



PREPARED FOR:
Mohamed and Maha Tolba
101 Robinson Walk Apt A
Bristol, TN 37620
phone: 276-220-8855

PRESENTED BY:
Walter Brown
President
Warrior Wealth Management
1227 Volunteer Parkway Suite 210
Bristol, TN 37620
phone: 4236656776



RETIREMENT PLANNING

APRIL 01, 2026

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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	\$74,880	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)	\$1,410	\$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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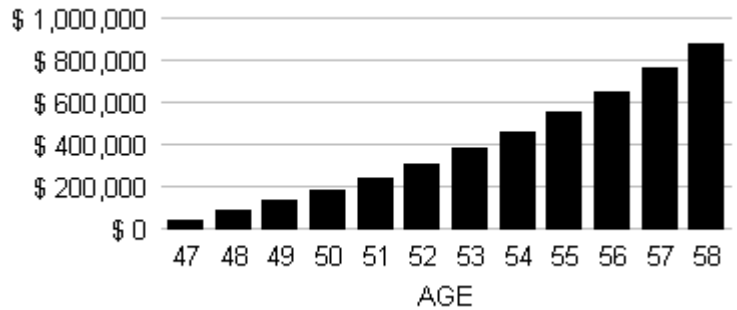
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ASSET ACCUMULATION

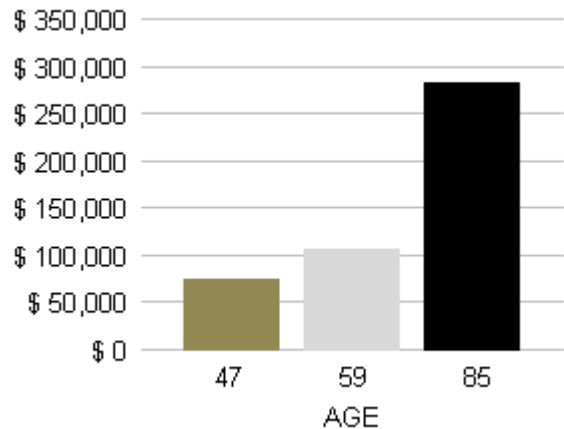
With regular contributions to a savings plan(s) and the effects of compounding interest, your retirement assets can accumulate to \$879,984 by the time you are ready to retire!



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.

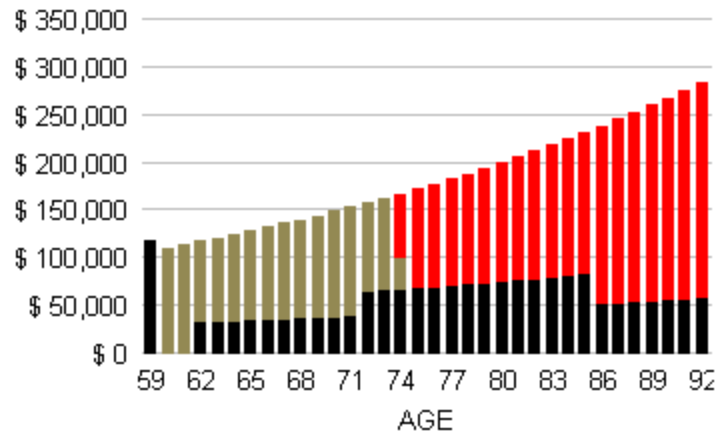
TODAY:	\$74,880
RETIREMENT:	\$106,761
END OF RETIREMENT:	\$283,166



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.

