



Longbridge Retirement
Readiness Calculator
12-09-2021

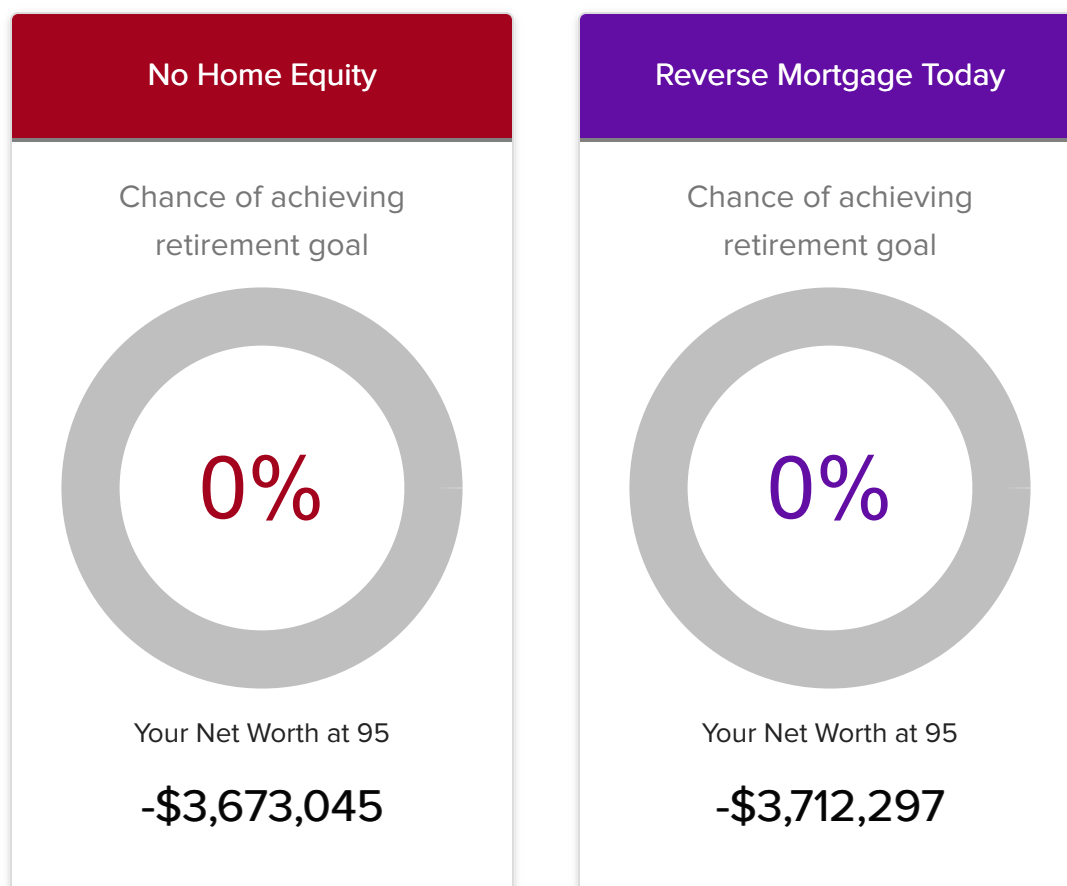


Client Information Summary

	Client
Name	123
Retirement Age	23
Annual Income	\$0
Annual Retirement Contribution	\$0
Annual SSN Benefit	\$0
Annual Pension	\$0
Qualified Account Savings	\$0
Qualified Account Assets Mix	50% Stocks 50% Bonds
Non Qualified Account Savings	\$0
Non Qualified Account Assets Mix	50% Stocks 50% Bonds
Home Address	
Estimated Home Value	\$23,444
Outstanding Mortgage Balance	\$0
Mortgage Time Remaining (Years)	0
Annual Retirement Spending	\$23,244

