



REPORT PREPARED FOR

Pre-Retiree Sample & Amanda Sample

by Joseph Sroka, CFA, CMT
NovaPoint Group

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Joseph Sroka, CFA, CMT

1175 Peachtree St NE, Suite 1825
Atlanta, Georgia 30361

404-941-8910

jsroka@novapointgroup.com

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



\$1.32mm

Net worth

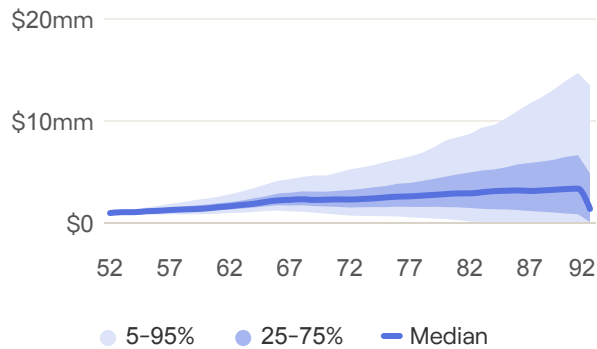
18.9%

Effective federal tax rate

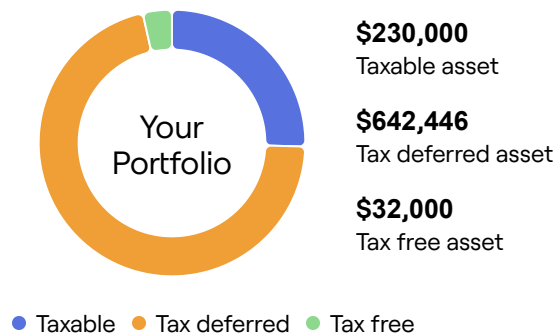
Balance Sheet

Bank	\$10,000
Invested assets	\$894,446
Real estate assets	\$550,000
Life insurance cash value	\$0
Other assets	\$0
Credit cards	\$10,000
Mortgages	\$125,000
Home equities	\$0
Student loans	\$0
Other debts	\$0
Net worth	\$1,319,446

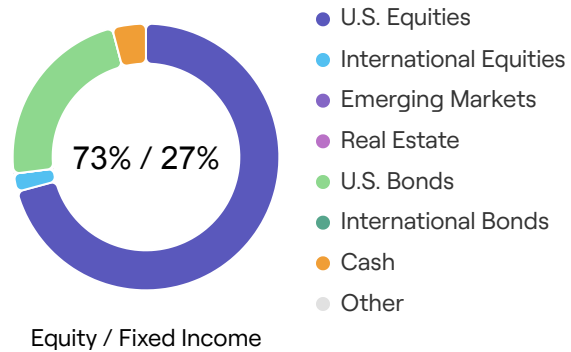
Asset simulation results of Proposed plan



Tax allocation summary



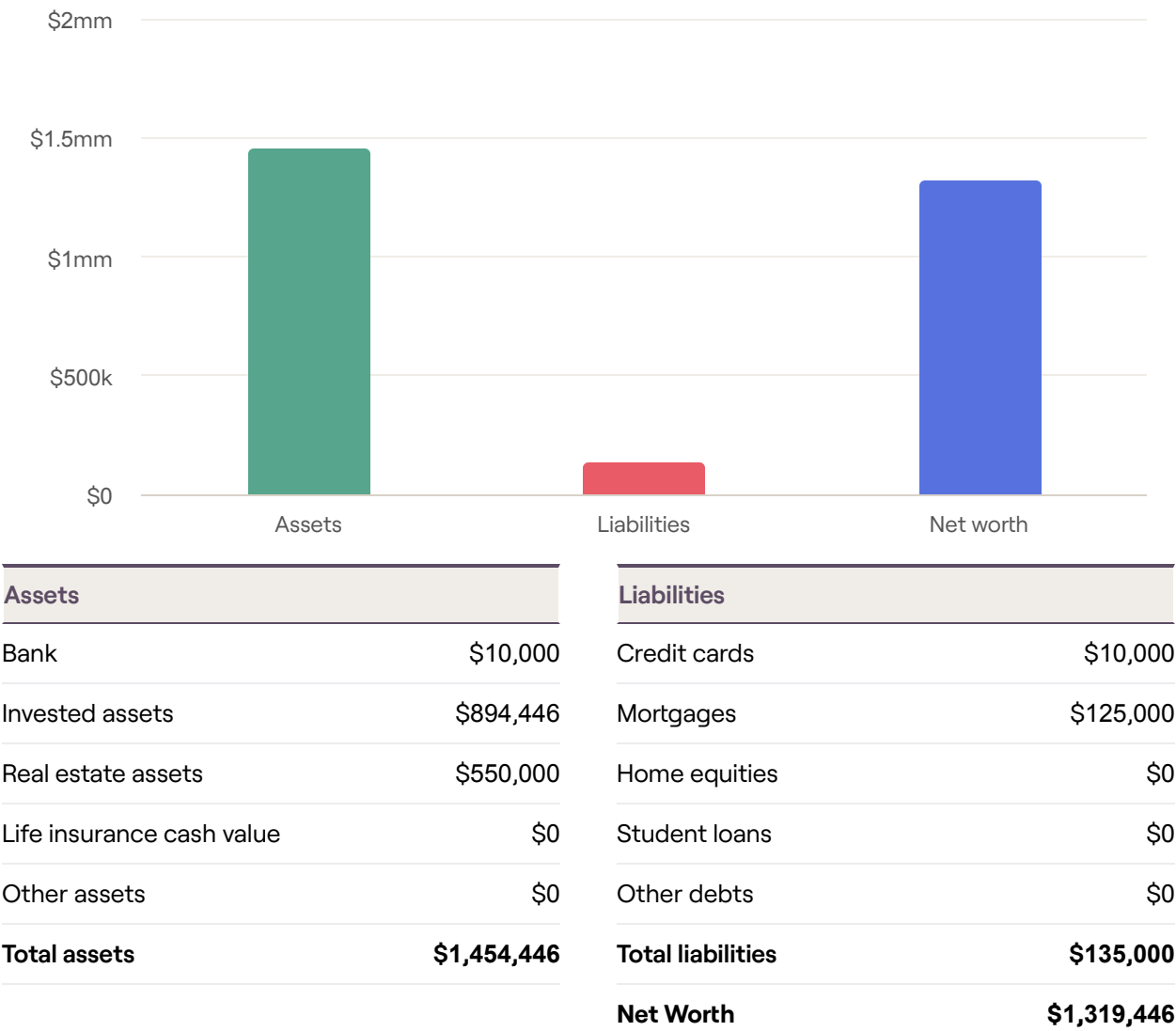
Current allocation



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 **\$1,319,446** as of 3/28/25

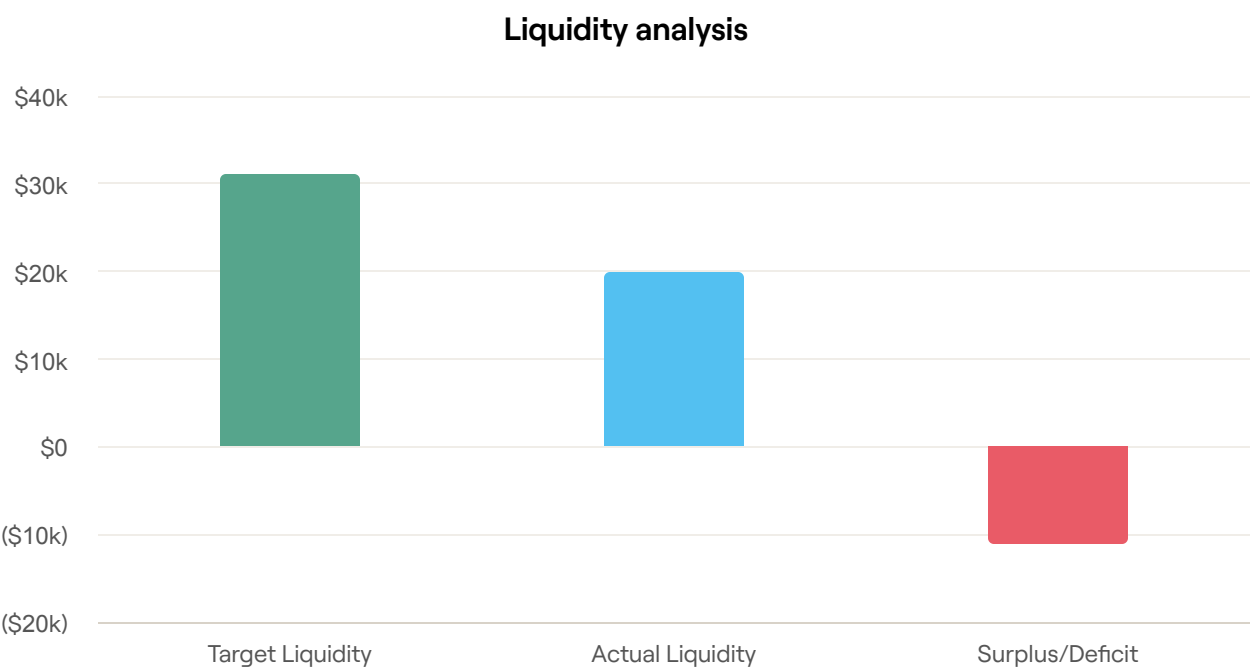


Balance Sheet Details

Description	Pre-Retiree	Amanda	Joint	Total
Assets				
<i>Cash</i>				
Joint Checking			\$10,000	\$10,000
Total Cash	\$0	\$0	\$10,000	\$10,000
<i>Invested Assets</i>				
<i>Non-qualified</i>				
Brokerage Account			\$220,000	\$220,000
<i>Qualified</i>				
Pre-retiree's 401(k)	\$160,000			\$160,000
Pre-retiree's IRA	\$129,946			\$129,946
Amanda's 401(k)		\$155,000		\$155,000
Amanda's IRA		\$197,499		\$197,499
Kelly's 529		\$32,000		\$32,000
Total Invested Assets	\$289,946	\$384,499	\$220,000	\$894,445
<i>Real Estate Assets</i>				
Primary Home			\$550,000	\$550,000
Total Real Estate Assets	\$0	\$0	\$550,000	\$550,000
Total Assets	\$289,946	\$384,499	\$780,000	\$1,454,445
Liabilities				
Pre-retiree's Card	\$10,000			\$10,000
Primary Home Mortgage			\$125,000	\$125,000
Total Liabilities	\$10,000	\$0	\$125,000	\$135,000
Net Worth				
Total Net Worth	\$279,946	\$384,499	\$655,000	\$1,319,445

Liquidity

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



Covered expenses

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

Liquidity target

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

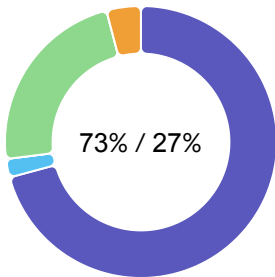
Current monthly expenses	
Living expense	\$7,000
Housing	\$3,333
Debt	\$0
Health care	\$0
Insurance premium	\$42
Rental and vacation home	\$0
Other expense	\$0
Total monthly expenses	\$10,375

Current liquidity	
Joint Checking	\$10,000
Brokerage Account	\$10,000
Total current liquidity	\$20,000

Asset Allocation

Current allocation

All accounts



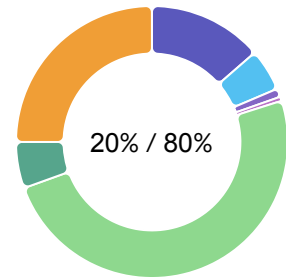
Equity / Fixed Income

Annual return: 6%
Standard deviation: 12.4%

70.8%	U.S. Equities	13.6%
2.2%	International Equities	5%
0%	Emerging Markets	1%
0%	Real Estate	0.5%
22.9%	U.S. Bonds	49.4%
0%	International Bonds	5.5%
4.1%	Cash	25%
0%	Other	0%

