



Retirement Income Plan

Tom and Pam Client

September 24, 2019

John Gill

Cocheco Financial Group, LLC

Securities and investment advisory services offered through Woodbury Financial, member FINRA/SIPC. Woodbury Financial is separately owned and other entities and/or marketing names, products or services referenced are independent of Woodbury. Cocheco Financial Group, LLC is independent of Woodbury Financial Services, Inc.

Table of Contents

IMPORTANT DISCLOSURES	3
Net Worth	5
Account Overview	6
ASSUMPTIONS for Mr. & Mrs. Sample Client	7
Mr. & Mrs. Sample Client Key Years - Income	9
Mr. & Mrs. Sample Client Key Years - Balances	10
Mr. & Mrs. Sample Client All Years - Income	11
Mr. & Mrs. Sample Client All Years - Balances	13
Mr. & Mrs. Sample Client Graph - Income	15
Mr. & Mrs. Sample Client Graph - Balances	16

IMPORTANT DISCLOSURES

Assumptions

This report is intended to provide you with an analysis of your potential income in retirement. It is based on the data and assumptions provided by you (the client) and your financial professional ("representative"). The outcome of this analysis is dependent upon the accuracy of the data and reasonableness of your assumptions. Assumed rates of return may be either entered by you, your financial professional, or may reflect other historical returns as noted. The use of any past performance for this analysis is intended for illustrative purposes only and may not be used to predict or project future performance.

Your actual results will vary due to a number of factors, including, but not limited to, market conditions, changes in interest rates, assumed rates of return, product fees and charges, taxes, or inflation.

Product features, limitations, fees and availability may vary by state and by broker dealer. Please refer to the product specific materials your financial professional provides to you for a full explanation of how the products shown in this analysis work.

Values Contained in this Report

The values in this report are hypothetical in nature and may not reflect the deduction of all fees and charges or income taxes inherent to insurance or investment products. If included, the values shown would be reduced. The information contained in this report is not representative of the actual performance of any specific investment or product. Your results will vary.

Risk

Investment products are not FDIC insured, not guaranteed and are subject to risk including possible loss of principal.

Criteria and Methodology

RetireUp models different scenarios using fixed rate returns or variable rate returns as assumptions. The different sequences of variable returns cover a range of possible outcomes for your retirement portfolio, given your starting balance, the type of insurance or investment product, and your desired income level and other goals. The future returns, their sequence and individual year returns, were generated using a random number generator, using a normal distribution and standard deviation. The end result is a 100-year hypothetical sequence of returns. For each report, the software runs 100 year-by-year permutations of the simulated returns and determines which subsets of the entire sequence would generate the most optimal (Positive Sequence), least optimal (Negative Sequence) and mathematically average (Average

Sequence) hypothetical results for an individual report. A typical report will run 30-40 years, so only a subset of these 100 years will be used. These returns are all simulated and do not represent historic sequences.

Income Stability Ratio™ is calculated as the ratio of protected or guaranteed income to total income multiplied by the ratio of total net to total goal. For example, protected or guaranteed income may include Social Security benefits, Pension benefits and withdrawals from living benefit riders attached to certain annuity products and subject to benefit rules. This compound ratio is averaged over the length of the analysis from retirement to end. In other words, it represents the amount of income, which is not negatively impacted by or has a level of protection against changes in the market.

The various scenarios modeled do not indicate the probability of the scenario occurring but rather the outcomes if the scenario were to occur. To account for the effects of inflation, this tool uses a fixed annual inflation rate, up to a maximum of 10%, adjustable by your representative.

IMPORTANT: While some of these hypothetical scenarios may utilize past performance data, your actual future results will be different, either better or worse, so these results should not form the sole basis of your retirement income strategy. Results with this tool may vary with each use and over time. There may be other products that are not considered in the methodology that can be just as or more effective at addressing retirement risks and goals.

The taxes modeled are a single flat rate only applied to all withdrawals that are not marked as being non-taxable or partially taxable. The defaulted tax rate applied in a retirement income strategy is based on IRS Tax Rate Schedules, in combination with IRS Standard Deductions. The initial annual retirement income goal and marital status inputs determine the initially defaulted tax rate to the nearest whole percentage. It can be modified thereafter by your representative to have any value between 0% to 50% in 0.5% increments. The tax rate applied by the tax rate tables and standard deductions are updated annually and applied to new models created after the maintenance occurs. Current rates can be found at <https://taxfoundation.org/state-individual-income-tax-rates-brackets-2017>. State taxes and some associated product fees are not reflected and may necessitate an adjustment in the effective tax rate applied. Any withdrawals taken from qualified accounts prior to age 59-1/2, may be subject to a 10% federal additional tax.

