

Investment Proposal

1. We will invest in either mutual funds or individual stocks. Any investment product we use is fully liquid. We really don't care which mutual fund we use, if it is the best fund for your needs. We do not use any proprietary investment products.
2. Each client is different, but we know that it is important to grow your assets while still being able to take income. Growth is important because we need to make sure the investments will last over a long period of time and withstand any downturn in market conditions. Income may be used to supplement your current lifestyle.
3. We will discuss your current investment risk profile so that our strategies will match what you are comfortable with. Markets fluctuate and so does your account values. We want to make sure that you are comfortable with the returns you will receive relative to the risks associated with them.
4. Our mutual funds we may use include Transamerica, Janus, Franklin, Hartford, Prudential and many others. We want to make sure you earn as much as you can and rebalance as necessary.
5. We utilize independent third-party research from Morningstar so that we have a strong conviction in the companies or funds we select.
6. **Please understand investing always involves risk of principal, there are no guarantees that the returns shown will be realized. It is also important to stay within your monthly distributions to not invade your principal for your monthly income.**

Idea of Investment Returns (Example)

Year	Date	Beginning Value	Increase in Account Value	Income Withdrawn	Ending Account Value	Monthly Income	Cumulative Income
1	2021	\$900,000.00	\$112,500.00	\$92,400.00	\$920,100.00	7,700.00	\$92,400.00
2	2022	\$920,100.00	\$115,012.50	\$94,800.00	\$940,312.50	7,900.00	\$187,200.00
3	2023	\$940,312.50	\$117,539.06	\$97,200.00	\$960,651.56	8,100.00	\$284,400.00
4	2024	\$960,651.56	\$120,081.45	\$99,600.00	\$981,133.01	8,300.00	\$384,000.00
5	2025	\$981,133.01	\$122,641.63	\$102,000.00	\$1,001,774.63	8,500.00	\$486,000.00
6	2026	\$1,001,774.63	\$125,221.83	\$104,400.00	\$1,022,596.46	8,700.00	\$590,400.00
7	2027	\$1,022,596.46	\$127,824.56	\$106,800.00	\$1,043,621.02	8,900.00	\$697,200.00
8	2028	\$1,043,621.02	\$130,452.63	\$109,200.00	\$1,064,873.65	9,100.00	\$806,400.00
9	2029	\$1,064,873.65	\$133,109.21	\$111,600.00	\$1,086,382.85	9,300.00	\$918,000.00
10	2030	\$1,086,382.85	\$135,797.86	\$114,000.00	\$1,108,180.71	9,500.00	\$1,032,000.00
11	2031	\$1,108,180.71	\$138,522.59	\$116,400.00	\$1,130,303.30	9,700.00	\$1,148,400.00
12	2032	\$1,130,303.30	\$141,287.91	\$118,800.00	\$1,152,791.21	9,900.00	\$1,267,200.00
13	2033	\$1,152,791.21	\$144,098.90	\$121,200.00	\$1,175,690.11	10,100.00	\$1,388,400.00
14	2034	\$1,175,690.11	\$146,961.26	\$123,600.00	\$1,199,051.38	10,300.00	\$1,512,000.00
15	2035	\$1,199,051.38	\$149,881.42	\$126,000.00	\$1,222,932.80	10,500.00	\$1,638,000.00
16	2036	\$1,222,932.80	\$152,866.60	\$128,400.00	\$1,247,399.40	10,700.00	\$1,766,400.00
17	2037	\$1,247,399.40	\$155,924.93	\$130,800.00	\$1,272,524.33	10,900.00	\$1,897,200.00
18	2038	\$1,272,524.33	\$159,065.54	\$133,200.00	\$1,298,389.87	11,100.00	\$2,030,400.00
19	2039	\$1,298,389.87	\$162,298.73	\$135,600.00	\$1,325,088.60	11,300.00	\$2,166,000.00
20	2040	\$1,325,088.60	\$165,636.08	\$138,000.00	\$1,352,724.68	11,500.00	\$2,304,000.00
21	2041	\$1,352,724.68	\$169,090.58	\$140,400.00	\$1,381,415.26	11,700.00	\$2,444,400.00
22	2042	\$1,381,415.26	\$172,676.91	\$142,800.00	\$1,411,292.17	11,900.00	\$2,587,200.00
23	2043	\$1,411,292.17	\$176,411.52	\$145,200.00	\$1,442,503.69	12,100.00	\$2,732,400.00
24	2044	\$1,442,503.69	\$180,312.96	\$147,600.00	\$1,475,216.65	12,300.00	\$2,880,000.00
25	2045	\$1,475,216.65	\$184,402.08	\$150,000.00	\$1,509,618.73	12,500.00	\$3,030,000.00
26	2046	\$1,509,618.73	\$188,702.34	\$152,400.00	\$1,545,921.07	12,700.00	\$3,182,400.00
27	2047	\$1,545,921.07	\$193,240.13	\$154,800.00	\$1,584,361.21	12,900.00	\$3,337,200.00
28	2048	\$1,584,361.21	\$198,045.15	\$157,200.00	\$1,625,206.36	13,100.00	\$3,494,400.00
28	2049	\$1,625,206.36	\$203,150.79	\$159,600.00	\$1,668,757.15	13,300.00	\$3,654,000.00
28	2050	\$1,668,757.15	\$208,594.64	\$162,000.00	\$1,715,351.80	13,500.00	\$3,816,000.00
28	2051	\$1,715,351.80	\$214,418.97	\$164,400.00	\$1,765,370.77	13,700.00	\$3,980,400.00
28	2052	\$1,765,370.77	\$220,671.35	\$166,800.00	\$1,819,242.12	13,900.00	\$4,147,200.00
28	2053	\$1,819,242.12	\$227,405.26	\$169,200.00	\$1,877,447.38	14,100.00	\$4,316,400.00
28	2054	\$1,877,447.38	\$234,680.92	\$171,600.00	\$1,940,528.30	14,300.00	\$4,488,000.00
28	2055	\$1,940,528.30	\$242,566.04	\$174,000.00	\$2,009,094.34	14,500.00	\$4,662,000.00
28	2056	\$2,009,094.34	\$251,136.79	\$176,400.00	\$2,083,831.13	14,700.00	\$4,838,400.00
28	2057	\$2,083,831.13	\$260,478.89	\$178,800.00	\$2,165,510.03	14,900.00	\$5,017,200.00
			TOTAL INCOME	\$5,017,200.00			
		BEG VALUE	\$900,000.00	TOTAL INCOME	\$5,017,200.00		
		ENDING VALUE	<u>\$2,165,510.03</u>				
		ACCT GROWTH	\$1,265,510.03	TOTAL GROWTH	\$6,282,710.03		

Hypothetical returns not guaranteed payments, for illustrative purposes only. Not representative of actual results.