Target allocation

Preservation



Equity / Fixed Income

Annual return: 4.8%
Standard deviation: 4.9%

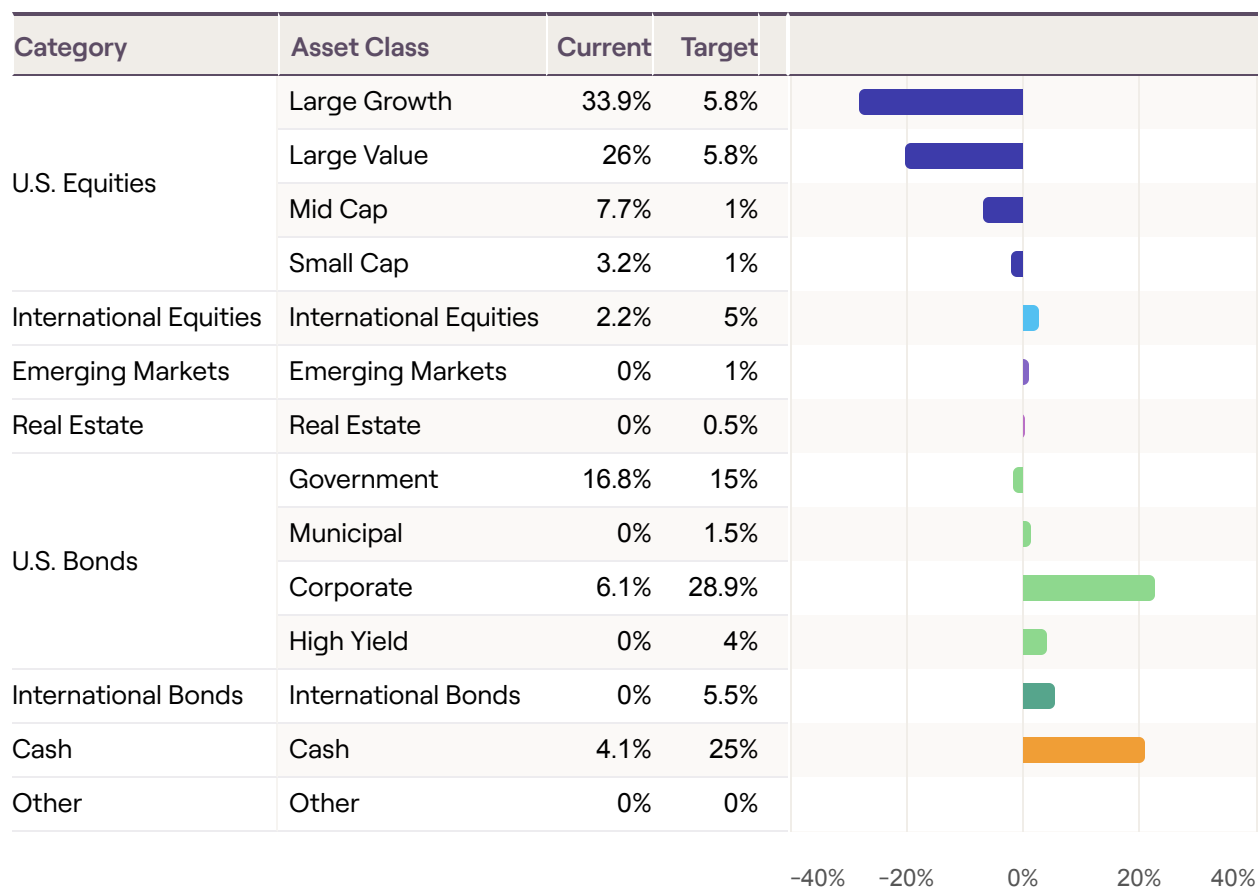
To balance back to your target portfolio:

U.S. Equities	Sell	\$517,343	U.S. Bonds	Buy	\$239,679
International Equities	Buy	\$25,324	International Bonds	Buy	\$49,745
Emerging Markets	Buy	\$9,044	Cash	Buy	\$189,029
Real Estate	Buy	\$4,522	Other	Sell	\$0

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

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

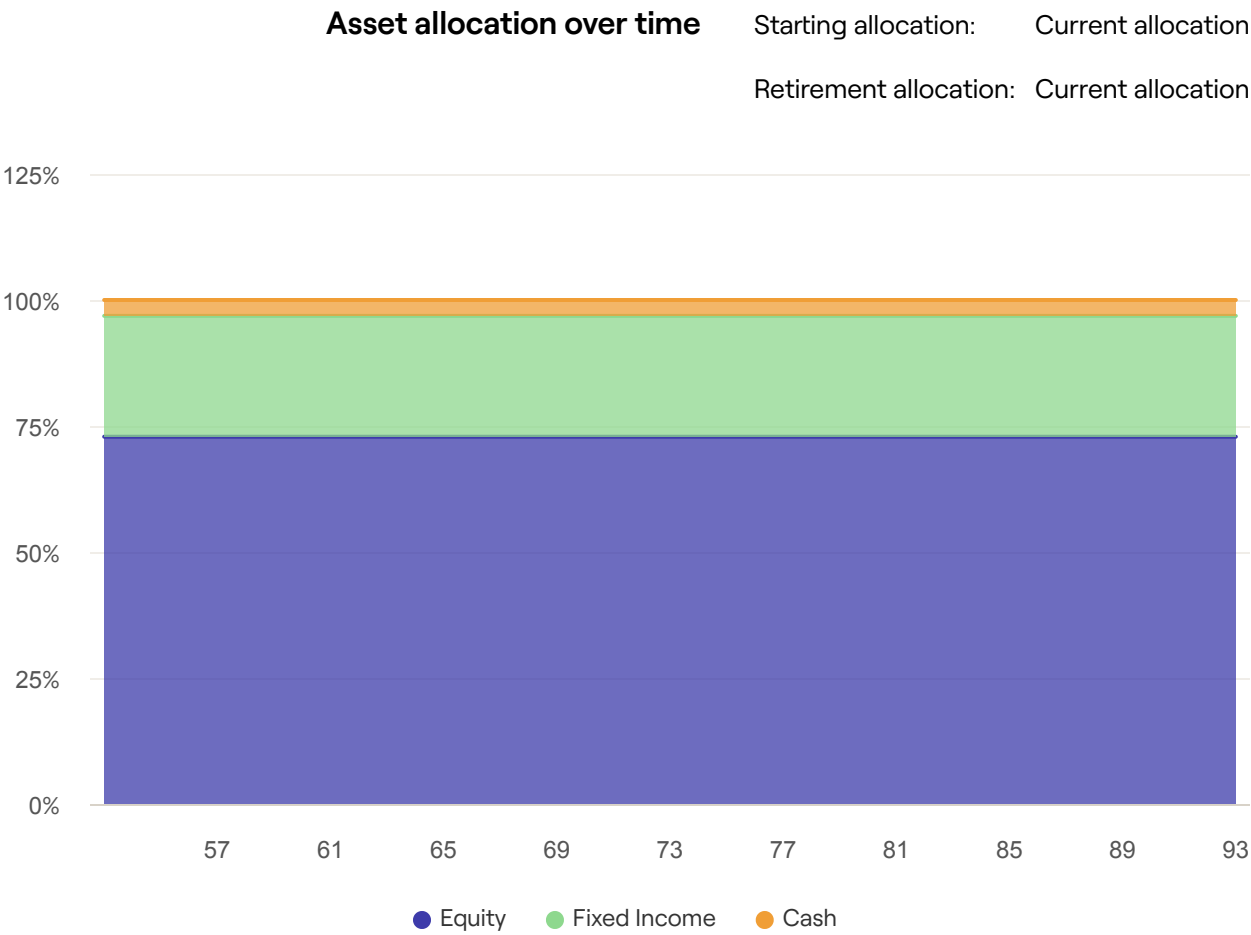
Asset Allocation Details



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

Allocation Path

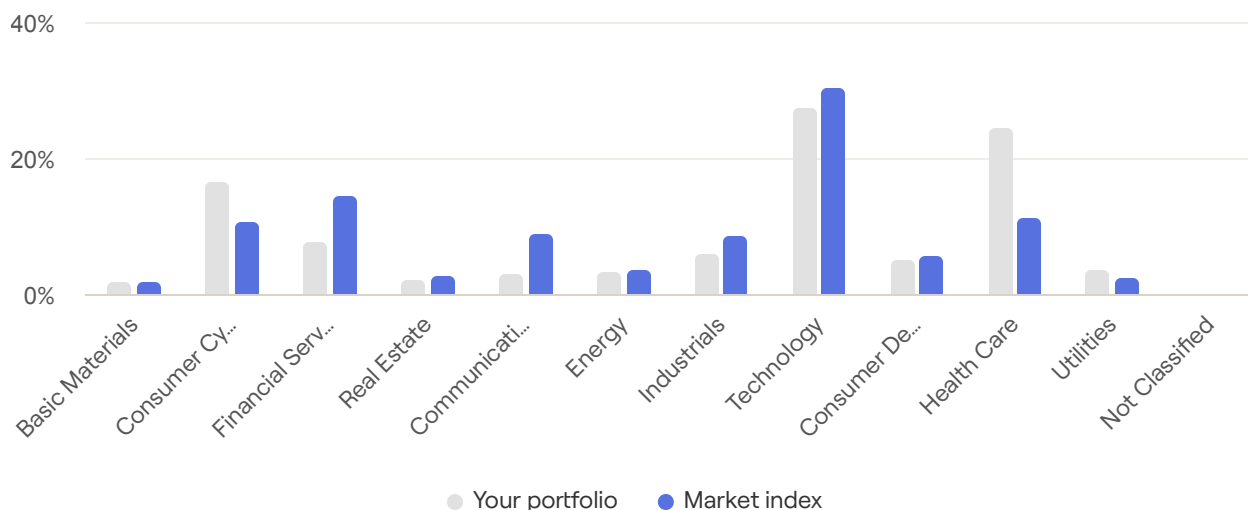
The allocation path chart can illustrate how your portfolio's asset allocation may change over time.



Equity Sector and Style

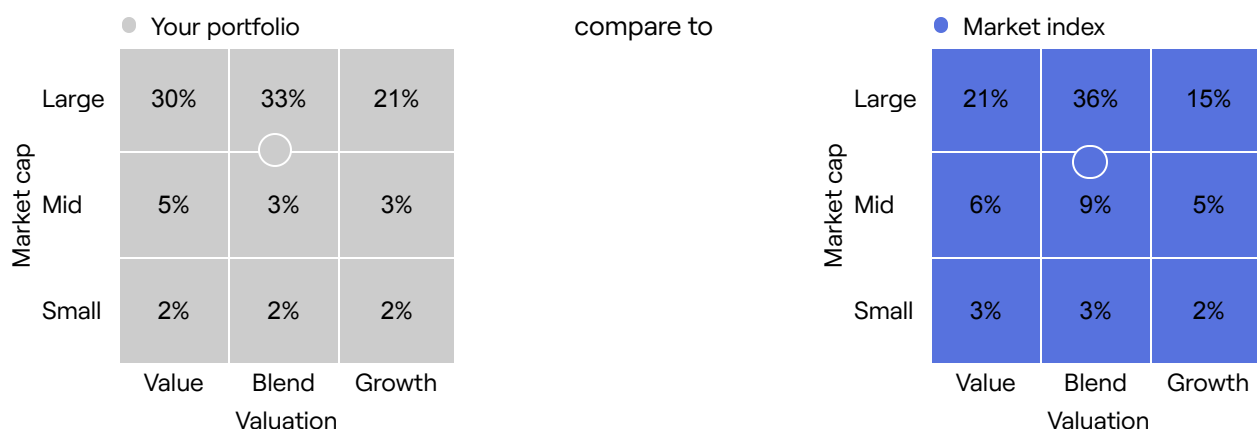
Equity investments can be categorized by sector. They are also each assigned a style based on their market cap and valuation. It is important to construct a well-diversified equity portfolio that balances risk with return, while meeting your specific financial goals. Sector and Style data is provided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

Equity sector comparison



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

Equity style comparison



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

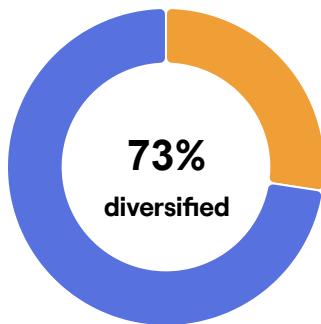
* Broad market index refers to the Vanguard Total Stock Market Index.

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

Concentrated Position

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

Diversification



- Concentrated position
- Other

Concentrated position summary

Ticker	Value	% of total
AMGN	\$108,548	12%
MSFT	\$82,022	9.07%
TSLA	\$57,357	6.34%

Your concentration threshold is 5% of the total portfolio.

To remove concentrated position

Consider liquidating **\$63,326** of AMGN from Pre-retiree's IRA and Amanda's IRA account.

