

FINANCIAL LONGEVITY REPORT™

Prepared for:

Fred & Joan Sample

Retirement ADVISORY GROUP, INC.
“Advising you through Retirement”

(OSJ) 14497 N Dale Mabry
Tampa, Florida 33618
813.969.1600 800.383.0675
(OSJ) 813-264-0440
www.RetAdvGrp.com



W. Blake Nelson
Ext 24
wnelson@calton.com



Mary S. Nelson
Ext 25
mnelson@calton.com

This cash flow calculator is provided by Retirement Advisory Group, Inc. and is intended solely for general information and educational purposes. It is not intended in any way as financial, securities, insurance, tax or legal advice or services, or as a solicitation for any financial, securities, insurance, tax or legal product or service. The results of using this calculator may not be applicable or accurate with regard to individual circumstances and cannot be relied upon to avoid penalties imposed by tax or other authorities. No party should not take any action on the basis of the information provided through this cash flow calculator. {Unless specifically stated elsewhere,} Retirement Advisory Group, Inc. is not an agent, broker, underwriter, investment (or other) adviser or other licensee in any state for securities, insurance, banking, tax or legal products or services. Please consult with your financial, securities, insurance, tax and/or legal advisors for advice regarding your personal circumstances. Anyone could lose money or fail to achieve objectives by relying on this cash flow calculator.

Please note that the computations performed by this cash flow calculator are based on information and assumptions provided by you regarding your goals, expectations and financial situation. The cash flow calculator is intended to allow you to test those assumptions, since variations in assumptions, such as to future interest rates, investment returns or inflation, may significantly affect the results produced by the cash flow calculator. In considering these assumptions, keep in mind that higher rates of return generally involve a higher degree of risk, including the risk of loss of principal invested. Actual results or inputs may be higher or lower than the inputs used or results displayed in hypothetical calculations, and are likely to vary over time. In addition, the cash flow calculator does not take into account all of the factors that may be relevant to your decision-making.

Please also note that other information incorporated in the cash flow calculator or displayed in connection with the cash flow calculator may be based on historical or current data, but is not guaranteed to be accurate, complete or timely. Moreover, past performance does not indicate future results.

THIS CASH FLOW CALCULATOR IS PROVIDED "AS IS" AND ON AN "AS AVAILABLE" BASIS WITHOUT REPRESENTATIONS OR WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING WITHOUT LIMITATION WARRANTIES OF SUITABILITY, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT.

Retirement Advisory Group, Inc. provides this information to the best of our ability, however we assume no duty to you by making this cash flow calculator available and shall not be responsible for any errors, omissions or defects in this cash flow calculator or the consequences of any decisions or actions taken in reliance upon this cash flow calculator. Retirement Advisory Group, Inc. shall not be liable under any circumstances for lost profits, lost business, loss of business reputation, or any direct, indirect, incidental, special, punitive or consequential damages of any kind, whether foreseeable or not, that result in any way from, or relate in any way to, your use, non-use or reliance on this cash flow calculator. Your sole and exclusive remedy for any claim related to this cash flow calculator is to stop using it.

The results generated by the Retirement Advisory Group, Inc. may vary with each use and are subject to the interest rate assumptions used and annuitization factors used in the calculations.

IMPORTANT: The projections or other information generated by the Retirement Advisory Group, Inc. regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results

Insurance services offered by Retirement Advisory Group, Inc..
813-969-1600 800-383-0675
Securities and Advisory Services offered through Calton & Associates, Inc.
OSJ 14497 N Dale Mabry Hwy, Suite 215, Tampa FL 33618 813-264-0440
Member FINRA and SIPC Member of Calton & Associates, Inc.
W. Blake Nelson and Mary S. Nelson, Registered Representatives
Retirement Advisory Group, Inc. and Calton & Associates, Inc. are independent entities

Financial Longevity Report

Assumptions For :

