



REPORT PREPARED FOR

Pre-Retiree Sample & Amanda Sample

by Charles Manih
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Generated on 03/13/2025

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Important Information

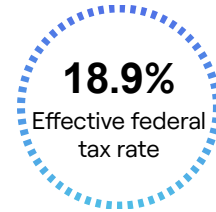
This report is intended to provide you with an analysis of your financial plan. It is based on the data and assumptions provided by you and your financial professional including but not limited to asset expected returns, volatility, and inflation assumptions. Detailed information regarding assumptions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

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

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

Snapshot

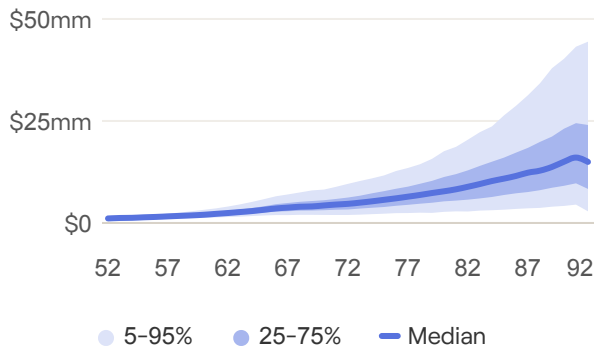
Probability of success of Proposed plan



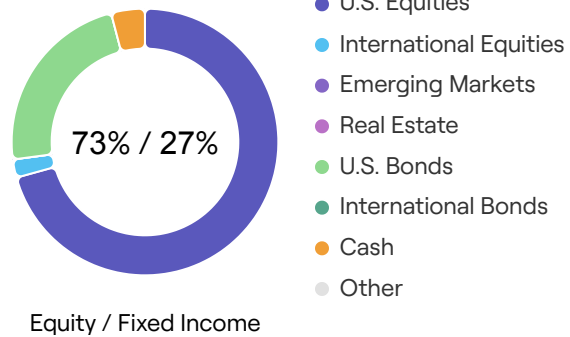
Balance Sheet

Bank	\$10,000
Invested assets	\$886,615
Real estate assets	\$550,000
Life insurance cash value	\$0
Other assets	\$0
Credit cards	\$10,000
Mortgages	\$125,000
Home equities	\$0
Student loans	\$0
Other debts	\$0
Net worth	\$1,311,615

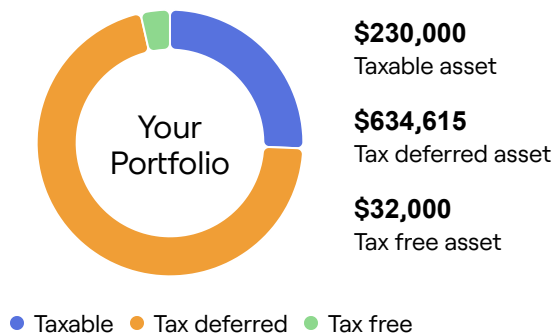
Asset simulation results of Proposed plan



Current allocation



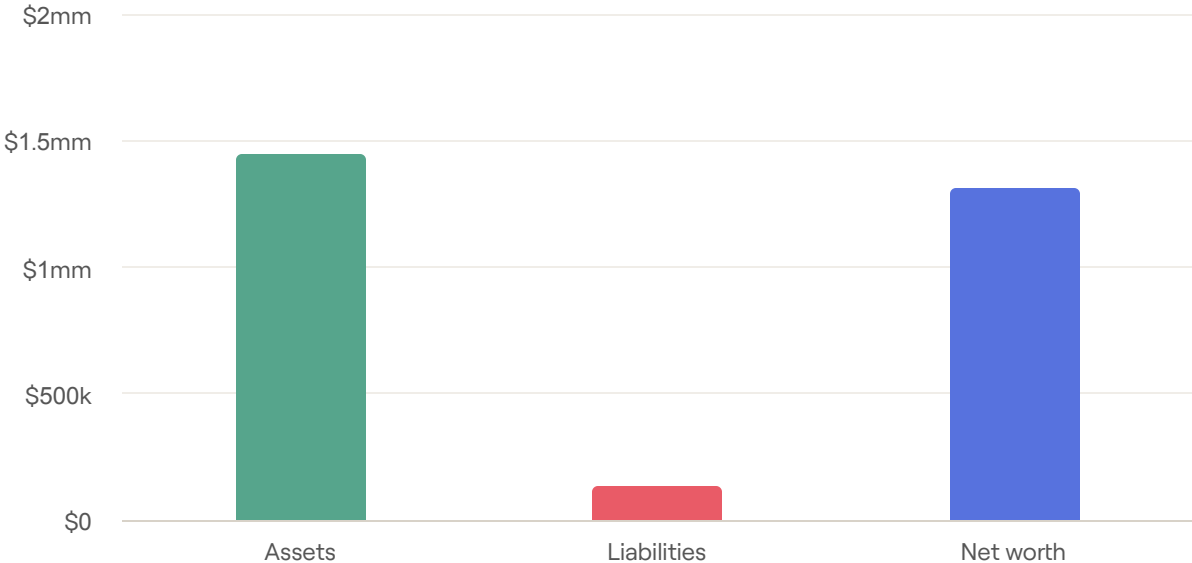
Tax allocation summary



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 \$1,311,615 as of 3/13/25



Assets	
Bank	\$10,000
Invested assets	\$886,615
Real estate assets	\$550,000
Life insurance cash value	\$0
Other assets	\$0
Total assets	\$1,446,615

Liabilities	
Credit cards	\$10,000
Mortgages	\$125,000
Home equities	\$0
Student loans	\$0
Other debts	\$0
Total liabilities	\$135,000
Net Worth	\$1,311,615

Balance Sheet Details

Description	Pre-Retiree	Amanda	Joint	Total
Assets				
<i>Cash</i>				
Joint Checking			\$10,000	\$10,000
Total Cash	\$0	\$0	\$10,000	\$10,000
<i>Invested Assets</i>				
<i>Non-qualified</i>				
Brokerage Account			\$220,000	\$220,000
<i>Qualified</i>				
Pre-retiree's 401(k)	\$160,000			\$160,000
Pre-retiree's IRA	\$120,818			\$120,818
Amanda's 401(k)		\$155,000		\$155,000
Amanda's IRA		\$198,797		\$198,797
Kelly's 529		\$32,000		\$32,000
Total Invested Assets	\$280,818	\$385,797	\$220,000	\$886,615
<i>Real Estate Assets</i>				
Primary Home			\$550,000	\$550,000
Total Real Estate Assets	\$0	\$0	\$550,000	\$550,000
Total Assets	\$280,818	\$385,797	\$780,000	\$1,446,615
Liabilities				
Pre-retiree's Card	\$10,000			\$10,000
Primary Home Mortgage			\$125,000	\$125,000
Total Liabilities	\$10,000	\$0	\$125,000	\$135,000
Net Worth				
Total Net Worth	\$270,818	\$385,797	\$655,000	\$1,311,615

Liquidity

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

Liquidity analysis



Covered expenses

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

Liquidity target

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

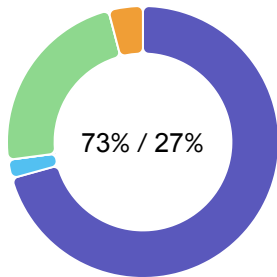
Liquidity Details

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

Asset Allocation

Current allocation

All accounts



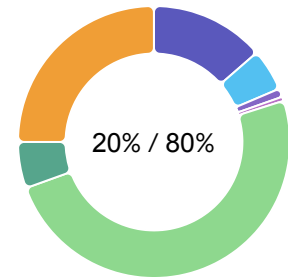
Equity / Fixed Income

Annual return: 9.6%
Standard deviation: 12.4%

70.7%	● U.S. Equities	13.6%
2.2%	● International Equities	5%
0%	● Emerging Markets	1%
0%	● Real Estate	0.5%
23%	● U.S. Bonds	49.4%
0%	● International Bonds	5.5%
4.1%	● Cash	25%
0%	● Other	0%

Target allocation

Preservation



Equity / Fixed Income

Annual return: 4.9%
Standard deviation: 4.9%

To balance back to your target portfolio:

U.S. Equities	Sell	\$511,967	U.S. Bonds	Buy	\$236,706
International Equities	Buy	\$25,105	International Bonds	Buy	\$49,314
Emerging Markets	Buy	\$8,966	Cash	Buy	\$187,393
Real Estate	Buy	\$4,483	Other	Sell	\$0

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

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

Asset Allocation Details

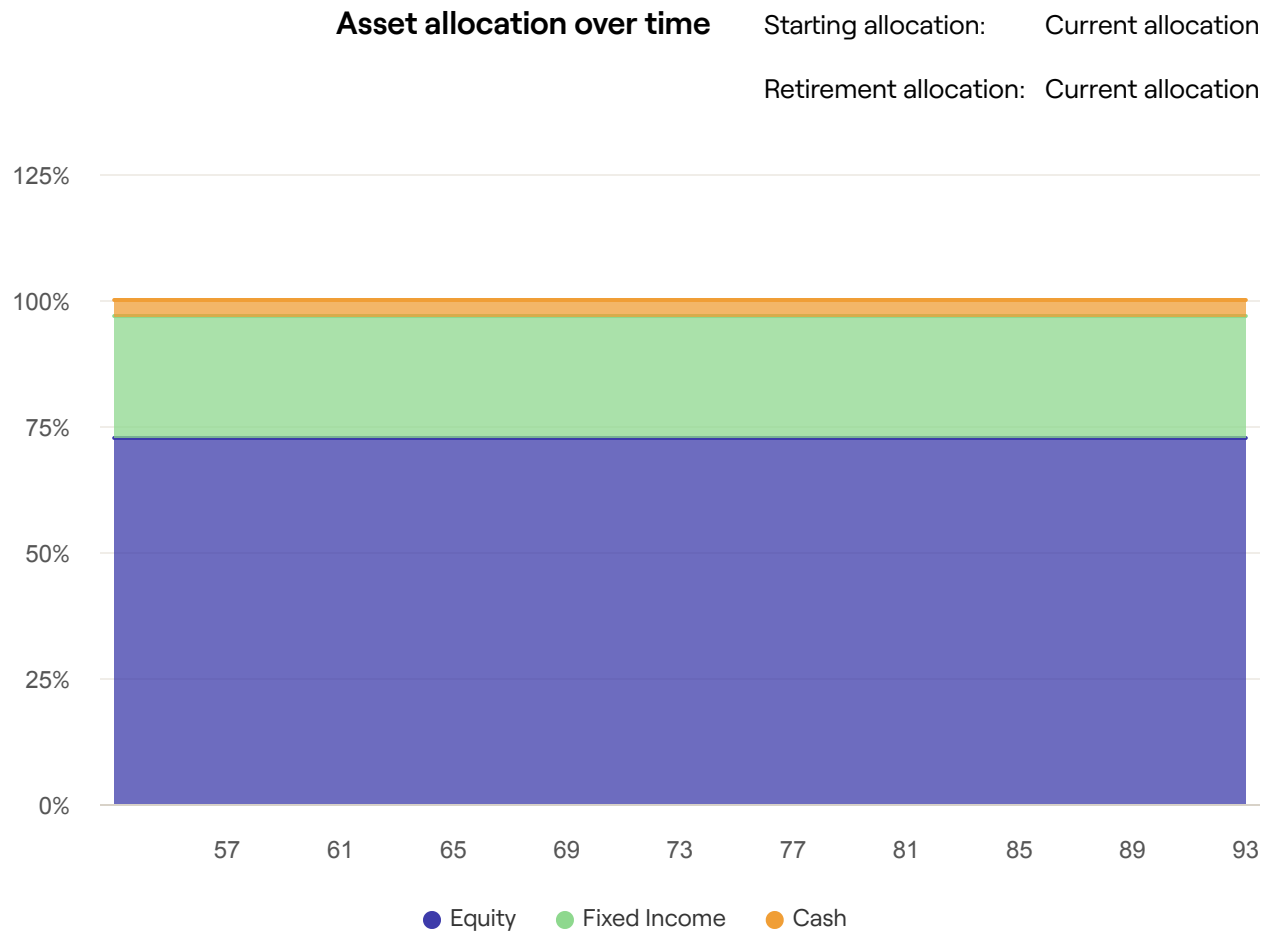
Category	Asset Class	Current	Target	
U.S. Equities	Large Growth	33%	5.8%	
	Large Value	26.7%	5.8%	
	Mid Cap	7.8%	1%	
	Small Cap	3.2%	1%	
International Equities	International Equities	2.2%	5%	
Emerging Markets	Emerging Markets	0%	1%	
Real Estate	Real Estate	0%	0.5%	
U.S. Bonds	Government	16.9%	15%	
	Municipal	0%	1.5%	
	Corporate	6.1%	28.9%	
	High Yield	0%	4%	
International Bonds	International Bonds	0%	5.5%	
Cash	Cash	4.1%	25%	
Other	Other	0%	0%	

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

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

Allocation Path

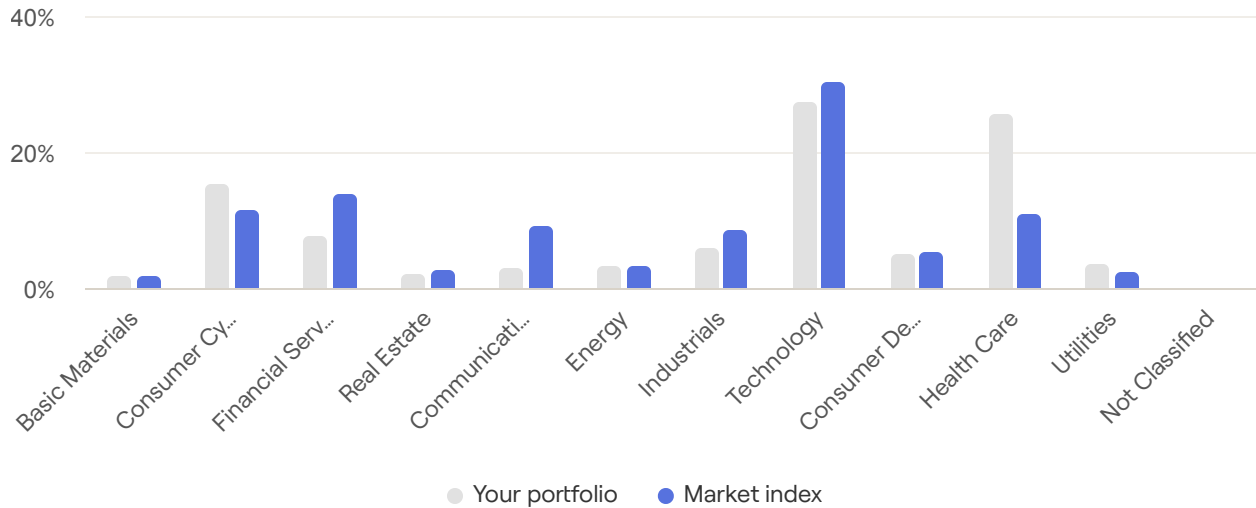
The allocation path chart can illustrate how your portfolio's asset allocation may change over time.



Equity Sector and Style

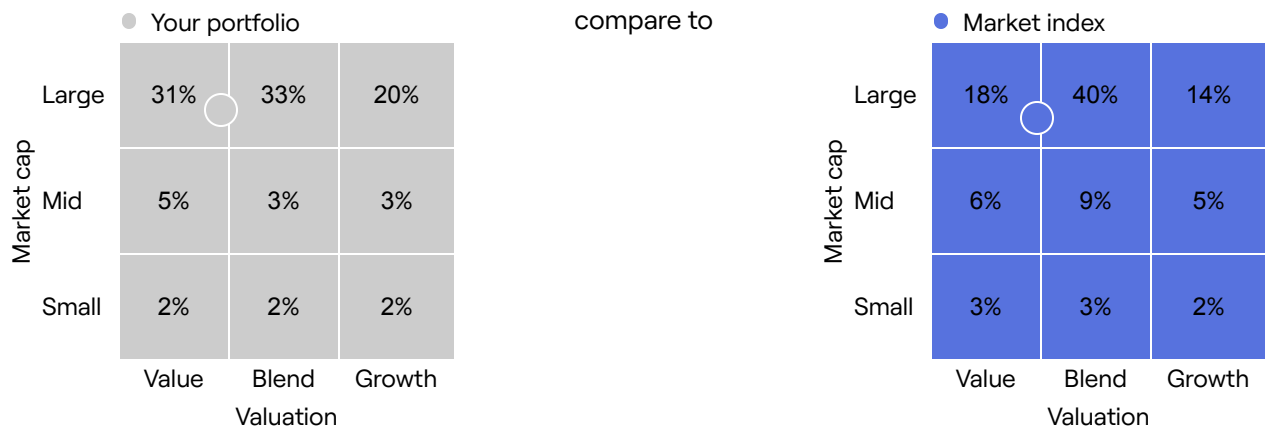
Equity investments can be categorized by sector. They are also each assigned a style based on their market cap and valuation. It is important to construct a well-diversified equity portfolio that balances risk with return, while meeting your specific financial goals. Sector and Style data is provided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

