



REPORT PREPARED FOR

Peter Professor & Paula Professor

by Marc Lowe
In The Money Retirement Planning

Generated on 03/05/2026

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Important Information

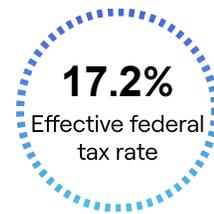
This report is intended to provide you with an analysis of your financial plan. It is based on the data and assumptions provided by you and your financial professional including but not limited to asset expected returns, volatility, and inflation assumptions. Detailed information regarding assumptions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

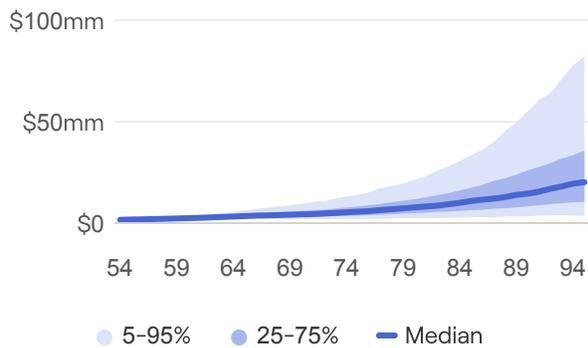
Probability of success of Proposed plan



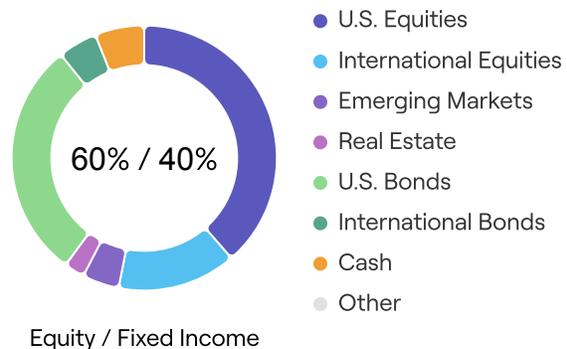
Balance Sheet

Bank	\$80,000
Invested assets	\$1,055,000
Real estate assets	\$300,000
Life insurance cash value	\$0
Business assets	\$0
Other assets	\$0
Credit cards	\$0
Mortgages and equities	\$0
Student loans	\$0
Other debts	\$0
Net worth	\$1,435,000

Asset simulation results of Proposed plan



Current allocation



Tax allocation summary



\$5,000
Taxable asset

\$1,050,000
Tax deferred asset

\$0
Tax free asset

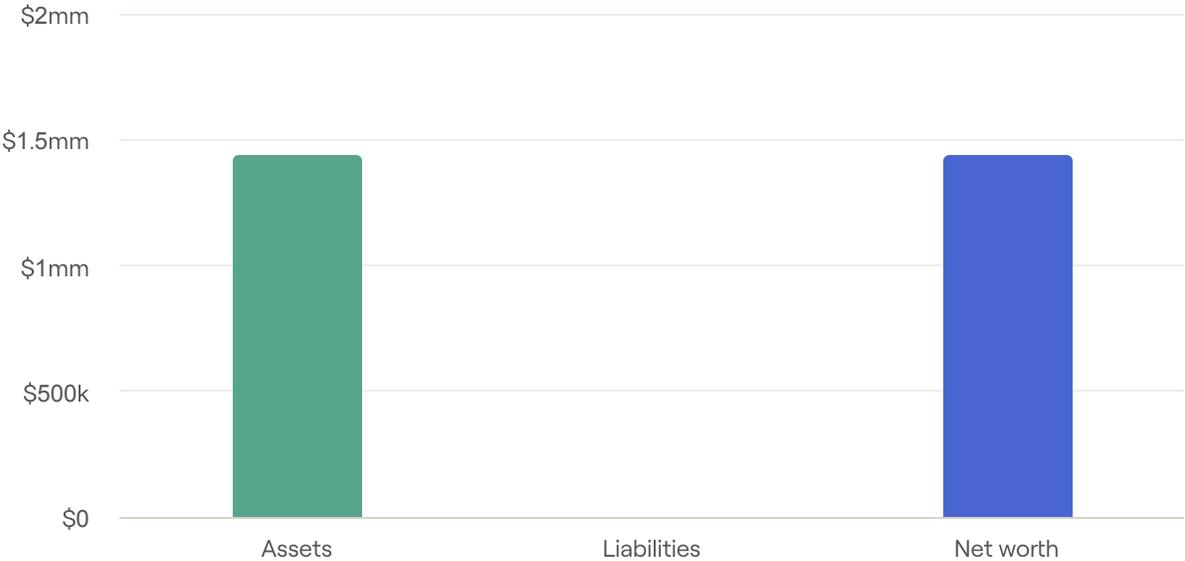
● Taxable ● Tax deferred ● Tax free

Notes

Balance Sheet

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

Your net worth is \$1,435,000 as of 3/5/26



Assets	
Bank	\$80,000
Invested assets	\$1,055,000
Real estate assets	\$300,000
Life insurance cash value	\$0
Business assets	\$0
Other assets	\$0
Total assets	\$1,435,000

Liabilities	
Credit cards	\$0
Mortgages and equities	\$0
Student loans	\$0
Other debts	\$0
Total liabilities	\$0
Net Worth	\$1,435,000

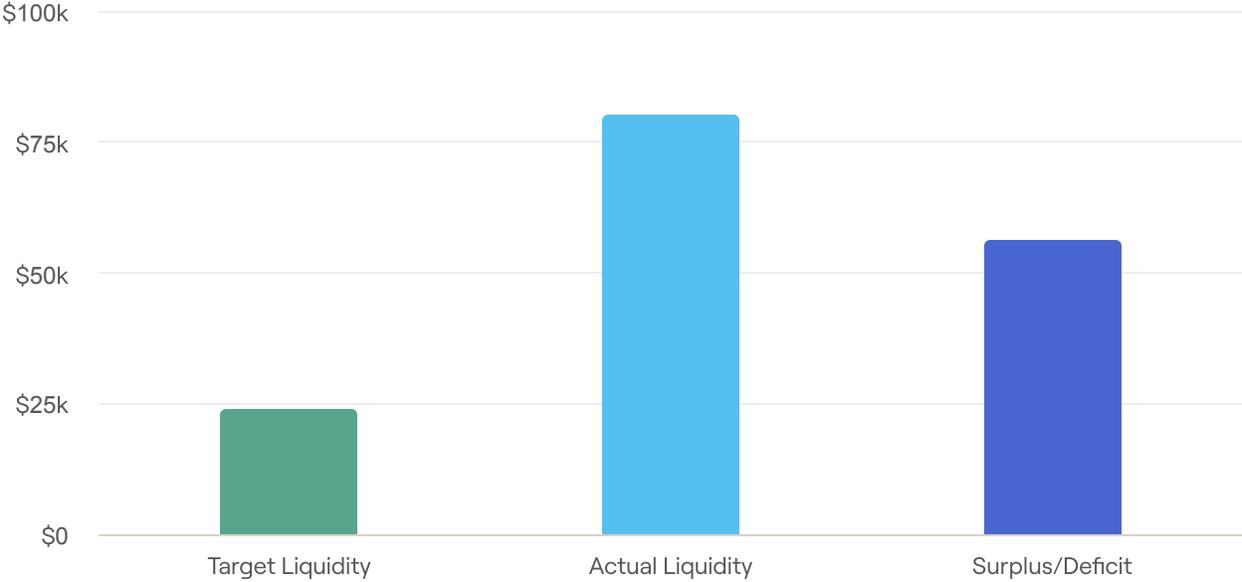
Balance Sheet Details

Description	Peter	Paula	Trust	Total
Assets				
<i>Cash</i>				
Peter's Bank Account	\$80,000			\$80,000
Total Cash	\$80,000	\$0	\$0	\$80,000
<i>Invested Assets</i>				
<i>Non-qualified</i>				
Peter's Stock Picking Fun Acct	\$5,000			\$5,000
<i>Qualified</i>				
Peter's Investment Account	\$400,000			\$400,000
Paula's Investment Account		\$250,000		\$250,000
Paula's Investment Account		\$400,000		\$400,000
Total Invested Assets	\$405,000	\$650,000	\$0	\$1,055,000
<i>Real Estate Assets</i>				
Primary Home			\$300,000	\$300,000
Total Real Estate Assets	\$0	\$0	\$300,000	\$300,000
Total Assets	\$485,000	\$650,000	\$300,000	\$1,435,000
Net Worth				
Total Net Worth	\$485,000	\$650,000	\$300,000	\$1,435,000

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	\$8,000
Proposed expense buffer	\$0
Total covered expenses	\$8,000

Liquidity target

Liquidity target 3 months of covered expenses, \$24,000

Liquidity Details

Current monthly expenses		Current liquidity	
Living expense	\$7,000	Peter's Bank Account	\$80,000
Housing	\$1,000	Peter's Stock Picking Fun Acct	\$300
Debt	\$0		
Health care	\$0		
Insurance premium	\$0		
Rental and vacation home	\$0		
Other expense	\$0		
Total monthly expenses	\$8,000	Total current liquidity	\$80,300

Budgeting Summary

The budgeting tool is only available if you link at least one account with transactions.

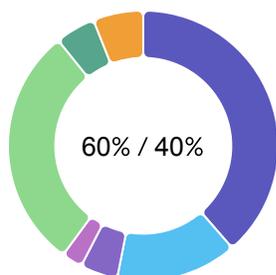
Tasks

Due Date	Assigned to	Task
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Asset Allocation

Current allocation

All accounts



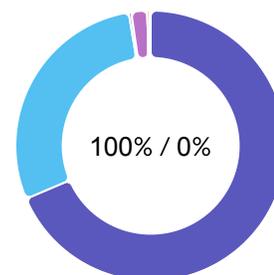
Equity / Fixed Income

Annual return: 8.1%
Standard deviation: 9.8%

38.6%	● U.S. Equities	68.6%
14.5%	● International Equities	28.8%
4.5%	● Emerging Markets	0.3%
2.5%	● Real Estate	1.9%
29.1%	● U.S. Bonds	0%
4.8%	● International Bonds	0%
6%	● Cash	0.3%
0%	● Other	0.1%

Target allocation

MSCI World Index



Equity / Fixed Income

Annual return: 11%
Standard deviation: 14.8%

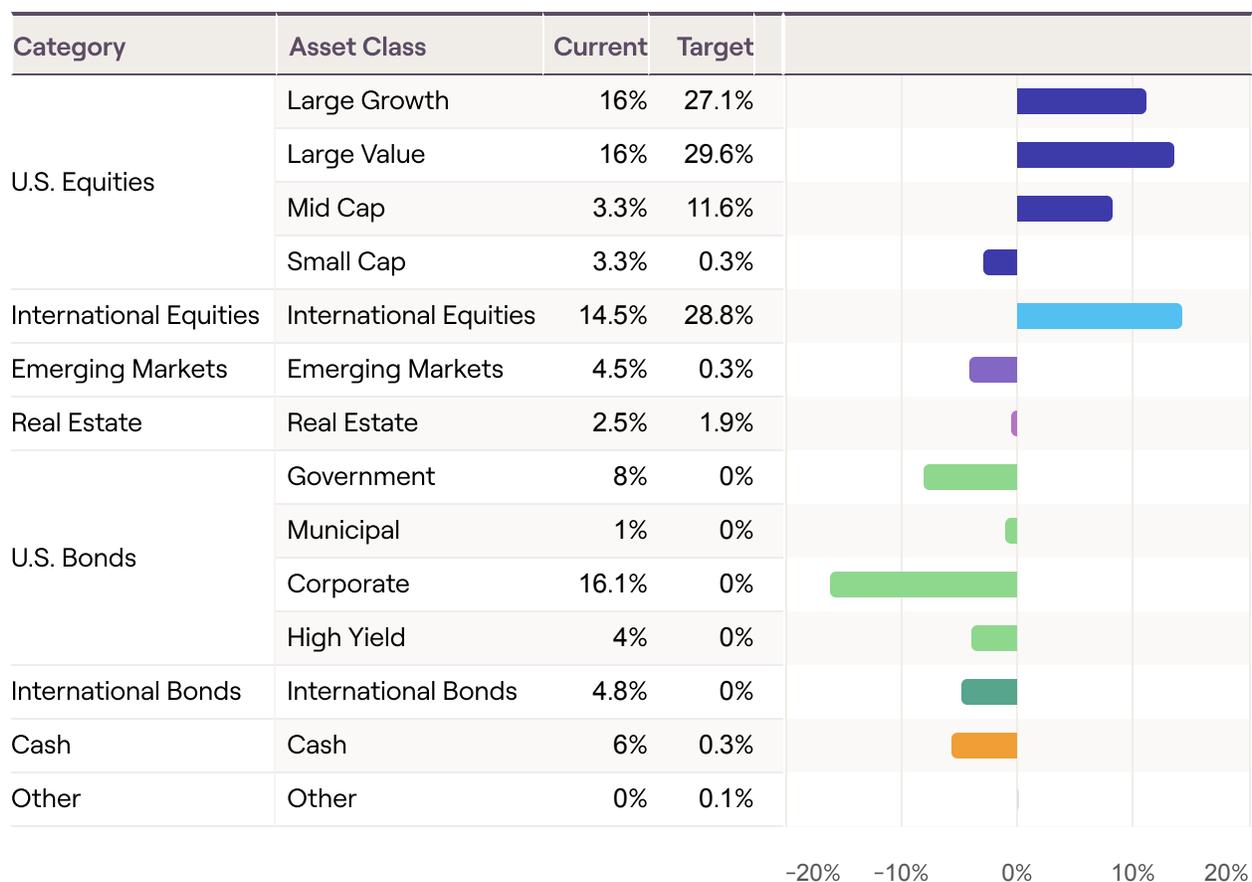
To balance back to your target portfolio:

U.S. Equities	Buy	\$316,500	U.S. Bonds	Sell	\$307,005
International Equities	Buy	\$150,865	International Bonds	Sell	\$50,640
Emerging Markets	Sell	\$44,310	Cash	Sell	\$60,135
Real Estate	Sell	\$6,330	Other	Buy	\$1,055

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

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

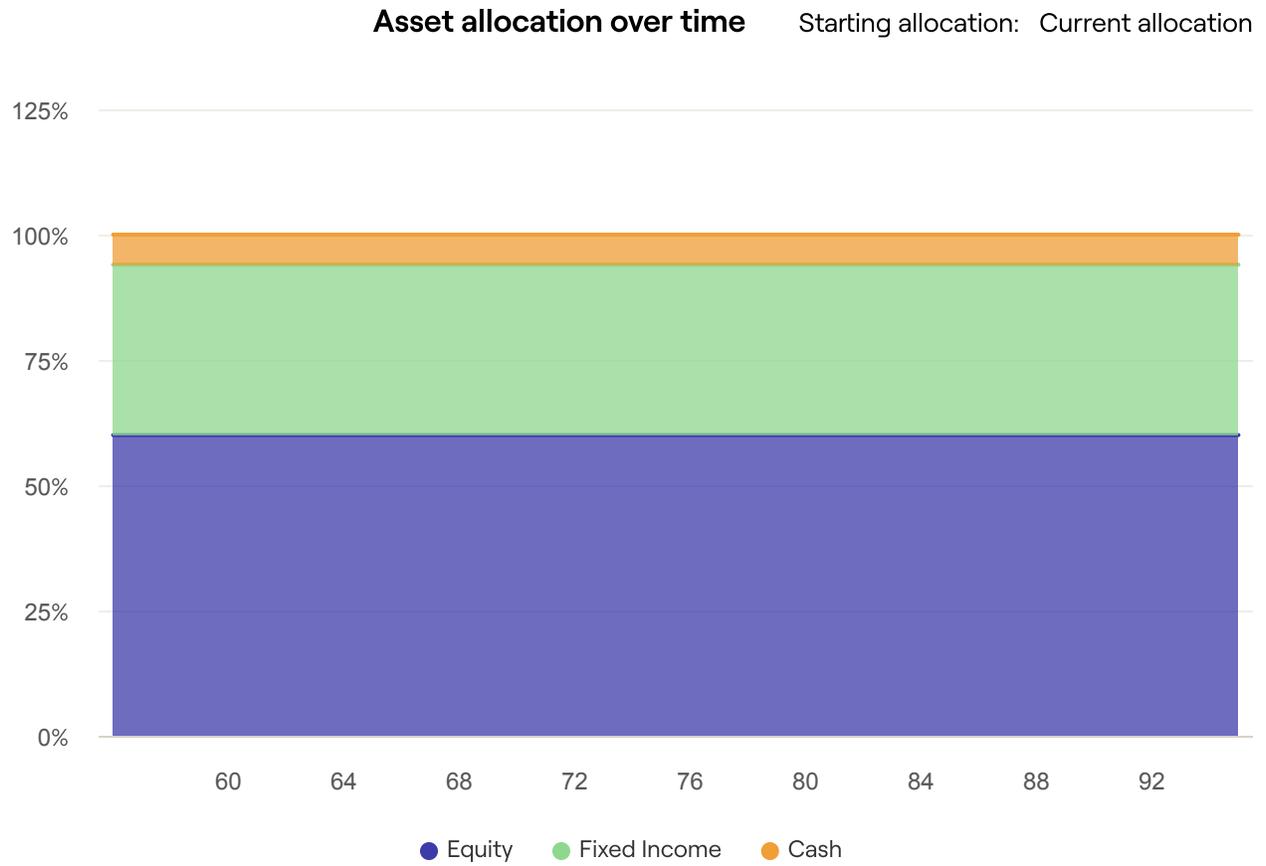
Asset Allocation Details



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

Allocation Path

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



Equity Sector and Style

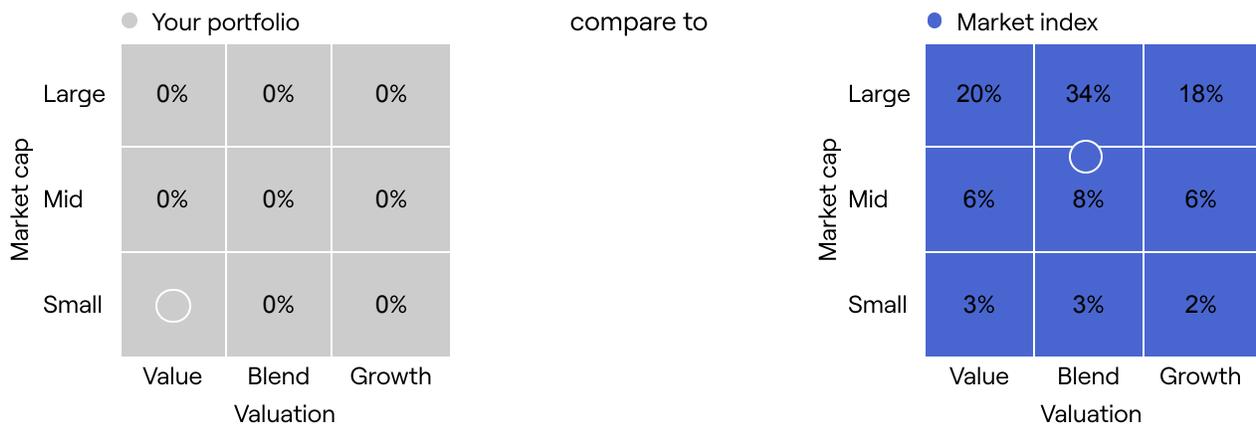
Equity investments can be categorized by sector. They are also each assigned a style based on their market cap and valuation. It is important to construct a well-diversified equity portfolio that balances risk with return, while meeting your specific financial goals. Sector and Style data is provided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

Equity sector comparison



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

Equity style comparison



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

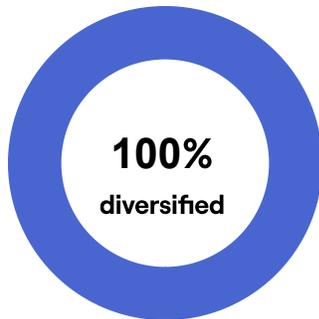
* Broad market index refers to the Vanguard Total Stock Market Index.

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

Concentrated Position

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

Diversification



- Concentrated position
- Other

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

Your concentration threshold is 5% of the total portfolio.

