



REPORT PREPARED FOR

## Sample Client & Co-client Client

by Test Advisor  
RightFirm

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Generated on 05/01/2025

**Test Advisor**

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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

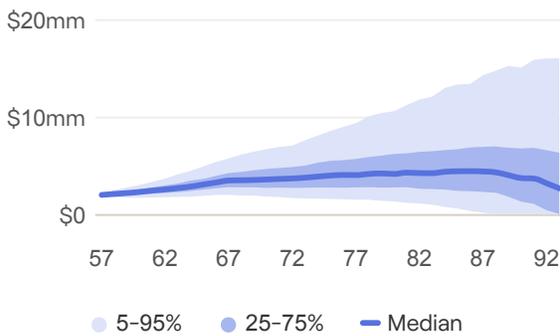
## Probability of success of Proposed plan



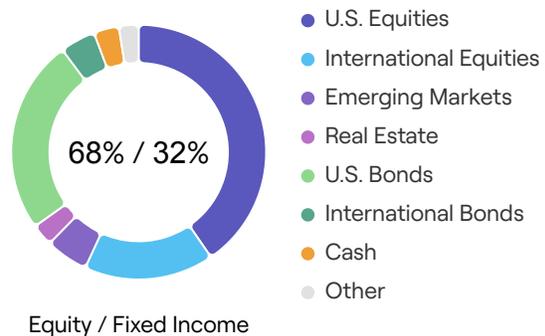
## Balance Sheet

Bank	\$430,141
Invested assets	\$1,570,656
Real estate assets	\$750,000
Life insurance cash value	\$0
Other assets	\$1,563
Credit cards	\$14,068
Mortgages	\$592,867
Home equities	\$0
Student loans	\$196,595
Other debts	\$45,004
<b>Net worth</b>	<b>\$1,903,826</b>

## Asset simulation results of Proposed plan



## Current allocation



## Tax allocation summary

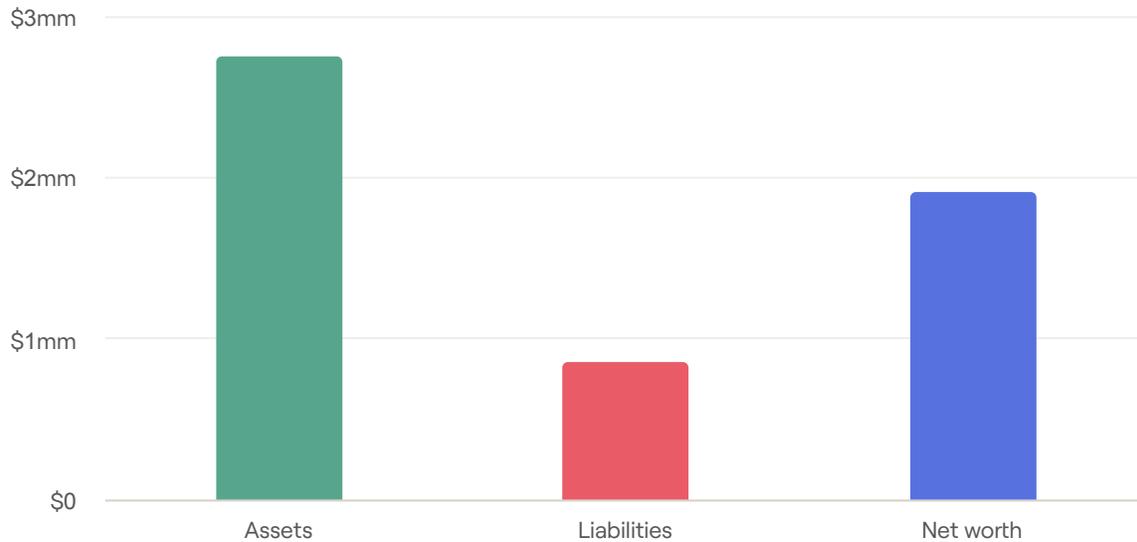


## Notes

# Balance Sheet

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

**Your net worth is \$1,903,826** as of 5/1/25



Assets	
Bank	\$430,141
Invested assets	\$1,570,656
Real estate assets	\$750,000
Life insurance cash value	\$0
Other assets	\$1,563
<b>Total assets</b>	<b>\$2,752,360</b>

Liabilities	
Credit cards	\$14,068
Mortgages	\$592,867
Home equities	\$0
Student loans	\$196,595
Other debts	\$45,004
<b>Total liabilities</b>	<b>\$848,534</b>
<b>Net Worth</b>	<b>\$1,903,826</b>

# Balance Sheet Details

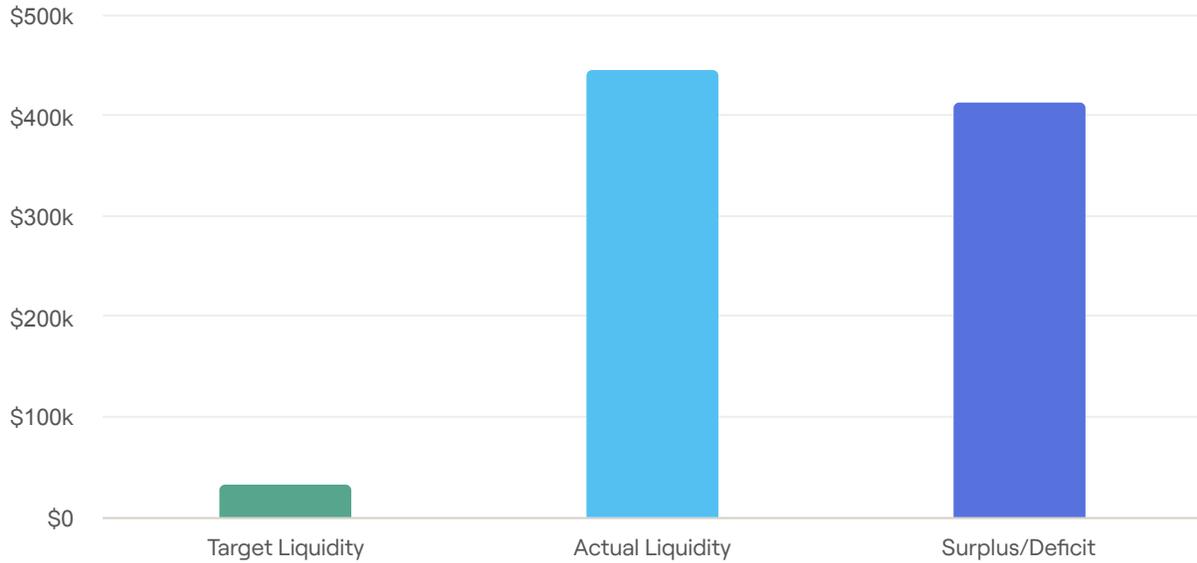
Description	Sample	Co-client	Joint	Total
<b>Assets</b>				
<i>Cash</i>				
Sample's Bank Account	\$50,000			\$50,000
My CD - 8878	\$49,778			\$49,778
Joint Savings - 7159	\$161,801			\$161,801
Joint Checking - 9060	\$168,562			\$168,562
<b>Total Cash</b>	<b>\$430,141</b>	<b>\$0</b>	<b>\$0</b>	<b>\$430,141</b>
<i>Invested Assets</i>				
<i>Non-qualified</i>				
Sample's Investment Account	\$745,057			\$745,057
<i>Qualified</i>				
Sample's Investment Account	\$311,274			\$311,274
Sample's Investment Account	\$187,151			\$187,151
Co-client's Investment Account		\$287,174		\$287,174
Joint Investment Account			\$40,000	\$40,000
<b>Total Invested Assets</b>	<b>\$1,243,482</b>	<b>\$287,174</b>	<b>\$40,000</b>	<b>\$1,570,656</b>
<i>Real Estate Assets</i>				
Primary Home	\$750,000			\$750,000
<b>Total Real Estate Assets</b>	<b>\$750,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$750,000</b>
<i>Other Assets</i>				
Sample's Stock Plan Account	\$1,563			\$1,563
<b>Total Other Assets</b>	<b>\$1,563</b>	<b>\$0</b>	<b>\$0</b>	<b>\$1,563</b>
<b>Total Assets</b>	<b>\$2,425,186</b>	<b>\$287,174</b>	<b>\$40,000</b>	<b>\$2,752,360</b>
<b>Liabilities</b>				
Sample's Card	\$4,275			\$4,275
CashRewardOld - 0784	\$9,794			\$9,794
Sample's Loan	\$105,000			\$105,000

Description	Sample	Co-client	Joint	Total
Sample's Loan	\$76,414			\$76,414
Chase Mortgage - 0038	\$487,867			\$487,867
Citi Automobile Loan - x1563	\$21,848			\$21,848
College Loan - x8946	\$120,181			\$120,181
Lendin Club personal loan - x7608	\$23,157			\$23,157
<b>Total Liabilities</b>	<b>\$848,536</b>	<b>\$0</b>	<b>\$0</b>	<b>\$848,536</b>
<b>Net Worth</b>				
<b>Total Net Worth</b>	<b>\$1,576,650</b>	<b>\$287,174</b>	<b>\$40,000</b>	<b>\$1,903,824</b>

# Liquidity

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

## Liquidity analysis



### Covered expenses

Current monthly expenses	\$10,859
Proposed expense buffer	\$0
Total covered expenses	\$10,859

### Liquidity target

Liquidity target	3 months of covered expenses, \$32,577
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# Liquidity Details

Current monthly expenses	
Living expense	\$3,000
Housing	\$6,658
Debt	\$0
Health care	\$0
Insurance premium	\$667
Rental and vacation home	\$0
Other expense	\$534
<b>Total monthly expenses</b>	<b>\$10,859</b>

Current liquidity	
Sample's Bank Account	\$50,000
My CD - 8878	\$49,778
Joint Savings - 7159	\$161,801
Joint Checking - 9060	\$168,562
Sample's Investment Account	\$14,901
<b>Total current liquidity</b>	<b>\$445,042</b>

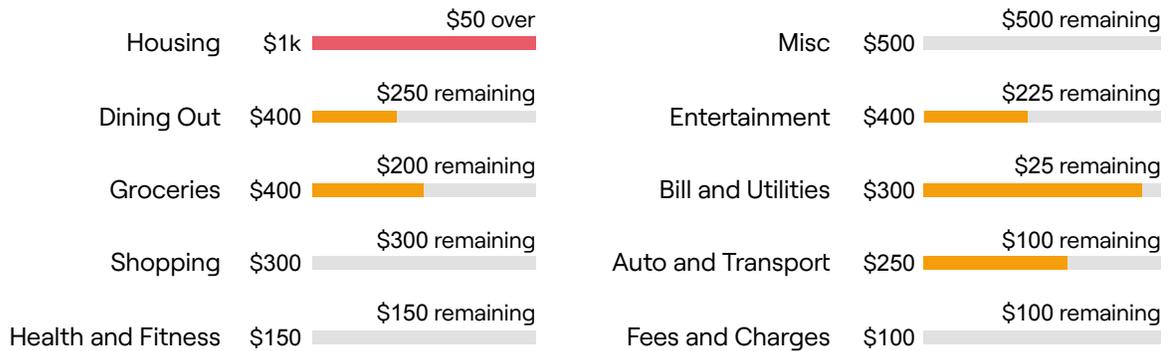
# Budgeting Summary

In order to manage your expenses, you need to set budget goals and track how your expenses compare. You can set a budget for different categories based on prior expenses and monitor how well you stick to the budget.

## Current month budget <sup>5/1-5/1</sup>



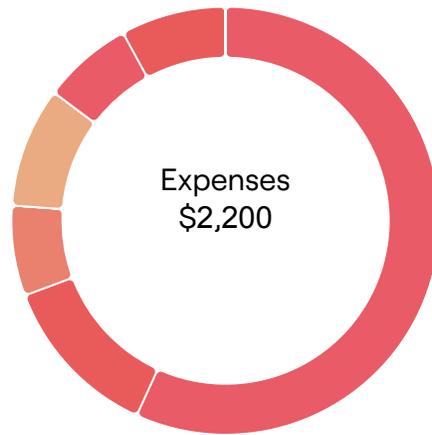
**\$1,800** remaining



# Budgeting Activity

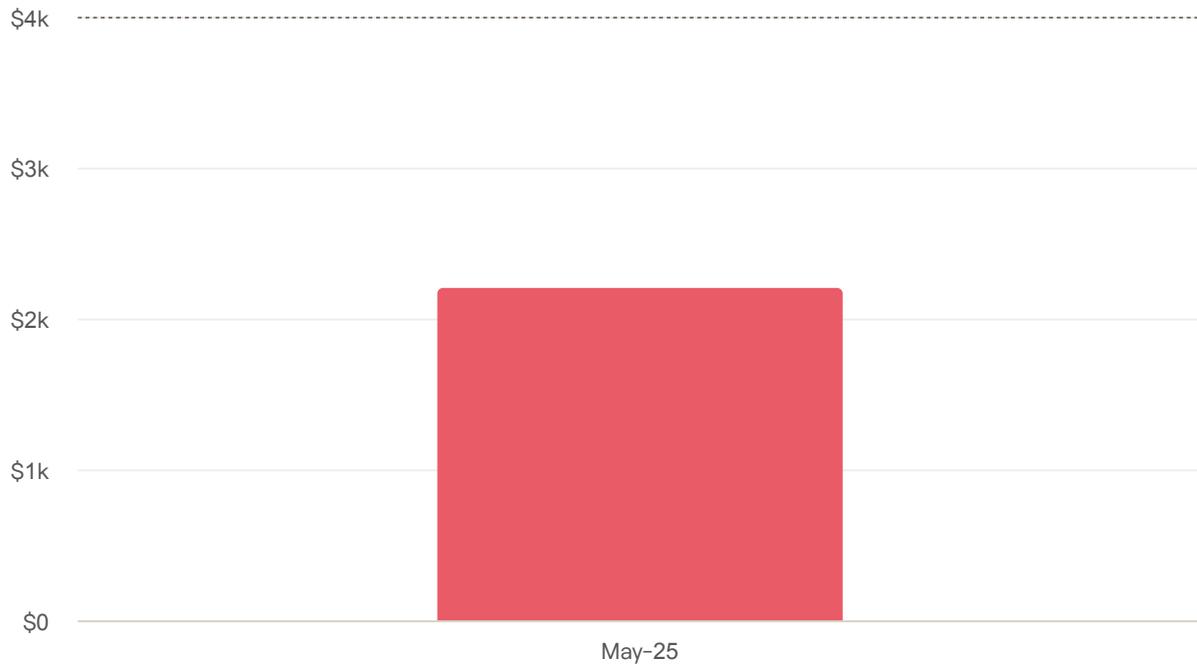
Charts reflect all expenses for current month

### Activity by category



### Activity over time

Budget: \$4,000



# Budgeting Details

Review the budget for individual categories vs the monthly expenses for the current month.

Expense	Budget	Avg.Actual
Auto and Transport	\$250	\$150
Bill and Utilities	\$300	\$275
Business	\$0	\$0
Charitable Giving	\$0	\$0
Dining Out	\$400	\$150
Education	\$0	\$0
Entertainment	\$400	\$175
Fees and Charges	\$100	\$0
Gift	\$0	\$0
Groceries	\$400	\$200
Health and Fitness	\$150	\$0
Housing	\$1,200	\$1,250
Insurance	\$0	\$0
Kids	\$0	\$0
Loan Payment	\$0	\$0
Misc	\$500	\$0
Shopping	\$300	\$0
Travel	\$0	\$0
<b>Total expense</b>	<b>\$4,000</b>	<b>\$2,200</b>

Income	Budget	Avg.Actual
Other Income	\$0	\$0
Paychecks	\$4,125	\$0
<b>Total income</b>	<b>\$4,125</b>	<b>\$0</b>

# Budgeting Notes

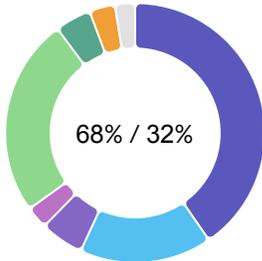
# Tasks

Due Date	Assigned to	Task
2025-05-28	Sample Client	Sample Task

# Asset Allocation

## Current allocation

All accounts



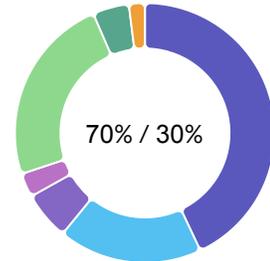
Equity / Fixed Income

Annual return: 5.6%  
Standard deviation: 11%

40.4%	U.S. Equities	43%
16.5%	International Equities	17.9%
5.4%	Emerging Markets	6%
2.8%	Real Estate	3%
24.7%	U.S. Bonds	23.6%
4.5%	International Bonds	4.5%
3.2%	Cash	2%
2.5%	Other	0%

## Target allocation

Growth



Equity / Fixed Income

Annual return: 5.8%  
Standard deviation: 11.7%

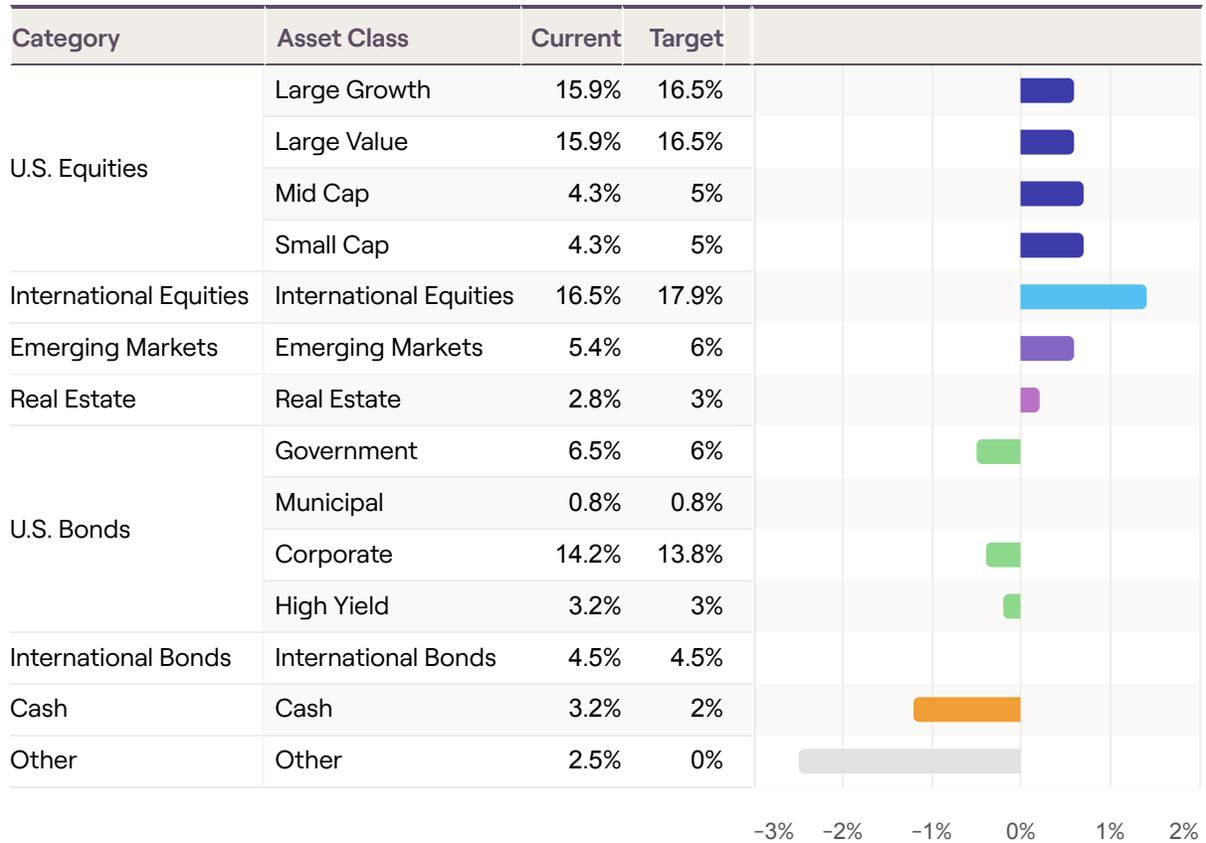
### To balance back to your target portfolio:

U.S. Equities	Buy	\$40,837	U.S. Bonds	Sell	\$17,277
International Equities	Buy	\$21,989	International Bonds	Sell	\$0
Emerging Markets	Buy	\$9,424	Cash	Sell	\$18,848
Real Estate	Buy	\$3,141	Other	Sell	\$39,266

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.

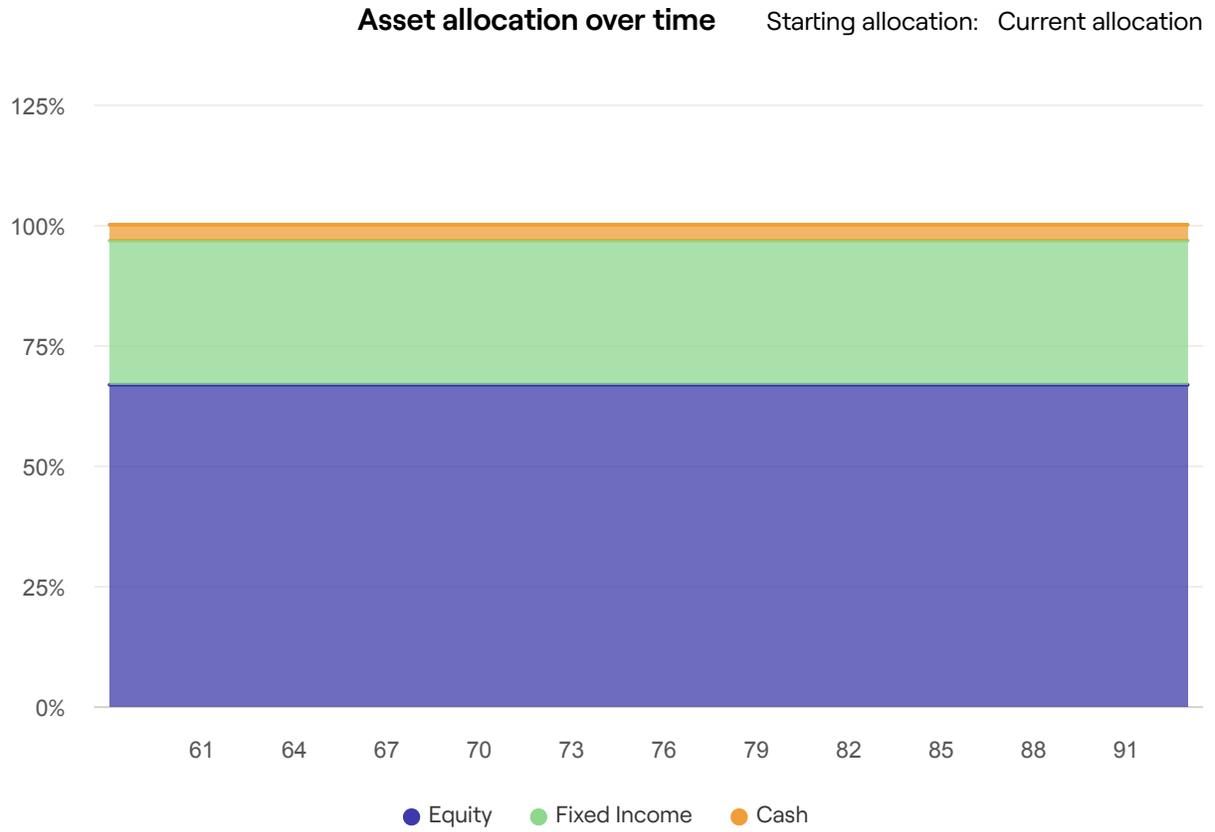
# Asset Allocation Details



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

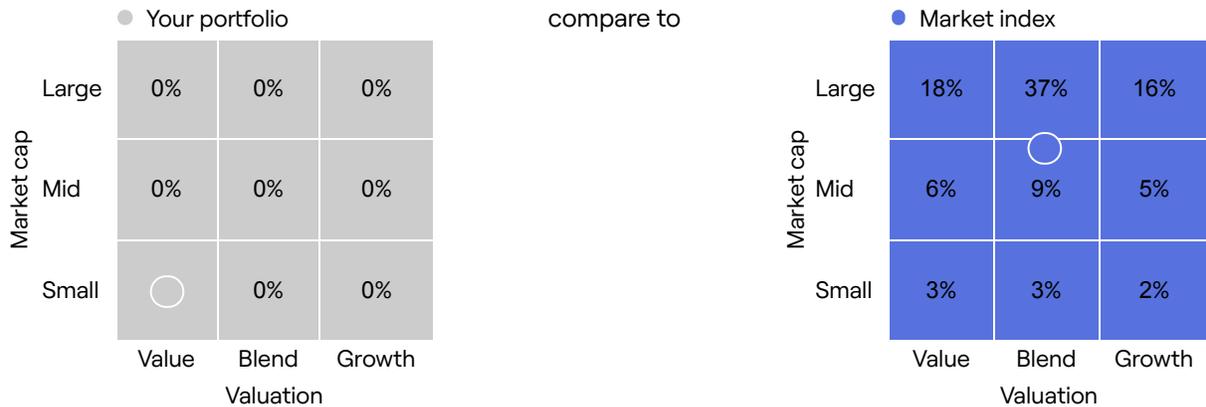
Equity investments can be categorized by sector. They are also each assigned a style based on their market cap and valuation. It is important to construct a well-diversified equity portfolio that balances risk with return, while meeting your specific financial goals. Sector and Style data is provided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

## Equity sector comparison



Amongst the equity sector, you are most **overweight in Not Classified** and **underweight Technology**.

## Equity style comparison



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

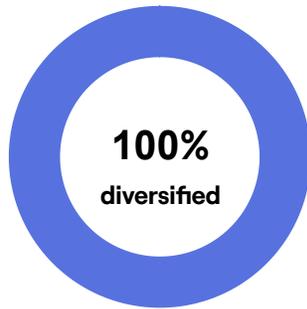
\* Broad market index refers to the Vanguard Total Stock Market Index.

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

**Great job! Your portfolio is not overly concentrated in any one equity or equities.**

Your concentration threshold is 5% of the total portfolio.

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.



