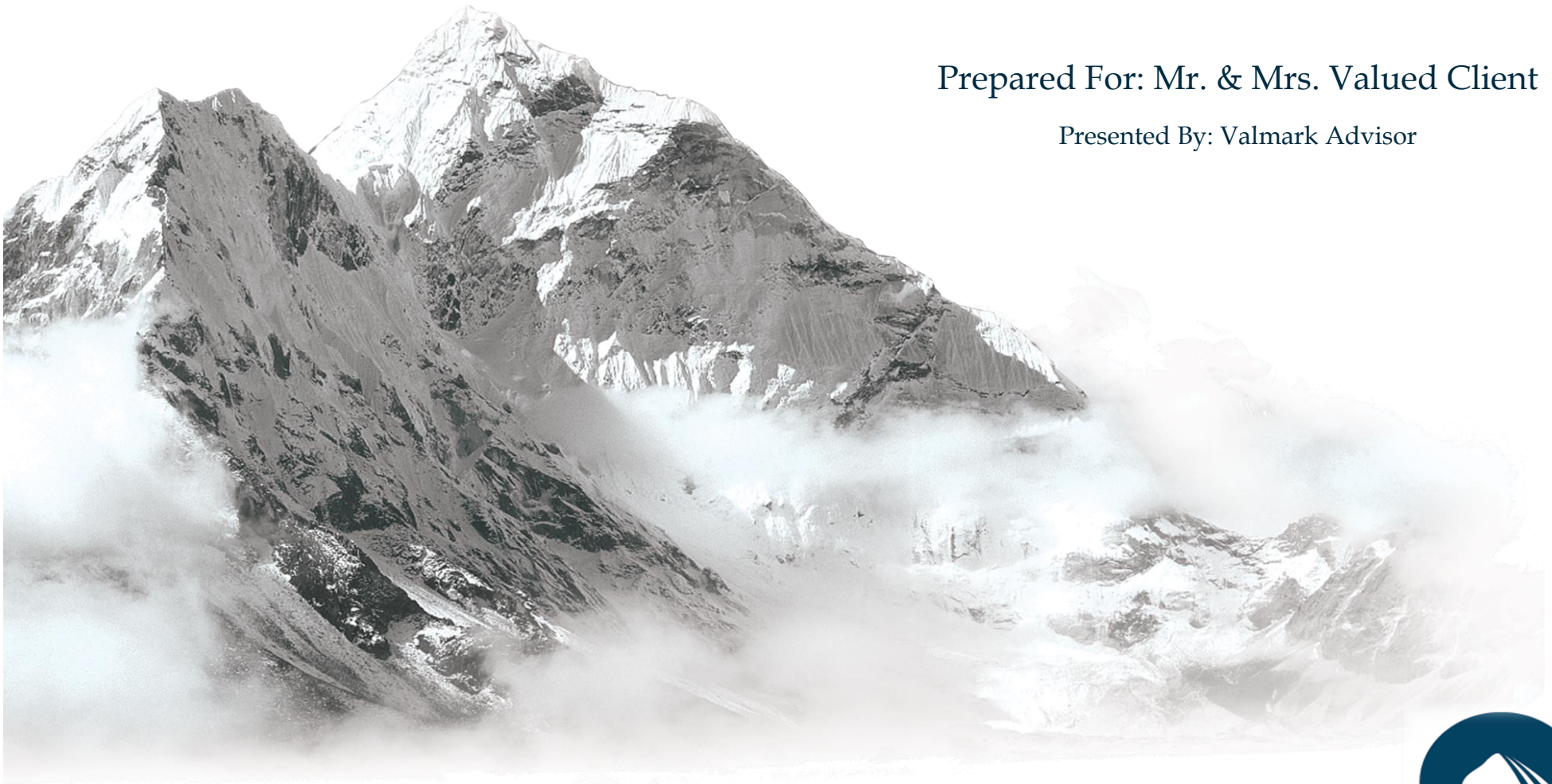


THE RISK BLUEPRINT™

Rethinking Income | Simplifying Complexity

Prepared For: Mr. & Mrs. Valued Client

Presented By: Valmark Advisor





Client Information and Plan Summary

Client	Birth Date
Mr. Valued Client	1/1/1955
Spouse	Birth Date
Mrs. Valued Client	1/1/1960

Effective Tax Rates in Retirement: Ordinary Income / Capital Gains	
12% / 10%	
State of Residence	Inflation Assumption
Ohio	3.0%

Total Investible Assets	Income Needs in Retirement (After-Tax)	Income Wants in Retirement (After-Tax)	Total Income Goal (After-Tax)
\$1,449,153	\$65,000	\$10,000	\$75,000

RISK Ranking

The following RISK Blueprint has been built to begin to address the highest ranked retirement risks first.