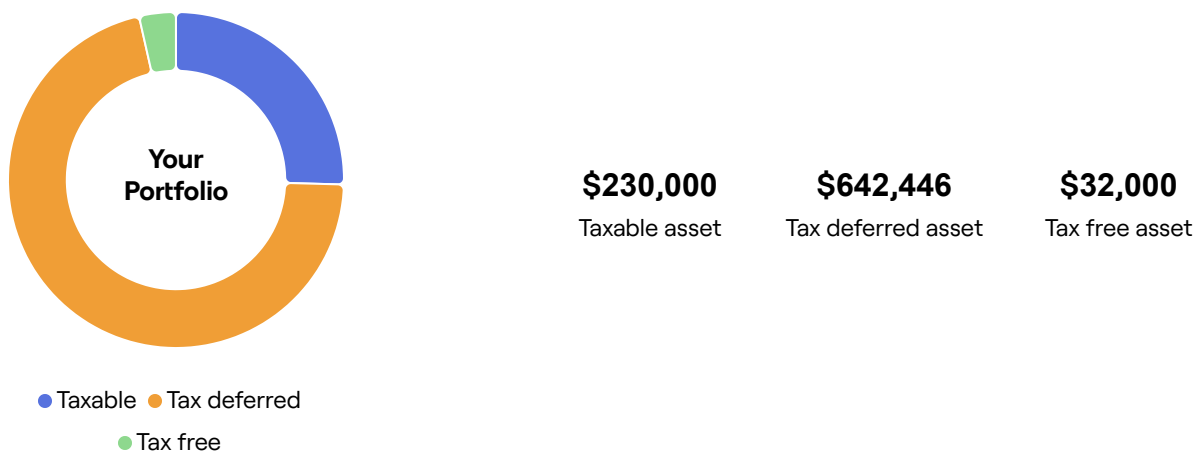
Consider liquidating **\$36,800** of MSFT from Amanda's IRA account.

Consider liquidating **\$12,135** of TSLA from Pre-retiree's IRA account.

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

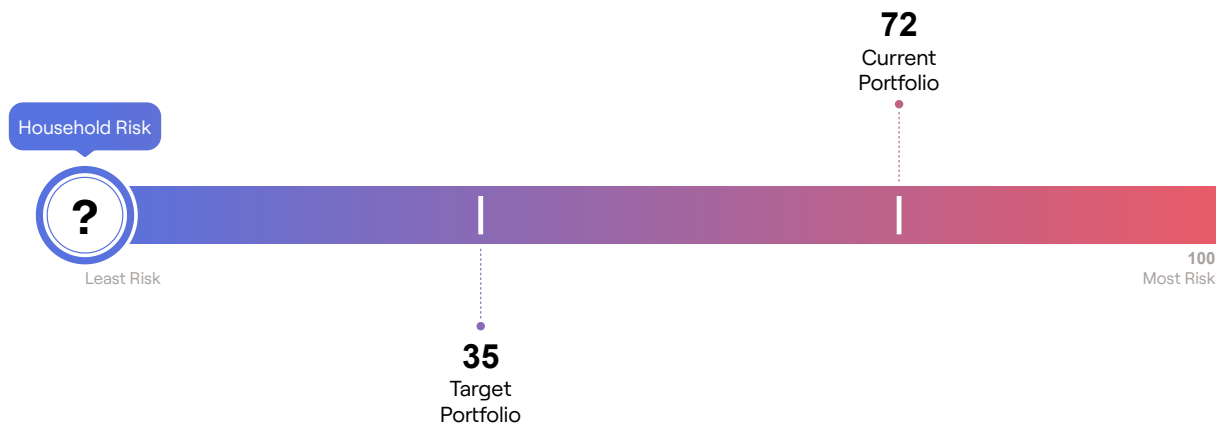
Tax Allocation

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

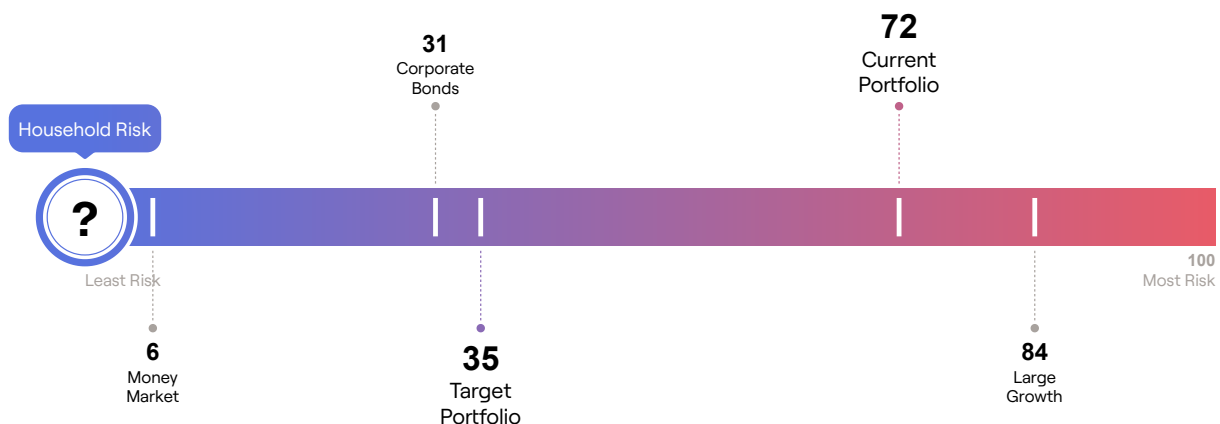


Risk Tolerance Summary

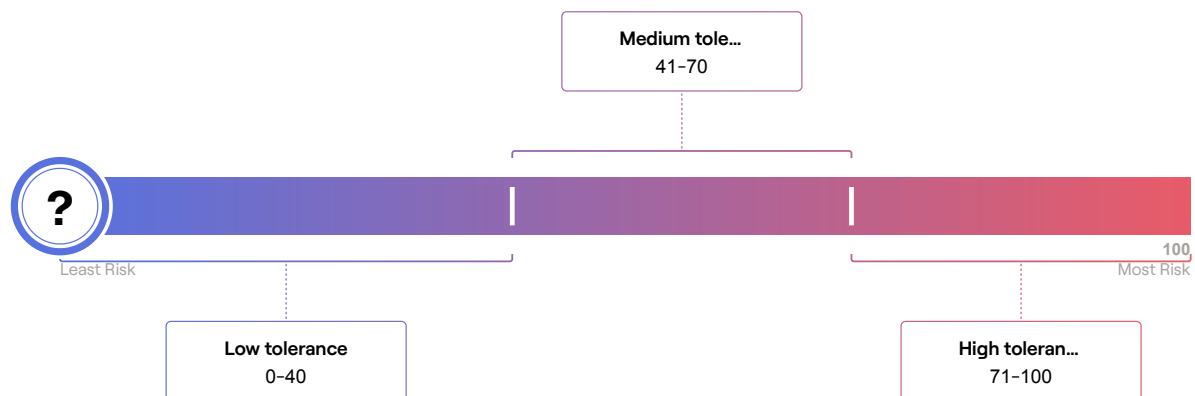
Risk summary



Risk comparison

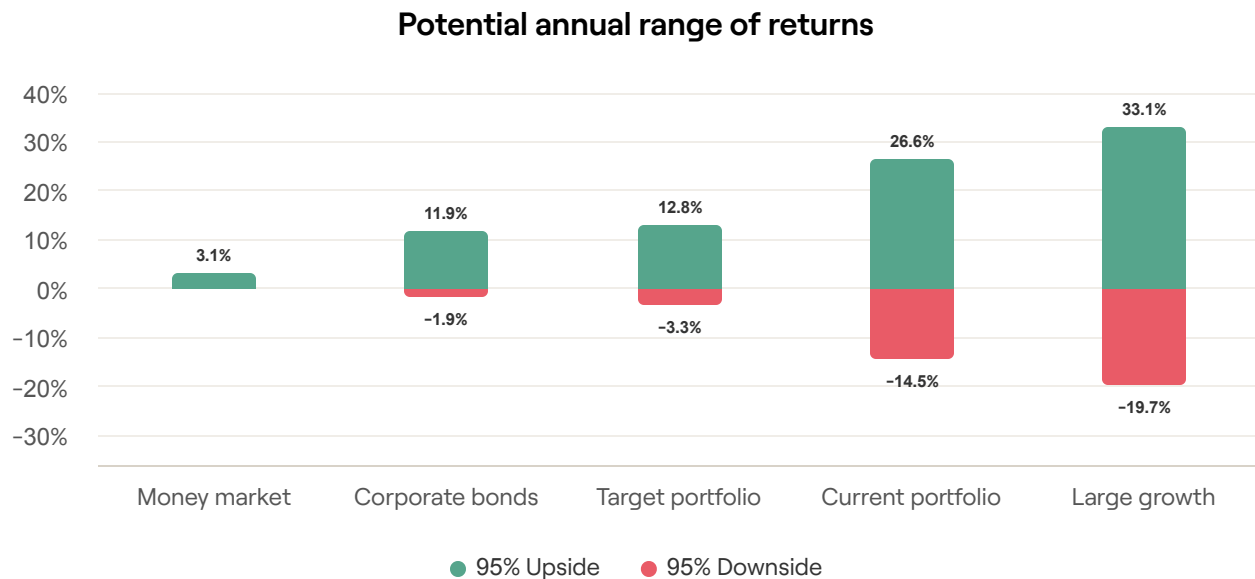


Household risk classification



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.

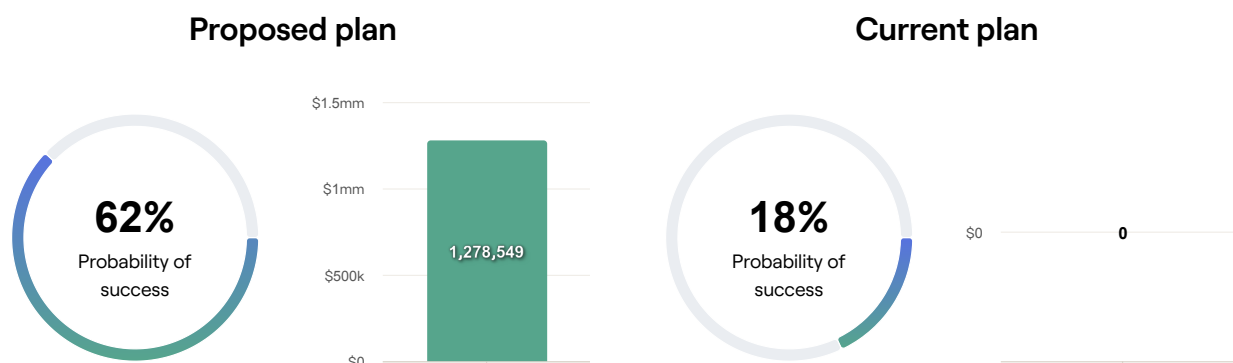
Risk Tolerance Analysis



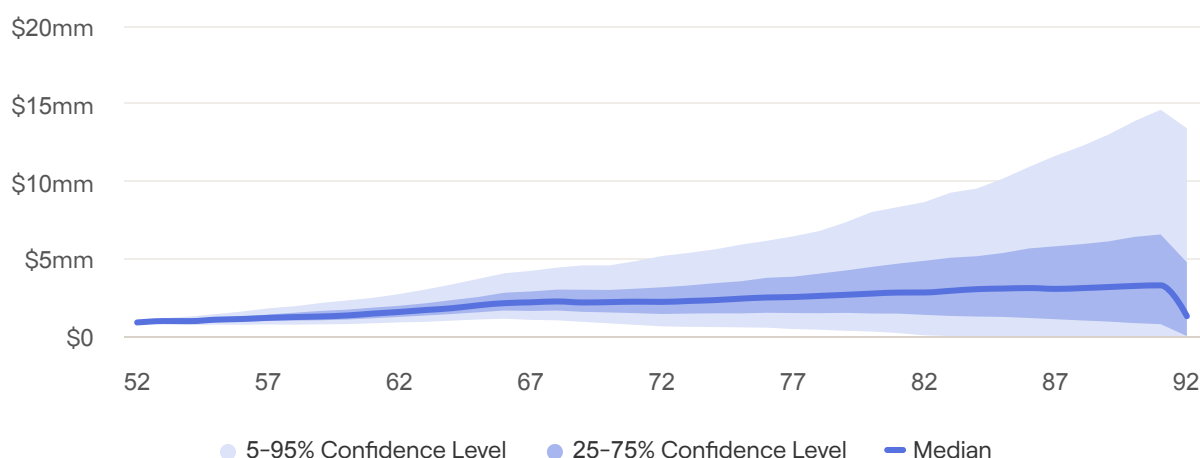
In 95% of hypothetical scenarios, annual returns are expected to be higher than the downside value. In 95% of hypothetical scenarios, annual returns are expected to be lower than the upside value. There is a 10% probability that returns will fall outside of the range. The potential annual range of returns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

