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## Mr. & Mrs. Valued Client's Personalized Financial Plan

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Presented by:  
Financial Professional  
Valmark Financial Group, Inc.

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Information that you provided to your advisor on the ARC™ questionnaire 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.

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# ARC BLUEPRINT SUMMARY

## Personal Information

Name	Date of Birth	Age	Retirement Age	Plan End Age	State of Residence
Mr. Valued Client	11/14/1980	45	67	95	Ohio
Mrs. Valued Client	09/16/1980	45	67	95	

## Pre Retirement Gross Income

Income Sources	Amount	% Increase	Start Age	End Age
Earned Income - Mr.	\$250,000	3.00%	45	67
Earned Income - Mrs.	\$80,000	3.00%	45	67
Bonus - Mr.	\$50,000	3.00%	45	67
Bonus - Mrs.	\$5,000	3.00%	45	67
<b>Total Year 1 Gross Income</b>	<b>\$385,000</b>			

## Year 1 Tax Assumptions

<b>Total Year 1 Gross Income</b>	<b>\$385,000</b>
- Above the Line Deductions	\$25,000
<b>= Adjusted Gross Income</b>	<b>\$360,000</b>
- Below the Line Deductions	\$30,000
<b>= Taxable Income</b>	<b>\$330,000</b>
- Estimated Taxes	(\$96,250)
<b>= Estimated After Tax Income</b>	<b>\$288,750</b>
<b>Estimated Effective Tax Rate</b>	<b>25.00%</b>

## Net Worth Detail

Retirement Assets	\$250,000
Cash Reserves	\$180,000
Other Assets	\$600,000
Debt / Liabilities	(\$400,000)
<b>Total Estimated Net Worth</b>	<b>\$630,000</b>

## Retirement Assumptions

Retirement Income Goal (After Tax Income)	\$150,000
Inflation on Income Goal	3.00%
Pre Retirement Growth Rate	7.00%
Post Retirement Growth Rate	5.00%
Estimated Social Security Benefits Included?	Yes

## Blueprint Details

- |          |                                                                                                              |
|----------|--------------------------------------------------------------------------------------------------------------|
| <b>1</b> | This projection includes 50% of your estimated Social Security retirement benefits.                          |
| <b>2</b> | Additional education savings recommendations are based off of the corresponding Education Planning Analysis. |
| <b>3</b> | Additional life insurance recommendations are based off of the corresponding Survivor Needs Analysis.        |

