

Approved Plan

Prepared For: Mr. Male & Mrs. Female

Prepared By: Philip G. Lubinski

Report Date 05/15/2018

Please see the important Disclosure and Disclaimer Page on page 2 of this presentation for a full discussion of the risks involved and assumptions made pertaining to this Approved Plan.

Disclosures

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Disclaimers

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Introduction

The Performance Begins



The conductor stands before the orchestra and leads them into the performance. Rehearsals are over. Each musician knows their part, each instrument has its place, and the audience is filled with expectation. Seemingly disjointed during warm-up and tuning, the ensemble snaps to attention at the conductor's cue. A slight pause. The silence of anticipation. With clear direction, the performance begins.

Your IncomeConductor® Approved Plan

This document represents your approved **IncomeConductor®** retirement income plan.

The plan contains the assumptions and illustrations that you and your Advisor reviewed and agreed to as representing your goals and expectations. Your Advisor will now begin to implement your plan and use **IncomeConductor®** tracking and management tools on your behalf to monitor your plan's performance.

Implementation begins with the organization and allocation of your retirement assets into the appropriate time-based segments. Some of your assets may need to be repositioned into financial products more consistent with your income goals and objectives, while others may remain in their current form. Your Advisor will carefully perform this process with the goal of achieving the most efficient asset realignment. The overall goal is to seek opportunities for generating the most reliable income.

You and your Advisor can take some comfort in knowing that **IncomeConductor®** provides the flexibility to populate your plan with a broad array of funding vehicles from a variety of product sponsors, fund companies and asset managers. This gives your Advisor the latitude to customize your plan according to your needs and take advantage of different investment management strategies depending on market conditions. Your plan's performance will be reviewed and monitored on a regular basis using **IncomeConductor®** state of the art tracking reports.

This will tell you and your Advisor how your plan is progressing and if it remains in sync with your retirement income goals. You can make course corrections along the way should your needs change or markets perform differently than expected.

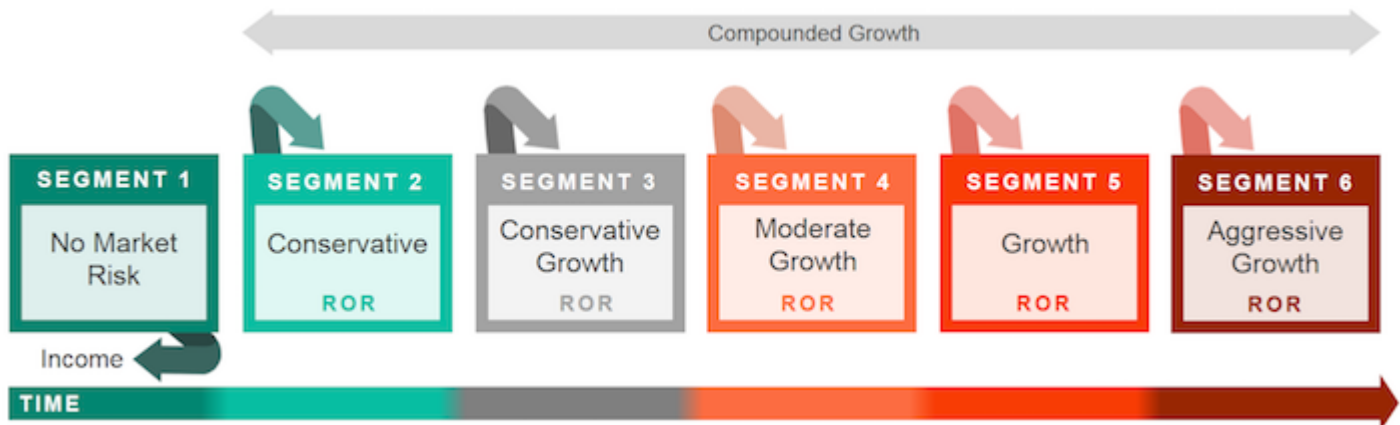
Harmony Through A Structured, Segmented Methodology

Your **IncomeConductor**[®] Plan strategy is built on a structured approach for providing retirement income. It follows a segmented methodology that divides your retirement into "segments" that each have a defined duration.