Equity sector comparison



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

Equity style comparison



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

Tax Allocation

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



\$230,000
Taxable asset

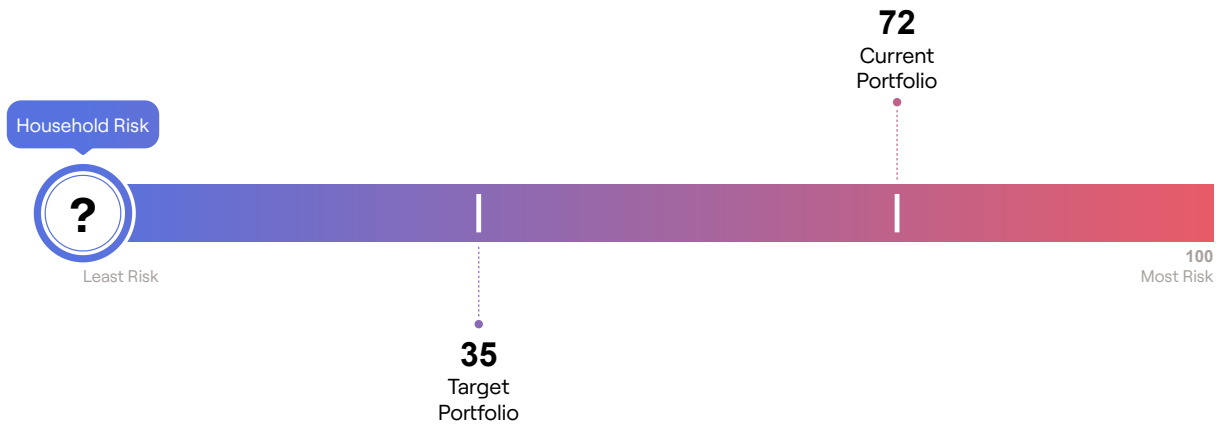
\$634,615
Tax deferred asset

\$32,000
Tax free asset

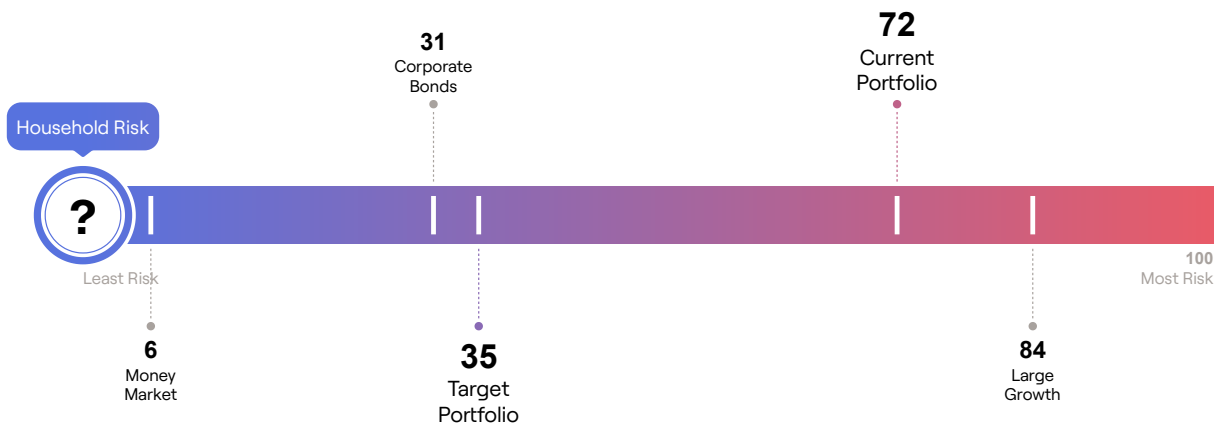
- Taxable ● Tax deferred
- Tax free

Risk Tolerance Summary

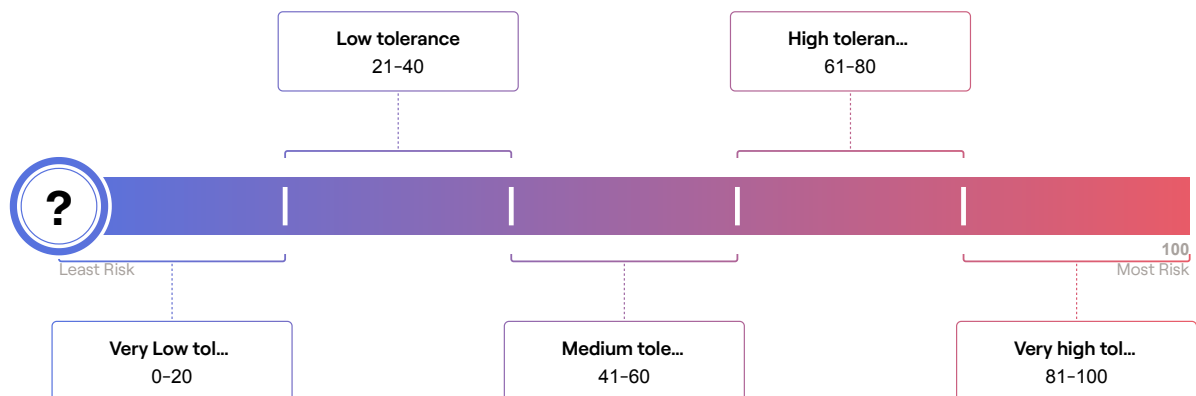
Risk summary



Risk comparison



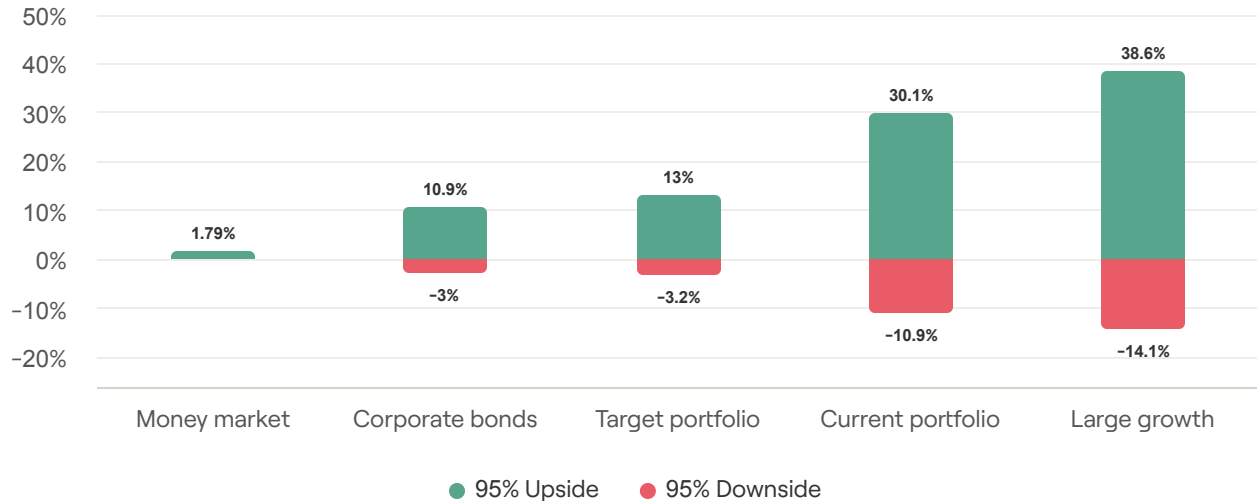
Household risk classification



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

Risk Tolerance Analysis

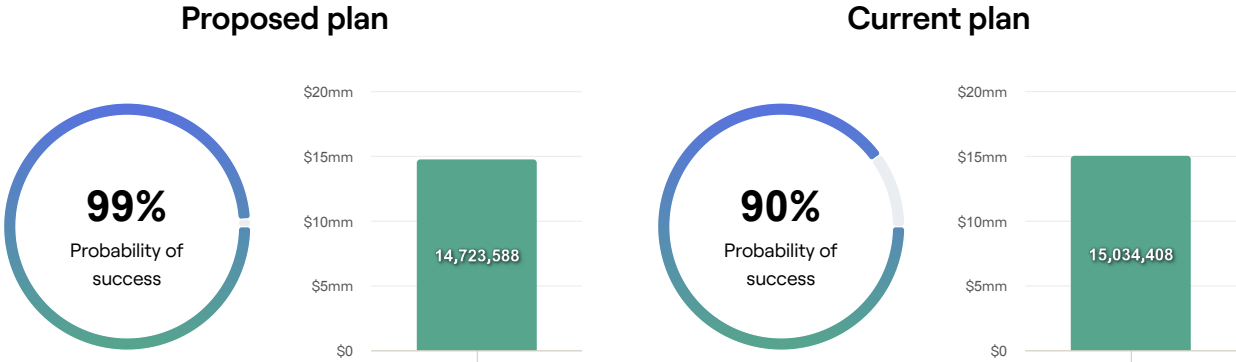
Potential annual range of returns



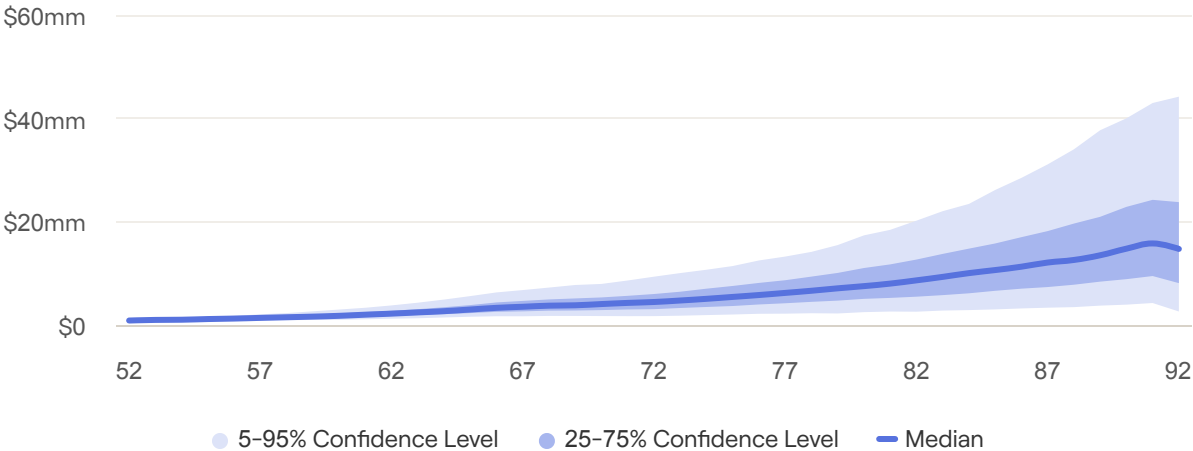
In 95% of hypothetical scenarios, annual returns are expected to be higher than the downside value. In 95% of hypothetical scenarios, annual returns are expected to be lower than the upside value. There is a 10% probability that returns will fall outside of the range. The potential annual range of returns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

Monte Carlo Analysis

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



Asset simulation results - Proposed plan



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

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

Retirement Analysis Action Items

	Proposed plan	Current plan
Financial goals		
Pre-Retiree's retirement age	67	65
Amanda's retirement age	67	65
Retirement Monthly Expense	\$7,000	\$8,000
Savings		
Pre-Retiree's Taxable	\$10,000	\$0
Pre-Retiree's 401(k)	8%	8%
Amanda's 401(k)	5%	5%
Kelly's 529	\$5,000	\$5,000
Expenses		
Pre-retirement Living Expenses	\$7,000	\$7,000
Strategies		
Pre-retirement allocation	Current allocation	Current allocation
Retirement allocation	Balanced	Current allocation
Social Security	Optimal strategy	Current strategy
Pre-Retiree Sample	Age 70	Age 62
Amanda Sample	Age 70	Age 62
Debt strategy	Current payments	Current payments
Tax strategy	Proposed strategy	Current strategy
Education strategy	Education proposal	Current strategy
Retirement Spending	Inflation Adjusted	Inflation Adjusted

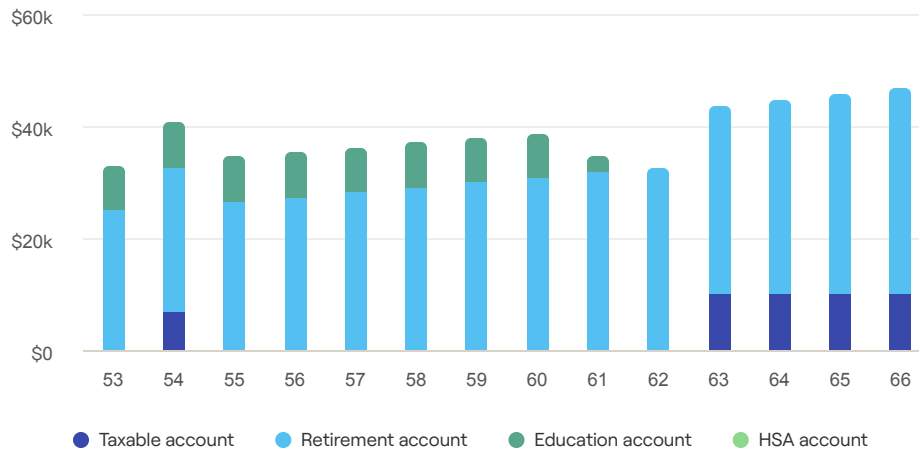
Saving Analysis – Proposed plan

Current year savings of Proposed plan



Total annual savings of
\$33,000
 Savings rate of
12.7%
 with total income of
 \$260,000

Savings over time of Proposed plan

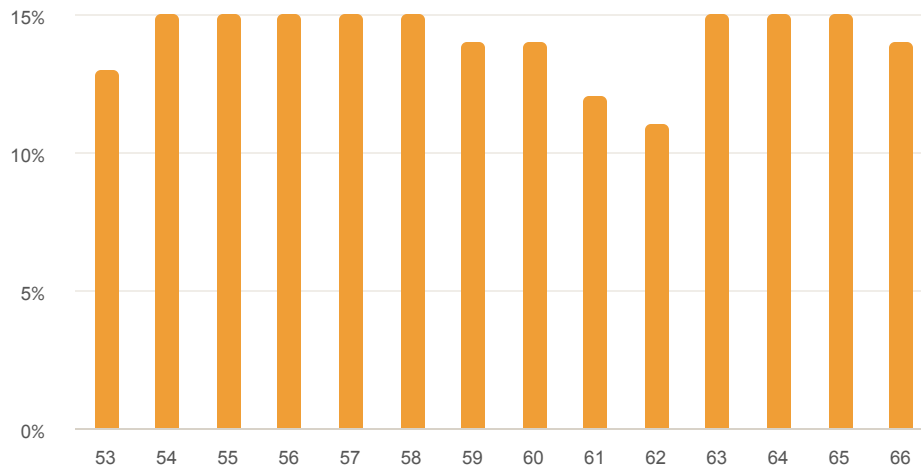


Total savings of
\$540,966
 Average savings rate of
14.0%
 with total income of
 \$3,838,990

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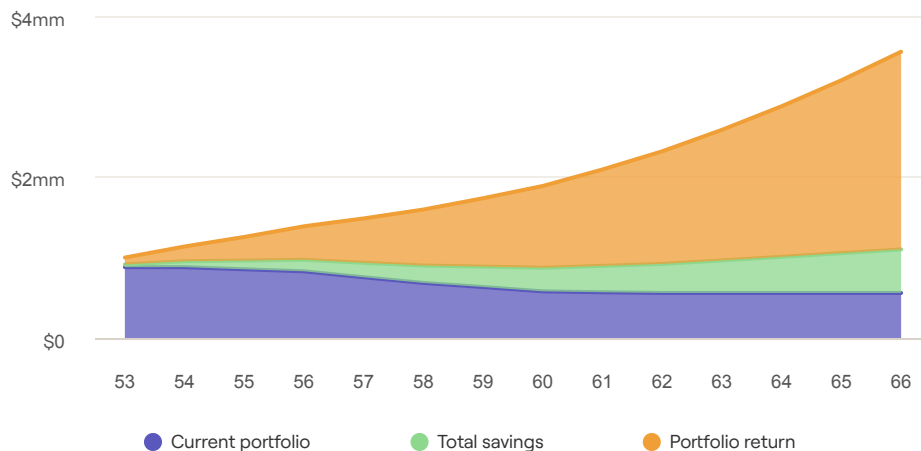
Saving Analysis – Proposed plan

Savings rate of Proposed plan



Total savings of
\$540,966
 Average savings rate of
14.0%
 with total income of
 \$3,838,990

Total savings and returns of Proposed plan



Total invested asset
\$3,556,332
 at retirement
\$540,966 total savings
\$2,455,554 portfolio return

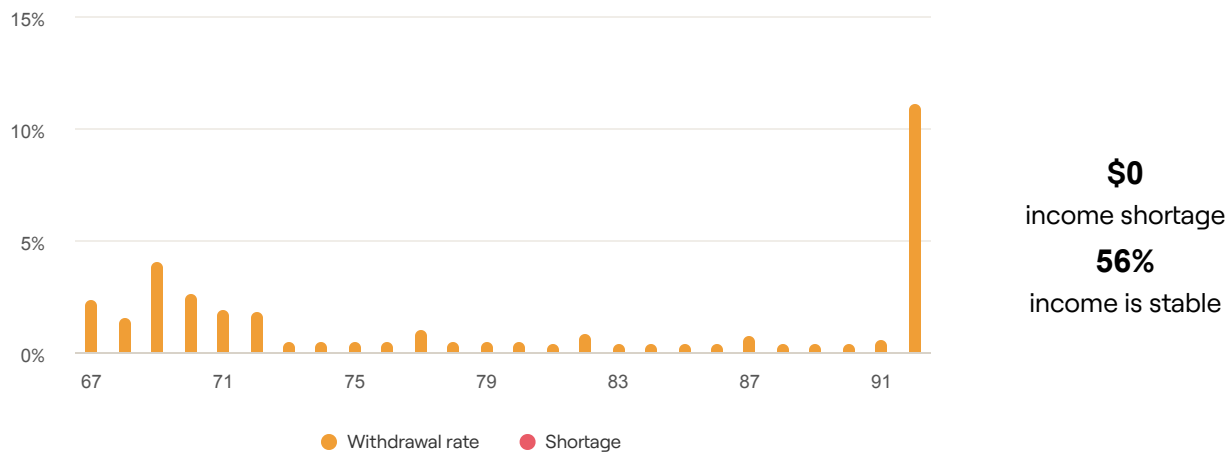
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Retirement Analysis Details – Proposed plan

Income sources of Proposed plan



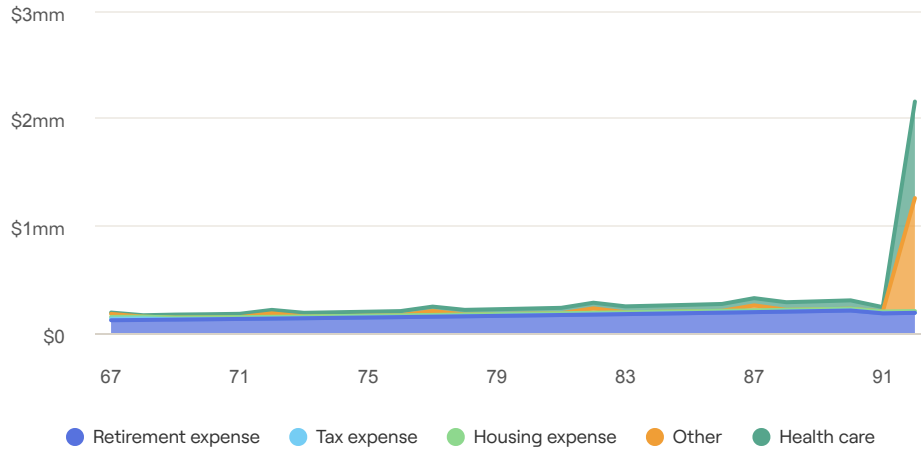
Withdrawal rate of Proposed plan



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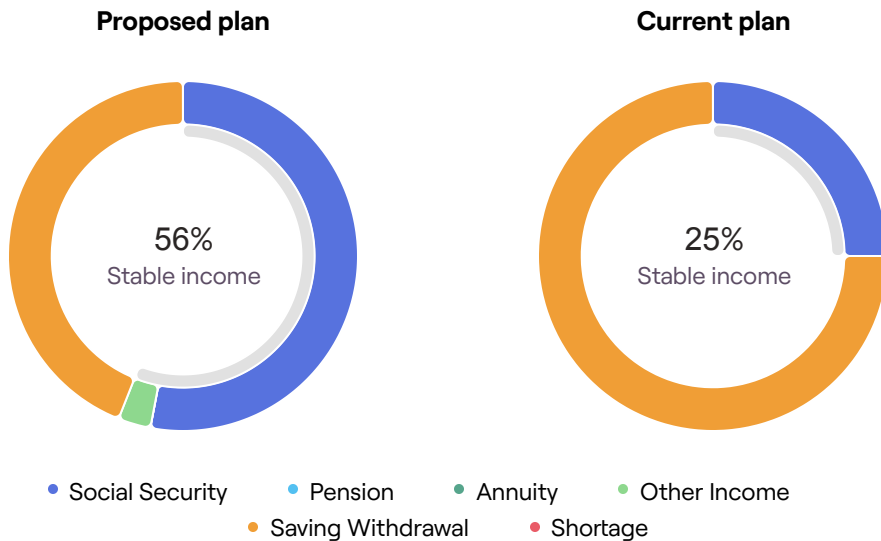
Retirement Analysis Details – Proposed plan

Retirement spending of Proposed plan



\$7,953,607
Total retirement spending

Income comparison



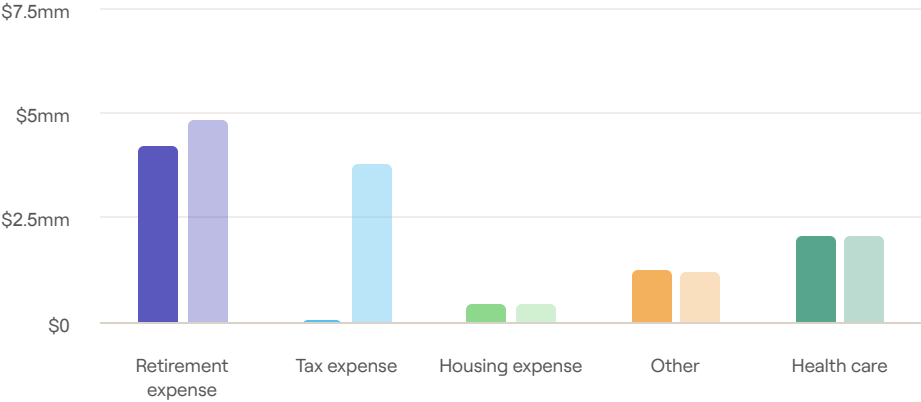
Proposed plan has
\$0 more
income shortage
31% higher
income stability ratio

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Retirement Analysis Details – Proposed plan

Total spending comparison

Proposed plan vs Current plan

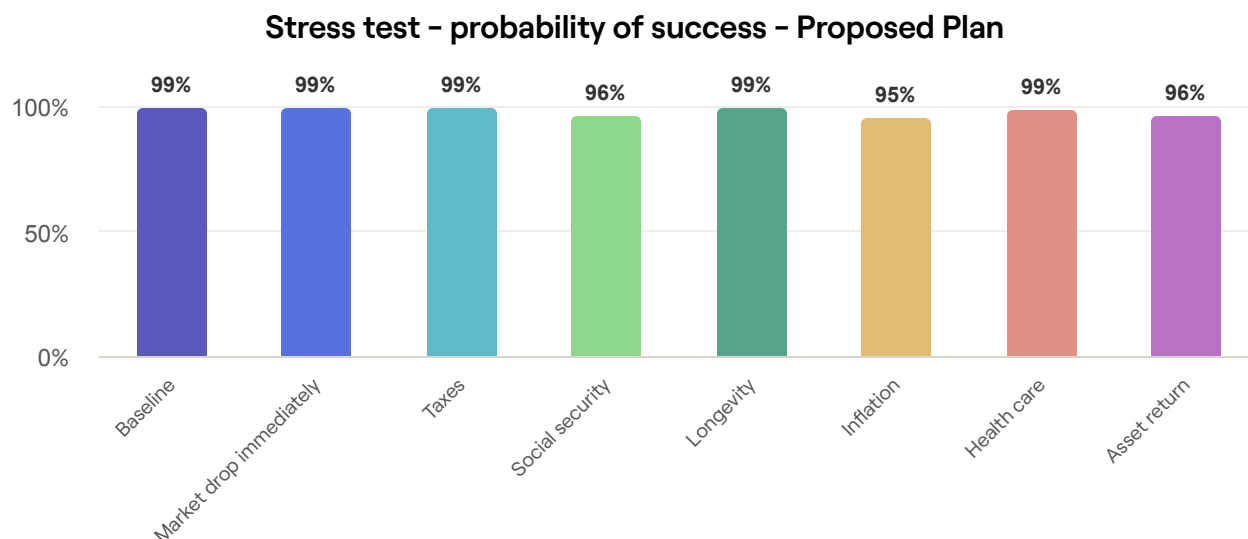


Proposed plan has
\$4,339,111 less
 Total retirement spending

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Stress Test

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



Stress Test results are based on the following assumptions:

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

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

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Optimal Social Security Strategy

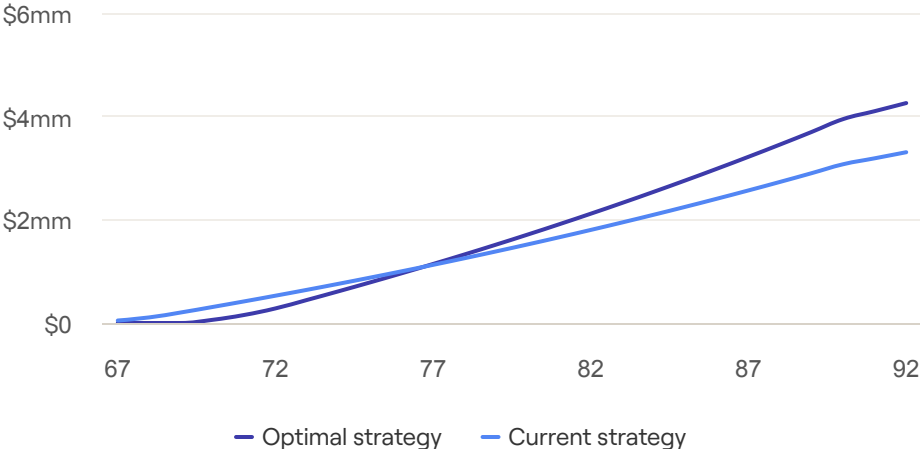
There are as many as 700 different Social Security filing strategies that can be tested in order to identify the optimal Social Security benefit for your specific retirement needs. Compare your optimal strategy to others to see the potential benefit of optimization.

Annual cash flow comparison



\$951,513 more from the Optimal Social Security filing strategy than Current strategy

Cumulative cash flow comparison



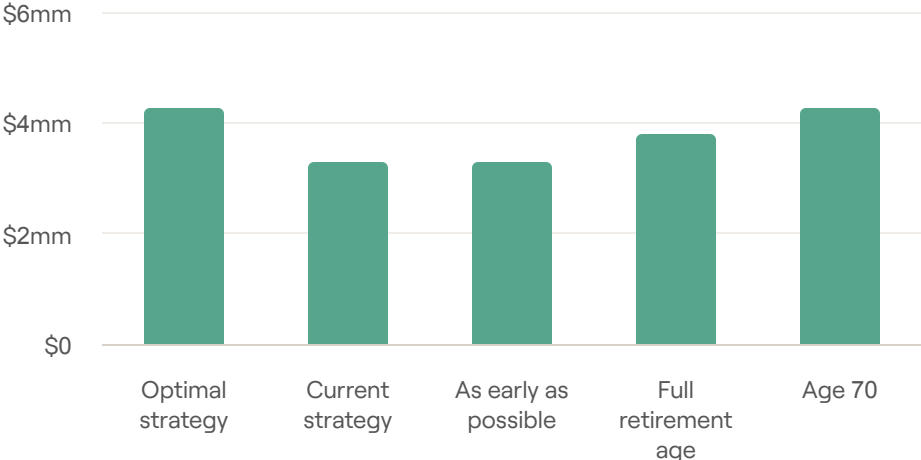
Age 77 break-even point between the Optimal Social Security filing strategy and Current strategy

To obtain maximum Social Security benefit

1. Pre-Retiree applies own retirement/spousal benefit at age 70.
2. Amanda applies own retirement/spousal benefit at age 70.

