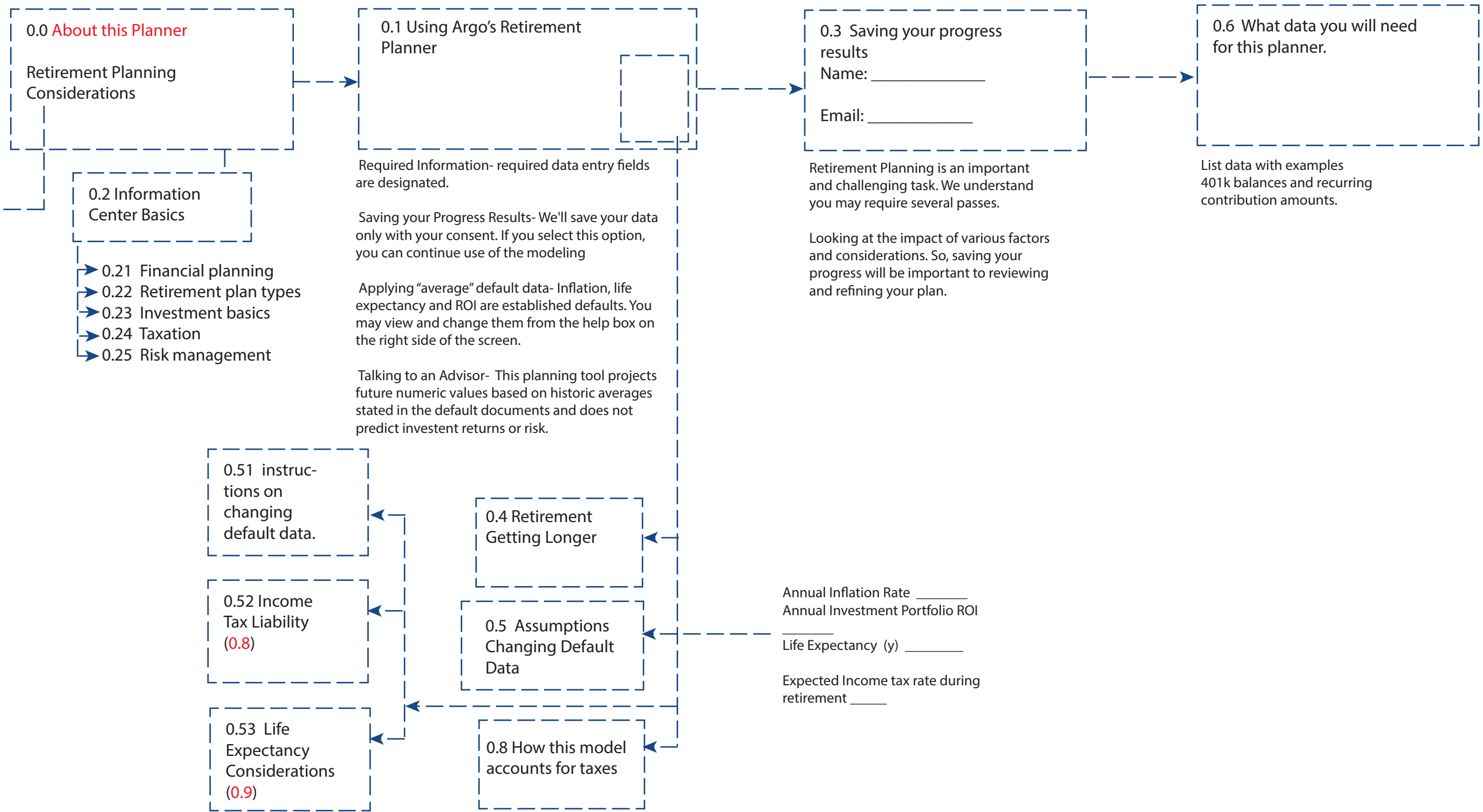
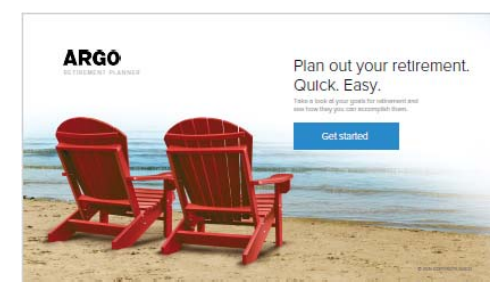




