

Structured Income Planning Report

Prepared for:

Client

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As prepared by: **William S Morris, ChFEBC**



Important Note - the values shown on the Income Plan in orange are hypothetical returns.

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

Assumptions and Disclaimer: This plan incorporates information shared by you, the client, with respect to your income, expenses and asset holdings. 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 we are recommending. This is a hypothetical example only and is not intended to predict the actual performance of any specific product. The returns have been illustrated to continue unchanged for all years shown 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. For assets allocated to insurance contracts, the contract is subject to the claims paying ability of the carrier. 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. The income portion of this analysis does not take into account any taxes unless otherwise noted. All Income projections are hypothetical and should not be considered indicative of actual income. The tax calculations and tax projections shown in this report are approximate and not intended to be accurate. A tax professional should be consulted before making any decisions.

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Cash Flow and Taxes for: Gary

Prepared by: William S Morris, ChFEBC

Date: Mar 8, 2016

Tax Filing joint 2014

joint 2014

joint 2014

joint 2014

Tax Module

| Income | FAA Work | | Retirement @ 62 | | Retirement @ 66 | | Retirement @ 70 | | |
|--|------------------|---------------|-------------------|---------------|-------------------|----------------|-------------------|----------------|--|
| | Cash Flow | Tax Return | Cash Flow | Tax Return | Cash Flow | Tax Return | Cash Flow | Tax Return | |
| Business / Work | 125,470 | 125,470 | 32,184 | 32,184 | 33,490 | 33,490 | 34,850 | 34,850 | |
| Distributions (15) | | 0 | 69,606 | 69,606 | 73,119 | 73,119 | 78,316 | 78,316 | |
| His Social Security (20) | 0 | | 0 | | 0 | | 46,658 | | |
| Her Social Security (20) | 0 | | 0 | | 13,717 | | 39,800 | | |
| Total Social Security | 0 | 0 | 0 | 0 | 13,717 | 11,659 | 86,458 | 73,489 | |
| Less Income Adjustmts (36) | 28,690 | 28,690 | 3,576 | 3,576 | | 0 | 0 | 0 | |
| Income Sub Total | \$ 96,780 | 96,780 | \$ 98,214 | 98,214 | \$ 120,326 | 118,268 | \$ 199,624 | 186,655 | |
| Expenses | | | | | | | | | |
| All other Schedule A | 14,436 | 14,436 | 6,360 | 6,360 | 6,360 | 6,360 | 6,360 | 6,360 | |
| Schedule A Deductible | | 14,436 | | 6,360 | | 6,360 | | 6,360 | |
| Non Deductable Expenses | | | | | | | | | |
| Health Insurance | 4,190 | | 4,095 | | 4,609 | | 5,187 | | |
| Savings | | | 24,000 | | 24,000 | | 24,000 | | |
| Other Expenses | 60,000 | | 60,515 | | 60,000 | | 60,000 | | |
| Expenses Sub Total | \$ 78,626 | | \$ 94,970 | | \$ 94,969 | | \$ 95,547 | | |
| Income Taxes | | | | | | | | | |
| Personal Exemption | 0 | 7,900 | 0 | 7,900 | 0 | 7,900 | 0 | 7,900 | |
| Standard Deduction | | 12,400 | | 12,400 | | 12,400 | | 12,400 | |
| Largest Deduction - Schedule A or Standard | | 14,436 | | 12,400 | | 12,400 | | 12,400 | |
| TAXABLE INCOME | | 74,444 | | 77,914 | | 97,968 | | 166,355 | |
| Approximate Tax Calc | | 10,324 | | 11,191 | | 16,205 | | 33,826 | |
| Discretionary Income | \$ 7,831 | | \$ (7,947) | | \$ 9,152 | | \$ 70,251 | | |

25% Tax Bracket Eff Rate 10.7% 25% Tax Bracket Eff Rate 11.4% 25% Tax Bracket Eff Rate 13.7% 28% Tax Bracket Eff Rate 18.1%

Values entered by William S Morris, ChFEBC . This page must be accompanied by Cover Page including all disclosures.