MARKET SEQUENCE OF RETURNS: The risk of retiring in the wrong year (i.e. retiring just before the Great Depression).	1	INFLATION: The risk that the cost of goods and services will increase over time.	4
HEALTH: The risk I will be forced to deplete a significant portion of my assets in order to pay for long term care.	2	LIQUIDITY: The risk my current portfolio provides me limited or no flexibility when unexpected needs arise.	5
LONGEVITY: The risk I will outlive the assets I have set aside for retirement.	3	SURVIVOR: The risk of leaving a financial burden on loved ones.	6

Blueprint Details

- 1 The RISK Blueprint assumes annual contributions until retirement of: 457 Plan - Mr. (\$15,000)
- 2 The RISK Blueprint assumes retirement ages of: Age 66 - Mr.; Age 61 - Mrs.
- 3 Premiums for life and long term care insurance recommendations are paid in addition to the Total Income Goal.
- 4 Mr.'s Social Security benefit is offset by the Windfall Elimination Provision (see Income Claiming module for details).
- 5 Existing lifetime income rider has a current benefit base of \$135,3750 and a withdrawal band of 5.00% at age 65.

The assumptions and analysis presented in this RISK™ Blueprint are based upon information submitted via the RISK™ questionnaire (attached). Please review for details.



Action Plan

The action plan below is a summary of what retirement Strategy each underlying Solution is designated to fulfill and identify the current retirement assets (Funding Source) utilized for each.

Strategy	Asset Detail			Income Guarantees		Long Term Care		Death Benefits
	Solution							
	\$600,000 TOPS 2 IRA - Mr.	\$200,000 TOPS 3 IRA - Mrs.	\$400,000 Trust - Joint	\$99,153 Lifetime Income Rider - Joint	\$150,000 Deferred Annuity - Joint	Life with LTC Rider - Mr.	Hybrid LTC - Mrs.	\$125,000 20-Year Term - Mr.
	\$600,000 457 Plan	\$200,000 Schwab Traditional IRA	\$200,000 Trust Account	\$99,153 Income Rider	\$150,000 Inheritance	\$12,640 Annual Premium	\$7,705 Annual Premium	\$1,100 Annual Premium
Funding Source			\$200,000 Inheritance					



Income Accounts

Income Accounts are retirement assets whose income stream, as modeled, is not directly impacted by market fluctuations. A total of 54% of after-tax income comes from income accounts over the duration of this plan (see Retirement Income Overview).