- Taxable
- Tax deferred
- Tax free

**\$745,057**

Taxable asset

**\$598,448**

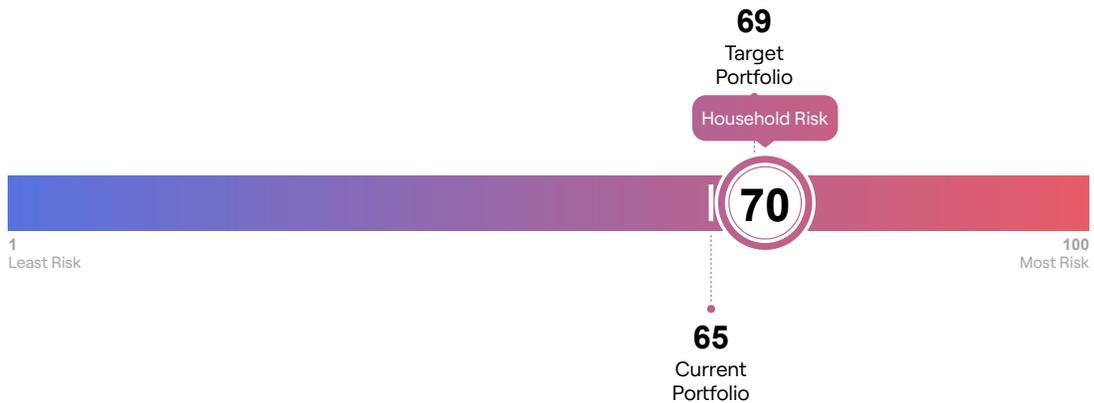
Tax deferred asset

**\$227,151**

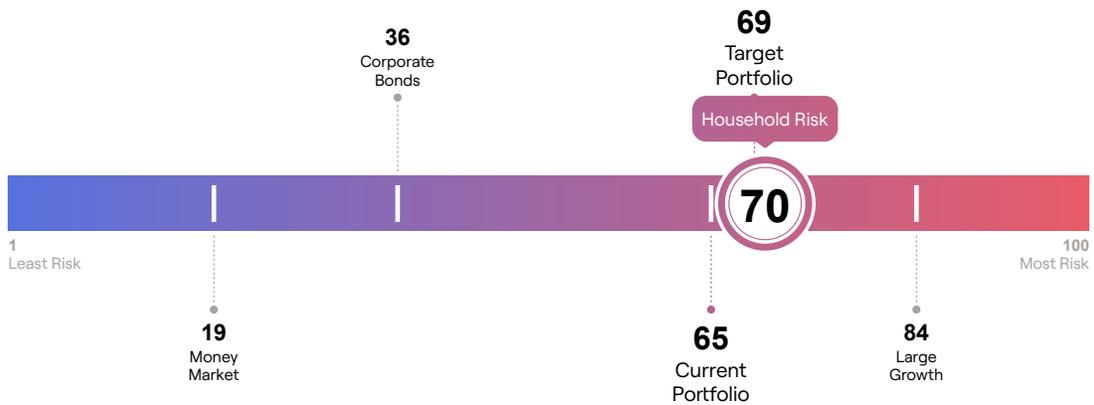
Tax free asset

# Risk Tolerance Summary

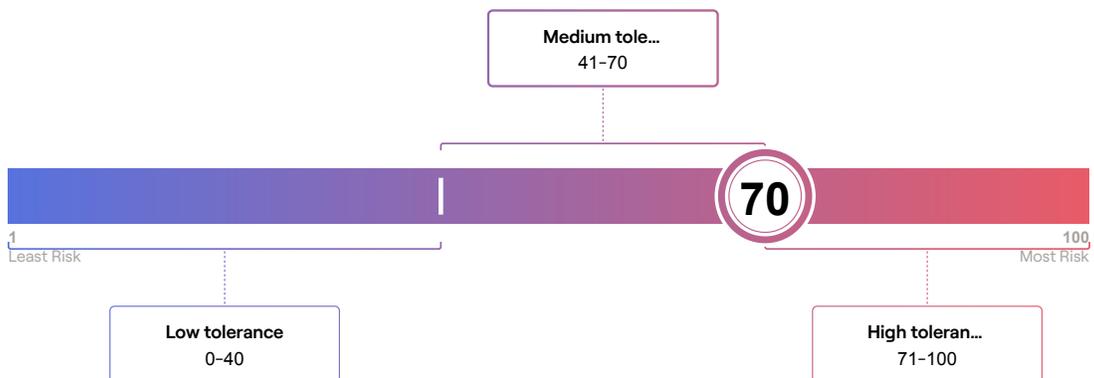
## Risk summary



## Risk comparison



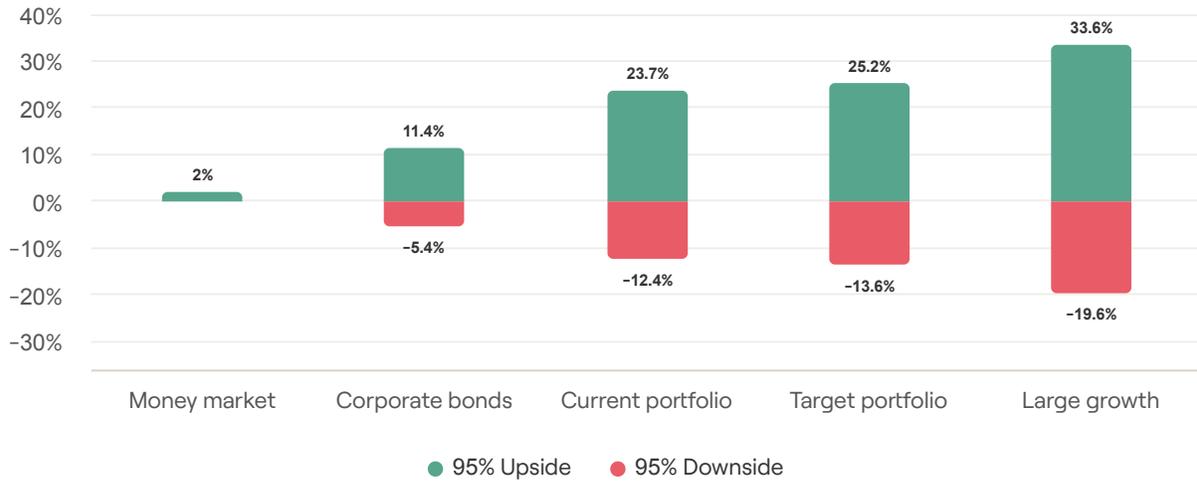
## Household risk classification



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 70.

# Risk Tolerance Analysis

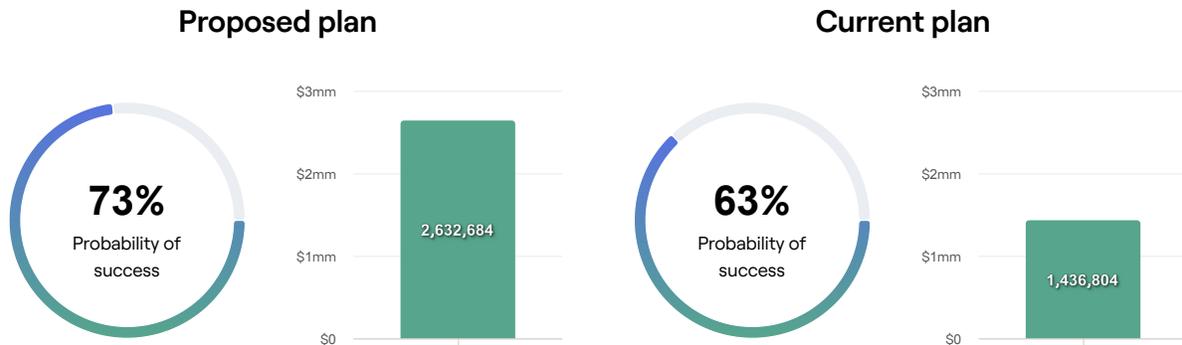
## Potential annual range of returns



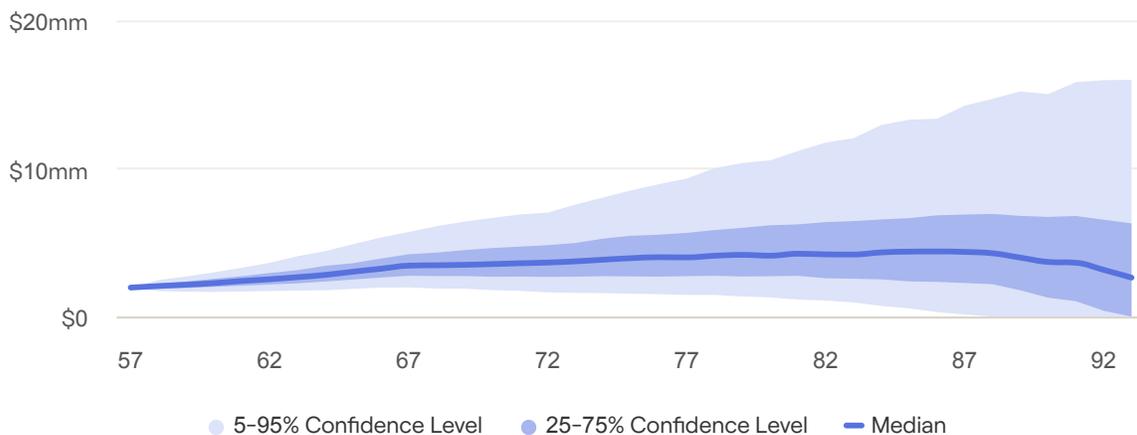
In 95% of hypothetical scenarios, annual returns are expected to be higher than the downside value. In 95% of hypothetical scenarios, annual returns are expected to be lower than the upside value. There is a 10% probability that returns will fall outside of the range. The potential annual range of returns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

# Monte Carlo Analysis

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



## Asset simulation results - Proposed plan



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

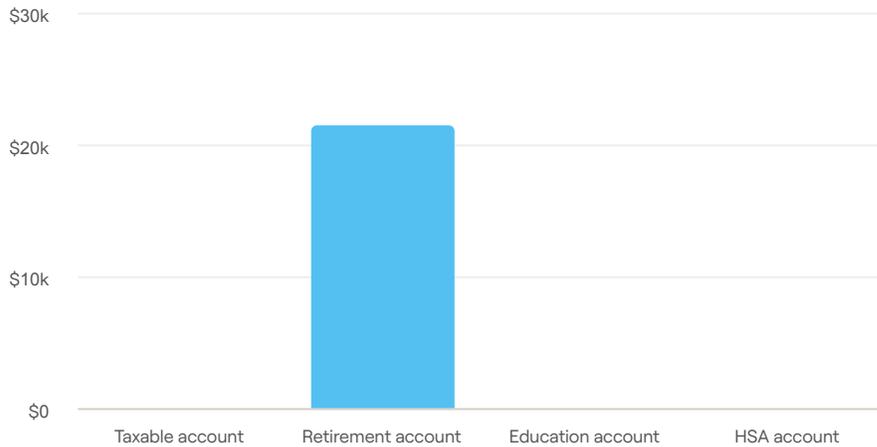
**IMPORTANT:** The projections or other information generated by RightCapital regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results are based on return and volatility assumptions from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

# Retirement Analysis Action Items

	Proposed plan	Current plan
<b>Financial goals</b>		
Sample's retirement age	68	67
Co-client's retirement age	68	67
Retirement Monthly Expense	\$7,500	\$7,500
<b>Savings</b>		
Sample's 401(k)	10%	5%
Co-client's 401(k)	3%	3%
Sample's Taxable	\$10,000	\$10,000
<b>Expenses</b>		
Pre-retirement Living Expenses	\$3,000	\$3,000
<b>Strategies</b>		
Asset allocation	Growth	Current allocation
Social Security	Age 70	Current strategy
Sample Client	Age 70	Full retirement age
Co-client Client	Age 70	Full retirement age
Debt strategy	Current payments	Current payments
Tax strategy	Current strategy	Current strategy
Education strategy	Current strategy	Current strategy
Retirement Spending	Inflation Adjusted	Inflation Adjusted

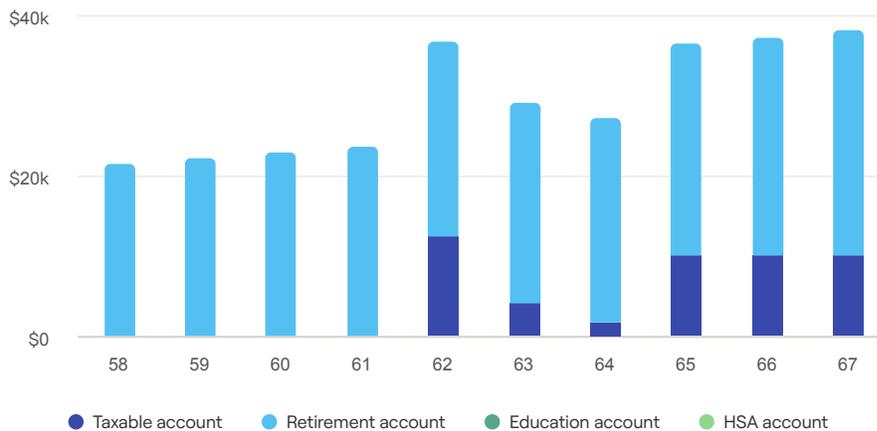
# Saving Analysis - Proposed plan

## Current year savings of Proposed plan



Total annual savings of  
**\$21,500**  
 Savings rate of  
**10.8%**  
 with total income of  
**\$200,000**

## Savings over time of Proposed plan

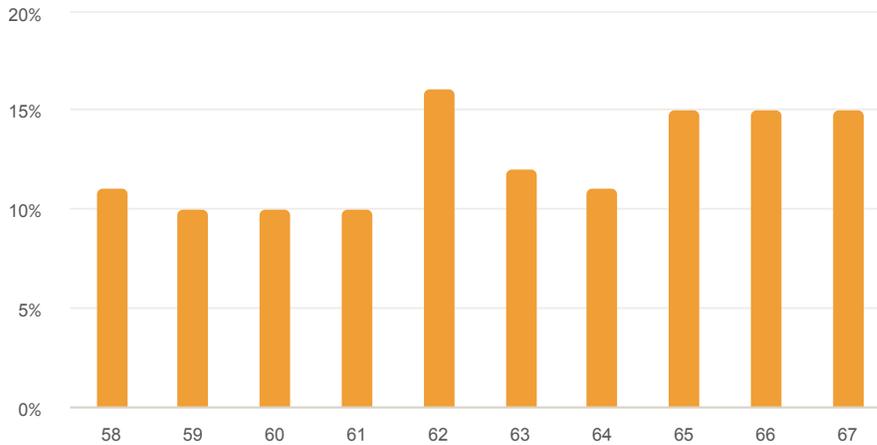


Total savings of  
**\$294,546**  
 Average savings rate of  
**13.0%**  
 with total income of  
**\$2,322,895**

**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.

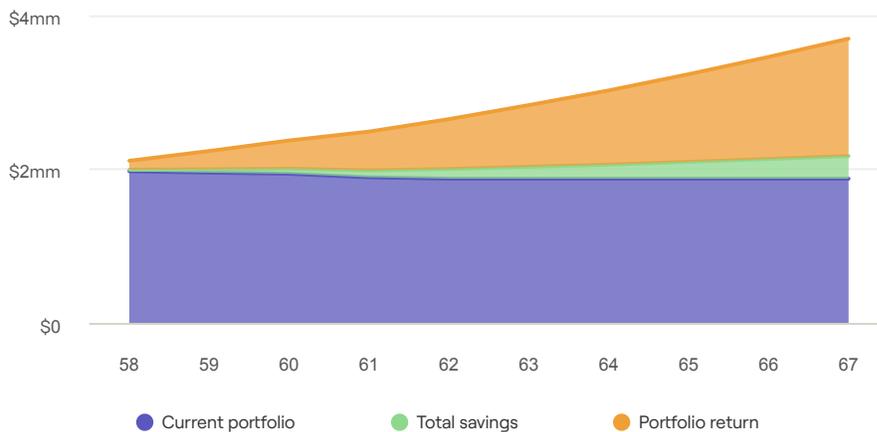
# Saving Analysis - Proposed plan

Savings rate of Proposed plan



Total savings of  
**\$294,546**  
 Average savings rate of  
**13.0%**  
 with total income of  
 \$2,322,895

Total savings and returns of Proposed plan



Total invested asset  
**\$3,697,352**  
 at retirement  
**\$294,546** total savings  
**\$1,526,866** portfolio return

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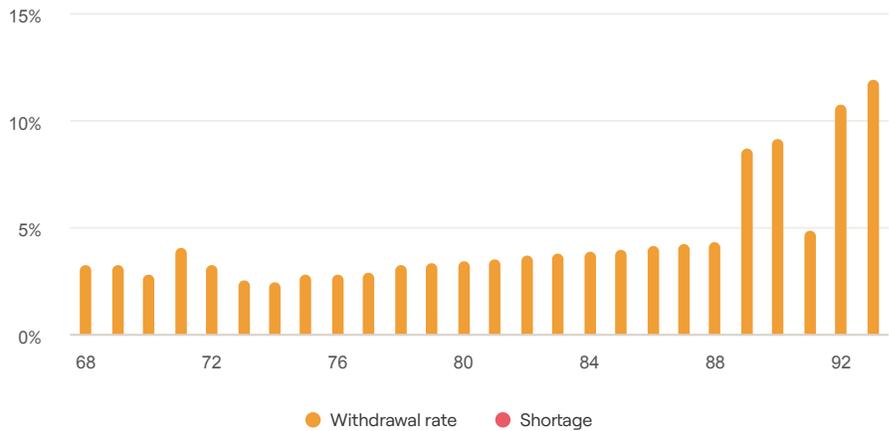
# Retirement Analysis Details – Proposed plan

## Income sources of Proposed plan



**\$0**  
income shortage  
**28%**  
income is stable

## Withdrawal rate of Proposed plan

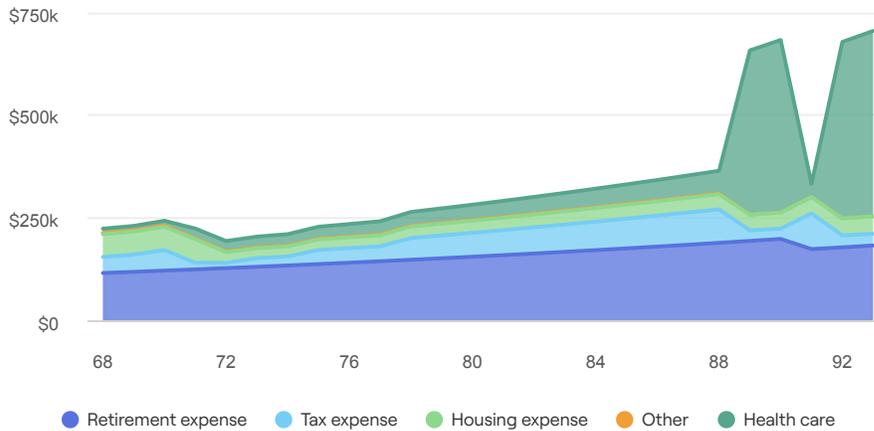


**\$0**  
income shortage  
**28%**  
income is stable

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# Retirement Analysis Details – Proposed plan

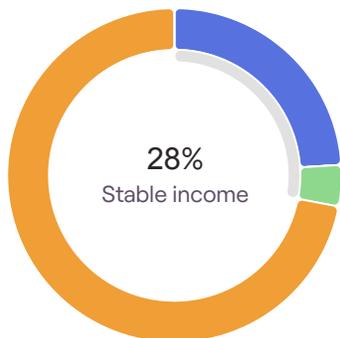
## Retirement spending of Proposed plan



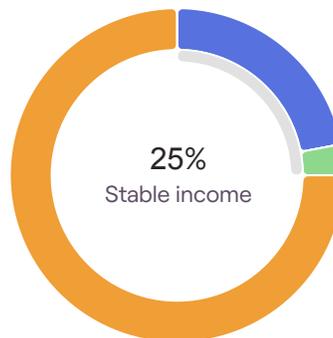
**\$8,723,710**  
Total retirement spending

## Income comparison

### Proposed plan



### Current plan



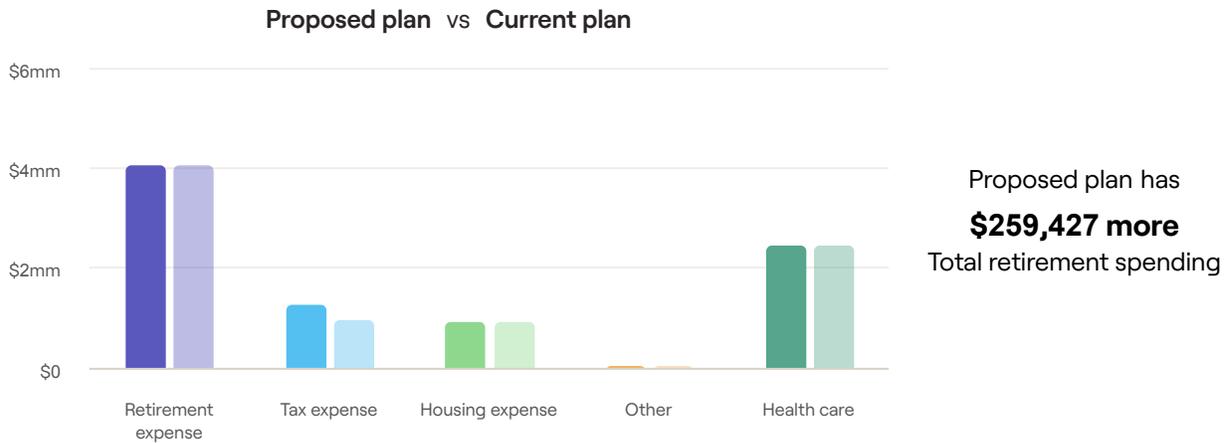
Proposed plan has  
**\$0 more**  
income shortage  
**3% higher**  
income stability ratio

- Social Security
- Pension
- Annuity
- Other Income
- Saving Withdrawal
- Shortage

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# Retirement Analysis Details – Proposed plan

## Total spending comparison

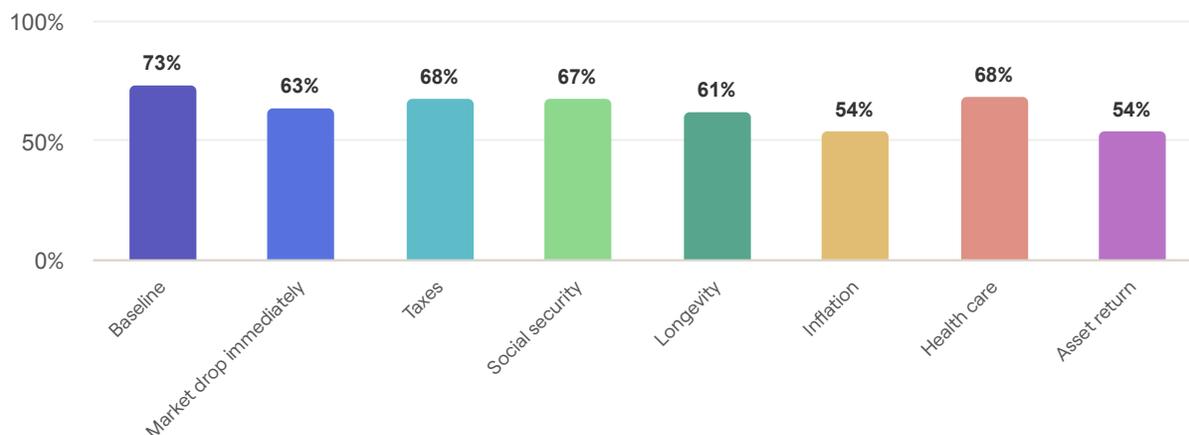


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# Stress Test

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 – probability of success – Proposed Plan**



## 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%		

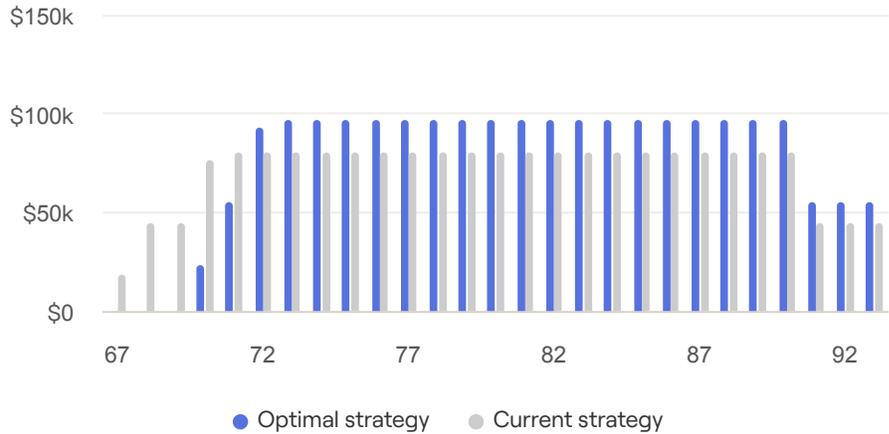
This section of the report displays the results of Monte Carlo simulations run on various stressed tests. The results are derived from 1000 simulations and the specified retirement cash flows. The probability of success represents the overall likelihood of success in various stress tests.

**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.

# Optimal Social Security Strategy

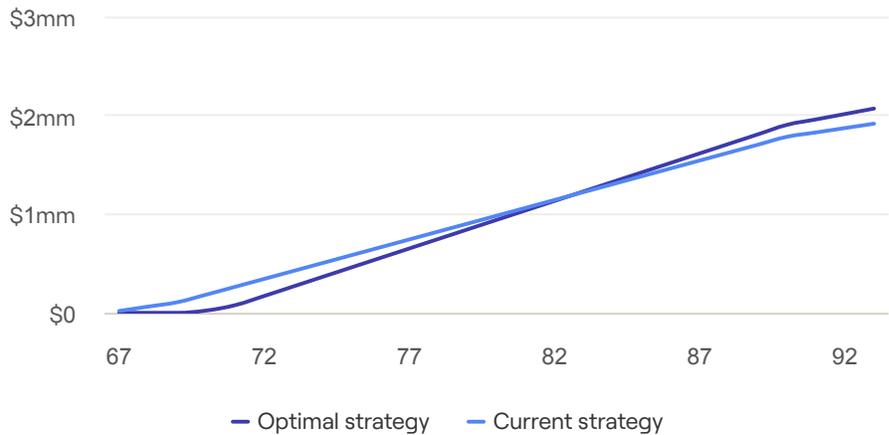
There are as many as 700 different Social Security filing strategies that can be tested in order to identify the optimal Social Security benefit for your specific retirement needs. Compare your optimal strategy to others to see the potential benefit of optimization.

## Annual cash flow comparison



**\$153,102 more**  
from the Optimal  
Social Security filing  
strategy  
than Current strategy

## Cumulative cash flow comparison



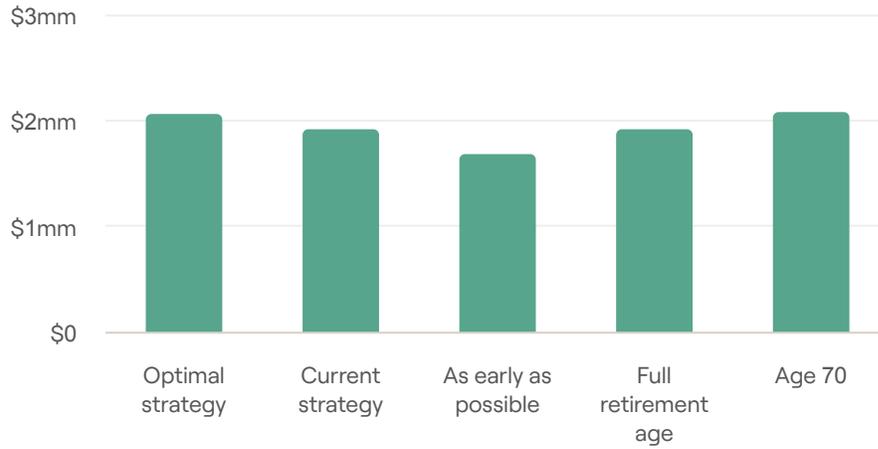
**Age 83**  
break-even point  
between the Optimal  
Social Security filing  
strategy and Current  
strategy

## To obtain maximum Social Security benefit

1. Sample applies own retirement/spousal benefit at age 70.
2. Co-client applies own retirement/spousal benefit at age 69.

# Optimal Social Security Strategy

## Summary of all strategies



**\$2,069,135**  
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



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



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

Flexibility on doctor choices

Deductible/copay

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.

