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RETIREMENT PLANNING

APRIL 01, 2026

PLEASE READ THIS DISCLOSURE CAREFULLY.

This information may help you analyze your financial planning needs. It is based on information and assumptions provided by you regarding your goals, expectations and financial situation. This service shall not infer that company assumes any fiduciary duties. In addition, such service should not be relied upon as the only source of information. This information is supplied from sources we believe to be reliable but we can not guarantee its accuracy. Hypothetical illustrations may provide historical or current performance information. Past performance does not guarantee nor indicate future results.

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.



RETIREES 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

		YOU	SPOUSE
After-Tax Income Desired	\$60,000	47	40
Average Tax Rate (Pre-Retirement)	22.00%	59	65
Average Tax Rate (Post-Retirement)	22.00%	\$120,000	\$0
Inflation Rate	3.00%	2.00%	0.00%
Future Legacy To Heirs	\$0	85	85
Adjust Legacy For Inflation?	Yes		
Before-Tax Return (Pre-Retirement)	10.00%		
Before-Tax Return (Post-Retirement)	8.00%		

SOCIAL SECURITY/PENSION

		YOU	SPOUSE
Include Social Security?	Yes	\$0	\$0
Social Security Inflation Rate	2.00%	\$0	\$0
Taxable Percentage of Social Security	85%	Yes	Yes
Annual Pension Benefit		65	0
Lump Sum Pension Benefit		n/a	n/a
Adjust Pension For Inflation?		n/a	n/a
Pension Begin Age		n/a	n/a
Social Security Override Age		n/a	n/a
Social Security Override Amount		n/a	n/a

SAVINGS PLANS

	YOU	SPOUSE	INCREASE W/ PAY?
Annual Savings (Qualified Plans - Traditional)	\$19,600	\$0	Yes
Annual Savings (Qualified Plans - Roth)	\$7,000	\$7,000	Yes
Annual Savings (Non-Qualified Plans)	\$2,715	\$0	Yes

ADDITIONAL RETIREMENT RECEIPTS/EXPENSES

DESCRIPTION	AMOUNT	START AGE	END AGE	INCREASE	TYPE	TAXABLE
Sell of Business	\$150,000	59	59	0.00%	Receipt	Yes

ASSETS

DESCRIPTION	AMOUNT	OWNERSHIP	TYPE
	\$0	Client	Taxable Investment

RETIREMENT PLANNING

Needs And Resources

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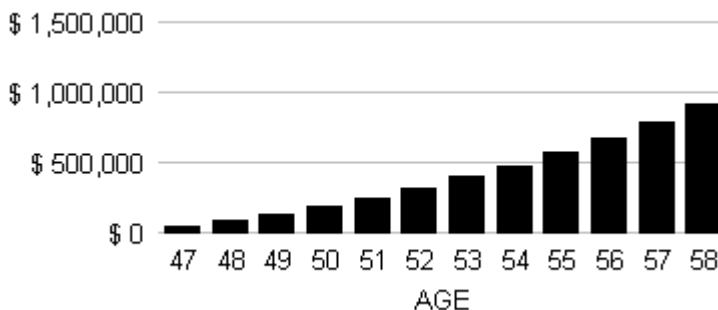
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ASSET ACCUMULATION

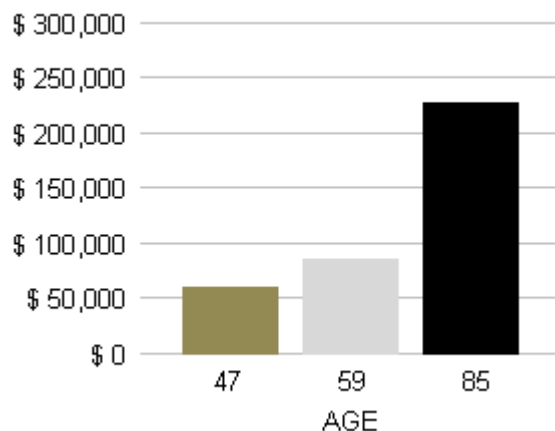
With regular contributions to a savings plan(s) and the effects of compounding interest, your retirement assets can accumulate to \$908,958 by the time you are ready to retire!