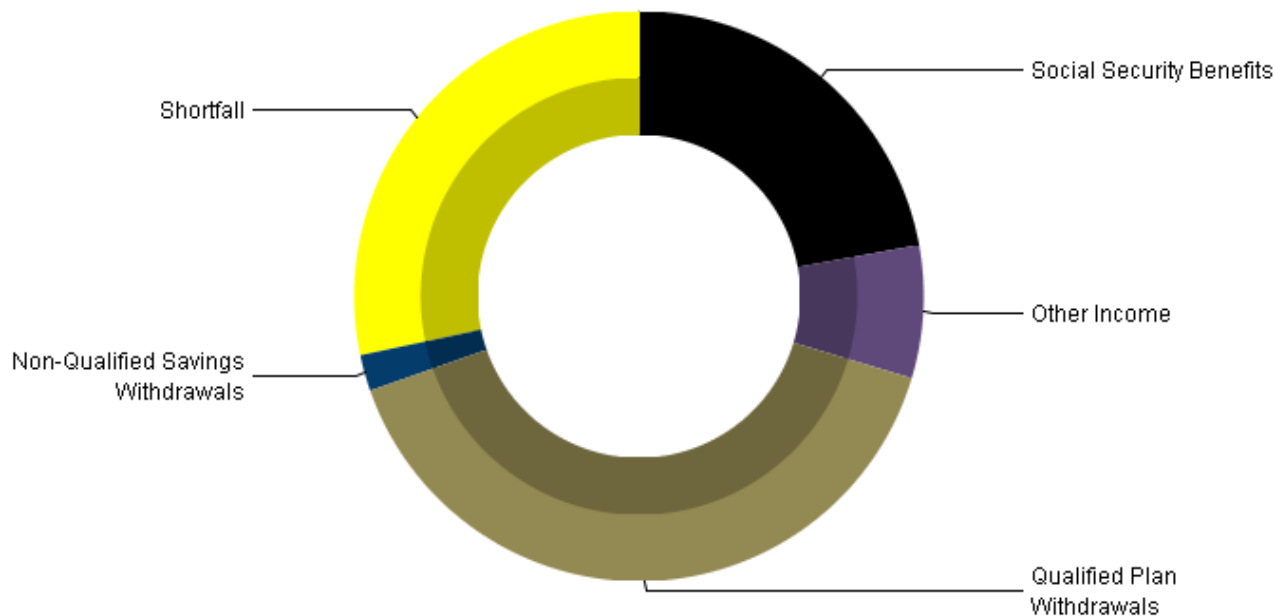


■ Shortfall ■ Withdrawals ■ Fixed Income

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

ESTIMATED SOURCES OF RETIREMENT INCOME



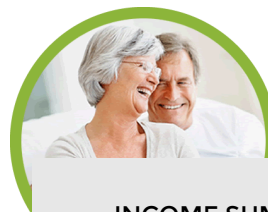
Based on your current assumptions it appears that your annual after-tax retirement objective of \$74,880 per year (in today's dollars) would not likely be met. The sooner you take action to address your shortfall the easier it will be to adjust your finances and/or expectations.

POTENTIAL SOLUTIONS

To meet your after-tax retirement objective of \$74,880, 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 \$1,013 monthly in a qualified, tax-advantaged investment. This savings level would generate a tax savings of \$223 resulting in a net, out-of-pocket cost of \$790 . Or you could save an additional \$1,305 monthly in a non-qualified, taxable investment. *



INCOME SUMMARY (TODAY'S \$)	
First Year Goal Desired	\$74,880
Current Plans Provide	\$53,671
<hr/>	
Average Annual Shortfall	\$21,209
Goal Income Replaced	72%
Gross Income Replaced	45%

* 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	1,410	110	0	33,600	3,360	38,480
2	48	41	1,520	1,438	231	36,960	34,132	7,109	81,390
3	49	42	3,189	1,467	363	78,201	34,675	11,288	129,182
4	50	43	5,019	1,496	508	124,163	35,228	15,939	182,354
5	51	44	7,024	1,526	667	175,331	35,793	21,112	241,452
6	52	45	9,217	1,557	840	232,236	36,369	26,860	307,078
7	53	46	11,614	1,588	1,030	295,465	36,956	33,242	379,894
8	54	47	14,231	1,620	1,236	365,663	37,555	40,322	460,627
9	55	48	17,087	1,652	1,462	443,540	38,166	48,171	550,077
10	56	49	20,201	1,685	1,707	529,876	38,789	56,867	649,126
11	57	50	23,593	1,719	1,974	625,532	39,425	66,496	758,740
12	58	51	27,286	1,753	2,265	731,453	40,074	77,153	879,984

