REPORT PREPARED FOR

Thomas Sample Social-Security & Julie Sample Social-Security

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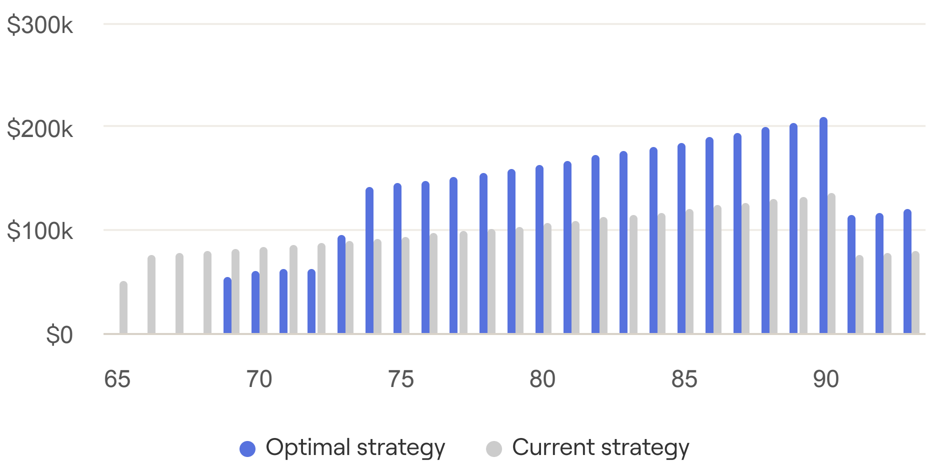
Optimal Social Security Strategy

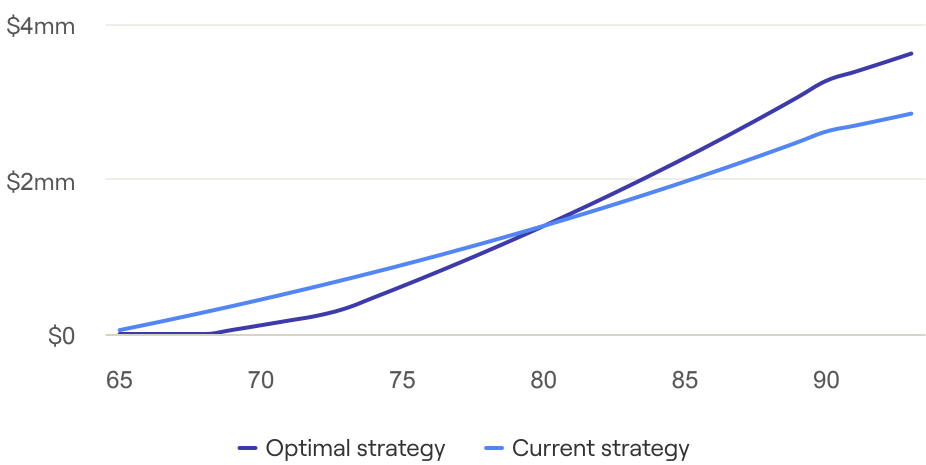
Many Social Security filing strategies can be claimed to optimize financial security in retirement. Compare the lifetime benefit outcomes for various strategies and evaluate the optimal strategy based on your longevity.

Annual cash flow comparison



$775,500 more
from the Optimal Social Security filing strategy
than Current strategy

Cumulative cash flow comparison

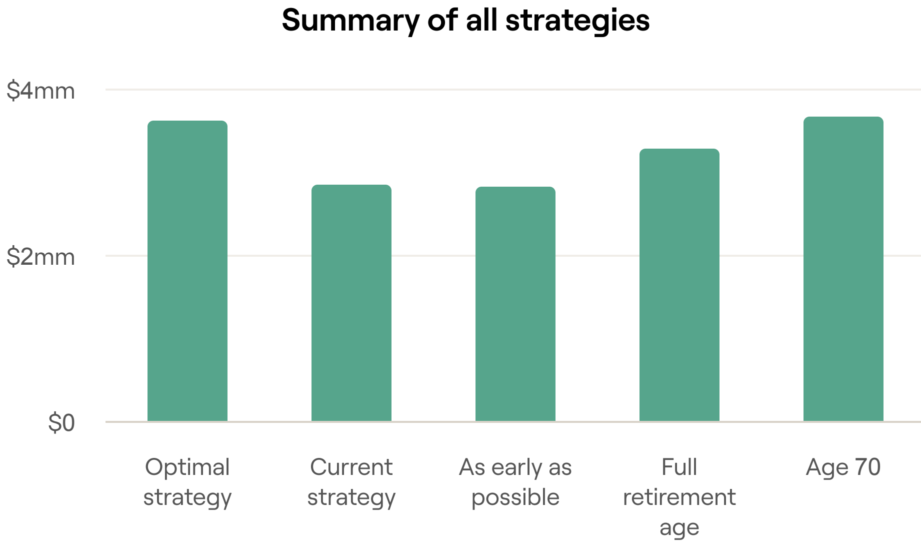


Age 81
break-even point between the Optimal Social Security filing strategy and Current strategy

