

# Retirement Planning Portfolio

Specially prepared for Mr. & Mrs. Jones  
April 8, 2002

Mr. and Mrs. Jones  
5078 Any Street  
Any Town, State

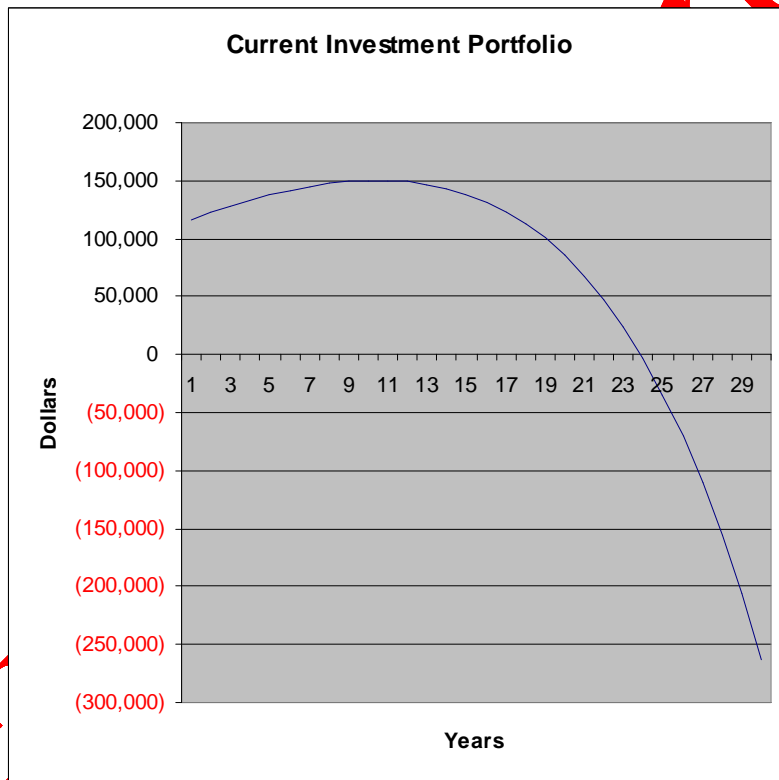
**Example Only**

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Mr. And Mrs. Jones, as you had expressed earlier, your plan will not last your life expectancy and will run out of money during your 24<sup>th</sup> year in retirement. However, we do have good news and with a few adjustments, you can have a successful retirement plan. \*

This chart does not include the value of your real estate.



\* We at Retirement-4-U have confidence in our methodologies and formulas for arriving at successful retirement plans. However, we cannot predict the future. The values developed by Retirement-4-U and presented in reports and graphs are only forecasts based on information you have provided. Over time, your actual portfolio may exceed or fall short of these estimated returns.

Retirement-4-U  
105 Fithian Way  
Folsom, California 95630  
[www.retirement-4-u.com](http://www.retirement-4-u.com)

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## History Review and Retirement Goals

The forecaster chart reflects your portfolio's expenses exceed your income plus interest from your investments during the 13th year of your plan. Currently your portfolio runs out of money during the 24<sup>th</sup> year of your retirement, not meeting your plan.

Your portfolio includes your investments and stock holdings. We have estimated their growth rate based on past performance. Keep in mind, Retirement-4-U does not manage investments or give investment advice. Please seek an investment counselor for adjustment to your stock portfolio.

## Income:

Your total yearly income at your desired retirement age is \$40,800. This amount is for the first year of retirement. Subsequent years are adjusted for withdrawing interest from your investment principal and collecting Social Security benefits.

## Income Details

Below are your income details as reported with the age at which you will be withdrawing from pension and Social Security.

### Income total at 55

Pension = \$40,800

### Income total at 66

Pension + Social Security = \$51,276

## Expenses:

At 55 years of age your yearly expenses will total \$34,464. When you add the amount needed to cover income taxes your actual expenses become \$39,634. This amount is for the first year of retirement. Subsequent years are adjusted for inflation and reflect higher amounts.

