

My estimated WHEN-Score® if retired today

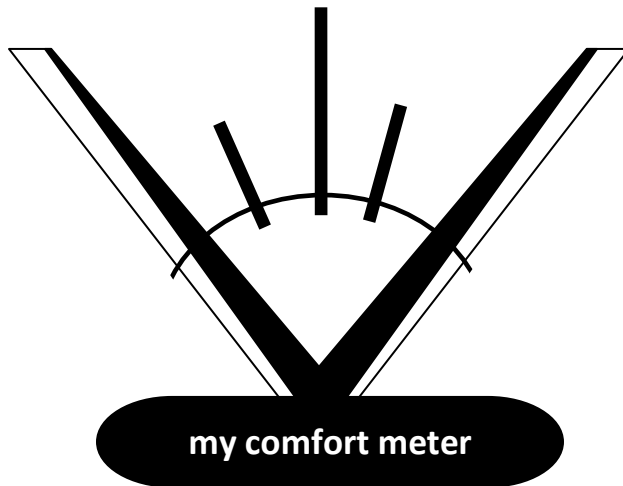
Age today _____
 + _____
 = _____ My estimated WHEN-Score®

My estimated WHEN-Score® if retiring on plan

Planned retirement age _____
 + _____
 = _____ My estimated WHEN-Score®

SITTING ON

BUILDING WITH



AGE plus 30 years

Age Today _____
 + 30
 = _____ My ID

CASH FLOW LONGEVITY, WHY IT MATTERS:

The United States currently has the greatest number of centenarians in the world, estimated at 70,490 on September 1, 2010. Japan has the second largest number of centenarians, with 44,449 reported as of September 2010. According to a UN Demographic survey, by 2050 Japan is expected to have 272,000 centenarians. However, some sources suggest that the number could be closer to 1 million. With increasing longevity figures from most countries, it is apparent there is a need for individuals to plan for needed continued financial support. Cash flow Longevity is becoming a necessary and more frequent discussion.