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RETIREMENT PLANNING

Introduction

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SOURCES OF RETIREMENT INCOME

Today, two traditional sources of retirement income - Social Security and company pension plans are figuring less and less in people's retirement planning. By some estimates* these two sources will provide just 20 to 25 percent of what those in the middle-to-upper income group will need to live comfortably when they retire. The forecast is cloudy for Social Security. Some actuaries believe either the system is going broke and will be out of business before today's younger workers come close to retirement age, or Social Security will provide only a marginal contribution to the incomes of those other than the poorest retirees.

*Sources: EBRI Notes September 2004 Vol. 25, No. 9; Aon Consulting's 2008 Replacement Ratio Study



ROADBLOCKS TO RETIREMENT

Inflation: Inflation is constant, steady erosion of money's value. The amount of erosion varies - in some years the rate of inflation is higher than in others. But the effect of inflation never changes: the cost of living keeps going, so you may need more money just to break even.

Taxes: Just as inflation can erode your savings, income taxes can have a dramatic effect on your total return, negating as much as a third of your earnings. Consider carefully your savings vehicles to minimize "tax-bite" and maximize earnings. Consult your tax advisor with any questions on taxation issues.

Procrastination: By far the most dangerous of retirement roadblocks is procrastination. Each year that saving is postponed you lose the advantages of compound growth in that year. In exchange for a higher standard of living now you may deteriorate your standard of living during retirement.



RETIREEES MAY HAVE INADEQUATE SAVINGS

Having enough money for retirement can be one of the biggest financial concerns among Americans today. According to a recent survey by the Employee Benefit Research Institute, 70% of people polled said that future retirees will be financially "worse off" than current retirees. Almost the same number, 68 percent, think the percentage of elderly people living at or below the poverty line will increase in the future because of inadequate savings.

Some of this pessimism - particularly among younger people - comes from low expectations about the future of Social Security. Seventy-two percent of people think their benefits will be cut off or even eliminated altogether by the time they retire.

RETIREMENT PLANNING

Input And Assumptions

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RETIREMENT OBJECTIVES

| | |
|-------------------------------------|----------|
| After-Tax Income Desired | \$96,000 |
| Average Tax Rate (Pre-Retirement) | 16.20% |
| Average Tax Rate (Post-Retirement) | 15.00% |
| Inflation Rate | 3.00% |
| Future Legacy To Heirs | \$0 |
| Adjust Legacy For Inflation? | Yes |
| Before-Tax Return (Pre-Retirement) | 7.98% |
| Before-Tax Return (Post-Retirement) | 7.98% |

| | YOU | SPOUSE |
|----------------------------|-----------|--------|
| Current Age | 59 | 53 |
| Anticipated Retirement Age | 65 | 65 |
| Annual Income | \$120,000 | \$0 |
| Annual Pay Increases | 1.00% | 0.00% |
| Age To End Analysis | 100 | 100 |

SOCIAL SECURITY/PENSION

| | |
|---------------------------------------|-------|
| Include Social Security? | Yes |
| Social Security Inflation Rate | 2.00% |
| Taxable Percentage of Social Security | 85% |

| | YOU | SPOUSE |
|---------------------------------|----------|---------|
| Annual Pension Benefit | \$75,000 | \$0 |
| Lump Sum Pension Benefit | \$0 | \$0 |
| Adjust Pension For Inflation? | Yes | Yes |
| Pension Begin Age | 65 | 0 |
| Social Security Override Age | 70 | 67 |
| Social Security Override Amount | \$3,886 | \$1,567 |

SAVINGS PLANS

| | YOU | SPOUSE | INCREASE W/ PAY? |
|--|----------|--------|------------------|
| Annual Savings (Qualified Plans - Traditional) | \$29,000 | \$0 | Yes |
| Annual Savings (Qualified Plans - Roth) | \$0 | \$0 | Yes |
| Annual Savings (Non-Qualified Plans) | \$0 | \$0 | Yes |

ADDITIONAL RETIREMENT RECEIPTS/EXPENSES

| DESCRIPTION | AMOUNT | START AGE | END AGE | INCREASE | TYPE | TAXABLE |
|-------------------|----------|-----------|---------|----------|---------|---------|
| Primary Residence | \$14,400 | 59 | 67 | 0.00% | Expense | Yes |
| Oil Rights Income | \$20,000 | 59 | 100 | 0.00% | Receipt | Yes |