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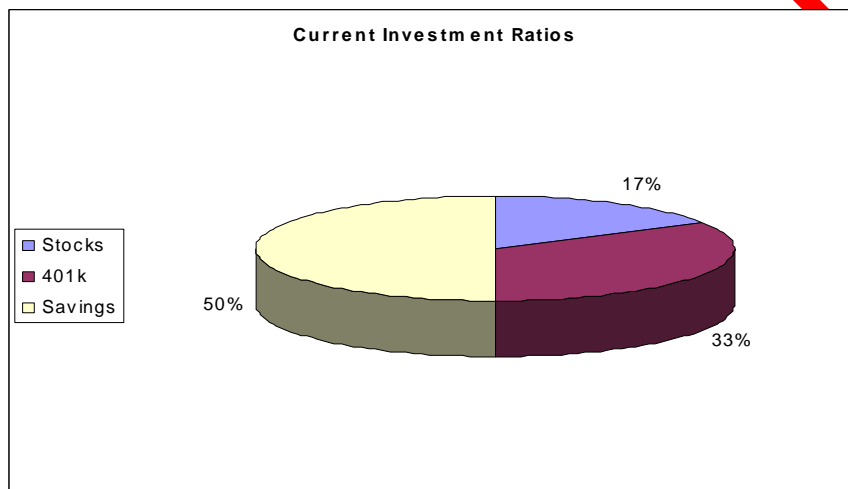
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## Investment Growth

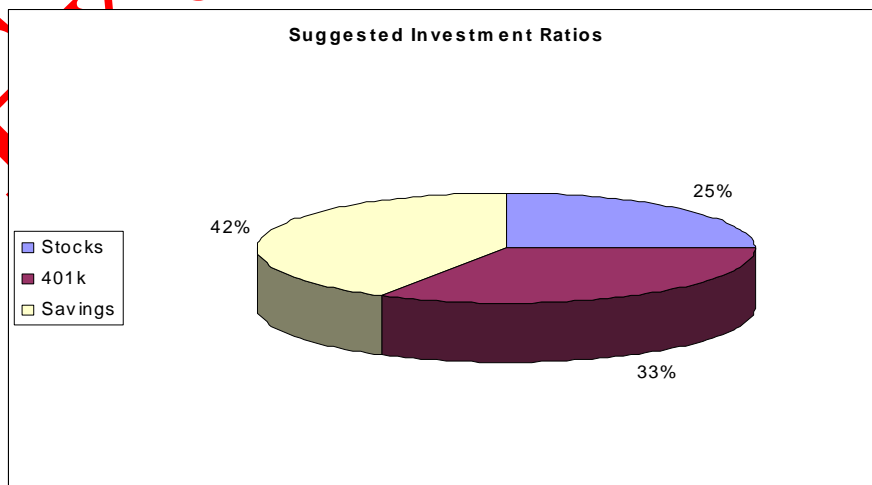
Investment growth is factored at 9% per year. Your portfolio has achieved 6.5% to 13% over the last 5 years.

## Investment Details

Your investments are divided into three primary areas with savings being the largest portion of your portfolio.



We would suggest a more aggressive portfolio to realize a greater return on your investments. Take 8% of your savings and add to your Stock portfolio. Your gain the first year alone would be \$1600



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## Home Property Details

Your home is valued at \$455,000 and over the last five years your property values have grown an average of 16% per year. You currently owe \$97,000 on your mortgage.

Home ownership is an excellent source of income and one of the few hidden assets that can truly work on your behalf. We recommend taking a Reverse Mortgage\* on your home which would increase your income by \$873 per month.

