

ActuLife

REPORT PREPARED FOR

Alex Sample & Amanda Sample

by Keith A. Hurst
ActuLife

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Important Information

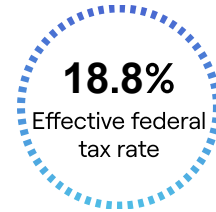
This report is intended to provide you with an analysis of your financial plan. It is based on the data and assumptions provided by you and your financial professional including but not limited to asset expected returns, volatility, and inflation assumptions. Detailed information regarding assumptions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

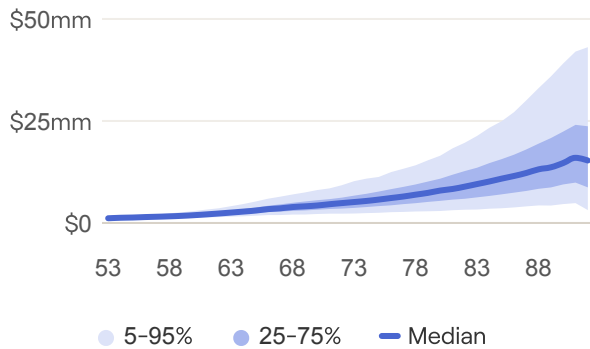
Probability of success of Proposed plan



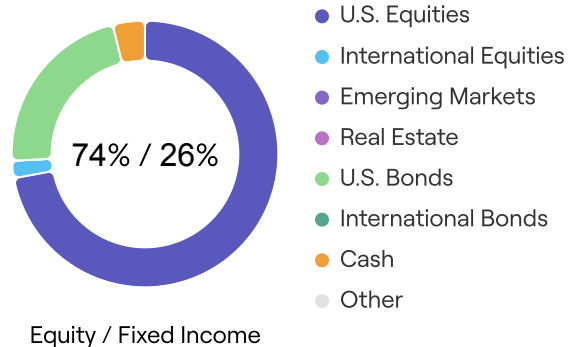
Balance Sheet

Bank	\$10,000
Invested assets	\$932,993
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
Net worth	\$1,357,993

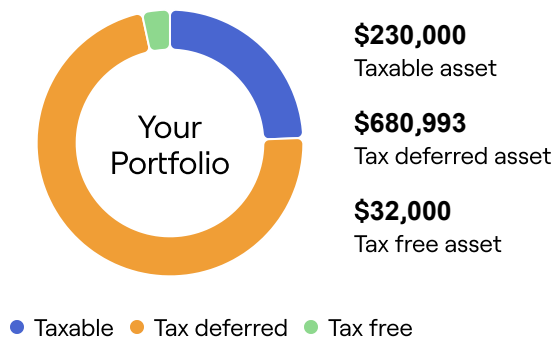
Asset simulation results of Proposed plan



Current allocation



Tax allocation summary

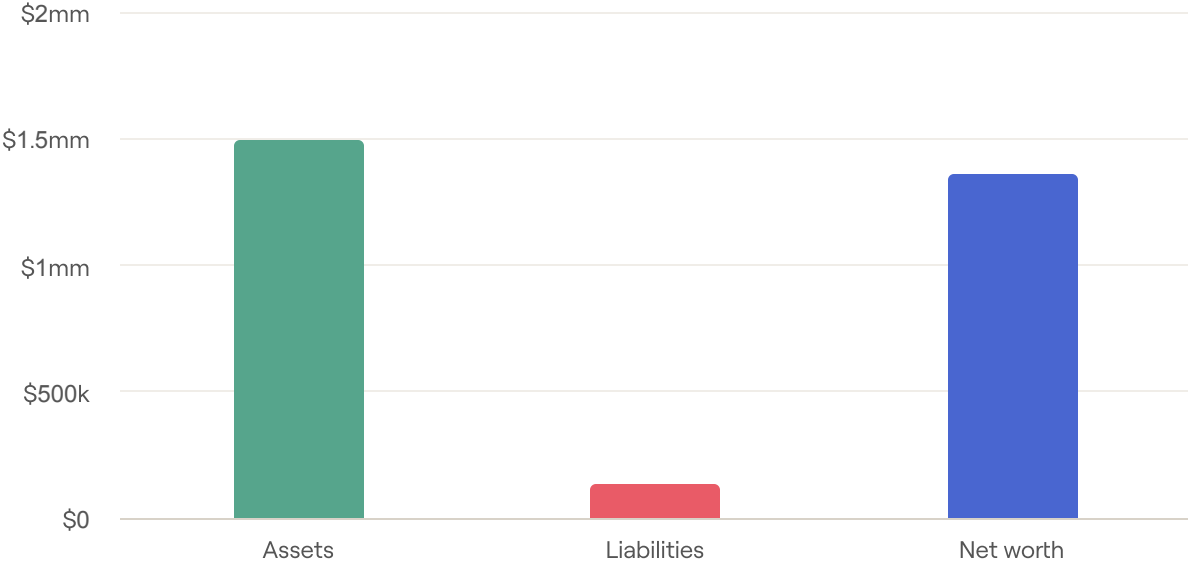


Notes

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 \$1,357,993 as of 4/1/26



Assets	
Bank	\$10,000
Invested assets	\$932,993
Real estate assets	\$550,000
Life insurance cash value	\$0
Business assets	\$0
Other assets	\$0
Total assets	\$1,492,993

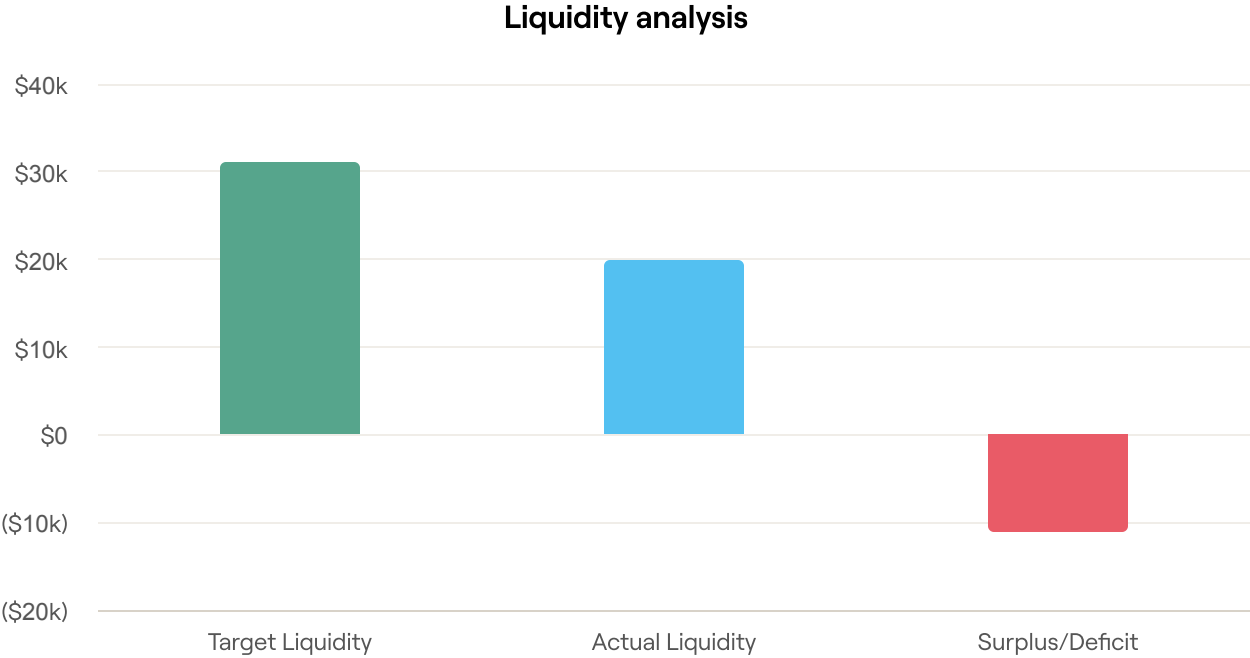
Liabilities	
Credit cards	\$10,000
Mortgages and equities	\$125,000
Student loans	\$0
Other debts	\$0
Total liabilities	\$135,000
Net Worth	\$1,357,993

Balance Sheet Details

Description	Alex	Amanda	Joint	Total
Assets				
<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	\$157,645			\$157,645
Amanda's 401(k)		\$155,000		\$155,000
Amanda's IRA		\$208,347		\$208,347
Kelly's 529		\$32,000		\$32,000
Total Invested Assets	\$317,645	\$395,347	\$220,000	\$932,992
<i>Real Estate Assets</i>				
Primary Home			\$550,000	\$550,000
Total Real Estate Assets	\$0	\$0	\$550,000	\$550,000
Total Assets	\$317,645	\$395,347	\$780,000	\$1,492,992
Liabilities				
Pre-retiree's Card	\$10,000			\$10,000
Joint Mortgage			\$125,000	\$125,000
Total Liabilities	\$10,000	\$0	\$125,000	\$135,000
Net Worth				
Total Net Worth	\$307,645	\$395,347	\$655,000	\$1,357,992

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.



Covered expenses

Current monthly expenses	\$10,375
Proposed expense buffer	\$0
Total covered expenses	\$10,375

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		
Total monthly expenses	\$10,375	Total current liquidity	\$20,000

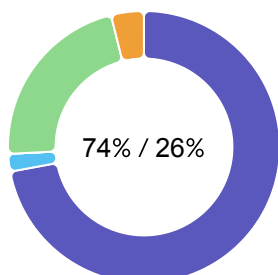
Tasks

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



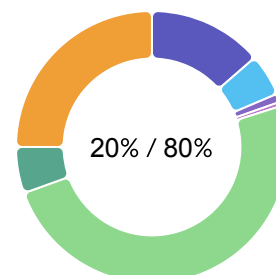
Equity / Fixed Income

Annual return: 9.6%
Standard deviation: 12.4%

72.1%	● 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%
3.9%	● Cash	25%
0%	● Other	0%

Target allocation

Preservation



Equity / Fixed Income

Annual return: 5%
Standard deviation: 4.9%

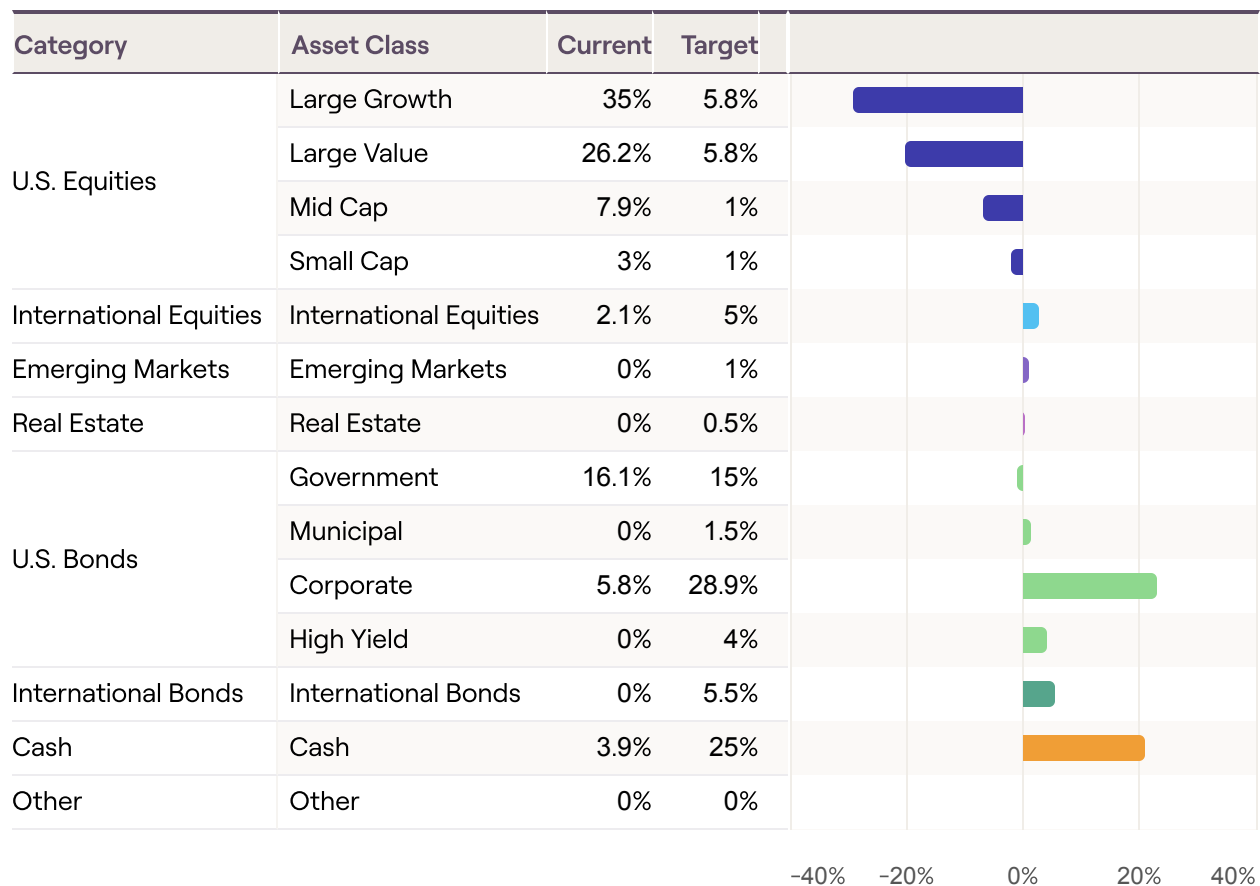
To balance back to your target portfolio:

U.S. Equities	Sell	\$551,651	U.S. Bonds	Buy	\$259,323
International Equities	Buy	\$27,347	International Bonds	Buy	\$51,865
Emerging Markets	Buy	\$9,430	Cash	Buy	\$198,971
Real Estate	Buy	\$4,715	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.

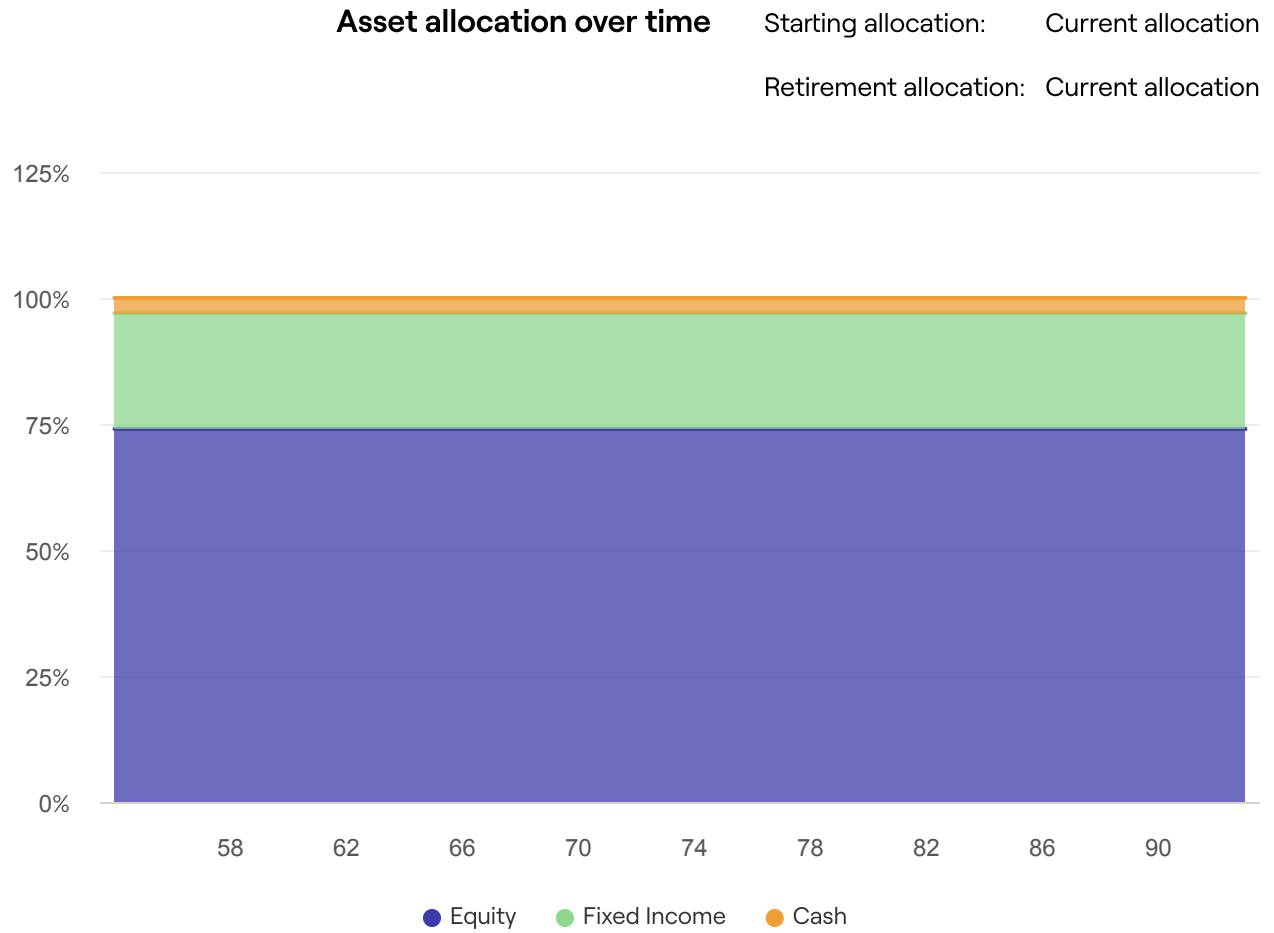
Asset Allocation Details



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

Allocation Path

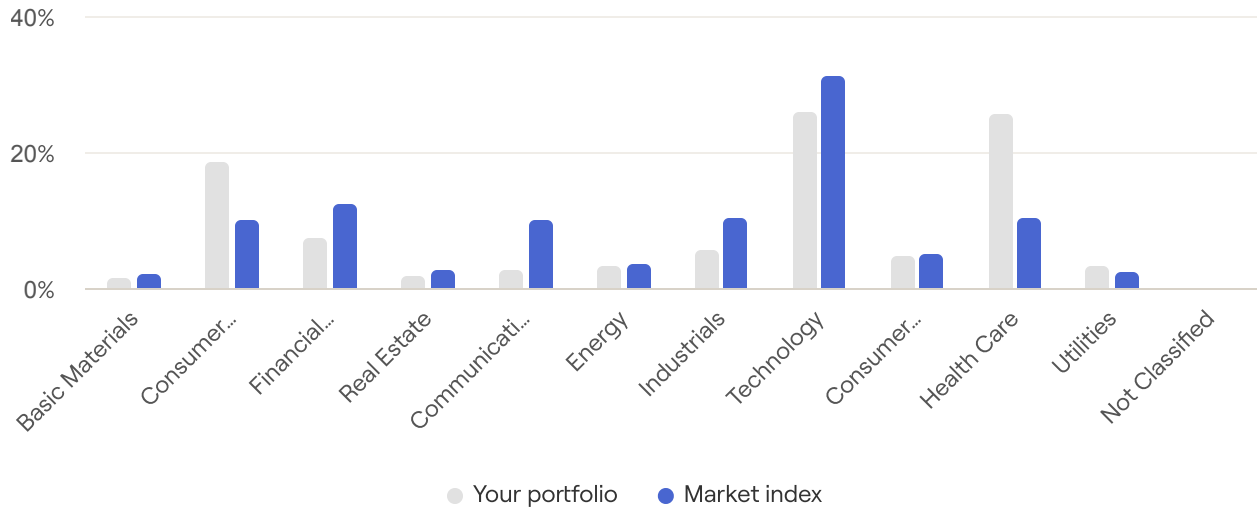
The allocation path chart can illustrate how your portfolio's asset allocation may change over time.