## Sample Client

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

---

## Co-client Client

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

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

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

## Start Enrollment

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

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

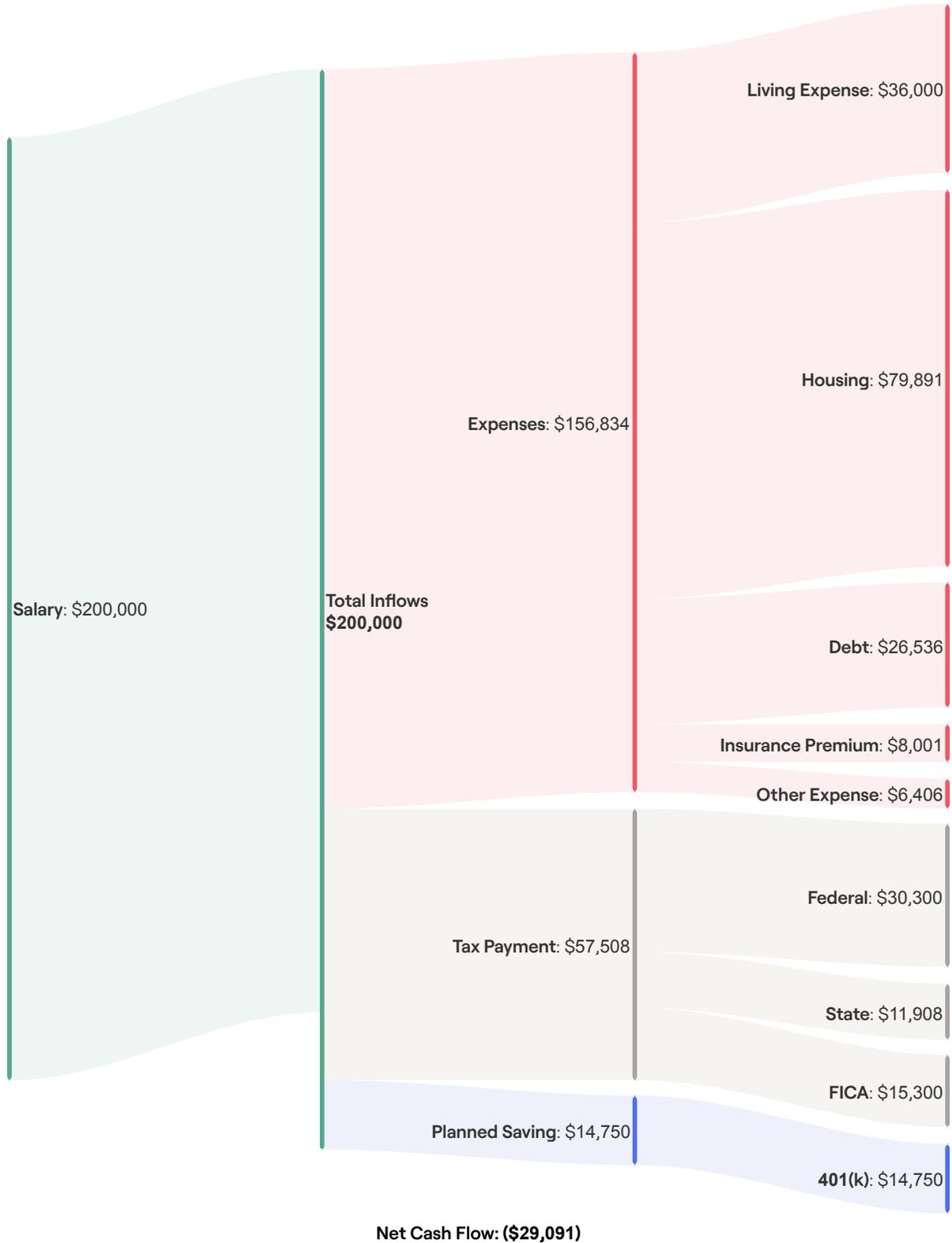
# Medicare Tips

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

# Cash Flows - Proposed Plan

## Maps

Cash flow year 2025 (58/55)



# Cash Flows – Proposed Plan

## Maps

Cash flow year 2025 (58/55)

Total Inflows \$200,000		
<b>Income Inflows</b> \$200,000	<b>Planned Distribution</b> \$0	<b>Other Inflows</b> \$0
<b>Salary</b> \$200,000		

# Cash Flows – Proposed Plan

## Maps

Cash flow year 2025 (58/55)

Total Outflows \$229,091			
<b>Expenses</b> \$156,834	<b>Goals</b> \$0	<b>Tax Payment</b> \$57,507	<b>Planned Saving</b> \$14,750
<b>Living Expense</b> \$36,000		<b>Federal</b> \$30,300	<b>401(k)</b> \$14,750
<b>Housing</b> \$79,891		<b>State</b> \$11,908	
<b>Debt</b> \$26,536		<b>FICA</b> \$15,300	
<b>Insurance Premium</b> \$8,001			
<b>Other Expense</b> \$6,406			

**Net Cash Flows: (\$29,091)**

# 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		
2025	58/55	200,000	0	0	200,000	156,834	0	57,507	14,750	229,091	0	(29,091)
2026	59/56	206,000	0	8,786	214,786	152,323	0	64,272	15,192	231,788	0	(17,002)
2027	60/57	212,180	0	7,380	219,560	152,167	0	67,090	15,648	234,905	0	(15,345)
2028	61/58	218,545	33,386	7,749	259,680	151,726	33,386	70,341	16,118	271,571	0	(11,891)
2029	62/59	225,102	18,140	4,068	247,310	109,408	35,055	73,172	16,601	234,237	599	12,474
2030	63/60	231,855	0	2,136	233,991	98,603	36,808	77,461	17,099	229,972	0	4,019
2031	64/61	238,810	0	0	238,810	99,042	38,648	81,929	17,612	237,231	0	1,579
2032	65/62	245,975	0	0	245,975	100,626	0	86,569	18,141	205,336	30,639	10,000
2033	66/63	253,354	0	0	253,354	102,253	0	91,480	18,685	212,418	30,936	10,000
2034	67/64	260,955	0	0	260,955	103,922	0	96,617	19,245	219,785	31,170	10,000
2035	68/65	100,794	0	0	100,794	184,180	0	39,188	3,024	226,392	0	(125,598)
2036	69/66	103,818	0	0	103,818	188,188	0	41,950	3,115	233,253	0	(129,436)
2037	70/67	129,861	0	0	129,861	192,312	0	50,340	3,208	245,860	0	(115,999)
2038	71/68	55,029	0	0	55,029	207,347	0	16,295	0	223,642	0	(168,613)
2039	72/69	55,029	0	0	55,029	180,183	0	13,054	0	193,236	0	(138,207)
2040	73/70	95,461	0	0	95,461	182,776	0	21,199	0	203,975	0	(108,514)
2041	74/71	99,137	0	0	99,137	188,065	0	21,913	0	209,978	0	(110,841)
2042	75/72	99,137	47,331	0	146,467	193,523	0	34,605	0	228,128	0	(81,661)
2043	76/73	99,137	49,971	0	149,108	199,155	0	35,534	0	234,689	0	(85,582)
2044	77/74	99,137	52,524	0	151,660	204,968	0	36,399	0	241,367	0	(89,706)
2045	78/75	99,137	98,273	0	197,409	210,967	0	53,162	0	264,130	0	(66,721)
2046	79/76	99,137	103,739	0	202,876	217,161	0	55,766	0	272,926	0	(70,051)
2047	80/77	99,137	109,293	0	208,430	223,555	0	58,323	0	281,878	0	(73,448)
2048	81/78	99,137	115,017	0	214,154	230,157	0	61,017	0	291,174	0	(77,020)
2049	82/79	99,137	121,383	0	220,519	236,975	0	63,890	0	300,865	0	(80,346)
2050	83/80	99,137	127,679	0	226,815	244,016	0	66,723	0	310,738	0	(83,923)
2051	84/81	99,137	134,411	0	233,547	251,288	0	69,652	0	320,940	0	(87,393)
2052	85/82	99,137	141,300	0	240,436	258,801	0	72,652	0	331,453	0	(91,016)
2053	86/83	99,137	148,125	0	247,262	266,562	0	75,554	0	342,116	0	(94,854)
2054	87/84	99,137	155,614	0	254,750	274,581	0	78,711	0	353,292	0	(98,541)
2055	88/85	99,137	162,301	0	261,437	282,867	0	81,558	0	364,425	0	(102,988)
2056	89/86	99,137	169,875	18,250	287,262	632,321	0	25,712	0	658,034	0	(370,772)
2057	90/87	99,137	176,878	36,500	312,514	658,305	0	25,143	0	683,449	0	(370,934)
2058	- /88	55,029	167,092	0	222,121	245,928	0	86,955	0	332,883	0	(110,762)
2059	- /89	55,029	174,757	0	229,786	649,693	0	29,092	0	678,785	0	(448,999)
2060	- /90	55,029	181,140	0	236,170	676,864	0	28,583	0	705,447	0	(469,278)

# Cash Flows – Proposed Plan

## Summary / Income Inflows

Year	Age	Salary	Social Security	Total Income Inflows
2025	58/55	200,000	0	200,000
2026	59/56	206,000	0	206,000
2027	60/57	212,180	0	212,180
2028	61/58	218,545	0	218,545
2029	62/59	225,102	0	225,102
2030	63/60	231,855	0	231,855
2031	64/61	238,810	0	238,810
2032	65/62	245,975	0	245,975
2033	66/63	253,354	0	253,354
2034	67/64	260,955	0	260,955
2035	68/65	100,794	0	100,794
2036	69/66	103,818	0	103,818
2037	70/67	106,932	22,929	129,861
2038	71/68	0	55,029	55,029
2039	72/69	0	55,029	55,029
2040	73/70	0	95,461	95,461
2041	74/71	0	99,137	99,137
2042	75/72	0	99,137	99,137
2043	76/73	0	99,137	99,137
2044	77/74	0	99,137	99,137
2045	78/75	0	99,137	99,137
2046	79/76	0	99,137	99,137
2047	80/77	0	99,137	99,137
2048	81/78	0	99,137	99,137
2049	82/79	0	99,137	99,137
2050	83/80	0	99,137	99,137
2051	84/81	0	99,137	99,137
2052	85/82	0	99,137	99,137
2053	86/83	0	99,137	99,137
2054	87/84	0	99,137	99,137
2055	88/85	0	99,137	99,137
2056	89/86	0	99,137	99,137
2057	90/87	0	99,137	99,137
2058	- /88	0	55,029	55,029
2059	- /89	0	55,029	55,029
2060	- /90	0	55,029	55,029

# Cash Flows – Proposed Plan

## Summary / Planned Distribution

Year	Age	401(k)	529	Total Planned Distribution
2025	58/55	0	0	0
2026	59/56	0	0	0
2027	60/57	0	0	0
2028	61/58	0	33,386	33,386
2029	62/59	0	18,140	18,140
2030	63/60	0	0	0
2031	64/61	0	0	0
2032	65/62	0	0	0
2033	66/63	0	0	0
2034	67/64	0	0	0
2035	68/65	0	0	0
2036	69/66	0	0	0
2037	70/67	0	0	0
2038	71/68	0	0	0
2039	72/69	0	0	0
2040	73/70	0	0	0
2041	74/71	0	0	0
2042	75/72	47,331	0	47,331
2043	76/73	49,971	0	49,971
2044	77/74	52,524	0	52,524
2045	78/75	98,273	0	98,273
2046	79/76	103,740	0	103,740
2047	80/77	109,294	0	109,294
2048	81/78	115,018	0	115,018
2049	82/79	121,382	0	121,382
2050	83/80	127,679	0	127,679
2051	84/81	134,411	0	134,411
2052	85/82	141,300	0	141,300
2053	86/83	148,125	0	148,125
2054	87/84	155,614	0	155,614
2055	88/85	162,301	0	162,301
2056	89/86	169,875	0	169,875
2057	90/87	176,878	0	176,878
2058	- /88	167,092	0	167,092
2059	- /89	174,756	0	174,756
2060	- /90	181,140	0	181,140

# Cash Flows – Proposed Plan

## Summary / Other Inflows

Year	Age	Options and RSUs	LTC Insurance Benefit	Total Other Inflows
2025	58/55	0	0	0
2026	59/56	8,786	0	8,786
2027	60/57	7,380	0	7,380
2028	61/58	7,749	0	7,749
2029	62/59	4,068	0	4,068
2030	63/60	2,136	0	2,136
2031	64/61	0	0	0
2032	65/62	0	0	0
2033	66/63	0	0	0
2034	67/64	0	0	0
2035	68/65	0	0	0
2036	69/66	0	0	0
2037	70/67	0	0	0
2038	71/68	0	0	0
2039	72/69	0	0	0
2040	73/70	0	0	0
2041	74/71	0	0	0
2042	75/72	0	0	0
2043	76/73	0	0	0
2044	77/74	0	0	0
2045	78/75	0	0	0
2046	79/76	0	0	0
2047	80/77	0	0	0
2048	81/78	0	0	0
2049	82/79	0	0	0
2050	83/80	0	0	0
2051	84/81	0	0	0
2052	85/82	0	0	0
2053	86/83	0	0	0
2054	87/84	0	0	0
2055	88/85	0	0	0
2056	89/86	0	18,250	18,250
2057	90/87	0	36,500	36,500
2058	- /88	0	0	0
2059	- /89	0	0	0
2060	- /90	0	0	0

# Cash Flows – Proposed Plan

## Summary / Expenses

Year	Age	Living Expense	Housing	Debt	Health Care	Insurance Premium	Other Expense	Total Expense
2025	58/55	36,000	79,891	26,536	0	8,001	6,406	156,834
2026	59/56	36,900	80,346	21,548	0	8,030	5,500	152,323
2027	60/57	37,822	80,814	19,972	0	8,059	5,500	152,167
2028	61/58	38,768	81,296	20,574	0	8,088	3,000	151,726
2029	62/59	39,737	53,055	9,896	0	5,126	1,594	109,408
2030	63/60	40,731	52,747	0	0	5,126	0	98,603
2031	64/61	41,749	53,272	0	0	4,021	0	99,042
2032	65/62	42,793	53,813	0	0	4,021	0	100,626
2033	66/63	43,863	54,369	0	0	4,021	0	102,253
2034	67/64	44,959	54,942	0	0	4,021	0	103,922
2035	68/65	115,208	55,532	0	10,420	3,021	0	184,180
2036	69/66	118,088	56,138	0	10,941	3,021	0	188,188
2037	70/67	121,040	56,763	0	11,488	3,021	0	192,312
2038	71/68	124,066	57,406	0	24,125	1,750	0	207,347
2039	72/69	127,168	25,934	0	25,331	1,750	0	180,183
2040	73/70	130,347	24,081	0	26,598	1,750	0	182,776
2041	74/71	133,606	24,782	0	27,928	1,750	0	188,065
2042	75/72	136,946	25,503	0	29,324	1,750	0	193,523
2043	76/73	140,369	26,245	0	30,790	1,750	0	199,155
2044	77/74	143,879	27,009	0	32,330	1,750	0	204,968
2045	78/75	147,475	27,796	0	33,946	1,750	0	210,967
2046	79/76	151,162	28,605	0	35,644	1,750	0	217,161
2047	80/77	154,941	29,438	0	37,426	1,750	0	223,555
2048	81/78	158,815	30,295	0	39,297	1,750	0	230,157
2049	82/79	162,785	31,178	0	41,262	1,750	0	236,975
2050	83/80	166,855	32,086	0	43,325	1,750	0	244,016
2051	84/81	171,026	33,021	0	45,491	1,750	0	251,288
2052	85/82	175,302	33,983	0	47,766	1,750	0	258,801
2053	86/83	179,685	34,973	0	50,154	1,750	0	266,562
2054	87/84	184,177	35,992	0	52,662	1,750	0	274,581
2055	88/85	188,781	37,041	0	55,295	1,750	0	282,867
2056	89/86	193,501	38,121	0	400,700	0	0	632,321
2057	90/87	198,338	39,232	0	420,735	0	0	658,305
2058	- /88	173,546	40,376	0	32,005	0	0	245,928
2059	- /89	177,885	41,554	0	430,254	0	0	649,693
2060	- /90	182,332	42,766	0	451,767	0	0	676,864

# Cash Flows – Proposed Plan

## Summary / Goals

Year	Age	Education	Total Goals
2025	58/55	0	0
2026	59/56	0	0
2027	60/57	0	0
2028	61/58	33,386	33,386
2029	62/59	35,055	35,055
2030	63/60	36,808	36,808
2031	64/61	38,648	38,648
2032	65/62	0	0
2033	66/63	0	0
2034	67/64	0	0
2035	68/65	0	0
2036	69/66	0	0
2037	70/67	0	0
2038	71/68	0	0
2039	72/69	0	0
2040	73/70	0	0
2041	74/71	0	0
2042	75/72	0	0
2043	76/73	0	0
2044	77/74	0	0
2045	78/75	0	0
2046	79/76	0	0
2047	80/77	0	0
2048	81/78	0	0
2049	82/79	0	0
2050	83/80	0	0
2051	84/81	0	0
2052	85/82	0	0
2053	86/83	0	0
2054	87/84	0	0
2055	88/85	0	0
2056	89/86	0	0
2057	90/87	0	0
2058	- /88	0	0
2059	- /89	0	0
2060	- /90	0	0

# Cash Flows – Proposed Plan

## Summary / Tax Payment

Year	Age	Federal	State	FICA	Total Tax Payment
2025	58/55	30,300	11,908	15,300	57,508
2026	59/56	36,234	12,278	15,759	64,272
2027	60/57	38,158	12,701	16,232	67,091
2028	61/58	40,460	13,162	16,719	70,341
2029	62/59	42,557	13,394	17,220	73,172
2030	63/60	45,714	14,010	17,737	77,461
2031	64/61	49,082	14,578	18,269	81,929
2032	65/62	52,554	15,198	18,817	86,569
2033	66/63	56,214	15,854	19,412	91,480
2034	67/64	60,019	16,537	20,062	96,617
2035	68/65	20,856	10,621	7,711	39,187
2036	69/66	23,142	10,867	7,942	41,951
2037	70/67	31,391	10,768	8,180	50,339
2038	71/68	10,458	5,837	0	16,295
2039	72/69	7,872	5,181	0	13,053
2040	73/70	16,603	4,596	0	21,199
2041	74/71	17,261	4,651	0	21,912
2042	75/72	28,976	5,630	0	34,606
2043	76/73	29,618	5,915	0	35,533
2044	77/74	30,208	6,194	0	36,402
2045	78/75	45,192	7,970	0	53,162
2046	79/76	47,385	8,371	0	55,756
2047	80/77	49,562	8,775	0	58,337
2048	81/78	51,800	9,210	0	61,010
2049	82/79	54,215	9,675	0	63,890
2050	83/80	56,586	10,137	0	66,723
2051	84/81	59,038	10,614	0	69,652
2052	85/82	61,546	11,106	0	72,652
2053	86/83	63,966	11,588	0	75,554
2054	87/84	66,603	12,108	0	78,711
2055	88/85	68,974	12,584	0	81,558
2056	89/86	7,899	17,813	0	25,712
2057	90/87	7,531	17,613	0	25,143
2058	- /88	73,141	13,818	0	86,959
2059	- /89	8,035	21,051	0	29,086
2060	- /90	7,719	20,868	0	28,587

# Cash Flows – Proposed Plan

## Summary / Planned Saving

Year	Age	401(k)	Total Planned Saving
2025	58/55	14,750	14,750
2026	59/56	15,193	15,193
2027	60/57	15,648	15,648
2028	61/58	16,118	16,118
2029	62/59	16,601	16,601
2030	63/60	17,099	17,099
2031	64/61	17,613	17,613
2032	65/62	18,140	18,140
2033	66/63	18,685	18,685
2034	67/64	19,246	19,246
2035	68/65	3,024	3,024
2036	69/66	3,115	3,115
2037	70/67	3,208	3,208
2038	71/68	0	0
2039	72/69	0	0
2040	73/70	0	0
2041	74/71	0	0
2042	75/72	0	0
2043	76/73	0	0
2044	77/74	0	0
2045	78/75	0	0
2046	79/76	0	0
2047	80/77	0	0
2048	81/78	0	0
2049	82/79	0	0
2050	83/80	0	0
2051	84/81	0	0
2052	85/82	0	0
2053	86/83	0	0
2054	87/84	0	0
2055	88/85	0	0
2056	89/86	0	0
2057	90/87	0	0
2058	- /88	0	0
2059	- /89	0	0
2060	- /90	0	0

# Cash Flows – Proposed Plan

## Net Worth

Year	Age	Non-Qualified Assets	Qualified Assets	Options and RSUs	Primary and Vacation Homes	Investment Properties	Business Assets	Trust Assets	Other Assets	Mortgages	Other Loans	Net Worth
2025	58/55	1,214,032	894,906	8,367	750,000	0	0	0	0	534,536	232,149	2,100,620
2026	59/56	1,267,201	968,869	7,028	772,500	0	0	0	0	474,684	212,996	2,327,919
2027	60/57	1,325,100	1,047,778	7,380	795,675	0	0	0	0	413,211	194,680	2,568,042
2028	61/58	1,389,800	1,098,552	3,874	819,545	0	0	0	0	350,015	174,967	2,786,790
2029	62/59	1,482,605	1,168,145	2,034	844,132	0	0	0	0	314,534	165,185	3,017,197
2030	63/60	1,572,318	1,260,588	0	869,456	0	0	0	0	279,867	165,185	3,257,310
2031	64/61	1,664,778	1,359,122	0	895,539	0	0	0	0	245,200	165,185	3,509,054
2032	65/62	1,771,002	1,464,122	0	922,405	0	0	0	0	210,534	165,185	3,781,810
2033	66/63	1,883,366	1,575,983	0	950,078	0	0	0	0	175,867	165,185	4,068,375
2034	67/64	2,002,224	1,695,128	0	978,580	0	0	0	0	141,200	165,185	4,369,547
2035	68/65	1,992,355	1,800,162	0	1,007,937	0	0	0	0	106,534	165,185	4,528,736
2036	69/66	1,978,077	1,911,478	0	1,038,175	0	0	0	0	71,867	165,185	4,690,679
2037	70/67	1,976,411	2,029,447	0	1,069,321	0	0	0	0	37,200	165,185	4,872,794
2038	71/68	1,922,035	2,146,749	0	1,101,400	0	0	0	0	2,534	165,185	5,002,466
2039	72/69	1,894,922	2,270,831	0	1,134,442	0	0	0	0	0	165,185	5,135,010
2040	73/70	1,895,934	2,402,085	0	1,168,476	0	0	0	0	0	165,185	5,301,310
2041	74/71	1,894,678	2,540,926	0	1,203,530	0	0	0	0	0	165,185	5,473,949
2042	75/72	1,922,530	2,640,461	0	1,239,636	0	0	0	0	0	165,185	5,637,441
2043	76/73	1,948,070	2,743,108	0	1,276,825	0	0	0	0	0	165,185	5,802,818
2044	77/74	1,970,963	2,849,136	0	1,315,130	0	0	0	0	0	165,185	5,970,043
2045	78/75	2,018,164	2,915,543	0	1,354,583	0	0	0	0	0	165,185	6,123,105
2046	79/76	2,064,763	2,980,322	0	1,395,221	0	0	0	0	0	165,185	6,275,121
2047	80/77	2,110,658	3,043,291	0	1,437,078	0	0	0	0	0	165,185	6,425,842
2048	81/78	2,155,634	3,104,176	0	1,480,190	0	0	0	0	0	165,185	6,574,815
2049	82/79	2,199,883	3,162,215	0	1,524,596	0	0	0	0	0	165,185	6,721,509
2050	83/80	2,243,113	3,217,312	0	1,570,333	0	0	0	0	0	165,185	6,865,574
2051	84/81	2,285,372	3,268,862	0	1,617,443	0	0	0	0	0	165,185	7,006,493
2052	85/82	2,326,450	3,316,502	0	1,665,967	0	0	0	0	0	165,185	7,143,735
2053	86/83	2,366,065	3,360,071	0	1,715,946	0	0	0	0	0	165,185	7,276,898
2054	87/84	2,404,283	3,398,669	0	1,767,424	0	0	0	0	0	165,185	7,405,191
2055	88/85	2,440,262	3,432,812	0	1,820,447	0	0	0	0	0	165,185	7,528,336
2056	89/86	2,210,538	3,461,353	0	1,875,060	0	0	0	0	0	165,185	7,381,766
2057	90/87	1,967,372	3,484,541	0	1,931,312	0	0	0	0	0	165,185	7,218,041
2058	- /88	1,970,325	3,518,856	0	1,989,251	0	0	0	0	0	45,004	7,433,427
2059	- /89	1,635,211	3,547,489	0	2,048,929	0	0	0	0	0	45,004	7,186,624
2060	- /90	1,260,448	3,571,393	0	2,110,397	0	0	0	0	0	45,004	6,897,234

# Cash Flows – Proposed Plan

## Invested Asset

Year	Age	Beginning Balance	Planned Saving	Employer Match & Other	Planned Distribution	Net Cash Flows	Portfolio Return	Ending Balance
2025	58/55	2,000,795	14,750	6,750	0	(29,091)	115,734	2,108,938
2026	59/56	2,108,938	15,192	6,952	0	(17,002)	121,990	2,236,071
2027	60/57	2,236,071	15,648	7,161	0	(15,345)	129,344	2,372,878
2028	61/58	2,372,878	16,118	7,376	(33,386)	(11,891)	137,257	2,488,353
2029	62/59	2,488,353	16,601	7,597	(18,140)	12,474	143,864	2,650,750
2030	63/60	2,650,750	17,099	7,825	0	4,019	153,213	2,832,906
2031	64/61	2,832,906	17,612	8,060	0	1,579	163,742	3,023,900
2032	65/62	3,023,900	18,141	8,302	0	10,000	174,781	3,235,123
2033	66/63	3,235,123	18,685	8,551	0	10,000	186,990	3,459,349
2034	67/64	3,459,349	19,245	8,807	0	10,000	199,950	3,697,352
2035	68/65	3,697,352	3,024	4,032	0	(125,598)	213,707	3,792,516
2036	69/66	3,792,516	3,115	4,153	0	(129,436)	219,207	3,889,555
2037	70/67	3,889,555	3,208	4,277	0	(115,999)	224,816	4,005,858
2038	71/68	4,005,858	0	0	0	(168,613)	231,539	4,068,784
2039	72/69	4,068,784	0	0	0	(138,207)	235,176	4,165,753
2040	73/70	4,165,753	0	0	0	(108,514)	240,781	4,298,020
2041	74/71	4,298,020	0	0	0	(110,841)	248,426	4,435,604
2042	75/72	4,435,604	0	0	(47,331)	(81,661)	256,378	4,562,990
2043	76/73	4,562,990	0	0	(49,971)	(85,582)	263,741	4,691,178
2044	77/74	4,691,178	0	0	(52,524)	(89,706)	271,150	4,820,098
2045	78/75	4,820,098	0	0	(98,273)	(66,721)	278,602	4,933,707
2046	79/76	4,933,707	0	0	(103,739)	(70,051)	285,168	5,045,085
2047	80/77	5,045,085	0	0	(109,293)	(73,448)	291,606	5,153,949
2048	81/78	5,153,949	0	0	(115,017)	(77,020)	297,898	5,259,810
2049	82/79	5,259,810	0	0	(121,383)	(80,346)	304,017	5,362,098
2050	83/80	5,362,098	0	0	(127,679)	(83,923)	309,929	5,460,425
2051	84/81	5,460,425	0	0	(134,411)	(87,393)	315,613	5,554,234
2052	85/82	5,554,234	0	0	(141,300)	(91,016)	321,035	5,642,953
2053	86/83	5,642,953	0	0	(148,125)	(94,854)	326,163	5,726,137
2054	87/84	5,726,137	0	0	(155,614)	(98,541)	330,971	5,802,952
2055	88/85	5,802,952	0	0	(162,301)	(102,988)	335,411	5,873,074
2056	89/86	5,873,074	0	0	(169,875)	(370,772)	339,464	5,671,890
2057	90/87	5,671,890	0	0	(176,878)	(370,934)	327,835	5,451,914
2058	- /88	5,451,914	0	0	(167,092)	(110,762)	315,121	5,489,180
2059	- /89	5,489,180	0	0	(174,757)	(448,999)	317,275	5,182,700
2060	- /90	5,182,700	0	0	(181,140)	(469,278)	299,560	4,831,842

