

Which retirement do you envision?

Lake House, Ocean View, Mountains, Italian Villa?

Do you know your number to exit & retire, or in many cases, "rewire" to your vision?

OXFORD

Oxford Financial
Integrus Investing has developed a system for you to now know based on age, lifestyle & legacy.

For example 40yr old couple retires today with...

Lake House Plan: own home \$600k; no charity, annual income of \$85k
needs \$2.6mm*

or....

Ski & Sail Plan: buy home in Aspen \$1.4mm & FL \$900k; 10% charity, annual income of \$500k
needs \$16.5mm*



Without planning your vision may end up like this...



Contact us to see your number for your vision.

* Assumptions used in the examples shown are:
Spouses same age and same life expectancy of 90 years; 5% avg annual return taxable monies & 6% avg annual return for qualified monies; 2.5% annual spending inflation and 20% capital gains tax; no college costs included; Incomes shown are gross before 28% tax; Home(s) fully purchased price(s) of \$600k for the Lake House Plan; \$900k (Florida) and \$1.4mm (Aspen) for the Ski and Sail Plan— *Actual home purchases can vary from these amounts; 28% income tax bracket .*

Additional assumptions applied to the Ski & Sail Plan are: assumes residency in a state without State income tax (e.g. FL); 10% of income to charity.

These hypothetical examples are for illustrative purposes only and are based on averages so individual cases can vary higher or lower for any actual scenario based on preferences – e.g. home purchase amounts, travel, legacy, expenses, etc. **This is why an individual should have a report run for their specific situation and not rely solely on the examples shown or template plans.**



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