Names Fred Joan

DOB	11/4/1931		8/30/1931	
Age	76		77	
Monthly Salary	\$0		\$0	
Annual Salary	\$0		\$0	
Cost of Living Increase	0.0%		0.0%	
Start Date				
End Date				
Monthly Social Security	\$1,312		\$638	
Annual Social Security	\$15,738		\$7,650	
Cost of Living Increase	2.30%		2.30%	
Start Date	1/1/2008		1/1/2008	
End Date	12/31/2022		12/31/2022	
Monthly Pension	\$3,536		\$0	
Annual Pension	\$42,427		\$0	
Cost of Living Increase	0.00%		0.00%	
Start Date	1/1/2008			
End Date	12/31/2022		12/31/2022	
Monthly Disability Income	\$0		\$0	
Annual Disability Income	\$0		\$0	
Cost of Living Increase	0.00%		0.00%	
Start Date				
End Date	12/31/22		12/31/22	
Home Appreciation Rate			2.00%	
Inflation Rate			3.00%	
Tax Filing Status			M	
Muni Bond Interest			\$26,270	
1040 Adjustments			\$0	
Exemptions			\$5,803	
Deductions			\$12,800	
Dividends & Interest			\$53,062	
Capital Gains			\$133,000	
AMT Tax			\$3,469	
Living Expenses Monthly			\$2,500	
Living Expenses Annual			\$30,000	
Final Expenses			\$15,000	
Liabilities			\$100,000	
Capital Loss			\$0	

Expenses

Non Re-occurring Expenses

Housing	Monthly	Annual
Mortgages	\$0	\$0
Property Taxes	\$0	\$0
Maintenance	\$0	\$0
Pest Control	\$0	\$0
Gardening	\$0	\$0
Utilities	\$0	\$0
Phone/ Internet	\$0	\$0
Lot Rent	\$0	\$0
Cable	\$0	\$0
Misc	\$0	\$0
Total Housing	\$0	\$0

Insurance	Monthly	Annual
Health Insurance	\$0	\$0
Life Insurance	\$0	\$0
Long Term Care	\$0	\$0
LT Disability	\$0	\$0
Auto	\$0	\$0
Homeowners	\$0	\$0
Flood Ins.	\$0	\$0
Car Payment	\$0	\$0
Misc	\$0	\$0
Total Insurance	\$0	\$0

Miscellaneous	Monthly	Annual
Cash	\$2,500	\$30,000
Cell Phones	\$0	\$0
Medical	\$0	\$0
Dental	\$0	\$0
Drugs/Supplements	\$0	\$0
House Cleaning	\$0	\$0
Gasoline	\$0	\$0
Auto Repair/Maint.	\$0	\$0
Clothing	\$0	\$0
Education	\$0	\$0
Vacation	\$0	\$0
Charge Cards/Loans	\$0	\$0
Gifts	\$0	\$0
Charity	\$0	\$0
Subscriptions/Books	\$0	\$0
Groceries	\$0	\$0
Misc 1	\$0	\$0
Misc 2	\$0	\$0
Total Miscellaneous	\$2,500	\$30,000

Total Expenses	\$2,500	\$30,000
-----------------------	----------------	-----------------

2008	\$ -
2009	\$ -
2010	\$ -
2011	\$ -
2012	\$ -
2013	\$ -
2014	\$ -
2015	\$ -
2016	\$ -
2017	\$ -
2018	\$ -
2019	\$ -
2020	\$ -
2021	\$ -
2022	