Structured Income Plan for: Gary

Prepared by: William S Morris, ChFEBC

Date: Mar 8, 2016

Scenario B - Hall's Bridge Income Plan

| Planning Horizon | | 40 | | hypothetical | | Gary's Savings Account | | Gary's TSP | | Gary's IRA Allianz Core Income 7 | | Gary's Roth IRA Allianz 222 | | Gary's IRA BDC FSIC III | | Gary's IRA BDC CNL CCT | | 0 | |
|------------------|-----|-----|-----------|--------------|-----------|------------------------|---------|------------|---------|----------------------------------|-----------|-----------------------------|---------|-------------------------|---------|------------------------|---------|--------|--|
| Year | Him | Her | Account | Income | Account | Income | Account | Inc Rider | Income | Account | Inc Rider | Income | Account | Income | Account | Income | Account | Income | |
| net return | 60 | 60 | 3.00% | | 5.00% | his IRA | 3.00% | 3.75% | his IRA | 3.00% | 4.50% | his IRA | 7.10% | his IRA | 7.50% | his IRA | 0.00% | | |
| initial amt | | | 0 | | 130,000 | | 250,000 | | 30,000 | | | | 150,000 | | 150,000 | | 0 | | |
| bonus % | | | 0.0% | | 0.0% | | 0.0% | 0.0% | his inc | 0.0% | 15.0% | his inc | 0.0% | | 0.0% | | 0.0% | | |
| w/bonus | | | 0 | | 130,000 | | 250,000 | 250,000 | | 30,000 | 34,500 | | 150,000 | | 150,000 | | 0 | | |
| end of 1 | 61 | 61 | 15,963 | (15,963) | 166,500 | (30,000) | 257,500 | 259,375 | | 30,900 | 36,053 | | 160,650 | | 161,250 | | 0 | | |
| end of 2 | 62 | 62 | 32,864 | (16,422) | 204,825 | (30,000) | 265,225 | 269,102 | | 31,827 | 37,675 | | 172,056 | | 173,344 | | 0 | | |
| end of 3 | 63 | 63 | 26,004 | 7,846 | 215,066 | | 261,341 | | 11,840 | 29,782 | 35,819 | 3,000 | 172,056 | 12,216 | 173,344 | 13,001 | 0 | | |
| end of 4 | 64 | 64 | 19,291 | 7,493 | 225,820 | | 256,986 | | 12,196 | 27,675 | 33,823 | 3,000 | 172,056 | 12,216 | 173,344 | 13,001 | 0 | | |
| end of 5 | 65 | 65 | 12,757 | 7,112 | 237,111 | | 252,134 | | 12,562 | 25,506 | 31,678 | 3,000 | 172,056 | 12,216 | 173,344 | 13,001 | 0 | | |
| end of 6 | 66 | 66 | 20,152 | (7,012) | 248,966 | | 246,759 | | 12,938 | 23,271 | 29,378 | 3,000 | 172,056 | 12,216 | 173,344 | 13,001 | 0 | | |
| end of 7 | 67 | 67 | 25,473 | (4,716) | 261,414 | | 240,836 | | 13,327 | 20,969 | 26,913 | 3,000 | 172,056 | 12,216 | 173,344 | 13,001 | 0 | | |