Each segment employs a different investment strategy, and each strategy is guided by an assumed rate of return.

Those segments that provide income in the early years of retirement typically hold investments or insurance products that have little or no stock market exposure.

Segments not needed to provide income until later in retirement (typically 10 years and beyond) are placed in investments that carry varied market risk based on expected return within an acceptable risk tolerance. Dividends and interest earned, if any, in these remaining segments are reinvested as indicated by the arrows below.



Your Personal Plan Illustrations

The pages that follow present two detailed illustrations showing hypothetical monthly and annual plans. The illustrations also show the amount of assets allocated to each plan segment as projected at the beginning of the plan.

The first illustration shows a hypothetical income stream calculated using your plan's net rate of return assumptions. The second illustration shows a hypothetical income stream based on an assumed zero rate of return minus an annual cost of investing of 1.5%. We feel it is important to illustrate both these scenarios since rates of return used to prepare this plan are not guaranteed.

At the end of the illustration is a summary showing a comparison of:

1. Your total beginning investment amount
2. Hypothetical monthly income at the beginning and end of the plan
3. Total hypothetical income over the life of the plan
4. Hypothetical principal balance at the end of the plan

Illustrations are provided for information purposes only and are not guarantees of investment performance or income.

Explanation of Roles & Responsibilities

Critical to the success of any performance is each player's understanding of their individual parts. The same is true for the successful implementation of your retirement income plan. Here are the individual roles and responsibilities that represent your plan's orchestration:

Your Role and Responsibilities

1. Communicate to your Financial Advisor any changes in your circumstances or needs that may require a change to your plan.
2. Communicate to your Financial Advisor any concerns you may have during your retirement regarding the individual products or overall strategy used in your plan.
3. Be available for a formal review of the progress of this retirement income plan on at least an annual basis.

Your Financial Advisor's Role and Responsibilities

1. Implement your **IncomeConductor**[®] retirement income plan with products that are consistent with your time horizon, income need and risk tolerance.
2. Explain the reasons such products are being selected and disclose any cost, fees or penalties associated with each product recommendation.
3. Assist with administrative paperwork for the smooth transition of your assets into this retirement income strategy.
4. Review the progress of your income plan and provide you with a written tracking report annually, or as needed by you.
5. Be available to discuss the overall plan and/or the individual accounts as frequently as we mutually agree.
6. Modify your income plan based on actual investment results, changes in your needs or agreed upon changes in the plan assumptions.

Approved Plan Assumptions

Your expectations and personal preferences shape the assumptions built into the **IncomeConductor**[®] calculator. These assumptions enable your advisor to develop an appropriate investment strategy.

Your plan is based on the following assumptions which you reviewed with your Advisor and approved for implementation.

Plan Start Date:	05/01/2022
Duration of Plan:	25 Years
Duration of Segment:	Varies
Beginning Monthly Income Goal:	\$7,128
Total Investment Amount:	\$632,989
Inflation Assumption	3 %
Ending Balance:	Yes
Outside Segment:	Yes

Plan Start Date: This is the date you expect to begin receiving income from your **IncomeConductor**[®] retirement plan.

Duration of Plan: Represents the number of years you expect to receive income from your plan.

Duration of Segment: The length of each income segment of your plan. Your segment duration helps your Advisor determine the investment horizons in your asset allocation. Segments that provide income in the early years of your retirement are typically placed in accounts with little or no stock market exposure. Later segments will have varied market risk based on your desired return and risk tolerance.

Beginning Monthly Income Goal: The amount of money you would like to initially receive monthly from your retirement income plan. This number is a gross amount that does not reflect any adjustments for income taxes.