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

Tax Allocation

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

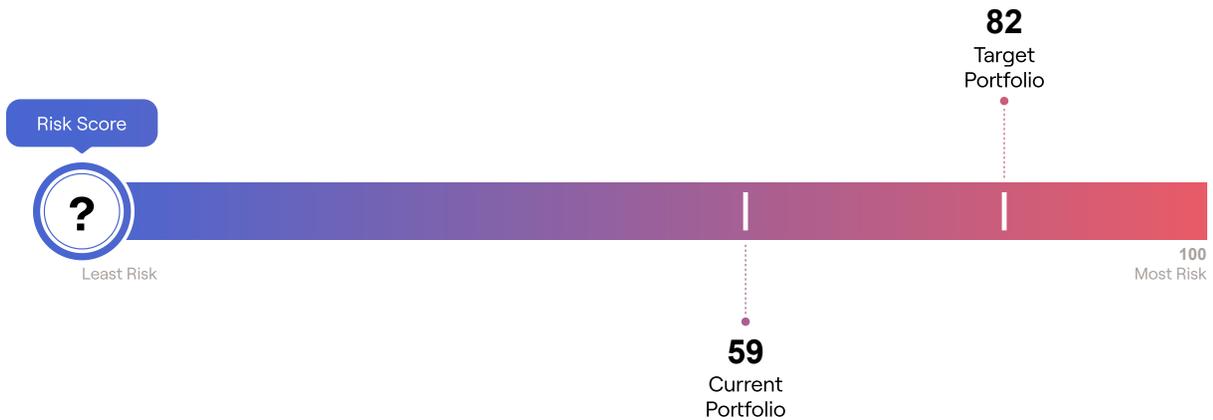


\$5,000	\$1,050,000	\$0
Taxable asset	Tax deferred asset	Tax free asset

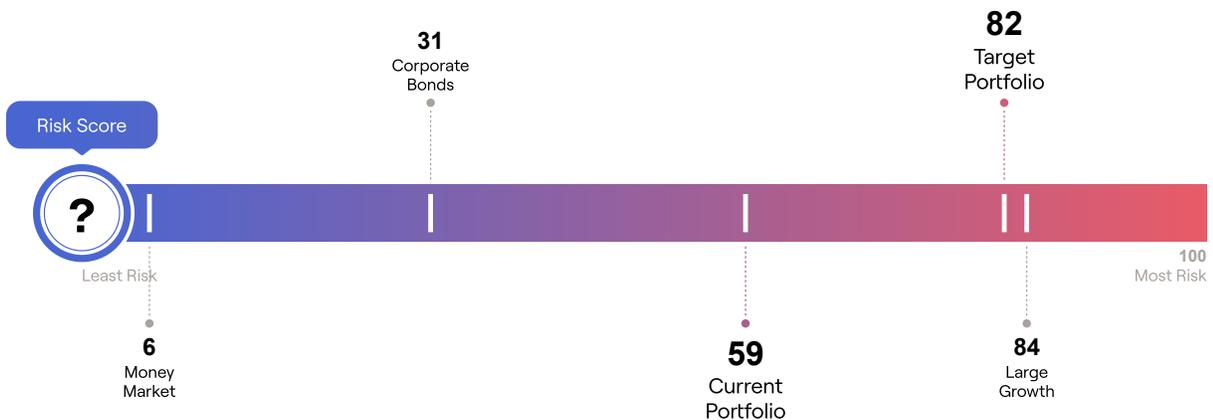
- Taxable
- Tax deferred
- Tax free

Risk Tolerance Summary

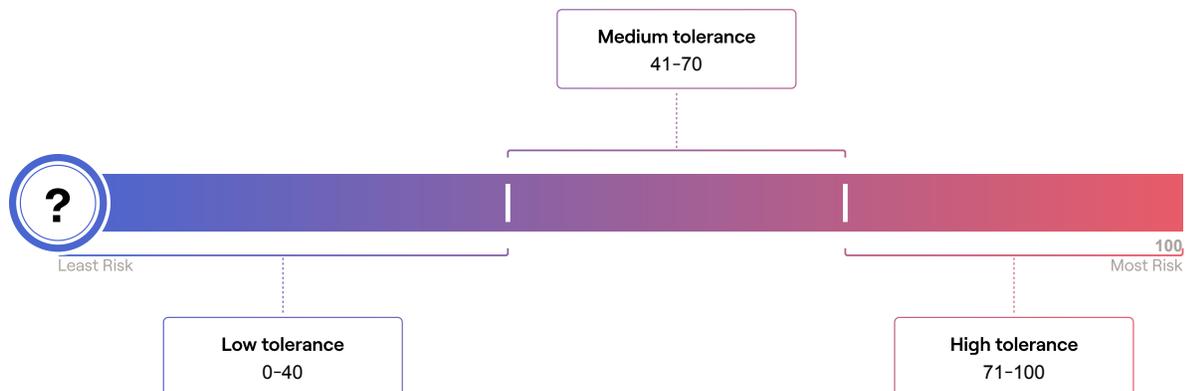
Risk summary



Risk comparison



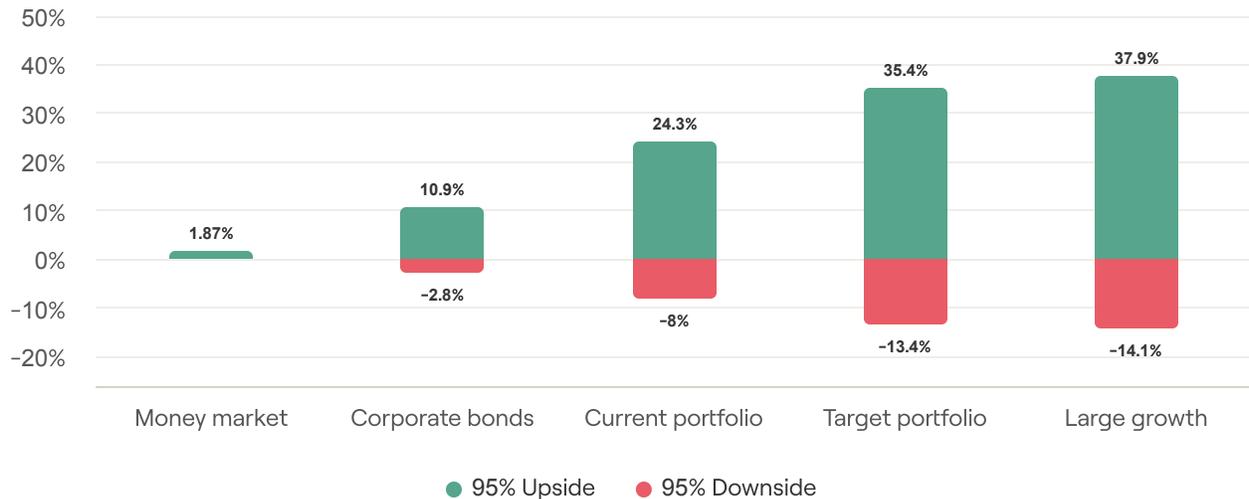
Household risk classification



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

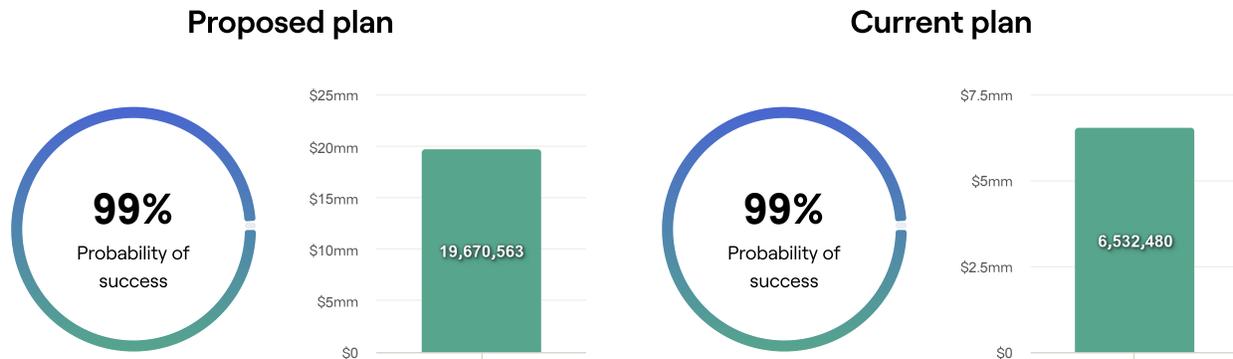
Potential annual range of returns



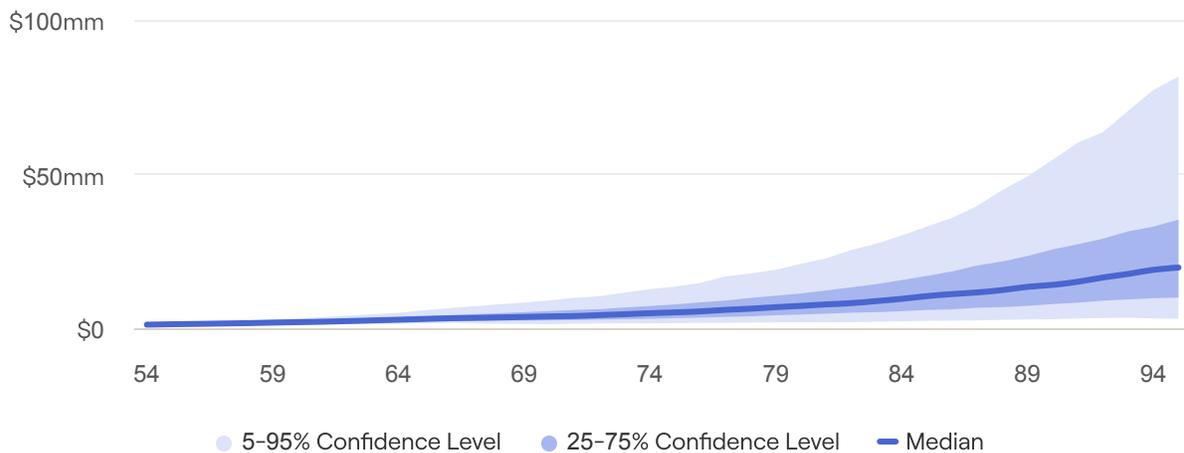
In 95% of hypothetical scenarios, annual returns are expected to be higher than the downside value. In 95% of hypothetical scenarios, annual returns are expected to be lower than the upside value. There is a 10% probability that returns will fall outside of the range. The potential annual range of returns 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		
Peter's retirement age	67	67
Paula's retirement age	67	67
Retirement Monthly Expense	\$7,000	\$7,000
Savings		
Peter's Taxable	10%	10%
Peter's 401(k)	10%	10%
Paula's 401(k)	10%	10%
Expenses		
Pre-retirement Living Expenses	\$7,000	\$7,000
Strategies		
Asset allocation	MSCI World Index	Current allocation
Social Security	Optimal strategy	Current strategy
Peter Professor	Age 70	Full retirement age
Paula Professor	Age 70	Full retirement age
Debt strategy	Current payments	Current payments
Tax strategy	Proposed strategy	Current strategy
Education strategy	Current strategy	Current strategy
Retirement Spending	Inflation Adjusted	Inflation Adjusted

Saving Analysis – Proposed plan

Current year savings of Proposed plan



Total annual savings of
\$27,610
 Savings rate of
15.6%
 with total income of
 \$176,900

Savings over time of Proposed plan

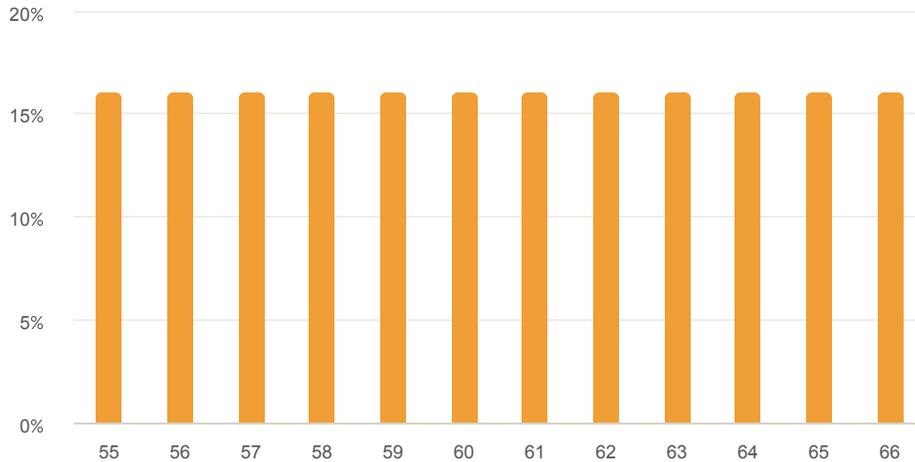


Total savings of
\$298,640
 Average savings rate of
14.0%
 with total income of
 \$2,180,689

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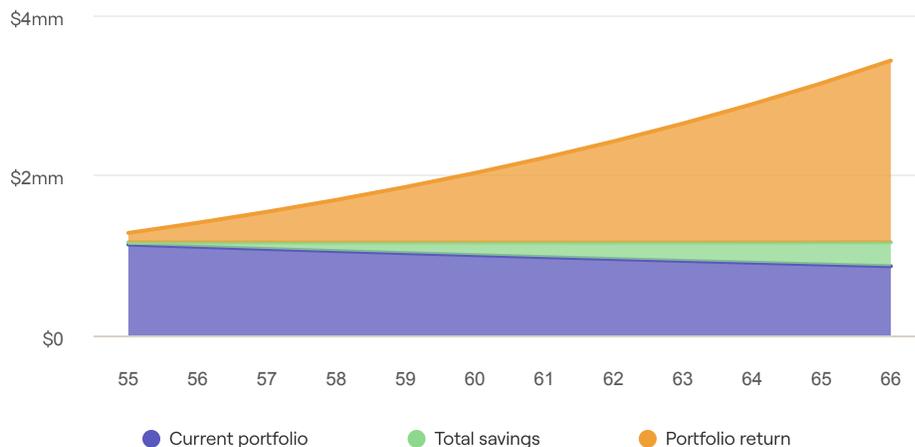
Saving Analysis – Proposed plan

Savings rate of Proposed plan



Total savings of
\$298,640
 Average savings rate of
14.0%
 with total income of
 \$2,180,689

Total savings and returns of Proposed plan



Total invested asset
\$3,434,123
 at retirement
\$298,640 total savings
\$2,270,447 portfolio return

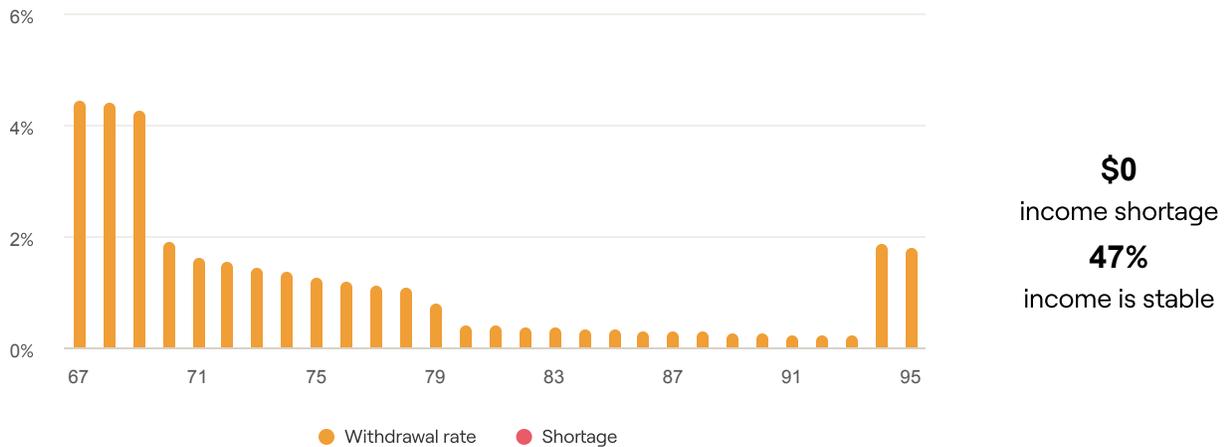
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Retirement Analysis Details – Proposed plan

Income sources of Proposed plan



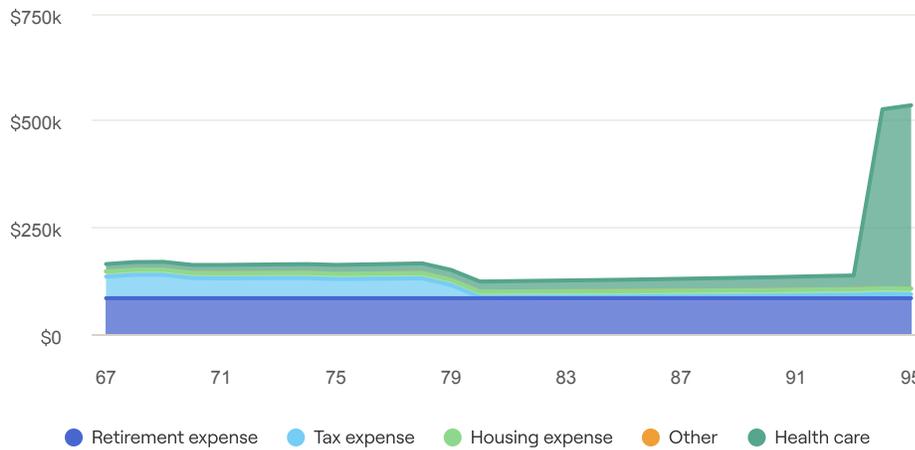
Withdrawal rate of Proposed plan



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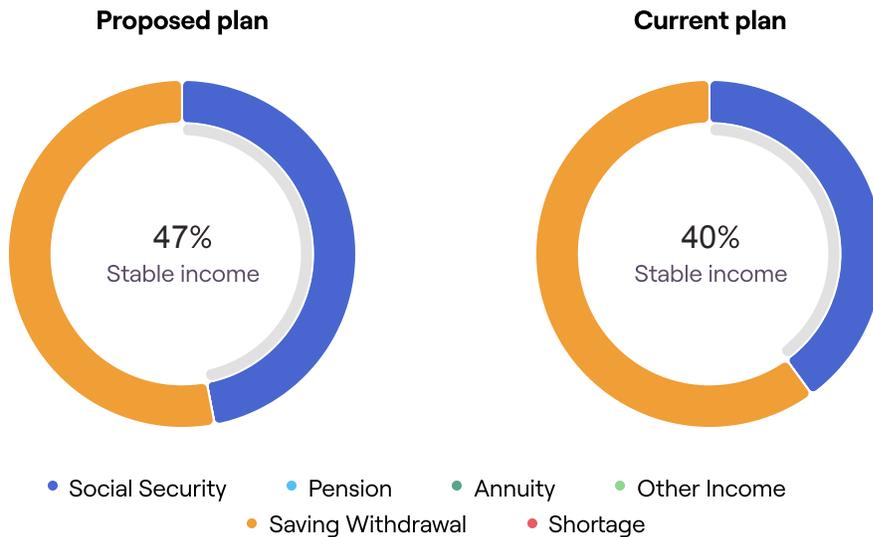
Retirement Analysis Details – Proposed plan

Retirement spending of Proposed plan



\$4,996,556
Total retirement spending

Income comparison

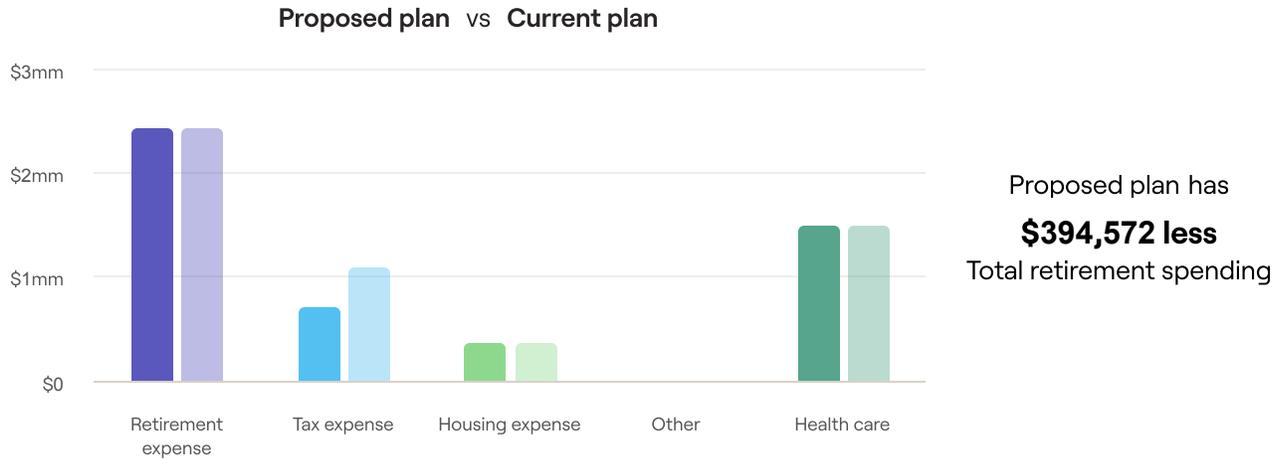


Proposed plan has
\$0 more
income shortage
7% higher
income stability ratio

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Retirement Analysis Details – Proposed plan

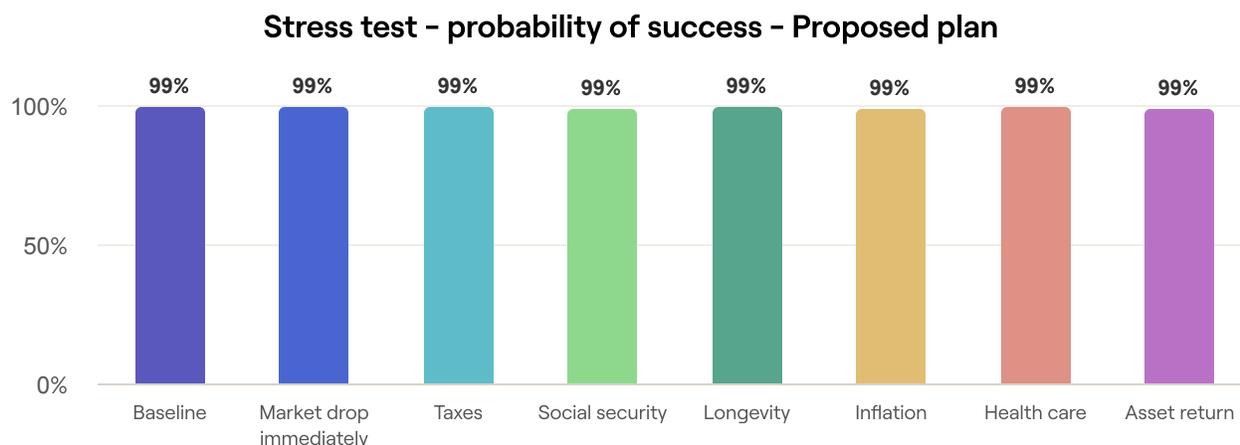
Total spending comparison



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Stress Test

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



Stress Test results are based on the following assumptions:

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

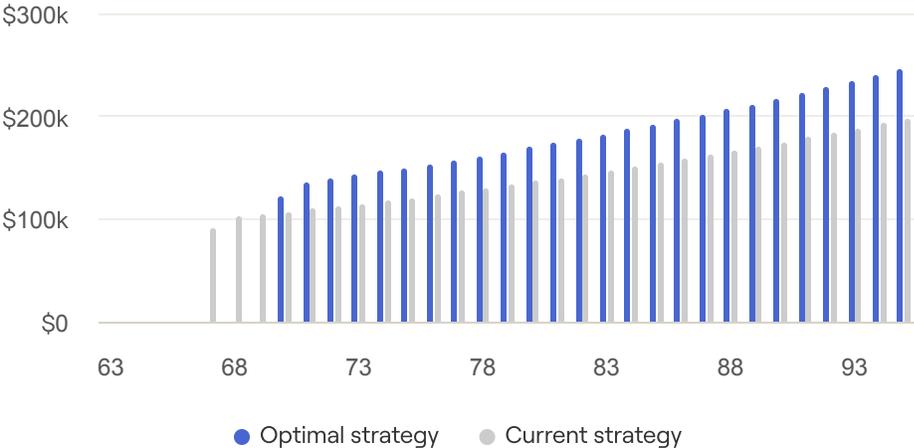
This section of the report displays the results of Monte Carlo simulations run on various stressed tests. The results are derived from 1000 simulations and the specified retirement cash flows. The probability of success represents the overall likelihood of success in various stress tests.

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Optimal Social Security Strategy

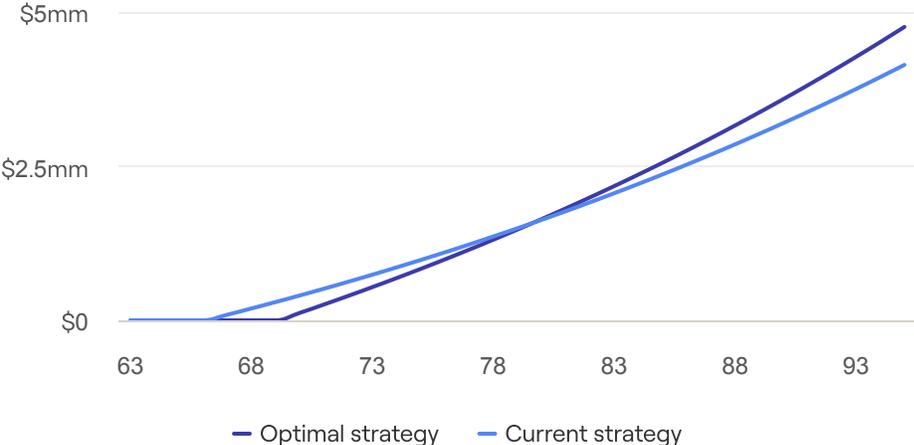
There are as many as 700 different Social Security filing strategies that can be tested in order to identify the optimal Social Security benefit for your specific retirement needs. Compare your optimal strategy to others to see the potential benefit of optimization.

