



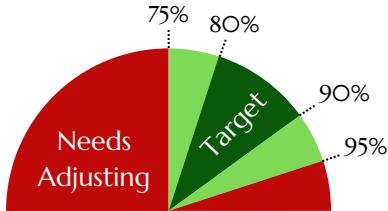
FP: Variable Results Analysis

The information provided in this form is strictly confidential. It is intended for internal use only. We build a client profile in our internal system to create a separate digital record for current & prospective clients to store their information in a secure format. Paper documents that are not required to be kept in paper form will be securely shredded once the digital record is created.

Name _____

Date _____

Here's a reminder of our target for each variable of the financial plan. In our view a target score of 85% is the right balance between a fulfilling lifestyle & risk.

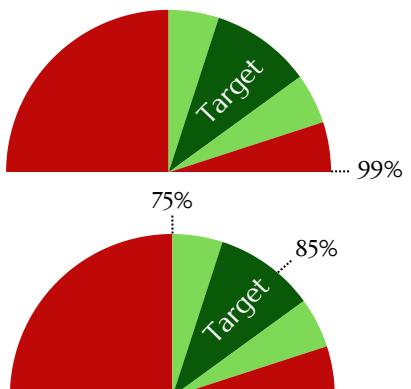


Results

Market Tolerance

Result: 99%

"Market Tolerance is a statistical test to evaluate if the financial plan, as constructed, can remain solvent throughout your expected lifespan. If we pass this test, we can evaluate testing further variables."

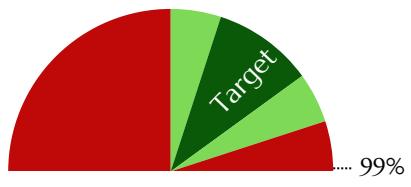


Basic Living Expense

Result: \$142,000

[Increase of \$58,000]
75%-\$152,000

"The Basic Living Expense test is where we model the amount of available spending, in today's dollars, that gets us to target. In addition we model how much annual spending, in today's dollars, takes us to our 75% 'needs adjusting' line."

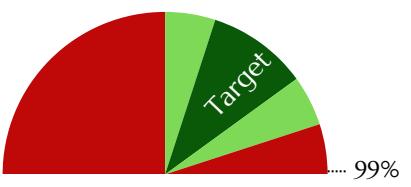


Retirement Age

Result Age: 67

[Decrease by 2 years]
75%- N/A

"The Retirement Age test is where we model the impacts of adjustments on your desired retirement age."

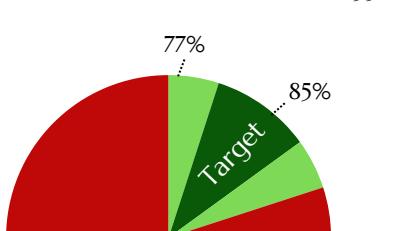


Inflation Rate

Result 5.5%: 99%

[Increase by 3% annually]
75%- N/A

"The Inflation Rate test is where we model a higher than standard annual inflation rate (2.5%) for every year in the financial analysis. This is a financial resiliency test with the highest annual inflation rate being 5.5%."



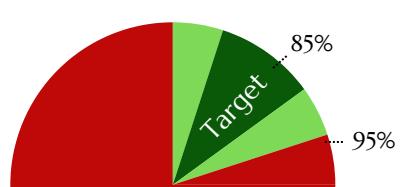
Social Security Cuts

Cut 86%: 85%

[Decrease of year 1 combined benefit by \$70,375.52]

Cut 100%- 77%

"A common fear we encounter is if Social Security Benefits will still be around for clients. While we have our own opinion on this, we still want to test the effects of a benefits cut. No matter how unlikely."



Lifespan/Longevity

Both 110yrs: 95%

[Increase of 25 & 23 years]

Death @ 85 & 115yrs- 85%

"The Lifespan/Longevity test is where we evaluate the effects of a long life or early death on the financial analysis. From a financial perspective, the worst-case scenario tends to be when both parties live beyond expectations, or one party significantly outlives the other."