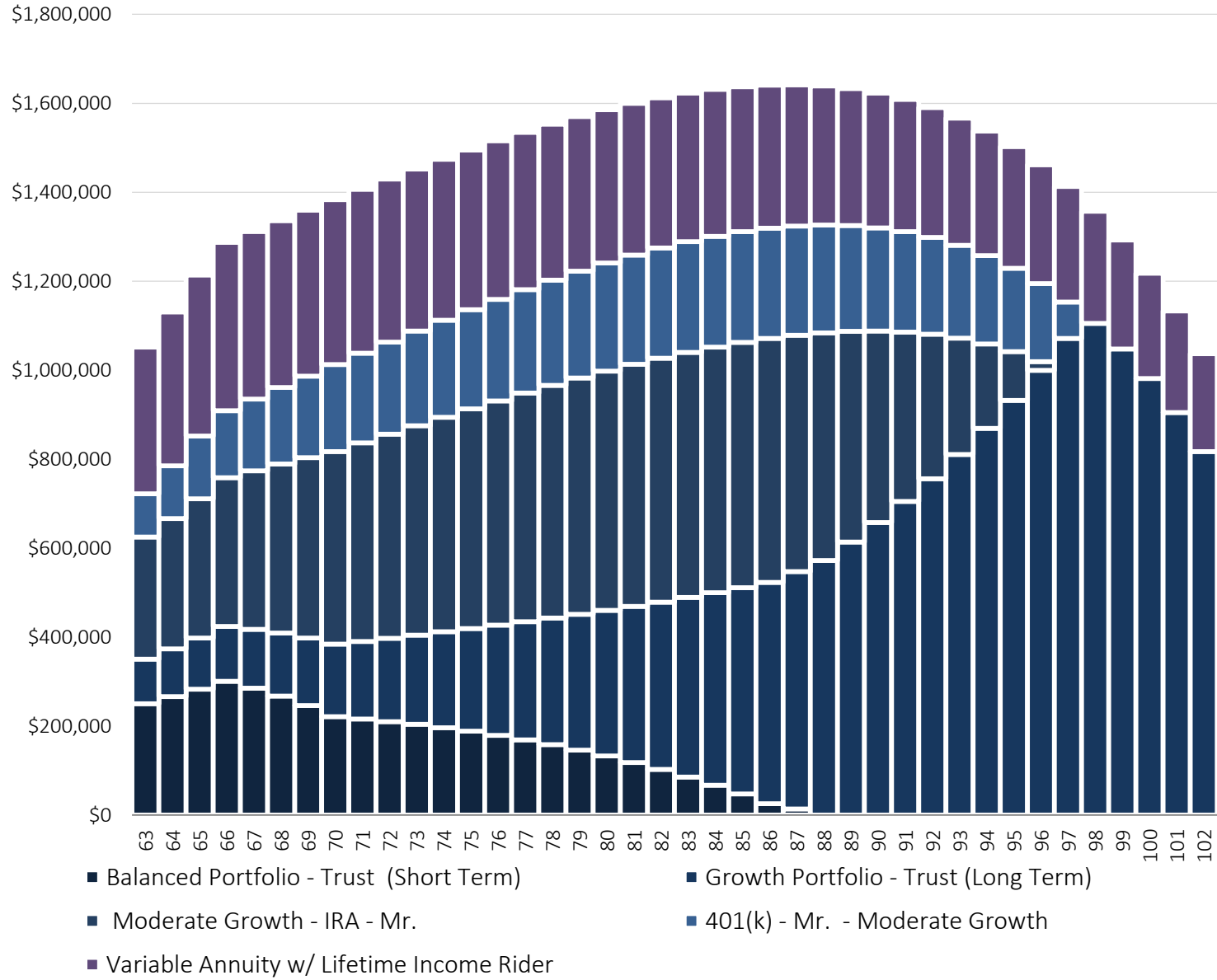
Income streams are based on contractual guarantees and on the claims paying ability of the insurance carrier. Social Security & Pension income streams are based on and payments are estimated from their respective sources as disclosed on the questionnaire. Asset Management distributions are based on withdrawals needed to satisfy stated income needs.

THE RISK BLUEPRINT™ - NET WORTH DETAIL



Net Worth Chart

Mr.'s Age	Mrs.'s Age	Total Investible Net Worth
63	63	\$1,052,000
64	64	\$1,130,452
65	65	\$1,213,829
66	66	\$1,287,448
67	67	\$1,311,630
68	68	\$1,335,712
69	69	\$1,359,643
70	70	\$1,383,367
71	71	\$1,406,747
72	72	\$1,429,700
73	73	\$1,452,139
74	74	\$1,473,969
75	75	\$1,495,086
76	76	\$1,515,377
77	77	\$1,534,722
78	78	\$1,552,990
79	79	\$1,570,038
80	80	\$1,585,713
81	81	\$1,599,850
82	82	\$1,612,270
83	83	\$1,622,783
84	84	\$1,631,180
85	85	\$1,637,240
86	86	\$1,640,722
87	87	\$1,641,332
88	88	\$1,638,791
89	89	\$1,632,748
90	90	\$1,622,872
91	91	\$1,608,805
92	92	\$1,590,165
93	93	\$1,566,540
94	94	\$1,537,491
95	95	\$1,502,543
96	96	\$1,461,362
97	97	\$1,413,044
98	98	\$1,357,525
99	99	\$1,292,662
100	100	\$1,218,154
101	101	\$1,133,148
102	102	\$1,036,727





