



# Actulife

REPORT PREPARED FOR

## Alex Sample & Amanda Sample

by Keith A. Hurst  
ActuLife

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## Important Information

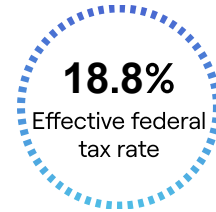
This report is intended to provide you with an analysis of your financial plan. It is based on the data and assumptions provided by you and your financial professional including but not limited to asset expected returns, volatility, and inflation assumptions. Detailed information regarding assumptions can be found on the disclosure page of this report.

The report shows comparisons of your current plan and a proposed plan. The proposed plan is a recommendation formulated by your financial professional. The report also shows comparisons of your current asset allocation and a proposed asset allocation. The proposed asset allocation is the recommendation formulated by your financial professional.

The report shows the Probability of Success of your plan using a Monte Carlo simulation calculated by running the projection 1,000 separate times. Some sequences of returns used in the Monte Carlo simulation will give you better results, and some will give you worse results. These multiple trials provide a range of possible results. RightCapital considers a trial to be "successful" if, at the end of your planning horizon, your invested assets are greater than zero. The percentage of trials that were successful is the Probability of Success of your plan, with all its underlying assumptions. Detailed disclosure regarding the calculations can be found on the disclosure page of this report.

# Snapshot

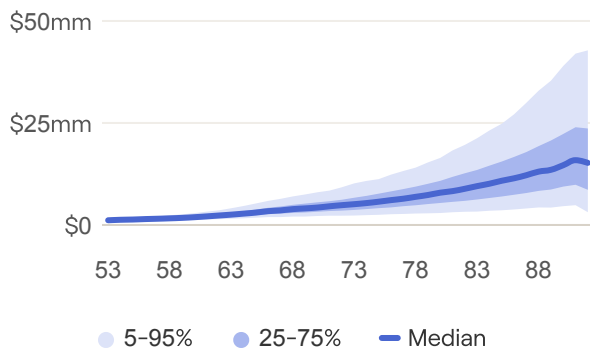
## Probability of success of Proposed plan



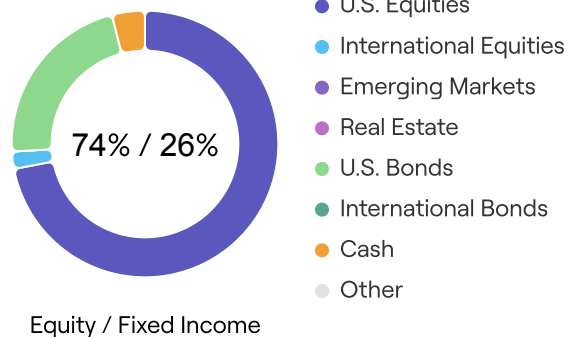
## Balance Sheet

Bank	\$10,000
Invested assets	\$930,700
Real estate assets	\$550,000
Life insurance cash value	\$0
Business assets	\$0
Other assets	\$0
Credit cards	\$10,000
Mortgages and equities	\$125,000
Student loans	\$0
Other debts	\$0
<b>Net worth</b>	<b>\$1,355,700</b>

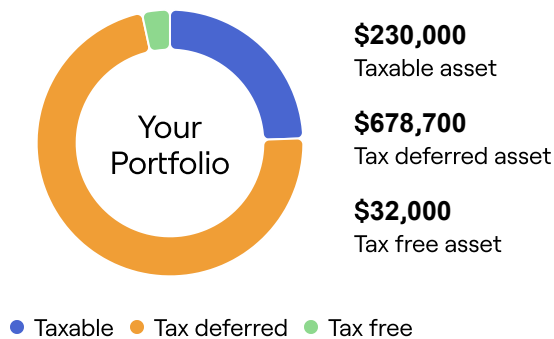
## Asset simulation results of Proposed plan



## Current allocation



## Tax allocation summary

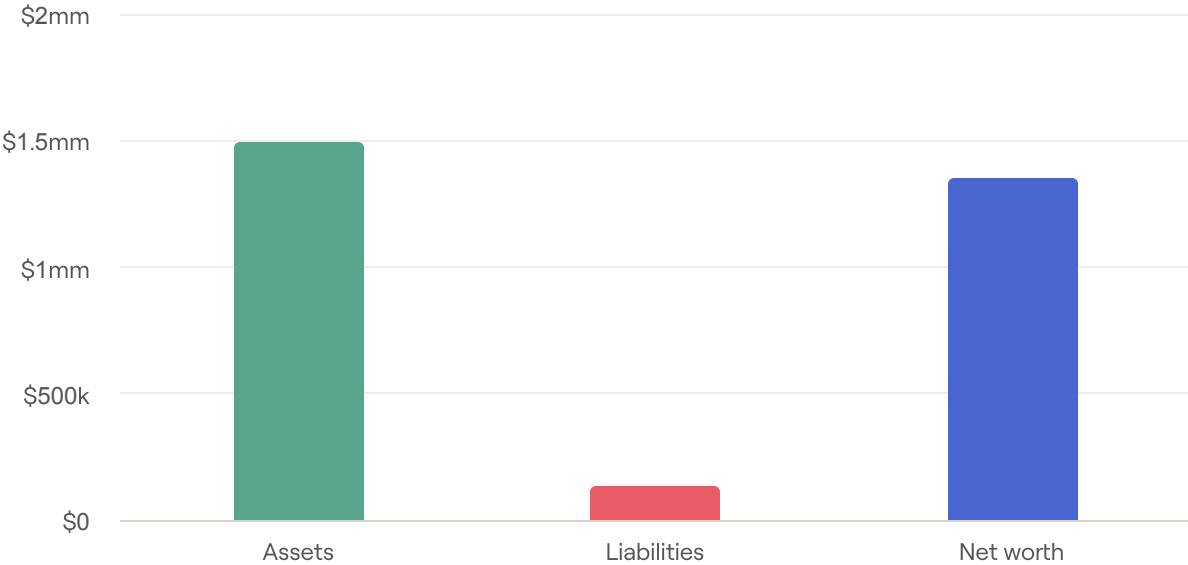


## Notes

# Balance Sheet

Just like any well-run business, your personal balance sheet should always be in check. Your net worth is the difference between your assets and your liabilities. Assets are everything you own such as your home and investments, and liabilities are everything you owe such as the balance on your mortgage and other debt.

**Your net worth is \$1,355,700 as of 4/3/26**



Assets	
Bank	\$10,000
Invested assets	\$930,700
Real estate assets	\$550,000
Life insurance cash value	\$0
Business assets	\$0
Other assets	\$0
<b>Total assets</b>	<b>\$1,490,700</b>

Liabilities	
Credit cards	\$10,000
Mortgages and equities	\$125,000
Student loans	\$0
Other debts	\$0
<b>Total liabilities</b>	<b>\$135,000</b>
<b>Net Worth</b>	<b>\$1,355,700</b>

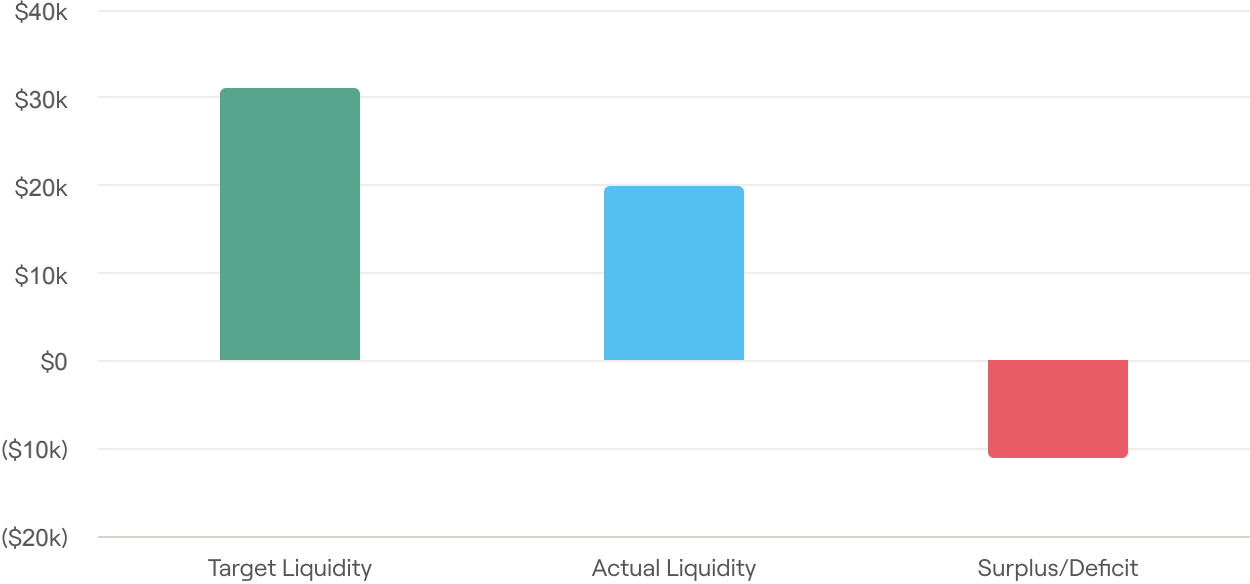
# Balance Sheet Details

Description	Alex	Amanda	Joint	Total
<b>Assets</b>				
<i>Cash</i>				
Joint Checking			\$10,000	\$10,000
Total Cash	\$0	\$0	\$10,000	\$10,000
<i>Invested Assets</i>				
<i>Non-qualified</i>				
Brokerage Account			\$220,000	\$220,000
<i>Qualified</i>				
Pre-retiree's 401(k)	\$160,000			\$160,000
Pre-retiree's IRA	\$155,557			\$155,557
Amanda's 401(k)		\$155,000		\$155,000
Amanda's IRA		\$208,142		\$208,142
Kelly's 529		\$32,000		\$32,000
Total Invested Assets	\$315,557	\$395,142	\$220,000	\$930,699
<i>Real Estate Assets</i>				
Primary Home			\$550,000	\$550,000
Total Real Estate Assets	\$0	\$0	\$550,000	\$550,000
<b>Total Assets</b>	<b>\$315,557</b>	<b>\$395,142</b>	<b>\$780,000</b>	<b>\$1,490,699</b>
<b>Liabilities</b>				
Pre-retiree's Card	\$10,000			\$10,000
Joint Mortgage			\$125,000	\$125,000
<b>Total Liabilities</b>	<b>\$10,000</b>	<b>\$0</b>	<b>\$125,000</b>	<b>\$135,000</b>
<b>Net Worth</b>				
<b>Total Net Worth</b>	<b>\$305,557</b>	<b>\$395,142</b>	<b>\$655,000</b>	<b>\$1,355,699</b>

# Liquidity

If a job loss or other financial hardship arises, a liquid emergency fund can help pay bills without dipping into savings or using high interest credit or loans. Your emergency fund should include easily accessible funds like cash and money market funds.

Liquidity analysis



## Covered expenses

Current monthly expenses	\$10,375
Proposed expense buffer	\$0
<b>Total covered expenses</b>	<b>\$10,375</b>

## Liquidity target

Liquidity target 3 months of covered expenses, \$31,125

# Liquidity Details

Current monthly expenses		Current liquidity	
Living expense	\$7,000	Joint Checking	\$10,000
Housing	\$3,333	Brokerage Account	\$10,000
Debt	\$0		
Health care	\$0		
Insurance premium	\$42		
Rental and vacation home	\$0		
Other expense	\$0		
<b>Total monthly expenses</b>	<b>\$10,375</b>	<b>Total current liquidity</b>	<b>\$20,000</b>

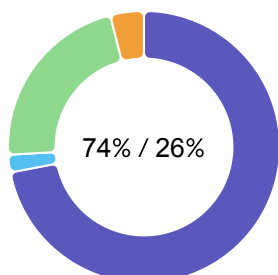
# Tasks

Due Date	Assigned to	Task
2026-04-22	Alex Sample & Amanda Sample	transfer money from brokerage account to checking to increase liquidity

# Asset Allocation

## Current allocation

All accounts



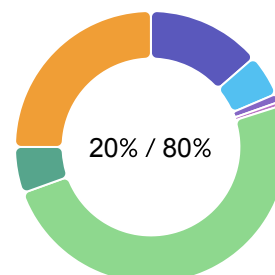
Equity / Fixed Income

Annual return: 9.6%  
Standard deviation: 12.4%

72%	● U.S. Equities	13.6%
2.1%	● International Equities	5%
0%	● Emerging Markets	1%
0%	● Real Estate	0.5%
21.9%	● U.S. Bonds	49.4%
0%	● International Bonds	5.5%
4%	● Cash	25%
0%	● Other	0%

## Target allocation

Preservation



Equity / Fixed Income

Annual return: 5%  
Standard deviation: 4.9%

### To balance back to your target portfolio:

U.S. Equities	Sell	\$549,369	U.S. Bonds	Buy	\$258,694
International Equities	Buy	\$27,280	International Bonds	Buy	\$51,738
Emerging Markets	Buy	\$9,407	Cash	Buy	\$197,547
Real Estate	Buy	\$4,703	Other	Sell	\$0

This page shows a need to increase or decrease the amounts currently represented in these asset classes of the current portfolio.

Returns presented are calculated using historical return data of indices, which serve as proxies for their respective asset classes. They are not returns of actual investments and do not include fees or operating expenses. These indices are unmanaged and the returns are shown for illustrative purposes. Please refer to sections 5 and 8.4 of the disclosure section for more information.

# Asset Allocation Details

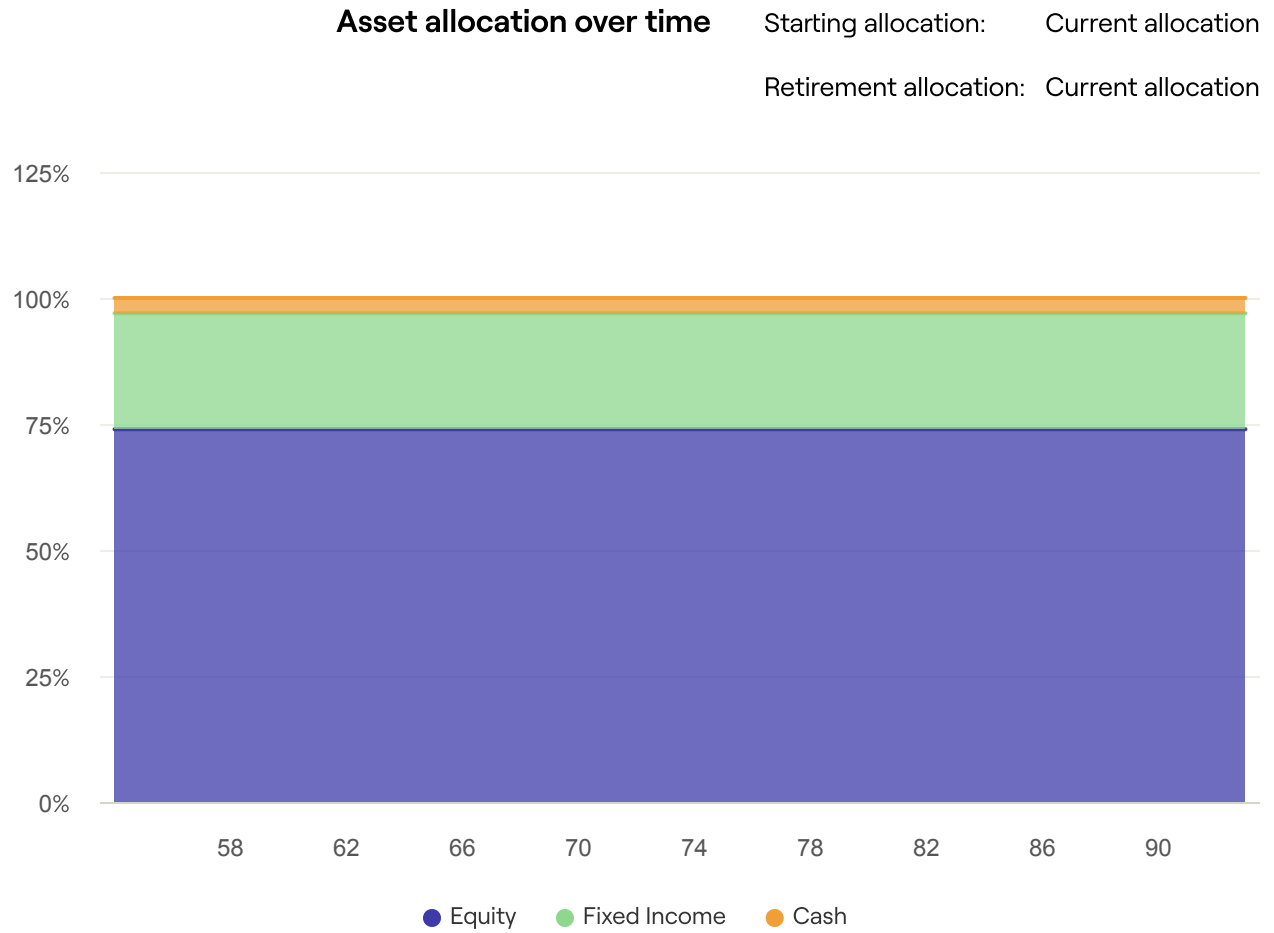
Category	Asset Class	Current	Target	
U.S. Equities	Large Growth	34.9%	5.8%	
	Large Value	26.1%	5.8%	
	Mid Cap	8%	1%	
	Small Cap	3%	1%	
International Equities	International Equities	2.1%	5%	
Emerging Markets	Emerging Markets	0%	1%	
Real Estate	Real Estate	0%	0.5%	
U.S. Bonds	Government	16.1%	15%	
	Municipal	0%	1.5%	
	Corporate	5.8%	28.9%	
	High Yield	0%	4%	
International Bonds	International Bonds	0%	5.5%	
Cash	Cash	4%	25%	
Other	Other	0%	0%	

-40% -20% 0% 20% 40%

Please refer to sections 5 and 8.4 of the disclosure section for more information.

# Allocation Path

The allocation path chart can illustrate how your portfolio's asset allocation may change over time.



# Equity Sector and Style

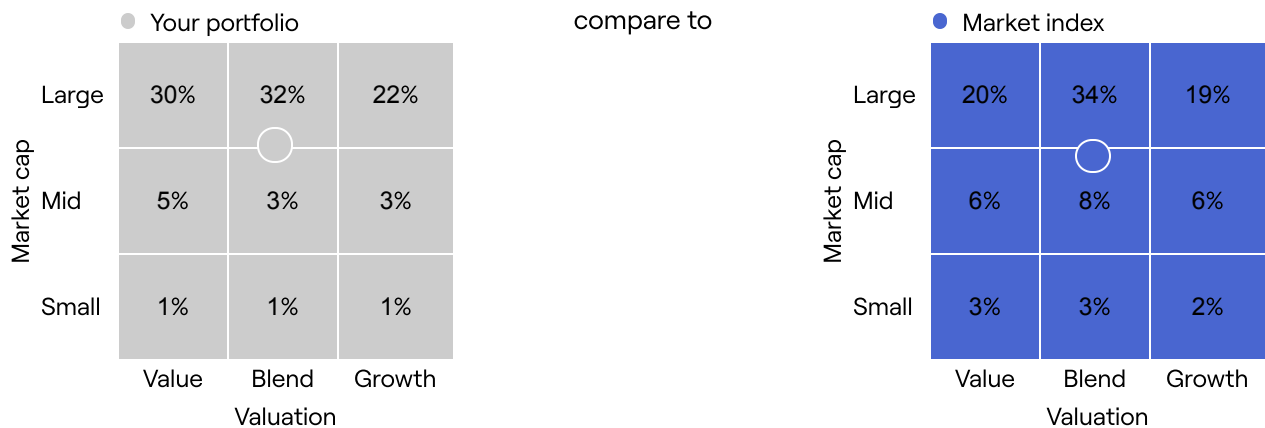
Equity investments can be categorized by sector. They are also each assigned a style based on their market cap and valuation. It is important to construct a well-diversified equity portfolio that balances risk with return, while meeting your specific financial goals. Sector and Style data is provided by Morningstar.

## Equity sector comparison



Amongst the equity sector, you are most **overweight in Health Care** and **underweight Communication Services**.

## Equity style comparison



Amongst the equity styles, you are most **overweight in Large Value** and most **underweight in Mid Blend**.

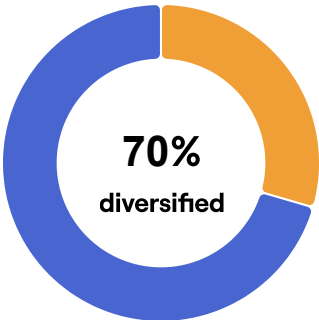
\* Broad market index refers to the Vanguard Total Stock Market Index.

These broad investment categories are not specific securities, funds, or investment products. The assumed rates of return of these broad categories are based on the return of indices. Please refer to section 8.4 of the disclosure section for more information.

# Concentrated Position

A portfolio that is too heavy in just one security poses a substantial downside risk. This is often defined as "putting all your eggs in one basket." A concentrated position is identified as an individual stock that exceeds a certain percentage of the entire portfolio.

## Diversification



- Concentrated position
- Other

## Concentrated position summary

Ticker	Value	% of total
AMGN	\$123,519	13.13%
MSFT	\$78,427	8.34%
TSLA	\$75,724	8.05%

Your concentration threshold is 5% of the total portfolio.

## To remove concentrated position

- Consider liquidating **\$76,484** of AMGN from Pre-retiree’s IRA and Amanda’s IRA account.
- Consider liquidating **\$31,392** of MSFT from Amanda’s IRA account.
- Consider liquidating **\$28,689** of TSLA from Pre-retiree’s IRA account.

The transaction cost of liquidation is not included in the analysis. The liquidation will also result in the loss of future earnings.

# Tax Allocation

Tax deferred assets include 401(k)/403(b), IRAs and other tax deferred accounts. Tax free assets include Roth 401(k), Roth IRA, 529, HSA and other tax free accounts. The taxability of the accounts above are based on a variety of factors. Please consult a qualified tax professional to discuss your individual tax situation.



**\$230,000**  
Taxable asset

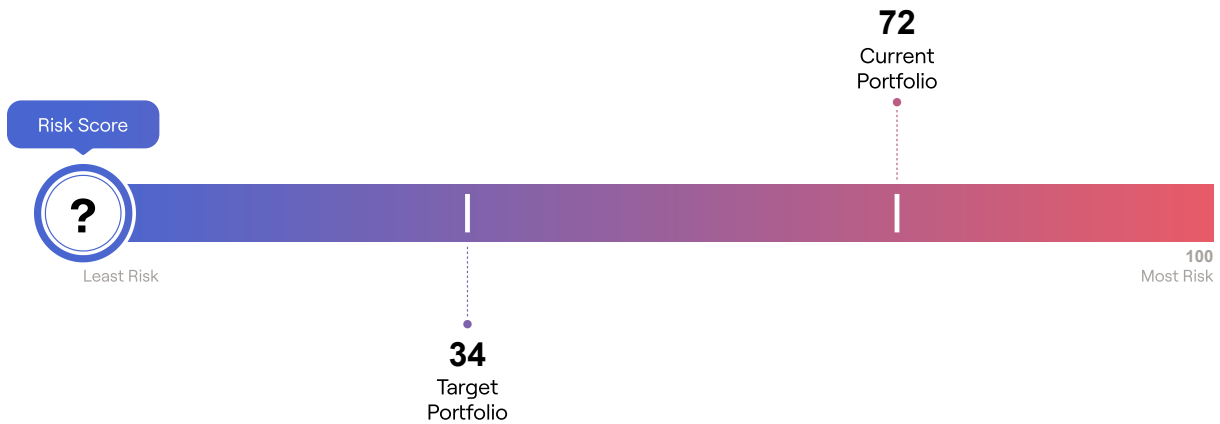
**\$678,700**  
Tax deferred asset

**\$32,000**  
Tax free asset

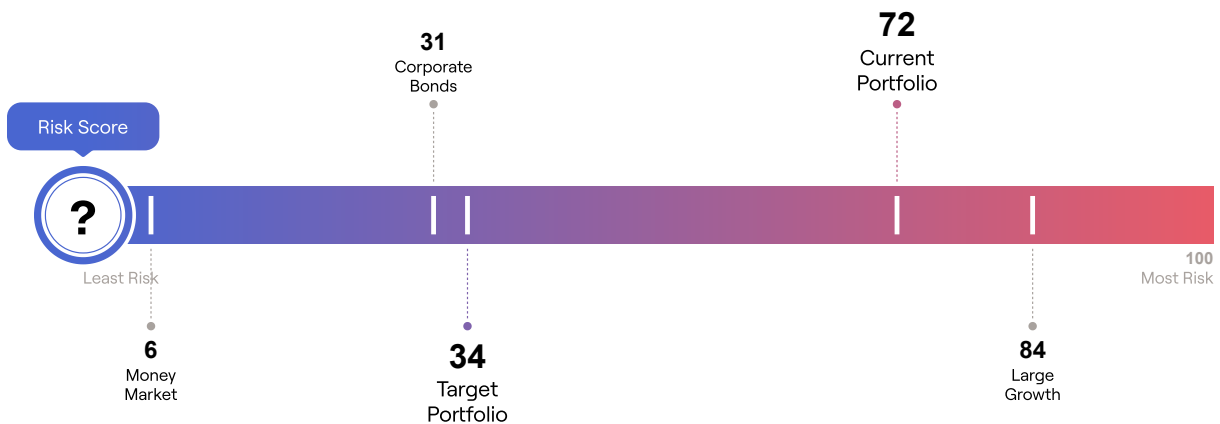
- Taxable ● Tax deferred
- Tax free

# Risk Tolerance Summary

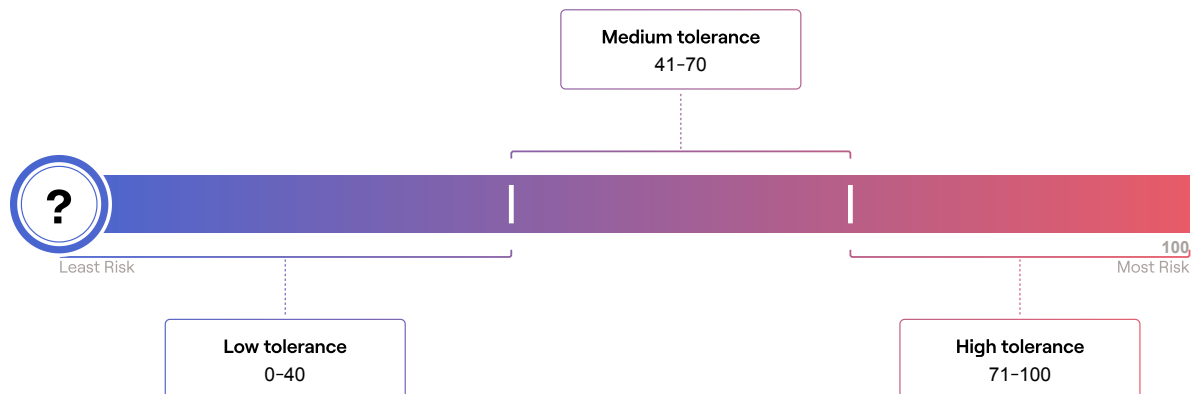
## Risk summary



## Risk comparison



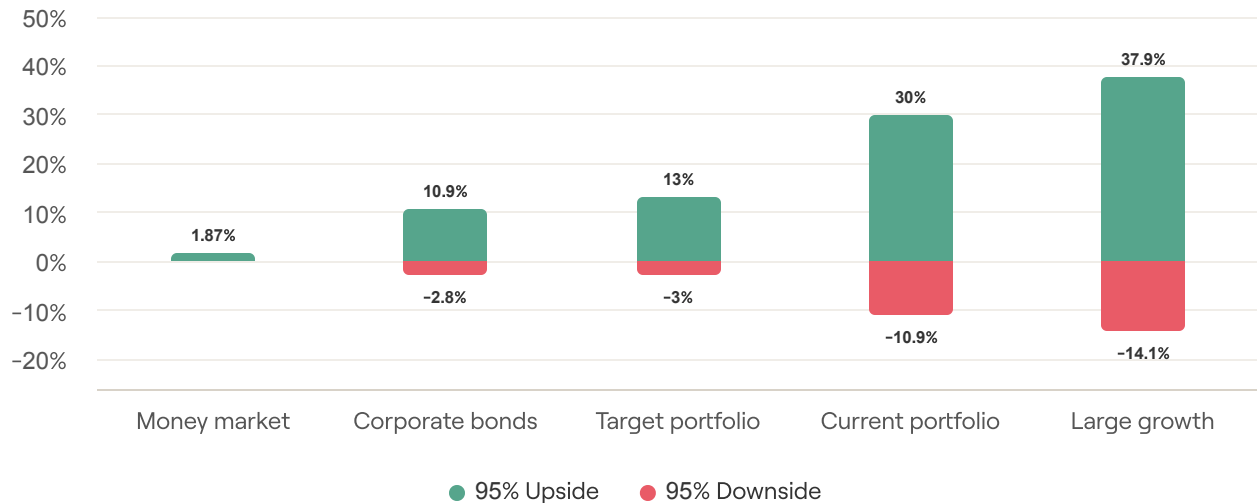
## Household risk classification



The risk score ranges from 1-100, where 1 is low risk and 100 is high risk. Your advisor has evaluated your household risk score to be null.