Age at Year End	Social Security - Mr.	Social Security - Mrs.	State Pension - Mr.	Lifetime Income Rider- Joint	Deferred Annuity - Joint	Estimated Taxes on Income Accounts	Total After-Tax Income from Income Accounts	Total After-Tax Income Goal	Percentage of Total After-Tax Income Paid by Income Accounts
	2.00%	2.00%	1.00%						
	Gross Income	Gross Income	Gross Income	Gross Income	Gross Income				
64 / 59	\$0	\$0	\$30,000	\$0	\$0	-\$3,600	\$26,400	\$0	0.00%
65 / 60	\$0	\$0	\$30,300	\$0	\$0	-\$3,636	\$26,664	\$0	0.00%
66 / 61	\$14,864	\$0	\$30,603	\$0	\$0	-\$5,188	\$40,279	\$101,013	39.87%
67 / 62	\$15,161	\$0	\$30,909	\$0	\$0	-\$5,256	\$40,815	\$103,400	39.47%
68 / 63	\$15,465	\$0	\$31,218	\$0	\$0	-\$5,324	\$41,359	\$105,858	39.07%
69 / 64	\$15,774	\$0	\$31,530	\$0	\$0	-\$5,393	\$41,912	\$108,391	38.67%
70 / 65	\$16,089	\$0	\$31,846	\$10,000	\$0	-\$6,663	\$51,272	\$110,999	46.19%
71 / 66	\$16,411	\$0	\$32,164	\$10,000	\$0	-\$6,734	\$51,842	\$113,686	45.60%
72 / 67	\$16,739	\$10,000	\$32,486	\$10,000	\$0	-\$7,826	\$61,399	\$108,748	56.46%
73 / 68	\$17,074	\$10,200	\$32,811	\$10,000	\$0	-\$7,919	\$62,166	\$111,598	55.70%
74 / 69	\$17,416	\$10,404	\$33,139	\$10,000	\$0	-\$8,014	\$62,944	\$114,534	54.96%
75 / 70	\$17,764	\$10,612	\$33,470	\$10,000	\$0	-\$8,111	\$63,735	\$117,558	54.22%
76 / 71	\$18,119	\$10,824	\$33,805	\$10,000	\$0	-\$8,209	\$64,540	\$120,672	53.48%
77 / 72	\$18,482	\$11,041	\$34,143	\$10,000	\$0	-\$8,308	\$65,357	\$123,880	52.76%
78 / 73	\$18,851	\$11,262	\$34,484	\$10,000	\$0	-\$8,410	\$66,188	\$127,184	52.04%
79 / 74	\$19,228	\$11,487	\$34,829	\$10,000	\$0	-\$8,512	\$67,032	\$130,588	51.33%
80 / 75	\$19,613	\$11,717	\$35,177	\$10,000	\$0	-\$8,617	\$67,890	\$134,093	50.63%
81 / 76	\$20,005	\$11,951	\$35,529	\$10,000	\$0	-\$8,723	\$68,762	\$137,704	49.93%
82 / 77	\$20,405	\$12,190	\$35,884	\$10,000	\$0	-\$8,831	\$69,649	\$140,322	49.63%
83 / 78	\$20,813	\$12,434	\$36,243	\$10,000	\$0	-\$8,940	\$70,550	\$144,153	48.94%
84 / 79	\$21,229	\$12,682	\$36,606	\$10,000	\$0	-\$9,052	\$71,466	\$148,098	48.26%
85 / 80	\$21,654	\$12,936	\$36,972	\$10,000	\$29,500	-\$12,705	\$98,357	\$152,162	64.64%
86 / 81	\$22,087	\$13,195	\$37,341	\$10,000	\$29,500	-\$12,820	\$99,304	\$156,348	63.51%
87 / 82	\$22,529	\$13,459	\$37,715	\$10,000	\$29,500	-\$12,937	\$100,266	\$160,659	62.41%
88 / 83	\$22,979	\$13,728	\$38,092	\$10,000	\$29,500	-\$13,055	\$101,244	\$165,100	61.32%
89 / 84	\$23,439	\$14,002	\$38,473	\$10,000	\$29,500	-\$13,176	\$102,239	\$169,673	60.26%
90 / 85	\$23,908	\$14,282	\$38,858	\$10,000	\$29,500	-\$13,298	\$103,250	\$174,384	59.21%
91 / 86	\$24,386	\$14,568	\$39,246	\$10,000	\$29,500	-\$13,423	\$104,278	\$179,237	58.18%
92 / 87	\$24,874	\$14,859	\$39,639	\$10,000	\$29,500	-\$13,549	\$105,323	\$184,235	57.17%
93 / 88	\$25,371	\$15,157	\$40,035	\$10,000	\$29,500	-\$13,678	\$106,385	\$189,382	56.17%
94 / 89	\$25,879	\$15,460	\$40,435	\$10,000	\$29,500	-\$13,809	\$107,465	\$194,685	55.20%
95 / 90	\$26,396	\$15,769	\$40,840	\$10,000	\$29,500	-\$13,942	\$108,563	\$200,146	54.24%

Hybrid LTC Paid Up

20-Year Term Ends



Asset Accounts

Asset Accounts are generally market based investments. Income withdrawn from these accounts make up any shortfall between the stated Income Goal and income provided from Income Accounts. A total of 46% of after-tax income comes from asset accounts over the duration of this plan (see Retirement Income Overview).