To obtain maximum Social Security benefit

1. Thomas applies own retirement/spousal benefit at age 69.
2. Julie applies own retirement/spousal benefit at age 70.

Optimal Social Security Strategy



$3,618,889
of total income from the Optimal Social Security filing strategy

Summary of User Input

Your financial plan is based on the following information:

Family

Client & Co-client

Thomas Sample So... Age 60
Julie Sample Social... Age 57

Income

Thomas Sample Social-Security

Salary

$105,000 /yr

Already started / Thomas' retirement

Social Security

Estimated using Salary

Retirement/ End of plan

Julie Sample Social-Security

Salary

$120,000 /yr

Already started / Julie's retirement

Social Security

Estimated using Salary

Retirement/ End of plan

Retirement goals

Thomas Sample Social-Security

Retirement age

65

Julie Sample Social-Security

Retirement age

62

Disclosure

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3 **Data** provided by you or your financial professional for your assets, liabilities, goals, accounts, and other assumptions are key inputs for the calculations at RightCapital. The information should be reviewed periodically and updated whenever there is a change in information or circumstances.

4 **Social Security Inflation** The Social Security inflation assumption is 2.5%.

5 **Assumption and calculation limitations.**

5.1 **Your resources and goals may be different from the estimates that you provided:** The report is intended to help you in making decisions on your financial future based, in part, on information that you have provided and reviewed including, but not limited to, your age, income, assets, liabilities, anticipated expenses and retirement age. Some of this information may change in unanticipated ways in the future and those changes may make this RightCapital projection less useful.

5.2 **Results may vary with each use and over time:** The results presented in this report are not predictions of actual results. Actual results may vary to a material degree due to external factors beyond the scope and control of this report. As investment returns, inflation, taxes, and other economic conditions vary from the assumptions, your actual results will vary from those presented in RightCapital. Small changes in these inputs and assumptions may have a significant impact on the results.

5.3 **RightCapital considers investments in only a few Broad Investment Categories:** RightCapital utilizes U.S. Large Growth, U.S. Large Value, U.S. Mid Cap, U.S. Small Cap, Real Estate, International Equities, Emerging Markets Equity, U.S. Government, U.S. Corporate, U.S. High Yield, International Bonds and Cash. These broad investment categories are not specific securities, funds, or investment products. The assumed rates of return of these broad categories are based on the returns of indices. These indices do not include fees or operating expenses and are not available for investment. These indices are unmanaged and the returns are shown for illustrative purpose. It important to note that the broad categories that are used are not comprehensive and other investments that are not considered may have characteristics that are similar or superior to the categories that are used in RightCapital.

5.3.1 **Investment Risk:** Clients and prospective clients should be prepared to bear investment loss including loss of original principal. Clients should assess their tolerance for risk with their financial professional and update when a change in financial status occurs. Investments are subject to many risks depending on the asset class, including but not limited to: Large Growth, Large Value, Mid Cap, Small Cap, Real Estate: Either the stock market as a whole, or the value of an individual company, may go down resulting in a decrease in the value of client investments. Common stocks are susceptible to general stock market fluctuations and to volatile increases and decreases in value as market confidence in and perceptions of their issuers change. If you held common stock, or common stock equivalents, of any given issuer, you would generally be exposed to greater risk than if you held preferred stocks and debt obligations of the issuer. Small cap stocks may be subject to risks such as but not limited to volatility, lack of available information and liquidity due to low trading volume. International Equities, Emerging Markets: Foreign investments may carry risks associated with investing outside the United States, such as currency fluctuation, economic or financial instability, lack of timely or reliable financial information or unfavorable political or legal developments. Those risks are increased for investments in emerging markets. Foreign securities can be more volatile than domestic (U.S.) securities. Government, Municipal, Corporate, High Yield, International Bonds: Investments in fixed income are subject to various risks including changes in interest rates, credit quality, inflation risk, market valuations, prepayments, corporate events, tax ramifications and other factors. Investing in securities involves risk of loss. Further, depending on the different types of investments there may be varying degrees of risk.

5.4 **Current plan and proposed plan:** Current plan is the plan based on the information you and your financial professional input in the profile section. Proposed plan is the plan recommended by your financial professional, with the plan details as shown in the Results section.