| end of 8 | 68 | 68 | 31,526 | (5,289) | 274,485 | | 234,334 | | 13,726 | 18,598 | 24,273 | 3,000 | 172,056 | 12,216 | 173,344 | 13,001 | 0 | | |
| end of 9 | 69 | 69 | 38,364 | (5,893) | 288,209 | | 227,226 | | 14,138 | 16,156 | 21,450 | 3,000 | 172,056 | 12,216 | 173,344 | 13,001 | 0 | | |
| end of 10 | 70 | 70 | 117,228 | (77,713) | 302,620 | | 219,481 | | 14,562 | 13,640 | 18,432 | 3,000 | 172,056 | 12,216 | 173,344 | 13,001 | 0 | | |
| end of 11 | 71 | 71 | 188,392 | (67,647) | 317,751 | | 211,066 | | 14,999 | 13,036 | | 1,014 | 172,056 | 12,216 | 173,344 | 13,001 | 0 | | |
| end of 12 | 72 | 72 | 263,168 | (69,125) | 333,638 | | 201,949 | | 15,449 | 12,368 | | 1,059 | 172,056 | 12,216 | 173,344 | 13,001 | 0 | | |
| end of 13 | 73 | 73 | 341,714 | (70,651) | 350,320 | | 192,095 | | 15,913 | 11,632 | | 1,107 | 172,056 | 12,216 | 173,344 | 13,001 | 0 | | |
| end of 14 | 74 | 74 | 424,191 | (72,226) | 367,836 | | 181,468 | | 16,390 | 10,824 | | 1,157 | 172,056 | 12,216 | 173,344 | 13,001 | 0 | | |
| end of 15 | 75 | 75 | 510,769 | (73,852) | 386,228 | | 170,030 | | 16,882 | 9,939 | | 1,209 | 172,056 | 12,216 | 173,344 | 13,001 | 0 | | |
| end of 16 | 76 | 76 | 601,623 | (75,531) | 405,539 | | 157,743 | | 17,388 | 8,974 | | 1,263 | 172,056 | 12,216 | 173,344 | 13,001 | 0 | | |
| end of 17 | 77 | 77 | 696,935 | (77,264) | 425,816 | | 144,565 | | 17,910 | 7,923 | | 1,320 | 172,056 | 12,216 | 173,344 | 13,001 | 0 | | |
| end of 18 | 78 | 78 | 796,896 | (79,053) | 447,107 | | 130,455 | | 18,447 | 6,781 | | 1,380 | 172,056 | 12,216 | 173,344 | 13,001 | 0 | | |
| end of 19 | 79 | 79 | 901,702 | (80,899) | 469,463 | | 115,368 | | 19,000 | 5,543 | | 1,442 | 172,056 | 12,216 | 173,344 | 13,001 | 0 | | |
| end of 20 | 80 | 80 | 1,011,559 | (82,806) | 492,936 | | 99,259 | | 19,570 | 4,203 | | 1,507 | 172,056 | 12,216 | 173,344 | 13,001 | 0 | | |
| end of 21 | 81 | 81 | 1,126,679 | (84,774) | 517,583 | | 82,079 | | 20,158 | 2,755 | | 1,574 | 172,056 | 12,216 | 173,344 | 13,001 | 0 | | |
| end of 22 | 82 | 82 | 1,247,285 | (86,805) | 543,462 | | 63,779 | | 20,762 | 1,192 | | 1,645 | 172,056 | 12,216 | 173,344 | 13,001 | 0 | | |
| end of 23 | 83 | 83 | 1,373,605 | (88,902) | 570,635 | | 44,307 | | 21,385 | 0 | | 1,719 | 172,056 | 12,216 | 173,344 | 13,001 | 0 | | |
