



## **John and Jane Sample Financial Profile**

### **Concerns and Problems**

1. Losing approximately \$24,200 per year in mutual fund internal costs and fees on over \$800,000. This would mean losing "at least" \$528,000 over your retirement years to fees.
2. No plan for best time to turn on Social Security. This means you could over pay taxes for the rest of your life.
3. No written Roth conversion plan in place. This means you are failing to take advantage of today's historically low tax rates and can result in paying excessive taxes in all future years.
4. Taking more risk than you indicated on most of your investments.
5. Does not seem to be "active" management of risk-based assets.
6. Your current plan seems to be lacking tax-efficient advice in combination with investment advice.



Dear John & Jane:

January 27, 2023

This is a review of your overall finances, with an emphasis on retirement income, the rate of return needed to be set for life, taxes and investments. We have made a number of assumptions for this report. If these assumptions are incorrect, please understand that my recommendations will be incorrect as well.

These assumptions are as follows:

1. You are comfortable on your current income but would like to keep pace with inflation
2. A fair return and preserving your assets is more important than a high return with a high degree of risk
3. You desire to travel to Italy where Jane is from and spend a month.
4. You want to leave the current value of your investments to your children when you pass.
5. You would like to reduce taxes wherever possible
6. You are concerned about the fees you are currently paying on your investments.
7. You will not win the lottery!

**The first item is to avoid probate, unnecessary fees, costs and delays.**

We would advise for you to have your trust reviewed at least every five years. Please contact an attorney to see if this is right for you.

**The second item is your insurance.**

Have you considered an umbrella policy to protect your future? Have your homeowners and automobile insurance reviewed at least every three years.

**The third item is your investments.**

You need to have your working capital work for you! Your money is your security, and you need to grow your security efficiently and without undue risk to your future.

Because of what you have shared with us, we would like to make the following recommendations. We look forward to a long lasting relationship with you.

## **We Make the Complex Simple**

Sincerely,

Admin Agent  
Certified Wealth Strategist  
Retirement Specialist  
Testing Title 3



## John & Jane Sample

January 27, 2023

### Wall Street Investments

|                                      |       |               |                       |
|--------------------------------------|-------|---------------|-----------------------|
| M. Lynch                             | IRA   | John          | \$467,111.00          |
| M. Lynch                             | Joint | John and Jane | \$218,123.00          |
| VALIC Variable Annuity               | 403b  | John          | \$100,345.00          |
| Employer Plan                        | 401k  | Jane          | \$325,664.00          |
| <b>Total Wall Street Investments</b> |       |               | <b>\$1,111,243.00</b> |

### Alternative Investments

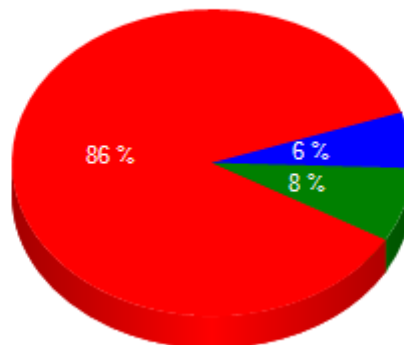
|                                      |       |               |                    |
|--------------------------------------|-------|---------------|--------------------|
| High Grade Rare Coins                | Joint | John and Jane | \$25,000.00        |
| REIT                                 | IRA   | Jane          | \$51,031.00        |
| <b>Total Alternative Investments</b> |       |               | <b>\$76,031.00</b> |

### Principal Protected Investments

|                                        |       |               |                     |
|----------------------------------------|-------|---------------|---------------------|
| American Equity FIA                    | Joint | John          | \$76,889.00         |
| Bank of America                        | Joint | John and Jane | \$21,998.00         |
| Employer Plan                          | 401k  | Jane          | \$1,206.00          |
| <b>Total Principal Protected Money</b> |       |               | <b>\$100,093.00</b> |

**Total Investable Assets:** **\$1,287,367.00**

*Current Balance of Investments*



The information above is based on the information provided to the advisor and cannot be construed as accurate as of the date of presentation as amounts and values can change daily. Consult your investment firm or statements for more up-to-date values. The numbers provided are solely for the purpose of helping the investor make some general decisions about their current investment diversification.