Equity Sector and Style

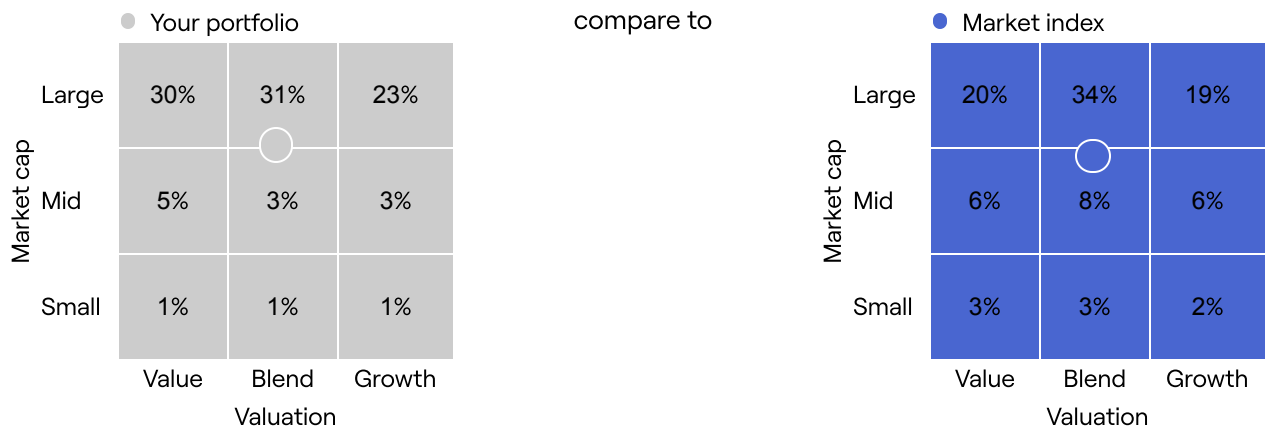
Equity investments can be categorized by sector. They are also each assigned a style based on their market cap and valuation. It is important to construct a well-diversified equity portfolio that balances risk with return, while meeting your specific financial goals. Sector and Style data is provided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

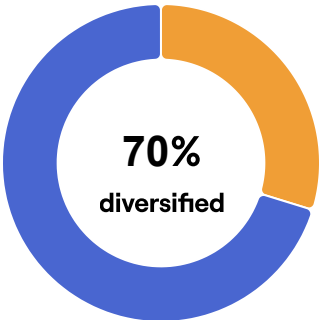
* Broad market index refers to the Vanguard Total Stock Market Index.

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	\$124,907	13.25%
TSLA	\$78,068	8.28%
MSFT	\$77,736	8.24%

Your concentration threshold is 5% of the total portfolio.

To remove concentrated position

- Consider liquidating **\$77,757** of AMGN from Pre-retiree’s IRA and Amanda’s IRA account.
- Consider liquidating **\$30,918** of TSLA from Pre-retiree’s IRA account.
- Consider liquidating **\$30,586** of MSFT from Amanda’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

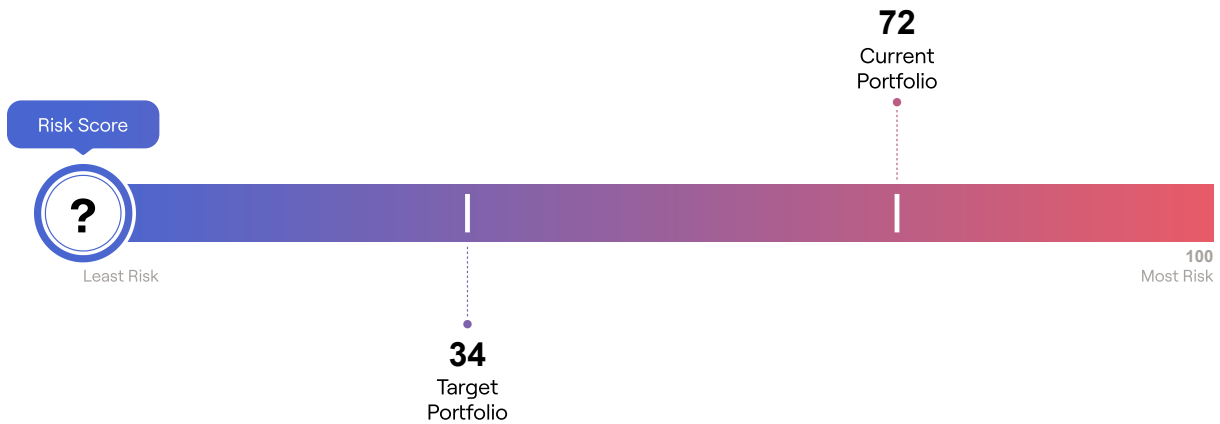
\$680,993
Tax deferred asset

\$32,000
Tax free asset

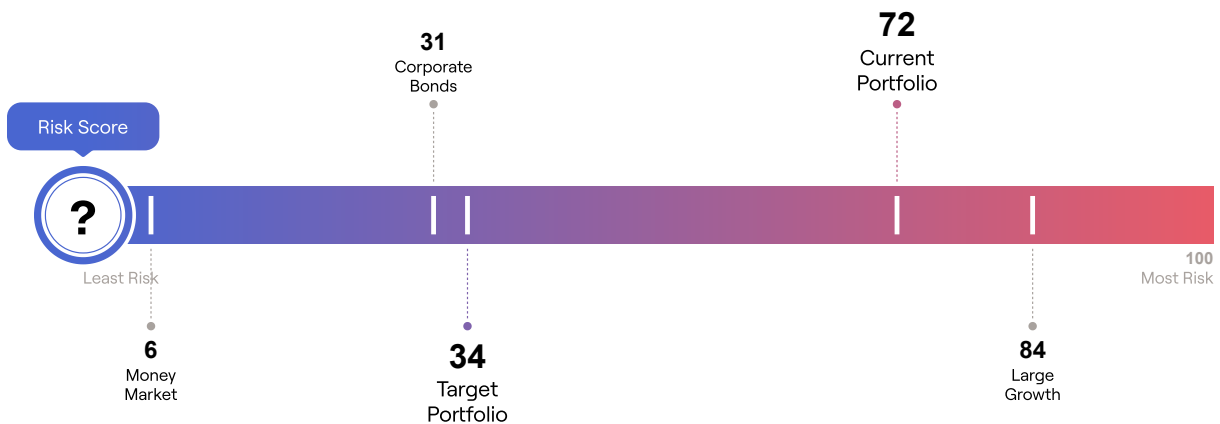
- Taxable ● Tax deferred
- Tax free

Risk Tolerance Summary

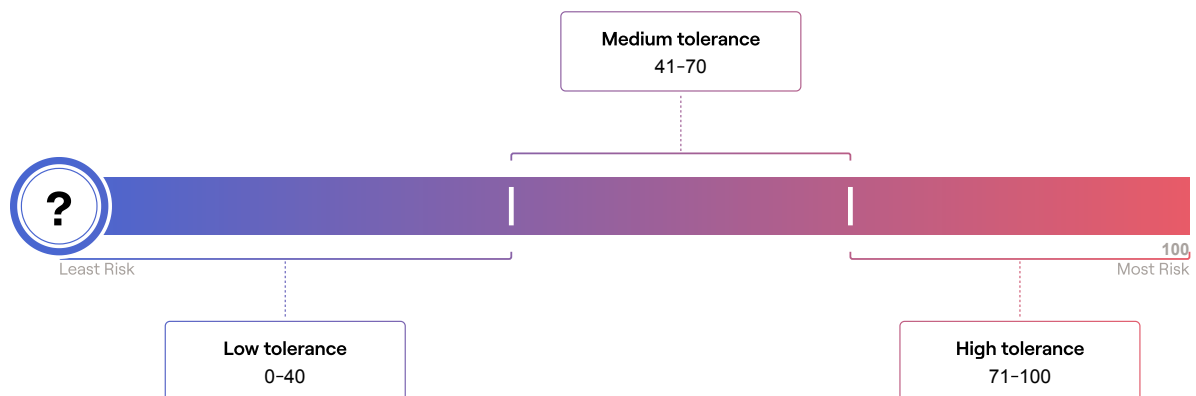
Risk summary



Risk comparison



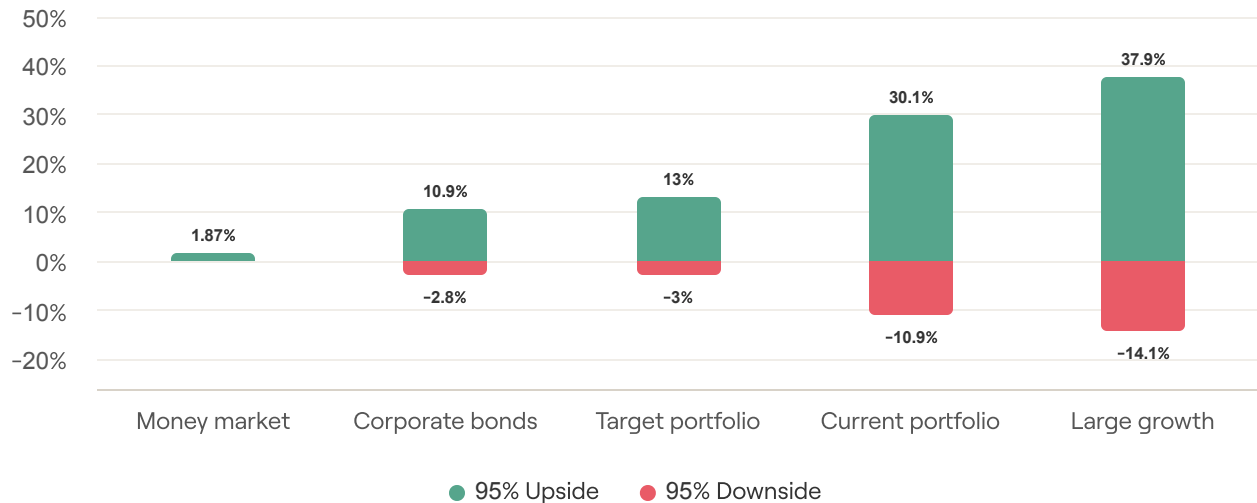
Household risk classification



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

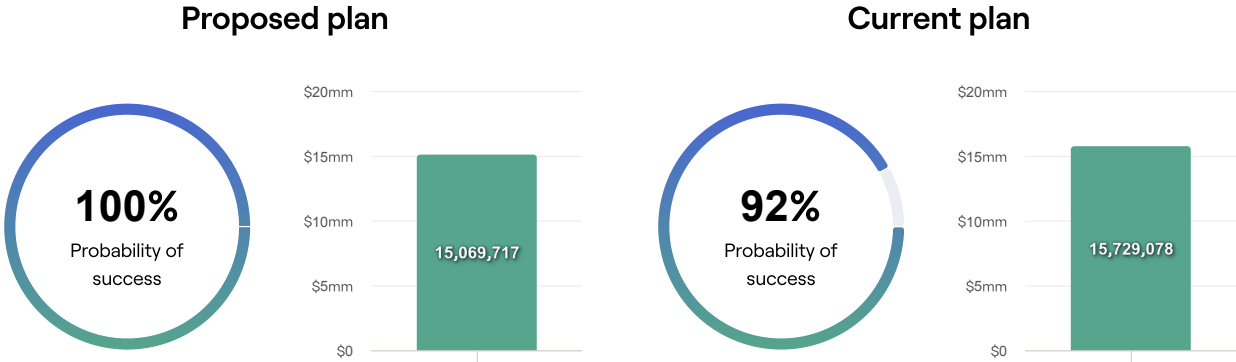
Potential annual range of returns



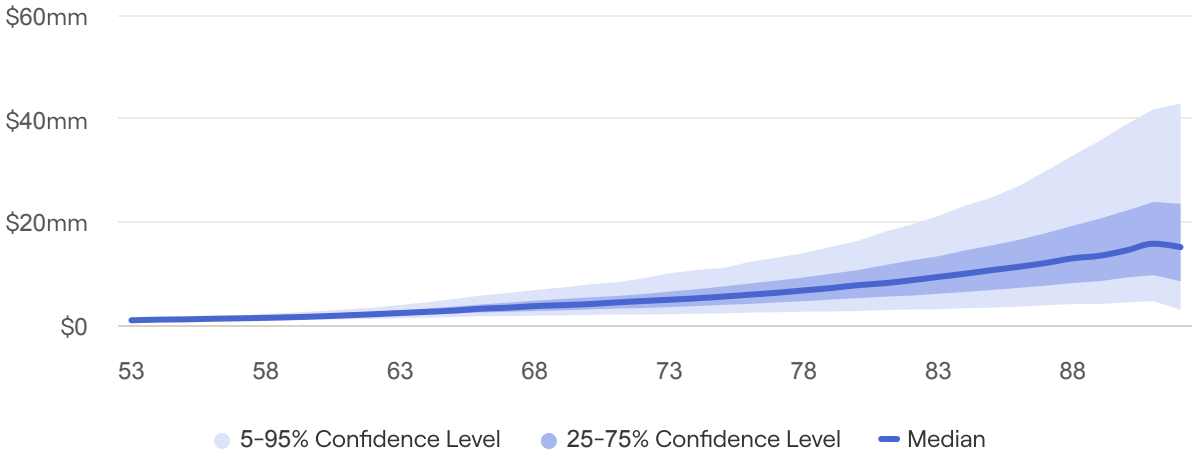
In 95% of hypothetical scenarios, annual returns are expected to be higher than the downside value. In 95% of hypothetical scenarios, annual returns are expected to be lower than the upside value. There is a 10% probability that returns will fall outside of the range. The potential annual range of returns 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
Financial goals		
Alex's retirement age	67	65
Amanda's retirement age	67	65
Retirement Monthly Expense	\$7,000	\$8,000
Savings		
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
Expenses		
Pre-retirement Living Expenses	\$7,000	\$7,000
Strategies		
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

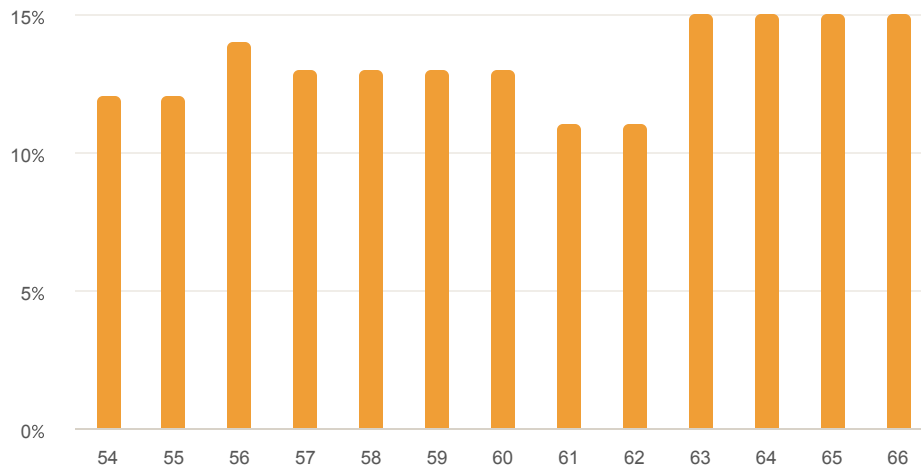


Total savings of
\$465,445
 Average savings rate of
13.0%
 with total income of
 \$3,515,913

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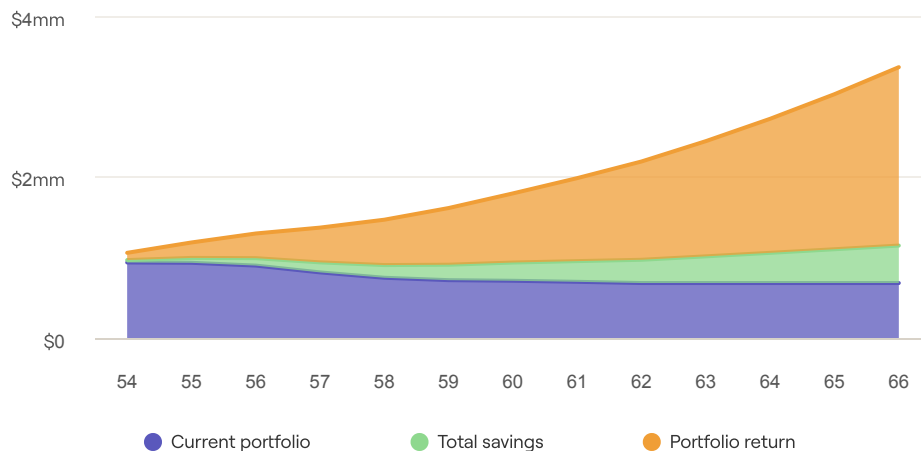
Saving Analysis – Proposed plan

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

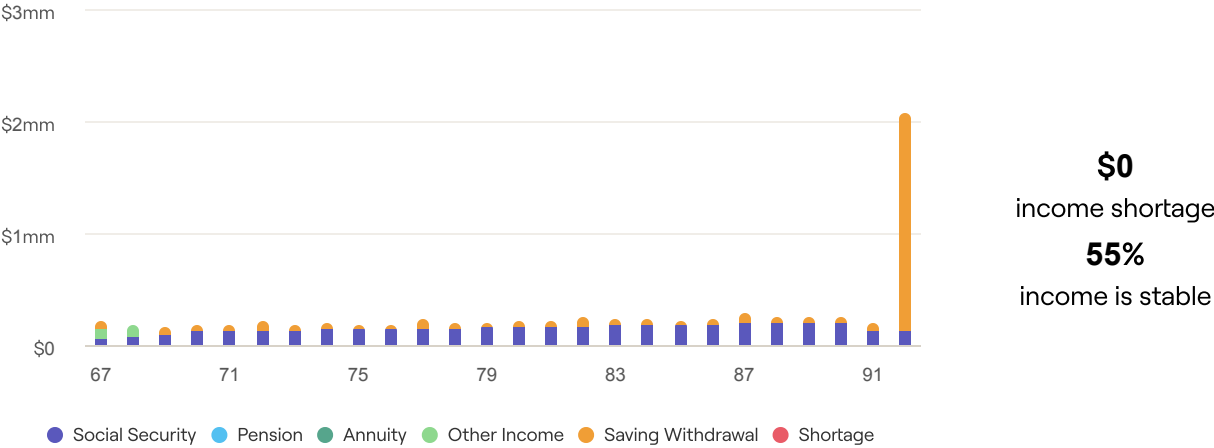


Total invested asset
\$3,364,461
 at retirement
\$465,445 total savings
\$2,216,191 portfolio return

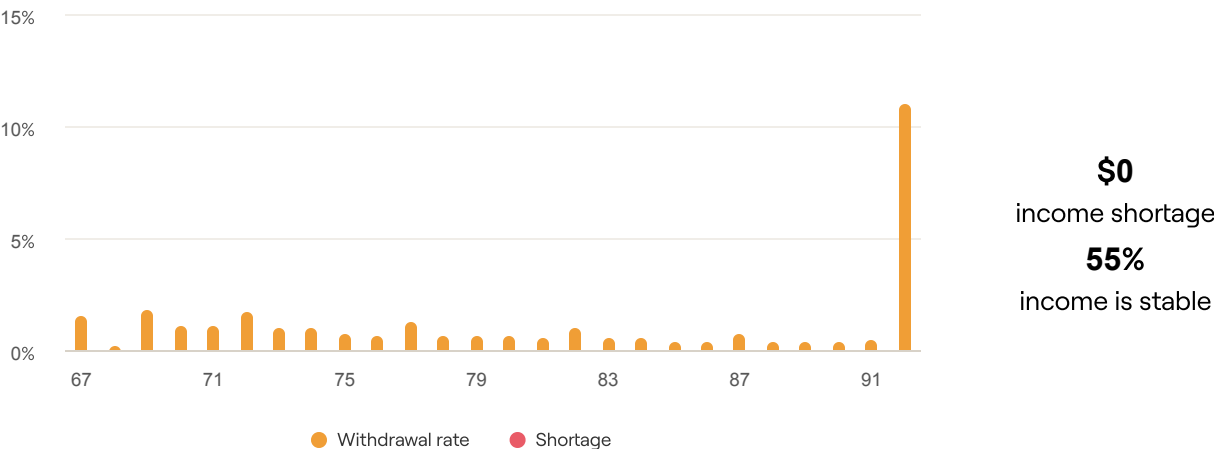
IMPORTANT: The projections or other information generated by RightCapital regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results are based on return and volatility assumptions from 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



