



SPANNER
FINANCIAL PLANNING



THANK YOU FABF



We applaud the efforts of the FABF to



Organize the event



Coordinate professionals from all aspects of your retirement



Highlight the importance of a comprehensive plan



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Spanner Financial Advisors



Laura Lunn



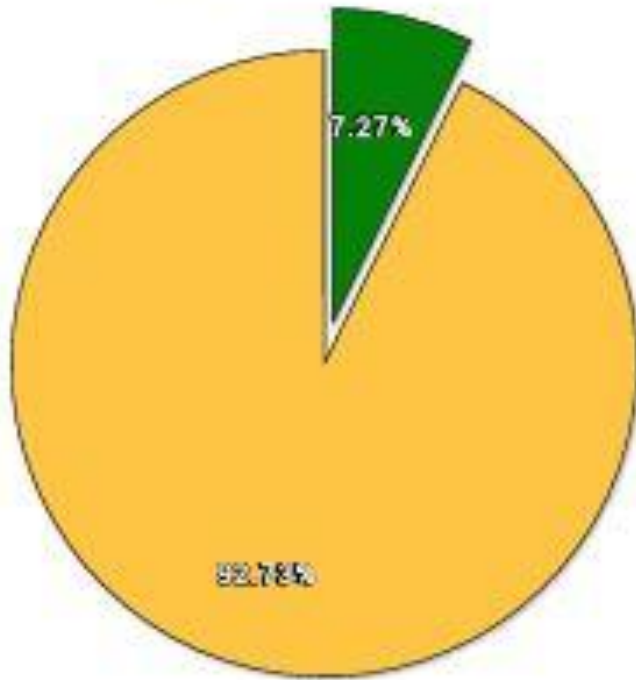
Kevin Brown

Spanner Financial Advisory Team

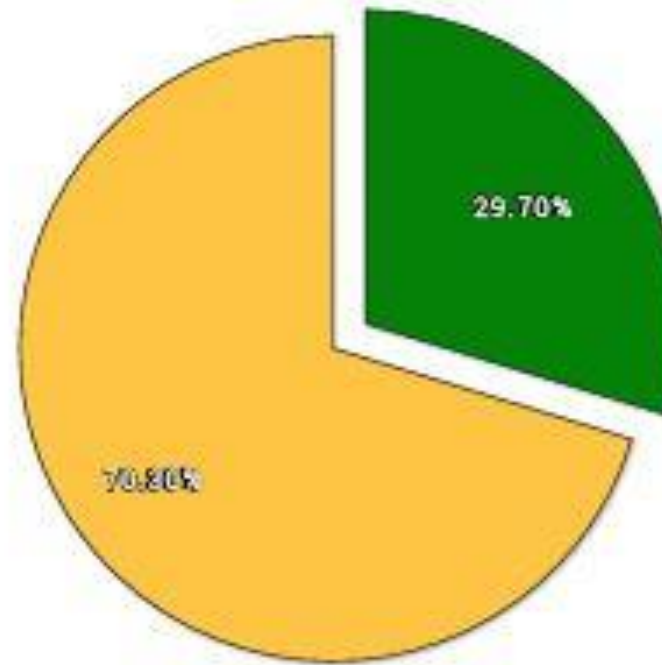


Planning Helps Give Peace of Mind

Current Accounts



Proposed Accounts

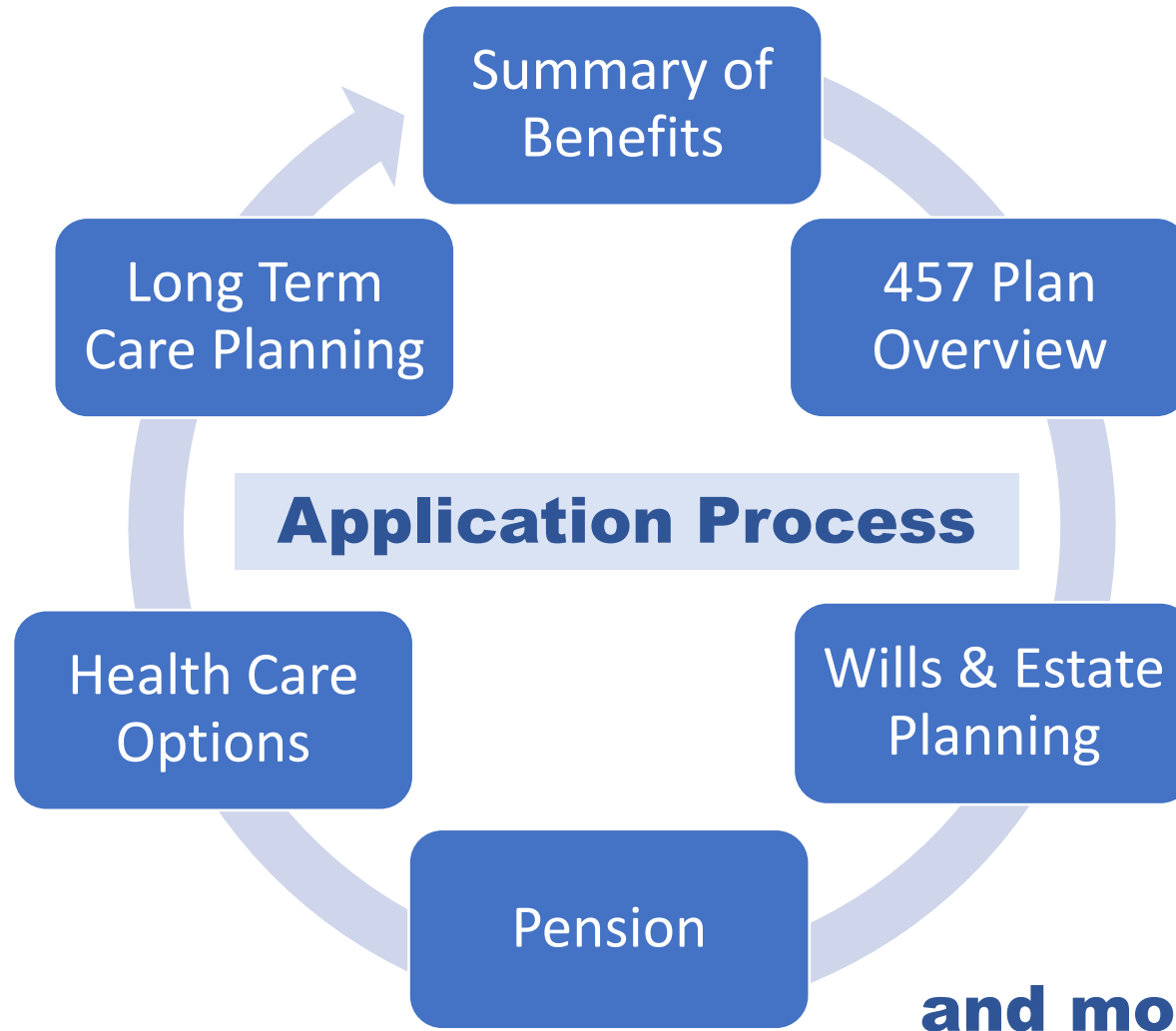


**Your Retirement
Compass Report
is the
foundation to a
successful
retirement!**

For Illustrative Purposes Only



Let's Put this all Together



Is your Head Spinning?



Spanner Financial

ADVISORS™



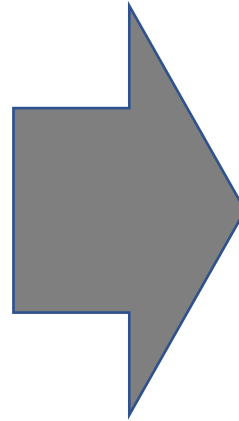