ASSETS

| DESCRIPTION | AMOUNT | OWNERSHIP | TYPE |
|-----------------|-----------|-----------|----------------------------|
| Jeff Schwab IRA | \$351,371 | Client | Traditional Qualified Plan |

RETIREMENT PLANNING

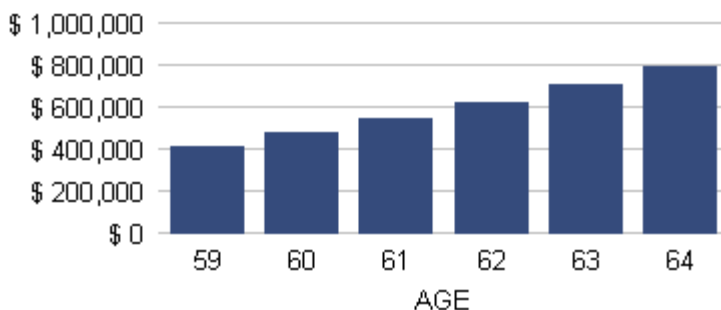
Needs And Resources

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ASSET ACCUMULATION

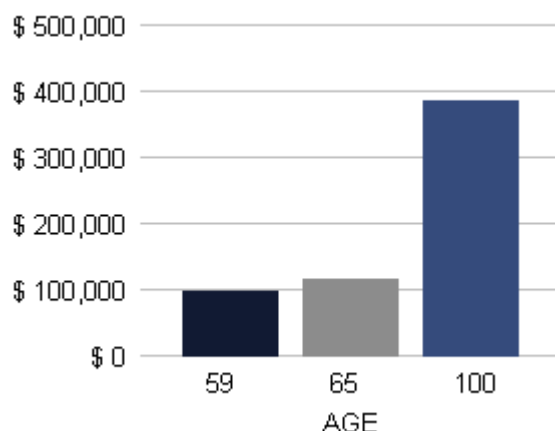
With regular contributions to a savings plan(s) and the effects of compounding interest, your retirement assets can accumulate to \$791,860 by the time you are ready to retire!



GROWING RETIREMENT INCOME NEEDS

Unfortunately, just as your assets grow over time so do your retirement income needs. It may surprise you how much inflation can impact your retirement income needs.

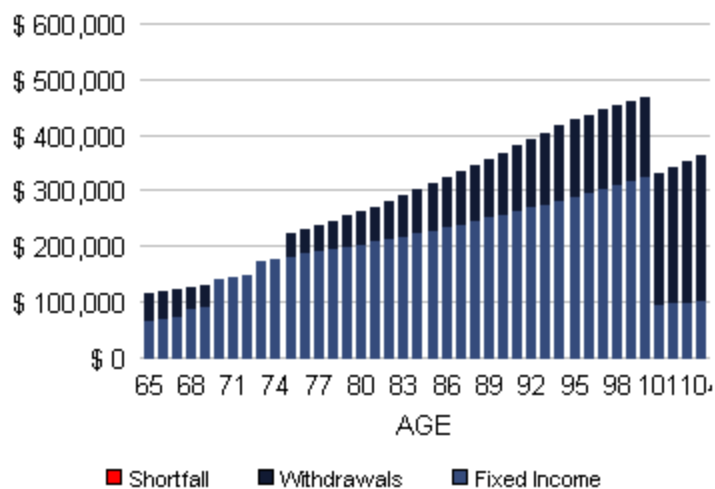
| | |
|--------------------|-----------|
| TODAY: | \$96,000 |
| RETIREMENT: | \$114,629 |
| END OF RETIREMENT: | \$385,142 |



IMPORTANCE OF PLANNING

Careful planning can help you realize your financial goals and help you maintain the same standard of living you are accustomed to during your retirement years.

On the other hand, lack of planning may prevent you from achieving your retirement goals. You may have to 'tighten your belt' in later years of retirement as your retirement income needs exceed your retirement income and you are forced to make withdrawals from your retirement funds.