Tax and Legal Advice

Woodbury Financial Services, Inc. does not provide tax or legal advice. The information

contained in this report should be used for informational purposes only. The appropriate professionals should be consulted on all legal and accounting matters prior to or in conjunction with implementation of any strategy.

This material is not intended to be used, nor can it be used by any taxpayer, for the

purpose of avoiding U.S. federal, state or local tax penalties. This material is written to support the promotion or marketing of the transaction(s) or matter(s) addressed by this material. Any taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor or attorney.

Net Worth

Assets

Description	Owner	Value
Tom's IRA	Tom	\$224,000
Pam's IRA	Pam	\$27,000
Pam's Roth IRA	Pam	\$58,800
Pam's 401k	Pam	\$377,000
Joint Fidelity Funds	Joint	\$144,000
Personal Home	Joint	\$375,000
Maine Home	Tom	\$150,000
Joint Savings	Joint	\$36,000

Total Assets: **\$1,391,800**

Liabilities

Type	Description	Value
Home	Primary House	\$135,000

Total Liabilities: **\$135,000**

Total Net Worth

\$1,256,800

Securities and investment advisory services offered through Woodbury Financial, member FINRA/SIPC. Woodbury Financial is separately owned and other entities and/or marketing names, products or services referenced are independent of Woodbury. Cocheco Financial Group, LLC is independent of Woodbury Financial Services, Inc.

Account Overview

Asset Accounts

Asset	Owner	Balance	Contribution
Tom's IRA	Tom	Actual: \$224,000	None
Pam's IRA	Pam	Actual: \$27,000	None
Pam's Roth IRA	Pam	Actual: \$58,800	None
Pam's 401k	Pam	Actual: \$377,000	\$1,000 per month
Joint Fidelity Funds	Joint	Actual: \$144,000	None
Joint Savings	Joint	Actual: \$36,000	None

Income Accounts

Account	Owner	Income	Starts At	Ends At	Assumed Growth
Tom's Social Security	Tom	\$2,650 Monthly	Tom 's retirement	--	1.5% Annually
Brittany's Social Security	Pam	\$2,100 Monthly	Pam's retirement	--	1.5% Annually
Brittany's NH Retirement System	Pam	\$1,500 Monthly	Age 65	--	1% Annually

Securities and investment advisory services offered through Woodbury Financial, member FINRA/SIPC. Woodbury Financial is separately owned and other entities and/or marketing names, products or services referenced are independent of Woodbury. Cocheco Financial Group, LLC is independent of Woodbury Financial Services, Inc.

ASSUMPTIONS for Mr. & Mrs. Sample Client

Profile

Name: Tom and Pam Client
Current Age: Tom 55, Pam 58
Retirement Age: Tom 67, Pam 66
End Age: Tom 87, Pam 90
Effective Tax Rate on Withdrawals: 18.50%
Tom's Pre Retirement Salary: \$60,000 per year
Pam's Pre Retirement Salary: \$75,000 per year

Goals

After Tax Retirement Income Goal: \$120,000 annually at retirement inflates 1.00% per year.

Assumed Hypothetical Returns of Variable Assets

100 Year Average: 5%
Plan Avg: 4.26%
Sequence: AVERAGE
Hypothetical Returns used from Current Year until latest End Year: 1.9%, 5.4%, 11.3%, 7.4%, 11.8%, 8.2%, 10.1%, -1.2%, 17.3%, 1.7%, 5.4%, 5.3%, -4.8%, -3.8%, 3.1%, 7.2%, -14.8%, 4.9%, 0.8%, 17.4%, 10.1%, 11.9%, 5.2%, 6.6%, -3.1%, 2.4%, 7.0%, 5.8%, -12.7%, 0.6%, 3.0%, 8.2%, 1.1%

The Assumed Average Growth Rate column reflects the return for all assets for each scenario, proportionate to the percentage the asset is represented in the overall portfolio represented in this report. The return is net of the expenses listed in the assumptions. It does not include all possible expenses that could be applied. For the proposed scenarios, please refer to the full product illustration for information on how the product works.

Retirement Income

Tom's Social Security (Tom): \$2,650 monthly starting at Tom's retirement. Increases 1.5% per year.

Brittany's Social Security (Pam): \$2,100 monthly starting at Pam's retirement. Increases 1.5% per year.

Brittany's NH Retirement System (Pam): \$1,500 monthly starting at age 65. Increases 1% per year. Survivor benefit is 50%.

Assets

Tom's IRA (QUALIFIED) (Tom): Balance is \$224,000. Balance grows at Assumed Hypothetical Returns of Variable Assets. Income is taken as needed to meet goals starting at retirement.

Pam's IRA (QUALIFIED): Balance is \$27,000. Balance grows at Assumed Hypothetical Returns of Variable Assets. Income is taken as needed to meet goals starting at retirement.