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“Accumulation” to “Distribution”

Accumulation

- Checking/saving/credit union
- Pension / Social Security
- Tax Deferred accounts (457)
- Employer health benefits
- Investment Accounts
- Passive Income generators
- Insurance coverage



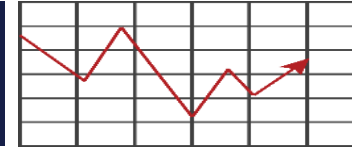
Distribution

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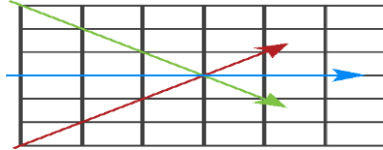


5 Big Challenges in Retirement

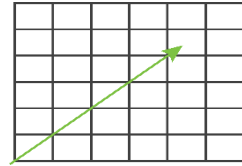
Investment Market Volatility



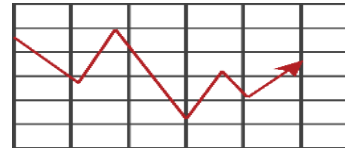
Taxes



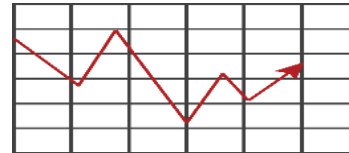
Longevity



Inflation



Healthcare Expenses





INVESTING



2 questions to answer when investing:

- Do you know the amount of risk you are taking?
- Does it align to your Retirement Goals?