Intro/ Splash page

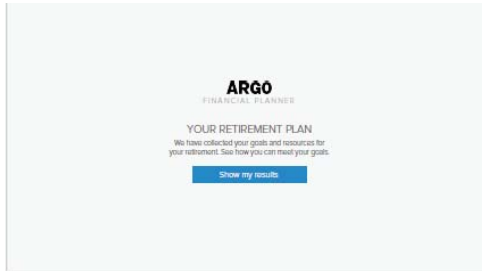


Welcome to the Argo Ret Planner. A solid plan for a better future financial life considers:

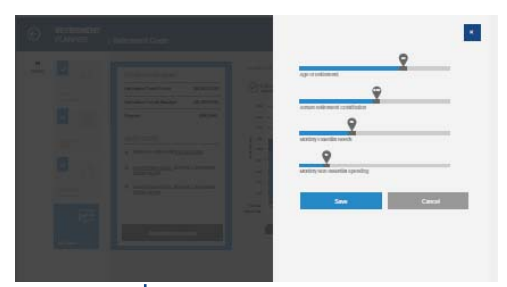
- Expected longevity
- Likely emergence expense
- Currently available financial resources
- Annual savings contribution
- Retirement draw down rate
- Social Security benefits
- Your asset portfolio

Get Started Now

8.0 PDF ARGO Retirement Plan Model for _____
As of MM/DD/YYYY
Current Age



8.1 Your Input Data (PDF)



9.0 Re-Start

8.2 Model Results (PDF)



8.3 Assumptions (PDF)



Calculated Assumptions

Call to Action 1

Call to Action 2

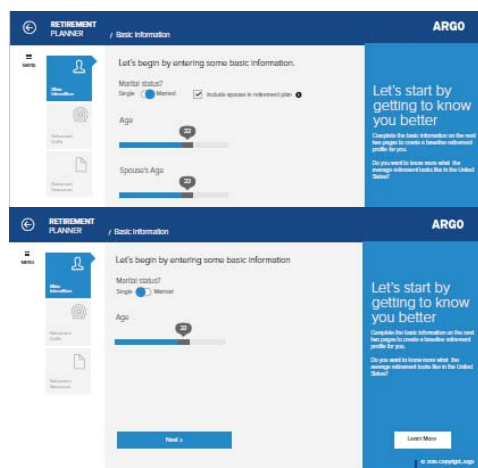
Call to Action 3

Menu Options

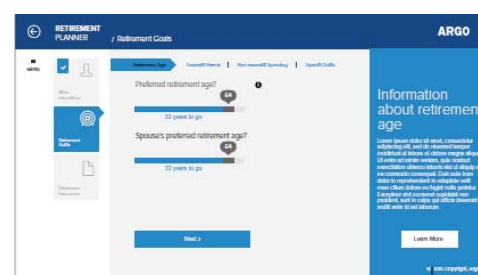
- Home
- Create Profile Link
- Share Results
- Print Results
- Exit

Saving

1.0 Getting Started

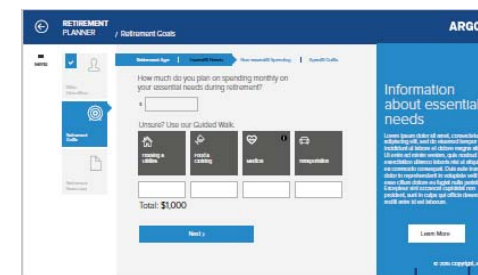


2.0 Retirement Goals (2.0)

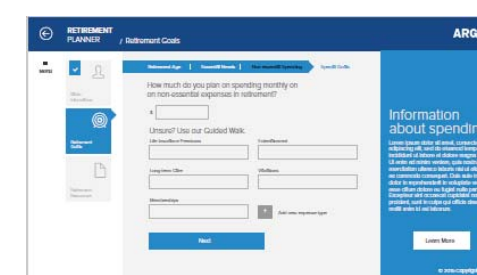


1.2 Getting you Priorities Aligned

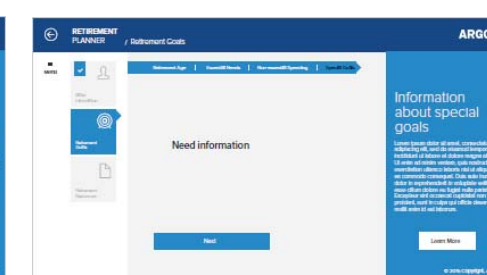
3.0 Retirement Lifestyle Goals-Essentials



3.2 Non Essential Needs (3.1)



3.3 Special Goals (Discretionary Spending Goals (3.1))



Call Out 1.1 Why retirement planning is a greater challenge today.