Retirement at 62

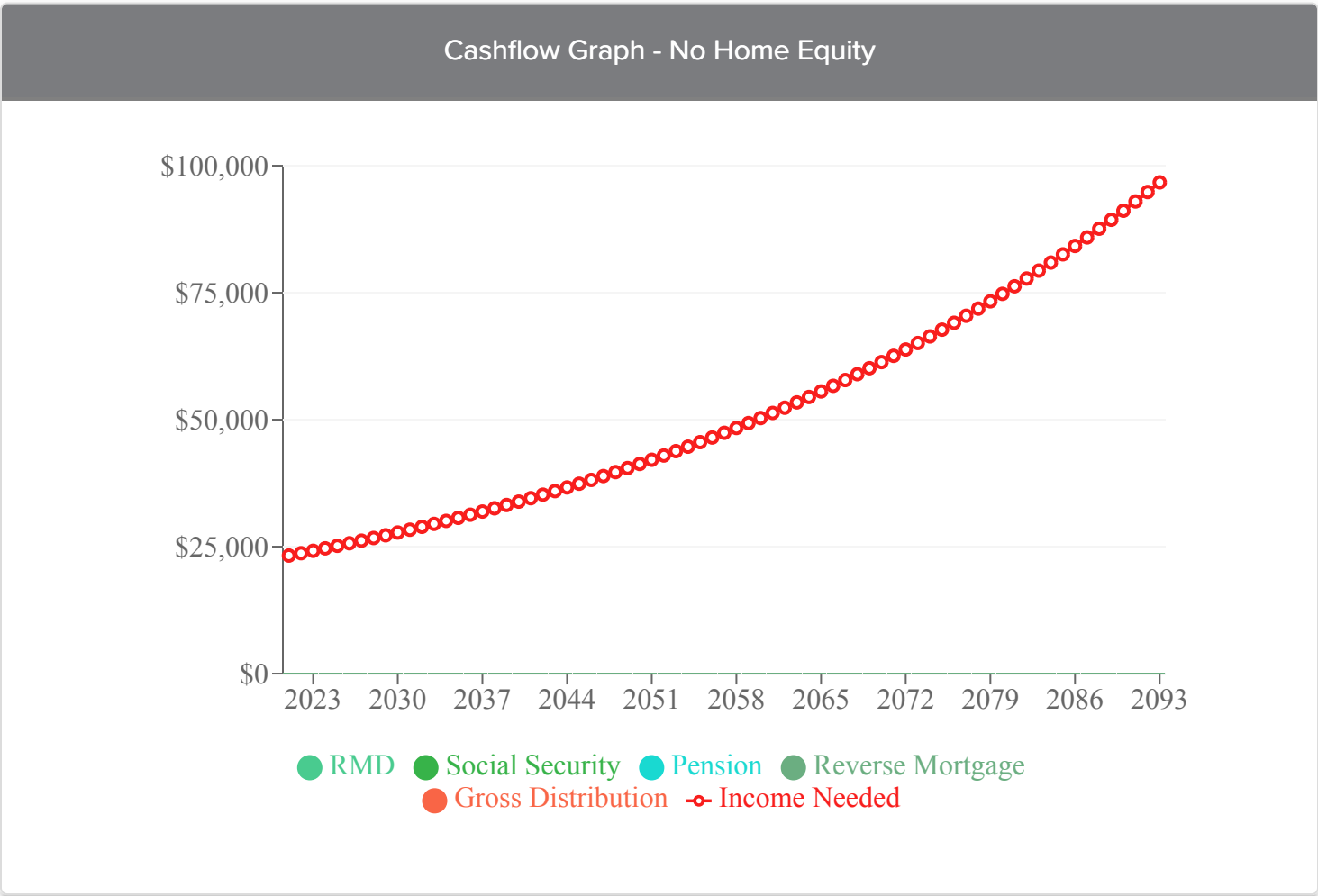
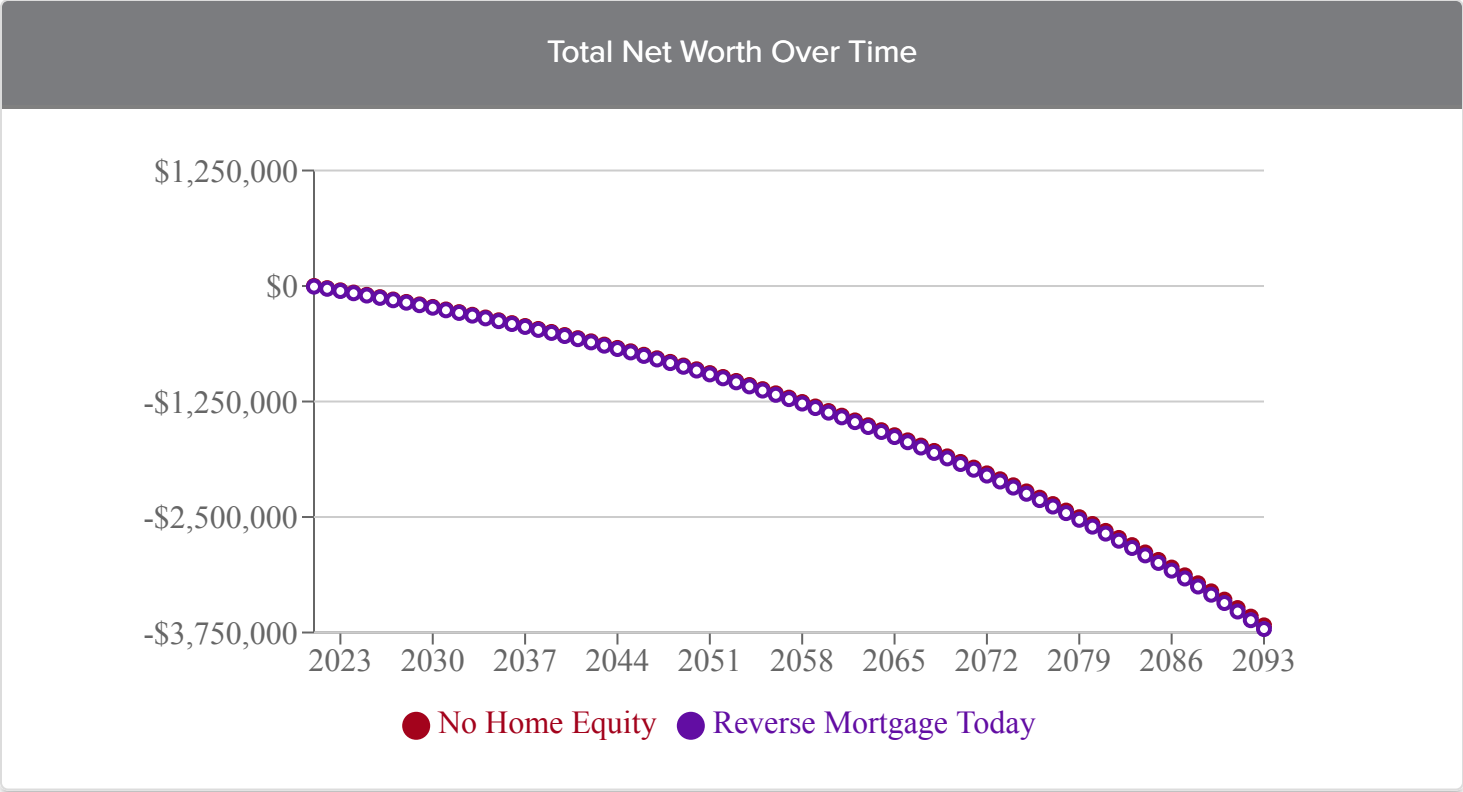
Tenure Payment	\$733
Principal Limit	\$26,593
Estimated Closing Cost	\$7,015