Annual cash flow comparison



\$615,469 more from the Optimal Social Security filing strategy than Current strategy

Cumulative cash flow comparison



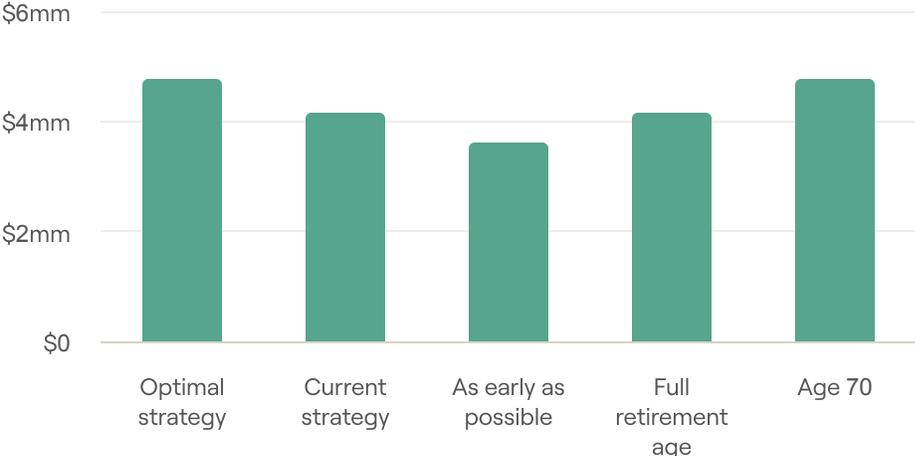
Age 80 break-even point between the Optimal Social Security filing strategy and Current strategy

To obtain maximum Social Security benefit

1. Peter applies own retirement/spousal benefit at age 70.
2. Paula applies own retirement/spousal benefit at age 70.

Optimal Social Security Strategy

Summary of all strategies



\$4,759,689
of total income from
the Optimal Social
Security filing
strategy

Medicare Coverage

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

Your Medicare Considerations



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

✔ Flexibility on doctor choices



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

✔ Deductible/copay



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

✘ No out of pocket limit

Proposed Medicare Choices

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

Medicare Coverage

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

Coverage Analysis

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

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

Medicare Enrollment

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

Peter Professor

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

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

Paula Professor

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

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

Your Enrollment Period

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

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

Start Enrollment

To enroll in Medicare part A and B: www.ssa.gov

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

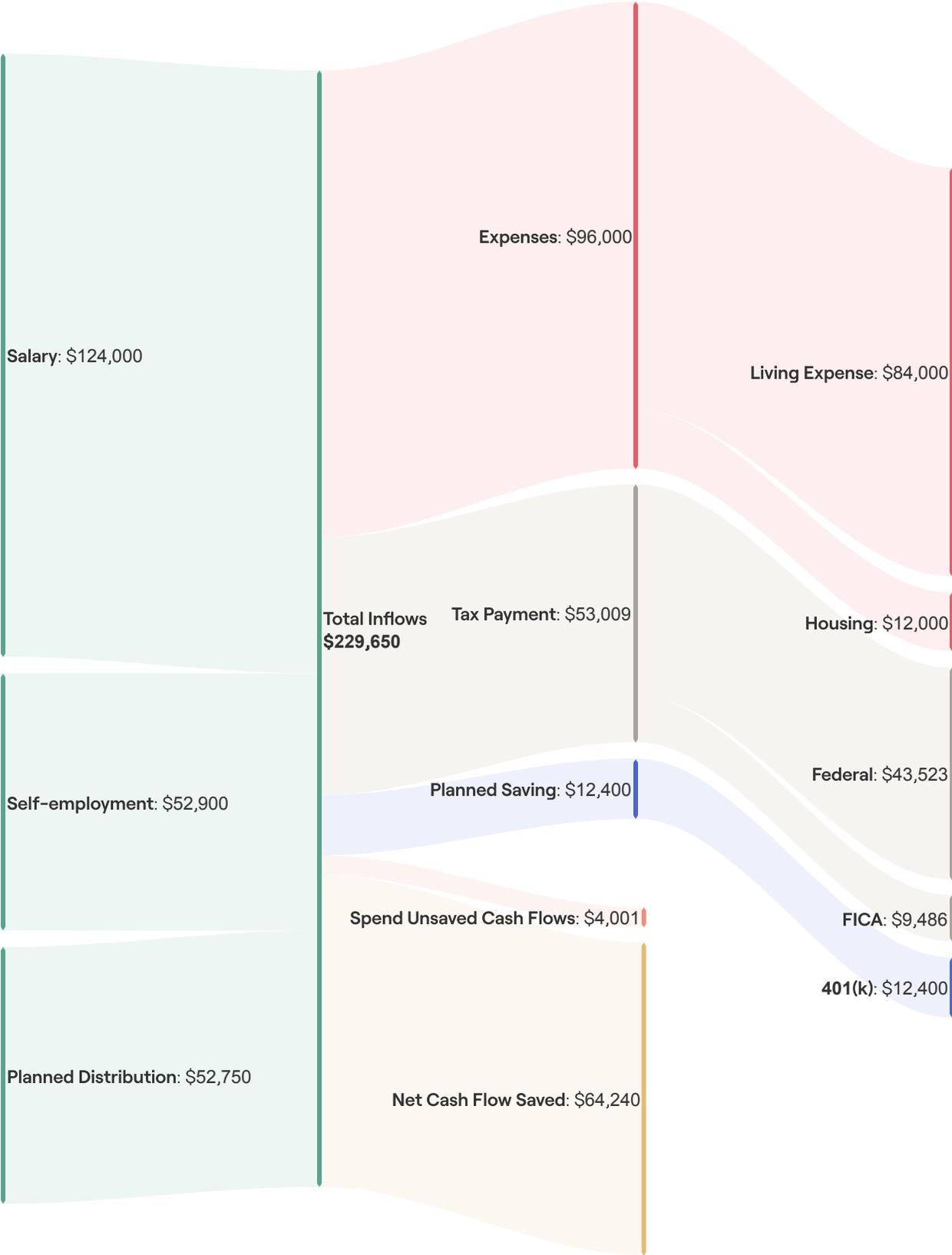
Medicare Tips

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

Cash Flows – Proposed Plan

Maps

Cash flow year 2026 (55/55)



Cash Flows – Proposed Plan

Maps

Cash flow year 2026 (55/55)

Total Inflows \$229,650		
Income Inflows \$176,900	Planned Distribution \$52,750	Other Inflows \$0
Salary \$124,000	Total IRA \$52,750	
Self-employment \$52,900		

Cash Flows – Proposed Plan

Maps

Cash flow year 2026 (55/55)

Total Outflows \$161,409			
Expenses \$96,000	Goals \$0	Tax Payment \$53,009	Planned Saving \$12,400
Living Expense \$84,000		Federal \$43,523	401(k) \$12,400
Housing \$12,000		FICA \$9,486	

Net Cash Flows: \$64,240
Spend Unsavd Cash Flows: \$4,001

Cash Flows – Proposed Plan

Summary

Year	Age	Cash Inflows				Cash Outflows					Spend Unsaved Cash Flows	Net Flows
		Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows		
2026	55/55	176,900	52,750	0	229,650	96,000	0	53,009	12,400	161,409	4,001	64,240
2027	56/56	182,207	52,719	0	234,926	98,430	0	54,634	12,772	165,836	4,537	64,554
2028	57/57	187,673	52,299	0	239,972	100,922	0	56,371	13,155	170,448	5,036	64,489
2029	58/58	193,303	51,338	0	244,641	103,477	0	58,227	13,550	175,253	5,495	63,893
2030	59/59	199,103	49,609	0	248,712	106,096	0	60,207	13,956	180,260	5,910	62,542
2031	60/60	205,076	46,766	0	251,842	108,782	0	62,318	14,375	185,475	6,281	60,086
2032	61/61	211,228	42,223	0	253,451	111,537	0	64,561	14,806	190,904	6,604	55,943
2033	62/62	217,565	29,603	0	247,168	114,361	0	66,940	15,250	196,551	6,882	43,734
2034	63/63	224,092	0	0	224,092	117,257	0	69,434	15,708	202,399	7,138	14,555
2035	64/64	230,814	0	0	230,814	120,226	0	71,985	16,179	208,390	7,433	14,992
2036	65/65	237,739	0	0	237,739	123,271	0	74,668	16,665	214,604	7,693	15,442
2037	66/66	244,871	0	0	244,871	126,393	0	77,497	17,164	221,055	7,911	15,905
2038	67/67	0	0	0	0	152,571	0	68,011	0	220,582	0	(220,582)
2039	68/68	0	0	0	0	157,002	0	75,504	0	232,507	0	(232,507)
2040	69/69	0	0	0	0	161,574	0	77,465	0	239,039	0	(239,039)
2041	70/70	121,437	0	0	121,437	166,292	0	68,286	0	234,578	0	(113,141)
2042	71/71	135,789	0	0	135,789	171,161	0	69,265	0	240,426	0	(104,637)
2043	72/72	139,183	0	0	139,183	176,187	0	71,282	0	247,469	0	(108,286)
2044	73/73	142,662	0	0	142,662	181,374	0	73,329	0	254,703	0	(112,041)
2045	74/74	146,230	0	0	146,230	186,729	0	75,274	0	262,003	0	(115,773)
2046	75/75	149,886	39,395	0	189,281	192,258	0	73,283	0	265,542	0	(76,261)
2047	76/76	153,633	33,999	0	187,632	197,968	0	76,106	0	274,074	0	(86,442)
2048	77/77	157,474	26,989	0	184,462	203,864	0	79,093	0	282,957	0	(98,494)
2049	78/78	161,411	18,325	0	179,735	209,954	0	82,212	0	292,166	0	(112,430)
2050	79/79	165,445	7,483	0	172,928	216,244	0	55,619	0	271,863	0	(98,935)
2051	80/80	169,581	0	0	169,581	222,743	0	5,589	0	228,331	0	(58,750)
2052	81/81	173,822	0	0	173,822	229,457	0	6,133	0	235,590	0	(61,768)
2053	82/82	178,167	0	0	178,167	236,396	0	6,688	0	243,084	0	(64,917)
2054	83/83	182,621	0	0	182,621	243,566	0	7,255	0	250,821	0	(68,200)
2055	84/84	187,187	0	0	187,187	250,978	0	7,862	0	258,840	0	(71,653)
2056	85/85	191,866	0	0	191,866	258,640	0	8,486	0	267,126	0	(75,260)
2057	86/86	196,663	0	0	196,663	266,561	0	9,540	0	276,101	0	(79,438)
2058	87/87	201,579	0	0	201,579	274,751	0	10,759	0	285,510	0	(83,931)
2059	88/88	206,619	0	0	206,619	283,221	0	12,018	0	295,239	0	(88,620)
2060	89/89	211,784	0	0	211,784	291,982	0	13,323	0	305,305	0	(93,521)

Year	Age	Cash Inflows			Cash Outflows					Spend Unsaved Cash Flows	Net Flows	
		Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving			Total Outflows
2061	90/90	217,080	0	0	217,080	301,044	0	14,674	0	315,718	0	(98,638)
2062	91/91	222,507	0	0	222,507	310,418	0	16,903	0	327,322	0	(104,815)
2063	92/92	228,069	0	0	228,069	320,118	0	19,192	0	339,310	0	(111,241)
2064	93/93	233,772	0	0	233,772	330,156	0	20,607	0	350,763	0	(116,990)
2065	94/94	239,616	0	0	239,616	1,353,016	0	26,552	0	1,379,567	0	(1,139,952)
2066	95/95	245,606	0	0	245,606	1,414,392	0	24,723	0	1,439,115	0	(1,193,509)

Cash Flows – Proposed Plan

Summary / Income Inflows

Year	Age	Salary	Self-employment	Social Security	Total Income Inflows
2026	55/55	124,000	52,900	0	176,900
2027	56/56	127,720	54,487	0	182,207
2028	57/57	131,552	56,122	0	187,673
2029	58/58	135,498	57,805	0	193,303
2030	59/59	139,563	59,539	0	199,103
2031	60/60	143,750	61,326	0	205,076
2032	61/61	148,062	63,165	0	211,228
2033	62/62	152,504	65,060	0	217,565
2034	63/63	157,079	67,012	0	224,092
2035	64/64	161,792	69,023	0	230,814
2036	65/65	166,646	71,093	0	237,739
2037	66/66	171,645	73,226	0	244,871
2038	67/67	0	0	0	0
2039	68/68	0	0	0	0
2040	69/69	0	0	0	0
2041	70/70	0	0	121,437	121,437
2042	71/71	0	0	135,789	135,789
2043	72/72	0	0	139,183	139,183
2044	73/73	0	0	142,662	142,662
2045	74/74	0	0	146,230	146,230
2046	75/75	0	0	149,886	149,886
2047	76/76	0	0	153,633	153,633
2048	77/77	0	0	157,474	157,474
2049	78/78	0	0	161,411	161,411
2050	79/79	0	0	165,445	165,445
2051	80/80	0	0	169,581	169,581
2052	81/81	0	0	173,822	173,822
2053	82/82	0	0	178,167	178,167
2054	83/83	0	0	182,621	182,621
2055	84/84	0	0	187,187	187,187
2056	85/85	0	0	191,866	191,866
2057	86/86	0	0	196,663	196,663
2058	87/87	0	0	201,579	201,579
2059	88/88	0	0	206,619	206,619
2060	89/89	0	0	211,784	211,784
2061	90/90	0	0	217,080	217,080
2062	91/91	0	0	222,507	222,507

Year	Age	Salary	Self-employment	Social Security	Total Income Inflows
2063	92/92	0	0	228,069	228,069
2064	93/93	0	0	233,772	233,772
2065	94/94	0	0	239,616	239,616
2066	95/95	0	0	245,606	245,606

Cash Flows – Proposed Plan

Summary / Planned Distribution

Year	Age	401(k)	Total IRA	Total Planned Distribution
2026	55/55	0	52,750	52,750
2027	56/56	0	52,719	52,719
2028	57/57	0	52,299	52,299
2029	58/58	0	51,338	51,338
2030	59/59	0	49,609	49,609
2031	60/60	0	46,766	46,766
2032	61/61	0	42,223	42,223
2033	62/62	0	29,603	29,603
2034	63/63	0	0	0
2035	64/64	0	0	0
2036	65/65	0	0	0
2037	66/66	0	0	0
2038	67/67	0	0	0
2039	68/68	0	0	0
2040	69/69	0	0	0
2041	70/70	0	0	0
2042	71/71	0	0	0
2043	72/72	0	0	0
2044	73/73	0	0	0
2045	74/74	0	0	0
2046	75/75	39,394	0	39,394
2047	76/76	33,998	0	33,998
2048	77/77	26,988	0	26,988
2049	78/78	18,324	0	18,324
2050	79/79	7,482	0	7,482
2051	80/80	0	0	0
2052	81/81	0	0	0
2053	82/82	0	0	0
2054	83/83	0	0	0
2055	84/84	0	0	0
2056	85/85	0	0	0
2057	86/86	0	0	0
2058	87/87	0	0	0
2059	88/88	0	0	0
2060	89/89	0	0	0
2061	90/90	0	0	0
2062	91/91	0	0	0

Year	Age	401(k)	Total IRA	Total Planned Distribution
2063	92/92	0	0	0
2064	93/93	0	0	0
2065	94/94	0	0	0
2066	95/95	0	0	0

Cash Flows – Proposed Plan

Summary / Expenses

Year	Age	Living Expense	Housing	Health Care	Total Expense
2026	55/55	84,000	12,000	0	96,000
2027	56/56	86,100	12,330	0	98,430
2028	57/57	88,252	12,669	0	100,922
2029	58/58	90,459	13,018	0	103,477
2030	59/59	92,720	13,376	0	106,096
2031	60/60	95,038	13,744	0	108,782
2032	61/61	97,414	14,122	0	111,537
2033	62/62	99,850	14,511	0	114,361
2034	63/63	102,346	14,911	0	117,257
2035	64/64	104,904	15,322	0	120,226
2036	65/65	107,527	15,744	0	123,271
2037	66/66	110,215	16,178	0	126,393
2038	67/67	112,971	16,624	22,976	152,571
2039	68/68	115,795	17,082	24,125	157,002
2040	69/69	118,690	17,553	25,331	161,574
2041	70/70	121,657	18,038	26,598	166,292
2042	71/71	124,698	18,535	27,928	171,161
2043	72/72	127,816	19,047	29,324	176,187
2044	73/73	131,011	19,573	30,790	181,374
2045	74/74	134,287	20,113	32,330	186,729
2046	75/75	137,644	20,668	33,946	192,258
2047	76/76	141,085	21,239	35,644	197,968
2048	77/77	144,612	21,826	37,426	203,864
2049	78/78	148,227	22,429	39,297	209,954
2050	79/79	151,933	23,049	41,262	216,244
2051	80/80	155,731	23,686	43,325	222,743
2052	81/81	159,625	24,341	45,491	229,457
2053	82/82	163,615	25,015	47,766	236,396
2054	83/83	167,706	25,707	50,154	243,566
2055	84/84	171,898	26,418	52,662	250,978
2056	85/85	176,196	27,149	55,295	258,640
2057	86/86	180,601	27,901	58,060	266,561
2058	87/87	185,116	28,673	60,963	274,751
2059	88/88	189,743	29,467	64,011	283,221
2060	89/89	194,487	30,283	67,211	291,982
2061	90/90	199,349	31,122	70,572	301,044
2062	91/91	204,333	31,985	74,100	310,418

Year	Age	Living Expense	Housing	Health Care	Total Expense
2063	92/92	209,441	32,871	77,806	320,118
2064	93/93	214,677	33,783	81,696	330,156
2065	94/94	220,044	34,720	1,098,252	1,353,016
2066	95/95	225,545	35,683	1,153,164	1,414,392

Cash Flows – Proposed Plan

Summary / Tax Payment

Year	Age	Federal	FICA	Total Tax Payment
2026	55/55	43,523	9,486	53,009
2027	56/56	44,863	9,771	54,634
2028	57/57	46,307	10,064	56,371
2029	58/58	47,861	10,366	58,227
2030	59/59	49,531	10,677	60,207
2031	60/60	51,321	10,997	62,318
2032	61/61	53,234	11,327	64,561
2033	62/62	55,273	11,667	66,940
2034	63/63	57,417	12,017	69,434
2035	64/64	59,607	12,377	71,985
2036	65/65	61,920	12,748	74,668
2037	66/66	64,366	13,131	77,497
2038	67/67	68,012	0	68,012
2039	68/68	75,499	0	75,499
2040	69/69	77,473	0	77,473
2041	70/70	68,281	0	68,281
2042	71/71	69,262	0	69,262
2043	72/72	71,296	0	71,296
2044	73/73	73,306	0	73,306
2045	74/74	75,285	0	75,285
2046	75/75	73,285	0	73,285
2047	76/76	76,107	0	76,107
2048	77/77	79,090	0	79,090
2049	78/78	82,213	0	82,213
2050	79/79	55,615	0	55,615
2051	80/80	5,596	0	5,596
2052	81/81	6,130	0	6,130
2053	82/82	6,684	0	6,684
2054	83/83	7,260	0	7,260
2055	84/84	7,861	0	7,861
2056	85/85	8,485	0	8,485
2057	86/86	9,541	0	9,541
2058	87/87	10,758	0	10,758
2059	88/88	12,018	0	12,018
2060	89/89	13,323	0	13,323
2061	90/90	14,674	0	14,674
2062	91/91	16,916	0	16,916

Year	Age	Federal	FICA	Total Tax Payment
2063	92/92	19,174	0	19,174
2064	93/93	20,609	0	20,609
2065	94/94	26,554	0	26,554
2066	95/95	24,723	0	24,723

Cash Flows – Proposed Plan

Summary / Planned Saving

Year	Age	401(k)	Total Planned Saving
2026	55/55	12,400	12,400
2027	56/56	12,772	12,772
2028	57/57	13,156	13,156
2029	58/58	13,550	13,550
2030	59/59	13,956	13,956
2031	60/60	14,374	14,374
2032	61/61	14,806	14,806
2033	62/62	15,250	15,250
2034	63/63	15,708	15,708
2035	64/64	16,180	16,180
2036	65/65	16,664	16,664
2037	66/66	17,164	17,164
2038	67/67	0	0
2039	68/68	0	0
2040	69/69	0	0
2041	70/70	0	0
2042	71/71	0	0
2043	72/72	0	0
2044	73/73	0	0
2045	74/74	0	0
2046	75/75	0	0
2047	76/76	0	0
2048	77/77	0	0
2049	78/78	0	0
2050	79/79	0	0
2051	80/80	0	0
2052	81/81	0	0
2053	82/82	0	0
2054	83/83	0	0
2055	84/84	0	0
2056	85/85	0	0
2057	86/86	0	0
2058	87/87	0	0
2059	88/88	0	0
2060	89/89	0	0
2061	90/90	0	0
2062	91/91	0	0

Year	Age	401(k)	Total Planned Saving
2063	92/92	0	0
2064	93/93	0	0
2065	94/94	0	0
2066	95/95	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
2026	55/55	151,290	1,128,862	0	300,000	0	0	0	0	0	0	1,580,152
2027	56/56	225,064	1,216,895	0	309,000	0	0	0	0	0	0	1,750,959
2028	57/57	306,771	1,315,507	0	318,270	0	0	0	0	0	0	1,940,549
2029	58/58	396,751	1,426,417	0	327,818	0	0	0	0	0	0	2,150,987
2030	59/59	495,159	1,551,758	0	337,653	0	0	0	0	0	0	2,384,569
2031	60/60	601,817	1,694,243	0	347,782	0	0	0	0	0	0	2,643,843
2032	61/61	715,944	1,857,475	0	358,216	0	0	0	0	0	0	2,931,635
2033	62/62	830,296	2,051,826	0	368,962	0	0	0	0	0	0	3,251,084
2034	63/63	927,925	2,297,719	0	380,031	0	0	0	0	0	0	3,605,674
2035	64/64	1,036,598	2,571,243	0	391,432	0	0	0	0	0	0	3,999,273
2036	65/65	1,157,545	2,875,452	0	403,175	0	0	0	0	0	0	4,436,172
2037	66/66	1,292,129	3,213,739	0	415,270	0	0	0	0	0	0	4,921,137
2038	67/67	1,204,901	3,566,881	0	427,728	0	0	0	0	0	0	5,199,511
2039	68/68	1,105,280	3,958,864	0	440,560	0	0	0	0	0	0	5,504,704
2040	69/69	988,138	4,393,992	0	453,777	0	0	0	0	0	0	5,835,907
2041	70/70	983,976	4,877,015	0	467,390	0	0	0	0	0	0	6,328,382
2042	71/71	987,859	5,413,170	0	481,412	0	0	0	0	0	0	6,882,441
2043	72/72	988,522	6,008,297	0	495,854	0	0	0	0	0	0	7,492,673
2044	73/73	985,502	6,668,884	0	510,730	0	0	0	0	0	0	8,165,116
2045	74/74	978,417	7,402,133	0	526,052	0	0	0	0	0	0	8,906,602
2046	75/75	1,010,063	8,176,642	0	541,833	0	0	0	0	0	0	9,728,539
2047	76/76	1,035,018	9,041,730	0	558,088	0	0	0	0	0	0	10,634,836
2048	77/77	1,050,673	10,008,974	0	574,831	0	0	0	0	0	0	11,634,478
2049	78/78	1,054,118	11,091,269	0	592,076	0	0	0	0	0	0	12,737,464
2050	79/79	1,071,439	12,303,452	0	609,838	0	0	0	0	0	0	13,984,729
2051	80/80	1,126,935	13,660,364	0	628,133	0	0	0	0	0	0	15,415,433
2052	81/81	1,185,120	15,166,927	0	646,977	0	0	0	0	0	0	16,999,025
2053	82/82	1,246,114	16,839,644	0	666,387	0	0	0	0	0	0	18,752,146
2054	83/83	1,310,044	18,696,841	0	686,378	0	0	0	0	0	0	20,693,263
2055	84/84	1,377,009	20,758,862	0	706,970	0	0	0	0	0	0	22,842,841
2056	85/85	1,447,128	23,048,298	0	728,179	0	0	0	0	0	0	25,223,605
2057	86/86	1,520,110	25,590,230	0	750,024	0	0	0	0	0	0	27,860,364
2058	87/87	1,595,882	28,412,504	0	772,525	0	0	0	0	0	0	30,780,911
2059	88/88	1,674,472	31,546,038	0	795,701	0	0	0	0	0	0	34,016,211
2060	89/89	1,755,888	35,025,161	0	819,572	0	0	0	0	0	0	37,600,621
2061	90/90	1,840,123	38,887,986	0	844,159	0	0	0	0	0	0	41,572,267