# Risk Tolerance Analysis

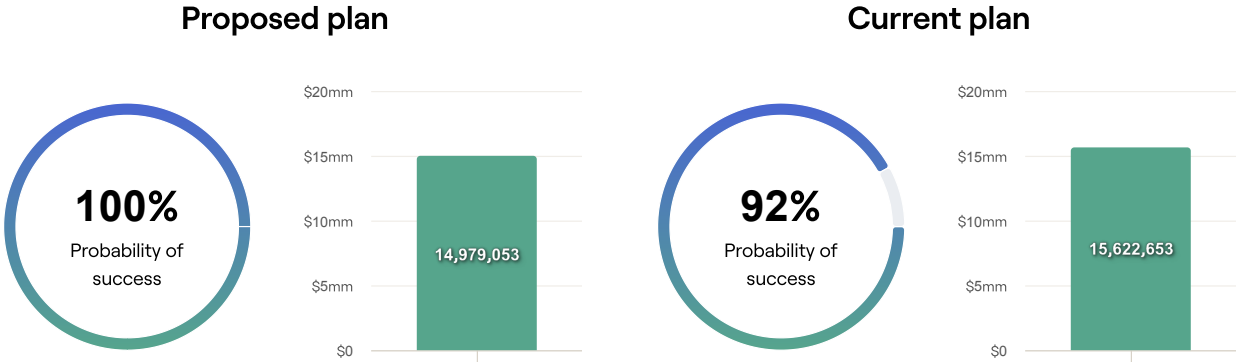
## Potential annual range of returns



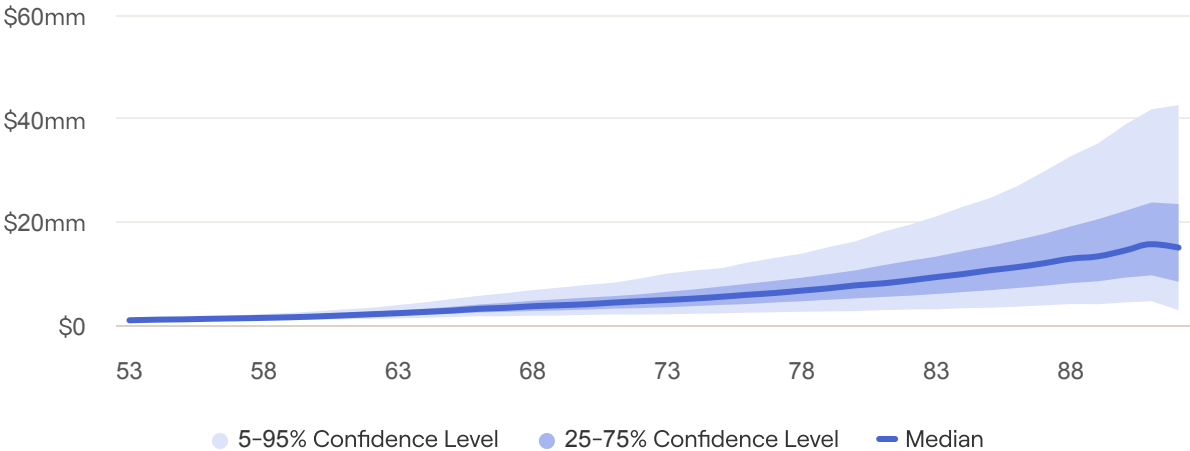
In 95% of hypothetical scenarios, annual returns are expected to be higher than the downside value. In 95% of hypothetical scenarios, annual returns are expected to be lower than the upside value. There is a 10% probability that returns will fall outside of the range. The potential annual range of returns is calculated using statistical formulas that use historical return data of indices, which serve as proxies for their respective asset classes. They are not returns of actual investments, do not include fees or operating expenses, and are not guarantees of future results. Please refer to sections 5 and 8.4 of the disclosure section for more information.

# Monte Carlo Analysis

Use of a detailed retirement analysis tool is important to help determine whether you are on track for a successful retirement. Monte Carlo simulations, stress tests, and viewing specific scenarios can help you evaluate your retirement plans and see the impact of potential changes.



## Asset simulation results - Proposed plan



This section of the report displays the results of Monte Carlo simulations run on the current and proposed plans. The results are derived from 1000 simulations and the specified retirement cash flows. The chart of probability of success represents the overall likelihood of success in both the current and proposed plan.

**IMPORTANT:** The projections or other information generated by RightCapital regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results are based on return and volatility assumptions from a number of market indices shown in disclosure sections 5, 6 and 8.4. Fees and expenses are not included, and thus, are excluded, including, but not limited to, fund fees, account fees, product fees and advisor fees. Inclusion of those fees results in lower returns, which would affect the probability of achieving any particular outcome. Results may vary with each use and over time. The analysis must be reviewed in conjunction with assumptions, limitations and methodologies in the disclosure section. This report is not complete without the accompanying disclosure page.

# Retirement Analysis Action Items

	Proposed plan	Current plan
<b>Financial goals</b>		
Alex's retirement age	67	65
Amanda's retirement age	67	65
Retirement Monthly Expense	\$7,000	\$8,000
<b>Savings</b>		
Alex's Taxable	\$10,000	\$0
Alex's 401(k)	8%	8%
Amanda's 401(k)	5%	5%
Kelly's 529	\$5,000	\$5,000
<b>Expenses</b>		
Pre-retirement Living Expenses	\$7,000	\$7,000
<b>Strategies</b>		
Pre-retirement allocation	Current allocation	Current allocation
Retirement allocation	Balanced	Current allocation
Social Security	Full retirement age	Current strategy
Alex Sample	Full retirement age	Age 62
Amanda Sample	Full retirement age	Age 62
Debt strategy	Current payments	Current payments
Tax strategy	Proposed strategy	Current strategy
Education strategy	Current strategy	Current strategy
Retirement Spending	Retirement Spending Stages	Inflation Adjusted

# Saving Analysis – Proposed plan

## Current year savings of Proposed plan



Total annual savings of  
**\$30,000**  
 Savings rate of  
**11.5%**  
 with total income of  
 \$260,000

## Savings over time of Proposed plan

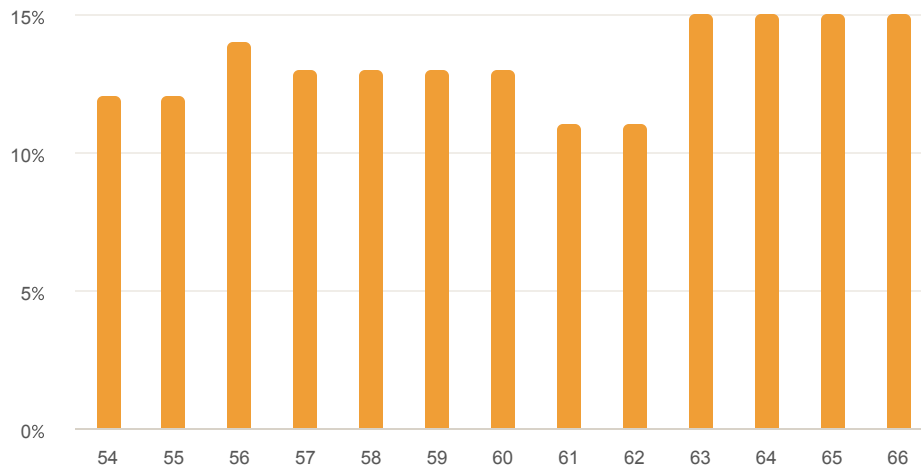


Total savings of  
**\$465,445**  
 Average savings rate of  
**13.0%**  
 with total income of  
 \$3,515,913

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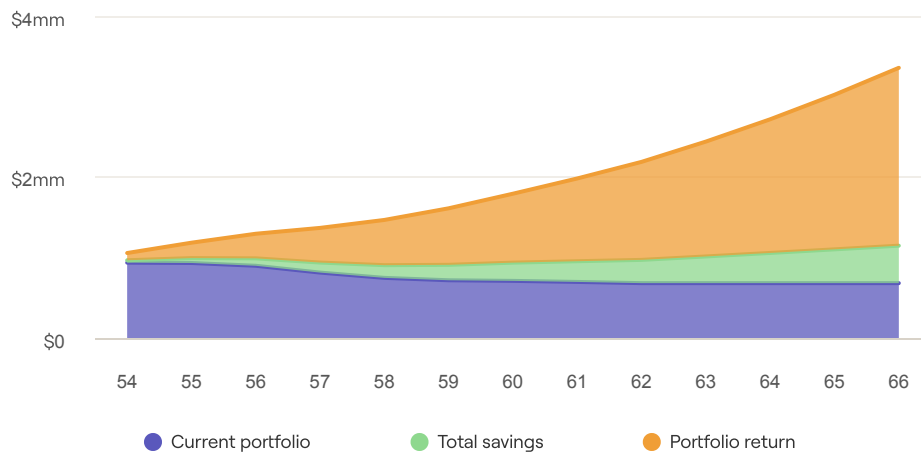
# Saving Analysis – Proposed plan

### Savings rate of Proposed plan



Total savings of  
**\$465,445**  
 Average savings rate of  
**13.0%**  
 with total income of  
 \$3,515,913

### Total savings and returns of Proposed plan

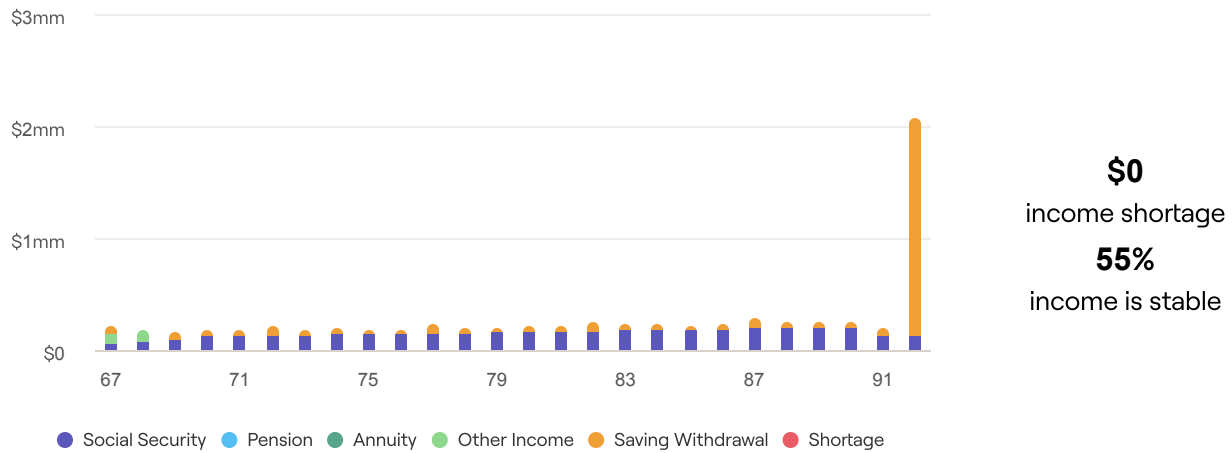


Total invested asset  
**\$3,356,492**  
 at retirement  
**\$465,445** total savings  
**\$2,209,561** portfolio return

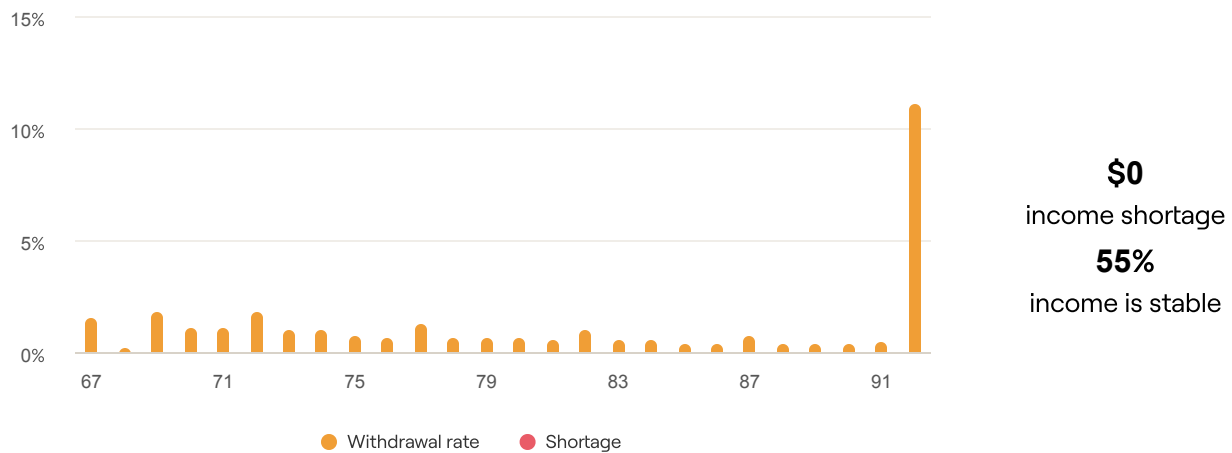
**IMPORTANT:** The projections or other information generated by RightCapital regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results are based on return and volatility assumptions from a number of market indices shown in disclosure sections 5, 6 and 8.4. Fees and expenses are not included, and thus, are excluded, including, but not limited to, fund fees, account fees, product fees and advisor fees. Inclusion of those fees results in lower returns, which would affect the probability of achieving any particular outcome. Results may vary with each use and over time. The analysis must be reviewed in conjunction with assumptions, limitations and methodologies in the disclosure section. This report is not complete without the accompanying disclosure page.

# Retirement Analysis Details – Proposed plan

## Income sources of Proposed plan



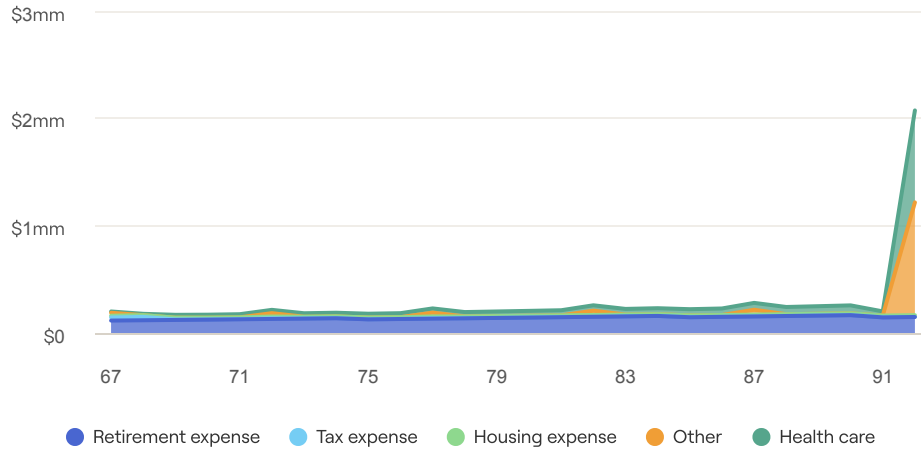
## Withdrawal rate of Proposed plan



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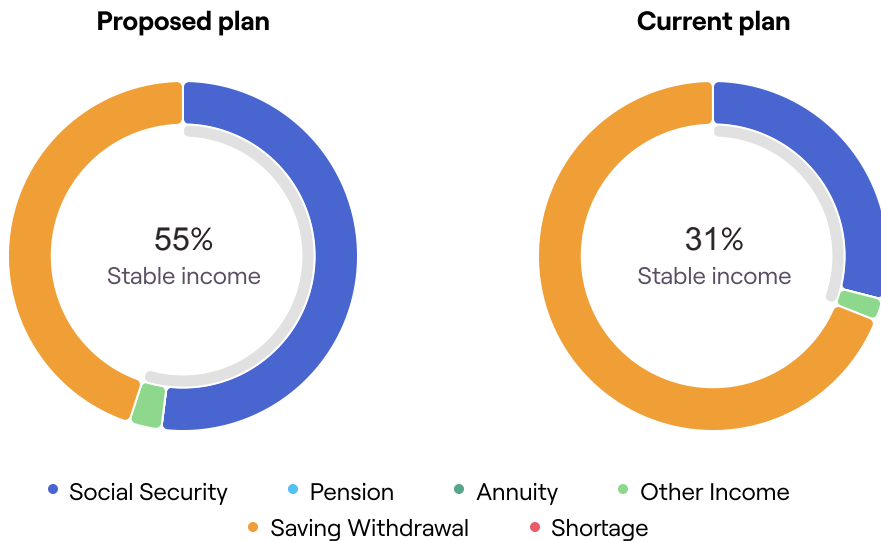
# Retirement Analysis Details – Proposed plan

## Retirement spending of Proposed plan



**\$7,359,466**  
Total retirement spending

## Income comparison



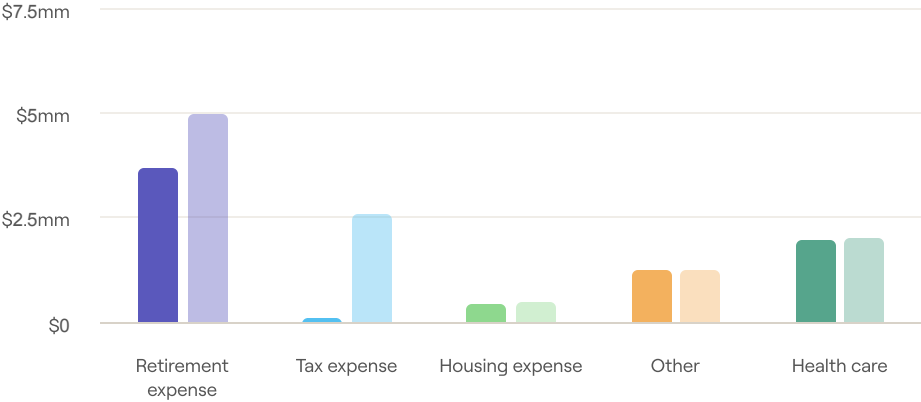
Proposed plan has  
**\$0 more**  
income shortage  
**24% higher**  
income stability ratio

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# Retirement Analysis Details – Proposed plan

## Total spending comparison

Proposed plan vs Current plan

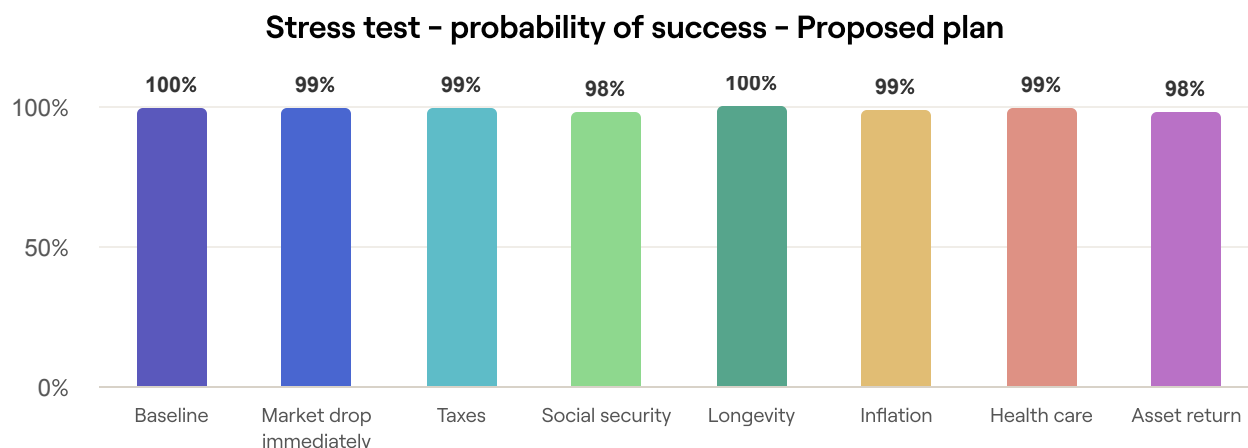


Proposed plan has  
**\$3,839,038 less**  
 Total retirement spending

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# Stress Test

Even the best retirement plans will be exposed to various risks. These risks can include market volatility, taxation, low Social Security payments, longevity, inflation, and short and long-term health care expenses. It is important to both anticipate and plan for such risks. Doing so can substantially increase your probability of success.



## Stress Test results are based on the following assumptions:

Equity markets drop immediately by	20%	Tax expense will be higher by	20%
Social Security will be reduced by	20%	You (and the co-client) will live	5 yrs. longer
Inflation will be higher by	1%	Health care cost will be higher by	20%
Asset return will be lower by	1%		

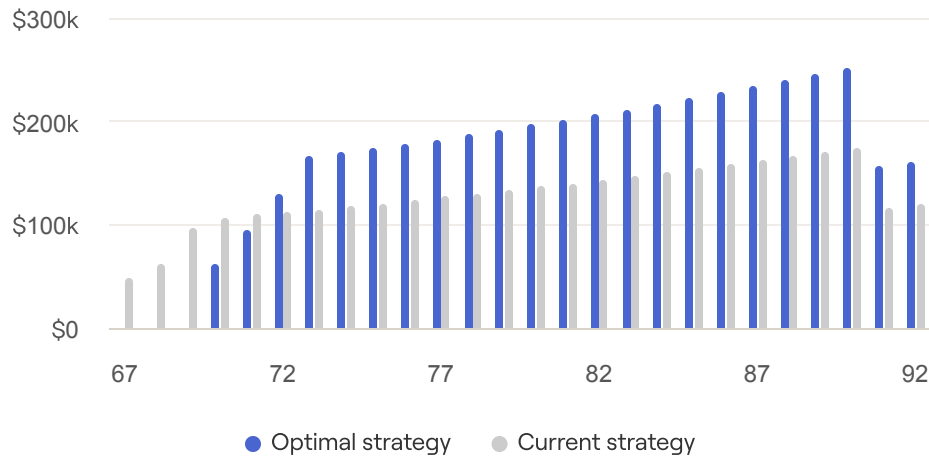
This section of the report displays the results of Monte Carlo simulations run on various stressed tests. The results are derived from 1000 simulations and the specified retirement cash flows. The probability of success represents the overall likelihood of success in various stress tests.

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# Optimal Social Security Strategy

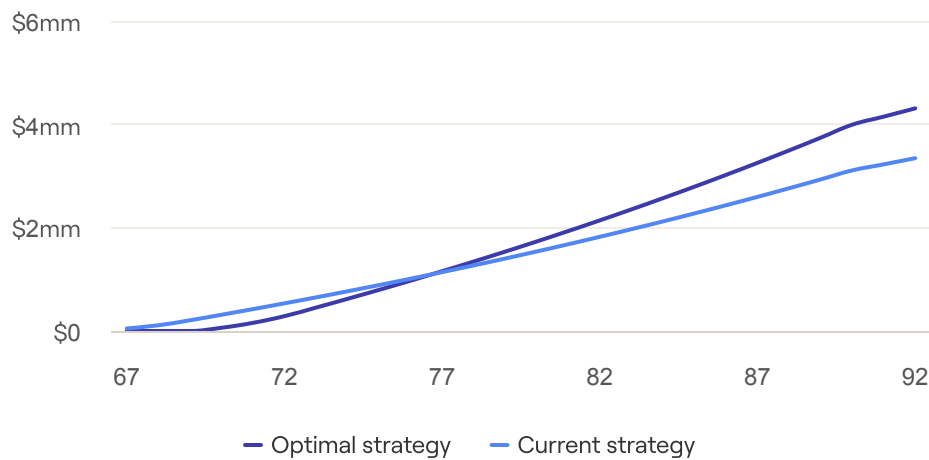
There are as many as 700 different Social Security filing strategies that can be tested in order to identify the optimal Social Security benefit for your specific retirement needs. Compare your optimal strategy to others to see the potential benefit of optimization.

## Annual cash flow comparison



**\$964,074 more**  
from the Optimal  
Social Security filing  
strategy  
than Current strategy

## Cumulative cash flow comparison



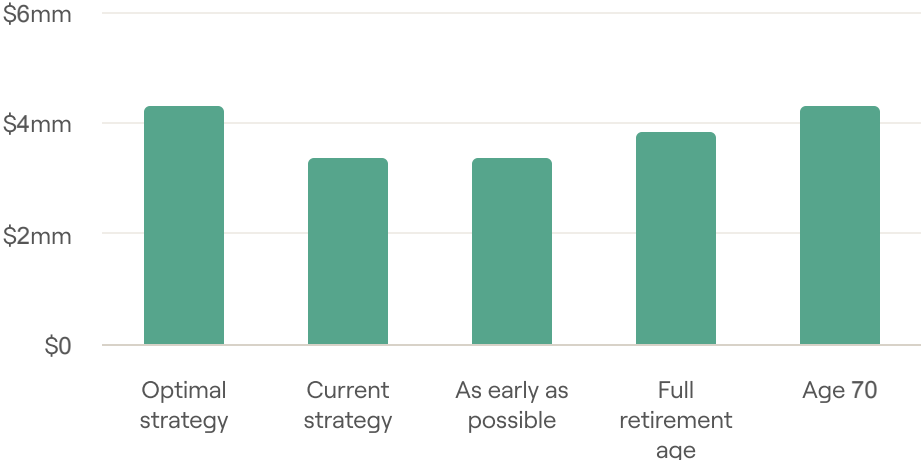
**Age 77**  
break-even point  
between the Optimal  
Social Security filing  
strategy and Current  
strategy

## To obtain maximum Social Security benefit

1. Alex applies own retirement/spousal benefit at age 70.
2. Amanda applies own retirement/spousal benefit at age 70.

# Optimal Social Security Strategy

## Summary of all strategies



**\$4,309,131**  
of total income from  
the Optimal Social  
Security filing  
strategy

# Medicare Coverage

It is important to select the Medicare options that meet your needs and enroll in Medicare on time. Delayed enrollment can result in penalties and coverage gaps.

## Your Medicare Considerations



**Location Consideration** I spend most of my time at home and visit in-network Dr. in my area

✔ Flexibility on doctor choices



**Health Consideration** I'm healthy and can work with deductible/copay/coinsurance for lower premiums

✔ Deductible/copay



**Risk Consideration** I prefer more predictable cost with an out of pocket limit

✘ No out of pocket limit

## Proposed Medicare Choices

Original Medicare Part A, B, D covers Hospital insurance, Medical insurance and prescription drugs. Dental and vision is NOT included. Original Medicare enables you to see Dr. in any location in U.S. Original Medicare has less predictable costs with deductibles, copays, and no out of pocket limit.

# Medicare Coverage

It is important to select the Medicare options that meet your needs and enroll in Medicare on time. Delayed enrollment can result in penalties and coverage gaps.

## Coverage Analysis

Description	Coverage
Hospital Insurance	✔ Covered in Medicare Part A
Medical insurance	✔ Covered in Medicare Part B
Prescription drug	✔ Covered in Medicare Part D
Dental, vision and hearing	✘ Not covered
Long term Care	✘ Not covered

Proposed option  
**Original Medicare, Part A,  
B, D**

# Medicare Enrollment

It is important to select the Medicare options that meet your needs and enroll in Medicare on time. Delayed enrollment can result in penalties and coverage gaps.