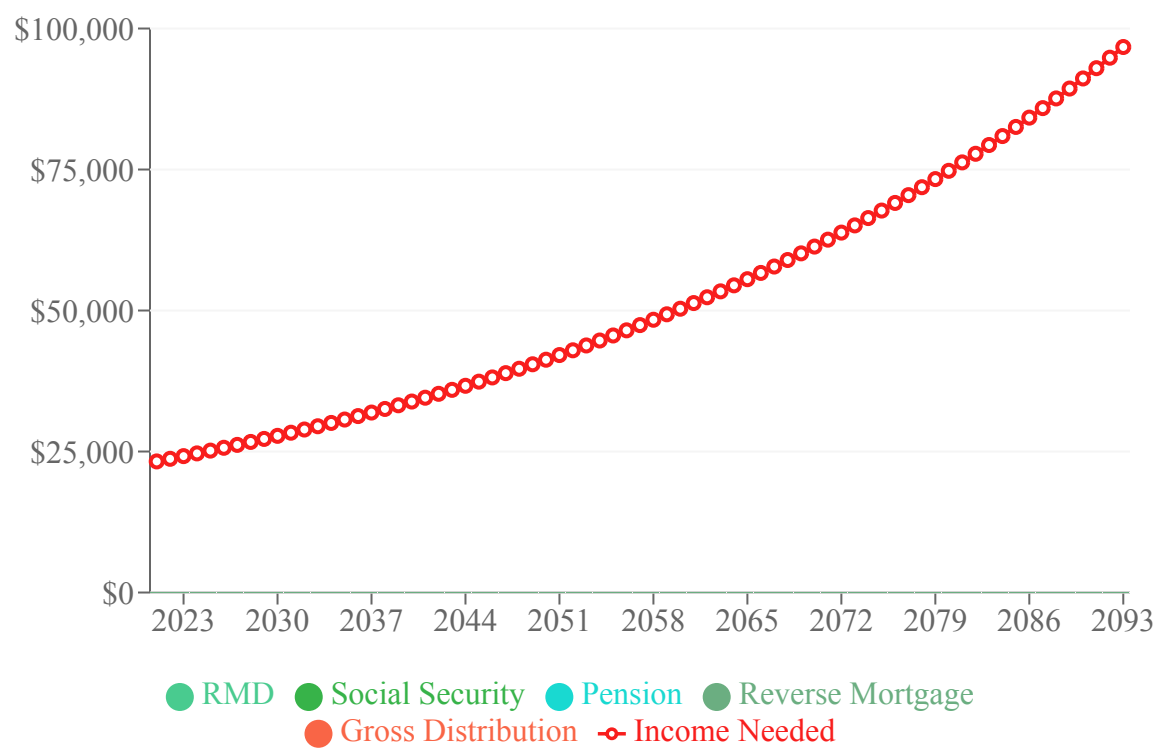
A score of less than 50% success means that in half of investment market scenarios, the retiree might run out of money during their lifetime.

