Table of Contents

Part I Introduction 1

Part II Creating a Plan 1

1 The Home Screen ... 2
2 An Overview of the Planner Dashboard ... 3
3 Creating a Plan - Getting Started ... 4
4 Creating a Plan - Pensions ... 5
5 Creating a Plan - Additional Monthly Income ... 6
6 Creating a Plan - Monthly Retirement Expenses ... 8
7 Creating a Plan - Inflation Rate ... 10
8 Creating a Plan - Assets Portfolio ... 11
9 Creating a Plan - Pre-retirement Savings & Rate of Return ... 13
10 Creating a Plan - Social Security & Maximum Age ... 14
11 Creating a Plan - The Calculate Button ... 14

Part III Analyzing a Plan 15

1 Failed Plan ... 15
2 Successful Plan ... 17
3 Graphs & Data Tables ... 18
- Monthly Expenses Graph ... 19
- Monthly Expenses Data Table ... 20
- Retirement Assets Portfolio Graph ... 21
- Retirement Assets Portfolio Data Table ... 22

Part IV Asset Types 22

1 Portfolio ... 23
2 Estate ... 23
3 Life Insurance ... 24
4 Annuity ... 26
5 IRA ... 30

Part V Client Reports 32

1 Client Input (Report) ... 33
2 Disclaimers (Report) ... 37
3 Retirement Income and Asset Usage (Report) ... 39
4 Estate Value (Report) ... 40
5 Retirement Income Distribution (Report) ... 41
6 Portfolio Account Balance (Report) ... 43
7 Combined Report ... 45

© 2015 RetireworX, LLC

Part VI Advanced Topics 46

1 Printing Blank Worksheets 47
2 Personalizing the Client Reports 47
3 Customizing the Itemized Expenses 48
4 Customizing the Itemized Assets 49
5 Storing Your Client Files 51
6 Exporting Client Reports 52
7 Checking for Software Updates 53
8 Licensing and Renewing 54

Part VII Menus 55

1 File 56
2 Plan 56
3 Reports 57
4 Tools 58
5 Windows 58
6 Help 59

Index 0

© 2015 RetireworX, LLC

1 Introduction

RetireworX Planner employs back-in-time results, which use your client's current portfolio to automatically calculate the accumulation and distribution success of your client's retirement plans.

Retireworx generates 3 distinct tests to help each of your clients establish a retirement asset accumulation target and the retirement distribution pattern necessary to help meet their goals.

- Test #1 provides a target for retirement asset accumulation and a pattern for retirement income distributions and serves at the starting point for comprehensive retirement income analysis.
- Test #2 calculates the realistic expectation that your client will accumulate retirement assets on pace to meet their target portfolio accumulation value.
- Test #3 calculates the realistic expectation that your client will not run out of money in retirement to meet the ever increasing costs of living.

Based on your client's portfolio performance expectation, retirement income distribution pattern, inflation, cost of living allowances, and other incomes including social security and pension incomes, the potential for success of your client's retirement plan is determined.

Help topics

1. Creating a Plan
2. Analyzing a Plan
3. Client Reports
4. Advanced Topics
5. Menus

2 Creating a Plan

RetireworX Planner is a powerful tool you and your client can use to design a practical simple approach to retirement. The end result is an overview of your client’s expenses, incomes, the impact of inflation, as well as cost of living adjustments built into any pension or retirement incomes.

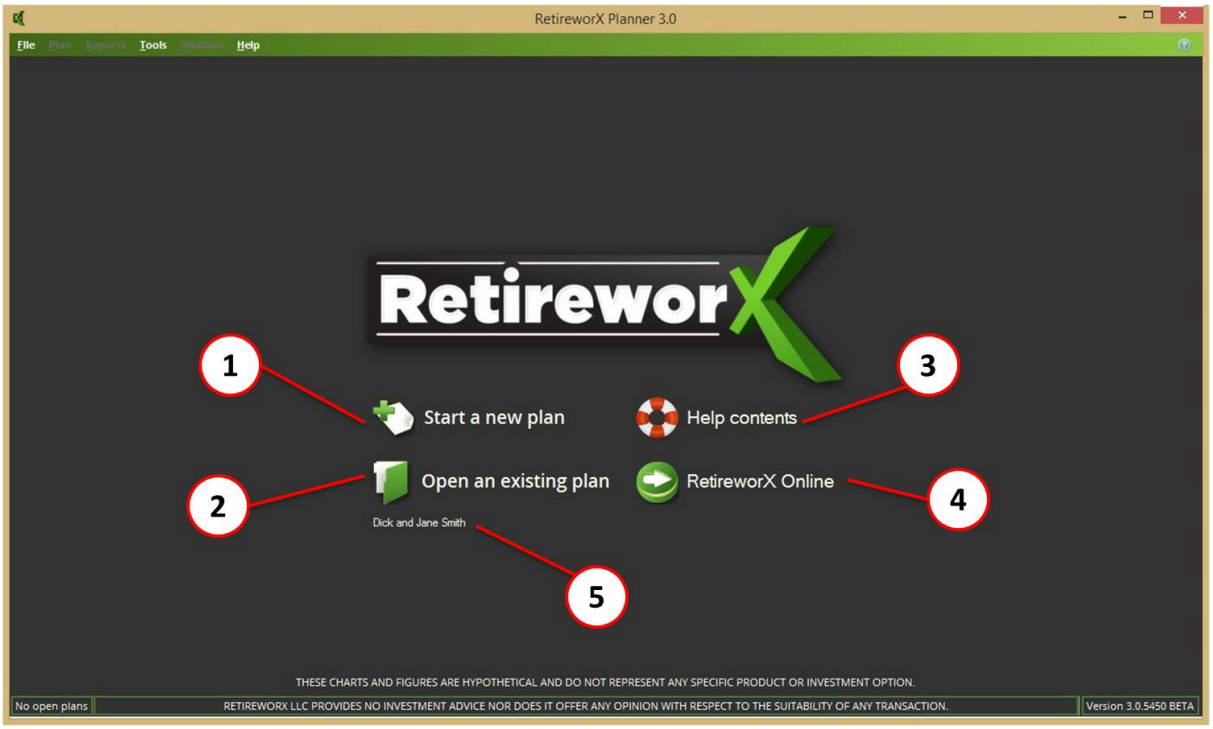
Topics in this section

1. The Home Screen
2. Getting started

© 2015 RetireworX, LLC

3. Pension
4. Monthly Retirement Expenses
5. Inflation Rate
6. Assets Portfolio
7. Pre-retirement
8. Social Security
9. Calculate

2.1 The Home Screen

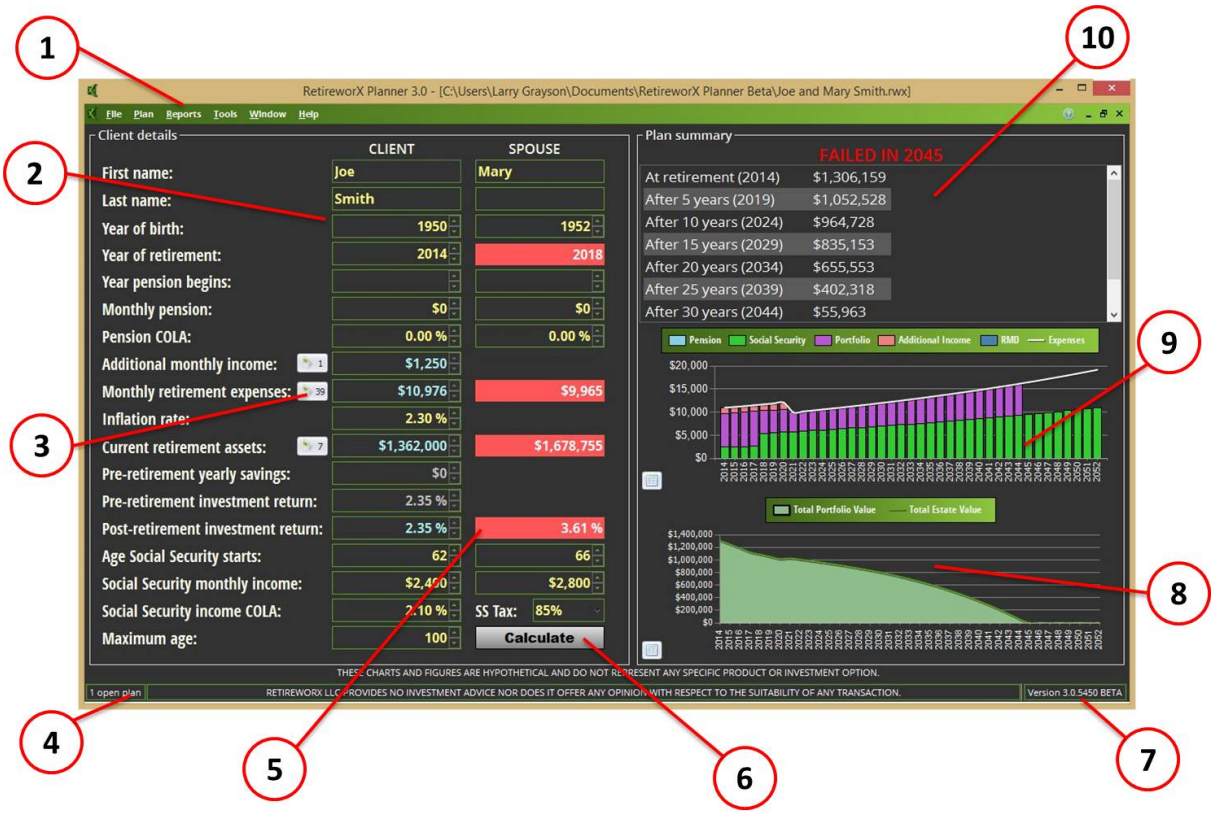


This is the home screen that comes up whenever you start the RetireworX Planner.

1. Click here to start a brand new plan.
2. Click here to open an existing plan that you have previously saved.
3. Click here to open up HELP (what you are looking at now).
4. Click here to go to the RetireworX web site.
5. This area shows the most recent plans you have worked with. Click on one of the plans to open it up.

© 2015 RetireworX, LLC

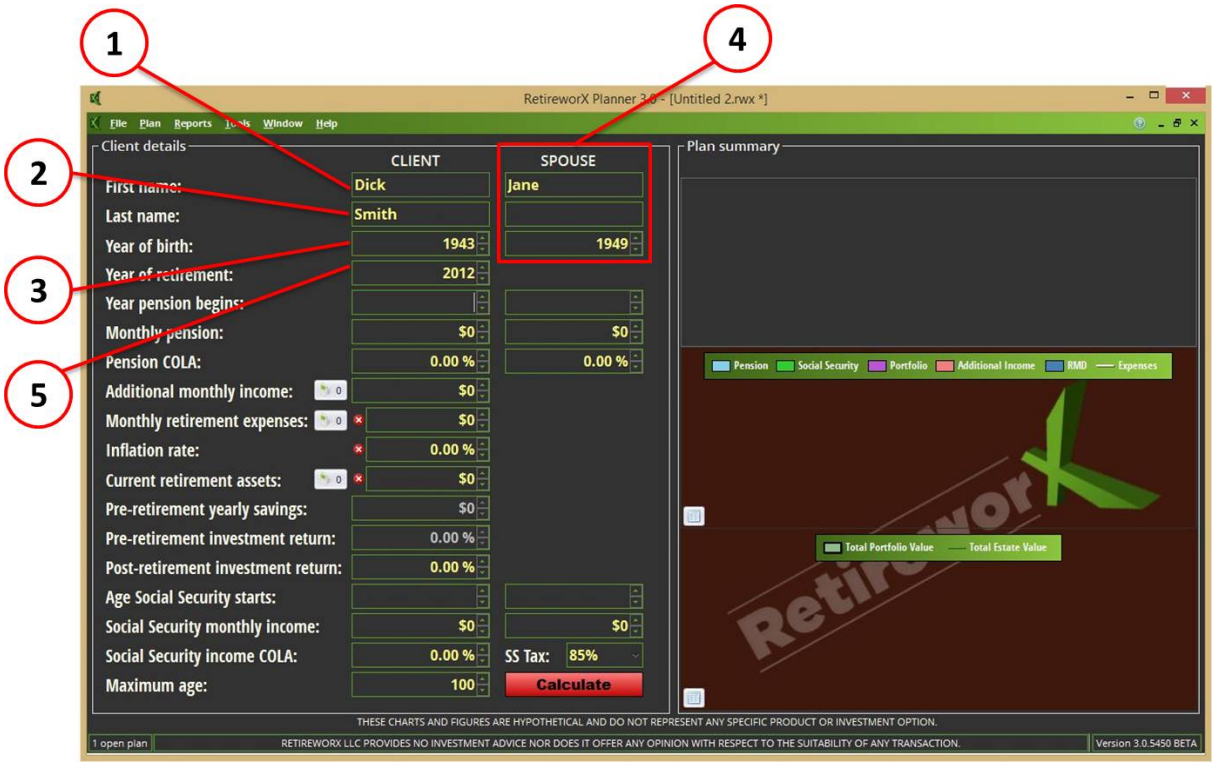
2.2 An Overview of the Planner Dashboard



1. The menu options - click on a menu item to get a drop-down selection list.
2. The data entry & display area. This is where you will enter all of the data for the plan.
3. Worksheet buttons - click on these buttons to open up an itemized list.
4. Number of plans open - shows you the number of plans you presently have open.
5. Suggested values for failed plans - these red areas appear when a plan fails and indicate the minimum or maximum value needed to have the plan succeed.
6. The Calculate button - click this button after entering data to perform all calculations and update the dashboard.
7. Release number - shows the current release number. The Planner will alert you when a new release is available for downloading and installing.
8. Portfolio graph - shows the effect of the plan annually on the retirement assets, over the life of the plan.
9. Income graph - shows the monthly expenses over the life of the plan, with major categories color coded for easy reference.
10. Plan summary - shows a summary of the retirement asset portfolio in five-year increments over the life of the plan and indicates a successful or failed plan.

© 2015 RetireworX, LLC

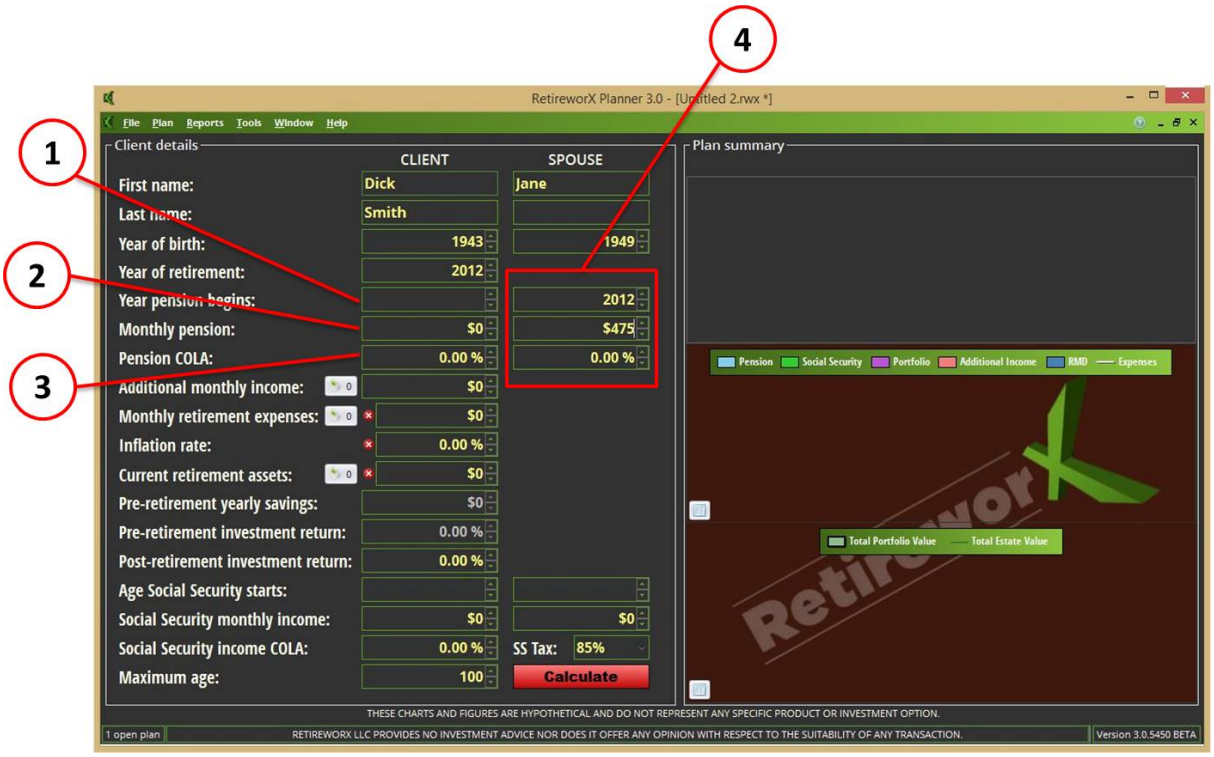
2.3 Creating a Plan - Getting Started



1. Enter the client's first name.
2. Enter the client's last name.
3. Enter the client's year of birth of client.
4. If applicable, enter the first name, last name and year of birth of the client's spouse. The last name does not need to be entered if it is the same as the client's. Note that pension and social security information are split out by client and spouse - all other data is combined.
5. Enter the year of retirement. This is the year the client & spouse will begin pulling money from their retirement assets portfolio. For the purposes of planning, you may enter the current year if the client (or couple) is already retired.

© 2015 RetireworX, LLC

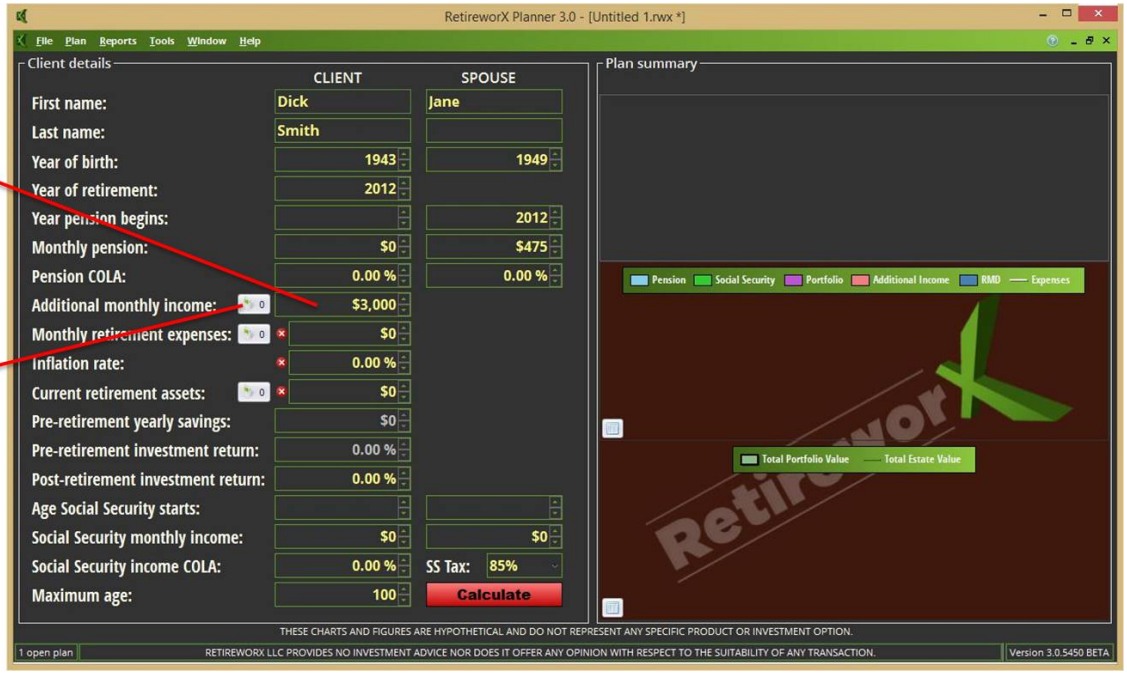
2.4 Creating a Plan - Pensions



1. Year pension begins - enter the year that the client's pension begins
2. Monthly pension - enter the amount (in current year $) of the monthly pension
3. Pension COLA - enter the annual cost of living adjustment percentage for the pension plan, if applicable.
4. Enter the spouse's pension information (if applicable).

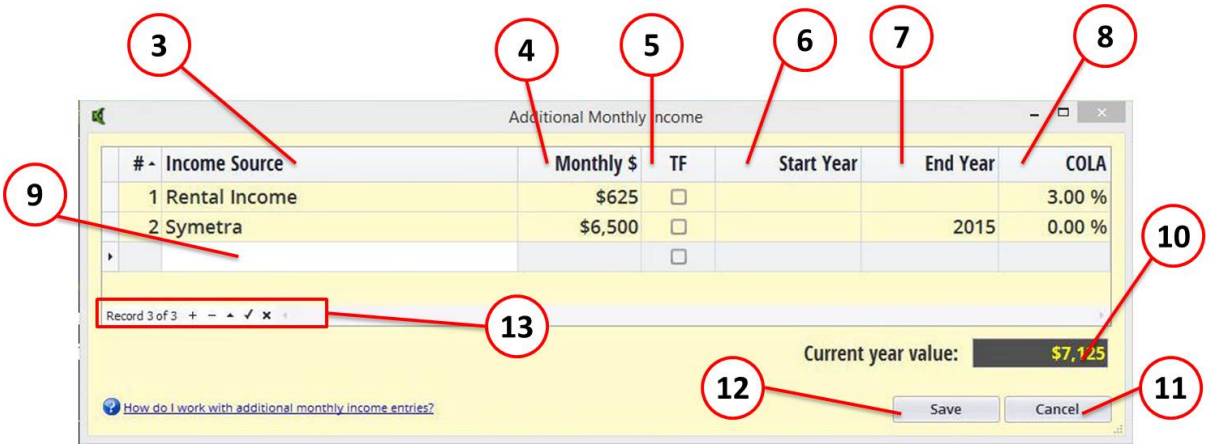
© 2015 RetireworX, LLC

2.5 Creating a Plan - Additional Monthly Income



You can either:

1. Enter the additional income amount directly on the dashboard, OR
2. Click on the worksheet button to display an itemized worksheet for additional income sources (see below)



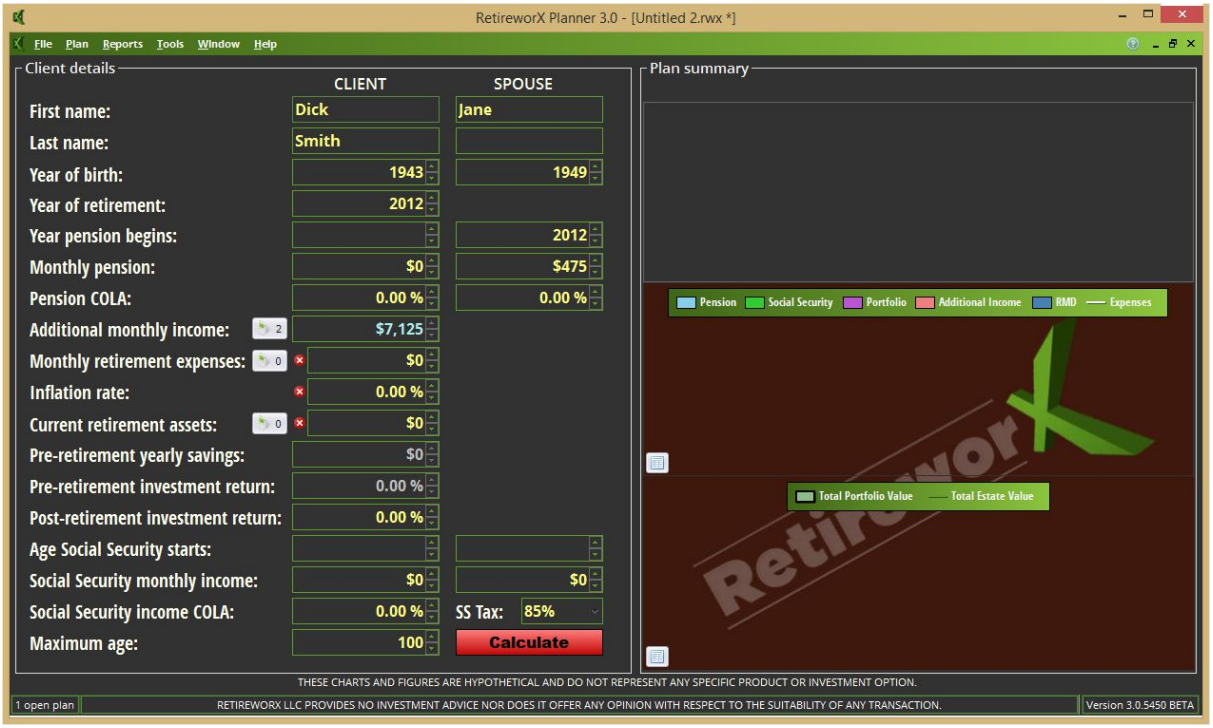
3. Enter description for income source.
4. Enter the monthly amount of income.
5. Click the check box if the income source is tax-free.
6. Enter the start year (if the income source starts after the current year) - if you leave this field blank, it assumes the current year.
7. Enter the end year (if the income source ends before the end of the plan) - if you leave this field blank,

© 2015 RetireworX, LLC

it assume the last year of the plan.

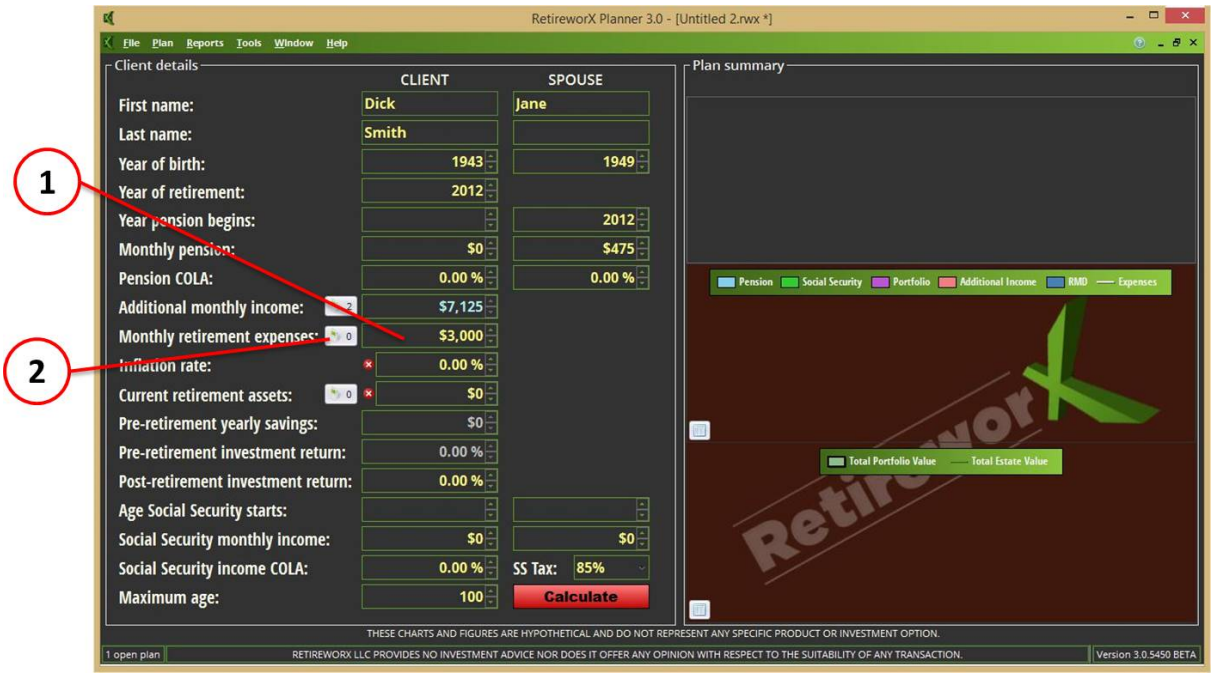
8. Enter the annual COLA (Cost Of Living Adjustment), if applicable.
9. When you finish a line, tabbing to the next line will; add a blank for the next item.
10. The total amount of additional income for current year is displayed at the bottom. This is the amount that will be displayed on the main dashboard.
11. Use the Cancel button to cancel all changes to the worksheet since the last Save.
12. Use the Save button to save the changes and transfer the total to the main dashboard.
13. The worksheet menu has several operations that can be performed on any line item (add, delete, edit). Rolling over the icons in the menu will display a text description of the function.