| end of 24 | 84 | 84 | 1,505,880 | (91,067) | 599,167 | | 23,610 | | 22,027 | 0 | | 1,797 | 172,056 | 12,216 | 173,344 | 13,001 | 0 | | |
| end of 25 | 85 | 85 | 1,644,358 | (93,301) | 629,125 | | 1,631 | | 22,688 | 0 | | 1,877 | 172,056 | 12,216 | 173,344 | 13,001 | 0 | | |
| end of 26 | 86 | 86 | 1,746,174 | (52,485) | 660,581 | | 0 | | 23,368 | 0 | | 1,962 | 172,056 | 12,216 | 173,344 | 13,001 | 0 | | |
| end of 27 | 87 | 87 | 1,852,993 | (54,435) | 693,610 | | 0 | | 24,069 | 0 | | 2,050 | 172,056 | 12,216 | 173,344 | 13,001 | 0 | | |
| end of 28 | 88 | 88 | 1,965,040 | (56,457) | 728,291 | | 0 | | 24,791 | 0 | | 2,142 | 172,056 | 12,216 | 173,344 | 13,001 | 0 | | |
| end of 29 | 89 | 89 | 2,082,546 | (58,555) | 764,705 | | 0 | | 25,535 | 0 | | 2,239 | 172,056 | 12,216 | 173,344 | 13,001 | 0 | | |
| end of 30 | 90 | 90 | 2,205,752 | (60,729) | 802,940 | | 0 | | 26,301 | 0 | | 2,340 | 172,056 | 12,216 | 173,344 | 13,001 | 0 | | |
| end of 31 | 91 | 91 | 2,334,909 | (62,985) | 843,087 | | 0 | | 27,090 | 0 | | 2,445 | 172,056 | 12,216 | 173,344 | 13,001 | 0 | | |
| end of 32 | 92 | 92 | 2,470,279 | (65,322) | 885,242 | | 0 | | 27,903 | 0 | | 2,555 | 172,056 | 12,216 | 173,344 | 13,001 | 0 | | |
| end of 33 | 93 | 93 | 2,612,133 | (67,746) | 929,504 | | 0 | | 28,740 | 0 | | 2,670 | 172,056 | 12,216 | 173,344 | 13,001 | 0 | | |
| end of 34 | 94 | 94 | 2,760,754 | (70,258) | 975,979 | | 0 | | 29,602 | 0 | | 2,790 | 172,056 | 12,216 | 173,344 | 13,001 | 0 | | |
| end of 35 | 95 | 95 | 2,916,438 | (72,861) | 1,024,778 | | 0 | | 30,490 | 0 | | 2,916 | 172,056 | 12,216 | 173,344 | 13,001 | 0 | | |
| end of 36 | 96 | 96 | 3,079,490 | (75,559) | 1,076,017 | | 0 | | 31,405 | 0 | | 3,047 | 172,056 | 12,216 | 173,344 | 13,001 | 0 | | |
| end of 37 | 97 | 97 | 3,250,228 | (78,354) | 1,129,818 | | 0 | | 32,347 | 0 | | 3,184 | 172,056 | 12,216 | 173,344 | 13,001 | 0 | | |
| end of 38 | 98 | 98 | 3,428,986 | (81,250) | 1,186,309 | | 0 | | 33,317 | 0 | | 3,327 | 172,056 | 12,216 | 173,344 | 13,001 | 0 | | |
| end of 39 | 99 | 99 | 3,616,107 | (84,251) | 1,245,624 | | 0 | | 34,317 | 0 | | 3,477 | 172,056 | 12,216 | 173,344 | 13,001 | 0 | | |
| end of 40 | 100 | 100 | 3,811,950 | (87,360) | 1,307,905 | | 0 | | 35,346 | 0 | | 3,633 | 172,056 | 12,216 | 173,344 | 13,001 | 0 | | |
| | | | | (539,587) | | (60,000) | | | 202,310 | | | 30,809 | | 171,024 | | 182,011 | | 0 | |

