



INCOME AVIATOR REPORT

Analysis for:

John Smith & Jane Smith

Prepared on May 2, 2022

Presented by:

Financial Professional





Client Information

CLIENT NAME	CLIENT DOB (AGE)	SPOUSE NAME	SPOUSE DOB (AGE)
John Smith	01/01/1954 (Age 68)	Jane Smith	01/02/1956 (Age 66)

About the Income Aviator

This personalized report is designed to help you determine the **viability of your retirement income goals**.

Using the Income Aviator to build your financial flight plan consists of charting or creating individual income legs. The process of creating these income legs may provide some insulation from market volatility when you need it most. This bucket approach to income planning can incorporate multiple techniques to help solve challenges faced by today's retirees.

A common scenario consists of 2 to 3 income legs (but as many as 5), and can also include a growth leg to show a long-term growth component. Here are some key data points to look for within your flight plan:

1. Total Beginning Value
2. Income Timeline (Deferral Years)
3. Individual Leg Beginning Value
4. Individual Leg Income Amount
5. Individual Leg Income Years
6. Ending Growth Leg Value

The following pages provide a financial flight plan customized to help meet your goals and objectives.

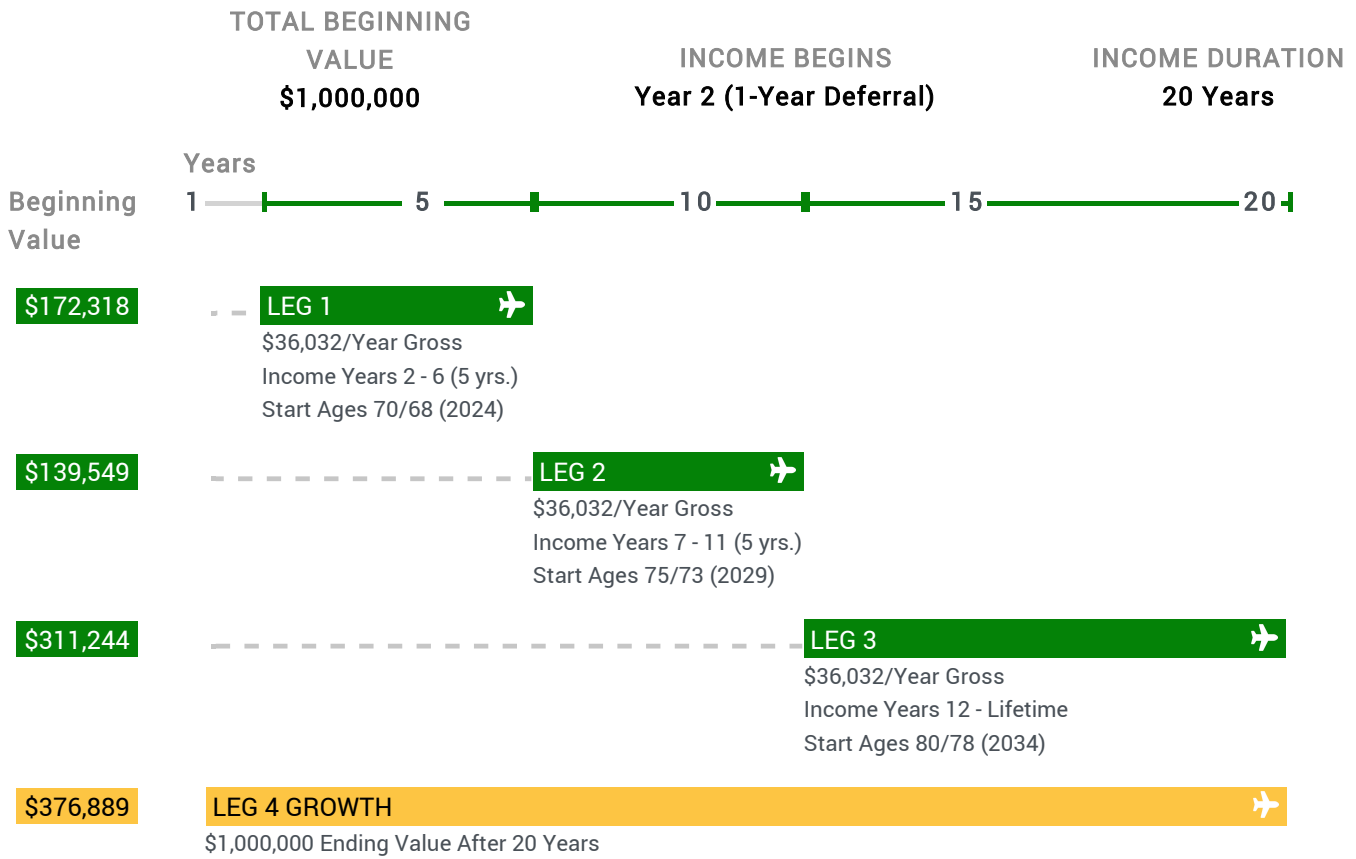
This report was completed based on the quality and accuracy of the information provided. This report uses hypothetical rates of return and does not guarantee performance.