Optimal Social Security Strategy

Summary of all strategies

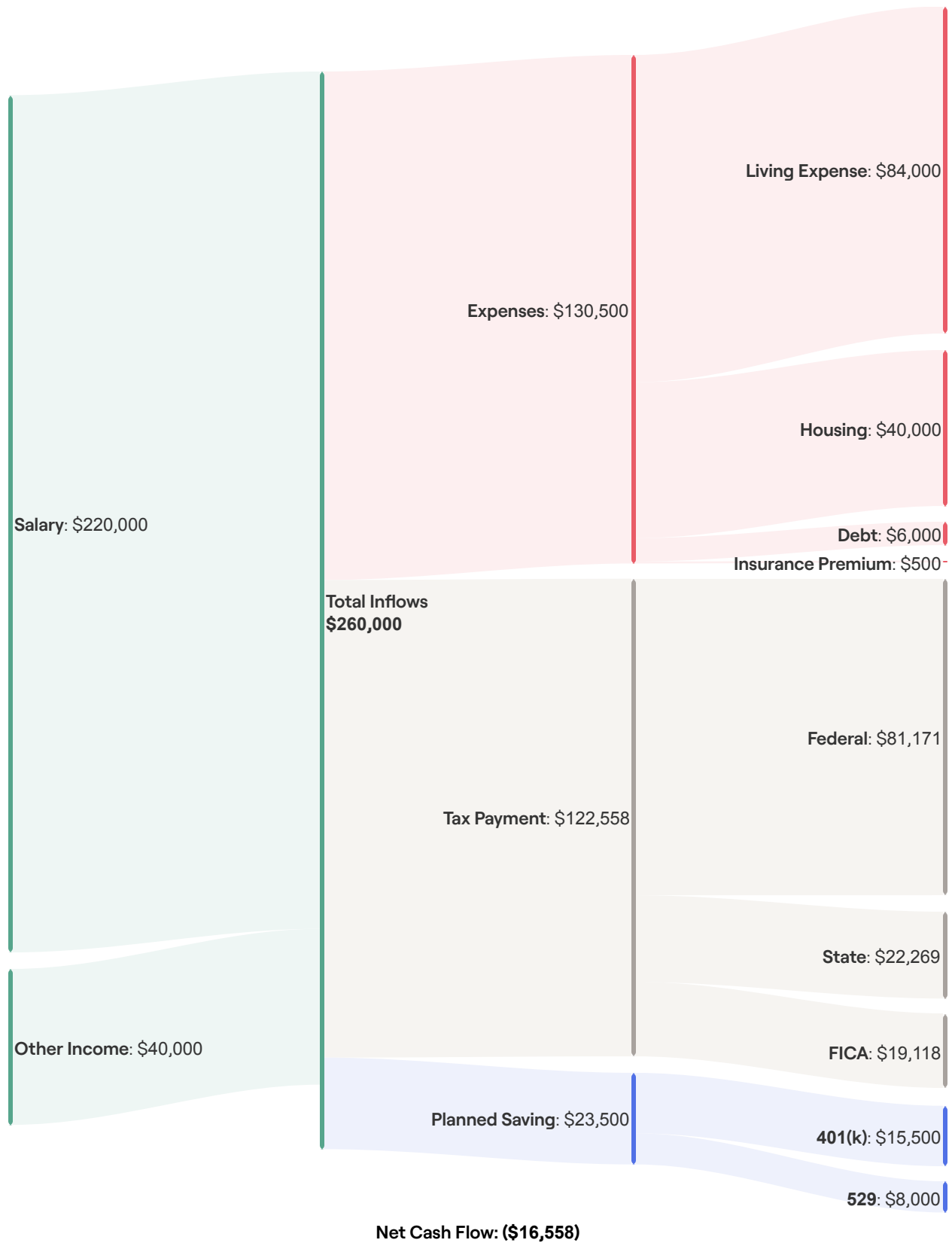


\$4,257,049
of total income from
the Optimal Social
Security filing
strategy

Cash Flows – Proposed Plan

Maps

Cash flow year 2025 (53/51)



Cash Flows – Proposed Plan

Maps

Cash flow year 2025 (53/51)

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

Cash Flows – Proposed Plan

Maps

Cash flow year 2025 (53/51)

Total Outflows \$276,558			
Expenses \$130,500	Goals \$0	Tax Payment \$122,558	Planned Saving \$23,500
Living Expense \$84,000		Federal \$81,171	401(k) \$15,500
Housing \$40,000		State \$22,269	529 \$8,000
Debt \$6,000		FICA \$19,118	
Insurance Premium \$500			

Net Cash Flows: (\$16,558)

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	53/51	260,000	0	0	260,000	130,500	0	122,558	23,500	276,558	0	(16,558)
2026	54/52	266,600	0	0	266,600	132,081	0	103,746	23,965	259,792	0	6,808
2027	55/53	233,398	0	0	233,398	128,793	0	106,722	24,444	259,958	0	(26,560)
2028	56/54	240,400	0	0	240,400	131,019	0	109,466	24,937	265,422	0	(25,023)
2029	57/55	247,612	50,723	0	298,335	133,301	50,723	112,080	25,445	321,550	0	(23,215)
2030	58/56	255,040	53,259	0	308,300	132,043	53,259	114,398	25,969	325,669	0	(17,370)
2031	59/57	262,692	18,973	0	281,664	114,037	55,922	117,153	26,508	313,620	0	(31,956)
2032	60/58	270,572	8,941	0	279,514	116,494	58,718	121,720	27,063	323,995	0	(44,482)
2033	61/59	278,689	8,941	0	287,631	119,012	29,416	119,071	22,635	290,133	0	(2,502)
2034	62/60	287,050	3,353	0	290,403	121,592	30,887	122,647	20,224	295,349	0	(4,946)
2035	63/61	295,662	0	0	295,662	124,236	0	125,315	20,831	270,382	15,280	10,000
2036	64/62	304,531	0	0	304,531	126,947	0	128,831	21,456	277,233	17,298	10,000
2037	65/63	313,667	0	0	313,667	129,724	0	125,576	22,099	277,399	26,268	10,000
2038	66/64	323,077	0	0	323,077	132,571	0	104,908	22,762	260,242	52,836	10,000
2039	67/65	105,881	0	0	105,881	147,654	28,259	14,726	5,294	195,934	0	(90,053)
2040	68/66	109,058	0	0	109,058	151,278	0	14,229	5,453	170,960	0	(61,902)
2041	69/67	0	0	0	0	168,971	0	2,666	0	171,637	0	(171,637)
2042	70/68	60,871	0	0	60,871	173,509	0	1,126	0	174,635	0	(113,764)
2043	71/69	93,589	0	0	93,589	178,194	0	484	0	178,678	0	(85,089)
2044	72/70	127,809	0	0	127,809	183,033	31,973	265	0	215,271	0	(87,462)
2045	73/71	163,681	0	0	163,681	188,030	0	(1)	0	188,030	0	(24,348)
2046	74/72	167,773	0	0	167,773	193,193	0	0	0	193,193	0	(25,420)
2047	75/73	171,967	0	0	171,967	198,527	0	0	0	198,527	0	(26,561)
2048	76/74	176,267	0	0	176,267	204,039	0	0	0	204,039	0	(27,772)
2049	77/75	180,673	0	0	180,673	209,734	36,175	0	0	245,909	0	(65,236)
2050	78/76	185,191	0	0	185,191	215,621	0	0	0	215,621	0	(30,431)
2051	79/77	189,821	0	0	189,821	221,706	0	0	0	221,706	0	(31,885)
2052	80/78	194,566	0	0	194,566	227,997	0	0	0	227,997	0	(33,431)
2053	81/79	199,429	0	0	199,429	234,502	0	0	0	234,502	0	(35,073)
2054	82/80	204,415	0	0	204,415	241,229	40,928	0	0	282,157	0	(77,742)
2055	83/81	209,525	0	0	209,525	248,186	0	0	0	248,186	0	(38,661)
2056	84/82	214,765	0	0	214,765	255,383	0	0	0	255,383	0	(40,618)
2057	85/83	220,135	0	0	220,135	262,828	0	0	0	262,828	0	(42,693)
2058	86/84	225,636	0	0	225,636	270,532	0	0	0	270,532	0	(44,896)
2059	87/85	231,278	0	0	231,278	278,504	46,306	0	0	324,810	0	(93,532)

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		
2060	88/86	237,061	0	0	237,061	286,754	0	0	0	286,754	0	(49,694)
2061	89/87	242,987	0	0	242,987	295,295	0	0	0	295,295	0	(52,308)
2062	90/88	249,061	0	0	249,061	304,137	0	0	0	304,137	0	(55,076)
2063	- /89	153,358	0	0	153,358	241,028	0	0	0	241,028	0	(87,670)
2064	- /90	157,191	0	0	157,191	1,104,213	1,052,391	0	0	2,156,605	0	(1,999,414)

Cash Flows – Proposed Plan

Summary / Income Inflows

Year	Age	Salary	Social Security	Other Income	Total Income Inflows
2025	53/51	220,000	0	40,000	260,000
2026	54/52	226,600	0	40,000	266,600
2027	55/53	233,398	0	0	233,398
2028	56/54	240,400	0	0	240,400
2029	57/55	247,612	0	0	247,612
2030	58/56	255,040	0	0	255,040
2031	59/57	262,692	0	0	262,692
2032	60/58	270,572	0	0	270,572
2033	61/59	278,689	0	0	278,689
2034	62/60	287,050	0	0	287,050
2035	63/61	295,662	0	0	295,662
2036	64/62	304,531	0	0	304,531
2037	65/63	313,667	0	0	313,667
2038	66/64	323,077	0	0	323,077
2039	67/65	105,881	0	0	105,881
2040	68/66	109,058	0	0	109,058
2041	69/67	0	0	0	0
2042	70/68	0	60,871	0	60,871
2043	71/69	0	93,589	0	93,589
2044	72/70	0	127,809	0	127,809
2045	73/71	0	163,681	0	163,681
2046	74/72	0	167,773	0	167,773
2047	75/73	0	171,967	0	171,967
2048	76/74	0	176,267	0	176,267
2049	77/75	0	180,673	0	180,673
2050	78/76	0	185,191	0	185,191
2051	79/77	0	189,821	0	189,821
2052	80/78	0	194,566	0	194,566
2053	81/79	0	199,429	0	199,429
2054	82/80	0	204,415	0	204,415
2055	83/81	0	209,525	0	209,525
2056	84/82	0	214,765	0	214,765
2057	85/83	0	220,135	0	220,135
2058	86/84	0	225,636	0	225,636
2059	87/85	0	231,278	0	231,278
2060	88/86	0	237,061	0	237,061
2061	89/87	0	242,987	0	242,987

Year	Age	Salary	Social Security	Other Income	Total Income Inflows
2062	90/88	0	249,061	0	249,061
2063	- /89	0	153,358	0	153,358
2064	- /90	0	157,191	0	157,191

Cash Flows – Proposed Plan

Summary / Planned Distribution

Year	Age	529	Total Planned Distribution
2025	53/51	0	0
2026	54/52	0	0
2027	55/53	0	0
2028	56/54	0	0
2029	57/55	50,723	50,723
2030	58/56	53,259	53,259
2031	59/57	18,973	18,973
2032	60/58	8,941	8,941
2033	61/59	8,941	8,941
2034	62/60	3,353	3,353
2035	63/61	0	0
2036	64/62	0	0
2037	65/63	0	0
2038	66/64	0	0
2039	67/65	0	0
2040	68/66	0	0
2041	69/67	0	0
2042	70/68	0	0
2043	71/69	0	0
2044	72/70	0	0
2045	73/71	0	0
2046	74/72	0	0
2047	75/73	0	0
2048	76/74	0	0
2049	77/75	0	0
2050	78/76	0	0
2051	79/77	0	0
2052	80/78	0	0
2053	81/79	0	0
2054	82/80	0	0
2055	83/81	0	0
2056	84/82	0	0
2057	85/83	0	0
2058	86/84	0	0
2059	87/85	0	0
2060	88/86	0	0
2061	89/87	0	0

Year	Age	529	Total Planned Distribution
2062	90/88	0	0
2063	- /89	0	0
2064	- /90	0	0

Cash Flows – Proposed Plan

Summary / Expenses

Year	Age	Living Expense	Housing	Debt	Health Care	Insurance Premium	Total Expense
2025	53/51	84,000	40,000	6,000	0	500	130,500
2026	54/52	86,100	40,020	5,461	0	500	132,081
2027	55/53	88,252	40,040	0	0	500	128,793
2028	56/54	90,459	40,061	0	0	500	131,019
2029	57/55	92,720	40,081	0	0	500	133,301
2030	58/56	95,038	36,505	0	0	500	132,043
2031	59/57	97,414	16,123	0	0	500	114,037
2032	60/58	99,850	16,144	0	0	500	116,494
2033	61/59	102,346	16,166	0	0	500	119,012
2034	62/60	104,904	16,187	0	0	500	121,592
2035	63/61	107,527	16,209	0	0	500	124,236
2036	64/62	110,215	16,231	0	0	500	126,947
2037	65/63	112,971	16,254	0	0	500	129,724
2038	66/64	115,795	16,276	0	0	500	132,571
2039	67/65	118,690	16,299	0	12,666	0	147,654
2040	68/66	121,657	16,322	0	13,299	0	151,278
2041	69/67	124,698	16,345	0	27,928	0	168,971
2042	70/68	127,816	16,369	0	29,324	0	173,509
2043	71/69	131,011	16,392	0	30,790	0	178,194
2044	72/70	134,287	16,416	0	32,330	0	183,033
2045	73/71	137,644	16,440	0	33,946	0	188,030
2046	74/72	141,085	16,465	0	35,644	0	193,193
2047	75/73	144,612	16,489	0	37,426	0	198,527
2048	76/74	148,227	16,514	0	39,297	0	204,039
2049	77/75	151,933	16,539	0	41,262	0	209,734
2050	78/76	155,731	16,565	0	43,325	0	215,621
2051	79/77	159,625	16,591	0	45,491	0	221,706
2052	80/78	163,615	16,616	0	47,766	0	227,997
2053	81/79	167,706	16,643	0	50,154	0	234,502
2054	82/80	171,898	16,669	0	52,662	0	241,229
2055	83/81	176,196	16,696	0	55,295	0	248,186
2056	84/82	180,601	16,723	0	58,060	0	255,383
2057	85/83	185,116	16,750	0	60,963	0	262,828
2058	86/84	189,743	16,777	0	64,011	0	270,532
2059	87/85	194,487	16,805	0	67,211	0	278,504
2060	88/86	199,349	16,833	0	70,572	0	286,754
2061	89/87	204,333	16,862	0	74,100	0	295,295

Year	Age	Living Expense	Housing	Debt	Health Care	Insurance Premium	Total Expense
2062	90/88	209,441	16,890	0	77,806	0	304,137
2063	- /89	183,261	16,919	0	40,848	0	241,028
2064	- /90	187,843	16,948	0	899,422	0	1,104,213

Cash Flows – Proposed Plan

Summary / Goals

Year	Age	Education	Property	Legacy	Total Goals
2025	53/51	0	0	0	0
2026	54/52	0	0	0	0
2027	55/53	0	0	0	0
2028	56/54	0	0	0	0
2029	57/55	50,723	0	0	50,723
2030	58/56	53,259	0	0	53,259
2031	59/57	55,922	0	0	55,922
2032	60/58	58,718	0	0	58,718
2033	61/59	29,416	0	0	29,416
2034	62/60	30,887	0	0	30,887
2035	63/61	0	0	0	0
2036	64/62	0	0	0	0
2037	65/63	0	0	0	0
2038	66/64	0	0	0	0
2039	67/65	0	28,259	0	28,259
2040	68/66	0	0	0	0
2041	69/67	0	0	0	0
2042	70/68	0	0	0	0
2043	71/69	0	0	0	0
2044	72/70	0	31,973	0	31,973
2045	73/71	0	0	0	0
2046	74/72	0	0	0	0
2047	75/73	0	0	0	0
2048	76/74	0	0	0	0
2049	77/75	0	36,175	0	36,175
2050	78/76	0	0	0	0
2051	79/77	0	0	0	0
2052	80/78	0	0	0	0
2053	81/79	0	0	0	0
2054	82/80	0	40,928	0	40,928
2055	83/81	0	0	0	0
2056	84/82	0	0	0	0
2057	85/83	0	0	0	0
2058	86/84	0	0	0	0
2059	87/85	0	46,306	0	46,306
2060	88/86	0	0	0	0
2061	89/87	0	0	0	0

Year	Age	Education	Property	Legacy	Total Goals
2062	90/88	0	0	0	0
2063	- /89	0	0	0	0
2064	- /90	0	52,391	1,000,000	1,052,391

Cash Flows – Proposed Plan

Summary / Tax Payment

Year	Age	Federal	State	FICA	Total Tax Payment
2025	53/51	81,171	22,269	19,118	122,558
2026	54/52	67,757	16,306	19,682	103,746
2027	55/53	71,644	17,231	17,855	106,730
2028	56/54	73,369	17,676	18,391	109,435
2029	57/55	75,060	18,113	18,942	112,116
2030	58/56	76,366	18,466	19,556	114,388
2031	59/57	77,959	18,979	20,210	117,148
2032	60/58	81,090	19,747	20,884	121,721
2033	61/59	78,301	19,190	21,578	119,069
2034	62/60	80,595	19,772	22,293	122,659
2035	63/61	82,098	20,177	23,029	125,304
2036	64/62	84,303	20,741	23,787	128,831
2037	65/63	80,752	20,255	24,569	125,576
2038	66/64	62,486	17,049	25,373	104,908
2039	67/65	0	6,627	8,100	14,727
2040	68/66	0	5,886	8,343	14,229
2041	69/67	0	2,666	0	2,666
2042	70/68	0	1,126	0	1,126
2043	71/69	0	485	0	485
2044	72/70	0	265	0	265
2045	73/71	0	0	0	0
2046	74/72	0	0	0	0
2047	75/73	0	0	0	0
2048	76/74	0	0	0	0
2049	77/75	0	0	0	0
2050	78/76	0	0	0	0
2051	79/77	0	0	0	0
2052	80/78	0	0	0	0
2053	81/79	0	0	0	0
2054	82/80	0	0	0	0
2055	83/81	0	0	0	0
2056	84/82	0	0	0	0
2057	85/83	0	0	0	0
2058	86/84	0	0	0	0
2059	87/85	0	0	0	0
2060	88/86	0	0	0	0
2061	89/87	0	0	0	0

Year	Age	Federal	State	FICA	Total Tax Payment
2062	90/88	0	0	0	0
2063	- /89	0	0	0	0
2064	- /90	0	0	0	0

Cash Flows – Proposed Plan

Summary / Planned Saving

Year	Age	401(k)	529	Total Planned Saving
2025	53/51	15,500	8,000	23,500
2026	54/52	15,965	8,000	23,965
2027	55/53	16,444	8,000	24,444
2028	56/54	16,938	8,000	24,938
2029	57/55	17,445	8,000	25,445
2030	58/56	17,968	8,000	25,968
2031	59/57	18,508	8,000	26,508
2032	60/58	19,063	8,000	27,063
2033	61/59	19,635	3,000	22,635
2034	62/60	20,224	0	20,224
2035	63/61	20,831	0	20,831
2036	64/62	21,456	0	21,456
2037	65/63	22,099	0	22,099
2038	66/64	22,762	0	22,762
2039	67/65	5,294	0	5,294
2040	68/66	5,453	0	5,453
2041	69/67	0	0	0
2042	70/68	0	0	0
2043	71/69	0	0	0
2044	72/70	0	0	0
2045	73/71	0	0	0
2046	74/72	0	0	0
2047	75/73	0	0	0
2048	76/74	0	0	0
2049	77/75	0	0	0
2050	78/76	0	0	0
2051	79/77	0	0	0
2052	80/78	0	0	0
2053	81/79	0	0	0
2054	82/80	0	0	0
2055	83/81	0	0	0
2056	84/82	0	0	0
2057	85/83	0	0	0
2058	86/84	0	0	0
2059	87/85	0	0	0
2060	88/86	0	0	0
2061	89/87	0	0	0

Year	Age	401(k)	529	Total Planned Saving
2062	90/88	0	0	0
2063	- /89	0	0	0
2064	- /90	0	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	53/51	234,773	764,397	0	550,000	0	0	0	0	105,648	5,098	1,438,425
2026	54/52	264,154	872,584	0	555,500	0	0	0	0	85,507	0	1,606,731
2027	55/53	262,991	992,228	0	561,055	0	0	0	0	64,546	0	1,751,729
2028	56/54	263,254	1,124,488	0	566,666	0	0	0	0	42,731	0	1,911,678
2029	57/55	265,351	1,219,915	0	572,332	0	0	0	0	20,027	0	2,037,571
2030	58/56	273,493	1,322,128	0	578,056	0	0	0	0	0	0	2,173,677
2031	59/57	267,833	1,468,490	0	583,836	0	0	0	0	0	0	2,320,159
2032	60/58	249,102	1,639,658	0	589,674	0	0	0	0	0	0	2,478,435
2033	61/59	270,550	1,823,206	0	595,571	0	0	0	0	0	0	2,689,328
2034	62/60	291,617	2,027,832	0	601,527	0	0	0	0	0	0	2,920,976
2035	63/61	329,654	2,256,399	0	607,542	0	0	0	0	0	0	3,193,596
2036	64/62	371,350	2,507,950	0	613,618	0	0	0	0	0	0	3,492,917
2037	65/63	417,054	2,784,725	0	619,754	0	0	0	0	0	0	3,821,533
2038	66/64	467,152	3,089,180	0	625,951	0	0	0	0	0	0	4,182,284
2039	67/65	411,637	3,328,158	0	646,341	0	0	0	0	0	0	4,386,135
2040	68/66	380,167	3,585,121	0	652,804	0	0	0	0	0	0	4,618,092
2041	69/67	236,637	3,850,176	0	659,332	0	0	0	0	0	0	4,746,145
2042	70/68	140,368	4,134,827	0	665,925	0	0	0	0	0	0	4,941,121
2043	71/69	65,657	4,440,523	0	672,585	0	0	0	0	0	0	5,178,765
2044	72/70	0	4,751,869	0	695,297	0	0	0	0	0	0	5,447,166
2045	73/71	0	5,078,836	0	702,250	0	0	0	0	0	0	5,781,086
2046	74/72	0	5,428,905	0	709,272	0	0	0	0	0	0	6,138,177
2047	75/73	0	5,803,714	0	716,365	0	0	0	0	0	0	6,520,079
2048	76/74	0	6,205,023	0	723,529	0	0	0	0	0	0	6,928,551
2049	77/75	0	6,598,536	0	748,851	0	0	0	0	0	0	7,347,388
2050	78/76	0	7,055,949	0	756,340	0	0	0	0	0	0	7,812,289
2051	79/77	0	7,545,724	0	763,903	0	0	0	0	0	0	8,309,627
2052	80/78	0	8,070,163	0	771,542	0	0	0	0	0	0	8,841,706
2053	81/79	0	8,631,734	0	779,258	0	0	0	0	0	0	9,410,991
2054	82/80	0	9,192,153	0	807,514	0	0	0	0	0	0	9,999,667
2055	83/81	0	9,833,086	0	815,589	0	0	0	0	0	0	10,648,676
2056	84/82	0	10,519,448	0	823,745	0	0	0	0	0	0	11,343,193
2057	85/83	0	11,254,478	0	831,983	0	0	0	0	0	0	12,086,461
2058	86/84	0	12,041,648	0	840,303	0	0	0	0	0	0	12,881,951
2059	87/85	0	12,838,380	0	871,859	0	0	0	0	0	0	13,710,239
2060	88/86	0	13,737,853	0	880,577	0	0	0	0	0	0	14,618,431