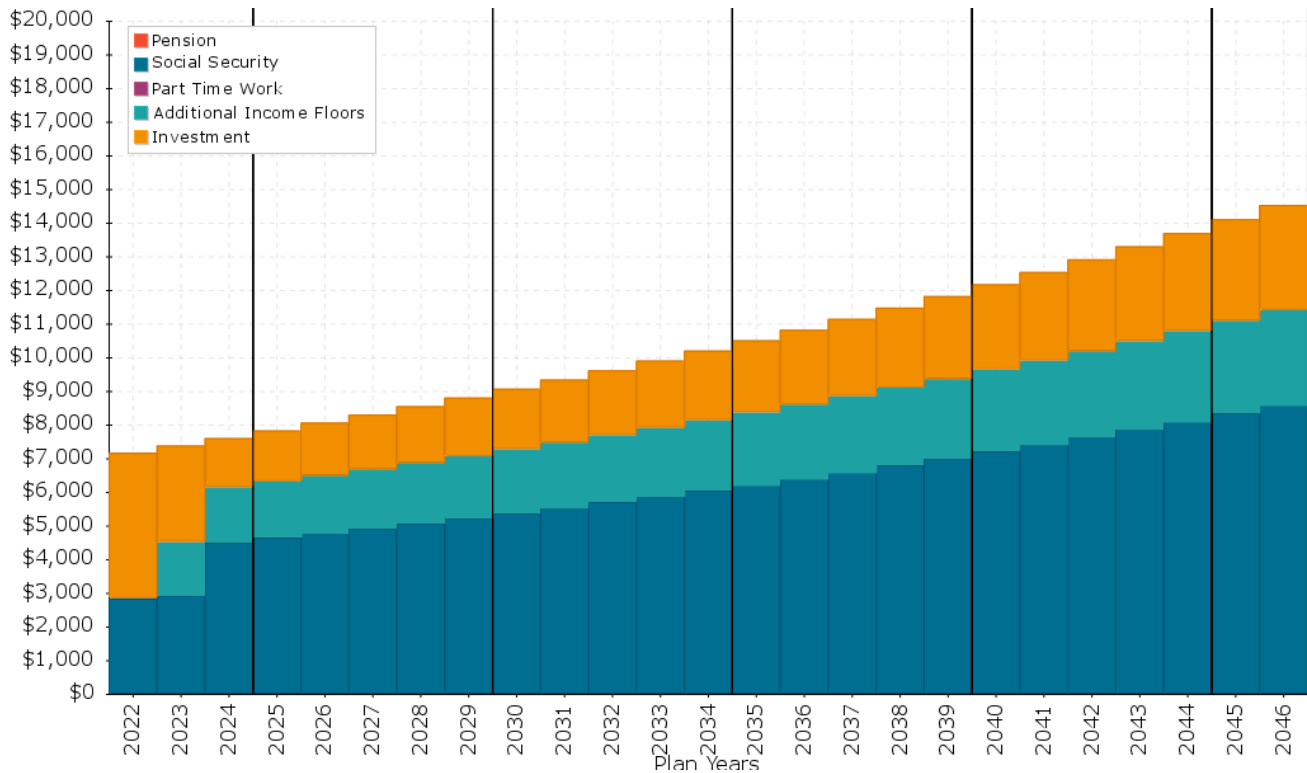
Total Investment Amount: The amount of assets that will be invested in the **IncomeConductor**[®] strategy.

Inflation Assumption: The inflation rate applied to your monthly income goal.

Ending Balance: Any monies not used to provide your monthly income goals would remain at the end of your plan.

Outside Segment: An Outside Segment is a segment that is not within the plan (e.g., emergency funds).

Cash Flow by Segment



Income Goals by Segment

Segment	Duration	Notes	Starting Monthly Income Goal	Starting Monthly Income Goal With Inflation	Inflation Rate	Total Income Floors	Investment Income Needed
1	3	Mr. SS claimed in yr 2, Mrs. SS in year 3 TIAA in year 2	\$7,128	\$7,128	3%	\$2,800	\$4,328
2	5		\$7,128	\$7,789	3%	\$6,270	\$1,519
3	5		\$7,128	\$9,030	3%	\$7,222	\$1,808
4	5		\$7,128	\$10,468	3%	\$8,320	\$2,148
5	5		\$7,128	\$12,135	3%	\$9,586	\$2,550
6	2		\$7,128	\$14,068	3%	\$11,045	\$3,023

The values of these projections are based upon target returns and not on actual or predicted investment returns since future returns cannot be known. There is no guarantee that these projections will materialize.

