

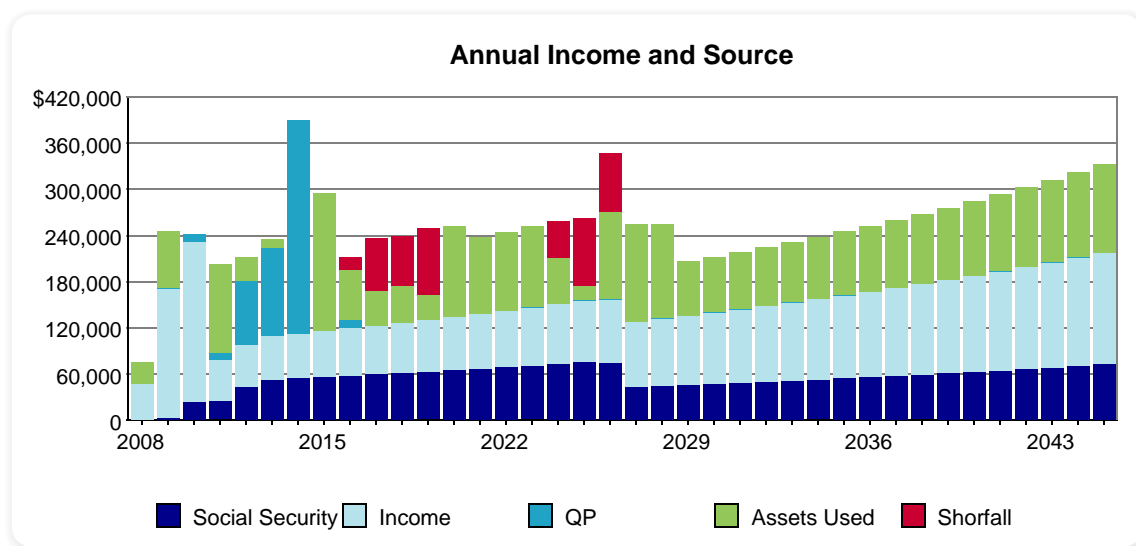
A PROPOSED SCENARIO

Your Retirement Needs

Scenario: Solution Adjusted for October 2008

Assumes Robert lives to age 82 and Andrea 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 October of 2016 with "restricted assets"¹ equal to \$2,342,909 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	74,655	46,520	0	0	28,135	0	1,940,485
2009	246,793	169,248	1,952	1,278	74,315	0	2,021,705
2017	238,450	64,038	59,331	300	46,095	85,234	2,299,044
2025	264,795	81,122	75,159	300	19,644	374,676	2,766,700
2026	349,916	83,555	74,418	288	114,159	452,171	3,273,909
2045	335,106	146,515	72,720	150	115,721	452,171	20,111,472

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 2016.

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