# Cash Flows – Proposed Plan

## Invested Asset / Planned Saving

Year	Age	401(k)	Total Planned Saving
2025	58/55	14,750	14,750
2026	59/56	15,193	15,193
2027	60/57	15,648	15,648
2028	61/58	16,118	16,118
2029	62/59	16,601	16,601
2030	63/60	17,099	17,099
2031	64/61	17,613	17,613
2032	65/62	18,140	18,140
2033	66/63	18,685	18,685
2034	67/64	19,246	19,246
2035	68/65	3,024	3,024
2036	69/66	3,115	3,115
2037	70/67	3,208	3,208
2038	71/68	0	0
2039	72/69	0	0
2040	73/70	0	0
2041	74/71	0	0
2042	75/72	0	0
2043	76/73	0	0
2044	77/74	0	0
2045	78/75	0	0
2046	79/76	0	0
2047	80/77	0	0
2048	81/78	0	0
2049	82/79	0	0
2050	83/80	0	0
2051	84/81	0	0
2052	85/82	0	0
2053	86/83	0	0
2054	87/84	0	0
2055	88/85	0	0
2056	89/86	0	0
2057	90/87	0	0
2058	- /88	0	0
2059	- /89	0	0
2060	- /90	0	0

# Cash Flows – Proposed Plan

## Invested Asset / Employer Match & Other

Year	Age	401(k)	Total Employer Match & Other
2025	58/55	6,750	6,750
2026	59/56	6,952	6,952
2027	60/57	7,161	7,161
2028	61/58	7,376	7,376
2029	62/59	7,598	7,598
2030	63/60	7,825	7,825
2031	64/61	8,060	8,060
2032	65/62	8,302	8,302
2033	66/63	8,550	8,550
2034	67/64	8,807	8,807
2035	68/65	4,032	4,032
2036	69/66	4,153	4,153
2037	70/67	4,277	4,277
2038	71/68	0	0
2039	72/69	0	0
2040	73/70	0	0
2041	74/71	0	0
2042	75/72	0	0
2043	76/73	0	0
2044	77/74	0	0
2045	78/75	0	0
2046	79/76	0	0
2047	80/77	0	0
2048	81/78	0	0
2049	82/79	0	0
2050	83/80	0	0
2051	84/81	0	0
2052	85/82	0	0
2053	86/83	0	0
2054	87/84	0	0
2055	88/85	0	0
2056	89/86	0	0
2057	90/87	0	0
2058	- /88	0	0
2059	- /89	0	0
2060	- /90	0	0

# Cash Flows – Proposed Plan

## Accounts / Ending balance by accounts

Year	Age	Taxable	401(k) / 403(b)	Roth IRA	529	Total
2025	58/55	1,214,032	654,537	197,968	42,400	2,108,937
2026	59/56	1,267,201	714,514	209,411	44,944	2,236,070
2027	60/57	1,325,100	778,623	221,515	47,641	2,372,879
2028	61/58	1,389,800	847,121	234,318	17,113	2,488,352
2029	62/59	1,482,605	920,283	247,862	0	2,650,750
2030	63/60	1,572,318	998,400	262,188	0	2,832,906
2031	64/61	1,664,778	1,081,779	277,343	0	3,023,900
2032	65/62	1,771,002	1,170,748	293,373	0	3,235,123
2033	66/63	1,883,366	1,265,653	310,330	0	3,459,349
2034	67/64	2,002,224	1,366,860	328,267	0	3,697,351
2035	68/65	1,992,355	1,452,921	347,241	0	3,792,517
2036	69/66	1,978,077	1,544,167	367,312	0	3,889,556
2037	70/67	1,976,411	1,640,905	388,542	0	4,005,858
2038	71/68	1,922,035	1,735,749	411,000	0	4,068,784
2039	72/69	1,894,922	1,836,075	434,756	0	4,165,753
2040	73/70	1,895,934	1,942,200	459,885	0	4,298,019
2041	74/71	1,894,678	2,054,460	486,466	0	4,435,604
2042	75/72	1,922,530	2,125,877	514,584	0	4,562,991
2043	76/73	1,948,070	2,198,781	544,327	0	4,691,178
2044	77/74	1,970,963	2,273,347	575,789	0	4,820,099
2045	78/75	2,018,164	2,306,473	609,070	0	4,933,707
2046	79/76	2,064,763	2,336,048	644,274	0	5,045,085
2047	80/77	2,110,658	2,361,778	681,513	0	5,153,949
2048	81/78	2,155,634	2,383,272	720,904	0	5,259,810
2049	82/79	2,199,883	2,399,642	762,573	0	5,362,098
2050	83/80	2,243,113	2,410,663	806,649	0	5,460,425
2051	84/81	2,285,372	2,415,588	853,274	0	5,554,234
2052	85/82	2,326,450	2,413,910	902,593	0	5,642,953
2053	86/83	2,366,065	2,405,308	954,763	0	5,726,136
2054	87/84	2,404,283	2,388,721	1,009,948	0	5,802,952
2055	88/85	2,440,262	2,364,489	1,068,323	0	5,873,074
2056	89/86	2,210,538	2,331,281	1,130,072	0	5,671,891
2057	90/87	1,967,372	2,289,151	1,195,390	0	5,451,913
2058	- /88	1,970,325	2,254,372	1,264,484	0	5,489,181
2059	- /89	1,635,211	2,209,918	1,337,571	0	5,182,700
2060	- /90	1,260,448	2,156,511	1,414,883	0	4,831,842

# Cash Flows – Proposed Plan

## Accounts / Addition to accounts

Year	Age	Taxable	401(k) / 403(b)	Roth IRA	529	Total
2025	58/55	0	21,500	0	0	21,500
2026	59/56	0	22,145	0	0	22,145
2027	60/57	0	22,809	0	0	22,809
2028	61/58	0	23,494	0	0	23,494
2029	62/59	12,474	24,198	0	0	36,672
2030	63/60	4,019	24,924	0	0	28,943
2031	64/61	1,579	25,672	0	0	27,251
2032	65/62	10,000	26,442	0	0	36,442
2033	66/63	10,000	27,236	0	0	37,236
2034	67/64	10,000	28,053	0	0	38,053
2035	68/65	0	7,056	0	0	7,056
2036	69/66	0	7,267	0	0	7,267
2037	70/67	0	7,485	0	0	7,485
2038	71/68	0	0	0	0	0
2039	72/69	0	0	0	0	0
2040	73/70	0	0	0	0	0
2041	74/71	0	0	0	0	0
2042	75/72	0	0	0	0	0
2043	76/73	0	0	0	0	0
2044	77/74	0	0	0	0	0
2045	78/75	0	0	0	0	0
2046	79/76	0	0	0	0	0
2047	80/77	0	0	0	0	0
2048	81/78	0	0	0	0	0
2049	82/79	0	0	0	0	0
2050	83/80	0	0	0	0	0
2051	84/81	0	0	0	0	0
2052	85/82	0	0	0	0	0
2053	86/83	0	0	0	0	0
2054	87/84	0	0	0	0	0
2055	88/85	0	0	0	0	0
2056	89/86	0	0	0	0	0
2057	90/87	0	0	0	0	0
2058	- /88	0	0	0	0	0
2059	- /89	0	0	0	0	0
2060	- /90	0	0	0	0	0

# Cash Flows – Proposed Plan

## Accounts / Required minimum distribution

Year	Age	Taxable	401(k) / 403(b)	Roth IRA	529	Total
2025	58/55	0	0	0	0	0
2026	59/56	0	0	0	0	0
2027	60/57	0	0	0	0	0
2028	61/58	0	0	0	0	0
2029	62/59	0	0	0	0	0
2030	63/60	0	0	0	0	0
2031	64/61	0	0	0	0	0
2032	65/62	0	0	0	0	0
2033	66/63	0	0	0	0	0
2034	67/64	0	0	0	0	0
2035	68/65	0	0	0	0	0
2036	69/66	0	0	0	0	0
2037	70/67	0	0	0	0	0
2038	71/68	0	0	0	0	0
2039	72/69	0	0	0	0	0
2040	73/70	0	0	0	0	0
2041	74/71	0	0	0	0	0
2042	75/72	47,331	(47,331)	0	0	0
2043	76/73	49,971	(49,971)	0	0	0
2044	77/74	52,524	(52,524)	0	0	0
2045	78/75	98,273	(98,273)	0	0	0
2046	79/76	103,739	(103,739)	0	0	0
2047	80/77	109,293	(109,293)	0	0	0
2048	81/78	115,017	(115,017)	0	0	0
2049	82/79	121,383	(121,383)	0	0	0
2050	83/80	127,679	(127,679)	0	0	0
2051	84/81	134,411	(134,411)	0	0	0
2052	85/82	141,300	(141,300)	0	0	0
2053	86/83	148,125	(148,125)	0	0	0
2054	87/84	155,614	(155,614)	0	0	0
2055	88/85	162,301	(162,301)	0	0	0
2056	89/86	169,875	(169,875)	0	0	0
2057	90/87	176,878	(176,878)	0	0	0
2058	- /88	167,092	(167,092)	0	0	0
2059	- /89	174,757	(174,757)	0	0	0
2060	- /90	181,140	(181,140)	0	0	0

# Cash Flows – Proposed Plan

## Accounts / Withdrawal from accounts

Year	Age	Taxable	401(k) / 403(b)	Roth IRA	529	Total
2025	58/55	(29,091)	0	0	0	(29,091)
2026	59/56	(17,002)	0	0	0	(17,002)
2027	60/57	(15,345)	0	0	0	(15,345)
2028	61/58	(11,891)	0	0	(33,386)	(45,277)
2029	62/59	0	0	0	(18,140)	(18,140)
2030	63/60	0	0	0	0	0
2031	64/61	0	0	0	0	0
2032	65/62	0	0	0	0	0
2033	66/63	0	0	0	0	0
2034	67/64	0	0	0	0	0
2035	68/65	(125,598)	0	0	0	(125,598)
2036	69/66	(129,436)	0	0	0	(129,436)
2037	70/67	(115,999)	0	0	0	(115,999)
2038	71/68	(168,613)	0	0	0	(168,613)
2039	72/69	(138,207)	0	0	0	(138,207)
2040	73/70	(108,514)	0	0	0	(108,514)
2041	74/71	(110,841)	0	0	0	(110,841)
2042	75/72	(128,991)	0	0	0	(128,991)
2043	76/73	(135,553)	0	0	0	(135,553)
2044	77/74	(142,230)	0	0	0	(142,230)
2045	78/75	(164,993)	0	0	0	(164,993)
2046	79/76	(173,790)	0	0	0	(173,790)
2047	80/77	(182,742)	0	0	0	(182,742)
2048	81/78	(192,038)	0	0	0	(192,038)
2049	82/79	(201,729)	0	0	0	(201,729)
2050	83/80	(211,602)	0	0	0	(211,602)
2051	84/81	(221,804)	0	0	0	(221,804)
2052	85/82	(232,316)	0	0	0	(232,316)
2053	86/83	(242,979)	0	0	0	(242,979)
2054	87/84	(254,155)	0	0	0	(254,155)
2055	88/85	(265,289)	0	0	0	(265,289)
2056	89/86	(540,647)	0	0	0	(540,647)
2057	90/87	(547,812)	0	0	0	(547,812)
2058	- /88	(277,854)	0	0	0	(277,854)
2059	- /89	(623,755)	0	0	0	(623,755)
2060	- /90	(650,418)	0	0	0	(650,418)

# Cash Flows – Proposed Plan

## Accounts / Net cash flows

Year	Age	Taxable	401(k) / 403(b)	Roth IRA	529	Total
2025	58/55	(29,091)	21,500	0	0	(7,591)
2026	59/56	(17,002)	22,145	0	0	5,143
2027	60/57	(15,345)	22,809	0	0	7,464
2028	61/58	(11,891)	23,494	0	(33,386)	(21,783)
2029	62/59	12,474	24,198	0	(18,140)	18,532
2030	63/60	4,019	24,924	0	0	28,943
2031	64/61	1,579	25,672	0	0	27,251
2032	65/62	10,000	26,442	0	0	36,442
2033	66/63	10,000	27,236	0	0	37,236
2034	67/64	10,000	28,053	0	0	38,053
2035	68/65	(125,598)	7,056	0	0	(118,542)
2036	69/66	(129,436)	7,267	0	0	(122,169)
2037	70/67	(115,999)	7,485	0	0	(108,514)
2038	71/68	(168,613)	0	0	0	(168,613)
2039	72/69	(138,207)	0	0	0	(138,207)
2040	73/70	(108,514)	0	0	0	(108,514)
2041	74/71	(110,841)	0	0	0	(110,841)
2042	75/72	(81,661)	(47,331)	0	0	(128,992)
2043	76/73	(85,582)	(49,971)	0	0	(135,553)
2044	77/74	(89,706)	(52,524)	0	0	(142,230)
2045	78/75	(66,721)	(98,273)	0	0	(164,994)
2046	79/76	(70,051)	(103,739)	0	0	(173,790)
2047	80/77	(73,448)	(109,293)	0	0	(182,741)
2048	81/78	(77,020)	(115,017)	0	0	(192,037)
2049	82/79	(80,346)	(121,383)	0	0	(201,729)
2050	83/80	(83,923)	(127,679)	0	0	(211,602)
2051	84/81	(87,393)	(134,411)	0	0	(221,804)
2052	85/82	(91,016)	(141,300)	0	0	(232,316)
2053	86/83	(94,854)	(148,125)	0	0	(242,979)
2054	87/84	(98,541)	(155,614)	0	0	(254,155)
2055	88/85	(102,988)	(162,301)	0	0	(265,289)
2056	89/86	(370,772)	(169,875)	0	0	(540,647)
2057	90/87	(370,934)	(176,878)	0	0	(547,812)
2058	- /88	(110,762)	(167,092)	0	0	(277,854)
2059	- /89	(448,999)	(174,757)	0	0	(623,756)
2060	- /90	(469,278)	(181,140)	0	0	(650,418)

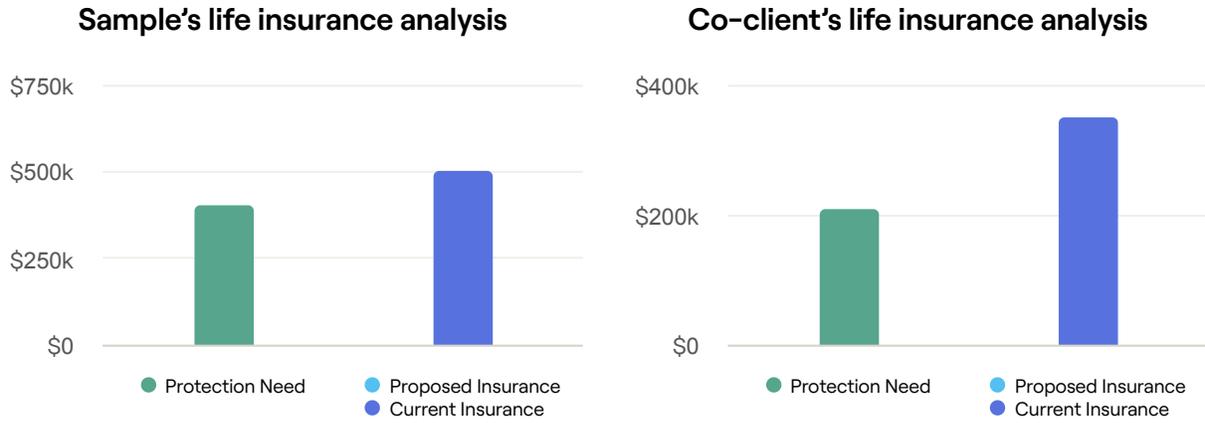
# Cash Flows – Proposed Plan

## Options / Total

Year	Age	New Grant	Shares Vested	Shares Exercised	Vested and Exercisable Shares	Unvested Shares	Shares Sold	Shares Held	Cost of Exercise	Sale Proceed	Net Cash Flow	Ordinary Income	Short-term Gain	Long-term Gain
2025	58/55	500	375	625	0	1,375	0	625	6,406	0	(6,406)	0	0	0
2026	59/56	0	500	500	0	875	625	500	5,500	8,785	3,285	0	0	2,379
2027	60/57	0	500	500	0	375	500	500	5,500	7,380	1,880	0	0	1,880
2028	61/58	0	250	250	0	125	500	250	3,000	7,748	4,748	0	0	2,248
2029	62/59	0	125	125	0	0	250	125	1,594	4,068	2,474	0	0	1,068
2030	63/60	0	0	0	0	0	125	0	0	2,136	2,136	0	0	542
2031	64/61	0	0	0	0	0	0	0	0	0	0	0	0	0
2032	65/62	0	0	0	0	0	0	0	0	0	0	0	0	0
2033	66/63	0	0	0	0	0	0	0	0	0	0	0	0	0
2034	67/64	0	0	0	0	0	0	0	0	0	0	0	0	0
2035	68/65	0	0	0	0	0	0	0	0	0	0	0	0	0
2036	69/66	0	0	0	0	0	0	0	0	0	0	0	0	0
2037	70/67	0	0	0	0	0	0	0	0	0	0	0	0	0
2038	71/68	0	0	0	0	0	0	0	0	0	0	0	0	0
2039	72/69	0	0	0	0	0	0	0	0	0	0	0	0	0
2040	73/70	0	0	0	0	0	0	0	0	0	0	0	0	0
2041	74/71	0	0	0	0	0	0	0	0	0	0	0	0	0
2042	75/72	0	0	0	0	0	0	0	0	0	0	0	0	0
2043	76/73	0	0	0	0	0	0	0	0	0	0	0	0	0
2044	77/74	0	0	0	0	0	0	0	0	0	0	0	0	0
2045	78/75	0	0	0	0	0	0	0	0	0	0	0	0	0
2046	79/76	0	0	0	0	0	0	0	0	0	0	0	0	0
2047	80/77	0	0	0	0	0	0	0	0	0	0	0	0	0
2048	81/78	0	0	0	0	0	0	0	0	0	0	0	0	0
2049	82/79	0	0	0	0	0	0	0	0	0	0	0	0	0
2050	83/80	0	0	0	0	0	0	0	0	0	0	0	0	0
2051	84/81	0	0	0	0	0	0	0	0	0	0	0	0	0
2052	85/82	0	0	0	0	0	0	0	0	0	0	0	0	0
2053	86/83	0	0	0	0	0	0	0	0	0	0	0	0	0
2054	87/84	0	0	0	0	0	0	0	0	0	0	0	0	0
2055	88/85	0	0	0	0	0	0	0	0	0	0	0	0	0
2056	89/86	0	0	0	0	0	0	0	0	0	0	0	0	0
2057	90/87	0	0	0	0	0	0	0	0	0	0	0	0	0
2058	- /88	0	0	0	0	0	0	0	0	0	0	0	0	0
2059	- /89	0	0	0	0	0	0	0	0	0	0	0	0	0
2060	- /90	0	0	0	0	0	0	0	0	0	0	0	0	0

# 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.



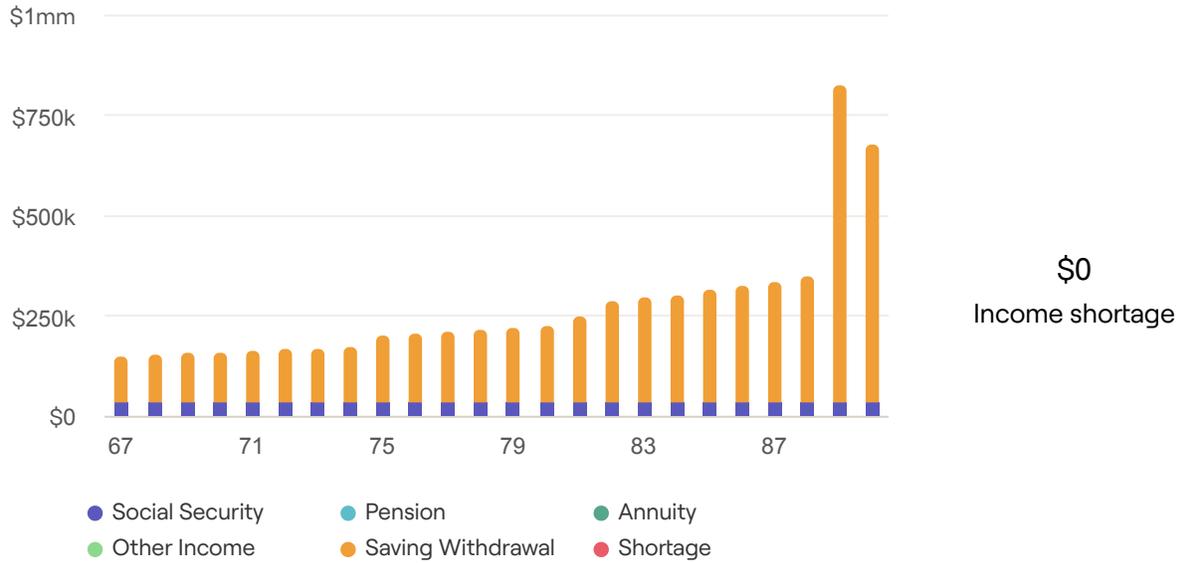
	If Sample passes away next year	If Co-client passes away next year
<b>Life insurance</b>		
Life insurance needs	\$ 400,000	\$ 210,000
Current life insurance coverage	\$ 500,000	\$ 350,000
Proposed additional life insurance	\$0	\$0

# Life Insurance Analysis Information

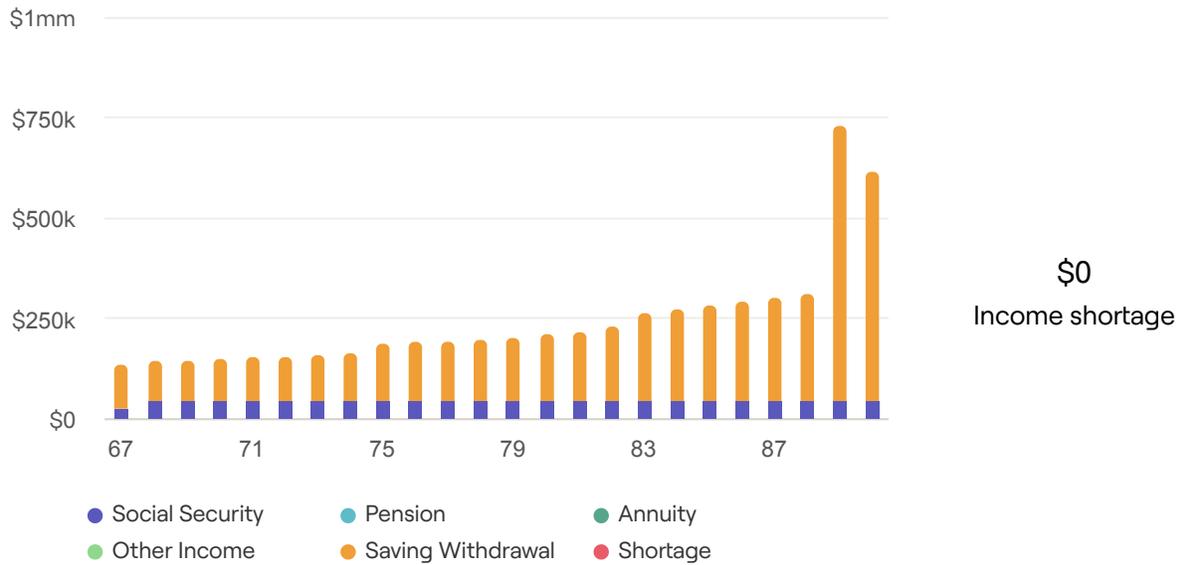
	If Sample passes away next year	If Co-client passes away next year
<b>Expenses</b>		
Pre-retirement Living Expenses	\$8,000	\$8,000
<b>Strategies</b>		
Debt strategy	Pay off all debt immediately	Pay off all debt immediately

# Life Insurance Retirement Income Impact

## What happens if Sample passed away



## What happens if Co-client passed away



# Life Insurance Details

## Details if Sample 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
2025	58/55	200,000	0	536,500	736,500	854,099	0	71,662	8,500	934,261	0	(197,761)
2026	- /56	115,791	0	8,786	124,577	101,034	0	28,282	2,318	131,633	0	(7,057)
2027	- /57	112,300	0	0	112,300	103,593	0	28,768	2,387	134,749	0	(22,448)
2028	- /58	114,688	33,386	0	148,073	106,219	33,386	30,050	2,459	172,113	0	(24,040)
2029	- /59	84,413	18,140	0	102,553	108,912	35,055	34,668	2,532	181,167	0	(78,614)
2030	- /60	86,946	0	0	86,946	111,674	36,808	38,020	2,608	189,111	0	(102,165)
2031	- /61	89,554	0	0	89,554	114,507	38,648	38,792	2,687	194,635	0	(105,081)
2032	- /62	92,241	0	0	92,241	117,414	0	36,787	2,767	156,968	0	(64,727)
2033	- /63	95,008	0	0	95,008	120,395	0	37,788	2,850	161,033	0	(66,026)
2034	- /64	97,858	0	0	97,858	117,496	0	38,391	2,936	158,822	0	(60,964)
2035	- /65	100,794	0	0	100,794	120,484	0	39,462	3,024	162,970	0	(62,176)
2036	- /66	103,818	0	0	103,818	123,549	0	40,550	3,115	167,214	0	(63,396)
2037	- /67	32,355	0	0	32,355	136,911	0	10,840	0	147,751	0	(115,396)
2038	- /68	35,297	0	0	35,297	140,711	0	10,864	0	151,576	0	(116,279)
2039	- /69	35,297	0	0	35,297	144,624	0	10,193	0	154,817	0	(119,520)
2040	- /70	35,297	0	0	35,297	148,652	0	9,440	0	158,092	0	(122,795)
2041	- /71	35,297	0	0	35,297	152,799	0	8,595	0	161,394	0	(126,098)
2042	- /72	35,297	0	0	35,297	157,070	0	7,654	0	164,724	0	(129,428)
2043	- /73	35,297	0	0	35,297	161,468	0	6,607	0	168,075	0	(132,779)
2044	- /74	35,297	0	0	35,297	165,997	0	5,481	0	171,479	0	(136,182)
2045	- /75	35,297	80,340	0	115,637	170,663	0	28,496	0	199,158	0	(83,522)
2046	- /76	35,297	84,702	0	119,999	175,468	0	28,076	0	203,544	0	(83,545)
2047	- /77	35,297	88,904	0	124,201	180,418	0	27,570	0	207,988	0	(83,787)
2048	- /78	35,297	93,718	0	129,014	185,518	0	27,299	0	212,817	0	(83,802)
2049	- /79	35,297	98,780	0	134,077	190,772	0	27,297	0	218,069	0	(83,992)
2050	- /80	35,297	104,108	0	139,405	196,185	0	27,451	0	223,636	0	(84,231)
2051	- /81	35,297	109,144	0	144,441	201,764	0	44,054	0	245,818	0	(101,377)
2052	- /82	35,297	112,109	0	147,405	207,514	0	76,542	0	284,056	0	(136,651)
2053	- /83	35,297	109,726	0	145,023	213,439	0	80,981	0	294,420	0	(149,397)
2054	- /84	35,297	106,698	0	141,995	219,547	0	82,738	0	302,285	0	(160,290)
2055	- /85	35,297	101,661	0	136,958	225,843	0	86,768	0	312,611	0	(175,654)
2056	- /86	35,297	94,799	0	130,096	232,334	0	91,677	0	324,011	0	(193,916)
2057	- /87	35,297	85,657	0	120,953	239,027	0	96,647	0	335,674	0	(214,720)
2058	- /88	35,297	73,184	0	108,481	245,928	0	101,497	0	347,424	0	(238,944)
2059	- /89	35,297	57,907	0	93,204	649,693	0	172,721	0	822,413	0	(729,209)
2060	- /90	35,297	164	0	35,461	676,864	0	928	0	677,792	0	(642,332)