# CURRENT CASH FLOW ANALYSIS

Year	Age at Year End	Gross Income	Estimated Taxes	Net Income	Retirement Savings	Debt / Liabilities	Education Savings	Lifestyle Expenses	Estimated Free Cash Flow
2025	45 / 45	\$385,000	-\$96,250	\$288,750	\$25,000	\$30,000	\$2,000	\$150,000	\$81,750
2026	46 / 46	\$396,550	-\$99,138	\$297,413	\$25,750	\$30,000	\$2,000	\$154,500	\$85,163
2027	47 / 47	\$408,447	-\$102,112	\$306,335	\$26,523	\$30,000	\$2,000	\$159,135	\$88,677
2028	48 / 48	\$420,700	-\$105,175	\$315,525	\$27,318	\$30,000	\$2,000	\$163,909	\$92,298
2029	49 / 49	\$433,321	-\$108,330	\$324,991	\$28,138	\$30,000	\$2,000	\$168,826	\$96,027
2030	50 / 50	\$446,321	-\$111,580	\$334,740	\$28,982	\$30,000	\$2,000	\$173,891	\$99,867
2031	51 / 51	\$459,710	-\$114,928	\$344,783	\$29,851	\$30,000	\$2,000	\$179,108	\$103,823
2032	52 / 52	\$473,501	-\$118,375	\$355,126	\$30,747	\$30,000	\$1,000	\$184,481	\$108,898
2033	53 / 53	\$487,706	-\$121,927	\$365,780	\$31,669	\$30,000	\$1,000	\$190,016	\$113,095
2034	54 / 54	\$502,338	-\$125,584	\$376,753	\$32,619	\$30,000	\$0	\$195,716	\$118,418
2035	55 / 55	\$517,408	-\$129,352	\$388,056	\$33,598	\$30,000	\$0	\$201,587	\$122,870
2036	56 / 56	\$532,930	-\$133,233	\$399,698	\$34,606	\$30,000	\$0	\$207,635	\$127,457
2037	57 / 57	\$548,918	-\$137,229	\$411,688	\$35,644	\$30,000	\$0	\$213,864	\$132,180
2038	58 / 58	\$565,385	-\$141,346	\$424,039	\$36,713	\$30,000	\$0	\$220,280	\$137,046
2039	59 / 59	\$582,347	-\$145,587	\$436,760	\$37,815	\$30,000	\$0	\$226,888	\$142,057
2040	60 / 60	\$599,817	-\$149,954	\$449,863	\$38,949	\$30,000	\$0	\$233,695	\$147,219
2041	61 / 61	\$617,812	-\$154,453	\$463,359	\$40,118	\$30,000	\$0	\$240,706	\$152,535
2042	62 / 62	\$636,346	-\$159,087	\$477,260	\$41,321	\$0	\$0	\$247,927	\$188,011
2043	63 / 63	\$655,437	-\$163,859	\$491,578	\$42,561	\$0	\$0	\$255,365	\$193,652
2044	64 / 64	\$675,100	-\$168,775	\$506,325	\$43,838	\$0	\$0	\$263,026	\$199,461
2045	65 / 65	\$695,353	-\$173,838	\$521,515	\$45,153	\$0	\$0	\$270,917	\$205,445
2046	66 / 66	\$716,213	-\$179,053	\$537,160	\$46,507	\$0	\$0	\$279,044	\$211,609

# CURRENT RETIREMENT SAVINGS

## Current Retirement Savings

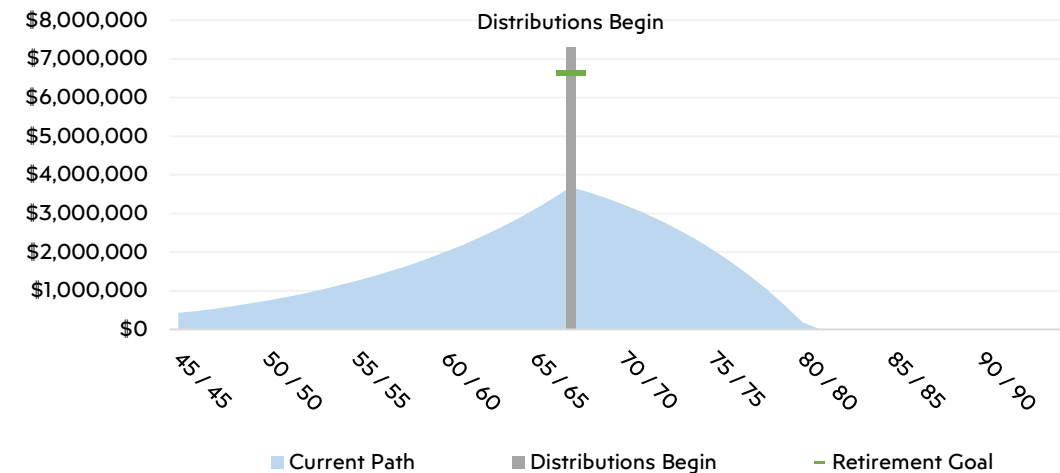
Retirement Accounts	\$430,000
Annual Contributions	\$25,000
Outside Contributions (e.g. Employer)	\$14,000
Annual Contribution % of Gross Income	6.49%



## Retirement Overview

After Tax Income Goal:	\$150,000
Required Assets at Retirement	\$6,633,219
Projected Assets at Retirement:	\$3,686,457
Surplus / (Shortfall):	(\$2,946,762)