## Alex Sample

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Social Security at 65	I will have received retirement benefits by age 65
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Group Plan Coverage at 65	I have group coverage from me/spouse. Plan covers more than 20 employees
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## Amanda Sample

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Social Security at 65	I will have received retirement benefits by age 65
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Group Plan Coverage at 65	I have group coverage from me/spouse. Plan covers more than 20 employees
---------------------------	--

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## Your Enrollment Period

Alex should talk to the group benefit administrator and ask about signing up for Medicare 3 months before Alex's 65th birthday. Alex will be auto enrolled in Part A and B. Alex can consider declining Part A, B coverage, delaying Medicare enrollment, and continuing to use Group plan coverage. Alex needs to enroll in Medicare when Alex loses Group plan coverage.

Amanda should talk to the group benefit administrator and ask about signing up for Medicare 3 months before Amanda's 65th birthday. Amanda will be auto enrolled in Part A and B. Amanda can consider declining Part A, B coverage, delaying Medicare enrollment, and continuing to use Group plan coverage. Amanda needs to enroll in Medicare when Amanda loses Group plan coverage.

## Start Enrollment

To enroll in Medicare part A and B: [www.ssa.gov](http://www.ssa.gov)

To enroll in MediGap, Medicare Advantage and Medicare Part D, you need to compare plans from private insurance companies. Start at [www.medicare.gov](http://www.medicare.gov)

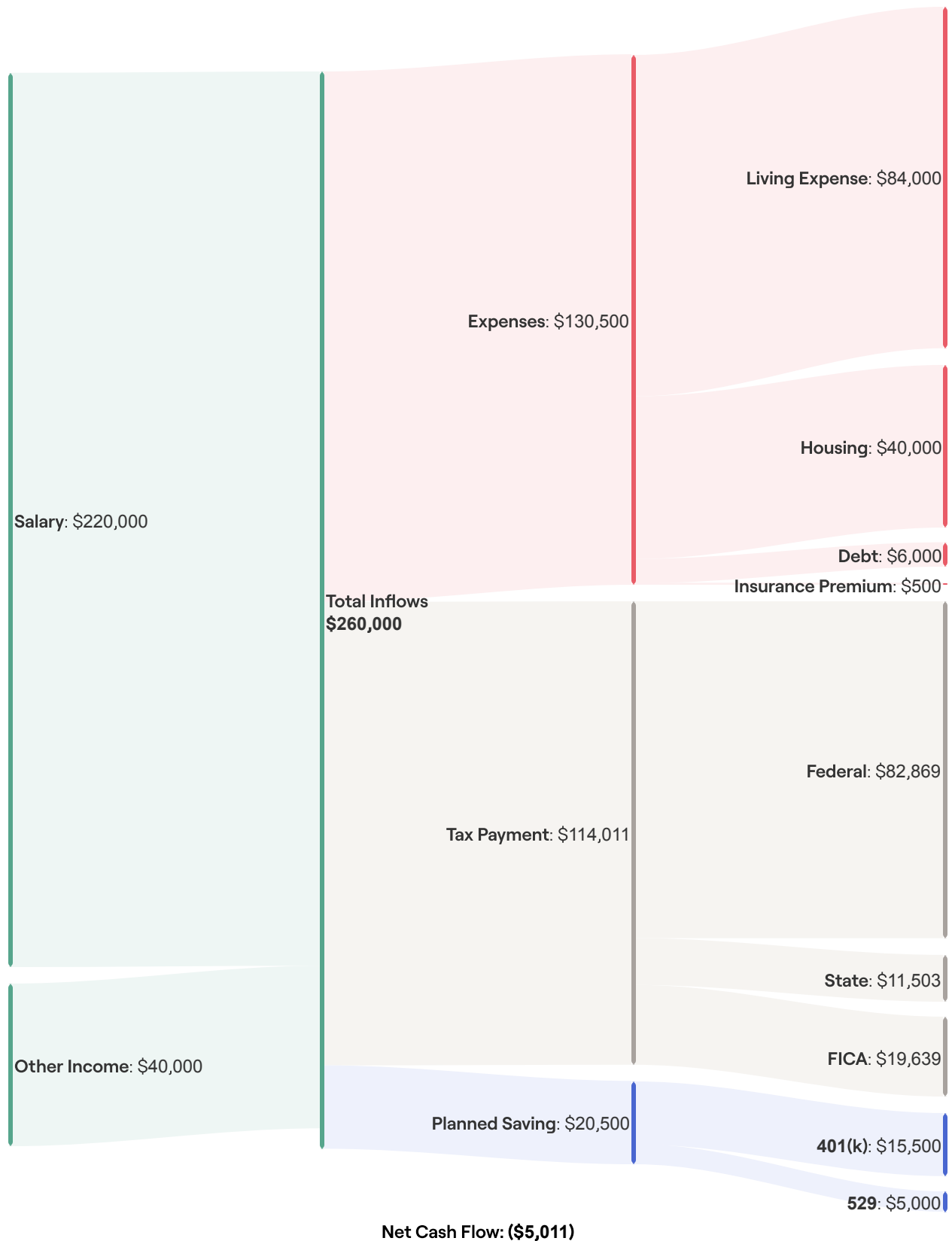
# Medicare Tips

Scenario	Tip
I'm turning 65	Medicare enrollment is NOT automatic
I have group retiree benefit or COBRA	You still need Medicare
I missed my enrollment period	You have a LIFETIME penalty of higher premiums. You are likely to have months of a coverage gap
I enrolled in Medicare	You cannot contribute to an HSA
I enrolled in Medicare Advantage	You don't need a MediGap policy
What's my total health care cost?	Varying by plan, premium plus out of pocket expenses range from \$5,000 to \$8,000 per year.

# Cash Flows – Proposed Plan

## Maps

Cash flow year 2026 (54/52)



# Cash Flows – Proposed Plan

## Maps

Cash flow year 2026 (54/52)

Total Inflows \$260,000		
<b>Income Inflows</b> \$260,000	<b>Planned Distribution</b> \$0	<b>Other Inflows</b> \$0
<b>Salary</b> \$220,000		
<b>Other Income</b> \$40,000		

# Cash Flows – Proposed Plan

## Maps

Cash flow year 2026 (54/52)

Total Outflows \$265,011			
<b>Expenses</b> \$130,500	<b>Goals</b> \$0	<b>Tax Payment</b> \$114,011	<b>Planned Saving</b> \$20,500
<b>Living Expense</b> \$84,000		<b>Federal</b> \$82,869	<b>401(k)</b> \$15,500
<b>Housing</b> \$40,000		<b>State</b> \$11,503	<b>529</b> \$5,000
<b>Debt</b> \$6,000		<b>FICA</b> \$19,639	
<b>Insurance Premium</b> \$500			

**Net Cash Flows: (\$5,011)**

# Cash Flows – Proposed Plan

## Summary

Year	Age	Cash Inflows				Cash Outflows					Spend Unsaved Cash Flows	Net Flows
		Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows		
2026	54/52	260,000	0	0	260,000	130,500	0	114,011	20,500	265,011	0	(5,011)
2027	55/53	266,600	0	0	266,600	132,081	0	117,370	20,965	270,416	0	(3,816)
2028	56/54	233,398	0	0	233,398	128,793	0	117,720	21,444	267,956	0	(34,558)
2029	57/55	240,400	51,028	0	291,428	131,019	51,028	121,065	21,937	325,050	0	(33,622)
2030	58/56	247,612	24,784	0	272,396	133,301	53,580	103,942	22,445	313,269	0	(40,872)
2031	59/57	255,040	5,577	0	260,617	132,043	56,258	73,497	22,969	284,768	0	(24,151)
2032	60/58	262,692	5,577	0	268,268	114,037	59,071	73,714	23,508	270,330	0	(2,062)
2033	61/59	270,572	5,577	0	276,149	116,494	71,171	76,909	19,063	283,637	0	(7,488)
2034	62/60	278,689	0	0	278,689	119,012	74,730	80,404	19,635	293,780	0	(15,091)
2035	63/61	287,050	0	0	287,050	121,592	0	81,422	20,224	223,237	53,813	10,000
2036	64/62	295,662	0	0	295,662	124,236	0	84,430	20,831	229,497	56,164	10,000
2037	65/63	304,531	0	0	304,531	126,947	0	87,070	21,456	235,472	59,059	10,000
2038	66/64	313,667	0	0	313,667	129,724	0	90,353	22,099	242,177	61,490	10,000
2039	67/65	149,309	0	0	149,309	144,134	27,570	28,810	5,140	205,653	0	(56,345)
2040	68/66	177,393	0	0	177,393	147,654	0	31,123	5,294	184,072	0	(6,679)
2041	69/67	97,107	0	0	97,107	164,577	0	4,840	0	169,417	0	(72,310)
2042	70/68	123,940	0	0	123,940	168,971	0	1,663	0	170,634	0	(46,695)
2043	71/69	127,038	0	0	127,038	173,509	0	1,559	0	175,068	0	(48,030)
2044	72/70	130,214	0	0	130,214	178,194	31,193	6,288	0	215,675	0	(85,460)
2045	73/71	133,470	0	0	133,470	183,033	0	1,022	0	184,054	0	(50,584)
2046	74/72	136,806	0	0	136,806	188,030	0	849	0	188,880	0	(52,074)
2047	75/73	140,226	0	0	140,226	179,429	0	249	0	179,678	0	(39,452)
2048	76/74	143,732	0	0	143,732	184,419	0	236	0	184,655	0	(40,922)
2049	77/75	147,325	0	0	147,325	189,577	35,292	4,194	0	229,064	0	(81,739)
2050	78/76	151,009	0	0	151,009	194,912	0	160	0	195,072	0	(44,063)
2051	79/77	154,784	0	0	154,784	200,428	0	133	0	200,561	0	(45,776)
2052	80/78	158,654	0	0	158,654	206,133	0	98	0	206,231	0	(47,577)
2053	81/79	162,619	0	0	162,619	212,035	0	0	0	212,035	0	(49,416)
2054	82/80	166,685	0	0	166,685	218,141	39,930	0	0	258,071	0	(91,386)
2055	83/81	170,852	0	0	170,852	224,459	0	0	0	224,459	0	(53,606)
2056	84/82	175,124	0	0	175,124	230,996	0	0	0	230,996	0	(55,872)
2057	85/83	179,502	0	0	179,502	221,863	0	0	0	221,863	0	(42,361)
2058	86/84	183,990	0	0	183,990	228,470	0	0	0	228,470	0	(44,480)
2059	87/85	188,590	0	0	188,590	235,315	45,177	0	0	280,492	0	(91,902)
2060	88/86	193,304	0	0	193,304	242,406	0	0	0	242,406	0	(49,102)

Year	Age	Cash Inflows				Cash Outflows					Spend Unsaved Cash Flows	Net Flows
		Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows		
2061	89/87	198,137	0	0	198,137	249,754	0	0	0	249,754	0	(51,618)
2062	90/88	203,089	0	0	203,089	257,370	0	0	0	257,370	0	(54,281)
2063	- /89	126,190	0	0	126,190	201,400	0	0	0	201,400	0	(75,210)
2064	- /90	129,344	0	0	129,344	1,022,759	1,051,114	0	0	2,073,872	0	(1,944,528)

# Cash Flows – Proposed Plan

## Summary / Income Inflows

Year	Age	Salary	Social Security	Other Income	Total Income Inflows
2026	54/52	220,000	0	40,000	260,000
2027	55/53	226,600	0	40,000	266,600
2028	56/54	233,398	0	0	233,398
2029	57/55	240,400	0	0	240,400
2030	58/56	247,612	0	0	247,612
2031	59/57	255,040	0	0	255,040
2032	60/58	262,692	0	0	262,692
2033	61/59	270,572	0	0	270,572
2034	62/60	278,689	0	0	278,689
2035	63/61	287,050	0	0	287,050
2036	64/62	295,662	0	0	295,662
2037	65/63	304,531	0	0	304,531
2038	66/64	313,667	0	0	313,667
2039	67/65	102,797	46,511	0	149,309
2040	68/66	105,881	71,512	0	177,393
2041	69/67	0	97,107	0	97,107
2042	70/68	0	123,940	0	123,940
2043	71/69	0	127,038	0	127,038
2044	72/70	0	130,214	0	130,214
2045	73/71	0	133,470	0	133,470
2046	74/72	0	136,806	0	136,806
2047	75/73	0	140,226	0	140,226
2048	76/74	0	143,732	0	143,732
2049	77/75	0	147,325	0	147,325
2050	78/76	0	151,009	0	151,009
2051	79/77	0	154,784	0	154,784
2052	80/78	0	158,654	0	158,654
2053	81/79	0	162,619	0	162,619
2054	82/80	0	166,685	0	166,685
2055	83/81	0	170,852	0	170,852
2056	84/82	0	175,124	0	175,124
2057	85/83	0	179,502	0	179,502
2058	86/84	0	183,990	0	183,990
2059	87/85	0	188,590	0	188,590
2060	88/86	0	193,304	0	193,304
2061	89/87	0	198,137	0	198,137
2062	90/88	0	203,089	0	203,089

Year	Age	Salary	Social Security	Other Income	Total Income Inflows
2063	- /89	0	126,190	0	126,190
2064	- /90	0	129,344	0	129,344

# Cash Flows – Proposed Plan

## Summary / Planned Distribution

Year	Age	529	Total Planned Distribution
2026	54/52	0	0
2027	55/53	0	0
2028	56/54	0	0
2029	57/55	51,028	51,028
2030	58/56	24,784	24,784
2031	59/57	5,577	5,577
2032	60/58	5,577	5,577
2033	61/59	5,577	5,577
2034	62/60	0	0
2035	63/61	0	0
2036	64/62	0	0
2037	65/63	0	0
2038	66/64	0	0
2039	67/65	0	0
2040	68/66	0	0
2041	69/67	0	0
2042	70/68	0	0
2043	71/69	0	0
2044	72/70	0	0
2045	73/71	0	0
2046	74/72	0	0
2047	75/73	0	0
2048	76/74	0	0
2049	77/75	0	0
2050	78/76	0	0
2051	79/77	0	0
2052	80/78	0	0
2053	81/79	0	0
2054	82/80	0	0
2055	83/81	0	0
2056	84/82	0	0
2057	85/83	0	0
2058	86/84	0	0
2059	87/85	0	0
2060	88/86	0	0
2061	89/87	0	0
2062	90/88	0	0

Year	Age	529	Total Planned Distribution
2063	- /89	0	0
2064	- /90	0	0

# Cash Flows – Proposed Plan

## Summary / Expenses

Year	Age	Living Expense	Housing	Debt	Health Care	Insurance Premium	Total Expense
2026	54/52	84,000	40,000	6,000	0	500	130,500
2027	55/53	86,100	40,020	5,461	0	500	132,081
2028	56/54	88,252	40,040	0	0	500	128,793
2029	57/55	90,459	40,061	0	0	500	131,019
2030	58/56	92,720	40,081	0	0	500	133,301
2031	59/57	95,038	36,505	0	0	500	132,043
2032	60/58	97,414	16,123	0	0	500	114,037
2033	61/59	99,850	16,144	0	0	500	116,494
2034	62/60	102,346	16,166	0	0	500	119,012
2035	63/61	104,904	16,187	0	0	500	121,592
2036	64/62	107,527	16,209	0	0	500	124,236
2037	65/63	110,215	16,231	0	0	500	126,947
2038	66/64	112,971	16,254	0	0	500	129,724
2039	67/65	115,795	16,276	0	12,062	0	144,134
2040	68/66	118,690	16,299	0	12,666	0	147,654
2041	69/67	121,657	16,322	0	26,598	0	164,577
2042	70/68	124,698	16,345	0	27,928	0	168,971
2043	71/69	127,816	16,369	0	29,324	0	173,509
2044	72/70	131,011	16,392	0	30,790	0	178,194
2045	73/71	134,287	16,416	0	32,330	0	183,033
2046	74/72	137,644	16,440	0	33,946	0	188,030
2047	75/73	127,320	16,465	0	35,644	0	179,429
2048	76/74	130,504	16,489	0	37,426	0	184,419
2049	77/75	133,766	16,514	0	39,297	0	189,577
2050	78/76	137,110	16,539	0	41,262	0	194,912
2051	79/77	140,538	16,565	0	43,325	0	200,428
2052	80/78	144,051	16,591	0	45,491	0	206,133
2053	81/79	147,653	16,616	0	47,766	0	212,035
2054	82/80	151,344	16,643	0	50,154	0	218,141
2055	83/81	155,128	16,669	0	52,662	0	224,459
2056	84/82	159,006	16,696	0	55,295	0	230,996
2057	85/83	147,080	16,723	0	58,060	0	221,863
2058	86/84	150,757	16,750	0	60,963	0	228,470
2059	87/85	154,526	16,777	0	64,011	0	235,315
2060	88/86	158,390	16,805	0	67,211	0	242,406
2061	89/87	162,349	16,833	0	70,572	0	249,754
2062	90/88	166,408	16,862	0	74,100	0	257,370

Year	Age	Living Expense	Housing	Debt	Health Care	Insurance Premium	Total Expense
2063	- /89	145,607	16,890	0	38,903	0	201,400
2064	- /90	149,247	16,919	0	856,593	0	1,022,759

# Cash Flows – Proposed Plan

## Summary / Goals

Year	Age	Education	Property	Legacy	Total Goals
2026	54/52	0	0	0	0
2027	55/53	0	0	0	0
2028	56/54	0	0	0	0
2029	57/55	51,028	0	0	51,028
2030	58/56	53,580	0	0	53,580
2031	59/57	56,258	0	0	56,258
2032	60/58	59,071	0	0	59,071
2033	61/59	71,171	0	0	71,171
2034	62/60	74,730	0	0	74,730
2035	63/61	0	0	0	0
2036	64/62	0	0	0	0
2037	65/63	0	0	0	0
2038	66/64	0	0	0	0
2039	67/65	0	27,570	0	27,570
2040	68/66	0	0	0	0
2041	69/67	0	0	0	0
2042	70/68	0	0	0	0
2043	71/69	0	0	0	0
2044	72/70	0	31,193	0	31,193
2045	73/71	0	0	0	0
2046	74/72	0	0	0	0
2047	75/73	0	0	0	0
2048	76/74	0	0	0	0
2049	77/75	0	35,292	0	35,292
2050	78/76	0	0	0	0
2051	79/77	0	0	0	0
2052	80/78	0	0	0	0
2053	81/79	0	0	0	0
2054	82/80	0	39,930	0	39,930
2055	83/81	0	0	0	0
2056	84/82	0	0	0	0
2057	85/83	0	0	0	0
2058	86/84	0	0	0	0
2059	87/85	0	45,177	0	45,177
2060	88/86	0	0	0	0
2061	89/87	0	0	0	0
2062	90/88	0	0	0	0

Year	Age	Education	Property	Legacy	Total Goals
2063	- /89	0	0	0	0
2064	- /90	0	51,114	1,000,000	1,051,114

# Cash Flows – Proposed Plan

## Summary / Tax Payment

Year	Age	Federal	State	FICA	Total Tax Payment
2026	54/52	82,869	11,503	19,639	114,011
2027	55/53	85,245	11,922	20,203	117,370
2028	56/54	89,296	10,570	17,855	117,721
2029	57/55	91,656	11,013	18,391	121,060
2030	58/56	73,408	11,599	18,942	103,949
2031	59/57	42,300	11,641	19,556	73,497
2032	60/58	41,969	11,531	20,210	73,711
2033	61/59	43,925	12,097	20,884	76,906
2034	62/60	46,099	12,730	21,578	80,406
2035	63/61	46,357	12,772	22,293	81,422
2036	64/62	48,132	13,270	23,029	84,430
2037	65/63	49,492	13,790	23,787	87,070
2038	66/64	51,450	14,335	24,569	90,353
2039	67/65	13,738	7,208	7,864	28,809
2040	68/66	15,781	7,243	8,100	31,124
2041	69/67	1,480	3,360	0	4,840
2042	70/68	1,179	482	0	1,662
2043	71/69	1,091	470	0	1,561
2044	72/70	2,354	3,934	0	6,288
2045	73/71	619	400	0	1,019
2046	74/72	473	379	0	852
2047	75/73	0	248	0	248
2048	76/74	0	236	0	236
2049	77/75	987	3,208	0	4,195
2050	78/76	0	159	0	159
2051	79/77	0	133	0	133
2052	80/78	0	98	0	98
2053	81/79	0	0	0	0
2054	82/80	0	0	0	0
2055	83/81	0	0	0	0
2056	84/82	0	0	0	0
2057	85/83	0	0	0	0
2058	86/84	0	0	0	0
2059	87/85	0	0	0	0
2060	88/86	0	0	0	0
2061	89/87	0	0	0	0
2062	90/88	0	0	0	0

Year	Age	Federal	State	FICA	Total Tax Payment
2063	- /89	0	0	0	0
2064	- /90	0	0	0	0

# Cash Flows – Proposed Plan

## Summary / Planned Saving

Year	Age	401(k)	529	Total Planned Saving
2026	54/52	15,500	5,000	20,500
2027	55/53	15,965	5,000	20,965
2028	56/54	16,444	5,000	21,444
2029	57/55	16,938	5,000	21,938
2030	58/56	17,445	5,000	22,445
2031	59/57	17,968	5,000	22,968
2032	60/58	18,508	5,000	23,508
2033	61/59	19,063	0	19,063
2034	62/60	19,635	0	19,635
2035	63/61	20,224	0	20,224
2036	64/62	20,831	0	20,831
2037	65/63	21,456	0	21,456
2038	66/64	22,099	0	22,099
2039	67/65	5,140	0	5,140
2040	68/66	5,294	0	5,294
2041	69/67	0	0	0
2042	70/68	0	0	0
2043	71/69	0	0	0
2044	72/70	0	0	0
2045	73/71	0	0	0
2046	74/72	0	0	0
2047	75/73	0	0	0
2048	76/74	0	0	0
2049	77/75	0	0	0
2050	78/76	0	0	0
2051	79/77	0	0	0
2052	80/78	0	0	0
2053	81/79	0	0	0
2054	82/80	0	0	0
2055	83/81	0	0	0
2056	84/82	0	0	0
2057	85/83	0	0	0
2058	86/84	0	0	0
2059	87/85	0	0	0
2060	88/86	0	0	0
2061	89/87	0	0	0
2062	90/88	0	0	0

Year	Age	401(k)	529	Total Planned Saving
2063	- /89	0	0	0
2064	- /90	0	0	0

# Cash Flows – Proposed Plan

## Net Worth

Year	Age	Invested Assets			Property		Other			Liabilities		Net Worth
		Non-Qualified Assets	Qualified Assets	Options and RSUs	Primary and Vacation Homes	Investment Properties	Business Assets	Trust Assets	Other Assets	Mortgages	Other Loans	
2026	54/52	246,224	809,325	0	550,000	0	0	0	0	105,648	5,098	1,494,804
2027	55/53	265,567	918,307	0	555,500	0	0	0	0	85,507	0	1,653,867
2028	56/54	256,305	1,038,678	0	561,055	0	0	0	0	64,546	0	1,791,492
2029	57/55	247,205	1,120,546	0	566,666	0	0	0	0	42,731	0	1,891,686
2030	58/56	229,984	1,236,544	0	572,332	0	0	0	0	20,027	0	2,018,833
2031	59/57	227,837	1,383,353	0	578,056	0	0	0	0	0	0	2,189,246
2032	60/58	247,573	1,545,079	0	583,836	0	0	0	0	0	0	2,376,488
2033	61/59	263,772	1,718,173	0	589,674	0	0	0	0	0	0	2,571,619
2034	62/60	273,918	1,914,228	0	595,571	0	0	0	0	0	0	2,783,717
2035	63/61	310,125	2,129,991	0	601,527	0	0	0	0	0	0	3,041,643
2036	64/62	349,796	2,367,376	0	607,542	0	0	0	0	0	0	3,324,714
2037	65/63	393,263	2,628,480	0	613,618	0	0	0	0	0	0	3,635,361
2038	66/64	440,888	2,915,604	0	619,754	0	0	0	0	0	0	3,976,246
2039	67/65	417,009	3,140,582	0	639,736	0	0	0	0	0	0	4,197,328
2040	68/66	441,038	3,382,434	0	646,134	0	0	0	0	0	0	4,469,606
2041	69/67	401,205	3,631,508	0	652,595	0	0	0	0	0	0	4,685,309
2042	70/68	384,054	3,898,924	0	659,121	0	0	0	0	0	0	4,942,099
2043	71/69	364,305	4,186,031	0	665,712	0	0	0	0	0	0	5,216,048
2044	72/70	305,671	4,494,280	0	687,966	0	0	0	0	0	0	5,487,916
2045	73/71	277,595	4,825,227	0	694,846	0	0	0	0	0	0	5,797,668
2046	74/72	245,963	5,180,545	0	701,794	0	0	0	0	0	0	6,128,302
2047	75/73	224,623	5,562,027	0	708,812	0	0	0	0	0	0	6,495,462
2048	76/74	200,242	5,971,601	0	715,900	0	0	0	0	0	0	6,887,743
2049	77/75	133,249	6,411,335	0	740,705	0	0	0	0	0	0	7,285,289
2050	78/76	98,998	6,883,449	0	748,112	0	0	0	0	0	0	7,730,560
2051	79/77	60,512	7,390,329	0	755,593	0	0	0	0	0	0	8,206,434
2052	80/78	17,391	7,934,535	0	763,149	0	0	0	0	0	0	8,715,075
2053	81/79	0	8,488,069	0	770,781	0	0	0	0	0	0	9,258,850
2054	82/80	0	9,021,724	0	798,454	0	0	0	0	0	0	9,820,177
2055	83/81	0	9,632,455	0	806,438	0	0	0	0	0	0	10,438,893
2056	84/82	0	10,285,893	0	814,503	0	0	0	0	0	0	11,100,395
2057	85/83	0	11,000,959	0	822,648	0	0	0	0	0	0	11,823,607
2058	86/84	0	11,766,563	0	830,874	0	0	0	0	0	0	12,597,437
2059	87/85	0	12,541,121	0	861,771	0	0	0	0	0	0	13,402,892
2060	88/86	0	13,415,516	0	870,389	0	0	0	0	0	0	14,285,905

Year	Age	Invested Assets			Property	Other			Liabilities		Net Worth	
		Non- Qualified Assets	Qualified Assets	Options and RSUs	Primary and Vacation Homes	Investment Properties	Business Assets	Trust Assets	Other Assets	Mortgages		Other Loans
2061	89/87	0	14,351,784	0	879,093	0	0	0	0	0	0	15,230,876
2062	90/88	0	15,354,332	0	887,884	0	0	0	0	0	0	16,242,216
2063	- /89	0	16,409,777	0	896,763	0	0	0	0	0	0	17,306,539
2064	- /90	0	15,673,623	0	931,287	0	0	0	0	0	0	16,604,910