INCOME AVIATOR REPORT

Flight Plan



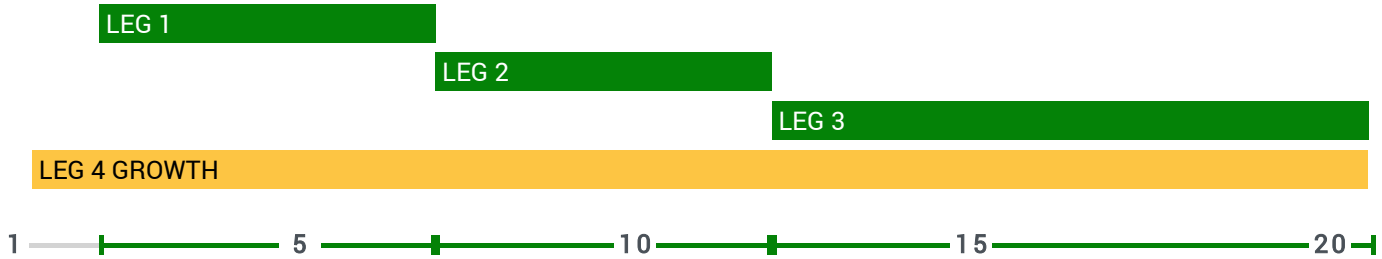
TOTAL BEGINNING VALUE:	\$1,000,000
TOTAL INCOME RECEIVED:	\$684,602
ENDING GROWTH LEG VALUE:	\$1,000,000





INCOME AVIATOR REPORT

Flight Summary and Leg Detail



LEG 1 \$172,318 Beginning Value

\$36,032/Year Gross Income	1-Year Deferral	<i>Annuity Bonus Rate:</i>	0.00%
	Income Years: 2 - 6 (5 yrs.)	<i>Accumulation Growth Rate:</i>	2.50%
	Start Ages 70/68 (2024)	<i>Distribution Growth Rate:</i>	1.00%

LEG 2 \$139,549 Beginning Value

\$36,032/Year Gross Income	Income Years: 7 - 11 (5 yrs.)	<i>Annuity Bonus Rate:</i>	6.00%
	Start Ages 75/73 (2029)	<i>Accumulation Growth Rate:</i>	3.00%
		<i>Distribution Growth Rate:</i>	1.00%

LEG 3 \$311,244 Beginning Value

\$36,032/Year Gross Income	Income Years: 12 - Lifetime	<i>Income Bonus Rate:</i>	10.00%
	Start Ages 80/78 (2034)	<i>Income Rider Roll-Up Rate*:</i>	7.00%
		<small>*Unlimited Years</small>	
		<i>Income Rider Growth Type:</i>	Compound
		<i>Income Rider Payout Rate:</i>	5.00%

LEG 4 \$376,889 Beginning Value

\$1,000,000 Total Value in 20 Years		<i>Bonus Rate:</i>	0.00%
		<i>Growth Rate:</i>	5.00%





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Annual Income by Plan Year (Gross)

	LEG 1	LEG 2	LEG 3
MONTHLY INCOME	\$3,003	\$3,003	\$3,003
PLAN YEAR	ANNUAL INCOME		
1	\$0	\$0	\$0
2	\$36,032	\$0	\$0
3	\$36,032	\$0	\$0
4	\$36,032	\$0	\$0
5	\$36,032	\$0	\$0
6	\$36,032	\$0	\$0
7	\$0	\$36,032	\$0
8	\$0	\$36,032	\$0
9	\$0	\$36,032	\$0
10	\$0	\$36,032	\$0
11	\$0	\$36,032	\$0
12	\$0	\$0	\$36,032
13	\$0	\$0	\$36,032
14	\$0	\$0	\$36,032
15	\$0	\$0	\$36,032
16	\$0	\$0	\$36,032
17	\$0	\$0	\$36,032
18	\$0	\$0	\$36,032
19	\$0	\$0	\$36,032
20	\$0	\$0	\$36,032