The net worth reflects the value of the home and other investment assets at the end of the plan. For a plan with less than 50% success, the net worth may be overstated; retirees might need to sell the home to cover living expenses.

Although we encourage you to learn about the program, you must be at least 62 to qualify for a reverse mortgage. Consider this option as part of your retirement strategy at that time. Please contact your financial advisor or Longbridge Financial at 855.246.1765.



Cashflow Graph - Reverse Mortgage Today



Longbridge Financial, LLC

Longbridge Financial, LLC is a leading national reverse mortgage lender and servicer committed to providing financial advisors with the education and support needed to responsibly utilize home equity in retirement planning. The financial solutions Longbridge offers can help clients improve flexibility, tax efficiency, and cash flow – while preserving other portfolio assets. Longbridge works directly with homeowners and has a dedicated advisor group that serves as a resource for advisors and their clients across the country. We work with individual financial advisors, brokers and with reputable firms that share our commitment to the highest ethical, regulatory, and customer service standards. To learn more, visit our website, <https://longbridge-financial.com/advisors/>.

What is a Reverse Mortgage?

A Home Equity Conversion Mortgage (HECM), also known as a reverse mortgage, allows homeowners age 62 or older to convert part of their home equity into cash. Unlike traditional “forward” mortgages where you’re required to make monthly mortgage payments towards your loan balance for several years, reverse mortgages do not require you to make any monthly mortgage payments at all so long as you meet the loan terms¹. If you have an existing mortgage loan on your home, the proceeds from the reverse mortgage are first used to pay off the balance, freeing up more cash for you to use as you wish. As you draw on the equity in your home, interest accrues on the loan, causing the balance to increase and is paid when the borrower moves out or sells the home. Traditional HECMs, backed by the Federal Housing Authority, are non-recourse, meaning the mortgage amount owed can never exceed the value of the home.

1. Why should reverse mortgages be a core part of retirement planning?

While most people approaching retirement think of their personal net worth in terms of financial accounts, the reality is quite different. Typical retirees have most of their net worth tied up in the home. Independent research by Professor Wade Pfau shows that tapping into home equity can create a more stable and successful retirement².

2. Can a reverse mortgage lower my taxes?

Reverse mortgage distributions are treated as loan proceeds and are non-taxable. By taking distributions from your home through a reverse mortgage, you can defer or eliminate capital gains taxes caused by selling appreciated assets held in taxable accounts and you can allow assets held in tax-deferred accounts like a 401(k) or IRA to continue to grow until you are required to take withdrawals from those accounts.³

3. How do reverse mortgages affect legacy wealth?

Contrary to popular belief, reverse mortgages can often increase your legacy wealth by slowing withdrawals from the retirement portfolio, allowing the invested assets to remain invested.

At [Longbridge Financial](#), we know how important your home equity is—that’s why we’re committed to responsibly helping homeowners reshape their financial future by educating them on Home Equity Conversion Mortgages (HECM). Our reverse mortgage professionals take the time to understand your unique situation, so we can offer solutions that are best tailored to your needs. Plus, if we ever feel that a reverse mortgage isn’t right for you, we will tell you so. Not all lenders make that pledge.

Want to learn more? Visit our [website](#), get a [free quote](#) or contact the Longbridge team of reverse mortgage experts today: 855-523-4326

¹As long as at least one borrower lives in the home as their primary residence, continues to pay property taxes and homeowners insurance, and maintains the home in good repair according to FHA requirements. ²"Incorporating Home Equity into a Retirement Income Strategy," by Wade D. Pfau, Ph.D., CFA. Journal of Financial Planning, 2016, vol. 29, no. 4, pp. 41–49. ³Consumer should consult financial advisors. Mortgage Lender License NMLS #957935.