# Cash Flows – Proposed Plan

## Invested Assets

Year	Age	Beginning Balance	Planned Saving	Employer Match & Other	Planned Distribution	Net Cash Flows	Portfolio Return	Ending Balance
2026	54/52	940,700	20,500	9,500	0	(5,011)	89,860	1,055,549
2027	55/53	1,055,549	20,965	9,785	0	(3,816)	101,391	1,183,874
2028	56/54	1,183,874	21,444	10,079	0	(34,558)	114,145	1,294,983
2029	57/55	1,294,983	21,937	10,381	(51,028)	(33,622)	125,100	1,367,751
2030	58/56	1,367,751	22,445	10,692	(24,784)	(40,872)	131,296	1,466,528
2031	59/57	1,466,528	22,969	11,013	(5,577)	(24,151)	140,408	1,611,191
2032	60/58	1,611,191	23,508	11,343	(5,577)	(2,062)	154,249	1,792,652
2033	61/59	1,792,652	19,063	11,684	(5,577)	(7,488)	171,610	1,981,945
2034	62/60	1,981,945	19,635	12,034	0	(15,091)	189,623	2,188,146
2035	63/61	2,188,146	20,224	12,395	0	10,000	209,351	2,440,116
2036	64/62	2,440,116	20,831	12,767	0	10,000	233,458	2,717,172
2037	65/63	2,717,172	21,456	13,150	0	10,000	259,965	3,021,743
2038	66/64	3,021,743	22,099	13,545	0	10,000	289,105	3,356,493
2039	67/65	3,356,493	5,140	5,140	0	(56,345)	247,164	3,557,591
2040	68/66	3,557,591	5,294	5,294	0	(6,679)	261,972	3,823,473
2041	69/67	3,823,473	0	0	0	(72,310)	281,551	4,032,713
2042	70/68	4,032,713	0	0	0	(46,695)	296,959	4,282,978
2043	71/69	4,282,978	0	0	0	(48,030)	315,388	4,550,335
2044	72/70	4,550,335	0	0	0	(85,460)	335,075	4,799,950
2045	73/71	4,799,950	0	0	0	(50,584)	353,456	5,102,822
2046	74/72	5,102,822	0	0	0	(52,074)	375,759	5,426,508
2047	75/73	5,426,508	0	0	0	(39,452)	399,594	5,786,650
2048	76/74	5,786,650	0	0	0	(40,922)	426,114	6,171,843
2049	77/75	6,171,843	0	0	0	(81,739)	454,479	6,544,583
2050	78/76	6,544,583	0	0	0	(44,063)	481,927	6,982,447
2051	79/77	6,982,447	0	0	0	(45,776)	514,170	7,450,841
2052	80/78	7,450,841	0	0	0	(47,577)	548,661	7,951,925
2053	81/79	7,951,925	0	0	0	(49,416)	585,560	8,488,069
2054	82/80	8,488,069	0	0	0	(91,386)	625,040	9,021,724
2055	83/81	9,021,724	0	0	0	(53,606)	664,337	9,632,455
2056	84/82	9,632,455	0	0	0	(55,872)	709,310	10,285,893
2057	85/83	10,285,893	0	0	0	(42,361)	757,427	11,000,959
2058	86/84	11,000,959	0	0	0	(44,480)	810,083	11,766,563
2059	87/85	11,766,563	0	0	0	(91,902)	866,460	12,541,121
2060	88/86	12,541,121	0	0	0	(49,102)	923,497	13,415,516
2061	89/87	13,415,516	0	0	0	(51,618)	987,885	14,351,784
2062	90/88	14,351,784	0	0	0	(54,281)	1,056,829	15,354,332

Year	Age	Beginning Balance	Planned Saving	Employer Match & Other	Planned Distribution	Net Cash Flows	Portfolio Return	Ending Balance
2063	- /89	15,354,332	0	0	0	(75,210)	1,130,655	16,409,777
2064	- /90	16,409,777	0	0	0	(1,944,528)	1,208,375	15,673,623

# Cash Flows – Proposed Plan

## Invested Assets / Planned Saving

Year	Age	401(k)	529	Total Planned Saving
2026	54/52	15,500	5,000	20,500
2027	55/53	15,965	5,000	20,965
2028	56/54	16,444	5,000	21,444
2029	57/55	16,938	5,000	21,938
2030	58/56	17,445	5,000	22,445
2031	59/57	17,968	5,000	22,968
2032	60/58	18,508	5,000	23,508
2033	61/59	19,063	0	19,063
2034	62/60	19,635	0	19,635
2035	63/61	20,224	0	20,224
2036	64/62	20,831	0	20,831
2037	65/63	21,456	0	21,456
2038	66/64	22,099	0	22,099
2039	67/65	5,140	0	5,140
2040	68/66	5,294	0	5,294
2041	69/67	0	0	0
2042	70/68	0	0	0
2043	71/69	0	0	0
2044	72/70	0	0	0
2045	73/71	0	0	0
2046	74/72	0	0	0
2047	75/73	0	0	0
2048	76/74	0	0	0
2049	77/75	0	0	0
2050	78/76	0	0	0
2051	79/77	0	0	0
2052	80/78	0	0	0
2053	81/79	0	0	0
2054	82/80	0	0	0
2055	83/81	0	0	0
2056	84/82	0	0	0
2057	85/83	0	0	0
2058	86/84	0	0	0
2059	87/85	0	0	0
2060	88/86	0	0	0
2061	89/87	0	0	0
2062	90/88	0	0	0

Year	Age	401(k)	529	Total Planned Saving
2063	- /89	0	0	0
2064	- /90	0	0	0

# Cash Flows – Proposed Plan

## Invested Assets / Employer Match & Other

Year	Age	401(k)	Total Employer Match & Other
2026	54/52	9,500	9,500
2027	55/53	9,785	9,785
2028	56/54	10,078	10,078
2029	57/55	10,381	10,381
2030	58/56	10,692	10,692
2031	59/57	11,013	11,013
2032	60/58	11,343	11,343
2033	61/59	11,684	11,684
2034	62/60	12,035	12,035
2035	63/61	12,396	12,396
2036	64/62	12,767	12,767
2037	65/63	13,150	13,150
2038	66/64	13,545	13,545
2039	67/65	5,140	5,140
2040	68/66	5,294	5,294
2041	69/67	0	0
2042	70/68	0	0
2043	71/69	0	0
2044	72/70	0	0
2045	73/71	0	0
2046	74/72	0	0
2047	75/73	0	0
2048	76/74	0	0
2049	77/75	0	0
2050	78/76	0	0
2051	79/77	0	0
2052	80/78	0	0
2053	81/79	0	0
2054	82/80	0	0
2055	83/81	0	0
2056	84/82	0	0
2057	85/83	0	0
2058	86/84	0	0
2059	87/85	0	0
2060	88/86	0	0
2061	89/87	0	0
2062	90/88	0	0

Year	Age	401(k)	Total Employer Match & Other
2063	- /89	0	0
2064	- /90	0	0

# Cash Flows – Proposed Plan

## Accounts / Ending balance by accounts

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	529	Total
2026	54/52	246,224	279,469	300,881	188,284	40,690	1,055,548
2027	55/53	265,567	235,215	233,593	399,116	50,383	1,183,874
2028	56/54	256,305	159,863	143,946	673,676	61,193	1,294,983
2029	57/55	247,205	66,836	52,062	979,426	22,222	1,367,751
2030	58/56	229,984	0	0	1,231,544	5,000	1,466,528
2031	59/57	227,837	0	0	1,378,353	5,000	1,611,190
2032	60/58	247,573	0	0	1,540,079	5,000	1,792,652
2033	61/59	263,772	0	0	1,718,173	0	1,981,945
2034	62/60	273,918	0	0	1,914,228	0	2,188,146
2035	63/61	310,125	0	0	2,129,991	0	2,440,116
2036	64/62	349,796	0	0	2,367,376	0	2,717,172
2037	65/63	393,263	0	0	2,628,480	0	3,021,743
2038	66/64	440,888	0	0	2,915,604	0	3,356,492
2039	67/65	417,009	0	0	3,140,582	0	3,557,591
2040	68/66	441,038	0	0	3,382,434	0	3,823,472
2041	69/67	401,205	0	0	3,631,508	0	4,032,713
2042	70/68	384,054	0	0	3,898,924	0	4,282,978
2043	71/69	364,305	0	0	4,186,031	0	4,550,336
2044	72/70	305,671	0	0	4,494,280	0	4,799,951
2045	73/71	277,595	0	0	4,825,227	0	5,102,822
2046	74/72	245,963	0	0	5,180,545	0	5,426,508
2047	75/73	224,623	0	0	5,562,027	0	5,786,650
2048	76/74	200,242	0	0	5,971,601	0	6,171,843
2049	77/75	133,249	0	0	6,411,335	0	6,544,584
2050	78/76	98,998	0	0	6,883,449	0	6,982,447
2051	79/77	60,512	0	0	7,390,329	0	7,450,841
2052	80/78	17,391	0	0	7,934,535	0	7,951,926
2053	81/79	0	0	0	8,488,069	0	8,488,069
2054	82/80	0	0	0	9,021,724	0	9,021,724
2055	83/81	0	0	0	9,632,455	0	9,632,455
2056	84/82	0	0	0	10,285,893	0	10,285,893
2057	85/83	0	0	0	11,000,959	0	11,000,959
2058	86/84	0	0	0	11,766,563	0	11,766,563
2059	87/85	0	0	0	12,541,121	0	12,541,121
2060	88/86	0	0	0	13,415,516	0	13,415,516
2061	89/87	0	0	0	14,351,784	0	14,351,784
2062	90/88	0	0	0	15,354,332	0	15,354,332

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	529	Total
2063	- /89	0	0	0	16,409,777	0	16,409,777
2064	- /90	0	0	0	15,673,623	0	15,673,623

# Cash Flows – Proposed Plan

## Accounts / Addition to accounts

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	529	Total
2026	54/52	0	25,000	0	188,284	5,000	218,284
2027	55/53	0	25,750	0	192,818	5,000	223,568
2028	56/54	0	26,522	0	236,374	5,000	267,896
2029	57/55	0	27,318	0	241,297	5,000	273,615
2030	58/56	0	28,138	0	158,411	5,000	191,549
2031	59/57	0	28,982	0	28,982	5,000	62,964
2032	60/58	0	29,851	0	29,851	5,000	64,702
2033	61/59	0	30,747	0	30,747	0	61,494
2034	62/60	0	31,669	0	31,669	0	63,338
2035	63/61	10,000	32,619	0	32,619	0	75,238
2036	64/62	10,000	33,598	0	33,598	0	77,196
2037	65/63	10,000	34,606	0	34,606	0	79,212
2038	66/64	10,000	35,644	0	35,644	0	81,288
2039	67/65	0	10,280	0	10,280	0	20,560
2040	68/66	0	10,588	0	10,588	0	21,176
2041	69/67	0	0	0	0	0	0
2042	70/68	0	0	0	0	0	0
2043	71/69	0	0	0	0	0	0
2044	72/70	0	0	0	0	0	0
2045	73/71	0	0	0	0	0	0
2046	74/72	0	0	0	0	0	0
2047	75/73	0	0	0	0	0	0
2048	76/74	0	0	0	0	0	0
2049	77/75	0	0	0	0	0	0
2050	78/76	0	0	0	0	0	0
2051	79/77	0	0	0	0	0	0
2052	80/78	0	0	0	0	0	0
2053	81/79	0	0	0	0	0	0
2054	82/80	0	0	0	0	0	0
2055	83/81	0	0	0	0	0	0
2056	84/82	0	0	0	0	0	0
2057	85/83	0	0	0	0	0	0
2058	86/84	0	0	0	0	0	0
2059	87/85	0	0	0	0	0	0
2060	88/86	0	0	0	0	0	0
2061	89/87	0	0	0	0	0	0
2062	90/88	0	0	0	0	0	0

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	529	Total
2063	- /89	0	0	0	0	0	0
2064	- /90	0	0	0	0	0	0

# Cash Flows – Proposed Plan

## Accounts / Required minimum distribution

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	529	Total
2026	54/52	0	0	0	0	0	0
2027	55/53	0	0	0	0	0	0
2028	56/54	0	0	0	0	0	0
2029	57/55	0	0	0	0	0	0
2030	58/56	0	0	0	0	0	0
2031	59/57	0	0	0	0	0	0
2032	60/58	0	0	0	0	0	0
2033	61/59	0	0	0	0	0	0
2034	62/60	0	0	0	0	0	0
2035	63/61	0	0	0	0	0	0
2036	64/62	0	0	0	0	0	0
2037	65/63	0	0	0	0	0	0
2038	66/64	0	0	0	0	0	0
2039	67/65	0	0	0	0	0	0
2040	68/66	0	0	0	0	0	0
2041	69/67	0	0	0	0	0	0
2042	70/68	0	0	0	0	0	0
2043	71/69	0	0	0	0	0	0
2044	72/70	0	0	0	0	0	0
2045	73/71	0	0	0	0	0	0
2046	74/72	0	0	0	0	0	0
2047	75/73	0	0	0	0	0	0
2048	76/74	0	0	0	0	0	0
2049	77/75	0	0	0	0	0	0
2050	78/76	0	0	0	0	0	0
2051	79/77	0	0	0	0	0	0
2052	80/78	0	0	0	0	0	0
2053	81/79	0	0	0	0	0	0
2054	82/80	0	0	0	0	0	0
2055	83/81	0	0	0	0	0	0
2056	84/82	0	0	0	0	0	0
2057	85/83	0	0	0	0	0	0
2058	86/84	0	0	0	0	0	0
2059	87/85	0	0	0	0	0	0
2060	88/86	0	0	0	0	0	0
2061	89/87	0	0	0	0	0	0
2062	90/88	0	0	0	0	0	0

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	529	Total
2063	- /89	0	0	0	0	0	0
2064	- /90	0	0	0	0	0	0

# Cash Flows – Proposed Plan

## Accounts / Withdrawal from accounts

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	529	Total
2026	54/52	(5,011)	(90,669)	(97,616)	0	0	(193,296)
2027	55/53	(3,816)	(96,743)	(96,076)	0	0	(196,635)
2028	56/54	(34,558)	(124,379)	(111,995)	0	0	(270,932)
2029	57/55	(33,622)	(135,640)	(105,657)	0	(51,028)	(325,947)
2030	58/56	(40,872)	(101,368)	(57,043)	0	(24,784)	(224,067)
2031	59/57	(24,151)	(28,982)	0	0	(5,577)	(58,710)
2032	60/58	(2,062)	(29,851)	0	0	(5,577)	(37,490)
2033	61/59	(7,488)	(30,747)	0	0	(5,577)	(43,812)
2034	62/60	(15,091)	(31,669)	0	0	0	(46,760)
2035	63/61	0	(32,619)	0	0	0	(32,619)
2036	64/62	0	(33,598)	0	0	0	(33,598)
2037	65/63	0	(34,606)	0	0	0	(34,606)
2038	66/64	0	(35,644)	0	0	0	(35,644)
2039	67/65	(56,345)	(10,280)	0	0	0	(66,625)
2040	68/66	(6,679)	(10,588)	0	0	0	(17,267)
2041	69/67	(72,310)	0	0	0	0	(72,310)
2042	70/68	(46,695)	0	0	0	0	(46,695)
2043	71/69	(48,030)	0	0	0	0	(48,030)
2044	72/70	(85,460)	0	0	0	0	(85,460)
2045	73/71	(50,584)	0	0	0	0	(50,584)
2046	74/72	(52,074)	0	0	0	0	(52,074)
2047	75/73	(39,452)	0	0	0	0	(39,452)
2048	76/74	(40,922)	0	0	0	0	(40,922)
2049	77/75	(81,739)	0	0	0	0	(81,739)
2050	78/76	(44,063)	0	0	0	0	(44,063)
2051	79/77	(45,776)	0	0	0	0	(45,776)
2052	80/78	(47,577)	0	0	0	0	(47,577)
2053	81/79	(18,671)	0	0	(30,744)	0	(49,415)
2054	82/80	0	0	0	(91,386)	0	(91,386)
2055	83/81	0	0	0	(53,606)	0	(53,606)
2056	84/82	0	0	0	(55,872)	0	(55,872)
2057	85/83	0	0	0	(42,361)	0	(42,361)
2058	86/84	0	0	0	(44,480)	0	(44,480)
2059	87/85	0	0	0	(91,902)	0	(91,902)
2060	88/86	0	0	0	(49,102)	0	(49,102)
2061	89/87	0	0	0	(51,618)	0	(51,618)
2062	90/88	0	0	0	(54,281)	0	(54,281)

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	529	Total
2063	- /89	0	0	0	(75,210)	0	(75,210)
2064	- /90	0	0	0	(1,944,528)	0	(1,944,528)

# Cash Flows – Proposed Plan

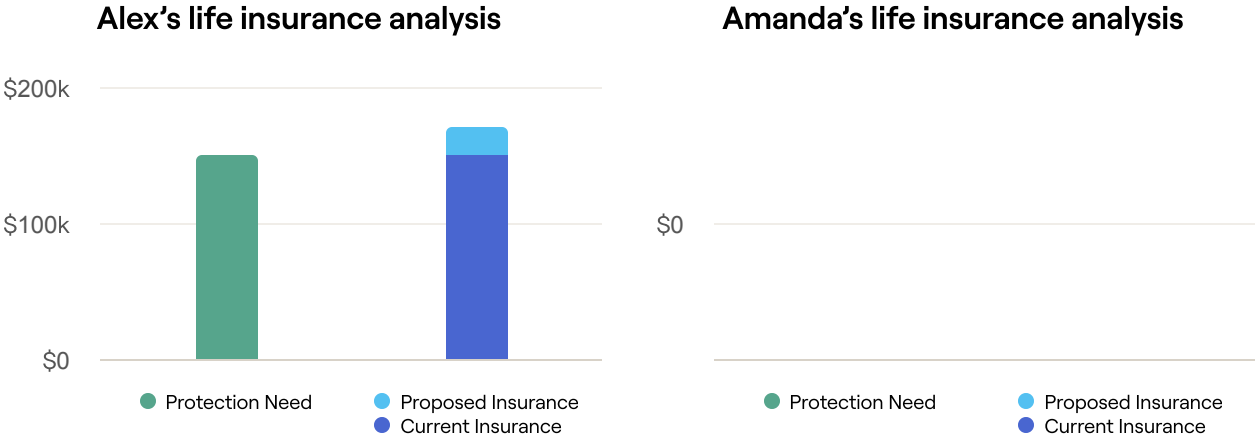
## Accounts / Net cash flows

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	529	Total
2026	54/52	(5,011)	(65,669)	(97,616)	188,284	5,000	24,988
2027	55/53	(3,816)	(70,993)	(96,076)	192,818	5,000	26,933
2028	56/54	(34,558)	(97,856)	(111,995)	236,374	5,000	(3,035)
2029	57/55	(33,622)	(108,322)	(105,657)	241,297	(46,028)	(52,332)
2030	58/56	(40,872)	(73,230)	(57,043)	158,411	(19,784)	(32,518)
2031	59/57	(24,151)	0	0	28,982	(577)	4,254
2032	60/58	(2,062)	0	0	29,851	(577)	27,212
2033	61/59	(7,488)	0	0	30,747	(5,577)	17,682
2034	62/60	(15,091)	0	0	31,669	0	16,578
2035	63/61	10,000	0	0	32,619	0	42,619
2036	64/62	10,000	0	0	33,598	0	43,598
2037	65/63	10,000	0	0	34,606	0	44,606
2038	66/64	10,000	0	0	35,644	0	45,644
2039	67/65	(56,345)	0	0	10,280	0	(46,065)
2040	68/66	(6,679)	0	0	10,588	0	3,909
2041	69/67	(72,310)	0	0	0	0	(72,310)
2042	70/68	(46,695)	0	0	0	0	(46,695)
2043	71/69	(48,030)	0	0	0	0	(48,030)
2044	72/70	(85,460)	0	0	0	0	(85,460)
2045	73/71	(50,584)	0	0	0	0	(50,584)
2046	74/72	(52,074)	0	0	0	0	(52,074)
2047	75/73	(39,452)	0	0	0	0	(39,452)
2048	76/74	(40,922)	0	0	0	0	(40,922)
2049	77/75	(81,739)	0	0	0	0	(81,739)
2050	78/76	(44,063)	0	0	0	0	(44,063)
2051	79/77	(45,776)	0	0	0	0	(45,776)
2052	80/78	(47,577)	0	0	0	0	(47,577)
2053	81/79	(18,671)	0	0	(30,744)	0	(49,415)
2054	82/80	0	0	0	(91,386)	0	(91,386)
2055	83/81	0	0	0	(53,606)	0	(53,606)
2056	84/82	0	0	0	(55,872)	0	(55,872)
2057	85/83	0	0	0	(42,361)	0	(42,361)
2058	86/84	0	0	0	(44,480)	0	(44,480)
2059	87/85	0	0	0	(91,902)	0	(91,902)
2060	88/86	0	0	0	(49,102)	0	(49,102)
2061	89/87	0	0	0	(51,618)	0	(51,618)
2062	90/88	0	0	0	(54,281)	0	(54,281)

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	529	Total
2063	- /89	0	0	0	(75,210)	0	(75,210)
2064	- /90	0	0	0	(1,944,528)	0	(1,944,528)

# Life Insurance

The need for life insurance is analyzed by projecting future cash flows for an individual's survivors. This generates a proposed life insurance coverage level that helps ensure the survivors have sufficient assets to reach the end of the planning horizon.



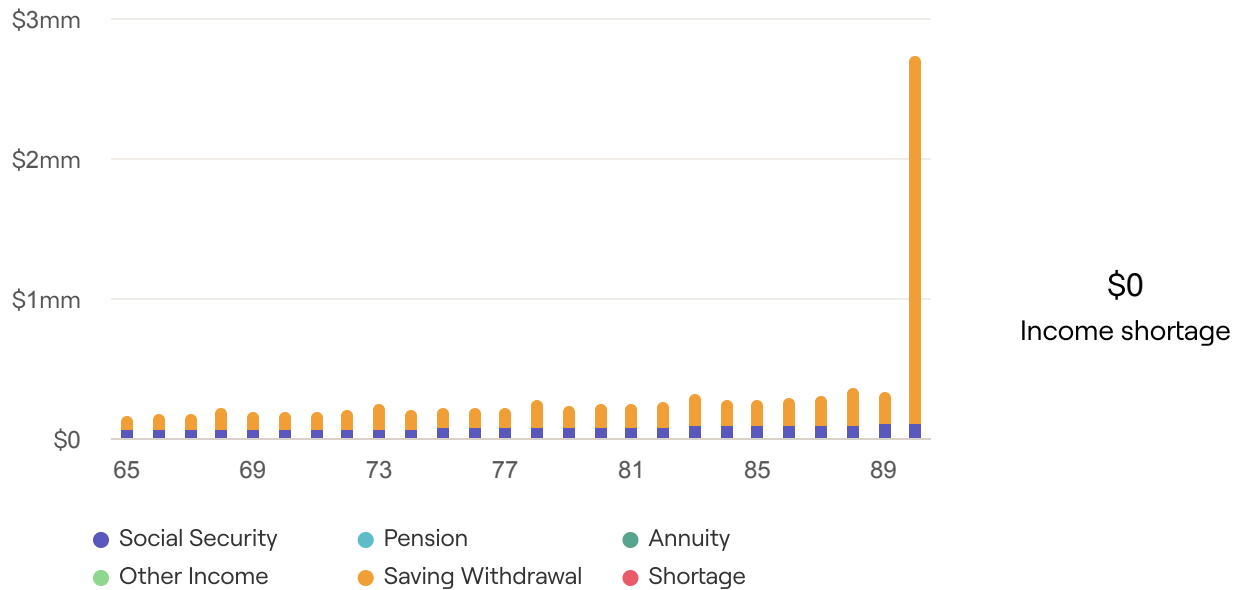
	If Alex passes away next year	If Amanda passes away next year
<b>Life insurance</b>		
Life insurance needs	\$ 150,000	\$ 0
Current life insurance coverage	\$ 150,000	\$ 0
Proposed additional life insurance	\$20,000	\$0

# Life Insurance Analysis Information

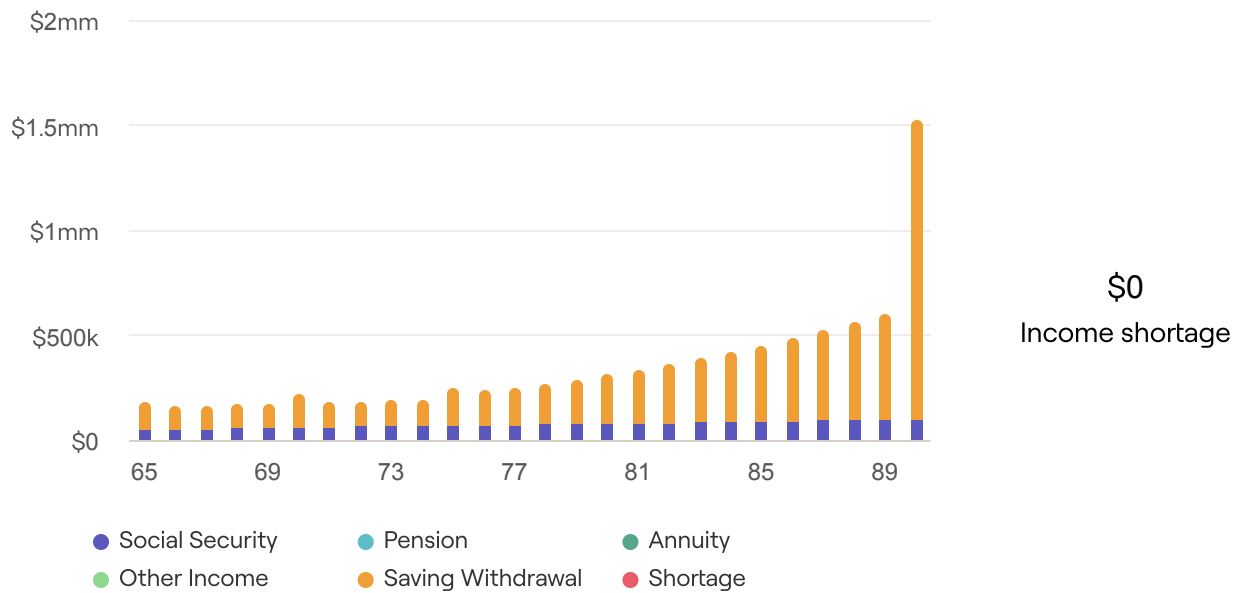
	If Alex passes away next year	If Amanda passes away next year
<b>Income</b>		
Alex's Salary	\$150,000	\$150,000
Amanda's Salary	\$25,000	\$70,000
<b>Strategies</b>		
Debt strategy	Current payments	Current payments

# Life Insurance Retirement Income Impact

## What happens if Alex passed away



## What happens if Amanda passed away



# Life Insurance Details

## Details if Alex passes away next year

Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Spend Unsaved Cash Flows	Net Flows
2026	54/52	215,000	0	170,000	385,000	130,500	0	50,954	18,250	199,704	15,296	170,000
2027	- /53	105,211	0	0	105,211	118,666	0	4,737	6,288	129,691	0	(24,479)
2028	- /54	67,415	0	0	67,415	115,055	0	4,779	6,326	126,160	0	(58,745)
2029	- /55	69,233	51,028	0	120,261	116,951	51,028	5,199	6,366	179,543	0	(59,282)
2030	- /56	28,138	24,784	0	52,922	118,893	53,580	6,004	6,407	184,884	0	(131,962)
2031	- /57	28,982	5,577	0	34,558	117,287	56,258	9,533	6,449	189,528	0	(154,970)
2032	- /58	29,851	5,577	0	35,428	98,925	59,071	5,056	6,493	169,546	0	(134,118)
2033	- /59	30,747	5,577	0	36,323	101,016	71,171	23,370	1,537	197,095	0	(160,772)
2034	- /60	75,958	0	0	75,958	103,160	74,730	42,152	1,583	221,625	0	(145,668)
2035	- /61	77,935	0	0	77,935	105,356	0	19,524	1,631	126,511	0	(48,576)
2036	- /62	79,965	0	0	79,965	107,607	0	19,968	1,680	129,255	0	(49,290)
2037	- /63	82,048	0	0	82,048	123,758	26,242	32,405	1,730	184,136	0	(102,087)
2038	- /64	84,186	0	0	84,186	126,469	0	25,106	1,782	153,357	0	(69,170)
2039	- /65	51,151	0	0	51,151	141,309	0	22,271	0	163,580	0	(112,430)
2040	- /66	52,429	0	0	52,429	144,759	0	23,285	0	168,044	0	(115,615)
2041	- /67	53,740	0	0	53,740	148,311	0	23,610	0	171,920	0	(118,180)
2042	- /68	55,334	0	0	55,334	151,966	29,690	33,234	0	214,890	0	(159,556)
2043	- /69	56,717	0	0	56,717	155,729	0	25,014	0	180,743	0	(124,026)
2044	- /70	58,135	0	0	58,135	159,603	0	25,425	0	185,029	0	(126,894)
2045	- /71	59,588	0	0	59,588	163,592	0	26,244	0	189,836	0	(130,248)
2046	- /72	61,078	0	0	61,078	167,700	0	26,889	0	194,590	0	(133,511)
2047	- /73	62,605	0	0	62,605	171,930	33,592	37,683	0	243,205	0	(180,600)
2048	- /74	64,170	0	0	64,170	176,287	0	28,415	0	204,702	0	(140,532)
2049	- /75	65,775	88,346	0	154,121	180,775	0	28,930	0	209,704	0	(55,583)
2050	- /76	67,419	94,403	0	161,821	185,398	0	29,889	0	215,287	0	(53,465)
2051	- /77	69,104	100,591	0	169,695	190,160	0	30,650	0	220,810	0	(51,115)
2052	- /78	70,832	107,829	0	178,661	195,067	38,006	42,916	0	275,989	0	(97,328)
2053	- /79	72,603	113,460	0	186,063	200,124	0	32,445	0	232,569	0	(46,506)
2054	- /80	74,418	121,936	0	196,354	205,335	0	33,064	0	238,399	0	(42,044)
2055	- /81	76,278	130,658	0	206,936	210,706	0	34,189	0	244,895	0	(37,959)
2056	- /82	78,185	141,010	0	219,195	216,241	0	35,092	0	251,333	0	(32,138)
2057	- /83	80,140	151,701	0	231,842	221,948	43,000	49,058	0	314,006	0	(82,165)
2058	- /84	82,143	161,200	0	243,343	227,832	0	37,213	0	265,044	0	(21,701)
2059	- /85	84,197	174,022	0	258,219	233,898	0	37,960	0	271,858	0	(13,639)
2060	- /86	86,302	188,360	0	274,662	240,154	0	39,285	0	279,439	0	(4,778)
2061	- /87	88,460	204,435	0	292,895	246,606	0	41,655	0	288,261	0	4,633

Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Spend Unsaved Cash Flows	Net Flows
2062	- /88	90,671	220,519	0	311,190	253,261	48,651	54,855	0	356,766	0	(45,577)
2063	- /89	92,938	236,365	0	329,303	260,126	0	48,700	0	308,826	0	20,477
2064	- /90	95,261	254,465	0	349,726	1,082,953	1,000,000	644,504	0	2,727,457	0	(2,377,731)

# Life Insurance Details

## Details if Amanda passes away next year

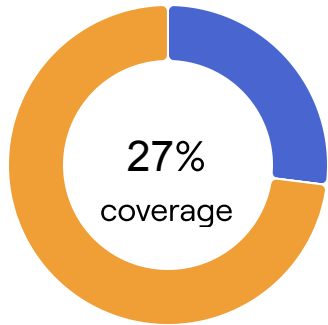
Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Spend Unsaved Cash Flows	Net Flows
2026	54/52	260,000	0	0	260,000	258,250	0	46,343	20,500	325,093	0	(65,093)
2027	55/ -	220,527	0	0	220,527	119,166	0	52,138	12,360	183,664	36,863	0
2028	56/ -	185,813	0	0	185,813	115,555	0	42,062	12,731	170,348	15,465	0
2029	57/ -	191,254	51,028	0	242,282	117,451	51,028	43,942	13,113	225,533	16,749	0
2030	58/ -	168,826	6,051	0	174,878	119,393	53,580	52,136	13,506	238,615	0	(63,737)
2031	59/ -	173,891	0	0	173,891	117,787	56,258	53,841	13,911	241,798	0	(67,907)
2032	60/ -	179,108	0	0	179,108	99,425	59,071	53,284	14,329	226,110	0	(47,002)
2033	61/ -	184,481	0	0	184,481	101,516	71,171	55,622	14,758	243,068	0	(58,587)
2034	62/ -	190,016	0	0	190,016	103,660	74,730	56,973	15,201	250,564	0	(60,548)
2035	63/ -	195,716	0	0	195,716	105,856	0	52,747	15,657	174,260	21,456	0
2036	64/ -	201,587	0	0	201,587	108,107	0	54,473	16,127	178,707	22,880	0
2037	65/ -	46,403	0	0	46,403	134,699	26,242	23,335	0	184,276	0	(137,873)
2038	66/ -	47,563	0	0	47,563	137,957	0	21,893	0	159,850	0	(112,287)
2039	67/ -	48,752	0	0	48,752	141,309	0	22,496	0	163,805	0	(115,053)
2040	68/ -	56,634	0	0	56,634	144,759	0	23,233	0	167,993	0	(111,359)
2041	69/ -	58,050	0	0	58,050	148,311	0	23,698	0	172,008	0	(113,958)
2042	70/ -	59,501	0	0	59,501	151,966	29,690	33,227	0	214,883	0	(155,382)
2043	71/ -	60,989	0	0	60,989	155,729	0	25,029	0	180,758	0	(119,769)
2044	72/ -	62,513	0	0	62,513	159,603	0	25,443	0	185,047	0	(122,533)
2045	73/ -	64,076	0	0	64,076	163,592	0	26,279	0	189,872	0	(125,796)
2046	74/ -	65,678	0	0	65,678	167,700	0	26,926	0	194,626	0	(128,948)
2047	75/ -	67,320	151,546	0	218,866	171,930	33,592	37,697	0	243,219	0	(24,353)
2048	76/ -	69,003	164,930	0	233,933	176,287	0	35,018	0	211,305	0	22,628
2049	77/ -	70,728	179,820	0	250,548	180,775	0	38,623	0	219,398	0	31,151
2050	78/ -	72,497	196,914	0	269,410	185,398	0	42,867	0	228,265	0	41,145
2051	79/ -	74,308	215,620	0	289,928	190,160	0	47,612	0	237,773	0	52,155
2052	80/ -	76,167	236,103	0	312,270	195,067	38,006	52,923	0	285,997	0	26,273
2053	81/ -	78,071	257,187	0	335,258	200,124	0	58,291	0	258,415	0	76,843
2054	82/ -	80,022	281,603	0	361,625	205,335	0	64,851	0	270,186	0	91,439
2055	83/ -	82,023	306,580	0	388,603	210,706	0	71,779	0	282,485	0	106,119
2056	84/ -	84,074	335,661	0	419,735	216,241	0	79,957	0	296,198	0	123,537
2057	85/ -	86,175	365,184	0	451,359	221,948	43,000	88,559	0	353,507	0	97,852
2058	86/ -	88,330	397,154	0	485,484	227,832	0	97,819	0	325,651	0	159,833
2059	87/ -	90,538	431,747	0	522,285	233,898	0	110,485	0	344,383	0	177,902
2060	88/ -	92,802	465,716	0	558,518	240,154	0	123,500	0	363,654	0	194,864
2061	89/ -	95,122	505,811	0	600,933	246,606	0	139,114	0	385,721	0	215,213

Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Spend Unsaved Cash Flows	Net Flows
2062	90/ -	97,500	544,545	0	642,045	253,261	1,048,651	219,826	0	1,521,737	0	(879,693)

# Disability Insurance Analysis

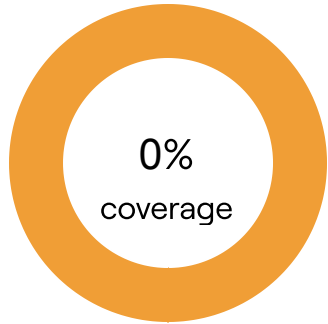
According to the Social Security Administration, the chance of becoming disabled before you retire is 1 in 4 - and for most people, disability will result in a lower living standard due to the loss of income. Having a disability insurance policy can replace lost earnings.

## Alex's income coverage during disability



- Current income coverage
- Proposed additional coverage
- Uninsured income

## Amanda's income coverage during disability

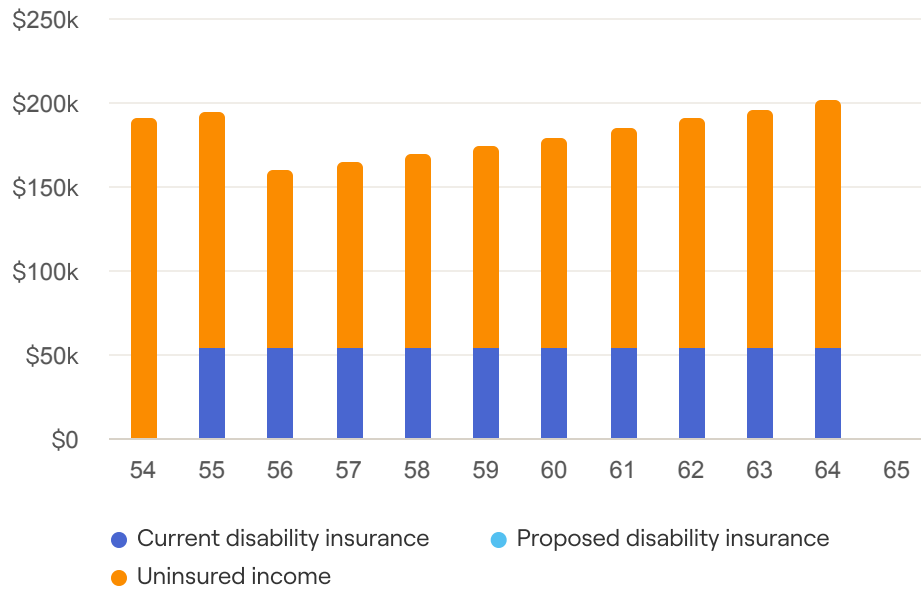


- Current income coverage
- Proposed additional coverage
- Uninsured income

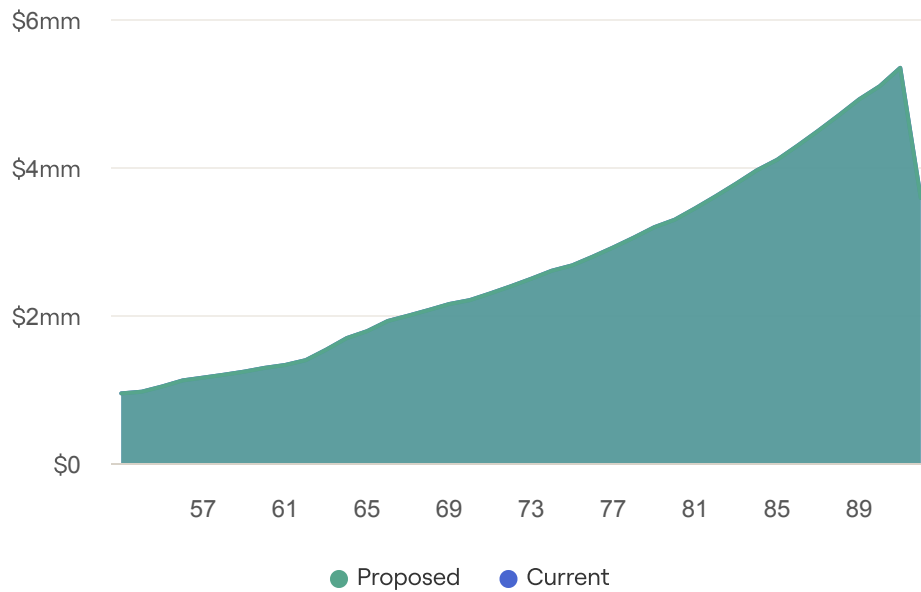
	If Alex becomes disabled tomorrow	If Amanda becomes disabled tomorrow
<b>Disability insurance</b>		
Disability lasts	Until retirement	Until retirement
Proposed monthly coverage	\$0	\$0
Proposed benefit period	Age 65	Age 65
Proposed elimination period	360 days	360 days
Proposed inflation adjustment	0%	0%
Proposed inflation type	Compound	Compound
Proposed annual premium	\$0	\$0

# Disability Insurance Analysis For Alex

If Alex becomes disabled tomorrow



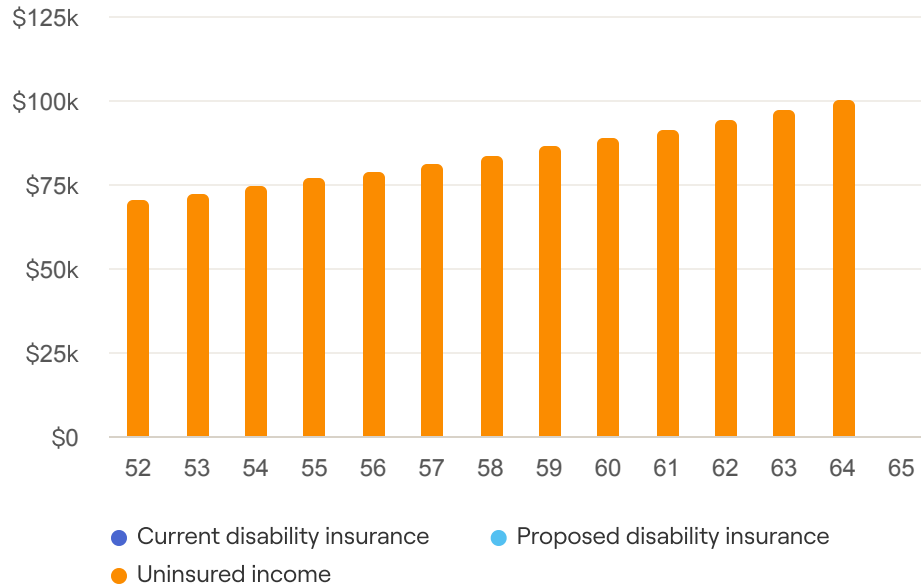
**27%**  
of earned income  
protected



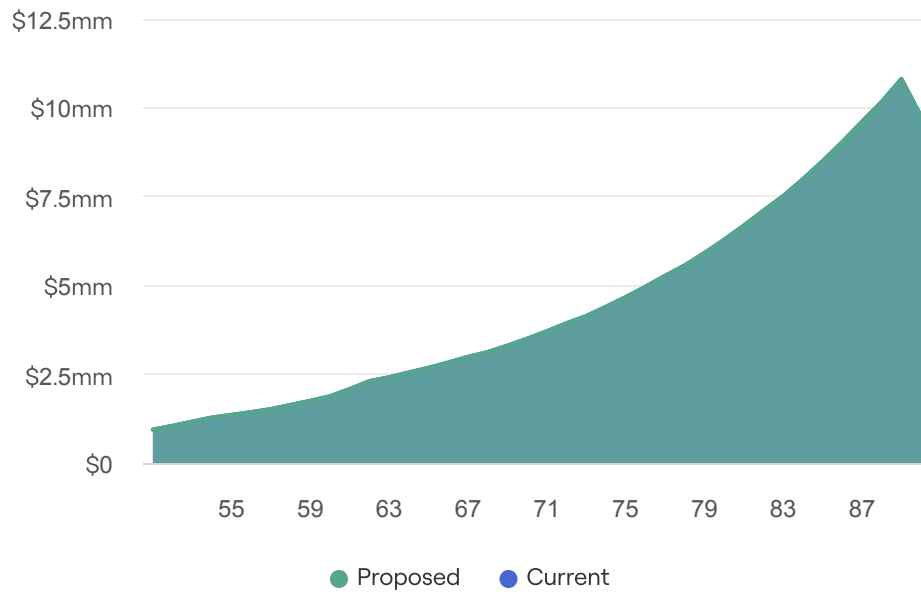
Proposed plan has  
**\$0 more**  
ending assets and  
lasts  
**0 years longer**  
than current plan

# Disability Insurance Analysis For Amanda

If Amanda becomes disabled tomorrow



**0%**  
of earned income  
protected



Proposed plan has  
**\$0 more**  
ending assets and  
lasts  
**0 years longer**  
than current plan

# Disability Insurance Details

## Details if Alex becomes disabled tomorrow

Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Spend Unsaved Cash Flows	Net Flows
2026	54/52	70,000	0	0	70,000	130,500	0	10,051	8,500	149,051	0	(79,051)
2027	55/53	72,100	0	54,000	126,100	132,081	0	19,421	8,605	160,107	0	(34,007)
2028	56/54	74,263	0	54,000	128,263	128,793	0	21,838	8,713	159,344	0	(31,081)
2029	57/55	76,491	51,028	54,000	181,519	131,019	51,028	22,170	8,825	213,043	0	(31,524)
2030	58/56	78,786	24,784	54,000	157,570	133,301	53,580	22,096	8,939	217,917	0	(60,346)
2031	59/57	81,149	5,577	54,000	140,726	132,043	56,258	22,960	7,503	218,765	0	(78,039)
2032	60/58	83,584	3,843	54,000	141,427	114,037	59,071	35,841	4,179	213,129	0	(71,702)
2033	61/59	86,091	0	54,000	140,091	116,494	71,171	40,863	4,305	232,833	0	(92,742)
2034	62/60	116,142	0	54,000	170,142	119,012	74,730	42,580	4,434	240,755	0	(70,613)
2035	63/61	133,566	0	54,000	187,566	121,592	0	30,878	4,567	157,036	30,530	0
2036	64/62	137,362	0	54,000	191,362	124,236	0	31,446	4,704	160,386	30,976	0
2037	65/63	141,266	0	0	141,266	153,133	26,242	33,718	4,845	217,937	0	(76,671)
2038	66/64	145,283	0	0	145,283	156,851	0	27,551	4,990	189,392	0	(44,110)
2039	67/65	78,116	0	0	78,116	172,738	0	16,367	0	189,105	0	(110,990)
2040	68/66	80,069	0	0	80,069	177,276	0	16,890	0	194,166	0	(114,097)
2041	69/67	82,071	0	0	82,071	181,956	0	17,320	0	199,276	0	(117,205)
2042	70/68	88,363	0	0	88,363	186,785	29,690	24,888	0	241,363	0	(153,000)
2043	71/69	90,571	0	0	90,571	191,768	0	18,458	0	210,226	0	(119,655)
2044	72/70	92,836	0	0	92,836	196,910	0	18,933	0	215,843	0	(123,007)
2045	73/71	95,157	0	0	95,157	202,216	0	19,515	0	221,731	0	(126,574)
2046	74/72	97,536	0	0	97,536	207,694	0	20,059	0	227,753	0	(130,217)
2047	75/73	99,974	37,506	0	137,479	213,348	33,592	28,827	0	275,767	0	(138,287)
2048	76/74	102,474	39,050	0	141,525	219,186	0	21,283	0	240,469	0	(98,944)
2049	77/75	105,036	116,189	0	221,225	225,214	0	21,843	0	247,057	0	(25,833)
2050	78/76	107,661	126,118	0	233,780	231,439	0	22,538	0	253,977	0	(20,197)
2051	79/77	110,354	136,808	0	247,161	237,869	0	23,182	0	261,050	0	(13,889)
2052	80/78	113,112	149,159	0	262,271	244,510	38,006	33,601	0	316,117	0	(53,846)
2053	81/79	115,940	160,401	0	276,340	251,371	0	24,657	0	276,028	0	312
2054	82/80	118,838	175,635	0	294,473	258,460	0	27,070	0	285,531	0	8,942
2055	83/81	121,809	191,282	0	313,091	265,786	0	30,301	0	296,087	0	17,003
2056	84/82	124,855	209,435	0	334,290	273,357	0	34,138	0	307,495	0	26,795
2057	85/83	127,977	227,957	0	355,933	281,183	43,000	38,311	0	362,495	0	(6,561)
2058	86/84	131,176	248,991	0	380,166	289,273	0	42,503	0	331,776	0	48,391
2059	87/85	134,455	270,816	0	405,271	297,638	0	47,394	0	345,032	0	60,238
2060	88/86	137,816	293,680	0	431,496	306,287	0	52,661	0	358,948	0	72,548

Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Spend Unsaved Cash Flows	Net Flows
2061	89/87	141,261	319,157	0	460,418	315,233	0	58,674	0	373,907	0	86,511
2062	90/88	144,793	344,033	0	488,826	324,485	48,651	64,763	0	437,899	0	50,927
2063	- /89	106,494	358,351	0	464,845	260,126	0	85,248	0	345,373	0	119,472
2064	- /90	109,156	385,793	0	494,949	1,082,953	1,000,000	295,119	0	2,378,072	0	(1,883,123)

# Disability Insurance Details

## Details if Amanda becomes disabled tomorrow

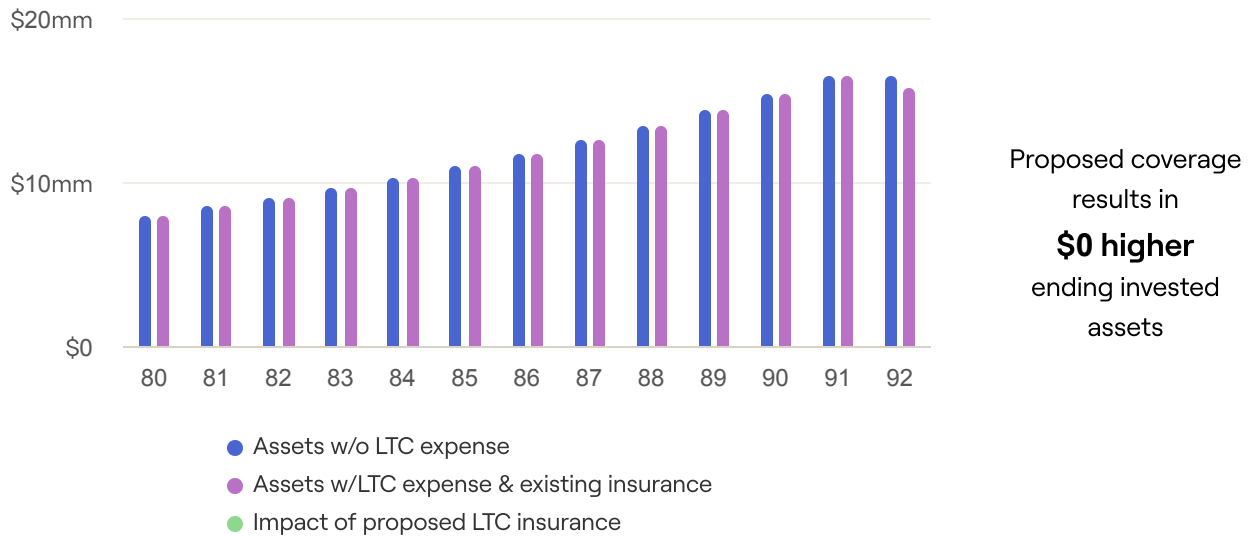
Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Spend Unsaved Cash Flows	Net Flows
2026	54/52	190,000	0	0	190,000	130,500	0	42,510	12,000	185,010	4,990	0
2027	55/53	194,500	0	0	194,500	132,081	0	43,770	12,360	188,211	6,289	0
2028	56/54	159,135	0	0	159,135	128,793	0	34,060	12,731	175,583	0	(16,448)
2029	57/55	163,909	49,517	0	213,426	131,019	51,028	36,280	13,113	231,441	0	(18,015)
2030	58/56	168,826	0	0	168,826	133,301	53,580	41,917	13,506	242,304	0	(73,478)
2031	59/57	173,891	0	0	173,891	132,043	56,258	42,791	13,911	245,004	0	(71,113)
2032	60/58	179,108	0	0	179,108	114,037	59,071	42,049	14,329	229,487	0	(50,379)
2033	61/59	184,481	0	0	184,481	116,494	71,171	44,100	14,758	246,524	0	(62,043)
2034	62/60	190,016	0	0	190,016	119,012	74,730	45,159	15,201	254,101	0	(64,086)
2035	63/61	195,716	0	0	195,716	121,592	0	40,460	15,657	177,709	18,007	0
2036	64/62	214,701	0	0	214,701	124,236	0	44,941	16,127	185,304	29,397	0
2037	65/63	73,286	0	0	73,286	153,133	26,242	6,041	0	185,416	0	(112,130)
2038	66/64	75,118	0	0	75,118	156,851	0	14,643	0	171,494	0	(96,376)
2039	67/65	76,995	0	0	76,995	172,738	0	16,399	0	189,137	0	(112,142)
2040	68/66	85,583	0	0	85,583	177,276	0	16,975	0	194,251	0	(108,668)
2041	69/67	87,723	0	0	87,723	181,956	0	17,467	0	199,423	0	(111,700)
2042	70/68	89,917	0	0	89,917	186,785	29,690	24,900	0	241,375	0	(151,459)
2043	71/69	92,165	0	0	92,165	191,768	0	18,492	0	210,261	0	(118,096)
2044	72/70	94,468	0	0	94,468	196,910	0	18,969	0	215,878	0	(121,410)
2045	73/71	96,830	0	0	96,830	202,216	0	19,554	0	221,771	0	(124,940)
2046	74/72	99,252	0	0	99,252	207,694	0	20,099	0	227,793	0	(128,541)
2047	75/73	101,732	88,647	0	190,379	213,348	33,592	28,839	0	275,778	0	(85,399)
2048	76/74	104,275	95,116	0	199,391	219,186	0	21,324	0	240,510	0	(41,119)
2049	77/75	106,882	185,965	0	292,848	225,214	0	31,017	0	256,231	0	36,617
2050	78/76	109,555	203,646	0	313,201	231,439	0	34,927	0	266,366	0	46,835
2051	79/77	112,293	222,562	0	334,856	237,869	0	39,209	0	277,078	0	57,778
2052	80/78	115,101	243,711	0	358,812	244,510	38,006	44,120	0	326,636	0	32,176
2053	81/79	117,978	266,095	0	384,073	251,371	0	49,225	0	300,596	0	83,477
2054	82/80	120,928	291,363	0	412,291	258,460	0	55,353	0	313,814	0	98,477
2055	83/81	123,951	317,285	0	441,236	265,786	0	61,860	0	327,646	0	113,591
2056	84/82	127,050	347,392	0	474,442	273,357	0	69,555	0	342,912	0	131,530
2057	85/83	130,225	378,063	0	508,288	281,183	43,000	77,695	0	401,878	0	106,410
2058	86/84	133,482	412,399	0	545,881	289,273	0	86,726	0	375,999	0	169,882
2059	87/85	136,819	448,478	0	585,296	297,638	0	97,230	0	394,867	0	190,429
2060	88/86	140,239	485,552	0	625,791	306,287	0	108,580	0	414,867	0	210,924

Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Spend Unsaved Cash Flows	Net Flows
2061	89/87	143,745	527,577	0	671,322	315,233	0	121,659	0	436,892	0	234,430
2062	90/88	147,339	568,478	0	715,817	324,485	48,651	135,093	0	508,229	0	207,588
2063	- /89	103,926	577,784	0	681,710	260,126	0	172,579	0	432,705	0	249,005
2064	- /90	106,525	622,029	0	728,554	1,082,953	1,000,000	116,269	0	2,199,222	0	(1,470,668)

# Long-Term Care Insurance Analysis

U.S. Department of Health and Human Services indicates that 70% of people turning age 65 can expect to use some form of long-term care during their lives. Long-term care insurance may help you offset some of the cost.

## LTC's impact on your invested assets



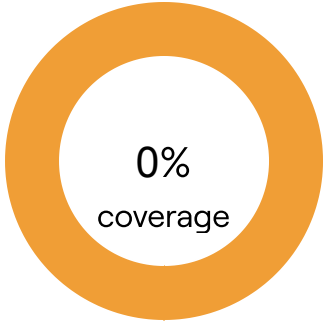
	Alex's additional coverage	Amanda's additional coverage
<b>LTC insurance</b>		
Current long term care daily coverage	\$0	\$0
Proposed additional daily coverage	\$0	\$0
Proposed benefit period	2 years	2 years
Proposed elimination period	None	None
Proposed inflation adjustment	0%	0%
Proposed inflation type	Compound	Compound
Proposed annual premium	\$0	\$0

# Long-Term Care Insurance Analysis

Alex's total LTC cost is \$0

Amanda's total LTC cost is \$815,745

No insurance needed.



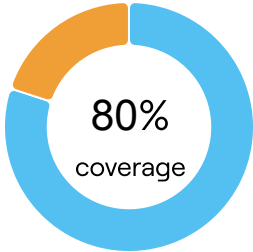
- Current coverage
- Proposed additional coverage
- Uninsured coverage

The LTC cost is calculated based on estimated LTC cost today adjusted by health inflation assumption. The LTC cost today used is documented in the Summary of User Input page. The health inflation assumption used is documented in section 7 of the disclosure page.

# Property and Casualty Insurance – Homeowner

Liabilities associated with your home, auto, or other incidents can have a significant negative impact on your finances. Ensure that your insurance coverage is up to date and sufficient.

## Homeowners Insurance Coverage



- Current coverage
- Proposed additional coverage
- Uninsured amount

	Current value	Current coverage	Current coverage %	Target %	Proposed addition
Primary Home	\$550,000	\$0	0%	80%	\$440,000

Proposed homeowner insurance target %: **80%**

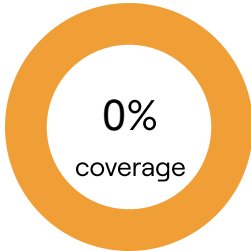
# Property and Casualty Insurance – Auto

## Auto Insurance Coverage

Your family doesn't have any auto insurance policies. New policies can be added in the Profile tab.