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.

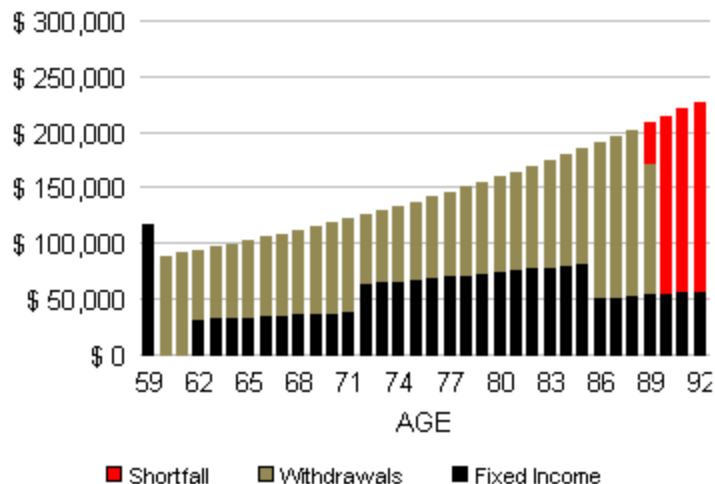
TODAY:	\$60,000
RETIREMENT:	\$85,546
END OF RETIREMENT:	\$226,896



IMPORTANCE OF PLANNING

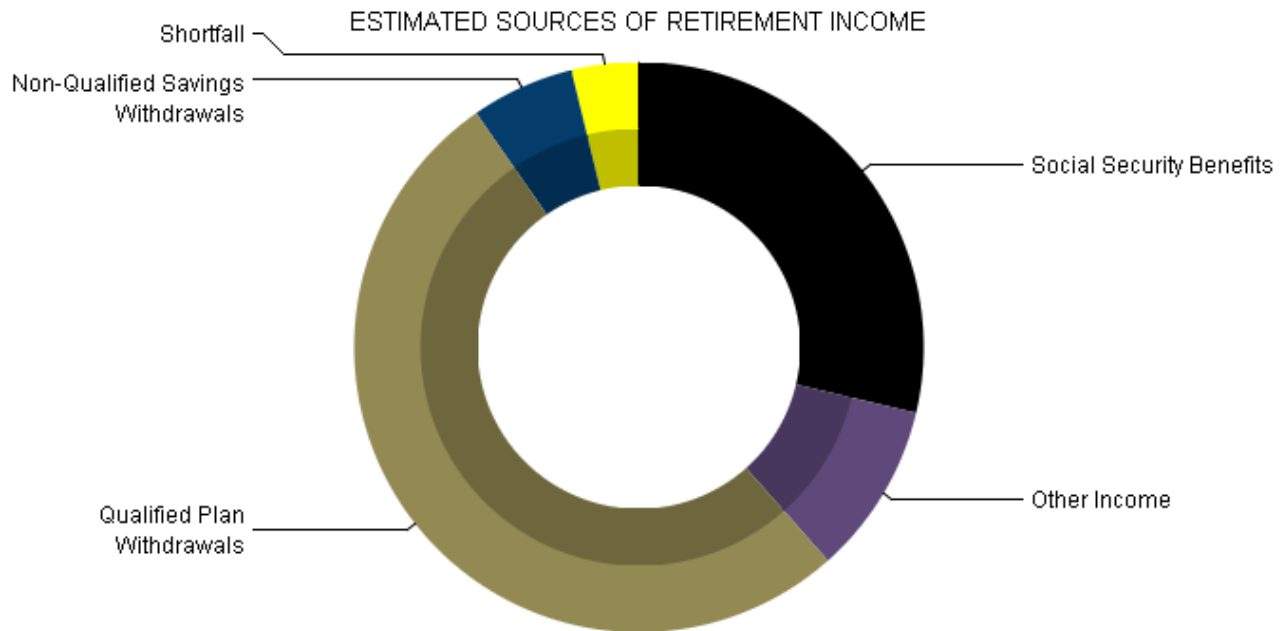
Careful planning can help you realize your financial goals and help you maintain the same standard of living you are accustomed to during your retirement years.