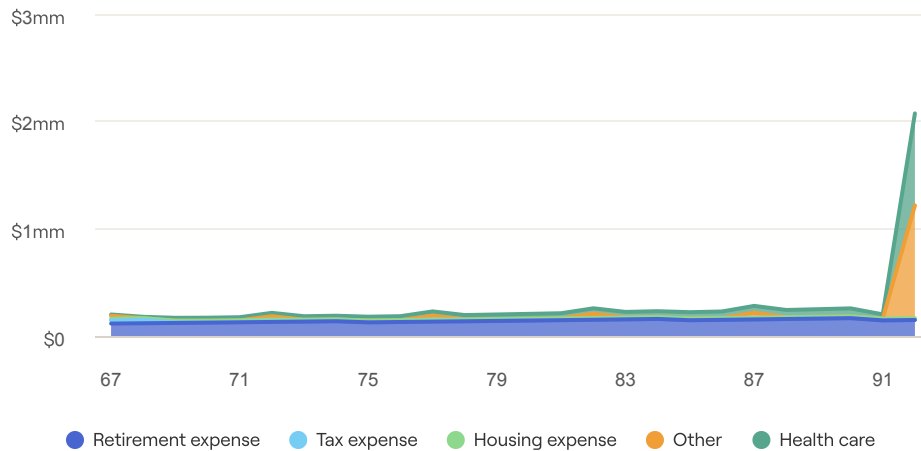
Withdrawal rate of Proposed plan



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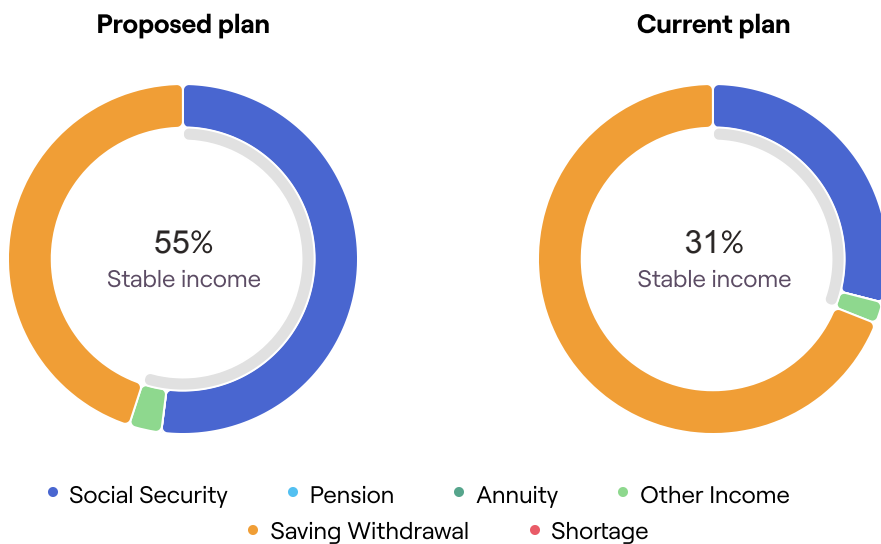
Retirement Analysis Details – Proposed plan

Retirement spending of Proposed plan



\$7,359,261
Total retirement spending

Income comparison

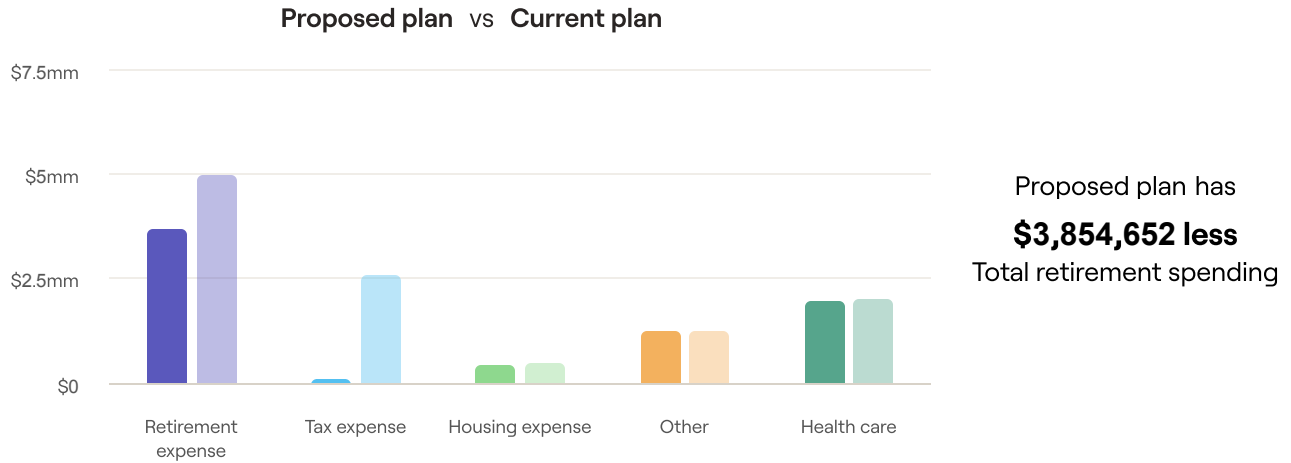


Proposed plan has
\$0 more
income shortage
24% higher
income stability ratio

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Retirement Analysis Details – Proposed plan

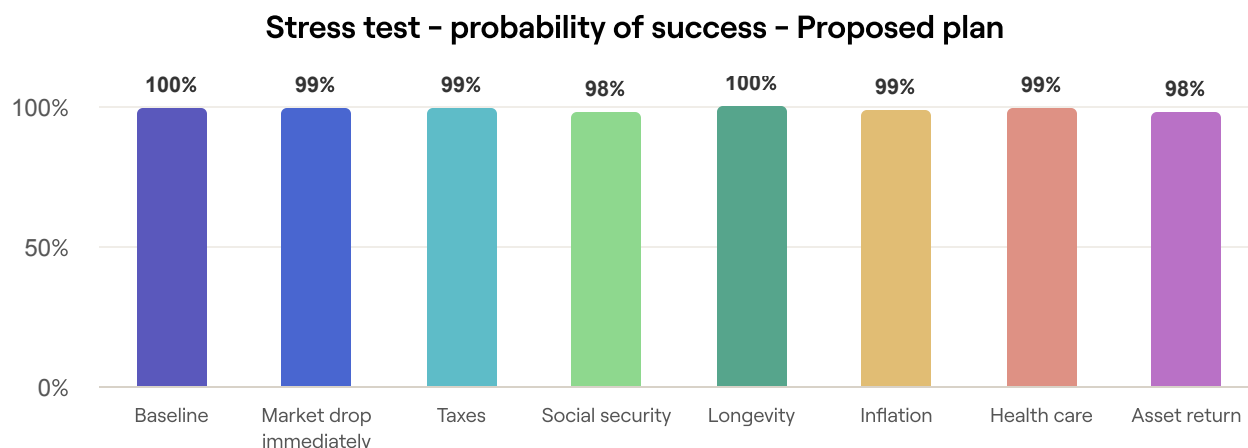
Total spending comparison



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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%		

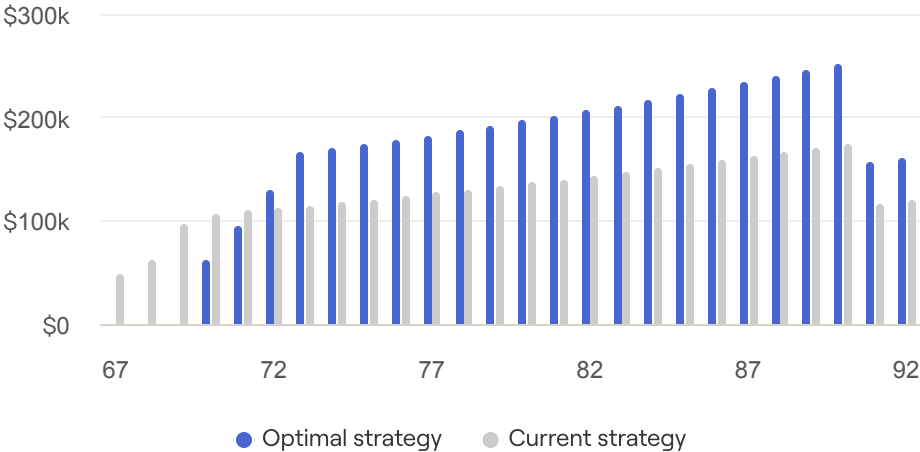
This section of the report displays the results of Monte Carlo simulations run on various stressed tests. The results are derived from 1000 simulations and the specified retirement cash flows. The probability of success represents the overall likelihood of success in various stress tests.

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Optimal Social Security Strategy

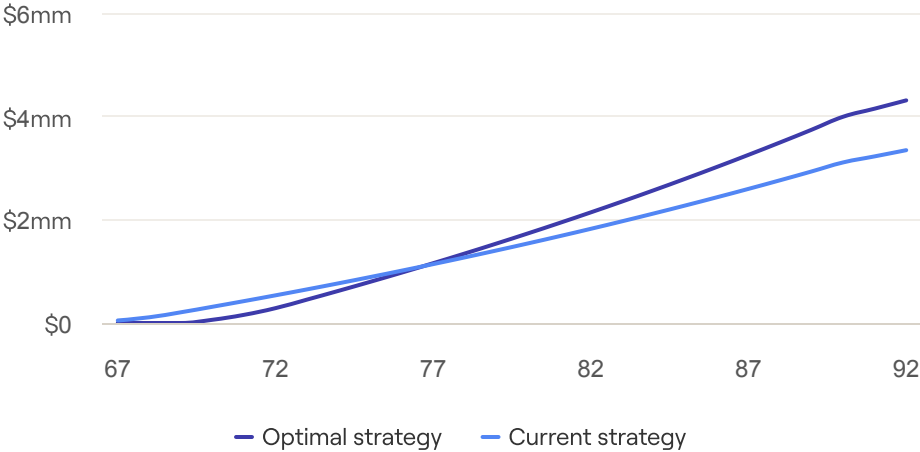
There are as many as 700 different Social Security filing strategies that can be tested in order to identify the optimal Social Security benefit for your specific retirement needs. Compare your optimal strategy to others to see the potential benefit of optimization.

Annual cash flow comparison



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

Cumulative cash flow comparison



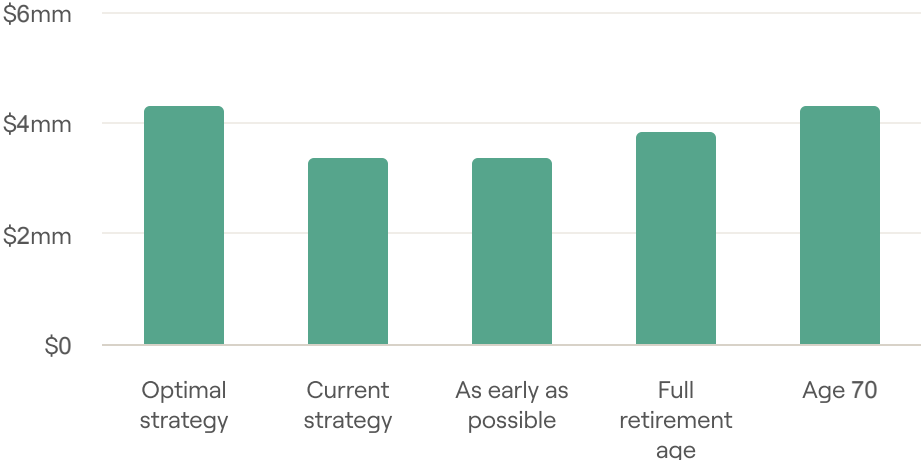
Age 77
break-even point
between the Optimal
Social Security filing
strategy and Current
strategy

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

Social Security at 65	I will have received retirement benefits by age 65
-----------------------	--

Group Plan Coverage at 65	I have group coverage from me/spouse. Plan covers more than 20 employees
---------------------------	--

Amanda Sample

Social Security at 65	I will have received retirement benefits by age 65
-----------------------	--

Group Plan Coverage at 65	I have group coverage from me/spouse. Plan covers more than 20 employees
---------------------------	--

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

To enroll in MediGap, Medicare Advantage and Medicare Part D, you need to compare plans from private insurance companies. Start at www.medicare.gov

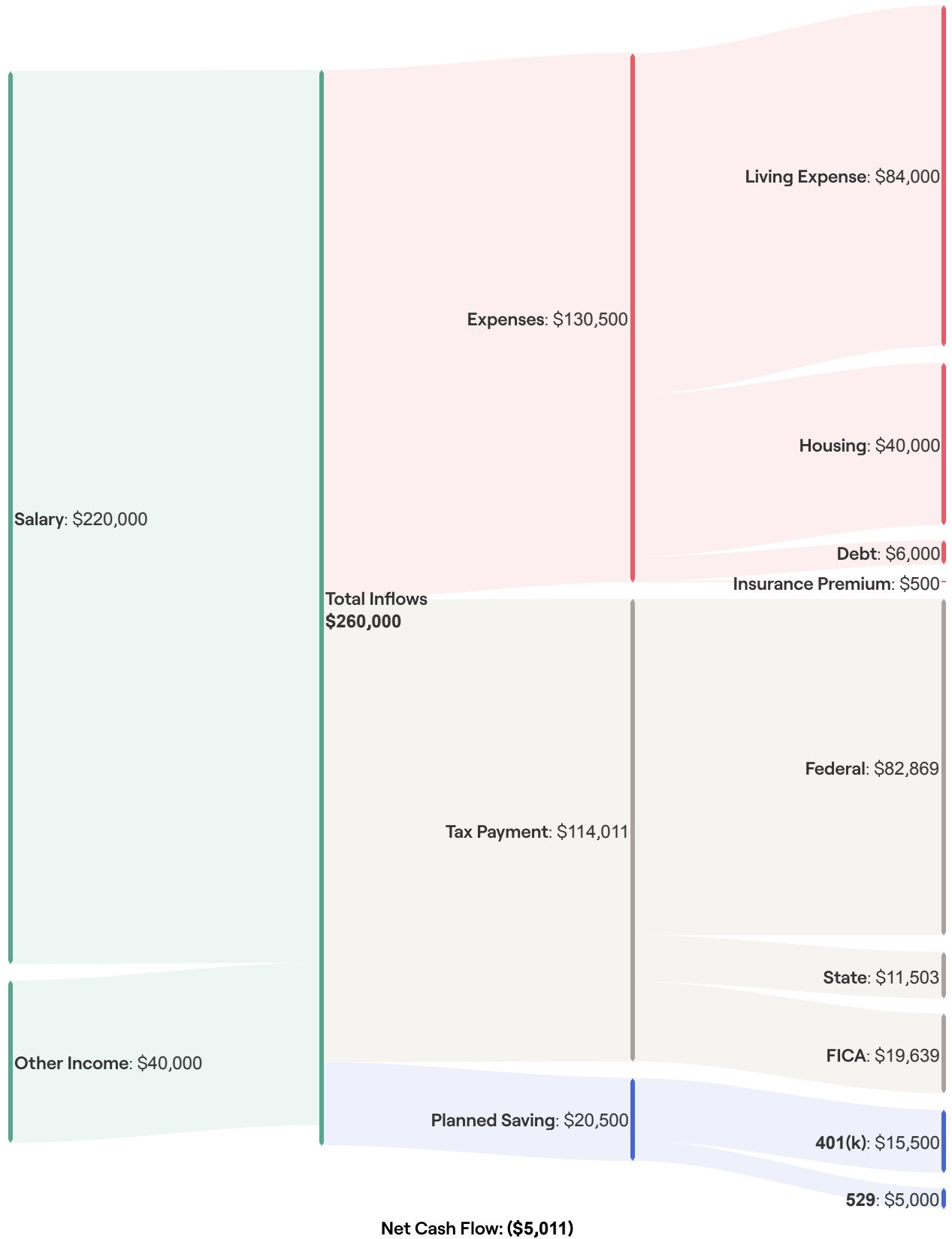
Medicare Tips

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		
Income Inflows \$260,000	Planned Distribution \$0	Other Inflows \$0
Salary \$220,000		
Other Income \$40,000		

Cash Flows – Proposed Plan

Maps

Cash flow year 2026 (54/52)

Total Outflows \$265,011			
Expenses \$130,500	Goals \$0	Tax Payment \$114,011	Planned Saving \$20,500
Living Expense \$84,000		Federal \$82,869	401(k) \$15,500
Housing \$40,000		State \$11,503	529 \$5,000
Debt \$6,000		FICA \$19,639	
Insurance Premium \$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	117,371	20,965	270,417	0	(3,817)
2028	56/54	233,398	0	0	233,398	128,793	0	117,722	21,444	267,958	0	(34,560)
2029	57/55	240,400	51,028	0	291,428	131,019	51,028	121,068	21,937	325,053	0	(33,625)
2030	58/56	247,612	24,784	0	272,396	133,301	53,580	104,944	22,445	314,270	0	(41,874)
2031	59/57	255,040	5,577	0	260,617	132,043	56,258	73,486	22,969	284,757	0	(24,140)
2032	60/58	262,692	5,577	0	268,268	114,037	59,071	73,700	23,508	270,316	0	(2,048)
2033	61/59	270,572	5,577	0	276,149	116,494	71,171	76,896	19,063	283,624	0	(7,475)
2034	62/60	278,689	0	0	278,689	119,012	74,730	80,389	19,635	293,765	0	(15,076)
2035	63/61	287,050	0	0	287,050	121,592	0	81,407	20,224	223,223	53,827	10,000
2036	64/62	295,662	0	0	295,662	124,236	0	84,414	20,831	229,481	56,181	10,000
2037	65/63	304,531	0	0	304,531	126,947	0	87,052	21,456	235,454	59,077	10,000
2038	66/64	313,667	0	0	313,667	129,724	0	90,334	22,099	242,158	61,510	10,000
2039	67/65	149,309	0	0	149,309	144,134	27,570	28,789	5,140	205,633	0	(56,325)
2040	68/66	177,393	0	0	177,393	147,654	0	31,101	5,294	184,049	0	(6,656)
2041	69/67	97,107	0	0	97,107	164,577	0	4,821	0	169,398	0	(72,291)
2042	70/68	123,940	0	0	123,940	168,971	0	1,649	0	170,620	0	(46,681)
2043	71/69	127,038	0	0	127,038	173,509	0	1,544	0	175,053	0	(48,015)
2044	72/70	130,214	0	0	130,214	178,194	31,193	6,264	0	215,651	0	(85,436)
2045	73/71	133,470	0	0	133,470	183,033	0	1,004	0	184,037	0	(50,567)
2046	74/72	136,806	0	0	136,806	188,030	0	830	0	188,861	0	(52,055)
2047	75/73	140,226	0	0	140,226	179,429	0	247	0	179,676	0	(39,450)
2048	76/74	143,732	0	0	143,732	184,419	0	233	0	184,652	0	(40,919)
2049	77/75	147,325	0	0	147,325	189,577	35,292	4,158	0	229,028	0	(81,702)
2050	78/76	151,009	0	0	151,009	194,912	0	157	0	195,068	0	(44,059)
2051	79/77	154,784	0	0	154,784	200,428	0	129	0	200,557	0	(45,772)
2052	80/78	158,654	0	0	158,654	206,133	0	93	0	206,226	0	(47,572)
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	117,371
2028	56/54	89,297	10,571	17,855	117,723
2029	57/55	91,659	11,013	18,391	121,062
2030	58/56	74,387	11,621	18,942	104,950
2031	59/57	42,291	11,638	19,556	73,486
2032	60/58	41,959	11,529	20,210	73,698
2033	61/59	43,915	12,094	20,884	76,893
2034	62/60	46,088	12,727	21,578	80,392
2035	63/61	46,346	12,769	22,293	81,407
2036	64/62	48,119	13,266	23,029	84,414
2037	65/63	49,478	13,786	23,787	87,052
2038	66/64	51,434	14,331	24,569	90,334
2039	67/65	13,722	7,203	7,864	28,789
2040	68/66	15,764	7,238	8,100	31,102
2041	69/67	1,468	3,353	0	4,821
2042	70/68	1,167	481	0	1,648
2043	71/69	1,078	468	0	1,546
2044	72/70	2,340	3,924	0	6,264
2045	73/71	604	397	0	1,001
2046	74/72	457	377	0	833
2047	75/73	0	245	0	245
2048	76/74	0	233	0	233
2049	77/75	965	3,194	0	4,159
2050	78/76	0	155	0	155
2051	79/77	0	129	0	129
2052	80/78	0	93	0	93
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	246,239	811,882	0	550,000	0	0	0	0	105,648	5,098	1,497,376
2027	55/53	265,599	921,160	0	555,500	0	0	0	0	85,507	0	1,656,751
2028	56/54	256,355	1,041,862	0	561,055	0	0	0	0	64,546	0	1,794,726
2029	57/55	247,274	1,124,100	0	566,666	0	0	0	0	42,731	0	1,895,309
2030	58/56	229,075	1,240,511	0	572,332	0	0	0	0	20,027	0	2,021,891
2031	59/57	226,867	1,387,782	0	578,056	0	0	0	0	0	0	2,192,704
2032	60/58	246,539	1,550,023	0	583,836	0	0	0	0	0	0	2,380,398
2033	61/59	262,668	1,723,692	0	589,674	0	0	0	0	0	0	2,576,034
2034	62/60	272,740	1,920,390	0	595,571	0	0	0	0	0	0	2,788,701
2035	63/61	308,852	2,136,870	0	601,527	0	0	0	0	0	0	3,047,249
2036	64/62	348,422	2,375,055	0	607,542	0	0	0	0	0	0	3,331,019
2037	65/63	391,781	2,637,051	0	613,618	0	0	0	0	0	0	3,642,450
2038	66/64	439,290	2,925,170	0	619,754	0	0	0	0	0	0	3,984,214
2039	67/65	415,314	3,150,852	0	639,736	0	0	0	0	0	0	4,205,902
2040	68/66	439,241	3,393,461	0	646,134	0	0	0	0	0	0	4,478,835
2041	69/67	399,294	3,643,347	0	652,595	0	0	0	0	0	0	4,695,236
2042	70/68	382,016	3,911,634	0	659,121	0	0	0	0	0	0	4,952,771
2043	71/69	362,132	4,199,677	0	665,712	0	0	0	0	0	0	5,227,522
2044	72/70	303,362	4,508,931	0	687,966	0	0	0	0	0	0	5,500,259
2045	73/71	275,135	4,840,957	0	694,846	0	0	0	0	0	0	5,810,937
2046	74/72	243,340	5,197,433	0	701,794	0	0	0	0	0	0	6,142,567
2047	75/73	221,810	5,580,159	0	708,812	0	0	0	0	0	0	6,510,781
2048	76/74	197,224	5,991,068	0	715,900	0	0	0	0	0	0	6,904,192
2049	77/75	130,044	6,432,235	0	740,705	0	0	0	0	0	0	7,302,985
2050	78/76	95,561	6,905,889	0	748,112	0	0	0	0	0	0	7,749,563
2051	79/77	56,826	7,414,421	0	755,593	0	0	0	0	0	0	8,226,841
2052	80/78	13,439	7,960,401	0	763,149	0	0	0	0	0	0	8,736,989
2053	81/79	0	8,511,597	0	770,781	0	0	0	0	0	0	9,282,378
2054	82/80	0	9,046,984	0	798,454	0	0	0	0	0	0	9,845,438
2055	83/81	0	9,659,575	0	806,438	0	0	0	0	0	0	10,466,014
2056	84/82	0	10,315,010	0	814,503	0	0	0	0	0	0	11,129,513
2057	85/83	0	11,032,221	0	822,648	0	0	0	0	0	0	11,854,869
2058	86/84	0	11,800,126	0	830,874	0	0	0	0	0	0	12,631,000
2059	87/85	0	12,577,156	0	861,771	0	0	0	0	0	0	13,438,928
2060	88/86	0	13,454,205	0	870,389	0	0	0	0	0	0	14,324,594