Note that if you enter a start year or end year for any item on the worksheet, the amount on the dashboard will be protected and displayed in a different color (see below). If you enter start or end years in a worksheet, you may only adjust the amount by using the worksheet.



© 2015 RetireworX, LLC

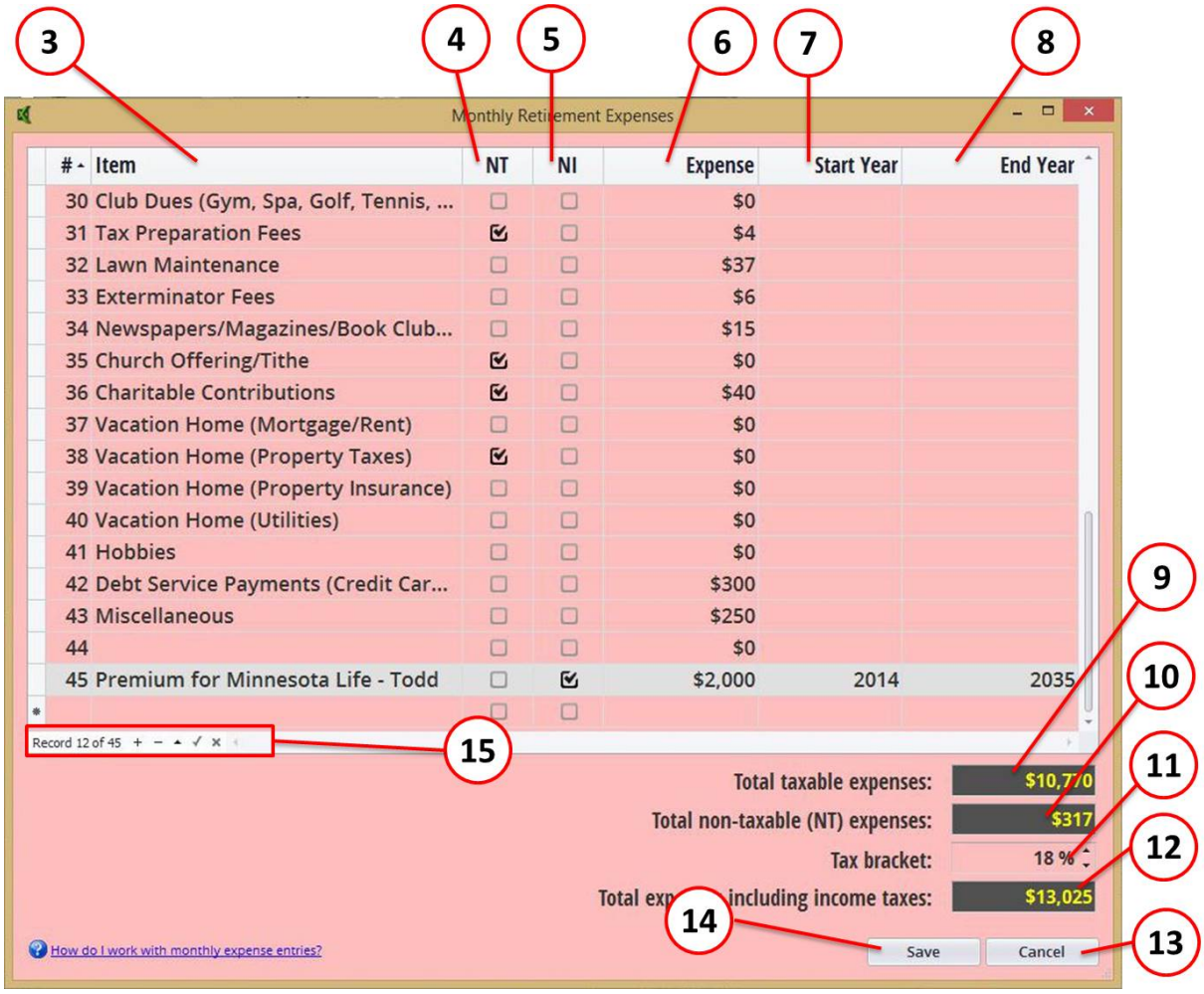
2.6 Creating a Plan - Monthly Retirement Expenses



You can either:

1. Enter the monthly expenses amount directly on the dashboard, OR
2. Click on the worksheet button to display an itemized worksheet for monthly expenses (see below)

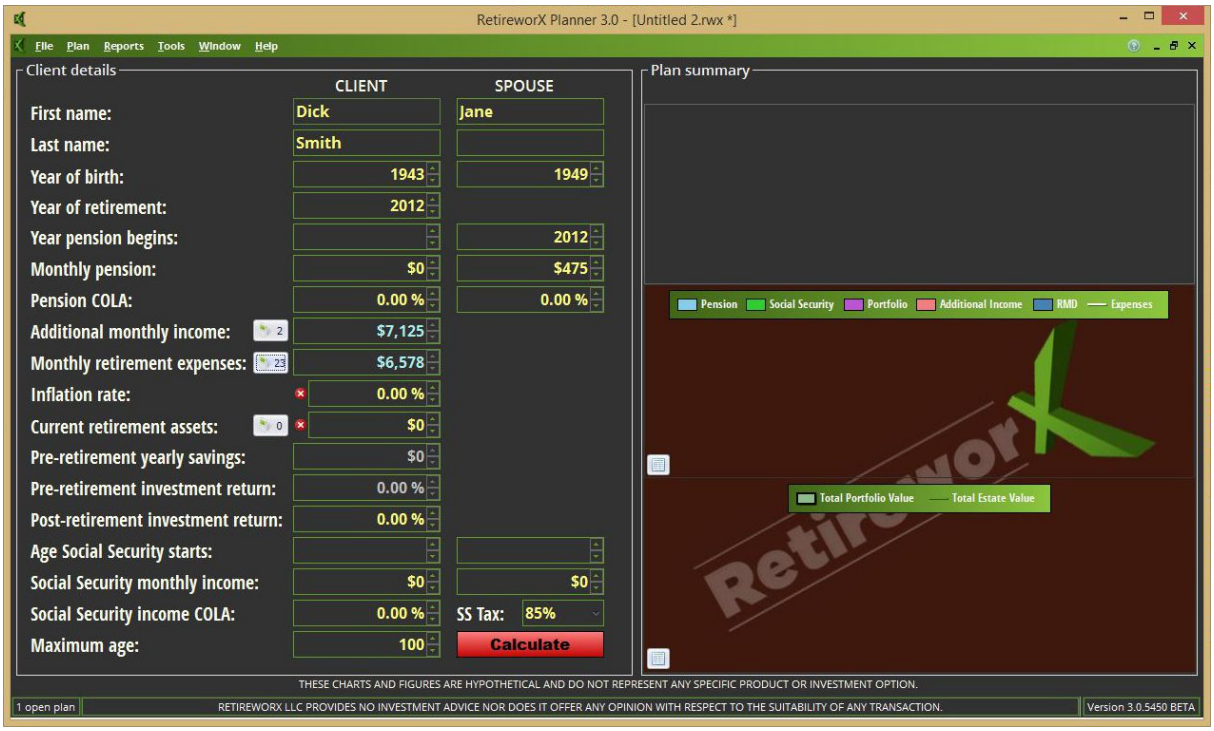
© 2015 RetireworX, LLC



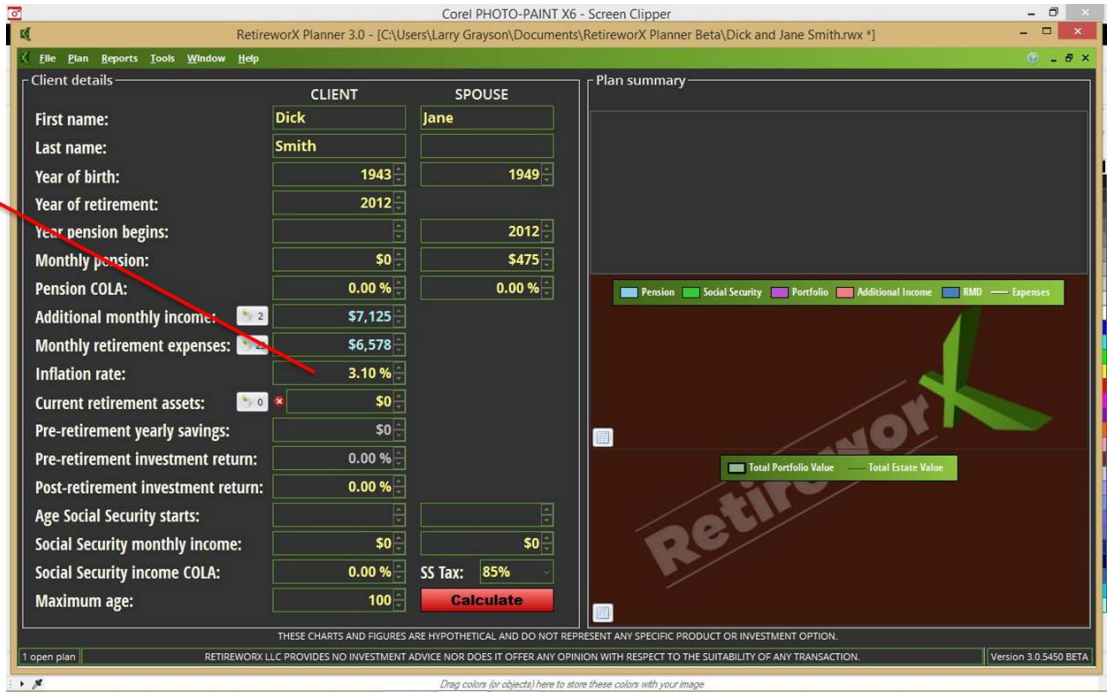
3. Enter description for monthly expense item.
4. Check the NT box if the expense is non-taxable.
5. Check the NI box if the expense is not subject to inflation.
6. Enter the amount of the monthly expense.
7. Enter the start year (if the expense starts after the current year) - if you leave this field blank, it assumes the current year.
8. Enter the end year (if the expense ends before the end of the plan) - if you leave this field blank, it assume the last year of the plan.
9. The total amount of taxable expenses for current year is displayed.
10. The total amount of non-taxable expenses for current year is displayed.
11. The tax bracket can be adjusted.
12. The total expenses including income taxes is displayed at the bottom. This is the amount that will be displayed on the main dashboard.
13. Use the Cancel button to cancel all changes to the worksheet since the last Save.
14. Use the Save button to save the changes and transfer the total to the main dashboard.
15. The worksheet menu has several operations that can be performed on any line item (add, delete, edit). Rolling over the icons in the menu will display a text description of the function.

Note that if you enter a start year or end year for any item on the worksheet, the amount on the dashboard will be protected and displayed in a different color (see below). If you enter start or end years in a worksheet, you may only adjust the amount by using the worksheet.

© 2015 RetireworX, LLC



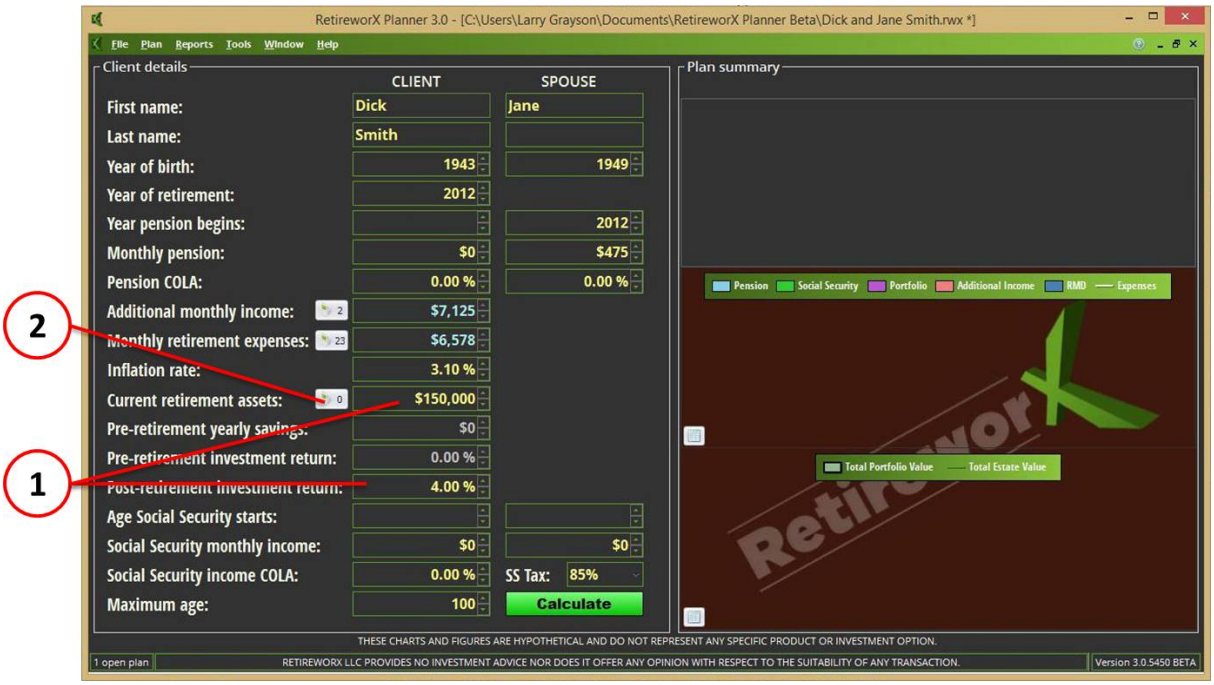
2.7 Creating a Plan - Inflation Rate



1. Enter the annual estimated inflation rate. This is the rate that the expenses will increase by each year for the duration of the plan.

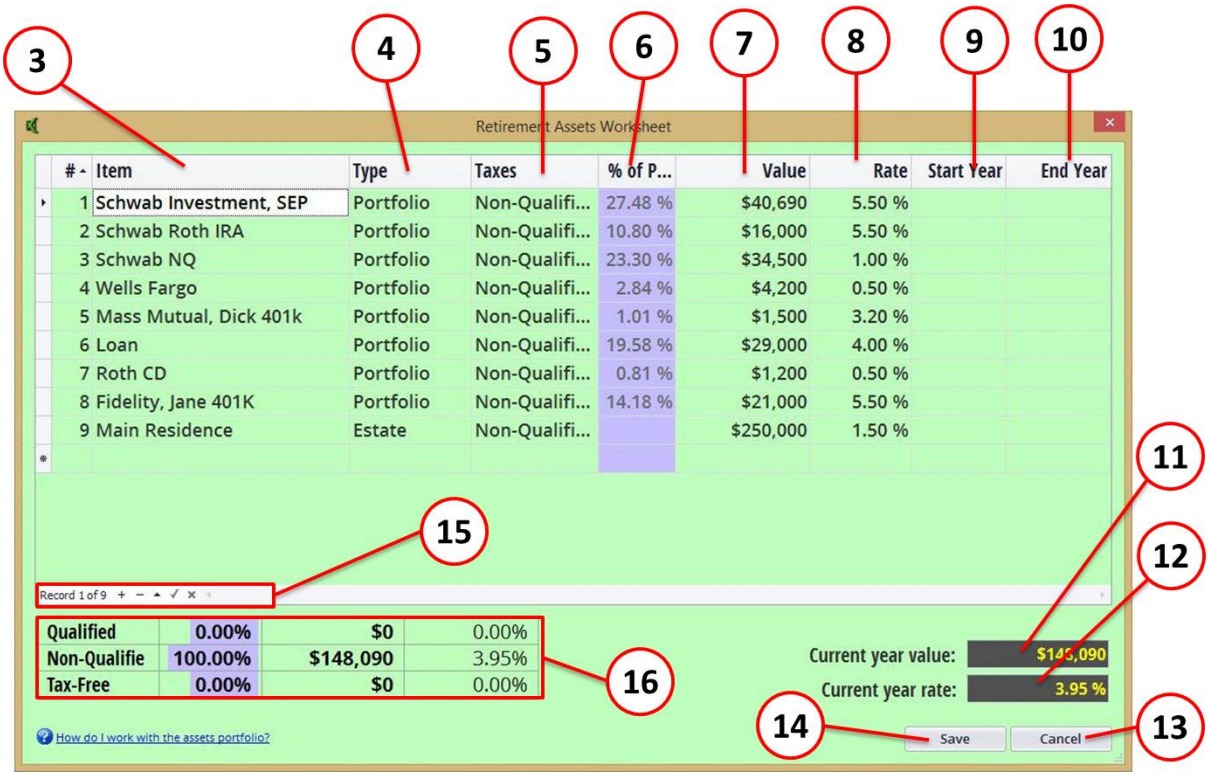
© 2015 RetireworX, LLC

2.8 Creating a Plan - Assets Portfolio



You can either:

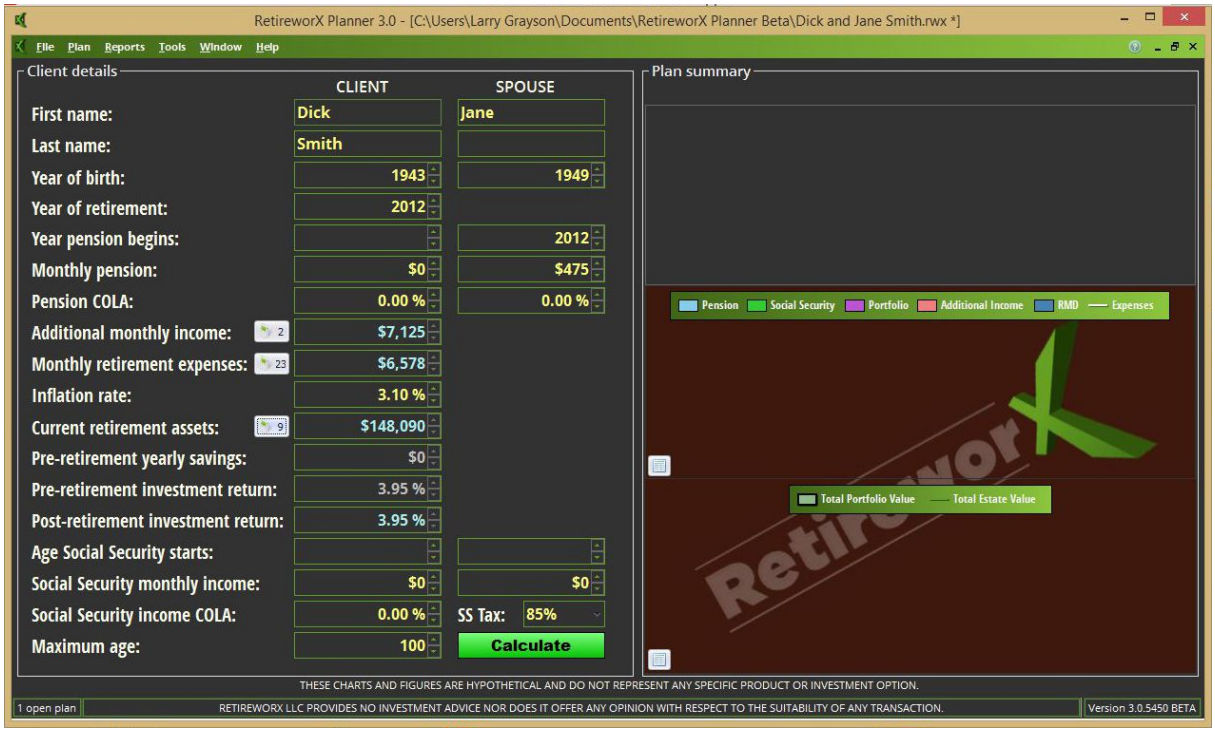
1. Enter the total portfolio amount and investment rate of return directly on the dashboard, OR
2. Click on the worksheet button to display an itemized worksheet for retirement assets and allow the worksheet to calculate the weighted rate of return (see below)



© 2015 RetireworX, LLC

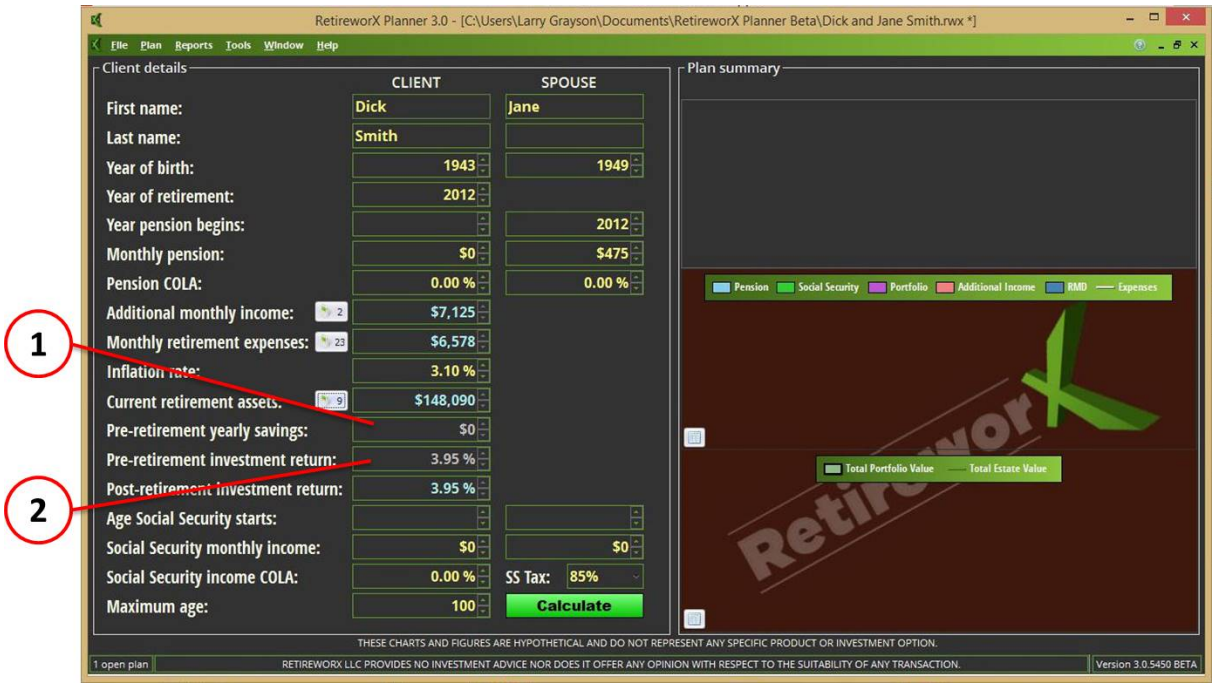
3. Enter description for the asset.
4. The default for an asset type is "Portfolio". Other asset types are described later.
5. The default for Taxes is "Non-Qualified". "Qualified" and "Tax-Free" are also available.
6. The % of the portfolio automatically calculates.
7. Enter the value of the asset.
8. Enter the rate of return for the asset.
9. Enter the start year (if the asset starts after the current year) - if you leave this field blank, it assumes the current year.
10. Enter the end year (if the asset ends before the end of the plan) - if you leave this field blank, it assume the last year of the plan.
11. The total amount of assets for current year is displayed at the bottom. This is the amount that will be displayed on the main dashboard.
12. The weighted average rate of return is displayed underneath the amount. This is the rate that will be displayed on the main dashboard.
13. Use the Cancel button to cancel all changes to the worksheet since the last Save.
14. Use the Save button to save the changes and transfer the total to the main dashboard.
15. The worksheet menu has several operations that can be performed on any line item (add, delete, edit). Rolling over the icons in the menu will display a text description of the function.
16. The lower table summarizes the distribution of the assets by tax status.

Note that if you enter a start year or end year for any item on the worksheet, the amount on the dashboard will be protected and displayed in a different color (see below). If you enter start or end years in a worksheet, you may only adjust the amount by using the worksheet.



© 2015 RetireworX, LLC

2.9 Creating a Plan - Pre-retirement Savings & Rate of Return

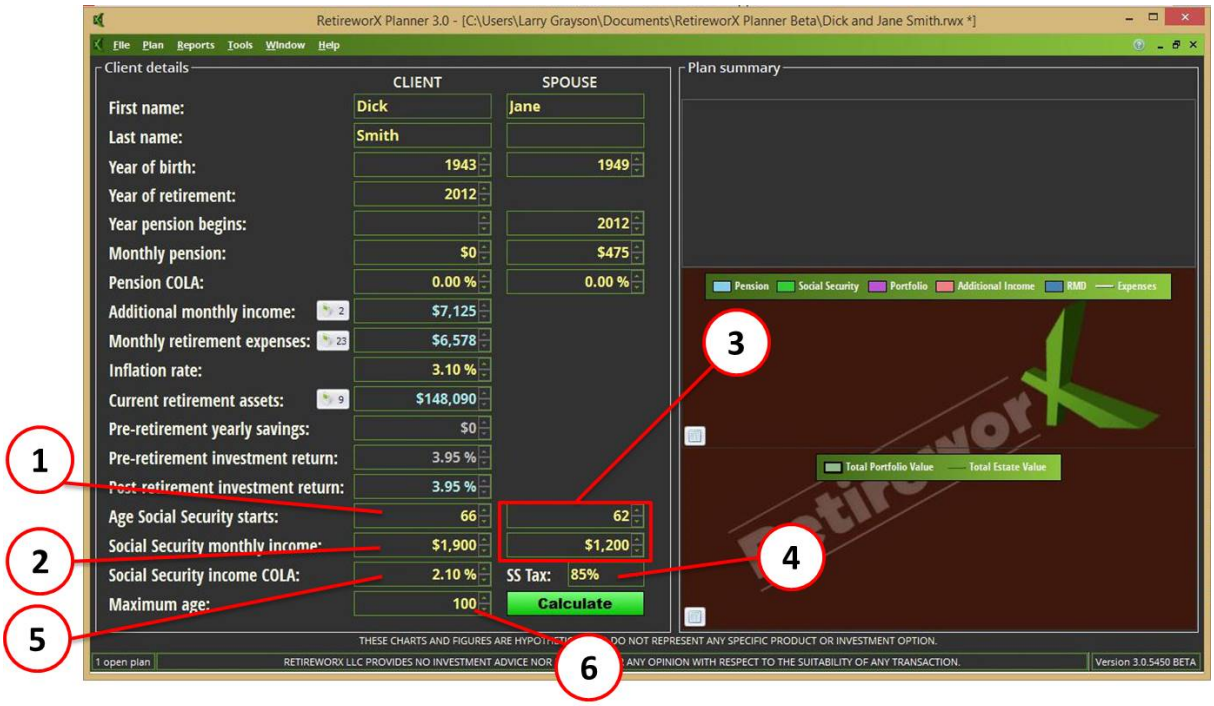


If the retirement year is in the future, you may specify a yearly amount to be included into the portfolio at a specified rate up until the year or retirement. If the year of retirement is current year or earlier, these two fields are not applicable and will be protected.