## Projected Retirement Savings



## Retirement Accounts


Title	Owner	Current Balance	Annual Contribution	Outside Contribution	Contribution % Increase	Account Type
401(k)	Mr.	\$100,000	\$15,000	\$10,000	3.00%	Tax Deferred
Traditional IRA	Mr.	\$40,000	\$0	\$0	3.00%	
403(b)	Mrs.	\$50,000	\$10,000	\$4,000	3.00%	
Roth IRA	Mr.	\$20,000	\$0	\$0	3.00%	Tax Favored
Investment Account	Joint	\$40,000	\$0	\$0	3.00%	Taxable
Cash Reserves	Joint	\$180,000	\$0	\$0	3.00%	Cash Reserves
Total		\$430,000	\$25,000	\$14,000		

# PROPOSED RETIREMENT SAVINGS

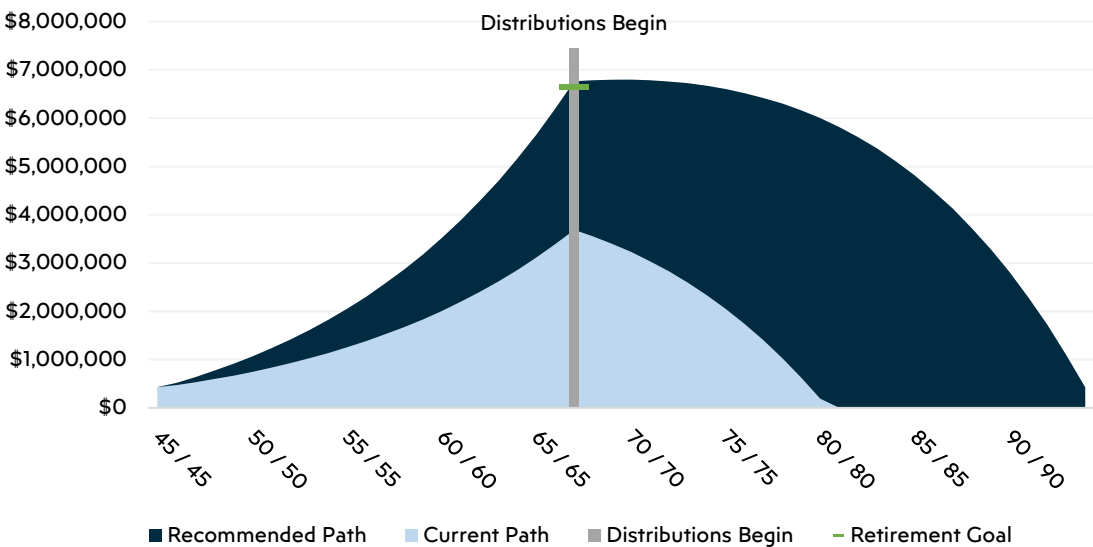
## Retirement Analysis

Are additional savings needed?	Yes
Is retirement achievable based on current assumptions?	Yes

## Proposed Retirement Savings

After Tax Income Goal:	\$150,000
Total Annual Contributions in Year 1	\$91,000
Annual Contribution % of Gross Income	
20.00%	
Projected Assets at Retirement:	\$6,768,915