Total Income Received:	\$684,602
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Leg Value By Plan Year

Plan Year	LEG 1	LEG 2	LEG 3	LEG 4	Total
0	\$172,318	\$147,922	\$342,368	\$376,889	\$1,039,497
1	\$176,626	\$152,359	\$349,215	\$395,734	\$1,073,935
2	\$181,042	\$156,930	\$356,200	\$415,521	\$1,109,692
3	\$146,460	\$161,638	\$363,324	\$436,297	\$1,107,718
4	\$111,533	\$166,487	\$370,590	\$458,112	\$1,106,722
5	\$76,256	\$171,482	\$378,002	\$481,017	\$1,106,757
6	\$40,627	\$176,626	\$385,562	\$505,068	\$1,107,883
7	\$0	\$181,925	\$393,273	\$530,321	\$1,105,519
8	\$0	\$147,352	\$401,139	\$556,837	\$1,105,328
9	\$0	\$112,434	\$409,161	\$584,679	\$1,106,274
10	\$0	\$77,166	\$417,345	\$613,913	\$1,108,424
11	\$0	\$41,546	\$425,692	\$644,609	\$1,111,846
12	\$0	\$0	\$434,205	\$676,839	\$1,111,045
13	\$0	\$0	\$398,174	\$710,681	\$1,108,855
14	\$0	\$0	\$362,142	\$746,215	\$1,108,357
15	\$0	\$0	\$326,110	\$783,526	\$1,109,636
16	\$0	\$0	\$290,079	\$822,702	\$1,112,781
17	\$0	\$0	\$254,047	\$863,838	\$1,117,885
18	\$0	\$0	\$218,015	\$907,029	\$1,125,045
19	\$0	\$0	\$181,984	\$952,381	\$1,134,364
20	\$0	\$0	\$145,952	\$1,000,000	\$1,145,952

Ending Growth Leg Value:	\$1,000,000
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INCOME AVIATOR REPORT

Disclosures

This report is conceptual in nature and all interest rates and performance numbers used are hypothetical and do not guarantee performance. Past performance is no guarantee of future performance. Diversification and asset allocation does not assure or guarantee better performance and cannot eliminate the risk of loss.

The report is designed to illustrate concepts and all specific product information must be presented with an appropriate company/custodian illustration and should accompany this report. It is important to review and understand each product/investment's features, risks, charges, withdrawal penalties and expenses before making any financial decisions. Consult your Financial Services Professional ("FSP") to determine which products/investments align with your time horizon, risk tolerance and overall financial needs. The FSP is an independent insurance agent, registered representative or investment advisor representative. This report is for informational purposes only and should not be used as a substitute for official account statements or reports, official tax filing documents, insurance company illustration or custodial reports.

This report outlines different options available to the client, and its timely implementation may be critical to achieving specific goals or objectives. This report is not entirely comprehensive. It is intended to address specific objectives, as outlined by the FSP.

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You should choose your annuity, or investment product, based on its features and benefits and whether you can satisfy the conditions for the features and benefits, not its tax benefits alone. Buying an annuity within an IRA or other tax-deferred plan or account does not give you any additional tax benefits.

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Income Rider Calculation

When withdrawing from an annuity product with an income rider, companies vary on the amount taken from the Income Rider Accumulation Value. This presentation takes out the withdrawals equally from the Accumulated Value, and proportionally from the Income Rider Value. The proportion is based on the difference between the Accumulated Value and the Income Rider Value. The other method is taking withdrawals dollar for dollar, meaning it's taken equally from both values. The report is designed to illustrate concepts and all specific product information must be presented with an appropriate company/custodian illustration.





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Actual Results May Vary

Unless otherwise noted, the assumed rates of return used to calculate various projections are static. The actual variability of returns can impact a portfolio's value. Rate assumptions do not take into account any advisory fees, brokerage or other commissions, or any other expenses, which if taken into account would reduce performance.

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