## John and Jane Doe - 5% ROR

Starting Principal: \$1,287,367.00

Rate of Return: 5.00 %

| Age   | Retirement Savings/<br>Other Income <sup>1</sup> | Pension     | Social Security | Principal      | Investment Income | Desired Retirement Income |
|-------|--------------------------------------------------|-------------|-----------------|----------------|-------------------|---------------------------|
| 76/78 | \$0.00                                           | \$60,782.00 | \$47,325.00     | \$1,321,397.70 | \$28,893.00       | \$137,000.00              |
| 77/79 | \$0.00                                           | \$60,782.00 | \$48,034.88     | \$1,353,559.80 | \$32,293.13       | \$141,110.00              |
| 78/80 | \$0.00                                           | \$60,782.00 | \$48,755.40     | \$1,383,641.60 | \$35,805.90       | \$145,343.30              |
| 79/81 | \$0.00                                           | \$60,782.00 | \$49,486.73     | \$1,411,417.06 | \$39,434.87       | \$149,703.60              |
| 80/82 | \$0.00                                           | \$60,782.00 | \$50,229.03     | \$1,438,216.94 | \$41,686.64       | \$152,697.67              |
| 81/83 | \$0.00                                           | \$60,782.00 | \$50,982.47     | \$1,463,941.27 | \$43,987.16       | \$155,751.62              |
| 82/84 | \$0.00                                           | \$60,782.00 | \$51,747.20     | \$1,488,484.01 | \$46,337.45       | \$158,866.66              |
| 83/85 | \$0.00                                           | \$60,782.00 | \$52,523.41     | \$1,511,732.70 | \$48,738.58       | \$162,043.99              |
| 84/86 | \$0.00                                           | \$60,782.00 | \$53,311.26     | \$1,533,568.15 | \$51,191.61       | \$165,284.87              |
| 85/87 | \$0.00                                           | \$60,782.00 | \$54,110.93     | \$1,553,864.04 | \$53,697.64       | \$168,590.57              |
| 86/88 | \$0.00                                           | \$60,782.00 | \$54,922.59     | \$1,572,486.57 | \$56,257.78       | \$171,962.38              |
| 87/89 | \$0.00                                           | \$60,782.00 | \$55,746.43     | \$1,589,294.04 | \$58,873.19       | \$175,401.63              |
| 88/90 | \$0.00                                           | \$60,782.00 | \$56,582.63     | \$1,604,136.46 | \$61,545.03       | \$178,909.66              |
| 89/91 | \$0.00                                           | \$60,782.00 | \$57,431.37     | \$1,616,855.08 | \$64,274.48       | \$182,487.85              |
| 90/92 | \$0.00                                           | \$60,782.00 | \$58,292.84     | \$1,627,281.93 | \$67,062.77       | \$186,137.61              |
| 91/93 | \$0.00                                           | \$60,782.00 | \$59,167.23     | \$1,635,239.34 | \$69,911.13       | \$189,860.36              |
| 92/94 | \$0.00                                           | \$60,782.00 | \$60,054.74     | \$1,640,539.44 | \$72,820.83       | \$193,657.57              |
| 93/95 | \$0.00                                           | \$60,782.00 | \$60,955.56     | \$1,642,983.59 | \$75,793.16       | \$197,530.72              |
| 94/96 | \$0.00                                           | \$32,006.00 | \$35,285.12     | \$1,584,233.05 | \$134,190.21      | \$201,481.33              |
| 95/97 | \$0.00                                           | \$32,006.00 | \$35,814.40     | \$1,518,869.62 | \$137,690.56      | \$205,510.96              |

\* Cost of Living Adj. 3.00 %  
 \* Inflation for S.S. 1.50 %  
 \* Cost of Living Adj. after age 80 2.00 %

This is an illustration only. The above returns are based on a hypothetical rate of return and are not to be construed as guarantees. Social Security incomes are estimates only. All pension values are based on the information provided.



## John and Jane Doe - 5% ROR

January 27, 2023

### Wall Street

#### Return Driven Investments

The purpose of "**RED**" assets is to have the emphasis on the best potential return with an acceptable amount of risk. Red assets are correlated (direct or inversely) to either major stock market indexes or interest rates. Red assets do involve risk and may lose value.

Suggested Wall Street Assets: 44 %

### Alternative

#### Income Driven Investments

The purpose of "**BLUE**" assets is to have the emphasis on producing returns that are not correlated to major stock market indexes. Blue assets do involve risk and may lose value.

Suggested Alternative Assets: 6 %

### Principal Protected

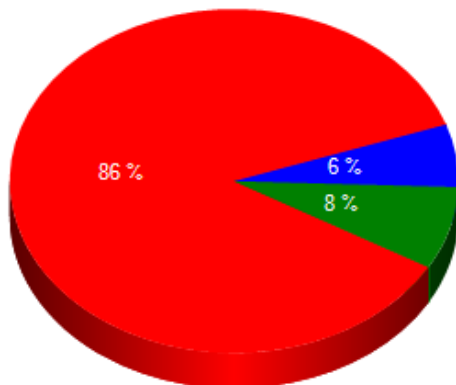
#### Safety Driven Investments

The purpose of "**GREEN**" investments is to have the emphasis on protected investments, either principal protected or insured. Green investments are referred to as Foundational Investments. Guarantees may be provided by the issuer and not necessarily the US Government.