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	14,393,321	0	879,093	0	0	0	0	0	0	15,272,414
2062	90/88	0	15,398,929	0	887,884	0	0	0	0	0	0	16,286,813
2063	- /89	0	16,457,657	0	896,763	0	0	0	0	0	0	17,354,420
2064	- /90	0	15,725,030	0	931,287	0	0	0	0	0	0	16,656,317

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	942,993	20,500	9,500	0	(5,011)	90,140	1,058,121
2027	55/53	1,058,121	20,965	9,785	0	(3,817)	101,704	1,186,759
2028	56/54	1,186,759	21,444	10,079	0	(34,560)	114,496	1,298,217
2029	57/55	1,298,217	21,937	10,381	(51,028)	(33,625)	125,491	1,371,374
2030	58/56	1,371,374	22,445	10,692	(24,784)	(41,874)	131,732	1,469,586
2031	59/57	1,469,586	22,969	11,013	(5,577)	(24,140)	140,798	1,614,649
2032	60/58	1,614,649	23,508	11,343	(5,577)	(2,048)	154,687	1,796,562
2033	61/59	1,796,562	19,063	11,684	(5,577)	(7,475)	172,103	1,986,360
2034	62/60	1,986,360	19,635	12,034	0	(15,076)	190,177	2,193,130
2035	63/61	2,193,130	20,224	12,395	0	10,000	209,973	2,445,722
2036	64/62	2,445,722	20,831	12,767	0	10,000	234,157	2,723,477
2037	65/63	2,723,477	21,456	13,150	0	10,000	260,749	3,028,832
2038	66/64	3,028,832	22,099	13,545	0	10,000	289,984	3,364,460
2039	67/65	3,364,460	5,140	5,140	0	(56,325)	247,750	3,566,166
2040	68/66	3,566,166	5,294	5,294	0	(6,656)	262,604	3,832,702
2041	69/67	3,832,702	0	0	0	(72,291)	282,231	4,042,641
2042	70/68	4,042,641	0	0	0	(46,681)	297,690	4,293,650
2043	71/69	4,293,650	0	0	0	(48,015)	316,174	4,561,809
2044	72/70	4,561,809	0	0	0	(85,436)	335,920	4,812,293
2045	73/71	4,812,293	0	0	0	(50,567)	354,365	5,116,092
2046	74/72	5,116,092	0	0	0	(52,055)	376,736	5,440,773
2047	75/73	5,440,773	0	0	0	(39,450)	400,645	5,801,969
2048	76/74	5,801,969	0	0	0	(40,919)	427,242	6,188,292
2049	77/75	6,188,292	0	0	0	(81,702)	455,690	6,562,280
2050	78/76	6,562,280	0	0	0	(44,059)	483,230	7,001,450
2051	79/77	7,001,450	0	0	0	(45,772)	515,569	7,471,247
2052	80/78	7,471,247	0	0	0	(47,572)	550,164	7,973,840
2053	81/79	7,973,840	0	0	0	(49,416)	587,174	8,511,597
2054	82/80	8,511,597	0	0	0	(91,386)	626,773	9,046,984
2055	83/81	9,046,984	0	0	0	(53,606)	666,197	9,659,575
2056	84/82	9,659,575	0	0	0	(55,872)	711,307	10,315,010
2057	85/83	10,315,010	0	0	0	(42,361)	759,572	11,032,221
2058	86/84	11,032,221	0	0	0	(44,480)	812,385	11,800,126
2059	87/85	11,800,126	0	0	0	(91,902)	868,932	12,577,156
2060	88/86	12,577,156	0	0	0	(49,102)	926,150	13,454,205
2061	89/87	13,454,205	0	0	0	(51,618)	990,734	14,393,321
2062	90/88	14,393,321	0	0	0	(54,281)	1,059,888	15,398,929

Year	Age	Beginning Balance	Planned Saving	Employer Match & Other	Planned Distribution	Net Cash Flows	Portfolio Return	Ending Balance
2063	- /89	15,398,929	0	0	0	(75,210)	1,133,939	16,457,657
2064	- /90	16,457,657	0	0	0	(1,944,528)	1,211,901	15,725,030

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	246,239	279,783	303,120	188,289	40,690	1,058,121
2027	55/53	265,599	235,882	235,755	399,140	50,383	1,186,759
2028	56/54	256,355	160,999	145,937	673,733	61,193	1,298,217
2029	57/55	247,274	68,541	53,798	979,538	22,222	1,371,373
2030	58/56	229,075	0	0	1,235,511	5,000	1,469,586
2031	59/57	226,867	0	0	1,382,782	5,000	1,614,649
2032	60/58	246,539	0	0	1,545,023	5,000	1,796,562
2033	61/59	262,668	0	0	1,723,692	0	1,986,360
2034	62/60	272,740	0	0	1,920,390	0	2,193,130
2035	63/61	308,852	0	0	2,136,870	0	2,445,722
2036	64/62	348,422	0	0	2,375,055	0	2,723,477
2037	65/63	391,781	0	0	2,637,051	0	3,028,832
2038	66/64	439,290	0	0	2,925,170	0	3,364,460
2039	67/65	415,314	0	0	3,150,852	0	3,566,166
2040	68/66	439,241	0	0	3,393,461	0	3,832,702
2041	69/67	399,294	0	0	3,643,347	0	4,042,641
2042	70/68	382,016	0	0	3,911,634	0	4,293,650
2043	71/69	362,132	0	0	4,199,677	0	4,561,809
2044	72/70	303,362	0	0	4,508,931	0	4,812,293
2045	73/71	275,135	0	0	4,840,957	0	5,116,092
2046	74/72	243,340	0	0	5,197,433	0	5,440,773
2047	75/73	221,810	0	0	5,580,159	0	5,801,969
2048	76/74	197,224	0	0	5,991,068	0	6,188,292
2049	77/75	130,044	0	0	6,432,235	0	6,562,279
2050	78/76	95,561	0	0	6,905,889	0	7,001,450
2051	79/77	56,826	0	0	7,414,421	0	7,471,247
2052	80/78	13,439	0	0	7,960,401	0	7,973,840
2053	81/79	0	0	0	8,511,597	0	8,511,597
2054	82/80	0	0	0	9,046,984	0	9,046,984
2055	83/81	0	0	0	9,659,575	0	9,659,575
2056	84/82	0	0	0	10,315,010	0	10,315,010
2057	85/83	0	0	0	11,032,221	0	11,032,221
2058	86/84	0	0	0	11,800,126	0	11,800,126
2059	87/85	0	0	0	12,577,156	0	12,577,156
2060	88/86	0	0	0	13,454,205	0	13,454,205
2061	89/87	0	0	0	14,393,321	0	14,393,321
2062	90/88	0	0	0	15,398,929	0	15,398,929

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	529	Total
2063	- /89	0	0	0	16,457,657	0	16,457,657
2064	- /90	0	0	0	15,725,030	0	15,725,030

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	188,289	5,000	218,289
2027	55/53	0	25,750	0	192,823	5,000	223,573
2028	56/54	0	26,522	0	236,379	5,000	267,901
2029	57/55	0	27,318	0	241,301	5,000	273,619
2030	58/56	0	28,138	0	162,190	5,000	195,328
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)	(90,375)	(97,914)	0	0	(193,300)
2027	55/53	(3,817)	(96,438)	(96,386)	0	0	(196,641)
2028	56/54	(34,560)	(123,989)	(112,390)	0	0	(270,939)
2029	57/55	(33,625)	(135,190)	(106,111)	0	(51,028)	(325,954)
2030	58/56	(41,874)	(103,241)	(58,949)	0	(24,784)	(228,848)
2031	59/57	(24,140)	(28,982)	0	0	(5,577)	(58,699)
2032	60/58	(2,048)	(29,851)	0	0	(5,577)	(37,476)
2033	61/59	(7,475)	(30,747)	0	0	(5,577)	(43,799)
2034	62/60	(15,076)	(31,669)	0	0	0	(46,745)
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	(56,325)	(10,280)	0	0	0	(66,605)
2040	68/66	(6,656)	(10,588)	0	0	0	(17,244)
2041	69/67	(72,291)	0	0	0	0	(72,291)
2042	70/68	(46,681)	0	0	0	0	(46,681)
2043	71/69	(48,015)	0	0	0	0	(48,015)
2044	72/70	(85,436)	0	0	0	0	(85,436)
2045	73/71	(50,567)	0	0	0	0	(50,567)
2046	74/72	(52,055)	0	0	0	0	(52,055)
2047	75/73	(39,450)	0	0	0	0	(39,450)
2048	76/74	(40,919)	0	0	0	0	(40,919)
2049	77/75	(81,702)	0	0	0	0	(81,702)
2050	78/76	(44,059)	0	0	0	0	(44,059)
2051	79/77	(45,772)	0	0	0	0	(45,772)
2052	80/78	(47,572)	0	0	0	0	(47,572)
2053	81/79	(14,428)	0	0	(34,987)	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

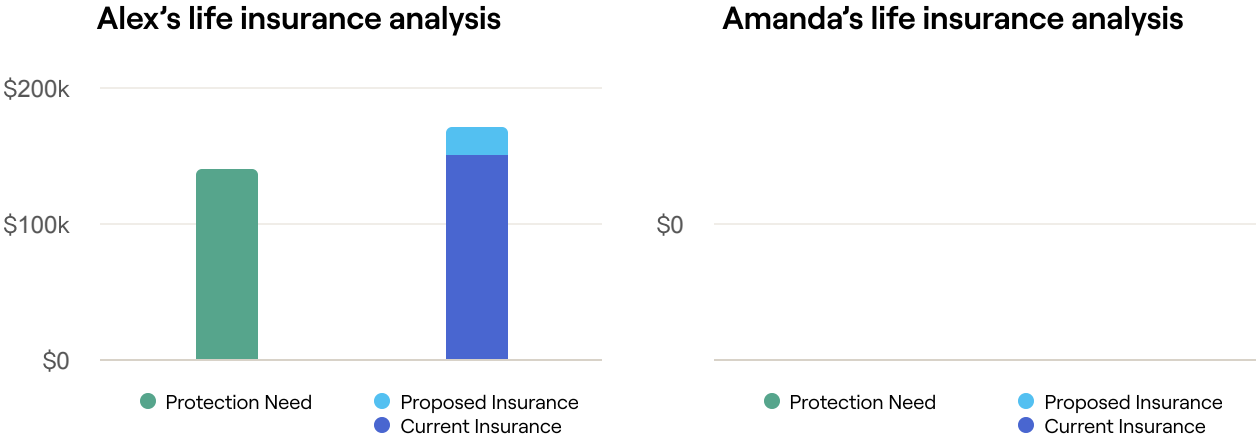
Accounts / Net cash flows

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	529	Total
2026	54/52	(5,011)	(65,375)	(97,914)	188,289	5,000	24,989
2027	55/53	(3,817)	(70,688)	(96,386)	192,823	5,000	26,932
2028	56/54	(34,560)	(97,467)	(112,390)	236,379	5,000	(3,038)
2029	57/55	(33,625)	(107,872)	(106,111)	241,301	(46,028)	(52,335)
2030	58/56	(41,874)	(75,104)	(58,949)	162,190	(19,784)	(33,521)
2031	59/57	(24,140)	0	0	28,982	(577)	4,265
2032	60/58	(2,048)	0	0	29,851	(577)	27,226
2033	61/59	(7,475)	0	0	30,747	(5,577)	17,695
2034	62/60	(15,076)	0	0	31,669	0	16,593
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	(56,325)	0	0	10,280	0	(46,045)
2040	68/66	(6,656)	0	0	10,588	0	3,932
2041	69/67	(72,291)	0	0	0	0	(72,291)
2042	70/68	(46,681)	0	0	0	0	(46,681)
2043	71/69	(48,015)	0	0	0	0	(48,015)
2044	72/70	(85,436)	0	0	0	0	(85,436)
2045	73/71	(50,567)	0	0	0	0	(50,567)
2046	74/72	(52,055)	0	0	0	0	(52,055)
2047	75/73	(39,450)	0	0	0	0	(39,450)
2048	76/74	(40,919)	0	0	0	0	(40,919)
2049	77/75	(81,702)	0	0	0	0	(81,702)
2050	78/76	(44,059)	0	0	0	0	(44,059)
2051	79/77	(45,772)	0	0	0	0	(45,772)
2052	80/78	(47,572)	0	0	0	0	(47,572)
2053	81/79	(14,428)	0	0	(34,987)	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.



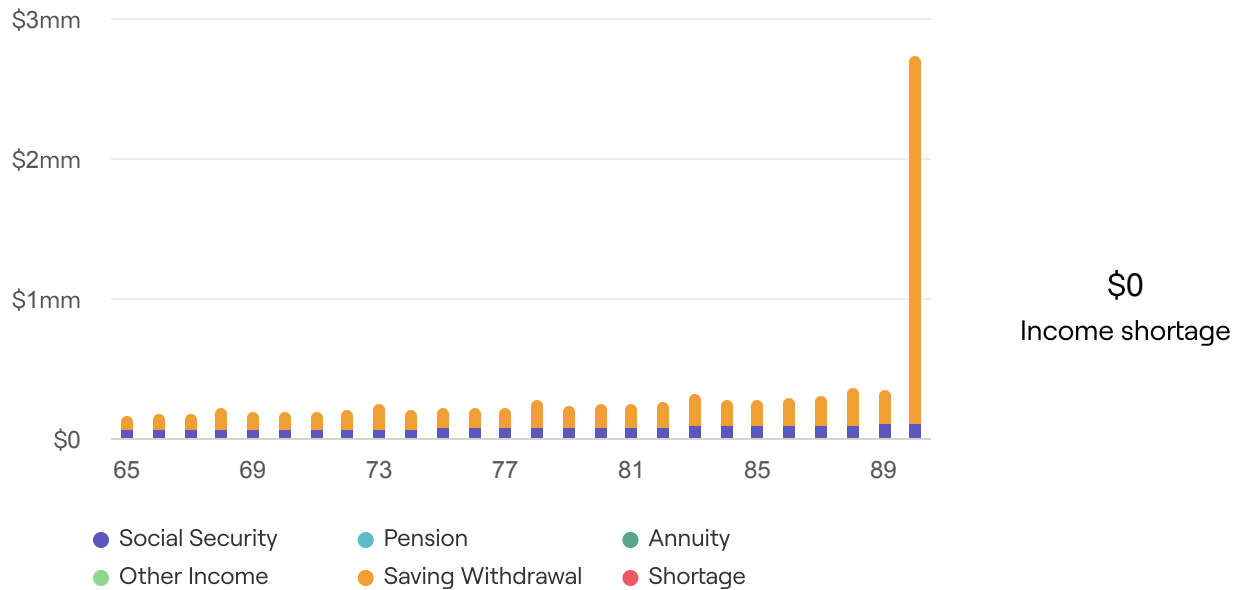
	If Alex passes away next year	If Amanda passes away next year
Life insurance		
Life insurance needs	\$ 140,000	\$ 0
Current life insurance coverage	\$ 150,000	\$ 0
Proposed additional life insurance	\$20,000	\$0

Life Insurance Analysis Information

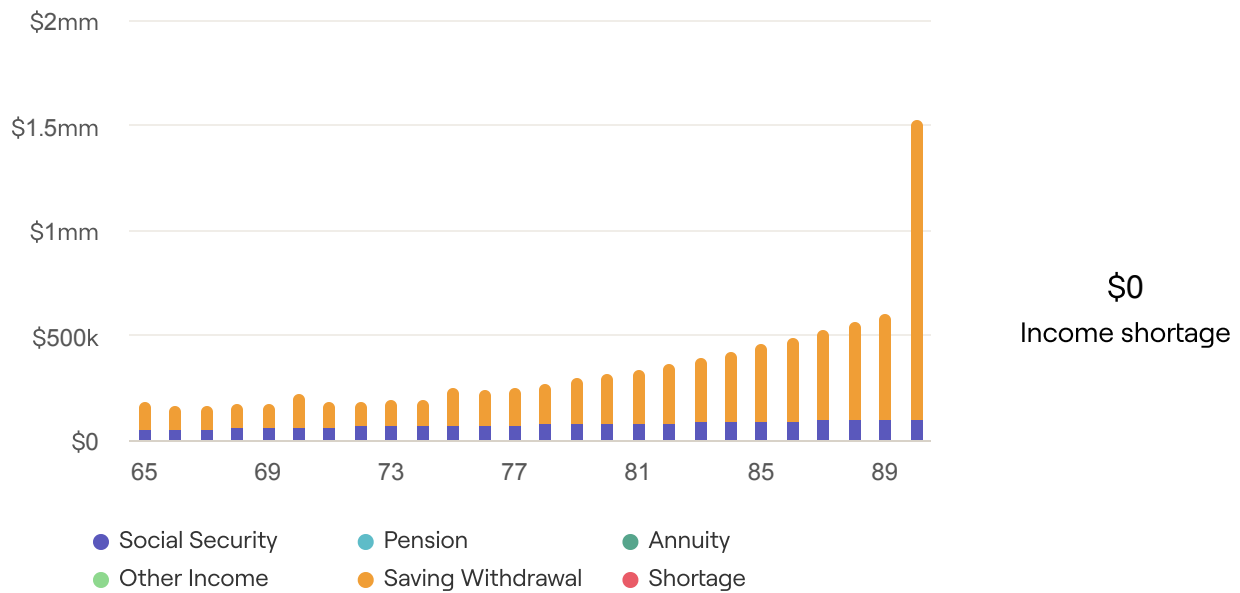
	If Alex passes away next year	If Amanda passes away next year
Income		
Alex's Salary	\$150,000	\$150,000
Amanda's Salary	\$25,000	\$70,000
Strategies		
Debt strategy	Current payments	Current payments

