

Structured Income Plan

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Scenario: Discovery Scenario

Compare: Baseline Scenario



Monetary Assets

Description	Owner	Tax Qual.	Allocation	Balance
SEP	Denise	SEP	red	\$210,502
Trust Accounts	Denise	NQ	red	\$343,276
IRA	Denise	IRA	red	\$54,240
Inherited IRA's	Denise	Bnfl IRA	red	\$50,460
SEP 2	Denise	SEP	red	\$19,754
Variable Annuity	Denise	NQ	red	\$65,175
CD	Denise	NQ	yellow	\$80,000
Cash	Denise	NQ	yellow	\$20,000
Total				\$843,407

Monetary Assets

Description	Owner	Tax Qual.	Allocation	Balance
SEP IRA's	Denise	SEP	red	\$230,256
Trust Accounts	Denise	NQ	red	\$343,276
IRA	Denise	IRA	red	\$54,240
Inherited IRA's	Denise	Bnfl IRA	red	\$50,460
Variable Annuity	Denise	NQ	red	\$65,175
CD's	Denise	NQ	yellow	\$80,000
Cash	Denise	NQ	yellow	\$20,000
Total				\$843,407

Major Assets

Description	Value	Amount owed	Net
Total			

Summary

Your Discovery Scenario account has a total net worth of \$843,407

Summary

Your Baseline Scenario account has a total net worth of \$843,407

Scenario: Baseline Scenario

Planning Horizon: 32 yrs		SEP IRA's		Trust Accounts		IRA		Inherited IRA's		Variable Annuity		CD's		Cash																	
Year	Denise	Account	Income	Account	Income	Account	Income	Account	Income	Account	Income	Account	Income	Account	Income	Accounts Total	Planned Dist.	PT Income	Social Security	Rental Income	Approx. Income Tax	After Tax Income	After Tax Target	Income Gap	Year						
net return	66	6.00 %	Denise IRA	6.00 %		6.00 %	Denise IRA	6.00 %	Denise bIRA	4.00 %		2.50 %		0.50 %		843,407	subtotal							from total							
init amount		230,256		343,276		54,240		50,460		65,175		80,000		20,000		0	of account	Infl Factor	Infl Factor	Infl Factor				Infl Factor	income to						
bonus %		0.00 %	Denise inc	0.00 %		0.00 %	Denise inc	0.00 %		0.00 %		0.00 %		0.00 %		843,407	incomes	0.00 %	2.50 %	2.50 %				2.50 %	target						
w/bonus		230,256		343,276		54,240		50,460		65,175		80,000		20,000		843,407															
end of 1	67	244,071	0	363,873	0	57,494	0	46,632	6,856	67,782	0	82,000	0	20,100	0	881,952	6,856	60,000	0	27,600	(14,168)	80,288	75,000	5,288	end of 1						
end of 2	68	258,716	0	385,705	0	60,944	0	42,574	6,856	70,493	0	84,050	0	20,200	0	922,682	6,856	60,000	0	28,290	(14,272)	80,874	76,875	3,999	end of 2						
end of 3	69	274,239	0	408,847	0	64,601	0	38,272	6,856	73,313	0	86,151	0	20,302	0	965,724	6,856	60,000	0	28,997	(14,378)	81,475	78,797	2,678	end of 3						
end of 4	70	290,693	0	433,378	0	68,477	0	33,713	6,856	76,246	0	88,305	0	20,403	0	1,011,214	6,856	60,000	31,654	29,722	(19,235)	108,997	80,767	28,230	end of 4						
end of 5	71	308,134	0	459,381	0	72,585	0	28,879	6,856	79,295	0	90,513	0	20,505	0	1,059,293	6,856	60,000	32,445	30,465	(19,465)	110,302	82,786	27,516	end of 5						
end of 6	72	326,622	0	458,453	28,491	76,940	0	23,756	6,856	82,467	0	92,775	0	20,608	0	1,081,622	35,347	0	33,256	31,227	(14,975)	84,856	84,856	0	end of 6						
end of 7	73	333,894	12,325	471,814	14,146	78,653	2,903	18,326	6,856	85,766	0	95,095	0	20,711	0	1,104,259	36,230	0	34,088	32,008	(15,349)	86,977	86,977	0	end of 7						
end of 8	74	340,834	13,094	486,021	14,102	80,288	3,084	12,569	6,856	89,196	0	97,472	0	20,814	0	1,127,195	37,136	0	34,940	32,808	(15,733)	89,151	89,151	0	end of 8						
end of 9	75	347,429	13,855	501,092	14,090	81,842	3,264	6,468	6,856	92,764	0	99,909	0	20,918	0	1,150,422	38,065	0	35,814	33,628	(16,126)	91,380	91,380	0	end of 9						
end of 10	76	353,615	14,659	517,110	14,048	83,299	3,453	0	6,856	96,475	0	102,407	0	21,023	0	1,173,928	39,016	0	36,709	34,469	(16,529)	93,665	93,665	0	end of 10						