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
2061	89/87	0	14,701,213	0	889,383	0	0	0	0	0	0	15,590,596
2062	90/88	0	15,733,027	0	898,277	0	0	0	0	0	0	16,631,304
2063	- /89	0	16,808,531	0	907,260	0	0	0	0	0	0	17,715,791
2064	- /90	0	16,051,806	0	942,528	0	0	0	0	0	0	16,994,334

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	53/51	896,615	23,500	9,500	0	(16,558)	86,113	999,170
2026	54/52	999,170	23,965	9,785	0	6,808	97,010	1,136,738
2027	55/53	1,136,738	24,444	10,079	0	(26,560)	110,519	1,255,219
2028	56/54	1,255,219	24,937	10,381	0	(25,023)	122,228	1,387,743
2029	57/55	1,387,743	25,445	10,692	(50,723)	(23,215)	135,323	1,485,266
2030	58/56	1,485,266	25,969	11,013	(53,259)	(17,370)	144,003	1,595,621
2031	59/57	1,595,621	26,508	11,343	(18,973)	(31,956)	153,779	1,736,323
2032	60/58	1,736,323	27,063	11,684	(8,941)	(44,482)	167,114	1,888,761
2033	61/59	1,888,761	22,635	12,034	(8,941)	(2,502)	181,770	2,093,756
2034	62/60	2,093,756	20,224	12,395	(3,353)	(4,946)	201,372	2,319,449
2035	63/61	2,319,449	20,831	12,767	0	10,000	223,007	2,586,054
2036	64/62	2,586,054	21,456	13,150	0	10,000	248,640	2,879,300
2037	65/63	2,879,300	22,099	13,545	0	10,000	276,835	3,201,779
2038	66/64	3,201,779	22,762	13,951	0	10,000	307,840	3,556,332
2039	67/65	3,556,332	5,294	5,294	0	(90,053)	262,927	3,739,794
2040	68/66	3,739,794	5,453	5,453	0	(61,902)	276,490	3,965,288
2041	69/67	3,965,288	0	0	0	(171,637)	293,162	4,086,813
2042	70/68	4,086,813	0	0	0	(113,764)	302,146	4,275,196
2043	71/69	4,275,196	0	0	0	(85,089)	316,074	4,506,180
2044	72/70	4,506,180	0	0	0	(87,462)	333,151	4,751,869
2045	73/71	4,751,869	0	0	0	(24,348)	351,315	5,078,836
2046	74/72	5,078,836	0	0	0	(25,420)	375,489	5,428,905
2047	75/73	5,428,905	0	0	0	(26,561)	401,370	5,803,714
2048	76/74	5,803,714	0	0	0	(27,772)	429,080	6,205,023
2049	77/75	6,205,023	0	0	0	(65,236)	458,750	6,598,536
2050	78/76	6,598,536	0	0	0	(30,431)	487,843	7,055,949
2051	79/77	7,055,949	0	0	0	(31,885)	521,660	7,545,724
2052	80/78	7,545,724	0	0	0	(33,431)	557,870	8,070,163
2053	81/79	8,070,163	0	0	0	(35,073)	596,643	8,631,734
2054	82/80	8,631,734	0	0	0	(77,742)	638,161	9,192,153
2055	83/81	9,192,153	0	0	0	(38,661)	679,594	9,833,086
2056	84/82	9,833,086	0	0	0	(40,618)	726,980	10,519,448
2057	85/83	10,519,448	0	0	0	(42,693)	777,724	11,254,478
2058	86/84	11,254,478	0	0	0	(44,896)	832,066	12,041,648
2059	87/85	12,041,648	0	0	0	(93,532)	890,263	12,838,380
2060	88/86	12,838,380	0	0	0	(49,694)	949,167	13,737,853
2061	89/87	13,737,853	0	0	0	(52,308)	1,015,667	14,701,213

Year	Age	Beginning Balance	Planned Saving	Employer Match & Other	Planned Distribution	Net Cash Flows	Portfolio Return	Ending Balance
2062	90/88	14,701,213	0	0	0	(55,076)	1,086,890	15,733,027
2063	- /89	15,733,027	0	0	0	(87,670)	1,163,174	16,808,531
2064	- /90	16,808,531	0	0	0	(1,999,414)	1,242,688	16,051,806

Cash Flows – Proposed Plan

Invested Asset / Planned Saving

Year	Age	401(k)	529	Total Planned Saving
2025	53/51	15,500	8,000	23,500
2026	54/52	15,965	8,000	23,965
2027	55/53	16,444	8,000	24,444
2028	56/54	16,938	8,000	24,938
2029	57/55	17,445	8,000	25,445
2030	58/56	17,968	8,000	25,968
2031	59/57	18,508	8,000	26,508
2032	60/58	19,063	8,000	27,063
2033	61/59	19,635	3,000	22,635
2034	62/60	20,224	0	20,224
2035	63/61	20,831	0	20,831
2036	64/62	21,456	0	21,456
2037	65/63	22,099	0	22,099
2038	66/64	22,762	0	22,762
2039	67/65	5,294	0	5,294
2040	68/66	5,453	0	5,453
2041	69/67	0	0	0
2042	70/68	0	0	0
2043	71/69	0	0	0
2044	72/70	0	0	0
2045	73/71	0	0	0
2046	74/72	0	0	0
2047	75/73	0	0	0
2048	76/74	0	0	0
2049	77/75	0	0	0
2050	78/76	0	0	0
2051	79/77	0	0	0
2052	80/78	0	0	0
2053	81/79	0	0	0
2054	82/80	0	0	0
2055	83/81	0	0	0
2056	84/82	0	0	0
2057	85/83	0	0	0
2058	86/84	0	0	0
2059	87/85	0	0	0
2060	88/86	0	0	0
2061	89/87	0	0	0

Year	Age	401(k)	529	Total Planned Saving
2062	90/88	0	0	0
2063	- /89	0	0	0
2064	- /90	0	0	0

Cash Flows – Proposed Plan

Invested Asset / Employer Match & Other

Year	Age	401(k)	Total Employer Match & Other
2025	53/51	9,500	9,500
2026	54/52	9,785	9,785
2027	55/53	10,078	10,078
2028	56/54	10,381	10,381
2029	57/55	10,692	10,692
2030	58/56	11,013	11,013
2031	59/57	11,343	11,343
2032	60/58	11,684	11,684
2033	61/59	12,035	12,035
2034	62/60	12,396	12,396
2035	63/61	12,767	12,767
2036	64/62	13,150	13,150
2037	65/63	13,545	13,545
2038	66/64	13,951	13,951
2039	67/65	5,294	5,294
2040	68/66	5,453	5,453
2041	69/67	0	0
2042	70/68	0	0
2043	71/69	0	0
2044	72/70	0	0
2045	73/71	0	0
2046	74/72	0	0
2047	75/73	0	0
2048	76/74	0	0
2049	77/75	0	0
2050	78/76	0	0
2051	79/77	0	0
2052	80/78	0	0
2053	81/79	0	0
2054	82/80	0	0
2055	83/81	0	0
2056	84/82	0	0
2057	85/83	0	0
2058	86/84	0	0
2059	87/85	0	0
2060	88/86	0	0
2061	89/87	0	0

Year	Age	401(k)	Total Employer Match & Other
2062	90/88	0	0
2063	- /89	0	0
2064	- /90	0	0

Cash Flows – Proposed Plan

Accounts / Ending balance by accounts

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	529	Total
2025	53/51	234,773	279,349	264,305	176,977	43,766	999,170
2026	54/52	264,154	292,750	255,499	267,418	56,917	1,136,738
2027	55/53	262,991	284,682	229,489	406,443	71,615	1,255,220
2028	56/54	263,254	273,985	203,088	559,373	88,043	1,387,743
2029	57/55	265,351	260,305	176,419	727,511	55,681	1,485,267
2030	58/56	273,493	243,189	149,621	912,342	16,975	1,595,620
2031	59/57	267,833	225,326	124,670	1,110,494	8,000	1,736,323
2032	60/58	249,102	202,983	99,875	1,328,800	8,000	1,888,760
2033	61/59	270,550	174,657	75,230	1,570,320	3,000	2,093,757
2034	62/60	291,617	140,207	51,600	1,836,025	0	2,319,449
2035	63/61	329,654	98,327	29,695	2,128,378	0	2,586,054
2036	64/62	371,350	47,455	10,848	2,449,646	0	2,879,299
2037	65/63	417,054	0	0	2,784,725	0	3,201,779
2038	66/64	467,152	0	0	3,089,180	0	3,556,332
2039	67/65	411,637	0	0	3,328,158	0	3,739,795
2040	68/66	380,167	0	0	3,585,121	0	3,965,288
2041	69/67	236,637	0	0	3,850,176	0	4,086,813
2042	70/68	140,368	0	0	4,134,827	0	4,275,195
2043	71/69	65,657	0	0	4,440,523	0	4,506,180
2044	72/70	0	0	0	4,751,869	0	4,751,869
2045	73/71	0	0	0	5,078,836	0	5,078,836
2046	74/72	0	0	0	5,428,905	0	5,428,905
2047	75/73	0	0	0	5,803,714	0	5,803,714
2048	76/74	0	0	0	6,205,023	0	6,205,023
2049	77/75	0	0	0	6,598,536	0	6,598,536
2050	78/76	0	0	0	7,055,949	0	7,055,949
2051	79/77	0	0	0	7,545,724	0	7,545,724
2052	80/78	0	0	0	8,070,163	0	8,070,163
2053	81/79	0	0	0	8,631,734	0	8,631,734
2054	82/80	0	0	0	9,192,153	0	9,192,153
2055	83/81	0	0	0	9,833,086	0	9,833,086
2056	84/82	0	0	0	10,519,448	0	10,519,448
2057	85/83	0	0	0	11,254,478	0	11,254,478
2058	86/84	0	0	0	12,041,648	0	12,041,648
2059	87/85	0	0	0	12,838,380	0	12,838,380
2060	88/86	0	0	0	13,737,853	0	13,737,853
2061	89/87	0	0	0	14,701,213	0	14,701,213

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	529	Total
2062	90/88	0	0	0	15,733,027	0	15,733,027
2063	- /89	0	0	0	16,808,531	0	16,808,531
2064	- /90	0	0	0	16,051,806	0	16,051,806

Cash Flows – Proposed Plan

Accounts / Addition to accounts

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	529	Total
2025	53/51	0	25,000	0	176,977	8,000	209,977
2026	54/52	6,808	25,750	0	73,426	8,000	113,984
2027	55/53	0	26,522	0	113,313	8,000	147,835
2028	56/54	0	27,318	0	113,852	8,000	149,170
2029	57/55	0	28,138	0	114,356	8,000	150,494
2030	58/56	0	28,982	0	114,884	8,000	151,866
2031	59/57	0	29,851	0	110,433	8,000	148,284
2032	60/58	0	30,747	0	111,535	8,000	150,282
2033	61/59	0	31,669	0	113,760	3,000	148,429
2034	62/60	0	32,619	0	114,724	0	147,343
2035	63/61	10,000	33,598	0	115,825	0	159,423
2036	64/62	10,000	34,606	0	116,633	0	161,239
2037	65/63	10,000	35,644	0	99,554	0	145,198
2038	66/64	10,000	36,713	0	36,713	0	83,426
2039	67/65	0	10,588	0	10,588	0	21,176
2040	68/66	0	10,906	0	10,906	0	21,812
2041	69/67	0	0	0	0	0	0
2042	70/68	0	0	0	0	0	0
2043	71/69	0	0	0	0	0	0
2044	72/70	0	0	0	0	0	0
2045	73/71	0	0	0	0	0	0
2046	74/72	0	0	0	0	0	0
2047	75/73	0	0	0	0	0	0
2048	76/74	0	0	0	0	0	0
2049	77/75	0	0	0	0	0	0
2050	78/76	0	0	0	0	0	0
2051	79/77	0	0	0	0	0	0
2052	80/78	0	0	0	0	0	0
2053	81/79	0	0	0	0	0	0
2054	82/80	0	0	0	0	0	0
2055	83/81	0	0	0	0	0	0
2056	84/82	0	0	0	0	0	0
2057	85/83	0	0	0	0	0	0
2058	86/84	0	0	0	0	0	0
2059	87/85	0	0	0	0	0	0
2060	88/86	0	0	0	0	0	0
2061	89/87	0	0	0	0	0	0

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	529	Total
2062	90/88	0	0	0	0	0	0
2063	- /89	0	0	0	0	0	0
2064	- /90	0	0	0	0	0	0

Cash Flows – Proposed Plan

Accounts / Required minimum distribution

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	529	Total
2025	53/51	0	0	0	0	0	0
2026	54/52	0	0	0	0	0	0
2027	55/53	0	0	0	0	0	0
2028	56/54	0	0	0	0	0	0
2029	57/55	0	0	0	0	0	0
2030	58/56	0	0	0	0	0	0
2031	59/57	0	0	0	0	0	0
2032	60/58	0	0	0	0	0	0
2033	61/59	0	0	0	0	0	0
2034	62/60	0	0	0	0	0	0
2035	63/61	0	0	0	0	0	0
2036	64/62	0	0	0	0	0	0
2037	65/63	0	0	0	0	0	0
2038	66/64	0	0	0	0	0	0
2039	67/65	0	0	0	0	0	0
2040	68/66	0	0	0	0	0	0
2041	69/67	0	0	0	0	0	0
2042	70/68	0	0	0	0	0	0
2043	71/69	0	0	0	0	0	0
2044	72/70	0	0	0	0	0	0
2045	73/71	0	0	0	0	0	0
2046	74/72	0	0	0	0	0	0
2047	75/73	0	0	0	0	0	0
2048	76/74	0	0	0	0	0	0
2049	77/75	0	0	0	0	0	0
2050	78/76	0	0	0	0	0	0
2051	79/77	0	0	0	0	0	0
2052	80/78	0	0	0	0	0	0
2053	81/79	0	0	0	0	0	0
2054	82/80	0	0	0	0	0	0
2055	83/81	0	0	0	0	0	0
2056	84/82	0	0	0	0	0	0
2057	85/83	0	0	0	0	0	0
2058	86/84	0	0	0	0	0	0
2059	87/85	0	0	0	0	0	0
2060	88/86	0	0	0	0	0	0
2061	89/87	0	0	0	0	0	0

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	529	Total
2062	90/88	0	0	0	0	0	0
2063	- /89	0	0	0	0	0	0
2064	- /90	0	0	0	0	0	0

Cash Flows – Proposed Plan

Accounts / Withdrawal from accounts

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	529	Total
2025	53/51	(16,558)	(90,937)	(86,040)	0	0	(193,535)
2026	54/52	0	(39,207)	(34,218)	0	0	(73,425)
2027	55/53	(26,560)	(62,738)	(50,575)	0	0	(139,873)
2028	56/54	(25,023)	(65,386)	(48,466)	0	0	(138,875)
2029	57/55	(23,215)	(68,161)	(46,195)	0	(50,723)	(188,294)
2030	58/56	(17,370)	(71,125)	(43,759)	0	(53,259)	(185,513)
2031	59/57	(31,956)	(71,097)	(39,337)	0	(18,973)	(161,363)
2032	60/58	(44,482)	(74,754)	(36,782)	0	(8,941)	(164,959)
2033	61/59	(2,502)	(79,512)	(34,248)	0	(8,941)	(125,203)
2034	62/60	(4,946)	(83,861)	(30,863)	0	(3,353)	(123,023)
2035	63/61	0	(88,959)	(26,866)	0	0	(115,825)
2036	64/62	0	(94,931)	(21,702)	0	0	(116,633)
2037	65/63	0	(87,662)	(11,892)	0	0	(99,554)
2038	66/64	0	(36,713)	0	0	0	(36,713)
2039	67/65	(90,053)	(10,588)	0	0	0	(100,641)
2040	68/66	(61,902)	(10,906)	0	0	0	(72,808)
2041	69/67	(171,637)	0	0	0	0	(171,637)
2042	70/68	(113,764)	0	0	0	0	(113,764)
2043	71/69	(85,089)	0	0	0	0	(85,089)
2044	72/70	(70,511)	0	0	(16,951)	0	(87,462)
2045	73/71	0	0	0	(24,348)	0	(24,348)
2046	74/72	0	0	0	(25,420)	0	(25,420)
2047	75/73	0	0	0	(26,561)	0	(26,561)
2048	76/74	0	0	0	(27,772)	0	(27,772)
2049	77/75	0	0	0	(65,236)	0	(65,236)
2050	78/76	0	0	0	(30,431)	0	(30,431)
2051	79/77	0	0	0	(31,885)	0	(31,885)
2052	80/78	0	0	0	(33,431)	0	(33,431)
2053	81/79	0	0	0	(35,073)	0	(35,073)
2054	82/80	0	0	0	(77,742)	0	(77,742)
2055	83/81	0	0	0	(38,661)	0	(38,661)
2056	84/82	0	0	0	(40,618)	0	(40,618)
2057	85/83	0	0	0	(42,693)	0	(42,693)
2058	86/84	0	0	0	(44,896)	0	(44,896)
2059	87/85	0	0	0	(93,532)	0	(93,532)
2060	88/86	0	0	0	(49,694)	0	(49,694)
2061	89/87	0	0	0	(52,308)	0	(52,308)

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	529	Total
2062	90/88	0	0	0	(55,076)	0	(55,076)
2063	- /89	0	0	0	(87,670)	0	(87,670)
2064	- /90	0	0	0	(1,999,414)	0	(1,999,414)

Cash Flows – Proposed Plan

Accounts / Net cash flows

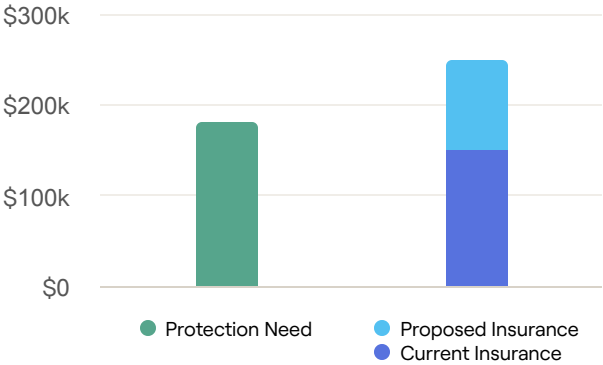
Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	529	Total
2025	53/51	(16,558)	(65,937)	(86,040)	176,977	8,000	16,442
2026	54/52	6,808	(13,457)	(34,218)	73,426	8,000	40,559
2027	55/53	(26,560)	(36,216)	(50,575)	113,313	8,000	7,962
2028	56/54	(25,023)	(38,067)	(48,466)	113,852	8,000	10,296
2029	57/55	(23,215)	(40,023)	(46,195)	114,356	(42,723)	(37,800)
2030	58/56	(17,370)	(42,143)	(43,759)	114,884	(45,259)	(33,647)
2031	59/57	(31,956)	(41,245)	(39,337)	110,433	(10,973)	(13,078)
2032	60/58	(44,482)	(44,007)	(36,782)	111,535	(941)	(14,677)
2033	61/59	(2,502)	(47,843)	(34,248)	113,760	(5,941)	23,226
2034	62/60	(4,946)	(51,242)	(30,863)	114,724	(3,353)	24,320
2035	63/61	10,000	(55,361)	(26,866)	115,825	0	43,598
2036	64/62	10,000	(60,325)	(21,702)	116,633	0	44,606
2037	65/63	10,000	(52,018)	(11,892)	99,554	0	45,644
2038	66/64	10,000	0	0	36,713	0	46,713
2039	67/65	(90,053)	0	0	10,588	0	(79,465)
2040	68/66	(61,902)	0	0	10,906	0	(50,996)
2041	69/67	(171,637)	0	0	0	0	(171,637)
2042	70/68	(113,764)	0	0	0	0	(113,764)
2043	71/69	(85,089)	0	0	0	0	(85,089)
2044	72/70	(70,511)	0	0	(16,951)	0	(87,462)
2045	73/71	0	0	0	(24,348)	0	(24,348)
2046	74/72	0	0	0	(25,420)	0	(25,420)
2047	75/73	0	0	0	(26,561)	0	(26,561)
2048	76/74	0	0	0	(27,772)	0	(27,772)
2049	77/75	0	0	0	(65,236)	0	(65,236)
2050	78/76	0	0	0	(30,431)	0	(30,431)
2051	79/77	0	0	0	(31,885)	0	(31,885)
2052	80/78	0	0	0	(33,431)	0	(33,431)
2053	81/79	0	0	0	(35,073)	0	(35,073)
2054	82/80	0	0	0	(77,742)	0	(77,742)
2055	83/81	0	0	0	(38,661)	0	(38,661)
2056	84/82	0	0	0	(40,618)	0	(40,618)
2057	85/83	0	0	0	(42,693)	0	(42,693)
2058	86/84	0	0	0	(44,896)	0	(44,896)
2059	87/85	0	0	0	(93,532)	0	(93,532)
2060	88/86	0	0	0	(49,694)	0	(49,694)
2061	89/87	0	0	0	(52,308)	0	(52,308)

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	529	Total
2062	90/88	0	0	0	(55,076)	0	(55,076)
2063	- /89	0	0	0	(87,670)	0	(87,670)
2064	- /90	0	0	0	(1,999,414)	0	(1,999,414)

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.