Pam's Roth IRA (QUALIFIED): Balance is \$58,800. Balance grows at Assumed Hypothetical Returns of Variable Assets. Income is taken as needed to meet goals starting at retirement. Income is NOT taxed.

Pam's 401k (QUALIFIED): Balance is \$377,000. Balance grows at Assumed Hypothetical Returns of Variable Assets. Contributing \$1,000 per month starting now, ending retirement. Income is taken as needed to meet goals starting at retirement.

Joint Fidelity Funds (Joint): Balance is \$144,000. Balance grows at Assumed Hypothetical Returns of Variable Assets. Income is taken at 0% of the balance starting at age 80.

Personal Home (Joint): Balance is \$375,000. Balance grows at 3%. Income is taken at 0% of the balance starting at retirement.

Maine Home (Tom): Balance is \$150,000. Balance grows at 3%. Income is taken at 0% of the balance starting at retirement.

Joint Savings (Joint): Balance is \$36,000. Balance grows at 0.5%. Income is taken at 0% of the balance starting at retirement.

Securities and investment advisory services offered through Woodbury Financial, member FINRA/SIPC. Woodbury Financial is separately owned and other entities and/or marketing names, products or services referenced are independent of Woodbury. Cocheco Financial Group, LLC is independent of Woodbury Financial Services, Inc.

Mr. & Mrs. Sample Client Key Years - Income

For detailed assumptions in this model see page titled:
ASSUMPTIONS for Mr. & Mrs. Sample Client

Assumed Hypothetical Returns of Variable Assets | 100 yr Avg: 5% | Plan Avg: 4.26% | Sequence: AVERAGE



Source	Assumed Average Growth Rate	Balance at Tom 's Retirement	Assumed Withdrawal Rate	Year	2027	2031	2037	2040	2044	2047	2051
				Age	63	67	73	76	80	83	87
					66	70	76	79	83	86	90
Salary	0%	-	-		\$60,000	\$0	\$0	\$0	\$0	\$0	\$0
Tom's Social Security	1.5% CPI	-	-		\$0	\$31,800	\$34,771	\$36,360	\$38,591	\$40,354	\$42,830
Brittany's Social Security	1.5% CPI	-	-		\$25,200	\$26,746	\$29,246	\$30,582	\$32,458	\$33,941	\$36,023
Brittany's NH Retirement System	1% CPI	-	-		\$18,180	\$18,918	\$20,082	\$20,691	\$21,531	\$22,183	\$23,084
Tom's IRA	variable	\$500,854	as needed		\$0	\$18,524	\$39,272	\$39,970	\$39,026	\$28,601	\$0
Pam's IRA	variable	\$285	as needed		\$13,591	\$271	\$0	\$0	\$0	\$0	\$0
Pam's Roth IRA	variable	\$71,388	as needed		\$13,591	\$18,524	\$0	\$0	\$0	\$0	\$0
Pam's 401k	variable	\$945,026	as needed		\$13,591	\$34,229	\$39,272	\$39,970	\$42,770	\$54,582	\$85,018
Joint Fidelity Funds	variable	\$321,978	0%		\$0	\$0	\$0	\$0	\$0	\$0	\$0
Joint Savings	0.5%	\$38,220	0%		\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total		\$1,877,751			\$144,154	\$149,013	\$162,644	\$167,572	\$174,376	\$179,660	\$186,955
Tax (18.5%)					\$24,154	\$24,140	\$30,089	\$31,001	\$32,260	\$33,237	\$34,587
Net					\$120,000	\$124,872	\$132,555	\$136,571	\$142,117	\$146,423	\$152,368
Goal \$120,000/year Inflates 1.0% per year					\$120,000	\$124,872	\$132,555	\$136,571	\$142,117	\$146,423	\$152,368
Surplus/Shortfall					\$0	\$0	\$0	\$0	\$0	\$0	\$0

All amounts are **Annual**

Income Stability Ratio: **56%**

Estimated Ending Retirement Assets: **\$815,022**

"As needed" assumes the asset can be withdrawn when there is a difference between the sum of the fixed income sources and desired annual income for any given year.

For additional details about the income stability ratio, refer to the Income Stability Ratio section of the Important Disclosures found at the beginning of this report.

Securities and investment advisory services offered through Woodbury Financial, member FINRA/SIPC. Woodbury Financial is separately owned and other entities and/or marketing names, products or services referenced are independent of Woodbury. Cocheco Financial Group, LLC is independent of Woodbury Financial Services, Inc.