Assets for Fred & Joan Sample								
Assets	Type	Titled	Market Risk	Starting Amount	Rate of Return	Annual Additions	Amount at Risk	Death Benefit
<i>Mutual Fund</i>	MF	H T	Y	\$46,182	3.0%	\$0	\$46,182	\$46,182
<i>Brokerage Account</i>	BA	WT	Y	\$1,038,594	4.5%	\$0	\$1,038,594	\$1,038,594
<i>Bank Account</i>	CS	J	N	\$203,860	5.0%	\$0	\$0	\$203,860
<i>Mutual Fund</i>	MF	HT	Y	\$112,288	3.5%	\$0	\$112,288	\$112,288
<i>Fixed Annuity</i>	FA	QH	N	\$224,114	4.3%	\$0	\$0	\$224,114
<i>Fixed Annuity</i>	FA	NH	N	\$552,472	4.2%	\$0	\$0	\$552,472
<i>Fixed Annuity</i>	FA	NH	N	\$598,120	4.8%	\$0	\$0	\$598,120
0	0	0	0	\$0	0.0%	\$0	\$0	\$0
0	0	0	0	\$0	0.0%	\$0	\$0	\$0
0	0	0	0	\$0	0.0%	\$0	\$0	\$0
0	0	0	0	\$0	0.0%	\$0	\$0	\$0
<i>Home Equity</i>	H	J	N	\$350,000	2.0%		\$0	\$350,000
TOTAL ASSETS						\$3,125,631		
Net Worth		\$3,025,631			TOTAL DEATH BENEFIT \$3,125,631			
Average Estate Tax Liability		\$1,269,754						
Average Income Tax Rate		19.74%			Market Ratio	38%	\$1,197,064	
Probate & Final Expense		\$140,025			Max Market Ratio	24%	750,151	
TOTAL ASSETS & DEATH BENEFIT				\$3,125,631	Market Ratio +/-	Over/Under	\$446,913	

TYPES

- BA=Brokerage Account
- BC=Bonds Corporate
- BG=Bonds Government
- BM=Bonds Municipal
- CS=Checking/Savings Accounts
- FA=Fixed Annuity
- H=Homestead
- M=Mortgage
- MF=Mutual Funds
- RP=Real Property
- R=REIT's
- S=Stocks
- VA=Variable Annuity
- VL=Variable Life
- CM=Commodities
- CU=Credit Union

TITLES

- H=Husband
- J=JTWROS
- Q=Qualified
- W=Wife
- JT=Tennents in Common
- T=Revocable Living Trust

Market Ratio - is the % of assets subject to market risk

Max Market Ratio - is a suggested maximum % of assets you should consider subject to market risk based on age. (100- Current age)=maximum %

Market Ratio (+/-) - the amount over or under the suggested maximum market ratio

INCOME	2008	2009	2010	2011	2012
Fred					
Salary	\$0	\$0	\$0	\$0	\$0
Social Security	15,738	16,100	16,470	16,849	17,237
Pension	42,427	42,427	42,427	42,427	42,427
Disability	0	0	0	0	0
Joan					
Salary	0	0	0	0	0
Social Security	7,650	7,826	8,006	8,190	8,378
Pension	0	0	0	0	0
Disability	0	0	0	0	0
Dividends	53,062	53,062	53,062	53,062	53,062
	0				
Income from Assets					
Mutual Fund	0	0	0	0	0
Brokerage Account					
Bank Account	0	0	0	0	0
Mutual Fund					
Fixed Annuity	10,163	10,863	11,281	11,653	12,032
Fixed Annuity					
Fixed Annuity					
0					
0					
0					
0					
Total Gross Income	\$262,040	\$130,278	\$131,246	\$132,181	\$133,136
Taxable Income SS	\$125,532	\$126,689	\$127,575	\$128,425	\$129,294
Deductions & Exemptions	\$18,603	\$19,161	\$19,736	\$20,328	\$20,938
Taxable Income	\$106,929	\$107,528	\$107,839	\$108,097	\$108,356
Capital Gains Tax	\$19,950				
AMT Tax	\$3,469				
Income Tax	\$42,838	\$19,569	\$19,647	\$19,712	\$19,776
Net Rate	40.1%	18.2%	18.2%	18.2%	18.3%
After Tax Income	\$219,202	\$110,709	\$111,599	\$112,470	\$113,360
Expenses					
Annual Expenses	\$30,900	\$31,827	\$32,782	\$33,765	\$34,778
Major Expenses	\$0	\$0	\$0	\$0	\$0
Total Expenses	\$30,900	\$31,827	\$32,782	\$33,765	\$34,778
Annual Surplus	\$188,302	\$78,882	\$78,818	\$78,704	\$78,582
Assets					
	2008	2009	2010	2011	2012
Mutual Fund	\$47,567	\$48,994	\$50,464	\$51,978	\$53,538
Brokerage Account	\$1,085,331	\$1,134,171	\$1,185,208	\$1,238,543	\$1,294,277
Bank Account	\$214,053	\$224,756	\$235,994	\$247,794	\$260,183
Mutual Fund	\$116,218	\$120,286	\$124,496	\$128,853	\$133,363
Fixed Annuity	\$223,588	\$222,339	\$220,618	\$218,452	\$215,813
Fixed Annuity	\$575,676	\$599,854	\$625,048	\$651,300	\$678,655
Fixed Annuity	\$626,830	\$656,918	\$688,450	\$721,496	\$756,127
0	\$0	\$0	\$0	\$0	\$0
0	\$0	\$0	\$0	\$0	\$0
0	\$0	\$0	\$0	\$0	\$0
0	\$0	\$0	\$0	\$0	\$0
Home Equity	\$357,000	\$364,140	\$371,423	\$378,851	\$386,428
TOTAL ASSETS	\$3,146,264	\$3,271,458	\$3,401,702	\$3,537,267	\$3,678,384
Estate Tax Liability	\$515,819	\$0	\$0	\$1,141,770	\$1,205,273
Probate & Final Expense	\$140,851	\$145,858	\$151,068	\$156,491	\$162,135
Total Estate Tax & Expense	\$656,669	\$145,858	\$151,068	\$1,298,261	\$1,367,408
Long Term Care Exposure	\$220,460	\$231,483	\$243,057	\$255,210	\$267,971