\* One of the ways to increase your income without incurring any debt is to take out a Reverse Mortgage. In its simplest form, a Reverse Mortgage is money loaned to you on the value of your home. (Usually between 50 and 75% of the homes value) The loan amount is deducted from the value of your home. Because you are in a very good real estate market, your home value will exceed the loan amount which you have taken on the home. You will be able to stay in the home as long as you want and can will the home to your heirs. These loans are very complicated and are not recommended for everyone. Please check with AARP as they have excellent information on the subject.

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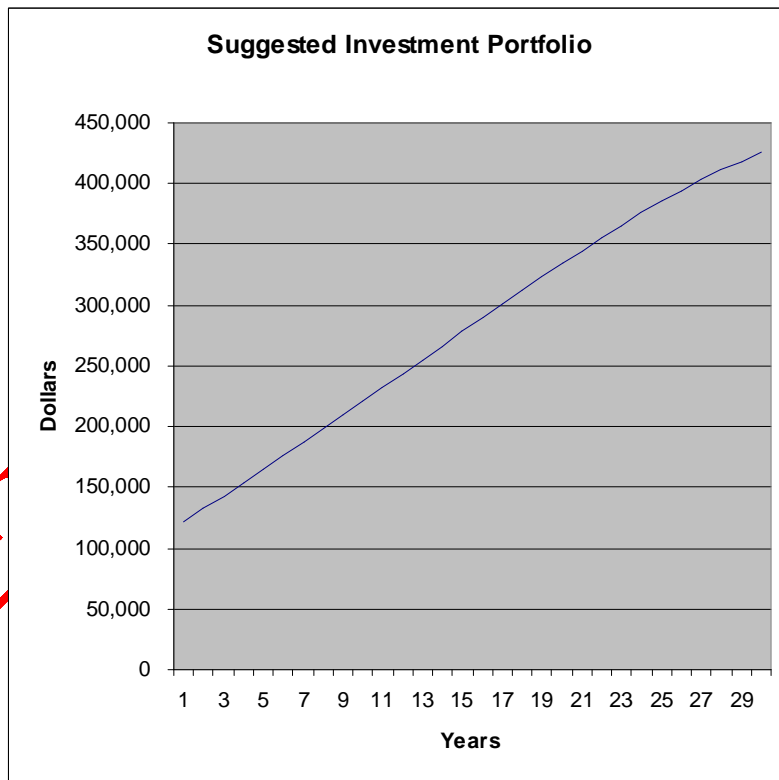
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## Conclusions

Your retirement portfolio was in severe danger of running out of money during your retirement years. The following is a recap of our recommendations for turning your retirement into a **Successful Retirement Plan**.

- Re-distributing your investments thereby gaining an additional \$1600 per year.
- Taking a Reverse Mortgage on your home gaining an additional \$873 per month.
- Paying off your credit cards and gaining an additional \$375 per month.
- Follow the above up with not using your credit cards.

Your new retirement portfolio shows steady growth and provides security and peace of mind during your retirement years.



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## Our Thanks to You

Mr. And Mrs. Jones, we at Retirement-4-U again thank you for enlisting our company in insuring you have the right information to make good, intelligent retirement decisions. We understand your choices for retirement planning were many and we are grateful you choose Retirement-4-U.

We honored your choice by committing all our resources in making your retirement plan successful. As all plans are starting points or basis of improvement, we encourage you to monitor your plan, make adjustments were necessary and treat your plan, not as an absolute solution but a tool to check your progress, insuring your happy, successful retirement.

Thank you,

The staff at Retirement-4-U

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## **Disclaimer:**

Please remember that Retirement-4-U responsibility ends upon successful delivery of your retirement portfolio and can in no way guarantee any particular amount of increase or decrease in inflationary rates or interest rates. The ability to predict the exact percentage of inflation each year is simply not possible; however, our forecasting model is based on historic measures and has proven to be quite accurate. We also cannot be assured that you the customer will budget or invest as we have outlined during your plan. Nevertheless, your simple act of partnering with Retirement-4-U will put you in your best possible position to have a gratifying and successful retirement.

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