Monte Carlo Analysis

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



Asset simulation results – Proposed plan



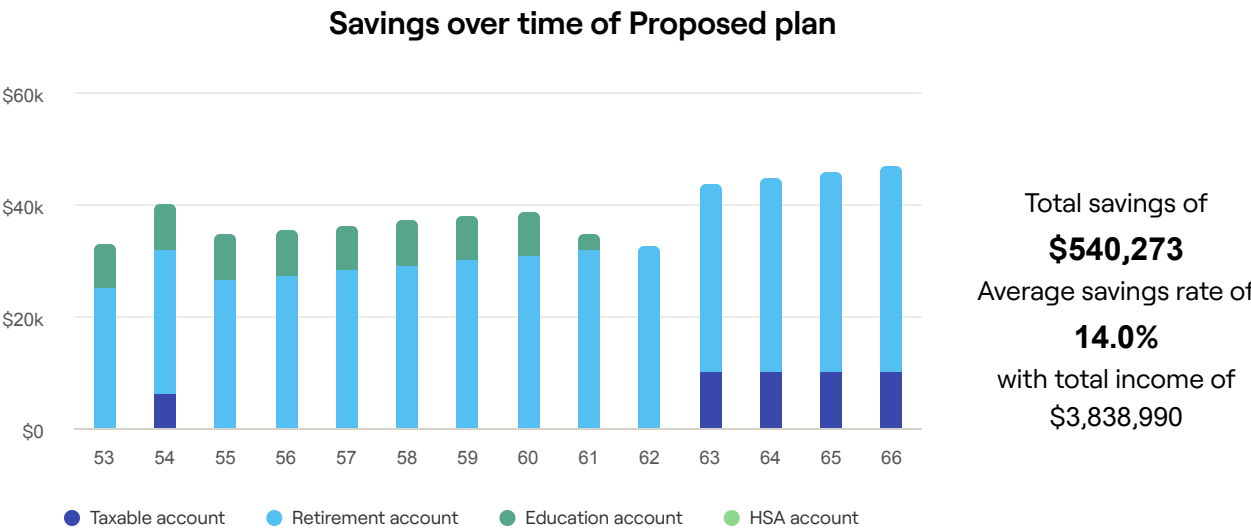
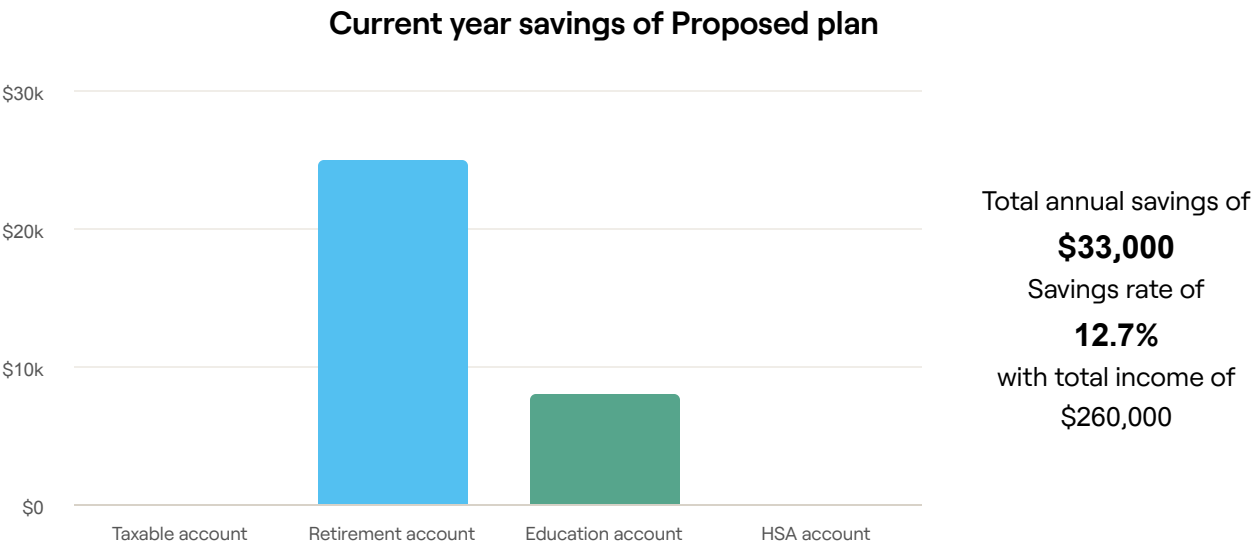
This section of the report displays the results of Monte Carlo simulations run on the current and proposed plans. The results are derived from 1000 simulations and the specified retirement cash flows. The chart of probability of success represents the overall likelihood of success in both the current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

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

Retirement Analysis Action Items

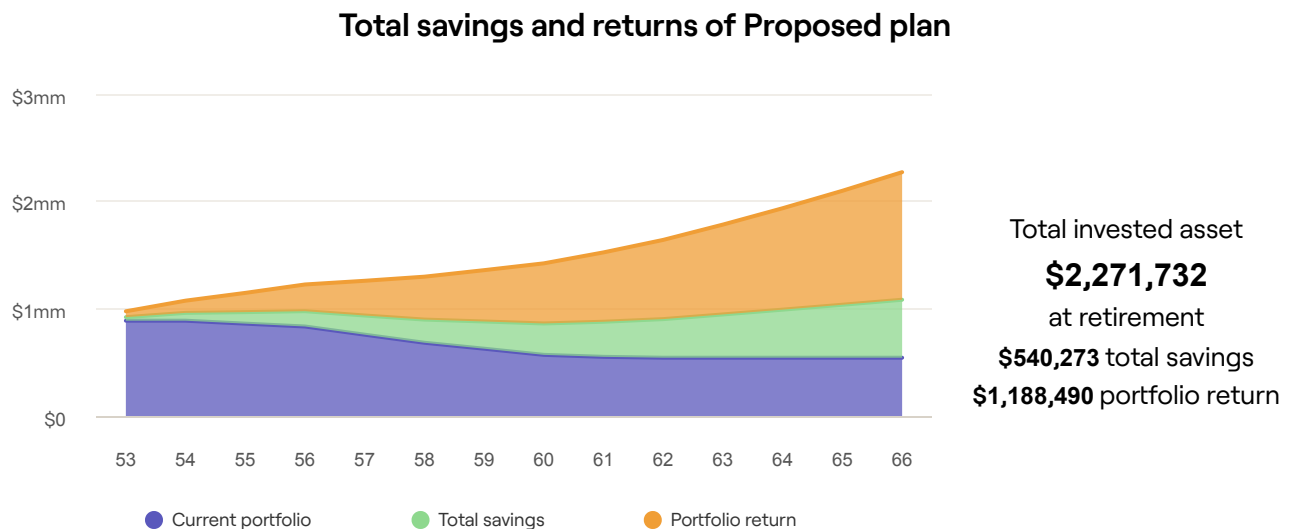
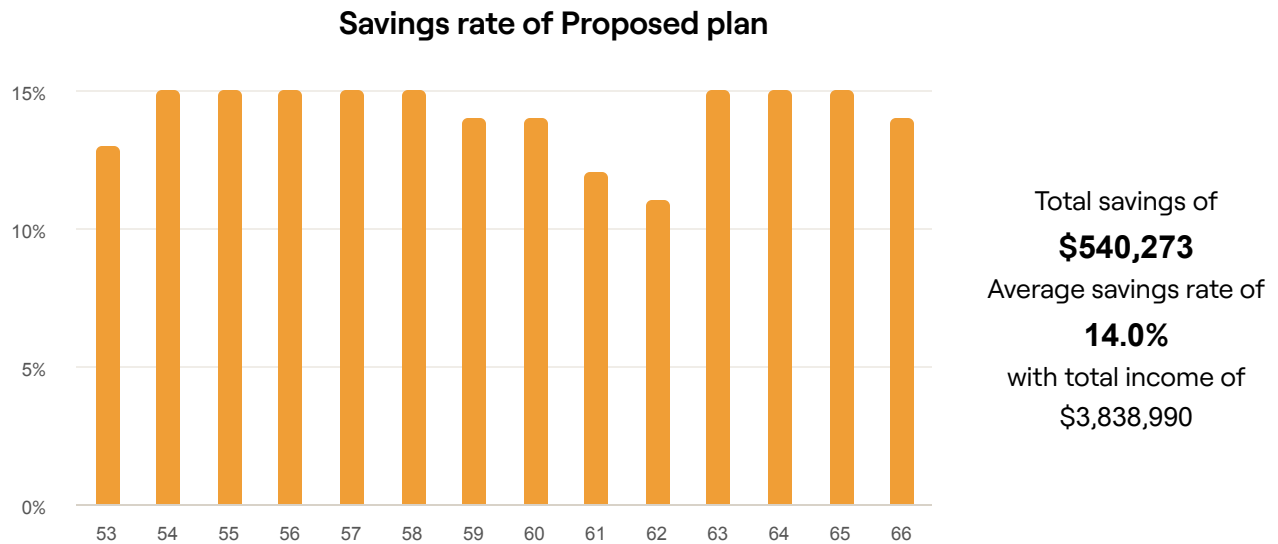
	Proposed plan	Current plan
Financial goals		
Pre-Retiree's retirement age	67	65
Amanda's retirement age	67	65
Retirement Monthly Expense	\$7,000	\$8,000
Savings		
Pre-Retiree's Taxable	\$10,000	\$0
Pre-Retiree's 401(k)	8%	8%
Amanda's 401(k)	5%	5%
Kelly's 529	\$5,000	\$5,000
Expenses		
Pre-retirement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

Saving Analysis – Proposed plan



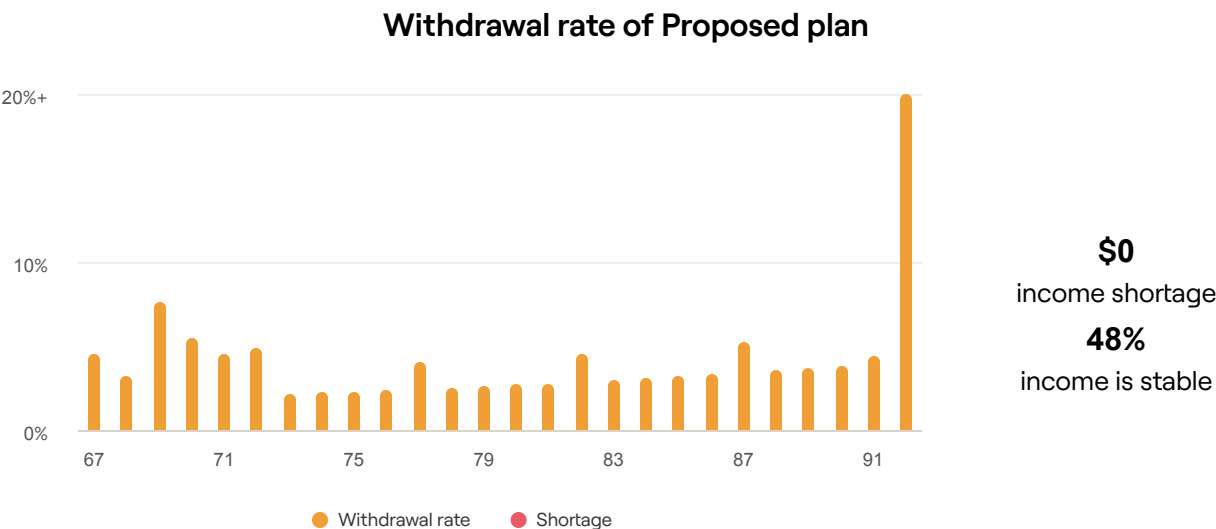
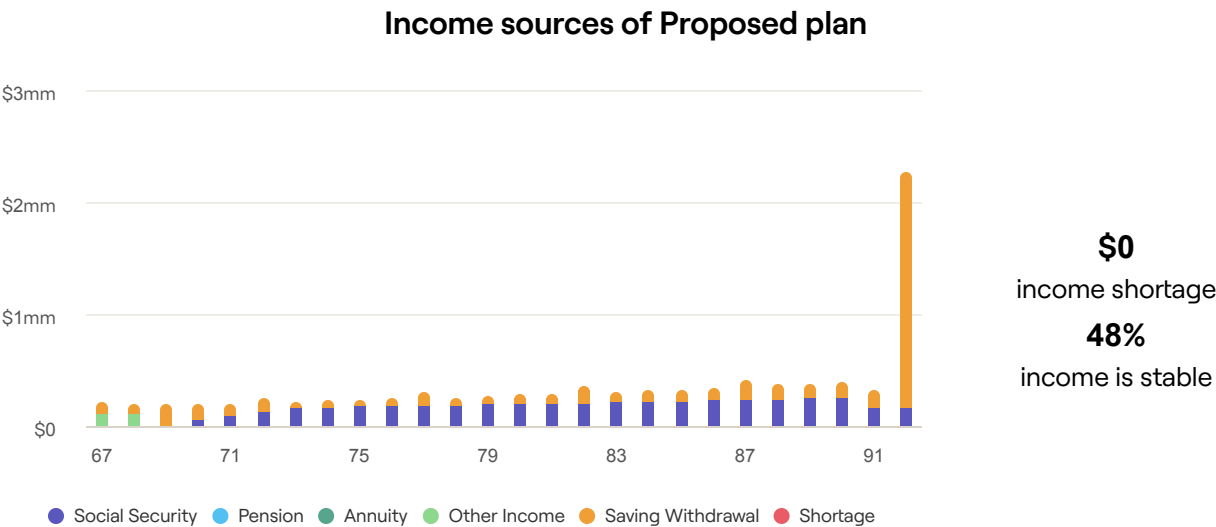
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Saving Analysis – Proposed plan