Income Detail

Segment	Year	Monthly Income Floors			Total Income Floor	Monthly Income Needed From Investments	Total Monthly Income Goal
		Social Security (Mr.)	Social Security (Mrs.)	TIAA Annuity (Mrs.)			
		3% Annual Increase	3% Annual Increase	2.5% Annual Increase			
1	2022	\$2,800			\$2,800	\$4,328	\$7,128
	2023	\$2,884		\$1,585	\$4,469	\$2,873	\$7,342
	2024	\$2,971	\$1,500	\$1,625	\$6,095	\$1,467	\$7,562
2	2025	\$3,060	\$1,545	\$1,665	\$6,270	\$1,519	\$7,789
	2026	\$3,151	\$1,591	\$1,707	\$6,450	\$1,573	\$8,023
	2027	\$3,246	\$1,639	\$1,750	\$6,635	\$1,629	\$8,264
	2028	\$3,343	\$1,688	\$1,793	\$6,825	\$1,687	\$8,511
	2029	\$3,444	\$1,739	\$1,838	\$7,021	\$1,746	\$8,767
3	2030	\$3,547	\$1,791	\$1,884	\$7,222	\$1,808	\$9,030
	2031	\$3,653	\$1,845	\$1,931	\$7,429	\$1,871	\$9,301
	2032	\$3,763	\$1,900	\$1,979	\$7,643	\$1,937	\$9,580
	2033	\$3,876	\$1,957	\$2,029	\$7,862	\$2,005	\$9,867
	2034	\$3,992	\$2,016	\$2,080	\$8,088	\$2,075	\$10,163
4	2035	\$4,112	\$2,076	\$2,132	\$8,320	\$2,148	\$10,468
	2036	\$4,235	\$2,139	\$2,185	\$8,559	\$2,223	\$10,782
	2037	\$4,362	\$2,203	\$2,240	\$8,805	\$2,301	\$11,106
	2038	\$4,493	\$2,269	\$2,296	\$9,058	\$2,381	\$11,439

Segment	Year	Monthly Income Floors			Total Income Floor	Monthly Income Needed From Investments	Total Monthly Income Goal
		Social Security (Mr.)	Social Security (Mrs.)	TIAA Annuity (Mrs.)			
		3% Annual Increase	3% Annual Increase	2.5% Annual Increase			
	2039	\$4,628	\$2,337	\$2,353	\$9,318	\$2,464	\$11,782
5	2040	\$4,767	\$2,407	\$2,412	\$9,586	\$2,550	\$12,135
	2041	\$4,910	\$2,479	\$2,472	\$9,861	\$2,638	\$12,499
	2042	\$5,057	\$2,554	\$2,534	\$10,145	\$2,730	\$12,874
	2043	\$5,209	\$2,630	\$2,597	\$10,436	\$2,824	\$13,261
	2044	\$5,365	\$2,709	\$2,662	\$10,736	\$2,922	\$13,658
6	2045	\$5,526	\$2,790	\$2,729	\$11,045	\$3,023	\$14,068
	2046	\$5,692	\$2,874	\$2,797	\$11,363	\$3,127	\$14,490
Plan Totals		\$1,225,031	\$584,152	\$615,279	\$2,424,462	\$694,215	\$3,118,677

The income streams illustrated above are projected based on values, return targets and other factors that will affect actual income generated in the future. None of these factors can be known for certain in advance and none of the results can be guaranteed. Future returns, inflation rates, interest rates and other investment metrics cannot be predicted with any degree of certainty. The income illustrated above is not guaranteed and actual results may differ whether or not the assumptions used are correct.