Values entered by William S Morris, ChFEBC. This page must be accompanied by Cover Page including all disclosures.

{ \$5,000 Monthly Expenses + \$2,000 Monthly Surplus }

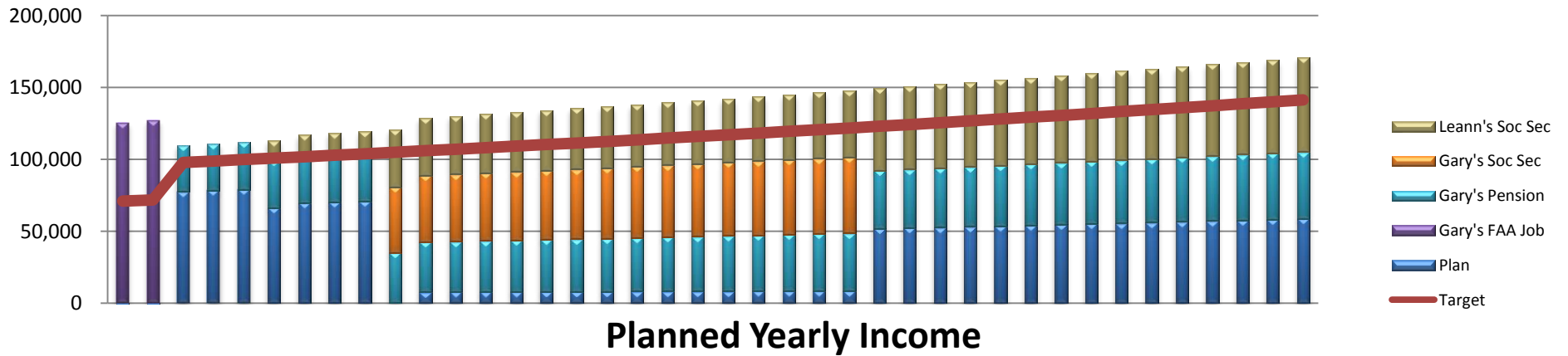
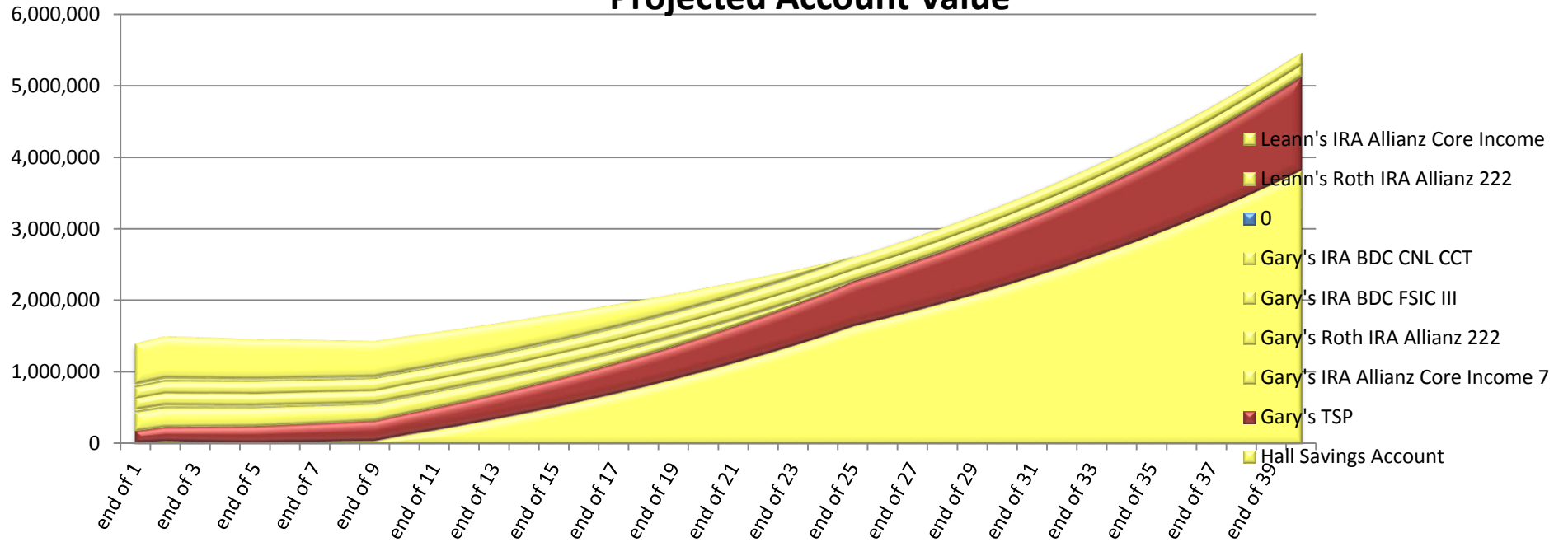
| Leann's Roth IRA Allianz 222 | | | Leann's IRA Allianz Core Income | | | Account Balance | Structured Income | | | | | | | Targets | |
|------------------------------|-----------|---------|---------------------------------|-----------|---------|-----------------|-------------------|----------------|----------------|----------------|----------------|------------------|------------------|------------------|------------|
| Account | Inc Rider | Income | Account | Inc Rider | Income | Accounts | Planned | Gary's FAA | Gary's | Gary's Soc | Leann's Soc | Approx | After Tax | After Tax | Income |
| 3.00% | 4.50% | her IRA | 3.00% | 3.75% | her IRA | Total | Distrbtn | Job | Pension | Sec | Sec | Income Tax | Income | Target | Gap |
| 35,000 | 0.0% | her inc | 550,000 | 0.0% | her inc | 1,295,000 | subtotal | Infl Factor | Infl Factor | Infl Factor | Infl Factor | Eff Tax Rate | | Infl Factor | from total |
| 35,000 | 15.0% | | 550,000 | 0.0% | | 0 | of account | 1.0% | 1.0% | 1.0% | 1.0% | 10.7% | | 1.0% | income to |
| 35,000 | 40,250 | | 550,000 | 550,000 | | 1,295,000 | incomes | | | | | | | | target |
| 36,050 | 42,061 | | 566,500 | 570,625 | | 1,395,313 | (45,963) | 125,470 | 0 | 0 | 0 | (8,507) | 71,000 | 71,000 | 0 |
| 37,132 | 43,954 | | 583,495 | 592,023 | | 1,500,767 | (46,422) | 126,725 | 0 | 0 | 0 | (8,592) | 71,710 | 71,710 | 0 |
| 34,745 | 41,789 | 3,500 | 574,951 | | 26,049 | 1,487,289 | 77,453 | 0 | 32,184 | 0 | 0 | (11,758) | 97,879 | 97,879 | 0 |
| 32,288 | 39,460 | 3,500 | 565,369 | | 26,831 | 1,472,828 | 78,235 | 0 | 32,506 | 0 | 0 | (11,884) | 98,858 | 98,858 | 0 |
| 29,756 | 36,958 | 3,500 | 554,694 | | 27,635 | 1,457,358 | 79,026 | 0 | 32,831 | 0 | 0 | (12,011) | 99,846 | 99,846 | 0 |
| 27,149 | 34,274 | 3,500 | 542,871 | | 28,464 | 1,454,568 | 66,108 | 0 | 33,159 | 0 | 13,717 | (12,139) | 100,845 | 100,845 | 0 |