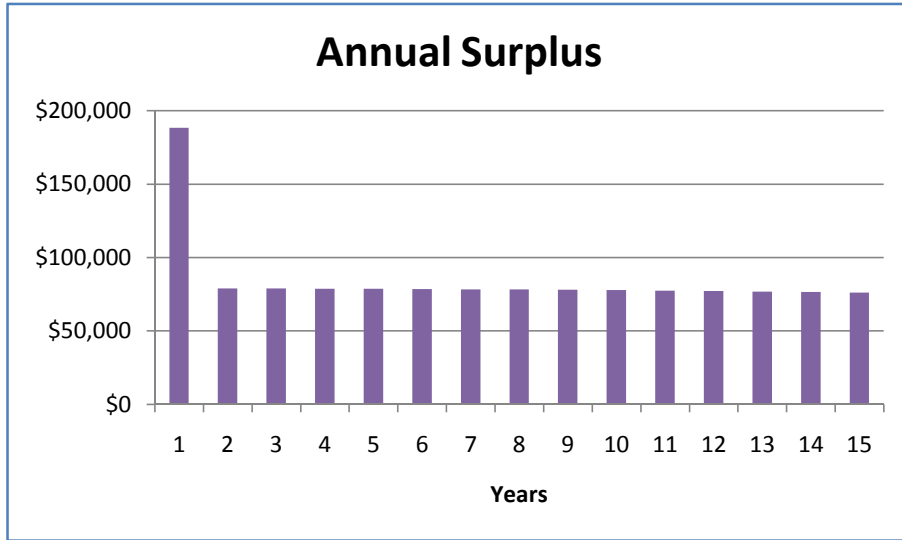
This hypothetical chart reflects what happens if returns submitted by the client are achieved. The returns do not represent a specific product. Past performance does not guarantee future performance and the results of the illustration may never be met.