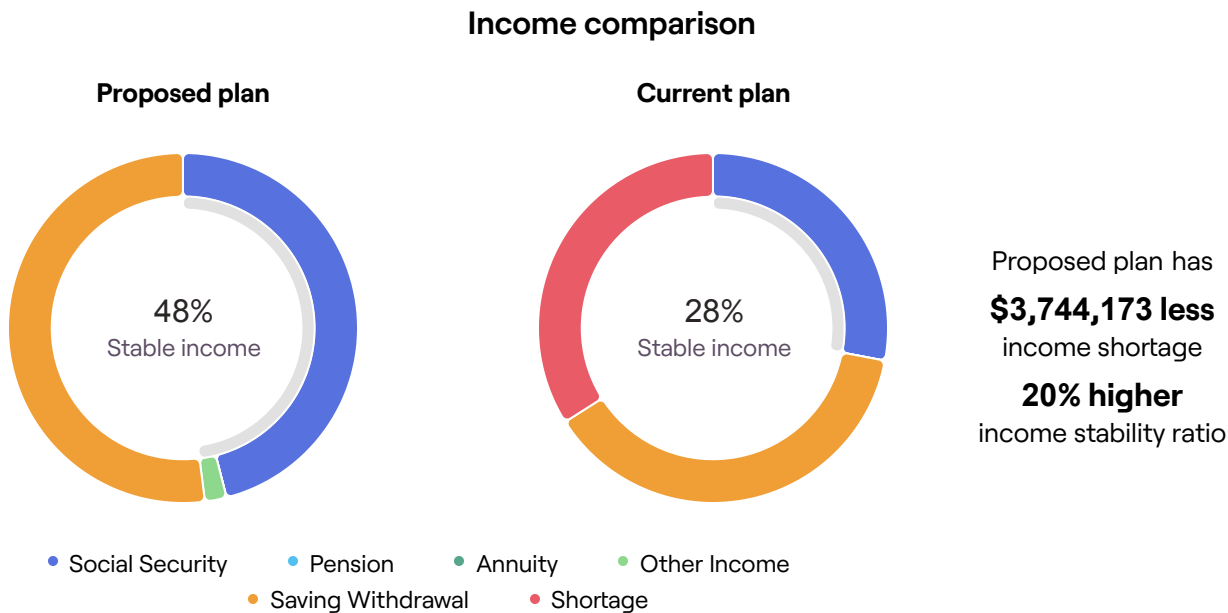
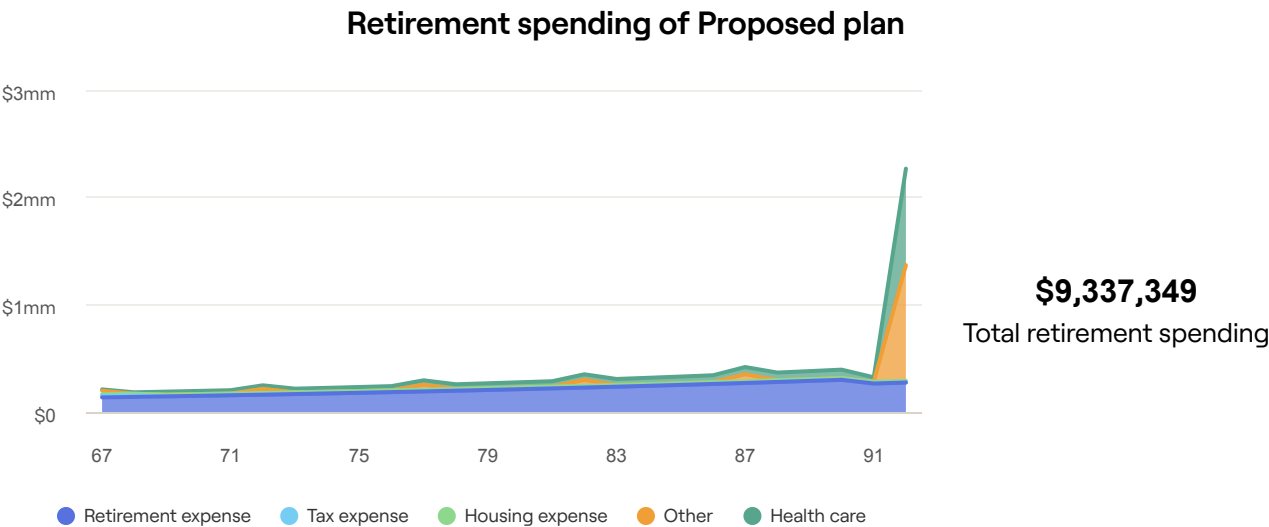
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Retirement Analysis Details – Proposed plan



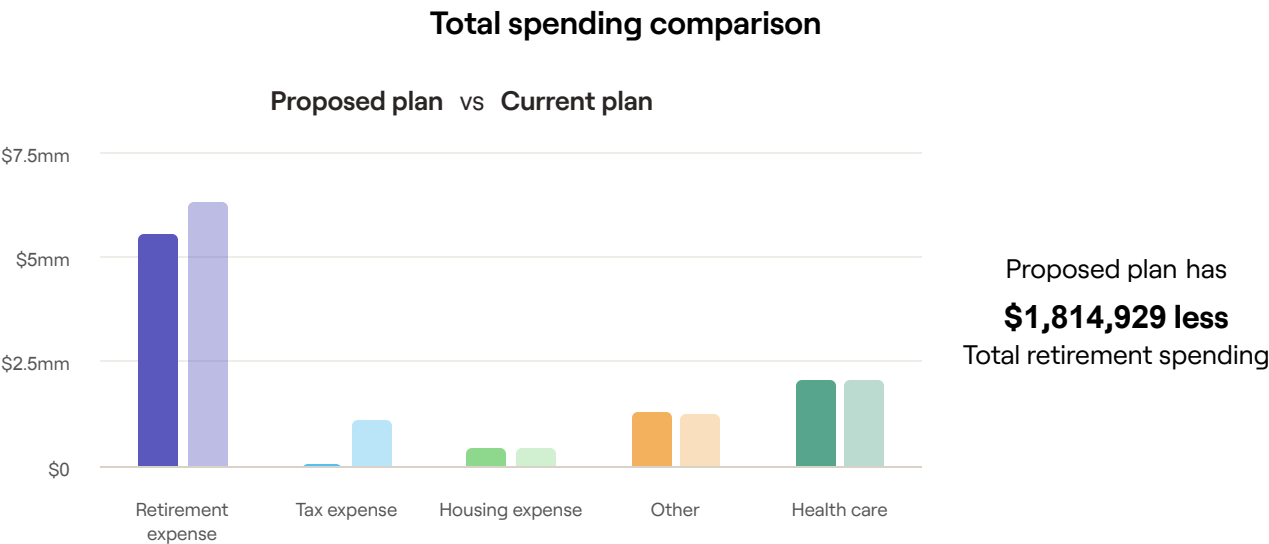
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Retirement Analysis Details – Proposed plan



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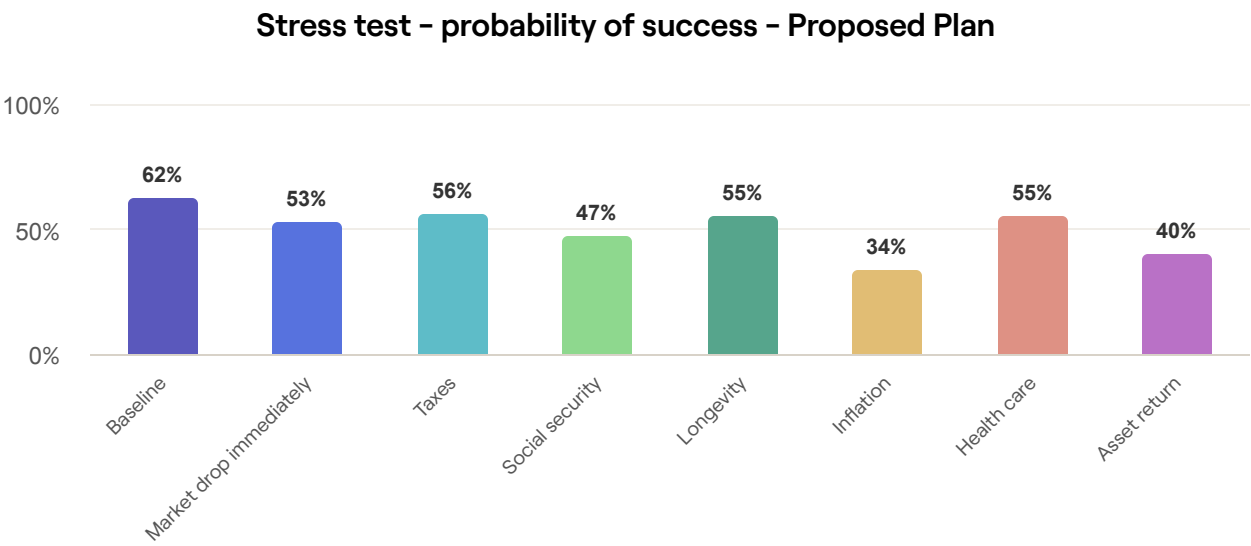
Retirement Analysis Details – Proposed plan



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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:

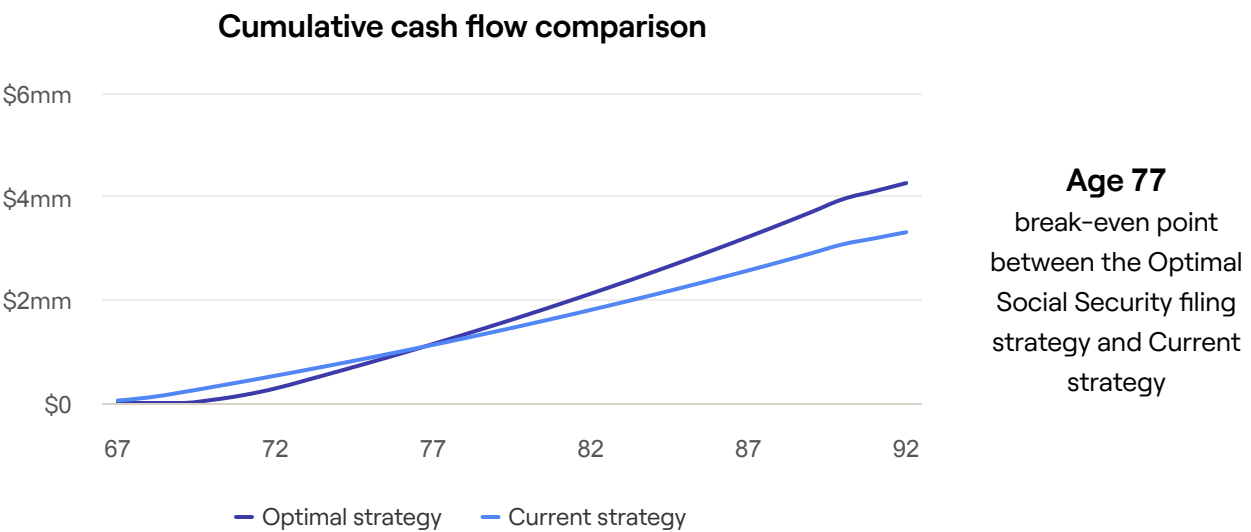
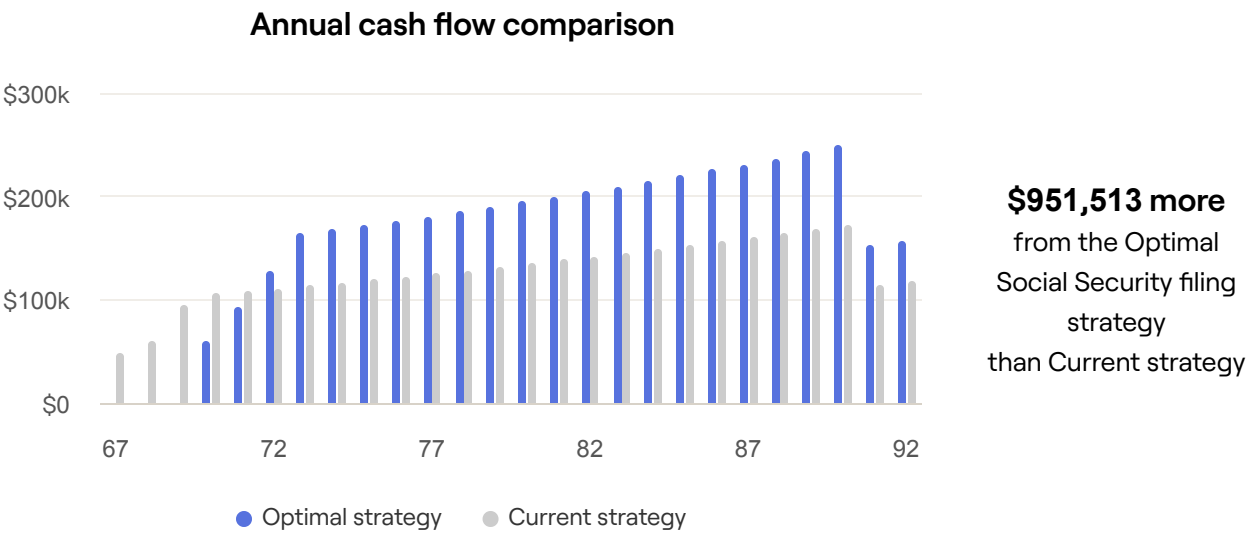
Equity markets drop immediately by	20%	Tax expense will be higher by	20%
Social Security will be reduced by	20%	You (and the co-client) will live	5 yrs. longer
Inflation will be higher by	1%	Health care cost will be higher by	20%
Asset return will be lower by	1%		

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.

