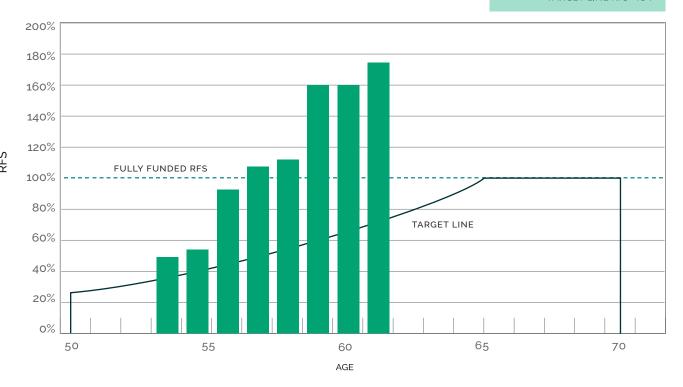


John Q. Public Retirement Funding Score (RFS™)

JANUARY 1, 2019

FULLY FUNDED LINE RFS - 117
TARGET LINE RFS - 134



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:

\$125,000

\$33,576 \$31,656

\$37,150

\$102,382

\$22,618

1.58%

\$150,000 Family Trust

Assets:

\$100,000 JNL VA

\$300,000 NFS TOD

\$55,000 NFS Roth

\$375,000 401k

\$450,000 NFS IRA

\$1,430,000 Total Current Retirement Assets

2. Investment return of 7.0% annually

Annual income goal (spending + taxes):

Social Security Wife @ FRA

Pension, Husband

Less Guaranteed Income Streams:

Social SecurityHusband @ age 70

Total Guaranteed Income Streams:

Net Income Needed from Assets:

Non-inflated Distribution Rate:

3. Inflation/cost of living of 3.0% annually

4. Retirement projected to age 100

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

Current Actual Assets: \$1,430,000 Current Required Assets: \$1,225,000 = 117% of Fully Funded RFS Line

Current Actual Assets: $\frac{\$1,430,000}{\$1,070,498}$ = 134% of Target RFS Line