Mr. & Mrs. Sample Client Key Years - Balances

For detailed assumptions in this model see page titled:
ASSUMPTIONS for Mr. & Mrs. Sample Client

Assumed Hypothetical Returns of Variable Assets | 100 yr Avg: 5% | Plan Avg: 4.26% | Sequence: AVERAGE



Source	Assumed Average Growth Rate	Balance at Tom 's Retirement	Assumed Withdrawal	Year 2027 Age 63 66	2031 67 70	2037 73 76	2040 76 79	2044 80 83	2047 83 86	2051 87 90
Tom's IRA	variable	\$500,854	as needed	\$443,685	\$458,289	\$250,453	\$229,097	\$98,105	\$0	\$0
Pam's IRA	variable	\$285	as needed	\$39,888	\$0	\$0	\$0	\$0	\$0	\$0
Pam's Roth IRA	variable	\$71,388	as needed	\$102,876	\$49,438	\$0	\$0	\$0	\$0	\$0
Pam's 401k	variable	\$945,026	as needed	\$876,793	\$865,435	\$616,947	\$759,103	\$671,112	\$529,192	\$243,079
Joint Fidelity Funds	variable	\$321,978	0%	\$285,226	\$306,523	\$293,614	\$424,610	\$472,482	\$467,195	\$529,502
Joint Savings	0.5%	\$38,220	0%	\$37,653	\$38,412	\$39,578	\$40,175	\$40,985	\$41,602	\$42,441
Total		\$1,877,751		\$1,786,120	\$1,718,096	\$1,200,592	\$1,452,984	\$1,282,683	\$1,037,989	\$815,022

All amounts are Annual

Income Stability Ratio: 56%

Estimated Ending Retirement Assets: \$815,022

"As needed" assumes the asset can be withdrawn when there is a difference between the sum of the fixed income sources and desired annual income for any given year.

For additional details about the income stability ratio, refer to the Income Stability Ratio section of the Important Disclosures found at the beginning of this report.

Securities and investment advisory services offered through Woodbury Financial, member FINRA/SIPC. Woodbury Financial is separately owned and other entities and/or marketing names, products or services referenced are independent of Woodbury. Coheco Financial Group, LLC is independent of Woodbury Financial Services, Inc.

Mr. & Mrs. Sample Client All Years - Income

For detailed assumptions in this model see page titled:
ASSUMPTIONS for Mr. & Mrs. Sample Client

Assumed Hypothetical Returns of Variable Assets | 100 yr Avg: 5% | Plan Avg: 4.26% | Sequence: AVERAGE



Year	Age	Income					Taxes	Net of Taxes	Goal	Surplus/
		Social Security	Pensions	Other	Qualified	Non Qualified				Shortfall
2019	55/58	\$0	\$0	\$135,000	\$0	\$0	\$24,975	\$110,025	\$110,025	\$0
2020	56/59	\$0	\$0	\$135,000	\$0	\$0	\$24,975	\$110,025	\$110,025	\$0
2021	57/60	\$0	\$0	\$135,000	\$0	\$0	\$24,975	\$110,025	\$110,025	\$0
2022	58/61	\$0	\$0	\$135,000	\$0	\$0	\$24,975	\$110,025	\$110,025	\$0
2023	59/62	\$0	\$0	\$135,000	\$0	\$0	\$24,975	\$110,025	\$110,025	\$0
2024	60/63	\$0	\$0	\$135,000	\$0	\$0	\$24,975	\$110,025	\$110,025	\$0
2025	61/64	\$0	\$0	\$135,000	\$0	\$0	\$24,975	\$110,025	\$110,025	\$0
2026	62/65	\$0	\$18,000	\$135,000	\$0	\$0	\$28,305	\$124,695	\$110,025	\$14,670
2027	63/66	\$25,200	\$18,180	\$60,000	\$40,774	\$0	\$24,154	\$120,000	\$120,000	\$0
2028	64/67	\$25,578	\$18,362	\$60,000	\$41,622	\$0	\$24,362	\$121,200	\$121,200	\$0
2029	65/68	\$25,962	\$18,545	\$60,000	\$42,478	\$0	\$24,573	\$122,412	\$122,412	\$0
2030	66/69	\$26,351	\$18,731	\$60,000	\$43,340	\$0	\$24,785	\$123,636	\$123,636	\$0
2031	67/70	\$58,546	\$18,918	\$0	\$71,548	\$0	\$24,140	\$124,872	\$124,872	\$0
2032	68/71	\$59,425	\$19,107	\$0	\$71,778	\$0	\$24,189	\$126,121	\$126,121	\$0
2033	69/72	\$60,316	\$19,298	\$0	\$72,051	\$0	\$24,283	\$127,382	\$127,382	\$0
2034	70/73	\$61,221	\$19,491	\$0	\$75,088	\$0	\$27,144	\$128,656	\$128,656	\$0
2035	71/74	\$62,139	\$19,686	\$0	\$77,614	\$0	\$29,496	\$129,943	\$129,943	\$0
2036	72/75	\$63,071	\$19,883	\$0	\$78,079	\$0	\$29,791	\$131,242	\$131,242	\$0
2037	73/76	\$64,017	\$20,082	\$0	\$78,545	\$0	\$30,089	\$132,555	\$132,555	\$0
2038	74/77	\$64,977	\$20,283	\$0	\$79,010	\$0	\$30,390	\$133,880	\$133,880	\$0
2039	75/78	\$65,952	\$20,486	\$0	\$79,475	\$0	\$30,694	\$135,219	\$135,219	\$0
2040	76/79	\$66,941	\$20,691	\$0	\$79,940	\$0	\$31,001	\$136,571	\$136,571	\$0