# Life Insurance Details

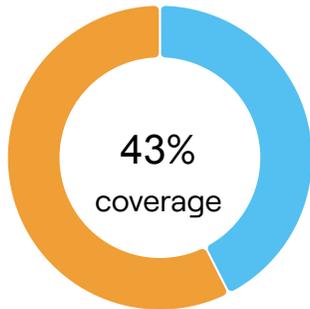
## Details if Co-client passes away next year

Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Spend Unserved Cash Flows	Net Flows
2025	58/55	200,000	0	350,000	550,000	869,252	0	81,091	8,500	958,843	0	(408,843)
2026	59/ -	154,180	0	8,786	162,966	141,541	0	44,483	6,438	192,462	0	(29,496)
2027	60/ -	158,043	0	7,380	165,423	125,932	0	44,927	6,631	177,489	0	(12,066)
2028	61/ -	162,021	33,386	7,749	203,156	125,904	33,386	46,658	6,830	212,777	0	(9,621)
2029	62/ -	140,689	18,140	4,068	162,897	122,692	35,055	50,992	7,034	215,773	0	(52,877)
2030	63/ -	144,909	0	2,136	147,045	112,508	36,808	54,358	7,245	210,919	0	(63,874)
2031	64/ -	149,257	0	0	149,257	114,236	38,648	55,969	7,463	216,316	0	(67,060)
2032	65/ -	153,734	0	0	153,734	117,143	0	54,877	7,687	179,707	0	(25,972)
2033	66/ -	158,346	0	0	158,346	120,124	0	56,832	7,917	184,874	0	(26,527)
2034	67/ -	24,244	0	0	24,244	126,149	0	7,682	0	133,831	0	(109,587)
2035	68/ -	44,230	0	0	44,230	129,633	0	11,449	0	141,082	0	(96,853)
2036	69/ -	44,230	0	0	44,230	133,219	0	10,945	0	144,164	0	(99,935)
2037	70/ -	44,230	0	0	44,230	136,911	0	10,369	0	147,280	0	(103,050)
2038	71/ -	44,230	0	0	44,230	140,711	0	9,711	0	150,423	0	(106,193)
2039	72/ -	44,230	0	0	44,230	144,624	0	8,972	0	153,596	0	(109,366)
2040	73/ -	44,230	0	0	44,230	148,652	0	8,141	0	156,792	0	(112,563)
2041	74/ -	44,230	0	0	44,230	152,799	0	7,209	0	160,008	0	(115,779)
2042	75/ -	44,230	70,277	0	114,507	157,070	0	26,763	0	183,833	0	(69,326)
2043	76/ -	44,230	74,093	0	118,323	161,468	0	26,698	0	188,166	0	(69,843)
2044	77/ -	44,230	77,769	0	121,998	165,997	0	26,551	0	192,548	0	(70,550)
2045	78/ -	44,230	81,980	0	126,209	170,663	0	26,529	0	197,192	0	(70,983)
2046	79/ -	44,230	86,408	0	130,637	175,468	0	26,686	0	202,154	0	(71,516)
2047	80/ -	44,230	91,069	0	135,298	180,418	0	26,972	0	207,389	0	(72,091)
2048	81/ -	44,230	95,474	0	139,704	185,518	0	27,199	0	212,717	0	(73,013)
2049	82/ -	44,230	100,603	0	144,832	190,772	0	37,301	0	228,073	0	(83,241)
2050	83/ -	44,230	103,543	0	147,773	196,185	0	67,424	0	263,610	0	(115,837)
2051	84/ -	44,230	102,182	0	146,412	201,764	0	71,657	0	273,421	0	(127,009)
2052	85/ -	44,230	99,014	0	143,244	207,514	0	73,216	0	280,729	0	(137,485)
2053	86/ -	44,230	94,541	0	138,771	213,439	0	76,827	0	290,266	0	(151,496)
2054	87/ -	44,230	88,333	0	132,563	219,547	0	81,179	0	300,727	0	(168,164)
2055	88/ -	44,230	79,359	0	123,588	225,843	0	85,595	0	311,438	0	(187,850)
2056	89/ -	44,230	68,316	0	112,546	574,974	0	152,085	0	727,060	0	(614,514)
2057	90/ -	44,230	20,339	0	64,568	598,799	0	13,905	0	612,704	0	(548,135)

# Disability Insurance Analysis

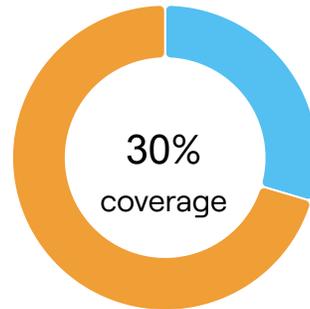
According to the Social Security Administration, the chance of becoming disabled before you retire is 1 in 4 - and for most people, disability will result in a lower living standard due to the loss of income. Having a disability insurance policy can replace lost earnings.

## Sample's income coverage during disability



- Current income coverage
- Proposed additional coverage
- Uninsured income

## Co-client's income coverage during disability

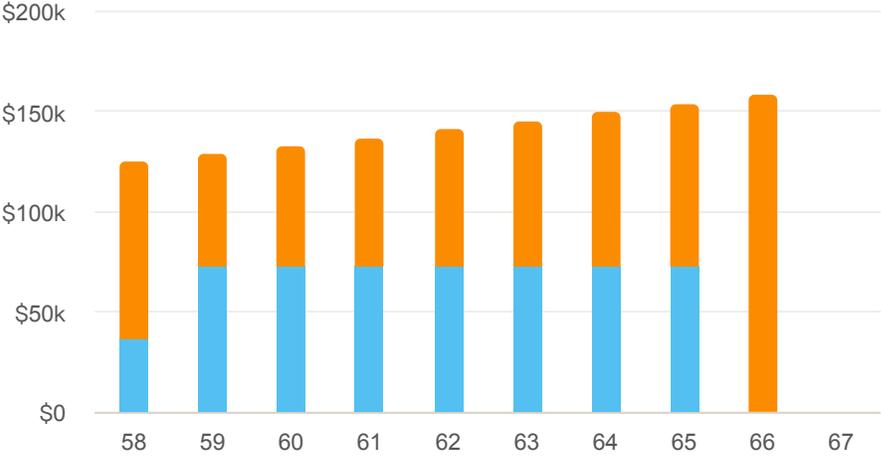


- Current income coverage
- Proposed additional coverage
- Uninsured income

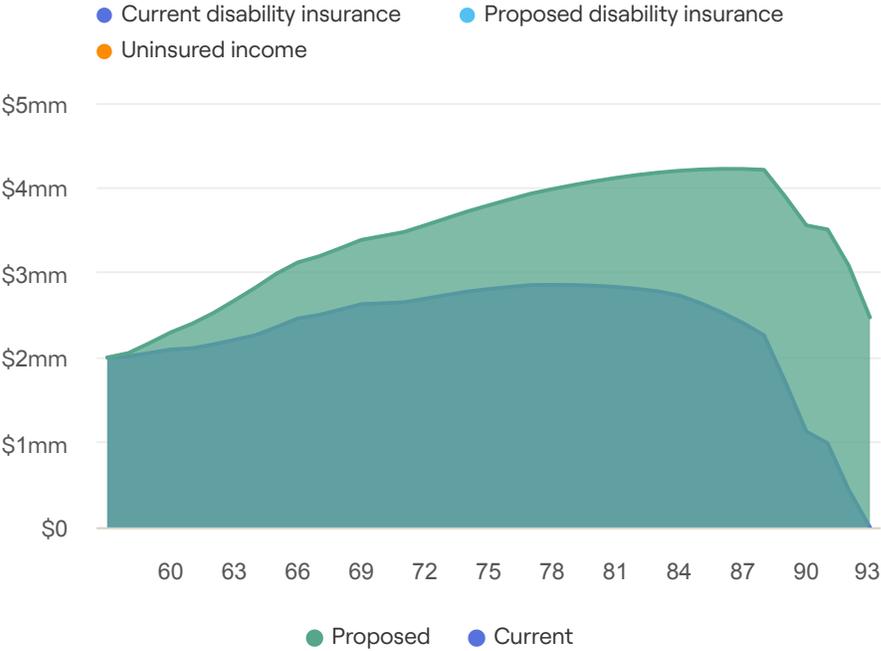
	If Sample becomes disabled tomorrow	If Co-client becomes disabled tomorrow
<b>Disability insurance</b>		
Disability lasts	Until retirement	Until retirement
Proposed monthly coverage	\$6,000	\$2,500
Proposed benefit period	Age 65	Age 65
Proposed elimination period	180 days	180 days
Proposed inflation adjustment	0%	0%
Proposed inflation type	Compound	Compound
Proposed annual premium	\$0	\$0

# Disability Insurance Analysis For Sample

If Sample becomes disabled tomorrow



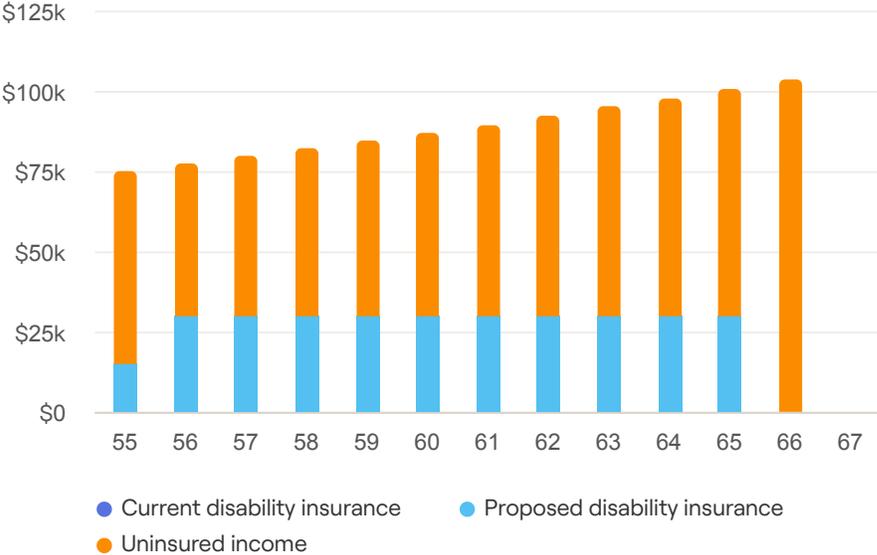
**43%**  
of earned income  
protected



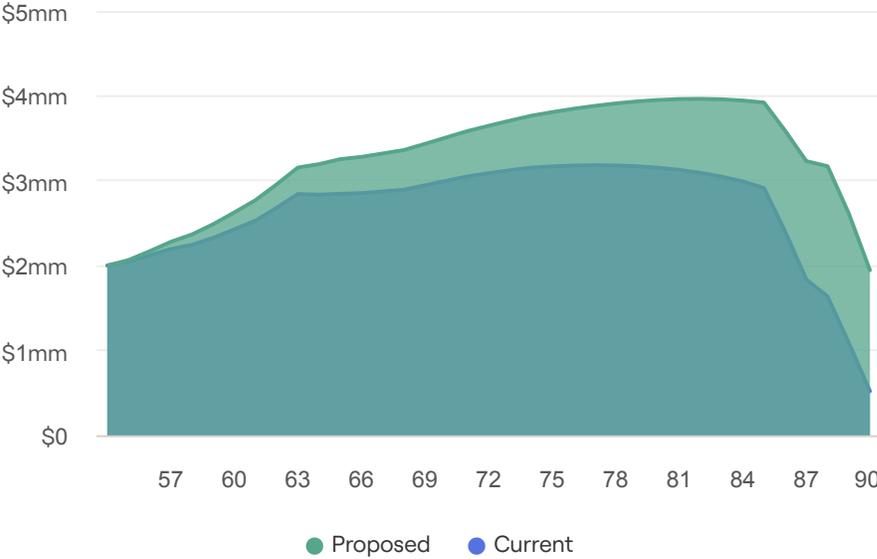
Proposed plan has  
**\$2,473,877 more**  
ending assets and  
lasts  
**1 years longer**  
than current plan

# Disability Insurance Analysis For Co-client

If Co-client becomes disabled tomorrow



**30%**  
of earned income  
protected



Proposed plan has  
**\$1,426,511 more**  
ending assets and  
lasts  
**0 years longer**  
than current plan

# Disability Insurance Details

## Details if Sample 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
2025	58/55	75,000	0	36,000	111,000	157,459	0	16,337	2,250	176,046	0	(65,046)
2026	59/56	77,250	0	80,786	158,036	141,898	0	17,149	2,318	161,364	0	(3,329)
2027	60/57	79,568	0	79,380	158,947	139,791	0	19,262	2,387	161,440	0	(2,492)
2028	61/58	81,955	33,386	79,749	195,089	139,069	33,386	20,514	2,459	195,428	0	(339)
2029	62/59	84,413	18,140	76,068	178,621	107,823	35,055	19,771	2,532	165,181	10,965	2,474
2030	63/60	86,946	0	74,136	161,081	98,603	36,808	23,281	2,608	161,301	0	(220)
2031	64/61	89,554	0	72,000	161,554	99,042	38,648	25,162	2,687	165,539	0	(3,985)
2032	65/62	92,241	0	72,000	164,241	100,626	0	29,185	2,767	132,579	31,661	0
2033	66/63	95,008	0	0	95,008	102,253	0	33,926	2,850	139,029	0	(44,021)
2034	67/64	116,039	0	0	116,039	180,285	0	44,129	2,936	227,349	0	(111,309)
2035	68/65	144,429	0	0	144,429	184,180	0	49,168	3,024	236,372	0	(91,942)
2036	69/66	147,453	0	0	147,453	188,188	0	50,418	3,115	241,720	0	(94,267)
2037	70/67	75,991	0	0	75,991	202,529	0	18,709	0	221,238	0	(145,247)
2038	71/68	78,932	0	0	78,932	207,347	0	18,742	0	226,089	0	(147,156)
2039	72/69	78,932	0	0	78,932	180,183	0	15,559	0	195,742	0	(116,809)
2040	73/70	78,932	0	0	78,932	182,776	0	14,996	0	197,772	0	(118,840)
2041	74/71	78,932	0	0	78,932	188,065	0	14,584	0	202,649	0	(123,717)
2042	75/72	78,932	32,142	0	111,075	193,523	0	23,244	0	216,767	0	(105,692)
2043	76/73	78,932	33,888	0	112,820	199,155	0	23,460	0	222,615	0	(109,795)
2044	77/74	78,932	35,569	0	114,501	204,968	0	23,580	0	228,547	0	(114,046)
2045	78/75	78,932	78,792	0	157,724	210,967	0	37,262	0	248,229	0	(90,505)
2046	79/76	78,932	83,060	0	161,992	217,161	0	37,888	0	255,049	0	(93,056)
2047	80/77	78,932	87,351	0	166,284	223,555	0	38,457	0	262,012	0	(95,728)
2048	81/78	78,932	91,841	0	170,773	230,157	0	39,192	0	269,349	0	(98,576)
2049	82/79	78,932	96,788	0	175,721	236,975	0	39,991	0	276,965	0	(101,245)
2050	83/80	78,932	101,718	0	180,650	244,016	0	40,730	0	284,745	0	(104,095)
2051	84/81	78,932	106,883	0	185,815	251,288	0	41,449	0	292,737	0	(106,921)
2052	85/82	78,932	112,267	0	191,200	258,801	0	42,189	0	300,990	0	(109,790)
2053	86/83	78,932	117,536	0	196,469	266,562	0	42,798	0	309,360	0	(112,891)
2054	87/84	78,932	123,382	0	202,315	274,581	0	43,525	0	318,106	0	(115,791)
2055	88/85	78,932	128,601	0	207,533	282,867	0	43,961	0	326,828	0	(119,295)
2056	89/86	78,932	134,429	18,250	231,611	632,321	0	17,801	0	650,122	0	(418,511)
2057	90/87	78,932	139,893	36,500	255,325	658,305	0	16,780	0	675,086	0	(419,760)
2058	- /88	43,636	134,060	0	177,696	245,928	0	46,532	0	292,460	0	(114,764)
2059	- /89	43,636	140,006	0	183,642	649,693	0	18,999	0	668,692	0	(485,050)
2060	- /90	43,636	144,909	0	188,545	676,864	0	150,750	0	827,614	0	(639,070)

# Disability Insurance Details

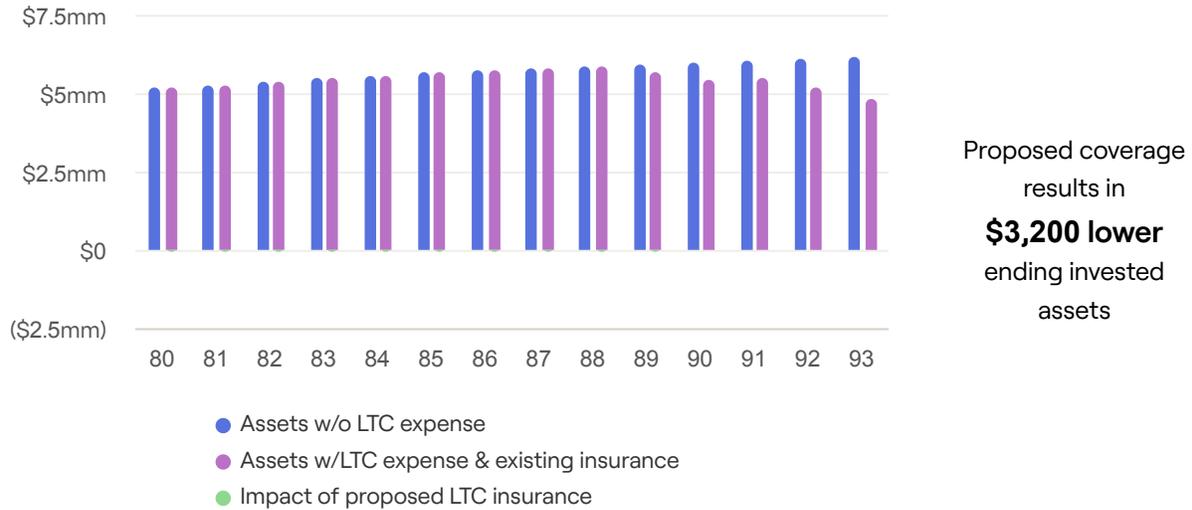
## Details if Co-client becomes disabled tomorrow

Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Spend Unsaved Cash Flows	Net Flows
2025	58/55	125,000	0	15,000	140,000	157,459	0	34,586	6,250	198,295	0	(58,295)
2026	59/56	128,750	0	38,786	167,536	146,356	0	37,730	6,438	190,523	0	(22,987)
2027	60/57	132,612	0	37,380	169,992	145,165	0	39,895	6,631	191,691	0	(21,699)
2028	61/58	136,591	33,386	37,749	207,726	144,563	33,386	42,238	6,830	227,016	0	(19,290)
2029	62/59	140,689	18,140	34,068	192,897	113,426	35,055	43,410	7,034	198,926	0	(6,029)
2030	63/60	144,909	0	32,136	177,045	98,603	36,808	47,040	7,245	189,697	0	(12,652)
2031	64/61	149,257	0	30,000	179,257	99,042	38,648	49,175	7,463	194,328	0	(15,071)
2032	65/62	153,734	0	30,000	183,734	100,626	0	50,338	15,687	166,651	7,083	10,000
2033	66/63	158,346	0	30,000	188,346	102,253	0	52,736	15,917	170,907	7,440	10,000
2034	67/64	18,429	0	30,000	48,429	180,285	0	6,274	0	186,558	0	(138,129)
2035	68/65	44,230	0	30,000	74,230	184,180	0	11,177	0	195,357	0	(121,128)
2036	69/66	44,230	0	0	44,230	188,188	0	13,229	0	201,417	0	(157,188)
2037	70/67	73,963	0	0	73,963	202,529	0	16,196	0	218,725	0	(144,763)
2038	71/68	76,666	0	0	76,666	207,347	0	16,089	0	223,436	0	(146,770)
2039	72/69	76,666	0	0	76,666	180,183	0	12,840	0	193,023	0	(116,357)
2040	73/70	76,666	0	0	76,666	182,776	0	12,170	0	194,946	0	(118,280)
2041	74/71	76,666	0	0	76,666	188,065	0	11,646	0	199,711	0	(123,045)
2042	75/72	76,666	40,111	0	116,776	193,523	0	22,684	0	216,207	0	(99,430)
2043	76/73	76,666	42,289	0	118,954	199,155	0	22,970	0	222,125	0	(103,171)
2044	77/74	76,666	44,386	0	121,052	204,968	0	23,152	0	228,119	0	(107,068)
2045	78/75	76,666	81,746	0	158,412	210,967	0	34,607	0	245,574	0	(87,163)
2046	79/76	76,666	86,171	0	162,837	217,161	0	35,173	0	252,333	0	(89,496)
2047	80/77	76,666	90,660	0	167,325	223,555	0	35,681	0	259,236	0	(91,911)
2048	81/78	76,666	95,269	0	171,934	230,157	0	36,188	0	266,345	0	(94,411)
2049	82/79	76,666	100,398	0	177,064	236,975	0	36,766	0	273,741	0	(96,677)
2050	83/80	76,666	105,451	0	182,116	244,016	0	37,270	0	281,286	0	(99,170)
2051	84/81	76,666	110,857	0	187,522	251,288	0	37,853	0	289,141	0	(101,619)
2052	85/82	76,666	116,366	0	193,032	258,801	0	38,494	0	297,295	0	(104,263)
2053	86/83	76,666	121,811	0	198,477	266,562	0	39,021	0	305,582	0	(107,106)
2054	87/84	76,666	127,778	0	204,443	274,581	0	39,708	0	314,289	0	(109,845)
2055	88/85	76,666	133,067	0	209,732	282,867	0	40,280	0	323,148	0	(113,415)
2056	89/86	76,666	139,074	18,250	233,989	632,321	0	16,639	0	648,960	0	(414,971)
2057	90/87	76,666	144,585	36,500	257,750	658,305	0	15,337	0	673,643	0	(415,892)
2058	- /88	44,230	136,186	0	180,415	245,928	0	39,219	0	285,147	0	(104,732)
2059	- /89	44,230	142,226	0	186,455	649,693	0	130,054	0	779,746	0	(593,291)
2060	- /90	44,230	104,240	0	148,470	676,864	0	185,223	0	862,088	0	(713,618)

# 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

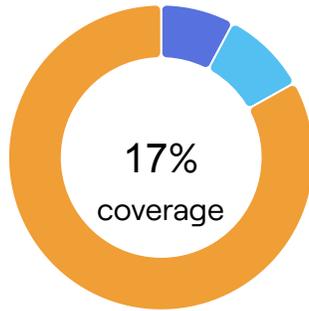


	Sample's additional coverage	Co-client's additional coverage
<b>LTC insurance</b>		
Current long term care daily coverage	\$0	\$100
Proposed additional daily coverage	\$100	\$0
Proposed benefit period	2 years	2 years
Proposed elimination period	90 days	None
Proposed inflation adjustment	0%	0%
Proposed inflation type	Compound	Compound
Proposed annual premium	\$1,250	\$0

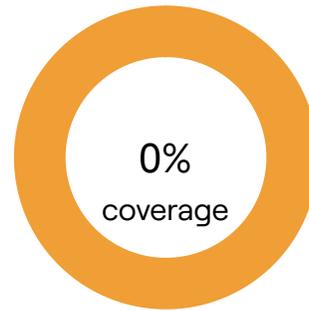
# Long-Term Care Insurance Analysis

Sample's total LTC cost is \$702,412

Co-client's total LTC cost is \$813,130



- Current coverage
- Proposed additional coverage
- Uninsured coverage



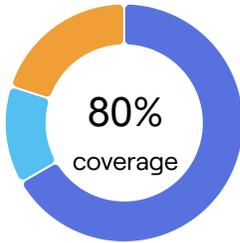
- Current coverage
- Proposed additional coverage
- Uninsured coverage

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	\$750,000	\$500,000	67%	80%	\$100,000

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

# Property and Casualty Insurance - Auto

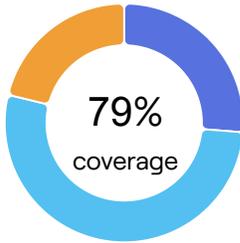
## Auto Insurance Coverage

	Annual premium	Deductible	Coverage limits	Other coverage
Auto Insurance	\$2,875	\$2,500	\$ 50,000 / \$ 25,000 / \$ 50,000	Collision / comprehensive

Auto insurance plan: **Coverage appropriate**

# Property and Casualty Insurance - Umbrella

## Umbrella Insurance Coverage



- Current coverage
- Proposed additional coverage
- Uninsured amount

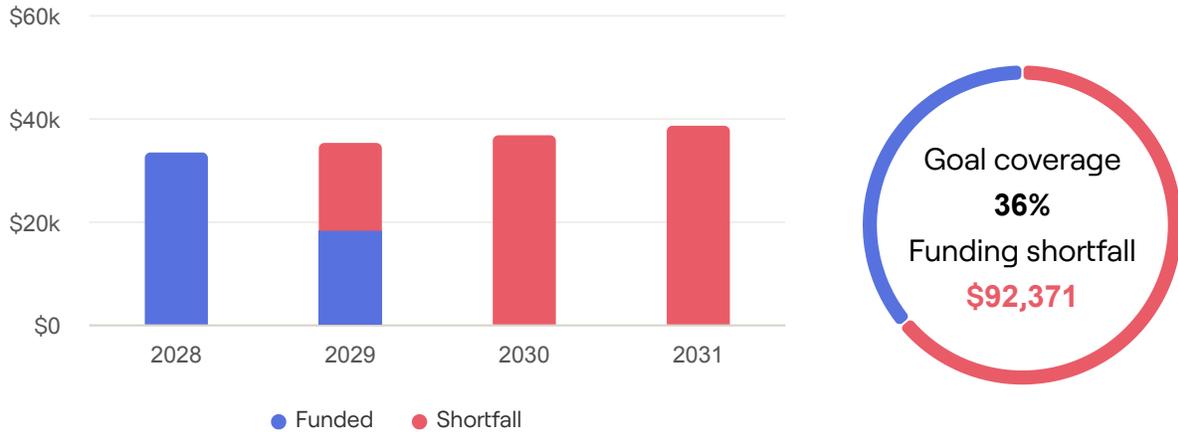
Proposed additional umbrella: **\$1,000,000**

	Net worth	Current coverage	Proposed addition	Total umbrella coverage
Umbrella Insurance	\$1,903,826	\$500,000	\$1,000,000	\$1,500,000

# Education Funding Analysis for Child

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.

