Learn the Advantages Of:

The Retirement View Software

An Educational Workshop

Presented by: James R. Grazioli - President
Comprehensive Financial Group Inc.
Financial Service Professional – 34 Yrs.

A Discussion of:

1. ***A Financial Look at the Future of your Retirement Money***
2. ***Find out if you have any Red Areas of Shortfall of Money Needed.***
3. ***See how long your current financial position will last during your Retirement.***

Next See the Retirement View Report

Example:

- 1. Mr Client – 65 – Retired
- 2. Mrs. Client – 60 – Still Working Until 65

- Next Page See the Detailed Report

Personal Information & Assumptions

Personal Information	Mr	Mrs.
Current Age:	65	60
Retirement Age:	65	65
Current Annual Job Income:	$0	$25,000
Estimated Annual Raise:	0.0%	3.0%
Tax Deferred Investments (Qual + Non-Qual)		
Current Balance:	$0	$0
Annual Contribution:	N/A	$0
Company Matching Contribution:	N/A	$0
Estimated Annual Return:	0.0%	0.0%
Estimated Annual Retirement Return:	0.0%	0.0%
Taxable Investments		
Current Balance:	$300,000	$0
Annual Contribution:	N/A	$0
Estimated Annual Return:	0.0%	0.0%
Estimated Annual Retirement Return:	0.0%	0.0%
Tax-Free Investments		
Current Balance:	$0	$0
Annual Contribution:	N/A	$0
Estimated Annual Return:	0.0%	0.0%
Estimated Annual Retirement Return:	0.0%	0.0%
Social Security Benefits		
Estimated First Year Benefit:	$30,000	$18,000
Start Age:	65	65
Cost of Living Adjustment (COLA):	2.6%	2.6%
Pension/Defined Benefits		
Annual Benefit Amount:	$0	$0
Start Age:	65	65
COLA Before Benefits Begin:	0.0%	0.0%
COLA After Benefits Begin:	0.0%	0.0%

Other Assumptions:

Annual Retirement Income Goal:	$50,000
Estimated Annual Inflation Rate:	2.0%

Next See the Retirement View Graph

Example:

- See At Mr. Client Age 85 & Mrs. Client Age 80: The Red means they are short of money: ($8,179 that year)

RetirementView 2025 - [Client: Mr. & Mrs. Client Example 1] - Mr. & Mrs Client Example.rp8

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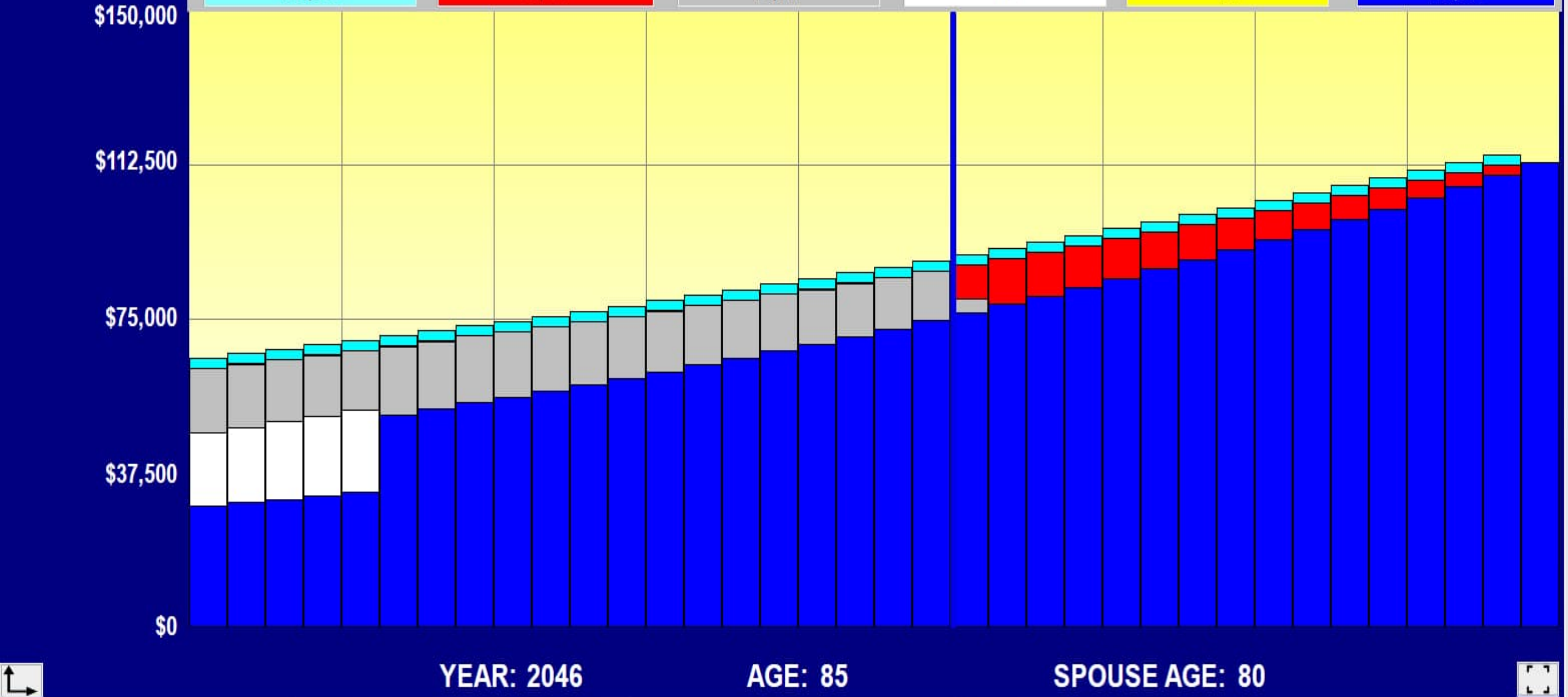
Goal + Expenses	Income Shortfall	From Principal	Other Income	Pension	Social Security
$88,543	$8,179	$3,511	$0	$0	$76,853