Hypothetical Illustration of IncomeConductor[®] Strategy

Beginning Balance \$632,989

	Segment 1	Segment 2	Segment 3	Segment 4	Segment 5	Segment 6	Legacy / Longevity	Future Expenses	Total			
(Net) Rate of Return		4.5%	4%	5%	6%	6%	7%	2%				
ROR During Distribution	0.5%	1.5%	2%	2%	2%	2%						
Proposed Investment Amount	\$103,438	\$82,577	\$80,871	\$69,714	\$54,640	\$18,953	\$92,796	\$130,000	\$632,989			
Allocation Percentage	16.34%	13.05%	12.78%	11.01%	8.63%	2.99%	14.66%	20.54%				
Year	Monthly			Annual Balances								
	Total Income	Income Floor	IC Income									
1	\$7,128	\$2,800	\$4,328		\$86,293	\$84,106	\$73,200	\$57,918	\$20,090	\$99,292	\$132,600	\$553,499
2	\$7,342	\$4,469	\$2,873		\$90,176	\$87,470	\$76,860	\$61,393	\$21,296	\$106,242	\$135,252	\$578,690
3	\$7,562	\$6,095	\$1,467		\$94,234	\$90,969	\$80,703	\$65,077	\$22,574	\$113,679	\$137,957	\$605,193
4	\$7,789	\$6,270	\$1,519			\$94,608	\$84,738	\$68,981	\$23,928	\$121,636	\$140,716	\$534,608
5	\$8,023	\$6,450	\$1,573			\$98,392	\$88,975	\$73,120	\$25,364	\$130,151	\$143,531	\$559,533
6	\$8,264	\$6,635	\$1,629			\$102,328	\$93,424	\$77,507	\$26,885	\$139,262	\$146,401	\$585,807
7	\$8,511	\$6,825	\$1,687			\$106,421	\$98,095	\$82,158	\$28,499	\$149,010	\$149,329	\$613,512
8	\$8,767	\$7,021	\$1,746			\$110,678	\$103,000	\$87,087	\$30,208	\$159,441	\$152,316	\$642,730
9	\$9,030	\$7,222	\$1,808				\$108,150	\$92,312	\$32,021	\$170,601	\$155,362	\$558,447
10	\$9,301	\$7,429	\$1,871				\$113,558	\$97,851	\$33,942	\$182,543	\$158,469	\$586,364
11	\$9,580	\$7,643	\$1,937				\$119,235	\$103,722	\$35,979	\$195,322	\$161,639	\$615,897
12	\$9,867	\$7,862	\$2,005				\$125,197	\$109,946	\$38,137	\$208,994	\$164,871	\$647,146
13	\$10,163	\$8,088	\$2,075				\$131,457	\$116,542	\$40,426	\$223,624	\$168,169	\$680,217
14	\$10,468	\$8,320	\$2,148					\$123,535	\$42,851	\$239,277	\$171,532	\$577,196
15	\$10,782	\$8,559	\$2,223					\$130,947	\$45,422	\$256,027	\$174,963	\$607,359
16	\$11,106	\$8,805	\$2,301					\$138,804	\$48,148	\$273,949	\$178,462	\$639,362
17	\$11,439	\$9,058	\$2,381					\$147,132	\$51,037	\$293,125	\$182,031	\$673,325
18	\$11,782	\$9,318	\$2,464					\$155,960	\$54,099	\$313,644	\$185,672	\$709,374
19	\$12,135	\$9,586	\$2,550						\$57,345	\$335,599	\$189,385	\$582,329
20	\$12,499	\$9,861	\$2,638						\$60,785	\$359,091	\$193,173	\$613,049
21	\$12,874	\$10,145	\$2,730						\$64,432	\$384,227	\$197,037	\$645,696
22	\$13,261	\$10,436	\$2,824						\$68,298	\$411,123	\$200,977	\$680,399
23	\$13,658	\$10,736	\$2,922						\$72,396	\$439,901	\$204,997	\$717,295