# Property and Casualty Insurance – Umbrella

## Umbrella Insurance Coverage



- Current coverage
- Proposed additional coverage
- Uninsured amount

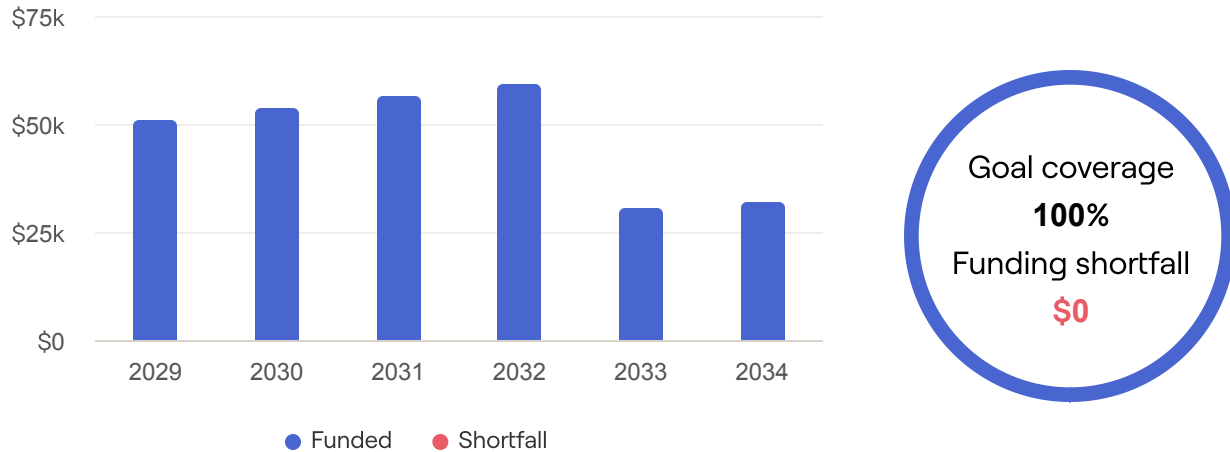
Proposed additional umbrella: **\$0**

	Net worth	Current coverage	Proposed addition	Total umbrella coverage
Umbrella Insurance	\$1,355,700	\$0	\$0	\$0

# Education Funding Analysis for Kelly

The cost of education has risen substantially over the years. Projecting the future cost of education, as well as your current funding level, will help you in determining the proper course of action based on your goals, the type of funding you are using, and your time horizon.

## Kelly's projected education cost is \$282,185



## To achieve desired education funding level

### Kelly's College Goal

Annual education cost	\$49,080
Scholarship/other	\$5,000
Student borrowing	\$0
Annual net cost	\$44,080

### Kelly's Graduate School

Annual education cost	\$50,580
Scholarship/other	\$0
Student borrowing	\$29,000
Annual net cost	\$21,580

### Current 529 balance

529 balance	\$32,000
-------------	----------

### Strategy

529 asset allocation	Current allocation
Funding sources	529 and taxable

### 529 savings

Kelly's 529	\$5,000
Lump sum saving	\$0
Additional annual 529 saving	\$3,000

# Education Funding Details

## Education cost and funding summary for Kelly

Year	Age	Education Cost	Grants/Scholarship	Student Borrowing	Net Cost	529 Funding	Other Funding	Total Funding	Shortfall
2026	15	0	0	0	0	0	0	0	0
2027	16	0	0	0	0	0	0	0	0
2028	17	0	0	0	0	0	0	0	0
2029	18	56,816	5,788	0	51,028	51,028	0	51,028	0
2030	19	59,657	6,078	0	53,580	40,667	12,913	53,580	0
2031	20	62,640	6,381	0	56,258	8,923	47,336	56,258	0
2032	21	65,772	6,700	0	59,071	8,923	50,149	59,071	0
2033	22	71,171	0	40,806	30,365	8,923	21,443	30,365	0
2034	23	74,730	0	42,846	31,883	3,346	28,538	31,883	0

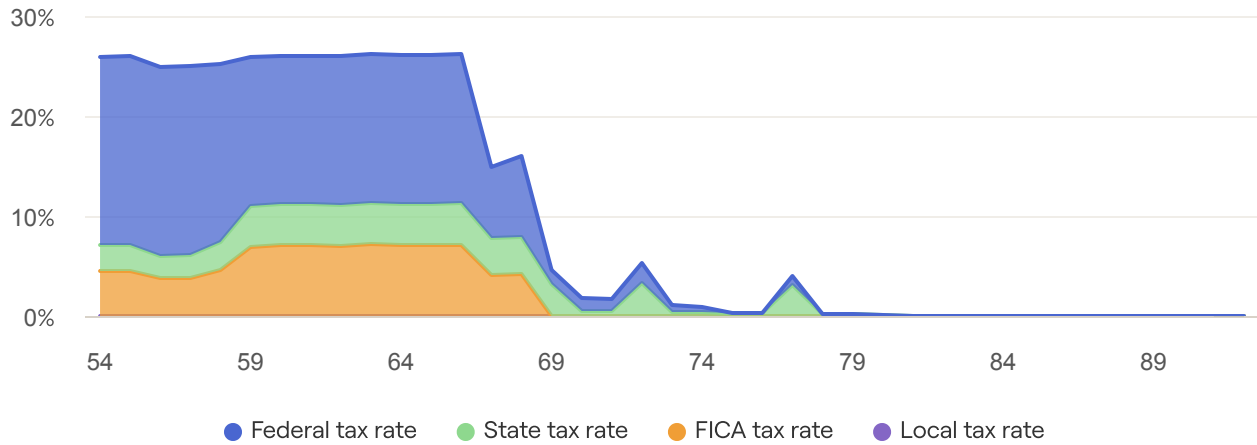
## 529 account summary for Kelly

Year	Age	Beginning Balance	Portfolio Return	Savings	Withdrawals	Ending Balance
2026	15	32,000	3,690	8,000	0	43,690
2027	16	43,690	5,038	8,000	0	56,729
2028	17	56,729	6,542	8,000	0	71,271
2029	18	71,271	8,219	8,000	51,028	36,462
2030	19	36,462	4,205	8,000	40,667	8,000
2031	20	8,000	923	8,000	8,923	8,000
2032	21	8,000	923	8,000	8,923	8,000
2033	22	8,000	923	3,000	8,923	3,000
2034	23	3,000	346	0	3,346	0

# Tax Estimate

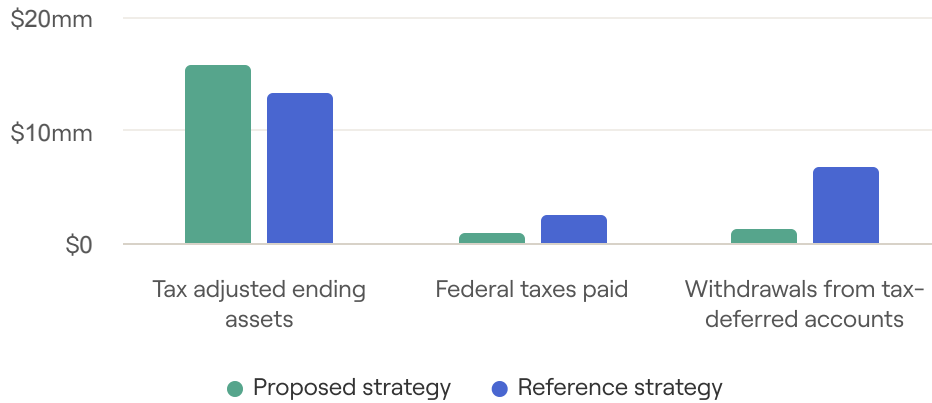
Taxes can have a significant impact on your future and are an important factor in financial planning. Estimated taxes below are based on your inputs and your proposed retirement plan, using current tax rates and methodologies.

### Effective tax rate - Proposed Plan



# Tax Strategies – Summary

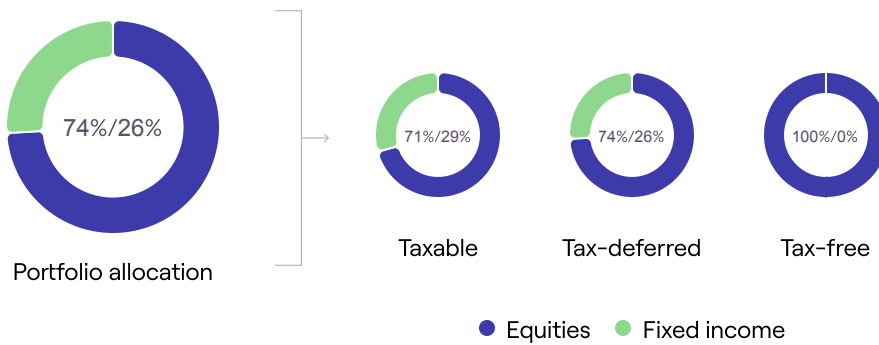
## Summary of tax strategy – Proposed Plan



Proposed strategy results in

- \$2,400,297 more tax adjusted ending assets
- \$1,720,584 less taxes paid
- \$5,487,165 less withdrawals from tax-deferred accounts

## Asset location – Proposed Plan



Proposed strategy results in

- \$2,400,297 more tax adjusted ending assets
- \$1,720,584 less taxes paid
- \$5,487,165 less withdrawals from tax-deferred accounts

# Tax Strategies – Action items

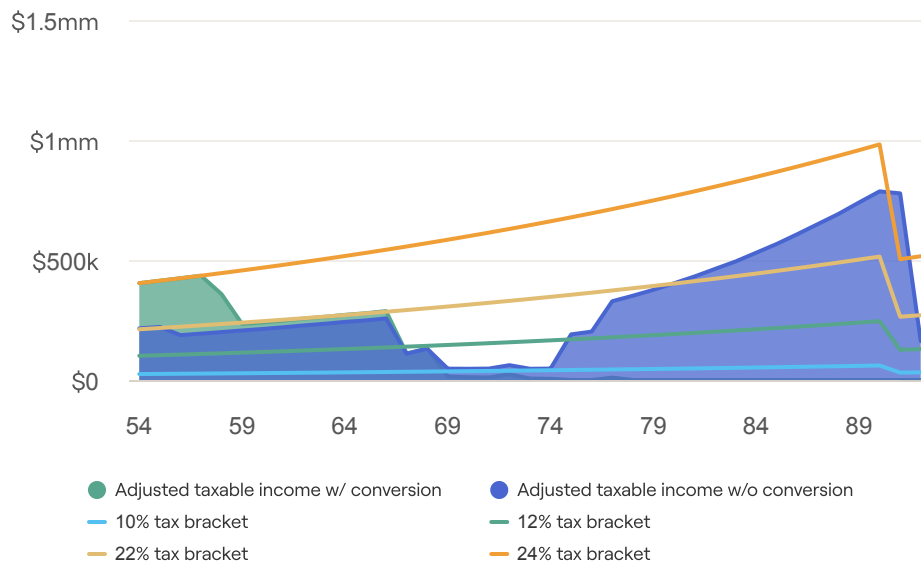
## Proposed tax strategy

	Proposed strategy	Reference strategy
<b>Asset location</b>		
Equity allocation	Pro-rata	Pro-rata
<b>Asset withdrawal</b>		
Withdrawal sequence	Taxable, tax-deferred, tax-free	Taxable, tax-deferred, tax-free
<b>Roth conversions</b>		
Conversion target	Ordinary income tax bracket	None
Fill up the tax bracket	24%	
<b>Estimated terminal tax rate</b>	15%	15%

Conversion refers to a process converting assets in a Traditional IRA or 401k account to a Roth IRA account. It is important to evaluate whether a conversion is appropriate for your specific financial circumstances and evaluate any consequences and tax implications of this strategy. Tax Cuts and Jobs Act repeals the rules permitting recharacterizations of Roth conversions, effective starting in 2018.

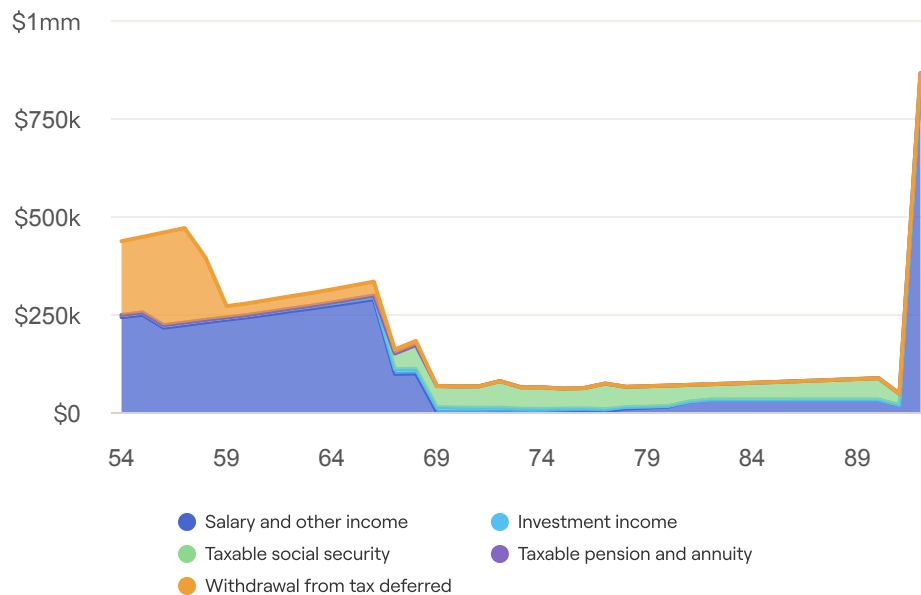
# Tax Strategies – Calibration

## Ordinary income tax bracket - Proposed Plan



Proposed strategy results in **\$2,400,297** more tax adjusted ending assets than the Reference strategy

## Key tax components - Proposed Plan

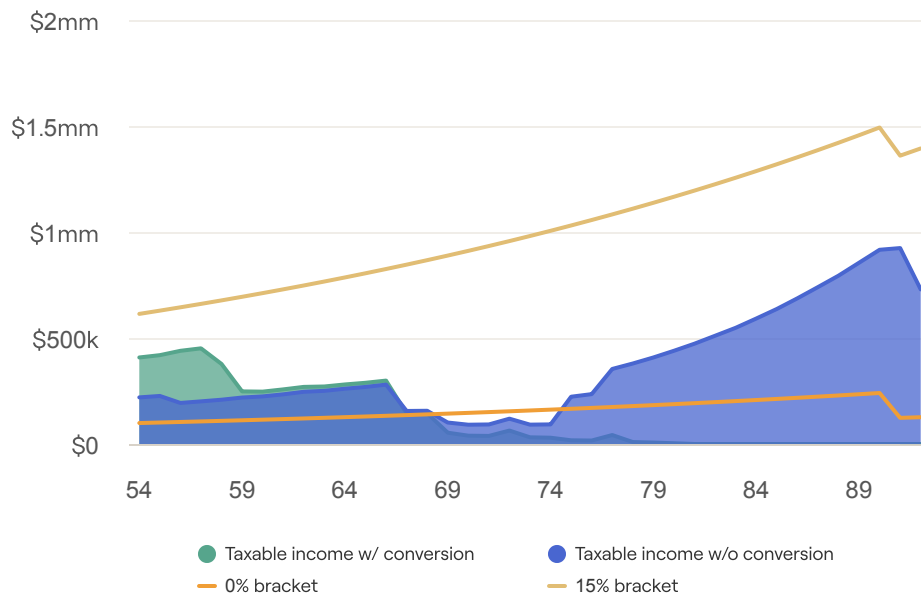


Proposed strategy results in **\$2,400,297** more tax adjusted ending assets than the Reference strategy

Conversion refers to a process converting assets in a Traditional IRA or 401k account to a Roth IRA account. It is important to evaluate whether a conversion is appropriate for your specific financial circumstances and evaluate any consequences and tax implications of this strategy. Tax Cuts and Jobs Act repeals the rules permitting recharacterizations of Roth conversions, effective starting in 2018.

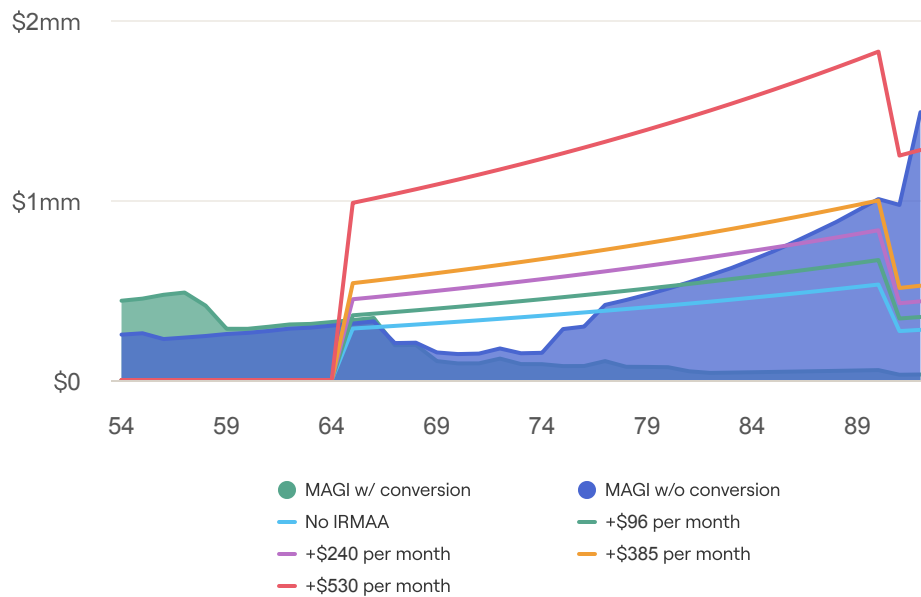
# Tax Strategies – Calibration

## Capital gains tax bracket - Proposed Plan



Proposed strategy results in **\$2,400,297** more tax adjusted ending assets than the Reference strategy

## Medicare premium tax bracket - Proposed Plan



Proposed strategy results in **\$2,400,297** more tax adjusted ending assets than the Reference strategy

Conversion refers to a process converting assets in a Traditional IRA or 401k account to a Roth IRA account. It is important to evaluate whether a conversion is appropriate for your specific financial circumstances and evaluate any consequences and tax implications of this strategy. Tax Cuts and Jobs Act repeals the rules permitting recharacterizations of Roth conversions, effective starting in 2018.

# Tax Strategies – Comparison

## Tax adjusted ending wealth

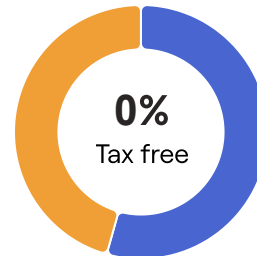
Proposed strategy



● Taxable ● Tax deferred ● Tax free

**\$15,673,623 ending portfolio value**

Reference strategy

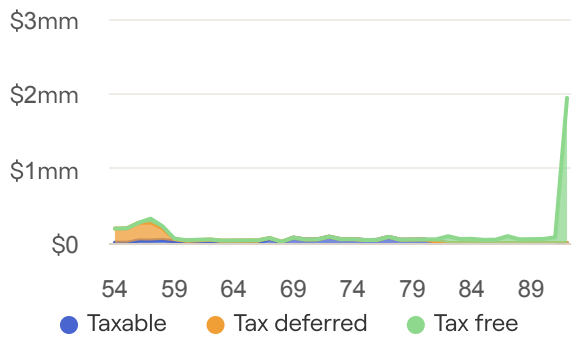


● Taxable ● Tax deferred ● Tax free

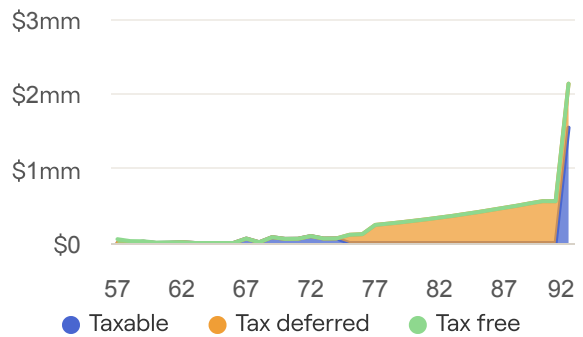
**\$13,273,326 ending portfolio value**

## Withdrawal

Proposed strategy

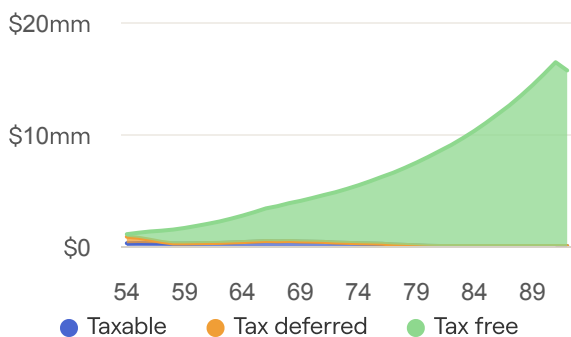


Reference strategy

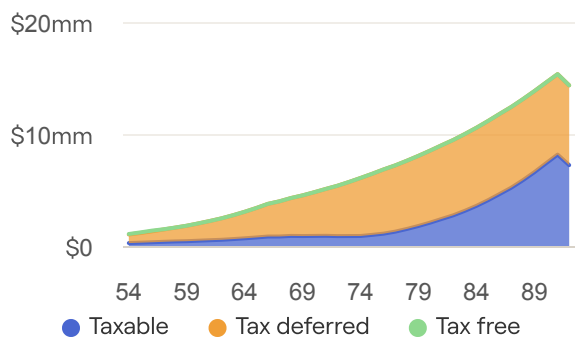


## Account balance

Proposed strategy



Reference strategy



# Tax Strategies – Details

## Withdrawal and conversion

Year	Age	Conversion Amount	Withdrawal From Taxable Account	Withdrawal From Tax Deferred Account	Withdrawal From Tax Free Account	Taxable Account Balance	Tax Deferred Account Balance	Tax Free Account Balance
2026	54/52	188,284	5,011	188,284	0	246,224	580,350	228,974
2027	55/53	192,818	3,816	192,818	0	265,567	468,807	449,499
2028	56/54	236,374	34,558	236,374	0	256,305	303,809	734,869
2029	57/55	241,297	33,622	241,297	51,028	247,205	118,898	1,001,648
2030	58/56	158,411	40,872	158,411	24,784	229,984	0	1,236,544
2031	59/57	28,982	24,151	28,982	5,577	227,837	0	1,383,353
2032	60/58	29,851	2,062	29,851	5,577	247,573	0	1,545,079
2033	61/59	30,747	7,488	30,747	5,577	263,772	0	1,718,173
2034	62/60	31,669	15,091	31,669	0	273,918	0	1,914,228
2035	63/61	32,619	0	32,619	0	310,125	0	2,129,991
2036	64/62	33,598	0	33,598	0	349,796	0	2,367,376
2037	65/63	34,606	0	34,606	0	393,263	0	2,628,480
2038	66/64	35,644	0	35,644	0	440,888	0	2,915,604
2039	67/65	10,280	56,345	10,280	0	417,009	0	3,140,582
2040	68/66	10,588	6,679	10,588	0	441,038	0	3,382,434
2041	69/67	0	72,310	0	0	401,205	0	3,631,508
2042	70/68	0	46,695	0	0	384,054	0	3,898,924
2043	71/69	0	48,030	0	0	364,305	0	4,186,031
2044	72/70	0	85,460	0	0	305,671	0	4,494,280
2045	73/71	0	50,584	0	0	277,595	0	4,825,227
2046	74/72	0	52,074	0	0	245,963	0	5,180,545
2047	75/73	0	39,452	0	0	224,623	0	5,562,027
2048	76/74	0	40,922	0	0	200,242	0	5,971,601
2049	77/75	0	81,739	0	0	133,249	0	6,411,335
2050	78/76	0	44,063	0	0	98,998	0	6,883,449
2051	79/77	0	45,776	0	0	60,512	0	7,390,329
2052	80/78	0	47,577	0	0	17,391	0	7,934,535
2053	81/79	0	18,671	0	30,744	0	0	8,488,069
2054	82/80	0	0	0	91,386	0	0	9,021,724
2055	83/81	0	0	0	53,606	0	0	9,632,455
2056	84/82	0	0	0	55,872	0	0	10,285,893
2057	85/83	0	0	0	42,361	0	0	11,000,959
2058	86/84	0	0	0	44,480	0	0	11,766,563
2059	87/85	0	0	0	91,902	0	0	12,541,121
2060	88/86	0	0	0	49,102	0	0	13,415,516
2061	89/87	0	0	0	51,618	0	0	14,351,784

Year	Age	Conversion Amount	Withdrawal From Taxable Account	Withdrawal From Tax Deferred Account	Withdrawal From Tax Free Account	Taxable Account Balance	Tax Deferred Account Balance	Tax Free Account Balance
2062	90/88	0	0	0	54,281	0	0	15,354,332
2063	- /89	0	0	0	75,210	0	0	16,409,777
2064	- /90	0	0	0	1,944,528	0	0	15,673,623

# Tax Strategies – Details

## Tax details

Year	Age	Adjusted Taxable Income	Total Federal Tax Paid	Federal Income Tax Bracket	Federal Capital Gains Tax Bracket
2026	54/52	403,550	82,869	24%	15%
2027	55/53	413,639	85,245	24%	15%
2028	56/54	423,980	89,296	24%	15%
2029	57/55	434,579	91,656	24%	15%
2030	58/56	357,775	73,408	24%	15%
2031	59/57	233,605	42,300	22%	15%
2032	60/58	239,843	41,969	22%	15%
2033	61/59	247,645	43,925	22%	15%
2034	62/60	255,730	46,099	22%	15%
2035	63/61	262,986	46,357	22%	15%
2036	64/62	271,459	48,132	24%	15%
2037	65/63	278,061	49,492	24%	15%
2038	66/64	287,081	51,450	24%	15%
2039	67/65	110,616	13,738	12%	15%
2040	68/66	131,213	15,781	12%	15%
2041	69/67	14,796	1,480	10%	0%
2042	70/68	11,794	1,179	10%	0%
2043	71/69	10,909	1,091	10%	0%
2044	72/70	23,545	2,354	10%	0%
2045	73/71	6,192	619	10%	0%
2046	74/72	4,730	473	10%	0%
2047	75/73	0	0	10%	0%
2048	76/74	0	0	10%	0%
2049	77/75	9,869	987	10%	0%
2050	78/76	0	0	10%	0%
2051	79/77	0	0	10%	0%
2052	80/78	0	0	10%	0%
2053	81/79	0	0	10%	0%
2054	82/80	0	0	10%	0%
2055	83/81	0	0	10%	0%
2056	84/82	0	0	10%	0%
2057	85/83	0	0	10%	0%
2058	86/84	0	0	10%	0%
2059	87/85	0	0	10%	0%
2060	88/86	0	0	10%	0%
2061	89/87	0	0	10%	0%
2062	90/88	0	0	10%	0%

Year	Age	Adjusted Taxable Income	Total Federal Tax Paid	Federal Income Tax Bracket	Federal Capital Gains Tax Bracket
2063	- /89	0	0	10%	0%
2064	- /90	0	0	10%	0%