1. Enter the annual estimated savings to be added to the portfolio up to the year of retirement.
2. Enter the estimated rate of return for all additional savings added to the portfolio.

© 2015 RetireworX, LLC

2.10 Creating a Plan - Social Security & Maximum Age



1. Enter the age at which the client will start drawing social security benefits.
2. Enter the monthly amount of social security benefits for the client.
3. If applicable, repeat steps 1 and 2 for the client's spouse,
4. Select the Social Security Tax Rate (85%, 50% OR 0%)
5. Enter the yearly cost of living adjustment for Social Security.
6. Enter the maximum age for the client or spouse. The plan will continue until the youngest of the two reaches this age.

2.11 Creating a Plan - The Calculate Button

The Calculate button will change colors, according to the status of the data being ready for calculation

If the Calculate button is RED, there are one or more errors or the plan is missing one or more required fields. Errors will be highlighted on the screen with a red "X". Pressing the Calculate button when it is red will produce an error message. See the section Failed Plan for more information.

If the Calculate button is GREEN, all required fields have been entered and there are no errors. Pressing the Calculate button when it is green will perform all plan calculations and update all display areas on the dashboard.

If the Calculate button is GRAY, no changes have been made since the last time the calculate button was pressed. Pressing the Calculate button when it is gray will have no

© 2015 RetireworX, LLC

effect.

Break Point If the Calculate button changes to YELLOW Break Point button, then the plan is successful. See the section Successful Plan for more information.

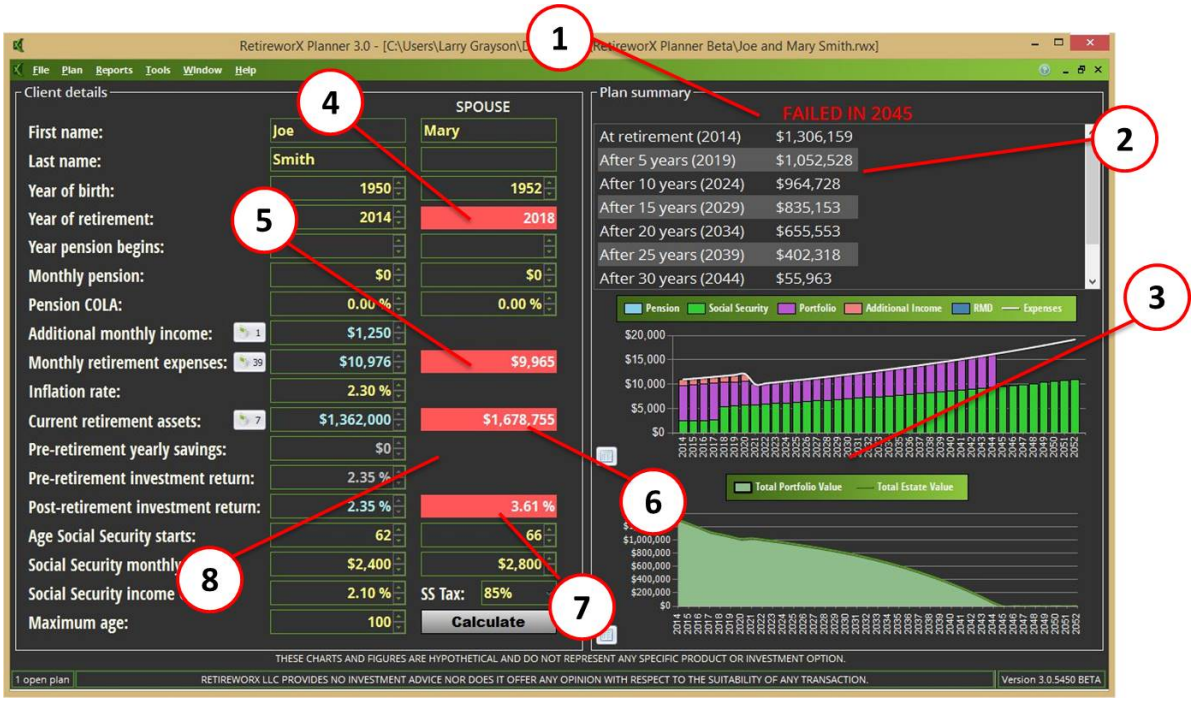
3 Analyzing a Plan

The Plan Summary area includes tabular and graphical displays depicting the effect of the client's plan on the retirement assets portfolio, along with "fix" and "break point" values for certain fields.

Topics in this section

1. Failed Plan
2. Successful Plan
3. Graphs & Data Tables

3.1 Failed Plan



1. After you press the calculate button, if the plan fails, you will see "FAILED IN nnnn", where "nnnn" is the year in which the portfolio became completely depleted.
2. The planner will display a summary, in 5-year increments, of the net portfolio value at the end of the year. If the portfolio is depleted, the figures will be displayed in RED.
3. The graphs display the results of the plan over time, both in terms of monthly expenses and

© 2015 RetireworX, LLC

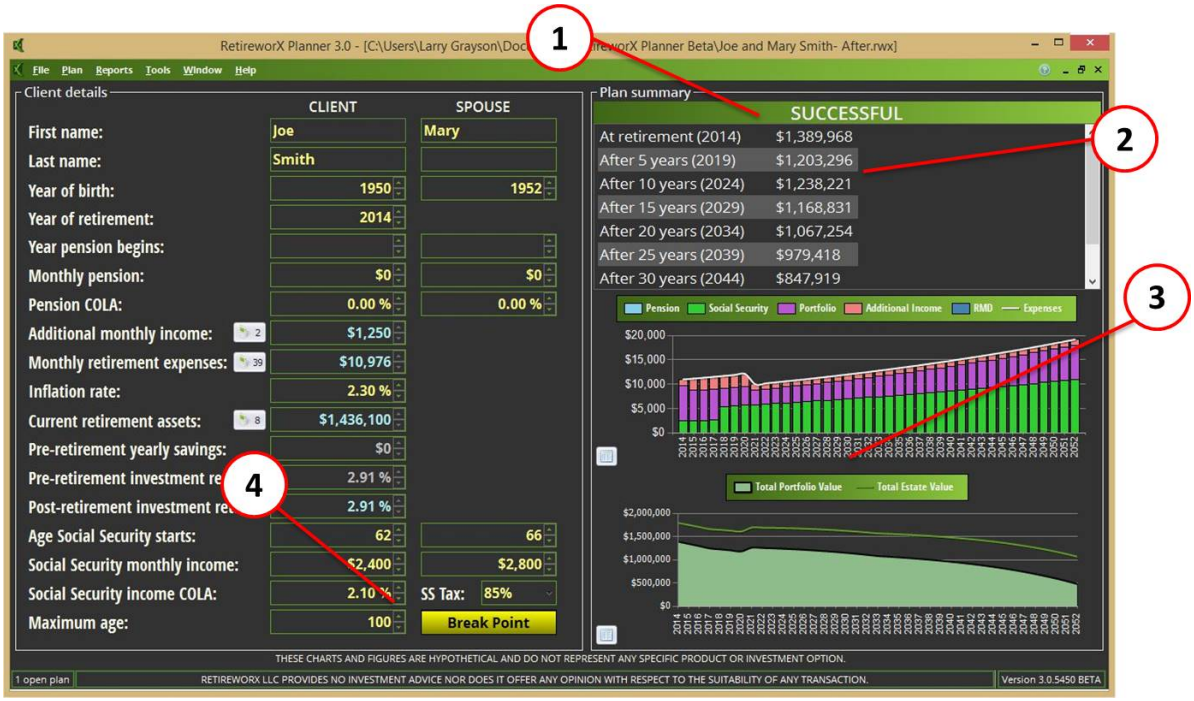
retirement assets. See Graphs & Data Tables for more details.

The figures that appear in RED indicate the target "fix" values that are required for specific factors of the plan, holding all of the other factors constant, to have the plan be successful.

4. The year of retirement "fix" shows the minimum year or retirement that is possible, holding all other factors constant, e.g. when is the earliest that this plan can start deducting from the portfolio to meet expenses with all of the other factors held constant. In most cases, this will not be an option, as it would require the client to create an alternate income stream to cover expenses (going back to work) until that time.
5. The monthly retirement expenses "fix" shows the maximum amount of monthly expenses that can be incurred with all other factors remaining as is. To have the plan be successful the client would have to reduce monthly expenses to match this figure.
6. The current retirement assets "fix" shows the minimum amount of assets required in the portfolio at the current at the specified rate of return to have the plan be successful with the client's monthly expense requirements. In most cases, this will not be an option, as it would require the client to come up with additional assets.
7. The post-retirement investment return "fix" shows the minimum blended rate required for the current year's retirement assets to have the plan be successful with the current portfolio and expenses. To have the plan be successful, the client will have to reinvest some of the assets to raise the blended rate to this amount.
8. If the plan's retirement year is in the future and you have entered pre-retirement yearly savings and pre-retirement investment return values, the planner will also display a "fix" amount for these two factors, which will indicate the minimum value required to have the plan be successful with all of the other factors held constant.

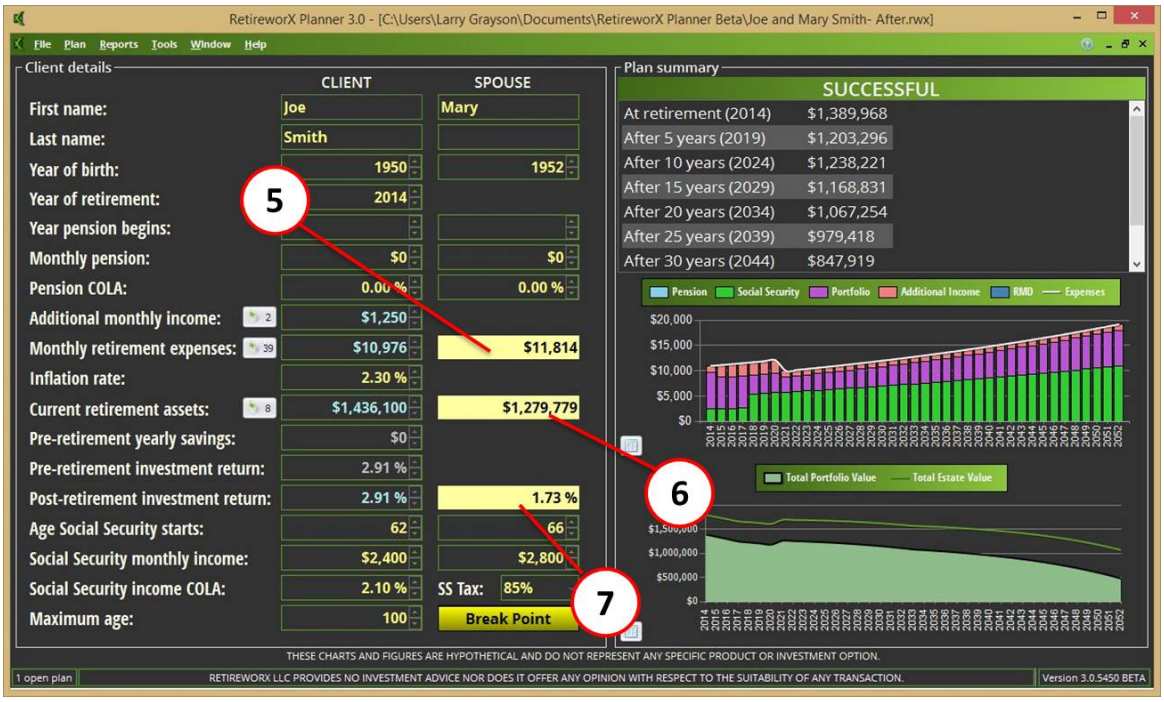
© 2015 RetireworX, LLC

3.2 Successful Plan



1. After you press the calculate button, if the plan succeeds, you will see the word "SUCCESSFUL" above the plan summary in GREEN letters.
2. The planner will display a summary, in 5-year increments, of the net portfolio value at the end of the year.
3. The graphs display the results of the plan over time, both in terms of monthly expenses and retirement assets. See Graphs & Data Tables for more details.
4. When a plan is successful, the yellow Break Point button will appear above the Calculate button. Clicking on this button will display the break point values (the values at which the plan will fail) for monthly expenses, retirement assets and investment return (see below). Note: Clicking the Break Point button again will hide these values.

© 2015 RetireworX, LLC

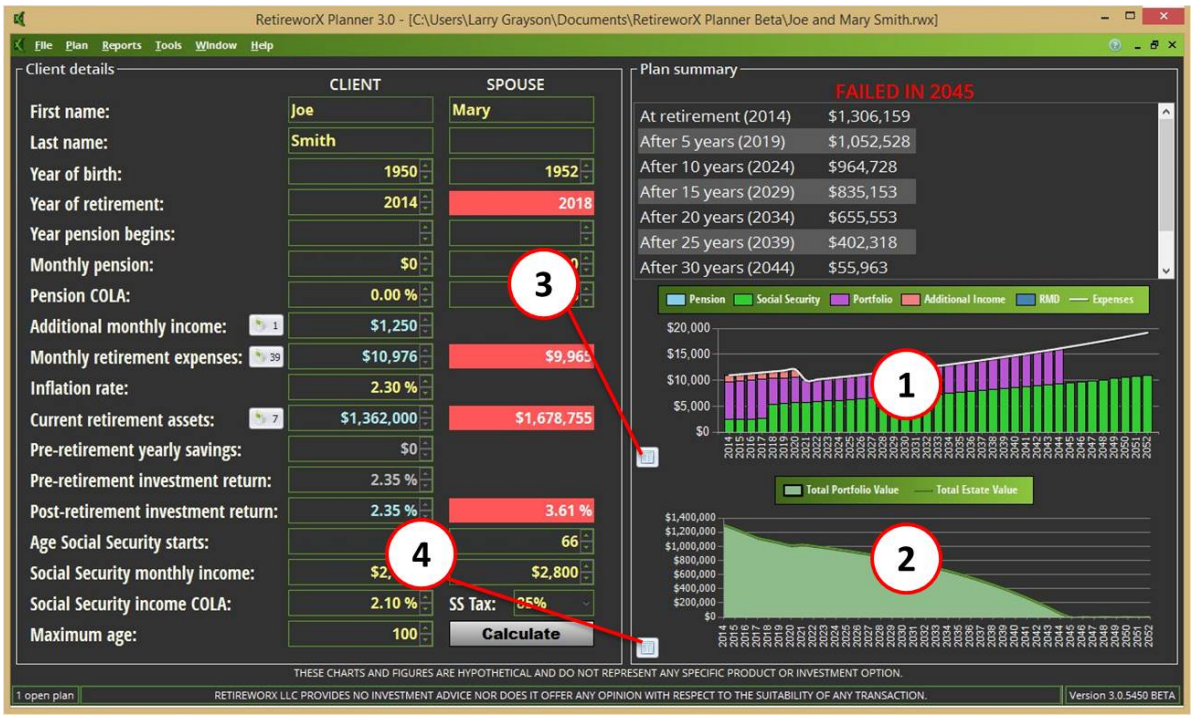


5. The monthly retirement expenses "break point" shows the maximum amount of monthly expenses that can be incurred with all other factors remaining as is and still have the plan be successful.
6. The current retirement assets "break point" shows the minimum amount of assets required in the portfolio at the current at the specified rate of return to have the plan be successful with the client's monthly expense requirements. This shows the client's "sacred funds", i.e. the assets that the client must keep in the portfolio to insure a successful retirement with the specified monthly expenses and investment return.
7. The post-retirement investment return "break point" shows the minimum blended rate required for the current year's retirement assets to have the plan be successful with the current portfolio and expenses.

3.3 Graphs & Data Tables

The graphs and data tables show a vivid display of the results of the plan, along with the supporting detail in a columnar format. Clicking on either graph (1 & 3) will display a larger graph. Clicking on either "table" icon (2 & 4) will display a table of the values that support the graph.

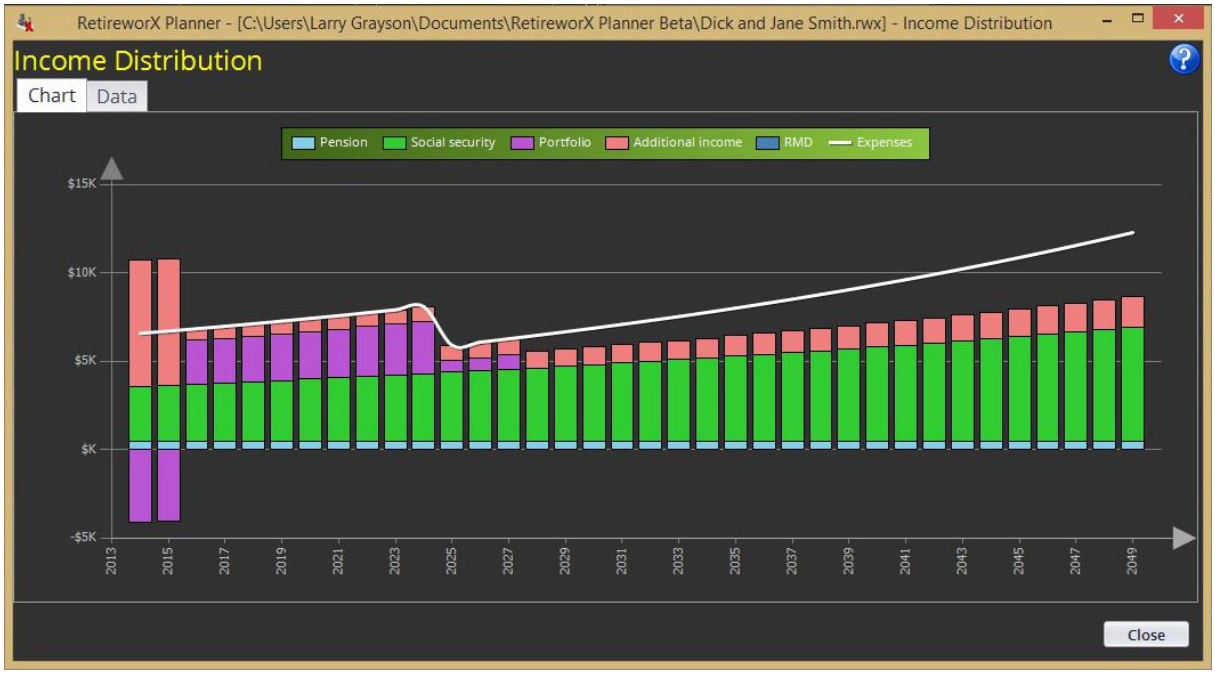
© 2015 RetireworX, LLC



Topics in this section

1. Monthly Expenses Graph
2. Monthly Expenses Data Table
3. Retirement Assets Portfolio Graph
4. Retirement Assets Portfolio Data Table

3.3.1 Monthly Expenses Graph



© 2015 RetireworX, LLC

The Income Distribution Graph displays a yearly summary of the average monthly expenses.

- The WHITE line indicates the total monthly expense need, adjusted for inflation.
- The bars indicate the various income sources.
- If the sum of the income sources is less than the monthly expense need, then the balance is acquired from the portfolio (purple bar) and displayed above the $0 line (years 2014 through 2034 in the example)
- If the sum of the monthly income sources is greater than the monthly expense need (extends above the red line), then the balance is shown as a credit to the portfolio and indicated further by a purple line below the $0 line (years 2011 and 2012 in the example).
- If the sum of the income sources is insufficient to cover the monthly expenses and the portfolio is depleted, it will show up as a gap between the bars and the white line (years 2023 and on in the example).
- Moving the mouse over any part of the graph will show the value for that expense item.
- Click on the Data tab in the upper left corner to display the Monthly Expenses Data Table.

3.3.2 Monthly Expenses Data Table

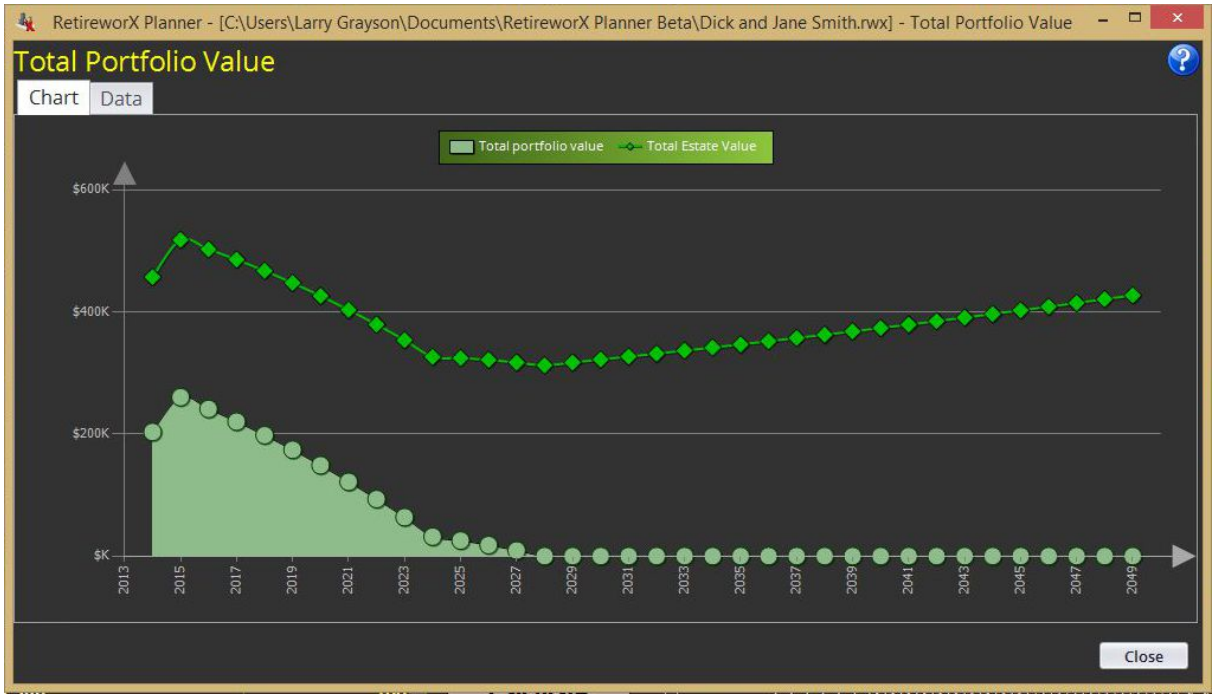
Year	Pension	Social Security	Additional	RMD	Portfolio	Gross Monthly	Monthly Needs	Taxes	Income Deficit
2014	$475	$3,100	$7,125	$0	($4,122)	$6,578	$6,578	$971	$0
2015	$475	$3,165	$7,144	$0	($4,075)	$6,709	$6,709	$990	$0
2016	$475	$3,232	$663	$0	$2,474	$6,844	$6,844	$1,010	$0
2017	$475	$3,299	$683	$0	$2,526	$6,983	$6,983	$1,030	$0
2018	$475	$3,369	$703	$0	$2,579	$7,126	$7,126	$1,051	$0
2019	$475	$3,439	$725	$0	$2,635	$7,274	$7,274	$1,072	$0
2020	$475	$3,512	$746	$0	$2,694	$7,426	$7,426	$1,094	$0
2021	$475	$3,585	$769	$0	$2,754	$7,584	$7,584	$1,117	$0
2022	$475	$3,661	$792	$0	$2,818	$7,745	$7,745	$1,141	$0
2023	$475	$3,738	$815	$0	$2,884	$7,912	$7,912	$1,165	$0
2024	$475	$3,816	$840	$0	$2,953	$8,085	$8,085	$1,190	$0
2025	$475	$3,896	$865	$0	$666	$5,902	$5,902	$855	$0
2026	$475	$3,978	$891	$0	$741	$6,085	$6,085	$882	$0
2027	$475	$4,062	$918	$0	$819	$6,274	$6,274	$909	$0
2028	$475	$4,147	$945	$0	$0	$5,567	$6,468	$938	($901)
2029	$475	$4,234	$974	$0	$0	$5,683	$6,669	$967	($986)
2030	$475	$4,323	$1,003	$0	$0	$5,801	$6,875	$997	($1,074)

The Income Distribution Data Table displays a yearly summary of the average monthly expenses in tabular form.

- The red lines indicate that the portfolio is depleted and there is an income deficit.
- Click on the Chart tab in the upper left corner to display the Monthly Expenses Graph.