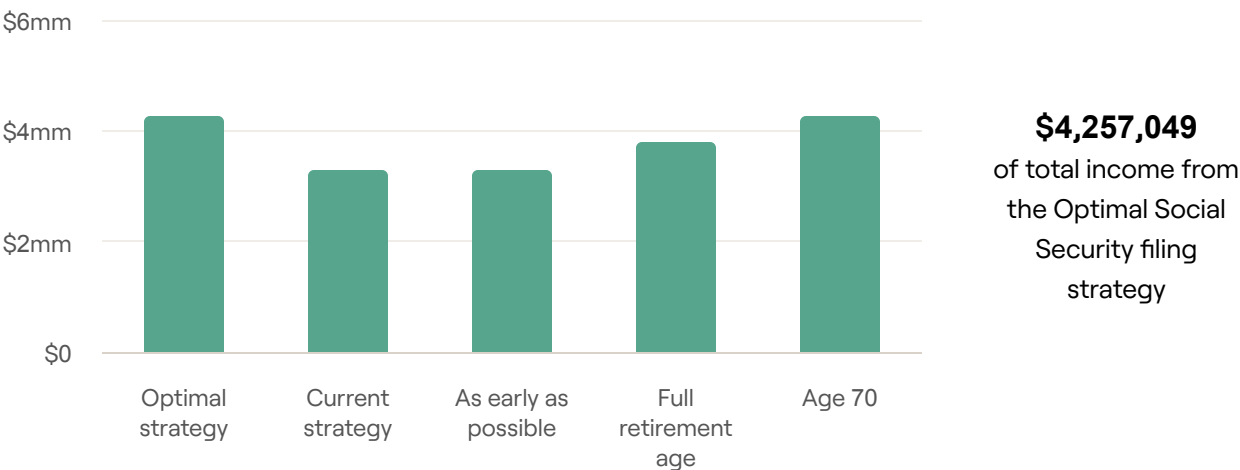


To obtain maximum Social Security benefit

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

Optimal Social Security Strategy

Summary of all strategies



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.

Pre-Retiree Sample

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

Amanda Sample

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

Your Enrollment Period

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

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

Start Enrollment

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

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

Medicare Tips

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

Cash Flows – Proposed Plan

Maps

Cash flow year 2047 (75/73)



Cash Flows – Proposed Plan

Maps

Cash flow year 2047 (75/73)

Total Inflows \$171,967		
Income Inflows \$171,967	Planned Distribution \$0	Other Inflows \$0
Social Security \$171,967		

Cash Flows – Proposed Plan

Maps

Cash flow year 2047 (75/73)

Total Outflows \$232,962			
Expenses \$232,962	Goals \$0	Tax Payment \$0	Planned Saving \$0
Living Expense \$179,047			
Housing \$16,489			
Health Care \$37,426			

Net Cash Flows: (\$60,996)

Cash Flows – Proposed Plan

Summary

Year	Age	Cash Inflows				Cash Outflows					Spend Unsaved Cash Flows	Net Flows
		Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows		
2025	53/51	260,000	0	0	260,000	130,500	0	122,528	23,500	276,528	0	(16,528)
2026	54/52	266,600	0	0	266,600	132,921	0	103,599	23,965	260,485	0	6,115
2027	55/53	233,398	0	0	233,398	130,523	0	105,860	24,444	260,827	0	(27,429)
2028	56/54	240,400	0	0	240,400	133,693	0	108,347	24,937	266,977	0	(26,577)
2029	57/55	247,612	50,723	0	298,335	136,973	50,723	110,830	25,445	323,972	0	(25,637)
2030	58/56	255,040	42,153	0	297,193	136,771	53,259	114,114	25,969	330,113	0	(32,919)
2031	59/57	262,692	8,542	0	271,233	119,880	55,922	115,855	26,508	318,165	0	(46,932)
2032	60/58	270,572	8,542	0	279,114	123,516	58,718	118,560	27,063	327,857	0	(48,743)
2033	61/59	278,689	8,542	0	287,231	127,278	29,416	117,894	22,635	297,222	0	(9,991)
2034	62/60	287,050	3,203	0	290,253	131,171	30,887	112,987	20,224	295,269	0	(5,015)
2035	63/61	295,662	0	0	295,662	135,200	0	90,621	20,831	246,651	39,010	10,000
2036	64/62	304,531	0	0	304,531	139,369	0	93,844	21,456	254,669	39,863	10,000
2037	65/63	313,667	0	0	313,667	143,683	0	97,182	22,099	262,965	40,702	10,000
2038	66/64	323,077	0	0	323,077	148,148	0	100,639	22,762	271,549	41,528	10,000
2039	67/65	105,881	0	0	105,881	164,935	32,374	13,322	5,294	215,925	0	(110,044)
2040	68/66	109,058	0	0	109,058	170,350	0	13,107	5,453	188,910	0	(79,852)
2041	69/67	0	0	0	0	189,928	0	0	0	189,928	0	(189,928)
2042	70/68	60,871	0	0	60,871	196,445	0	0	0	196,445	0	(135,574)
2043	71/69	93,589	0	0	93,589	203,212	0	0	0	203,212	0	(109,622)
2044	72/70	127,809	0	0	127,809	210,236	38,450	0	0	248,686	0	(120,877)
2045	73/71	163,681	0	0	163,681	217,529	0	0	0	217,529	0	(53,847)
2046	74/72	167,773	0	0	167,773	225,101	0	0	0	225,101	0	(57,327)
2047	75/73	171,967	0	0	171,967	232,962	0	0	0	232,962	0	(60,996)
2048	76/74	176,267	0	0	176,267	241,125	0	0	0	241,125	0	(64,858)
2049	77/75	180,673	0	0	180,673	249,601	45,667	0	0	295,268	0	(114,595)
2050	78/76	185,191	0	0	185,191	258,402	0	0	0	258,402	0	(73,212)
2051	79/77	189,821	0	0	189,821	267,542	0	0	0	267,542	0	(77,721)
2052	80/78	194,566	0	0	194,566	277,034	0	0	0	277,034	0	(82,467)
2053	81/79	199,429	0	0	199,429	286,891	0	0	0	286,891	0	(87,462)
2054	82/80	204,415	0	0	204,415	297,129	54,238	0	0	351,366	0	(146,951)
2055	83/81	209,525	0	0	209,525	307,761	0	0	0	307,761	0	(98,236)
2056	84/82	214,765	0	0	214,765	318,805	0	0	0	318,805	0	(104,040)
2057	85/83	220,135	0	0	220,135	330,276	0	0	0	330,276	0	(110,141)
2058	86/84	225,636	0	0	225,636	342,191	0	0	0	342,191	0	(116,555)
2059	87/85	231,278	0	0	231,278	354,569	64,417	0	0	418,986	0	(187,708)

		Cash Inflows				Cash Outflows						
Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Spend Unsaved Cash Flows	Net Flows
2060	88/86	237,061	0	0	237,061	367,427	0	0	0	367,427	0	(130,366)
2061	89/87	242,987	0	0	242,987	380,784	0	0	0	380,784	0	(137,797)
2062	90/88	249,061	0	0	249,061	394,662	0	0	0	394,662	0	(145,600)
2063	- /89	153,358	0	0	153,358	323,237	0	0	0	323,237	0	(169,879)
2064	- /90	157,191	0	0	157,191	1,191,132	1,076,507	0	0	2,267,639	0	(2,110,449)

Cash Flows – Proposed Plan

Summary / Income Inflows

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

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

Cash Flows – Proposed Plan

Summary / Planned Distribution

Year	Age	529	Total Planned Distribution
2025	53/51	0	0
2026	54/52	0	0
2027	55/53	0	0
2028	56/54	0	0
2029	57/55	50,723	50,723
2030	58/56	42,153	42,153
2031	59/57	8,542	8,542
2032	60/58	8,542	8,542
2033	61/59	8,542	8,542
2034	62/60	3,203	3,203
2035	63/61	0	0
2036	64/62	0	0
2037	65/63	0	0
2038	66/64	0	0
2039	67/65	0	0
2040	68/66	0	0
2041	69/67	0	0
2042	70/68	0	0
2043	71/69	0	0
2044	72/70	0	0
2045	73/71	0	0
2046	74/72	0	0
2047	75/73	0	0
2048	76/74	0	0
2049	77/75	0	0
2050	78/76	0	0
2051	79/77	0	0
2052	80/78	0	0
2053	81/79	0	0
2054	82/80	0	0
2055	83/81	0	0
2056	84/82	0	0
2057	85/83	0	0
2058	86/84	0	0
2059	87/85	0	0
2060	88/86	0	0
2061	89/87	0	0

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

Cash Flows – Proposed Plan

Summary / Expenses

Year	Age	Living Expense	Housing	Debt	Health Care	Insurance Premium	Total Expense
2025	53/51	84,000	40,000	6,000	0	500	130,500
2026	54/52	86,940	40,020	5,461	0	500	132,921
2027	55/53	89,983	40,040	0	0	500	130,523
2028	56/54	93,132	40,061	0	0	500	133,693
2029	57/55	96,392	40,081	0	0	500	136,973
2030	58/56	99,766	36,505	0	0	500	136,771
2031	59/57	103,257	16,123	0	0	500	119,880
2032	60/58	106,871	16,144	0	0	500	123,516
2033	61/59	110,612	16,166	0	0	500	127,278
2034	62/60	114,483	16,187	0	0	500	131,171
2035	63/61	118,490	16,209	0	0	500	135,200
2036	64/62	122,637	16,231	0	0	500	139,369
2037	65/63	126,930	16,254	0	0	500	143,683
2038	66/64	131,372	16,276	0	0	500	148,148
2039	67/65	135,970	16,299	0	12,666	0	164,935
2040	68/66	140,729	16,322	0	13,299	0	170,350
2041	69/67	145,655	16,345	0	27,928	0	189,928
2042	70/68	150,753	16,369	0	29,324	0	196,445
2043	71/69	156,029	16,392	0	30,790	0	203,212
2044	72/70	161,490	16,416	0	32,330	0	210,236
2045	73/71	167,142	16,440	0	33,946	0	217,529
2046	74/72	172,992	16,465	0	35,644	0	225,101
2047	75/73	179,047	16,489	0	37,426	0	232,962
2048	76/74	185,314	16,514	0	39,297	0	241,125
2049	77/75	191,800	16,539	0	41,262	0	249,601
2050	78/76	198,513	16,565	0	43,325	0	258,402
2051	79/77	205,461	16,591	0	45,491	0	267,542
2052	80/78	212,652	16,616	0	47,766	0	277,034
2053	81/79	220,094	16,643	0	50,154	0	286,891
2054	82/80	227,798	16,669	0	52,662	0	297,129
2055	83/81	235,771	16,696	0	55,295	0	307,761
2056	84/82	244,023	16,723	0	58,060	0	318,805
2057	85/83	252,563	16,750	0	60,963	0	330,276
2058	86/84	261,403	16,777	0	64,011	0	342,191
2059	87/85	270,552	16,805	0	67,211	0	354,569
2060	88/86	280,022	16,833	0	70,572	0	367,427
2061	89/87	289,822	16,862	0	74,100	0	380,784