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
2062	91/91	1,926,313	43,176,832	0	869,483	0	0	0	0	0	0	45,972,628
2063	92/92	2,014,300	47,938,682	0	895,568	0	0	0	0	0	0	50,848,550
2064	93/93	2,104,821	53,225,703	0	922,435	0	0	0	0	0	0	56,252,959
2065	94/94	1,180,788	59,095,814	0	950,108	0	0	0	0	0	0	61,226,710
2066	95/95	99,839	65,613,324	0	978,611	0	0	0	0	0	0	66,691,774

Cash Flows – Proposed Plan

Invested Asset

Year	Age	Beginning Balance	Planned Saving	Employer Match & Other	Planned Distribution	Net Cash Flows	Portfolio Return	Ending Balance
2026	55/55	1,135,002	12,400	3,720	(52,750)	64,240	117,540	1,280,152
2027	56/56	1,280,152	12,772	3,832	(52,719)	64,554	133,369	1,441,959
2028	57/57	1,441,959	13,155	3,947	(52,299)	64,489	151,028	1,622,279
2029	58/58	1,622,279	13,550	4,065	(51,338)	63,893	170,720	1,823,169
2030	59/59	1,823,169	13,956	4,187	(49,609)	62,542	192,672	2,046,917
2031	60/60	2,046,917	14,375	4,312	(46,766)	60,086	217,136	2,296,060
2032	61/61	2,296,060	14,806	4,442	(42,223)	55,943	244,391	2,573,419
2033	62/62	2,573,419	15,250	4,575	(29,603)	43,734	274,746	2,882,122
2034	63/63	2,882,122	15,708	4,712	0	14,555	308,546	3,225,643
2035	64/64	3,225,643	16,179	4,854	0	14,992	346,173	3,607,841
2036	65/65	3,607,841	16,665	4,999	0	15,442	388,051	4,032,997
2037	66/66	4,032,997	17,164	5,149	0	15,905	434,651	4,505,867
2038	67/67	4,505,867	0	0	0	(220,582)	486,497	4,771,783
2039	68/68	4,771,783	0	0	0	(232,507)	524,868	5,064,144
2040	69/69	5,064,144	0	0	0	(239,039)	557,026	5,382,130
2041	70/70	5,382,130	0	0	0	(113,141)	592,002	5,860,992
2042	71/71	5,860,992	0	0	0	(104,637)	644,674	6,401,029
2043	72/72	6,401,029	0	0	0	(108,286)	704,075	6,996,818
2044	73/73	6,996,818	0	0	0	(112,041)	769,609	7,654,386
2045	74/74	7,654,386	0	0	0	(115,773)	841,937	8,380,550
2046	75/75	8,380,550	0	0	(39,395)	(76,261)	921,811	9,186,705
2047	76/76	9,186,705	0	0	(33,999)	(86,442)	1,010,483	10,076,748
2048	77/77	10,076,748	0	0	(26,989)	(98,494)	1,108,383	11,059,647
2049	78/78	11,059,647	0	0	(18,325)	(112,430)	1,216,496	12,145,388
2050	79/79	12,145,388	0	0	(7,483)	(98,935)	1,335,921	13,374,891
2051	80/80	13,374,891	0	0	0	(58,750)	1,471,159	14,787,300
2052	81/81	14,787,300	0	0	0	(61,768)	1,626,515	16,352,047
2053	82/82	16,352,047	0	0	0	(64,917)	1,798,628	18,085,759
2054	83/83	18,085,759	0	0	0	(68,200)	1,989,326	20,006,885
2055	84/84	20,006,885	0	0	0	(71,653)	2,200,639	22,135,871
2056	85/85	22,135,871	0	0	0	(75,260)	2,434,815	24,495,426
2057	86/86	24,495,426	0	0	0	(79,438)	2,694,352	27,110,340
2058	87/87	27,110,340	0	0	0	(83,931)	2,981,977	30,008,386
2059	88/88	30,008,386	0	0	0	(88,620)	3,300,745	33,220,510
2060	89/89	33,220,510	0	0	0	(93,521)	3,654,059	36,781,049
2061	90/90	36,781,049	0	0	0	(98,638)	4,045,698	40,728,109
2062	91/91	40,728,109	0	0	0	(104,815)	4,479,851	45,103,145

Year	Age	Beginning Balance	Planned Saving	Employer Match & Other	Planned Distribution	Net Cash Flows	Portfolio Return	Ending Balance
2063	92/92	45,103,145	0	0	0	(111,241)	4,961,079	49,952,982
2064	93/93	49,952,982	0	0	0	(116,990)	5,494,532	55,330,524
2065	94/94	55,330,524	0	0	0	(1,139,952)	6,086,030	60,276,602
2066	95/95	60,276,602	0	0	0	(1,193,509)	6,630,069	65,713,163

Cash Flows – Proposed Plan

Invested Asset / Planned Saving

Year	Age	401(k)	Total Planned Saving
2026	55/55	12,400	12,400
2027	56/56	12,772	12,772
2028	57/57	13,156	13,156
2029	58/58	13,550	13,550
2030	59/59	13,956	13,956
2031	60/60	14,374	14,374
2032	61/61	14,806	14,806
2033	62/62	15,250	15,250
2034	63/63	15,708	15,708
2035	64/64	16,180	16,180
2036	65/65	16,664	16,664
2037	66/66	17,164	17,164
2038	67/67	0	0
2039	68/68	0	0
2040	69/69	0	0
2041	70/70	0	0
2042	71/71	0	0
2043	72/72	0	0
2044	73/73	0	0
2045	74/74	0	0
2046	75/75	0	0
2047	76/76	0	0
2048	77/77	0	0
2049	78/78	0	0
2050	79/79	0	0
2051	80/80	0	0
2052	81/81	0	0
2053	82/82	0	0
2054	83/83	0	0
2055	84/84	0	0
2056	85/85	0	0
2057	86/86	0	0
2058	87/87	0	0
2059	88/88	0	0
2060	89/89	0	0
2061	90/90	0	0
2062	91/91	0	0

Year	Age	401(k)	Total Planned Saving
2063	92/92	0	0
2064	93/93	0	0
2065	94/94	0	0
2066	95/95	0	0

Cash Flows – Proposed Plan

Invested Asset / Employer Match & Other

Year	Age	401(k)	Total Employer Match & Other
2026	55/55	3,720	3,720
2027	56/56	3,832	3,832
2028	57/57	3,946	3,946
2029	58/58	4,064	4,064
2030	59/59	4,186	4,186
2031	60/60	4,312	4,312
2032	61/61	4,442	4,442
2033	62/62	4,576	4,576
2034	63/63	4,712	4,712
2035	64/64	4,854	4,854
2036	65/65	5,000	5,000
2037	66/66	5,150	5,150
2038	67/67	0	0
2039	68/68	0	0
2040	69/69	0	0
2041	70/70	0	0
2042	71/71	0	0
2043	72/72	0	0
2044	73/73	0	0
2045	74/74	0	0
2046	75/75	0	0
2047	76/76	0	0
2048	77/77	0	0
2049	78/78	0	0
2050	79/79	0	0
2051	80/80	0	0
2052	81/81	0	0
2053	82/82	0	0
2054	83/83	0	0
2055	84/84	0	0
2056	85/85	0	0
2057	86/86	0	0
2058	87/87	0	0
2059	88/88	0	0
2060	89/89	0	0
2061	90/90	0	0
2062	91/91	0	0

Year	Age	401(k)	Total Employer Match & Other
2063	92/92	0	0
2064	93/93	0	0
2065	94/94	0	0
2066	95/95	0	0

Cash Flows – Proposed Plan

Accounts / Ending balance by accounts

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	Total
2026	55/55	151,290	865,730	224,749	38,384	1,280,153
2027	56/56	225,064	937,773	196,751	82,371	1,441,959
2028	57/57	306,771	1,016,482	166,093	132,932	1,622,278
2029	58/58	396,751	1,102,098	133,025	191,295	1,823,169
2030	59/59	495,159	1,194,667	98,047	259,043	2,046,916
2031	60/60	601,817	1,293,895	62,066	338,283	2,296,061
2032	61/61	715,944	1,398,872	26,669	431,933	2,573,418
2033	62/62	830,296	1,502,212	0	549,613	2,882,121
2034	63/63	927,925	1,586,789	0	710,929	3,225,643
2035	64/64	1,036,598	1,680,127	0	891,116	3,607,841
2036	65/65	1,157,545	1,779,024	0	1,096,429	4,032,998
2037	66/66	1,292,129	1,888,275	0	1,325,464	4,505,868
2038	67/67	1,204,901	1,777,686	0	1,789,195	4,771,782
2039	68/68	1,105,280	1,648,309	0	2,310,555	5,064,144
2040	69/69	988,138	1,496,384	0	2,897,608	5,382,130
2041	70/70	983,976	1,415,937	0	3,461,078	5,860,991
2042	71/71	987,859	1,329,548	0	4,083,622	6,401,029
2043	72/72	988,522	1,227,603	0	4,780,693	6,996,818
2044	73/73	985,502	1,108,178	0	5,560,706	7,654,386
2045	74/74	978,417	969,126	0	6,433,007	8,380,550
2046	75/75	1,010,063	805,770	0	7,370,872	9,186,705
2047	76/76	1,035,018	618,048	0	8,423,681	10,076,747
2048	77/77	1,050,673	403,139	0	9,605,835	11,059,647
2049	78/78	1,054,118	157,888	0	10,933,381	12,145,387
2050	79/79	1,071,439	0	0	12,303,452	13,374,891
2051	80/80	1,126,935	0	0	13,660,364	14,787,299
2052	81/81	1,185,120	0	0	15,166,927	16,352,047
2053	82/82	1,246,114	0	0	16,839,644	18,085,758
2054	83/83	1,310,044	0	0	18,696,841	20,006,885
2055	84/84	1,377,009	0	0	20,758,862	22,135,871
2056	85/85	1,447,128	0	0	23,048,298	24,495,426
2057	86/86	1,520,110	0	0	25,590,230	27,110,340
2058	87/87	1,595,882	0	0	28,412,504	30,008,386
2059	88/88	1,674,472	0	0	31,546,038	33,220,510
2060	89/89	1,755,888	0	0	35,025,161	36,781,049
2061	90/90	1,840,123	0	0	38,887,986	40,728,109
2062	91/91	1,926,313	0	0	43,176,832	45,103,145

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	Total
2063	92/92	2,014,300	0	0	47,938,682	49,952,982
2064	93/93	2,104,821	0	0	53,225,703	55,330,524
2065	94/94	1,180,788	0	0	59,095,814	60,276,602
2066	95/95	99,839	0	0	65,613,324	65,713,163

Cash Flows – Proposed Plan

Accounts / Addition to accounts

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	Total
2026	55/55	36,490	16,120	0	38,384	90,994
2027	56/56	36,835	16,604	0	39,754	93,193
2028	57/57	37,190	17,102	0	41,476	95,768
2029	58/58	37,555	17,615	0	43,702	98,872
2030	59/59	37,932	18,143	0	46,651	102,726
2031	60/60	38,320	18,687	0	50,670	107,677
2032	61/61	38,720	19,248	0	56,342	114,310
2033	62/62	39,131	19,826	0	70,044	129,001
2034	63/63	14,555	20,420	0	100,700	135,675
2035	64/64	14,992	21,033	0	101,780	137,805
2036	65/65	15,442	21,664	0	107,034	144,140
2037	66/66	15,905	22,314	0	108,113	146,332
2038	67/67	0	0	0	317,550	317,550
2039	68/68	0	0	0	324,035	324,035
2040	69/69	0	0	0	332,228	332,228
2041	70/70	0	0	0	243,901	243,901
2042	71/71	0	0	0	240,831	240,831
2043	72/72	0	0	0	246,701	246,701
2044	73/73	0	0	0	252,763	252,763
2045	74/74	0	0	0	259,027	259,027
2046	75/75	0	0	0	228,386	228,386
2047	76/76	0	0	0	239,897	239,897
2048	77/77	0	0	0	253,130	253,130
2049	78/78	0	0	0	268,146	268,146
2050	79/79	0	0	0	164,259	164,259
2051	80/80	0	0	0	0	0
2052	81/81	0	0	0	0	0
2053	82/82	0	0	0	0	0
2054	83/83	0	0	0	0	0
2055	84/84	0	0	0	0	0
2056	85/85	0	0	0	0	0
2057	86/86	0	0	0	0	0
2058	87/87	0	0	0	0	0
2059	88/88	0	0	0	0	0
2060	89/89	0	0	0	0	0
2061	90/90	0	0	0	0	0
2062	91/91	0	0	0	0	0

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	Total
2063	92/92	0	0	0	0	0
2064	93/93	0	0	0	0	0
2065	94/94	0	0	0	0	0
2066	95/95	0	0	0	0	0

Cash Flows – Proposed Plan

Accounts / Required minimum distribution

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	Total
2026	55/55	27,750	0	(27,750)	0	0
2027	56/56	27,719	0	(27,719)	0	0
2028	57/57	27,299	0	(27,299)	0	0
2029	58/58	26,338	0	(26,338)	0	0
2030	59/59	24,609	0	(24,609)	0	0
2031	60/60	21,766	0	(21,766)	0	0
2032	61/61	17,223	0	(17,223)	0	0
2033	62/62	4,603	0	(4,603)	0	0
2034	63/63	0	0	0	0	0
2035	64/64	0	0	0	0	0
2036	65/65	0	0	0	0	0
2037	66/66	0	0	0	0	0
2038	67/67	0	0	0	0	0
2039	68/68	0	0	0	0	0
2040	69/69	0	0	0	0	0
2041	70/70	0	0	0	0	0
2042	71/71	0	0	0	0	0
2043	72/72	0	0	0	0	0
2044	73/73	0	0	0	0	0
2045	74/74	0	0	0	0	0
2046	75/75	39,395	(39,395)	0	0	0
2047	76/76	33,999	(33,999)	0	0	0
2048	77/77	26,989	(26,989)	0	0	0
2049	78/78	18,325	(18,325)	0	0	0
2050	79/79	7,483	(7,483)	0	0	0
2051	80/80	0	0	0	0	0
2052	81/81	0	0	0	0	0
2053	82/82	0	0	0	0	0
2054	83/83	0	0	0	0	0
2055	84/84	0	0	0	0	0
2056	85/85	0	0	0	0	0
2057	86/86	0	0	0	0	0
2058	87/87	0	0	0	0	0
2059	88/88	0	0	0	0	0
2060	89/89	0	0	0	0	0
2061	90/90	0	0	0	0	0
2062	91/91	0	0	0	0	0

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	Total
2063	92/92	0	0	0	0	0
2064	93/93	0	0	0	0	0
2065	94/94	0	0	0	0	0
2066	95/95	0	0	0	0	0

Cash Flows – Proposed Plan

Accounts / Withdrawal from accounts

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	Total
2026	55/55	0	(38,384)	(25,000)	0	(63,384)
2027	56/56	0	(39,754)	(25,000)	0	(64,754)
2028	57/57	0	(41,476)	(25,000)	0	(66,476)
2029	58/58	0	(43,702)	(25,000)	0	(68,702)
2030	59/59	0	(46,651)	(25,000)	0	(71,651)
2031	60/60	0	(50,670)	(25,000)	0	(75,670)
2032	61/61	0	(56,342)	(25,000)	0	(81,342)
2033	62/62	0	(70,044)	(25,000)	0	(95,044)
2034	63/63	0	(100,700)	0	0	(100,700)
2035	64/64	0	(101,780)	0	0	(101,780)
2036	65/65	0	(107,034)	0	0	(107,034)
2037	66/66	0	(108,113)	0	0	(108,113)
2038	67/67	(220,582)	(317,550)	0	0	(538,132)
2039	68/68	(232,507)	(324,035)	0	0	(556,542)
2040	69/69	(239,039)	(332,228)	0	0	(571,267)
2041	70/70	(113,141)	(243,901)	0	0	(357,042)
2042	71/71	(104,637)	(240,831)	0	0	(345,468)
2043	72/72	(108,286)	(246,701)	0	0	(354,987)
2044	73/73	(112,041)	(252,763)	0	0	(364,804)
2045	74/74	(115,773)	(259,027)	0	0	(374,800)
2046	75/75	(115,656)	(228,386)	0	0	(344,042)
2047	76/76	(120,441)	(239,897)	0	0	(360,338)
2048	77/77	(125,483)	(253,130)	0	0	(378,613)
2049	78/78	(130,755)	(268,146)	0	0	(398,901)
2050	79/79	(106,418)	(164,259)	0	0	(270,677)
2051	80/80	(58,750)	0	0	0	(58,750)
2052	81/81	(61,768)	0	0	0	(61,768)
2053	82/82	(64,917)	0	0	0	(64,917)
2054	83/83	(68,200)	0	0	0	(68,200)
2055	84/84	(71,653)	0	0	0	(71,653)
2056	85/85	(75,260)	0	0	0	(75,260)
2057	86/86	(79,438)	0	0	0	(79,438)
2058	87/87	(83,931)	0	0	0	(83,931)
2059	88/88	(88,620)	0	0	0	(88,620)
2060	89/89	(93,521)	0	0	0	(93,521)
2061	90/90	(98,638)	0	0	0	(98,638)
2062	91/91	(104,815)	0	0	0	(104,815)

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	Total
2063	92/92	(111,241)	0	0	0	(111,241)
2064	93/93	(116,990)	0	0	0	(116,990)
2065	94/94	(1,139,952)	0	0	0	(1,139,952)
2066	95/95	(1,193,509)	0	0	0	(1,193,509)

Cash Flows – Proposed Plan

Accounts / Net cash flows

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	Total
2026	55/55	64,240	(22,264)	(52,750)	38,384	27,610
2027	56/56	64,554	(23,150)	(52,719)	39,754	28,439
2028	57/57	64,489	(24,375)	(52,299)	41,476	29,291
2029	58/58	63,893	(26,087)	(51,338)	43,702	30,170
2030	59/59	62,542	(28,508)	(49,609)	46,651	31,076
2031	60/60	60,086	(31,983)	(46,766)	50,670	32,007
2032	61/61	55,943	(37,094)	(42,223)	56,342	32,968
2033	62/62	43,734	(50,218)	(29,603)	70,044	33,957
2034	63/63	14,555	(80,280)	0	100,700	34,975
2035	64/64	14,992	(80,748)	0	101,780	36,024
2036	65/65	15,442	(85,371)	0	107,034	37,105
2037	66/66	15,905	(85,799)	0	108,113	38,219
2038	67/67	(220,582)	(317,550)	0	317,550	(220,582)
2039	68/68	(232,507)	(324,035)	0	324,035	(232,507)
2040	69/69	(239,039)	(332,228)	0	332,228	(239,039)
2041	70/70	(113,141)	(243,901)	0	243,901	(113,141)
2042	71/71	(104,637)	(240,831)	0	240,831	(104,637)
2043	72/72	(108,286)	(246,701)	0	246,701	(108,286)
2044	73/73	(112,041)	(252,763)	0	252,763	(112,041)
2045	74/74	(115,773)	(259,027)	0	259,027	(115,773)
2046	75/75	(76,261)	(267,781)	0	228,386	(115,656)
2047	76/76	(86,442)	(273,896)	0	239,897	(120,441)
2048	77/77	(98,494)	(280,119)	0	253,130	(125,483)
2049	78/78	(112,430)	(286,471)	0	268,146	(130,755)
2050	79/79	(98,935)	(171,742)	0	164,259	(106,418)
2051	80/80	(58,750)	0	0	0	(58,750)
2052	81/81	(61,768)	0	0	0	(61,768)
2053	82/82	(64,917)	0	0	0	(64,917)
2054	83/83	(68,200)	0	0	0	(68,200)
2055	84/84	(71,653)	0	0	0	(71,653)
2056	85/85	(75,260)	0	0	0	(75,260)
2057	86/86	(79,438)	0	0	0	(79,438)
2058	87/87	(83,931)	0	0	0	(83,931)
2059	88/88	(88,620)	0	0	0	(88,620)
2060	89/89	(93,521)	0	0	0	(93,521)
2061	90/90	(98,638)	0	0	0	(98,638)
2062	91/91	(104,815)	0	0	0	(104,815)

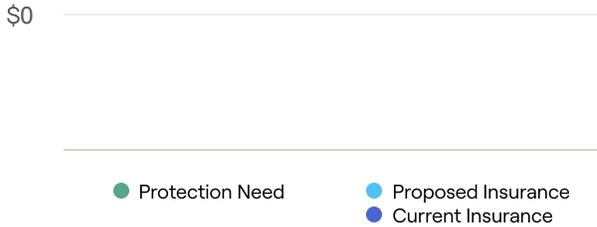
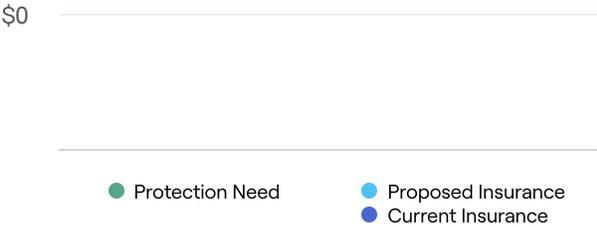
Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	Total
2063	92/92	(111,241)	0	0	0	(111,241)
2064	93/93	(116,990)	0	0	0	(116,990)
2065	94/94	(1,139,952)	0	0	0	(1,139,952)
2066	95/95	(1,193,509)	0	0	0	(1,193,509)

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.