## Child's projected education cost is \$143,897



## To achieve desired education funding level

Child's College Goal	
Annual education cost	\$28,840
Scholarship/other	\$0
Student borrowing	\$0
Annual net cost	\$28,840
Current 529 balance	
529 balance	\$40,000

Strategy	
529 asset allocation	Current allocation
Funding sources	529 only
Annual 529 savings	
Lump sum saving	\$5,000
Additional annual 529 saving	\$1,000

# Education Funding Details

## Education cost and funding summary for Child

Year	Age	Education Cost	Grants/Scholarship	Student Borrowing	Net Cost	529 Funding	Other Funding	Total Funding	Shortfall
2025	15	0	0	0	0	0	0	0	0
2026	16	0	0	0	0	0	0	0	0
2027	17	0	0	0	0	0	0	0	0
2028	18	33,386	0	0	33,386	33,386	0	33,386	0
2029	19	35,055	0	0	35,055	18,140	0	18,140	16,915
2030	20	36,808	0	0	36,808	0	0	0	36,808
2031	21	38,648	0	0	38,648	0	0	0	38,648

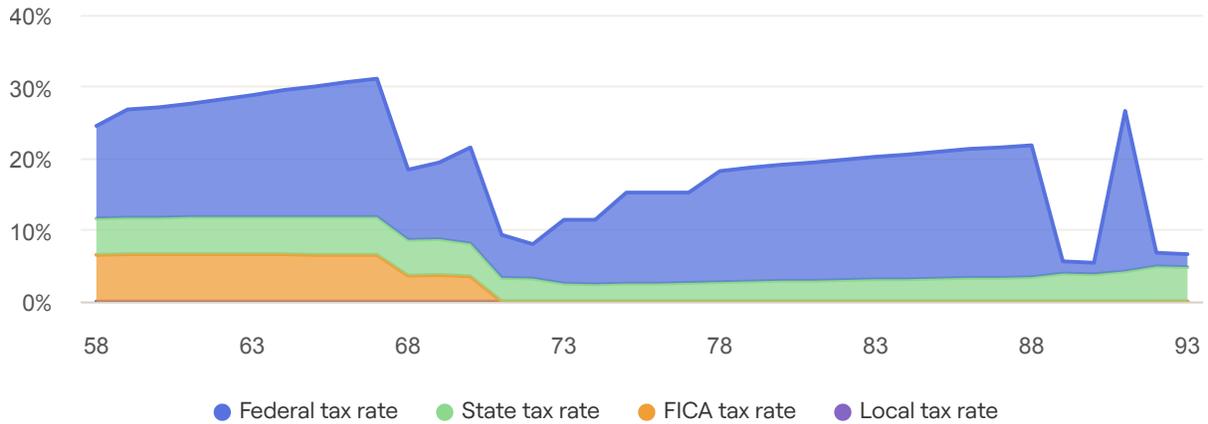
## 529 account summary for Child

Year	Age	Beginning Balance	Portfolio Return	Savings	Withdrawals	Ending Balance
2025	15	40,000	2,400	0	0	42,400
2026	16	42,400	2,544	0	0	44,944
2027	17	44,944	2,697	0	0	47,641
2028	18	47,641	2,858	0	33,386	17,113
2029	19	17,113	1,027	0	18,140	0

# Tax Estimate

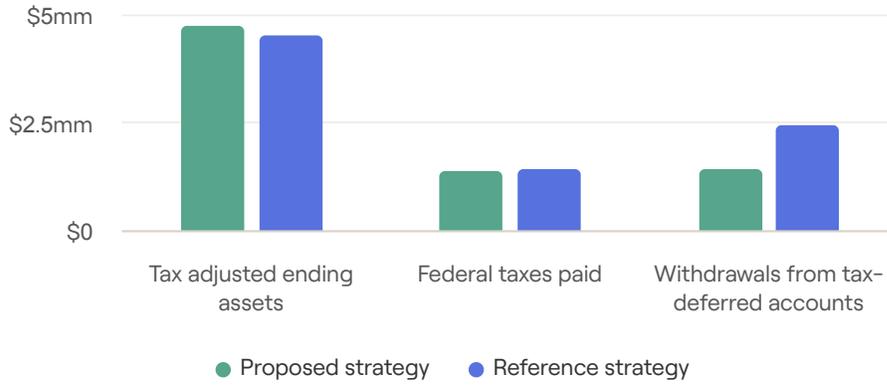
Taxes can have a significant impact on your future and are an important factor in financial planning. Estimated taxes below are based on your inputs and your proposed retirement plan, using current tax rates and methodologies.

### Effective tax rate - Proposed Plan



# Tax Strategies - Summary

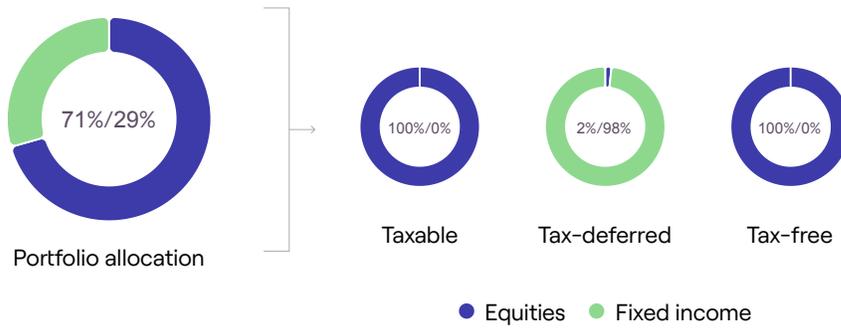
## Summary of tax strategy - Proposed Plan



Proposed strategy results in

- \$233,895 more tax adjusted ending assets
- \$43,332 less taxes paid
- \$1,007,501 less withdrawals from tax-deferred accounts

## Asset location - Proposed Plan



Proposed strategy results in

- \$233,895 more tax adjusted ending assets
- \$43,332 less taxes paid
- \$1,007,501 less withdrawals from tax-deferred accounts

# Tax Strategies - Action items

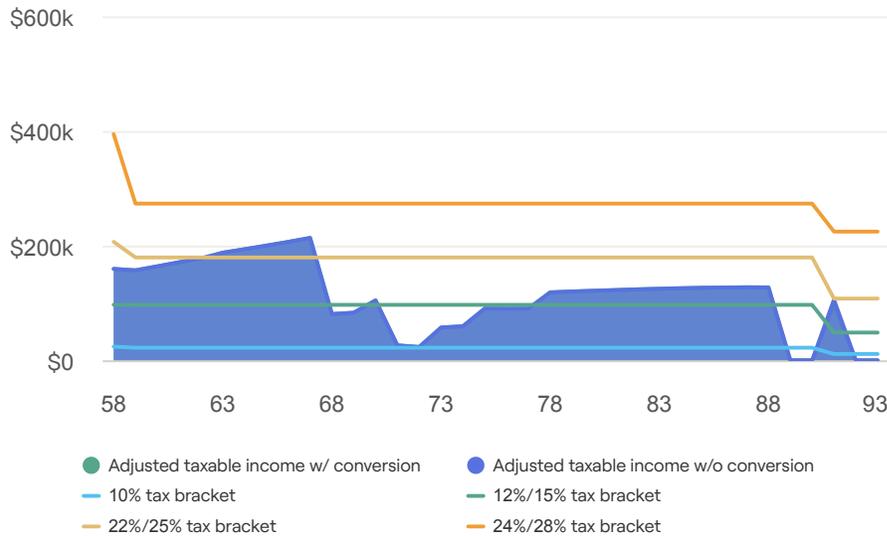
## Proposed tax strategy

	Proposed strategy	Reference strategy
<b>Asset location</b>		
Equity allocation	Tax-free, taxable, tax-deferred	Pro-rata
<b>Asset withdrawal</b>		
Withdrawal sequence	Taxable, tax-deferred, tax-free	Taxable, tax-deferred, tax-free
<b>Roth conversions</b>		
Conversion target	Ordinary income tax bracket	None
Fill up the tax bracket	10%	
<b>Estimated terminal tax rate</b>	15%	15%

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

# Tax Strategies - Calibration

## Ordinary income tax bracket - Proposed Plan



Proposed strategy results in **\$233,895 more** tax adjusted ending assets than the Reference strategy

## Key tax components - Proposed Plan

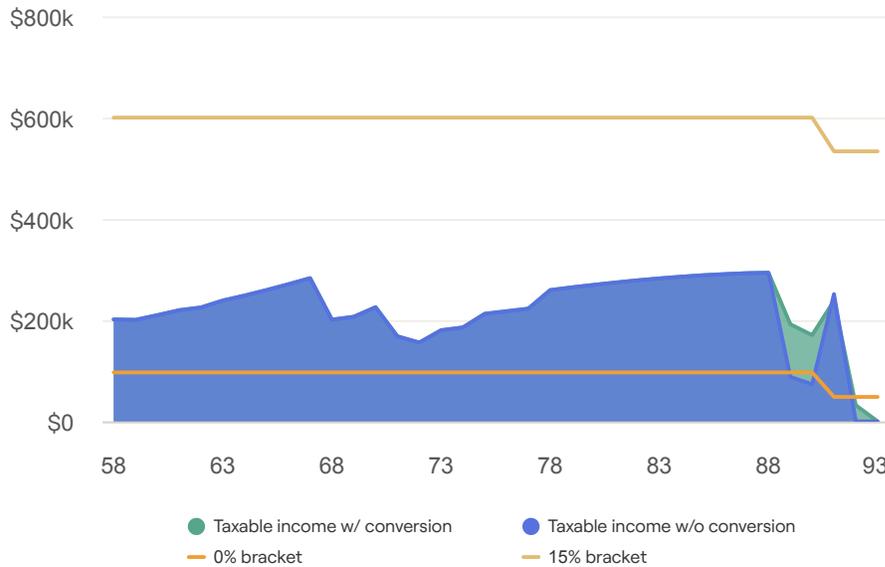


Proposed strategy results in **\$233,895 more** tax adjusted ending assets than the Reference strategy

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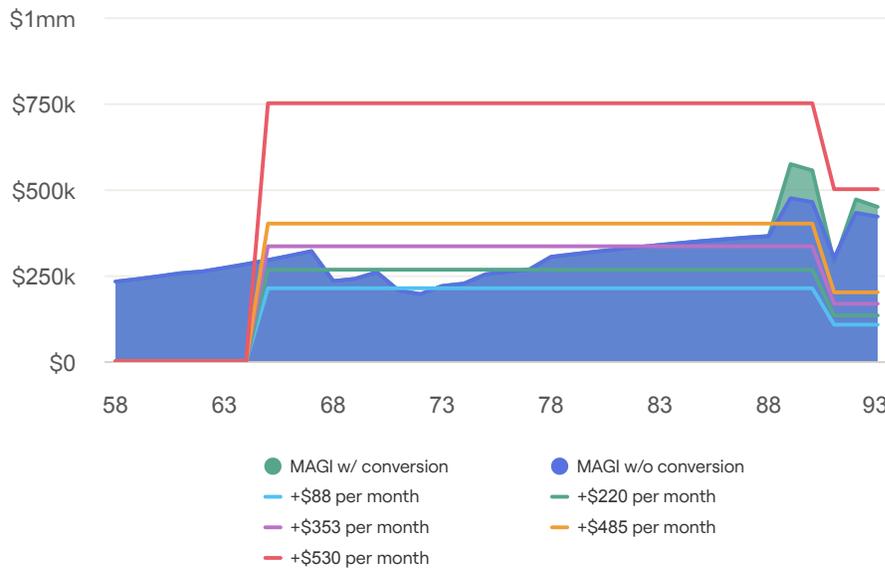
# Tax Strategies - Calibration

## Capital gains tax bracket - Proposed Plan



Proposed strategy results in **\$233,895** more tax adjusted ending assets than the Reference strategy

## Medicare premium tax bracket - Proposed Plan



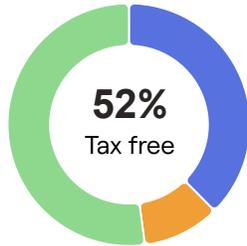
Proposed strategy results in **\$233,895** more tax adjusted ending assets than the Reference strategy

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# Tax Strategies - Comparison

## Tax adjusted ending wealth

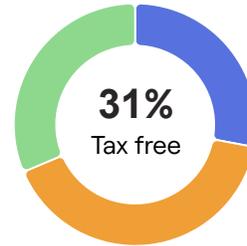
### Proposed strategy



● Taxable ● Tax deferred ● Tax free

**\$4,742,260 ending portfolio value**

### Reference strategy

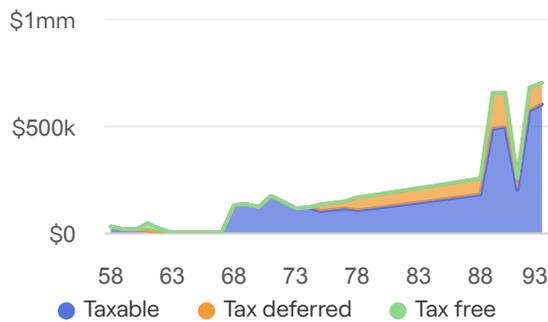


● Taxable ● Tax deferred ● Tax free

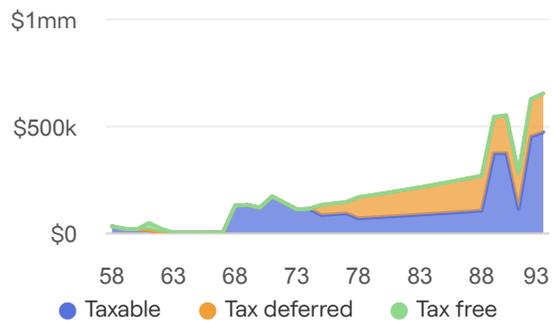
**\$4,508,365 ending portfolio value**

## Withdrawal

### Proposed strategy

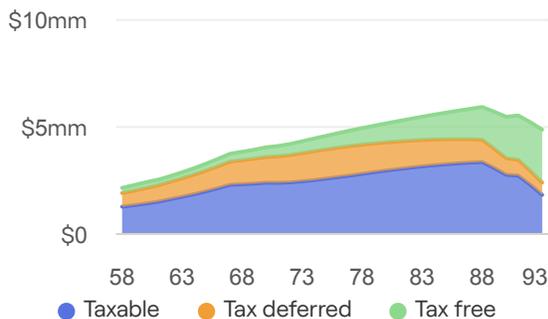


### Reference strategy

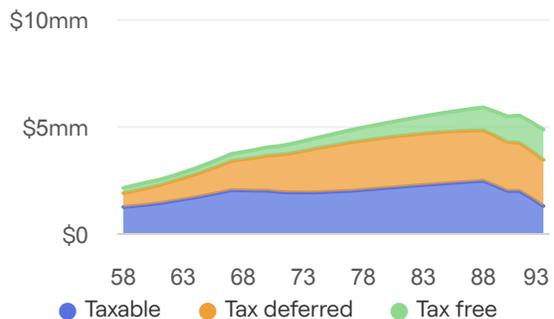


## Account balance

### 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
2025	58/55	0	27,802	0	0	1,229,659	637,917	242,652
2026	59/56	0	15,354	0	0	1,300,382	679,488	259,213
2027	60/57	0	14,028	0	0	1,377,381	723,093	276,909
2028	61/58	0	10,890	0	33,386	1,462,908	768,781	262,430
2029	62/59	0	0	0	18,140	1,577,786	816,574	262,489
2030	63/60	0	0	0	0	1,692,545	866,245	280,863
2031	64/61	0	0	0	0	1,812,527	917,911	300,524
2032	65/62	0	0	0	0	1,949,403	971,629	321,560
2033	66/63	0	0	0	0	2,095,815	1,027,366	344,069
2034	67/64	0	0	0	0	2,252,001	1,085,554	368,154
2035	68/65	0	128,052	0	0	2,280,525	1,124,453	393,925
2036	69/66	0	131,799	0	0	2,307,744	1,164,704	421,500
2037	70/67	0	119,138	0	0	2,350,007	1,206,354	451,005
2038	71/68	0	170,404	0	0	2,344,103	1,241,909	482,575
2039	72/69	0	143,316	0	0	2,364,875	1,279,206	516,356
2040	73/70	0	113,646	0	0	2,416,770	1,317,993	552,500
2041	74/71	0	116,631	0	0	2,469,313	1,357,948	591,175
2042	75/72	0	99,783	31,475	0	2,542,382	1,367,624	632,558
2043	76/73	0	105,913	32,333	0	2,614,436	1,375,605	676,837
2044	77/74	0	112,445	33,037	0	2,684,007	1,382,919	724,215
2045	78/75	0	104,134	59,799	0	2,765,540	1,363,686	774,910
2046	79/76	0	111,142	61,354	0	2,843,612	1,342,334	829,154
2047	80/77	0	118,186	62,822	0	2,917,883	1,318,887	887,195
2048	81/78	0	125,436	64,250	0	2,987,821	1,293,325	949,299
2049	82/79	0	132,596	65,892	0	3,053,157	1,265,370	1,015,749
2050	83/80	0	139,969	67,349	0	3,113,290	1,235,139	1,086,852
2051	84/81	0	147,352	68,891	0	3,167,787	1,202,479	1,162,932
2052	85/82	0	154,899	70,363	0	3,216,029	1,167,388	1,244,337
2053	86/83	0	162,621	71,660	0	3,257,344	1,129,972	1,331,440
2054	87/84	0	170,348	73,130	0	3,291,194	1,089,988	1,424,641
2055	88/85	0	178,464	74,083	0	3,316,609	1,047,878	1,524,366
2056	89/86	91,909	485,549	167,218	0	3,033,992	911,397	1,722,980
2057	90/87	91,909	493,322	161,080	0	2,720,958	777,051	1,935,497
2058	- /88	0	197,435	56,719	0	2,679,302	743,126	2,070,982
2059	- /89	50,333	570,868	107,940	0	2,259,186	656,984	2,266,284
2060	- /90	45,956	599,423	99,807	0	1,781,398	576,448	2,470,881

# Tax Strategies - Details

## Tax details

Year	Age	Adjusted Taxable Income	Total Federal Tax Paid	Federal Income Tax Bracket	Federal Capital Gains Tax Bracket
2025	58/55	159,464	29,198	22%	15%
2026	59/56	157,026	35,027	25%	15%
2027	60/57	163,982	37,103	25%	15%
2028	61/58	171,132	39,516	25%	15%
2029	62/59	177,737	41,843	25%	15%
2030	63/60	187,752	45,251	28%	15%
2031	64/61	193,849	48,909	28%	15%
2032	65/62	200,101	52,700	28%	15%
2033	66/63	206,597	56,703	28%	15%
2034	67/64	213,564	60,935	28%	15%
2035	68/65	80,689	22,061	15%	15%
2036	69/66	82,990	24,117	15%	15%
2037	70/67	104,564	33,057	25%	15%
2038	71/68	26,047	10,577	15%	15%
2039	72/69	23,185	11,232	15%	15%
2040	73/70	57,203	19,990	15%	15%
2041	74/71	59,342	21,149	15%	15%
2042	75/72	90,256	29,924	15%	15%
2043	76/73	90,019	30,905	15%	15%
2044	77/74	90,177	31,958	15%	15%
2045	78/75	118,516	43,463	25%	15%
2046	79/76	120,014	45,379	25%	15%
2047	80/77	121,337	47,141	25%	15%
2048	81/78	122,527	48,809	25%	15%
2049	82/79	123,815	50,427	25%	15%
2050	83/80	124,809	51,874	25%	15%
2051	84/81	125,753	53,204	25%	15%
2052	85/82	126,507	54,407	25%	15%
2053	86/83	126,937	55,396	25%	15%
2054	87/84	127,392	56,317	25%	15%
2055	88/85	127,166	56,896	25%	15%
2056	89/86	0	20,603	10%	15%
2057	90/87	0	15,824	10%	15%
2058	- /88	96,621	51,976	25%	15%
2059	- /89	0	10,245	10%	0%
2060	- /90	0	9,421	10%	0%

# Tax Strategies - Details

## Medicare premium

Year	Age	MAGI	Medicare Premium Threshold	Medicare Premium for Sample	Medicare Premium for Co-client	Total Medicare Premium
2025	58/55	231,384	0	0	0	0
2026	59/56	238,563	0	0	0	0
2027	60/57	246,917	0	0	0	0
2028	61/58	255,845	0	0	0	0
2029	62/59	260,851	0	0	0	0
2030	63/60	271,346	0	0	0	0
2031	64/61	282,174	0	0	0	0
2032	65/62	293,997	212,000	0	0	0
2033	66/63	306,529	212,000	0	0	0
2034	67/64	319,746	212,000	0	0	0
2035	68/65	232,914	212,000	0	0	0
2036	69/66	239,310	212,000	0	0	0
2037	70/67	258,583	212,000	0	0	0
2038	71/68	205,398	212,000	0	0	0
2039	72/69	194,860	212,000	0	0	0
2040	73/70	218,528	212,000	0	0	0
2041	74/71	225,541	212,000	0	0	0
2042	75/72	252,634	212,000	0	0	0
2043	76/73	259,449	212,000	0	0	0
2044	77/74	266,412	212,000	0	0	0
2045	78/75	303,325	212,000	0	0	0
2046	79/76	310,858	212,000	0	0	0
2047	80/77	317,966	212,000	0	0	0
2048	81/78	324,855	212,000	0	0	0
2049	82/79	331,590	212,000	0	0	0
2050	83/80	337,894	212,000	0	0	0
2051	84/81	343,870	212,000	0	0	0
2052	85/82	349,541	212,000	0	0	0
2053	86/83	354,649	212,000	0	0	0
2054	87/84	359,584	212,000	0	0	0
2055	88/85	363,648	212,000	0	0	0
2056	89/86	573,008	212,000	0	0	0
2057	90/87	554,707	212,000	0	0	0
2058	- /88	287,936	106,000	0	0	0
2059	- /89	470,285	106,000	0	0	0
2060	- /90	448,586	106,000	0	0	0

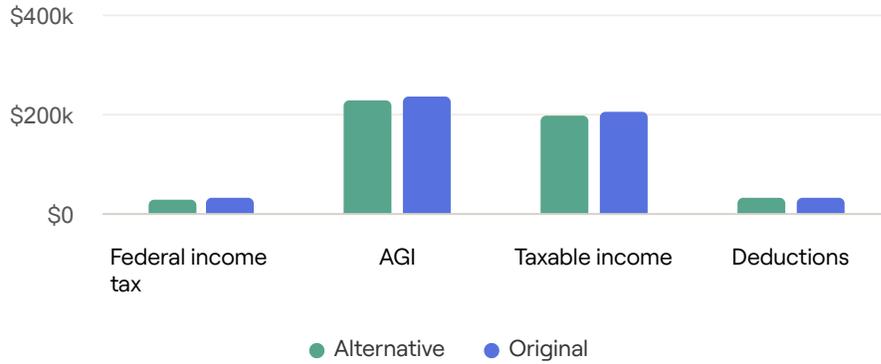
# Tax Strategies - Details

## Asset location summary

Year	Age	Overall Portfolio Equity	Taxable Account Equity	Tax Deferred Account Equity	Tax Free Account Equity
Start		71%	100%	2%	100%
2025	58/55	71%	100%	3%	100%
2026	59/56	71%	100%	3%	100%
2027	60/57	71%	100%	3%	100%
2028	61/58	70%	100%	3%	100%
2029	62/59	70%	100%	2%	100%
2030	63/60	70%	100%	2%	100%
2031	64/61	70%	100%	1%	100%
2032	65/62	70%	100%	0%	100%
2033	66/63	70%	99%	0%	100%
2034	67/64	70%	99%	0%	100%
2035	68/65	70%	99%	0%	100%
2036	69/66	70%	100%	0%	100%
2037	70/67	70%	100%	0%	100%
2038	71/68	70%	100%	2%	100%
2039	72/69	70%	100%	2%	100%
2040	73/70	70%	100%	2%	100%
2041	74/71	70%	100%	2%	100%
2042	75/72	70%	100%	0%	100%
2043	76/73	70%	99%	0%	100%
2044	77/74	70%	98%	0%	100%
2045	78/75	70%	96%	0%	100%
2046	79/76	70%	94%	0%	100%
2047	80/77	70%	93%	0%	100%
2048	81/78	70%	91%	0%	100%
2049	82/79	70%	89%	0%	100%
2050	83/80	70%	87%	0%	100%
2051	84/81	70%	86%	0%	100%
2052	85/82	70%	84%	0%	100%
2053	86/83	70%	82%	0%	100%
2054	87/84	70%	80%	0%	100%
2055	88/85	70%	78%	0%	100%
2056	89/86	70%	74%	0%	100%
2057	90/87	70%	69%	0%	100%
2058	- /88	70%	66%	0%	100%
2059	- /89	70%	60%	0%	100%
2060	- /90	70%	51%	0%	100%

# Tax Analyzer - Summary

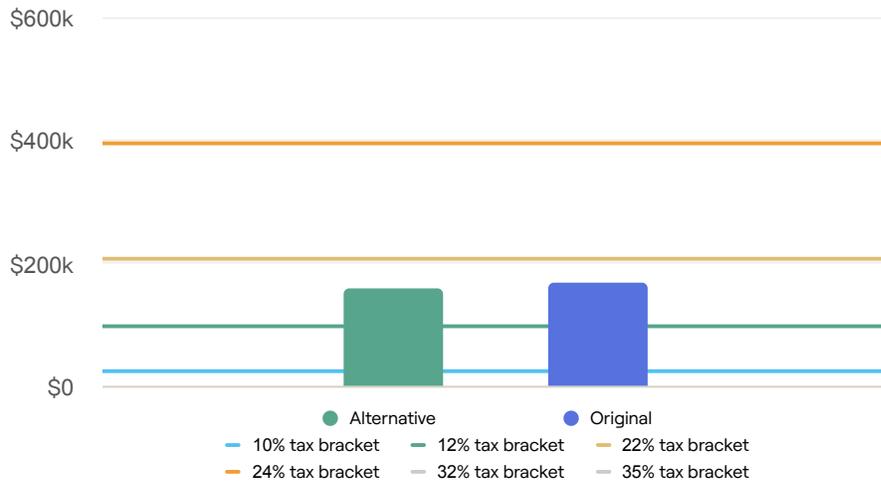
## Federal income taxes - Projected tax return (2025)



Alternative scenario results in

- \$1,870 less federal income taxes
- \$8,500 lower AGI
- \$8,500 lower taxable income
- \$0 more deductions