Disclaimer

Neither Instream or Longbridge are licensed to provide financial advice and this tool is designed to be used in conjunction with a licensed financial professional. This tool uses Monte Carlo simulations to project potential financial outcomes based on the comparison of data you provide together with historical data. The output provided is a hypothetical illustration for the purpose of consultation with a financial professional, and investors' actual experience will be different than the illustrations.

You should not construe the contents or output of this tool as legal, tax, investment, or other advice. You must consult your own advisors with respect to the advisability of using a reverse mortgage as part of your financial planning, and to discuss the legal, tax and other consequences of using a reverse mortgage. You understand and agree that Instream nor Longbridge has not, and will not collect or assess the information necessary to determine whether a reverse mortgage or any resulting investments are the best interests of, or is suitable for, you.

Nothing in this tool is deemed to be an offer to obtain a reverse mortgage. Applicants are subject to underwriting and their homes are subject to appraisals. For a full description of the process, please see the [Longbridge website](#).

Longbridge Financial, LLC

NMLS# 957935/www.nmlsconsumeraccess.org

Secure and Fair Enforcement of Mortgage Licensing Act of 2008 (SAFE Act) requires that an individual who (1) takes a residential mortgage loan application and (2) offers or negotiates terms of a residential mortgage loan be licensed in each state where they will conduct business. The reverse mortgage information provided here is for informational purposes only. All loan origination activities must be conducted by a licensed mortgage loan originator in accordance with the SAFE Act.

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The Retirement Readiness Calculator

The results of the Retirement Readiness Calculator and the client report (together the RRC) are considered supplemental sales literature, and is not a prospectus or Statement of Additional Information. The information contained in the RRC is not deemed complete and may be changed. inStream Solutions, LLC is not an Investment Company and does not sell any securities. Securities may not be sold until the registration statement filed with the Securities and Exchange Commission is effective. This report does not constitute an offer to sell any securities and is not a solicitation of an offer to buy a security in any state where the offer or sale is not permitted.

Index and Return Data

inStream uses historical index return series data to calculate the average return and standard deviation of the portfolio, based on the user-defined portfolio allocation of stocks and bonds. The underlying historical index return series data is provided by Morningstar, Inc. and is believed to be accurate; however, we cannot guarantee accuracy of this data. The performance and analysis figures contained in this report are hypothetical and are for informational purposes only.

Past Performance

The actual results of a specific investment product may differ from the returns illustrated in this report. Past returns are not an indication of future performance. Past performance is no guarantee of future performance. It is not possible to invest directly in an index. The investment return and principal value of an investment will fluctuate, and shares owned by the investor, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted in this report. No investor has achieved the exact performance results presented. Results illustrated in this report may vary with each use of inStream, and with time as additional data is added to the index data used in the calculations.

Unlike actual performance, the modeled results may not accurately reflect the effect of certain material economic or market factors. Actual results may be higher or lower due to the impact of these factors. Actual trading practices are not reflected in these results; thus, it is unknown what effects these factors may have had on the investment advisor representative's decision making if it were actually managing client funds during the time period highlighted in this report. No representation is being made that any fund or account will or is likely to achieve profits or losses similar to those shown herein. In fact, there are often sharp differences between hypothetical performance results and the actual results subsequently realized by a client's portfolio.

The underlying holdings of the portfolio are not federally or FDIC-insured and are not deposits or obligations of, or guaranteed by, any financial institution. Investing in securities involves investment risks including possible loss of principal and fluctuation in value. An investment in a Money Market fund is not insured and is not guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although a Money Market seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.

Any investment involves significant considerations and risks that are described in each investment product's prospectus. Each potential investor should obtain and read the prospectus from the investment company and should carefully consider the risk warnings and disclosures before making an investment decision.

General Limitations and Assumptions

Any projection or information generated by inStream regarding the possibility of any financial outcome, is hypothetical, does not reflect actual investment results, and does not guarantee future results. Investors should consider the objectives, risks, and charges and expenses of an investment company carefully before investing or obtaining a reverse mortgage. Before making an investment, potential investors should obtain an investment product prospectus, if available, from the investment company. Prospectuses may also be sought through the U.S. Securities and Exchange Commission's Electronic Data Gathering, Analysis, and Retrieval system (EDGAR). The prospectus contains significant information that should be read carefully.

Results produced by previous simulations are subject to change due to changes in market conditions since date of first use. The hypothetical results generated by inStream may vary over time and with each use. Additionally, your actual results will vary from the results presented to you in a report.