- Savings Graph
- Retirement Income Graph
- Spreadsheet
- Assets & Investments
- Cash Infusions
- Special Expenses
- Liabilities
- Help

1 Mr | 2 Mrs. | 3 Other Assumptions | Notes

Personal Information

Client Age	65
Retirement Age	65
Annual Job Income	N/A
Estimated Raises	N/A

Enter Client Data on this tab.

Tax-Deferred Investments

Qualified | Non-Qualified

Examples: 401(k), 403(b), 457, Traditional IRA accounts

Current Balance	$0
Annual Contribution	N/A
Company Match	N/A
Pre-Retire Return	N/A
Retirement Return	0.0%

Taxable Investments

Current Balance	$300,000
Annual Contribution	N/A
Pre-Retire Return	N/A
Retirement Return	0.0

Social Security Benefit

Annual Amount	$30,000
Start Age	65
Stop Age	100

Tax-Free Investments

Current Balance	$0
Annual Contribution	N/A
Pre-Retire Return	N/A
Retirement Return	0.0%

Pension or Defined Benefit

Annual Amount	$0
Start Age	65
Stop Age	100

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Next See the Retirement View Graph After Changes

- 1. We can see where we need to make changes to inputs to help prevent any red areas on the future of the Graph.

RetirementView 2025 - [Client: Mr. & Mrs. Client Example 1] - Mr. & Mrs Client Example.rp8