# Tax Strategies - Details

## Medicare premium

Year	Age	MAGI	Medicare Premium Threshold	Medicare Premium for Alex	Medicare Premium for Amanda	Total Medicare Premium
2026	54/52	440,316	0	0	0	0
2027	55/53	452,091	0	0	0	0
2028	56/54	473,361	0	0	0	0
2029	57/55	485,898	0	0	0	0
2030	58/56	413,012	0	0	0	0
2031	59/57	284,512	0	0	0	0
2032	60/58	284,362	0	0	0	0
2033	61/59	295,897	0	0	0	0
2034	62/60	308,596	0	0	0	0
2035	63/61	311,526	0	0	0	0
2036	64/62	322,095	0	0	0	0
2037	65/63	333,112	286,035	0	0	0
2038	66/64	344,601	293,186	0	0	0
2039	67/65	193,109	300,515	0	0	0
2040	68/66	194,992	308,028	0	0	0
2041	69/67	104,943	315,729	0	0	0
2042	70/68	92,117	323,622	0	0	0
2043	71/69	92,282	331,713	0	0	0
2044	72/70	118,895	340,006	0	0	0
2045	73/71	88,433	348,506	0	0	0
2046	74/72	87,938	357,218	0	0	0
2047	75/73	77,196	366,149	0	0	0
2048	76/74	77,583	375,303	0	0	0
2049	77/75	104,990	384,685	0	0	0
2050	78/76	73,466	394,302	0	0	0
2051	79/77	72,670	404,160	0	0	0
2052	80/78	71,032	414,264	0	0	0
2053	81/79	48,244	424,620	0	0	0
2054	82/80	39,441	435,236	0	0	0
2055	83/81	41,212	446,117	0	0	0
2056	84/82	43,028	457,270	0	0	0
2057	85/83	44,888	468,701	0	0	0
2058	86/84	46,796	480,419	0	0	0
2059	87/85	48,751	492,429	0	0	0
2060	88/86	50,754	504,740	0	0	0
2061	89/87	52,808	517,359	0	0	0
2062	90/88	54,913	530,293	0	0	0

Year	Age	MAGI	Medicare Premium Threshold	Medicare Premium for Alex	Medicare Premium for Amanda	Total Medicare Premium
2063	- /89	29,231	271,775	0	0	0
2064	- /90	30,571	278,569	0	0	0

# Tax Strategies – Details

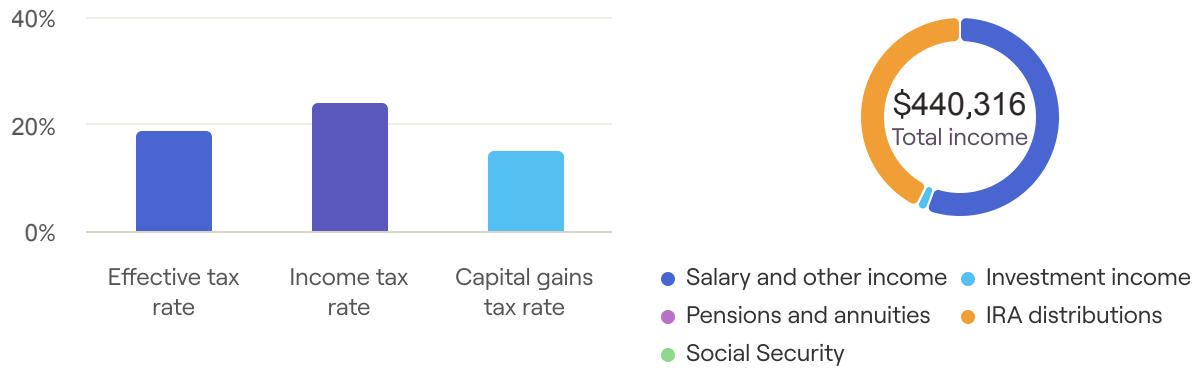
## Asset location summary

Year	Age	Overall Portfolio Equity	Taxable Account Equity	Tax Deferred Account Equity	Tax Free Account Equity
Start		74%	71%	74%	100%
2026	54/52	75%	72%	74%	79%
2027	55/53	75%	74%	74%	77%
2028	56/54	75%	74%	74%	76%
2029	57/55	74%	74%	74%	75%
2030	58/56	74%	74%	0%	74%
2031	59/57	74%	74%	0%	74%
2032	60/58	74%	74%	0%	74%
2033	61/59	74%	74%	0%	74%
2034	62/60	74%	74%	0%	74%
2035	63/61	74%	74%	0%	74%
2036	64/62	74%	74%	0%	74%
2037	65/63	74%	74%	0%	74%
2038	66/64	50%	50%	0%	50%
2039	67/65	50%	50%	0%	50%
2040	68/66	50%	50%	0%	50%
2041	69/67	50%	50%	0%	50%
2042	70/68	50%	50%	0%	50%
2043	71/69	50%	50%	0%	50%
2044	72/70	50%	50%	0%	50%
2045	73/71	50%	50%	0%	50%
2046	74/72	50%	50%	0%	50%
2047	75/73	50%	50%	0%	50%
2048	76/74	50%	50%	0%	50%
2049	77/75	50%	50%	0%	50%
2050	78/76	50%	50%	0%	50%
2051	79/77	50%	50%	0%	50%
2052	80/78	50%	50%	0%	50%
2053	81/79	50%	0%	0%	50%
2054	82/80	50%	0%	0%	50%
2055	83/81	50%	0%	0%	50%
2056	84/82	50%	0%	0%	50%
2057	85/83	50%	0%	0%	50%
2058	86/84	50%	0%	0%	50%
2059	87/85	50%	0%	0%	50%
2060	88/86	50%	0%	0%	50%
2061	89/87	50%	0%	0%	50%

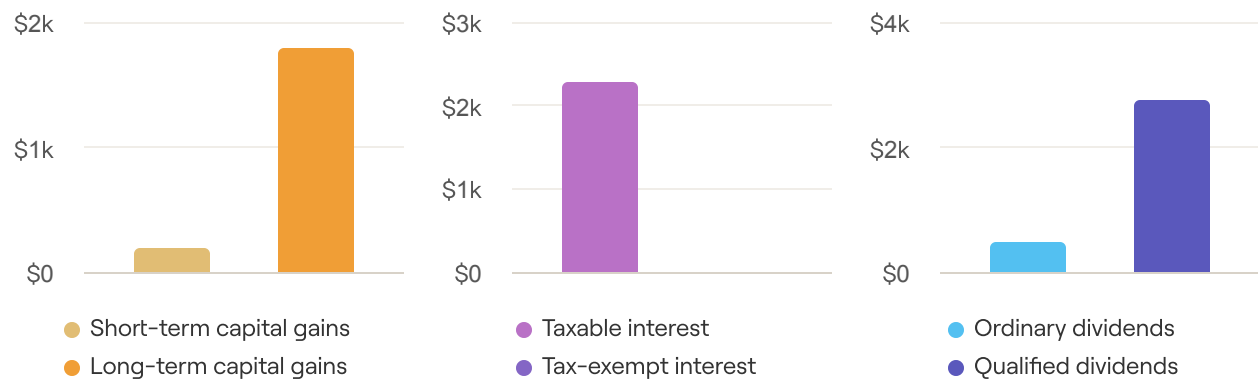
Year	Age	Overall Portfolio Equity	Taxable Account Equity	Tax Deferred Account Equity	Tax Free Account Equity
2062	90/88	50%	0%	0%	50%
2063	- /89	50%	0%	0%	50%
2064	- /90	50%	0%	0%	50%

# Tax Analyzer – Summary

## Federal income tax summary – Projected tax return (2026)



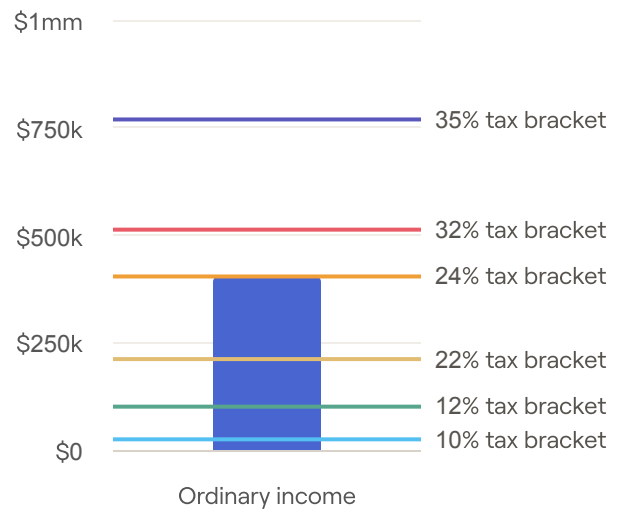
## Investment income efficiency – Projected tax return (2026)



# Tax Analyzer – Summary

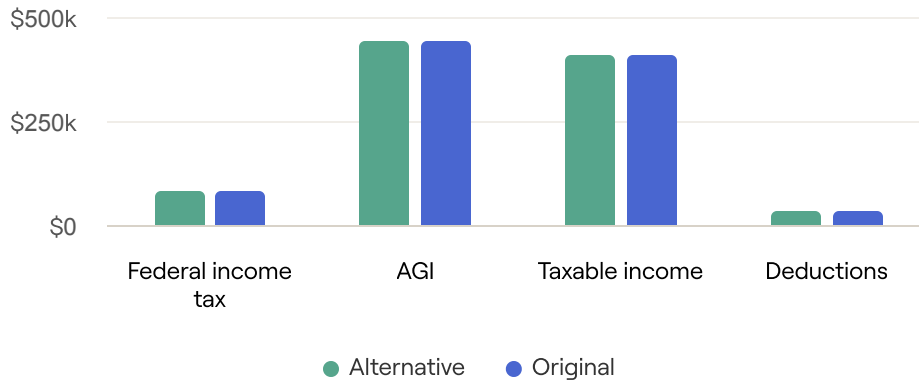
## Ordinary income bracket – Projected tax return (2026)

Rate	Income Range	Applied Income
10%	\$0 - \$24,800	\$24,800
12%	\$24,801 - \$100,800	\$76,000
22%	\$100,801 - \$211,400	\$110,600
24%	\$211,401 - \$403,550	\$192,150
32%	\$403,551 - \$512,450	\$0
35%	\$512,451 - \$768,700	\$0
37%	\$768,701 +	\$0



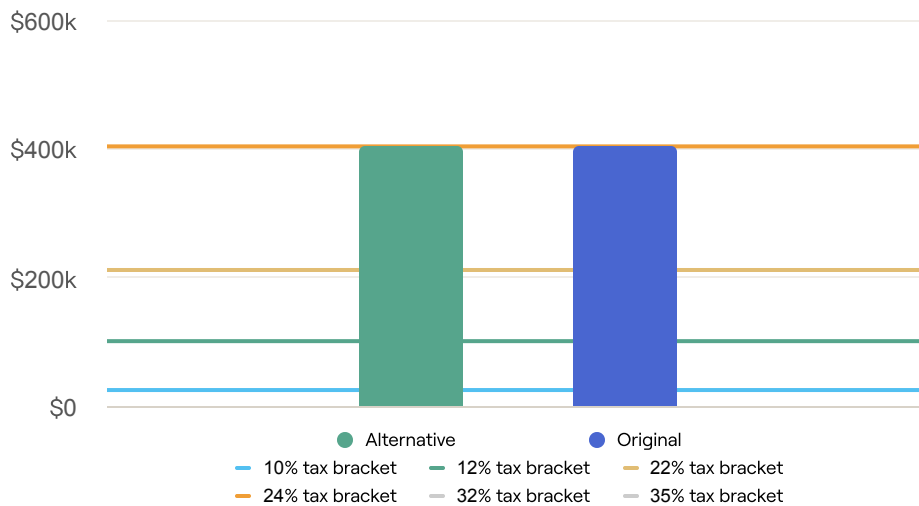
# Tax Analyzer - Comparison

## Federal income taxes - Projected tax return (2026)



Alternative scenario results in  
 \$0 more federal income taxes  
 \$0 higher AGI  
 \$0 higher taxable income  
 \$0 more deductions

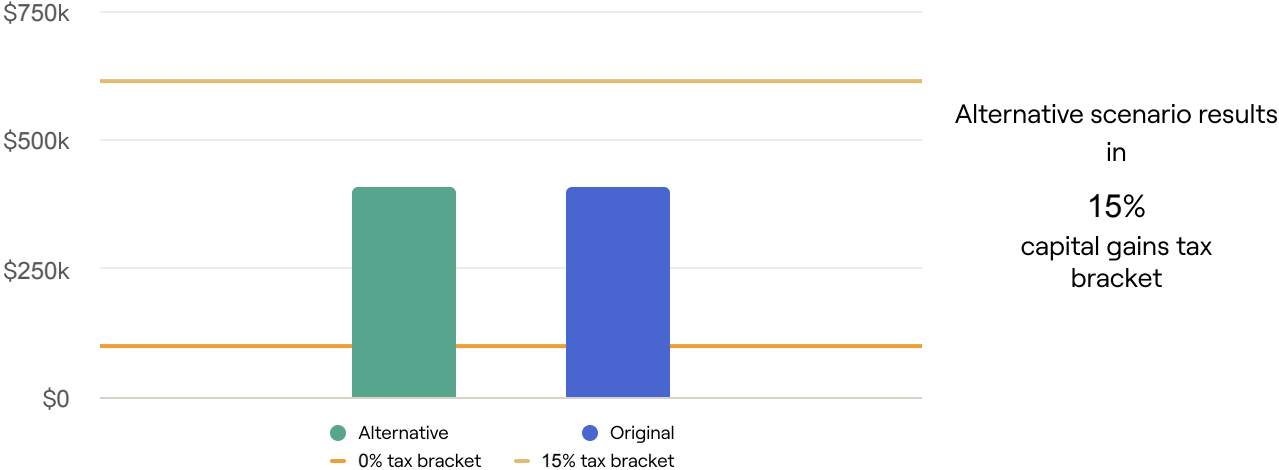
## Ordinary income tax bracket - Projected tax return (2026)



Alternative scenario results in  
 24% ordinary income tax bracket

# Tax Analyzer - Comparison

Capital gains tax bracket - Projected tax return (2026)



# Tax Analyzer – Thresholds

## Projected tax return (2026)

Items	Thresholds	Alternative	Original
Qualified Charitable Contribution Limit	\$222,000	✓	✓
Roth IRA Contribution	\$242,000 – \$252,000	!	!
IRA Contribution Deductibility – Covered Spouse	\$129,000 – \$149,000	!	!
IRA Contribution Deductibility – Non-covered Spouse	\$242,000 – \$252,000	!	!
Student Loan Interest Deduction	\$175,000 – \$205,000	!	!
TCJA QBI Deduction	\$403,500 – \$553,500	–	–
AMT Exemption	\$1,000,000 – \$1,280,400	✓	✓
Net Investment Income Tax	\$250,000	!	!
American Opportunity Credit	\$160,000 – \$180,000	!	!
Child Tax Credit	\$400,000 – \$444,000	–	–
Saver’s Credit	\$48,500 – \$80,500	!	!

# Tax Analyzer – Action items

## Projected tax return (2026)

	Alternative	Original
<b>1040 income</b>		
Line 1a W2 income	\$244,500	\$244,500
Line 2b taxable interest	\$2,278	\$2,278
Line 3a qualified dividends	\$2,766	\$2,766
Line 3b ordinary dividends	\$3,254	\$3,254
Line 7 short-term capital gains	\$200	\$200
Line 7 long-term capital gains	\$1,800	\$1,800
<b>Schedule 1 income</b>		
Line 3 business income or (loss)	\$0	\$0
Line 5 rental income, royalties, partnerships, etc.	\$0	\$0
<b>Schedule 1 adjustments to income</b>		
Line 13 HSA deduction	\$0	\$0
Line 20 IRA deduction	\$0	\$0
<b>Schedule A</b>		
Line 1 medical and dental expenses	\$0	\$0

# Estate Checklist

To protect and control the financial future of your family and loved ones, keep track of your progress on creating important estate checklist documents.

## Important estate checklist tasks

	Alex	Amanda
<b>Will</b>		
Document created		
<b>Power of Attorney</b>		
Document created		
<b>Living Will</b>		
Document created		
<b>Health Care Proxy</b>		
Document created		
<b>Beneficiary Designations</b>		
Created and reviewed		
<b>Living Trust</b>		
Document created		

# Beneficiaries

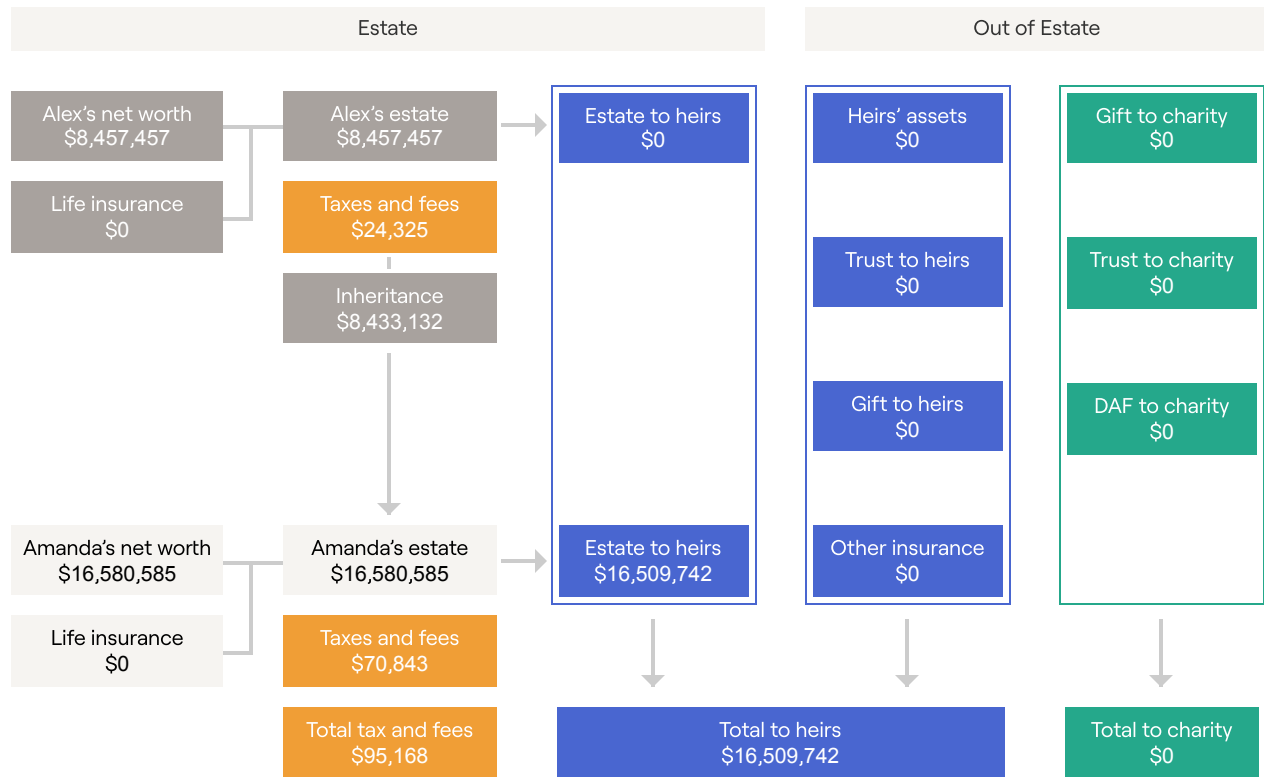
Life changes, it is important to review your beneficiaries periodically to ensure your money will go where you intended.

	Account Balance	Death Benefit	Primary Beneficiary	Contingent Beneficiary
<b>Bank</b>				
<a href="#">Joint Accounts</a>				
Joint Checking	\$10,000			
<b>Invested Assets</b>				
<a href="#">Alex's Accounts</a>				
Pre-retiree's 401(k)	\$160,000			
Pre-retiree's IRA	\$155,557			
<a href="#">Amanda's Accounts</a>				
Amanda's 401(k)	\$155,000			
Amanda's IRA	\$208,142			
Kelly's 529	\$32,000			
<a href="#">Joint Accounts</a>				
Brokerage Account	\$220,000			
<b>Life Insurance</b>				
<a href="#">Alex's Accounts</a>				
Pre-retiree's Group Life Insurance		\$150,000		

# Estate Planning

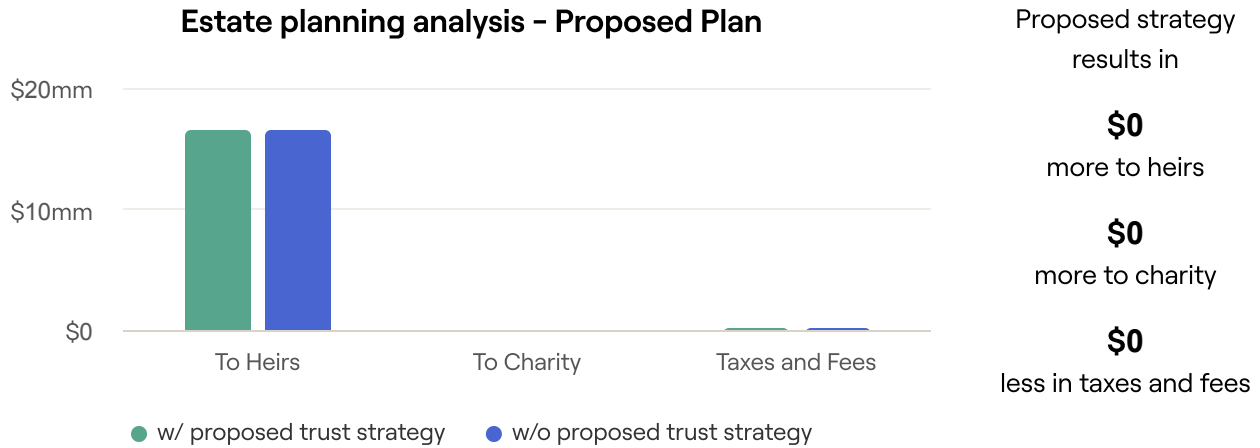
Effective use of living trust strategies can reduce taxes and expenses so that more of your assets are passed on to heirs or charity.

## Estate flow chart – Proposed Plan



# Estate Planning Analysis

The proposals listed on the following pages would result in the following impact to your estate plan projection:



## Proposed Trust strategy

### Planning Horizon

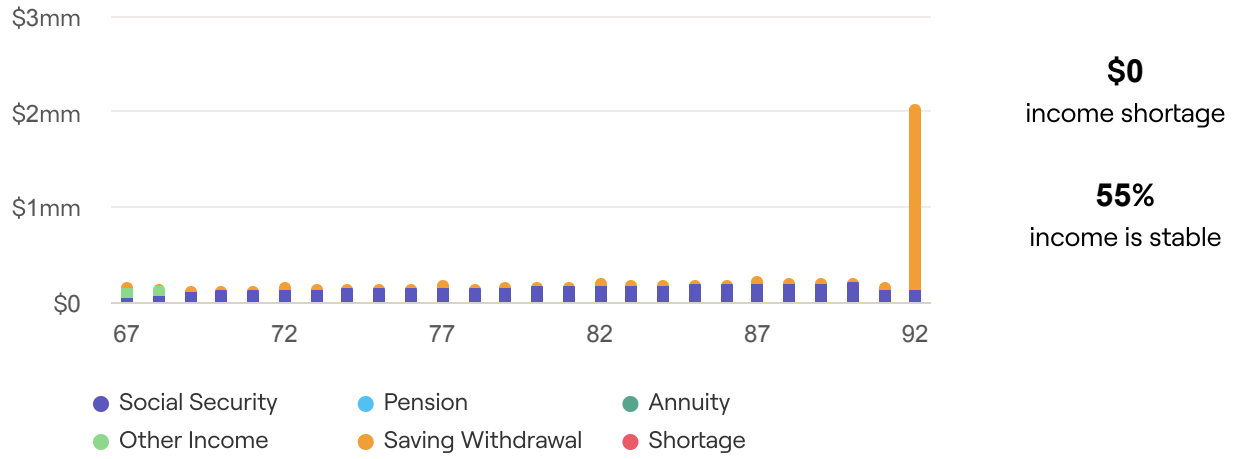
Alex's planning horizon	90
Amanda's planning horizon	90

### Other Information

Funeral expense	\$10,000
Probate expense	5%

# Estate Planning Retirement Income

## Retirement income - Proposed Plan



## Estate Planning Details – Proposed Plan

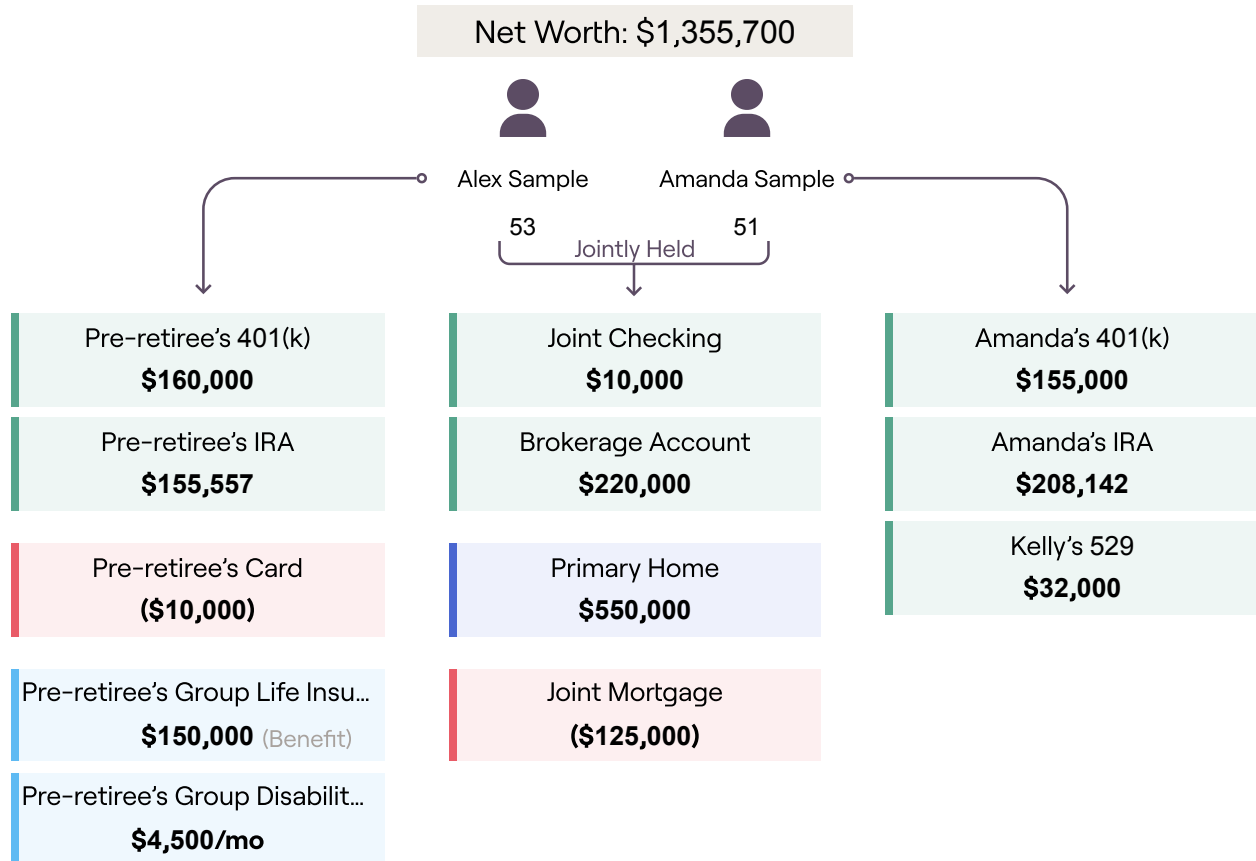
Alex's Estate		Amanda's Estate		Out of Estate	
Investment	\$8,013,515	Investment	\$15,649,298	Heirs' assets	\$0
Real estate	\$443,942	Real estate	\$931,287	Credit shelter trust	\$0
Business assets	\$0	Business assets	\$0	Charitable remainder trust	\$0
Other assets	\$0	Other assets	\$0	Charitable lead trust	\$0
Annuities	\$0	Annuities	\$0	Spousal lifetime access trust	\$0
Debt	\$0	Debt	\$0	Qualified terminable interest trust	\$0
Mortgage	\$0	Mortgage	\$0	Grantor retained annuity trust	\$0
Insurance	\$0	Insurance	\$0	Intentionally defective grantor trust	\$0
<b>Gross estate</b>	<b>\$8,457,457</b>	<b>Gross estate</b>	<b>\$16,580,585</b>	Qualified personal residence trust	\$0
Funeral expense	\$24,325	Funeral expense	\$25,557	Irrevocable grantor trust	\$0
Probate	\$0	Probate	\$45,287	Irrevocable grantor trust - property	\$0
Estate tax - federal	\$0	Estate tax - federal	\$0	Irrevocable insurance trust	\$0
Estate tax - state	\$0	Estate tax - state	\$0	Other owned insurance	\$0
<b>Total taxes &amp; expenses</b>	<b>\$24,325</b>	<b>Total taxes &amp; expenses</b>	<b>\$70,844</b>	Donor-advised fund	\$0
<b>Net estate</b>	<b>\$8,433,132</b>	<b>Net estate</b>	<b>\$16,509,742</b>		
To heirs	\$0	To heirs	\$16,509,742	To heirs	\$0
To co-client	\$8,433,132			To charity	\$0

Please refer to sections 8.6 and 8.7 of the disclosure section for more information.