Age at Year End	TOPS 2 IRA - Mr.		TOPS 3 IRA - Mrs.		Trust - Joint		Estimated Taxes on Asset Accounts	Total After-Tax from Asset Accounts	Total After-Tax Income from Income Accounts	Total After-Tax Income Goal	Gross Withdrawal Percentage from Asset Accounts
	Ordinary Income		Ordinary Income		Capital Gains						
	5.00%		6.00%		6.00%						
	Account Balance	Gross Income	Account Balance	Gross Income	Account Balance	Gross Income					
64 / 59	\$615,000	\$0	\$200,000	\$0	\$400,000	\$0	\$0	\$0	\$26,400	\$0	0.00%
65 / 60	\$660,750	\$0	\$212,000	\$0	\$424,000	\$0	\$0	\$0	\$26,664	\$0	0.00%
66 / 61	\$693,788	\$69,016	\$224,720	\$0	\$449,440	\$0	-\$8,282	\$60,734	\$40,279	\$101,013	5.05%
67 / 62	\$656,010	\$71,119	\$238,203	\$0	\$476,406	\$0	-\$8,534	\$62,585	\$40,815	\$103,400	5.19%
68 / 63	\$614,136	\$73,294	\$252,495	\$0	\$504,991	\$0	-\$8,795	\$64,499	\$41,359	\$105,858	5.34%
69 / 64	\$567,883	\$75,544	\$267,645	\$0	\$535,290	\$0	-\$9,065	\$66,479	\$41,912	\$108,391	5.51%
70 / 65	\$516,956	\$67,871	\$283,704	\$0	\$567,408	\$0	-\$8,145	\$59,726	\$51,272	\$110,999	4.96%
71 / 66	\$471,539	\$70,277	\$300,726	\$0	\$601,452	\$0	-\$8,433	\$61,844	\$51,842	\$113,686	5.12%
72 / 67	\$421,325	\$53,805	\$318,770	\$0	\$637,539	\$0	-\$6,457	\$47,348	\$61,399	\$108,748	3.91%
73 / 68	\$385,896	\$56,173	\$337,896	\$0	\$675,792	\$0	-\$6,741	\$49,432	\$62,166	\$111,598	4.01%
74 / 69	\$346,209	\$58,625	\$358,170	\$0	\$716,339	\$0	-\$7,035	\$51,590	\$62,944	\$114,534	4.13%
75 / 70	\$301,964	\$47,305	\$379,660	\$13,856	\$759,319	\$0	-\$7,339	\$53,822	\$63,735	\$117,558	4.24%
76 / 71	\$267,391	\$49,155	\$387,752	\$14,632	\$804,879	\$0	-\$7,654	\$56,133	\$64,540	\$120,672	4.37%
77 / 72	\$229,148	\$51,054	\$395,507	\$15,449	\$853,171	\$0	-\$7,980	\$58,523	\$65,357	\$123,880	4.50%
78 / 73	\$186,999	\$53,004	\$402,861	\$16,310	\$904,362	\$0	-\$8,318	\$60,997	\$66,188	\$127,184	4.64%
79 / 74	\$140,694	\$55,006	\$409,744	\$17,216	\$958,623	\$0	-\$8,667	\$63,556	\$67,032	\$130,588	4.79%
80 / 75	\$89,973	\$57,061	\$416,079	\$18,169	\$1,016,141	\$0	-\$9,028	\$66,203	\$67,890	\$134,093	4.94%
81 / 76	\$34,557	\$34,557	\$421,784	\$19,172	\$1,077,109	\$24,067	-\$8,854	\$68,941	\$68,762	\$137,704	5.07%
82 / 77	\$0	\$0	\$426,769	\$20,131	\$1,116,225	\$58,843	-\$8,300	\$70,674	\$69,649	\$140,322	5.12%
83 / 78	\$0	\$0	\$431,037	\$21,233	\$1,120,825	\$61,020	-\$8,650	\$73,603	\$70,550	\$144,153	5.30%
84 / 79	\$0	\$0	\$434,392	\$22,276	\$1,123,393	\$63,366	-\$9,010	\$76,632	\$71,466	\$148,098	5.50%
85 / 80	\$0	\$0	\$436,842	\$23,361	\$1,123,630	\$36,942	-\$6,497	\$53,805	\$98,357	\$152,162	3.86%
86 / 81	\$0	\$0	\$438,290	\$24,485	\$1,151,889	\$39,441	-\$6,882	\$57,044	\$99,304	\$156,348	4.02%
87 / 82	\$0	\$0	\$438,633	\$25,651	\$1,179,195	\$42,022	-\$7,280	\$60,393	\$100,266	\$160,659	4.18%
88 / 83	\$0	\$0	\$437,761	\$26,857	\$1,205,403	\$44,691	-\$7,692	\$63,855	\$101,244	\$165,100	4.35%
89 / 84	\$0	\$0	\$435,559	\$28,101	\$1,230,355	\$47,451	-\$8,117	\$67,435	\$102,239	\$169,673	4.54%
90 / 85	\$0	\$0	\$431,906	\$29,183	\$1,253,878	\$50,504	-\$8,552	\$71,135	\$103,250	\$174,384	4.73%
91 / 86	\$0	\$0	\$426,886	\$30,276	\$1,275,577	\$53,685	-\$9,002	\$74,959	\$104,278	\$179,237	4.93%
92 / 87	\$0	\$0	\$420,407	\$31,374	\$1,295,205	\$57,003	-\$9,465	\$78,912	\$105,323	\$184,235	5.15%
93 / 88	\$0	\$0	\$412,376	\$32,471	\$1,312,494	\$60,470	-\$9,943	\$82,997	\$106,385	\$189,382	5.39%
94 / 89	\$0	\$0	\$402,699	\$33,558	\$1,327,145	\$64,098	-\$10,437	\$87,219	\$107,465	\$194,685	5.65%
95 / 90	\$0	\$0	\$391,290	\$34,324	\$1,338,830	\$68,197	-\$10,939	\$91,583	\$108,563	\$200,146	5.93%