INCOME	2013	2014	2015	2016	2017
Fred					
Salary	\$0	\$0	\$0	\$0	\$0
Social Security	17,633	18,039	18,454	18,878	19,312
Pension	42,427	42,427	42,427	42,427	42,427
Disability	0	0	0	0	0
Joan					
Salary	0	0	0	0	0
Social Security	8,571	8,768	8,970	9,176	9,387
Pension	0	0	0	0	0
Disability	0	0	0	0	0
Dividends	53,062	53,062	53,062	53,062	53,062
Income from Assets					
Mutual Fund	0	0	0	0	0
Brokerage Account					
Bank Account	0	0	0	0	0
Mutual Fund					
Fixed Annuity	12,418	12,810	13,207	13,609	13,918
Fixed Annuity					
Fixed Annuity					
0					
0					
0					
0					
Total Gross Income	\$134,111	\$135,106	\$136,120	\$137,152	\$138,106
Taxable Income SS	\$130,181	\$131,085	\$132,006	\$132,944	\$133,802
Deductions & Exemptions	\$21,566	\$22,213	\$22,879	\$23,566	\$24,273
Taxable Income	\$108,615	\$108,872	\$109,127	\$109,378	\$109,529
Capital Gains Tax					
AMT Tax					
Income Tax	\$19,841	\$19,905	\$19,969	\$20,032	\$20,069
Net Rate	18.3%	18.3%	18.3%	18.3%	18.3%
After Tax Income	\$114,271	\$115,201	\$116,151	\$117,120	\$118,037
Expenses					
Annual Expenses	\$35,822	\$36,896	\$38,003	\$39,143	\$40,317
Major Expenses	\$0	\$0	\$0	\$0	\$0
Total Expenses	\$35,822	\$36,896	\$38,003	\$39,143	\$40,317
Annual Surplus	\$78,449	\$78,305	\$78,148	\$77,977	\$77,719
Assets					
	2013	2014	2015	2016	2017
Mutual Fund	\$55,144	\$56,798	\$58,502	\$60,257	\$62,065
Brokerage Account	\$1,352,520	\$1,413,383	\$1,476,985	\$1,543,449	\$1,612,905
Bank Account	\$273,193	\$286,852	\$301,195	\$316,254	\$332,067
Mutual Fund	\$138,031	\$142,862	\$147,862	\$153,037	\$158,393
Fixed Annuity	\$212,675	\$209,009	\$204,789	\$199,987	\$194,668
Fixed Annuity	\$707,158	\$736,859	\$767,807	\$800,055	\$833,657
Fixed Annuity	\$792,422	\$830,458	\$870,320	\$912,095	\$955,876
0	\$0	\$0	\$0	\$0	\$0
0	\$0	\$0	\$0	\$0	\$0
0	\$0	\$0	\$0	\$0	\$0
0	\$0	\$0	\$0	\$0	\$0
Home Equity	\$394,157	\$402,040	\$410,081	\$418,282	\$426,648
TOTAL ASSETS	\$3,825,298	\$3,978,261	\$4,137,541	\$4,303,417	\$4,476,279
Estate Tax Liability	\$1,271,384	\$1,340,217	\$1,411,893	\$1,486,538	\$1,564,326
Probate & Final Expense	\$168,012	\$174,130	\$180,502	\$187,137	\$194,051
Total Estate Tax & Expense	\$1,439,396	\$1,514,348	\$1,592,395	\$1,673,674	\$1,758,377
Long Term Care Exposure	\$281,369	\$295,437	\$310,209	\$325,720	\$342,006

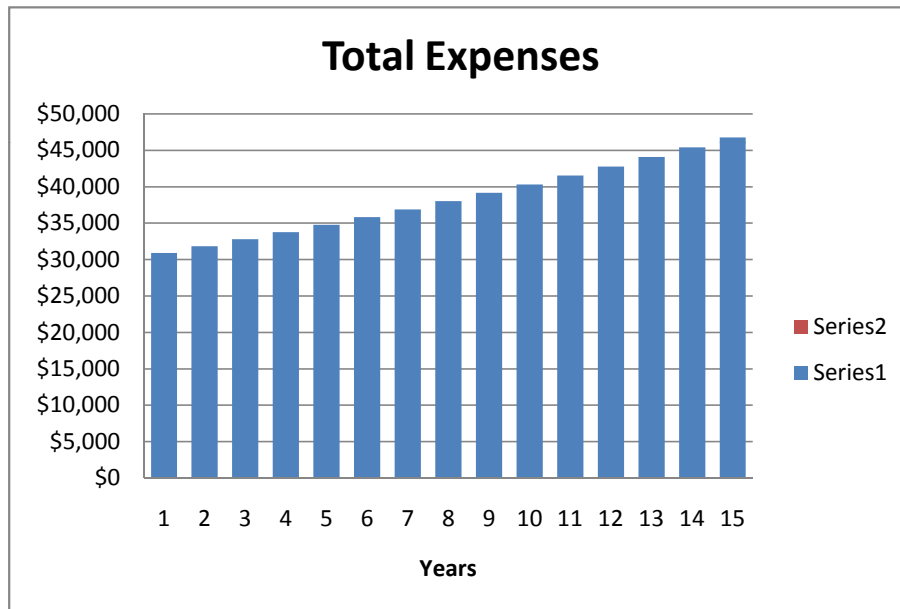
This hypothetical chart reflects what happens if returns submitted by the client are achieved. The returns do not represent a specific product. Past performance does not guarantee future performance and the results of the illustration may never be met.