For Illustrative Purposes Only



Down Market – Sequence of Returns



The Jones's

\$1,705,646

- Returns are the same
- Time range is the same
- Sequence of return – Reversed (opposite)

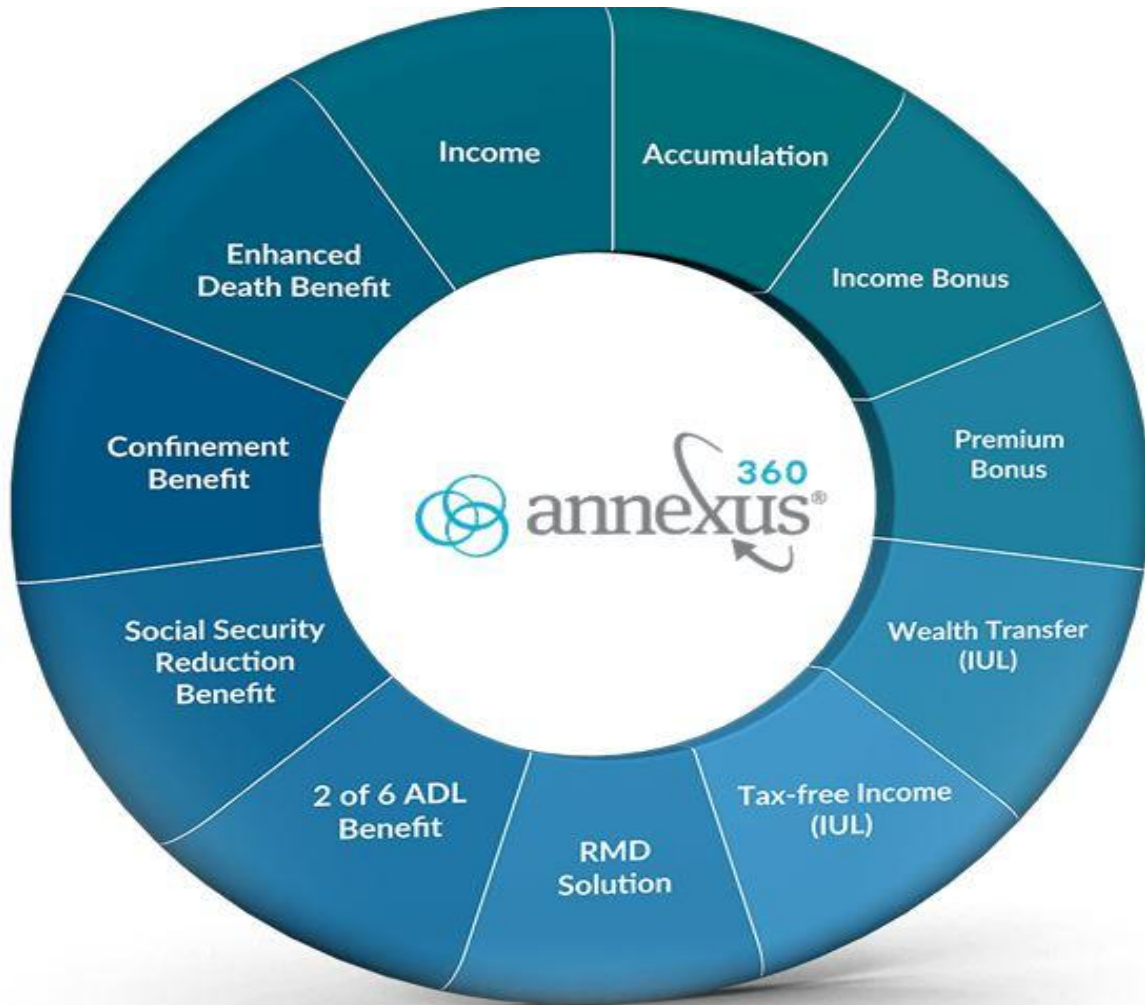


