

# TRAK

YOUR COMPETITIVE ADVANTAGE

## Show

the shortfall between what your client needs for income in retirement, and what they're projected to receive from their state retirement system

## Tell

the change in take-home pay for your client's 403(b) contribution

## Clarify

state retirement plans with 650 updated public pension plans

## Deliver

easy to understand graphical illustrations to validate your clients' concerns based on the values they provide

### Get Started

- Download Your 90 Day Trial Version at [www.AskTRAK.com/downloadLSW.html](http://www.AskTRAK.com/downloadLSW.html)
- Once your 90 Day Trial Version has expired, contact National Life Group to be registered with your unique registration code.
- For use with annuity sales only. TRAK is not approved for use in life sales.

### Need Help?

- Contact Sales Desk for registration assistance – **800-906-3310, option 1**
- Contact Retire Ready for technical software support – [Support@AskTRAK.com](mailto:Support@AskTRAK.com)

Annuity products issued by  
**Life Insurance Company of the Southwest®**

National Life Group® is a trade name representing various affiliates, which offer a variety of financial service products. Life Insurance Company of the Southwest, Addison, TX, is a member of National Life Group.

## Example Paycheck Report

Prepared For Your Client June 21, 2019

CALCULATIONS	CURRENT	QUICK MAX	PROPOSED #2
TAX FILING INFORMATION			
Federal Status/Allow	M/0	M/0	M/0
Gross Income per Paycheck	\$4,500.00	\$4,500.00	\$4,500.00
PRE-TAX WITHDRAWALS			
Pre-Tax 125	\$250.00	\$250.00	\$250.00
403(b)	\$0.00	\$2,083.33	\$200.00
	0%	46.2962%	4.4444%
Pension	\$346.50	\$346.50	\$346.50
Total Taxable	\$3,903.50	\$1,820.17	\$3,703.50
TAXATION			
Federal Taxes	\$321.17	\$85.77	\$297.17
State Taxes	\$0.00	\$0.00	\$0.00
FICA	\$263.50	\$263.50	\$263.50
Medicare	\$61.62	\$61.62	\$61.62
Marginal Tax Bracket	12%	10%	12%
Tax Savings	N/A	\$235.40	\$24.00
403(b) Roth	\$0.00	\$0.00	\$0.00
	0%	0%	0%
After-Tax Deductions	\$0.00	\$0.00	\$0.00
Net Pay	\$3,257.21	\$1,409.28	\$3,081.21
Estimated Change in Take Home Pay:		\$1,847.93	\$176.00

## Example Quick Gap Report

Prepared For Your Client June 21, 2019