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.

RESULTS AND RECOMMENDATIONS



Based on your current assumptions it appears that your annual after-tax retirement objective of \$60,000 per year (in today's dollars) would not likely be met. The sooner you take action to address your shortfall the easier it will be to adjust your finances and/or expectations.

POTENTIAL SOLUTIONS

To meet your after-tax retirement objective of \$60,000, consider the following potential solutions:

- Reduce your income expectations.
- Seek to improve your expected returns.
- Consider postponing your retirement.

You may choose to meet your objective by increasing the amount you choose to save each month. To meet your objective you could save an additional \$105 monthly in a qualified, tax-advantaged investment. This savings level would generate a tax savings of \$23 resulting in a net, out-of-pocket cost of \$82. Or you could save an additional \$156 monthly in a non-qualified, taxable investment. *



INCOME SUMMARY (TODAY'S \$)	
First Year Goal Desired	\$60,000
Current Plans Provide	\$57,706
<hr/>	
Average Annual Shortfall	\$2,294
Goal Income Replaced	96%
Gross Income Replaced	48%

* Qualified investment assumes new savings are invested at 10.0%. Non-qualified investment assumes new savings are invested at 7.8% after taxes. Assumed marginal tax rate of 22.0% before retirement, and 22.0% during retirement. Annual contributions are assumed to increase with inflation at 2.0%.

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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 @ 7.8%	Qualified Retirement Assets Beginning Balance	Qualified Annual Retirement Savings	Qualified Retirement Interest @ 10.0%	Total Ending Balance
1	47	40	0	2,715	212	0	33,600	3,360	39,887
2	48	41	2,927	2,769	444	36,960	34,132	7,109	84,342
3	49	42	6,140	2,825	699	78,201	34,675	11,288	133,828
4	50	43	9,664	2,881	979	124,163	35,228	15,939	188,855
5	51	44	13,524	2,939	1,284	175,331	35,793	21,112	249,983
6	52	45	17,747	2,998	1,618	232,236	36,369	26,860	317,827
7	53	46	22,363	3,058	1,983	295,465	36,956	33,242	393,066
8	54	47	27,403	3,119	2,381	365,663	37,555	40,322	476,442
9	55	48	32,902	3,181	2,815	443,540	38,166	48,171	568,774
10	56	49	38,898	3,245	3,287	529,876	38,789	56,867	670,962
11	57	50	45,430	3,310	3,802	625,532	39,425	66,496	783,994
12	58	51	52,541	3,376	4,361	731,453	40,074	77,153	908,958