The Smith's

\$362,414



Fixed Indexed Annuities



 **ATHENE**[®]





TAXES

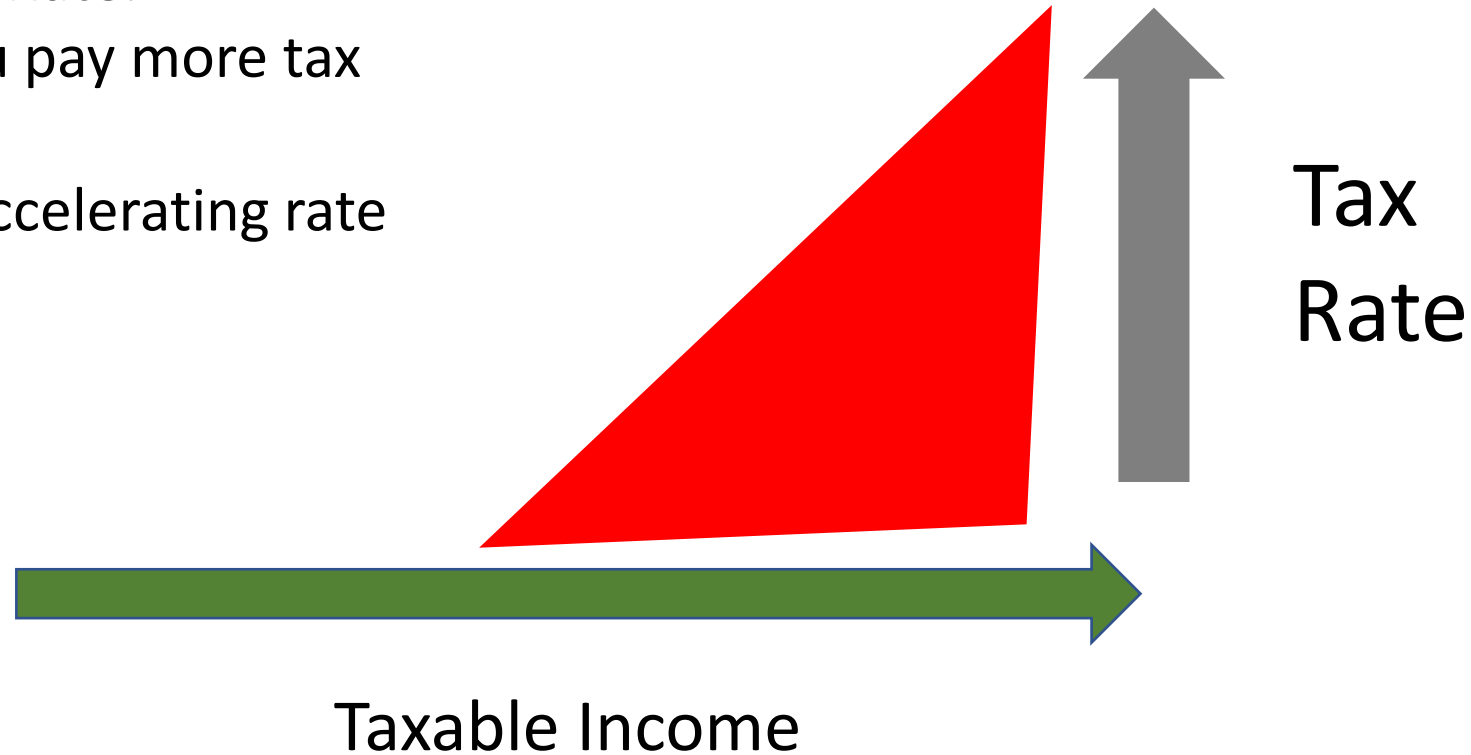


TAXES

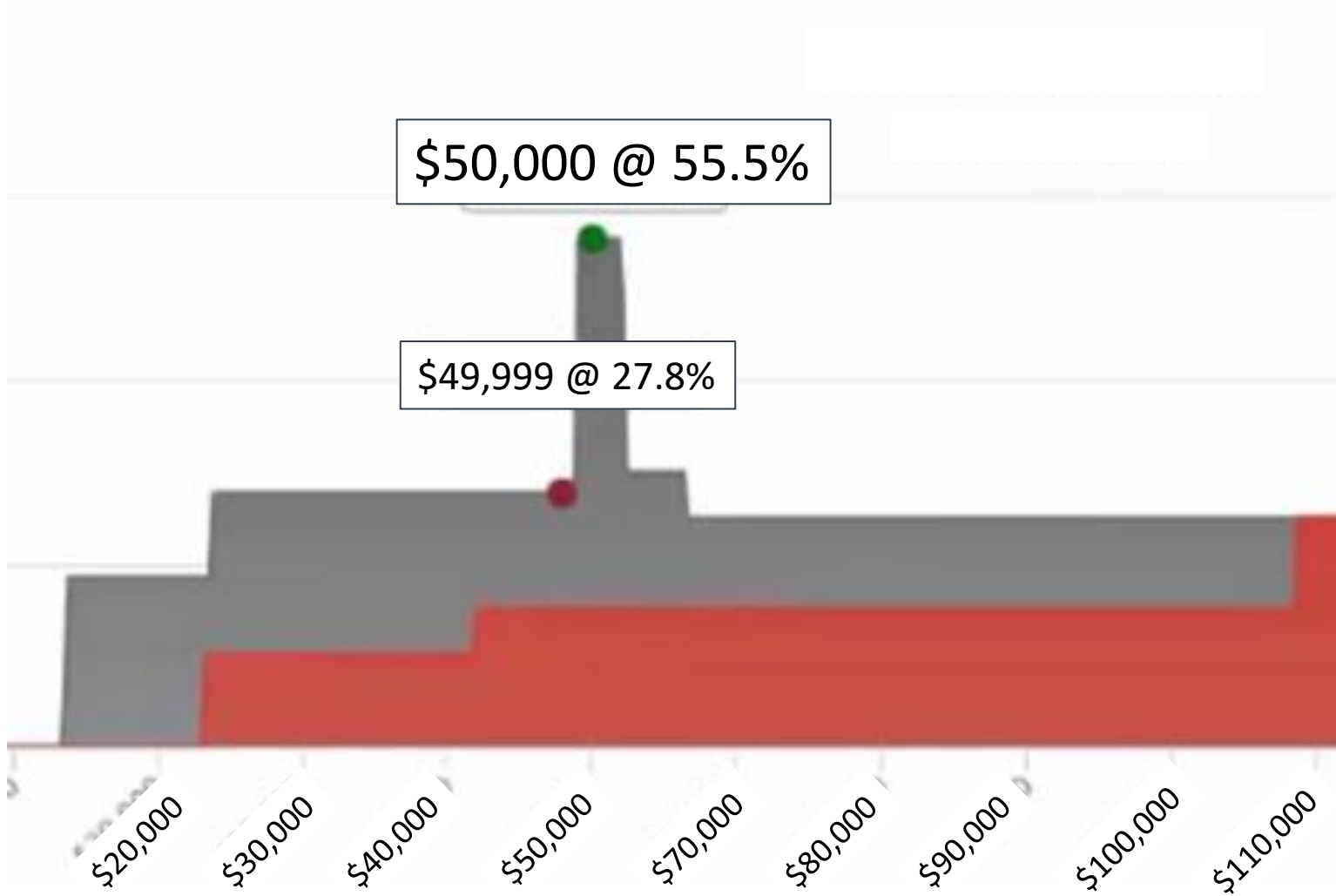
Progressive Tax Rate.

