



Professional solutions for complex needs

We can help you create a plan based on your financial situation and goals. Your plan may highlight your financial priorities and help you see if you are on track to meet your goals.

We can present your insurance and financial needs in an easy-to-understand plan.

Based on the findings, you and your COUNTRY Financial® representative can discuss products and services that can help you reach your goals.

Whenever your personal situation changes, it's important to review and update your plan with your financial representative.

See a couple sample pages from our plans on the next page

YOUR PLAN MAY INCLUDE

- Prioritization of goals
- Retirement needs
- Life insurance needs
- Education planning
- Asset allocation overview
- Risk tolerance questionnaire
- Budgeting and net worth analysis
- Disability needs

Planning reports are designed to help you make informed decisions by providing a descriptive overview of your financial situation and goals. Any investment strategies or asset allocation advice are provided by COUNTRY Trust Bank®. After presenting the report, your financial representative may offer to sell you insurance and/or investment products or services. Neither the process of creating the report nor providing the report establishes an ongoing advisory relationship.

Retirement Overview Sample

This section of the plan can help you identify if you are on track to meet your retirement goals. Please speak with your financial representative if you'd like your plan to include a retirement overview.

The retirement overview page can outline:

- Your goals, based on how much you would like to spend in retirement
- How close to achieving your retirement goals you are, based on your current resources

The sample retirement section below is for illustrative purposes only.

Financial Security Path

Client & Co-client Sample

Retirement: Overview

Summary

92% Funded

You indicated that you would like to have \$84,000 in today's dollars (Needs = \$84,000) to spend in the first year of retirement. This represents 60.50% of your current household annual net income of \$138,840.

Your total amount funded is estimated at 91.66%. Current resources may fund about 91.66% of your goals and additional monthly contribution of \$0 may fund another 0.00%.

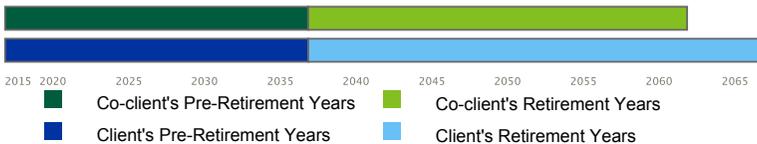


Retirement Goals	Amount	Achievable
Needs (91.66% met)	\$84,000	\$76,998
Funding Resources		
Income resources	\$39,460	46.98%
Assets (SWR 2.50%)*	\$37,537	44.69%
Additional contributions	\$0	0.00%
Total Funding	\$76,998	91.66%
Shortfall	\$7,002	8.34%

* The Sustainable Withdrawal Rate (SWR) of 2.50% is the annual percentage that can be withdrawn from your assets with a 95% probability of success that the assets will last through your retirement period.

Defining Your Retirement Years

Understanding the duration of your retirement is an important step to planning for retirement.



	Client	Co-client
Current age	40 yrs 6 mths	40 yrs 2 mths
Years to retirement	19 yrs 6 mths	19 yrs 10 mths
Potential earnings*	\$3,965,633	\$1,216,781
Retirement begin year / age	2035 / 60 yrs 0 mths	2035 / 60 yrs 0 mths
Years in retirement	25 yrs 0 mths	30 yrs 0 mths
Retirement end year / age	2060 / 85 yrs 0 mths	2065 / 90 yrs 0 mths

* Potential earnings is a cumulative value assuming current earned income levels and a 3.00% earned income growth rate between now and retirement.

Life Insurance Overview Sample

This section of the plan is meant to compare the needs of your family to your current resources. Please speak with your financial representative if you'd like your plan to include a life insurance overview.

The life insurance summary page can outline:

- Your estimated survivor needs
- What current resources would cover
- What additional resources might be needed

The sample life insurance section below is for illustrative purposes only.

Financial Security Path

Client & Co-client Sample

Life Insurance: Overview

Survivor(s) of Client

Summary

73% Funded

Based on your information, estimated survivor needs are \$1,421,476 when Co-client dies. Current resources will cover about 72.76% of the survivor needs. A proposed life insurance policy of \$0 will cover another 0.00%, bringing the total coverage to 72.76%.



Survivor Needs	Amount*	Achievable
● Cash needs (100% met)	\$311,000	\$311,000
● Income needs (65% met)	\$1,110,476	\$723,243

Funding Resources	Amount	Percent
● Cash resources	\$311,000	21.88%
● Income resources	\$723,243	50.88%
● Proposed Life Insurance	\$0	0.00%
Total Funding	\$1,034,243	72.76%
● Shortfall	(\$387,233)	27.24%

* Present value today

Annual Income Needs and Resources

The chart illustrates your projected survivor needs, resources and shortfalls. Shortfalls may appear in the chart even though the plan shows 100% funded. **Surpluses in early years must be invested in order to be able to fund shortfalls in later years. If not invested, shortfalls will occur.**