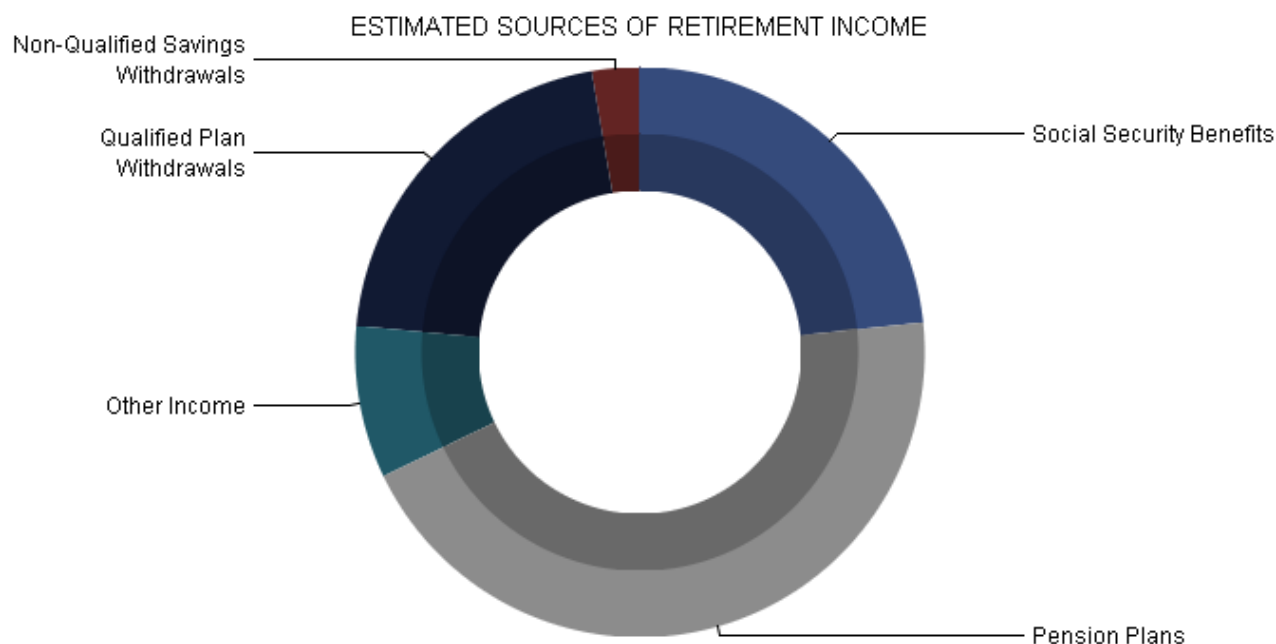
These projections are hypothetical. This information is meant to provide you with a general idea about your retirement income needs. The results given are for illustrative purposes only and do not represent the actual performance of any current or future investment. Rates of return will vary over time, especially for long-term investments.

RETIREMENT PLANNING

Results And Recommendations

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RESULTS AND RECOMMENDATIONS



Congratulations! Based on your current assumptions it appears that your annual retirement income objective of \$96,000 per year (in today's dollars) would likely be met on your current course.

POTENTIAL SOLUTIONS

Based on your current assumptions your retirement objective of \$96,000 will likely be met. You may be able to adjust some of the following assumptions and still meet your retirement goal:

- Increase your income expectations.
- Reduce your investment risk.
- Consider retiring sooner.
- Increase the legacy to your heirs.



INCOME SUMMARY (TODAY'S \$)

| | |
|--------------------------|----------|
| First Year Goal Desired | \$96,000 |
| Current Plans Provide | \$96,000 |
| Average Annual Shortfall | \$0 |
| Goal Income Replaced | 100% |
| Gross Income Replaced | 80% |

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RETIREMENT PLANNING

Details of Accumulation Phase

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DETAILS OF PRE-RETIREMENT ACCUMULATION PHASE

| Year | Your Age | Spouse Age | Investment Assets Beginning Balance | Annual Investment Savings | Investment Interest @ 6.7% | Qualified Retirement Assets Beginning Balance | Qualified Annual Retirement Savings | Qualified Retirement Interest @ 8.0% | Total Ending Balance |
|------|----------|------------|-------------------------------------|---------------------------|----------------------------|---|-------------------------------------|--------------------------------------|----------------------|
| 1 | 59 | 53 | 0 | 0 | 0 | 351,371 | 29,000 | 30,354 | 410,725 |
| 2 | 60 | 54 | 0 | 0 | 0 | 410,725 | 29,290 | 35,113 | 475,128 |
| 3 | 61 | 55 | 0 | 0 | 0 | 475,128 | 29,583 | 40,276 | 544,987 |
| 4 | 62 | 56 | 0 | 0 | 0 | 544,987 | 29,879 | 45,874 | 620,740 |
| 5 | 63 | 57 | 0 | 0 | 0 | 620,740 | 30,178 | 51,943 | 702,860 |
| 6 | 64 | 58 | 0 | 0 | 0 | 702,860 | 30,479 | 58,520 | 791,860 |