## Projected Retirement Savings



## Retirement Accounts

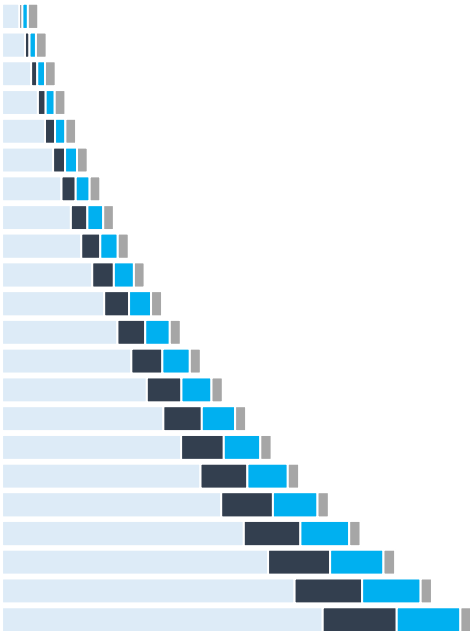
Title	Owner	Account Balance	Annual Contribution	Outside Contribution	Account Type	Notes
401(k)	Mr.	\$100,000	\$23,500 ▲	\$10,000	Tax Deferred	IRS Elective Deferral Limit
Traditional IRA	Mr.	\$40,000	\$0	\$0		-
403(b)	Mrs.	\$50,000	\$23,500 ▲	\$4,000	Tax Favored	IRS Elective Deferral Limit
Roth IRA	Mr.	\$20,000	\$0	\$0		Anticipating MAGI Phaseout
Accumulation VUL	Mr.	\$0	\$20,000 ▲	\$0	Taxable	New Accumulation VUL
TOPS Core 4 Growth	Joint	\$70,000 ▲	\$10,000 ▲	\$0		Reallocate \$30,000 of Cash Reserves
Cash Reserves	Joint	\$150,000 ▼	\$0	\$0	Cash Reserves	Reduce to 12 Months of Expenses
Total		\$430,000	\$77,000	\$14,000		

▲ Increase in value ▼ Decrease in value

# RETIREMENT SAVINGS PROJECTION

Year	Age at Year End	Tax Deferred		Tax Favored		Taxable		Cash Reserves	
		Account Balance	Annual Contributions	Account Balance	Annual Contributions	Account Balance	Annual Contributions	Account Balance	Annual Contributions
2025	45 / 45	\$190,000	\$61,000	\$20,000	\$20,000	\$70,000	\$10,000	\$150,000	\$0
2026	46 / 46	\$268,570	\$62,830	\$42,800	\$20,000	\$85,600	\$10,300	\$150,750	\$0
2027	47 / 47	\$354,598	\$64,715	\$67,196	\$20,000	\$102,613	\$10,609	\$151,504	\$0
2028	48 / 48	\$448,665	\$66,656	\$93,300	\$20,000	\$121,148	\$10,927	\$152,261	\$0
2029	49 / 49	\$551,394	\$68,656	\$121,231	\$20,000	\$141,320	\$11,255	\$153,023	\$0
2030	50 / 50	\$663,453	\$70,716	\$151,117	\$20,000	\$163,255	\$11,593	\$153,788	\$0
2031	51 / 51	\$785,561	\$72,837	\$183,095	\$20,000	\$187,088	\$11,941	\$154,557	\$0
2032	52 / 52	\$918,486	\$75,022	\$217,312	\$20,000	\$212,960	\$12,299	\$155,329	\$0
2033	53 / 53	\$1,063,054	\$77,273	\$253,923	\$20,000	\$241,027	\$12,668	\$156,106	\$0
2034	54 / 54	\$1,220,149	\$79,591	\$293,098	\$20,000	\$271,453	\$13,048	\$156,887	\$0
2035	55 / 55	\$1,390,722	\$81,979	\$335,015	\$20,000	\$304,416	\$13,439	\$157,671	\$0
2036	56 / 56	\$1,575,790	\$84,438	\$379,866	\$20,000	\$340,105	\$13,842	\$158,459	\$0
2037	57 / 57	\$1,776,445	\$86,971	\$427,857	\$20,000	\$378,724	\$14,258	\$159,252	\$0
2038	58 / 58	\$1,993,855	\$89,581	\$479,207	\$20,000	\$420,490	\$14,685	\$160,048	\$0
2039	59 / 59	\$2,229,276	\$92,268	\$534,151	\$20,000	\$465,638	\$15,126	\$160,848	\$0
2040	60 / 60	\$2,484,052	\$95,036	\$592,942	\$20,000	\$514,417	\$15,580	\$161,652	\$0
2041	61 / 61	\$2,759,625	\$97,887	\$655,848	\$20,000	\$567,096	\$16,047	\$162,461	\$0
2042	62 / 62	\$3,057,537	\$100,824	\$723,157	\$20,000	\$623,963	\$16,528	\$163,273	\$0
2043	63 / 63	\$3,379,446	\$103,848	\$795,178	\$20,000	\$685,326	\$17,024	\$164,089	\$0
2044	64 / 64	\$3,727,126	\$106,964	\$872,240	\$20,000	\$751,515	\$17,535	\$164,910	\$0
2045	65 / 65	\$4,102,476	\$110,173	\$954,697	\$20,000	\$822,884	\$18,061	\$165,734	\$0
2046	66 / 66	\$4,507,534	\$113,478	\$1,042,926	\$20,000	\$899,811	\$18,603	\$166,563	\$0