| 24,464 | 31,398 | 3,500 | 529,839 | | 29,318 | 1,448,394 | 69,646 | 0 | 33,491 | 0 | 13,854 | (15,137) | 101,853 | 101,853 | 0 |
| 21,698 | 28,319 | 3,500 | 515,536 | | 30,198 | 1,441,576 | 70,352 | 0 | 33,826 | 0 | 13,993 | (15,299) | 102,872 | 102,872 | 0 |
| 18,848 | 25,025 | 3,500 | 499,898 | | 31,104 | 1,434,102 | 71,066 | 0 | 34,164 | 0 | 14,133 | (15,462) | 103,901 | 103,901 | 0 |
| 15,914 | 21,504 | 3,500 | 482,858 | | 32,037 | 1,497,141 | 603 | 0 | 34,506 | 45,658 | 39,800 | (15,627) | 104,940 | 104,940 | 0 |
| 15,209 | | 1,183 | 464,345 | | 32,998 | 1,555,198 | 7,764 | 0 | 34,851 | 46,115 | 40,198 | (22,938) | 105,989 | 105,989 | 0 |
| 14,429 | | 1,236 | 444,288 | | 33,988 | 1,615,240 | 7,825 | 0 | 35,199 | 46,576 | 40,600 | (23,151) | 107,049 | 107,049 | 0 |
| 13,570 | | 1,292 | 422,609 | | 35,008 | 1,677,339 | 7,885 | 0 | 35,551 | 47,041 | 41,006 | (23,364) | 108,119 | 108,119 | 0 |
| 12,628 | | 1,350 | 399,229 | | 36,058 | 1,741,575 | 7,945 | 0 | 35,907 | 47,512 | 41,416 | (23,579) | 109,201 | 109,201 | 0 |
| 11,596 | | 1,410 | 374,066 | | 37,140 | 1,808,028 | 8,005 | 0 | 36,266 | 47,987 | 41,830 | (23,796) | 110,293 | 110,293 | 0 |
| 10,470 | | 1,474 | 347,034 | | 38,254 | 1,876,783 | 8,065 | 0 | 36,628 | 48,467 | 42,249 | (24,014) | 111,395 | 111,395 | 0 |
| 9,244 | | 1,540 | 318,044 | | 39,401 | 1,947,928 | 8,125 | 0 | 36,995 | 48,952 | 42,671 | (24,233) | 112,509 | 112,509 | 0 |
| 7,912 | | 1,610 | 287,002 | | 40,584 | 2,021,553 | 8,184 | 0 | 37,365 | 49,441 | 43,098 | (24,453) | 113,634 | 113,634 | 0 |
| 6,467 | | 1,682 | 253,811 | | 41,801 | 2,097,754 | 8,243 | 0 | 37,738 | 49,935 | 43,529 | (24,674) | 114,771 | 114,771 | 0 |
| 4,903 | | 1,758 | 218,370 | | 43,055 | 2,176,630 | 8,301 | 0 | 38,116 | 50,435 | 43,964 | (24,897) | 115,919 | 115,919 | 0 |
| 3,214 | | 1,837 | 180,574 | | 44,347 | 2,258,283 | 8,359 | 0 | 38,497 | 50,939 | 44,404 | (25,120) | 117,078 | 117,078 | 0 |
| 1,391 | | 1,919 | 140,314 | | 45,677 | 2,342,823 | 8,416 | 0 | 38,882 | 51,449 | 44,848 | (25,345) | 118,248 | 118,248 | 0 |
| 0 | | 2,006 | 97,476 | | 47,047 | 2,431,424 | 8,472 | 0 | 39,271 | 51,963 | 45,296 | (25,571) | 119,431 | 119,431 | 0 |