IMPORTANT DISCLOSURE INFORMATION

Information Provided by You

Information that you provided about your assets, financial goals, and personal situation are key assumptions for the calculations and projections in this Report. Please review the questionnaire to verify the accuracy of these assumptions. If any of the assumptions are incorrect, you should notify your financial advisor. Even small changes in assumptions can have a substantial impact on the results shown in this Report. The information provided by you should be reviewed periodically and updated when either the information or your circumstances change.

Needs & Wants

Needs are the goals that you consider necessary for your lifestyle, and are the goals that you must fulfill. Wants are the goals that you would really like to fulfill, but could live without. Since you can specify Ideal and Acceptable amounts for all your financial goals, there can be many possible combinations of funding levels among your Needs, Wants, and Nice to Haves.

Report Is a Snapshot and Does Not Provide Legal, Tax, or Accounting Advice

This Report provides a snapshot of your current financial position and can help you to focus on your financial resources and goals, and to create a plan of action. Because the results are calculated over many years, small changes can create large differences in future results. You should use this Report to help you focus on the factors that are most important to you. This Report does not provide legal, tax, or accounting advice. Before making decisions with legal, tax, or accounting ramifications, you should consult appropriate professionals for advice that is specific to your situation.

Projections and Returns

The projections or other information generated by The risk Process™ regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. The actual returns of a specific product or accounts may be more or less than the returns used in The risk Process™. Financial forecasts, rates of return, risk, inflation, and other assumptions may be used as the basis for illustrations. They should not be considered a guarantee of future performance or a guarantee of achieving overall financial objectives. Past performance is not a guarantee or a predictor of future results of either the indices or any particular investment. No Plan or Report has the ability to accurately predict the future. As investment returns, inflation, taxes, and other economic conditions vary from The risk Process™ assumptions, your actual results will vary (perhaps significantly) from those presented in this Report.

Risks Inherent in Investing

Investing in fixed income securities involves interest rate risk, credit risk, and inflation risk. Interest rate risk is the possibility that bond prices will decrease because of an interest rate increase. When interest rates rise, bond prices and the values of fixed income securities fall. When interest rates fall, bond prices and the values of fixed income securities rise. Credit risk is the risk that a company will not be able to pay its debts, including the interest on its bonds. Inflation risk is the possibility that the interest paid on an investment in bonds will be lower than the inflation rate, decreasing purchasing power.

Investing in stock securities involves volatility risk, market risk, business risk, and industry risk. The prices of most stocks fluctuate. Volatility risk is the chance that the value of a stock will fall. Market risk is the chance that the prices of all stocks will fall due to conditions in the economic environment. Business risk is the chance that a specific company's stock will fall because of issues affecting it. Industry risk is the chance that a set of factors particular to an industry group will adversely affect stock prices within the industry.

Accompanying Documents

This material must be preceded or accompanied by a prospectus for each investment product being recommended. Prospectuses are available from your financial professional. The prospectus contains information about the product's features, risks, charges and expenses. The investment objectives, risks and policies of the investment options, as well as other information about the investment options, living and death benefits are also described in the prospectuses. Please read the prospectuses and consider this information carefully before investing. Product availability and features may vary by state. Please refer to the contract prospectus for more complete details regarding the living and death benefits. Estimated fees on accounts are estimates only and should not be considered nor relied upon as a guarantee. For actual fee schedules of solutions proposed in this Blueprint, please reference prospectuses and any other disclosure provided to you.

Guarantees are based on the claims-paying ability of the issuing company.

All returns are shown net of fees and loads. Returns are based on a spread between asset allocation and inflation.

Unless otherwise stated, the client(s) for whom this Blueprint is created are assumed to be living for all projections.



***Assumptions:**

- 1 Assumes a 2.8% COLA on Social Security and 2% COLA on Pension Income
- 2 Assumes a 3% annual inflation
- 3 See below for Asset Management returns
- 4 Average Blended Tax Rate assumed for this plan is 16%
- 5 Investible net worth on the income summary is based on the estimated account values of the underlying investments at the end of each year.
- 6 Total net income is derived from summing up all income generated in that year less the estimated taxes.
- 7 Projections are done on a 40-year basis and may not represent the full length of retirement or life expectancy.

Assumed Growth Rates

Title	Portfolio Allocation	Assumed Growth Rate
Variable Annuity w/ Lifetime Income Rider	85/15	4.68%
Balanced Portfolio - Trust (Short Term)	60/40	6.35%
Growth Portfolio - Trust (Long Term)	85/15	7.23%
Moderate Growth - IRA - Mr.	70/30	6.70%
401(k) - Mr. - Moderate Growth	70/30	6.70%