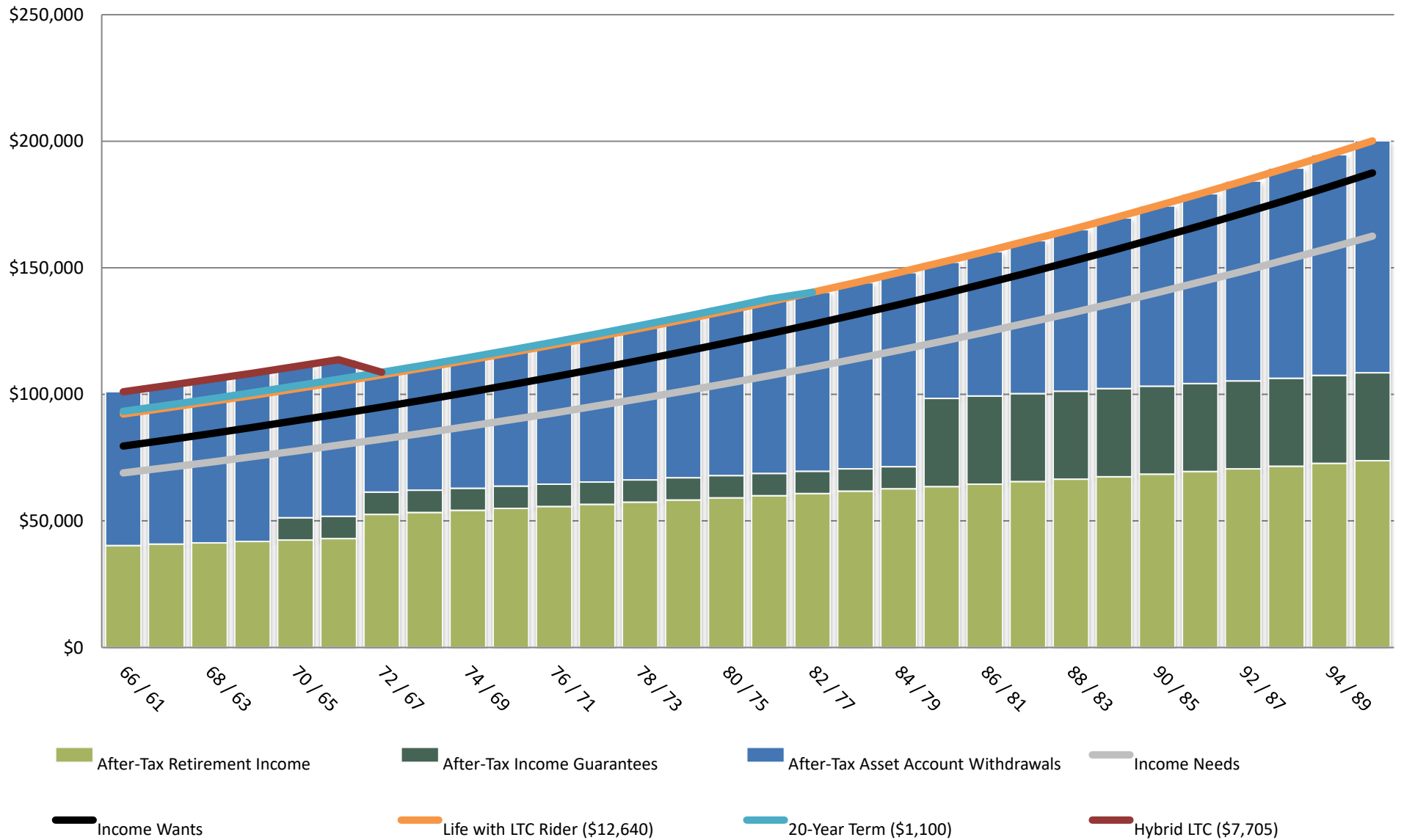
*Estimated RMDs

Hybrid LTC Paid Up 20-Year Term Ends



Retirement Income Projection

The chart below projects the stated after-tax retirement income goal and includes a breakdown of income sources.