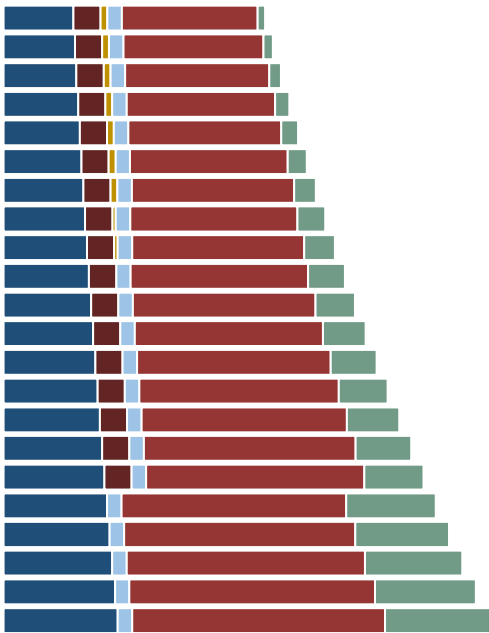
RETIREMENT SAVINGS PROJECTION



# REALLOCATION OF CASHFLOW

Year	Age at Year End	Net Income	Retirement Savings	Debt / Liabilities	Education Savings	Additional Protection	Lifestyle Expenses	Remaining Free Cash Flow
2025	45 / 45	\$288,750	\$77,000	\$30,000	\$7,585	\$16,000	\$150,000	\$8,165
2026	46 / 46	\$297,413	\$78,710	\$30,000	\$7,585	\$16,000	\$154,500	\$10,618
2027	47 / 47	\$306,335	\$80,471	\$30,000	\$7,585	\$16,000	\$159,135	\$13,144
2028	48 / 48	\$315,525	\$82,285	\$30,000	\$7,585	\$16,000	\$163,909	\$15,745
2029	49 / 49	\$324,991	\$84,154	\$30,000	\$7,585	\$16,000	\$168,826	\$18,425
2030	50 / 50	\$334,740	\$86,079	\$30,000	\$7,585	\$16,000	\$173,891	\$21,186
2031	51 / 51	\$344,783	\$88,061	\$30,000	\$7,585	\$16,000	\$179,108	\$24,029
2032	52 / 52	\$355,126	\$90,103	\$30,000	\$3,663	\$16,000	\$184,481	\$30,879
2033	53 / 53	\$365,780	\$92,206	\$30,000	\$3,663	\$16,000	\$190,016	\$33,895
2034	54 / 54	\$376,753	\$94,372	\$30,000	\$0	\$16,000	\$195,716	\$40,665
2035	55 / 55	\$388,056	\$96,603	\$30,000	\$0	\$16,000	\$201,587	\$43,865
2036	56 / 56	\$399,698	\$98,901	\$30,000	\$0	\$16,000	\$207,635	\$47,161
2037	57 / 57	\$411,688	\$101,268	\$30,000	\$0	\$16,000	\$213,864	\$50,556
2038	58 / 58	\$424,039	\$103,706	\$30,000	\$0	\$16,000	\$220,280	\$54,053
2039	59 / 59	\$436,760	\$106,218	\$30,000	\$0	\$16,000	\$226,888	\$57,654
2040	60 / 60	\$449,863	\$108,804	\$30,000	\$0	\$16,000	\$233,695	\$61,364
2041	61 / 61	\$463,359	\$111,468	\$30,000	\$0	\$16,000	\$240,706	\$65,185
2042	62 / 62	\$477,260	\$114,212	\$0	\$0	\$16,000	\$247,927	\$99,120
2043	63 / 63	\$491,578	\$117,039	\$0	\$0	\$16,000	\$255,365	\$103,174
2044	64 / 64	\$506,325	\$119,950	\$0	\$0	\$16,000	\$263,026	\$107,349
2045	65 / 65	\$521,515	\$122,948	\$0	\$0	\$16,000	\$270,917	\$111,650
2046	66 / 66	\$537,160	\$126,037	\$0	\$0	\$16,000	\$279,044	\$116,079