Pre-Retiree's life insurance analysis



Amanda's life insurance analysis



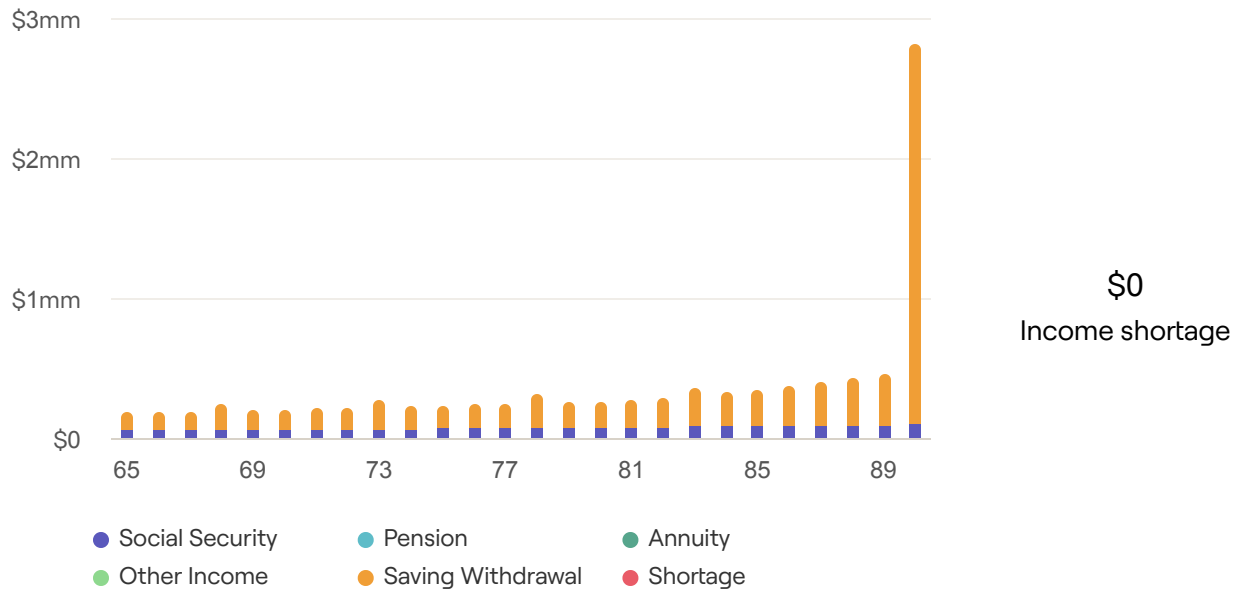
	If Pre-Retiree passes away next year	If Amanda passes away next year
Life insurance		
Life insurance needs	\$ 180,000	\$ 0
Current life insurance coverage	\$ 150,000	\$ 0
Proposed additional life insurance	\$100,000	\$0

Life Insurance Analysis Information

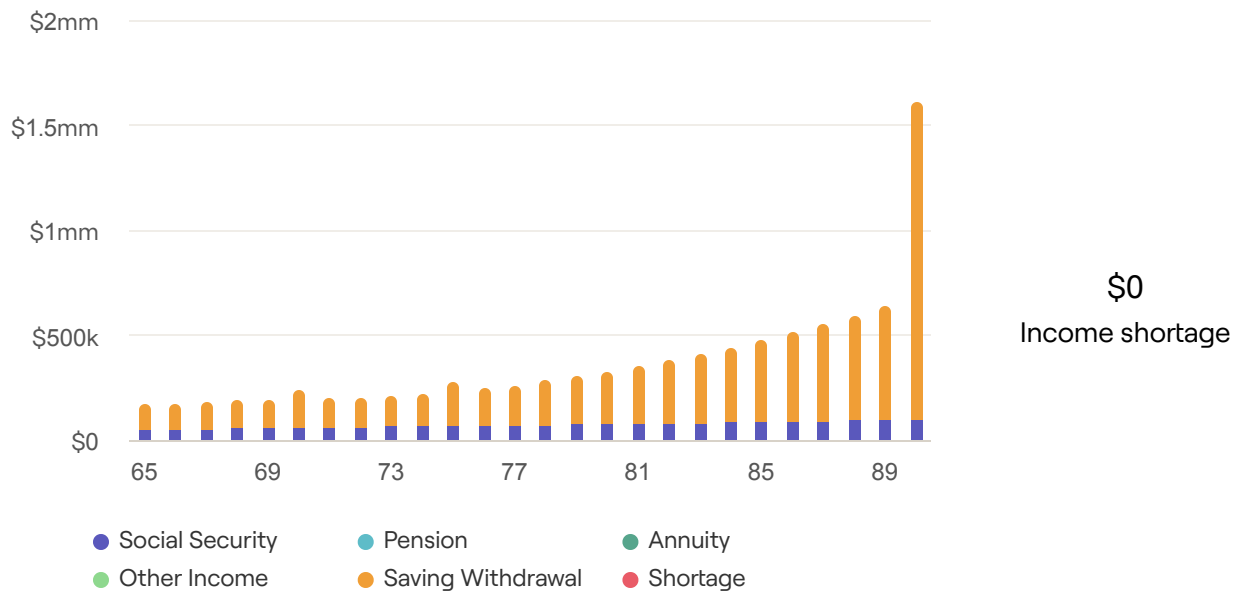
	If Pre-Retiree passes away next year	If Amanda passes away next year
Income		
Amanda's Salary	\$25,000	\$70,000
Strategies		
Debt strategy	Current payments	Current payments

Life Insurance Retirement Income Impact

What happens if Pre-Retiree passed away



What happens if Amanda passed away



Life Insurance Details

Details if Pre-Retiree 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	53/51	215,000	0	250,000	465,000	130,500	0	51,512	18,250	200,262	14,738	250,000
2026	- /52	101,002	0	0	101,002	118,666	0	5,551	6,288	130,504	0	(29,502)
2027	- /53	103,593	0	0	103,593	115,055	0	8,467	6,326	129,848	0	(26,256)
2028	- /54	67,312	0	0	67,312	116,951	0	4,566	6,366	127,882	0	(60,570)
2029	- /55	69,132	50,723	0	119,855	118,893	50,723	4,973	6,407	180,997	0	(61,142)
2030	- /56	28,982	41,030	0	70,012	117,287	53,259	5,164	6,449	182,160	0	(112,147)
2031	- /57	29,851	5,588	0	35,440	98,925	55,922	9,886	6,493	171,226	0	(135,786)
2032	- /58	30,747	5,588	0	36,335	101,016	58,718	9,958	6,537	176,230	0	(139,895)
2033	- /59	31,669	5,588	0	37,258	103,160	72,262	10,156	1,583	187,162	0	(149,904)
2034	- /60	75,138	0	0	75,138	105,356	75,875	19,508	1,631	202,370	0	(127,232)
2035	- /61	77,098	0	0	77,098	107,607	0	16,450	1,680	125,737	0	(48,639)
2036	- /62	79,110	0	0	79,110	109,914	0	27,291	1,730	138,936	0	(59,826)
2037	- /63	81,174	0	0	81,174	126,469	26,898	46,282	1,782	201,431	0	(120,256)
2038	- /64	83,293	0	0	83,293	129,247	0	35,253	1,836	166,335	0	(83,043)
2039	- /65	50,027	0	0	50,027	144,759	0	35,942	0	180,701	0	(130,674)
2040	- /66	51,278	0	0	51,278	148,311	0	38,497	0	186,807	0	(135,529)
2041	- /67	52,560	0	0	52,560	151,966	0	38,764	0	190,730	0	(138,170)
2042	- /68	54,351	0	0	54,351	155,729	30,432	54,062	0	240,224	0	(185,872)
2043	- /69	55,709	0	0	55,709	159,603	0	41,282	0	200,885	0	(145,176)
2044	- /70	57,102	0	0	57,102	163,592	0	41,314	0	204,906	0	(147,804)
2045	- /71	58,530	0	0	58,530	167,700	0	42,981	0	210,681	0	(152,151)
2046	- /72	59,993	0	0	59,993	171,930	0	44,065	0	215,995	0	(156,002)
2047	- /73	61,493	0	0	61,493	176,287	34,431	62,207	0	272,926	0	(211,433)
2048	- /74	63,030	0	0	63,030	180,775	0	46,829	0	227,603	0	(164,573)
2049	- /75	64,606	119,121	0	183,726	185,398	0	46,760	0	232,158	0	(48,432)
2050	- /76	66,221	128,463	0	194,684	190,160	0	48,703	0	238,863	0	(44,179)
2051	- /77	67,877	138,195	0	206,072	195,067	0	49,955	0	245,022	0	(38,950)
2052	- /78	69,573	149,629	0	219,202	200,124	38,956	70,942	0	310,022	0	(90,820)
2053	- /79	71,313	159,612	0	230,926	205,335	0	53,195	0	258,530	0	(27,604)
2054	- /80	73,096	173,487	0	246,584	210,706	0	53,017	0	263,722	0	(17,138)
2055	- /81	74,924	188,182	0	263,105	216,241	0	55,243	0	271,485	0	(8,379)
2056	- /82	76,797	205,686	0	282,483	221,948	0	57,890	0	279,838	0	2,645
2057	- /83	78,717	224,032	0	302,748	227,832	44,075	78,836	0	350,743	0	(47,994)
2058	- /84	80,684	242,709	0	323,393	233,898	0	69,827	0	303,725	0	19,668
2059	- /85	82,702	264,177	0	346,879	240,154	0	76,627	0	316,781	0	30,097
2060	- /86	84,769	287,435	0	372,204	246,606	0	84,416	0	331,022	0	41,182

Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Spend Unsaved Cash Flows	Net Flows
2061	- /87	86,889	312,615	0	399,503	253,261	0	92,975	0	346,236	0	53,267
2062	- /88	89,060	337,366	0	426,426	260,126	49,867	101,530	0	411,523	0	14,903
2063	- /89	91,287	366,580	0	457,866	267,208	0	111,403	0	378,612	0	79,255
2064	- /90	93,569	394,834	0	488,404	1,131,048	1,000,000	679,717	0	2,810,765	0	(2,322,361)

Life Insurance Details

Details if Amanda passes away next year

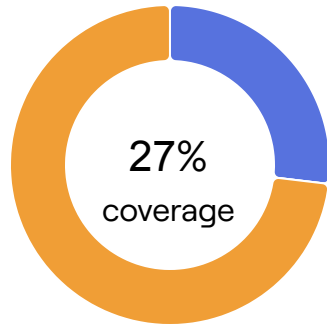
Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Spend Unsaved Cash Flows	Net Flows
2025	53/51	260,000	0	0	260,000	258,250	0	50,255	20,500	329,005	0	(69,005)
2026	54/ -	219,934	0	0	219,934	119,166	0	56,523	12,360	188,049	31,885	0
2027	55/ -	185,204	0	0	185,204	115,555	0	43,315	12,731	171,600	13,604	0
2028	56/ -	190,630	0	0	190,630	117,451	0	45,306	13,113	175,869	14,761	0
2029	57/ -	196,216	50,723	0	246,939	119,393	50,723	47,373	13,506	230,996	15,943	0
2030	58/ -	173,891	14,412	0	188,303	117,787	53,259	53,476	13,911	238,434	0	(50,131)
2031	59/ -	179,108	0	0	179,108	99,425	55,922	56,237	14,329	225,913	0	(46,806)
2032	60/ -	184,481	0	0	184,481	101,516	58,718	57,989	14,758	232,983	0	(48,501)
2033	61/ -	190,016	0	0	190,016	103,660	72,262	61,100	15,201	252,224	0	(62,208)
2034	62/ -	195,716	0	0	195,716	105,856	75,875	62,893	15,657	260,282	0	(64,566)
2035	63/ -	201,587	0	0	201,587	108,107	0	58,111	16,127	182,345	19,243	0
2036	64/ -	207,635	0	0	207,635	110,414	0	60,190	16,611	187,215	20,420	0
2037	65/ -	45,420	0	0	45,420	137,957	26,898	10,003	0	174,858	0	(129,438)
2038	66/ -	46,556	0	0	46,556	141,309	0	34,439	0	175,749	0	(129,193)
2039	67/ -	47,720	0	0	47,720	144,759	0	37,697	0	182,457	0	(134,737)
2040	68/ -	55,435	0	0	55,435	148,311	0	37,656	0	185,966	0	(130,531)
2041	69/ -	56,821	0	0	56,821	151,966	0	38,353	0	190,319	0	(133,498)
2042	70/ -	58,241	0	0	58,241	155,729	30,432	53,802	0	239,963	0	(181,722)
2043	71/ -	59,697	0	0	59,697	159,603	0	40,975	0	200,578	0	(140,881)
2044	72/ -	61,190	0	0	61,190	163,592	0	40,971	0	204,563	0	(143,373)
2045	73/ -	62,720	0	0	62,720	167,700	0	42,630	0	210,330	0	(147,611)
2046	74/ -	64,288	0	0	64,288	171,930	0	43,720	0	215,650	0	(151,362)
2047	75/ -	65,895	162,288	0	228,182	176,287	34,431	61,848	0	272,566	0	(44,384)
2048	76/ -	67,542	175,927	0	243,470	180,775	0	51,533	0	232,308	0	11,162
2049	77/ -	69,230	191,897	0	261,127	185,398	0	56,745	0	242,143	0	18,984
2050	78/ -	70,961	210,232	0	281,193	190,160	0	62,963	0	253,123	0	28,070
2051	79/ -	72,736	230,307	0	303,042	195,067	0	69,867	0	264,935	0	38,108
2052	80/ -	74,554	252,299	0	326,853	200,124	38,956	77,536	0	316,616	0	10,236
2053	81/ -	76,418	274,953	0	351,371	205,335	0	85,086	0	290,421	0	60,951
2054	82/ -	78,329	301,191	0	379,520	210,706	0	94,182	0	304,887	0	74,632
2055	83/ -	80,287	328,054	0	408,341	216,241	0	103,686	0	319,928	0	88,414
2056	84/ -	82,294	359,335	0	441,629	221,948	0	114,854	0	336,803	0	104,826
2057	85/ -	84,351	391,118	0	475,469	227,832	44,075	126,564	0	398,471	0	76,999
2058	86/ -	86,460	425,553	0	512,013	233,898	0	139,158	0	373,057	0	138,956
2059	87/ -	88,622	462,832	0	551,453	240,154	0	154,795	0	394,949	0	156,504
2060	88/ -	90,837	499,475	0	590,312	246,606	0	171,326	0	417,932	0	172,380

Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Spend Unsaved Cash Flows	Net Flows
2061	89/ -	93,108	542,728	0	635,835	253,261	0	191,135	0	444,396	0	191,439
2062	90/ -	95,436	584,559	0	679,995	260,126	1,049,867	298,342	0	1,608,335	0	(928,340)

Disability Insurance Analysis

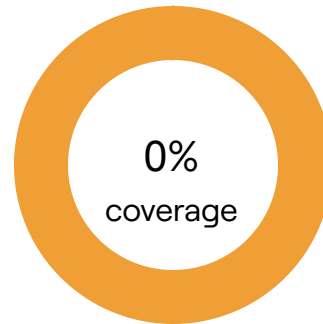
According to the Social Security Administration, the chance of becoming disabled before you retire is 1 in 4 – and for most people, disability will result in a lower living standard due to the loss of income. Having a disability insurance policy can replace lost earnings.

Pre-Retiree’s income coverage during disability



- Current income coverage
- Proposed additional coverage
- Uninsured income

Amanda’s income coverage during disability

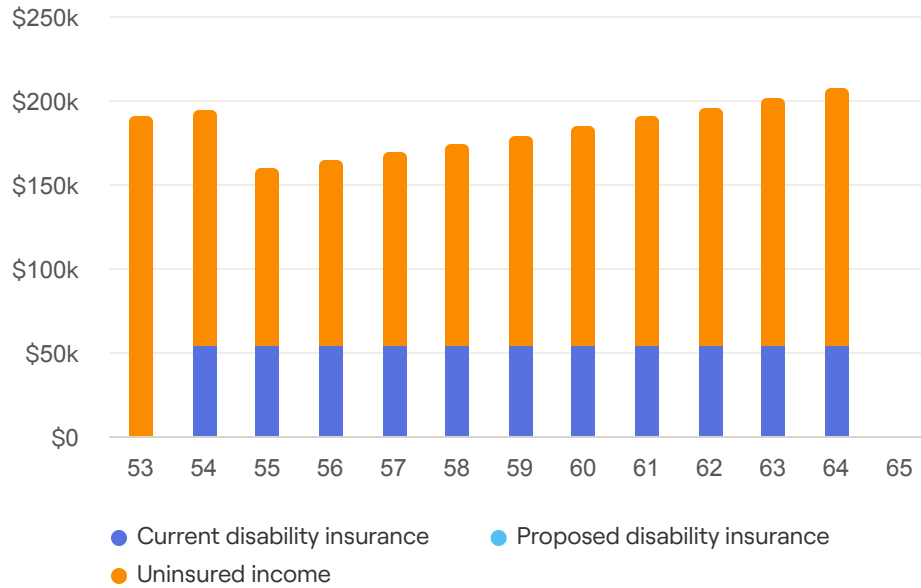


- Current income coverage
- Proposed additional coverage
- Uninsured income

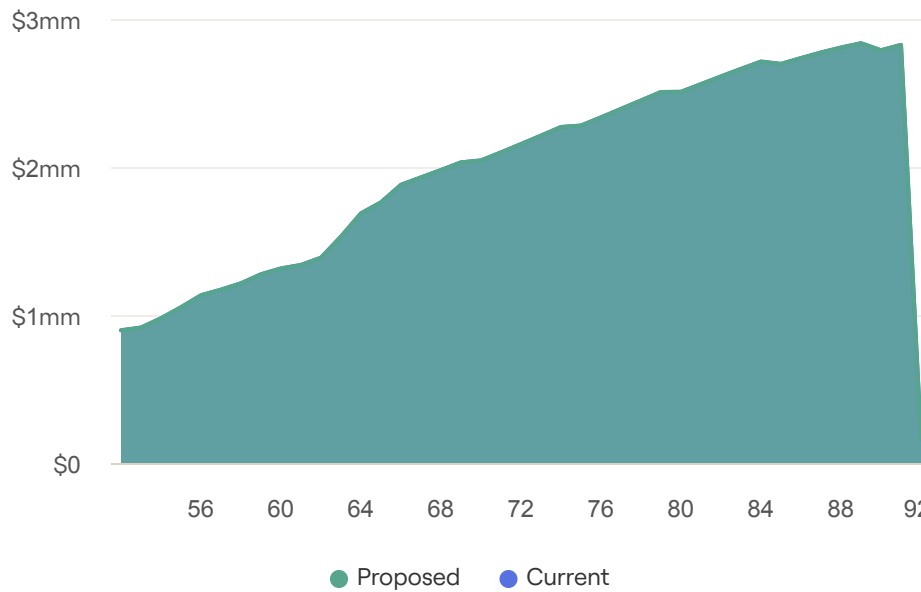
	If Pre-Retiree becomes disabled tomorrow	If Amanda becomes disabled tomorrow
Disability insurance		
Disability lasts	Until retirement	Until retirement
Proposed monthly coverage	\$0	\$0
Proposed benefit period	Age 65	Age 65
Proposed elimination period	360 days	360 days
Proposed inflation adjustment	0%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

Disability Insurance Analysis For Pre-Retiree

If Pre-Retiree becomes disabled tomorrow



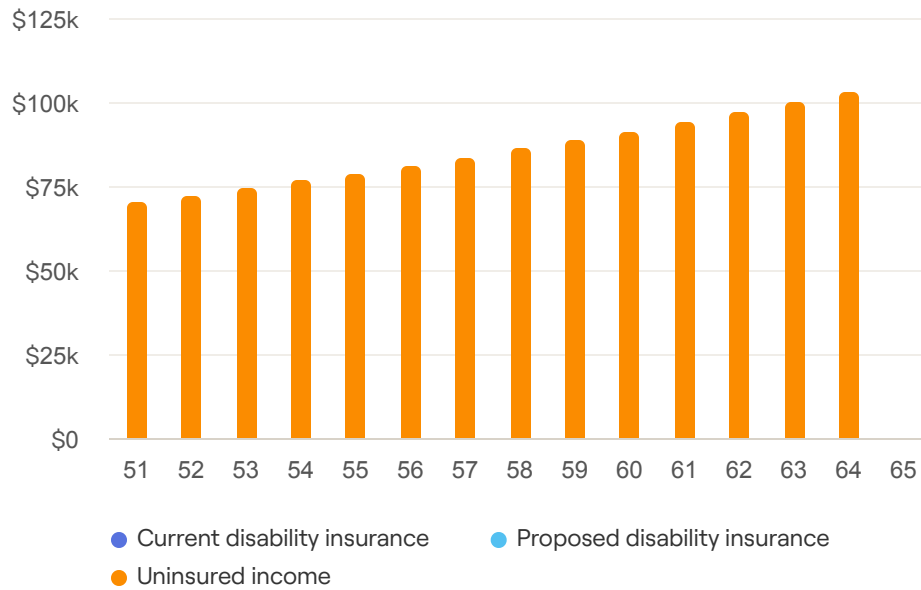
27%
of earned income
protected



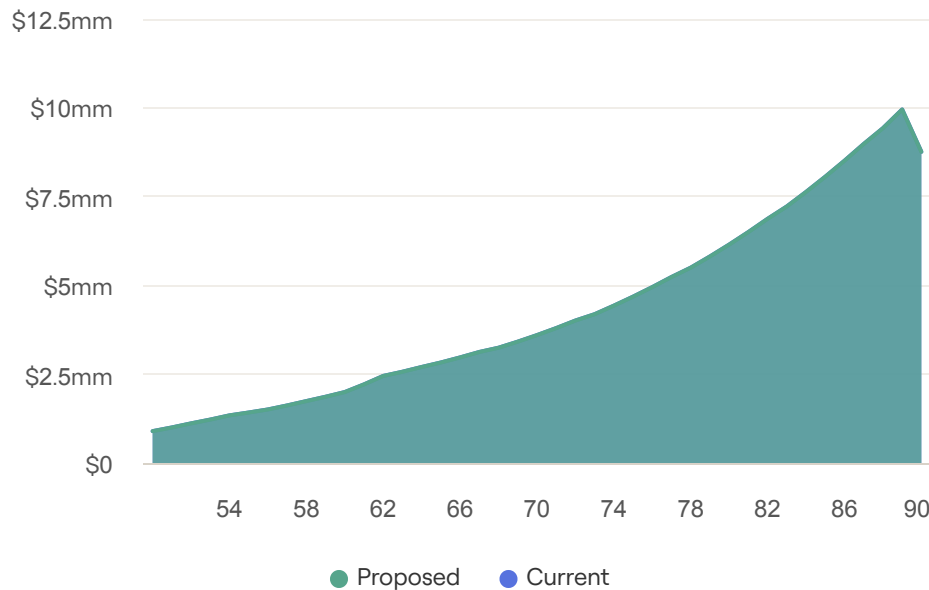
Proposed plan has
\$0 more
ending assets and
lasts
0 years longer
than current plan