| 0 | | 2,096 | 51,942 | | 48,459 | 2,525,998 | 8,528 | 0 | 39,663 | 52,483 | 45,749 | (25,798) | 120,625 | 120,625 | 0 |
| 0 | | 2,190 | 3,587 | | 49,913 | 2,624,100 | 8,583 | 0 | 40,060 | 53,008 | 46,207 | (26,026) | 121,832 | 121,832 | 0 |
| 0 | | 2,289 | 0 | | 51,410 | 2,752,155 | 51,761 | 0 | 40,461 | 0 | 57,083 | (26,255) | 123,050 | 123,050 | 0 |
| 0 | | 2,392 | 0 | | 52,952 | 2,892,003 | 52,246 | 0 | 40,865 | 0 | 57,654 | (26,484) | 124,280 | 124,280 | 0 |
| 0 | | 2,500 | 0 | | 54,541 | 3,038,731 | 52,734 | 0 | 41,274 | 0 | 58,230 | (26,715) | 125,523 | 125,523 | 0 |
| 0 | | 2,612 | 0 | | 56,177 | 3,192,651 | 53,225 | 0 | 41,687 | 0 | 58,813 | (26,946) | 126,778 | 126,778 | 0 |
| 0 | | 2,730 | 0 | | 57,862 | 3,354,092 | 53,720 | 0 | 42,103 | 0 | 59,401 | (27,178) | 128,046 | 128,046 | 0 |
| 0 | | 2,852 | 0 | | 59,598 | 3,523,396 | 54,218 | 0 | 42,524 | 0 | 59,995 | (27,411) | 129,327 | 129,327 | 0 |
| 0 | | 2,981 | 0 | | 61,386 | 3,700,920 | 54,719 | 0 | 42,950 | 0 | 60,595 | (27,644) | 130,620 | 130,620 | 0 |
| 0 | | 3,115 | 0 | | 63,228 | 3,887,037 | 55,224 | 0 | 43,379 | 0 | 61,201 | (27,877) | 131,926 | 131,926 | 0 |
| 0 | | 3,255 | 0 | | 65,125 | 4,082,133 | 55,731 | 0 | 43,813 | 0 | 61,813 | (28,111) | 133,245 | 133,245 | 0 |
| 0 | | 3,402 | 0 | | 67,078 | 4,286,616 | 56,242 | 0 | 44,251 | 0 | 62,431 | (28,346) | 134,578 | 134,578 | 0 |
| 0 | | 3,555 | 0 | | 69,091 | 4,500,907 | 56,755 | 0 | 44,694 | 0 | 63,055 | (28,580) | 135,924 | 135,924 | 0 |
| 0 | | 3,715 | 0 | | 71,163 | 4,725,446 | 57,272 | 0 | 45,141 | 0 | 63,686 | (28,815) | 137,283 | 137,283 | 0 |
| 0 | | 3,882 | 0 | | 73,298 | 4,960,694 | 57,791 | 0 | 45,592 | 0 | 64,323 | (29,050) | 138,656 | 138,656 | 0 |
| 0 | | 4,056 | 0 | | 75,497 | 5,207,131 | 58,313 | 0 | 46,048 | 0 | 64,966 | (29,285) | 140,042 | 140,042 | 0 |
| 0 | | 4,239 | 0 | | 77,762 | 5,465,255 | 58,838 | 0 | 46,508 | 0 | 65,615 | (29,519) | 141,443 | 141,443 | 0 |
| 35,944 | | | 445,082 | | | 467,594 | | 252,195 | 481,068 | 329,356 | 342,795 | (267,258) | 1,605,749 | 1,605,749 | 0 |