© 2015 RetireworX, LLC

3.3.3 Retirement Assets Portfolio Graph

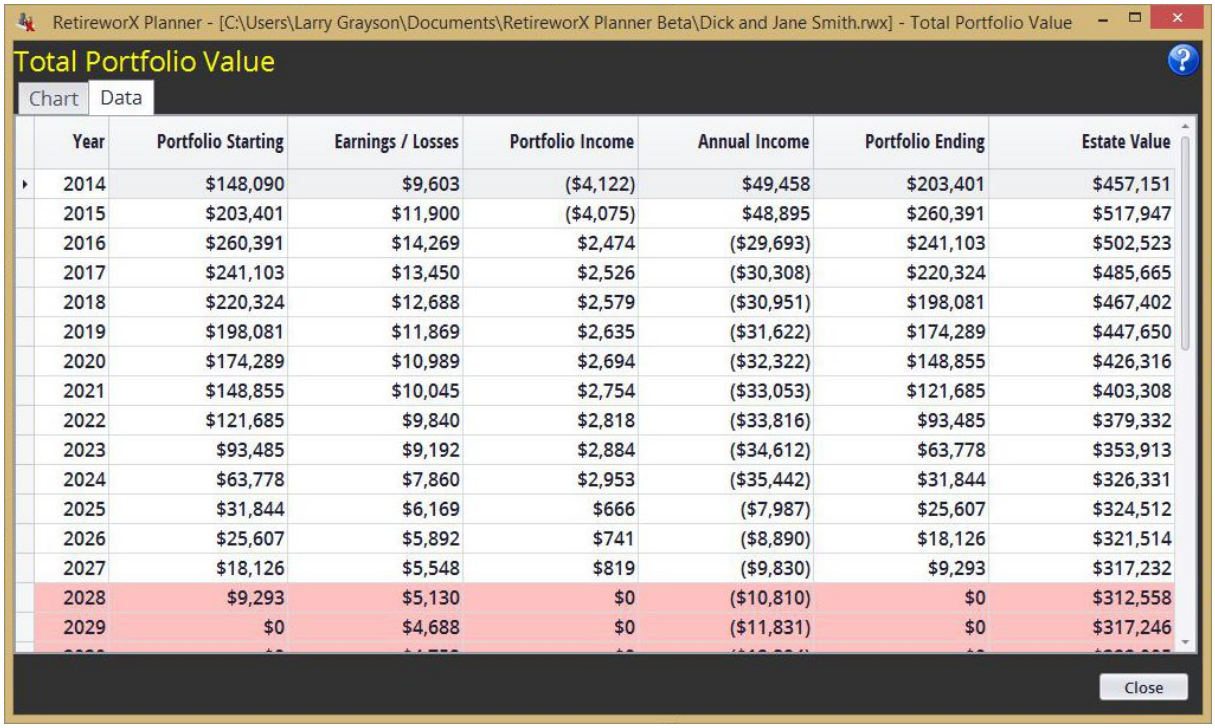


The Retirement Assets Portfolio Graph displays a yearly summary of the year-end portfolio balance (shaded area). The green line above the shaded area shows the estate value and includes estate items and death benefits, if any.

- Moving the mouse over any of the green dots will display the actual value for that year.
- Click on the Data tab in the upper left corner to display the Retirement Assets Portfolio Data Table.

© 2015 RetireworX, LLC

3.3.4 Retirement Assets Portfolio Data Table



Year	Portfolio Starting	Earnings / Losses	Portfolio Income	Annual Income	Portfolio Ending	Estate Value
2014	$148,090	$9,603	($4,122)	$49,458	$203,401	$457,151
2015	$203,401	$11,900	($4,075)	$48,895	$260,391	$517,947
2016	$260,391	$14,269	$2,474	($29,693)	$241,103	$502,523
2017	$241,103	$13,450	$2,526	($30,308)	$220,324	$485,665
2018	$220,324	$12,688	$2,579	($30,951)	$198,081	$467,402
2019	$198,081	$11,869	$2,635	($31,622)	$174,289	$447,650
2020	$174,289	$10,989	$2,694	($32,322)	$148,855	$426,316
2021	$148,855	$10,045	$2,754	($33,053)	$121,685	$403,308
2022	$121,685	$9,840	$2,818	($33,816)	$93,485	$379,332
2023	$93,485	$9,192	$2,884	($34,612)	$63,778	$353,913
2024	$63,778	$7,860	$2,953	($35,442)	$31,844	$326,331
2025	$31,844	$6,169	$666	($7,987)	$25,607	$324,512
2026	$25,607	$5,892	$741	($8,890)	$18,126	$321,514
2027	$18,126	$5,548	$819	($9,830)	$9,293	$317,232
2028	$9,293	$5,130	$0	($10,810)	$0	$312,558
2029	$0	$4,688	$0	($11,831)	$0	$317,246

The Retirement Assets Portfolio Data Table displays a yearly summary of the impact on the portfolio.

- The red lines indicate that the portfolio is depleted and there is an income deficit.
- Click on the Chart tab in the upper left corner to display the Retirement Assets Portfolio Graph.

4 Asset Types

There are five basic asset types for any asset you enter. You may select an asset type when you enter an new asset, or you may change an asset type, according to the following rules and restrictions:

1. A non-product asset type (Portfolio or Estate) may be changed to any other asset type freely. If changed to a product asset type, the existing asset information will be transferred to the asset detail screen.

2. A product asset type (Life Insurance, Annuity, or IRA) may be changed to a non-product asset. If you do this, all detailed information, e.g. premiums, additional income, etc. will be deleted and the product will be converted to a simple portfolio asset.

3. A product asset may NOT be changed to a different product asset, e.g. Annuity to Life Insurance. If you wish to transfer those assets to a different product type, you must first change it to a portfolio asset and then change it again to a product asset.

Non-Product Assets

- Portfolio - This is the default asset type. Funds allocated as portfolio are used to pay expenses as needed, until depleted. Funds are depleted in the following order: (a) Non-qualified growth, (b) Non-qualified base, (c) Qualified growth, (d) Qualified base, (e) Tax-free growth, (f) Tax-free base.

© 2015 RetireworX, LLC

- Estate - This asset's base and growth (if any) are NEVER touched to pay monthly expenses. It remains as an estate asset to be left to heirs. It shows up as part of the Green asset line on the portfolio graph.

Product Assets

- Life Insurance - When you select this as an asset, the system displays a Life Insurance Asset detail screen, where you enter all of the information from your life insurance exhibit. If an annual income is specified, then this asset's base and growth are not touched to pay monthly expenses - it simply generates additional income for life.

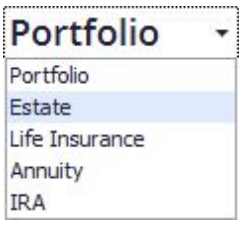
- Annuity - When you select this as an asset, the system displays an Annuity Asset detail screen, where you enter all of the information regarding the annuity. If an yearly lifetime income is specified (or the "annuitized asset" box is checked, then this asset's base and growth are not touched to pay monthly expenses - it simply generates additional income for life.

- IRA - When you select this as an asset, the system displays an IRA Asset detail screen, where you enter all of the information about the individual retirement account. Except for the fact that there are required minimum withdrawals for an IRA, this asset is treated as a simple portfolio asset in all other respects.

4.1 Portfolio

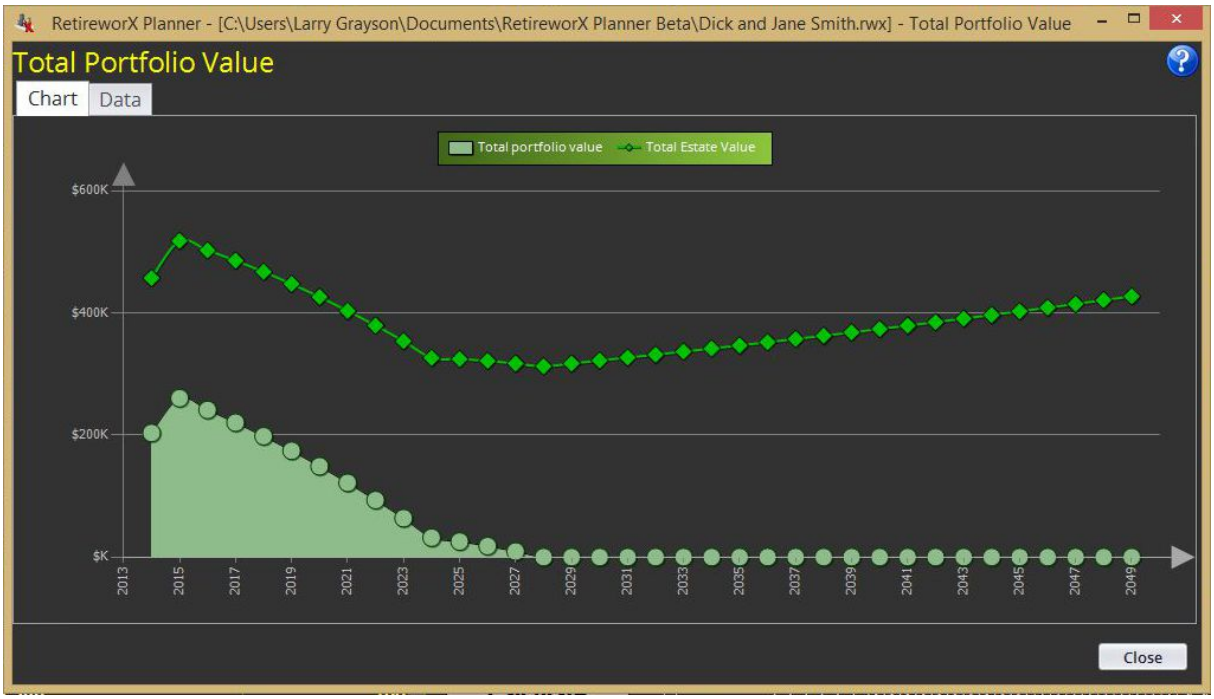
Portfolio is the ***default*** asset type. Portfolio assets are treated as liquid assets and used to pay monthly expenses.

4.2 Estate

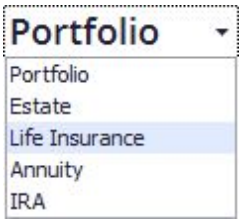


Estate assets are protected assets, e.g. not used for covering monthly expenses. They are included as part of the overall estate value. The estate value is represented by a green line on the Asset Portfolio Graph.

© 2015 RetireworX, LLC

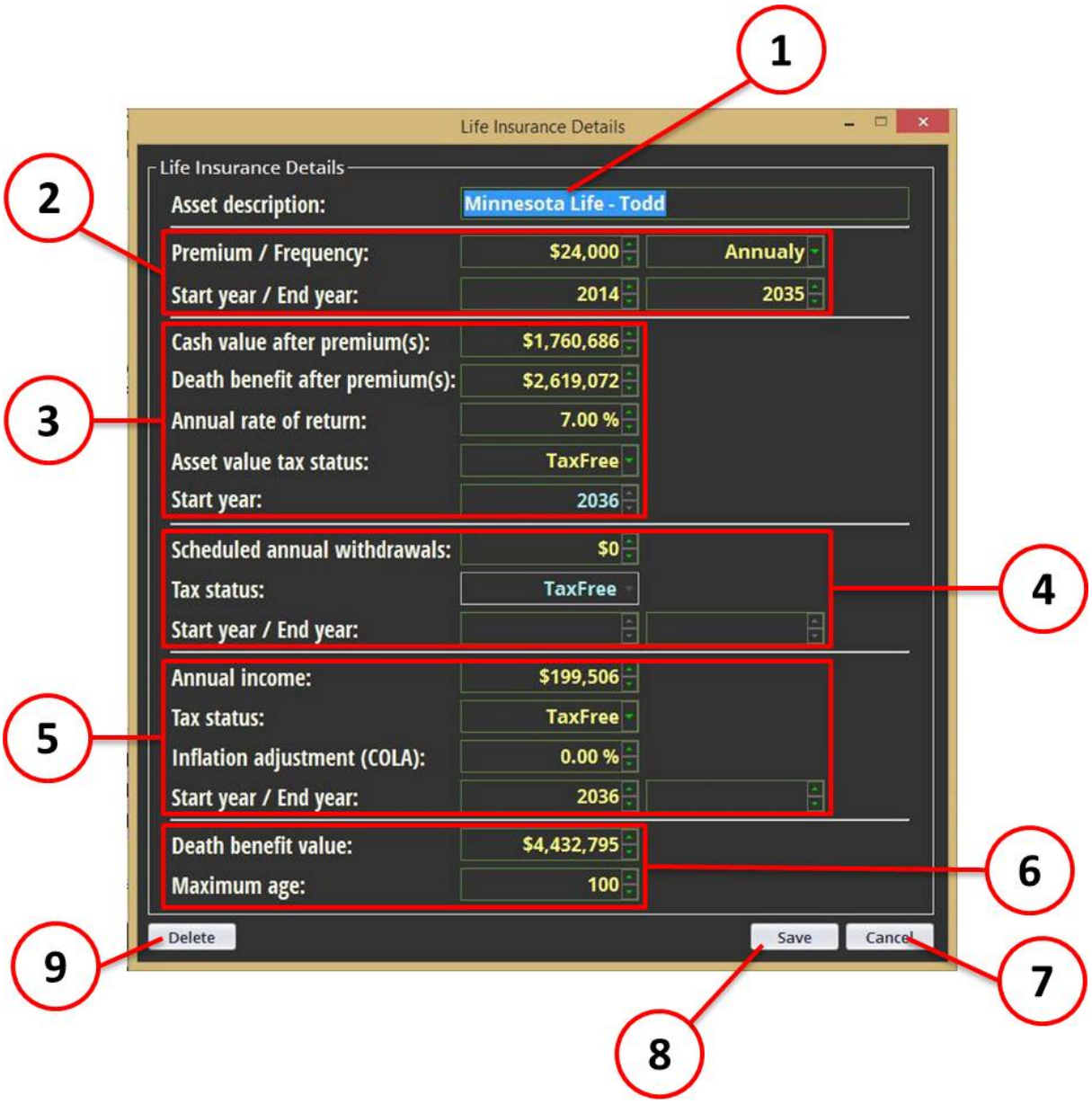


4.3 Life Insurance



When you select Life Insurance as an asset type, you will see the Life Insurance detail screen, where you enter the data as shown in your product illustration.

© 2015 RetireworX, LLC



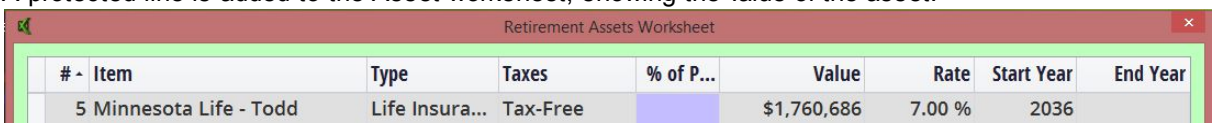
1. The asset's description is transferred here. You may change it on this screen.
2. This area is where you enter the premium information, e.g. the amount, the frequency, and the start and end years.
3. This area is where you enter the values associated with the Life Insurance policy at the time the premiums have been fully paid.
4. If there are any scheduled early withdrawals, enter them here.
5. If the policy generates lifetime income, enter those values here. In most cases, you will not enter an end date.
6. Enter the death benefit at the maximum age. Note that this age relates to the youngest person in the plan.
7. If you decide to cancel the changes, click the Cancel button.
8. Click the Save button to apply all changes.
9. Clicking the Delete button will delete the Life Insurance asset and any line items associated with this asset on all worksheets. Note that once you save a Life Insurance asset, this is the only way to

© 2015 RetireworX, LLC

delete it.

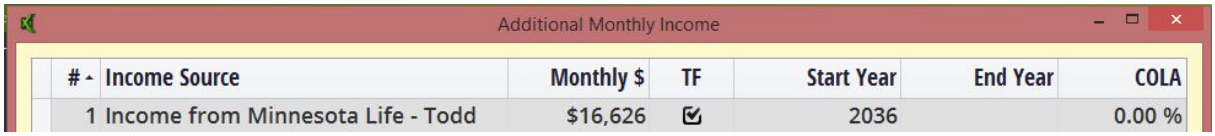
Once you save the Life Insurance information, the program will add appropriate line items to the Asset, Monthly Expense, and Additional Income worksheets, as needed. Note that you cannot change these items on the worksheet. To change any of the values, double-click on the line item from any worksheet, and the system will display the Life Insurance detail screen again, where you can edit the information.

A protected line is added to the Asset worksheet, showing the value of the asset.



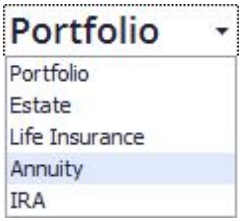
A protected line is added to the Monthly Expense worksheet, showing the amount and duration of the premiums, as monthly payments.

If the policy generates lifetime income, a protected line item is added to the Additional Income worksheet. *Note: Early scheduled withdrawals, if entered, will show up as a separate Additional Income worksheet item.*



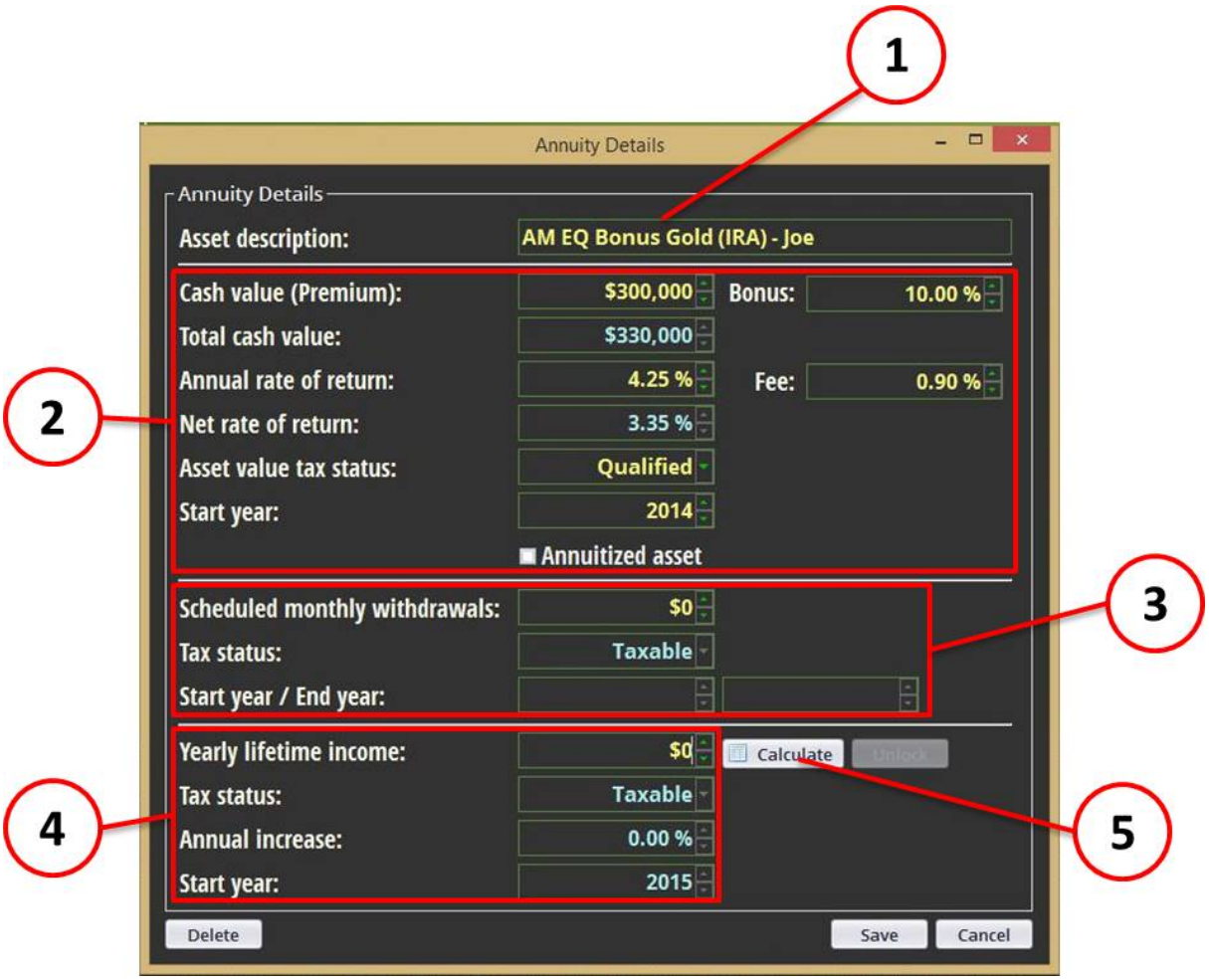
Note: If the policy does not generate lifetime income, then the Life Insurance asset will be treated as an available asset for payment of monthly expenses from the asset value; otherwise it will only generate additional income.

4.4 Annuity



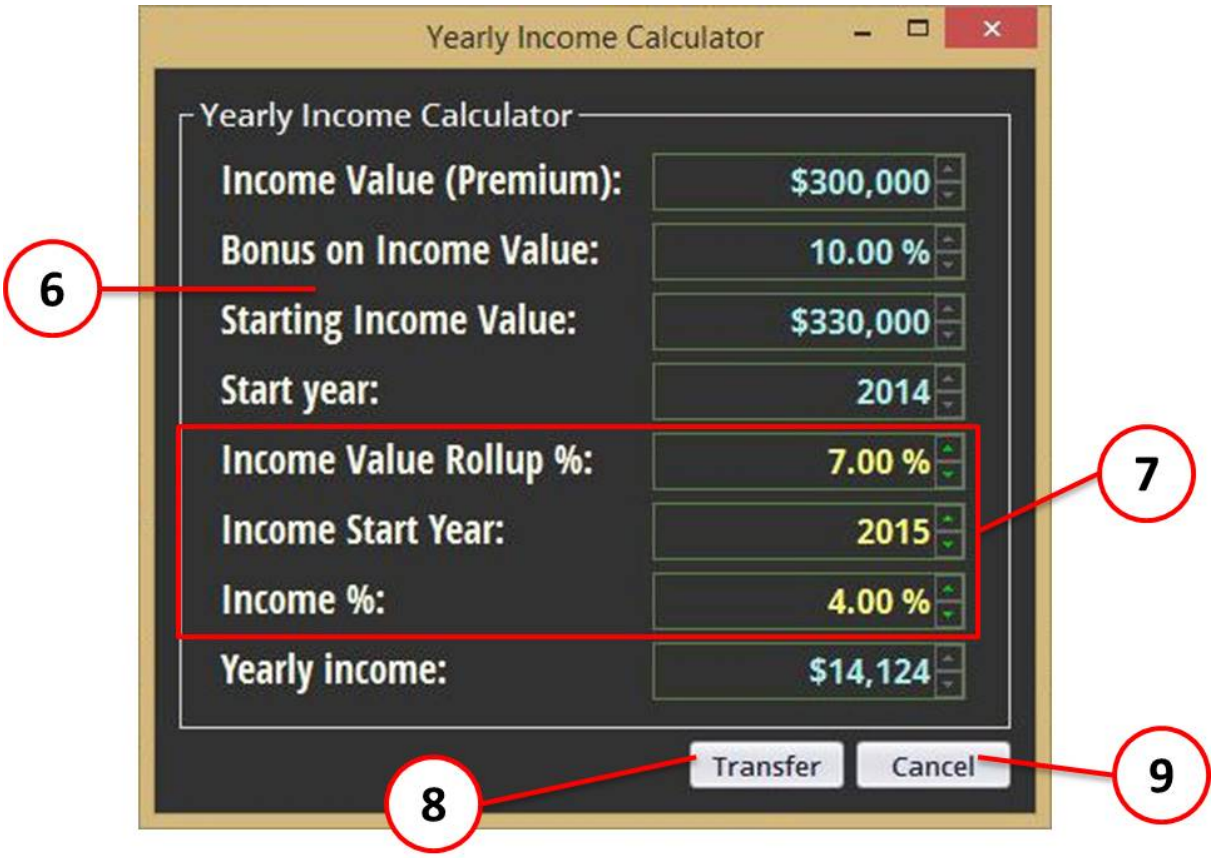
When you select Annuity as an asset type, you will see the Annuity detail screen, where you enter the data as shown in your product illustration.

© 2015 RetireworX, LLC



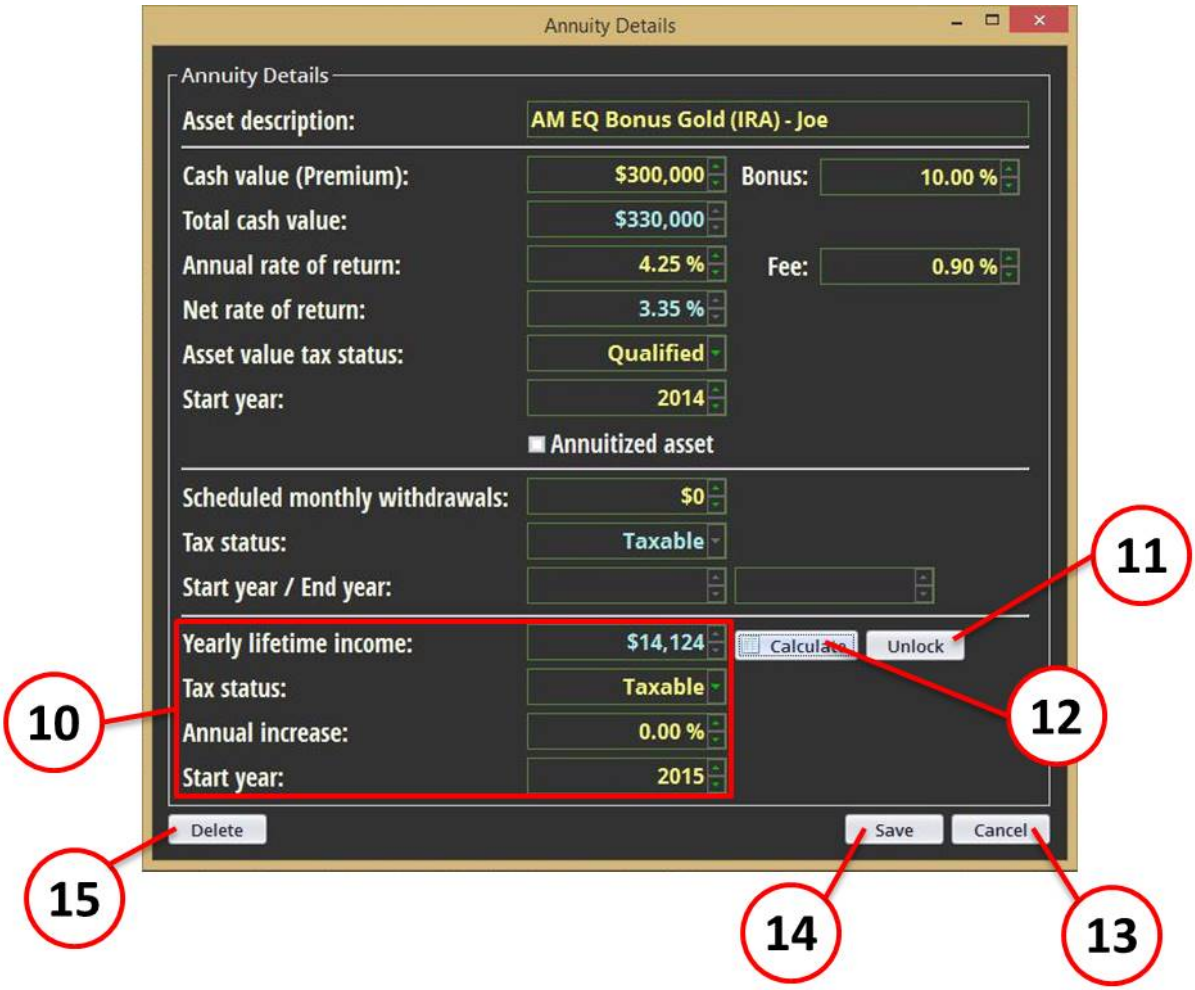
1. The asset's description is transferred here. You may change it on this screen.
2. This area is where you enter the premium information, including any bonuses or fees.
3. If there are any scheduled early withdrawals, enter them here.
4. If the policy generates lifetime income, enter those values here.
5. If you would like to calculate the yearly lifetime income, press the Calculate button. The yearly lifetime income calculator will be displayed (see below)

© 2015 RetireworX, LLC



6. This data is transferred from the Annuity detail screen,
7. Enter the roll-up %, the income start year and the income % from the annuity product illustration.
8. Click the Transfer button to transfer the amount to the Annuity detail screen.
9. If you wish to cancel the changes, press the Cancel button.