## Ordinary income tax bracket - Projected tax return (2025)

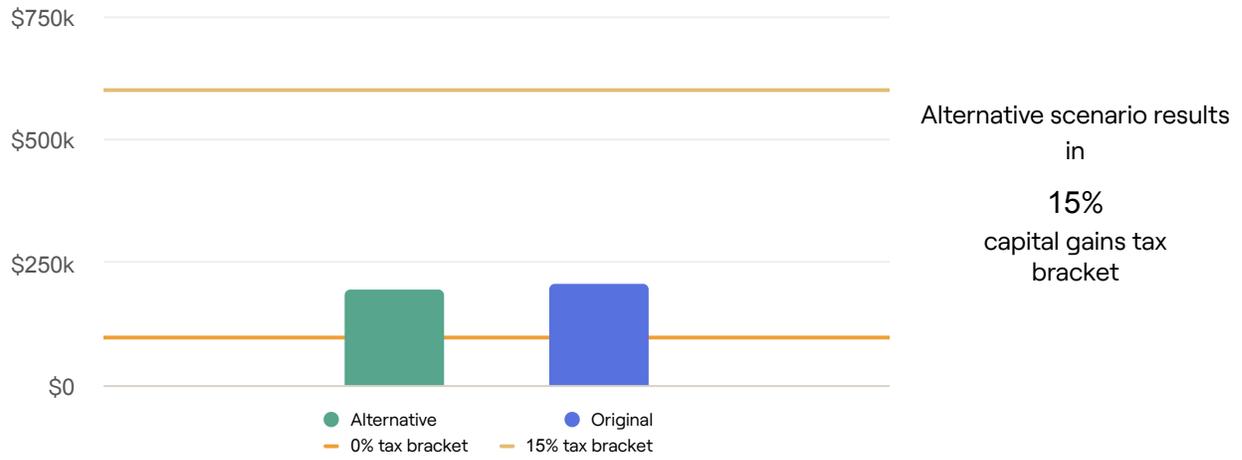


Alternative scenario results in

- 22% ordinary income tax bracket

# Tax Analyzer - Summary

## Capital gains tax bracket - Projected tax return (2025)



# Tax Analyzer - Thresholds

## Projected tax return (2025)

Items	Thresholds	Alternative	Original
Qualified Charitable Contribution Limit	\$216,000	●	●
Roth IRA Contribution	\$236,000 - \$246,000	●	●
IRA Contribution Deductibility - Covered Spouse	\$126,000 - \$146,000	●	●
IRA Contribution Deductibility - Non-covered Spouse	\$236,000 - \$246,000	●	●
Student Loan Interest Deduction	\$170,000 - \$200,000	●	●
TCJA QBI Deduction	\$394,600 - \$494,600	●	●
AMT Exemption	\$1,252,700 - \$1,800,700	●	●
Net Investment Income Tax	\$250,000	●	●
American Opportunity Credit	\$160,000 - \$180,000	●	●
Child Tax Credit	\$400,000 - \$440,000	●	●
Saver's Credit	\$47,500 - \$79,000	●	●

# Tax Analyzer - Action items

## Projected tax return (2025)

	Alternative	Original
<b>1040 income</b>		
Line 1a W2 income	\$175,000	\$183,500
Line 2b taxable interest	\$10,077	\$10,077
Line 3a qualified dividends	\$13,985	\$13,985
Line 3b ordinary dividends	\$16,453	\$16,453
Line 7 short-term capital gains	\$2,449	\$2,449
Line 7 long-term capital gains	\$22,037	\$22,037

# 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

	Sample	Co-client
<b>Will</b>		
Document created	✔	✔
Name of Executor	Sample Executor	Sample Executor
Name of Guardian	Sample Guardian	Sample Guardian
Document last updated	2025-01-01	2025-01-01
<b>Power of Attorney</b>		
Document created		
<b>Living Will</b>		
Document created		
<b>Health Care Proxy</b>		
Document created		
<b>Beneficiary Designations</b>		
Created and reviewed		
<b>Living Trust</b>		
Document created		

# Beneficiaries

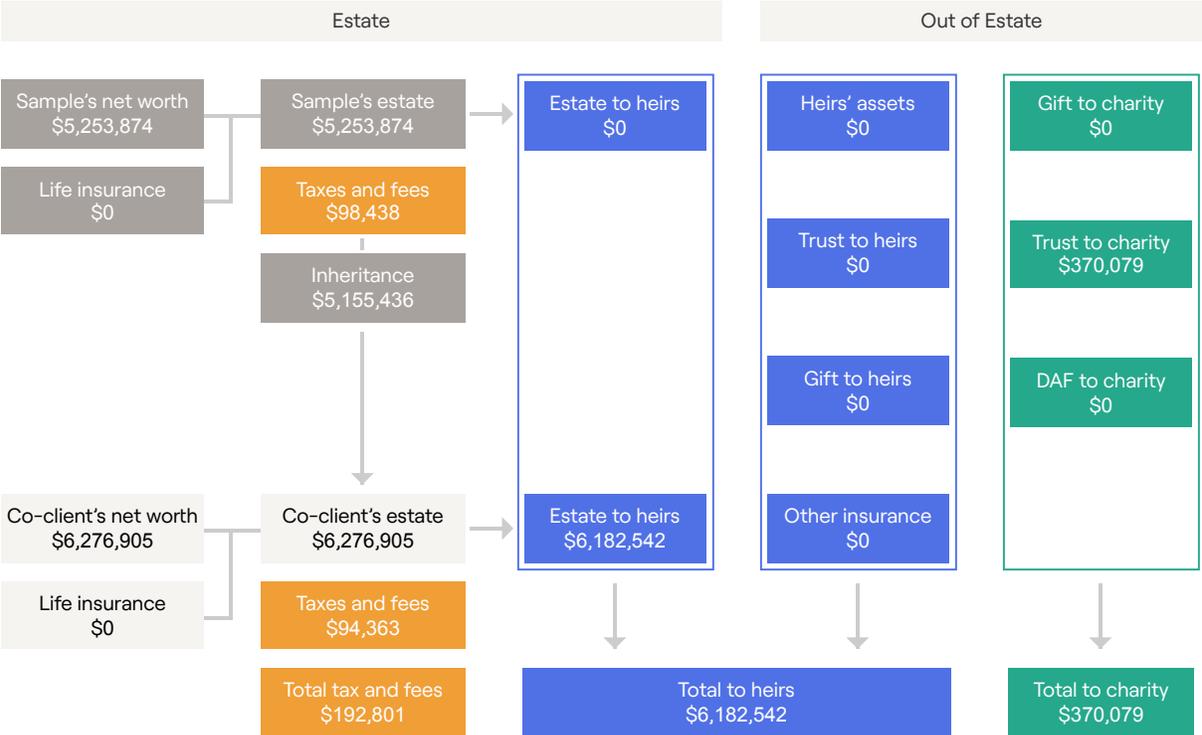
Life changes, it is important to review your beneficiaries periodically to ensure your money will go where you intended.

	Account Balance	Death Benefit	Primary Beneficiary	Contingent Beneficiary
<b>Bank</b>				
<a href="#">Sample's Accounts</a>				
Sample's Bank Account	\$50,000			
My CD - 8878	\$49,778			
Joint Savings - 7159	\$161,801			
Joint Checking - 9060	\$168,562			
<b>Invested Assets</b>				
<a href="#">Sample's Accounts</a>				
Sample's Investment Account	\$745,057			
Sample's Investment Account	\$311,274			
Sample's Investment Account	\$187,151			
<a href="#">Co-client's Accounts</a>				
Co-client's Investment Account	\$287,174			
<a href="#">Joint Accounts</a>				
Joint Investment Account	\$40,000			
<b>Life Insurance</b>				
<a href="#">Sample's Accounts</a>				
Sample's Group Life Insurance		\$500,000	All children	
<a href="#">Co-client's Accounts</a>				
Co-client's Group Life Insurance		\$350,000	All children	

# Estate Planning

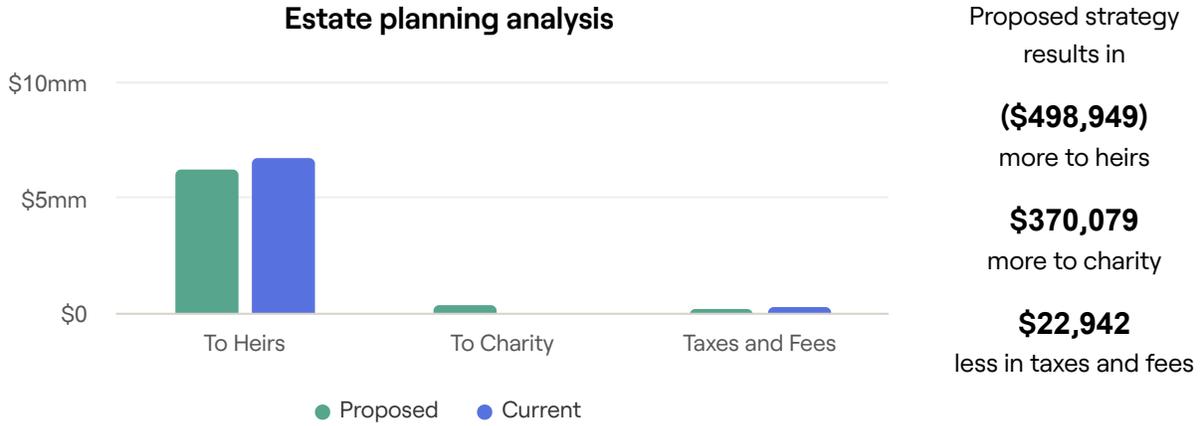
Effective use of living trust strategies can reduce taxes and expenses so that more of your assets are passed on to heirs or charity.

**Estate flow chart**



# Estate Planning Analysis

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



## Proposed Trust strategy

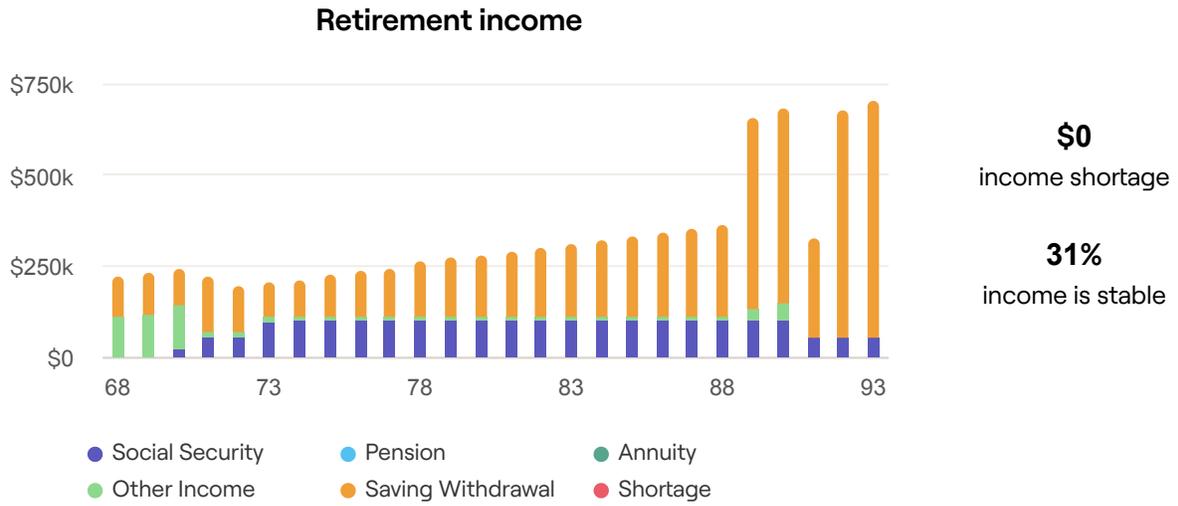
### Basic Information

Sample's planning horizon	90
Co-client's planning horizon	90
Funeral expense	\$10,000
Probate expense	2.5%

### Trust Strategy

<b>Charitable Remainder Trust</b>	Included
Asset value	\$250,000
Annual income	\$12,500

# Estate Planning Retirement Income



# Estate Planning Details

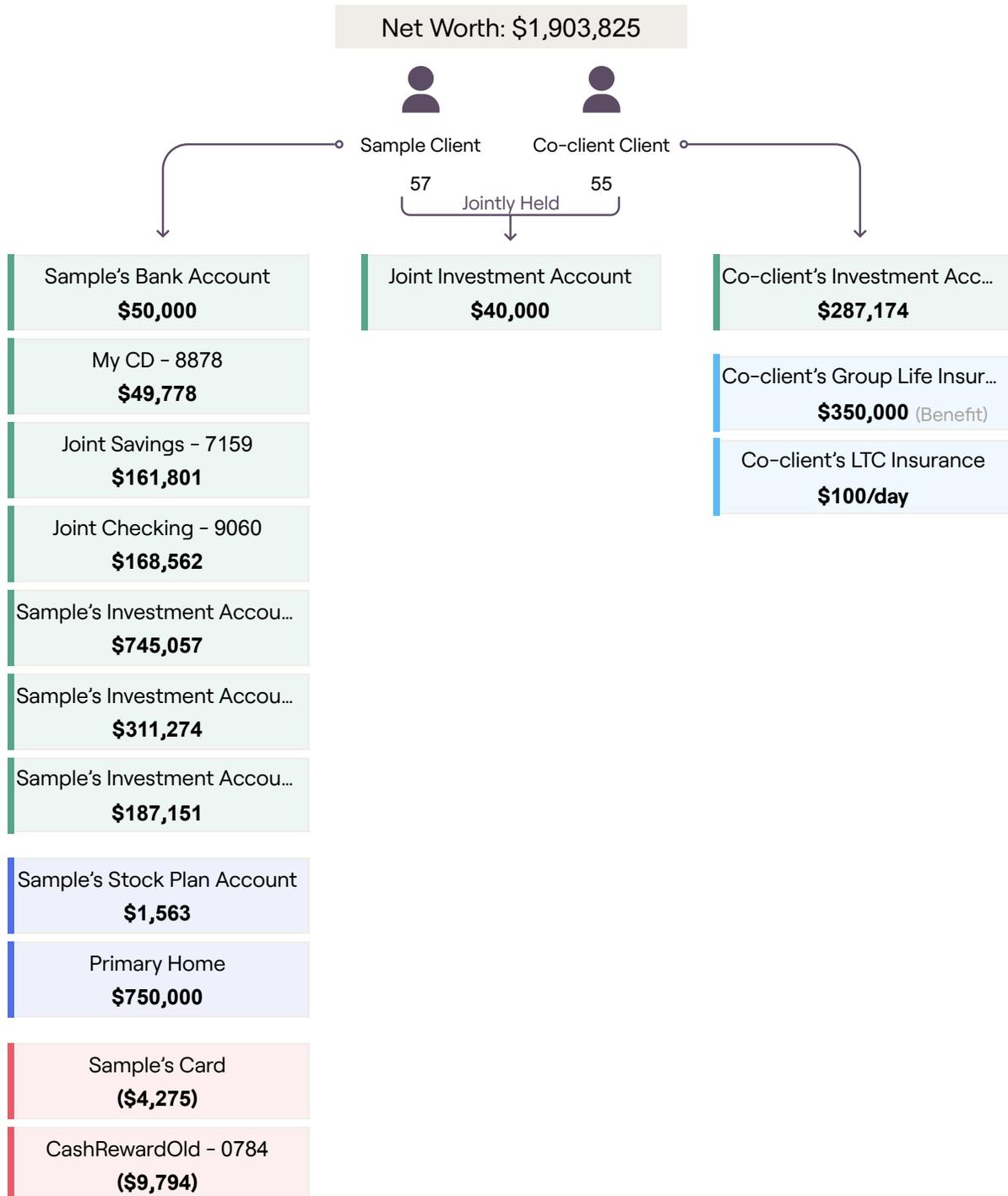
Sample's Estate		Co-client's Estate		Out of Estate	
Investment	\$3,487,747	Investment	\$4,211,512	Heirs' assets	\$0
Real estate	\$1,931,312	Real estate	\$2,110,397	Credit shelter trust	\$0
Other assets	\$0	Other assets	\$0	Charitable remainder trust	\$370,079
Annuities	\$0	Annuities	\$0	Charitable lead trust	\$0
Debt	\$165,185	Debt	\$45,004	Spousal lifetime access trust	\$0
Mortgage	\$0	Mortgage	\$0	Qualified terminable interest trust	\$0
Insurance	\$0	Insurance	\$0	Grantor retained annuity trust	\$0
<b>Gross estate</b>	<b>\$5,253,874</b>	<b>Gross estate</b>	<b>\$6,276,905</b>	Intentionally defective grantor trust	\$0
Funeral expense	\$22,038	Funeral expense	\$23,732	Qualified personal residence trust	\$0
Probate	\$76,401	Probate	\$70,631	Irrevocable grantor trust	\$0
Estate tax - federal	\$0	Estate tax - federal	\$0	Irrevocable grantor trust - property	\$0
Estate tax - state	\$0	Estate tax - state	\$0	Irrevocable insurance trust	\$0
<b>Total taxes &amp; expenses</b>	<b>\$98,439</b>	<b>Total taxes &amp; expenses</b>	<b>\$94,363</b>	Other owned insurance	\$0
				Donor-advised fund	\$0
<b>Net estate</b>	<b>\$5,155,436</b>	<b>Net estate</b>	<b>\$6,182,542</b>	To heirs	\$0
To heirs	\$0	To heirs	\$6,182,542	To charity	\$370,079
To co-client	\$5,155,436				

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

  
Child - 15



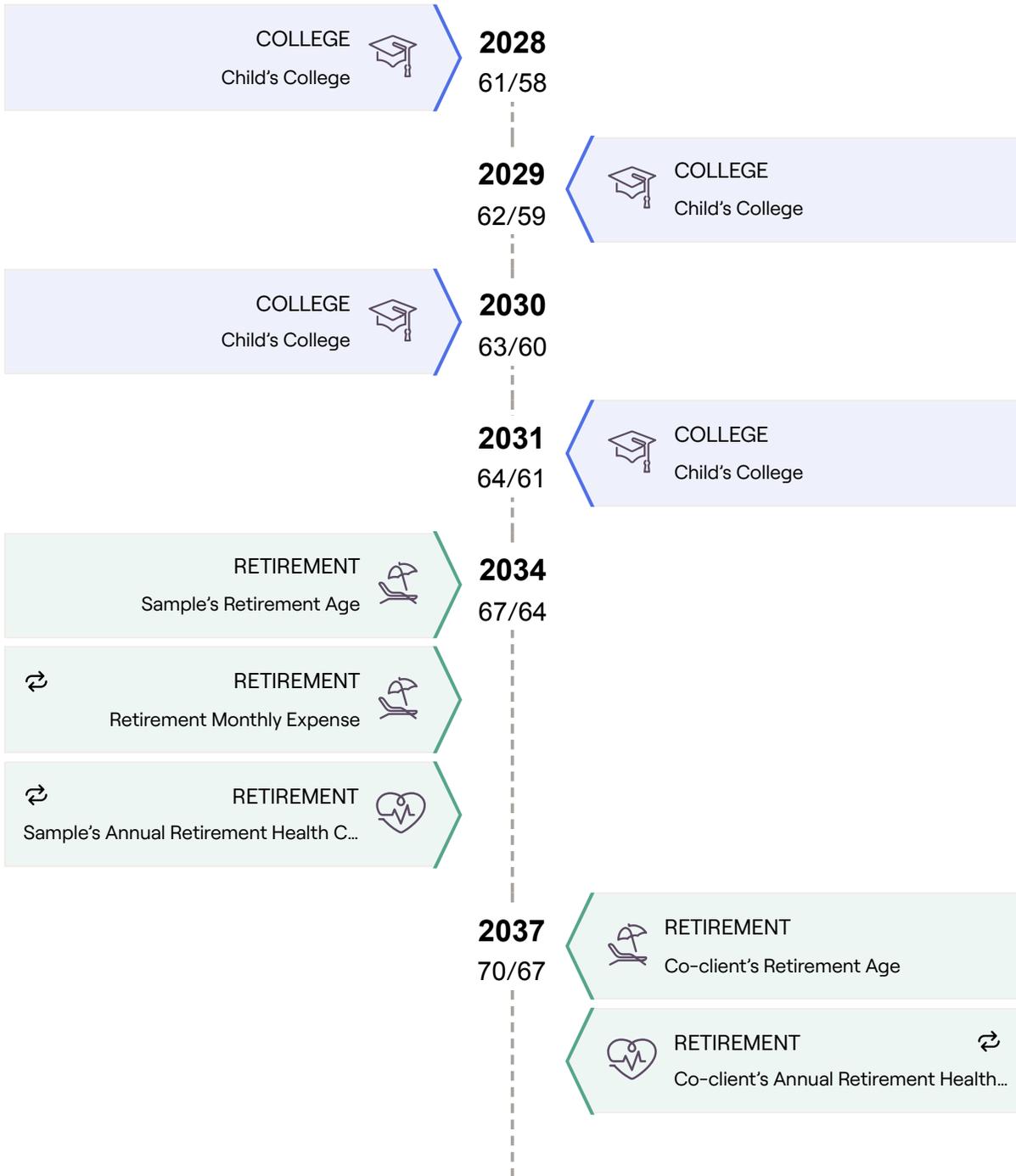
# Blueprint - Net Worth

Sample	Jointly Held	Co-client
Sample's Loan <b>(\$105,000)</b>		
Sample's Loan <b>(\$76,414)</b>		
Lendin Club personal loan - ... <b>(\$23,157)</b>		
College Loan - x8946 <b>(\$120,180)</b>		
Citi Automobile Loan - x1563 <b>(\$21,848)</b>		
Chase Mortgage - 0038 <b>(\$487,867)</b>		
Sample's Group Life Insuran... <b>\$500,000</b> (Benefit)		
Sample's Homeowner Insur... <b>\$500,000</b>		
Sample's Auto Insurance		
Sample's Umbrella Insurance <b>\$500,000</b>		

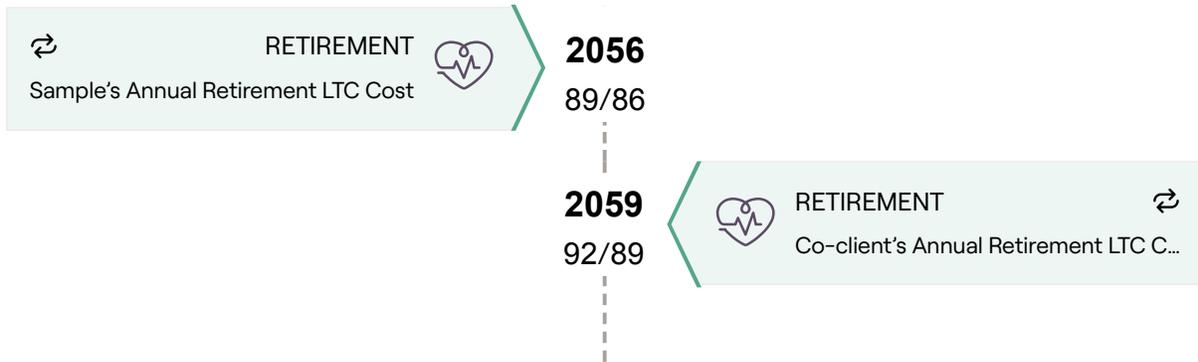
# Blueprint - Goals

- Retirement
- Education
- Asset Purchase
- Other

## Goals



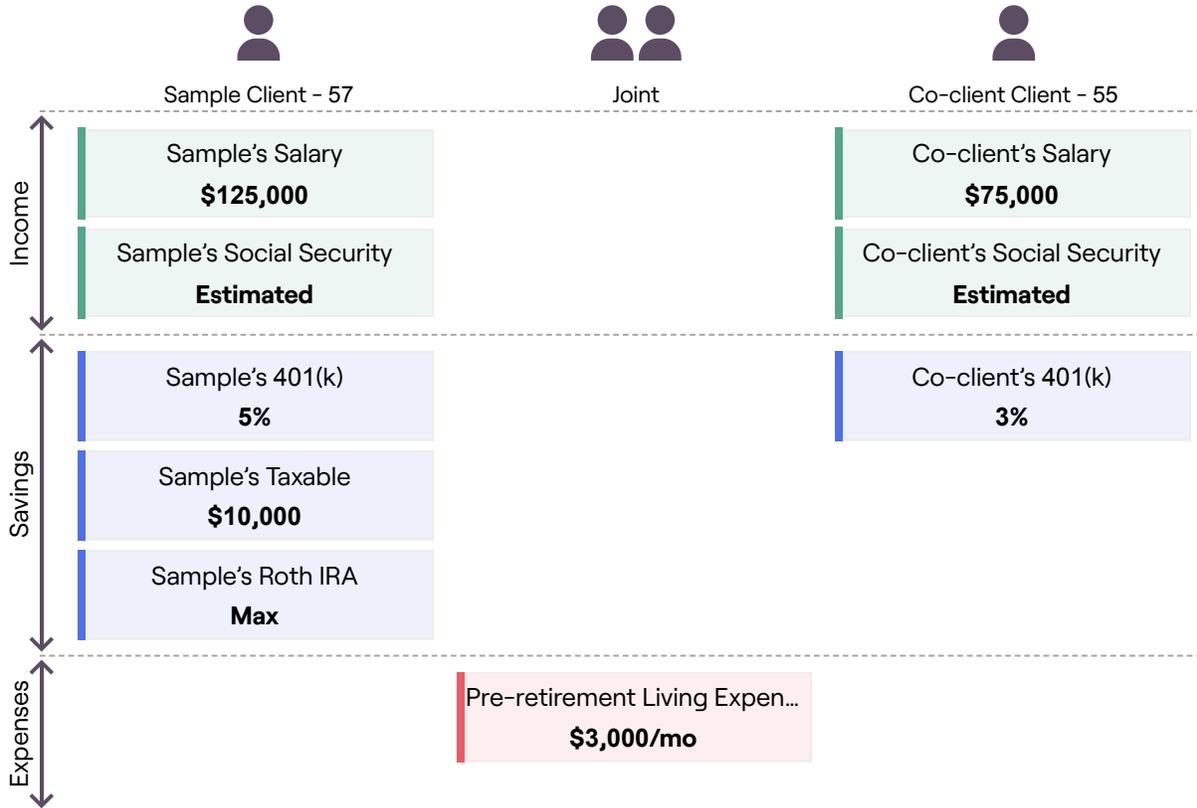
# Blueprint - Goals



# Blueprint - Income, Savings, Expenses

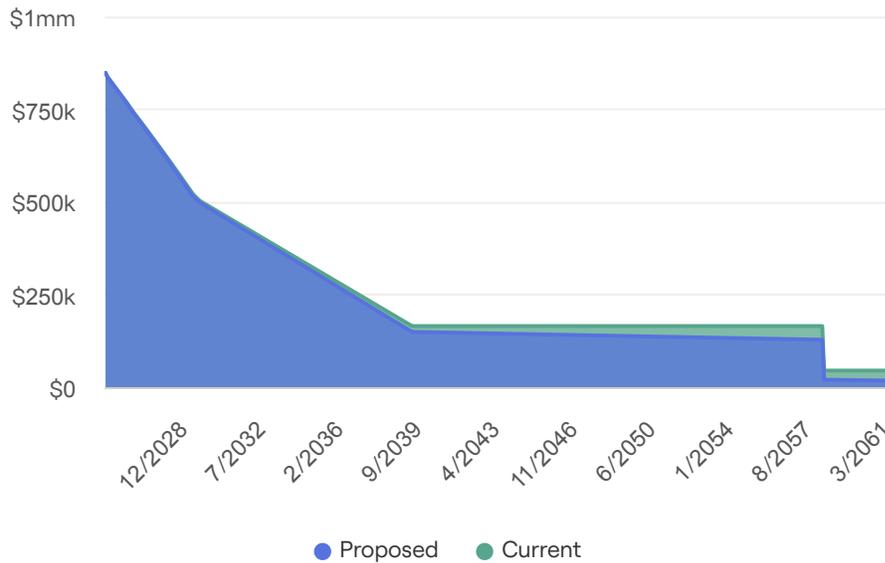
- Income
- Savings
- Expenses

## Income, Savings, Expenses



# Debt Management

Balance of selected debt



Total savings of  
**\$219**  
 and debt free  
**0**  
 months sooner

## Proposed payment strategy

Payment priority	Same priority for all debt
Current total monthly payment	\$15,552
Proposed additional monthly payment	\$250
Proposed total monthly payment	\$15,771.00

## Individual loan strategy

Loan name	Interest rate	Balance	Strategy
Sample's Card	9.75%	\$4,275.00	Use proposed payment strategy
CashRewardOld - 0784	0%	\$9,793.63	Use proposed payment strategy
Sample's Mortgage	6.25%	\$105,000	Use proposed payment strategy
Sample's Student Loan	4.275%	\$76,414	Use proposed payment strategy
Lendin Club personal loan - x7608	0%	\$23,157	Use proposed payment strategy
College Loan - x8946	0%	\$120,181	Use proposed payment strategy
Citi Automobile Loan - x1563	0%	\$21,848	Use proposed payment strategy
Chase Mortgage - 0038	0%	\$487,867	Use proposed payment strategy

# Debt Management Payments

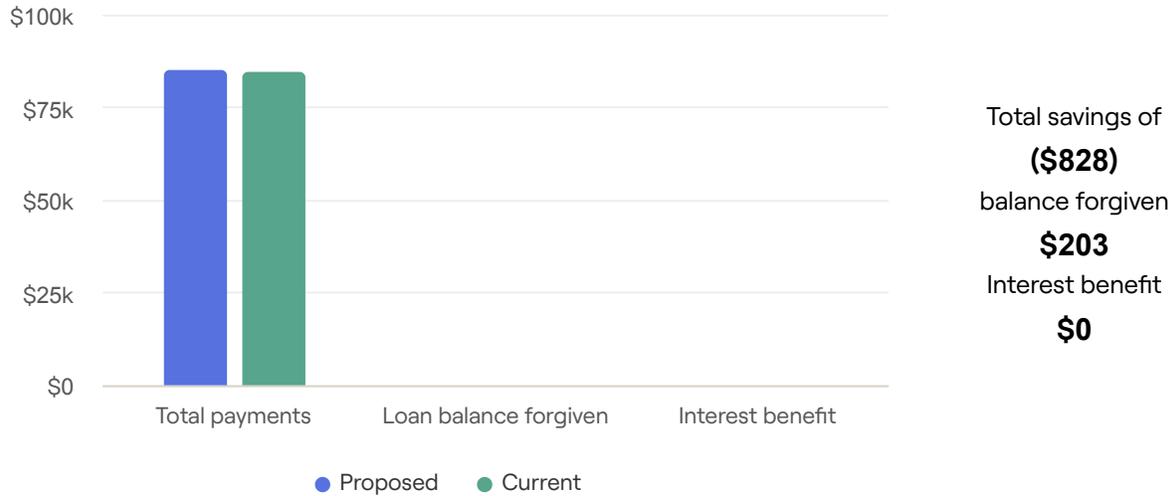
Proposed payments for next month

Debt Name	Balance	Interest Rate	Minimum Payment	Current Payment	Proposed Payment
Sample's Card	\$4,275	9.75%	\$300	\$4,308	\$4,308
CashRewardOld - 0784	\$9,794	0%	\$10	\$642	\$673
Sample's Mortgage	\$105,000	6.25%	\$2,463	\$2,463	\$2,494
Sample's Student Loan	\$76,414	4.275%	\$5,250	\$5,250	\$1,263
Lendin Club personal loan - x7608	\$23,157	0%	\$0	\$0	\$31
College Loan - x8946	\$120,180	0%	\$0	\$0	\$31
Citi Automobile Loan - x1563	\$21,848	0%	\$0	\$0	\$31
Chase Mortgage - 0038	\$487,867	0%	\$2,889	\$0	\$2,889

# Student Loans Summary

A proper student loan strategy can help minimize your payments or take advantage of the Public Service Loan Forgiveness program.