Peter's life insurance analysis

Paula's life insurance analysis



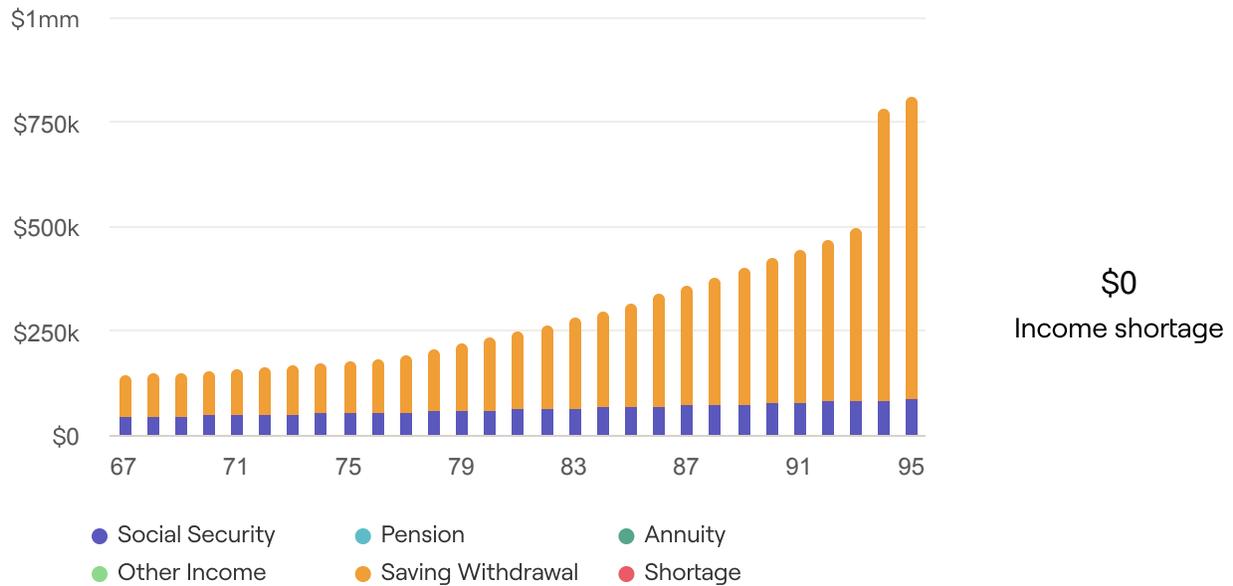
	If Peter passes away next year	If Paula passes away next year
Life insurance		
Life insurance needs	\$ 0	\$ 0
Current life insurance coverage	\$ 0	\$ 0
Proposed additional life insurance	\$0	\$0

Life Insurance Analysis Information

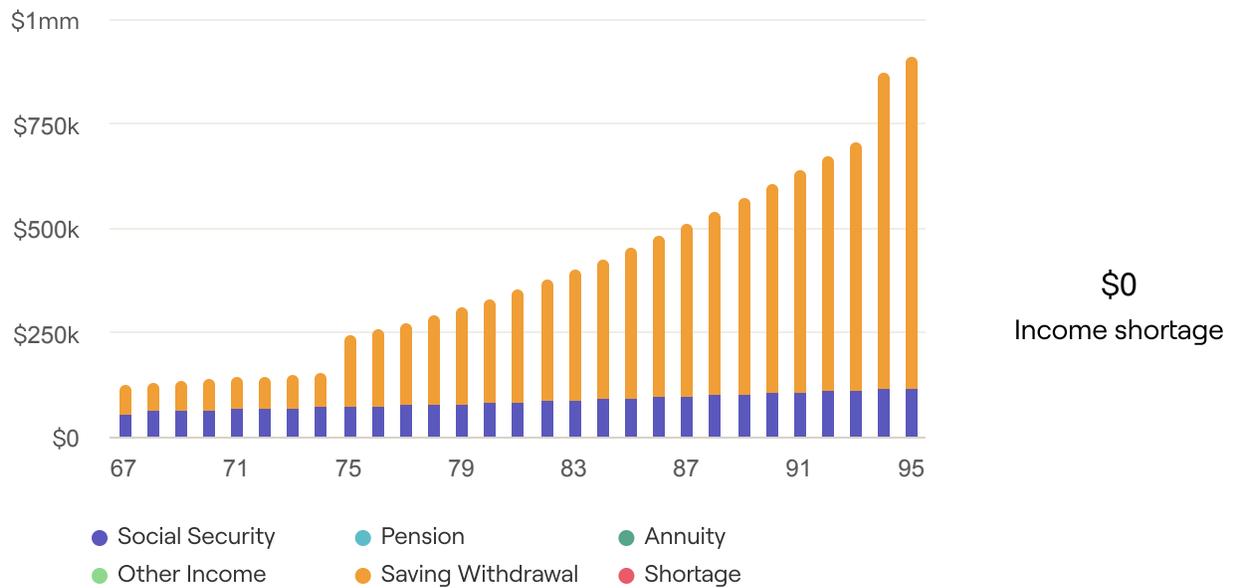
	If Peter passes away next year	If Paula passes away next year
Strategies		
Debt strategy	Current payments	Current payments

Life Insurance Retirement Income Impact

What happens if Peter passed away



What happens if Paula passed away



Life Insurance Details

Details if Peter passes away next year

Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Spend Unsaved Cash Flows	Net Flows
2026	55/55	176,900	52,035	0	228,935	171,504	0	38,422	12,400	222,326	0	6,610
2027	- /56	63,860	51,232	0	115,092	85,515	0	20,145	6,386	112,046	0	3,047
2028	- /57	65,776	49,989	0	115,764	87,684	0	20,205	6,578	114,466	0	1,298
2029	- /58	67,749	48,161	0	115,910	89,908	0	20,139	6,775	116,822	0	(912)
2030	- /59	69,782	45,540	0	115,322	92,188	0	19,901	6,978	119,067	0	(3,745)
2031	- /60	71,875	41,806	0	113,681	94,527	0	19,418	7,187	121,132	0	(7,451)
2032	- /61	74,031	36,415	0	110,446	96,925	0	18,567	7,403	122,895	0	(12,449)
2033	- /62	90,163	9,998	0	100,161	99,384	0	15,684	7,625	122,693	0	(22,531)
2034	- /63	92,608	0	0	92,608	101,905	0	13,811	7,854	123,570	0	(30,963)
2035	- /64	95,120	0	0	95,120	104,491	0	15,047	8,090	127,627	0	(32,507)
2036	- /65	97,700	0	0	97,700	107,142	0	18,889	8,332	134,364	0	(36,663)
2037	- /66	100,351	0	0	100,351	109,861	0	23,221	8,582	141,664	0	(41,313)
2038	- /67	42,414	0	0	42,414	124,550	0	17,291	0	141,841	0	(99,427)
2039	- /68	43,680	0	0	43,680	127,994	0	17,892	0	145,886	0	(102,206)
2040	- /69	44,773	0	0	44,773	131,540	0	18,307	0	149,847	0	(105,074)
2041	- /70	45,893	0	0	45,893	135,190	0	18,995	0	154,185	0	(108,292)
2042	- /71	47,039	0	0	47,039	138,949	0	19,553	0	158,502	0	(111,463)
2043	- /72	48,216	0	0	48,216	142,820	0	20,131	0	162,951	0	(114,735)
2044	- /73	49,421	0	0	49,421	146,807	0	20,749	0	167,556	0	(118,135)
2045	- /74	50,656	0	0	50,656	150,913	0	21,395	0	172,308	0	(121,651)
2046	- /75	51,923	118,397	0	170,320	155,142	0	22,062	0	177,204	0	(6,884)
2047	- /76	53,221	127,614	0	180,834	159,499	0	22,749	0	182,249	0	(1,414)
2048	- /77	54,551	137,189	0	191,741	163,988	0	24,404	0	188,392	0	3,349
2049	- /78	55,915	148,194	0	204,108	168,613	0	26,698	0	195,311	0	8,798
2050	- /79	57,313	160,068	0	217,381	173,379	0	29,225	0	202,604	0	14,777
2051	- /80	58,746	172,889	0	231,635	178,290	0	32,000	0	210,290	0	21,345
2052	- /81	60,215	185,761	0	245,976	183,352	0	34,890	0	218,242	0	27,733
2053	- /82	61,720	200,617	0	262,337	188,569	0	38,444	0	227,013	0	35,324
2054	- /83	63,263	215,420	0	278,684	193,947	0	42,063	0	236,010	0	42,674
2055	- /84	64,844	232,617	0	297,461	199,491	0	46,341	0	245,832	0	51,629
2056	- /85	66,466	249,593	0	316,059	205,207	0	50,674	0	255,882	0	60,178
2057	- /86	68,127	267,697	0	335,824	211,102	0	55,394	0	266,496	0	69,328
2058	- /87	69,831	286,984	0	356,814	217,180	0	60,533	0	277,713	0	79,101
2059	- /88	71,576	305,260	0	376,837	223,449	0	65,583	0	289,032	0	87,805
2060	- /89	73,366	326,918	0	400,284	229,915	0	71,607	0	301,522	0	98,762
2061	- /90	75,199	347,022	0	422,221	236,585	0	77,453	0	314,037	0	108,184

Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Spend Unsaved Cash Flows	Net Flows
2062	- /91	77,080	367,944	0	445,023	243,466	0	83,699	0	327,165	0	117,859
2063	- /92	79,007	389,619	0	468,627	250,566	0	90,353	0	340,918	0	127,708
2064	- /93	80,982	411,963	0	492,945	257,892	0	97,416	0	355,307	0	137,638
2065	- /94	83,006	430,273	0	513,279	771,688	0	7,287	0	778,975	0	(265,696)
2066	- /95	85,081	448,329	0	533,410	804,803	0	6,828	0	811,631	0	(278,221)

Life Insurance Details

Details if Paula passes away next year

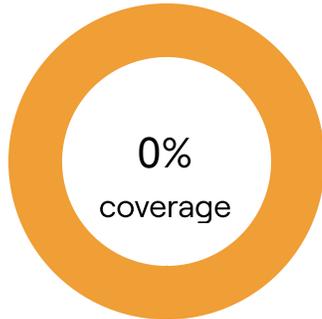
Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Spend Unsaved Cash Flows	Net Flows
2026	55/55	176,900	52,035	0	228,935	171,504	0	38,422	12,400	222,326	0	6,610
2027	56/ -	118,347	26,232	0	144,579	85,515	0	31,277	6,386	123,178	0	21,401
2028	57/ -	121,897	28,368	0	150,265	87,684	0	32,724	6,578	126,985	0	23,280
2029	58/ -	125,554	30,678	0	156,232	89,908	0	34,266	6,775	130,949	0	25,283
2030	59/ -	129,321	33,175	0	162,496	92,188	0	35,914	6,978	135,080	0	27,416
2031	60/ -	133,201	35,876	0	169,077	94,527	0	37,675	7,187	139,389	0	29,688
2032	61/ -	137,197	38,797	0	175,993	96,925	0	39,558	7,403	143,886	0	32,107
2033	62/ -	141,313	41,955	0	183,268	99,384	0	41,574	7,625	148,583	0	34,685
2034	63/ -	145,552	45,371	0	190,923	101,905	0	43,733	7,854	153,492	0	37,431
2035	64/ -	149,918	49,065	0	198,983	104,491	0	46,047	8,090	158,627	0	40,356
2036	65/ -	154,416	0	0	154,416	107,142	0	35,603	8,332	151,078	0	3,338
2037	66/ -	159,048	0	0	159,048	109,861	0	36,975	8,582	155,419	0	3,630
2038	67/ -	53,480	0	0	53,480	124,550	0	1,538	0	126,089	0	(72,609)
2039	68/ -	59,801	0	0	59,801	127,994	0	1,742	0	129,737	0	(69,936)
2040	69/ -	61,296	0	0	61,296	131,540	0	1,965	0	133,504	0	(72,208)
2041	70/ -	62,828	0	0	62,828	135,190	0	2,052	0	137,242	0	(74,413)
2042	71/ -	64,399	0	0	64,399	138,949	0	2,078	0	141,027	0	(76,628)
2043	72/ -	66,008	0	0	66,008	142,820	0	2,042	0	144,862	0	(78,853)
2044	73/ -	67,658	0	0	67,658	146,807	0	1,940	0	148,747	0	(81,088)
2045	74/ -	69,350	0	0	69,350	150,913	0	1,805	0	152,718	0	(83,368)
2046	75/ -	71,084	170,533	0	241,617	155,142	0	38,624	0	193,766	0	47,851
2047	76/ -	72,862	184,226	0	257,087	159,499	0	42,061	0	201,560	0	55,527
2048	77/ -	74,683	198,139	0	272,822	163,988	0	45,929	0	209,917	0	62,905
2049	78/ -	76,550	214,032	0	290,582	168,613	0	50,399	0	219,012	0	71,570
2050	79/ -	78,463	231,181	0	309,644	173,379	0	55,317	0	228,696	0	80,949
2051	80/ -	80,425	249,699	0	330,124	178,290	0	60,731	0	239,021	0	91,103
2052	81/ -	82,436	268,289	0	350,725	183,352	0	66,353	0	249,705	0	101,021
2053	82/ -	84,497	289,745	0	374,242	188,569	0	72,870	0	261,439	0	112,803
2054	83/ -	86,609	311,126	0	397,734	193,947	0	79,609	0	273,556	0	124,178
2055	84/ -	88,775	335,962	0	424,737	199,491	0	87,440	0	286,931	0	137,806
2056	85/ -	90,994	360,480	0	451,474	205,207	0	96,097	0	301,305	0	150,169
2057	86/ -	93,269	386,627	0	479,895	211,102	0	106,615	0	317,717	0	162,178
2058	87/ -	95,600	414,482	0	510,083	217,180	0	118,066	0	335,245	0	174,837
2059	88/ -	97,991	440,879	0	538,870	223,449	0	129,475	0	352,924	0	185,946
2060	89/ -	100,440	472,158	0	572,598	229,915	0	142,902	0	372,816	0	199,782
2061	90/ -	102,952	501,194	0	604,145	236,585	0	156,198	0	392,782	0	211,363

Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Spend Unsaved Cash Flows	Net Flows
2062	91/ -	105,526	531,411	0	636,936	243,466	0	171,109	0	414,575	0	222,361
2063	92/ -	108,163	562,716	0	670,879	250,566	0	187,011	0	437,576	0	233,302
2064	93/ -	110,868	594,986	0	705,854	257,892	0	203,913	0	461,805	0	244,049
2065	94/ -	113,639	621,431	0	735,070	771,688	0	99,809	0	871,497	0	(136,427)
2066	95/ -	116,480	647,508	0	763,988	804,803	0	105,778	0	910,582	0	(146,593)

Disability Insurance Analysis

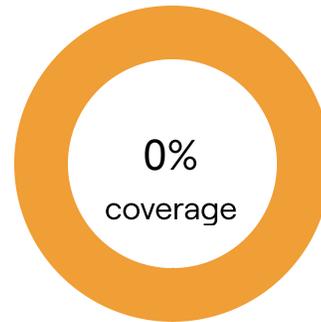
According to the Social Security Administration, the chance of becoming disabled before you retire is 1 in 4 - and for most people, disability will result in a lower living standard due to the loss of income. Having a disability insurance policy can replace lost earnings.

Peter's income coverage during disability



- Current income coverage
- Proposed additional coverage
- Uninsured income

Paula's income coverage during disability

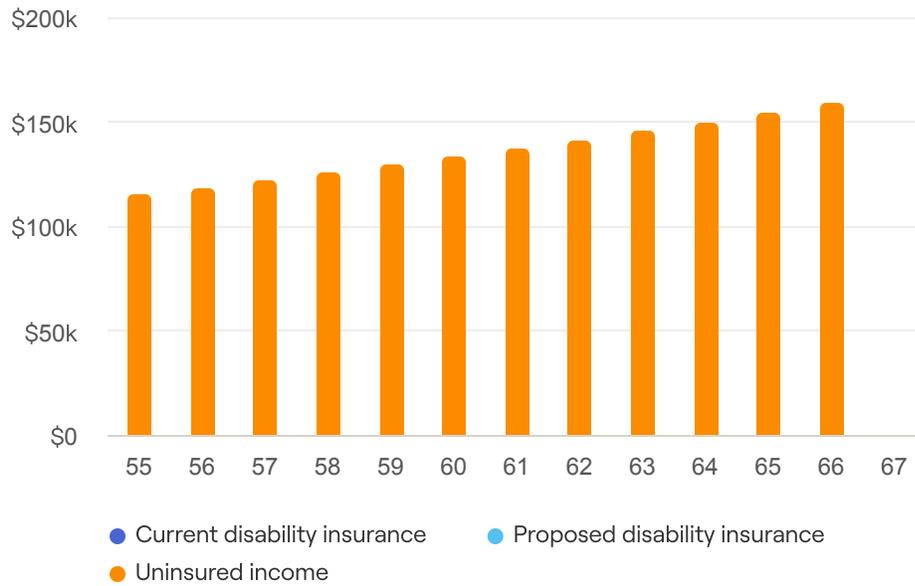


- Current income coverage
- Proposed additional coverage
- Uninsured income

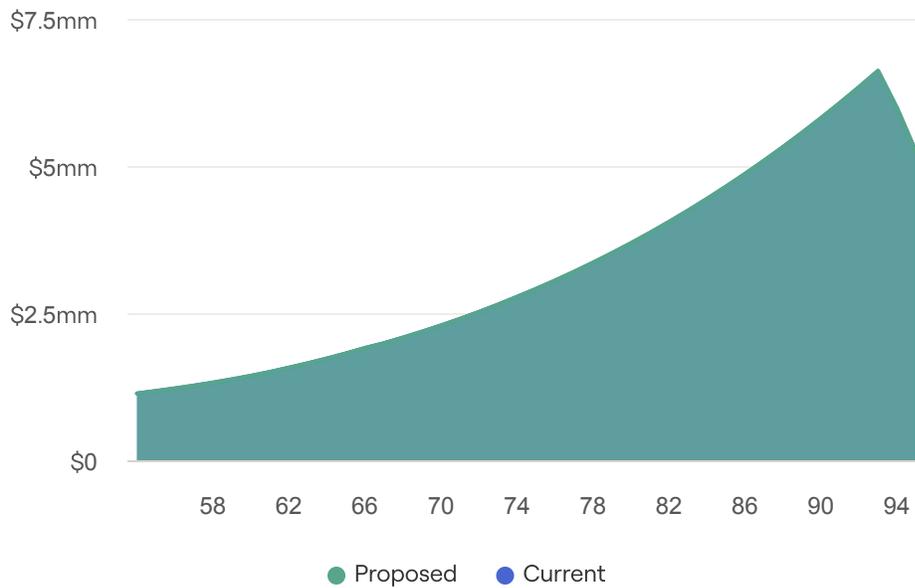
	If Peter becomes disabled tomorrow	If Paula becomes disabled tomorrow
Disability insurance		
Disability lasts	Until retirement	Until retirement
Proposed monthly coverage	\$0	\$0
Proposed benefit period	Age 65	Age 65
Proposed elimination period	360 days	360 days
Proposed inflation adjustment	0%	0%
Proposed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

Disability Insurance Analysis For Peter

If Peter becomes disabled tomorrow



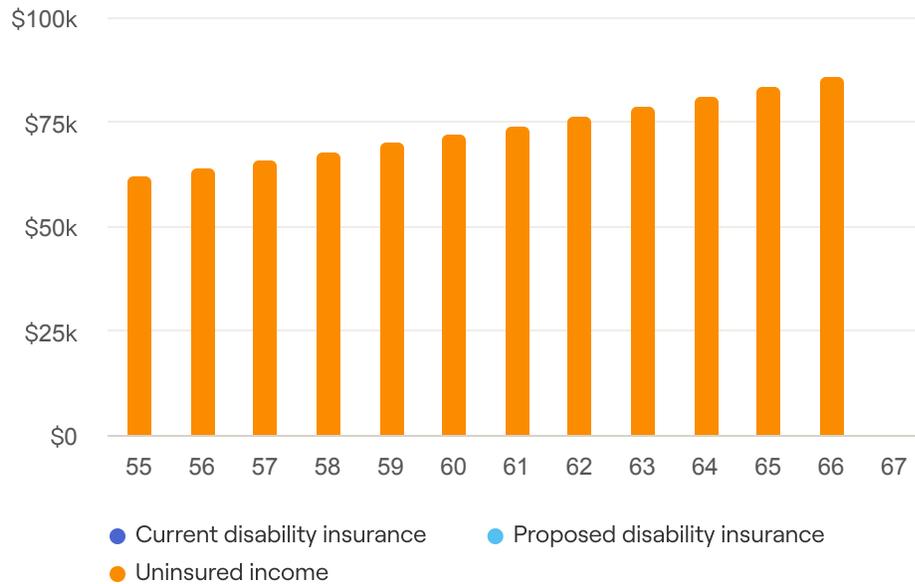
0%
of earned income
protected



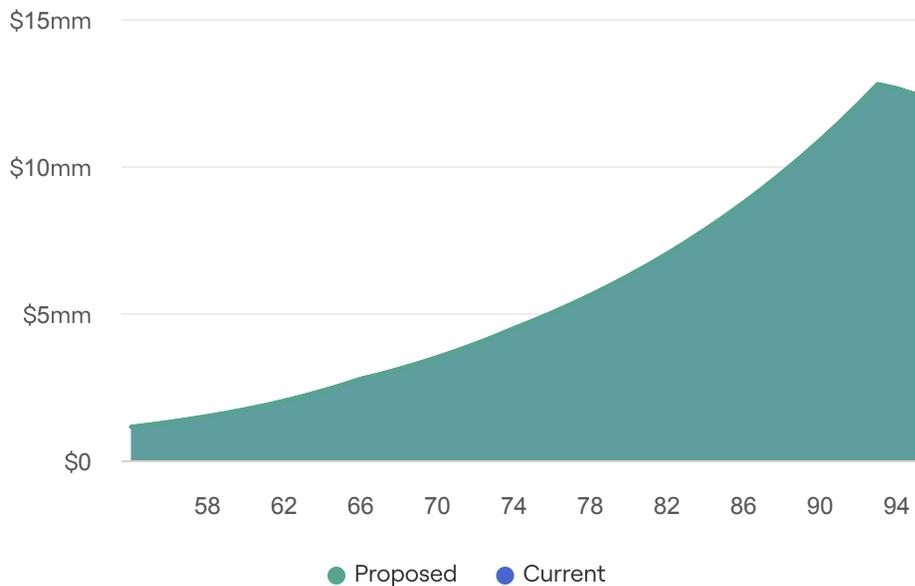
Proposed plan has
\$0 more
ending assets and
lasts
0 years longer
than current plan

Disability Insurance Analysis For Paula

If Paula 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 Peter becomes disabled tomorrow

Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Spend Unsaved Cash Flows	Net Flows
2026	55/55	62,000	52,035	0	114,035	96,000	0	13,516	6,200	115,716	0	(1,681)
2027	56/56	63,860	51,232	0	115,092	98,430	0	13,654	6,386	118,470	0	(3,378)
2028	57/57	65,776	49,989	0	115,764	100,922	0	13,743	6,578	121,243	0	(5,478)
2029	58/58	67,749	48,161	0	115,910	103,477	0	13,766	6,775	124,017	0	(8,107)
2030	59/59	69,782	45,540	0	115,322	106,096	0	13,702	6,978	126,776	0	(11,454)
2031	60/60	71,875	41,806	0	113,681	108,782	0	13,524	7,187	129,494	0	(15,813)
2032	61/61	74,031	36,415	0	110,446	111,537	0	13,103	7,403	132,043	0	(21,597)
2033	62/62	76,252	9,998	0	86,250	114,361	0	12,176	7,625	134,162	0	(47,912)
2034	63/63	78,540	0	0	78,540	117,257	0	16,778	7,854	141,889	0	(63,349)
2035	64/64	80,896	0	0	80,896	120,226	0	17,244	8,090	145,560	0	(64,664)
2036	65/65	83,323	0	0	83,323	123,271	0	17,128	8,332	148,731	0	(65,408)
2037	66/66	85,822	0	0	85,822	126,393	0	17,607	8,582	152,583	0	(66,760)
2038	67/67	89,386	0	0	89,386	152,571	0	10,826	0	163,396	0	(74,010)
2039	68/68	99,949	0	0	99,949	157,002	0	9,566	0	166,568	0	(66,619)
2040	69/69	102,449	0	0	102,449	161,574	0	10,080	0	171,655	0	(69,206)
2041	70/70	105,010	0	0	105,010	166,292	0	10,700	0	176,993	0	(71,983)
2042	71/71	107,635	0	0	107,635	171,161	0	11,259	0	182,421	0	(74,785)
2043	72/72	110,326	0	0	110,326	176,187	0	11,872	0	188,059	0	(77,733)
2044	73/73	113,084	0	0	113,084	181,374	0	12,521	0	193,895	0	(80,811)
2045	74/74	115,912	0	0	115,912	186,729	0	13,192	0	199,921	0	(84,009)
2046	75/75	118,810	112,845	0	231,655	192,258	0	17,867	0	210,125	0	21,530
2047	76/76	121,780	121,906	0	243,686	197,968	0	19,132	0	217,100	0	26,586
2048	77/77	124,824	131,113	0	255,937	203,864	0	20,807	0	224,671	0	31,266
2049	78/78	127,945	141,630	0	269,575	209,954	0	23,216	0	233,170	0	36,405
2050	79/79	131,143	152,978	0	284,121	216,244	0	25,817	0	242,061	0	42,060
2051	80/80	134,422	165,231	0	299,653	222,743	0	28,691	0	251,433	0	48,219
2052	81/81	137,783	177,533	0	315,315	229,457	0	31,660	0	261,117	0	54,198
2053	82/82	141,227	191,731	0	332,958	236,396	0	35,140	0	271,536	0	61,422
2054	83/83	144,758	205,879	0	350,637	243,566	0	38,721	0	282,287	0	68,350
2055	84/84	148,378	222,314	0	370,691	250,978	0	42,926	0	293,904	0	76,787
2056	85/85	152,086	238,538	0	390,623	258,640	0	47,228	0	305,868	0	84,755
2057	86/86	155,888	255,839	0	411,728	266,561	0	51,924	0	318,484	0	93,243
2058	87/87	159,786	274,272	0	434,058	274,751	0	57,042	0	331,794	0	102,264
2059	88/88	163,780	291,739	0	455,519	283,221	0	62,144	0	345,365	0	110,154
2060	89/89	167,875	312,437	0	480,313	291,982	0	68,164	0	360,146	0	120,167