end of 11	77	359,391	15,442	548,136	0	84,659	3,638	0	0	79,421	20,912	104,967	0	21,128	0	1,197,702	39,992	0	37,627	35,330	(16,942)	96,006	96,006	0	end of 11						
end of 12	78	364,618	16,336	581,024	0	85,891	3,848	0	0	61,791	20,807	107,591	0	21,234	0	1,222,149	40,991	0	38,567	36,214	(17,366)	98,406	98,406	0	end of 12						
end of 13	79	369,215	17,280	615,886	0	86,974	4,071	0	0	43,598	20,665	110,281	0	21,340	0	1,247,292	42,016	0	39,532	37,119	(17,800)	100,867	100,867	0	end of 13						
end of 14	80	373,090	18,278	652,839	0	87,886	4,306	0	0	24,858	20,483	113,038	0	21,446	0	1,273,158	43,067	0	40,520	38,047	(18,245)	103,388	103,388	0	end of 14						
end of 15	81	376,243	19,231	671,628	20,382	88,629	4,530	0	0	25,853	0	115,864	0	21,554	0	1,299,771	44,143	0	41,533	38,998	(18,701)	105,973	105,973	0	end of 15						
end of 16	82	378,481	20,337	691,807	20,119	89,156	4,791	0	0	26,887	0	118,760	0	21,661	0	1,326,752	45,247	0	42,571	39,973	(19,169)	108,622	108,622	0	end of 16						
end of 17	83	379,806	21,383	713,357	19,958	89,469	5,037	0	0	27,962	0	121,729	0	21,770	0	1,354,094	46,378	0	43,635	40,972	(19,648)	111,338	111,338	0	end of 17						
end of 18	84	379,987	22,608	736,554	19,604	89,511	5,326	0	0	29,081	0	124,773	0	21,879	0	1,381,784	47,537	0	44,726	41,997	(20,139)	114,121	114,121	0	end of 18						
end of 19	85	379,037	23,749	761,365	19,382	89,287	5,594	0	0	30,244	0	127,892	0	21,988	0	1,409,814	48,726	0	45,844	43,047	(20,643)	116,974	116,974	0	end of 19						
end of 20	86	376,843	24,937	787,914	19,133	88,771	5,874	0	0	31,454	0	131,089	0	22,098	0	1,438,168	49,944	0	46,991	44,123	(21,159)	119,899	119,899	0	end of 20						
end of 21	87	373,284	26,170	816,330	18,858	87,932	6,165	0	0	32,712	0	134,366	0	22,208	0	1,466,832	51,193	0	48,165	45,226	(21,688)	122,896	122,896	0	end of 21						
end of 22	88	368,434	27,247	846,503	18,807	86,790	6,418	0	0	34,020	0	137,726	0	22,319	0	1,495,791	52,472	0	49,369	46,356	(22,230)	125,969	125,969	0	end of 22						
end of 23	89	361,979	28,561	878,797	18,496	85,269	6,728	0	0	35,381	0	141,169	0	22,431	0	1,525,026	53,784	0	50,604	47,515	(22,785)	129,118	129,118	0	end of 23						
end of 24	90	354,027	29,670	913,056	18,469	83,396	6,989	0	0	36,796	0	144,698	0	22,543	0	1,554,516	55,129	0	51,869	48,703	(23,355)	132,346	132,346	0	end of 24						
end of 25	91	344,484	30,785	949,369	18,470	81,148	7,252	0	0	38,268	0	148,315	0	22,656	0	1,584,240	56,507	0	53,165	49,921	(23,939)	135,654	135,654	0	end of 25						
end of 26	92	333,256	31,897	987,821	18,509	78,503	7,514	0	0	39,799	0	152,023	0	22,769	0	1,614,172	57,920	0	54,495	51,169	(24,537)	139,046	139,046	0	end of 26						
end of 27	93	320,256	32,996	1,028,491	18,600	75,441	7,773	0	0	41,391	0	155,824	0	22,883	0	1,644,286	59,368	0	55,857	52,448	(25,151)	142,522	142,522	0	end of 27						
end of 28	94	305,760	33,711	1,071,000	19,200	72,026	7,941	0	0	43,047	0	159,720	0	22,997	0	1,674,550	60,852	0	57,253	53,759	(25,780)	146,085	146,085	0	end of 28						
end of 29	95	289,751	34,355	1,115,335	19,925	68,255	8,093	0	0	44,769	0	163,713	0	23,112	0	1,704,934	62,373	0	58,685	55,103	(26,424)	149,737	149,737	0	end of 29						
end of 30	96	272,642	34,494	1,160,942	21,313	64,224	8,126	0	0	46,559	0	167,805	0	23,228	0	1,735,401	63,933	0	60,152	56,481	(27,085)	153,480	153,480	0	end of 30						
end of 31	97	254,046	34,954	1,208,256	22,343	59,844	8,234	0	0	48,422	0	172,000	0	23,344	0	1,765,912	65,531	0	61,656	57,893	(27,762)	157,317	157,317	0	end of 31						
end of 32	98	234,488	34,801	1,256,580	24,171	55,237	8,198	0	0	50,358	0	176,300	0	23,461	0	1,796,425	67,169	0	63,197	59,340	(28,456)	161,250	161,250	0	end of 32						
		633,155		440,616		149,149		68,559		82,868		0		0		1,374,347		300,000		1,324,919		1,328,947		(649,232)		3,678,980		3,611,270		67,711	