## Student loan summary



### Information

	Sample	Co-client
New borrower as of	After July 1, 2014	Before October 1, 2007
Working towards PSLF?	<input checked="" type="checkbox"/>	
Months in public sector job	60	
Tax filing status	Married filing jointly	

### Proposals

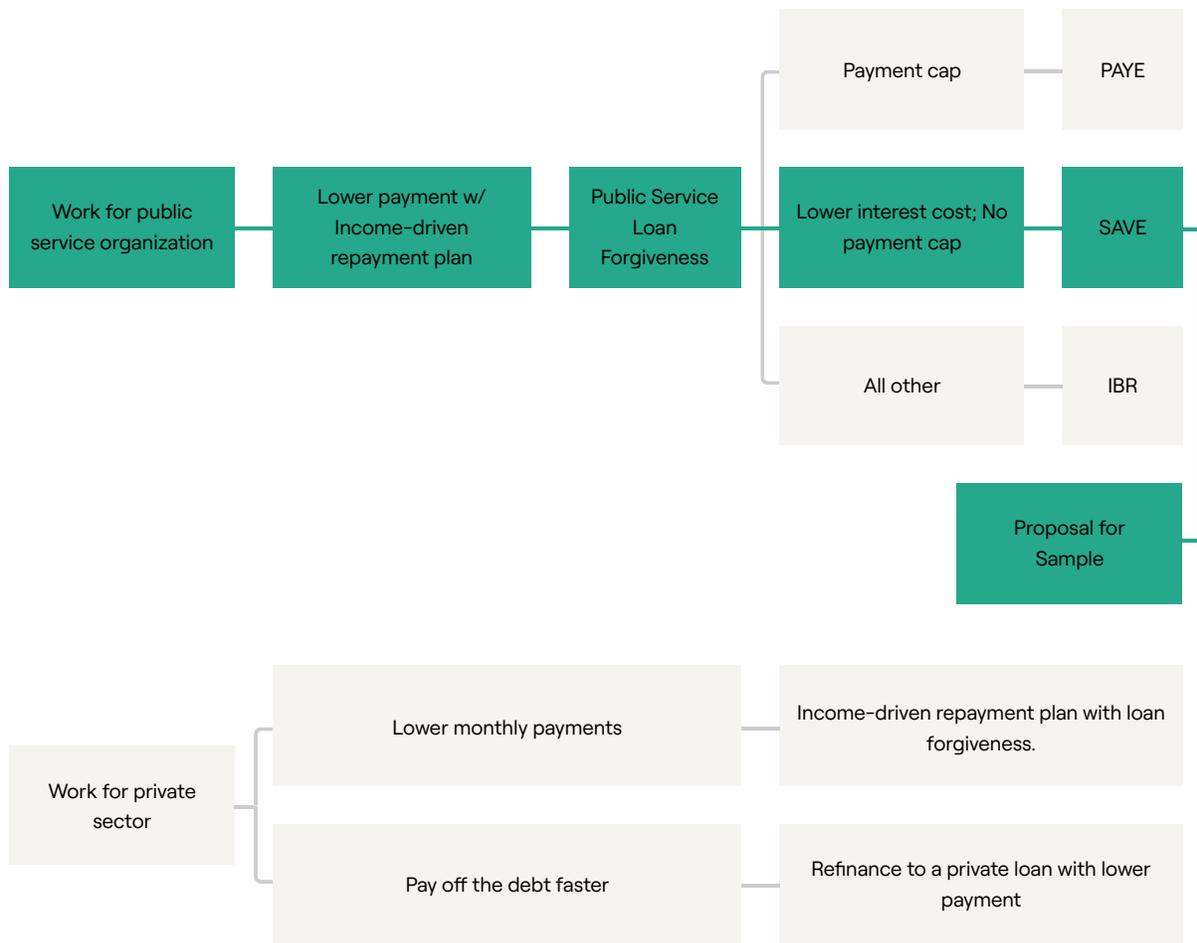
	Sample	Co-client
Planned career	Plan to work for public service organization toward Loan Forgiveness Program	Plan to work for private sector
Proposed payment plan	SAVE	None
Loan consolidation	Do not consolidate	

# Student Loan Options

Loan Name	Loan Type	Balance	Rate	Payment
Sample's Student Loan	Direct Subsidized Loan	\$76,414	4%	\$5,250
College Loan - x8946	Private/institutional loan	\$120,181	0%	\$0

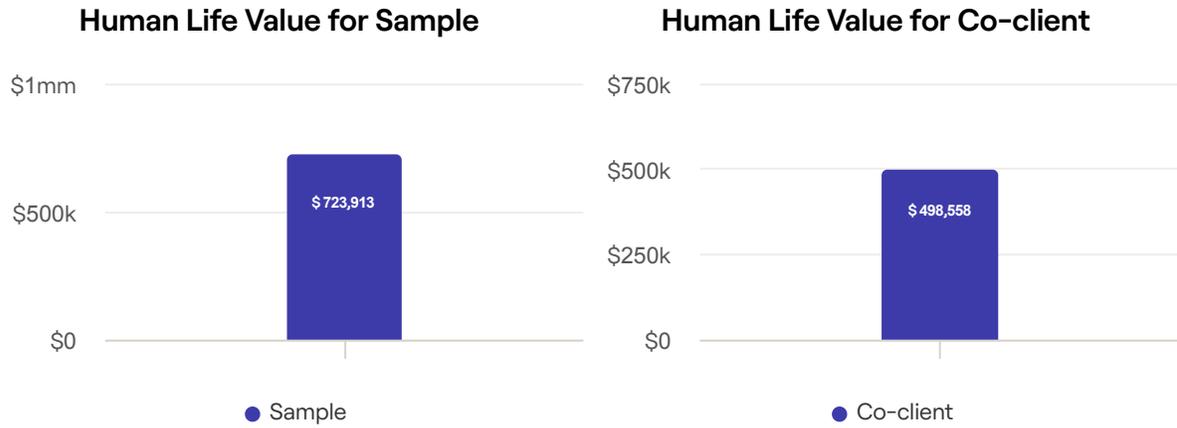
Loan Name	Loan Type	Income-driven Repayment Plan Eligibility	PSLF Eligibility	Private Refinance
Sample's Student Loan	Direct Subsidized Loan	IBR, PAYE, SAVE	Possible	Possible
College Loan - x8946	Private/institutional loan		Ineligible	Possible

# Student Loan Strategy



# Human Life Value

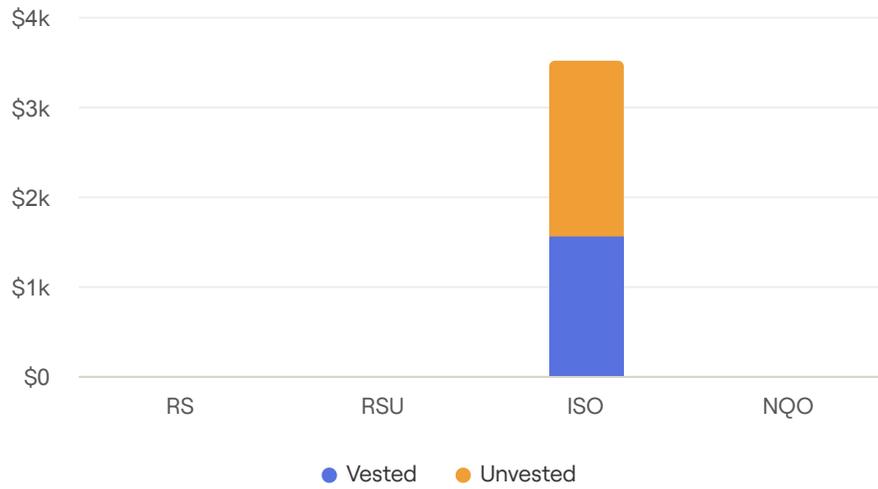
The human life value calculator is designed to help you understand the value of your future earnings in today's dollars prior to retirement and determine the potential amount of life insurance needed for planning purposes



	Sample's Information	Co-client's Information
Annual income	\$ 125,000	\$ 75,000
Years to retirement	10	12
Discount rate	5%	5%
Tax rate	25%	25%

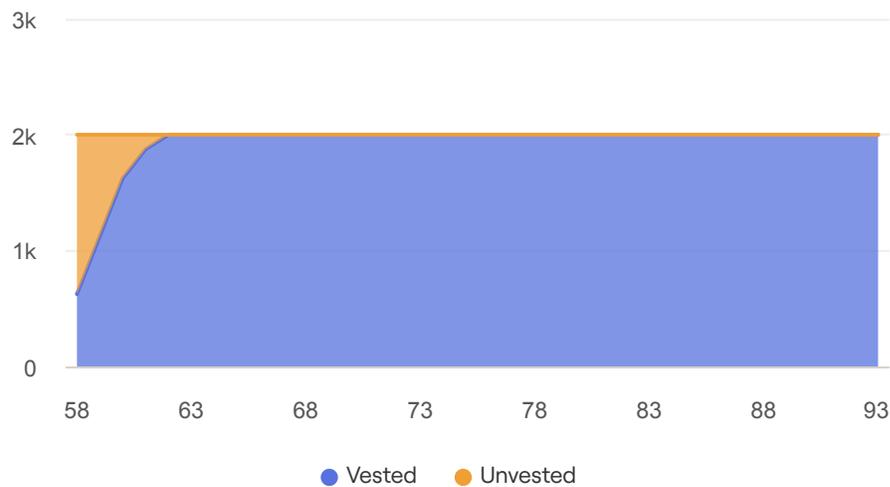
# Stock Plans Summary

## Equity compensation summary



Total value  
**\$3,500**  
 Total vested  
**\$1,563**  
 Total unvested  
**\$1,938**

## Equity compensation share vesting



All shares are vested by  
**2029**

# Stock Plans Grant Details

## Shares

Grant Type	Grant Date	Expiration Date	Strike Price	Shares Granted	Vested & Unexercised	Vested & Held	Total Vested	Total Unvested	Total Shares
<b>Sample's Stock Plan Account</b>									
ISO	05/01/2023	05/01/2033	\$10	1,000	500	0	500	500	1,000
ISO	05/01/2024	05/01/2034	\$11	500	125	0	125	375	500
ISO	05/01/2025	05/01/2035	\$13	500	0	0	0	500	500
Total Sample's Stock Plan Account				2,000	625	0	625	1,375	2,000
<b>Total stock plans</b>				<b>2,000</b>	<b>625</b>	<b>0</b>	<b>625</b>	<b>1,375</b>	<b>2,000</b>

# Stock Plans Grant Details

## Values

Grant Type	Grant Date	Expiration Date	Strike Price	Shares Granted	Vested & Unexercised	Vested & Held	Total Vested	Total Unvested	Total Shares
<b>Sample's Stock Plan Account</b>									
ISO	05/01/2023	05/01/2033	\$10	1,000	\$1,375	\$0	\$1,375	\$1,375	\$2,750
ISO	05/01/2024	05/01/2034	\$11	500	\$188	\$0	\$188	\$563	\$750
ISO	05/01/2025	05/01/2035	\$13	500	\$0	\$0	\$0	\$0	\$0
Total Sample's Stock Plan Account				2,000	\$1,563	\$0	\$1,563	\$1,938	\$3,500
<b>Total stock plans</b>				<b>2,000</b>	<b>\$1,563</b>	<b>\$0</b>	<b>\$1,563</b>	<b>\$1,938</b>	<b>\$3,500</b>

# Stock Plans Action Items

	Proposed Strategy	Current Strategy
<b>Sample's Stock Plan Account</b>		
Exercise strategy	Exercise upon vesting, starting now	Exercise upon vesting, starting now
Liquidation strategy	Liquidate at specific year      2031	Liquidate one year after exercise
Liquidation option	Liquidate over number of years      2	
Cashless exercise		
83(b) election		
Custom grant strategy	No	No
Grant 05/01/2023	Use plan strategy	Use plan strategy
Grant 05/01/2024	Use plan strategy	Use plan strategy
Grant 05/01/2025	Use plan strategy	Use plan strategy

# Stock Plans Details

## Summary by shares

Year	Age	New Grant	Shares Vested	Shares Exercised	Shares Sold	Shares Held	Vested & Unexercised	Unvested Shares
2025	58/55	500	375	625	0	625	0	1,375
2026	59/56	0	500	500	0	1,125	0	875
2027	60/57	0	500	500	0	1,625	0	375
2028	61/58	0	250	250	0	1,875	0	125
2029	62/59	0	125	125	0	2,000	0	0
2030	63/60	0	0	0	0	2,000	0	0
2031	64/61	0	0	0	1,000	1,000	0	0
2032	65/62	0	0	0	1,000	0	0	0
2033	66/63	0	0	0	0	0	0	0
2034	67/64	0	0	0	0	0	0	0
2035	68/65	0	0	0	0	0	0	0
2036	69/66	0	0	0	0	0	0	0
2037	70/67	0	0	0	0	0	0	0
2038	71/68	0	0	0	0	0	0	0
2039	72/69	0	0	0	0	0	0	0
2040	73/70	0	0	0	0	0	0	0
2041	74/71	0	0	0	0	0	0	0
2042	75/72	0	0	0	0	0	0	0
2043	76/73	0	0	0	0	0	0	0
2044	77/74	0	0	0	0	0	0	0
2045	78/75	0	0	0	0	0	0	0
2046	79/76	0	0	0	0	0	0	0
2047	80/77	0	0	0	0	0	0	0
2048	81/78	0	0	0	0	0	0	0
2049	82/79	0	0	0	0	0	0	0
2050	83/80	0	0	0	0	0	0	0

Year	Age	New Grant	Shares Vested	Shares Exercised	Shares Sold	Shares Held	Vested & Unexercised	Unvested Shares
2051	84/81	0	0	0	0	0	0	0
2052	85/82	0	0	0	0	0	0	0
2053	86/83	0	0	0	0	0	0	0
2054	87/84	0	0	0	0	0	0	0
2055	88/85	0	0	0	0	0	0	0
2056	89/86	0	0	0	0	0	0	0
2057	90/87	0	0	0	0	0	0	0
2058	- /88	0	0	0	0	0	0	0
2059	- /89	0	0	0	0	0	0	0
2060	- /90	0	0	0	0	0	0	0

# Stock Plans Details

## Summary by values

Year	Age	New Grant	Shares Vested	Shares Exercised	Shares Sold	Shares Held	Vested & Unexercised	Unvested Shares
2025	58/55	319	1,114	8,367	0	8,367	0	2,815
2026	59/56	0	1,528	7,028	0	15,814	0	2,206
2027	60/57	0	1,880	7,380	0	23,985	0	941
2028	61/58	0	874	3,874	0	29,059	0	343
2029	62/59	0	440	2,034	0	32,545	0	0
2030	63/60	0	0	0	0	34,172	0	0
2031	64/61	0	0	0	17,940	17,940	0	0
2032	65/62	0	0	0	18,837	0	0	0
2033	66/63	0	0	0	0	0	0	0
2034	67/64	0	0	0	0	0	0	0
2035	68/65	0	0	0	0	0	0	0
2036	69/66	0	0	0	0	0	0	0
2037	70/67	0	0	0	0	0	0	0
2038	71/68	0	0	0	0	0	0	0
2039	72/69	0	0	0	0	0	0	0
2040	73/70	0	0	0	0	0	0	0
2041	74/71	0	0	0	0	0	0	0
2042	75/72	0	0	0	0	0	0	0
2043	76/73	0	0	0	0	0	0	0
2044	77/74	0	0	0	0	0	0	0
2045	78/75	0	0	0	0	0	0	0
2046	79/76	0	0	0	0	0	0	0
2047	80/77	0	0	0	0	0	0	0
2048	81/78	0	0	0	0	0	0	0
2049	82/79	0	0	0	0	0	0	0
2050	83/80	0	0	0	0	0	0	0

Year	Age	New Grant	Shares Vested	Shares Exercised	Shares Sold	Shares Held	Vested & Unexercised	Unvested Shares
2051	84/81	0	0	0	0	0	0	0
2052	85/82	0	0	0	0	0	0	0
2053	86/83	0	0	0	0	0	0	0
2054	87/84	0	0	0	0	0	0	0
2055	88/85	0	0	0	0	0	0	0
2056	89/86	0	0	0	0	0	0	0
2057	90/87	0	0	0	0	0	0	0
2058	- /88	0	0	0	0	0	0	0
2059	- /89	0	0	0	0	0	0	0
2060	- /90	0	0	0	0	0	0	0

# Stock Plans Details

## Summary by cash flows

Year	Age	Shares Exercised	Cost of Exercise	Shares Sold	Sale Proceeds	Net Cash Flows
2025	58/55	625	6,406	0	0	(6,406)
2026	59/56	500	5,500	0	0	(5,500)
2027	60/57	500	5,500	0	0	(5,500)
2028	61/58	250	3,000	0	0	(3,000)
2029	62/59	125	1,594	0	0	(1,594)
2030	63/60	0	0	0	0	0
2031	64/61	0	0	1,000	17,940	17,940
2032	65/62	0	0	1,000	18,837	18,837
2033	66/63	0	0	0	0	0
2034	67/64	0	0	0	0	0
2035	68/65	0	0	0	0	0
2036	69/66	0	0	0	0	0
2037	70/67	0	0	0	0	0
2038	71/68	0	0	0	0	0
2039	72/69	0	0	0	0	0
2040	73/70	0	0	0	0	0
2041	74/71	0	0	0	0	0
2042	75/72	0	0	0	0	0
2043	76/73	0	0	0	0	0
2044	77/74	0	0	0	0	0
2045	78/75	0	0	0	0	0
2046	79/76	0	0	0	0	0
2047	80/77	0	0	0	0	0
2048	81/78	0	0	0	0	0
2049	82/79	0	0	0	0	0
2050	83/80	0	0	0	0	0

Year	Age	Shares Exercised	Cost of Exercise	Shares Sold	Sale Proceeds	Net Cash Flows
2051	84/81	0	0	0	0	0
2052	85/82	0	0	0	0	0
2053	86/83	0	0	0	0	0
2054	87/84	0	0	0	0	0
2055	88/85	0	0	0	0	0
2056	89/86	0	0	0	0	0
2057	90/87	0	0	0	0	0
2058	- /88	0	0	0	0	0
2059	- /89	0	0	0	0	0
2060	- /90	0	0	0	0	0

# Stock Plans Details

## Summary by taxes

Year	Age	Ordinary Income	Income Subject to FICA	Short-term Gain	Long-term Gain	Adjustment to AMT Income
2025	58/55	0	0	0	0	1,961
2026	59/56	0	0	0	0	1,528
2027	60/57	0	0	0	0	1,880
2028	61/58	0	0	0	0	874
2029	62/59	0	0	0	0	440
2030	63/60	0	0	0	0	0
2031	64/61	0	0	0	6,941	(3,342)
2032	65/62	0	0	0	7,838	(3,342)
2033	66/63	0	0	0	0	0
2034	67/64	0	0	0	0	0
2035	68/65	0	0	0	0	0
2036	69/66	0	0	0	0	0
2037	70/67	0	0	0	0	0
2038	71/68	0	0	0	0	0
2039	72/69	0	0	0	0	0
2040	73/70	0	0	0	0	0
2041	74/71	0	0	0	0	0
2042	75/72	0	0	0	0	0
2043	76/73	0	0	0	0	0
2044	77/74	0	0	0	0	0
2045	78/75	0	0	0	0	0
2046	79/76	0	0	0	0	0
2047	80/77	0	0	0	0	0
2048	81/78	0	0	0	0	0
2049	82/79	0	0	0	0	0
2050	83/80	0	0	0	0	0

Year	Age	Ordinary Income	Income Subject to FICA	Short-term Gain	Long-term Gain	Adjustment to AMT Income
2051	84/81	0	0	0	0	0
2052	85/82	0	0	0	0	0
2053	86/83	0	0	0	0	0
2054	87/84	0	0	0	0	0
2055	88/85	0	0	0	0	0
2056	89/86	0	0	0	0	0
2057	90/87	0	0	0	0	0
2058	- /88	0	0	0	0	0
2059	- /89	0	0	0	0	0
2060	- /90	0	0	0	0	0

# Summary of User Input

Your financial plan is based on the following information:

## Family

Name	Date of Birth	Planning Horizon	Relationship
Sample	Jul 1, 1967	90	Client
Co-client	Jan 1, 1970	90	Co-client
Child	Apr 28, 2010		Child

## Income

Name	Annual Amount	Starting	Ending	Annual Increase
Sample's Salary	\$125,000	Already started	Sample's retirement	3%
Co-client's Salary	\$75,000	Already started	Co-client's retirement	3%
Sample's Social Security	Estimated using Salary			
Co-client's Social Security	Estimated using Salary			

## Savings

Name	Annual Amount	Starting	Ending	Annual Increase
Sample's 401(k)	5%	Already started	Sample's retirement	
Co-client's 401(k)	3%	Already started	Co-client's retirement	
Sample's Taxable	\$10,000	Already started	Sample's retirement	0%
Sample's Roth IRA	Max	Already started	Sample's retirement	

## Expenses

Name	Monthly Amount	Starting	Ending	Annual Increase
Pre-retirement Living Expenses	\$3,000	Already started		

## Retirement Goals

Name	Retirement age	Annual retirement Health care	Annual retirement Long term care	Long term care duration
Sample	67	\$6,397	\$75,504	2
Co-client	67	\$6,397	\$75,504	2

## Other Goals

Name	Amount	Starting	Ending	Frequency
Retirement Monthly Expense	\$7,500	Sample's retirement	End of both plans	Every 1 year
Child's College Goal	\$28,840	18	21	Every 1 year

## Insurance

Name	Type	Owner	Benefit
Sample's Group Life Insurance	Group Life Insurance	Sample	\$500,000
Co-client's Group Life Insurance	Group Life Insurance	Co-client	\$350,000
Sample's Homeowner Insurance	Homeowner Insurance	Sample	\$500,000
Sample's Auto Insurance	Auto Insurance	Sample	\$0
Sample's Umbrella Insurance	Umbrella Insurance	Sample	\$500,000
Co-client's LTC Insurance	LTC Insurance	Co-client	\$100

# Disclosure

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

- Large Growth, Large Value and Other: S&P 500 Total Return Index - 12/1974 – 12/2024
- Mid Cap: Russell Midcap Index - 12/1995 – 12/2024
- Small Cap: Russell 2000 Index - 12/1980 – 12/2024
- International Equities: MSCI EAFE Index - 12/1974 – 12/2024
- Emerging Markets: MSCI Emerging Market Index - 12/1987 – 12/2024
- Real Estate: MSCI US REIT Index - 12/2009 – 12/2024
- Government: 10 Year Treasury Bond - 12/1999 – 12/2024
- Municipal: Bloomberg Municipal Bond Index - 12/1999 – 12/2024
- Corporate and International Bonds: Bloomberg US Aggregate Bond Index - 12/1999 – 12/2024
- High Yield: ICE BofA US High Yield Index - 12/1999 – 12/2024
- Cash: 3 Month Treasury Bill - 12/1999 – 12/2024

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	7%	16.1%
Large Value	7%	16.1%
Mid Cap	7%	16.1%
Small Cap	7%	21.9%
International Equities	7%	18.5%
Emerging Markets	7%	27.1%

Asset Class	Total Return	Volatility
Real Estate	7%	16.3%
Government	3%	5.1%
Municipal	3%	3.95%
Corporate	3%	5.1%
High Yield	3%	5.1%
International Bonds	3%	5.1%

Asset Class	Total Return	Volatility
Cash	2%	1.9%
Other	6%	16.1%

**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 2025. The following inflation assumptions are used in the projection: General inflation 2.5%; Education inflation 5%; Tax inflation 0%; Social Security inflation 0%; 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 distribution 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.