Retirement Income Overview

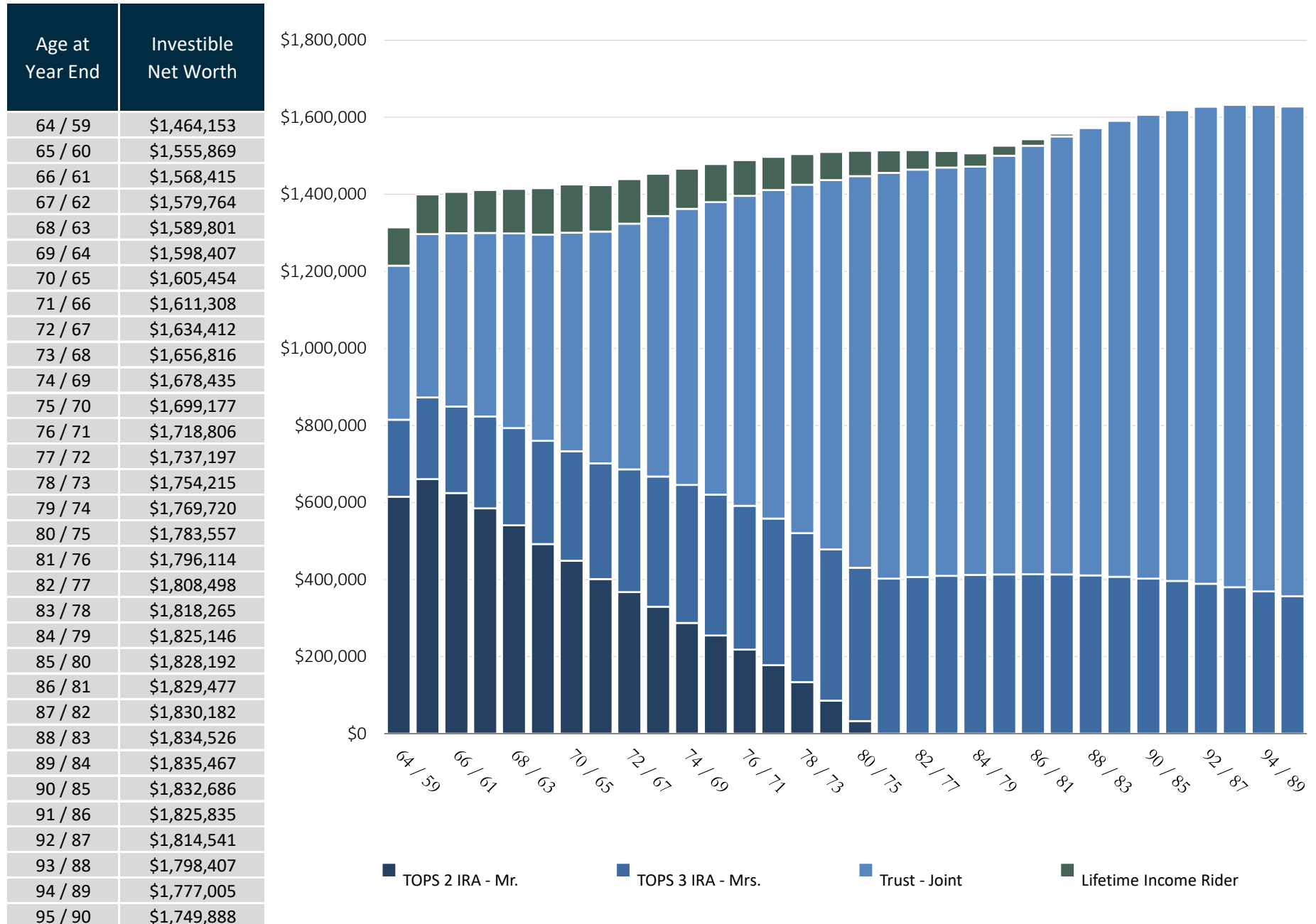
The table below details the data represented in the Retirement Income Projection and estimates the resulting year end Investible Net Worth, after the stated income is withdrawn.

Age at Year End	After-Tax Retirement Income	After-Tax Income Guarantees	After-Tax Asset Account Withdrawals	Total After-Tax Income	Total Investible Worth
64 / 59	\$26,400	\$0	\$0	\$26,400	\$1,464,153
65 / 60	\$26,664	\$0	\$0	\$26,664	\$1,555,869
66 / 61	\$40,279	\$0	\$60,734	\$101,013	\$1,568,415
67 / 62	\$40,815	\$0	\$62,585	\$103,400	\$1,579,764
68 / 63	\$41,359	\$0	\$64,499	\$105,858	\$1,589,801
69 / 64	\$41,912	\$0	\$66,479	\$108,391	\$1,598,407
70 / 65	\$42,472	\$8,800	\$59,726	\$110,999	\$1,605,454
71 / 66	\$43,042	\$8,800	\$61,844	\$113,686	\$1,611,308
72 / 67	\$52,599	\$8,800	\$47,348	\$108,748	\$1,634,412
73 / 68	\$53,365	\$8,800	\$49,432	\$111,598	\$1,656,816
74 / 69	\$54,144	\$8,800	\$51,590	\$114,534	\$1,678,435
75 / 70	\$54,935	\$8,800	\$53,822	\$117,558	\$1,699,177
76 / 71	\$55,739	\$8,800	\$56,133	\$120,672	\$1,718,806
77 / 72	\$56,557	\$8,800	\$58,523	\$123,880	\$1,737,197
78 / 73	\$57,387	\$8,800	\$60,997	\$127,184	\$1,754,215
79 / 74	\$58,232	\$8,800	\$63,556	\$130,588	\$1,769,720
80 / 75	\$59,090	\$8,800	\$66,203	\$134,093	\$1,783,557
81 / 76	\$59,962	\$8,800	\$68,941	\$137,704	\$1,796,114
82 / 77	\$60,849	\$8,800	\$70,674	\$140,322	\$1,808,498
83 / 78	\$61,750	\$8,800	\$73,603	\$144,153	\$1,818,265
84 / 79	\$62,666	\$8,800	\$76,632	\$148,098	\$1,825,146
85 / 80	\$63,597	\$34,760	\$53,805	\$152,162	\$1,828,192
86 / 81	\$64,544	\$34,760	\$57,044	\$156,348	\$1,829,477
87 / 82	\$65,506	\$34,760	\$60,393	\$160,659	\$1,830,182
88 / 83	\$66,484	\$34,760	\$63,855	\$165,100	\$1,834,526
89 / 84	\$67,479	\$34,760	\$67,435	\$169,673	\$1,835,467
90 / 85	\$68,490	\$34,760	\$71,135	\$174,384	\$1,832,686
91 / 86	\$69,517	\$34,760	\$74,959	\$179,237	\$1,825,835
92 / 87	\$70,562	\$34,760	\$78,912	\$184,235	\$1,814,541
93 / 88	\$71,625	\$34,760	\$82,997	\$189,382	\$1,798,407
94 / 89	\$72,705	\$34,760	\$87,219	\$194,685	\$1,777,005
95 / 90	\$73,803	\$34,760	\$91,583	\$200,146	\$1,749,888
Total Income	\$1,804,529	\$514,364	\$1,962,658	\$4,281,551	
Percentage	42%	12%	46%		