Not only do you pay more tax
(absolute \$s)

You pay at an accelerating rate
(higher rate)



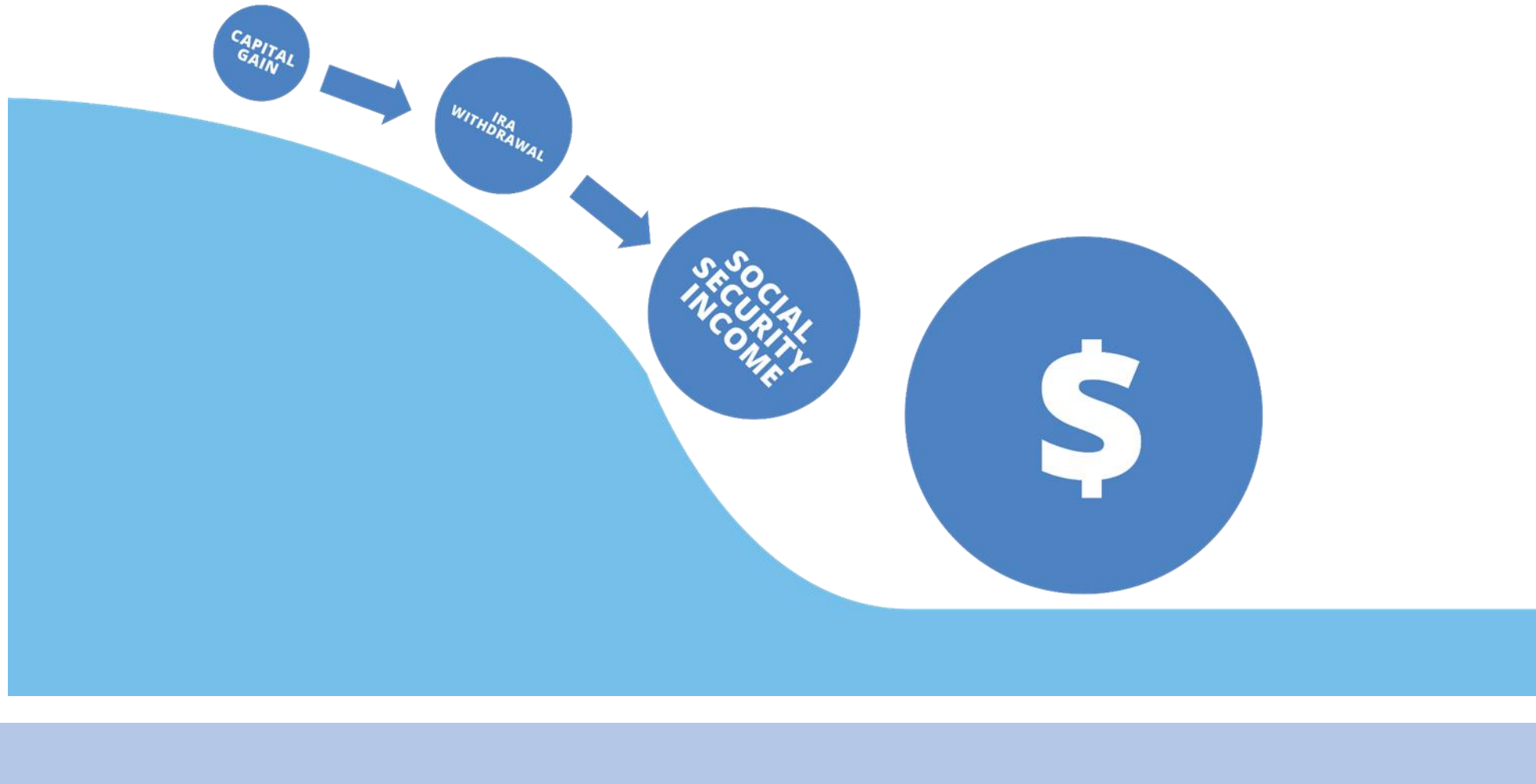
TAX RATES: When \$1 ≠ \$1



Data Source: Covisum Tax Clarity



Taxable Income - Snowball