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	50,953	18,250	199,703	15,297	170,000
2027	- /53	105,211	0	0	105,211	118,666	0	4,736	6,288	129,689	0	(24,478)
2028	- /54	67,415	0	0	67,415	115,055	0	4,778	6,326	126,159	0	(58,744)
2029	- /55	69,233	51,028	0	120,261	116,951	51,028	5,198	6,366	179,543	0	(59,282)
2030	- /56	28,138	24,784	0	52,922	118,893	53,580	6,020	6,407	184,900	0	(131,978)
2031	- /57	28,982	5,577	0	34,558	117,287	56,258	9,555	6,449	189,550	0	(154,992)
2032	- /58	29,851	5,577	0	35,428	98,925	59,071	5,059	6,493	169,548	0	(134,120)
2033	- /59	30,747	5,577	0	36,323	101,016	71,171	23,339	1,537	197,064	0	(160,741)
2034	- /60	75,958	0	0	75,958	103,160	74,730	42,152	1,583	221,625	0	(145,667)
2035	- /61	77,935	0	0	77,935	105,356	0	19,525	1,631	126,512	0	(48,577)
2036	- /62	79,965	0	0	79,965	107,607	0	19,967	1,680	129,255	0	(49,289)
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	89,397	0	155,172	180,775	0	28,930	0	209,704	0	(54,533)
2050	- /76	67,419	95,603	0	163,022	185,398	0	29,889	0	215,287	0	(52,265)
2051	- /77	69,104	101,959	0	171,063	190,160	0	30,650	0	220,810	0	(49,747)
2052	- /78	70,832	109,397	0	180,228	195,067	38,006	42,916	0	275,989	0	(95,761)
2053	- /79	72,603	115,258	0	187,861	200,124	0	32,445	0	232,569	0	(44,708)
2054	- /80	74,418	124,002	0	198,420	205,335	0	33,064	0	238,399	0	(39,979)
2055	- /81	76,278	133,023	0	209,301	210,706	0	34,189	0	244,895	0	(35,593)
2056	- /82	78,185	143,737	0	221,922	216,241	0	35,092	0	251,333	0	(29,411)
2057	- /83	80,140	154,834	0	234,975	221,948	43,000	49,058	0	314,006	0	(79,032)
2058	- /84	82,143	164,828	0	246,971	227,832	0	37,213	0	265,044	0	(18,074)
2059	- /85	84,197	178,207	0	262,404	233,898	0	37,960	0	271,858	0	(9,454)
2060	- /86	86,302	193,199	0	279,500	240,154	0	39,301	0	279,456	0	45
2061	- /87	88,460	210,040	0	298,500	246,606	0	42,885	0	289,492	0	9,009

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	226,580	0	317,251	253,261	48,651	53,453	0	355,365	0	(38,113)
2063	- /89	92,938	243,918	0	336,856	260,126	0	50,522	0	310,648	0	26,208
2064	- /90	95,261	262,614	0	357,876	1,082,953	1,000,000	640,747	0	2,723,700	0	(2,365,824)

Life Insurance Details

Details if Amanda passes away next year

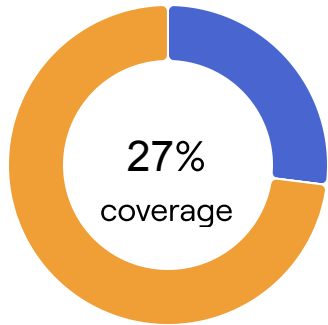
Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Spend Unsaved Cash Flows	Net Flows
2026	54/52	260,000	0	0	260,000	258,250	0	46,343	20,500	325,093	0	(65,093)
2027	55/ -	220,527	0	0	220,527	119,166	0	52,138	12,360	183,664	36,863	0
2028	56/ -	185,813	0	0	185,813	115,555	0	42,062	12,731	170,347	15,466	0
2029	57/ -	191,254	51,028	0	242,282	117,451	51,028	43,941	13,113	225,533	16,749	0
2030	58/ -	168,826	6,051	0	174,878	119,393	53,580	52,139	13,506	238,618	0	(63,741)
2031	59/ -	173,891	0	0	173,891	117,787	56,258	53,845	13,911	241,803	0	(67,912)
2032	60/ -	179,108	0	0	179,108	99,425	59,071	53,288	14,329	226,113	0	(47,005)
2033	61/ -	184,481	0	0	184,481	101,516	71,171	55,627	14,758	243,073	0	(58,592)
2034	62/ -	190,016	0	0	190,016	103,660	74,730	56,980	15,201	250,571	0	(60,555)
2035	63/ -	195,716	0	0	195,716	105,856	0	52,748	15,657	174,262	21,454	0
2036	64/ -	201,587	0	0	201,587	108,107	0	54,475	16,127	178,709	22,879	0
2037	65/ -	46,403	0	0	46,403	134,699	26,242	23,306	0	184,247	0	(137,843)
2038	66/ -	47,563	0	0	47,563	137,957	0	21,892	0	159,849	0	(112,286)
2039	67/ -	48,752	0	0	48,752	141,309	0	22,496	0	163,806	0	(115,054)
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	152,456	0	219,775	171,930	33,592	37,697	0	243,219	0	(23,443)
2048	76/ -	69,003	165,975	0	234,978	176,287	0	35,268	0	211,556	0	23,422
2049	77/ -	70,728	180,971	0	251,699	180,775	0	38,904	0	219,679	0	32,020
2050	78/ -	72,497	198,187	0	270,683	185,398	0	43,185	0	228,583	0	42,100
2051	79/ -	74,308	217,027	0	291,336	190,160	0	47,971	0	238,132	0	53,204
2052	80/ -	76,167	237,659	0	313,826	195,067	38,006	53,329	0	286,402	0	27,424
2053	81/ -	78,071	258,899	0	336,970	200,124	0	58,748	0	258,871	0	78,098
2054	82/ -	80,022	283,495	0	363,517	205,335	0	65,368	0	270,703	0	92,815
2055	83/ -	82,023	308,660	0	390,683	210,706	0	72,360	0	283,066	0	107,617
2056	84/ -	84,074	337,959	0	422,033	216,241	0	80,614	0	296,856	0	125,178
2057	85/ -	86,175	367,708	0	453,883	221,948	43,000	89,299	0	354,247	0	99,636
2058	86/ -	88,330	399,925	0	488,255	227,832	0	98,823	0	326,655	0	161,601
2059	87/ -	90,538	434,787	0	525,325	233,898	0	111,682	0	345,581	0	179,745
2060	88/ -	92,802	469,026	0	561,827	240,154	0	124,832	0	364,986	0	196,842
2061	89/ -	95,122	509,439	0	604,561	246,606	0	140,610	0	387,216	0	217,345

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	548,486	0	645,986	253,261	1,048,651	221,680	0	1,523,591	0	(877,605)

Disability Insurance Analysis

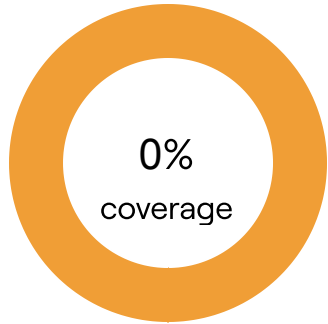
According to the Social Security Administration, the chance of becoming disabled before you retire is 1 in 4 - and for most people, disability will result in a lower living standard due to the loss of income. Having a disability insurance policy can replace lost earnings.

Alex's income coverage during disability



- Current income coverage
- Proposed additional coverage
- Uninsured income

Amanda's income coverage during disability

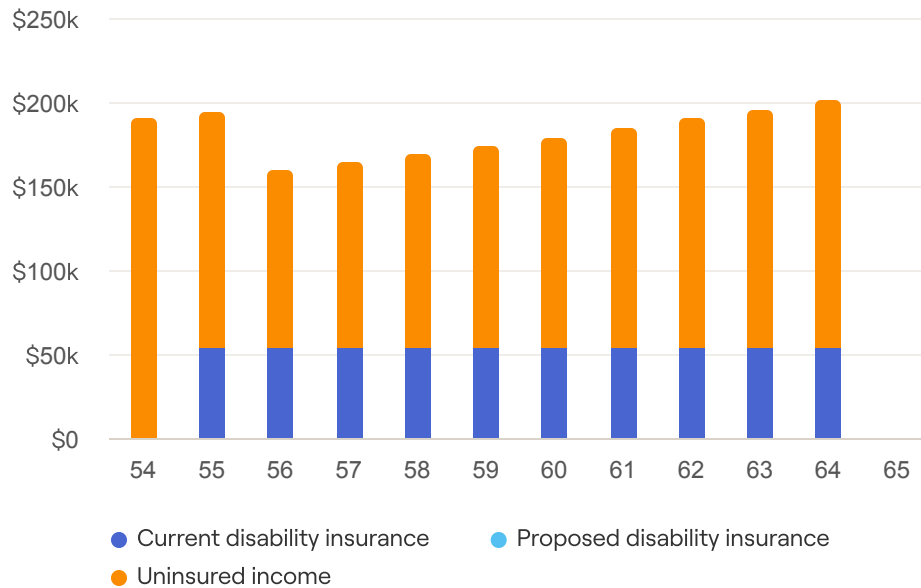


- Current income coverage
- Proposed additional coverage
- Uninsured income

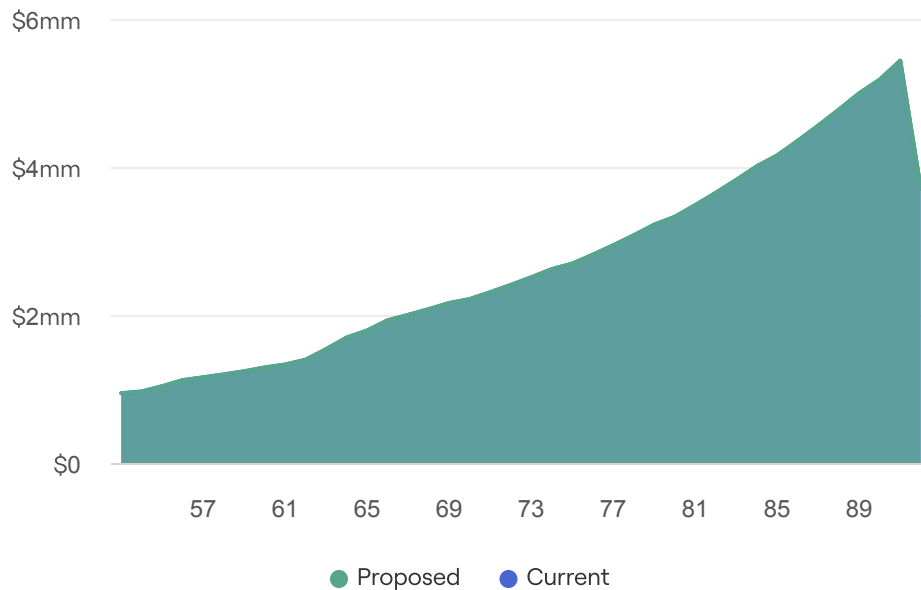
	If Alex becomes disabled tomorrow	If Amanda becomes disabled tomorrow
Disability insurance		
Disability lasts	Until retirement	Until retirement
Proposed monthly coverage	\$0	\$0
Proposed benefit period	Age 65	Age 65
Proposed elimination period	360 days	360 days
Proposed inflation adjustment	0%	0%
Proposed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

Disability Insurance Analysis For Alex

If Alex becomes disabled tomorrow



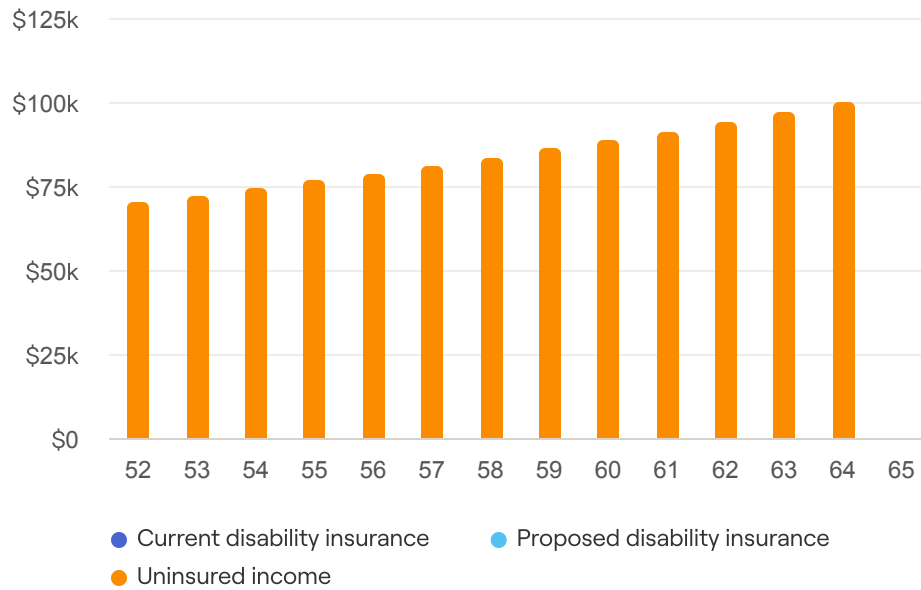
27%
of earned income
protected



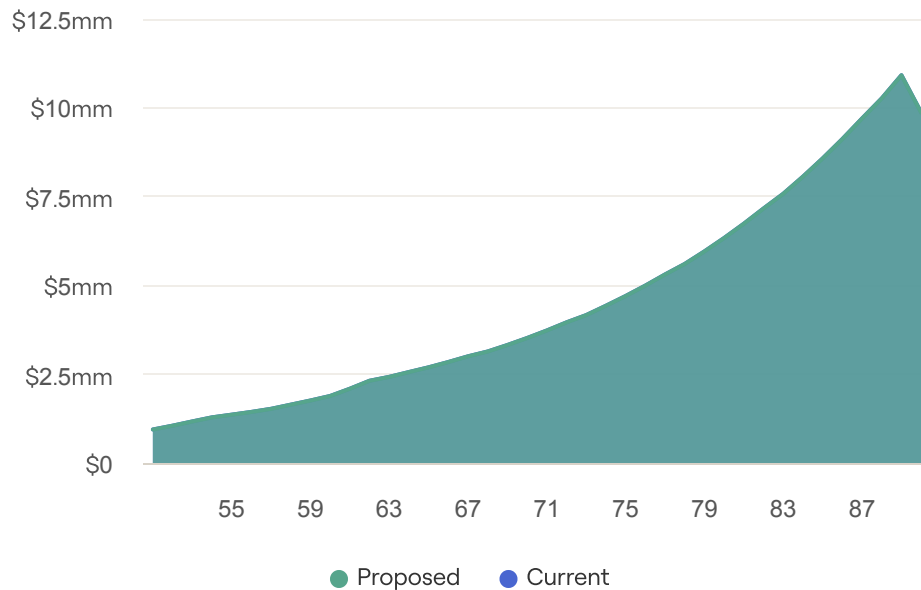
Proposed plan has
\$0 more
ending assets and
lasts
0 years longer
than current plan

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	10,050	8,500	149,050	0	(79,050)
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	22,172	8,825	213,044	0	(31,525)
2030	58/56	78,786	24,784	54,000	157,570	133,301	53,580	22,099	8,939	217,920	0	(60,350)
2031	59/57	81,149	5,577	54,000	140,726	132,043	56,258	22,970	7,566	218,837	0	(78,111)
2032	60/58	83,584	3,913	54,000	141,497	114,037	59,071	35,822	4,179	213,110	0	(71,613)
2033	61/59	86,091	0	54,000	140,091	116,494	71,171	40,863	4,305	232,833	0	(92,741)
2034	62/60	116,142	0	54,000	170,142	119,012	74,730	42,581	4,434	240,755	0	(70,614)
2035	63/61	133,566	0	54,000	187,566	121,592	0	30,877	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	38,027	0	138,001	213,348	33,592	28,827	0	275,767	0	(137,766)
2048	76/74	102,474	39,620	0	142,094	219,186	0	21,283	0	240,469	0	(98,375)
2049	77/75	105,036	117,278	0	222,314	225,214	0	21,843	0	247,057	0	(24,743)
2050	78/76	107,661	127,366	0	235,028	231,439	0	22,538	0	253,977	0	(18,949)
2051	79/77	110,354	138,236	0	248,590	237,869	0	23,182	0	261,050	0	(12,460)
2052	80/78	113,112	150,800	0	263,912	244,510	38,006	33,601	0	316,117	0	(52,205)
2053	81/79	115,940	162,282	0	278,222	251,371	0	24,883	0	276,254	0	1,968
2054	82/80	118,838	177,706	0	296,544	258,460	0	27,537	0	285,998	0	10,546
2055	83/81	121,809	193,550	0	315,358	265,786	0	30,823	0	296,609	0	18,749
2056	84/82	124,855	211,932	0	336,787	273,357	0	34,727	0	308,084	0	28,702
2057	85/83	127,977	230,688	0	358,665	281,183	43,000	38,923	0	363,106	0	(4,441)
2058	86/84	131,176	251,987	0	383,163	289,273	0	43,249	0	332,522	0	50,641
2059	87/85	134,455	274,092	0	408,547	297,638	0	48,232	0	345,870	0	62,677
2060	88/86	137,816	297,247	0	435,064	306,287	0	53,598	0	359,885	0	75,178

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	323,054	0	464,315	315,233	0	59,725	0	374,958	0	89,357
2062	90/88	144,793	348,255	0	493,048	324,485	48,651	65,934	0	439,071	0	53,977
2063	- /89	106,494	362,683	0	469,177	260,126	0	86,594	0	346,720	0	122,457
2064	- /90	109,156	390,481	0	499,637	1,082,953	1,000,000	274,682	0	2,357,635	0	(1,857,998)

Disability Insurance Details

Details if Amanda becomes disabled tomorrow

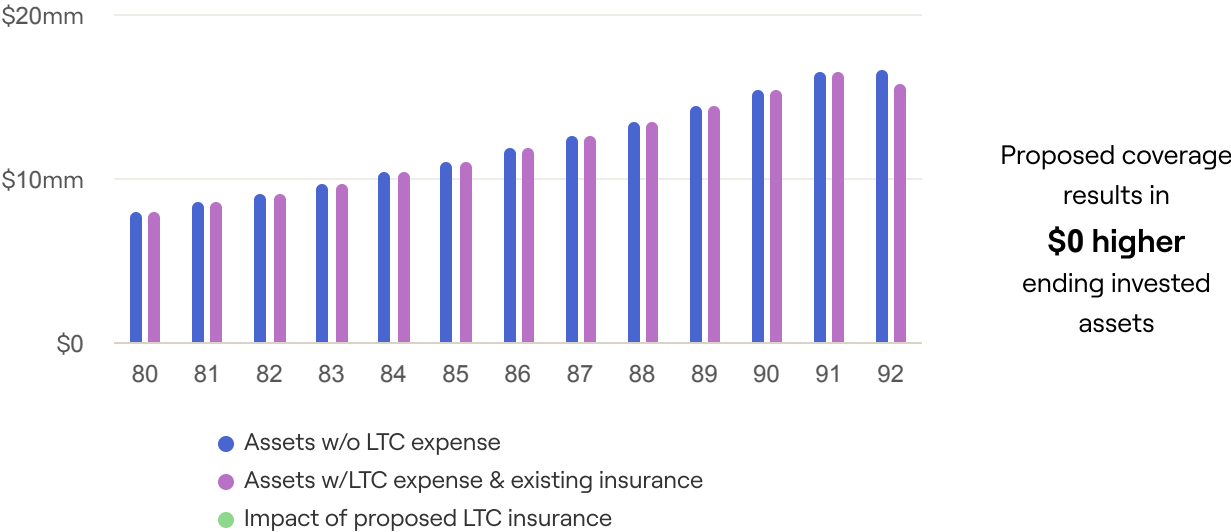
Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Spend Unsaved Cash Flows	Net Flows
2026	54/52	190,000	0	0	190,000	130,500	0	42,509	12,000	185,009	4,991	0
2027	55/53	194,500	0	0	194,500	132,081	0	43,770	12,360	188,211	6,289	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	36,281	13,113	231,441	0	(18,015)
2030	58/56	168,826	0	0	168,826	133,301	53,580	41,920	13,506	242,308	0	(73,481)
2031	59/57	173,891	0	0	173,891	132,043	56,258	42,795	13,911	245,008	0	(71,117)
2032	60/58	179,108	0	0	179,108	114,037	59,071	42,053	14,329	229,490	0	(50,383)
2033	61/59	184,481	0	0	184,481	116,494	71,171	44,106	14,758	246,529	0	(62,048)
2034	62/60	190,016	0	0	190,016	119,012	74,730	45,165	15,201	254,107	0	(64,092)
2035	63/61	195,716	0	0	195,716	121,592	0	40,461	15,657	177,710	18,006	0
2036	64/62	214,701	0	0	214,701	124,236	0	44,943	16,127	185,306	29,395	0
2037	65/63	73,286	0	0	73,286	153,133	26,242	6,001	0	185,376	0	(112,090)
2038	66/64	75,118	0	0	75,118	156,851	0	14,644	0	171,495	0	(96,377)
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	89,314	0	191,046	213,348	33,592	28,839	0	275,778	0	(84,733)
2048	76/74	104,275	95,863	0	200,139	219,186	0	21,324	0	240,510	0	(40,371)
2049	77/75	106,882	187,150	0	294,032	225,214	0	31,277	0	256,491	0	37,541
2050	78/76	109,555	204,956	0	314,511	231,439	0	35,221	0	266,661	0	47,851
2051	79/77	112,293	224,009	0	336,302	237,869	0	39,541	0	277,410	0	58,893
2052	80/78	115,101	245,311	0	360,412	244,510	38,006	44,496	0	327,011	0	33,400
2053	81/79	117,978	267,857	0	385,835	251,371	0	49,649	0	301,020	0	84,815
2054	82/80	120,928	293,312	0	414,239	258,460	0	55,834	0	314,294	0	99,945
2055	83/81	123,951	319,427	0	443,378	265,786	0	62,402	0	328,188	0	115,190
2056	84/82	127,050	349,760	0	476,810	273,357	0	70,169	0	343,526	0	133,284
2057	85/83	130,225	380,663	0	510,889	281,183	43,000	78,387	0	402,570	0	108,319
2058	86/84	133,482	415,259	0	548,741	289,273	0	87,507	0	376,781	0	171,961
2059	87/85	136,819	451,617	0	588,436	297,638	0	98,178	0	395,815	0	192,620
2060	88/86	140,239	488,979	0	629,218	306,287	0	109,641	0	415,929	0	213,289

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	531,334	0	675,079	315,233	0	122,851	0	438,084	0	236,995
2062	90/88	147,339	572,563	0	719,901	324,485	48,651	136,423	0	509,559	0	210,342
2063	- /89	103,926	581,901	0	685,828	260,126	0	174,508	0	434,634	0	251,193
2064	- /90	106,525	626,503	0	733,028	1,082,953	1,000,000	118,151	0	2,201,104	0	(1,468,076)

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



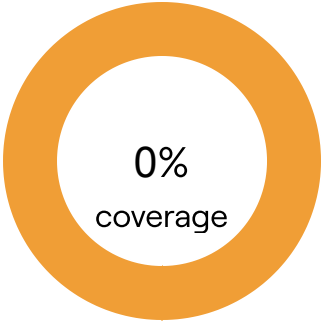
	Alex’s additional coverage	Amanda’s additional coverage
LTC insurance		
Current long term care daily coverage	\$0	\$0
Proposed additional daily coverage	\$0	\$0
Proposed benefit period	2 years	2 years
Proposed elimination period	None	None
Proposed inflation adjustment	0%	0%
Proposed inflation type	Compound	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.