INCOME	2018	2019	2020	2021	2022
Fred					
Salary	\$0	\$0	\$0	\$0	\$0
Social Security	19,756	20,211	20,676	21,151	21,638
Pension	42,427	42,427	42,427	42,427	42,427
Disability	0	0	0	0	0
Joan					
Salary	0	0	0	0	0
Social Security	9,603	9,824	10,050	10,281	10,518
Pension	0	0	0	0	0
Disability	0	0	0	0	0
Dividends	53,062	53,062	53,062	53,062	53,062
Income from Assets					
Mutual Fund	0	0	0	0	0
Brokerage Account					
Bank Account	0	0	0	0	0
Mutual Fund					
Fixed Annuity	14,220	14,514	14,795	15,061	15,175
Fixed Annuity					
Fixed Annuity					
0					
0					
0					
0					
Total Gross Income	\$139,069	\$140,037	\$141,010	\$141,983	\$142,819
Taxable Income SS	\$134,665	\$135,532	\$136,401	\$137,268	\$137,996
Deductions & Exemptions	\$25,001	\$25,751	\$26,523	\$27,319	\$28,139
Taxable Income	\$109,664	\$109,781	\$109,877	\$109,949	\$109,857
Capital Gains Tax					
AMT Tax					
Income Tax	\$20,103	\$20,133	\$20,157	\$20,174	\$20,152
Net Rate	18.3%	18.3%	18.3%	18.3%	18.3%
After Tax Income	\$118,966	\$119,905	\$120,853	\$121,808	\$122,668
Expenses					
Annual Expenses	\$41,527	\$42,773	\$44,056	\$45,378	\$46,739
Major Expenses	\$0	\$0	\$0	\$0	\$0
Total Expenses	\$41,527	\$42,773	\$44,056	\$45,378	\$46,739
Annual Surplus	\$77,439	\$77,132	\$76,797	\$76,431	\$75,929
Assets					
	2018	2019	2020	2021	2022
Mutual Fund	\$63,927	\$65,844	\$67,820	\$69,854	\$71,950
Brokerage Account	\$1,685,485	\$1,761,332	\$1,840,592	\$1,923,419	\$2,009,973
Bank Account	\$348,671	\$366,104	\$384,409	\$403,630	\$423,811
Mutual Fund	\$163,937	\$169,675	\$175,613	\$181,760	\$188,122
Fixed Annuity	\$188,819	\$182,424	\$175,473	\$167,957	\$160,004
Fixed Annuity	\$868,671	\$905,155	\$943,171	\$982,785	\$1,024,062
Fixed Annuity	\$1,001,758	\$1,049,842	\$1,100,235	\$1,153,046	\$1,208,392
0	\$0	\$0	\$0	\$0	\$0
0	\$0	\$0	\$0	\$0	\$0
0	\$0	\$0	\$0	\$0	\$0
0	\$0	\$0	\$0	\$0	\$0
Home Equity	\$435,181	\$443,885	\$452,762	\$461,818	\$471,054
TOTAL ASSETS	\$4,656,448	\$4,844,261	\$5,040,076	\$5,244,268	\$5,457,367
Estate Tax Liability	\$1,645,402	\$1,729,918	\$1,818,034	\$1,909,921	\$2,005,815
Probate & Final Expense	\$201,258	\$208,770	\$216,603	\$224,771	\$233,295
Total Estate Tax & Expense	\$1,846,659	\$1,938,688	\$2,034,637	\$2,134,691	\$2,239,110
Long Term Care Exposure	\$359,106	\$377,061	\$395,914	\$415,710	\$436,496