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	90/90	172,072	331,651	0	503,723	301,044	0	74,097	0	375,141	0	128,582
2062	91/91	176,374	351,646	0	528,020	310,418	0	80,456	0	390,874	0	137,145
2063	92/92	180,782	372,361	0	553,144	320,118	0	87,250	0	407,369	0	145,775
2064	93/93	185,303	393,716	0	579,018	330,156	0	94,488	0	424,644	0	154,374
2065	94/94	189,936	411,215	0	601,151	1,353,016	0	12,019	0	1,365,035	0	(763,884)
2066	95/95	194,684	428,470	0	623,155	1,414,392	0	12,122	0	1,426,514	0	(803,360)

Disability Insurance Details

Details if Paula becomes disabled tomorrow

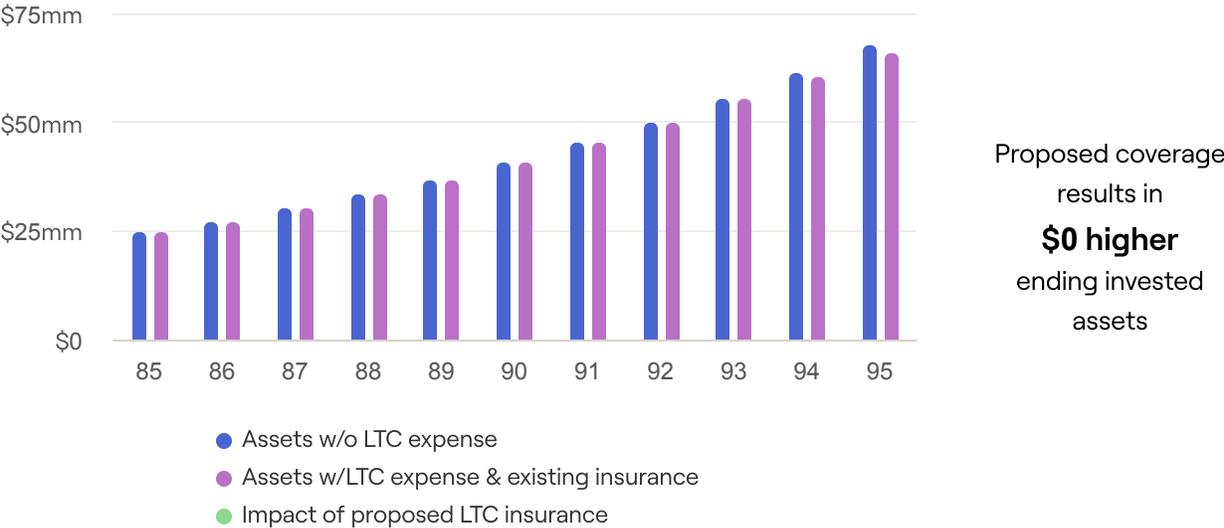
Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Spend Unsaved Cash Flows	Net Flows
2026	55/55	114,900	52,035	0	166,935	96,000	0	28,178	6,200	130,378	0	36,557
2027	56/56	118,347	51,232	0	169,579	98,430	0	27,863	6,386	132,679	0	36,900
2028	57/57	121,897	49,989	0	171,886	100,922	0	28,400	6,578	135,899	0	35,987
2029	58/58	125,554	48,161	0	173,715	103,477	0	28,856	6,775	139,107	0	34,608
2030	59/59	129,321	45,540	0	174,861	106,096	0	29,184	6,978	142,259	0	32,603
2031	60/60	133,201	41,806	0	175,006	108,782	0	29,314	7,187	145,284	0	29,722
2032	61/61	137,197	36,415	0	173,612	111,537	0	29,122	7,403	148,062	0	25,550
2033	62/62	141,313	9,998	0	151,310	114,361	0	25,951	7,625	147,937	0	3,373
2034	63/63	145,552	0	0	145,552	117,257	0	25,576	7,854	150,687	0	(5,135)
2035	64/64	149,918	0	0	149,918	120,226	0	26,400	8,090	154,715	0	(4,797)
2036	65/65	154,416	0	0	154,416	123,271	0	26,744	8,332	158,347	0	(3,931)
2037	66/66	159,048	0	0	159,048	126,393	0	27,615	8,582	162,591	0	(3,542)
2038	67/67	89,153	0	0	89,153	152,571	0	163	0	152,734	0	(63,581)
2039	68/68	99,690	0	0	99,690	157,002	0	368	0	157,370	0	(57,680)
2040	69/69	102,182	0	0	102,182	161,574	0	547	0	162,122	0	(59,939)
2041	70/70	104,737	0	0	104,737	166,292	0	622	0	166,915	0	(62,178)
2042	71/71	107,356	0	0	107,356	171,161	0	663	0	171,825	0	(64,469)
2043	72/72	110,039	0	0	110,039	176,187	0	668	0	176,855	0	(66,816)
2044	73/73	112,789	0	0	112,789	181,374	0	636	0	182,010	0	(69,221)
2045	74/74	115,609	0	0	115,609	186,729	0	564	0	187,293	0	(71,684)
2046	75/75	118,500	169,083	0	287,583	192,258	0	32,342	0	224,600	0	62,983
2047	76/76	121,463	182,660	0	304,123	197,968	0	35,818	0	233,786	0	70,336
2048	77/77	124,500	196,455	0	320,955	203,864	0	39,472	0	243,336	0	77,619
2049	78/78	127,612	212,212	0	339,824	209,954	0	43,699	0	253,652	0	86,172
2050	79/79	130,801	229,216	0	360,017	216,244	0	48,363	0	264,607	0	95,410
2051	80/80	134,072	247,576	0	381,648	222,743	0	53,511	0	276,253	0	105,395
2052	81/81	137,424	266,008	0	403,432	229,457	0	58,881	0	288,339	0	115,094
2053	82/82	140,860	287,282	0	428,142	236,396	0	65,103	0	301,499	0	126,643
2054	83/83	144,380	308,481	0	452,861	243,566	0	71,568	0	315,134	0	137,728
2055	84/84	147,991	333,107	0	481,098	250,978	0	79,068	0	330,046	0	151,052
2056	85/85	151,690	357,416	0	509,106	258,640	0	86,967	0	345,607	0	163,499
2057	86/86	155,483	383,340	0	538,823	266,561	0	95,870	0	362,431	0	176,392
2058	87/87	159,370	410,959	0	570,329	274,751	0	105,573	0	380,324	0	190,004
2059	88/88	163,354	437,131	0	600,485	283,221	0	115,363	0	398,584	0	201,901
2060	89/89	167,437	468,145	0	635,582	291,982	0	126,777	0	418,758	0	216,824

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	90/90	171,624	496,934	0	668,558	301,044	0	138,180	0	439,224	0	229,334
2062	91/91	175,915	526,894	0	702,809	310,418	0	150,420	0	460,839	0	241,970
2063	92/92	180,312	557,933	0	738,245	320,118	0	163,524	0	483,642	0	254,603
2064	93/93	184,820	589,929	0	774,749	330,156	0	177,515	0	507,670	0	267,079
2065	94/94	189,440	616,149	0	805,589	1,353,016	0	17,728	0	1,370,743	0	(565,154)
2066	95/95	194,177	642,004	0	836,181	1,414,392	0	18,597	0	1,432,989	0	(596,808)

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

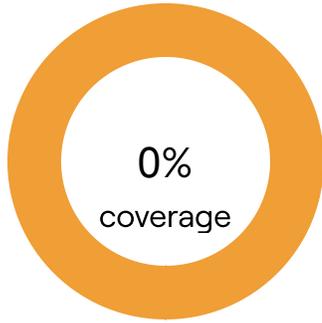


	Peter’s additional coverage	Paula’s additional coverage
LTC insurance		
Current long term care daily coverage	\$0	\$0
Proposed additional daily coverage	\$0	\$0
Proposed benefit period	2 years	2 years
Proposed elimination period	None	None
Proposed inflation adjustment	0%	0%
Proposed inflation type	Compound	Compound
Proposed annual premium	\$0	\$0

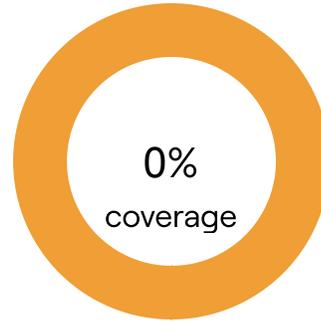
Long-Term Care Insurance Analysis

Peter's total LTC cost is \$1,037,783

Paula's total LTC cost is \$1,037,783



- Current coverage
- Proposed additional coverage
- Uninsured coverage



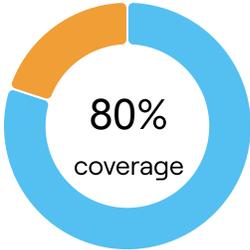
- Current coverage
- Proposed additional coverage
- Uninsured coverage

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

Property and Casualty Insurance – Homeowner

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

Homeowners Insurance Coverage



- Current coverage
- Proposed additional coverage
- Uninsured amount

	Current value	Current coverage	Current coverage %	Target %	Proposed addition
Primary Home	\$300,000	\$0	0%	80%	\$240,000

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

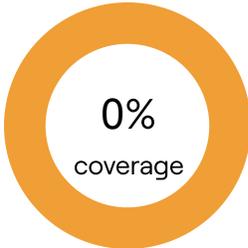
Property and Casualty Insurance – Auto

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	\$1,435,000	\$0	\$0	\$0

Education Funding Analysis for Bart

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

Bart’s projected education cost is \$0



● Funded ● Shortfall

To achieve desired education funding level

Bart’s College Goal	
Annual education cost	\$29,910
Scholarship/other	\$0
Student borrowing	\$0
Annual net cost	\$29,910
Current 529 balance	
529 balance	\$0

Strategy	
529 asset allocation	Current allocation
Funding sources	529 only
Annual 529 savings	
Lump sum saving	\$0
Additional annual 529 saving	\$0

Education Funding Analysis for Lisa

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

Lisa’s projected education cost is \$0



● Funded ● Shortfall

To achieve desired education funding level

Lisa’s College Goal	
Annual education cost	\$29,910
Scholarship/other	\$0
Student borrowing	\$0
Annual net cost	\$29,910
Current 529 balance	
529 balance	\$0

Strategy	
529 asset allocation	Current allocation
Funding sources	529 only
Annual 529 savings	
Lump sum saving	\$0
Additional annual 529 saving	\$0

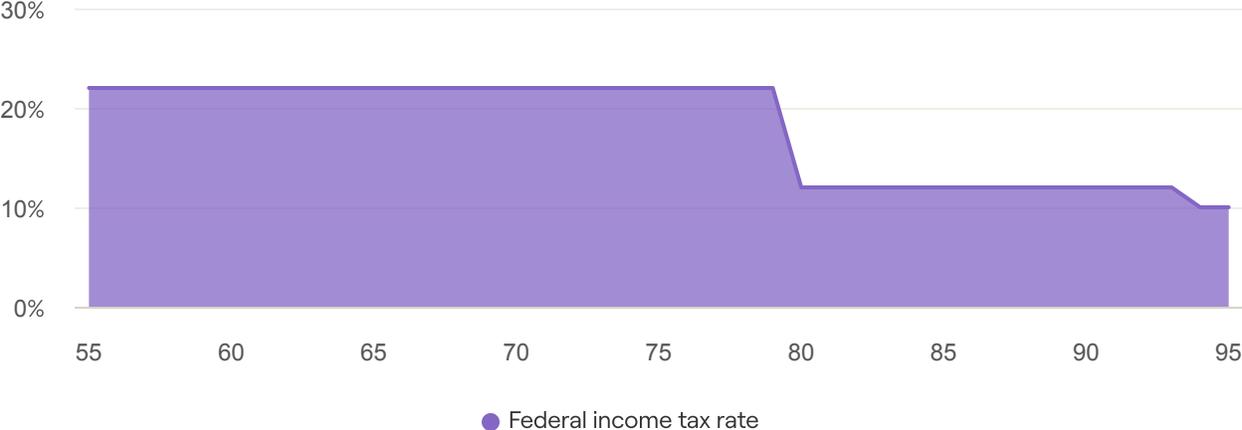
Education Funding Details

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

Tax Estimate

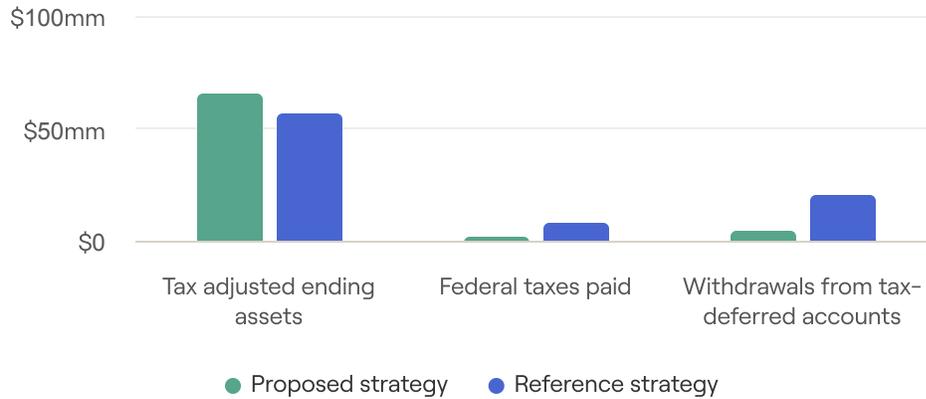
Taxes can have a significant impact on your future and are an important factor in financial planning. Estimated taxes below are based on your inputs and your proposed retirement plan, using current tax rates and methodologies.

Federal income tax bracket - Proposed Plan



Tax Strategies – Summary

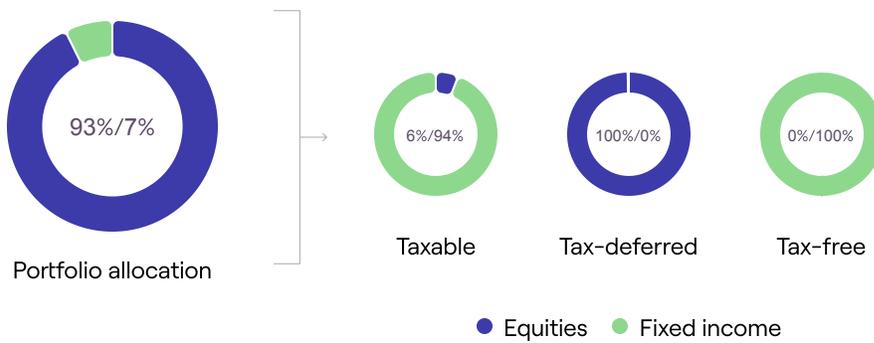
Summary of tax strategy – Proposed Plan



Proposed strategy results in

- \$9,152,946 more tax adjusted ending assets
- \$6,174,286 less taxes paid
- \$15,772,289 less withdrawals from tax-deferred accounts

Asset location – Proposed Plan



Proposed strategy results in

- \$9,152,946 more tax adjusted ending assets
- \$6,174,286 less taxes paid
- \$15,772,289 less withdrawals from tax-deferred accounts

Tax Strategies – Action items

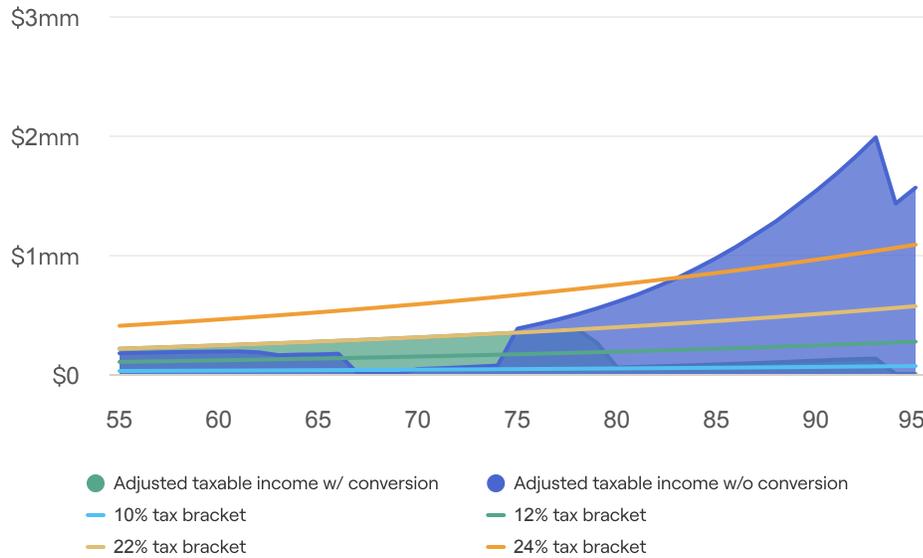
Proposed tax strategy

	Proposed strategy	Reference strategy
Asset location		
Equity allocation	Tax-free, taxable, tax-deferred	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	22%	
Estimated terminal tax rate	15%	15%

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

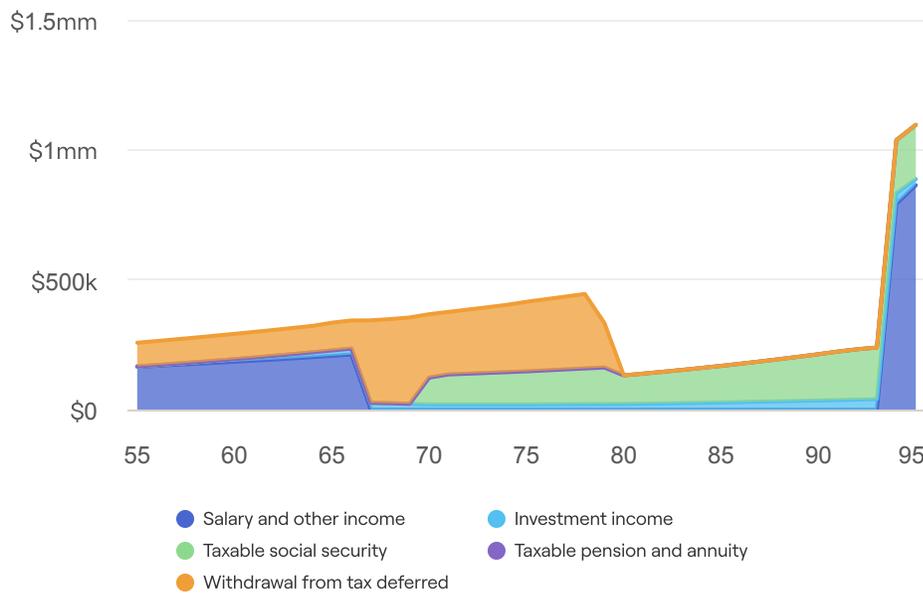
Tax Strategies – Calibration

Ordinary income tax bracket - Proposed Plan



Proposed strategy results in **\$9,152,946** more tax adjusted ending assets than the Reference strategy

Key tax components - Proposed Plan

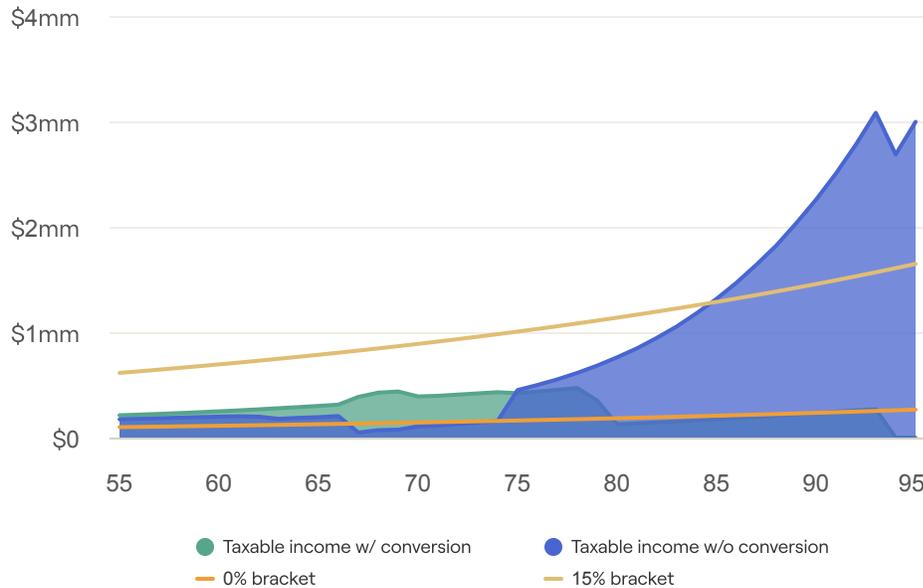


Proposed strategy results in **\$9,152,946** more tax adjusted ending assets than the Reference strategy

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.