Net Worth Detail

The table below represents the projected Net Worth using end of year values. The chart further details the portion signified by each account.



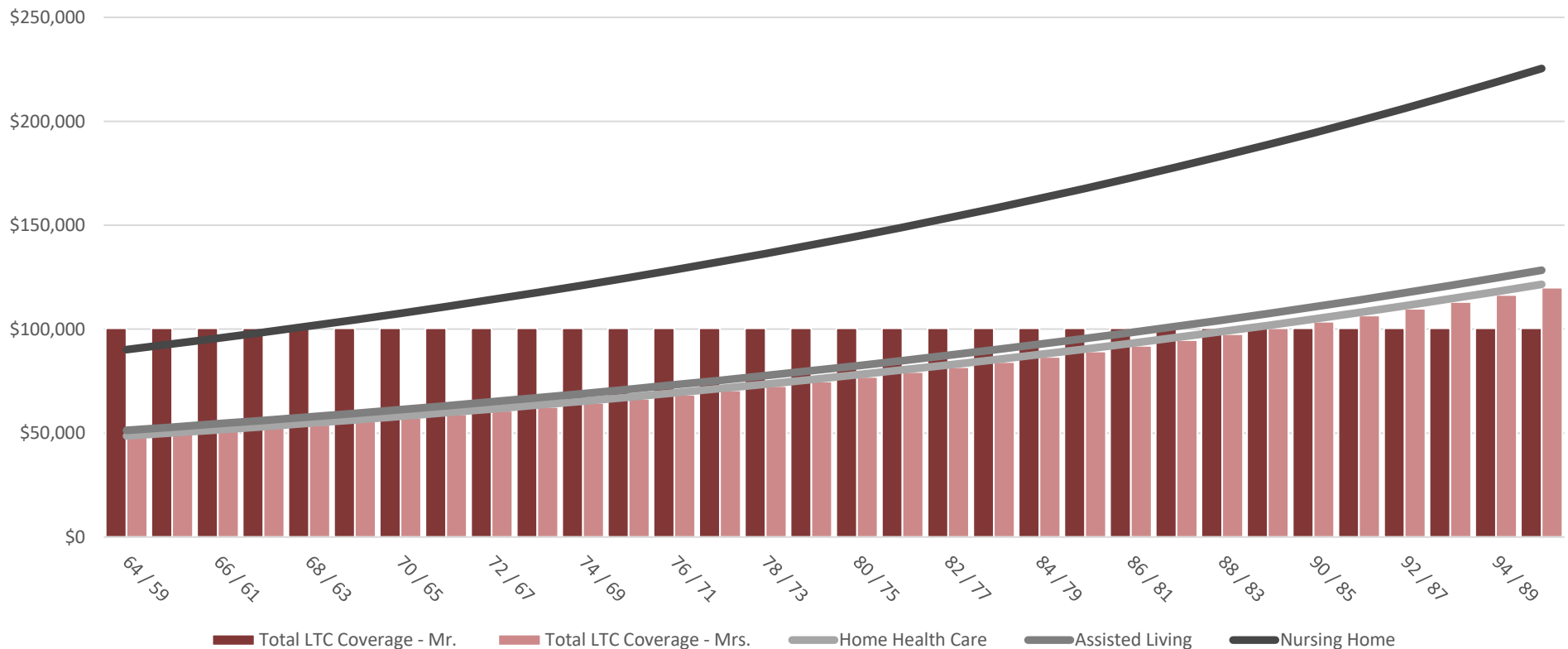


Long Term Care Summary

The graph below compares the long term care insurance protection of Mr. and Mrs. to the increasing costs of home health care, assisted living facilities, and nursing homes in Ohio. The current long term care costs listed below are projected to inflate at 3% annually.

