

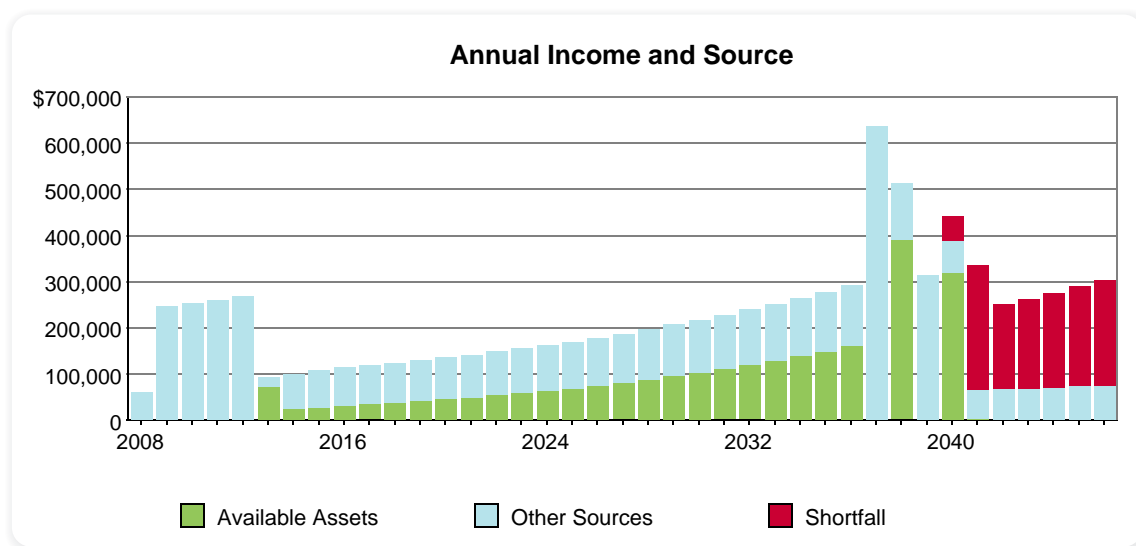
A PROPOSED SCENARIO

Your Retirement Needs

Scenario: Worst Case

Assumes Rusty lives to age 92 and Florance lives to age 100.

Your retirement needs consist of your basic lifestyle expenses, education and special needs, loan payments, any remaining qualified retirement plan contributions, discretionary spending, and your taxes. Your expected incomes and the assets you wish to make available for your retirement needs must satisfy these needs.



A shortfall occurs in January of 2040 with "restricted assets"¹ equal to \$976,863 at the end of that year. The table below shows selected values from various phases of retirement.

Year	Total Income Needed	Annual Income	Social Security	Retirement Plan Distributions	Assets Used	Cumulative Shortfalls	Net Worth
2008	55,119	60,000	0	0	0	0	1,087,101
2013	93,030	0	0	21,846	71,183	0	1,686,330
2023	155,403	0	75,904	21,846	57,653	0	2,105,724
2033	253,272	0	102,009	21,846	129,417	0	2,106,309
2040	445,077	0	67,956	0	322,678	54,442	922,421
2046	305,352	0	74,902	0	0	1,360,598	-196,138

A shortfall occurs if your retirement needs cannot be satisfied by your expected income or by using the assets available. One solution may be to use some of the assets you previously restricted. Other options may be to seek higher returns from assets and investments, to use income more efficiently, or to reduce lifestyle expenses.

Shortfall is anticipated in year 2040.

¹ Restricted assets are those assets you have designated for a specific purpose other than retirement or have designated "Do not use."