ANNUAL CASH FLOW PROJECTION



# ACTION ITEMS

Retirement Savings		
Implement (✓)	Action Item	Adjustments to Action Item
<input type="checkbox"/>	Increase annual contributions to Mr.'s 401(k) to \$23,500 until retirement.	
<input type="checkbox"/>	Increase annual contributions to Mrs.'s 403(b) to \$23,500 until retirement.	
<input type="checkbox"/>	New Accumulation VUL for Mr. with annual contributions of \$20,000 until retirement.	
<input type="checkbox"/>	Increase annual contributions to TOPS Core 4 Growth to \$10,000 until retirement.	
<input type="checkbox"/>	Reinvest \$30,000 from your cash reserves into TOPS Core 4 Growth, leaving ~12 months worth of living expenses as an emergency fund.	
<input type="checkbox"/>		
<input type="checkbox"/>		

Debt / Liabilities		
Implement (✓)	Action Item	Adjustments to Action Item
<input type="checkbox"/>	No changes to your primary mortgage payment of \$30,000 annually.	
<input type="checkbox"/>		
<input type="checkbox"/>		

Education Savings		
Implement (✓)	Action Item	Adjustments to Action Item
<input type="checkbox"/>	Increase annual education savings for Child 1 to \$3,922 for 7 year(s).	
<input type="checkbox"/>	Increase annual education savings for Child 2 to \$3,663 for 9 year(s).	
<input type="checkbox"/>		
<input type="checkbox"/>		

Additional Insurance Protection		
Implement (✓)	Action Item	Adjustments to Action Item
<input type="checkbox"/>	New \$2,000,000 25-Year Term for Mr. with an annual premium of \$4,000 for 25 years.	
<input type="checkbox"/>	New \$1,000,000 Guaranteed VUL for Mr. with an annual premium of \$12,000 .	
<input type="checkbox"/>		
<input type="checkbox"/>		

# 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 changes.

## REPORT IS A SNAPSHOT & 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 & RETURNS

The projections or other information generated by The ARC Blueprint 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 ARC Blueprint. 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 ARC Blueprint 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 the 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.

## GENERAL DEFINITIONS OF TERMS USED

**Taxable Accounts** are considered to be any account where capital gains, dividends, interest, and portfolio turnover is taxed on an annual basis.  
**Tax Deferred Accounts** are considered to grow tax deferred during accumulation and distributions are to be taxed as ordinary income.  
**Tax Favored Accounts** are considered to grow tax deferred during accumulation and distributions are to be tax exempt.

## UNDERLYING INCOME SOURCES CONSIDERED

Account Title	Owner	Amount	Age Start	Age End	Annual Increase
Earned Income	Mr.	\$250,000	45	67	3.00%
Earned Income	Mrs.	\$80,000	45	67	3.00%
Social Security	Mr.	\$20,000	67	95	1.00%
Social Security	Mrs.	\$15,000	67	95	1.00%
Bonus	Mr.	\$50,000	45	67	3.00%
Bonus	Mrs.	\$5,000	45	67	3.00%



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