All amounts are **Annual**

Income Stability Ratio: **56%**

Estimated Ending Retirement Assets: **\$815,022**

For additional details about the income stability ratio, refer to the Income Stability Ratio section of the Important Disclosures found at the beginning of this report.

Securities and investment advisory services offered through Woodbury Financial, member FINRA/SIPC. Woodbury Financial is separately owned and other entities and/or marketing names, products or services referenced are independent of Woodbury. Cocheco Financial Group, LLC is independent of Woodbury Financial Services, Inc.

Mr. & Mrs. Sample Client All Years - Income

For detailed assumptions in this model see page titled:
ASSUMPTIONS for Mr. & Mrs. Sample Client

Assumed Hypothetical Returns of Variable Assets | 100 yr Avg: 5% | Plan Avg: 4.26% | Sequence: AVERAGE



Year	Age	Income					Taxes	Net of Taxes	Goal	Surplus/ Shortfall
		Social Security	Pensions	Other	Qualified	Non Qualified				
2041	77/80	\$67,945	\$20,897	\$0	\$80,405	\$0	\$31,311	\$137,937	\$137,937	\$0
2042	78/81	\$68,965	\$21,106	\$0	\$80,869	\$0	\$31,624	\$139,316	\$139,316	\$0
2043	79/82	\$69,999	\$21,317	\$0	\$81,333	\$0	\$31,940	\$140,709	\$140,709	\$0
2044	80/83	\$71,049	\$21,531	\$0	\$81,796	\$0	\$32,260	\$142,117	\$142,117	\$0
2045	81/84	\$72,115	\$21,746	\$0	\$82,259	\$0	\$32,582	\$143,538	\$143,538	\$0
2046	82/85	\$73,197	\$21,963	\$0	\$82,721	\$0	\$32,908	\$144,973	\$144,973	\$0
2047	83/86	\$74,294	\$22,183	\$0	\$83,182	\$0	\$33,237	\$146,423	\$146,423	\$0
2048	84/87	\$75,409	\$22,405	\$0	\$83,643	\$0	\$33,569	\$147,887	\$147,887	\$0
2049	85/88	\$76,540	\$22,629	\$0	\$84,102	\$0	\$33,905	\$149,366	\$149,366	\$0
2050	86/89	\$77,688	\$22,855	\$0	\$84,560	\$0	\$34,244	\$150,860	\$150,860	\$0
2051	87/90	\$78,853	\$23,084	\$0	\$85,018	\$0	\$34,587	\$152,368	\$152,368	\$0

All amounts are **Annual**

Income Stability Ratio: **56%**

Estimated Ending Retirement Assets: **\$815,022**

For additional details about the income stability ratio, refer to the Income Stability Ratio section of the Important Disclosures found at the beginning of this report.

Securities and investment advisory services offered through Woodbury Financial, member FINRA/SIPC. Woodbury Financial is separately owned and other entities and/or marketing names, products or services referenced are independent of Woodbury. Cocheco Financial Group, LLC is independent of Woodbury Financial Services, Inc.

Mr. & Mrs. Sample Client All Years - Balances

For detailed assumptions in this model see page titled:
ASSUMPTIONS for Mr. & Mrs. Sample Client

Assumed Hypothetical Returns of Variable Assets | 100 yr Avg: 5% | Plan Avg: 4.26% | Sequence: AVERAGE



