

Army Community Service (ACS)
Financial Readiness (FR) Program
ATTN: SOSRI-CFE-A; Building 110, Rodman Avenue
Rock Island Arsenal, Illinois 61299-5000
(309) 782-0815 / -0829
E-mail: cookj2@ria.army.mil; Web Site: www.riamwr.com/acsnew.htm

Edition of August 5, 2004

SUBJECT: Retirement Financial Planning Discussion Worksheets Purposes,
Information and Disclaimers.

1. **PURPOSE.** The purpose of the accompanying set of spreadsheets is to enable clients to refine their retirement planning through discussions and exploring of options. The supporting educational purposes are as follows.
 - a. Discuss, surmise and display personalized retirement financial requirements and capabilities to meet these requirements.
 - b. Discuss, surmise and display the impact of inflation upon financial requirements and capabilities over time.
 - c. Provide a tool to "walk through" the various phases of retirement and selected financial events.
 - d. Provide a tool to personalize retirement timelines in living towards retirement and then being retired.
2. **ACKNOWLEDGEMENT.** Grateful appreciation is expressed for to the concept developer for the set of MS Excel spreadsheets provided for the retirement planning exercises. The developer is Mr. Steven S. Shagrin, J.D., CFP CRPC, CRC and CERTIFIED FINANCIAL PLANNER. Mr. Shagrin is a Chartered Retirement Planning Counselor and Certified Retirement Counselor. His contact information is as follows: 4657 Logangate Road, Youngstown, OH 44505-1713, (330) 759-7283.
3. **DISCLAIMER STATEMENTS FOR USE WITH THE MS EXCEL SPREADSHEETS:**
 - a. The projected values are notional. Values and assumptions can and should be modified to best reflect information provided by the client. The projections that follow take into account only federal & state income taxes and have been prepared on the basis of information that the client provided. If any information is erroneous, if expected rates of return are not realized, or if taxes change, the projections will be inaccurate. Users must understand that the projections are merely estimates of the tax consequences and economic results of alternative courses of action. The spreadsheets do not represent or warrant that the projections will conform to the actual tax consequences or results of any of the alternatives provided. Further, realize that this analysis is provided for informational and educational purposes only, with the understanding that by providing this document we are not providing legal or tax advice.