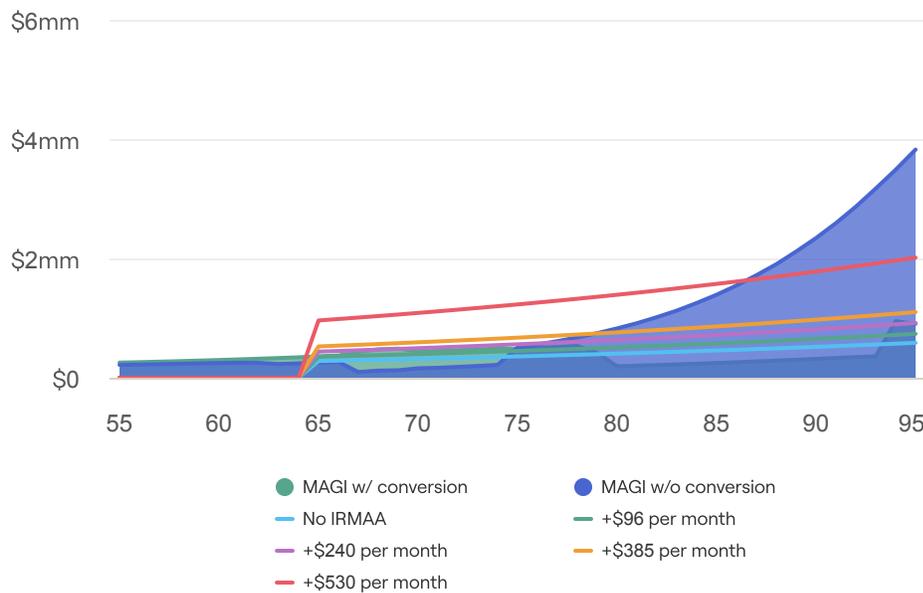
Tax Strategies – Calibration

Capital gains tax bracket – Proposed Plan



Proposed strategy results in **\$9,152,946** more tax adjusted ending assets than the Reference strategy

Medicare premium tax bracket – Proposed Plan



Proposed strategy results in **\$9,152,946** 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

\$65,713,163 ending portfolio value

Reference strategy

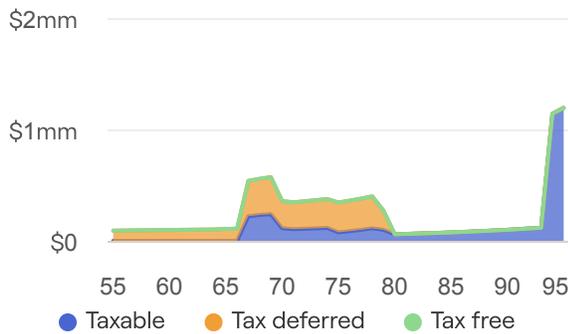


● Taxable ● Tax deferred ● Tax free

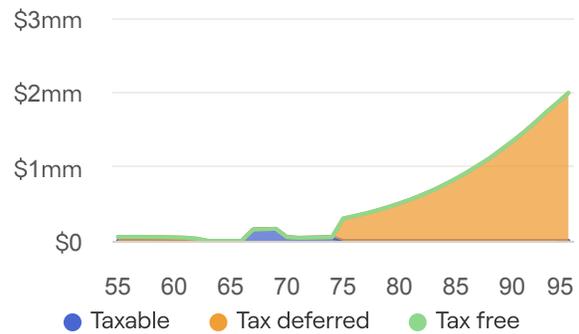
\$56,560,218 ending portfolio value

Withdrawal

Proposed strategy

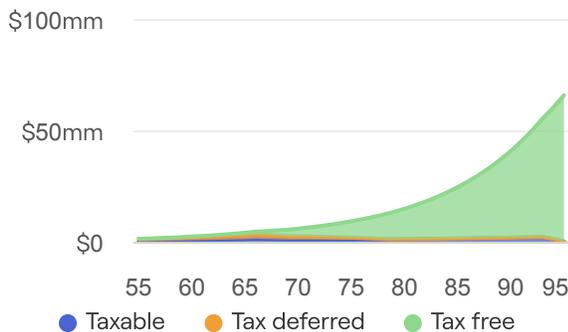


Reference strategy

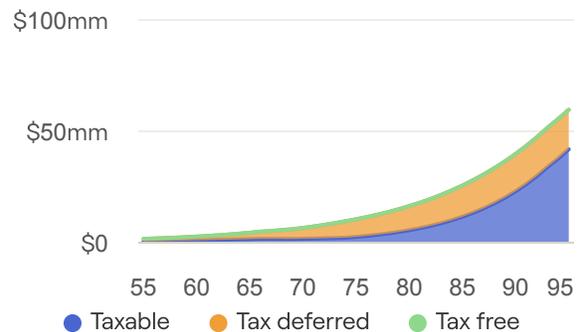


Account balance

Proposed strategy



Reference strategy



Tax Strategies – Details

Withdrawal and conversion

Year	Age	Conversion Amount	Withdrawal From Taxable Account	Withdrawal From Tax Deferred Account	Withdrawal From Tax Free Account	Taxable Account Balance	Tax Deferred Account Balance	Tax Free Account Balance
2026	55/55	38,384	0	91,134	0	151,290	1,090,479	38,384
2027	56/56	39,754	0	92,473	0	225,064	1,134,524	82,371
2028	57/57	41,476	0	93,775	0	306,771	1,182,575	132,932
2029	58/58	43,702	0	95,040	0	396,751	1,235,123	191,295
2030	59/59	46,651	0	96,261	0	495,159	1,292,714	259,043
2031	60/60	50,670	0	97,437	0	601,817	1,355,960	338,283
2032	61/61	56,342	0	98,565	0	715,944	1,425,542	431,933
2033	62/62	70,044	0	99,647	0	830,296	1,502,212	549,613
2034	63/63	100,700	0	100,700	0	927,925	1,586,789	710,929
2035	64/64	101,780	0	101,780	0	1,036,598	1,680,127	891,116
2036	65/65	107,034	0	107,034	0	1,157,545	1,779,024	1,096,429
2037	66/66	108,113	0	108,113	0	1,292,129	1,888,275	1,325,464
2038	67/67	317,550	220,582	317,550	0	1,204,901	1,777,686	1,789,195
2039	68/68	324,035	232,507	324,035	0	1,105,280	1,648,309	2,310,555
2040	69/69	332,228	239,039	332,228	0	988,138	1,496,384	2,897,608
2041	70/70	243,901	113,141	243,901	0	983,976	1,415,937	3,461,078
2042	71/71	240,831	104,637	240,831	0	987,859	1,329,548	4,083,622
2043	72/72	246,701	108,286	246,701	0	988,522	1,227,603	4,780,693
2044	73/73	252,763	112,041	252,763	0	985,502	1,108,178	5,560,706
2045	74/74	259,027	115,773	259,027	0	978,417	969,126	6,433,007
2046	75/75	228,386	76,261	267,781	0	1,010,063	805,770	7,370,872
2047	76/76	239,897	86,442	273,896	0	1,035,018	618,048	8,423,681
2048	77/77	253,130	98,494	280,119	0	1,050,673	403,139	9,605,835
2049	78/78	268,146	112,430	286,471	0	1,054,118	157,888	10,933,381
2050	79/79	164,259	98,935	171,742	0	1,071,439	0	12,303,452
2051	80/80	0	58,750	0	0	1,126,935	0	13,660,364
2052	81/81	0	61,768	0	0	1,185,120	0	15,166,927
2053	82/82	0	64,917	0	0	1,246,114	0	16,839,644
2054	83/83	0	68,200	0	0	1,310,044	0	18,696,841
2055	84/84	0	71,653	0	0	1,377,009	0	20,758,862
2056	85/85	0	75,260	0	0	1,447,128	0	23,048,298
2057	86/86	0	79,438	0	0	1,520,110	0	25,590,230
2058	87/87	0	83,931	0	0	1,595,882	0	28,412,504
2059	88/88	0	88,620	0	0	1,674,472	0	31,546,038
2060	89/89	0	93,521	0	0	1,755,888	0	35,025,161
2061	90/90	0	98,638	0	0	1,840,123	0	38,887,986

Year	Age	Conversion Amount	Withdrawal From Taxable Account	Withdrawal From Tax Deferred Account	Withdrawal From Tax Free Account	Taxable Account Balance	Tax Deferred Account Balance	Tax Free Account Balance
2062	91/91	0	104,815	0	0	1,926,313	0	43,176,832
2063	92/92	0	111,241	0	0	2,014,300	0	47,938,682
2064	93/93	0	116,990	0	0	2,104,821	0	53,225,703
2065	94/94	0	1,139,952	0	0	1,180,788	0	59,095,814
2066	95/95	0	1,193,509	0	0	99,839	0	65,613,324

Tax Strategies – Details

Tax details

Year	Age	Adjusted Taxable Income	Total Federal Tax Paid	Federal Income Tax Bracket	Federal Capital Gains Tax Bracket
2026	55/55	211,400	43,523	22%	15%
2027	56/56	216,685	44,863	22%	15%
2028	57/57	222,102	46,307	22%	15%
2029	58/58	227,655	47,861	22%	15%
2030	59/59	233,346	49,531	22%	15%
2031	60/60	239,180	51,321	22%	15%
2032	61/61	245,159	53,234	22%	15%
2033	62/62	251,288	55,273	22%	15%
2034	63/63	257,570	57,417	22%	15%
2035	64/64	264,010	59,607	22%	15%
2036	65/65	270,610	61,920	22%	15%
2037	66/66	277,375	64,366	22%	15%
2038	67/67	284,309	68,012	22%	15%
2039	68/68	291,417	75,499	22%	15%
2040	69/69	298,703	77,473	22%	15%
2041	70/70	306,170	68,281	22%	15%
2042	71/71	313,824	69,262	22%	15%
2043	72/72	321,670	71,296	22%	15%
2044	73/73	329,712	73,306	22%	15%
2045	74/74	337,955	75,285	22%	15%
2046	75/75	346,404	73,285	22%	15%
2047	76/76	355,064	76,107	22%	15%
2048	77/77	363,940	79,090	22%	15%
2049	78/78	373,039	82,213	22%	15%
2050	79/79	259,509	55,615	22%	15%
2051	80/80	54,293	5,596	12%	0%
2052	81/81	58,937	6,130	12%	0%
2053	82/82	63,754	6,684	12%	0%
2054	83/83	68,754	7,260	12%	0%
2055	84/84	73,964	7,861	12%	0%
2056	85/85	79,382	8,485	12%	0%
2057	86/86	85,242	9,541	12%	0%
2058	87/87	91,391	10,758	12%	0%
2059	88/88	97,764	12,018	12%	0%
2060	89/89	104,370	13,323	12%	0%
2061	90/90	111,215	14,674	12%	0%
2062	91/91	118,753	16,916	12%	15%

Year	Age	Adjusted Taxable Income	Total Federal Tax Paid	Federal Income Tax Bracket	Federal Capital Gains Tax Bracket
2063	92/92	124,848	19,174	12%	15%
2064	93/93	128,544	20,609	12%	15%
2065	94/94	0	26,554	10%	0%
2066	95/95	0	24,723	10%	0%

Tax Strategies - Details

Medicare premium

Year	Age	MAGI	Medicare Premium Threshold	Medicare Premium for Peter	Medicare Premium for Paula	Total Medicare Premium
2026	55/55	253,743	0	0	0	0
2027	56/56	261,238	0	0	0	0
2028	57/57	269,284	0	0	0	0
2029	58/58	277,910	0	0	0	0
2030	59/59	287,143	0	0	0	0
2031	60/60	297,010	0	0	0	0
2032	61/61	307,528	0	0	0	0
2033	62/62	318,708	0	0	0	0
2034	63/63	330,442	0	0	0	0
2035	64/64	342,431	0	0	0	0
2036	65/65	359,288	279,058	0	0	0
2037	66/66	372,730	286,035	0	0	0
2038	67/67	433,840	293,186	0	0	0
2039	68/68	475,177	300,515	0	0	0
2040	69/69	487,533	308,028	0	0	0
2041	70/70	441,859	315,729	0	0	0
2042	71/71	449,135	323,622	0	0	0
2043	72/72	461,938	331,713	0	0	0
2044	73/73	474,680	340,006	0	0	0
2045	74/74	487,309	348,506	0	0	0
2046	75/75	479,303	357,218	0	0	0
2047	76/76	496,438	366,149	0	0	0
2048	77/77	514,467	375,303	0	0	0
2049	78/78	533,292	384,685	0	0	0
2050	79/79	415,319	394,302	0	0	0
2051	80/80	191,957	404,160	0	0	0
2052	81/81	202,251	414,264	0	0	0
2053	82/82	212,898	424,620	0	0	0
2054	83/83	223,918	435,236	0	0	0
2055	84/84	235,362	446,117	0	0	0
2056	85/85	247,226	457,270	0	0	0
2057	86/86	259,960	468,701	0	0	0
2058	87/87	273,271	480,419	0	0	0
2059	88/88	287,028	492,429	0	0	0
2060	89/89	301,248	504,740	0	0	0
2061	90/90	315,937	517,359	0	0	0
2062	91/91	331,979	530,293	0	0	0

Year	Age	MAGI	Medicare Premium Threshold	Medicare Premium for Peter	Medicare Premium for Paula	Total Medicare Premium
2063	92/92	346,782	543,550	0	0	0
2064	93/93	358,906	557,139	0	0	0
2065	94/94	948,794	571,067	0	0	0
2066	95/95	900,601	585,344	0	0	0

Tax Strategies – Details

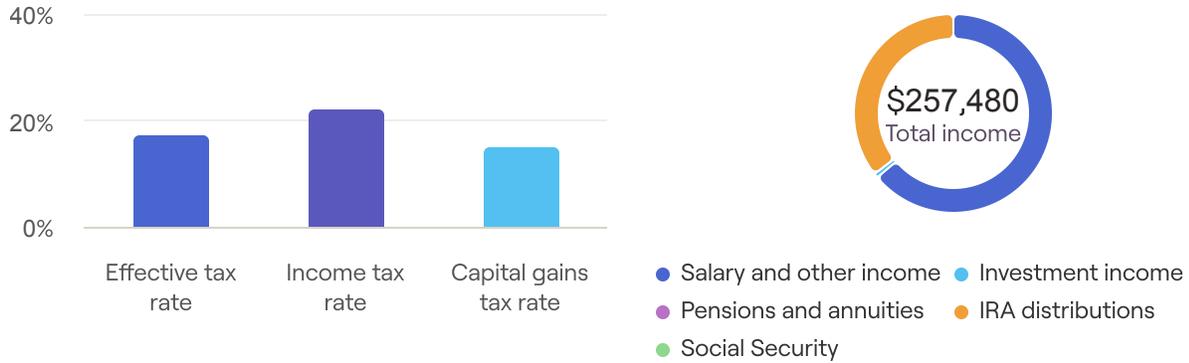
Asset location summary

Year	Age	Overall Portfolio Equity	Taxable Account Equity	Tax Deferred Account Equity	Tax Free Account Equity
Start		93%	6%	100%	0%
2026	55/55	93%	46%	100%	100%
2027	56/56	94%	63%	100%	100%
2028	57/57	94%	72%	100%	100%
2029	58/58	95%	78%	100%	100%
2030	59/59	95%	82%	100%	100%
2031	60/60	96%	85%	99%	100%
2032	61/61	96%	87%	99%	100%
2033	62/62	96%	89%	99%	100%
2034	63/63	97%	90%	99%	100%
2035	64/64	97%	91%	99%	100%
2036	65/65	97%	92%	99%	100%
2037	66/66	97%	92%	99%	100%
2038	67/67	100%	100%	99%	100%
2039	68/68	100%	100%	99%	100%
2040	69/69	100%	100%	99%	100%
2041	70/70	100%	100%	99%	100%
2042	71/71	100%	100%	98%	100%
2043	72/72	100%	100%	98%	100%
2044	73/73	100%	100%	98%	100%
2045	74/74	100%	100%	97%	100%
2046	75/75	100%	100%	96%	100%
2047	76/76	100%	100%	95%	100%
2048	77/77	100%	100%	91%	100%
2049	78/78	100%	100%	75%	100%
2050	79/79	100%	96%	0%	100%
2051	80/80	100%	96%	0%	100%
2052	81/81	100%	96%	0%	100%
2053	82/82	100%	95%	0%	100%
2054	83/83	100%	95%	0%	100%
2055	84/84	100%	95%	0%	100%
2056	85/85	100%	95%	0%	100%
2057	86/86	100%	94%	0%	100%
2058	87/87	100%	94%	0%	100%
2059	88/88	100%	94%	0%	100%
2060	89/89	100%	93%	0%	100%
2061	90/90	100%	93%	0%	100%

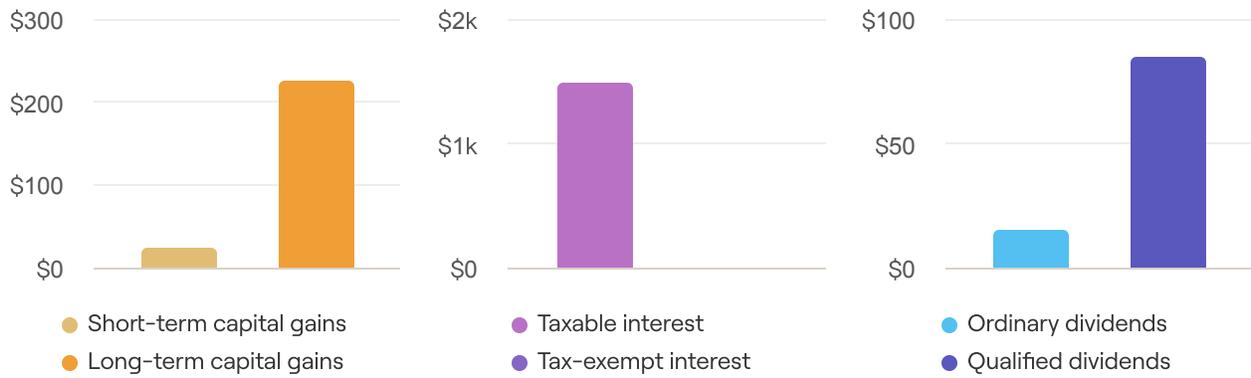
Year	Age	Overall Portfolio Equity	Taxable Account Equity	Tax Deferred Account Equity	Tax Free Account Equity
2062	91/91	100%	93%	0%	100%
2063	92/92	100%	92%	0%	100%
2064	93/93	100%	92%	0%	100%
2065	94/94	100%	84%	0%	100%
2066	95/95	100%	0%	0%	100%

Tax Analyzer – Summary

Federal income tax summary – Projected tax return (2026)



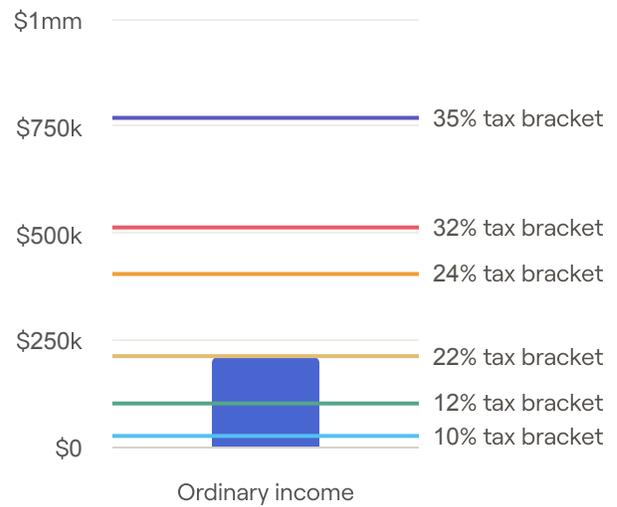
Investment income efficiency – Projected tax return (2026)



Tax Analyzer – Summary

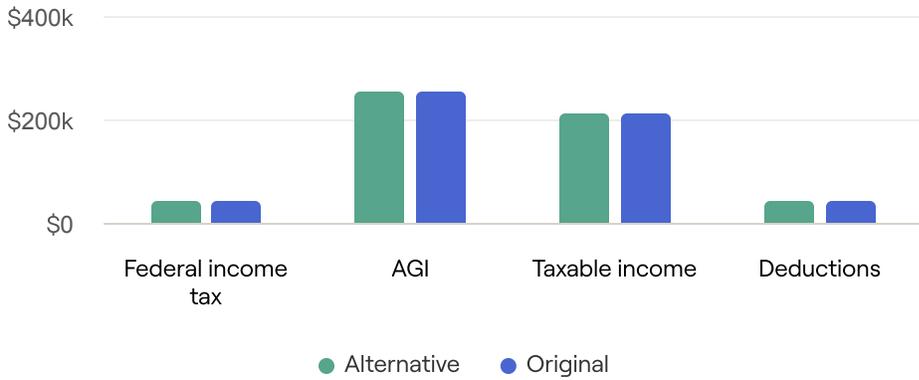
Ordinary income bracket – Projected tax return (2026)

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



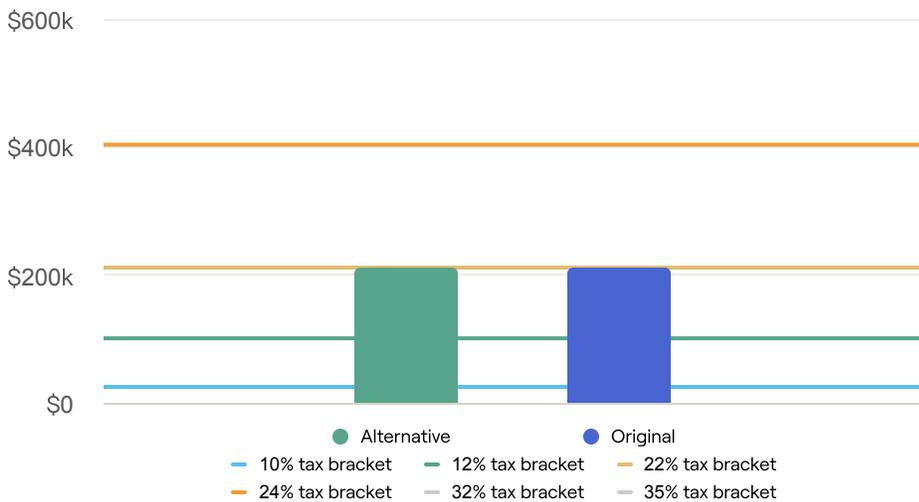
Tax Analyzer - Comparison

Federal income taxes - Projected tax return (2026)



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

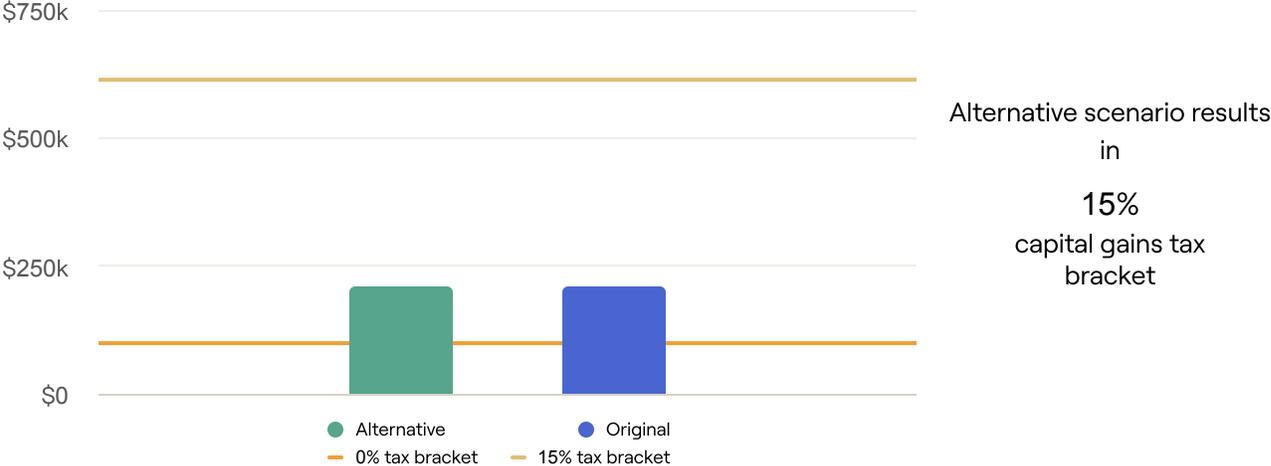
Ordinary income tax bracket - Projected tax return (2026)



Alternative scenario results in
 22% ordinary income tax bracket

Tax Analyzer - Comparison

Capital gains tax bracket - Projected tax return (2026)



Tax Analyzer – Thresholds

Projected tax return (2026)

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

Tax Analyzer – Action items

Projected tax return (2026)

	Alternative	Original
1040 income		
Line 1a W2 income	\$111,600	\$111,600
Line 2b taxable interest	\$1,496	\$1,496
Line 3a qualified dividends	\$85	\$85
Line 3b ordinary dividends	\$100	\$100
Line 7 short-term capital gains	\$25	\$25
Line 7 long-term capital gains	\$225	\$225
Schedule 1 income		
Line 3 business income or (loss)	\$52,900	\$52,900
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

	Peter	Paula
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

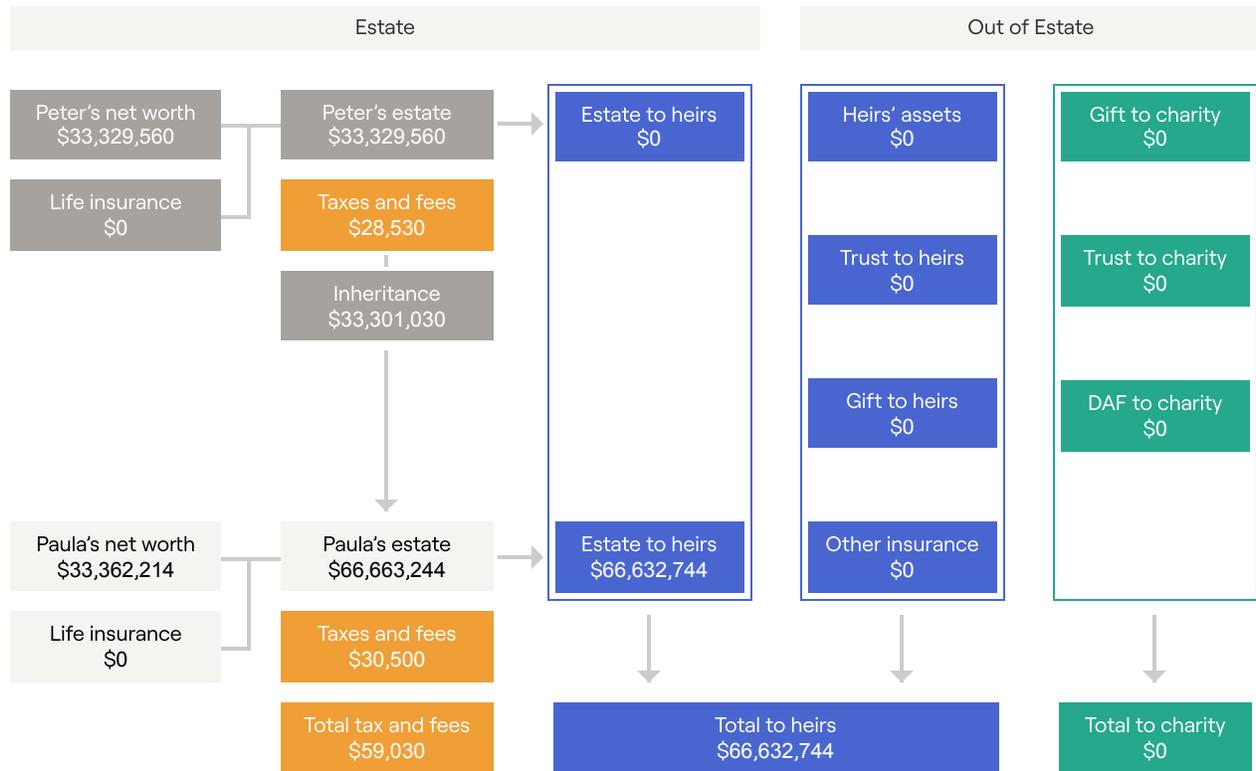
Life changes, it is important to review your beneficiaries periodically to ensure your money will go where you intended.

