



**CLEAR VIEW WEALTH ADVISORS, LLC**  
Plan Well. Invest Smart. Live Better.

Steven J. Stanganelli, CFP®, CRPC®, AEP®  
CERTIFIED FINANCIAL PLANNER™ Professional  
CHARTERED RETIREMENT PLANNING COUNSELOR®  
ACCREDITED ESTATE PLANNER®  
NAPFA-Registered Financial Advisor

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## YOUR RISE SCORE™

# 844

Your RISE Score™ is excellent. Note where it resides regarding other scores.

- Over 750: Excellent
- 700 - 749: Very Good
- 650 - 699: Good
- 550 - 649: Fair
- 350 - 549: Poor
- Less than 350: Very Poor

### YOUR RISE SCORE™ EXPLAINED

Your RISE Score™ is estimated to fall within the Over 750 range and represents excellent progress toward meeting your retirement goals. This excludes the annuity allocation entered on the previous page. Still, with volatility and uncertainty in the market, and with fewer retirees receiving pensions, retirement planning that includes protected lifetime income can always help even the best prepared retiree. Using an annuity to cover most of your basic expenses gives you the freedom to do more with your retirement. The RISE Score™ model focuses on four key risks: market risk, the risk of outliving your money, inflation and sequence of returns risk. There are a number of other factors that may impact your RISE Score™, such as tax treatment of your portfolio balances, capital gains and losses, tax rates, and even something as simple as entering your data incorrectly. The RISE Score™ is for illustration purposes only, and highlights the importance of having protected lifetime income from an annuity. Use your score to start a conversation with your financial professionals about retirement income risks and ways to protect yourself from running out of money in retirement.

*Clear View Wealth Advisors, LLC*  
*Mailing Address: 12 Amidon Avenue, Amesbury, MA 01913*  
*Meeting Locations:*  
*25 Lowell Street, Suite 105, Wilmington, MA 01887 and 100 Main Street, Amesbury, MA 01913*  
*978-388-0020 617-398-7494*  
*steve@ClearViewWealthAdvisors.com www.ClearViewWealthAdvisors.com*  
*A Registered Investment Adviser*

**3 PTS**  
ESTIMATED RISE SCORE™  
IMPROVEMENT

#### LIFETIME INCOME SOLUTIONS

Your RISE Score™ is estimated to improve by 3 points when 5% or less of your portfolio is allocated to an annuity. Please consider working with a financial professional to better understand if the inclusion of lifetime income solutions are right for you. [Readjust percentage allocation](#)

**99-100%**  
ESTIMATED INCOME  
EXPENSE COVERAGE

#### INCOME COVERAGE

The estimated RISE Score™ includes an estimate for how much expected income from all sources entered may cover expenses across a range of scenarios. These scenarios include market returns based on the asset allocation entered, inflation scenarios applied to income and expenses based on the entries provided, and longevity scenarios assuming an industry-accepted annuitant mortality table. Based on this information the expected income in retirement, including portfolio withdrawals, may cover 100% of expenses in average scenarios and 99% of expenses in the worst 10% of scenarios. The expected income in retirement, excluding portfolio withdrawals may cover 75% of expenses in average scenarios and 75% of expenses in the worst 10% of scenarios.

**5.09%**  
ESTIMATED AVERAGE  
RETURN

#### AVERAGE RETURN

Your estimated RISE Score™ was developed over a range of market scenarios. Based on the asset allocation entered, the average return assumed across all scenarios is 5.09%. Please refer to our [assumption documentation](#) for more information about capital market assumptions.

**2.48%**  
ESTIMATED AVERAGE  
INFLATION

#### AVERAGE INFLATION

Your estimated RISE Score™ was developed over a range of inflation scenarios. The average inflation rate assumed across all scenarios for income items is 2.48%, 1.46% for non-medical expenses and 4.4% for medical expenses. Please refer to our [assumption documentation](#) for more information about capital market assumptions.

**86 YRS**  
ESTIMATED LIFE  
EXPECTANCY

#### AVERAGE LIFE EXPECTANCY

The estimated RISE Score™ was developed over a range of longevity scenarios based on an industry-accepted annuitant mortality table. Based on this table, the 25th - 50th percentile of longevity scenarios used to estimate the RISE Score™ are between ages 80-91 for the primary and between 81-94 ages for the secondary. Life expectancy from this mortality table from retirement age for the primary is 86 and for the secondary is 88. Please refer to our [assumption documentation](#) for more information about our longevity scenarios.

### Other Assumptions

Investment Strategy: Moderate (Large Cap: 37.4% / SMid Cap: 4.5% / Intl: 8.5% / Bond: 2.6% / Cash: 47%)

Joint Retirement Savings: \$1,137,177

Joint Pension Total: \$42,486/yr. (\$3,540/mo. for Jane)

Joint Social Security: \$55,704/yr. (\$20,052/yr. in 8/2023 for Jane; \$35,652/year for Chuck in 5/2024)

Gross Living Expenses: \$104,000/year +/-  
(Tax est = \$21,840/yr @ 21% effective rate; \$9,631/yr medical incl Medicare; \$72,000/yr all other items)

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