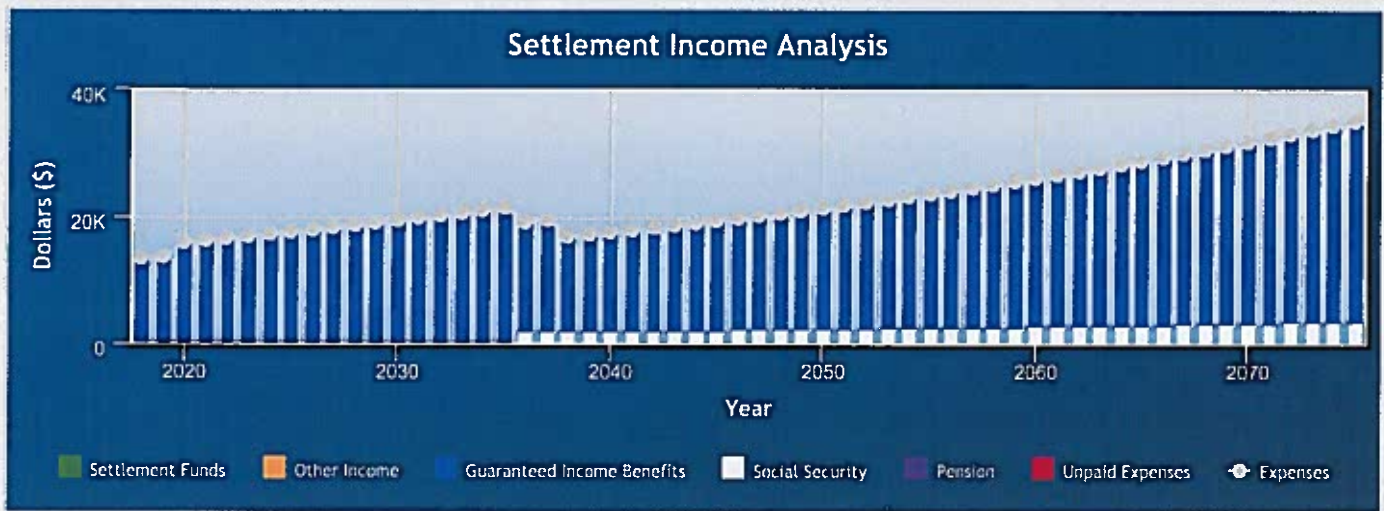
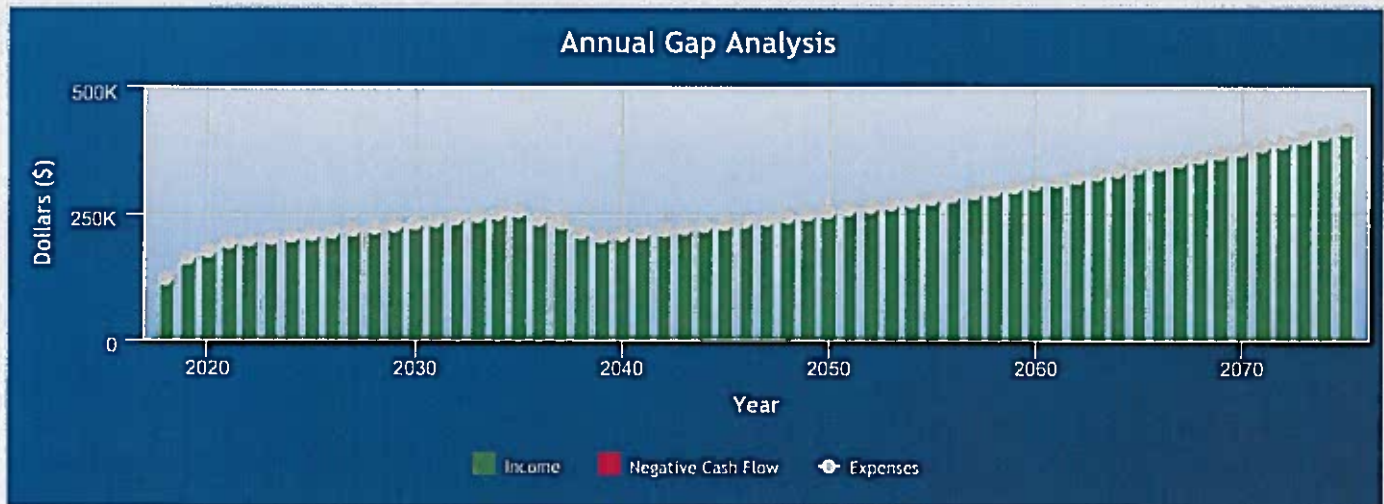


Settlement Income / GAP



The **Settlement Income Analysis** graph above shows your monthly expenses using the gray dotted line. The different colors on each bar show how your income need is paid. Types of funds used for payment of income need are as follows: **Settlement Funds** – Green, **Other Income** – Orange, **Income Benefit Annuities** – Blue, **Social Security** – White, **Pension** – Purple and **Unpaid Expenses** in Red. If any part of the bar in a specific year is red, it indicates you are out of settlement funds and cannot meet your monthly expense need.



The **Annual Gap Analysis** compares your annual income, made up of Social Security, pension benefits, income benefit annuity payments, and other sources of income, to your annual expenses. The gray dotted line represents your annual expenses and the bar below shows how they are paid. The green area of the bar represents annual income and the red section of the bar, if it appears, depicts a gap or negative cash flow where funds must be withdrawn from settlement account balances to pay your expenses.

The information provided by these projections and calculators is for illustrative purposes only. Estimates included are based on information supplied by the client such as estimated Social Security benefits, pension benefits, projections of cost of living increases, inflation rates, and federal and state income tax rates. Current federal income tax tables are used in certain calculations. All of these are subject to change and will have an effect on the long range outcome shown in the analysis. Any interest rates are hypothetical and are not meant to represent any specific investment. Thomas Gold Solutions, LLC has done the due-diligence to maintain the accuracy of the information and calculations, but the assumptions do not encompass all situations. Thomas Gold Solutions, LLC does not make any guarantees on the outcome of any recommendations made based upon the above information. The projections or other information generated by this report regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.