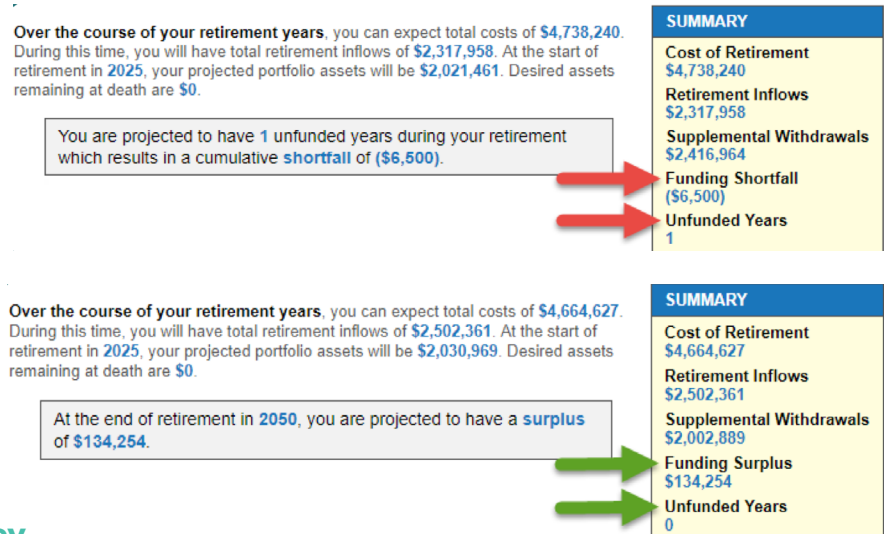


Retirement Plan Reporting: Looking at Everything in Retirement

Easily illustrate the power of an annuity.

What eMoney Shows

This report gives a look at everything in the plan and allows the advisor to show how the plan is being funded, funding shortfalls or surpluses, as well as how many years are unfunded (if any).



Why Use eMoney

By comparing the combination of these resources with the client's expected retirement expenses, the advisor can get a picture of how successful they may be in financing the client's retirement.

How eMoney Displays an Annuity

Annuity income will not be expressly represented. It will be lumped in as part of the *Planned Distributions*. This makes it important to have a separate page illustrating the Base Facts to show next to the new scenario.

Year	Age	Income Flows	Investment Income	Planned Distributions	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
2025	65	\$25,082	\$0	\$19,224	\$44,306	\$104,173	\$104,173	(\$59,867)	\$2,044,233
2026	66	25,727	0	19,224	44,951	107,544	107,544	(62,593)	2,058,236

Selling Considerations

This page allows you, as a wholesaler, to show the advisor very clearly where the income gap is for the client, and how we can close it. This in turn will allow the advisor to do the same for their client. Do note that for certain clients, like higher net worth clients or clients with low expenses, there may be no gap to close. In that instance it may be best to direct them to the Guaranteed Income vs. Expenses report.

Questions? Call 888-362-4612 to learn more.