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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	106,761	0	0	968,270	0
14	60	53	0	0	0	0	109,964	44,136	65,828	914,479	0
15	61	54	0	0	0	0	113,263	0	113,263	838,372	0
16	62	55	38,365	0	0	31,191	116,661	0	85,470	794,658	0
17	63	56	39,132	0	0	31,814	120,160	0	88,346	743,466	0
18	64	57	39,915	0	0	32,451	123,765	0	91,314	684,068	0
19	65	58	40,713	0	0	33,100	127,478	0	94,378	625,020	0
20	66	59	41,527	0	0	33,762	131,303	0	97,541	577,237	0
21	67	60	42,358	0	0	34,437	135,242	0	100,805	522,108	0
22	68	61	43,205	0	0	35,126	139,299	0	104,173	458,929	0
23	69	62	44,069	0	0	35,828	143,478	0	107,650	386,942	0
24	70	63	44,951	0	0	36,545	147,782	0	111,237	305,321	0
25	71	64	45,850	0	0	37,276	152,216	0	114,940	213,172	0
26	72	65	77,165	0	0	62,735	156,782	0	94,047	128,654	0
27	73	66	78,708	0	0	63,990	161,486	0	97,496	33,651	0
28	74	67	80,282	0	0	65,270	166,330	0	33,651	0	-67,409
29	75	68	81,888	0	0	66,575	171,320	0	0	0	-104,745
30	76	69	83,526	0	0	67,906	176,460	0	0	0	-108,553
31	77	70	85,196	0	0	69,265	181,753	0	0	0	-112,489
32	78	71	86,900	0	0	70,650	187,206	0	0	0	-116,556
33	79	72	88,638	0	0	72,063	192,822	0	0	0	-120,759
34	80	73	90,411	0	0	73,504	198,607	0	0	0	-125,103
35	81	74	92,219	0	0	74,974	204,565	0	0	0	-129,591
36	82	75	94,064	0	0	76,474	210,702	0	0	0	-134,228
37	83	76	95,945	0	0	78,003	217,023	0	0	0	-139,020
38	84	77	97,864	0	0	79,563	223,534	0	0	0	-143,971
39	85	78	99,821	0	0	81,154	230,240	0	0	0	-149,085
40		79	61,708	0	0	50,168	237,147	0	0	0	-186,979
41		80	62,942	0	0	51,172	244,261	0	0	0	-193,090
42		81	64,201	0	0	52,195	251,589	0	0	0	-199,394
43		82	65,485	0	0	53,239	259,137	0	0	0	-205,898
44		83	66,794	0	0	54,304	266,911	0	0	0	-212,607
45		84	68,130	0	0	55,390	274,918	0	0	0	-219,529
46		85	69,493	0	0	56,498	283,166	0	0	0	-226,668

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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	44,136	0	544,337	0	379,798	968,270
14	60	53	44,136	0	65,828	496,737	0	417,741	914,479
15	61	54	0	0	113,263	379,651	0	458,721	838,372
16	62	55	0	0	85,470	291,680	0	502,978	794,658
17	63	56	0	0	88,346	192,689	0	550,777	743,466
18	64	57	0	0	91,314	81,669	0	602,399	684,068
19	65	58	0	0	63,702	0	30,677	625,020	625,020
20	66	59	0	0	0	0	97,541	577,237	577,237
21	67	60	0	0	0	0	100,805	522,108	522,108
22	68	61	0	0	0	0	104,173	458,929	458,929
23	69	62	0	0	0	0	107,650	386,942	386,942
24	70	63	0	0	0	0	111,237	305,321	305,321
25	71	64	0	0	0	0	114,940	213,172	213,172
26	72	65	0	0	0	0	94,047	128,654	128,654
27	73	66	0	0	0	0	97,496	33,651	33,651
28	74	67	0	0	0	0	33,651	0	0
29	75	68	0	0	0	0	0	0	0
30	76	69	0	0	0	0	0	0	0
31	77	70	0	0	0	0	0	0	0
32	78	71	0	0	0	0	0	0	0
33	79	72	0	0	0	0	0	0	0
34	80	73	0	0	0	0	0	0	0
35	81	74	0	0	0	0	0	0	0
36	82	75	0	0	0	0	0	0	0
37	83	76	0	0	0	0	0	0	0
38	84	77	0	0	0	0	0	0	0
39	85	78	0	0	0	0	0	0	0
40		79	0	0	0	0	0	0	0
41		80	0	0	0	0	0	0	0
42		81	0	0	0	0	0	0	0
43		82	0	0	0	0	0	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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