	Segment 1	Segment 2	Segment 3	Segment 4	Segment 5	Segment 6	Legacy / Longevity	Future Expenses	Total
(Net) Rate of Return		4.5%	4%	5%	6%	6%	7%	2%	
ROR During Distribution	0.5%	1.5%	2%	2%	2%	2%			
Proposed Investment Amount	\$103,438	\$82,577	\$80,871	\$69,714	\$54,640	\$18,953	\$92,796	\$130,000	\$632,989
Allocation Percentage	16.34%	13.05%	12.78%	11.01%	8.63%	2.99%	14.66%	20.54%	
Year	Monthly			Annual Balances					
	Total Income	Income Floor	IC Income						
24	\$14,068	\$11,045	\$3,023						
25	\$14,490	\$11,363	\$3,127						
Plan Totals	\$3,118,677	\$2,424,462	\$694,215						

The above illustration does not account for the effect of federal, state or local taxes on the investor's experience. Total fees of 1.5% are assumed in the above illustrations however this may not be sufficient to cover all the costs of investing which may include brokerage charges, custody fees, advisory fees, mutual fund or insurance product management fees and other fees and charges. Be sure to thoroughly review any prospectus, disclosure document, advisory contract, insurance contract, etc. for fees, charges, restrictions and tax treatment of your intended investments before investing.

Hypothetical Illustration Showing Impact of 1.5% Loss

Beginning Balance \$632,989

	Segment 1	Segment 2	Segment 3	Segment 4	Segment 5	Segment 6	Legacy / Longevity	Future Expenses	Total		
(Net) Rate of Return		-1.5%	-1.5%	-1.5%	-1.5%	-1.5%	-1.5%	-1.5%			
ROR During Distribution	0.5%	1.5%	2%	2%	2%	2%					
Proposed Investment Amount	\$103,438	\$82,577	\$80,871	\$69,714	\$54,640	\$18,953	\$92,796	\$130,000	\$632,989		
Allocation Percentage	16.34%	13.05%	12.78%	11.01%	8.63%	2.99%	14.66%	20.54%			
Year	Monthly			Annual Balances							
	Total Income	Income Floor	IC Income								
1	\$7,128	\$2,800	\$4,328	\$81,339	\$79,658	\$68,669	\$53,820	\$18,669	\$91,404	\$128,050	\$521,608
2	\$7,342	\$4,469	\$2,873	\$80,118	\$78,463	\$67,639	\$53,013	\$18,389	\$90,033	\$126,129	\$513,784
3	\$7,562	\$6,095	\$1,467	\$78,917	\$77,286	\$66,624	\$52,217	\$18,113	\$88,682	\$124,237	\$506,077
4	\$7,540	\$6,270	\$1,271		\$76,127	\$65,625	\$51,434	\$17,841	\$87,352	\$122,374	\$420,753
5	\$7,758	\$6,450	\$1,309		\$74,985	\$64,640	\$50,663	\$17,574	\$86,042	\$120,538	\$414,442
6	\$7,983	\$6,635	\$1,348		\$73,860	\$63,671	\$49,903	\$17,310	\$84,751	\$118,730	\$408,225
7	\$8,213	\$6,825	\$1,388		\$72,752	\$62,716	\$49,154	\$17,050	\$83,480	\$116,949	\$402,102
8	\$8,451	\$7,021	\$1,430		\$71,661	\$61,775	\$48,417	\$16,795	\$82,228	\$115,195	\$396,070
9	\$8,390	\$7,222	\$1,168			\$60,848	\$47,691	\$16,543	\$80,994	\$113,467	\$319,543
10	\$8,633	\$7,429	\$1,203			\$59,936	\$46,975	\$16,295	\$79,779	\$111,765	\$314,750
11	\$8,882	\$7,643	\$1,239			\$59,037	\$46,271	\$16,050	\$78,583	\$110,088	\$310,029
12	\$9,138	\$7,862	\$1,277			\$58,151	\$45,577	\$15,809	\$77,404	\$108,437	\$305,378
13	\$9,402	\$8,088	\$1,315			\$57,279	\$44,893	\$15,572	\$76,243	\$106,811	\$300,798
14	\$9,254	\$8,320	\$934				\$44,220	\$15,339	\$75,099	\$105,208	\$239,866
15	\$9,521	\$8,559	\$962				\$43,556	\$15,109	\$73,973	\$103,630	\$236,268
16	\$9,795	\$8,805	\$991				\$42,903	\$14,882	\$72,863	\$102,076	\$232,724
17	\$10,078	\$9,058	\$1,020				\$42,259	\$14,659	\$71,770	\$100,545	\$229,233
18	\$10,369	\$9,318	\$1,051				\$41,625	\$14,439	\$70,694	\$99,037	\$225,795
19	\$10,264	\$9,586	\$679					\$14,222	\$69,633	\$97,551	\$181,407
20	\$10,560	\$9,861	\$699					\$14,009	\$68,589	\$96,088	\$178,685
21	\$10,865	\$10,145	\$720					\$13,799	\$67,560	\$94,646	\$176,005
22	\$11,178	\$10,436	\$741					\$13,592	\$66,547	\$93,227	\$173,365
23	\$11,500	\$10,736	\$764					\$13,388	\$65,548	\$91,828	\$170,765