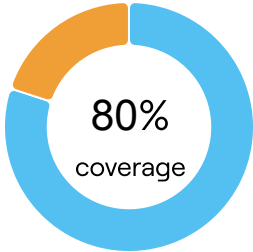
- Current coverage
- Proposed additional coverage
- Uninsured coverage

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%**

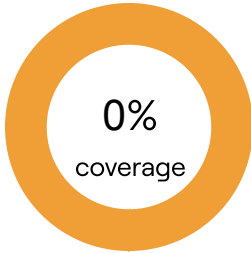
Property and Casualty Insurance – Auto

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

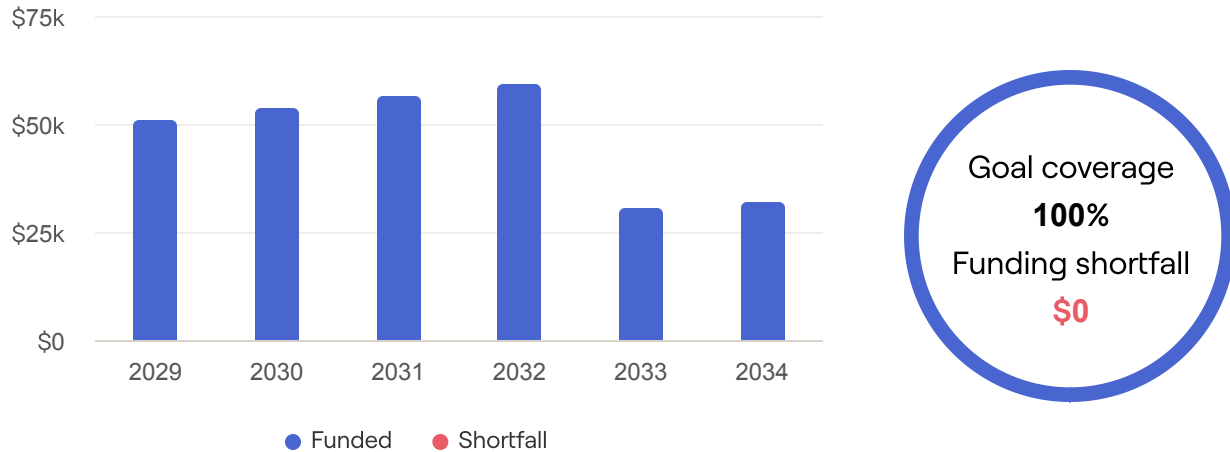
Proposed additional umbrella: **\$0**

	Net worth	Current coverage	Proposed addition	Total umbrella coverage
Umbrella Insurance	\$1,357,993	\$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

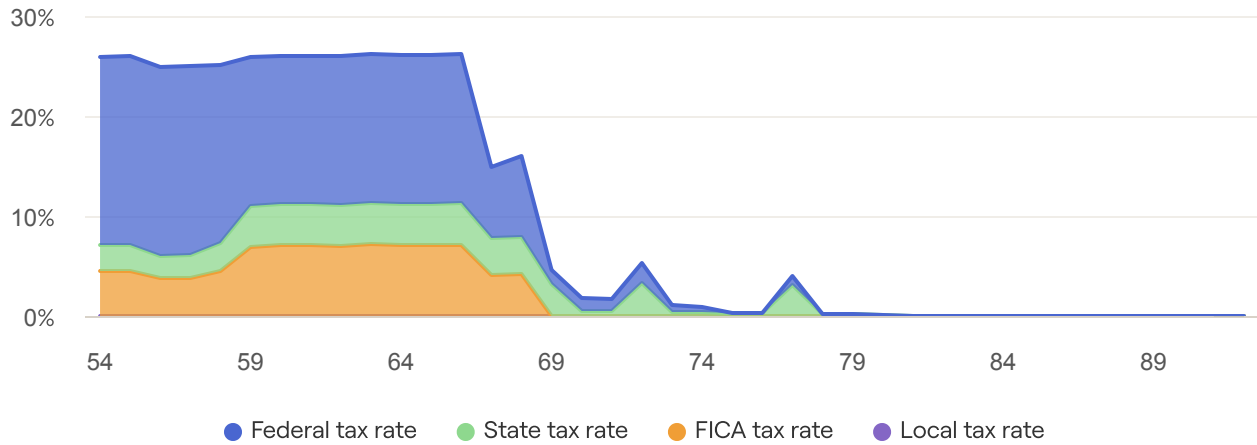
529 account summary for Kelly

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

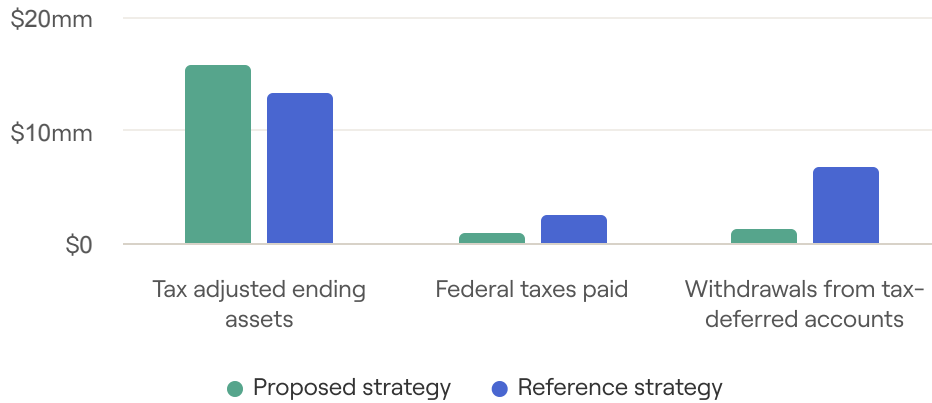
Taxes can have a significant impact on your future and are an important factor in financial planning. Estimated taxes below are based on your inputs and your proposed retirement plan, using current tax rates and methodologies.

Effective tax rate - Proposed Plan



Tax Strategies – Summary

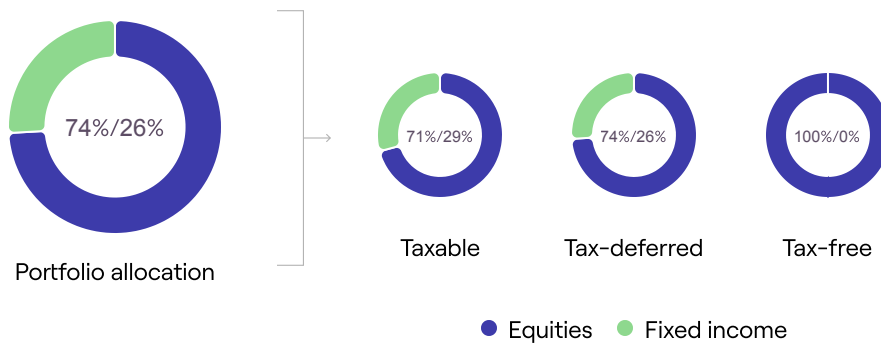
Summary of tax strategy – Proposed Plan



Proposed strategy results in

- \$2,403,383 more tax adjusted ending assets
- \$1,727,112 less taxes paid
- \$5,505,650 less withdrawals from tax-deferred accounts

Asset location – Proposed Plan



Proposed strategy results in

- \$2,403,383 more tax adjusted ending assets
- \$1,727,112 less taxes paid
- \$5,505,650 less withdrawals from tax-deferred accounts

Tax Strategies – Action items

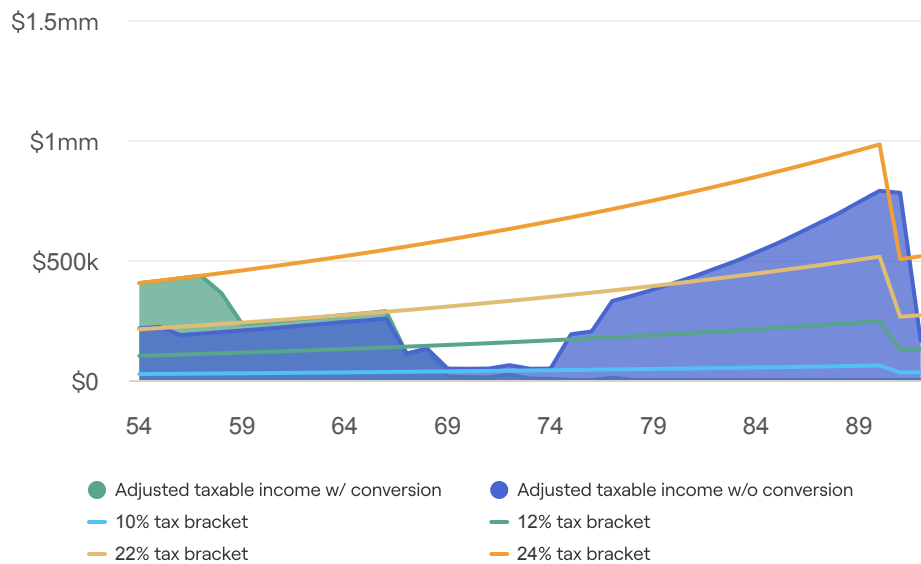
Proposed tax strategy

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

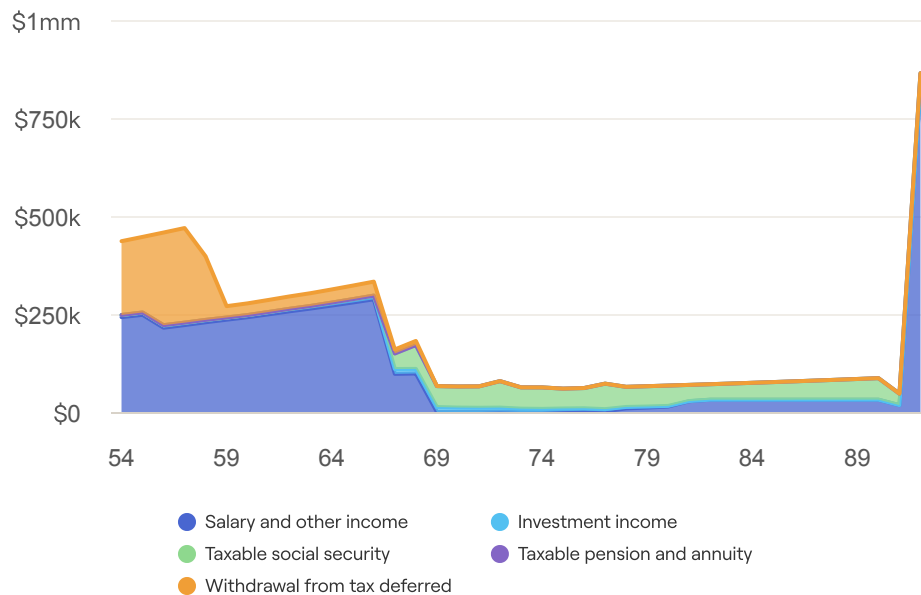
Tax Strategies – Calibration

Ordinary income tax bracket - Proposed Plan



Proposed strategy results in **\$2,403,383** more tax adjusted ending assets than the Reference strategy

Key tax components - Proposed Plan

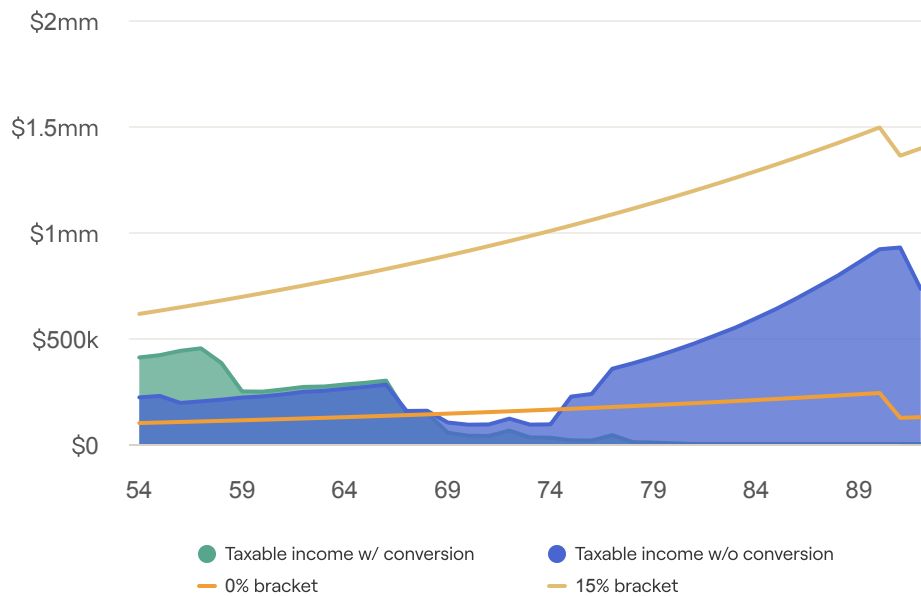


Proposed strategy results in **\$2,403,383** more tax adjusted ending assets than the Reference strategy

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.

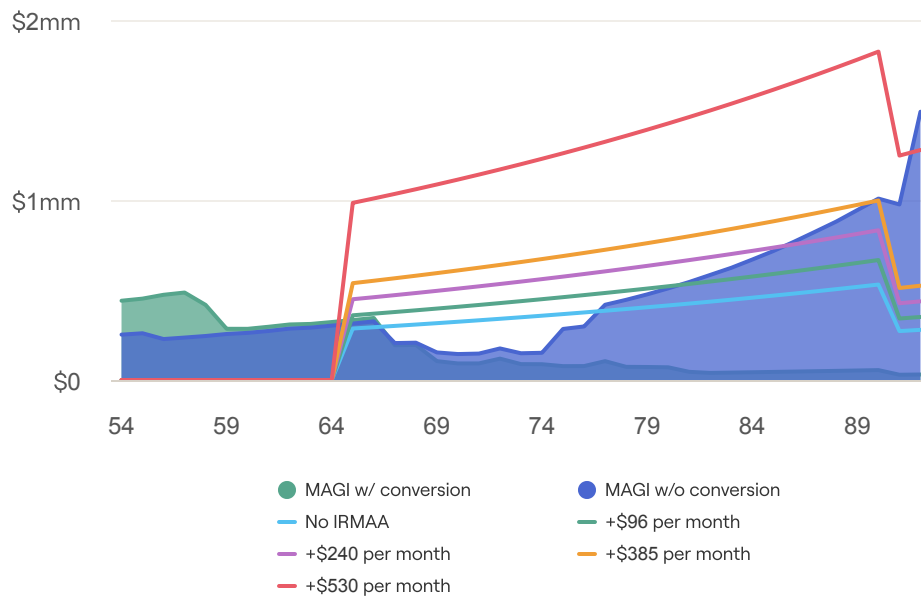
Tax Strategies – Calibration

Capital gains tax bracket - Proposed Plan



Proposed strategy results in **\$2,403,383** more tax adjusted ending assets than the Reference strategy

Medicare premium tax bracket - Proposed Plan



Proposed strategy results in **\$2,403,383** 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

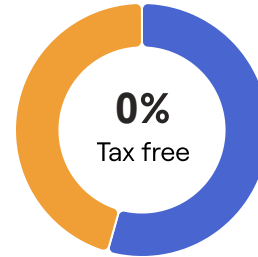
Proposed strategy



● Taxable ● Tax deferred ● Tax free

\$15,725,030 ending portfolio value

Reference strategy

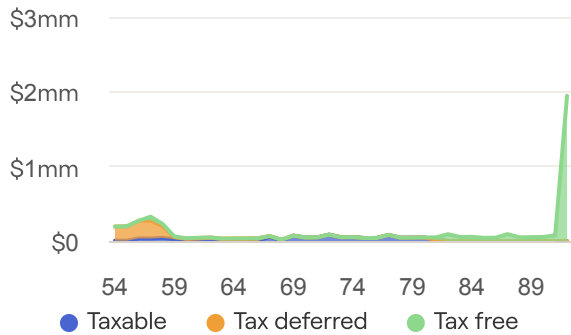


● Taxable ● Tax deferred ● Tax free

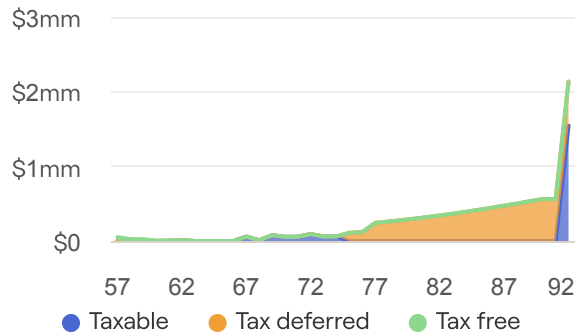
\$13,321,648 ending portfolio value

Withdrawal

Proposed strategy

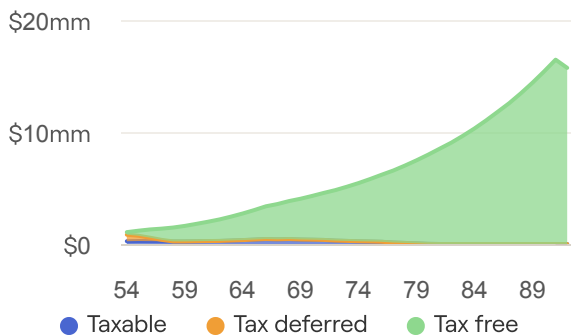


Reference strategy

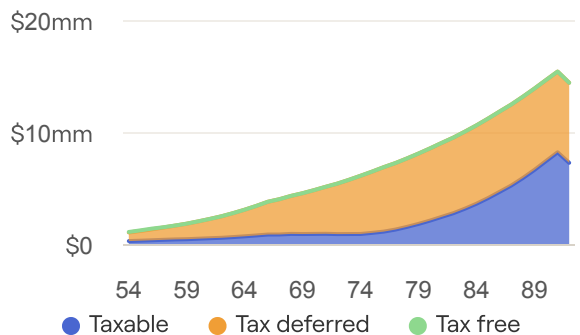


Account balance

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	188,289	5,011	188,289	0	246,239	582,903	228,980
2027	55/53	192,823	3,817	192,823	0	265,599	471,637	449,523
2028	56/54	236,379	34,560	236,379	0	256,355	306,936	734,926
2029	57/55	241,301	33,625	241,301	51,028	247,274	122,340	1,001,760
2030	58/56	162,190	41,874	162,190	24,784	229,075	0	1,240,511
2031	59/57	28,982	24,140	28,982	5,577	226,867	0	1,387,782
2032	60/58	29,851	2,048	29,851	5,577	246,539	0	1,550,023
2033	61/59	30,747	7,475	30,747	5,577	262,668	0	1,723,692
2034	62/60	31,669	15,076	31,669	0	272,740	0	1,920,390
2035	63/61	32,619	0	32,619	0	308,852	0	2,136,870
2036	64/62	33,598	0	33,598	0	348,422	0	2,375,055
2037	65/63	34,606	0	34,606	0	391,781	0	2,637,051
2038	66/64	35,644	0	35,644	0	439,290	0	2,925,170
2039	67/65	10,280	56,325	10,280	0	415,314	0	3,150,852
2040	68/66	10,588	6,656	10,588	0	439,241	0	3,393,461
2041	69/67	0	72,291	0	0	399,294	0	3,643,347
2042	70/68	0	46,681	0	0	382,016	0	3,911,634
2043	71/69	0	48,015	0	0	362,132	0	4,199,677
2044	72/70	0	85,436	0	0	303,362	0	4,508,931
2045	73/71	0	50,567	0	0	275,135	0	4,840,957
2046	74/72	0	52,055	0	0	243,340	0	5,197,433
2047	75/73	0	39,450	0	0	221,810	0	5,580,159
2048	76/74	0	40,919	0	0	197,224	0	5,991,068
2049	77/75	0	81,702	0	0	130,044	0	6,432,235
2050	78/76	0	44,059	0	0	95,561	0	6,905,889
2051	79/77	0	45,772	0	0	56,826	0	7,414,421
2052	80/78	0	47,572	0	0	13,439	0	7,960,401
2053	81/79	0	14,428	0	34,987	0	0	8,511,597
2054	82/80	0	0	0	91,386	0	0	9,046,984
2055	83/81	0	0	0	53,606	0	0	9,659,575
2056	84/82	0	0	0	55,872	0	0	10,315,010
2057	85/83	0	0	0	42,361	0	0	11,032,221
2058	86/84	0	0	0	44,480	0	0	11,800,126
2059	87/85	0	0	0	91,902	0	0	12,577,156
2060	88/86	0	0	0	49,102	0	0	13,454,205
2061	89/87	0	0	0	51,618	0	0	14,393,321