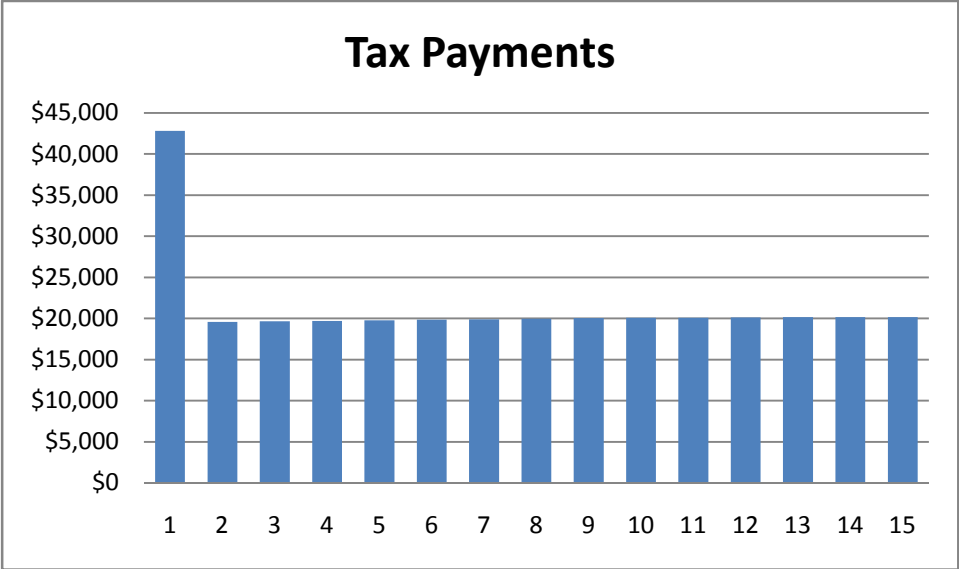
This hypothetical chart reflects what happens if returns submitted by the client are achieved. The returns do not represent a specific product. Past performance does not guarantee future performance and the results of the illustration may never be met.



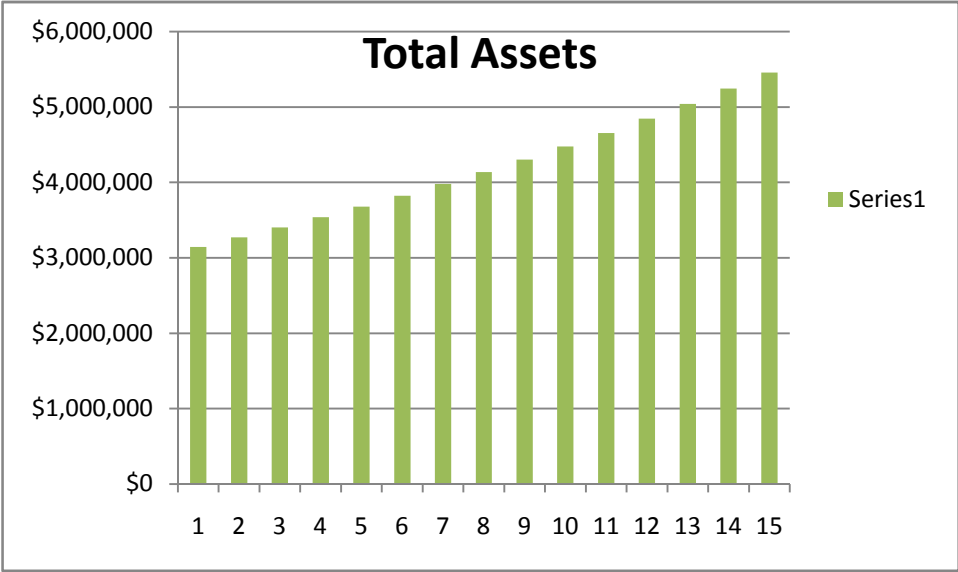
Annual Surplus is the difference between after tax income and fixed and variable expenses.



Total Expenses is the sum of reoccurring (Monthly)expenses and extraordinary



The chart above reflects the income tax payments calculated for the next 15 years



The above chart reflects the Total Asset accumulations calculated for the next 15 years.



This graph plots the combined calculated estate tax and final expenses for the next 15 years.