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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 @ 22.0%	Retirement Income Needs	After-Tax Withdrawal Investments	After-Tax Withdrawal Qualified/Roth	Total Retirement Savings Balance	Annual Shortfall
13	59	52	0	0	150,000	117,000	85,546	0	0	1,021,591	0
14	60	53	0	0	0	0	88,112	88,112	0	1,015,552	0
15	61	54	0	0	0	0	90,755	9,928	80,828	981,719	0
16	62	55	38,365	0	0	31,191	93,478	0	62,287	981,573	0
17	63	56	39,132	0	0	31,814	96,282	0	64,468	978,396	0
18	64	57	39,915	0	0	32,451	99,171	0	66,720	971,846	0
19	65	58	40,713	0	0	33,100	102,146	0	69,046	961,551	0
20	66	59	41,527	0	0	33,762	105,210	0	71,449	947,106	0
21	67	60	42,358	0	0	34,437	108,367	0	73,930	928,070	0
22	68	61	43,205	0	0	35,126	111,618	0	76,492	903,964	0
23	69	62	44,069	0	0	35,828	114,966	0	79,138	886,411	0
24	70	63	44,951	0	0	36,545	118,415	0	81,870	876,464	0
25	71	64	45,850	0	0	37,276	121,968	0	84,692	862,674	0
26	72	65	77,165	0	0	62,735	125,627	0	62,892	863,765	0
27	73	66	78,708	0	0	63,990	129,395	0	65,406	862,228	0
28	74	67	80,282	0	0	65,270	133,277	0	68,008	857,758	0
29	75	68	81,888	0	0	66,575	137,276	0	70,701	850,021	0
30	76	69	83,526	0	0	67,906	141,394	0	73,488	838,657	0
31	77	70	85,196	0	0	69,265	145,636	0	76,371	823,268	0
32	78	71	86,900	0	0	70,650	150,005	0	79,355	803,426	0
33	79	72	88,638	0	0	72,063	154,505	0	82,442	778,663	0
34	80	73	90,411	0	0	73,504	159,140	0	85,636	748,469	0
35	81	74	92,219	0	0	74,974	163,914	0	88,940	712,291	0
36	82	75	94,064	0	0	76,474	168,832	0	92,358	669,528	0
37	83	76	95,945	0	0	78,003	173,897	0	95,894	619,525	0
38	84	77	97,864	0	0	79,563	179,114	0	99,550	561,573	0
39	85	78	99,821	0	0	81,154	184,487	0	103,333	494,899	0
40		79	61,708	0	0	50,168	190,022	0	139,853	383,449	0
41		80	62,942	0	0	51,172	195,722	0	144,551	258,011	0
42		81	64,201	0	0	52,195	201,594	0	149,399	117,301	0
43		82	65,485	0	0	53,239	207,642	0	117,301	0	-37,102
44		83	66,794	0	0	54,304	213,871	0	0	0	-159,567
45		84	68,130	0	0	55,390	220,287	0	0	0	-164,897
46		85	69,493	0	0	56,498	226,896	0	0	0	-170,398

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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
13	59	52	0	97,457	0	544,337	0	379,798	1,021,591
14	60	53	88,112	9,928	0	587,883	0	417,741	1,015,552
15	61	54	9,928	0	80,828	522,999	0	458,721	981,719
16	62	55	0	0	62,287	478,595	0	502,978	981,573
17	63	56	0	0	64,468	427,619	0	550,777	978,396
18	64	57	0	0	66,720	369,447	0	602,399	971,846
19	65	58	0	0	69,046	303,400	0	658,151	961,551
20	66	59	0	0	71,449	228,743	0	718,363	947,106
21	67	60	0	0	73,930	144,678	0	783,392	928,070
22	68	61	0	0	76,492	50,341	0	853,623	903,964
23	69	62	0	0	39,266	0	39,872	886,411	886,411
24	70	63	0	0	0	0	81,870	876,464	876,464
25	71	64	0	0	0	0	84,692	862,674	862,674
26	72	65	0	0	0	0	62,892	863,765	863,765
27	73	66	0	0	0	0	65,406	862,228	862,228
28	74	67	0	0	0	0	68,008	857,758	857,758
29	75	68	0	0	0	0	70,701	850,021	850,021
30	76	69	0	0	0	0	73,488	838,657	838,657
31	77	70	0	0	0	0	76,371	823,268	823,268
32	78	71	0	0	0	0	79,355	803,426	803,426
33	79	72	0	0	0	0	82,442	778,663	778,663
34	80	73	0	0	0	0	85,636	748,469	748,469
35	81	74	0	0	0	0	88,940	712,291	712,291
36	82	75	0	0	0	0	92,358	669,528	669,528
37	83	76	0	0	0	0	95,894	619,525	619,525
38	84	77	0	0	0	0	99,550	561,573	561,573
39	85	78	0	0	0	0	103,333	494,899	494,899
40		79	0	0	0	0	139,853	383,449	383,449
41		80	0	0	0	0	144,551	258,011	258,011
42		81	0	0	0	0	149,399	117,301	117,301
43		82	0	0	0	0	117,301	0	0
44		83	0	0	0	0	0	0	0
45		84	0	0	0	0	0	0	0
46		85	0	0	0	0	0	0	0

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