

# Retirement Income Projection

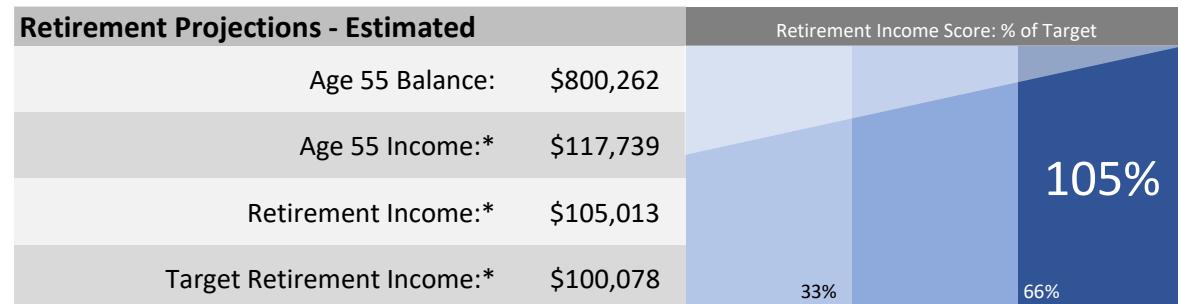
for

## Sample Employee



11/4/2019

Retirement Planning Inputs	
Your Current Annual Pay	\$65,000
Contribution Percentage	5.00%
Employer Contribution	4.98%
Current Retirement Savings	\$50,000
Estimated Annual Pension	\$65,000
Current Age	25
Retirement Age	55



\* Income adjusted for 2% inflation. Retirement income estimate is age 65 assets x 5% + estimated Soc-Sec. Target income is 85% of income. Assumed portfolio return is 6%. Projections are only an estimate and not a guarantee of future performance..

What if?	Retirement Balance	Retirement Income	Score
Increased Savings Rate by 2%:	\$903,038	\$110,152	110%
Increased Retirement Age by 3 years:	\$973,787	\$113,689	114%
Increase Savings and Retirement Age:	\$1,100,333	\$120,017	120%

Investment advice and financial planning offered through Park + Elm Investment Adviser, LLC, a registered investment advisor, DBA ClearPoint Financial Partners. Park + Elm LLC and ClearPoint Financial Partners are separate entities.

\* Social Security Estimate was obtained through the Social Security Administration Website, based on age 62 benefit commencement and is not a guarantee of future benefits.

# Allocation & Risk Assessment

for

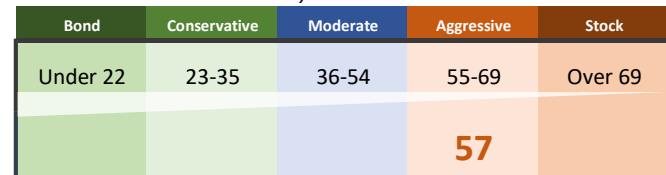
## Sample Employee

**ClearPoint**  
Financial Partners

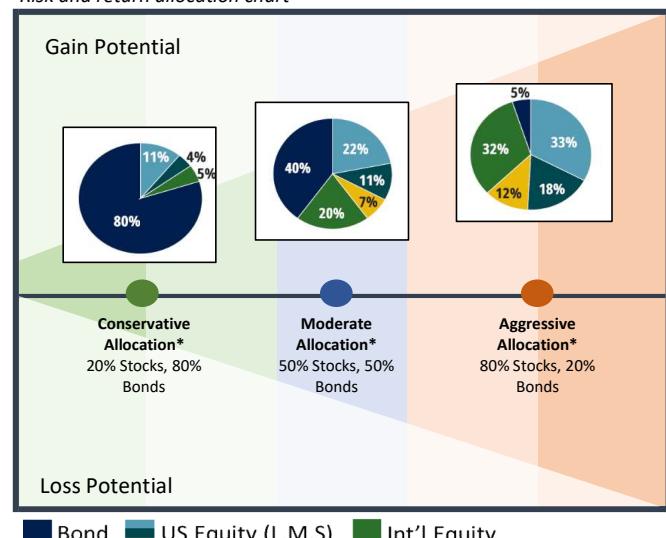
11/4/2019

How you think about investment risk:	Answer	Points
How many years until you need to start taking distributions?	35	17
How many years do you expect to need income from this investment?	25	8
When you make a long term investment, how many years does that mean to you?	20	7
If you lost 31% of investment value in 3 months, would you sell none (0), some (1), all (2) or buy more (3) of the investments in which you are currently invested?	1	3
You prefer investments with little ups and downs in value and are willing to accept lower returns to enjoy lower volatility. (0 = false, 1 = true, 2 = somewhat true)	2	3
During market declines, you tend to sell portions of riskier assets and put proceeds into safer investments. (1 = true, 0 = false, 2 = somewhat true)	2	3
Based on a brief conversation with a friend, coworker or relative you would make an investment decision. (1 = true, 0 = false, 2 = somewhat true)	0	5
If you lost 4% of your bond portfolio value over 2 months, would you sell (0) none of your bond portfolio, (1) some, (2) all or (3) buy more bonds.	0	5
Which portfolio do you prefer? (1) low potential gain, low potential loss, (2) moderate potential gain, moderate potential loss or (3) high potential gain, high potential loss.	2	3
I expect to have future income from sources other than this account (pension, Social Security, inheritance, partner, etc.) (0) none, (1) some, (2) significant, (3) substantial.	1	2
When it comes to investing in stock or bond mutual funds you, (0) have no experience, (1) have some experience, or (2) are very experienced.	0	1

Your recommended allocation style



Risk and return allocation chart



**Your total points and corresponding asset allocation targets are only a starting point in the process of determining your risk tolerance and best fit asset allocation.**

Total Points: **57**

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