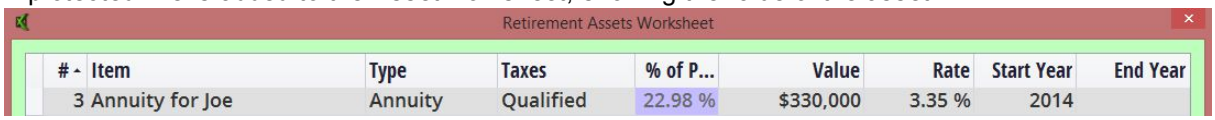
© 2015 RetireworX, LLC



10. The information from the lifetime annuity calculator is transferred here.
11. You can unlock the income amount to enter it manually by clicking the Unlock button.
12. You can go back and re-use the income calculator by clicking the Calculate button.
13. If you decide to cancel the changes, click the Cancel button.
14. Click the Save button to apply all changes.
15. Clicking the Delete button will delete the Annuity asset and any line items associated with this asset on all worksheets. Note that once you save an Annuity asset, this is the only way to delete it.

Once you save the Annuity information, the program will add appropriate line items to the Asset and Additional Income worksheets, as needed. Note that you cannot change these items on the worksheet. To change any of the values, double-click on the line item from any worksheet, and the system will display the Annuity detail screen again, where you can edit the information.

A protected line is added to the Asset worksheet, showing the value of the asset.

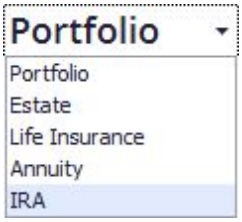


If the policy generates lifetime income, a protected line item is added to the Additional Income worksheet. *Note: Early scheduled withdrawals, if entered, will show up as a separate Additional Income worksheet item.*

© 2015 RetireworX, LLC

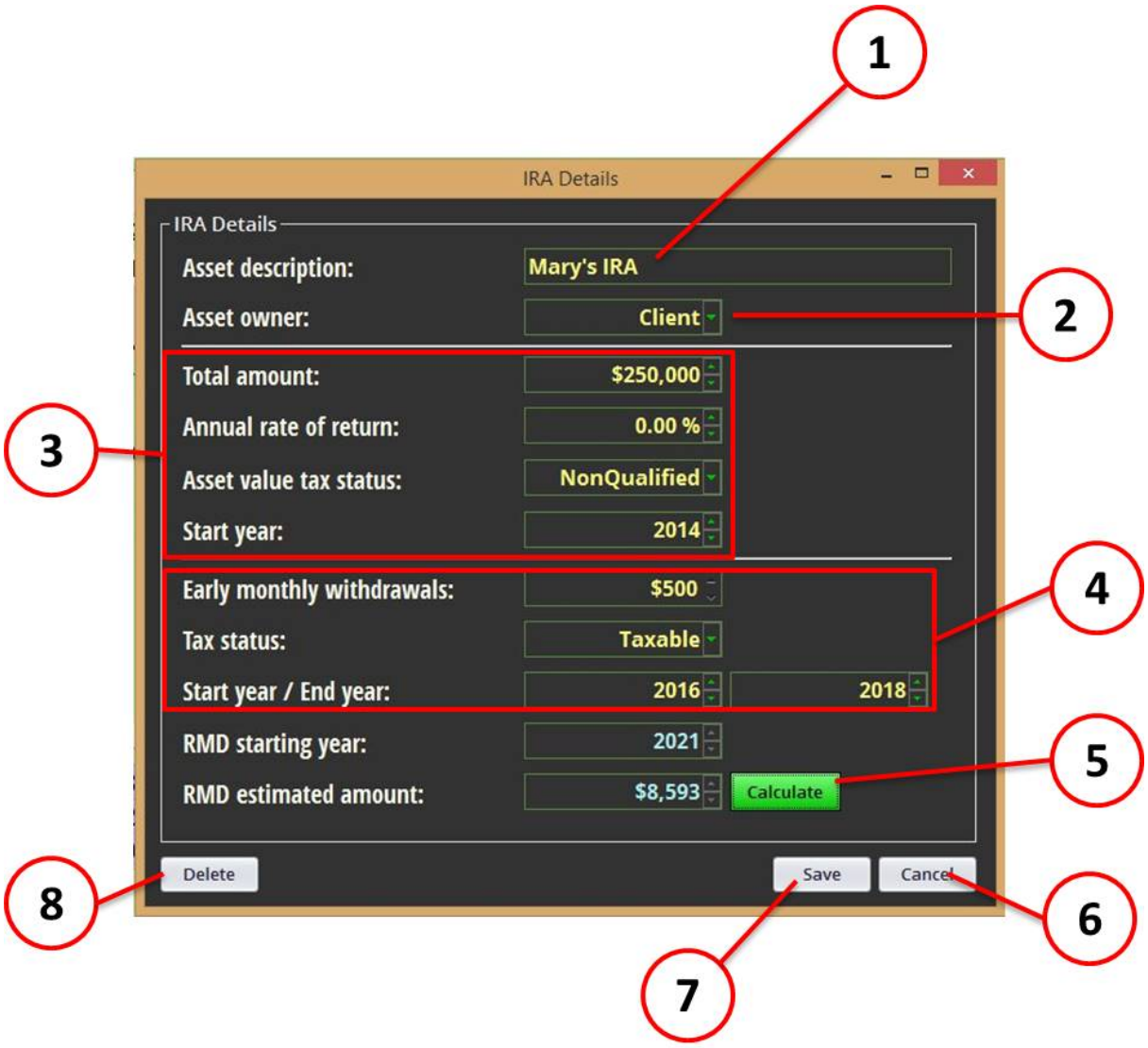
Note: If the Annuity does not generate lifetime income, then the Annuity asset will be treated as an available asset for payment of monthly expenses from the asset value; otherwise it will only generate additional income.

4.5 IRA



When you select IRA as an asset type, you will see the IRA detail screen, where you enter the data as shown in your product illustration.

© 2015 RetireworX, LLC

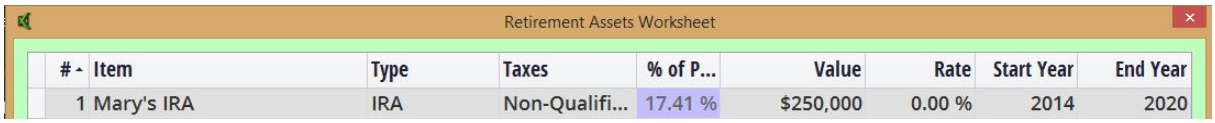


1. The asset's description is transferred here. You may change it on this screen.
2. Select if the IRA is associated with the Client or Spouse. This will determine the age for Required Minimum Distribution.
3. This area is where you enter the IRA amount, rate or return, and start year.
4. If there are any scheduled early withdrawals, enter them here.
5. Click the Calculate button to compute the Required Minimum Distribution at age 70-1/2.
6. If you decide to cancel the changes, click the Cancel button.
7. Click the Save button to apply all changes.
8. Clicking the Delete button will delete the IRA asset and any line items associated with this asset on all worksheets. Note that once you save an IRA asset, this is the only way to delete it.

Once you save the IRA, the program will add appropriate line items to the Asset and Additional Income worksheets, as needed. Note that you cannot change these items on the worksheet. To change any of the values, double-click on the line item from any worksheet, and the system will display the Annuity detail screen again, where you can edit the information.

A protected line is added to the Asset worksheet, showing the value of the asset.

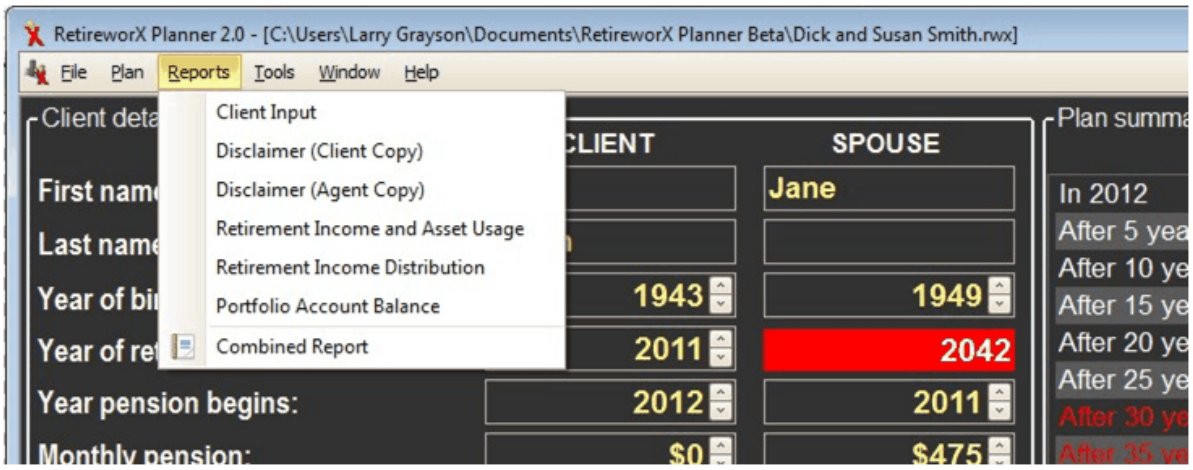
© 2015 RetireworX, LLC



If the IRA has early scheduled withdrawals,they will show up as a separate Additional Income worksheet item.

Note: The IRA asset will be treated as an available asset for payment of monthly expenses from the asset value. It will automatically withdraw Required Minimum Distribution at age 70-1/2, which will be added to the income stream.

5 Client Reports



Any reports are available through the drop-down box from the Reports menu. Each report may be printed separately, or a combined report may be printed.

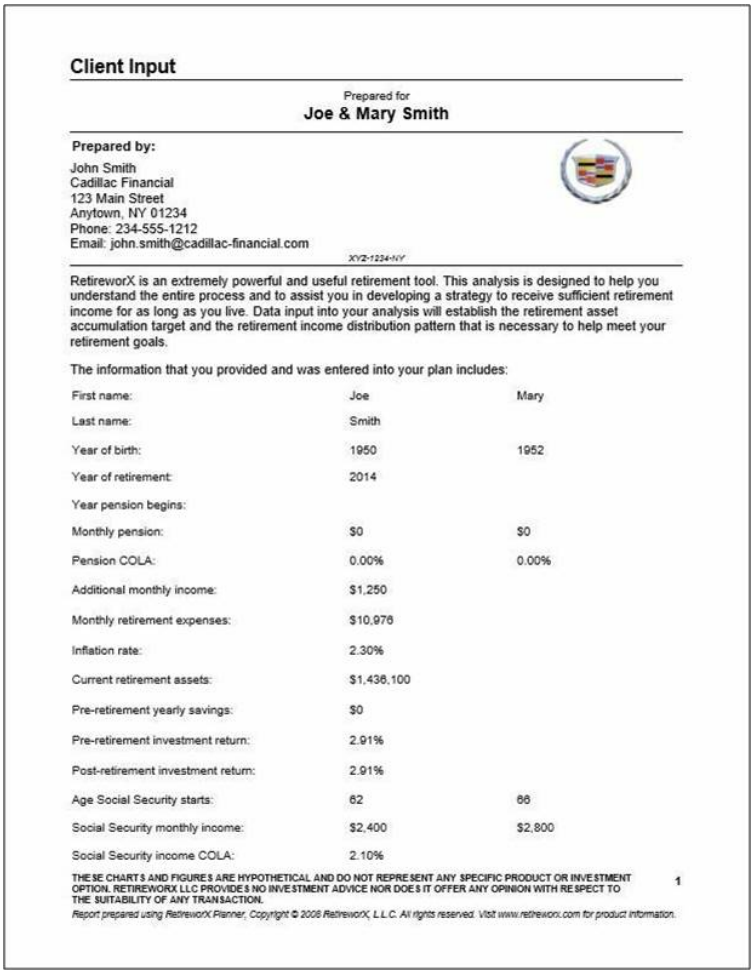
Topics in this section

1. Client Input
2. Disclaimers
3. Retirement Income and Asset Usage
4. Retirement Income Distribution
5. Portfolio Account Balance
6. Combined Report

© 2015 RetireworX, LLC

5.1 Client Input (Report)

Client Input consists of 4 reports with all of the client's inputs from the dashboard and all three worksheets shown in the plan.



Client Input

Prepared for
Joe & Mary Smith

Prepared by:

John Smith
Cadillac Financial
123 Main Street
Anytown, NY 01234
Phone: 234-555-1212
Email: john.smith@cadillac-financial.com

XYZ-1234-NY

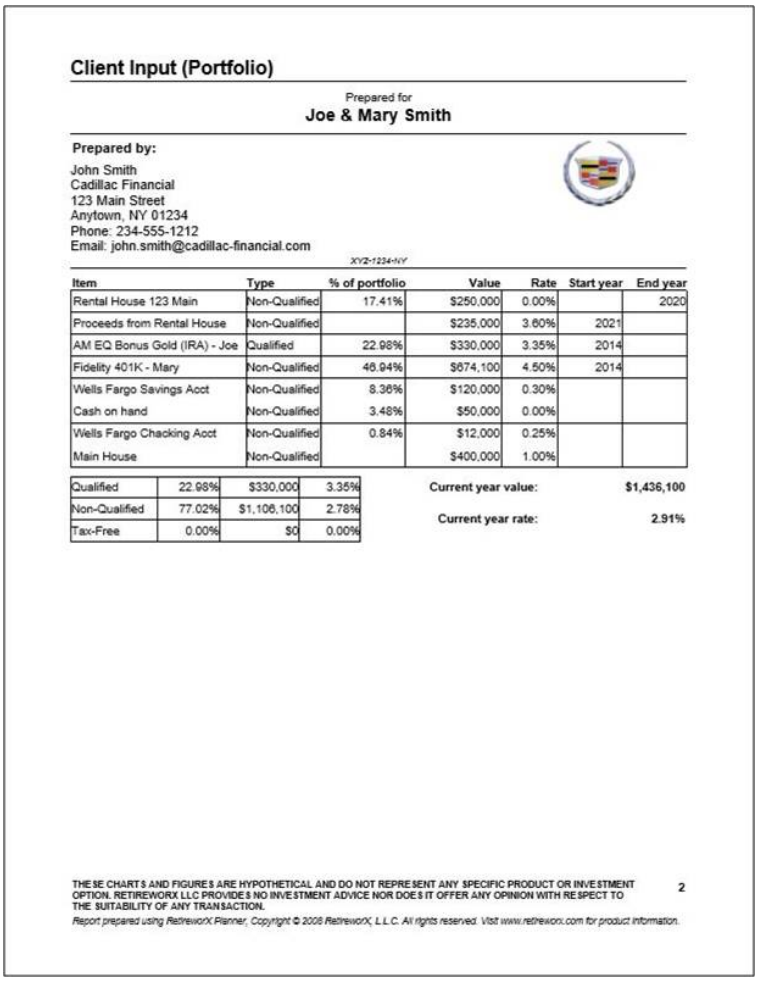
RetireworX is an extremely powerful and useful retirement tool. This analysis is designed to help you understand the entire process and to assist you in developing a strategy to receive sufficient retirement income for as long as you live. Data input into your analysis will establish the retirement asset accumulation target and the retirement income distribution pattern that is necessary to help meet your retirement goals.

The information that you provided and was entered into your plan includes:

First name:	Joe	Mary
Last name:	Smith	
Year of birth:	1950	1952
Year of retirement:	2014	
Year pension begins:		
Monthly pension:	$0	$0
Pension COLA:	0.00%	0.00%
Additional monthly income:	$1,250	
Monthly retirement expenses:	$10,976	
Inflation rate:	2.30%	
Current retirement assets:	$1,436,100	
Pre-retirement yearly savings:	$0	
Pre-retirement investment return:	2.91%	
Post-retirement investment return:	2.91%	
Age Social Security starts:	62	66
Social Security monthly income:	$2,400	$2,800
Social Security income COLA:	2.10%	

THESE CHARTS AND FIGURES ARE HYPOTHETICAL AND DO NOT REPRESENT ANY SPECIFIC PRODUCT OR INVESTMENT OPTION. RETIREWORX LLC PROVIDES NO INVESTMENT ADVICE NOR DOES IT OFFER ANY OPINION WITH RESPECT TO THE SUITABILITY OF ANY TRANSACTION. 1

Report prepared using RetireworX Planner, Copyright © 2008 RetireworX, L.L.C. All rights reserved. Visit www.retireworx.com for product information.



Client Input (Portfolio)

Prepared for
Joe & Mary Smith

Prepared by:

John Smith
Cadillac Financial
123 Main Street
Anytown, NY 01234
Phone: 234-555-1212
Email: john.smith@cadillac-financial.com

XYZ-1234-NY

Item	Type	% of portfolio	Value	Rate	Start year	End year
Rental House 123 Main	Non-Qualified	17.41%	$250,000	0.00%		2020
Proceeds from Rental House	Non-Qualified		$235,000	3.60%	2021	
AM EQ Bonus Gold (IRA) - Joe	Qualified	22.98%	$330,000	3.35%	2014	
Fidelity 401K - Mary	Non-Qualified	46.94%	$674,100	4.50%	2014	
Wells Fargo Savings Acct	Non-Qualified	8.36%	$120,000	0.30%		
Cash on hand	Non-Qualified	3.48%	$50,000	0.00%		
Wells Fargo Checking Acct	Non-Qualified	0.84%	$12,000	0.25%		
Main House	Non-Qualified		$400,000	1.00%		

Qualified	22.98%	$330,000	3.35%
Non-Qualified	77.02%	$1,106,100	2.78%
Tax-Free	0.00%	$0	0.00%

Current year value: **$1,436,100**

Current year rate: **2.91%**

THESE CHARTS AND FIGURES ARE HYPOTHETICAL AND DO NOT REPRESENT ANY SPECIFIC PRODUCT OR INVESTMENT OPTION. RETIREWORX LLC PROVIDES NO INVESTMENT ADVICE NOR DOES IT OFFER ANY OPINION WITH RESPECT TO THE SUITABILITY OF ANY TRANSACTION. 2

Report prepared using RetireworX Planner, Copyright © 2008 RetireworX, L.L.C. All rights reserved. Visit www.retirework.com for product information.

Client Input (Monthly Expense)

Prepared for
Joe & Mary Smith

Prepared by:

John Smith
Cadillac Financial
123 Main Street
Anytown, NY 01234
Phone: 234-555-1212
Email: john.smith@cadillac-financial.com

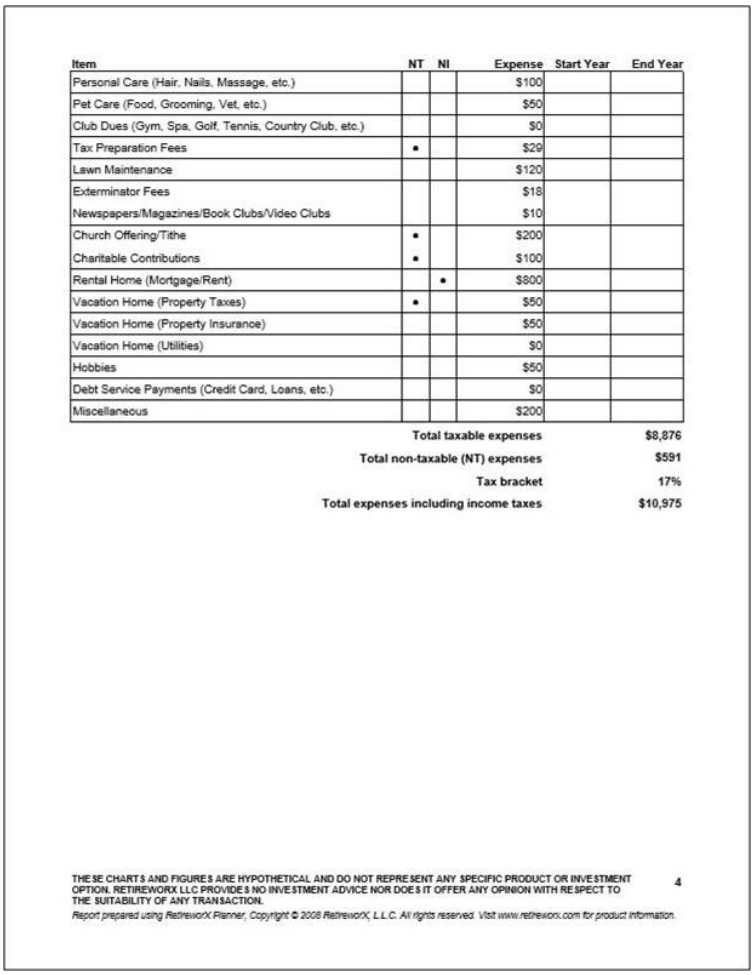
XYZ-1234-NY

Item	NT	NI	Expense	Start Year	End Year
Mortgage/Rent		•	$2,000		2020
Property Taxes	•		$200		
Property Insurance			$150		
Homeowner Association Dues			$60		
Home/Personal Security Fees			$8		
Food			$500		
Entertainment			$1,000		
Vacations			$500		
Clothes			$50		
Gifts			$200		
Water			$75		
Electric			$150		
Gas (Home)			$100		
Phone/Cable/Internet			$140		
Cellular Phones			$90		
Garbage/Waste Disposal			$15		
Home Repairs/Maintenance			$200		
Automobile Payment			$180		
Automobile Insurance			$85		
Automobile Tags	•		$12		
Gas (Automobile)			$100		
Automobile Maintenance			$25		
Health Insurance			$900		
Life Insurance			$0		
Long Term Care Insurance			$500		
Doctor Visit Co-Pays			$300		
Medical Supplies/Prescriptions			$150		

THESE CHARTS AND FIGURES ARE HYPOTHETICAL AND DO NOT REPRESENT ANY SPECIFIC PRODUCT OR INVESTMENT OPTION. RETIREWORX LLC PROVIDES NO INVESTMENT ADVICE NOR DOES IT OFFER ANY OPINION WITH RESPECT TO THE SUITABILITY OF ANY TRANSACTION.

Report prepared using RetireworX Planner, Copyright © 2006 RetireworX, L.L.C. All rights reserved. Visit www.retirework.com for product information.

© 2015 RetireworX, LLC



Item	NT	NI	Expense	Start Year	End Year
Personal Care (Hair, Nails, Massage, etc.)			$100		
Pet Care (Food, Grooming, Vet, etc.)			$50		
Club Dues (Gym, Spa, Golf, Tennis, Country Club, etc.)			$0		
Tax Preparation Fees	•		$29		
Lawn Maintenance			$120		
Exterminator Fees			$18		
Newspapers/Magazines/Book Clubs/Video Clubs			$10		
Church Offering/Tithe	•		$200		
Charitable Contributions	•		$100		
Rental Home (Mortgage/Rent)		•	$800		
Vacation Home (Property Taxes)	•		$50		
Vacation Home (Property Insurance)			$50		
Vacation Home (Utilities)			$0		
Hobbies			$50		
Debt Service Payments (Credit Card, Loans, etc.)			$0		
Miscellaneous			$200		

Total taxable expenses **$8,876**

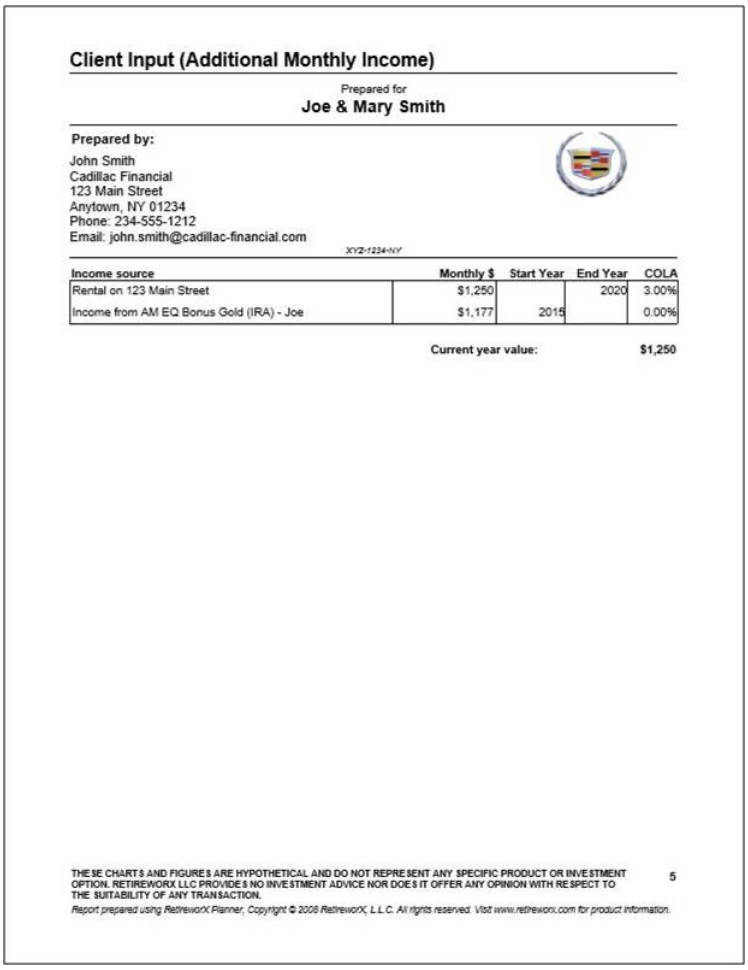
Total non-taxable (NT) expenses **$591**

Tax bracket **17%**

Total expenses including income taxes **$10,975**

THESE CHARTS AND FIGURES ARE HYPOTHETICAL AND DO NOT REPRESENT ANY SPECIFIC PRODUCT OR INVESTMENT OPTION. RETIREWORX LLC PROVIDES NO INVESTMENT ADVICE NOR DOES IT OFFER ANY OPINION WITH RESPECT TO THE SUITABILITY OF ANY TRANSACTION. 4

Report prepared using RetireworX Planner, Copyright © 2008 RetireworX, L.L.C. All rights reserved. Visit www.retirewor.com for product information.