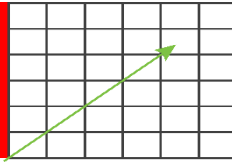




LONGEVITY

Risk Multiplier

Longevity



People are living longer with advances in Healthcare

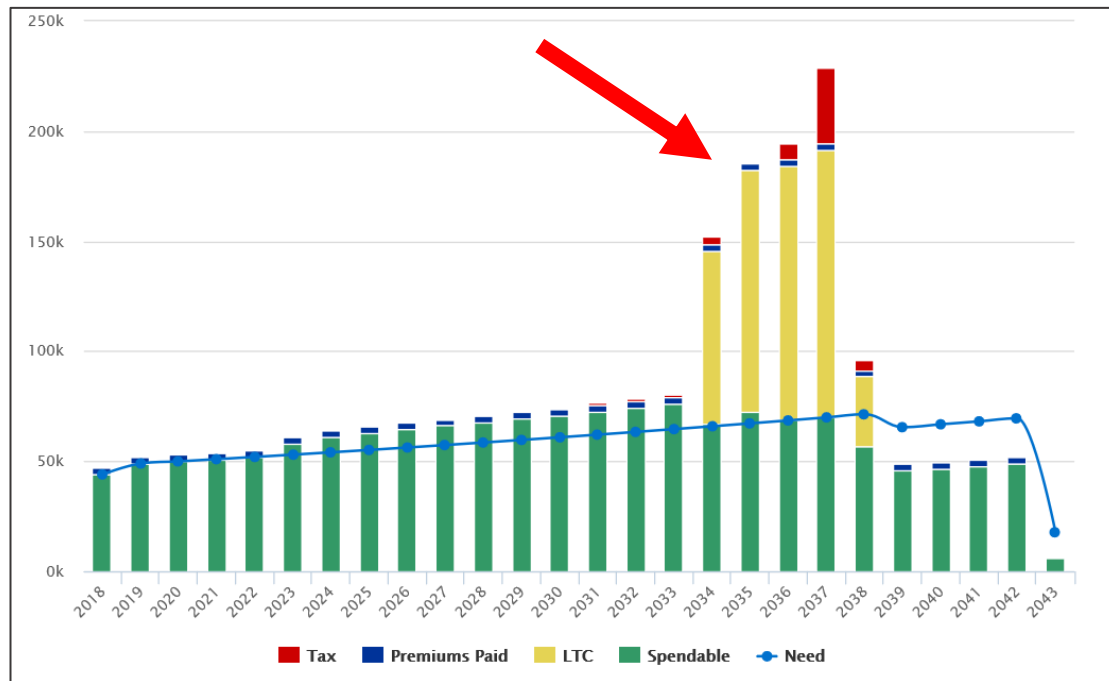
i.e., A Heart attack was a killer in the past and now it's an overnight stay.

