



### THE SITUATION

Mr. Monte Carlo is a business owner client of TDC who wants to retire. To feel more comfortable making this life decision, Mr. Monte Carlo requested TDC evaluate the income available from his portfolio through retirement. His ultimate goal is to leave \$6 million to his kids upon his death. Mr. Monte Carlo is worried that he would not have enough assets to support his current lifestyle through retirement and accomplish his goal of a \$6 million legacy for his children.



### OUR REVIEW OF THE SITUATION

TDC stress tested his portfolio using a Monte Carlo analysis, a simulation tool that runs thousands of scenarios and determines the probability of success based on hypothetical future scenarios.

Assuming income of \$180,000 per year

- Probability of \$6,000,000 at death: 75% success rate
- Probability of \$28,000,000 at death: 30% success rate



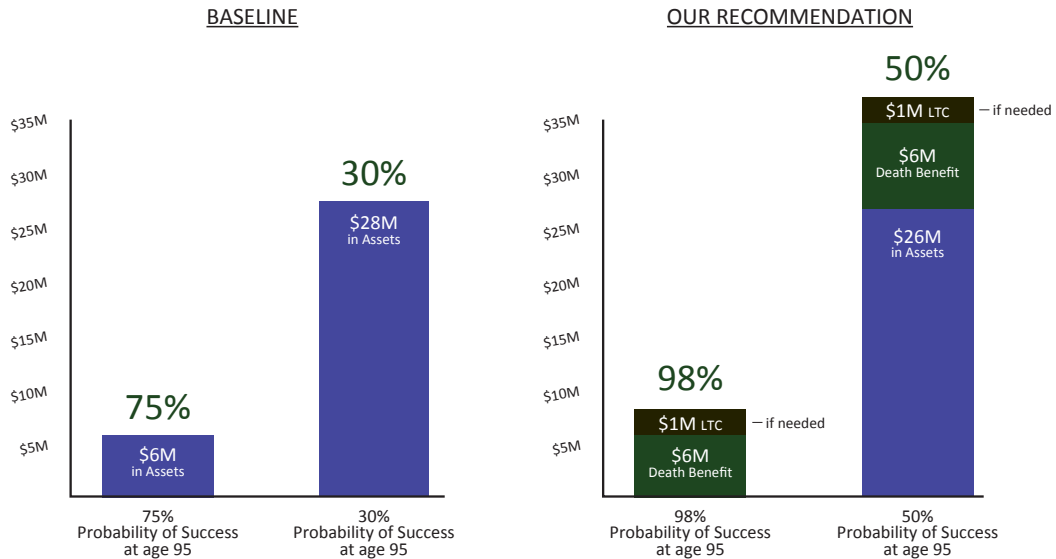
### OUR SOLUTION

By integrating retirement planning with estate planning, we developed a solution that used his portfolio assets to provide lifetime income as well as purchase an efficiently designed life insurance policy to provide the \$6 million legacy value at death.

In addition, we built in \$1 million of long-term care insurance through the use of a policy rider that allows access to a portion of the policy's death benefit for long-term care expenses.



### RE-CAP OF RESULTS



## CONCLUSION

CROSS-DISCIPLINE COLLABORATION PRODUCES BETTER RESULTS.

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