Client Input (Additional Monthly Income)

Prepared for
Joe & Mary Smith

Prepared by:

John Smith
Cadillac Financial
123 Main Street
Anytown, NY 01234
Phone: 234-555-1212
Email: john.smith@cadillac-financial.com

XYZ-1234-NY

Income source	Monthly $	Start Year	End Year	COLA
Rental on 123 Main Street	$1,250		2020	3.00%
Income from AM EQ Bonus Gold (IRA) - Joe	$1,177	2015		0.00%

Current year value: $1,250

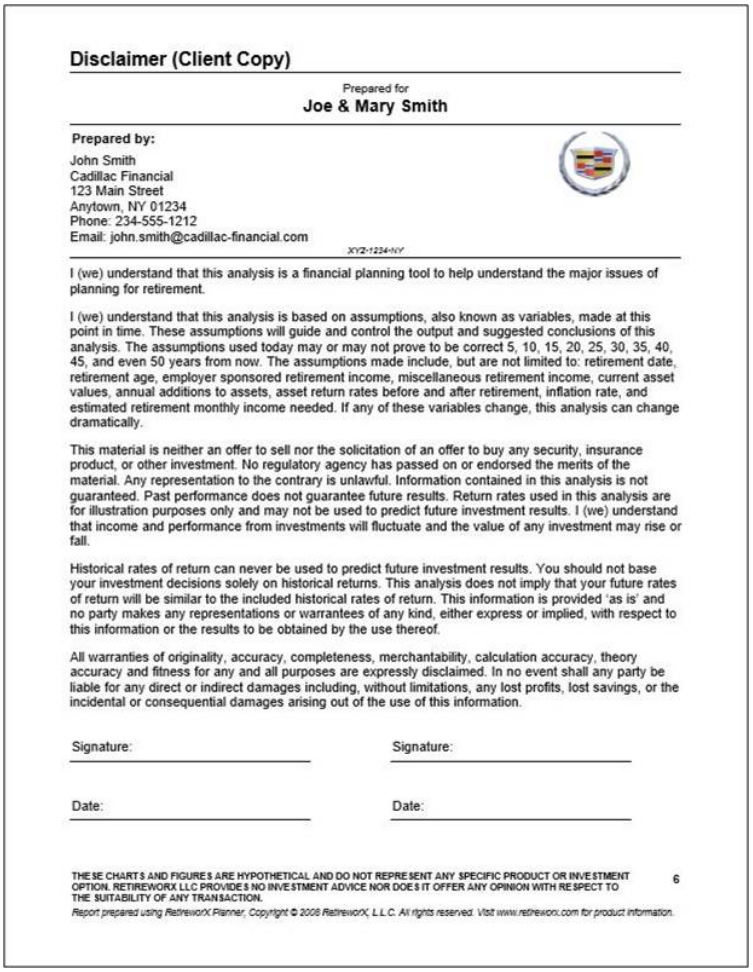
THESE CHARTS AND FIGURES ARE HYPOTHETICAL AND DO NOT REPRESENT ANY SPECIFIC PRODUCT OR INVESTMENT OPTION. RETIREWORX LLC PROVIDES NO INVESTMENT ADVICE NOR DOES IT OFFER ANY OPINION WITH RESPECT TO THE SUITABILITY OF ANY TRANSACTION. 5

Report prepared using RetireworX Planner, Copyright © 2008 RetireworX, L.L.C. All rights reserved. Visit www.retirewox.com for product information.

5.2 Disclaimers (Report)

The disclaimer reports display a statement with space for signature of both advisor and client to be included with any reports given to the client. There is both a copy for the client as well as the agent.

© 2015 RetireworX, LLC



Disclaimer (Client Copy)

Prepared for
Joe & Mary Smith

Prepared by:

John Smith
Cadillac Financial
123 Main Street
Anytown, NY 01234
Phone: 234-555-1212
Email: john.smith@cadillac-financial.com

XYZ-1234-NY

I (we) understand that this analysis is a financial planning tool to help understand the major issues of planning for retirement.

I (we) understand that this analysis is based on assumptions, also known as variables, made at this point in time. These assumptions will guide and control the output and suggested conclusions of this analysis. The assumptions used today may or may not prove to be correct 5, 10, 15, 20, 25, 30, 35, 40, 45, and even 50 years from now. The assumptions made include, but are not limited to: retirement date, retirement age, employer sponsored retirement income, miscellaneous retirement income, current asset values, annual additions to assets, asset return rates before and after retirement, inflation rate, and estimated retirement monthly income needed. If any of these variables change, this analysis can change dramatically.

This material is neither an offer to sell nor the solicitation of an offer to buy any security, insurance product, or other investment. No regulatory agency has passed on or endorsed the merits of the material. Any representation to the contrary is unlawful. Information contained in this analysis is not guaranteed. Past performance does not guarantee future results. Return rates used in this analysis are for illustration purposes only and may not be used to predict future investment results. I (we) understand that income and performance from investments will fluctuate and the value of any investment may rise or fall.

Historical rates of return can never be used to predict future investment results. You should not base your investment decisions solely on historical returns. This analysis does not imply that your future rates of return will be similar to the included historical rates of return. This information is provided 'as is' and no party makes any representations or warrantees of any kind, either express or implied, with respect to this information or the results to be obtained by the use thereof.

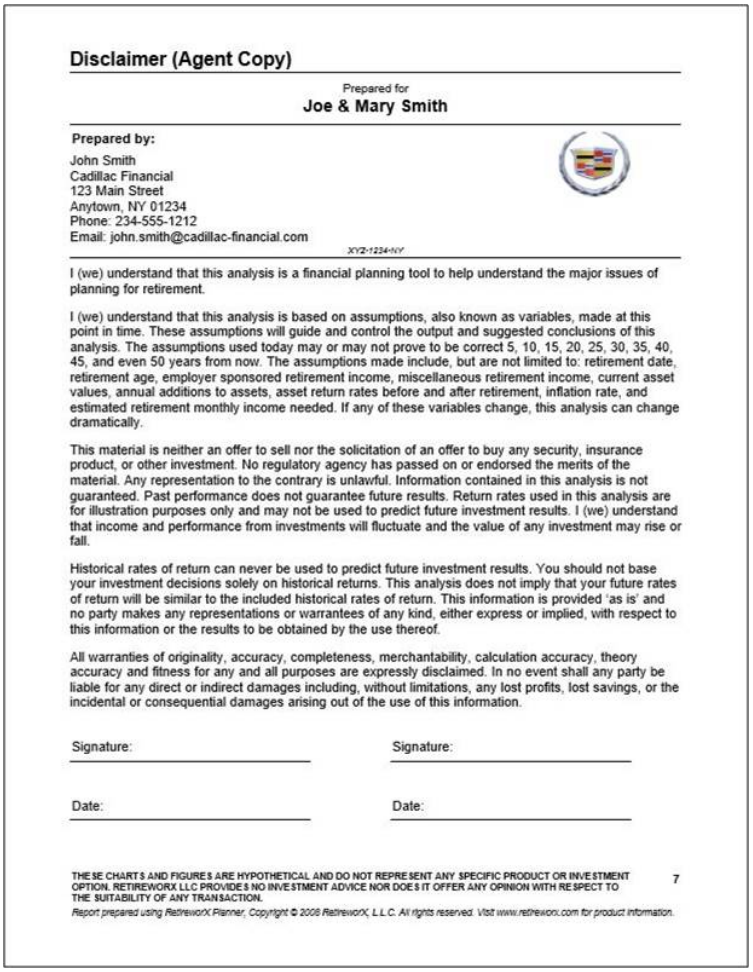
All warranties of originality, accuracy, completeness, merchantability, calculation accuracy, theory accuracy and fitness for any and all purposes are expressly disclaimed. In no event shall any party be liable for any direct or indirect damages including, without limitations, any lost profits, lost savings, or the incidental or consequential damages arising out of the use of this information.

Signature: _____ Signature: _____

Date: _____ Date: _____

THESE CHARTS AND FIGURES ARE HYPOTHETICAL AND DO NOT REPRESENT ANY SPECIFIC PRODUCT OR INVESTMENT OPTION. RETIREWORX LLC PROVIDES NO INVESTMENT ADVICE NOR DOES IT OFFER ANY OPINION WITH RESPECT TO THE SUITABILITY OF ANY TRANSACTION. 6

Report prepared using RetireworX Planner, Copyright © 2008 RetireworX, L.L.C. All rights reserved. Visit www.retirewox.com for product information.



Disclaimer (Agent Copy)

Prepared for
Joe & Mary Smith

Prepared by:

John Smith
Cadillac Financial
123 Main Street
Anytown, NY 01234
Phone: 234-555-1212
Email: john.smith@cadillac-financial.com

XYZ-1234-NY

I (we) understand that this analysis is a financial planning tool to help understand the major issues of planning for retirement.

I (we) understand that this analysis is based on assumptions, also known as variables, made at this point in time. These assumptions will guide and control the output and suggested conclusions of this analysis. The assumptions used today may or may not prove to be correct 5, 10, 15, 20, 25, 30, 35, 40, 45, and even 50 years from now. The assumptions made include, but are not limited to: retirement date, retirement age, employer sponsored retirement income, miscellaneous retirement income, current asset values, annual additions to assets, asset return rates before and after retirement, inflation rate, and estimated retirement monthly income needed. If any of these variables change, this analysis can change dramatically.

This material is neither an offer to sell nor the solicitation of an offer to buy any security, insurance product, or other investment. No regulatory agency has passed on or endorsed the merits of the material. Any representation to the contrary is unlawful. Information contained in this analysis is not guaranteed. Past performance does not guarantee future results. Return rates used in this analysis are for illustration purposes only and may not be used to predict future investment results. I (we) understand that income and performance from investments will fluctuate and the value of any investment may rise or fall.

Historical rates of return can never be used to predict future investment results. You should not base your investment decisions solely on historical returns. This analysis does not imply that your future rates of return will be similar to the included historical rates of return. This information is provided 'as is' and no party makes any representations or warrantees of any kind, either express or implied, with respect to this information or the results to be obtained by the use thereof.

All warranties of originality, accuracy, completeness, merchantability, calculation accuracy, theory accuracy and fitness for any and all purposes are expressly disclaimed. In no event shall any party be liable for any direct or indirect damages including, without limitations, any lost profits, lost savings, or the incidental or consequential damages arising out of the use of this information.

Signature: _____ Signature: _____

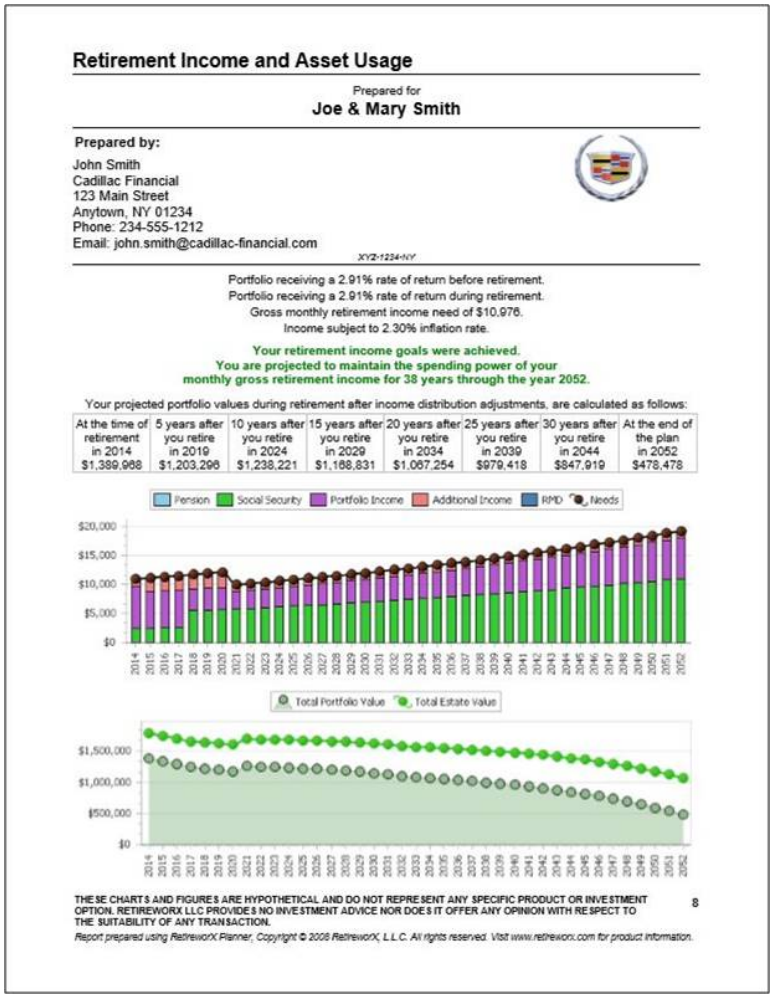
Date: _____ Date: _____

THESE CHARTS AND FIGURES ARE HYPOTHETICAL AND DO NOT REPRESENT ANY SPECIFIC PRODUCT OR INVESTMENT OPTION. RETIREWORX LLC PROVIDES NO INVESTMENT ADVICE NOR DOES IT OFFER ANY OPINION WITH RESPECT TO THE SUITABILITY OF ANY TRANSACTION. 7

Report prepared using RetireworX Planner, Copyright © 2008 RetireworX, L.L.C. All rights reserved. Visit www.retirewox.com for product information.

5.3 Retirement Income and Asset Usage (Report)

Retirement Income and Asset Usage displays a the plan summary in 5-year increments plus the two graphs.



Retirement Income and Asset Usage

Prepared for
Joe & Mary Smith

Prepared by:
John Smith
Cadillac Financial
123 Main Street
Anytown, NY 01234
Phone: 234-555-1212
Email: john.smith@cadillac-financial.com

XYZ-1234-NY

Portfolio receiving a 2.91% rate of return before retirement.
Portfolio receiving a 2.91% rate of return during retirement.
Gross monthly retirement income need of $10,976.
Income subject to 2.30% inflation rate.

Your retirement income goals were achieved.
You are projected to maintain the spending power of your monthly gross retirement income for 38 years through the year 2052.

Your projected portfolio values during retirement after income distribution adjustments, are calculated as follows:

At the time of retirement in 2014	5 years after you retire in 2019	10 years after you retire in 2024	15 years after you retire in 2029	20 years after you retire in 2034	25 years after you retire in 2039	30 years after you retire in 2044	At the end of the plan in 2052
$1,389,998	$1,203,296	$1,238,221	$1,168,831	$1,067,254	$979,418	$847,919	$478,478

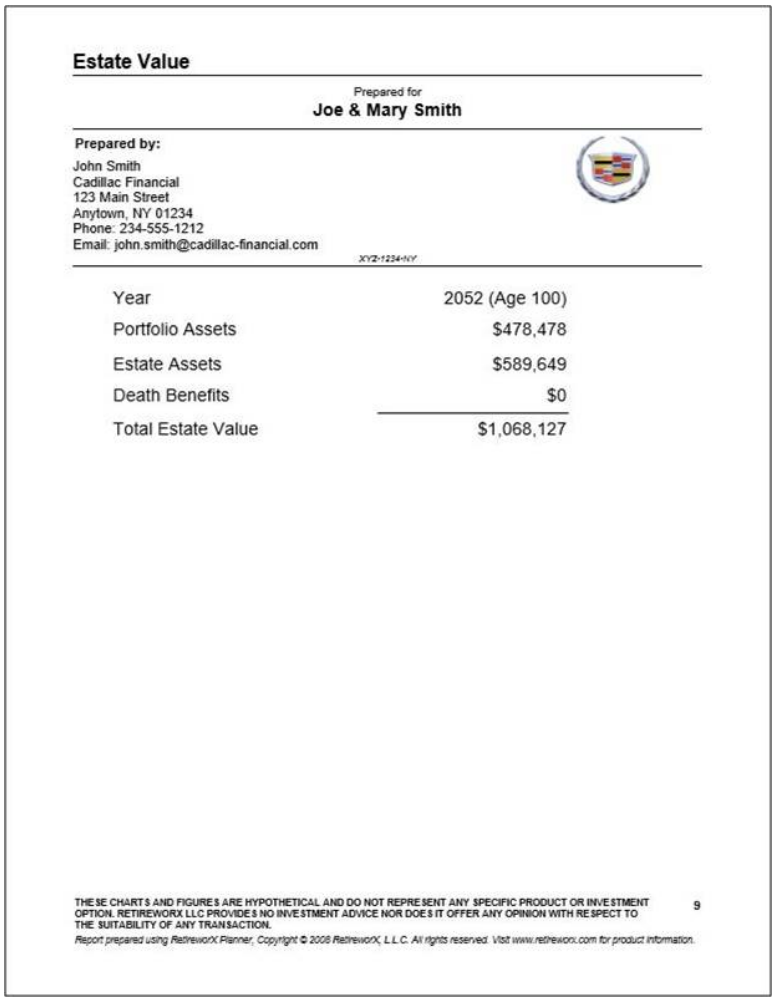
THESE CHARTS AND FIGURES ARE HYPOTHETICAL AND DO NOT REPRESENT ANY SPECIFIC PRODUCT OR INVESTMENT OPTION. RETIREWORX LLC PROVIDES NO INVESTMENT ADVICE NOR DOES IT OFFER ANY OPINION WITH RESPECT TO THE SUITABILITY OF ANY TRANSACTION. 8

Report prepared using RetireworX Planner, Copyright © 2008 RetireworX, L.L.C. All rights reserved. Visit www.retireworx.com for product information.

5.4 Estate Value (Report)

The Estate Value report shows the value of the estate at the maximum age.

© 2015 RetireworX, LLC



Estate Value

Prepared for
Joe & Mary Smith

Prepared by:
John Smith
Cadillac Financial
123 Main Street
Anytown, NY 01234
Phone: 234-555-1212
Email: john.smith@cadillac-financial.com

XYZ-1234-NY

Year	2052 (Age 100)
Portfolio Assets	$478,478
Estate Assets	$589,649
Death Benefits	$0
Total Estate Value	$1,068,127

THESE CHARTS AND FIGURES ARE HYPOTHETICAL AND DO NOT REPRESENT ANY SPECIFIC PRODUCT OR INVESTMENT OPTION. RETIREWORX LLC PROVIDES NO INVESTMENT ADVICE NOR DOES IT OFFER ANY OPINION WITH RESPECT TO THE SUITABILITY OF ANY TRANSACTION. 9

Report prepared using RetireworX Planner, Copyright © 2008 RetireworX, L.L.C. All rights reserved. Visit www.retirewor.com for product information.

5.5 Retirement Income Distribution (Report)

Retirement Income Distribution displays a year-by-year table of data pertaining to the client's retirement income distribution that includes social security, pension, and draw on portfolio.

© 2015 RetireworX, LLC

Income Distribution

Prepared for
Joe & Mary Smith

Prepared by:

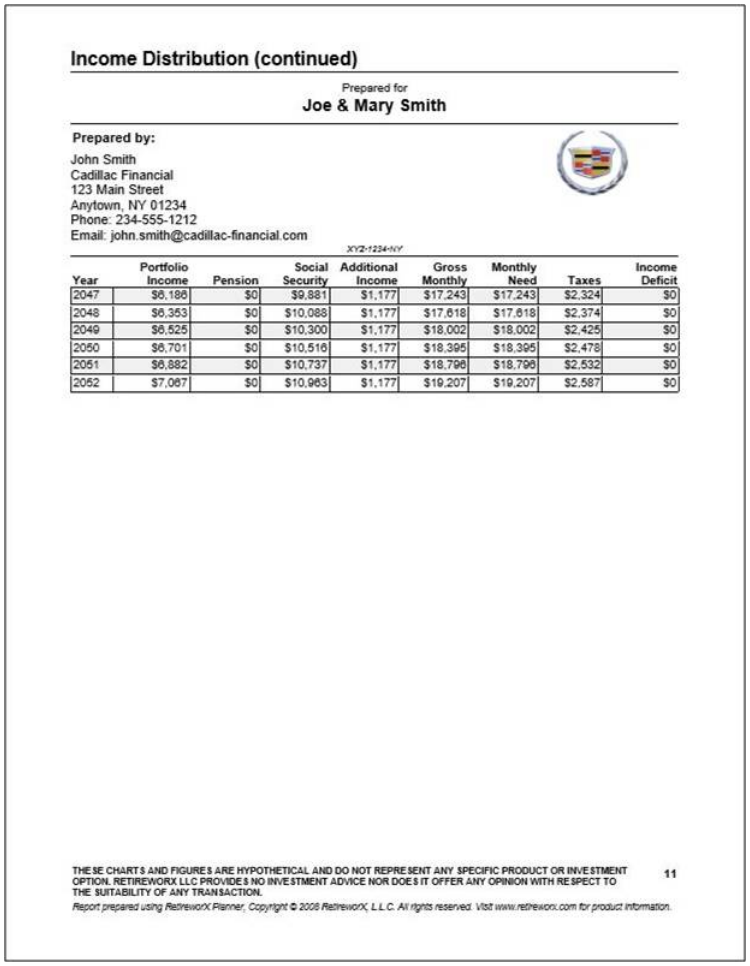
John Smith
Cadillac Financial
123 Main Street
Anytown, NY 01234
Phone: 234-555-1212
Email: john.smith@cadillac-financial.com

XYZ-1234-NY

Year	Portfolio Income	Pension	Social Security	Additional Income	Gross Monthly	Monthly Need	Taxes	Income Deficit
2014	$7,326	$0	$2,400	$1,250	$10,976	$10,976	$1,509	$0
2015	$6,238	$0	$2,450	$2,465	$11,153	$11,153	$1,533	$0
2016	$6,329	$0	$2,502	$2,503	$11,334	$11,334	$1,557	$0
2017	$6,422	$0	$2,554	$2,543	$11,520	$11,520	$1,582	$0
2018	$3,717	$0	$5,408	$2,584	$11,709	$11,709	$1,607	$0
2019	$3,755	$0	$5,522	$2,626	$11,903	$11,903	$1,633	$0
2020	$3,794	$0	$5,638	$2,670	$12,102	$12,102	$1,660	$0
2021	$3,032	$0	$5,756	$1,177	$9,965	$9,965	$1,347	$0
2022	$3,118	$0	$5,877	$1,177	$10,172	$10,172	$1,375	$0
2023	$3,207	$0	$6,000	$1,177	$10,385	$10,385	$1,403	$0
2024	$3,299	$0	$6,126	$1,177	$10,602	$10,602	$1,433	$0
2025	$3,392	$0	$6,255	$1,177	$10,824	$10,824	$1,462	$0
2026	$3,488	$0	$6,386	$1,177	$11,052	$11,052	$1,493	$0
2027	$3,587	$0	$6,520	$1,177	$11,284	$11,284	$1,524	$0
2028	$3,688	$0	$6,657	$1,177	$11,522	$11,522	$1,556	$0
2029	$3,792	$0	$6,797	$1,177	$11,766	$11,766	$1,589	$0
2030	$3,898	$0	$6,940	$1,177	$12,015	$12,015	$1,622	$0
2031	$4,007	$0	$7,086	$1,177	$12,270	$12,270	$1,656	$0
2032	$4,119	$0	$7,234	$1,177	$12,530	$12,530	$1,691	$0
2033	$4,234	$0	$7,386	$1,177	$12,797	$12,797	$1,727	$0
2034	$4,351	$0	$7,541	$1,177	$13,070	$13,070	$1,764	$0
2035	$4,472	$0	$7,700	$1,177	$13,349	$13,349	$1,801	$0
2036	$4,596	$0	$7,861	$1,177	$13,634	$13,634	$1,839	$0
2037	$4,723	$0	$8,027	$1,177	$13,926	$13,926	$1,879	$0
2038	$4,853	$0	$8,195	$1,177	$14,225	$14,225	$1,919	$0
2039	$4,987	$0	$8,367	$1,177	$14,531	$14,531	$1,960	$0
2040	$5,124	$0	$8,543	$1,177	$14,844	$14,844	$2,002	$0
2041	$5,264	$0	$8,722	$1,177	$15,163	$15,163	$2,045	$0
2042	$5,408	$0	$8,905	$1,177	$15,491	$15,491	$2,088	$0
2043	$5,556	$0	$9,093	$1,177	$15,825	$15,825	$2,133	$0
2044	$5,707	$0	$9,283	$1,177	$16,168	$16,168	$2,179	$0
2045	$5,863	$0	$9,478	$1,177	$16,518	$16,518	$2,226	$0
2046	$6,022	$0	$9,677	$1,177	$16,877	$16,877	$2,274	$0

THESE CHARTS AND FIGURES ARE HYPOTHETICAL AND DO NOT REPRESENT ANY SPECIFIC PRODUCT OR INVESTMENT OPTION. RETIREWORX LLC PROVIDES NO INVESTMENT ADVICE NOR DOES IT OFFER ANY OPINION WITH RESPECT TO THE SUITABILITY OF ANY TRANSACTION.

Report prepared using RetireworX Planner, Copyright © 2008 RetireworX, L.L.C. All rights reserved. Visit www.retirework.com for product information.



Income Distribution (continued)

Prepared for
Joe & Mary Smith

Prepared by:

John Smith
Cadillac Financial
123 Main Street
Anytown, NY 01234
Phone: 234-555-1212
Email: john.smith@cadillac-financial.com

XYZ-1234-NY

Year	Portfolio Income	Pension	Social Security	Additional Income	Gross Monthly	Monthly Need	Taxes	Income Deficit
2047	$6,186	$0	$9,881	$1,177	$17,243	$17,243	$2,324	$0
2048	$6,353	$0	$10,088	$1,177	$17,618	$17,618	$2,374	$0
2049	$6,525	$0	$10,300	$1,177	$18,002	$18,002	$2,425	$0
2050	$6,701	$0	$10,516	$1,177	$18,395	$18,395	$2,478	$0
2051	$6,882	$0	$10,737	$1,177	$18,796	$18,796	$2,532	$0
2052	$7,067	$0	$10,963	$1,177	$19,207	$19,207	$2,587	$0

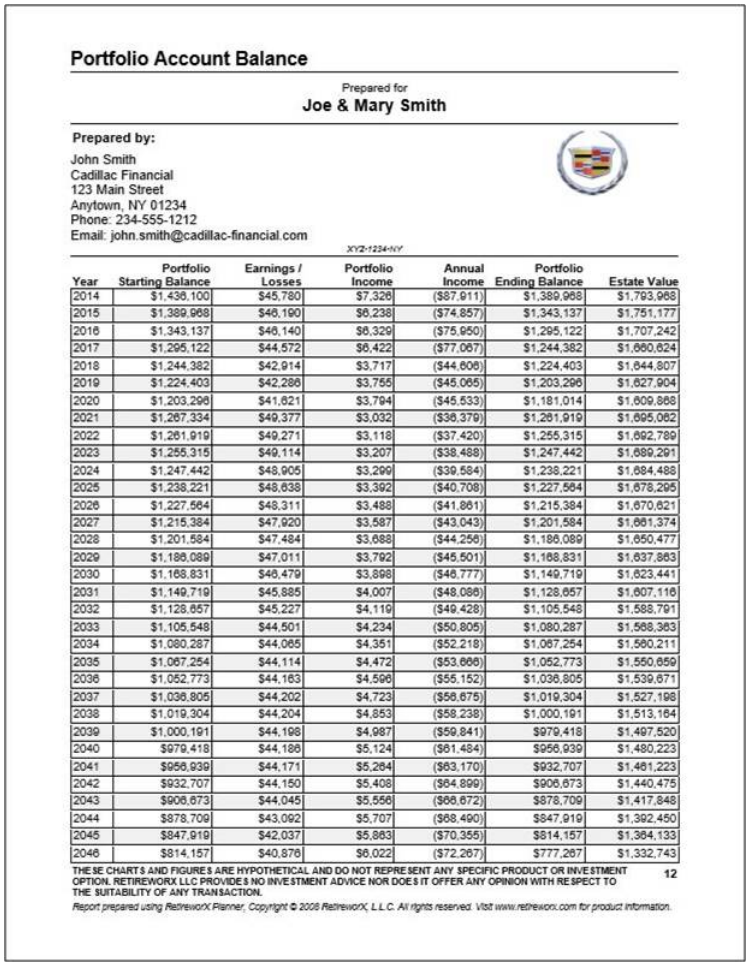
THESE CHARTS AND FIGURES ARE HYPOTHETICAL AND DO NOT REPRESENT ANY SPECIFIC PRODUCT OR INVESTMENT OPTION. RETIREWORX LLC PROVIDES NO INVESTMENT ADVICE NOR DOES IT OFFER ANY OPINION WITH RESPECT TO THE SUITABILITY OF ANY TRANSACTION. 11

Report prepared using RetireworX Planner, Copyright © 2008 RetireworX, L.L.C. All rights reserved. Visit www.retirewor.com for product information.