Facts and Trends

- Era of housing appreciation has ended.
- Traditional pension plans have diminished
- Healthcare out of pocket expenses have increased.
- Life expectancy is increasing.
- Social security change of 'full retirement age' from 65 to 67.
- Trend in social security covering a smaller portion of retirement needs.

As a result, a typical couple requires 6 to 11 times their annual earnings to supplement Social Security.

Callout 1.3 Life Event Planning

Marriage-Allowing another person in your life change. Financial dynamics requiring assessment of needs for emergency funds. Family expansion, risk protection, use of credit, and daily budgeting. **Becoming a parent-** Child needs require financial resources- food home education clothing, etc.

Unexpected Risks- medical expenses; Loss of a loved one can negatively impact financial resources, especially with increasing out of pocket expense trends. **Inheritance Windfall;** Inheritance can change one's lifestyle but often requires a well-thought out plan.

Loss of loved ones is not only alters one's lifestyle but often changes the financial picture. In addition, such events often require hard decisions and tracking down financially related documents.

Solid retirement planning must be aligned to your overall priorities. While most retirement plans require savings from 10% to 20% of your income. Other priorities to consider in the balance include:

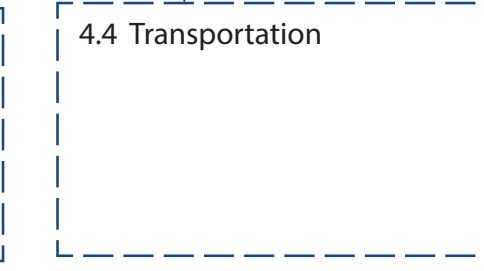
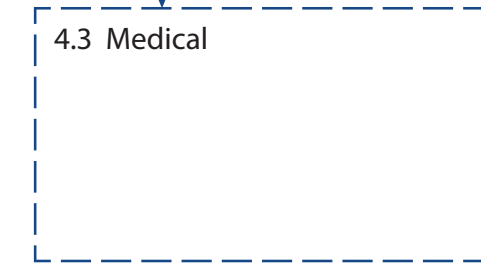
- Education
- Housing (upsized, downsize)
- Healthcare
- Family Needs
- Leisure
- Funding unexpected risks

Funding of potential long term care issue. Planning for disability or death during your working years.

Call Out 3.1 Three Lifestyle Zones

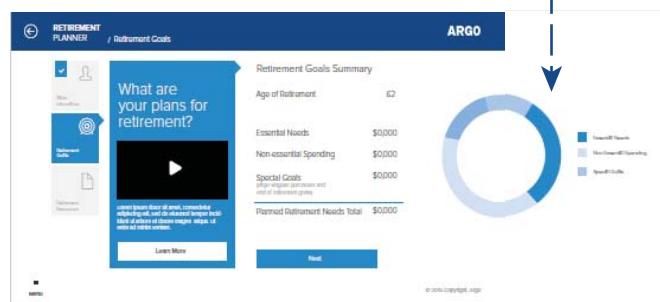
This retirement planner separate retirement according to 3 lifestyle goals

Essential Spending covers basic lifestyle needs- housing, food, transportation, basic services, insurance, taxes. **Non Essential Spending-** Extras, niceties to enhance your retirement lifestyle; hobbies, activities, dining, travel.

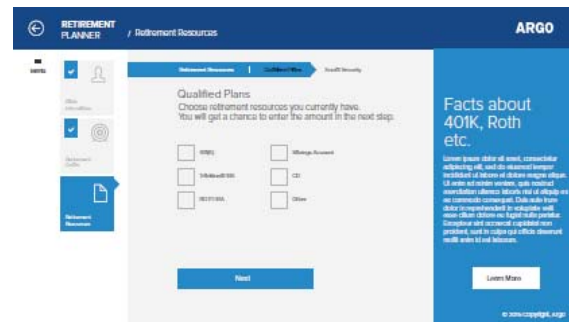


Modify Settings?