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RETIREMENT PLANNING

Summary of Distribution Phase

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SUMMARY OF POST-RETIREMENT DISTRIBUTION PHASE

| Year | Your Age | Spouse Age | Social Security | Annual Pension Payments | Wages & Other Income Less Expenses | Total After-Tax Income @ 15.0% | Retirement Income Needs | After-Tax Withdrawal Investments | After-Tax Withdrawal Qualified/Roth | Total Retirement Savings Balance | Annual Shortfall |
|------|----------|------------|-----------------|-------------------------|------------------------------------|--------------------------------|-------------------------|----------------------------------|-------------------------------------|----------------------------------|------------------|
| 7 | 65 | 59 | 0 | 75,000 | 5,600 | 66,350 | 114,629 | 0 | 48,279 | 793,719 | 0 |
| 8 | 66 | 60 | 0 | 77,250 | 5,600 | 68,262 | 118,068 | 0 | 49,805 | 793,787 | 0 |
| 9 | 67 | 61 | 0 | 79,568 | 5,600 | 70,232 | 121,610 | 0 | 51,378 | 791,864 | 0 |
| 10 | 68 | 62 | 0 | 81,955 | 20,000 | 86,661 | 125,258 | 0 | 38,597 | 806,023 | 0 |
| 11 | 69 | 63 | 0 | 84,413 | 20,000 | 88,751 | 129,016 | 0 | 40,265 | 819,193 | 0 |
| 12 | 70 | 64 | 57,981 | 86,946 | 20,000 | 141,492 | 132,886 | 0 | 0 | 893,754 | 0 |
| 13 | 71 | 65 | 59,141 | 89,554 | 20,000 | 144,721 | 136,873 | 0 | 0 | 973,346 | 0 |
| 14 | 72 | 66 | 60,323 | 92,241 | 20,000 | 148,037 | 140,979 | 0 | 0 | 1,058,338 | 0 |
| 15 | 73 | 67 | 86,341 | 95,008 | 20,000 | 173,089 | 145,209 | 0 | 0 | 1,172,242 | 0 |
| 16 | 74 | 68 | 88,068 | 97,858 | 20,000 | 177,019 | 149,565 | 0 | 0 | 1,294,402 | 0 |
| 17 | 75 | 69 | 89,830 | 100,794 | 20,000 | 181,051 | 154,052 | 0 | 41,552 | 1,417,012 | 0 |
| 18 | 76 | 70 | 91,626 | 103,818 | 20,000 | 185,189 | 158,673 | 0 | 44,678 | 1,547,305 | 0 |
| 19 | 77 | 71 | 93,459 | 106,932 | 20,000 | 189,435 | 163,434 | 0 | 47,822 | 1,685,760 | 0 |
| 20 | 78 | 72 | 95,328 | 110,140 | 20,000 | 193,793 | 168,337 | 0 | 51,403 | 1,832,803 | 0 |
| 21 | 79 | 73 | 97,234 | 113,444 | 20,000 | 198,265 | 173,387 | 0 | 55,242 | 1,988,914 | 0 |
| 22 | 80 | 74 | 99,179 | 116,848 | 20,000 | 202,854 | 178,588 | 0 | 59,355 | 2,154,598 | 0 |