Year	Age	Living Expense	Housing	Debt	Health Care	Insurance Premium	Total Expense
2062	90/88	299,966	16,890	0	77,806	0	394,662
2063	- /89	265,470	16,919	0	40,848	0	323,237
2064	- /90	274,761	16,948	0	899,422	0	1,191,132

Cash Flows – Proposed Plan

Summary / Goals

Year	Age	Education	Property	Legacy	Total Goals
2025	53/51	0	0	0	0
2026	54/52	0	0	0	0
2027	55/53	0	0	0	0
2028	56/54	0	0	0	0
2029	57/55	50,723	0	0	50,723
2030	58/56	53,259	0	0	53,259
2031	59/57	55,922	0	0	55,922
2032	60/58	58,718	0	0	58,718
2033	61/59	29,416	0	0	29,416
2034	62/60	30,887	0	0	30,887
2035	63/61	0	0	0	0
2036	64/62	0	0	0	0
2037	65/63	0	0	0	0
2038	66/64	0	0	0	0
2039	67/65	0	32,374	0	32,374
2040	68/66	0	0	0	0
2041	69/67	0	0	0	0
2042	70/68	0	0	0	0
2043	71/69	0	0	0	0
2044	72/70	0	38,450	0	38,450
2045	73/71	0	0	0	0
2046	74/72	0	0	0	0
2047	75/73	0	0	0	0
2048	76/74	0	0	0	0
2049	77/75	0	45,667	0	45,667
2050	78/76	0	0	0	0
2051	79/77	0	0	0	0
2052	80/78	0	0	0	0
2053	81/79	0	0	0	0
2054	82/80	0	54,238	0	54,238
2055	83/81	0	0	0	0
2056	84/82	0	0	0	0
2057	85/83	0	0	0	0
2058	86/84	0	0	0	0
2059	87/85	0	64,417	0	64,417
2060	88/86	0	0	0	0
2061	89/87	0	0	0	0

Year	Age	Education	Property	Legacy	Total Goals
2062	90/88	0	0	0	0
2063	- /89	0	0	0	0
2064	- /90	0	76,507	1,000,000	1,076,507

Cash Flows – Proposed Plan

Summary / Tax Payment

Year	Age	Federal	State	FICA	Total Tax Payment
2025	53/51	81,152	22,257	19,118	122,528
2026	54/52	67,638	16,278	19,682	103,599
2027	55/53	70,937	17,072	17,855	105,863
2028	56/54	72,471	17,474	18,391	108,335
2029	57/55	74,021	17,882	18,942	110,845
2030	58/56	76,135	18,417	19,556	114,108
2031	59/57	76,897	18,746	20,210	115,854
2032	60/58	78,502	19,175	20,884	118,561
2033	61/59	77,331	18,984	21,578	117,893
2034	62/60	72,477	18,218	22,293	112,987
2035	63/61	52,868	14,724	23,029	90,621
2036	64/62	54,825	15,232	23,787	93,844
2037	65/63	56,856	15,758	24,569	97,182
2038	66/64	58,963	16,302	25,373	100,639
2039	67/65	0	5,223	8,100	13,322
2040	68/66	0	4,764	8,343	13,107
2041	69/67	0	0	0	0
2042	70/68	0	0	0	0
2043	71/69	0	0	0	0
2044	72/70	0	0	0	0
2045	73/71	0	0	0	0
2046	74/72	0	0	0	0
2047	75/73	0	0	0	0
2048	76/74	0	0	0	0
2049	77/75	0	0	0	0
2050	78/76	0	0	0	0
2051	79/77	0	0	0	0
2052	80/78	0	0	0	0
2053	81/79	0	0	0	0
2054	82/80	0	0	0	0
2055	83/81	0	0	0	0
2056	84/82	0	0	0	0
2057	85/83	0	0	0	0
2058	86/84	0	0	0	0
2059	87/85	0	0	0	0
2060	88/86	0	0	0	0
2061	89/87	0	0	0	0

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

Cash Flows – Proposed Plan

Summary / Planned Saving

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

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

Cash Flows – Proposed Plan

Net Worth

Year	Age	Non-Qualified Assets	Qualified Assets	Options and RSUs	Primary and Vacation Homes	Investment Properties	Business Assets	Trust Assets	Other Assets	Mortgages	Other Loans	Net Worth
2025	53/51	227,065	748,403	0	550,000	0	0	0	0	105,648	5,098	1,414,722
2026	54/52	246,890	827,649	0	555,500	0	0	0	0	85,507	0	1,544,532
2027	55/53	234,367	912,533	0	561,055	0	0	0	0	64,546	0	1,643,409
2028	56/54	221,941	1,003,422	0	566,666	0	0	0	0	42,731	0	1,749,297
2029	57/55	209,704	1,049,986	0	572,332	0	0	0	0	20,027	0	1,811,996
2030	58/56	189,446	1,108,501	0	578,056	0	0	0	0	0	0	1,876,003
2031	59/57	153,953	1,204,798	0	583,836	0	0	0	0	0	0	1,942,587
2032	60/58	114,505	1,307,805	0	589,674	0	0	0	0	0	0	2,011,985
2033	61/59	111,427	1,412,954	0	595,571	0	0	0	0	0	0	2,119,953
2034	62/60	113,140	1,527,704	0	601,527	0	0	0	0	0	0	2,242,370
2035	63/61	129,971	1,653,541	0	607,542	0	0	0	0	0	0	2,391,054
2036	64/62	147,818	1,787,984	0	613,618	0	0	0	0	0	0	2,549,420
2037	65/63	166,743	1,931,583	0	619,754	0	0	0	0	0	0	2,718,080
2038	66/64	186,811	2,084,921	0	625,951	0	0	0	0	0	0	2,897,683
2039	67/65	87,589	2,216,289	0	648,398	0	0	0	0	0	0	2,952,275
2040	68/66	12,810	2,355,584	0	654,882	0	0	0	0	0	0	3,023,276
2041	69/67	0	2,315,668	0	661,431	0	0	0	0	0	0	2,977,098
2042	70/68	0	2,314,240	0	668,045	0	0	0	0	0	0	2,982,285
2043	71/69	0	2,338,682	0	674,725	0	0	0	0	0	0	3,013,407
2044	72/70	0	2,353,284	0	700,698	0	0	0	0	0	0	3,053,982
2045	73/71	0	2,435,762	0	707,705	0	0	0	0	0	0	3,143,467
2046	74/72	0	2,519,539	0	714,782	0	0	0	0	0	0	3,234,321
2047	75/73	0	2,604,500	0	721,929	0	0	0	0	0	0	3,326,430
2048	76/74	0	2,690,521	0	729,149	0	0	0	0	0	0	3,419,670
2049	77/75	0	2,731,788	0	759,273	0	0	0	0	0	0	3,491,062
2050	78/76	0	2,816,829	0	766,866	0	0	0	0	0	0	3,583,695
2051	79/77	0	2,902,287	0	774,535	0	0	0	0	0	0	3,676,822
2052	80/78	0	2,987,949	0	782,280	0	0	0	0	0	0	3,770,229
2053	81/79	0	3,073,579	0	790,103	0	0	0	0	0	0	3,863,682
2054	82/80	0	3,104,680	0	825,123	0	0	0	0	0	0	3,929,803
2055	83/81	0	3,186,298	0	833,374	0	0	0	0	0	0	4,019,672
2056	84/82	0	3,266,840	0	841,708	0	0	0	0	0	0	4,108,548
2057	85/83	0	3,345,947	0	850,125	0	0	0	0	0	0	4,196,072
2058	86/84	0	3,423,222	0	858,626	0	0	0	0	0	0	4,281,848
2059	87/85	0	3,433,822	0	899,421	0	0	0	0	0	0	4,333,243
2060	88/86	0	3,502,377	0	908,415	0	0	0	0	0	0	4,410,792

Year	Age	Non-Qualified Assets	Qualified Assets	Options and RSUs	Primary and Vacation Homes	Investment Properties	Business Assets	Trust Assets	Other Assets	Mortgages	Other Loans	Net Worth
2061	89/87	0	3,567,473	0	917,499	0	0	0	0	0	0	4,484,972
2062	90/88	0	3,628,536	0	926,674	0	0	0	0	0	0	4,555,211
2063	- /89	0	3,668,858	0	935,941	0	0	0	0	0	0	4,604,799
2064	- /90	0	1,770,947	0	983,554	0	0	0	0	0	0	2,754,501

Cash Flows – Proposed Plan

Invested Asset

Year	Age	Beginning Balance	Planned Saving	Employer Match & Other	Planned Distribution	Net Cash Flows	Portfolio Return	Ending Balance
2025	53/51	904,446	23,500	9,500	0	(16,528)	54,550	975,468
2026	54/52	975,468	23,965	9,785	0	6,115	59,206	1,074,539
2027	55/53	1,074,539	24,444	10,079	0	(27,429)	65,268	1,146,900
2028	56/54	1,146,900	24,937	10,381	0	(26,577)	69,722	1,225,363
2029	57/55	1,225,363	25,445	10,692	(50,723)	(25,637)	74,550	1,259,690
2030	58/56	1,259,690	25,969	11,013	(42,153)	(32,919)	76,347	1,297,947
2031	59/57	1,297,947	26,508	11,343	(8,542)	(46,932)	78,426	1,358,751
2032	60/58	1,358,751	27,063	11,684	(8,542)	(48,743)	82,097	1,422,310
2033	61/59	1,422,310	22,635	12,034	(8,542)	(9,991)	85,935	1,524,381
2034	62/60	1,524,381	20,224	12,395	(3,203)	(5,015)	92,061	1,640,843
2035	63/61	1,640,843	20,831	12,767	0	10,000	99,071	1,783,512
2036	64/62	1,783,512	21,456	13,150	0	10,000	107,685	1,935,802
2037	65/63	1,935,802	22,099	13,545	0	10,000	116,880	2,098,326
2038	66/64	2,098,326	22,762	13,951	0	10,000	126,693	2,271,732
2039	67/65	2,271,732	5,294	5,294	0	(110,044)	131,601	2,303,877
2040	68/66	2,303,877	5,453	5,453	0	(79,852)	133,464	2,368,394
2041	69/67	2,368,394	0	0	0	(189,928)	137,201	2,315,668
2042	70/68	2,315,668	0	0	0	(135,574)	134,147	2,314,240
2043	71/69	2,314,240	0	0	0	(109,622)	134,064	2,338,682
2044	72/70	2,338,682	0	0	0	(120,877)	135,480	2,353,284
2045	73/71	2,353,284	0	0	0	(53,847)	136,326	2,435,762
2046	74/72	2,435,762	0	0	0	(57,327)	141,104	2,519,539
2047	75/73	2,519,539	0	0	0	(60,996)	145,957	2,604,500
2048	76/74	2,604,500	0	0	0	(64,858)	150,879	2,690,521
2049	77/75	2,690,521	0	0	0	(114,595)	155,862	2,731,788
2050	78/76	2,731,788	0	0	0	(73,212)	158,252	2,816,829
2051	79/77	2,816,829	0	0	0	(77,721)	163,179	2,902,287
2052	80/78	2,902,287	0	0	0	(82,467)	168,129	2,987,949
2053	81/79	2,987,949	0	0	0	(87,462)	173,092	3,073,579
2054	82/80	3,073,579	0	0	0	(146,951)	178,052	3,104,680
2055	83/81	3,104,680	0	0	0	(98,236)	179,854	3,186,298
2056	84/82	3,186,298	0	0	0	(104,040)	184,582	3,266,840
2057	85/83	3,266,840	0	0	0	(110,141)	189,248	3,345,947
2058	86/84	3,345,947	0	0	0	(116,555)	193,831	3,423,222
2059	87/85	3,423,222	0	0	0	(187,708)	198,307	3,433,822
2060	88/86	3,433,822	0	0	0	(130,366)	198,921	3,502,377
2061	89/87	3,502,377	0	0	0	(137,797)	202,893	3,567,473

Year	Age	Beginning Balance	Planned Saving	Employer Match & Other	Planned Distribution	Net Cash Flows	Portfolio Return	Ending Balance
2062	90/88	3,567,473	0	0	0	(145,600)	206,664	3,628,536
2063	- /89	3,628,536	0	0	0	(169,879)	210,201	3,668,858
2064	- /90	3,668,858	0	0	0	(2,110,449)	212,537	1,770,947