Structured Income Plan for: Gary

Prepared by: William S Morris, ChFEBC

{ \$500 Monthly Expenses + \$2,000 Monthly Surplus }

Projected Account Value



Item List Details for: Gary

- Discovery** **Current Inventory** 0
- Scenario A** **Hall Current Holdings @ 5%** Effective Tax Rate 12.0%
- Scenario B** **Hall's Bridge Income Plan** Effective Tax Rate 0.0%
- Scenario C** **Four Leg Structured Income Plan**
- All Items**

| Accounts | | amount | hypothetical rate | bonus | income rider | death benefit | include in tax calc | years defer | allocatn | owner | tax qual | Company | Account Num | Other |
|--------------------------------|----------------------------------|-------------------|-------------------|-------|---------------|--------------------|---------------------|-------------|----------|-------|----------|-----------------------------|-------------|-------|
| Gary's TSP | Gary's Current TSP | \$130,000 | 5.00% | 0.0% | | | yes | 0 | risk | him | TSP | | | |
| Gary's IRA Allianz Core Incor | Allianz Core Income 7 | \$250,000 | 3.00% | 0.0% | ALZfl 60 | | yes | 0 | cons | him | IRA | Allianz Life | | |
| Gary's Roth IRA Allianz 22 | Allianz 222 | \$30,000 | 3.00% | 0.0% | Alz 222 | | no | 0 | cons | him | Roth | Allianz Life | | |
| Leann's IRA Allianz Core Incor | Allianz Core Income 7 | \$550,000 | 3.00% | 0.0% | ALZfl 60 | | yes | 0 | cons | her | IRA | Allianz Core Income 7 | | |
| Leann's Roth IRA Allianz 22 | Allianz 222 | \$35,000 | 3.00% | 0.0% | Alz 222 | | no | 0 | cons | her | Roth | Allianz 222 | | |
| Hall Savings Account | | \$0 | 3.00% | 0.0% | | | yes | 0 | cons | joint | NQ | | | |
| Gary's IRA BDC CNL CCT | CNL Corporate Capital Trust | \$150,000 | 7.50% | 0.0% | | | yes | 0 | cons | him | IRA | CNL Corporate Capital Trust | | |
| Gary's IRA BDC FSIC III | Franklin Square Income Trust III | \$150,000 | 7.10% | 0.0% | | | yes | 0 | cons | him | IRA | Franklin Square | | |
| 0 | | \$0 | 0.00% | 0.0% | | | yes | 0 | | | | | | |
| Incomes | | first year income | inflation rate | | delay inc age | delay inc based on | include in tax calc | | | | | | | |
| Gary's FAA Job | | \$125,470 | 1.00% | | | | yes | | | | | | | |
| Gary's Pension | | \$32,184 | 1.00% | | 63 | his age | yes | | | | | | | |
| Gary's Soc Sec | Suspends till 70 | \$45,658 | 1.00% | | 70 | his age | yes | | | | | | | |
| Leann's Soc Sec | Spousal Benefit | \$13,717 | 1.00% | | 66 | her age | yes | | | | | | | |
| Targets | | first year income | inflation rate | | infl cap age | infl cap based on | | | | | | | | |
| Target(copy) | | \$71,000 | 1.00% | | | | | | | | | | | |