Disability Insurance Analysis For Amanda

If Amanda becomes disabled tomorrow



0%
of earned income
protected



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

Disability Insurance Details

Details if Pre-Retiree 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	53/51	70,000	0	0	70,000	130,500	0	10,541	8,500	149,541	0	(79,541)
2026	54/52	72,100	0	54,000	126,100	132,081	0	23,608	8,605	164,294	0	(38,194)
2027	55/53	74,263	0	54,000	128,263	128,793	0	24,026	8,713	161,531	0	(33,268)
2028	56/54	76,491	0	54,000	130,491	131,019	0	24,765	8,825	164,609	0	(34,118)
2029	57/55	78,786	50,723	54,000	183,509	133,301	50,723	25,464	8,939	218,428	0	(34,919)
2030	58/56	81,149	41,030	54,000	176,180	132,043	53,259	24,094	9,057	218,454	0	(42,275)
2031	59/57	83,584	5,588	54,000	143,172	114,037	55,922	27,880	4,179	202,018	0	(58,846)
2032	60/58	86,091	0	54,000	140,091	116,494	58,718	52,073	4,305	231,590	0	(91,499)
2033	61/59	88,674	0	54,000	142,674	119,012	72,262	58,861	4,434	254,568	0	(111,894)
2034	62/60	117,790	0	54,000	171,790	121,592	75,875	58,674	4,567	260,708	0	(88,918)
2035	63/61	134,749	0	54,000	188,749	124,236	0	37,023	4,704	165,963	22,787	0
2036	64/62	138,588	0	54,000	192,588	126,947	0	37,856	4,845	169,648	22,940	0
2037	65/63	142,537	0	0	142,537	156,851	26,898	51,199	4,990	239,938	0	(97,401)
2038	66/64	146,600	0	0	146,600	160,676	0	42,125	5,140	207,941	0	(61,341)
2039	67/65	76,472	0	0	76,472	177,276	0	29,878	0	207,154	0	(130,682)
2040	68/66	78,385	0	0	78,385	181,956	0	32,206	0	214,162	0	(135,777)
2041	69/67	80,343	0	0	80,343	186,785	0	32,228	0	219,013	0	(138,669)
2042	70/68	86,603	0	0	86,603	191,768	30,432	46,459	0	268,659	0	(182,056)
2043	71/69	88,768	0	0	88,768	196,910	0	34,319	0	231,229	0	(142,461)
2044	72/70	90,987	0	0	90,987	202,216	0	34,311	0	236,527	0	(145,540)
2045	73/71	93,262	0	0	93,262	207,694	0	35,715	0	243,409	0	(150,147)
2046	74/72	95,594	0	0	95,594	213,348	0	36,686	0	250,035	0	(154,441)
2047	75/73	97,983	28,655	0	126,639	219,186	34,431	52,877	0	306,494	0	(179,856)
2048	76/74	100,433	29,099	0	129,532	225,214	0	39,038	0	264,252	0	(134,720)
2049	77/75	102,944	97,007	0	199,951	231,439	0	38,914	0	270,353	0	(70,403)
2050	78/76	105,518	103,240	0	208,758	237,869	0	40,745	0	278,613	0	(69,855)
2051	79/77	108,156	109,635	0	217,791	244,510	0	41,871	0	286,381	0	(68,590)
2052	80/78	110,860	116,910	0	227,770	251,371	38,956	60,183	0	350,510	0	(122,741)
2053	81/79	113,631	121,901	0	235,532	258,460	0	44,524	0	302,984	0	(67,452)
2054	82/80	116,472	130,110	0	246,582	265,786	0	44,408	0	310,194	0	(63,611)
2055	83/81	119,384	138,399	0	257,783	273,357	0	46,502	0	319,859	0	(62,076)
2056	84/82	122,368	148,149	0	270,518	281,183	0	47,798	0	328,981	0	(58,463)
2057	85/83	125,427	157,925	0	283,352	289,273	44,075	68,554	0	401,902	0	(118,550)
2058	86/84	128,563	165,357	0	293,921	297,638	0	50,864	0	348,502	0	(54,582)
2059	87/85	131,778	176,421	0	308,198	306,287	0	50,777	0	357,064	0	(48,865)

Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Spend Unsaved Cash Flows	Net Flows
2060	88/86	135,072	188,157	0	323,229	315,233	0	53,163	0	368,396	0	(45,166)
2061	89/87	138,448	201,343	0	339,791	324,485	0	54,653	0	379,139	0	(39,348)
2062	90/88	141,910	214,184	0	356,093	334,057	49,867	78,184	0	462,108	0	(106,015)
2063	- /89	102,848	216,189	0	319,037	267,208	0	67,277	0	334,485	0	(15,447)
2064	- /90	105,419	231,586	0	337,005	1,131,048	1,000,000	907,232	0	3,038,280	0	(2,701,274)

Disability Insurance Details

Details if Amanda becomes disabled tomorrow

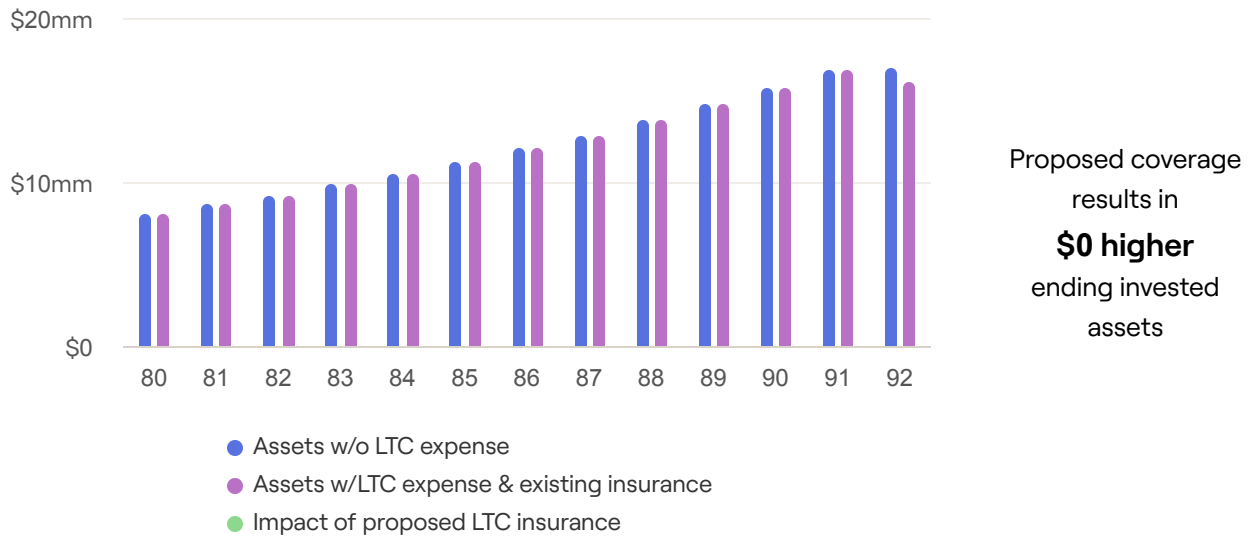
Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Spend Unsaved Cash Flows	Net Flows
2025	53/51	190,000	0	0	190,000	130,500	0	43,069	12,000	185,569	4,431	0
2026	54/52	194,500	0	0	194,500	132,081	0	48,480	12,360	192,920	1,580	0
2027	55/53	159,135	0	0	159,135	128,793	0	36,910	12,731	178,433	0	(19,298)
2028	56/54	163,909	0	0	163,909	131,019	0	39,367	13,113	183,499	0	(19,590)
2029	57/55	168,826	50,723	0	219,549	133,301	50,723	41,115	13,506	238,645	0	(19,096)
2030	58/56	173,891	5,691	0	179,582	132,043	53,259	46,556	13,911	245,770	0	(66,188)
2031	59/57	179,108	0	0	179,108	114,037	55,922	48,088	14,329	232,376	0	(53,269)
2032	60/58	184,481	0	0	184,481	116,494	58,718	49,576	14,758	239,546	0	(55,065)
2033	61/59	190,016	0	0	190,016	119,012	72,262	52,005	15,201	258,480	0	(68,464)
2034	62/60	195,716	0	0	195,716	121,592	75,875	53,312	15,657	266,436	0	(70,720)
2035	63/61	201,587	0	0	201,587	124,236	0	48,367	16,127	188,730	12,857	0
2036	64/62	220,448	0	0	220,448	126,947	0	53,277	16,611	196,834	23,614	0
2037	65/63	71,686	0	0	71,686	156,851	26,898	5,626	0	189,375	0	(117,689)
2038	66/64	73,478	0	0	73,478	160,676	0	26,077	0	186,753	0	(113,274)
2039	67/65	75,315	0	0	75,315	177,276	0	31,214	0	208,489	0	(133,174)
2040	68/66	83,719	0	0	83,719	181,956	0	31,059	0	213,016	0	(129,296)
2041	69/67	85,813	0	0	85,813	186,785	0	31,846	0	218,631	0	(132,818)
2042	70/68	87,958	0	0	87,958	191,768	30,432	46,599	0	268,799	0	(180,841)
2043	71/69	90,157	0	0	90,157	196,910	0	34,361	0	231,271	0	(141,114)
2044	72/70	92,411	0	0	92,411	202,216	0	34,048	0	236,264	0	(143,853)
2045	73/71	94,721	0	0	94,721	207,694	0	35,630	0	243,323	0	(148,602)
2046	74/72	97,090	0	0	97,090	213,348	0	36,626	0	249,975	0	(152,885)
2047	75/73	99,516	88,884	0	188,400	219,186	34,431	52,795	0	306,413	0	(118,013)
2048	76/74	102,005	94,712	0	196,717	225,214	0	38,951	0	264,165	0	(67,448)
2049	77/75	104,554	187,133	0	291,687	231,439	0	45,622	0	277,061	0	14,626
2050	78/76	107,168	205,017	0	312,185	237,869	0	51,104	0	288,972	0	23,213
2051	79/77	109,848	224,152	0	334,000	244,510	0	56,740	0	301,250	0	32,750
2052	80/78	112,594	245,563	0	358,157	251,371	38,956	63,166	0	353,493	0	4,663
2053	81/79	115,409	268,249	0	383,658	258,460	0	69,817	0	328,277	0	55,381
2054	82/80	118,294	293,855	0	412,149	265,786	0	77,724	0	343,510	0	68,639
2055	83/81	121,252	320,144	0	441,397	273,357	0	86,008	0	359,365	0	82,032
2056	84/82	124,283	350,682	0	474,965	281,183	0	95,885	0	377,068	0	97,897
2057	85/83	127,390	381,818	0	509,208	289,273	44,075	106,844	0	440,193	0	69,016
2058	86/84	130,575	416,709	0	547,284	297,638	0	119,093	0	416,731	0	130,553
2059	87/85	133,840	453,375	0	587,215	306,287	0	132,546	0	438,833	0	148,382

Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Spend Unsaved Cash Flows	Net Flows
2060	88/86	137,185	491,115	0	628,299	315,233	0	146,744	0	461,977	0	166,323
2061	89/87	140,615	533,870	0	674,485	324,485	0	163,097	0	487,582	0	186,903
2062	90/88	144,131	575,535	0	719,666	334,057	49,867	179,577	0	563,501	0	156,165
2063	- /89	101,726	585,866	0	687,592	267,208	0	214,084	0	481,292	0	206,300
2064	- /90	104,270	631,022	0	735,292	1,131,048	1,000,000	123,109	0	2,254,157	0	(1,518,865)

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



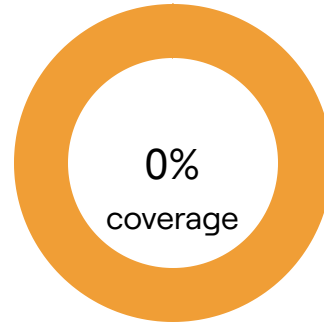
	Pre-Retiree's additional coverage	Amanda's additional coverage
LTC insurance		
Current long term care daily coverage	\$0	\$0
Proposed additional daily coverage	\$0	\$0
Proposed benefit period	2 years	2 years
Proposed elimination period	None	None
Proposed inflation adjustment	0%	0%
Proposed inflation type	Compound	Compound
Proposed annual premium	\$0	\$0

Long-Term Care Insurance Analysis

Pre-Retiree's total LTC cost is \$0

Amanda's total LTC cost is \$856,532

No insurance needed.



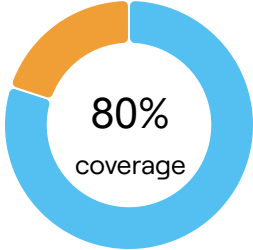
- Current coverage
- Proposed additional coverage
- Uninsured coverage

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

Property and Casualty Insurance – Homeowner

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

Homeowners Insurance Coverage



- Current coverage
- Proposed additional coverage
- Uninsured amount

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

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

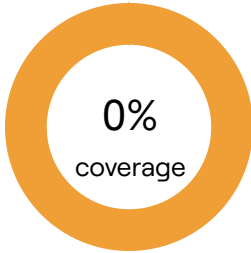
Property and Casualty Insurance – Auto

Auto Insurance Coverage

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

Property and Casualty Insurance – Umbrella

Umbrella Insurance Coverage



- Current coverage
- Proposed additional coverage
- Uninsured amount

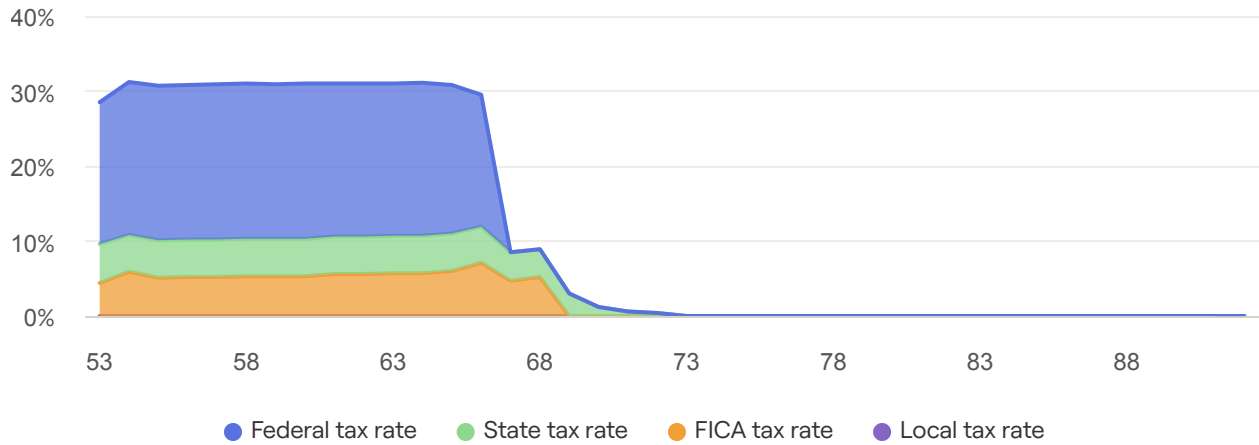
Proposed additional umbrella: **\$0**

	Net worth	Current coverage	Proposed addition	Total umbrella coverage
Umbrella Insurance	\$1,311,615	\$0	\$0	\$0

Tax Estimate

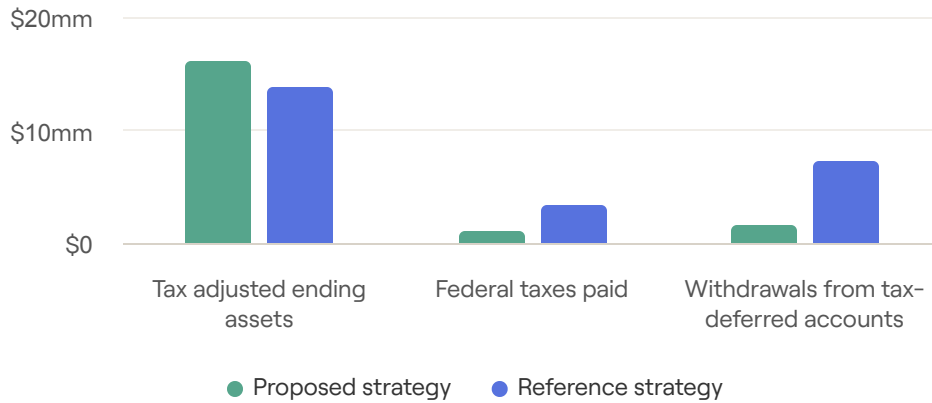
Taxes can have a significant impact on your future and are an important factor in financial planning. Estimated taxes below are based on your inputs and your proposed retirement plan, using current tax rates and methodologies.

Effective tax rate - Proposed Plan



Tax Strategies – Summary

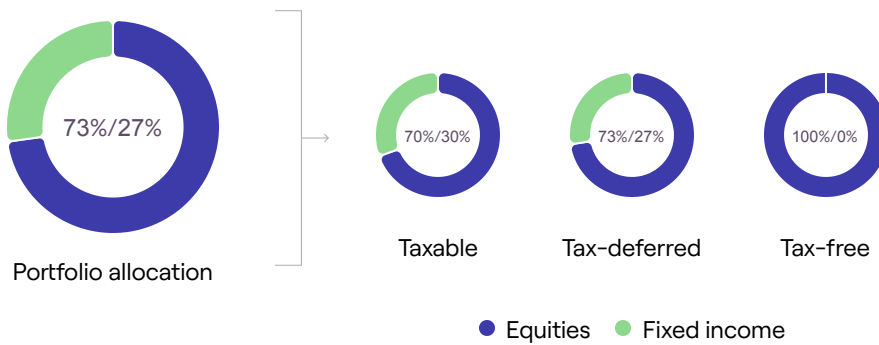
Summary of tax strategy – Proposed Plan



Proposed strategy results in

- \$2,172,772 more tax adjusted ending assets
- \$2,244,177 less taxes paid
- \$5,673,214 less withdrawals from tax-deferred accounts

Asset location – Proposed Plan



Proposed strategy results in

- \$2,172,772 more tax adjusted ending assets
- \$2,244,177 less taxes paid
- \$5,673,214 less withdrawals from tax-deferred accounts

Tax Strategies – Action items

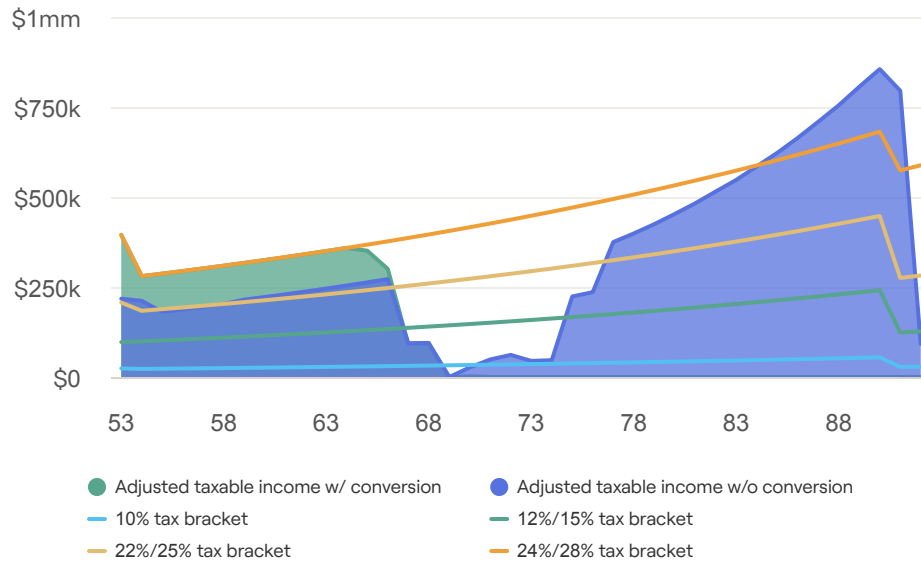
Proposed tax strategy

	Proposed strategy	Reference strategy
Asset location		
Equity allocation	Pro-rata	Pro-rata
Asset withdrawal		
Withdrawal sequence	Taxable, tax-deferred, tax-free	Taxable, tax-deferred, tax-free
Roth conversions		
Conversion target	Ordinary income tax bracket	None
Fill up the tax bracket	24%/28%	
Estimated terminal tax rate	0%	0%

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

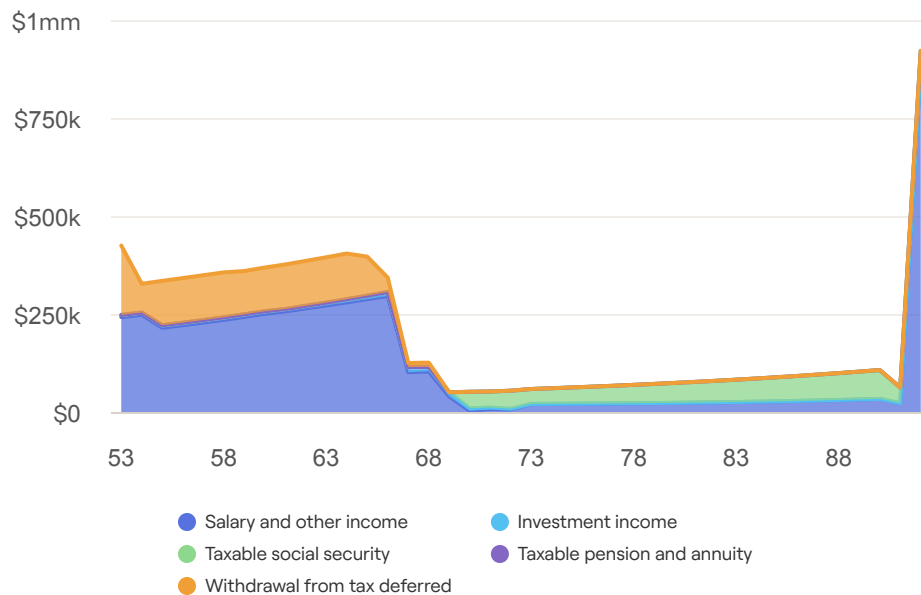
Tax Strategies – Calibration

Ordinary income tax bracket - Proposed Plan



Proposed strategy results in **\$2,172,772** more tax adjusted ending assets than the Reference strategy

Key tax components - Proposed Plan

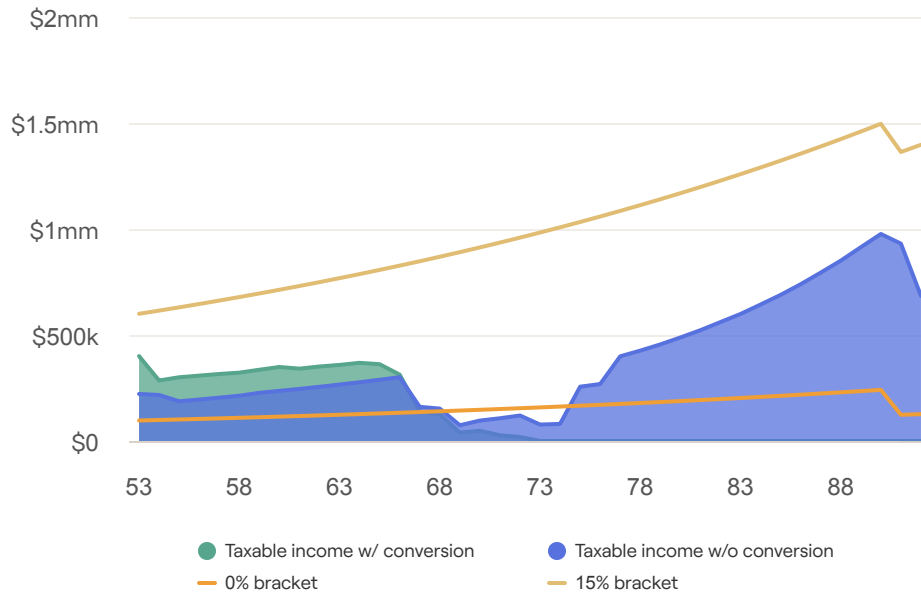


Proposed strategy results in **\$2,172,772** more tax adjusted ending assets than the Reference strategy