Owner	Solution	Premium	Frequency	Annual Benefit	COLA*	Death Benefit
Mr.	Life with LTC Rider	\$12,640	Annual-Pay	\$100,456	Level	\$418,566
Mrs.	Hybrid LTC	\$7,705	Annual-Pay	\$48,000	3% Compound	\$96,000

Inflation	Home Health Care	Assisted Living	Nursing Home
3.00%	\$48,620	\$51,336	\$90,155



*COLA = Cost Of Living Adjustment



Disclosures

*Assumptions :

- 1 Assumes a 2% COLA on Social Security
- 2 Assumes a 3% annual inflation
- 3 See below for Asset Management returns
- 4 Average Blended Tax Rate assumed for this plan is 12% Ordinary Income & 10% Capital Gains
- 5 Investible net worth on the income summary is based on the estimated account values of the underlying investments at the end of each year
- 6 Total after tax income is derived from summing up all income generated in that year less the estimated taxes
- 7 Projections are done on the lesser of a 40-year basis or age 95 and may not represent the full length of retirement or life expectancy

Title	Portfolio Allocation (Stocks/Bonds)	Assumed Growth Rate
Lifetime Income Rider	80/20	4.00%
Deferred Annuity	80/20	4.00%
TOPS 2 IRA	57/43	5.00%
TOPS 3 IRA	70/30	6.00%
Trust	70/30	6.00%



Disclosures

Information Provided by You

Information that you provided about your assets, financial goals, and personal situation are key assumptions for the calculations and projections in this report. Please review the questionnaire to verify the accuracy of these assumptions. If any of the assumptions are incorrect, you should notify your financial advisor. Even small changes in assumptions can have a substantial impact on the results shown in this report. The information provided by you should be reviewed periodically and updated when either the information or your circumstances change.

Needs & Wants

Needs are the goals that you consider necessary for your lifestyle, and are the goals that you must fulfill. Wants are the goals that you would really like to fulfill, but could live without. Since you can specify ideal and acceptable amounts for all your financial goals, there can be many possible combinations of funding levels among your Needs and Wants.

Report Is a Snapshot and Does Not Provide Legal, Tax, or Accounting Advice

This report provides a snapshot of your current financial position and can help you to focus on your financial resources and goals, and to create a plan of action. Because the results are calculated over many years, small changes can create large differences in future results. You should use this report to help you focus on the factors that are most important to you. This report does not provide legal, tax, or accounting advice. Before making decisions with legal, tax, or accounting ramifications, you should consult appropriate professionals for advice that is specific to your situation.

Projections and Returns

The projections or other information generated by The RISK Process™ regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. The actual returns of a specific product or accounts may be more or less than the returns used in The RISK Process™. Financial forecasts, rates of return, risk, inflation, and other assumptions may be used as the basis for illustrations. They should not be considered a guarantee of future performance or a guarantee of achieving overall financial objectives. Past performance is not a guarantee or a predictor of future results of either the indices or any particular investment. No report has the ability to accurately predict the future. As investment returns, inflation, taxes, and other economic conditions vary from The RISK Process™ assumptions, your actual results will vary (perhaps significantly) from those presented in this report.

Risks Inherent in Investing

Investing in fixed income securities involves interest rate risk, credit risk, and inflation risk. Interest rate risk is the possibility that bond prices will decrease because of an interest rate increase. When interest rates rise, bond prices and the values of fixed income securities fall. When interest rates fall, bond prices and the values of fixed income securities rise. Credit risk is the risk that a company will not be able to pay its debts, including the interest on its bonds. Inflation risk is the possibility that the interest paid on an investment in bonds will be lower than the inflation rate, decreasing purchasing power.

Investing in stock securities involves volatility risk, market risk, business risk, and industry risk. The prices of most stocks fluctuate. Volatility risk is the chance that the value of a stock will fall. Market risk is chance that the prices of all stocks will fall due to conditions in the economic environment. Business risk is the chance that a specific company's stock will fall because of issues affecting it. Industry risk is the chance that a set of factors particular to an industry group will adversely affect stock prices within the industry.

Accompanying Documents

This material must be preceded or accompanied by a prospectus for each investment product being recommended. Prospectuses are available from your financial professional. The prospectus contains information about the product's features, risks, charges and expenses. The investment objectives, risks and policies of the investment options, as well as other information about the investment options, living and death benefits are also described in the prospectuses. Please read the prospectuses and consider this information carefully before investing. Product availability and features may vary by state. Please refer to the contract prospectus for more complete details regarding the living and death benefits. Estimated fees on accounts are estimates only and should not be considered nor relied upon as a guarantee. For actual fee schedules of solutions proposed in this report, please reference prospectuses and any other disclosure provided to you.

Current Long Term Care Costs – Information sourced from <https://www.genworth.com/corporate/about-genworth/industry-expertise/cost-of-care.html> based on client's state.

Guarantees are based on the claims-paying ability of the issuing company.

All returns are shown net of fees and loads. Returns are based on a spread between asset allocation and inflation.

Unless otherwise stated, the client(s) for whom this Blueprint is created are assumed to be living for all projections.



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