	Account Balance	Primary Beneficiary	Contingent Beneficiary
Bank			
Peter's Accounts			
Peter's Bank Account	\$80,000		
Invested Assets			
Peter's Accounts			
Peter's Stock Picking Fun Acct	\$5,000		
Peter's Investment Account	\$400,000		
Paula's Accounts			
Paula's Investment Account	\$250,000		
Paula's Investment Account	\$400,000		

Estate Planning

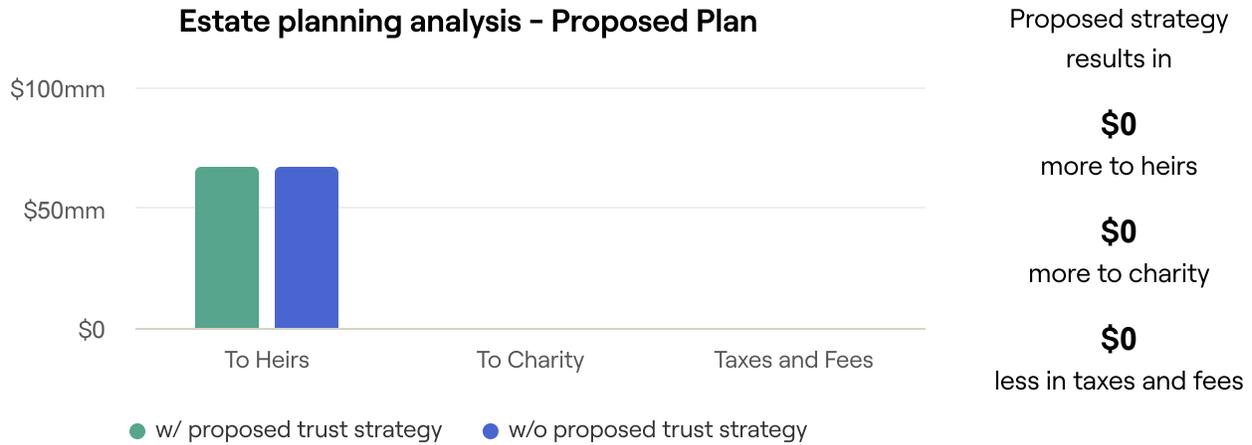
Effective use of living trust strategies can reduce taxes and expenses so that more of your assets are passed on to heirs or charity.

Estate flow chart – Proposed Plan



Estate Planning Analysis

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



Proposed Trust strategy

Planning Horizon

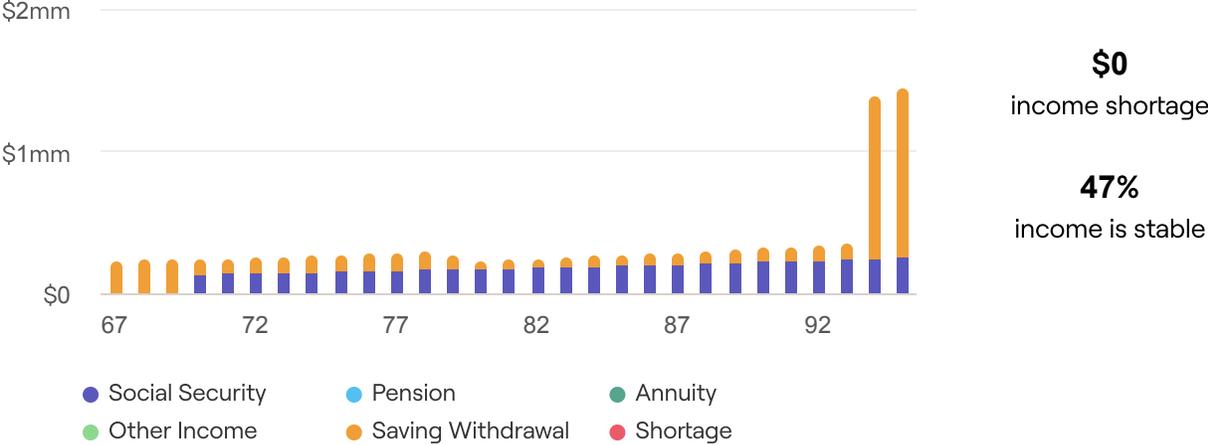
Peter's planning horizon	95
Paula's planning horizon	95

Other Information

Funeral expense	\$10,000
Probate expense	5%

Estate Planning Retirement Income

Retirement income - Proposed Plan



Estate Planning Details – Proposed Plan

Peter's Estate		Paula's Estate		Out of Estate	
Investment	\$32,840,254	Investment	\$65,684,633	Heirs' assets	\$0
Real estate	\$489,306	Real estate	\$978,611	Credit shelter trust	\$0
Business assets	\$0	Business assets	\$0	Charitable remainder trust	\$0
Other assets	\$0	Other assets	\$0	Charitable lead trust	\$0
Annuities	\$0	Annuities	\$0	Spousal lifetime access trust	\$0
Debt	\$0	Debt	\$0	Qualified terminable interest trust	\$0
Mortgage	\$0	Mortgage	\$0	Grantor retained annuity trust	\$0
Insurance	\$0	Insurance	\$0	Intentionally defective grantor trust	\$0
Gross estate	\$33,329,560	Gross estate	\$66,663,244	Qualified personal residence trust	\$0
Funeral expense	\$26,851	Funeral expense	\$26,851	Irrevocable grantor trust	\$0
Probate	\$1,680	Probate	\$3,649	Irrevocable grantor trust - property	\$0
Estate tax - federal	\$0	Estate tax - federal	\$0	Irrevocable insurance trust	\$0
Estate tax - state	\$0	Estate tax - state	\$0	Other owned insurance	\$0
Total taxes & expenses	\$28,531	Total taxes & expenses	\$30,500	Donor-advised fund	\$0
Net estate	\$33,301,030	Net estate	\$66,632,744		
To heirs	\$0	To heirs	\$66,632,744	To heirs	\$0
To co-client	\$33,301,030			To charity	\$0

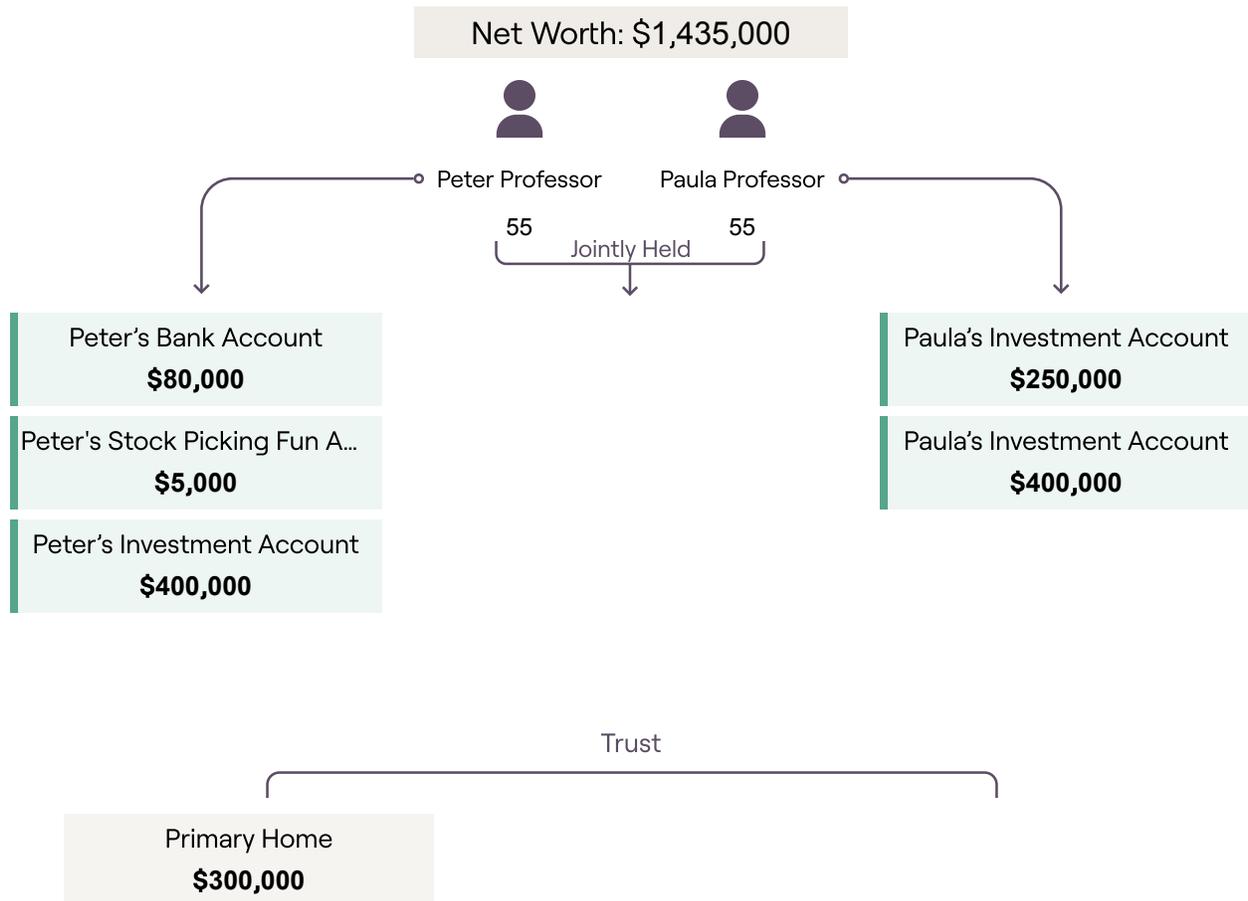
Please refer to sections 8.6 and 8.7 of the disclosure section for more information.

Blueprint - Net Worth

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

Lisa - 26

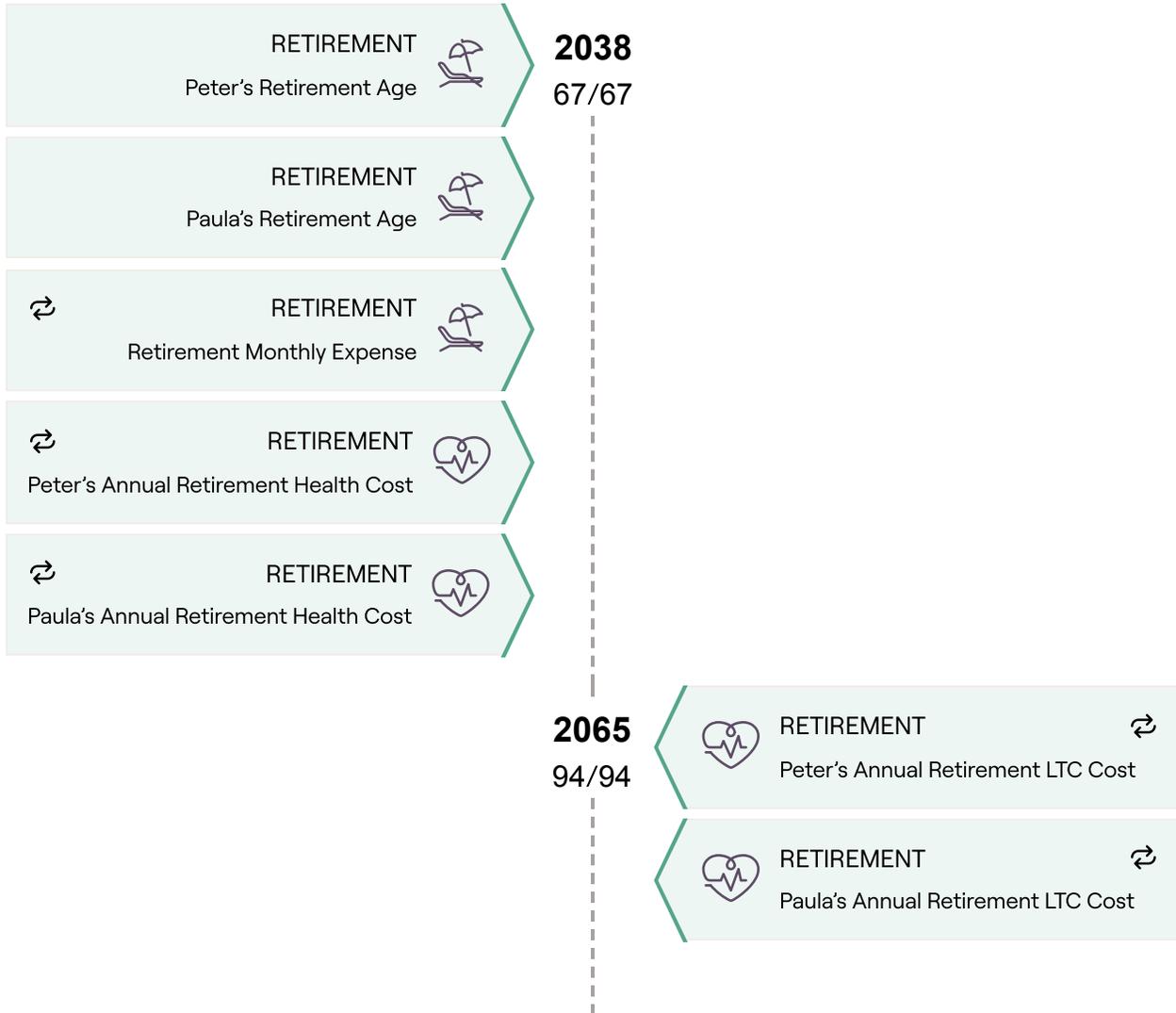
Bart - 23



Blueprint - Goals

- Retirement
- Education
- Asset Purchase
- Other

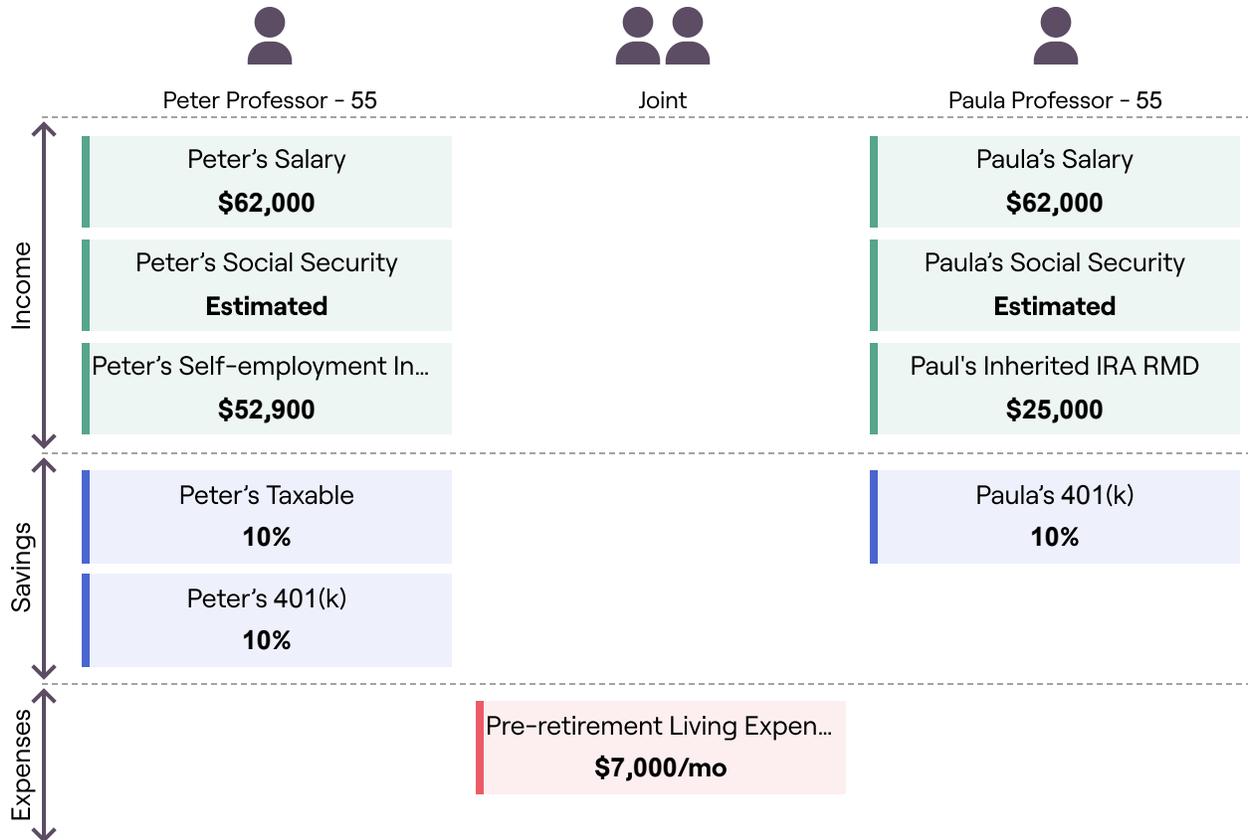
Goals 



Blueprint - Income, Savings, Expenses

- Income
- Savings
- Expenses

Income, Savings, Expenses



Profile Notes

Debt Management

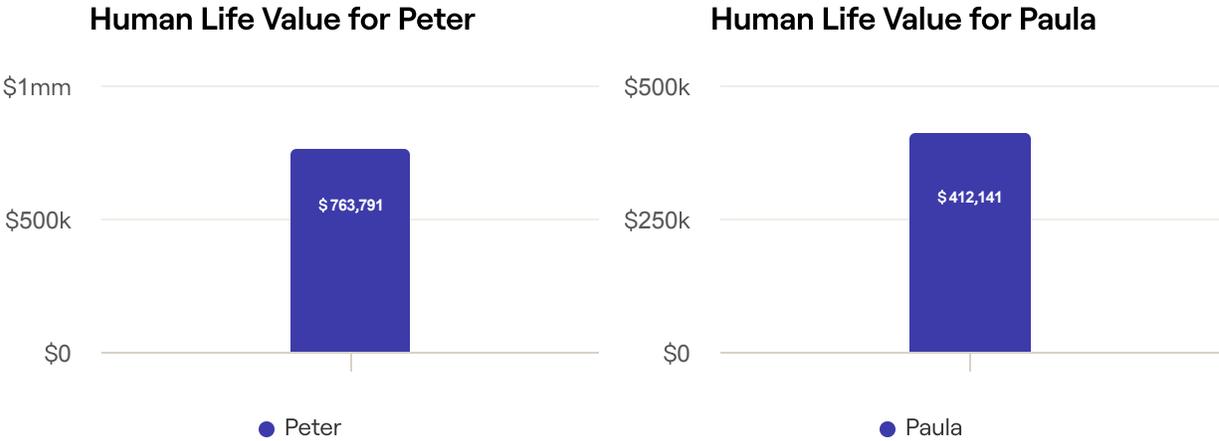
Your family doesn't have any debt. New debts, including credit cards and loans, can be added in the Profile tab.

Student Loans Summary

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

Human Life Value

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



	Peter's Information	Paula's Information
Annual income	\$ 114,900	\$ 62,000
Years to retirement	12	12
Discount rate	5%	5%
Tax rate	25%	25%

Stock Plans

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

Business Analysis

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

Summary of User Input

Your financial plan is based on the following information:

Family

Name	Date of Birth	Planning Horizon	Relationship
Peter	Jan 1, 1971	95	Client
Paula	Jan 1, 1971	95	Co-client
Bart	Feb 26, 2003		Child
Lisa	Feb 26, 2000		Child

Income

Name	Annual Amount	Starting	Ending	Annual Increase
Peter's Salary	\$62,000	Already started	Peter's retirement	3%
Paula's Salary	\$62,000	Already started	Paula's retirement	3%
Peter's Social Security	Estimated using Salary			
Paula's Social Security	Estimated using Salary			
Peter's Self-employment Income	\$52,900	Already started	Peter's retirement	3%
Paul's Inherited IRA RMD	\$25,000	Already started	After 9 yrs	0%

Savings

Name	Annual Amount	Starting	Ending	Annual Increase
Peter's Taxable	10%	Already started	Peter's retirement	
Peter's 401(k)	10%	Already started	Peter's retirement	

Name	Annual Amount	Starting	Ending	Annual Increase
Paula's 401(k)	10%	Already started	Paula's retirement	

Expenses

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

Retirement Goals

Name	Retirement age	Annual retirement Health care	Annual retirement Long term care	Long term care duration
Peter	67	\$6,397	\$75,504	2
Paula	67	\$6,397	\$75,504	2

Other Goals

Name	Amount	Starting	Ending	Frequency
Retirement Monthly Expense	\$7,000	Peter's retirement	End of both plans	Every 1 year
Bart's College Goal	\$29,910	age 18	age 21	Every 1 year
Lisa's College Goal	\$29,910	age 18	age 21	Every 1 year

Insurance

Name	Type	Owner	Benefit
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Disclosure

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

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

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

6 Return and volatility assumptions used in Monte Carlo simulations

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

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

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

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

8 Assumption and calculation limitations of Monte Carlo Simulations

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

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

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

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

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

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

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

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

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

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