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

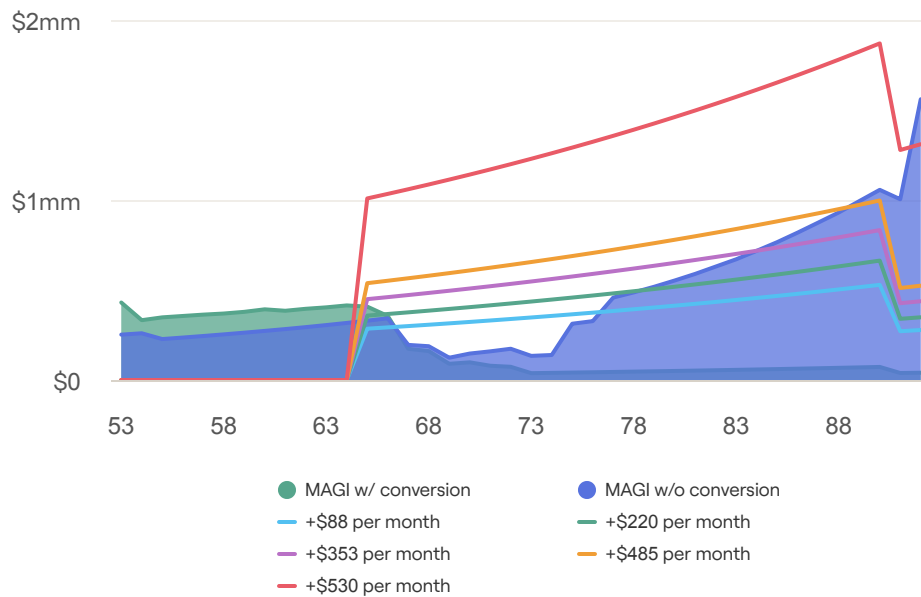
Tax Strategies – Calibration

Capital gains tax bracket - Proposed Plan



Proposed strategy results in **\$2,172,772** more tax adjusted ending assets than the Reference strategy

Medicare premium tax bracket - Proposed Plan



Proposed strategy results in **\$2,172,772** more tax adjusted ending assets than the Reference strategy

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

Tax Strategies – Comparison

Tax adjusted ending wealth

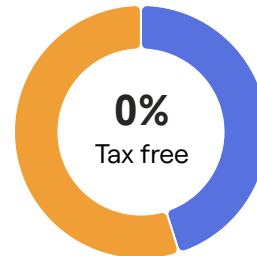
Proposed strategy



● Taxable ● Tax deferred ● Tax free

\$16,051,806 ending portfolio value

Reference strategy

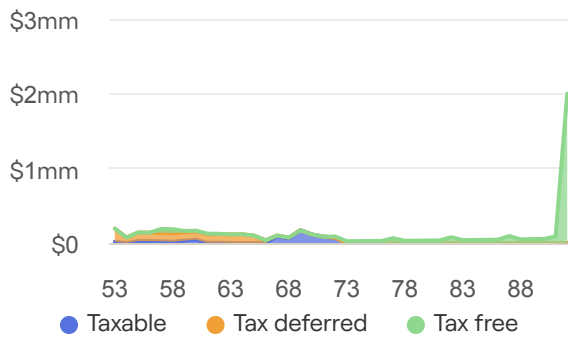


● Taxable ● Tax deferred ● Tax free

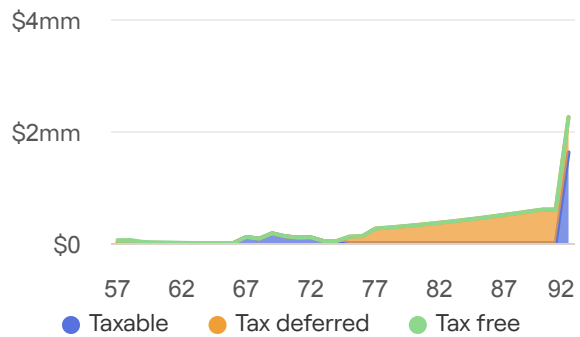
\$13,879,034 ending portfolio value

Withdrawal

Proposed strategy

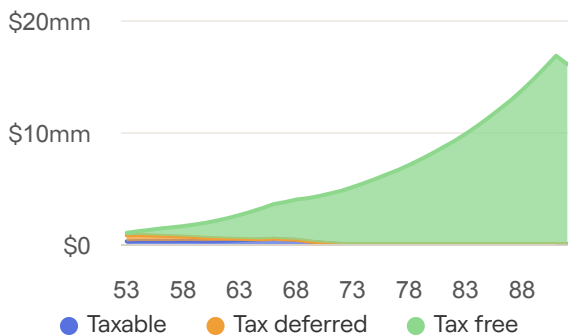


Reference strategy

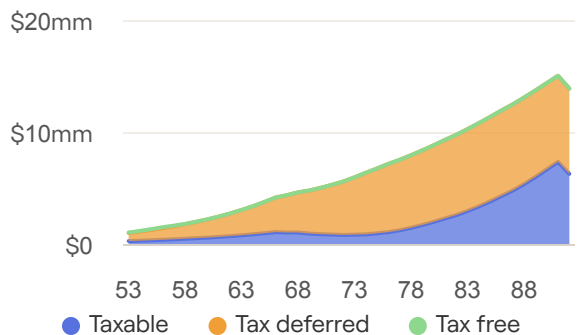


Account balance

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	53/51	176,977	16,558	176,977	0	234,773	543,654	220,743
2026	54/52	73,426	0	73,426	0	264,154	548,249	324,335
2027	55/53	113,313	26,560	113,313	0	262,991	514,171	478,058
2028	56/54	113,852	25,023	113,852	0	263,254	477,073	647,416
2029	57/55	114,356	23,215	114,356	50,723	265,351	436,723	783,192
2030	58/56	114,884	17,370	114,884	53,259	273,493	392,811	929,317
2031	59/57	110,433	31,956	110,433	18,973	267,833	349,996	1,118,494
2032	60/58	111,535	44,482	111,535	8,941	249,102	302,858	1,336,800
2033	61/59	113,760	2,502	113,760	8,941	270,550	249,886	1,573,320
2034	62/60	114,724	4,946	114,724	3,353	291,617	191,807	1,836,025
2035	63/61	115,825	0	115,825	0	329,654	128,022	2,128,378
2036	64/62	116,633	0	116,633	0	371,350	58,304	2,449,646
2037	65/63	99,554	0	99,554	0	417,054	0	2,784,725
2038	66/64	36,713	0	36,713	0	467,152	0	3,089,180
2039	67/65	10,588	90,053	10,588	0	411,637	0	3,328,158
2040	68/66	10,906	61,902	10,906	0	380,167	0	3,585,121
2041	69/67	0	171,637	0	0	236,637	0	3,850,176
2042	70/68	0	113,764	0	0	140,368	0	4,134,827
2043	71/69	0	85,089	0	0	65,657	0	4,440,523
2044	72/70	0	70,511	0	16,951	0	0	4,751,869
2045	73/71	0	0	0	24,348	0	0	5,078,836
2046	74/72	0	0	0	25,420	0	0	5,428,905
2047	75/73	0	0	0	26,561	0	0	5,803,714
2048	76/74	0	0	0	27,772	0	0	6,205,023
2049	77/75	0	0	0	65,236	0	0	6,598,536
2050	78/76	0	0	0	30,431	0	0	7,055,949
2051	79/77	0	0	0	31,885	0	0	7,545,724
2052	80/78	0	0	0	33,431	0	0	8,070,163
2053	81/79	0	0	0	35,073	0	0	8,631,734
2054	82/80	0	0	0	77,742	0	0	9,192,153
2055	83/81	0	0	0	38,661	0	0	9,833,086
2056	84/82	0	0	0	40,618	0	0	10,519,448
2057	85/83	0	0	0	42,693	0	0	11,254,478
2058	86/84	0	0	0	44,896	0	0	12,041,648
2059	87/85	0	0	0	93,532	0	0	12,838,380
2060	88/86	0	0	0	49,694	0	0	13,737,853

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
2061	89/87	0	0	0	52,308	0	0	14,701,213
2062	90/88	0	0	0	55,076	0	0	15,733,027
2063	- /89	0	0	0	87,670	0	0	16,808,531
2064	- /90	0	0	0	1,999,414	0	0	16,051,806

Tax Strategies – Details

Tax details

Year	Age	Adjusted Taxable Income	Total Federal Tax Paid	Federal Income Tax Bracket	Federal Capital Gains Tax Bracket
2025	53/51	394,600	81,171	24%	15%
2026	54/52	280,162	67,757	28%	15%
2027	55/53	287,166	71,644	28%	15%
2028	56/54	294,345	73,369	28%	15%
2029	57/55	301,704	75,060	28%	15%
2030	58/56	309,247	76,366	28%	15%
2031	59/57	316,978	77,959	28%	15%
2032	60/58	324,902	81,090	28%	15%
2033	61/59	333,025	78,301	28%	15%
2034	62/60	341,350	80,595	28%	15%
2035	63/61	349,884	82,098	28%	15%
2036	64/62	358,631	84,303	28%	15%
2037	65/63	350,834	80,752	28%	15%
2038	66/64	300,303	62,486	28%	15%
2039	67/65	91,617	0	15%	15%
2040	68/66	91,611	0	15%	0%
2041	69/67	0	0	10%	0%
2042	70/68	1,892	0	10%	0%
2043	71/69	0	0	10%	0%
2044	72/70	0	0	10%	0%
2045	73/71	0	0	10%	0%
2046	74/72	0	0	10%	0%
2047	75/73	0	0	10%	0%
2048	76/74	0	0	10%	0%
2049	77/75	0	0	10%	0%
2050	78/76	0	0	10%	0%
2051	79/77	0	0	10%	0%
2052	80/78	0	0	10%	0%
2053	81/79	0	0	10%	0%
2054	82/80	0	0	10%	0%
2055	83/81	0	0	10%	0%
2056	84/82	0	0	10%	0%
2057	85/83	0	0	10%	0%
2058	86/84	0	0	10%	0%
2059	87/85	0	0	10%	0%
2060	88/86	0	0	10%	0%
2061	89/87	0	0	10%	0%

Year	Age	Adjusted Taxable Income	Total Federal Tax Paid	Federal Income Tax Bracket	Federal Capital Gains Tax Bracket
2062	90/88	0	0	10%	0%
2063	- /89	0	0	10%	0%
2064	- /90	0	0	10%	0%

Tax Strategies – Details

Medicare premium

Year	Age	MAGI	Medicare Premium Threshold	Medicare Premium for Pre-Retiree	Medicare Premium for Amanda	Total Medicare Premium
2025	53/51	430,475	0	0	0	0
2026	54/52	332,342	0	0	0	0
2027	55/53	348,005	0	0	0	0
2028	56/54	355,648	0	0	0	0
2029	57/55	363,179	0	0	0	0
2030	58/56	369,286	0	0	0	0
2031	59/57	378,638	0	0	0	0
2032	60/58	392,649	0	0	0	0
2033	61/59	384,604	0	0	0	0
2034	62/60	395,563	0	0	0	0
2035	63/61	403,626	0	0	0	0
2036	64/62	414,349	0	0	0	0
2037	65/63	407,621	285,116	0	0	0
2038	66/64	355,591	292,244	0	0	0
2039	67/65	173,223	299,550	0	0	0
2040	68/66	160,696	307,039	0	0	0
2041	69/67	89,888	314,715	0	0	0
2042	70/68	98,141	322,583	0	0	0
2043	71/69	79,203	330,648	0	0	0
2044	72/70	73,351	338,914	0	0	0
2045	73/71	38,010	347,387	0	0	0
2046	74/72	39,603	356,071	0	0	0
2047	75/73	41,246	364,973	0	0	0
2048	76/74	42,941	374,097	0	0	0
2049	77/75	44,688	383,450	0	0	0
2050	78/76	46,489	393,036	0	0	0
2051	79/77	48,343	402,862	0	0	0
2052	80/78	50,252	412,934	0	0	0
2053	81/79	52,217	423,257	0	0	0
2054	82/80	54,239	433,838	0	0	0
2055	83/81	56,318	444,684	0	0	0
2056	84/82	58,457	455,801	0	0	0
2057	85/83	60,656	467,196	0	0	0
2058	86/84	62,915	478,876	0	0	0
2059	87/85	65,237	490,848	0	0	0
2060	88/86	67,623	503,119	0	0	0
2061	89/87	70,074	515,697	0	0	0

Year	Age	MAGI	Medicare Premium Threshold	Medicare Premium for Pre-Retiree	Medicare Premium for Amanda	Total Medicare Premium
2062	90/88	72,591	528,590	0	0	0
2063	- /89	38,856	270,902	0	0	0
2064	- /90	40,427	277,675	0	0	0

Tax Strategies – Details

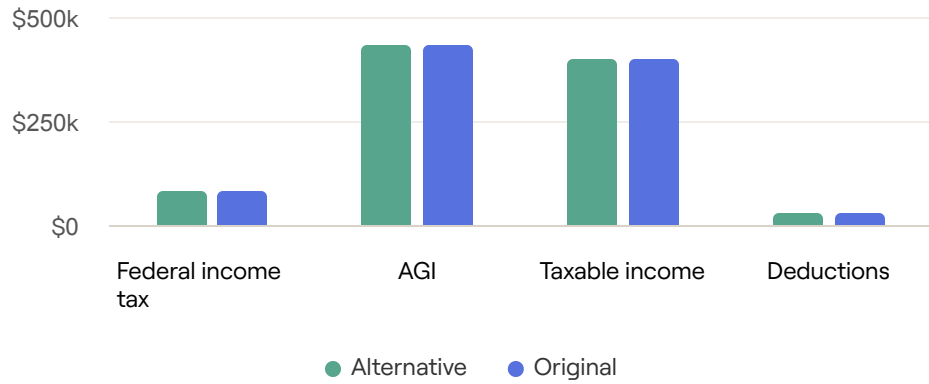
Asset location summary

Year	Age	Overall Portfolio Equity	Taxable Account Equity	Tax Deferred Account Equity	Tax Free Account Equity
Start		73%	69%	73%	100%
2025	53/51	74%	73%	73%	78%
2026	54/52	74%	73%	73%	77%
2027	55/53	74%	73%	73%	77%
2028	56/54	74%	73%	73%	76%
2029	57/55	74%	73%	73%	75%
2030	58/56	73%	73%	73%	73%
2031	59/57	73%	73%	73%	73%
2032	60/58	73%	73%	73%	73%
2033	61/59	73%	73%	73%	73%
2034	62/60	73%	73%	73%	73%
2035	63/61	73%	73%	73%	73%
2036	64/62	73%	73%	73%	73%
2037	65/63	73%	73%	0%	73%
2038	66/64	50%	50%	0%	50%
2039	67/65	50%	50%	0%	50%
2040	68/66	50%	50%	0%	50%
2041	69/67	50%	50%	0%	50%
2042	70/68	50%	50%	0%	50%
2043	71/69	50%	50%	0%	50%
2044	72/70	50%	0%	0%	50%
2045	73/71	50%	0%	0%	50%
2046	74/72	50%	0%	0%	50%
2047	75/73	50%	0%	0%	50%
2048	76/74	50%	0%	0%	50%
2049	77/75	50%	0%	0%	50%
2050	78/76	50%	0%	0%	50%
2051	79/77	50%	0%	0%	50%
2052	80/78	50%	0%	0%	50%
2053	81/79	50%	0%	0%	50%
2054	82/80	50%	0%	0%	50%
2055	83/81	50%	0%	0%	50%
2056	84/82	50%	0%	0%	50%
2057	85/83	50%	0%	0%	50%
2058	86/84	50%	0%	0%	50%
2059	87/85	50%	0%	0%	50%
2060	88/86	50%	0%	0%	50%

Year	Age	Overall Portfolio Equity	Taxable Account Equity	Tax Deferred Account Equity	Tax Free Account Equity
2061	89/87	50%	0%	0%	50%
2062	90/88	50%	0%	0%	50%
2063	- /89	50%	0%	0%	50%
2064	- /90	50%	0%	0%	50%

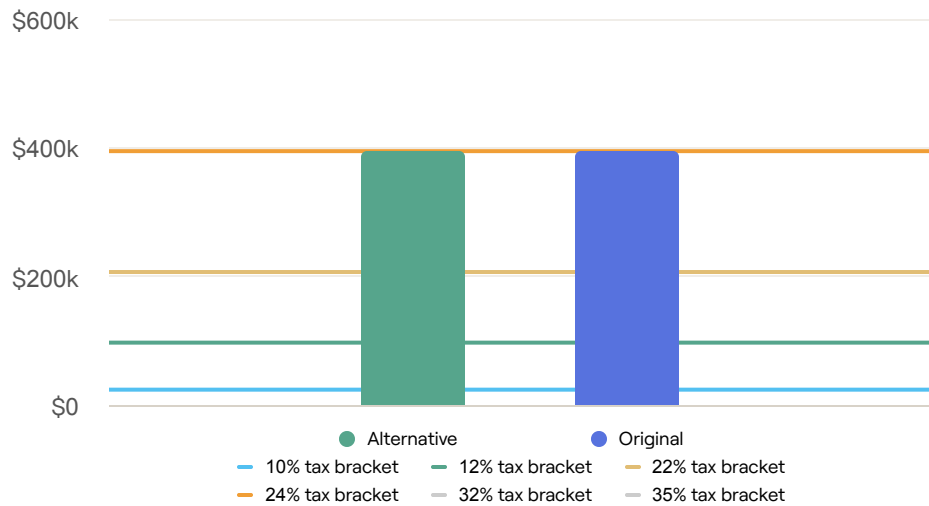
Tax Analyzer – Summary

Federal income taxes - Projected tax return (2025)



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

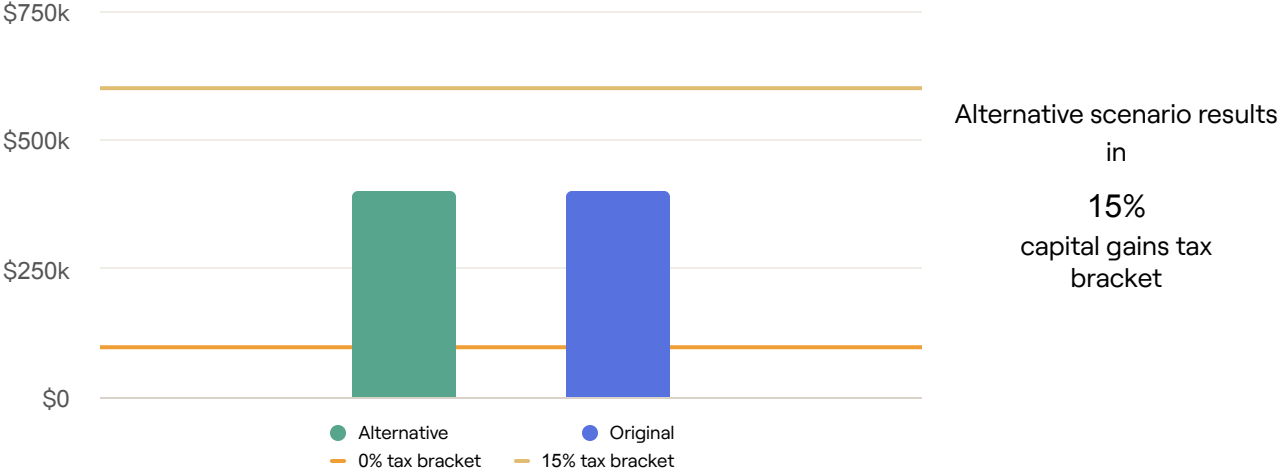
Ordinary income tax bracket - Projected tax return (2025)



Alternative scenario results in
 24% 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
1040 income		
Line 1a W2 income	\$244,500	\$244,500
Line 2b taxable interest	\$2,292	\$2,292
Line 3a qualified dividends	\$2,716	\$2,716
Line 3b ordinary dividends	\$3,195	\$3,195
Line 7 short-term capital gains	\$351	\$351
Line 7 long-term capital gains	\$3,159	\$3,159
Schedule 1 income		
Line 3 business income or (loss)	\$0	\$0
Line 5 rental income, royalties, partnerships, etc.	\$0	\$0
Schedule 1 adjustments to income		
Line 13 HSA deduction	\$0	\$0
Line 20 IRA deduction	\$0	\$0
Schedule A		
Line 1 medical and dental expenses	\$0	\$0

Estate Checklist

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

Important estate checklist tasks

	Pre-Retiree	Amanda
Will		
Document created		
Power of Attorney		
Document created		
Living Will		
Document created		
Health Care Proxy		
Document created		
Beneficiary Designations		
Created and reviewed		
Living Trust		
Document created		

Beneficiaries

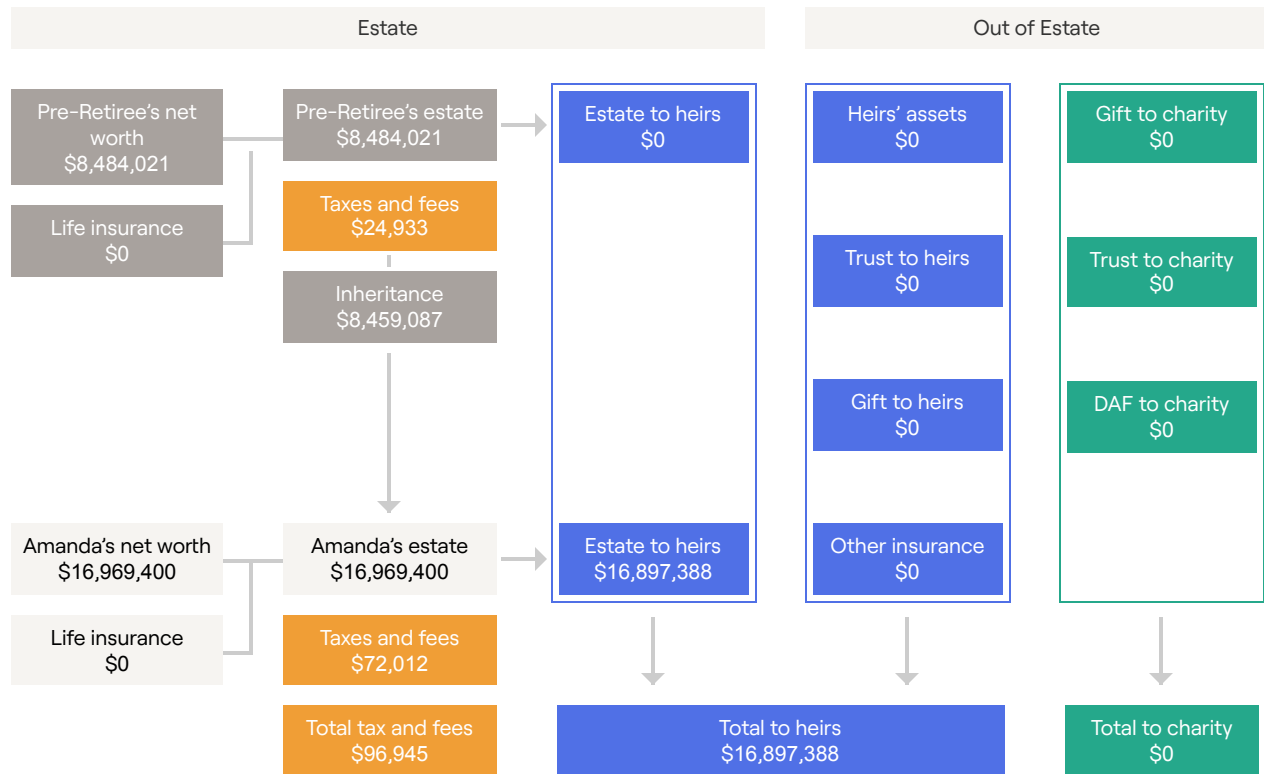
Life changes, it is important to review your beneficiaries periodically to ensure your money will go where you intended.