5.6 Portfolio Account Balance (Report)

Portfolio Account Balance displays a year-by-year table of data pertaining to the client's portfolio account balance that includes starting balance, earnings/losses, amount used for income and ending balance.

© 2015 RetireworX, LLC



Portfolio Account Balance

Prepared for
Joe & Mary Smith

Prepared by:

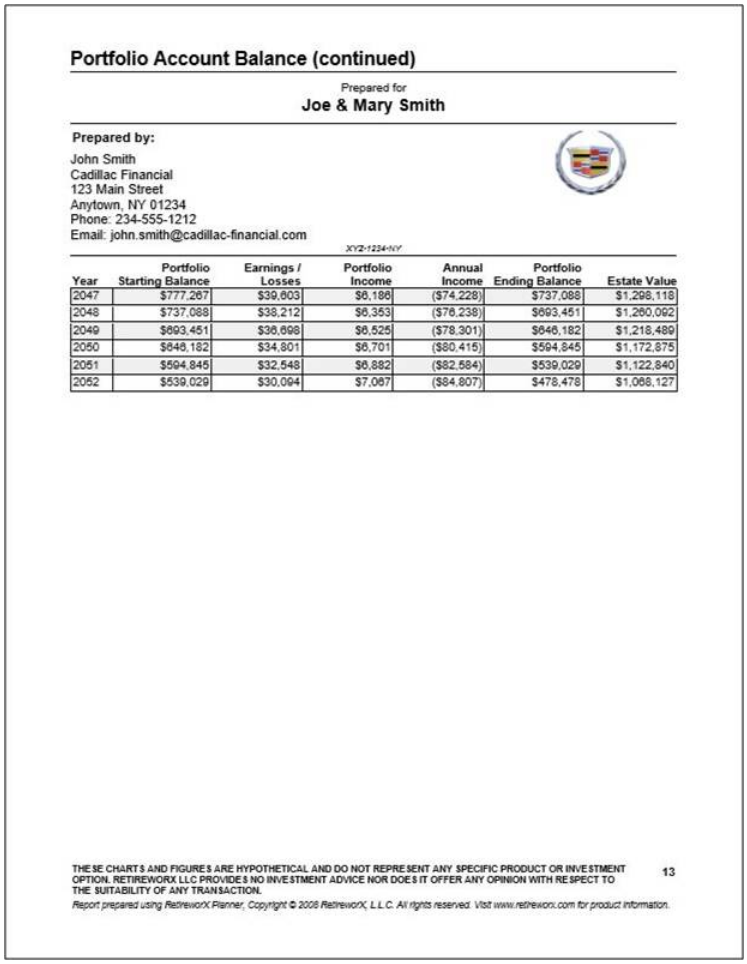
John Smith
Cadillac Financial
123 Main Street
Anytown, NY 01234
Phone: 234-555-1212
Email: john.smith@cadillac-financial.com

XYZ-1234-NY

Year	Portfolio Starting Balance	Earnings / Losses	Portfolio Income	Annual Income	Portfolio Ending Balance	Estate Value
2014	$1,436,100	$45,780	$7,326	($87,911)	$1,389,968	$1,793,968
2015	$1,389,968	$46,190	$6,238	($74,857)	$1,343,137	$1,751,177
2016	$1,343,137	$46,140	$6,329	($75,950)	$1,295,122	$1,707,242
2017	$1,295,122	$44,572	$6,422	($77,067)	$1,244,382	$1,660,624
2018	$1,244,382	$42,914	$3,717	($44,606)	$1,224,403	$1,644,807
2019	$1,224,403	$42,286	$3,755	($45,065)	$1,203,296	$1,627,904
2020	$1,203,296	$41,621	$3,794	($45,533)	$1,181,014	$1,609,868
2021	$1,267,334	$49,377	$3,032	($36,379)	$1,261,919	$1,695,062
2022	$1,261,919	$49,271	$3,118	($37,420)	$1,255,315	$1,692,789
2023	$1,255,315	$49,114	$3,207	($38,488)	$1,247,442	$1,689,291
2024	$1,247,442	$48,905	$3,299	($39,584)	$1,238,221	$1,684,488
2025	$1,238,221	$48,638	$3,392	($40,708)	$1,227,564	$1,678,295
2026	$1,227,564	$48,311	$3,488	($41,861)	$1,215,384	$1,670,621
2027	$1,215,384	$47,920	$3,587	($43,043)	$1,201,584	$1,661,374
2028	$1,201,584	$47,484	$3,688	($44,256)	$1,186,089	$1,650,477
2029	$1,186,089	$47,011	$3,792	($45,501)	$1,168,831	$1,637,863
2030	$1,168,831	$46,479	$3,898	($46,777)	$1,149,719	$1,623,441
2031	$1,149,719	$45,885	$4,007	($48,086)	$1,128,657	$1,607,116
2032	$1,128,657	$45,227	$4,119	($49,428)	$1,105,548	$1,588,791
2033	$1,105,548	$44,501	$4,234	($50,805)	$1,080,287	$1,568,363
2034	$1,080,287	$44,065	$4,351	($52,218)	$1,067,254	$1,560,211
2035	$1,067,254	$44,114	$4,472	($53,666)	$1,052,773	$1,550,659
2036	$1,052,773	$44,163	$4,596	($55,152)	$1,036,805	$1,539,671
2037	$1,036,805	$44,202	$4,723	($56,675)	$1,019,304	$1,527,198
2038	$1,019,304	$44,204	$4,853	($58,238)	$1,000,191	$1,513,164
2039	$1,000,191	$44,198	$4,987	($59,841)	$979,418	$1,497,520
2040	$979,418	$44,186	$5,124	($61,484)	$956,939	$1,480,223
2041	$956,939	$44,171	$5,264	($63,170)	$932,707	$1,461,223
2042	$932,707	$44,150	$5,408	($64,899)	$906,673	$1,440,475
2043	$906,673	$44,045	$5,556	($66,672)	$878,709	$1,417,848
2044	$878,709	$43,092	$5,707	($68,490)	$847,919	$1,392,450
2045	$847,919	$42,037	$5,863	($70,355)	$814,157	$1,364,133
2046	$814,157	$40,876	$6,022	($72,267)	$777,267	$1,332,743

THESE CHARTS AND FIGURES ARE HYPOTHETICAL AND DO NOT REPRESENT ANY SPECIFIC PRODUCT OR INVESTMENT OPTION. RETIREWORX LLC PROVIDES NO INVESTMENT ADVICE NOR DOES IT OFFER ANY OPINION WITH RESPECT TO THE SUITABILITY OF ANY TRANSACTION. 12

Report prepared using RetireworX Planner, Copyright © 2008 RetireworX, L.L.C. All rights reserved. Visit www.retirework.com for product information.



Portfolio Account Balance (continued)

Prepared for
Joe & Mary Smith

Prepared by:
John Smith
Cadillac Financial
123 Main Street
Anytown, NY 01234
Phone: 234-555-1212
Email: john.smith@cadillac-financial.com

XYZ-1234-NY

Year	Portfolio Starting Balance	Earnings / Losses	Portfolio Income	Annual Income	Portfolio Ending Balance	Estate Value
2047	$777,267	$39,803	$6,186	($74,228)	$737,088	$1,298,118
2048	$737,088	$38,212	$6,353	($76,238)	$693,451	$1,260,092
2049	$693,451	$36,698	$6,525	($78,301)	$646,182	$1,218,489
2050	$646,182	$34,801	$6,701	($80,415)	$594,845	$1,172,875
2051	$594,845	$32,548	$6,882	($82,584)	$539,029	$1,122,840
2052	$539,029	$30,094	$7,067	($84,807)	$478,478	$1,068,127

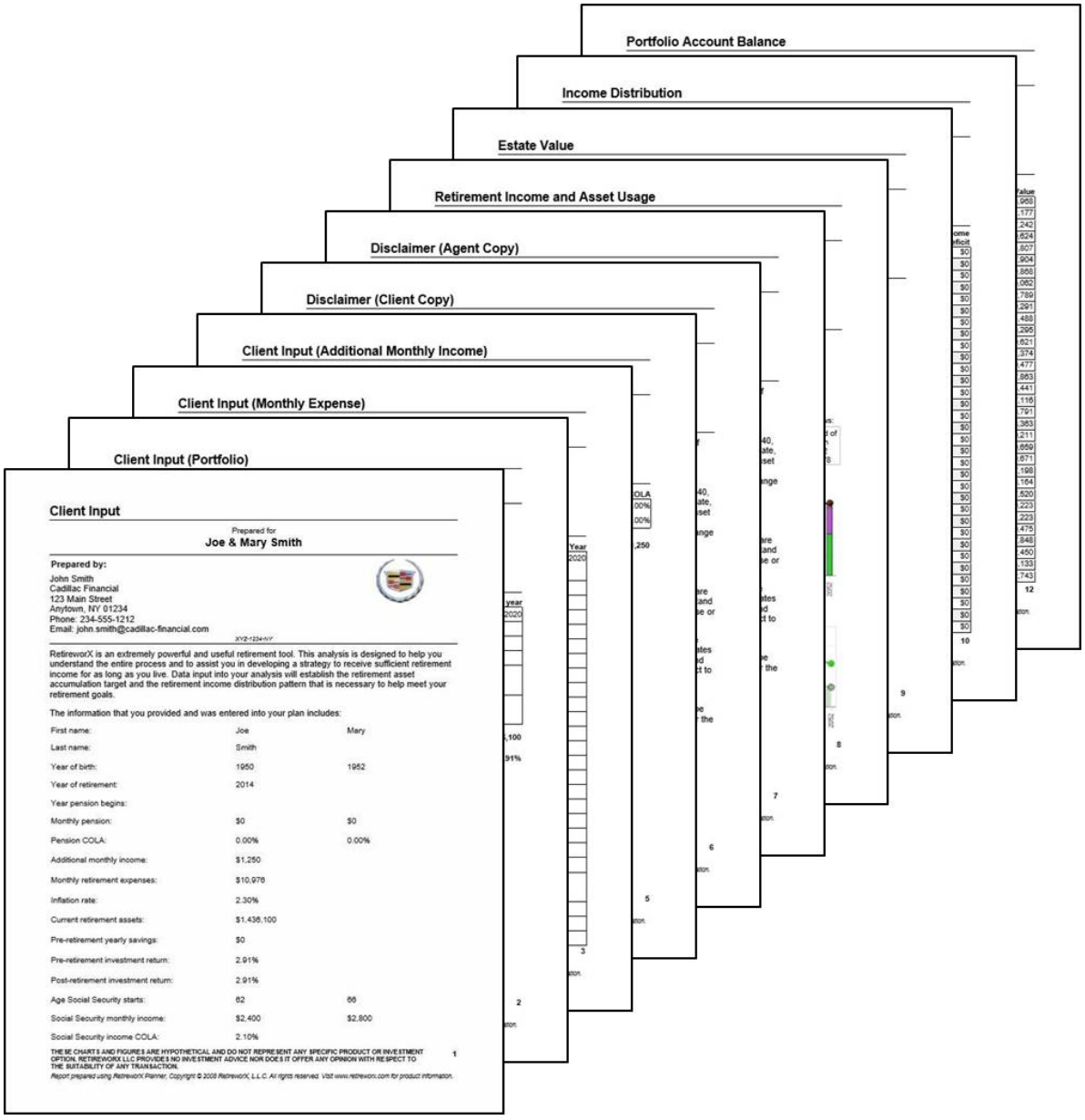
THESE CHARTS AND FIGURES ARE HYPOTHETICAL AND DO NOT REPRESENT ANY SPECIFIC PRODUCT OR INVESTMENT OPTION. RETIREWORX LLC PROVIDES NO INVESTMENT ADVICE NOR DOES IT OFFER ANY OPINION WITH RESPECT TO THE SUITABILITY OF ANY TRANSACTION.

13

Report prepared using RetireworX Planner, Copyright © 2008 RetireworX, L.L.C. All rights reserved. Visit www.retirework.com for product information.

5.7 Combined Report

Combined Report displays all 7 client reports: Client Input (4), Disclaimers (2), Retirement Income and Asset Usage, Estate Value, Retirement Income Distribution and Portfolio Account Balance.



6 Advanced Topics

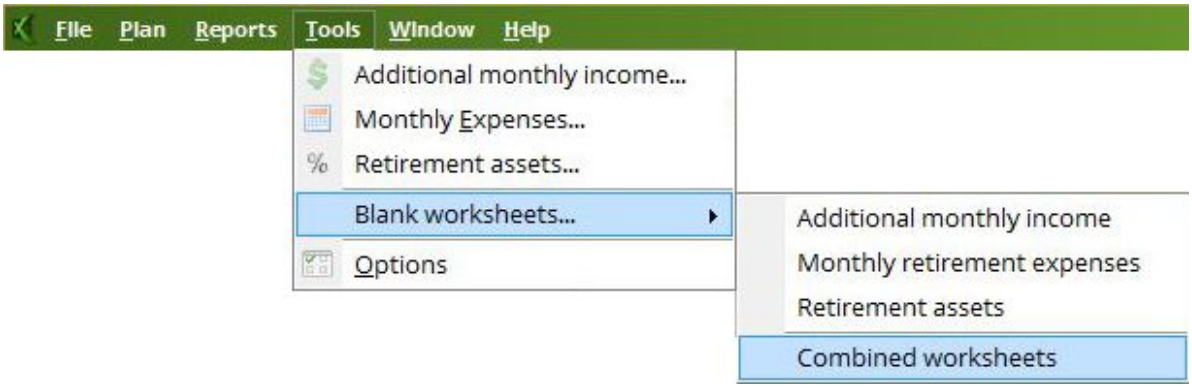
Topics in this section

1. Printing Blank Worksheets
2. Personalizing the Client Reports
3. Customizing the Itemized Expenses
4. Storing Your Client Files
5. Exporting Client Reports
6. Checking for Software Updates
7. Licensing and Renewing

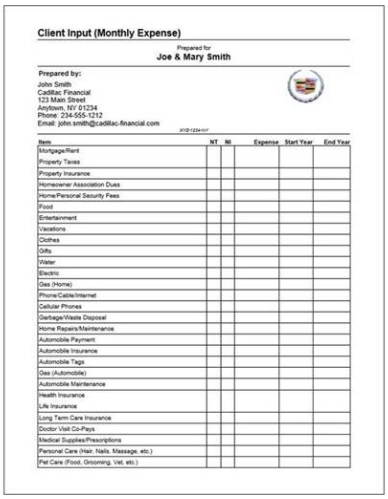
© 2015 RetireworX, LLC

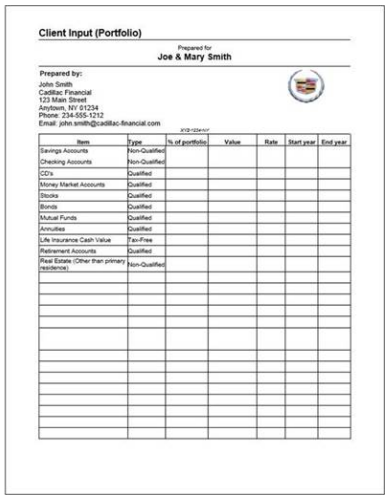
6.1 Printing Blank Worksheets

The RetireworX Planner allows you to print blank copies of the three worksheets (Additional Income, Monthly Expenses, and Retirement Assets). These are useful to assist your client in documenting their assets and expenditures. You can access these reports by selecting "Blank Worksheets" from the Tools menu.



The sub-menu gives you the option of printing one or all of the blank worksheets.

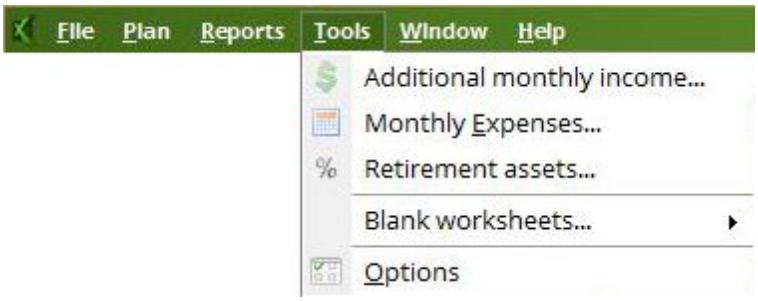




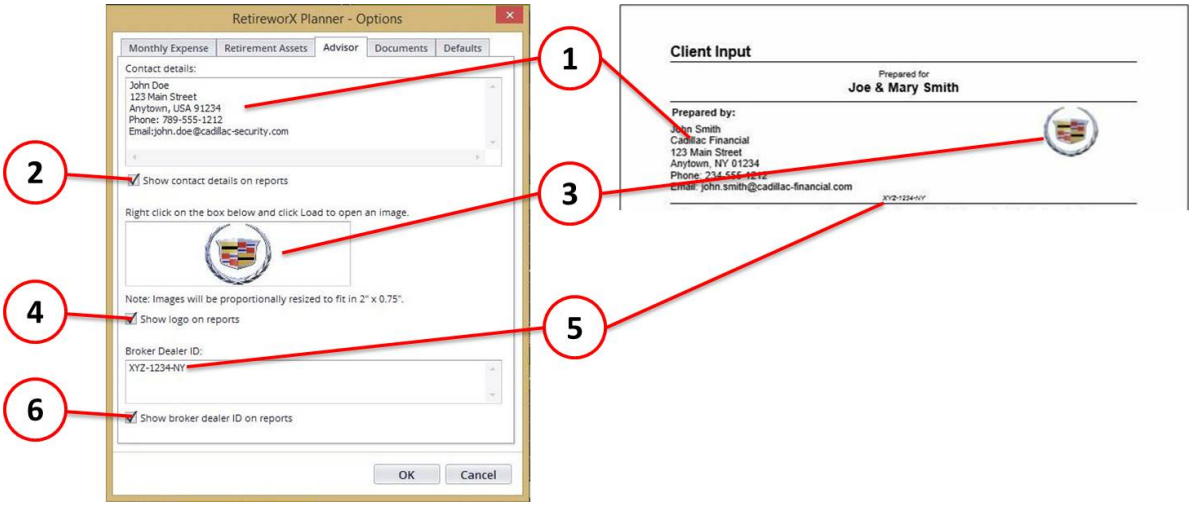
6.2 Personalizing the Client Reports

The RetireworX Planner allows you to personalize the reports you produce for the client. You may modify these options by selecting Options from the Tools menu.

© 2015 RetireworX, LLC



Then select the Advisor tab at the top of the Options screen.



1. Here is where you can personalize each report by entering your name, address, phone number, etc. You have five lines in which to enter this information.
2. Make sure that the "Show contact details on reports" box is checked.
3. Right-click in the image box and click "load" to download your logo from your computer.
4. Make sure that the "Show logo on reports" box is checked.
5. Enter you Broker Dealer ID. If you are a registered representative this is essential for compliance.
6. Make sure that the "Show broker dealer ID on reports" box is checked.

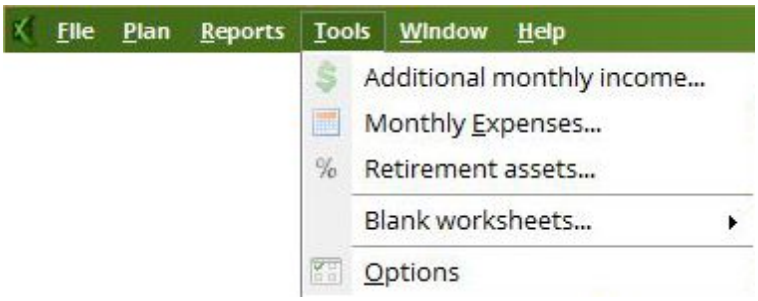
Click OK to save your changes.

You have now personalized your RetireworX reports and presentations. It is recommended to present these reports in an attractive binder or report cover.

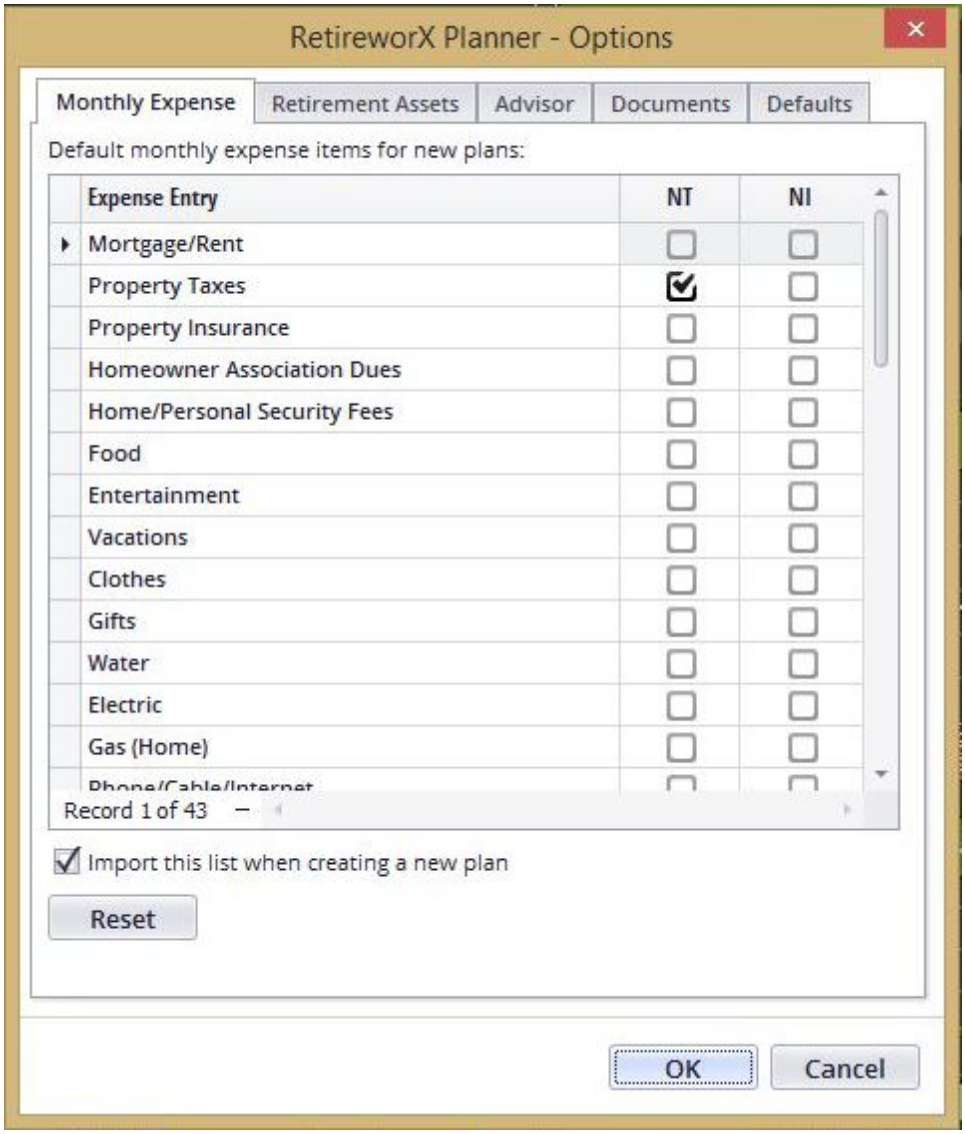
6.3 Customizing the Itemized Expenses

The RetireworX Planner comes with a default list of itemized expenses that is included in every new plan you create. You may modify this list by selecting Options from the Tools menu.

© 2015 RetireworX, LLC



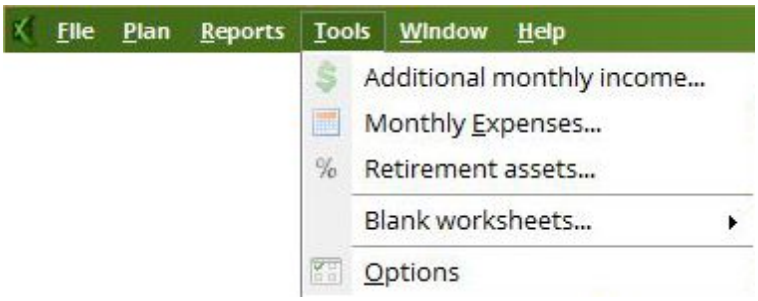
Then select the Monthly Expense tab at the top of the Options screen to display the list of expense items for editing. You may also add or delete items in the list.