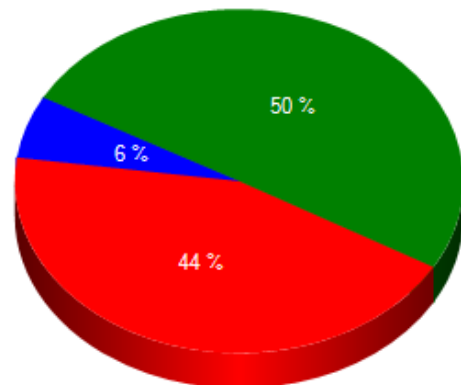
Suggested Safety Driven Assets: 50 %

Total Percent of Assets: 100.00%

Current Allocation of Investments



Recommended Allocation of Investments





## John and Jane Doe - 5% ROR

January 27, 2023

### Wall Street Investments

|                                                  |       |               |                     |
|--------------------------------------------------|-------|---------------|---------------------|
| Market Risk                                      | Joint | John and Jane | \$138,621.00        |
| Variable Annuity                                 | Trust | John          | \$100,345.00        |
| Employer Plan                                    | 401k  | Jane          | \$325,664.00        |
| <b>Total Recommended Wall Street Investments</b> |       |               | <b>\$564,630.00</b> |

### Alternative Investments

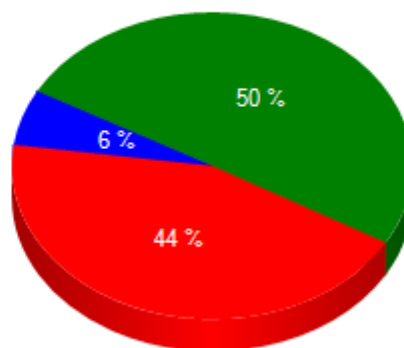
|                                                  |       |               |                    |
|--------------------------------------------------|-------|---------------|--------------------|
| High Grade Rare Coins                            | Joint | John and Jane | \$25,000.00        |
| REIT                                             | IRA   | Jane          | \$51,031.00        |
| <b>Total Recommended Alternative Investments</b> |       |               | <b>\$76,031.00</b> |

### Principal Protected Investments

|                                                    |       |               |                     |
|----------------------------------------------------|-------|---------------|---------------------|
| Nationwide FIA                                     | Joint | John          | \$187,482.00        |
| ABC Bank                                           | Joint | John and Jane | \$21,998.00         |
| Employer Plan                                      | 401k  | Jane          | \$1,206.00          |
| Athene FIA                                         | IRA   | John          | \$200,000.00        |
| Structured CD                                      | IRA   | John          | \$167,111.00        |
| Fixed Annuity                                      | Joint | John and Jane | \$68,909.00         |
| <b>Total Recommended Principal Protected Money</b> |       |               | <b>\$646,706.00</b> |

**Total Investable Assets:** **\$1,287,367.00**

*Recommended Balance of Investments*





## Disclaimers

1. The information contained herein was provided by sources we believe to be reliable but the accuracy of such cannot be guaranteed.
2. The account values given are quoted as of 01/27/2023 and are subject to change without notice. All account values are based upon information supplied by client.
3. Investing involves risk. You may lose money in investing in any mutual fund, Exchange Traded Fund ("ETF") or variable annuity. Non-publicly traded REITs and BDCs may be illiquid and carry a high amount of risk. It is important to read the prospectus for any investment for important information and the risks associated with the investment prior to investing. Most investments are not bank products and are not protected by FDIC or any other governmental agency. Past performance is not indicative of future performance.
4. This report is a hypothetical illustration of mathematical principles that does not predict or project the performance of any specific investment portfolio or investment strategy. All assumptions including projected rate or return, assumed inflation rate, pension inflation rate, and growth rate for Investment Principal (Retirement Savings) are for illustrative use only. All figures for social security amount, pension amount and other retirement income are provided by client. Past performance is not indicative of future performance.
5. Information provided is general and educational in nature, and is not intended to be, and should not be construed as, legal, tax or investment advice. RBG Concepts™ and the presenter of this information does not provide legal or tax advice. Laws of a specific state or laws relevant to a particular situation may affect the applicability, accuracy or completeness of this information. Federal and state laws and regulations are complex and subject to change. RBG Concepts™ makes no warranties with regard to the information or results obtained by its use. RBG Concepts™ disclaims any liability arising out of agent's use of, or reliance on, the information.
6. This review does not constitute individualized tax or legal advice; you are encouraged to contact your own legal and tax consultants before making any decisions. This review is based upon current tax and estate planning law and upon information which you provided to us as of a particular date; we have relied upon such information in preparing this review. Any material change in the information you provided or in relevant tax and / or estate law could make this review materially inaccurate. You are encouraged to contact us if you wish to update your review.