	Account Balance	Death Benefit	Primary Beneficiary	Contingent Beneficiary
Bank				
Joint Accounts				
Joint Checking	\$10,000			
Invested Assets				
Pre-Retiree's Accounts				
Pre-retiree's 401(k)	\$160,000			
Pre-retiree's IRA	\$120,818			
Amanda's Accounts				
Amanda's 401(k)	\$155,000			
Amanda's IRA	\$198,797			
Kelly's 529	\$32,000			
Joint Accounts				
Brokerage Account	\$220,000			
Life Insurance				
Pre-Retiree's Accounts				
Pre-retiree's Group Life Insurance		\$150,000		

Estate Planning

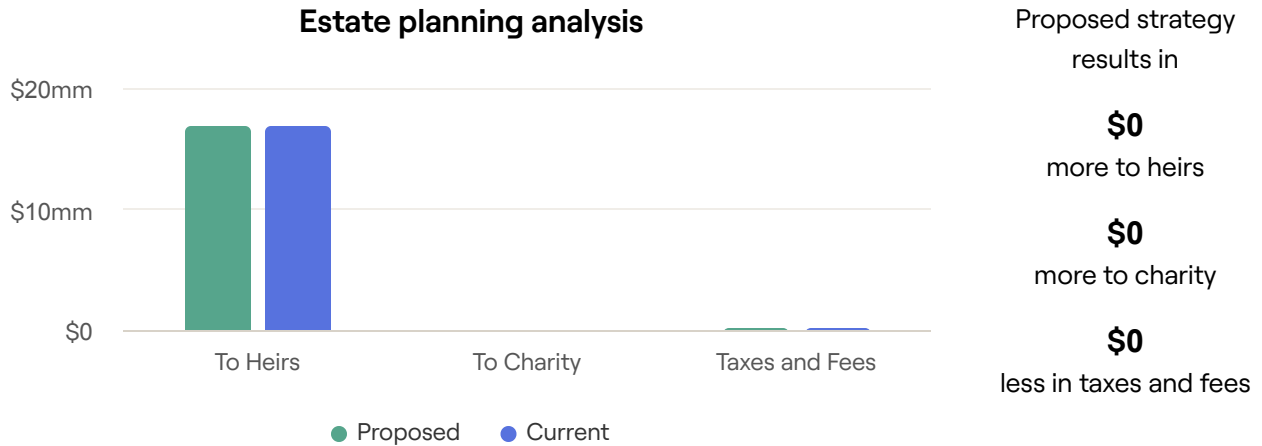
Effective use of living trust strategies can reduce taxes and expenses so that more of your assets are passed on to heirs or charity.

Estate flow chart



Estate Planning Analysis

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

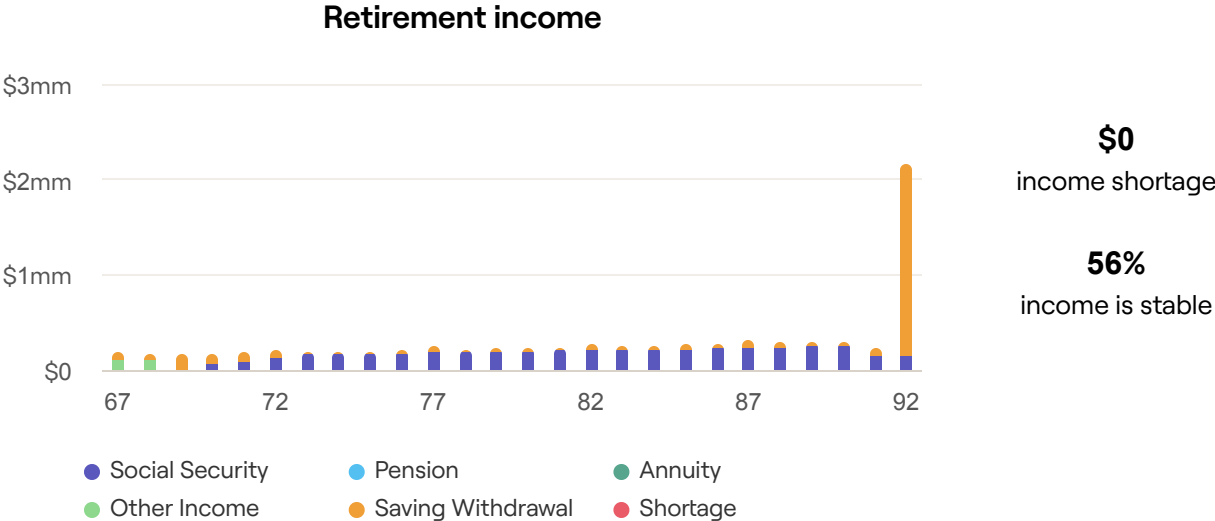


Proposed Trust strategy

Basic Information

Pre-Retiree's planning horizon	90
Amanda's planning horizon	90
Funeral expense	\$10,000
Probate expense	5%

Estate Planning Retirement Income



Estate Planning Details

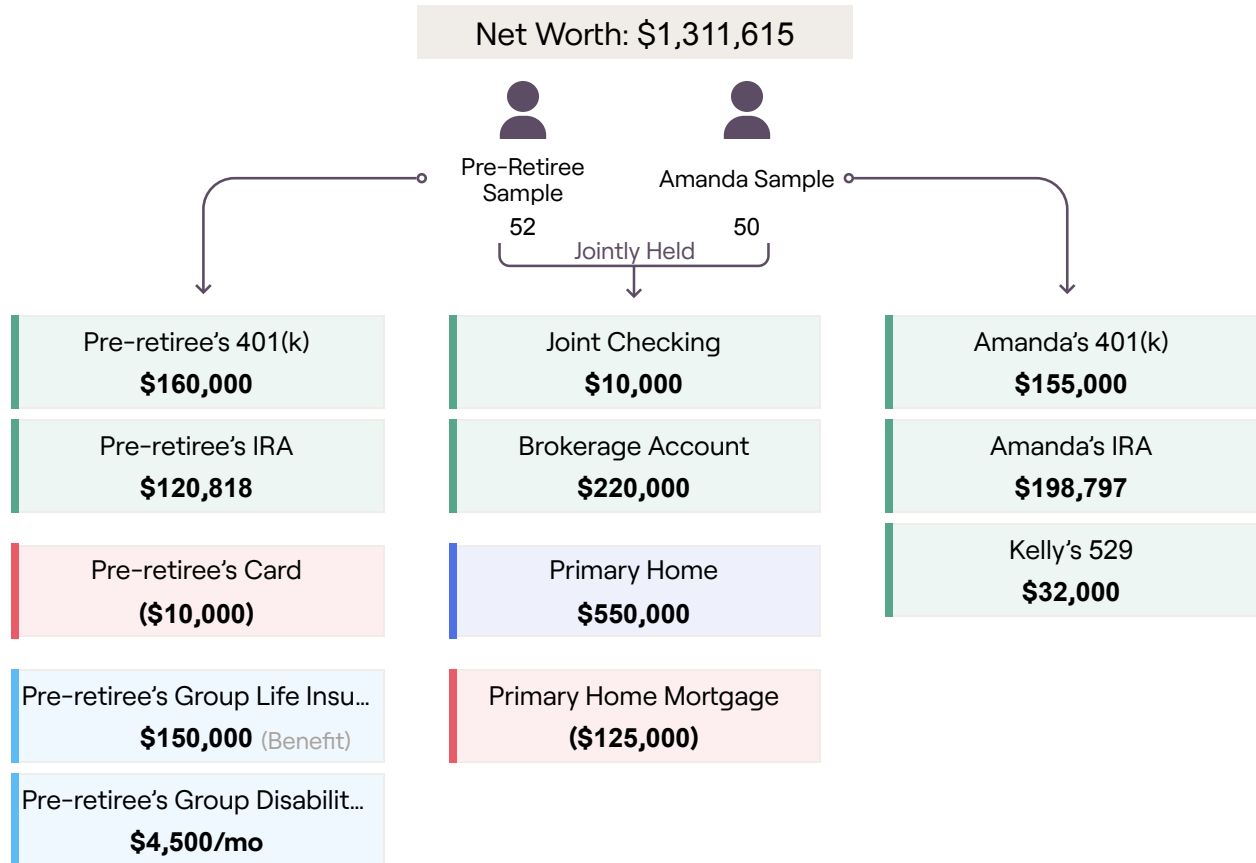
Pre-Retiree's Estate		Amanda's Estate		Out of Estate	
Investment	\$8,034,882	Investment	\$16,026,872	Heirs' assets	\$0
Real estate	\$449,139	Real estate	\$942,528	Credit shelter trust	\$0
Other assets	\$0	Other assets	\$0	Charitable remainder trust	\$0
Annuities	\$0	Annuities	\$0	Charitable lead trust	\$0
Debt	\$0	Debt	\$0	Spousal lifetime access trust	\$0
Mortgage	\$0	Mortgage	\$0	Qualified terminable interest trust	\$0
Insurance	\$0	Insurance	\$0	Grantor retained annuity trust	\$0
Gross estate	\$8,484,021	Gross estate	\$16,969,400	Intentionally defective grantor trust	\$0
Funeral expense	\$24,933	Funeral expense	\$26,196	Qualified personal residence trust	\$0
Probate	\$0	Probate	\$45,817	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
Total taxes & expenses	\$24,933	Total taxes & expenses	\$72,013	Other owned insurance	\$0
				Donor-advised fund	\$0
Net estate	\$8,459,087	Net estate	\$16,897,388		
To heirs	\$0	To heirs	\$16,897,388	To heirs	\$0
To co-client	\$8,459,087			To charity	\$0

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

Blueprint - Net Worth

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

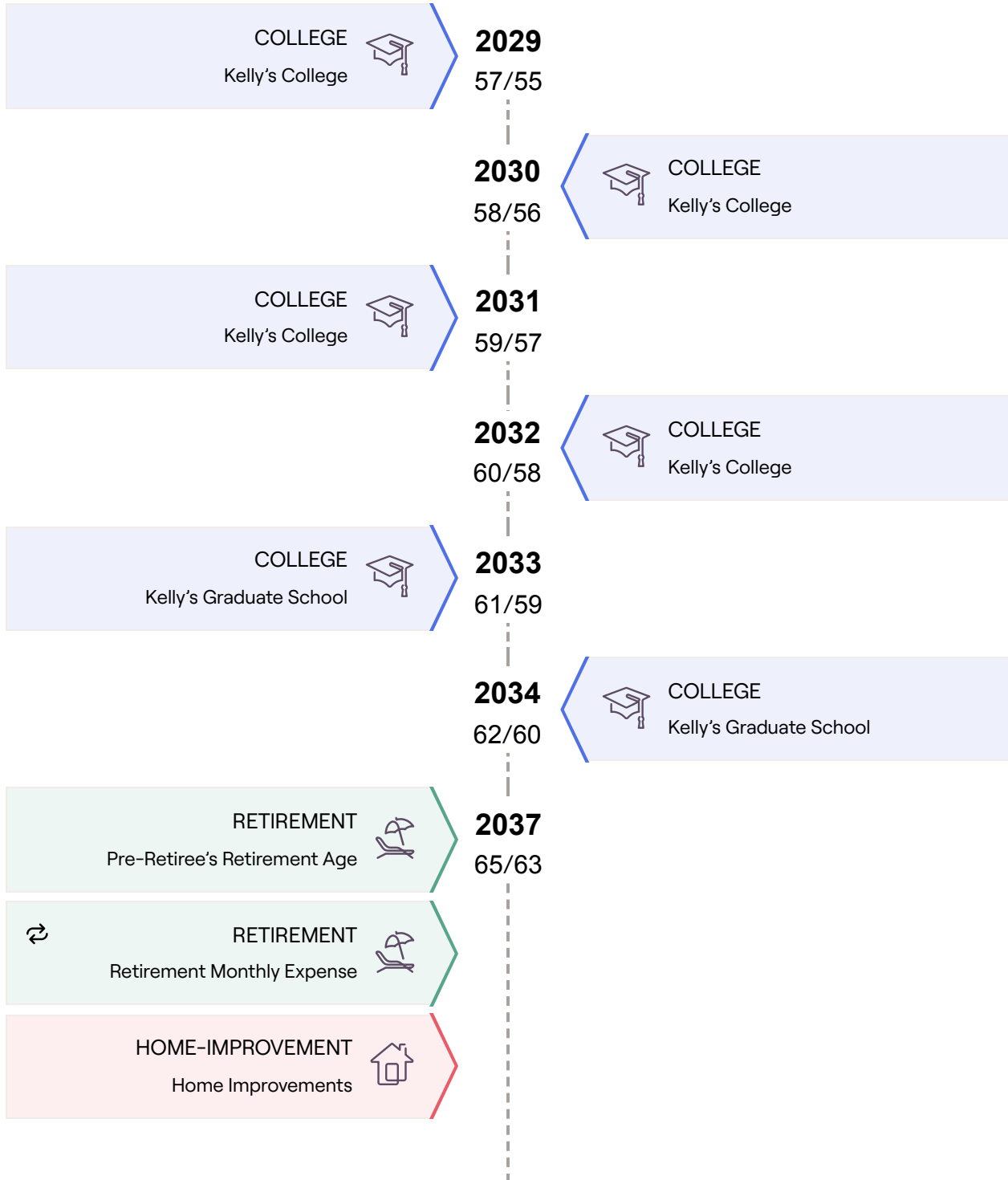

Kelly - 13



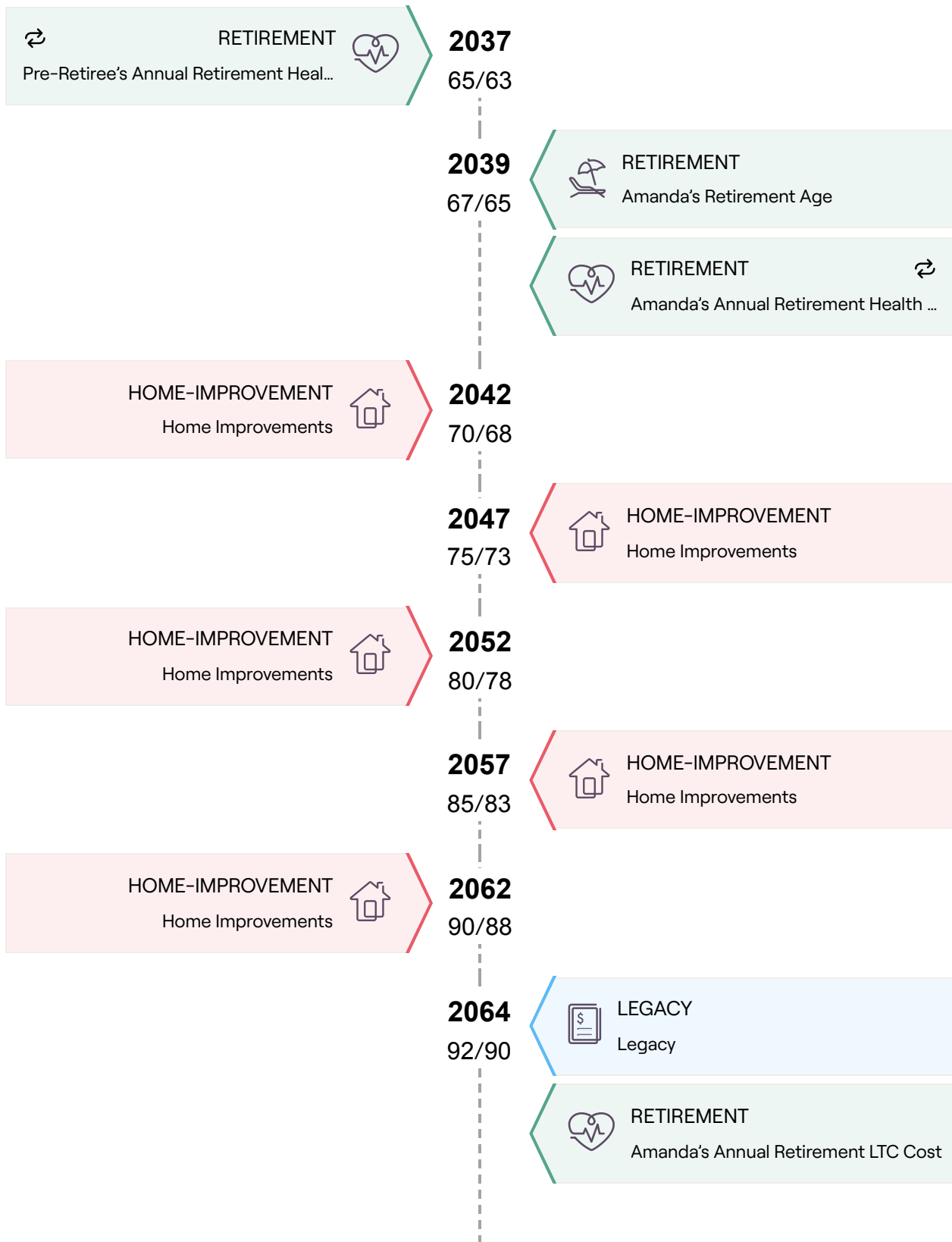
Blueprint - Goals

- Retirement
- Education
- Asset Purchase
- Other

Goals



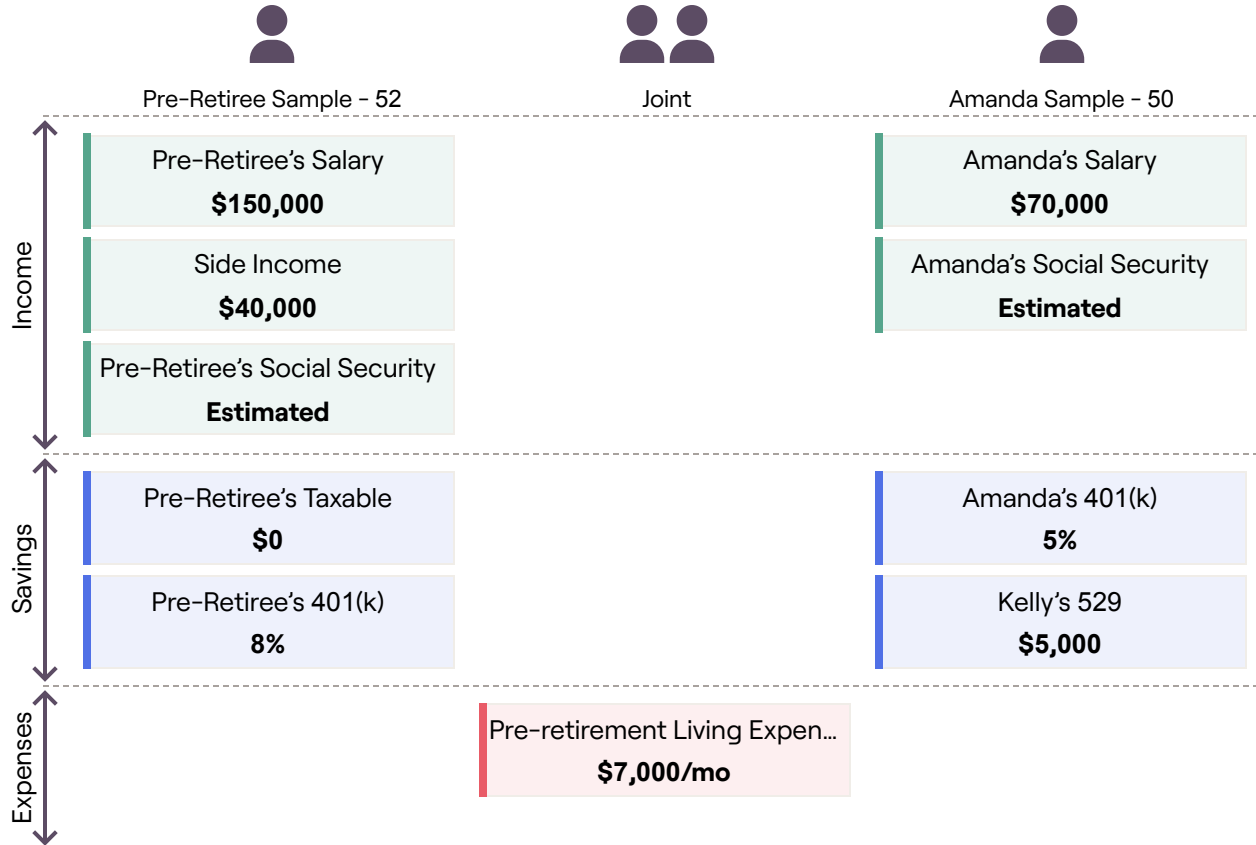
Blueprint - Goals



Blueprint - Income, Savings, Expenses

- Income
- Savings
- Expenses

Income, Savings, Expenses



Profile Notes

Disclosure

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

Large Growth, Large Value and Other: S&P 500 Total Return Index - 12/1974 – 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	12.26%	15.97%
Large Value	12.26%	15.97%
Mid Cap	10.48%	17.31%
Small Cap	10.36%	19.79%
International Equities	9.72%	16.86%
Emerging Markets	9.48%	21.85%

Asset Class	Total Return	Volatility
Real Estate	9.33%	17.66%
Government	3.66%	7.48%
Municipal	4.22%	4.69%
Corporate	3.94%	4.21%
High Yield	6.41%	9.05%
International Bonds	3.94%	4.21%

Asset Class	Total Return	Volatility
Cash	1.79%	0.54%
Other	12.26%	15.97%

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 2.5%; Social Security inflation 2.5%; Health inflation: 5%

8 Assumption and calculation limitations of Monte Carlo Simulations

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

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

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

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

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

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

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

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

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

8.7 Taxes: RightCapital includes limited accounting for taxes. RightCapital calculates taxes based on your input. RightCapital estimates federal, state and local taxes based on current laws with simplified deduction, exemption, and tax bracket parameters of the current year. In the projection, tax parameters are adjusted by an inflation assumption provided by you or your financial professional. Future tax laws may be significantly different than current tax laws and may result in higher or lower taxes due than what are reflected within this report. Roth IRA 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.

This report is based upon confidential information you provided regarding your current assets and objectives. While illustrations within this plan can be a significant aid in the assessment of your finances, it does not constitute the culmination of your planning efforts. Financial planning is a continuing process.

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Your actual future investment returns, tax levels and inflation are unknown. This report uses representative assumptions in a financial planning calculation model to generate a report for education and

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