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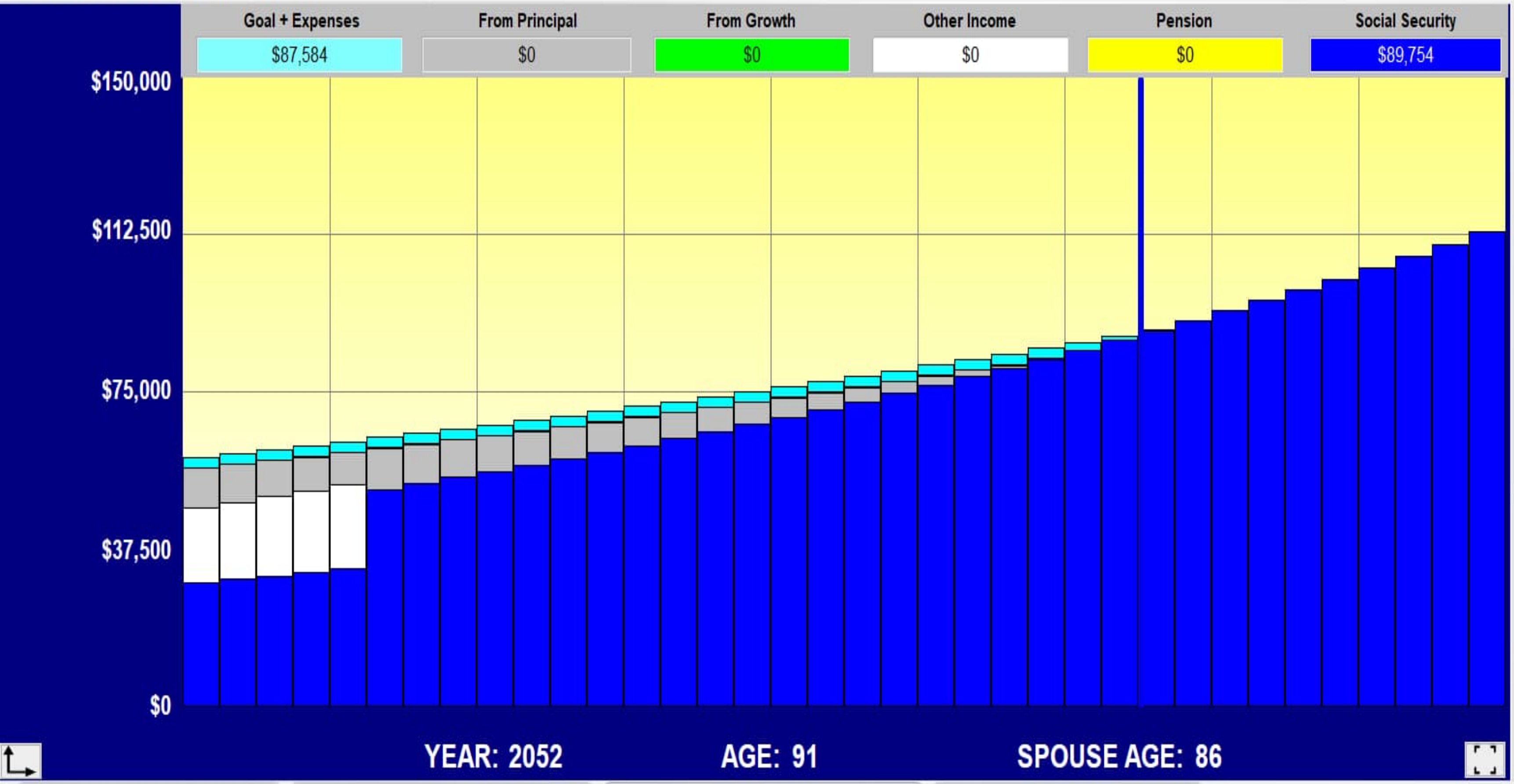

Savings Graph

Retirement Income Graph

Spreadsheet

Assets & Investments

Cash Infusions

Special Expenses

Liabilities

Help

1 Mr | 2 Mrs. | 3 Other Assumptions | Notes

General Retirement Information

Annual Income Needs (After Taxes in Today's Dollars): $45,000

Annual Inflation Rate: 2.0

End Illustration at Age: 100

Taxes Before Retirement

Federal Marginal Tax Rate: 22.0%

State/Local Tax Rate: 0.0%

Total Effective Tax Rate: 22.0%

Taxes During Retirement

Federal Marginal Tax Rate: 22.0%

State/Local Tax Rate: 0.0%

Total Effective Tax Rate: 22.0%

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Questions to Ask Yourself

- 1. Does it make sense to take the time to fill out our Financial Worksheets on our website at www.jamesgraz.com Section 2, so we can input your information into our Retirement View software, so you can see how your Financial Future looks?

Remember the Nature of **Procrastination**

People Don’t Plan to Fail

They Fail to Plan

Thank You for Attending the Retirement View Presentation

- What to do next?
- If the concepts of the Retirement View Input Graph make sense to you, then fill out the Financial Worksheets in Section #2, and then contact us to get further information, and begin the process.

- James R. Grazioli – President
- Comprehensive Financial Group Inc.
- Office - 772-286-4324 Cell/Text – 772-485-4288
- Email: jimgrazi1127@gmail.com
- Website: www.jamesgraz.com