



CONFIDENCE IN

— R E T I R E M E N T —

A N A L Y S I S TM

PREPARED FOR:

Investing involves risk, including the potential loss of principal. Any comments regarding safety and guaranteed income streams refer only to fixed insurance products. Insurance and annuity product guarantees are subject to the claims-paying ability of the issuing company. No legal advice, options or recommendations are being made in respect to this proposal. You should consult your tax professional or attorney concerning such advice and opinions.

Investment advisory services offered only by duly registered individuals through AE Wealth Management, LLC (AEWM). AEWM and Grutz Financial are not affiliated companies.

THE PROCESS

Our process is designed to help our clients achieve simplicity and confidence during their retirement years. It's focused around **5 key areas** of your current financial life.

INCOME PLANNING

Our goal is to help ensure your expenses can be paid month to month with reliability and predictability for the rest of your life. This typically includes:

- Social Security maximization
- Income & expense analysis
- Inflation plan
- Spousal plan
- Comprehensive institutional money management

INVESTMENT PLANNING

Once your income plan is established, we will create an investment plan for the remaining assets that you do not need to draw from month to month. This typically includes:

- Assessing your risk tolerance
- Adjusting your portfolio to reduce fees
- Volatility control
- Evaluate ways to reduce risk while still working toward your goals
- Longevity protection

TAX STRATEGIES

Any comprehensive retirement plan will include a strategy for decreasing tax liabilities. This typically includes:

- Assessing the taxable nature of your current holdings
- Possible IRA planning
- Strategizing ways to include tax-deferred or tax-free money in your plan
- Strategize which tax category to draw income from first to potentially reduce tax burden
- Discussing ways to leverage your qualified money to leave tax-free dollars to your beneficiaries

HEALTH CARE PLANNING

We will create a plan to help you address rising health care costs with a minimum of expense, including:

- Looking at all aspects of Medicare, Parts A, B and D
- Analyzing options for a long-term care plan

LEGACY PLANNING

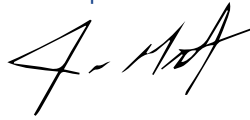
It is important to ensure your hard-earned assets go to your beneficiaries in the most tax-efficient manner. By working collaboratively with a qualified estate planning attorney, our goal will be to help you:

- Maximize your estate and income tax planning opportunities
- Protect any assets in trust and ensure they are distributed to your beneficiaries probate free
- Prevent your IRA and qualified accounts from becoming fully taxable to your beneficiaries upon your death

OVERVIEW

THOUGHTS FROM YOUR FINANCIAL ADVISOR

I've enjoyed the opportunity to get to know you, understand your concerns for your money, and your goals for creating your own ideal retirement. You've done a great job working hard to accumulate a comfortable amount of wealth. As you read through the strategies and solutions in our report, there may be some problem areas we recommend addressing. First and foremost, my team and I are going to address your concerns and goals. We look forward to a lifelong relationship!



CONCERNS & GOALS

POTENTIAL PROBLEMS

TOTAL ESTATE VALUE

TOTAL AVAILABLE ASSETS

CURRENT INCOME

TAX STATUS OF DOLLARS

CURRENT ASSET ALLOCATION

CURRENT FEES & EXPENSES

RETIREMENT INCOME GOAL

INCOME PLAN

IN GOOD ORDER

NEEDS ADDRESSED

INCOME GOAL

CURRENT MONTHLY INCOME

Social Security:

Pension:

Invest. Income:

Other Income:

TOTAL MONTHLY INCOME:

SHORTFALLS/SURPLUS

ACTION PLAN

Any references to safety, protection benefits or lifetime income generally refer to fixed insurance products, never securities or investment products. Insurance and annuity product guarantees are backed by the financial strength and claims-paying ability of the issuing insurance company. As financial professionals, we are able to provide you with information but not guidance or advice related to Social Security benefits. Our firm is not affiliated with the U.S. government or any governmental agency.