- Inflation
- Health Care Costs
- Long Term Care
- Home Health Care

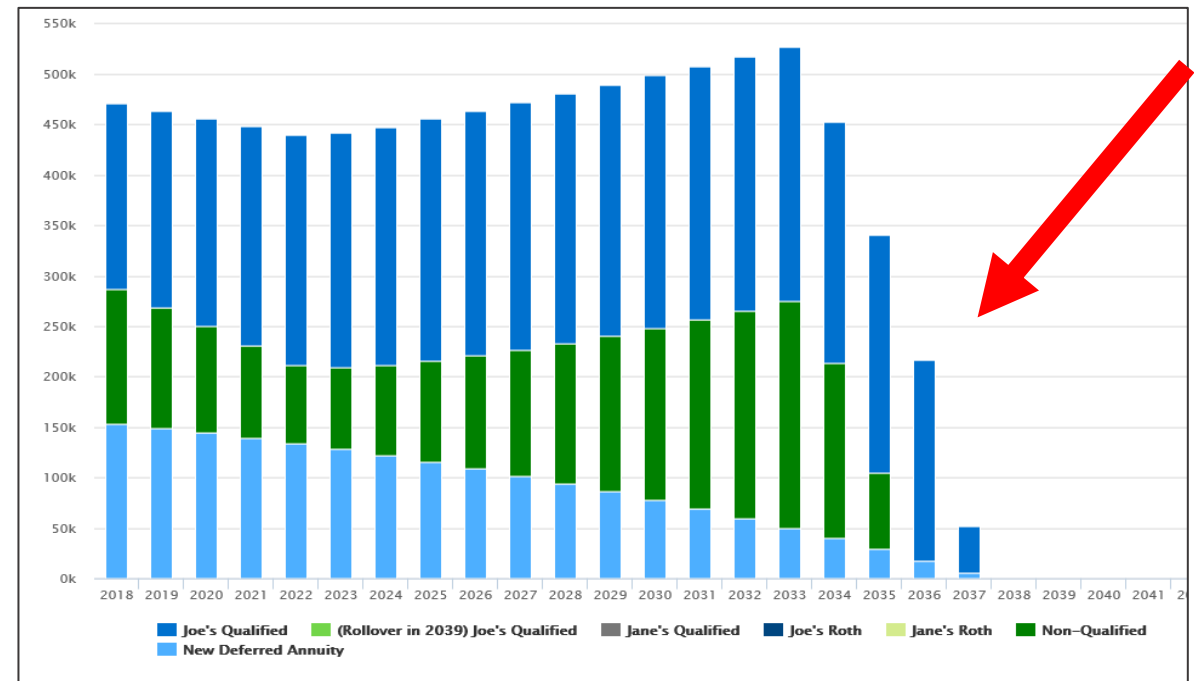


Long-Term Care Event: Stress Test

Annual Expenses



Investment Balance



Data Source: Covisum

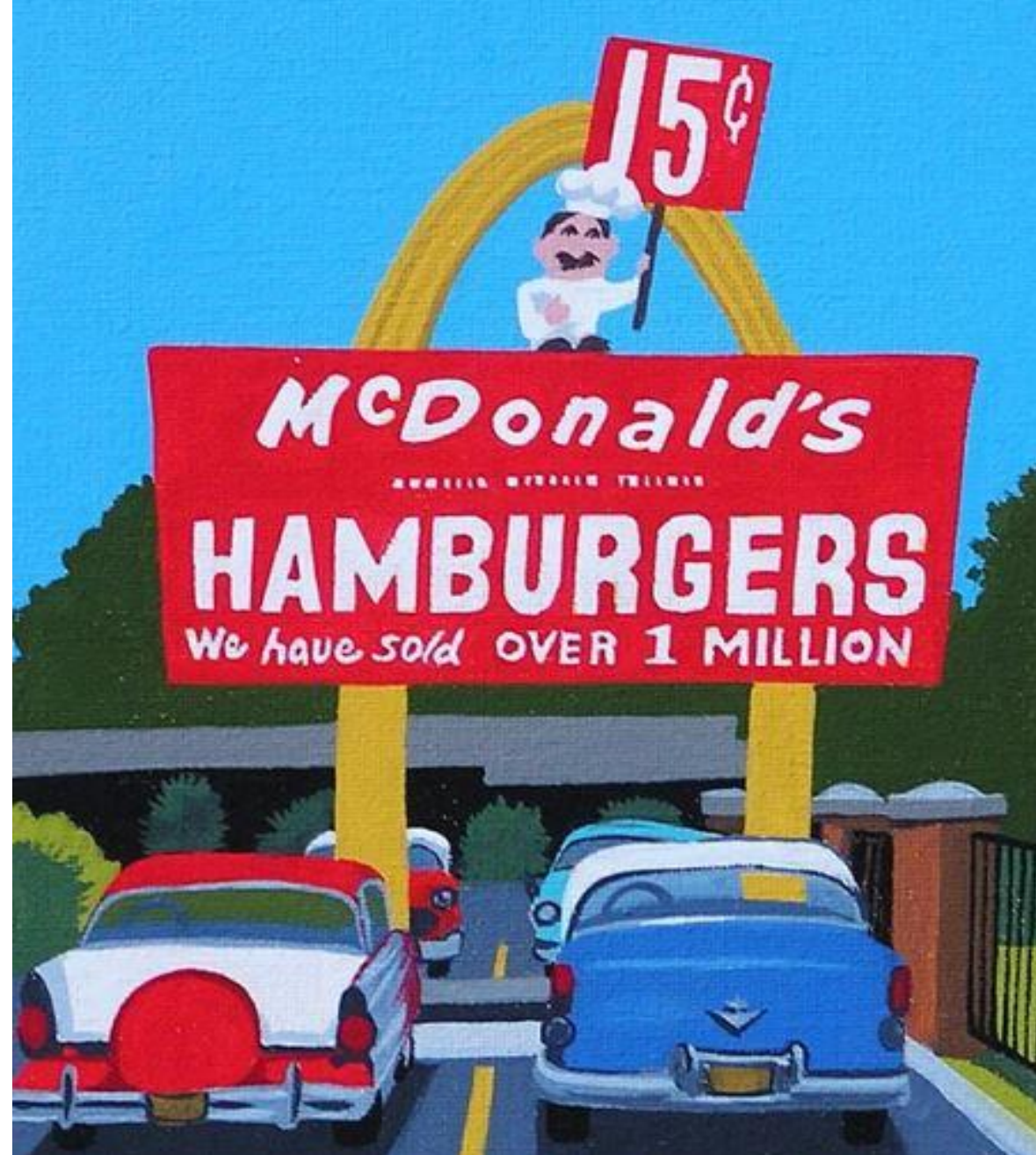




INFLATION



INFLATION



\$383,000

**The total amount of money a
65-year old couple retiring in
2025 will need to cover medical
expenses in retirement.**



Fidelity

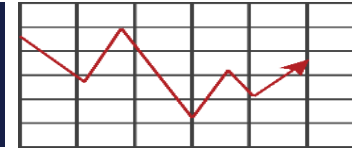
HEALTH CARE EXPENSES

<https://newsroom.fidelity.com/pressreleases/fidelity-investments--releases-2025-retiree-health-care-cost-estimate--a-timely-reminder-for-all-gen>

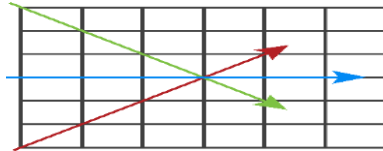


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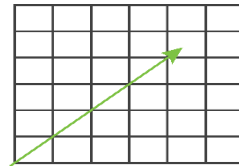
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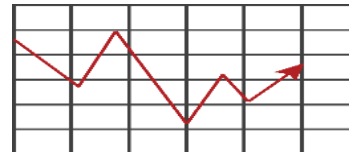
Longevity



Inflation



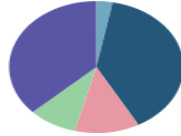
Healthcare Expenses