Year	Age	Starting Balance	Assumed Average Growth Rate of All Assets		Contributions and Death Benefits	Assumed Withdrawals <small>*goals/expenses</small>	Ending Balance
2019	55/58	\$866,800	\$16,131	(1.9%)	\$12,000	\$0	\$894,931
2020	56/59	\$894,931	\$46,725	(5.2%)	\$12,000	\$0	\$953,657
2021	57/60	\$953,657	\$103,653	(10.9%)	\$12,000	\$0	\$1,069,309
2022	58/61	\$1,069,309	\$76,814	(7.2%)	\$12,000	\$0	\$1,158,123
2023	59/62	\$1,158,123	\$132,845	(11.5%)	\$12,000	\$0	\$1,302,968
2024	60/63	\$1,302,968	\$103,622	(8.0%)	\$12,000	\$0	\$1,418,590
2025	61/64	\$1,418,590	\$139,440	(9.8%)	\$12,000	\$0	\$1,570,030
2026	62/65	\$1,570,030	-\$18,820	(-1.2%)	\$12,000	\$0	\$1,563,211
2027	63/66	\$1,563,211	\$263,683	(16.9%)	\$0	\$40,774	\$1,786,120
2028	64/67	\$1,786,120	\$30,612	(1.7%)	\$0	\$41,622	\$1,775,109
2029	65/68	\$1,775,109	\$94,349	(5.3%)	\$0	\$42,478	\$1,826,981
2030	66/69	\$1,826,981	\$94,110	(5.2%)	\$0	\$43,340	\$1,877,751
2031	67/70	\$1,877,751	-\$88,106	(-4.7%)	\$0	\$71,548	\$1,718,096
2032	68/71	\$1,718,096	-\$63,972	(-3.7%)	\$0	\$71,778	\$1,582,346
2033	69/72	\$1,582,346	\$48,667	(3.1%)	\$0	\$72,051	\$1,558,962
2034	70/73	\$1,558,962	\$110,406	(7.1%)	\$0	\$75,088	\$1,594,280
2035	71/74	\$1,594,280	-\$230,299	(-14.4%)	\$0	\$77,614	\$1,286,367
2036	72/75	\$1,286,367	\$61,058	(4.7%)	\$0	\$78,079	\$1,269,346
2037	73/76	\$1,269,346	\$9,791	(0.8%)	\$0	\$78,545	\$1,200,592
2038	74/77	\$1,200,592	\$201,982	(16.8%)	\$0	\$79,010	\$1,323,564
2039	75/78	\$1,323,564	\$130,247	(9.8%)	\$0	\$79,475	\$1,374,336
2040	76/79	\$1,374,336	\$158,589	(11.5%)	\$0	\$79,940	\$1,452,984

All amounts are **Annual**

Income Stability Ratio: **56%**

Estimated Ending Retirement Assets: **\$815,022**

For additional details about the income stability ratio, refer to the Income Stability Ratio section of the Important Disclosures found at the beginning of this report.

Securities and investment advisory services offered through Woodbury Financial, member FINRA/SIPC. Woodbury Financial is separately owned and other entities and/or marketing names, products or services referenced are independent of Woodbury. Coheco Financial Group, LLC is independent of Woodbury Financial Services, Inc.

Mr. & Mrs. Sample Client All Years - Balances

For detailed assumptions in this model see page titled:
ASSUMPTIONS for Mr. & Mrs. Sample Client

Assumed Hypothetical Returns of Variable Assets | 100 yr Avg: 5% | Plan Avg: 4.26% | Sequence: AVERAGE



Year	Age	Starting Balance	Assumed Average Growth Rate of All Assets		Contributions and Death Benefits	Assumed Withdrawals <small>*goals/expenses</small>	Ending Balance
2041	77/80	\$1,452,984	\$73,243	(5.0%)	\$0	\$80,405	\$1,445,823
2042	78/81	\$1,445,823	\$93,383	(6.5%)	\$0	\$80,869	\$1,458,336
2043	79/82	\$1,458,336	-\$43,748	(-3.0%)	\$0	\$81,333	\$1,333,256
2044	80/83	\$1,333,256	\$31,223	(2.3%)	\$0	\$81,796	\$1,282,683
2045	81/84	\$1,282,683	\$87,496	(6.8%)	\$0	\$82,259	\$1,287,920
2046	82/85	\$1,287,920	\$72,392	(5.6%)	\$0	\$82,721	\$1,277,590
2047	83/86	\$1,277,590	-\$156,419	(-12.2%)	\$0	\$83,182	\$1,037,989
2048	84/87	\$1,037,989	\$6,186	(0.6%)	\$0	\$83,643	\$960,533
2049	85/88	\$960,533	\$27,954	(2.9%)	\$0	\$84,102	\$904,385
2050	86/89	\$904,385	\$70,924	(7.8%)	\$0	\$84,560	\$890,749
2051	87/90	\$890,749	\$9,290	(1.0%)	\$0	\$85,018	\$815,022