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	15,398,929
2063	- /89	0	0	0	75,210	0	0	16,457,657
2064	- /90	0	0	0	1,944,528	0	0	15,725,030

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	89,297	24%	15%
2029	57/55	434,579	91,659	24%	15%
2030	58/56	361,587	74,387	24%	15%
2031	59/57	233,588	42,291	22%	15%
2032	60/58	239,824	41,959	22%	15%
2033	61/59	247,625	43,915	22%	15%
2034	62/60	255,708	46,088	22%	15%
2035	63/61	262,963	46,346	22%	15%
2036	64/62	271,434	48,119	24%	15%
2037	65/63	278,034	49,478	24%	15%
2038	66/64	287,052	51,434	24%	15%
2039	67/65	110,580	13,722	12%	15%
2040	68/66	131,175	15,764	12%	15%
2041	69/67	14,682	1,468	10%	0%
2042	70/68	11,671	1,167	10%	0%
2043	71/69	10,777	1,078	10%	0%
2044	72/70	23,400	2,340	10%	0%
2045	73/71	6,039	604	10%	0%
2046	74/72	4,565	457	10%	0%
2047	75/73	0	0	10%	0%
2048	76/74	0	0	10%	0%
2049	77/75	9,652	965	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	440,319	0	0	0	0
2027	55/53	452,095	0	0	0	0
2028	56/54	473,371	0	0	0	0
2029	57/55	485,910	0	0	0	0
2030	58/56	417,160	0	0	0	0
2031	59/57	284,472	0	0	0	0
2032	60/58	284,315	0	0	0	0
2033	61/59	295,848	0	0	0	0
2034	62/60	308,544	0	0	0	0
2035	63/61	311,474	0	0	0	0
2036	64/62	322,038	0	0	0	0
2037	65/63	333,050	286,035	0	0	0
2038	66/64	344,533	293,186	0	0	0
2039	67/65	193,031	300,515	0	0	0
2040	68/66	194,902	308,028	0	0	0
2041	69/67	104,779	315,729	0	0	0
2042	70/68	91,941	323,622	0	0	0
2043	71/69	92,093	331,713	0	0	0
2044	72/70	118,685	340,006	0	0	0
2045	73/71	88,212	348,506	0	0	0
2046	74/72	87,700	357,218	0	0	0
2047	75/73	76,955	366,149	0	0	0
2048	76/74	77,323	375,303	0	0	0
2049	77/75	104,667	384,685	0	0	0
2050	78/76	73,141	394,302	0	0	0
2051	79/77	72,299	404,160	0	0	0
2052	80/78	70,551	414,264	0	0	0
2053	81/79	45,350	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

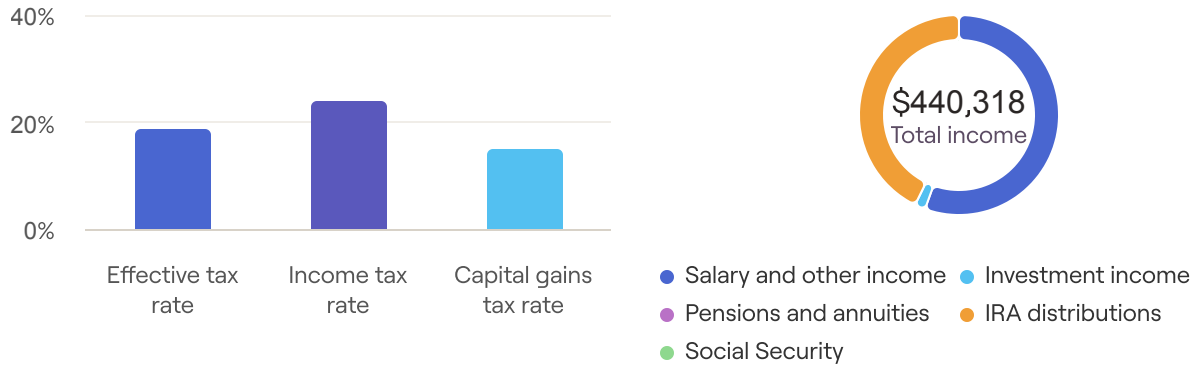
Asset location summary

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%

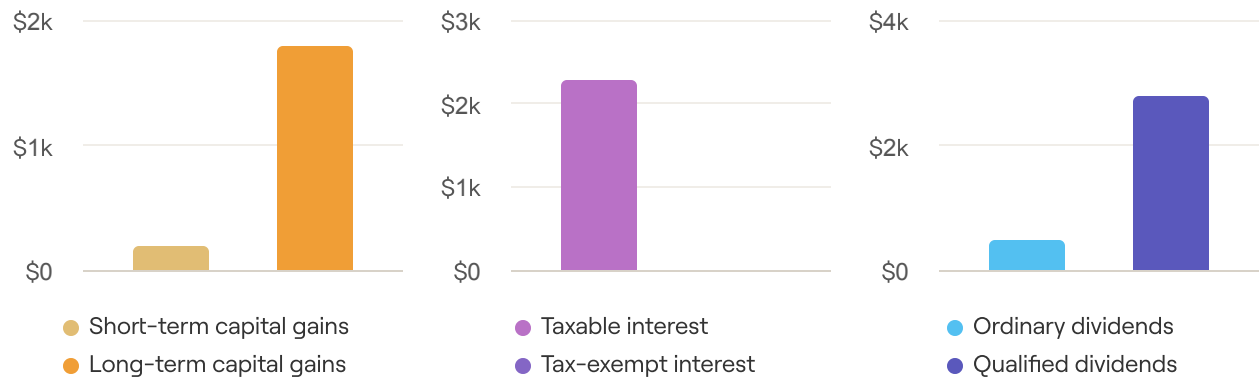
Year	Age	Overall Portfolio Equity	Taxable Account Equity	Tax Deferred Account Equity	Tax Free Account Equity
2062	90/88	50%	0%	0%	50%
2063	- /89	50%	0%	0%	50%
2064	- /90	50%	0%	0%	50%

Tax Analyzer – Summary

Federal income tax summary – Projected tax return (2026)



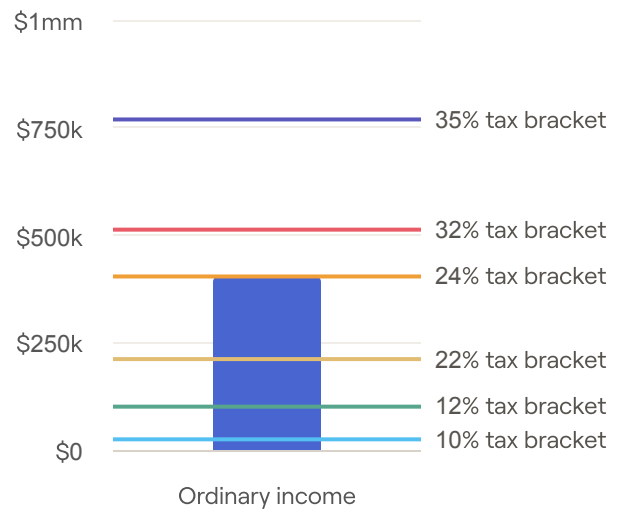
Investment income efficiency – Projected tax return (2026)



Tax Analyzer – Summary

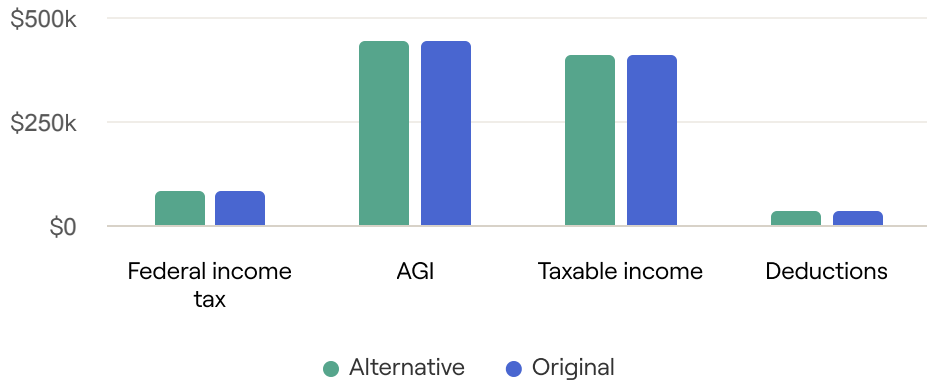
Ordinary income bracket – Projected tax return (2026)

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



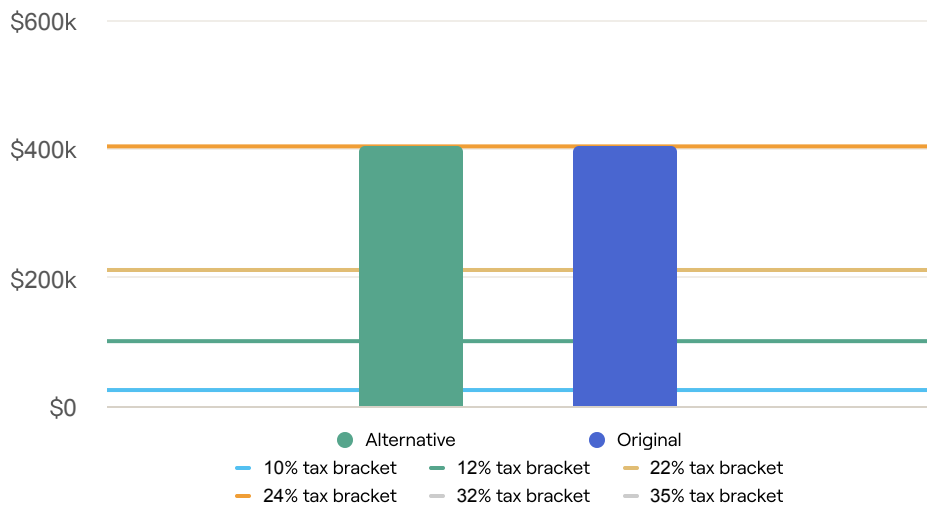
Tax Analyzer - Comparison

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

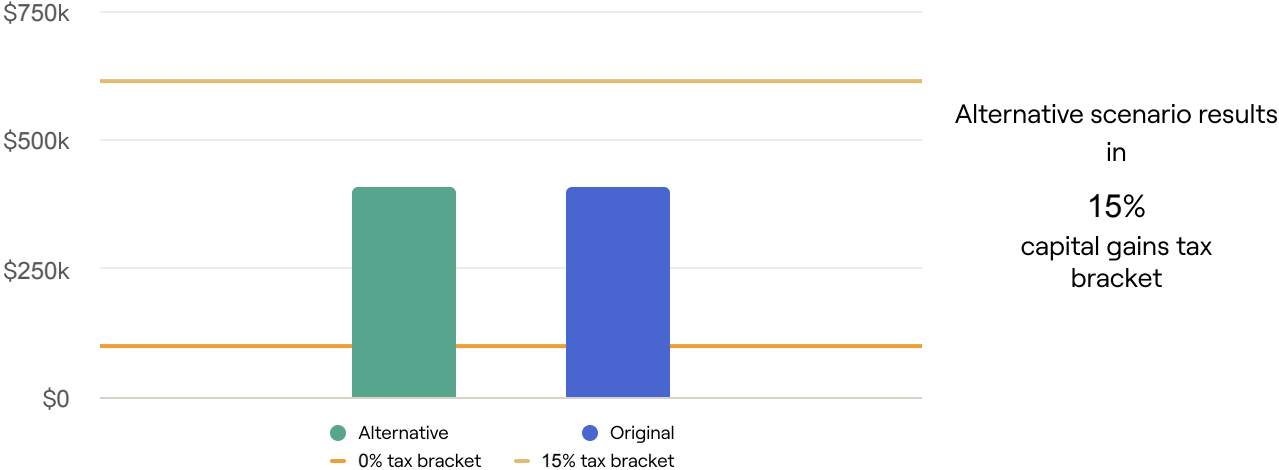
Ordinary income tax bracket - Projected tax return (2026)



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
1040 income		
Line 1a W2 income	\$244,500	\$244,500
Line 2b taxable interest	\$2,272	\$2,272
Line 3a qualified dividends	\$2,769	\$2,769
Line 3b ordinary dividends	\$3,257	\$3,257
Line 7 short-term capital gains	\$200	\$200
Line 7 long-term capital gains	\$1,800	\$1,800
Schedule 1 income		
Line 3 business income or (loss)	\$0	\$0
Line 5 rental income, royalties, partnerships, etc.	\$0	\$0
Schedule 1 adjustments to income		
Line 13 HSA deduction	\$0	\$0
Line 20 IRA deduction	\$0	\$0
Schedule A		
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
Will		
Document created		
Power of Attorney		
Document created		
Living Will		
Document created		
Health Care Proxy		
Document created		
Beneficiary Designations		
Created and reviewed		
Living Trust		
Document created		

Beneficiaries

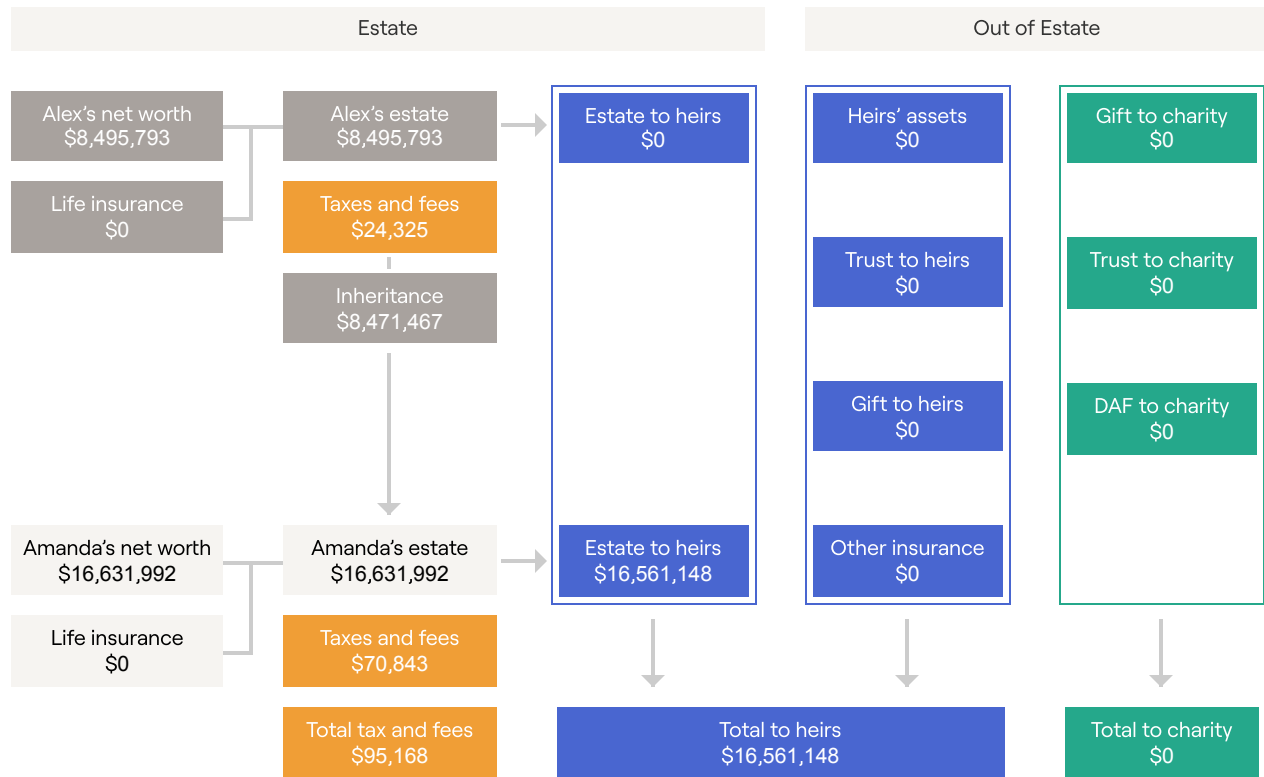
Life changes, it is important to review your beneficiaries periodically to ensure your money will go where you intended.

	Account Balance	Death Benefit	Primary Beneficiary	Contingent Beneficiary
Bank				
Joint Accounts				
Joint Checking	\$10,000			
Invested Assets				
Alex's Accounts				
Pre-retiree's 401(k)	\$160,000			
Pre-retiree's IRA	\$157,645			
Amanda's Accounts				
Amanda's 401(k)	\$155,000			
Amanda's IRA	\$208,347			
Kelly's 529	\$32,000			
Joint Accounts				
Brokerage Account	\$220,000			
Life Insurance				
Alex's Accounts				
Pre-retiree's Group Life Insurance		\$150,000		

Estate Planning

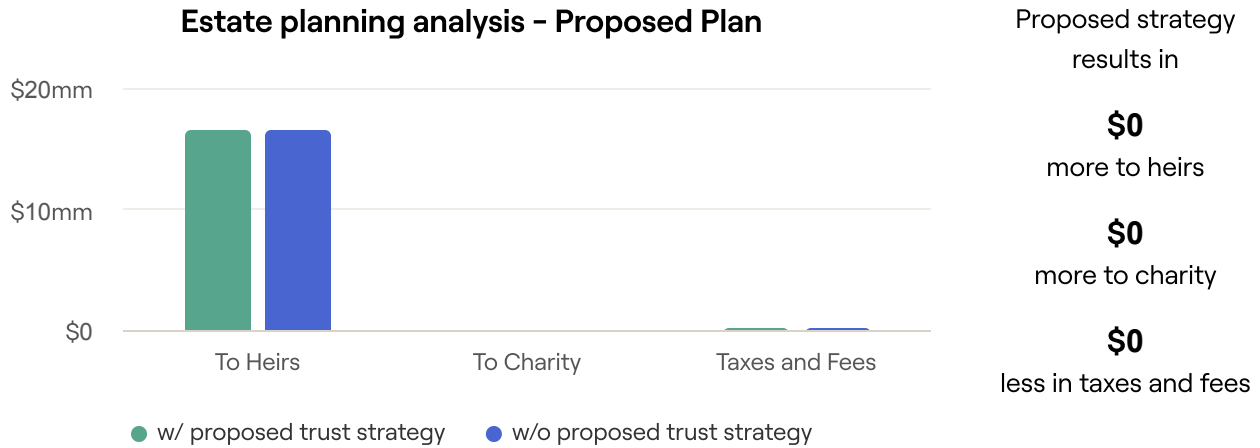
Effective use of living trust strategies can reduce taxes and expenses so that more of your assets are passed on to heirs or charity.