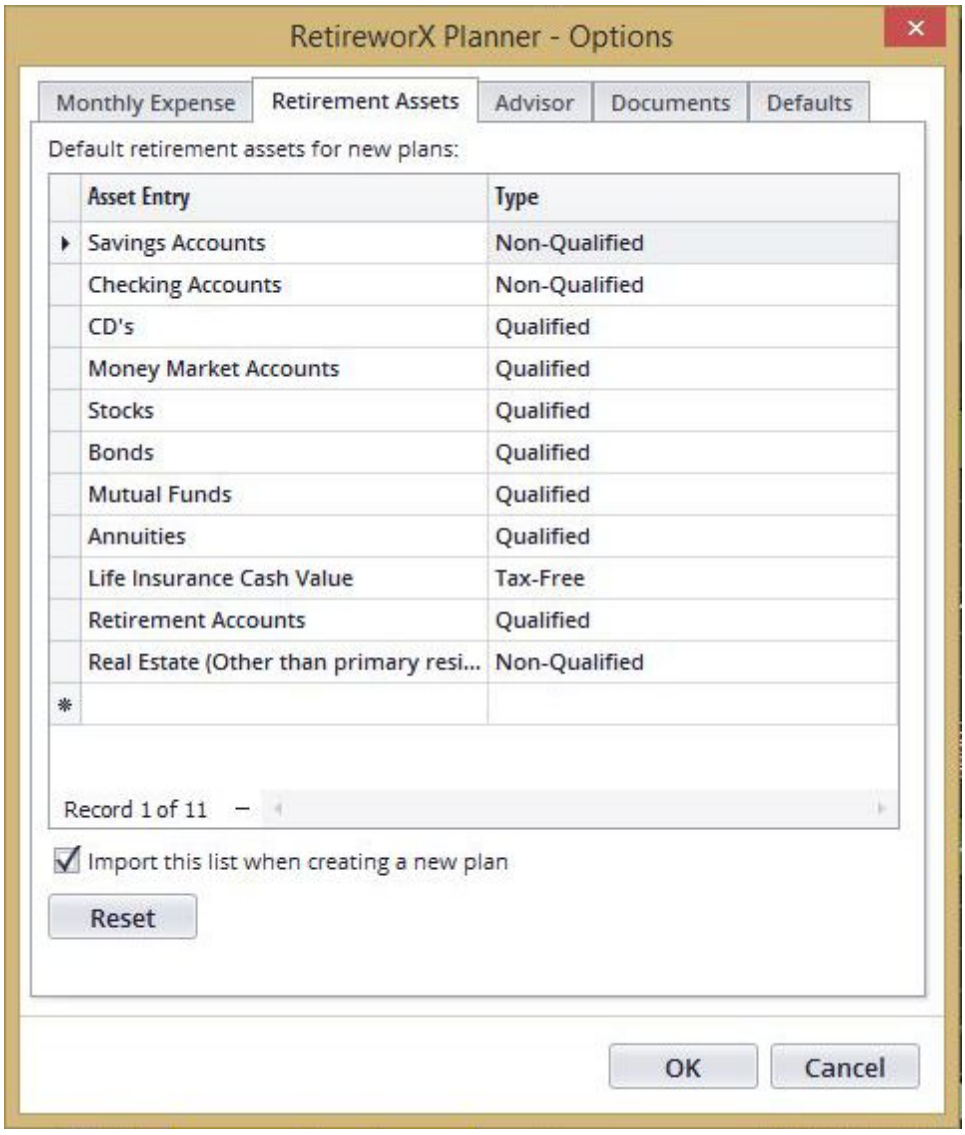
6.4 Customizing the Itemized Assets

The RetireworX Planner comes with a default list of itemized expenses that is included in every new plan you create. You may modify this list by selecting Options from the Tools menu.

© 2015 RetireworX, LLC



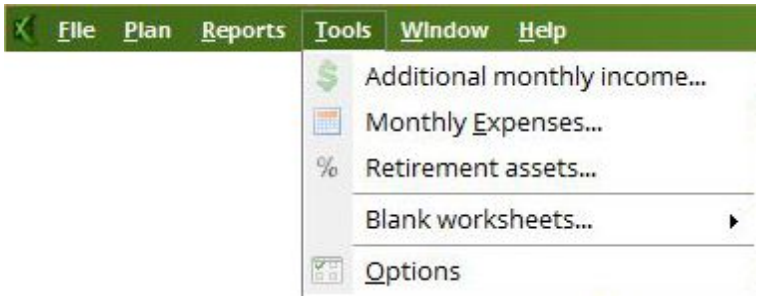
Then select the Retirement Assets tab at the top of the Options screen to display the list of expense items for editing. You may also add or delete items in the list.



© 2015 RetireworX, LLC

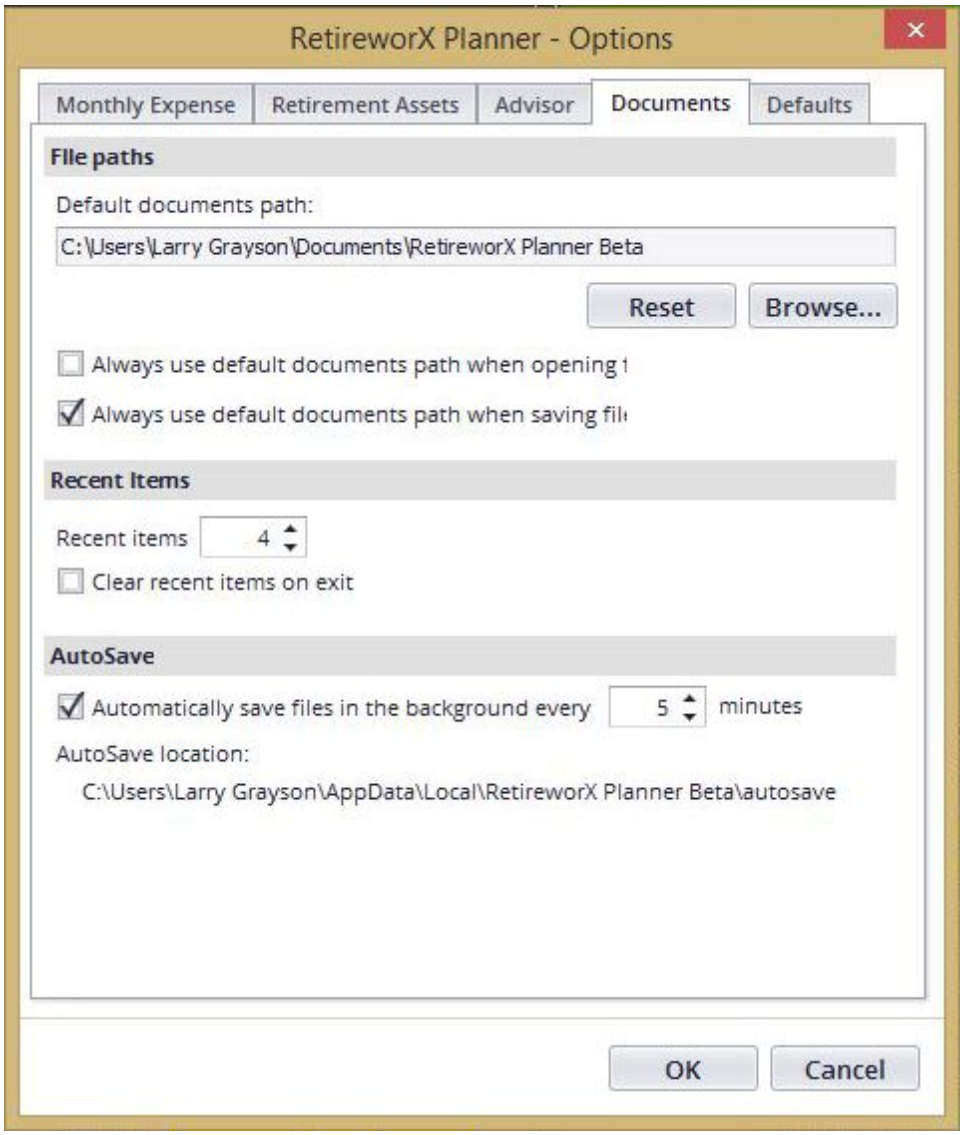
6.5 Storing Your Client Files

By default, your client files will be stored in the "RetireworX Planner" folder under "My Documents". If you wish to change this default path, select Options under the Tools menu.



Then select the Documents tab at the top of the Options screen to change the parameters for where your files are saved.

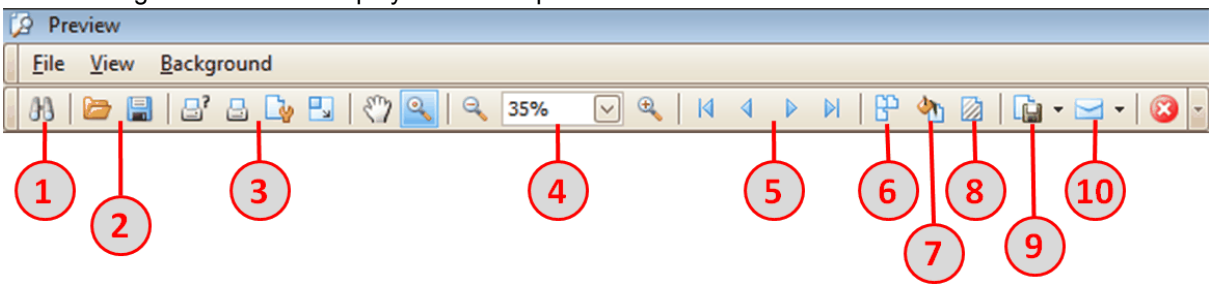
© 2015 RetireworX, LLC



6.6 Exporting Client Reports

When you generate a client report, you will be presented with a report viewer that allows you to print and export the reports; send them via email (if you use windows-based email such as Outlook); browse the reports; etc.

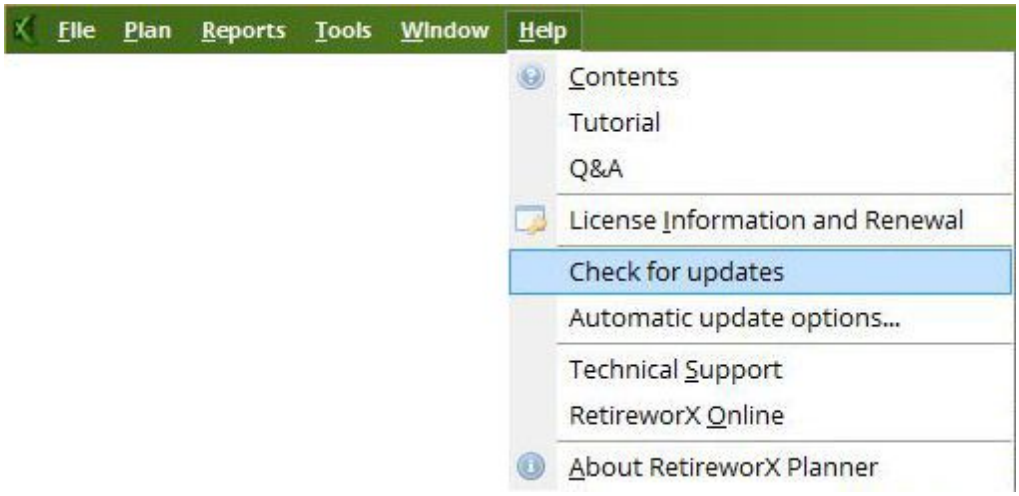
The following toolbar will be displayed at the top of the viewer:



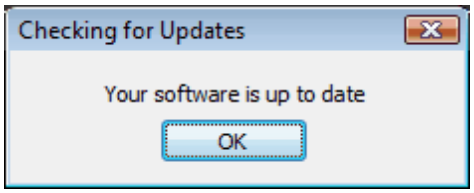
© 2015 RetireworX, LLC

1. Search the report for specific text.
2. Open a saved report or save this report. Note that this saves the report in a specific format that can only be accessed using the RetireworX Planner software. If you share these saved reports with another person who does not have the RetireworX Planner software installed, they will not be able to access the reports.
3. Print, Quick Print and change your printer settings.
4. Control the enlargement factor of the reports while viewing on the screen.
5. Page forward and backward in the report.
6. View multiple pages at one time.
7. Change the background color of the reports (not recommended).
8. Insert a watermark on all or some of the report pages, e.g. DRAFT or SAMPLE.
9. Save the report in a variety of formats (the default is PDF, which can be accessed with Adobe Reader).
10. Email the report using windows-based email software.

6.7 Checking for Software Updates



To check for software updates, you will need to be connected to the internet. If your have the most recent version of the software loaded, you will receive the following message:

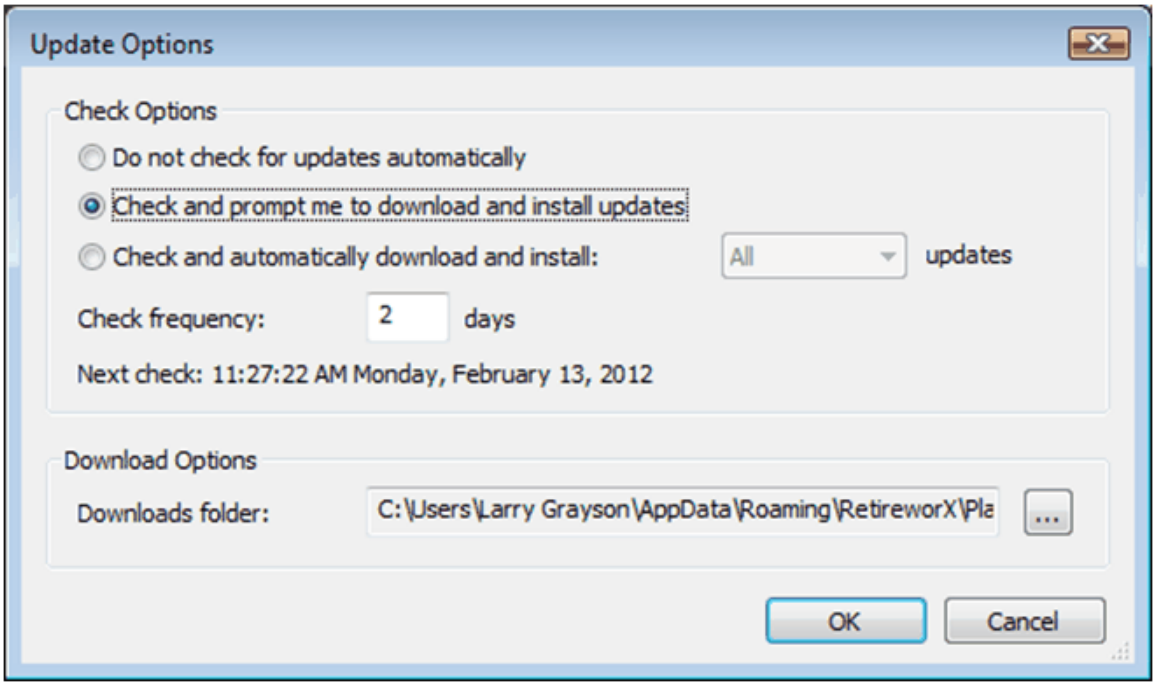


If there is a more recent version of the software available for download, the system will display a screen with instructions for downloading and installing the latest version. Simply follow the instructions as they come up.

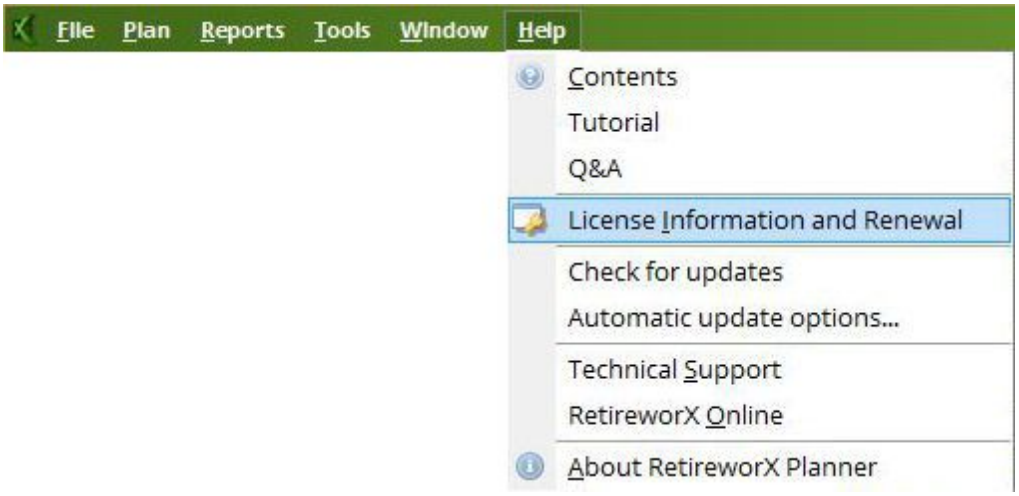
Your software is set up to automatically to check for updates every other day, provided that you are connected to the internet. You may change these default automatic update check parameters by selecting "Automatic update options" on the Help menu.

Note that is is recommended that you do not change any of these factory settings, as they are designed to provide optimal performance for your use of the software.

© 2015 RetireworX, LLC

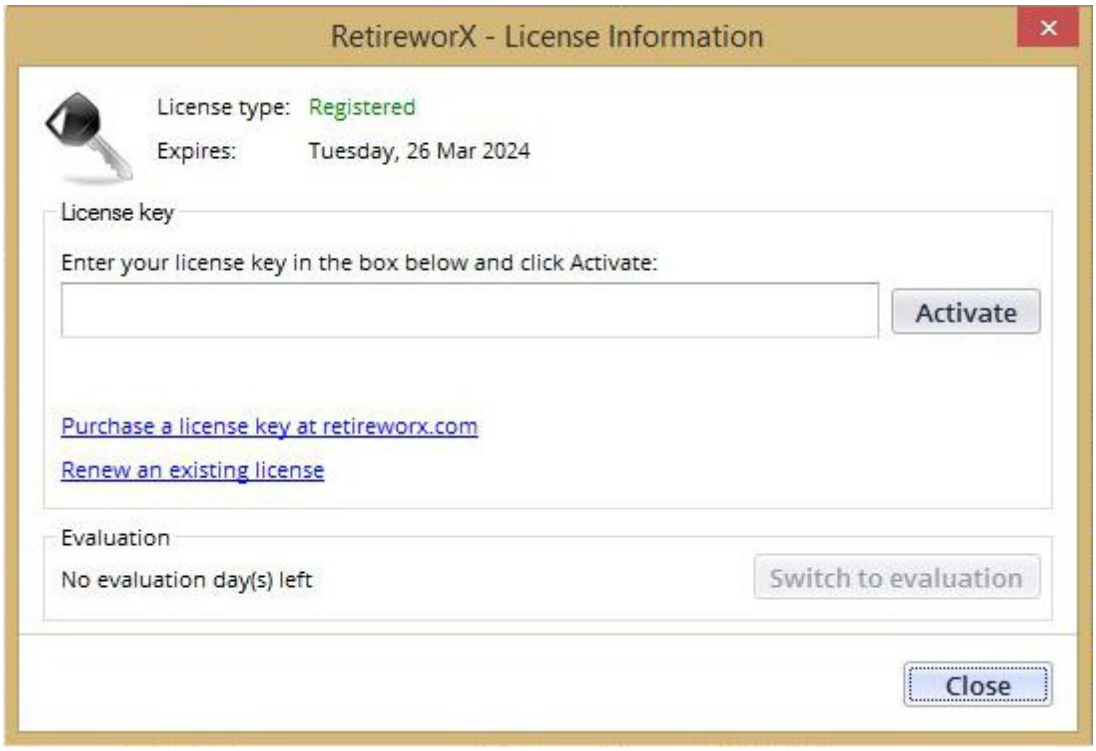


6.8 Licensing and Renewing



Select "License Information" to bring up a screen that will allow you to enter your license key for the purpose of activating or renewing your software license.

© 2015 RetireworX, LLC



Note: RetireworX Planner will warn you when your license period is ready to expire and will guide you to the website where you will be able to renew your software license easily.

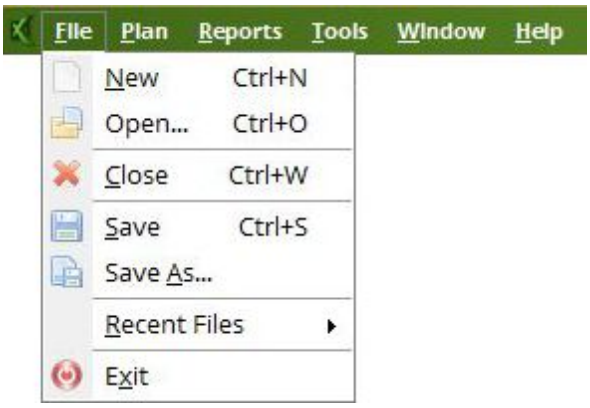
7 Menus

Topics in this section

1. File
2. Plan
3. Reports
4. Tools
5. Windows
6. Help

© 2015 RetireworX, LLC

7.1 File



- **New** Opens a new plan with no data (all fields zero or blank).
- **Open** Opens an existing plan that you have previously saved to your hard drive.
- **Save** Saves the current plan to your hard drive with a default name.
- **Save as...** Saves the current plan to your hard drive and allows you to change the name.
- **Close** Closes the current plan. If you have made changes without saving the plan, you will be asked if you would like to save the current plan before you close it.
- **Exit** Closes the current plan and exits the RetireworX application. If you have made changes without saving the plan, you will be asked if you would like to save the current plan before you close it.

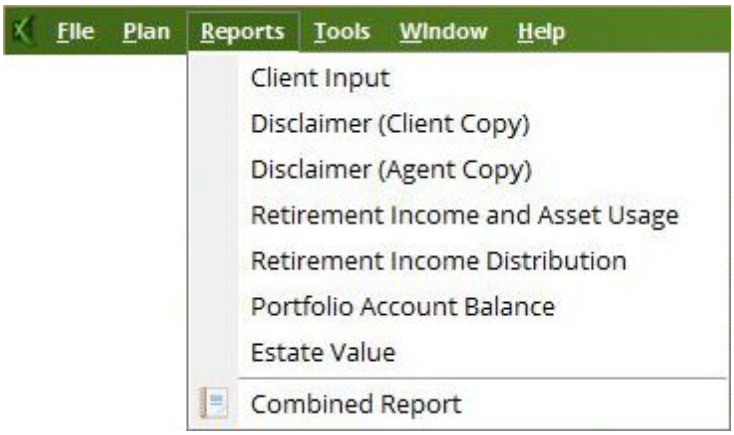
7.2 Plan

- **Calculate** Calculates the plan, based upon the current values. Performs the same function as clicking the CALCULATE button.
- **Total Portfolio Value** Displays an enlarged version of the Total Portfolio graph shown below the plan summary. This enlarged graph allows you to see the actual value of any plot point by moving your mouse pointer over the plot point.
- **Income Distribution** Displays an enlarged version of the Income Distribution graph shown below the

© 2015 RetireworX, LLC

plan summary. This enlarged graph allows you to see the actual value of any plot point by moving your mouse pointer over the plot point.

7.3 Reports

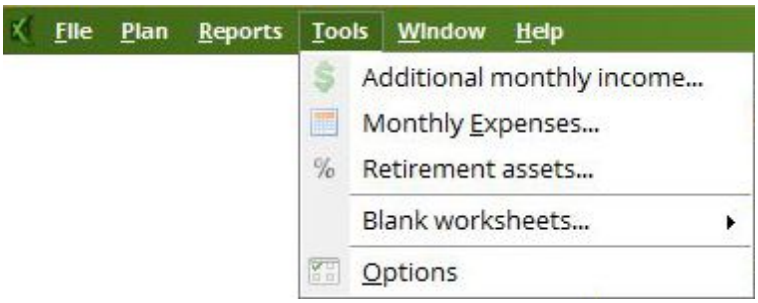


- **Client Input** Displays a printable page with all of the client's inputs shown in the plan.
- **Disclaimer (Client Copy)** Displays a disclaimer statement with space for signature of both advisor and client to be included with any reports given to the client.
- **Disclaimer (Advisor Copy)** Displays a disclaimer statement with space for signature of both advisor and client to be retained by the advisor.
- **Retirement Income and Asset Usage** Displays a summary of the plan, including graphs of retirement income distribution and portfolio account balance.
- **Retirement Income Distribution** Displays a year-by-year table of data pertaining to the client's retirement income distribution that includes social security, pension, and draw on portfolio.
- **Portfolio Account Balance** Displays a year-by-year table of data pertaining to the client's portfolio account balance that includes starting balance, earnings/losses, amount used for income and ending balance.
- **Combined Report** Displays all 6 client reports: Client Input, Disclaimers, Retirement Income and Asset Usage, Retirement Income Distribution and Portfolio Account Balance.
- **Estate Value** Displays an end-of-plan summary of the estate value at the time the youngest of the two clients reaches the maximum age.

See the Client Reports section for more information.

© 2015 RetireworX, LLC

7.4 Tools



- **Additional Monthly Income** displays the Additional Income Worksheet that allows you to itemize additional income and transfer the total to the dashboard.
- **Monthly Expenses** Displays the Monthly Income Worksheet that allows you to itemize monthly income needs, calculate pre-tax dollars and transfer the total to the plan. Performs the same function as clicking the small calculator button next to Desired Monthly Income.
- **Retirement Assets** Displays the Weighted Portfolio Worksheet that allows you to itemize the client's portfolio, calculate a total dollar value, a total weighted return percentage and transfer these totals to the plan. Performs the same function as clicking the small calculator button next to Current Retirement Assets.
- **Blank Worksheets** allows you to print blank sheets for one or all of the client input worksheets, which provides a valuable tool for working off-line with the client.
- **Options** allows you to:

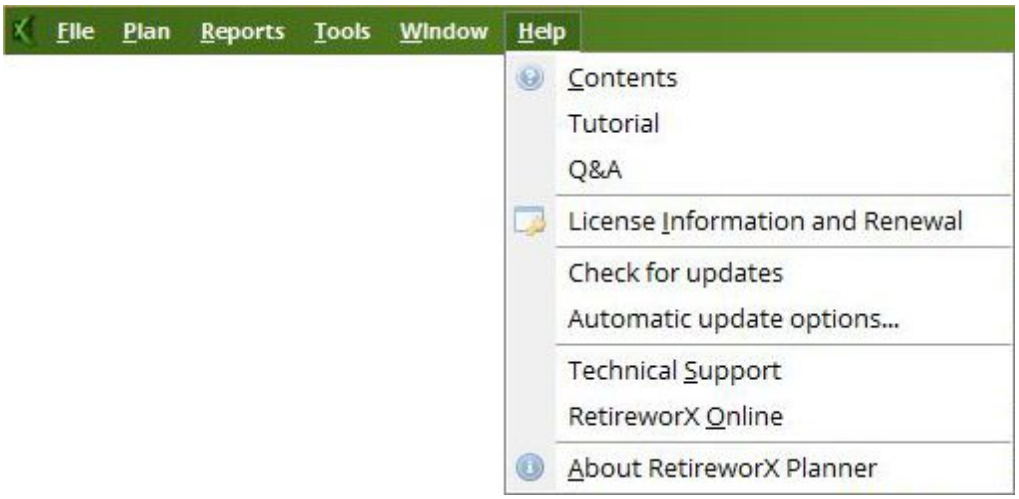
1. Modify the default list of monthly expense items that are included in a new plan.
2. Modify the default list of portfolio assets that are included in a new plan.
3. Customize the agent information that is printed on all the reports, including contact information, logo and broker dealer information.
4. Customize the file storage parameters, allowing you to retrieve your files from a network drive for file sharing, security and backup.

7.5 Windows

© 2015 RetireworX, LLC

All of the options under the Windows menu allow you to organize your workspace to accomodate having multiple plans open at the same time.

7.6 Help



- **Contents & Tutorial ...** This help file.
- **Q&A** ... a collection of frequently asked questions about the RetireworX Planner. (Internet connection required)
- **License Information and Renewal ...** Allows you you register and verify your software license. (Internet connection required)
- **Check for updates** ... allows you to instantly check to see if there are any new updates available to download. (Internet connection required)
- **Automatic update options** ... allows you to set the parameters for automatically checking for software updates.
- **Technical support** Submit a technical support request. (Internet connection required)
- **RetireworX Online** Visit the RetireworX homepage. (Internet connection required)
- **About RetireworX Planner** Displays general information about the current software release and contact information for RetireworX.

© 2015 RetireworX, LLC