	Segment 1	Segment 2	Segment 3	Segment 4	Segment 5	Segment 6	Legacy / Longevity	Future Expenses	Total
(Net) Rate of Return		-1.5%	-1.5%	-1.5%	-1.5%	-1.5%	-1.5%	-1.5%	
ROR During Distribution	0.5%	1.5%	2%	2%	2%	2%			
Proposed Investment Amount	\$103,438	\$82,577	\$80,871	\$69,714	\$54,640	\$18,953	\$92,796	\$130,000	\$632,989
Allocation Percentage	16.34%	13.05%	12.78%	11.01%	8.63%	2.99%	14.66%	20.54%	
Year	Monthly			Annual Balances					
	Total Income	Income Floor	IC Income						
24	\$11,599	\$11,045	\$554						
25	\$11,933	\$11,363	\$571						
Plan Totals	\$2,800,073	\$2,424,462	\$375,611						

The above illustration does not account for the effect of federal, state or local taxes on the investor's experience. Total fees of 1.5% are assumed in the above illustrations however this may not be sufficient to cover all the costs of investing which may include brokerage charges, custody fees, advisory fees, mutual fund or insurance product management fees and other fees and charges. Be sure to thoroughly review any prospectus, disclosure document, advisory contract, insurance contract, etc. for fees, charges, restrictions and tax treatment of your intended investments before investing.

Plan Summary

	Proposed Strategy	1.5% Loss
Beginning Balance:	\$632,989	\$632,989
Ending Balance:	\$716,922	\$152,691
Beginning Income:	\$4,328 / month	\$4,328 / month
Ending Income:	\$3,127 / month	\$571 / month
Total Income Paid:	\$694,215	\$375,611

Moving Your Plan Forward

This **IncomeConductor**[®] Approved Plan has been provided for your review. If there is any part of the plan that you don't understand or any changes you require, discuss those with your Advisor before moving forward. If you are satisfied with this approved plan, sign and date the signature page that follows and implementation will begin.

Acknowledgements

I have reviewed the preceding **IncomeConductor**[®] Approved Plan and direct my Advisor to move forward with implementation.

I agree that the assumptions used to develop this plan accurately reflect my preferences and that the illustrations, driven by these assumptions, are in line with my goals and objectives.

I acknowledge that it is my responsibility to provide up to date and accurate information as inappropriate inputs can lead to misleading results.

This plan does not guarantee any level of investment performance or income. I understand that this is not a contract and should not be interpreted as such.

Client Mr. Male & Mrs. Female
Signature _____
Date _____

Advisor Philip G. Lubinski
Signature _____
Date _____