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

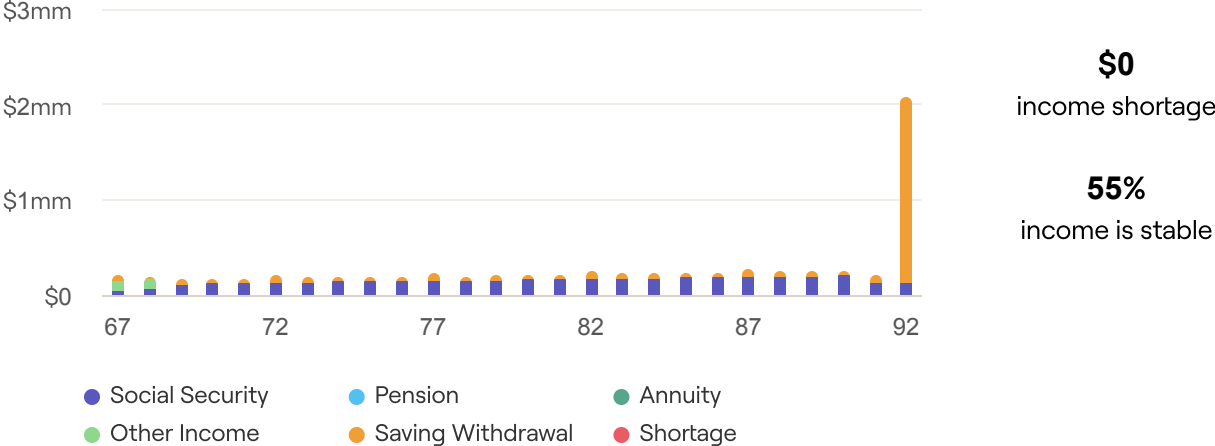
Alex's planning horizon	90
Amanda's planning horizon	90

Other Information

Funeral expense	\$10,000
Probate expense	5%

Estate Planning Retirement Income

Retirement income - Proposed Plan




Estate Planning Details – Proposed Plan

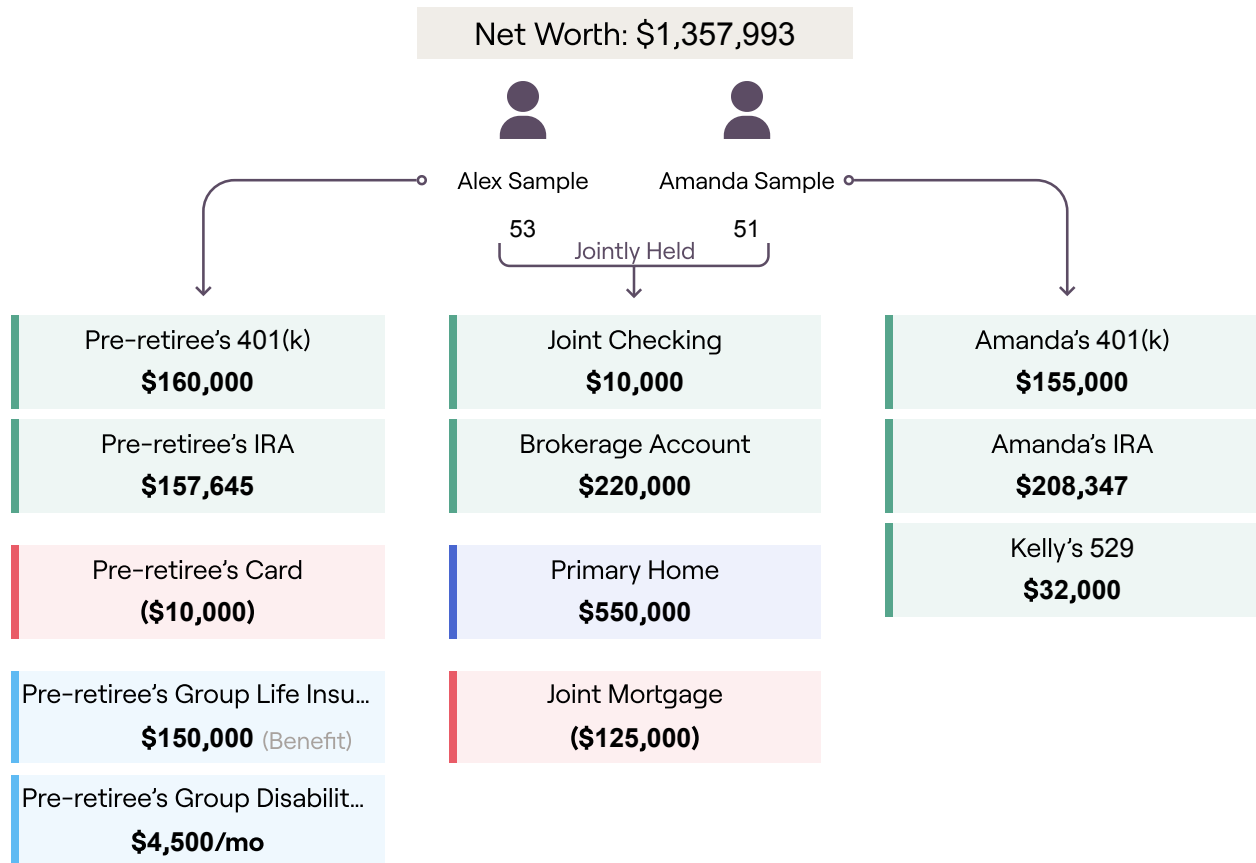
Alex's Estate		Amanda's Estate		Out of Estate	
Investment	\$8,051,851	Investment	\$15,700,704	Heirs' assets	\$0
Real estate	\$443,942	Real estate	\$931,287	Credit shelter trust	\$0
Business assets	\$0	Business assets	\$0	Charitable remainder trust	\$0
Other assets	\$0	Other assets	\$0	Charitable lead 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
Gross estate	\$8,495,793	Gross estate	\$16,631,992	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
Total taxes & expenses	\$24,325	Total taxes & expenses	\$70,844	Donor-advised fund	\$0
Net estate	\$8,471,467	Net estate	\$16,561,148		
To heirs	\$0	To heirs	\$16,561,148	To heirs	\$0
To co-client	\$8,471,467			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

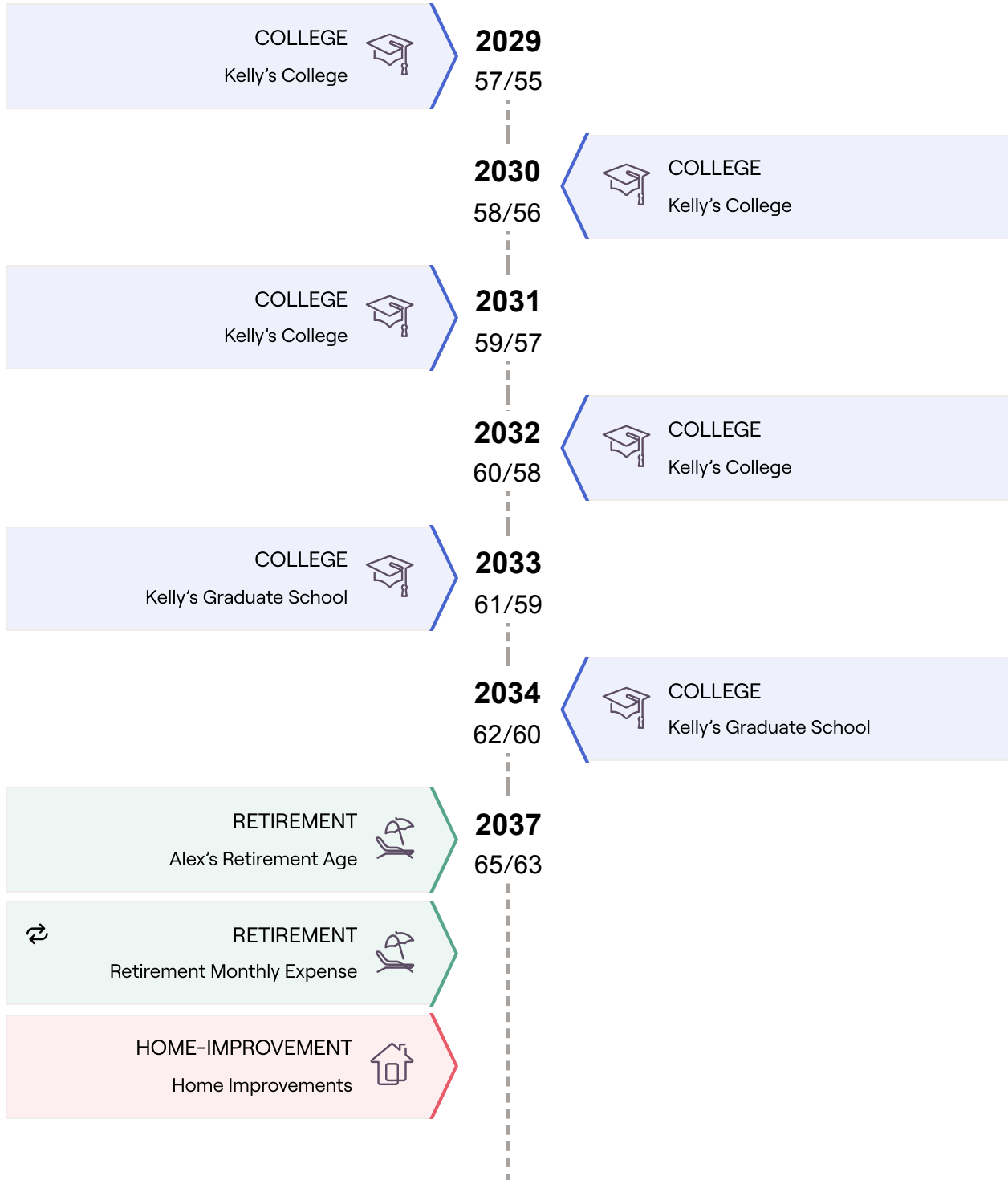

Kelly - 14



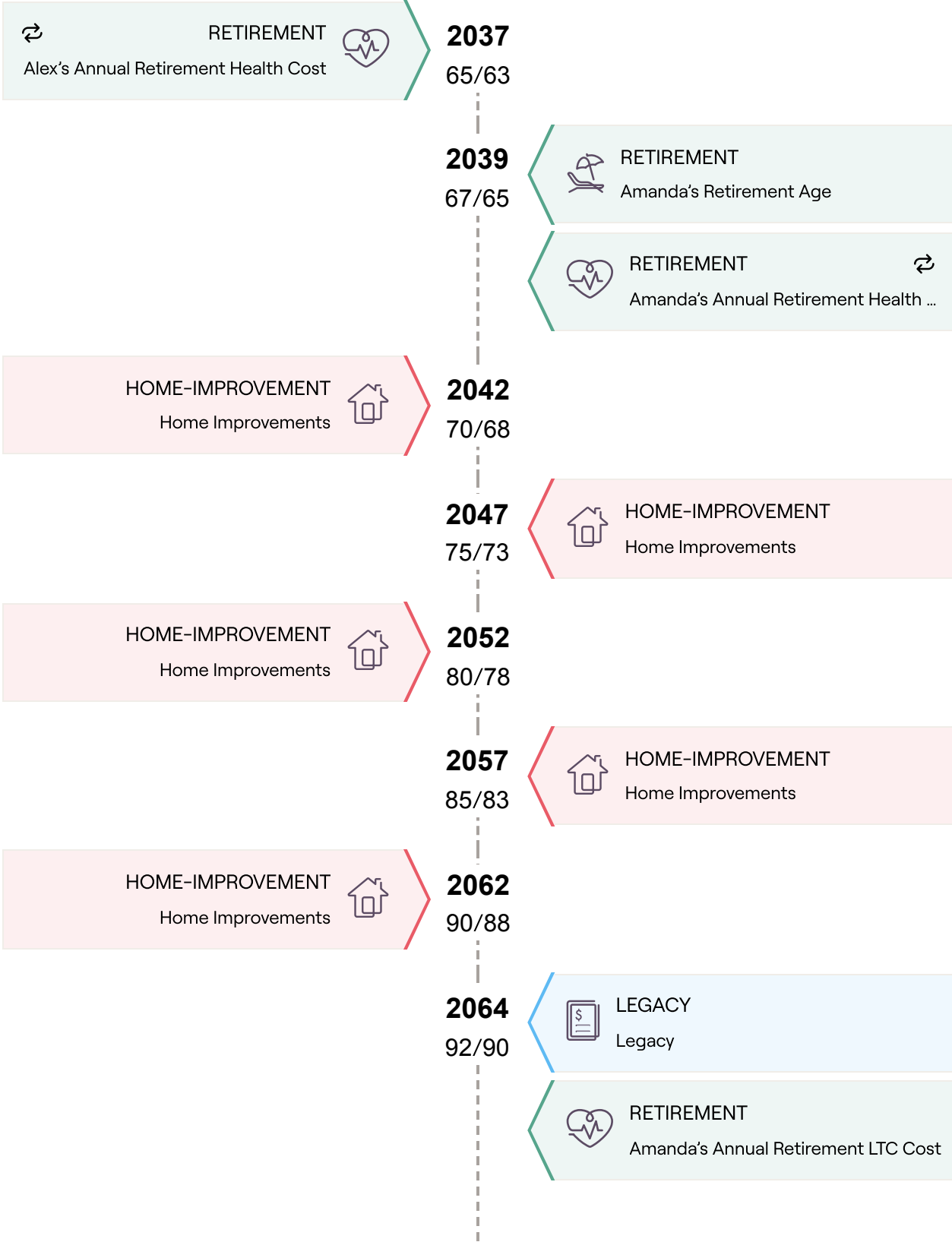
Blueprint - Goals

- Retirement
- Education
- Asset Purchase
- Other

Goals



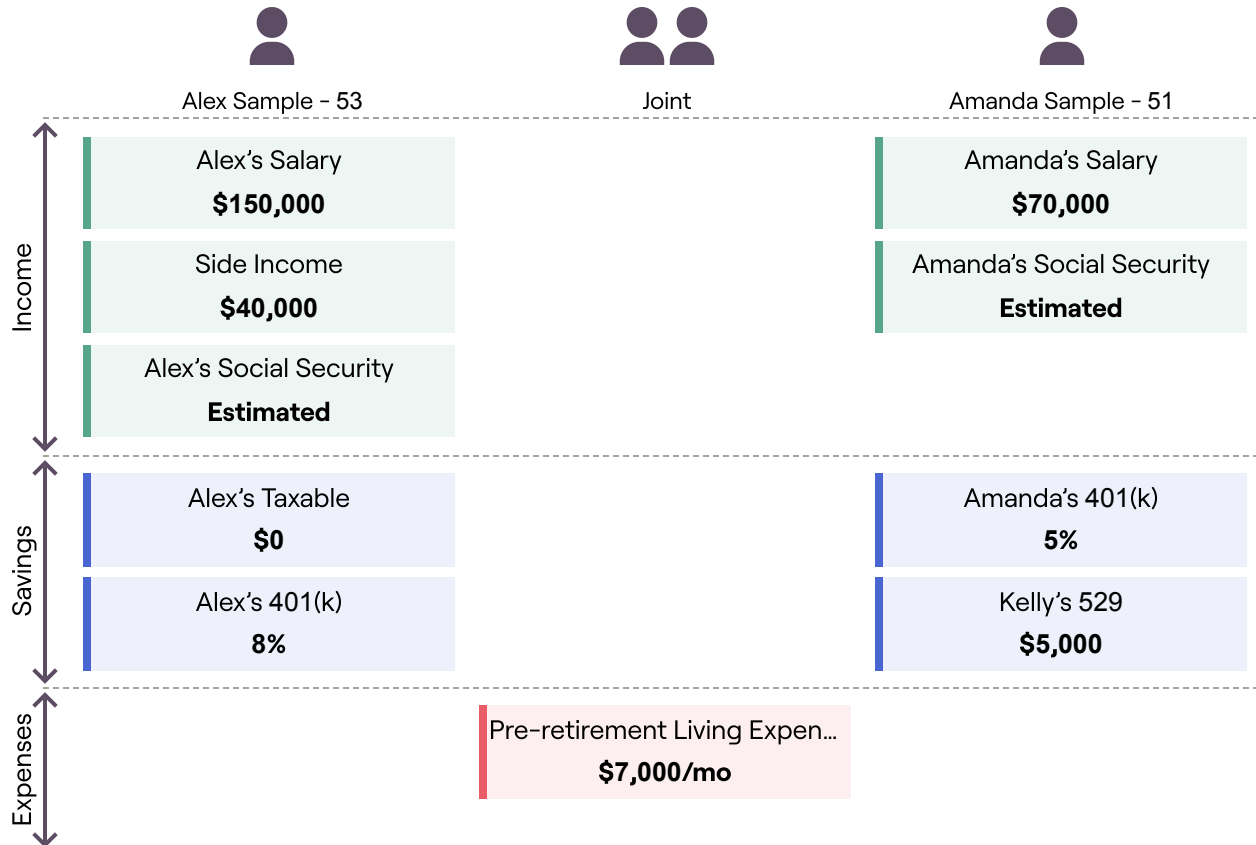
Blueprint - Goals



Blueprint - Income, Savings, Expenses

- Income
- Savings
- Expenses

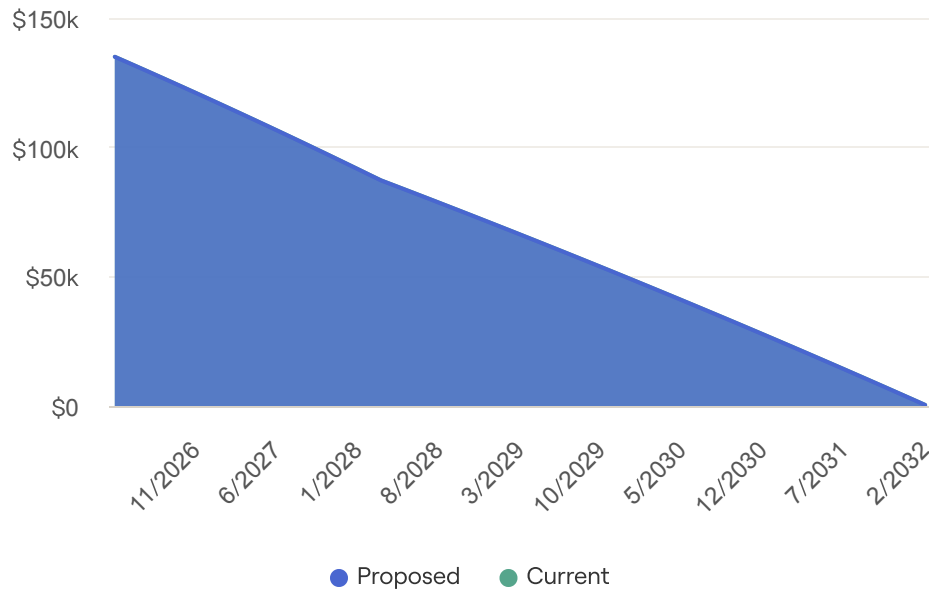
Income, Savings, Expenses



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

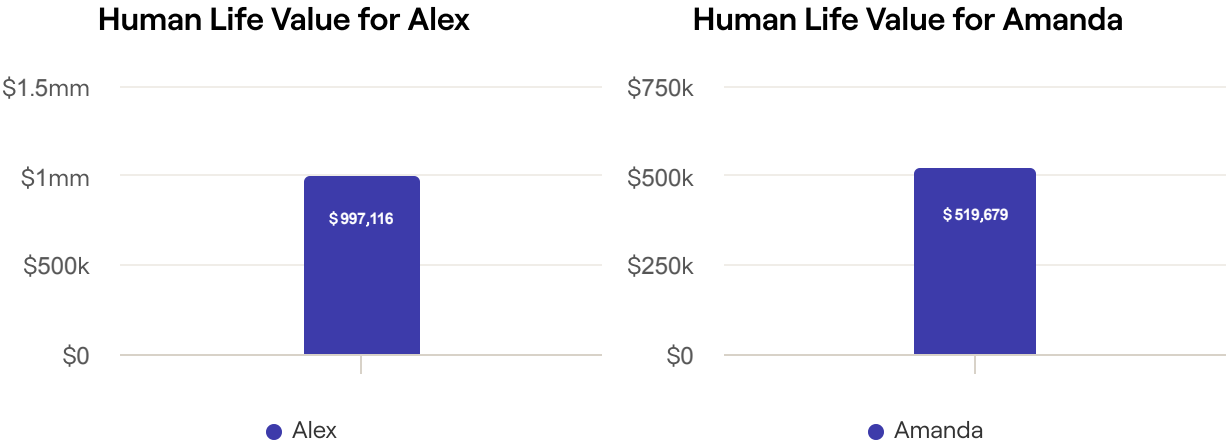
Debt Name	Balance	Interest Rate	Minimum Payment	Current Payment	Proposed Payment
Pre-retiree's Card	\$10,000	15%	\$500	\$500	\$500
Joint Mortgage	\$125,000	4%	\$1,910	\$2,000	\$2,000

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 (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.