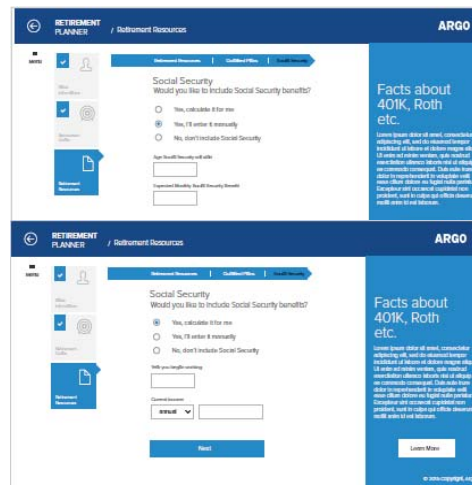
XX.XX Retirement Goals Summary



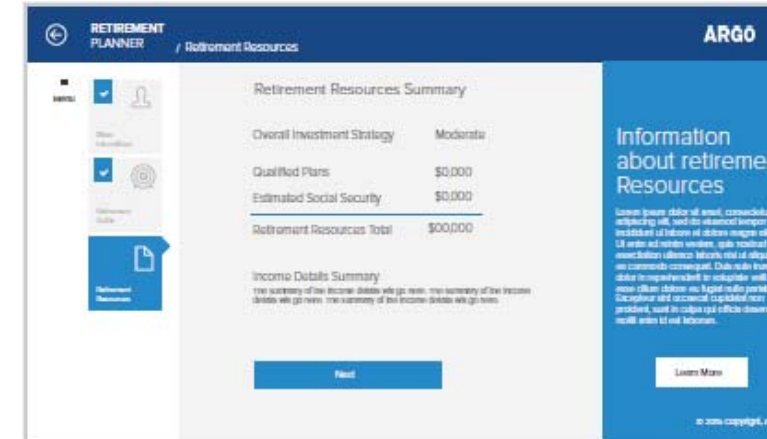
4.0 Current Retirement Resources



6.0 Social Security



7.1 Outcomes



Annual Inflation Rate _____
 Annual Investment Portfolio ROI _____
 Life Expectancy (y) _____

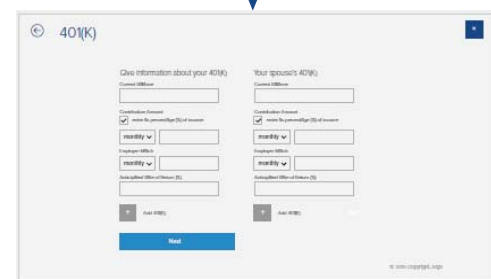
Expected Income tax rate during retirement _____

(instructions on how to change??)0.51??

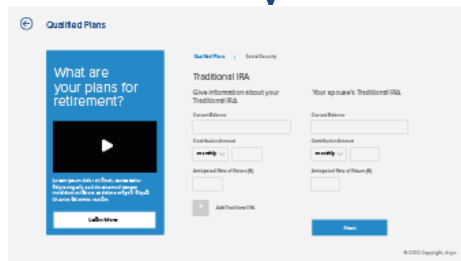
- OUTCOMES **Dependent** on results
- Surplus
 - Right on
 - Risk item
 - Shortfall

Call Out 6.1 How much is needed to supplement Social Security retirement. LINK ?

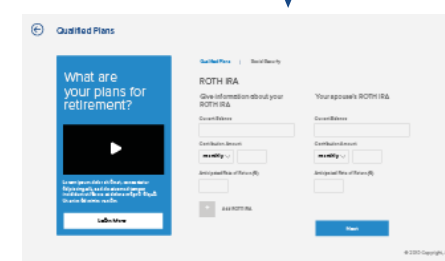
4.1 401k (4.1)



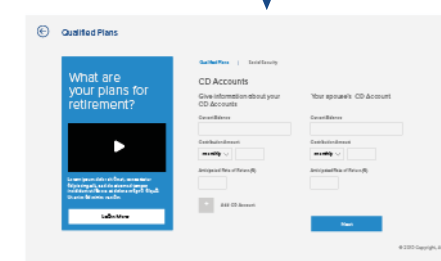
4.2 Traditional IRA



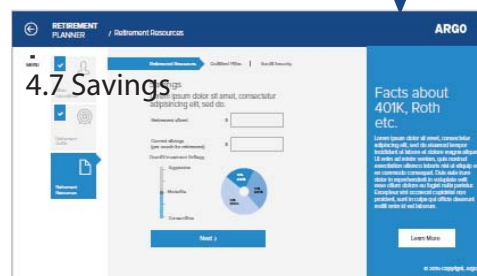
4.3 Roth IRA



4.4 Taxable Accounts



4.7 Savings



4.5 Typical Retirement Plans

4.6 SEP/Simple IRA

