Retirement Asset Information

Below is the total value of all accounts that you have set aside for retirement along with any contributions you are making to help build these accounts.

#	Owner	Company	Tax Classification	Investment Vehicle	Risk Type	Value	Monthly Contributions
1	Mary	401(k)	401(k)	Mutual Fund	At Risk	$30,000	$0
2	Mary	Mary - Stock Portfolio	Non-Qualified	Stock	At Risk	$174,000	$0
3	Bill	Bill - IRA	Traditional IRA	Managed Money	At Risk	$280,000	$0
4	Mary	Mary - Roth 401(k)	Roth 401(k)	Mutual Fund	At Risk	$14,000	$335
5	Bill	Bill - Roth IRA	Roth IRA	Managed Money	At Risk	$7,000	$0
6	Joint	Bank of America	1099 Interest	Checking	Emergency Funds	$16,000	$0
7	Joint	Cash / Checking	1099 Interest	Savings	Emergency Funds	$75,000	$0

The current value of your retirement assets is $596,000 and your monthly contributions including employer matches, total $435.

Account Classifications

1099 Interest Assets

1099 Interest Assets have interest earned taxed annually. If this interest earned is reinvested or left in the account, the basis is adjusted higher.

Non-Qualified

Non-Qualified Assets are initially created with after tax funds called basis, are not taxed while held and only the amount above the basis is taxed on withdrawal.

Qualified

Qualified Assets provide an initial tax deduction and funds are tax deferred until withdrawal, where each dollar withdrawn is fully taxable.

Tax Free Assets

Tax Free Assets are created with after tax funds, are not taxed while held or on withdrawal as long as certain requirements are met.

Income Benefit Annuities Asset Information

An Income Benefit Annuity option is available through the use of a rider on an annuity which is an add-on to the basic contract. The income benefit rider can be added to a variable annuity or a fixed indexed annuity if the base contract allows. The rider can help a client pre-determine the amount of a benefit at a future point in time. Once the rider is triggered, income can be guaranteed for the remainder of the annuitant's life. Below is a list of your Income Benefit Annuities.

#	Owner	Company	Tax Classification	Investment Vehicle	Payout Mode	Annuity Account Value	Benefit Amount	Start Date	End Date
1	Mary	Fidelity	Traditional IRA	Income Benefit	Monthly	$135,000	$300	06/2024	Life

The current value of your income benefit annuities is $135,000.

Current Risk Level vs. Suitable Risk Level

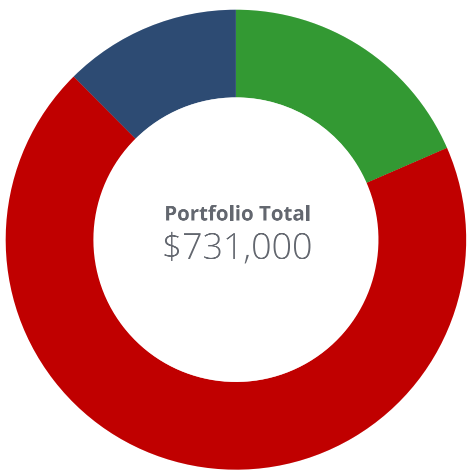
We've analyzed your current portfolio and asset allocation and concluded the following:

Your current portfolio is structured with 18.47% of your funds invested in low risk assets, 69.08% in at risk assets and 12.45% in emergency funds.

After our discussion and/or you providing us answers to our risk assessment, we've determined that your desired portfolio should be structured with 25.00% of your funds invested in low risk assets, 65.00% of your funds invested in at risk assets, and 10.00% of your funds positioned as emergency funds.

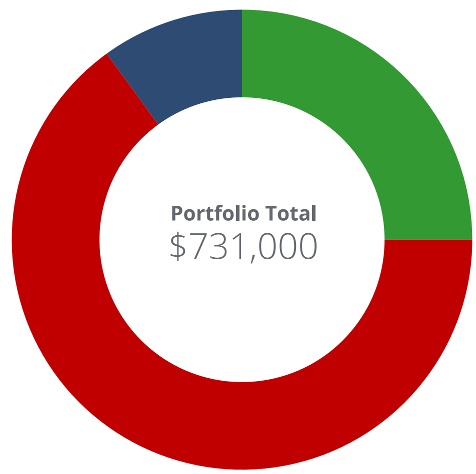
Portfolio Risk Analysis

Current Allocation



Low Risk	18.47%
At Risk	69.08%
Emergency Funds	12.45%

Desired Allocation



Low Risk	25.00%
At Risk	65.00%
Emergency Funds	10.00%

Of the $731,000 currently in retirement assets and income benefit annuities, 25.00% or $182,750 should be invested in low risk assets, and 65.00% or $475,150 should be invested in at risk assets, where you may lose principal and 10.00% or $73,100 should be positioned as emergency funds.

The information provided by these projections and calculators is for illustrative purposes only. Estimates included are based on information supplied by the client such as estimated Social Security benefits, pension benefits, projections of cost of living increases, inflation rates, and federal and state income tax rates. Current federal income tax tables are used in certain calculations. All of these are subject to change and will have an effect on the long range outcome shown in the analysis. Any interest rates are hypothetical and are not meant to represent any specific investment. Thomas Gold Solutions, LLC has done the due-diligence to maintain the accuracy of the information and calculations, but the assumptions do not encompass all situations. Thomas Gold Solutions, LLC does not make any guarantees on the outcome of any recommendations made based upon the above information. The projections or other information generated by this report regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

Projected Rates of Return

Below are the projected rates of return on your retirement assets that we agreed on in our data gathering appointment:

A portfolio average rate of return, or growth rate of 4.10% is projected on your retirement funds which may change, from today up until the first day of retirement. A portfolio average rate of return, or growth rate of 4.13% is projected on your retirement funds which may change, from the first day of retirement throughout the rest of the analysis.

Minimum Retirement Funds

During our appointment we discussed and decided on an amount that you would always like on reserve in your retirement funds. Your desired minimum retirement fund balance, not including income benefit annuities, is $0.