



The Retirement Funding Score (RFS) measures the degree to which a specified income need or goal can be supported by current assets available for income. Typically that means all retirement assets and other investments available for retirement. Unless otherwise noted, assets do not include social security retirement benefits, future inheritances or other non-guaranteed assets or income.

*\*Goal of RFS is to be at or above 100 in retirement.*

**Assumptions:**

1. Income:

Annual income goal (spending + taxes):	<b>\$125,000</b>
Less Guaranteed Income Streams:	
Social Security Husband @ age 70	\$33,576
Social Security Wife @ FRA	\$31,656
Pension, Husband	\$37,150
Total Guaranteed Income Streams:	<u>\$102,382</u>
Net Income Needed from Assets:	<b>\$22,618</b>
Non-inflated Distribution Rate:	<b>1.58%</b>

- 2. Investment return of 7.0% annually
- 3. Inflation/cost of living of 3.0% annually
- 4. Retirement projected to age 100

**Assets:**

<b>\$300,000</b> NFS TOD
<b>\$150,000</b> Family Trust
<b>\$100,000</b> JNL VA
<b>\$55,000</b> NFS Roth
<b>\$375,000</b> 401k
<b>\$450,000</b> NFS IRA
<b>\$1,430,000</b> Total Current Retirement Assets

**\$1,225,000** Assets required to be fully funded today

Current Actual Assets:	<b>\$1,430,000</b>	= 117% of Fully Funded RFS Line
Current Required Assets:	<b>\$1,225,000</b>	
Current Actual Assets:	<b>\$1,430,000</b>	= 134% of Target RFS Line
Current Assets to be on Target:	<b>\$1,070,498</b>	