All amounts are **Annual**

Income Stability Ratio: **56%**

Estimated Ending Retirement Assets: **\$815,022**

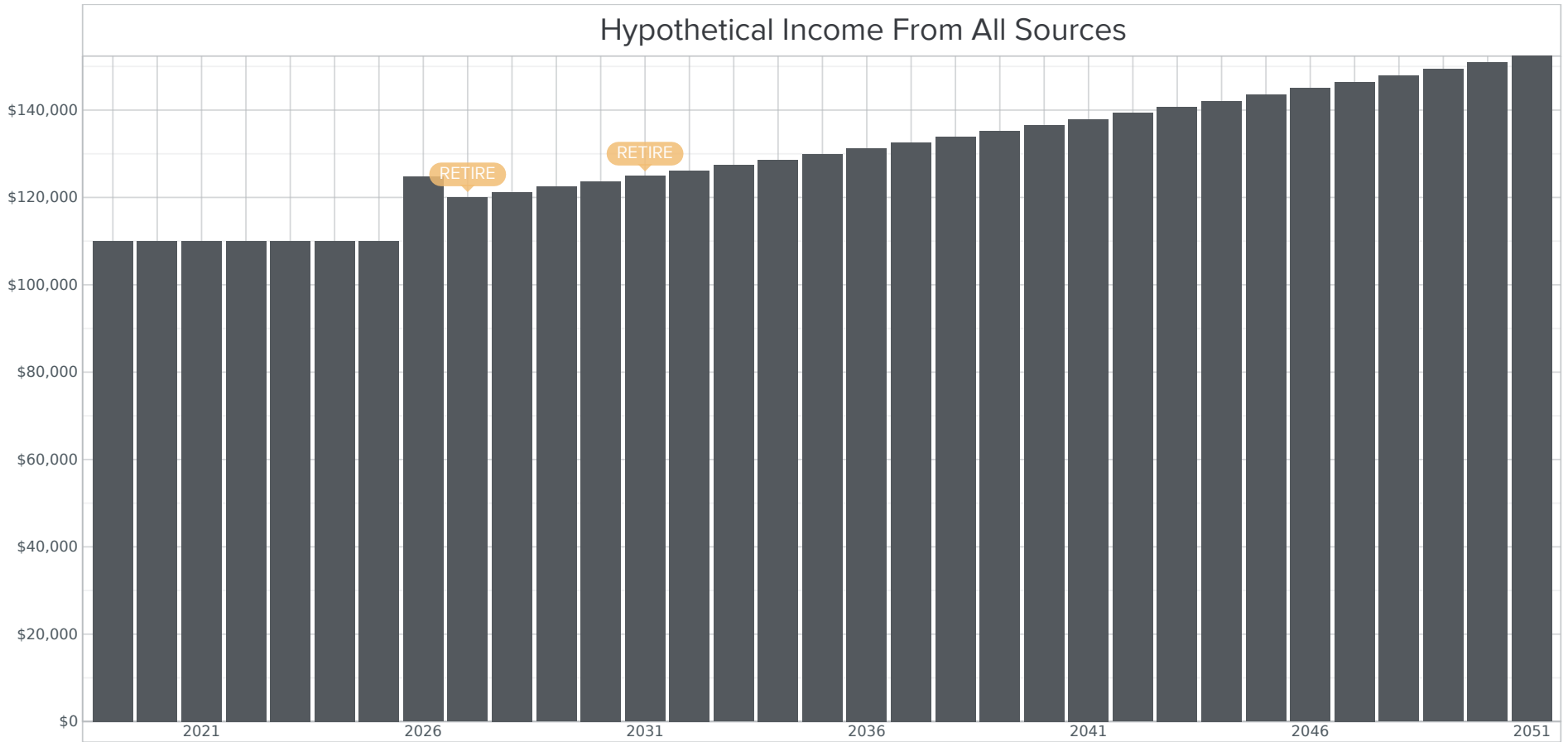
For additional details about the income stability ratio, refer to the Income Stability Ratio section of the Important Disclosures found at the beginning of this report.

Securities and investment advisory services offered through Woodbury Financial, member FINRA/SIPC. Woodbury Financial is separately owned and other entities and/or marketing names, products or services referenced are independent of Woodbury. Cocheco Financial Group, LLC is independent of Woodbury Financial Services, Inc.

Mr. & Mrs. Sample Client Graph - Income

For detailed assumptions in this model see page titled:
ASSUMPTIONS for Mr. & Mrs. Sample Client

Assumed Hypothetical Returns of Variable Assets | 100 yr Avg: 5% | Plan Avg: 4.26% | Sequence: AVERAGE