| 23 | 81 | 75 | 101,163 | 120,353 | 20,000 | 207,565 | 183,946 | 0 | 63,431 | 2,330,448 | 0 |
| 24 | 82 | 76 | 103,186 | 123,964 | 20,000 | 212,399 | 189,464 | 0 | 68,123 | 2,516,963 | 0 |
| 25 | 83 | 77 | 105,250 | 127,682 | 20,000 | 217,360 | 195,148 | 0 | 72,728 | 2,714,807 | 0 |
| 26 | 84 | 78 | 107,355 | 131,513 | 20,000 | 222,453 | 201,003 | 0 | 78,064 | 2,924,516 | 0 |
| 27 | 85 | 79 | 109,502 | 135,458 | 20,000 | 227,680 | 207,033 | 0 | 83,240 | 3,146,831 | 0 |
| 28 | 86 | 80 | 111,692 | 139,522 | 20,000 | 233,045 | 213,244 | 0 | 88,700 | 3,382,448 | 0 |
| 29 | 87 | 81 | 113,926 | 143,708 | 20,000 | 238,552 | 219,641 | 0 | 94,448 | 3,632,097 | 0 |
| 30 | 88 | 82 | 116,204 | 148,019 | 20,000 | 244,204 | 226,230 | 0 | 99,752 | 3,896,699 | 0 |
| 31 | 89 | 83 | 118,528 | 152,460 | 20,000 | 250,007 | 233,017 | 0 | 106,042 | 4,176,941 | 0 |
| 32 | 90 | 84 | 120,899 | 157,033 | 20,000 | 255,963 | 240,008 | 0 | 111,688 | 4,473,870 | 0 |
| 33 | 91 | 85 | 123,317 | 161,744 | 20,000 | 262,077 | 247,208 | 0 | 117,455 | 4,788,444 | 0 |
| 34 | 92 | 86 | 125,783 | 166,597 | 20,000 | 268,353 | 254,624 | 0 | 123,305 | 5,121,685 | 0 |
| 35 | 93 | 87 | 128,299 | 171,595 | 20,000 | 274,796 | 262,263 | 0 | 129,190 | 5,474,683 | 0 |
| 36 | 94 | 88 | 130,865 | 176,742 | 20,000 | 281,411 | 270,131 | 0 | 133,625 | 5,848,890 | 0 |
| 37 | 95 | 89 | 133,482 | 182,045 | 20,000 | 288,201 | 278,235 | 0 | 137,804 | 6,245,626 | 0 |
| 38 | 96 | 90 | 136,152 | 187,506 | 20,000 | 295,172 | 286,582 | 0 | 139,943 | 6,666,652 | 0 |
| 39 | 97 | 91 | 138,875 | 193,131 | 20,000 | 302,330 | 295,179 | 0 | 143,362 | 7,113,200 | 0 |
| 40 | 98 | 92 | 141,652 | 198,925 | 20,000 | 309,678 | 304,035 | 0 | 144,199 | 7,587,335 | 0 |
| 41 | 99 | 93 | 144,485 | 204,893 | 20,000 | 317,222 | 313,156 | 0 | 144,257 | 8,090,925 | 0 |
| 42 | 100 | 94 | 147,375 | 211,040 | 20,000 | 324,968 | 322,550 | 0 | 141,165 | 8,626,448 | 0 |
| 43 | | 95 | 107,125 | 0 | 0 | 93,467 | 332,227 | 238,760 | 0 | 8,968,217 | 0 |
| 44 | | 96 | 109,268 | 0 | 0 | 95,336 | 342,194 | 246,858 | 0 | 9,325,445 | 0 |
| 45 | | 97 | 111,453 | 0 | 0 | 97,243 | 352,459 | 255,217 | 0 | 9,698,978 | 0 |
| 46 | | 98 | 113,682 | 0 | 0 | 99,188 | 363,033 | 263,846 | 0 | 10,089,711 | 0 |