The Compass Report Provides Direction

Income Source Summary

Employment	\$120,000	2.6%
Social Security	\$1,825,688	39.1%
Pension	\$541,991	11.6%
Other	\$433,593	9.3%
Portfolio	\$1,745,727	37.4%



Income received over the years illustrated in the Compass, displayed by category

Total Income Received Over Years Illustrated

\$4,666,999

Portfolio Withdrawal Summary

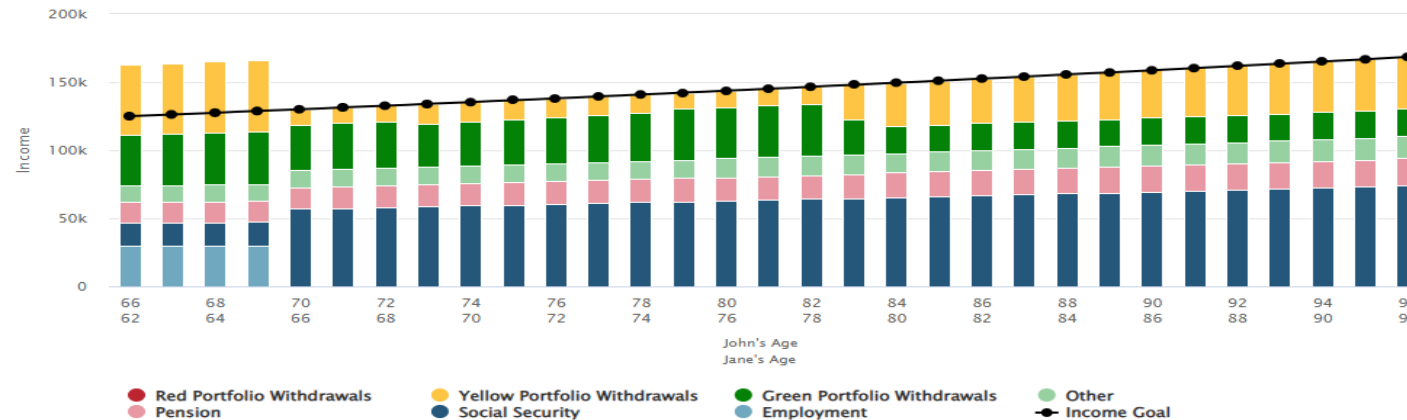
Green	\$890,174	51.0%
Yellow	\$855,552	49.0%
Red	\$0	0%



Portfolio income received over the years illustrated in the Compass, displayed by Color of Money.

Income Sources vs. Income Goal

Income received over the years illustrated in the Compass, displayed by category



**This scenario contains roth conversion(s) for Jane ages(s): 62-65*

Data Source: Nextek Compass



Is your Head Spinning?



Retire with Success!



Your Compass Report is the foundation to a successful retirement!



Retirement



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