All amounts are Annual

Income Stability Ratio: 56%

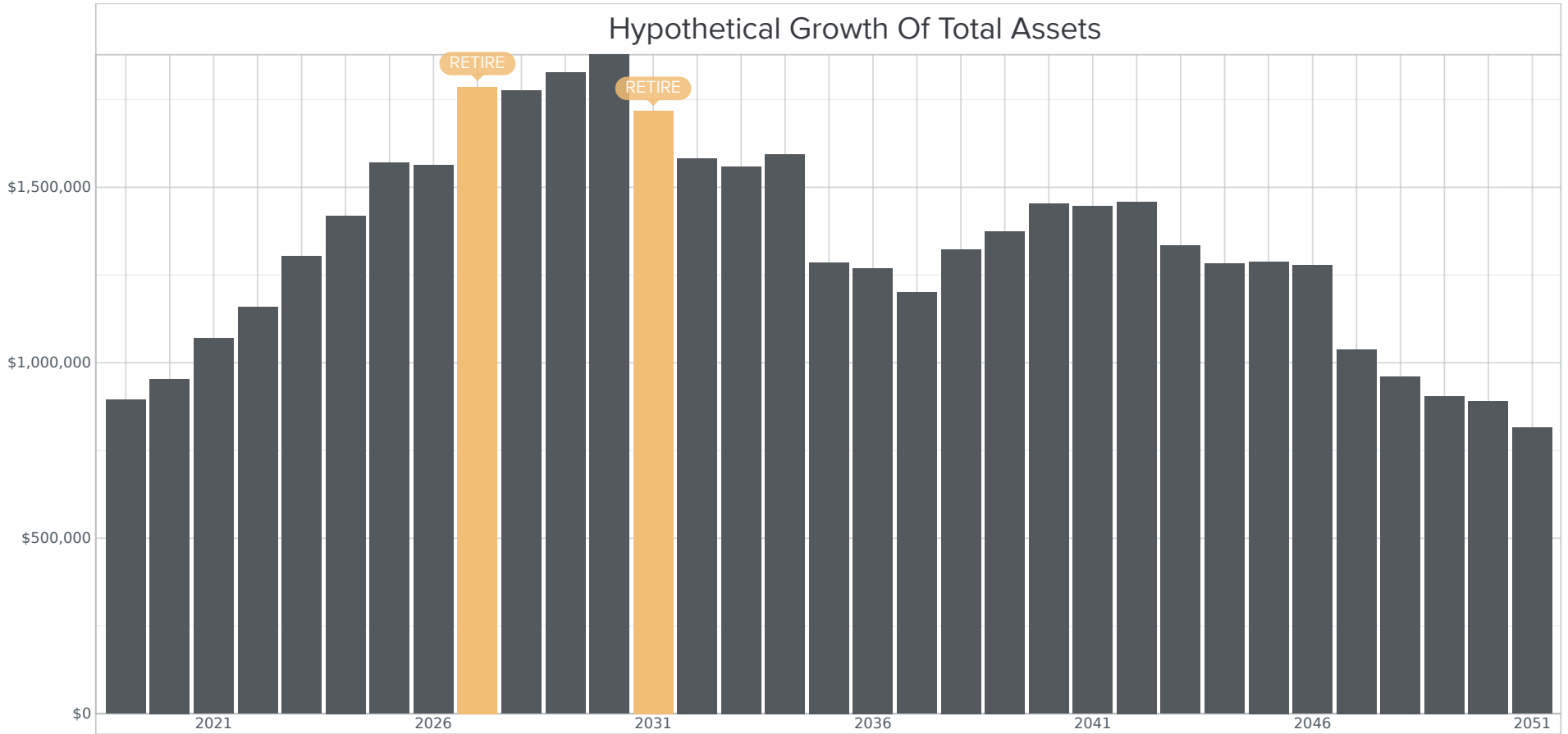
Estimated Ending Retirement Assets: **\$815,022**

For additional details about the income stability ratio, refer to the Income Stability Ratio section of the Important Disclosures found at the beginning of this report. Securities and investment advisory services offered through Woodbury Financial, member FINRA/SIPC. Woodbury Financial is separately owned and other entities and/or marketing names, products or services referenced are independent of Woodbury. Cocheco Financial Group, LLC is independent of Woodbury Financial Services, Inc.

Mr. & Mrs. Sample Client Graph - Balances

For detailed assumptions in this model see page titled:
ASSUMPTIONS for Mr. & Mrs. Sample Client

Assumed Hypothetical Returns of Variable Assets | 100 yr Avg: 5% | Plan Avg: 4.26% | Sequence: AVERAGE



All amounts are Annual

Income Stability Ratio: 56%

Estimated Ending Retirement Assets: \$815,022

For additional details about the income stability ratio, refer to the Income Stability Ratio section of the Important Disclosures found at the beginning of this report. Securities and investment advisory services offered through Woodbury Financial, member FINRA/SIPC. Woodbury Financial is separately owned and other entities and/or marketing names, products or services referenced are independent of Woodbury. Cocheco Financial Group, LLC is independent of Woodbury Financial Services, Inc.