Important Note - the values shown in orange on various screens and reports indicate hypothetical values.

Important: This report is a hypothetical illustration based on information provided by you the client with respect to your income, expenses, and asset holdings. The assumptions regarding investment returns, contract growth, cost of living increases, and/or inflation are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results and should be carefully considered. If any specific investment or contract is included in the plan, it must be accompanied by separate appropriate disclosures. This report is not complete without all pages. Please refer to the section titled Important Disclosures.

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This page is the 'Cover page' and must be included with all presentations made to Preferred Client.

ASSUMPTIONS - This plan is intended to provide an analysis of your financial position and potential income in retirement. This plan incorporates the information provided by you, the client, with respect to your income, expenses and asset holdings. Income plans can offer one or more of the following characteristics: lifetime guarantees¹, flexibility, principal preservation and growth potential. Our goal is to help you build a plan that takes these needs into account, given your preferences, goals and objectives.

The plan recommendations are based on your current situation, your resources, and your goals. In addition, they are based on our current expectations of the behavior of the accounts and products being recommended. This is a hypothetical example only and is not intended to predict the actual performance of any specific product. The returns have been shown to continue unchanged for all years of the plan, but this is not likely to occur, and actual results may be more or less favorable. All investments have risks associated with them and future loss is possible.

CRITERIA AND METHODOLOGY - The income plan may contain investment accounts, annuities, life policies, income projections from sources like pensions and social security, income tax estimates, and detailed development of your retirement annual income target. The objective is to give you and your advisor the ability to show how these various pieces of a retirement puzzle can be brought together and structured to optimize income, minimize taxes and provide more effective wealth transfer. The real power of the tool is creating scenarios which can be tested to see how these elements may be impacted under different conditions or using different planning concepts. The hypothetical variables include account growth, inflation, tax obligation, and the desired annual income target. Changing any of them will greatly impact the plan results.

For assets allocated to investment accounts, growth will be estimated using an average fixed rate which is hypothetical and not meant to indicate historical or future results. The plan may also show income distributions representing the amount of money to be withdrawn from the account. These income dollars may or may not be guaranteed and are subject to change. This illustrated income could represent a distribution of principal and/or interest depending on investment performance. The growth rates illustrated on this proposed income plan are for illustrative purposes only and are not guaranteed. These rates will change on a daily basis and also could be negative. Past performance is not an indication of future results.

For assets allocated to insurance contracts, the contract and any guarantees therein are subject to the claims paying ability of the carrier. Annuity projected growth rates may show income benefit base growth and not the market value of the annuity. Annuity distributions may be subject to withdrawal charges, premium bonus recapture charges and market value adjustments (if applicable) and may result in a loss of principal. Insurance company product recommendations must be accompanied by approved illustrations and/or brochures. Other investment recommendations must be accompanied by an approved prospectus.

If there are any insurance products or annuities within the plan presentation, the National Association of Insurance Commissioners has specifically required that the consumer be given an illustration disclosing all aspects of how that product works and what the minimum guarantees are. This plan does not generate the required illustration and that must be furnished separately. All Income projections are hypothetical and should not be considered indicative of actual income. The income portion of this analysis does not take into account any taxes unless otherwise noted.

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