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.

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

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

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Financial Security Path

**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

- **Needs (91.66% met)**
  - Amount: $84,000
  - Achievable: $76,998

### Funding Resources

- **Income resources**
  - Amount: $39,460
  - Percent: 46.98%

- **Assets (SWR 2.50%)***
  - Amount: $37,537
  - Percent: 44.69%

- **Additional contributions**
  - Amount: $0
  - Percent: 0.00%

### Total Funding

- **Amount**: $76,998
  - **Percent**: 91.66%
- **Shortfall**: $7,002
  - **Percent**: 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* The Sustainable Withdrawal Rate (SWR) of 2.50% is the annual percentage that can be withdrawn from your assets with a 95% probability of success that the assets will last through your retirement period.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.

<table>
<thead>
<tr>
<th>Current age</th>
<th>Years to retirement</th>
<th>Potential earnings*</th>
<th>Retirement begin year / age</th>
<th>Years in retirement</th>
<th>Retirement end year / age</th>
</tr>
</thead>
<tbody>
<tr>
<td>Client</td>
<td>40 yrs 6 mths</td>
<td>$3,965,633</td>
<td>2035 / 60 yrs 0 mths</td>
<td>25 yrs 0 mths</td>
<td>2060 / 85 yrs 0 mths</td>
</tr>
<tr>
<td>Co-client</td>
<td>40 yrs 2 mths</td>
<td>$1,216,781</td>
<td>2035 / 60 yrs 0 mths</td>
<td>30 yrs 0 mths</td>
<td>2065 / 90 yrs 0 mths</td>
</tr>
</tbody>
</table>

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

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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

<table>
<thead>
<tr>
<th>Survivor Needs</th>
<th>Amount*</th>
<th>Achievable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash needs (100% met)</td>
<td>$311,000</td>
<td>$311,000</td>
</tr>
<tr>
<td>Income needs (65% met)</td>
<td>$1,110,476</td>
<td>$723,243</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Funding Resources</th>
<th>Amount</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash resources</td>
<td>$311,000</td>
<td>21.88%</td>
</tr>
<tr>
<td>Income resources</td>
<td>$723,243</td>
<td>50.88%</td>
</tr>
<tr>
<td>Proposed Life Insurance</td>
<td>$0</td>
<td>0.00%</td>
</tr>
<tr>
<td>Total Funding</td>
<td>$1,034,243</td>
<td>72.76%</td>
</tr>
<tr>
<td>Shortfall</td>
<td>($387,233)</td>
<td>27.24%</td>
</tr>
</tbody>
</table>

*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.

Talk to your COUNTRY Financial representative about getting your plan today.