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RETIREMENT PLANNING

Details of Distribution Phase

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June 06, 2025

DETAILS OF RETIREMENT SAVINGS BALANCE

| Year | Your Age | Spouse Age | After-Tax Withdrawal Investments | Ending Balance Investments | After-Tax Withdrawal Qualified | Ending Balance Qualified | After-Tax Withdrawal Roth | Ending Balance Roth | Total Retirement Savings Balance |
|------|----------|------------|----------------------------------|----------------------------|--------------------------------|--------------------------|---------------------------|---------------------|----------------------------------|
| 7 | 65 | 59 | 0 | 0 | 48,279 | 793,719 | 0 | 0 | 793,719 |
| 8 | 66 | 60 | 0 | 0 | 49,805 | 793,787 | 0 | 0 | 793,787 |
| 9 | 67 | 61 | 0 | 0 | 51,378 | 791,864 | 0 | 0 | 791,864 |
| 10 | 68 | 62 | 0 | 0 | 38,597 | 806,023 | 0 | 0 | 806,023 |
| 11 | 69 | 63 | 0 | 0 | 40,265 | 819,193 | 0 | 0 | 819,193 |
| 12 | 70 | 64 | 0 | 9,189 | 0 | 884,565 | 0 | 0 | 893,754 |
| 13 | 71 | 65 | 0 | 18,193 | 0 | 955,153 | 0 | 0 | 973,346 |
| 14 | 72 | 66 | 0 | 26,963 | 0 | 1,031,374 | 0 | 0 | 1,058,338 |
| 15 | 73 | 67 | 0 | 58,564 | 0 | 1,113,678 | 0 | 0 | 1,172,242 |
| 16 | 74 | 68 | 0 | 91,853 | 0 | 1,202,550 | 0 | 0 | 1,294,402 |
| 17 | 75 | 69 | 0 | 171,284 | 41,552 | 1,245,728 | 0 | 0 | 1,417,012 |
| 18 | 76 | 70 | 0 | 258,924 | 44,678 | 1,288,380 | 0 | 0 | 1,547,305 |
| 19 | 77 | 71 | 0 | 355,318 | 47,822 | 1,330,442 | 0 | 0 | 1,685,760 |
| 20 | 78 | 72 | 0 | 461,492 | 51,403 | 1,371,311 | 0 | 0 | 1,832,803 |
| 21 | 79 | 73 | 0 | 578,350 | 55,242 | 1,410,564 | 0 | 0 | 1,988,914 |
| 22 | 80 | 74 | 0 | 706,873 | 59,355 | 1,447,725 | 0 | 0 | 2,154,598 |
| 23 | 81 | 75 | 0 | 847,774 | 63,431 | 1,482,673 | 0 | 0 | 2,330,448 |
| 24 | 82 | 76 | 0 | 1,002,513 | 68,123 | 1,514,451 | 0 | 0 | 2,516,963 |
| 25 | 83 | 77 | 0 | 1,171,893 | 72,728 | 1,542,914 | 0 | 0 | 2,714,807 |
| 26 | 84 | 78 | 0 | 1,357,647 | 78,064 | 1,566,869 | 0 | 0 | 2,924,516 |
| 27 | 85 | 79 | 0 | 1,560,670 | 83,240 | 1,586,161 | 0 | 0 | 3,146,831 |
| 28 | 86 | 80 | 0 | 1,782,391 | 88,700 | 1,600,057 | 0 | 0 | 3,382,448 |
| 29 | 87 | 81 | 0 | 2,024,338 | 94,448 | 1,607,760 | 0 | 0 | 3,632,097 |
| 30 | 88 | 82 | 0 | 2,287,360 | 99,752 | 1,609,339 | 0 | 0 | 3,896,699 |
| 31 | 89 | 83 | 0 | 2,573,887 | 106,042 | 1,603,054 | 0 | 0 | 4,176,941 |
| 32 | 90 | 84 | 0 | 2,884,775 | 111,688 | 1,589,094 | 0 | 0 | 4,473,870 |
| 33 | 91 | 85 | 0 | 3,221,749 | 117,455 | 1,566,695 | 0 | 0 | 4,788,444 |
| 34 | 92 | 86 | 0 | 3,586,608 | 123,305 | 1,535,077 | 0 | 0 | 5,121,685 |
| 35 | 93 | 87 | 0 | 3,981,224 | 129,190 | 1,493,459 | 0 | 0 | 5,474,683 |
| 36 | 94 | 88 | 0 | 4,406,004 | 133,625 | 1,442,886 | 0 | 0 | 5,848,890 |
| 37 | 95 | 89 | 0 | 4,862,657 | 137,804 | 1,382,969 | 0 | 0 | 6,245,626 |
| 38 | 96 | 90 | 0 | 5,351,100 | 139,943 | 1,315,553 | 0 | 0 | 6,666,652 |
| 39 | 97 | 91 | 0 | 5,874,786 | 143,362 | 1,238,414 | 0 | 0 | 7,113,200 |
| 40 | 98 | 92 | 0 | 6,433,279 | 144,199 | 1,154,056 | 0 | 0 | 7,587,335 |
| 41 | 99 | 93 | 0 | 7,028,033 | 144,257 | 1,062,892 | 0 | 0 | 8,090,925 |
| 42 | 100 | 94 | 0 | 7,658,067 | 141,165 | 968,381 | 0 | 0 | 8,626,448 |
| 43 | | 95 | 238,760 | 7,922,559 | 0 | 1,045,658 | 0 | 0 | 8,968,217 |
| 44 | | 96 | 246,858 | 8,196,344 | 0 | 1,129,102 | 0 | 0 | 9,325,445 |
| 45 | | 97 | 255,217 | 8,479,774 | 0 | 1,219,204 | 0 | 0 | 9,698,978 |
| 46 | | 98 | 263,846 | 8,773,214 | 0 | 1,316,496 | 0 | 0 | 10,089,711 |

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