# Blueprint - Net Worth

- Bank & Investments
- Stock plan & Properties & Other assets
- Card & Loans
- Insurance
- Business

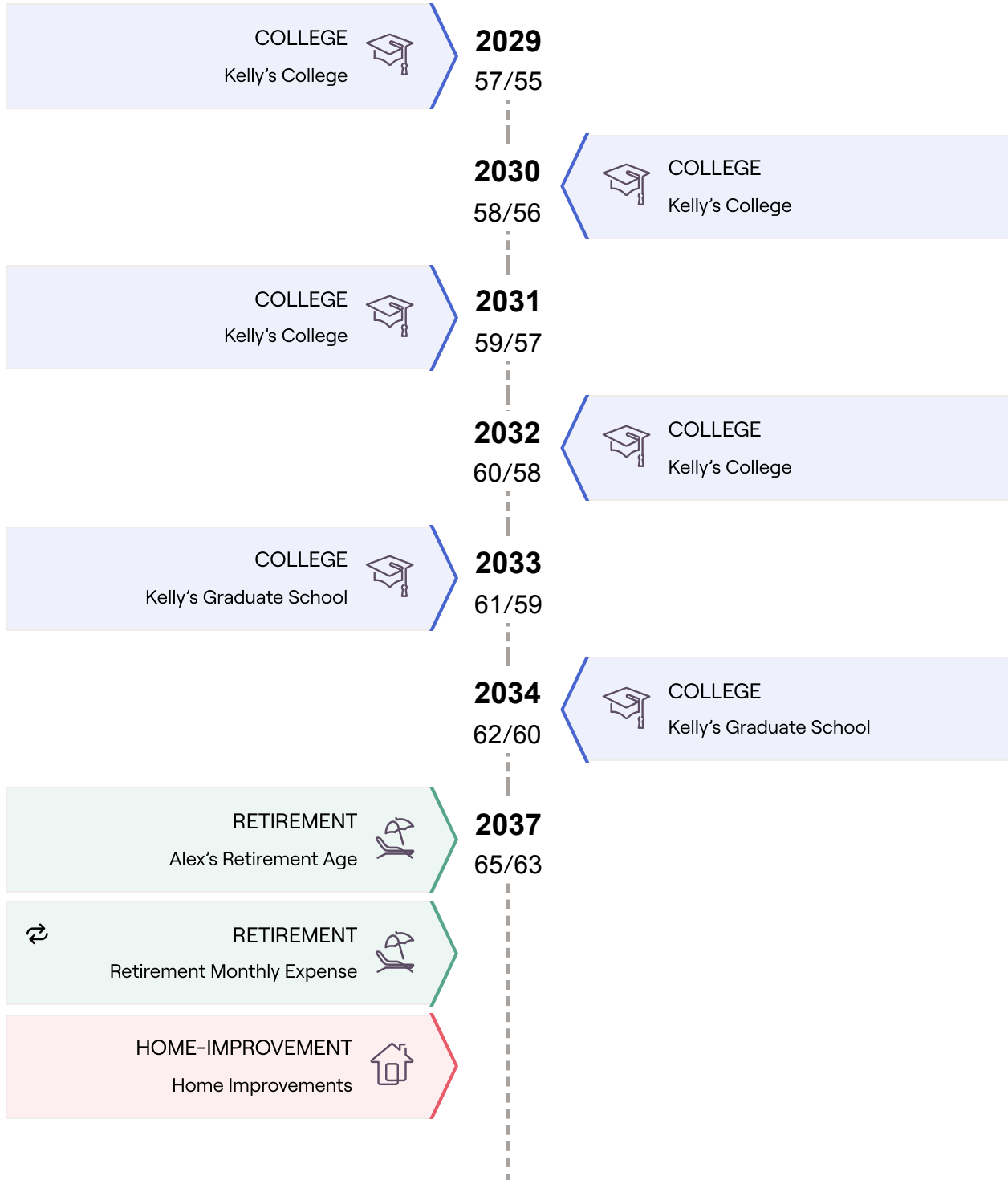
  
Kelly - 14



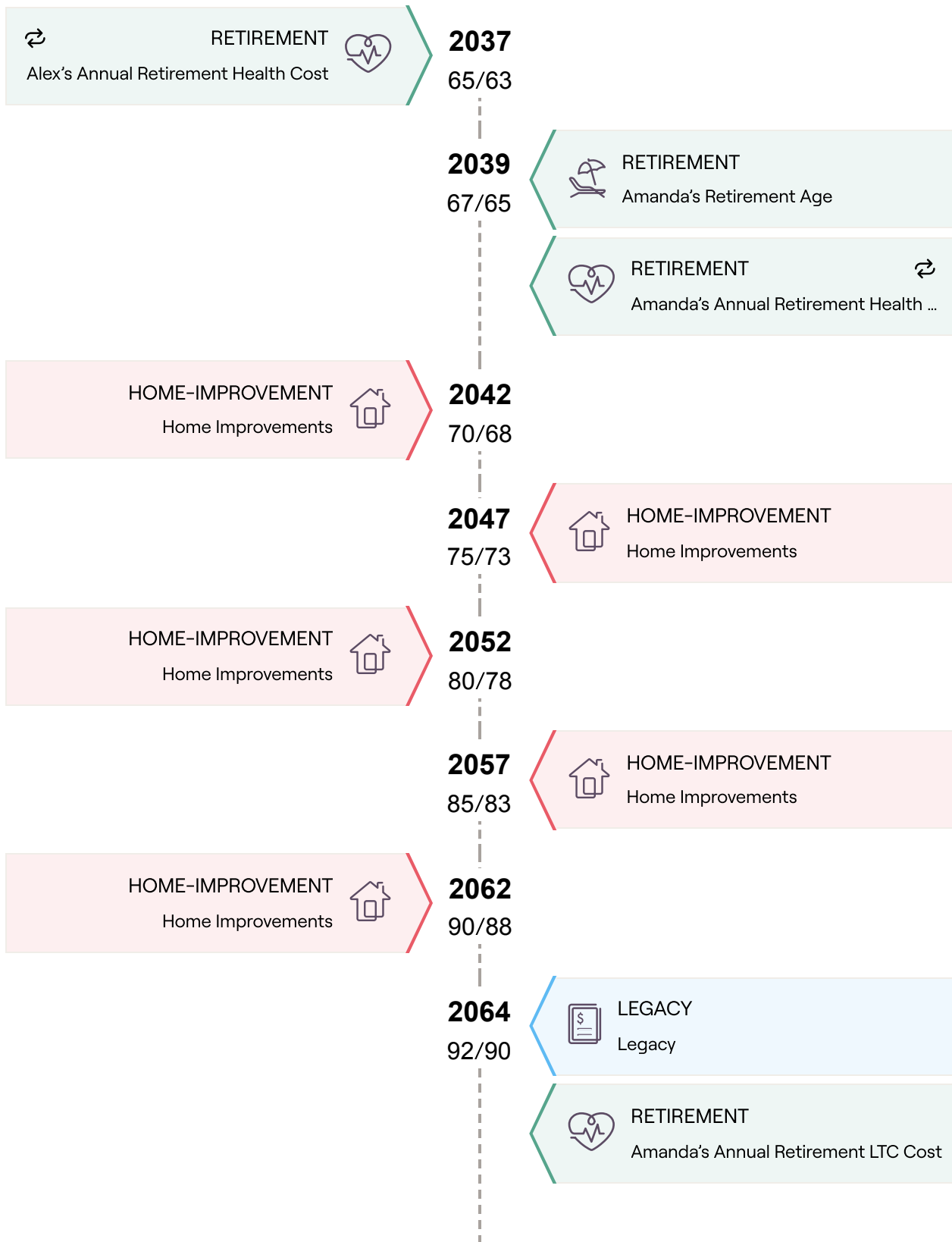
# Blueprint - Goals

- Retirement
- Education
- Asset Purchase
- Other

## Goals



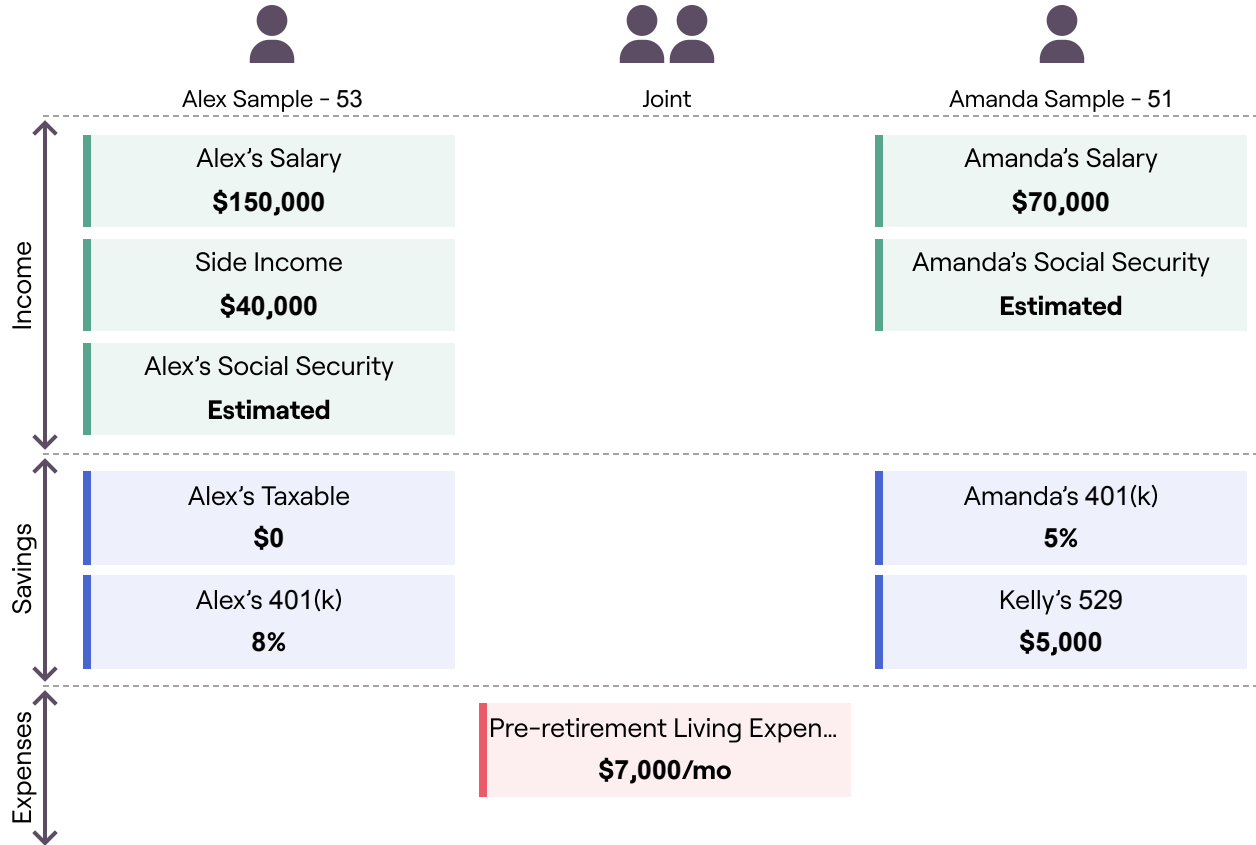
# Blueprint - Goals



# Blueprint - Income, Savings, Expenses

- Income
- Savings
- Expenses

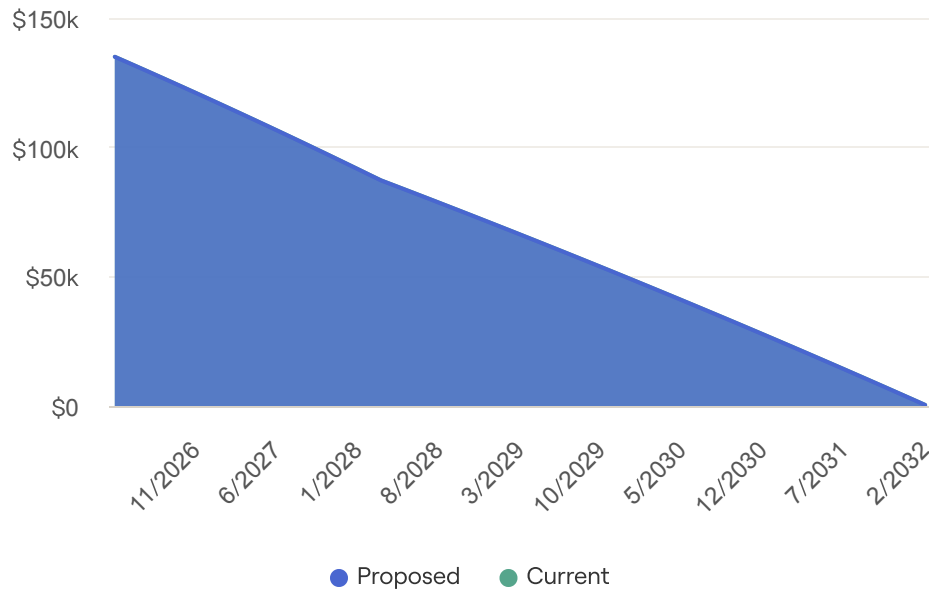
## Income, Savings, Expenses



# Profile Notes

# Debt Management

Balance of selected debt



Total savings of  
**\$0**  
 and debt free  
**0**  
 months sooner

## Proposed payment strategy

Payment priority	Same priority for all debt
Current total monthly payment	\$2,500
Proposed additional monthly payment	\$0
Proposed total monthly payment	\$2,500.00

## Individual loan strategy

Loan name	Interest rate	Balance	Strategy
Pre-retiree's Card	15%	\$10,000.00	Use proposed payment strategy
Joint Mortgage	4%	\$125,000	Use proposed payment strategy

# Debt Management Payments

Proposed payments for next month

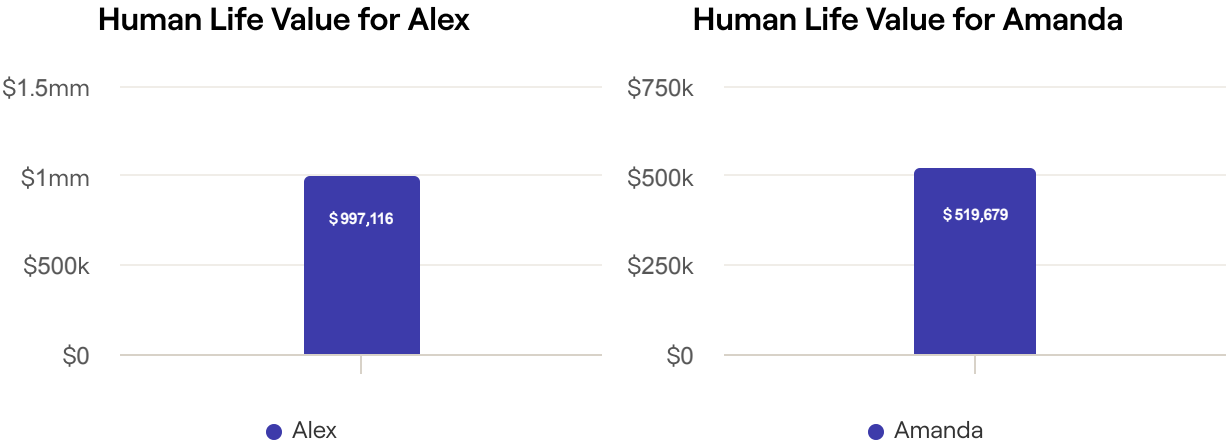
Debt Name	Balance	Interest Rate	Minimum Payment	Current Payment	Proposed Payment
Pre-retiree's Card	\$10,000	15%	\$500	\$500	\$500
Joint Mortgage	\$125,000	4%	\$1,910	\$2,000	\$2,000

# Student Loans Summary

Your family doesn't have any student loans. New loans can be added in the Profile tab.

# Human Life Value

The human life value calculator is designed to help you understand the value of your future earnings in today's dollars prior to retirement and determine the potential amount of life insurance needed for planning purposes



	Alex's Information	Amanda's Information
Annual income	\$ 150,000	\$ 70,000
Years to retirement	12	14
Discount rate	5%	5%
Tax rate	25%	25%

# Stock Plans

You don't have any stock plans. New stock plans can be added in the Profile tab.

# Business Analysis

You don't have any businesses. New businesses can be added in the Profile tab.

# Summary of User Input

Your financial plan is based on the following information:

## Family

Name	Date of Birth	Planning Horizon	Relationship
Alex	Apr 17, 1972	90	Client
Amanda	Jun 15, 1974	90	Co-client
Kelly	Dec 18, 2011		Child

## Income

Name	Annual Amount	Starting	Ending	Annual Increase
Alex's Salary	\$150,000	Already started	Alex's retirement	3%
Side Income	\$40,000	Already started	After 2 yrs	0%
Amanda's Salary	\$70,000	Already started	Amanda's retirement	3%
Alex's Social Security	Estimated using Salary	62		
Amanda's Social Security	Estimated using Salary	62		

## Savings

Name	Annual Amount	Starting	Ending	Annual Increase
Alex's Taxable	\$0	Already started	Alex's retirement	0%
Alex's 401(k)	8%	Already started	Alex's retirement	
Amanda's 401(k)	5%	Already started	Amanda's retirement	
Kelly's 529	\$5,000	Already started	age 21	0%

## Expenses

Name	Monthly Amount	Starting	Ending	Annual Increase
Pre-retirement Living Expenses	\$7,000	Already started		

## Retirement Goals

Name	Retirement age	Annual retirement Health care	Annual retirement Long term care	Long term care duration
Alex	65	\$6,397	\$75,504	0
Amanda	65	\$6,397	\$127,750	1

## Other Goals

Name	Amount	Starting	Ending	Frequency
Retirement Monthly Expense	\$8,000	Alex's retirement	End of both plans	Every 1 year
Legacy	\$1,000,000	End of both plans	End of both plans	One time
Home Improvements	\$20,000	Alex's retirement	End of both plans	Every 5 years
Kelly's College Goal	\$44,080	age 18	age 21	Every 1 year
Kelly's Graduate School	\$50,580	age 22	age 23	Every 1 year

## Insurance

Name	Type	Owner	Benefit
Pre-retiree's Group Life Insurance	Group Life Insurance	Alex	\$150,000
Pre-retiree's Group Disability Insurance	Group Disability Insurance	Alex	\$4,500

# Disclosure

- 1 No Warranties.** RightCapital makes no warranties, expressed or implied, as to accuracy, completeness, or results obtained from any information on [www.rightcapital.com](http://www.rightcapital.com) (the "Platform"). The Platform uses simplified assumptions derived and/or obtained from historical data that are used to create assumptions about potential investment returns.
- 2 Advice.** RIGHTCAPITAL DOES NOT PROVIDE LEGAL, TAX, ACCOUNTING, INVESTMENT OR FINANCIAL ADVICE. RIGHTCAPITAL DOES NOT PROVIDE RECOMMENDATIONS FOR ANY PRODUCTS OR SECURITIES. Your financial professional may not provide tax or legal advice. The appropriate professionals should be consulted on all legal and accounting matters prior to or in conjunction with implementation of any strategy. Use prospectus for any discussions about securities.
- 3 Data** provided by you or your financial professional for your assets, liabilities, goals, accounts, and other assumptions are key inputs for the calculations at RightCapital. The information should be reviewed periodically and updated whenever there is a change in information or circumstances.
- 4 Monte Carlo Simulation methodology.** RightCapital generated Monte Carlo simulations calculating the results of your plan by running the projection 1000 times. Some sequences of returns will give you better results, and some will give you worse results. These multiple trials provide a range of possible results. RightCapital considers a trial to be "successful" if at the end of the planning horizon your invested assets are greater than zero. The percentage of trials that were successful is the Probability of Success of your plan, with all its underlying assumptions.
- 5 Asset classes used in Monte Carlo simulation** RightCapital uses only a few asset classes. The default return and volatility assumptions of the asset classes are estimated based on the historical return data of indices, which serve as proxies for their respective asset classes. They are not returns of actual investments. The historical return data used to derive returns for all asset classes are:

- Large Growth, Large Value and Other: S&P 500 Total Return Index - 12/1975 – 12/2025
- Mid Cap: Russell Midcap Index - 12/1995 – 12/2025
- Small Cap: Russell 2000 Index - 12/1980 – 12/2025
- International Equities: MSCI EAFE Index - 12/1975 – 12/2025
- Emerging Markets: MSCI Emerging Market Index - 12/1987 – 12/2025
- Real Estate: MSCI US REIT Index - 12/2009 – 12/2025
- Government: 10 Year Treasury Bond - 12/1999 – 12/2025
- Municipal: Bloomberg Municipal Bond Index - 12/1999 – 12/2025
- Corporate and International Bonds: Bloomberg US Aggregate Bond Index - 12/1999 – 12/2025
- High Yield: ICE BofA US High Yield Index - 12/1999 – 12/2025
- Cash: 3 Month Treasury Bill - 12/1999 – 12/2025

Note: The S&P500 Total Return Index is made up of both large cap growth and large cap value stocks. This index return and volatility data is used for both large cap growth and large cap value asset classes in the RightCapital system as it is an appropriate benchmark for both. RightCapital uses the S&P500 total return index as the best proxy for any unclassified assets labeled as 'Other'

## 6 Return and volatility assumptions used in Monte Carlo simulations

Asset Class	Total Return	Volatility
Large Growth	11.93%	15.76%
Large Value	11.93%	15.76%
Mid Cap	10.48%	17.12%
Small Cap	10.41%	19.69%
International Equities	9.63%	16.55%
Emerging Markets	10.07%	21.63%

Asset Class	Total Return	Volatility
Real Estate	8.92%	17.24%
Government	3.82%	7.38%
Municipal	4.22%	4.65%
Corporate	4.06%	4.17%
High Yield	6.49%	8.89%
International Bonds	4.06%	4.17%

Asset Class	Total Return	Volatility
Cash	1.87%	0.54%
Other	11.93%	15.76%

**7 Tax and Inflation assumptions used in Monte Carlo simulations** Starting federal and state standard deductions, exemptions and the tax brackets used in projections are as of 2026. The following inflation assumptions are used in the projection: General inflation 2.5%; Education inflation 5%; Tax inflation 2.5%; Social Security inflation 2.5%; Health inflation: 5%

## 8 Assumption and calculation limitations of Monte Carlo Simulations

**8.1 Your resources and goals may be different from the estimates that you provided:** The report is intended to help you in making decisions on your financial future based, in part, on information that you have provided and reviewed including, but not limited to, your age, income, assets, liabilities, anticipated expenses and retirement age. Some of this information may change in unanticipated ways in the future and those changes may make this RightCapital projection less useful.

**8.2 Inherent limitations in RightCapital financial model results:** Investment outcomes in the real world are the results of a near infinite set of variables, few of which can be accurately anticipated. Any financial model, such as RightCapital, can only consider a small subset of the factors that may affect investment outcomes and the ability to accurately anticipate those few factors is limited. For these reasons, investors should understand that the calculations made in this report are hypothetical, do not reflect actual investment results, and are not guarantees of future results.

**8.3 Results may vary with each use and over time:** The results presented in this report are not predictions of actual results. Actual results may vary to a material degree due to external factors beyond the scope and control of this report. As investment returns, inflation, taxes, and other

economic conditions vary from the assumptions, your actual results will vary from those presented in RightCapital. Small changes in these inputs and assumptions may have a significant impact on the results.

**8.4 RightCapital considers investments in only a few Broad Investment Categories:** RightCapital utilizes U.S. Large Growth, U.S. Large Value, U.S. Mid Cap, U.S. Small Cap, Real Estate, International Equities, Emerging Markets Equity, U.S. Government, U.S. Corporate, U.S. High Yield, International Bonds and Cash. These broad investment categories are not specific securities, funds, or investment products. The assumed rates of return of these broad categories are based on the returns of indices. These indices do not include fees or operating expenses and are not available for investment. These indices are unmanaged and the returns are shown for illustrative purpose. It is important to note that the broad categories that are used are not comprehensive and other investments that are not considered may have characteristics that are similar or superior to the categories that are used in RightCapital.

**8.4.1 Investment Risk:** Clients and prospective clients should be prepared to bear investment loss including loss of original principal. Clients should assess their tolerance for risk with their financial professional and update when a change in financial status occurs. Investments are subject to many risks depending on the asset class, including but not limited to: Large Growth, Large Value, Mid Cap, Small Cap, Real Estate: Either the stock market as a whole, or the value of an individual company, may go down resulting in a decrease in the value of client investments. Common stocks are susceptible to general stock market fluctuations and to volatile increases and decreases in value as market confidence in and perceptions of their issuers change. If you held common stock, or common stock equivalents, of any given issuer, you would generally be exposed to greater risk than if you held preferred stocks and debt obligations of the issuer. Small cap stocks may be subject to risks such as but not limited to volatility, lack of available information and liquidity due to low trading volume. International Equities, Emerging Markets: Foreign investments may carry risks associated with investing outside the United States, such as currency fluctuation, economic or financial instability, lack of timely or reliable financial information or unfavorable political or legal developments. Those risks are increased for investments in emerging markets. Foreign securities can be more volatile than domestic (U.S.) securities. Government, Municipal, Corporate, High Yield, International Bonds: Investments in fixed income are subject to various risks including changes in interest rates, credit quality, inflation risk, market valuations, prepayments, corporate events, tax ramifications and other factors. Investing in securities involves risk of loss. Further, depending on the different types of investments there may be varying degrees of risk.

**8.5 Insurance, Annuities and other related calculations.** RightCapital may include Life insurance, annuity or other products in the calculation. The return or returns of any such life insurance product, annuity or other product, as may be included in the calculation, are hypothetical and shall not be used as proxy, replacement for nor construed as actual performance of the product or to predict or project investment results of those products. Product fees, expenses and detailed features may not be completely included and modeled in the calculation. This report should not be construed as an insurance policy application or pre-qualification.

**8.6 Fees and expenses:** The portfolio returns assume that the portfolio is rebalanced on an annual basis to reflect the target allocation. No portfolio rebalancing costs are deducted from the portfolio value. Fees and expenses are not included, and thus, are excluded, including, but not

limited to, fund fees, account fees, product fees and advisor fee. Inclusion of those fees results in lower returns, which would affect the probability of achieving any particular outcome.

- 8.7 Taxes:** RightCapital includes limited accounting for taxes. RightCapital calculates taxes based on your input. RightCapital estimates federal, state and local taxes based on current laws with simplified deduction, exemption, and tax bracket parameters of the current year. In the projection, tax parameters are adjusted by an inflation assumption provided by you or your financial professional. Future tax laws may be significantly different than current tax laws and may result in higher or lower taxes due than what are reflected within this report. Roth IRA distributions are tax free if made 5 years after the initial contribution to the plan and you are over 59 1/2. Before investing in a 529 plan, consider whether your state offers a 529 plan that provides residents with favorable state tax benefits. RightCapital includes limited accounting for Federal and State Estate Tax with simplified deduction, exemption, and tax bracket parameters of the current year.
- 8.8 Current Dollars and Future Dollars:** The results of RightCapital calculations are in future dollars. To help you compare dollar amounts in different years, results can also be expressed in current dollars by discounting the future dollars by the inflation rate you or your financial professional provides.
- 8.9 Current allocation and target allocation:** Current allocation is the allocation based on the current portfolio holdings entered in the system as well as asset classification data from Morningstar. The target allocation is the allocation recommended by your financial professional.
- 8.10 Current plan and proposed plan:** Current plan is the plan based on the information you and your financial professional input in the profile section. Proposed plan is the plan recommended by your financial professional, with the plan details as shown in the retirement analysis section.
- 9 Liquidation of holdings:** this report may include liquidation of holdings, recommended by your financial professional. The transaction cost of liquidation is not included in the analysis. The liquidation will also result in the loss of future earnings.