INVESTMENT PLAN

A BLUEPRINT FOR TRUE INVESTMENT PLAN

Your Fiscal House

100- = % max

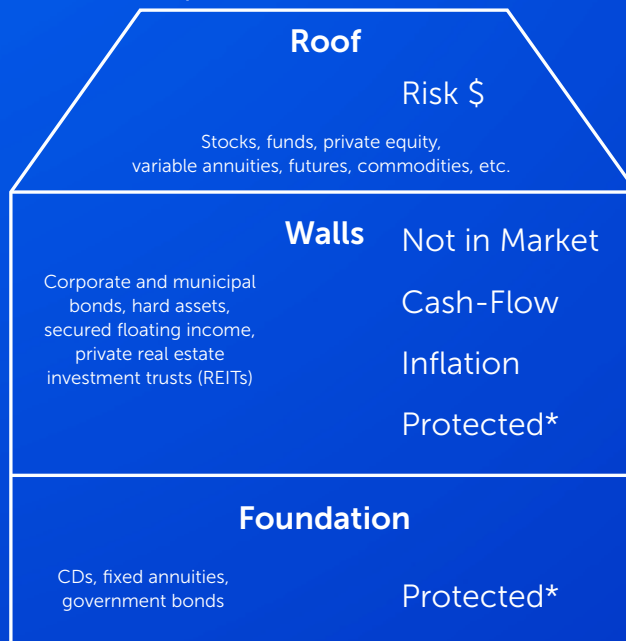
New Strategy

_____ %
\$ _____

_____ %
\$ _____

_____ %
\$ _____

\$



Current Strategy

_____ %
\$ _____

_____ %
\$ _____

_____ %
\$ _____

Risk / Reward / Access

* Annuity guarantees are backed by the financial strength of the issuing company. Annuities are not bank or FDIC insured.

PLAN OF ACTION

This document incorporates information shared by the client with respect to the client's income, expenses and asset holdings. Information is believed to be reliable, but the accuracy of the information cannot be guaranteed. Investing involves risk, including the potential loss of principal. Any references to protection benefits generally refer to fixed insurance products, never securities or investment products. Insurance and annuity product guarantees are backed by the financial strength and claims-paying ability of the issuing insurance company.

INVESTMENT PLAN

IN GOOD ORDER

NEEDS ADDRESSED

PLAN OF ACTION

TOTAL AVAILABLE ASSETS

CURRENT ASSET ALLOCATION

At Risk:

Secure:

DETAILED ASSET ALLOCATION

Equities/Funds:

Fixed Income:

Alternatives:

Principal Protected:

Variable Annuities:

"Lazy Money":

TAX STATUS OF ASSETS

TAXABLE:

TAX DEFERRED:

TAX FREE:

FEES

Currently

Based on **the rule of 100**, we suggest that a prudent person would not have an exceptionally high amount of money "at risk" based on their age. To determine the maximum amount of money you should have "at risk" in the markets, follow this formula: **100 – Your Age = Maximum %**. So, if you're 58, then your maximum allocation is 42% ($100 - 58 = 42\%$).

The rule of 100 is a general rule of thumb to provide an estimate only; individual circumstances and objectives will vary.

Investing involves risk, including the loss of principal. No investment strategy can guarantee a profit or protect against loss in periods of declining values. Any references to safety, protection benefits or lifetime income generally refer to fixed insurance products, never securities or investment products. Insurance and annuity product guarantees are backed by the financial strength and claims-paying ability of the issuing insurance company.

TAX PLAN

IN GOOD ORDER

OBJECTIVES ADDRESSED

PLAN OF ACTION

Neither the firm nor its agents or representatives may give tax or legal advice. Individuals should consult with a qualified professional for guidance before making any purchasing decisions.

HEALTH CARE PLAN

IN GOOD ORDER

OBJECTIVES ADDRESSED

According to the Employee Benefit Research Institute (EBRI), a 65-year-old couple with median prescription-drug expenses who retire this year will need \$183,000 to enjoy a 50% chance of being able to pay all their remaining lifetime medical bills, and \$301,000 to have a 90% chance.¹

PLAN OF ACTION

¹ Employee Benefit Research Institute. May 16, 2019. https://www.ebri.org/docs/default-source/ebri-issue-brief/ebri_ib_481_savingtargets-16may19.pdf?sfvrsn=56b83f2f_10. Accessed Jan. 21, 2020.

LEGACY PLAN

Use a qualified estate planning attorney to provide proactive advice. We have a network of referrals we highly recommend and can assist you in preparing for that meeting, so make sure you have all the information and questions you need.

IN GOOD ORDER

NEEDS ADDRESSED

PLAN OF ACTION

TOTAL ESTATE VALUE

FEDERAL ESTATE TAX BILL

Suggested objectives to discuss with estate planning attorney:

- Discover the most useful means of owning property (transfer on death, etc.)
- Distribute your estate in a manner that meets your legacy objectives
- Provide enough money to meet known and expected settlement expenses at death
- Preserve the assets you have worked hard to accumulate
- Provide a satisfactory income for surviving spouse
- Reduce estate and income taxes, administrative

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SUMMARY

INCOME PLAN

INVESTMENT PLAN

TAX PLAN

HEALTH CARE PLAN

LEGACY PLAN

SIGNATURES

By signing below, I/we are acknowledging receipt and acceptance of this retirement plan custom designed by Grutz Financial to help pursue my/our financial goals. I/We hold Grutz Financial and its representatives harmless for recommended actions not carried out by me/us.

Client Signature(s) & Date

Spouse Signature(s) & Date

Grutz Financial Advisor Signature & Date

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