Cash Flows – Proposed Plan

Invested Asset / Planned Saving

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

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

Cash Flows – Proposed Plan

Invested Asset / Employer Match & Other

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

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

Cash Flows – Proposed Plan

Accounts / Ending balance by accounts

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	529	Total
2025	53/51	227,065	269,248	260,397	176,591	42,167	975,468
2026	54/52	246,890	272,443	241,688	260,496	53,023	1,074,540
2027	55/53	234,367	252,904	205,489	389,526	64,613	1,146,899
2028	56/54	221,941	229,873	169,509	527,051	76,989	1,225,363
2029	57/55	209,704	202,851	134,102	673,554	39,480	1,259,691
2030	58/56	189,446	171,265	99,777	829,459	8,000	1,297,947
2031	59/57	153,953	137,311	68,703	990,784	8,000	1,358,751
2032	60/58	114,505	96,416	39,831	1,163,558	8,000	1,422,310
2033	61/59	111,427	46,351	14,620	1,348,983	3,000	1,524,381
2034	62/60	113,140	0	0	1,527,704	0	1,640,844
2035	63/61	129,971	0	0	1,653,541	0	1,783,512
2036	64/62	147,818	0	0	1,787,984	0	1,935,802
2037	65/63	166,743	0	0	1,931,583	0	2,098,326
2038	66/64	186,811	0	0	2,084,921	0	2,271,732
2039	67/65	87,589	0	0	2,216,289	0	2,303,878
2040	68/66	12,810	0	0	2,355,584	0	2,368,394
2041	69/67	0	0	0	2,315,668	0	2,315,668
2042	70/68	0	0	0	2,314,240	0	2,314,240
2043	71/69	0	0	0	2,338,682	0	2,338,682
2044	72/70	0	0	0	2,353,284	0	2,353,284
2045	73/71	0	0	0	2,435,762	0	2,435,762
2046	74/72	0	0	0	2,519,539	0	2,519,539
2047	75/73	0	0	0	2,604,500	0	2,604,500
2048	76/74	0	0	0	2,690,521	0	2,690,521
2049	77/75	0	0	0	2,731,788	0	2,731,788
2050	78/76	0	0	0	2,816,829	0	2,816,829
2051	79/77	0	0	0	2,902,287	0	2,902,287
2052	80/78	0	0	0	2,987,949	0	2,987,949
2053	81/79	0	0	0	3,073,579	0	3,073,579
2054	82/80	0	0	0	3,104,680	0	3,104,680
2055	83/81	0	0	0	3,186,298	0	3,186,298
2056	84/82	0	0	0	3,266,840	0	3,266,840
2057	85/83	0	0	0	3,345,947	0	3,345,947
2058	86/84	0	0	0	3,423,222	0	3,423,222
2059	87/85	0	0	0	3,433,822	0	3,433,822
2060	88/86	0	0	0	3,502,377	0	3,502,377
2061	89/87	0	0	0	3,567,473	0	3,567,473

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	529	Total
2062	90/88	0	0	0	3,628,536	0	3,628,536
2063	- /89	0	0	0	3,668,858	0	3,668,858
2064	- /90	0	0	0	1,770,947	0	1,770,947

Cash Flows – Proposed Plan

Accounts / Addition to accounts

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	529	Total
2025	53/51	0	25,000	0	176,591	8,000	209,591
2026	54/52	6,115	25,750	0	73,243	8,000	113,108
2027	55/53	0	26,522	0	113,302	8,000	147,824
2028	56/54	0	27,318	0	114,006	8,000	149,324
2029	57/55	0	28,138	0	114,681	8,000	150,819
2030	58/56	0	28,982	0	115,237	8,000	152,219
2031	59/57	0	29,851	0	111,244	8,000	149,095
2032	60/58	0	30,747	0	112,953	8,000	151,700
2033	61/59	0	31,669	0	115,171	3,000	149,840
2034	62/60	0	32,619	0	97,272	0	129,891
2035	63/61	10,000	33,598	0	33,598	0	77,196
2036	64/62	10,000	34,606	0	34,606	0	79,212
2037	65/63	10,000	35,644	0	35,644	0	81,288
2038	66/64	10,000	36,713	0	36,713	0	83,426
2039	67/65	0	10,588	0	10,588	0	21,176
2040	68/66	0	10,906	0	10,906	0	21,812
2041	69/67	0	0	0	0	0	0
2042	70/68	0	0	0	0	0	0
2043	71/69	0	0	0	0	0	0
2044	72/70	0	0	0	0	0	0
2045	73/71	0	0	0	0	0	0
2046	74/72	0	0	0	0	0	0
2047	75/73	0	0	0	0	0	0
2048	76/74	0	0	0	0	0	0
2049	77/75	0	0	0	0	0	0
2050	78/76	0	0	0	0	0	0
2051	79/77	0	0	0	0	0	0
2052	80/78	0	0	0	0	0	0
2053	81/79	0	0	0	0	0	0
2054	82/80	0	0	0	0	0	0
2055	83/81	0	0	0	0	0	0
2056	84/82	0	0	0	0	0	0
2057	85/83	0	0	0	0	0	0
2058	86/84	0	0	0	0	0	0
2059	87/85	0	0	0	0	0	0
2060	88/86	0	0	0	0	0	0
2061	89/87	0	0	0	0	0	0

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

Cash Flows – Proposed Plan

Accounts / Required minimum distribution

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

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

Cash Flows – Proposed Plan

Accounts / Withdrawal from accounts

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	529	Total
2025	53/51	(16,528)	(89,771)	(86,820)	0	0	(193,119)
2026	54/52	0	(38,812)	(34,431)	0	0	(73,243)
2027	55/53	(27,429)	(62,511)	(50,791)	0	0	(140,731)
2028	56/54	(26,577)	(65,619)	(48,387)	0	0	(140,583)
2029	57/55	(25,637)	(69,040)	(45,641)	0	(50,723)	(191,041)
2030	58/56	(32,919)	(72,816)	(42,422)	0	(42,153)	(190,310)
2031	59/57	(46,932)	(74,146)	(37,099)	0	(8,542)	(166,719)
2032	60/58	(48,743)	(79,932)	(33,021)	0	(8,542)	(170,238)
2033	61/59	(9,991)	(87,556)	(27,616)	0	(8,542)	(133,705)
2034	62/60	(5,015)	(81,769)	(15,502)	0	(3,203)	(105,489)
2035	63/61	0	(33,598)	0	0	0	(33,598)
2036	64/62	0	(34,606)	0	0	0	(34,606)
2037	65/63	0	(35,644)	0	0	0	(35,644)
2038	66/64	0	(36,713)	0	0	0	(36,713)
2039	67/65	(110,044)	(10,588)	0	0	0	(120,632)
2040	68/66	(79,852)	(10,906)	0	0	0	(90,758)
2041	69/67	(13,552)	0	0	(176,375)	0	(189,927)
2042	70/68	0	0	0	(135,574)	0	(135,574)
2043	71/69	0	0	0	(109,622)	0	(109,622)
2044	72/70	0	0	0	(120,877)	0	(120,877)
2045	73/71	0	0	0	(53,847)	0	(53,847)
2046	74/72	0	0	0	(57,327)	0	(57,327)
2047	75/73	0	0	0	(60,996)	0	(60,996)
2048	76/74	0	0	0	(64,858)	0	(64,858)
2049	77/75	0	0	0	(114,595)	0	(114,595)
2050	78/76	0	0	0	(73,212)	0	(73,212)
2051	79/77	0	0	0	(77,721)	0	(77,721)
2052	80/78	0	0	0	(82,467)	0	(82,467)
2053	81/79	0	0	0	(87,462)	0	(87,462)
2054	82/80	0	0	0	(146,951)	0	(146,951)
2055	83/81	0	0	0	(98,236)	0	(98,236)
2056	84/82	0	0	0	(104,040)	0	(104,040)
2057	85/83	0	0	0	(110,141)	0	(110,141)
2058	86/84	0	0	0	(116,555)	0	(116,555)
2059	87/85	0	0	0	(187,708)	0	(187,708)
2060	88/86	0	0	0	(130,366)	0	(130,366)
2061	89/87	0	0	0	(137,797)	0	(137,797)

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	529	Total
2062	90/88	0	0	0	(145,600)	0	(145,600)
2063	- /89	0	0	0	(169,879)	0	(169,879)
2064	- /90	0	0	0	(2,110,449)	0	(2,110,449)

Cash Flows – Proposed Plan

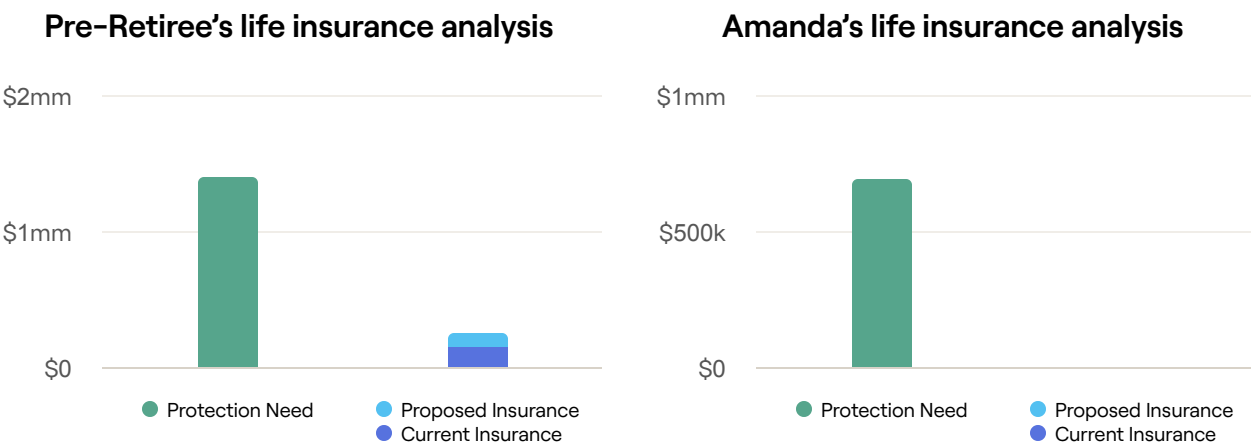
Accounts / Net cash flows

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	529	Total
2025	53/51	(16,528)	(64,771)	(86,820)	176,591	8,000	16,472
2026	54/52	6,115	(13,062)	(34,431)	73,243	8,000	39,865
2027	55/53	(27,429)	(35,988)	(50,791)	113,302	8,000	7,094
2028	56/54	(26,577)	(38,300)	(48,387)	114,006	8,000	8,742
2029	57/55	(25,637)	(40,902)	(45,641)	114,681	(42,723)	(40,222)
2030	58/56	(32,919)	(43,834)	(42,422)	115,237	(34,153)	(38,091)
2031	59/57	(46,932)	(44,294)	(37,099)	111,244	(542)	(17,623)
2032	60/58	(48,743)	(49,185)	(33,021)	112,953	(542)	(18,538)
2033	61/59	(9,991)	(55,886)	(27,616)	115,171	(5,542)	16,136
2034	62/60	(5,015)	(49,150)	(15,502)	97,272	(3,203)	24,402
2035	63/61	10,000	0	0	33,598	0	43,598
2036	64/62	10,000	0	0	34,606	0	44,606
2037	65/63	10,000	0	0	35,644	0	45,644
2038	66/64	10,000	0	0	36,713	0	46,713
2039	67/65	(110,044)	0	0	10,588	0	(99,456)
2040	68/66	(79,852)	0	0	10,906	0	(68,946)
2041	69/67	(13,552)	0	0	(176,375)	0	(189,927)
2042	70/68	0	0	0	(135,574)	0	(135,574)
2043	71/69	0	0	0	(109,622)	0	(109,622)
2044	72/70	0	0	0	(120,877)	0	(120,877)
2045	73/71	0	0	0	(53,847)	0	(53,847)
2046	74/72	0	0	0	(57,327)	0	(57,327)
2047	75/73	0	0	0	(60,996)	0	(60,996)
2048	76/74	0	0	0	(64,858)	0	(64,858)
2049	77/75	0	0	0	(114,595)	0	(114,595)
2050	78/76	0	0	0	(73,212)	0	(73,212)
2051	79/77	0	0	0	(77,721)	0	(77,721)
2052	80/78	0	0	0	(82,467)	0	(82,467)
2053	81/79	0	0	0	(87,462)	0	(87,462)
2054	82/80	0	0	0	(146,951)	0	(146,951)
2055	83/81	0	0	0	(98,236)	0	(98,236)
2056	84/82	0	0	0	(104,040)	0	(104,040)
2057	85/83	0	0	0	(110,141)	0	(110,141)
2058	86/84	0	0	0	(116,555)	0	(116,555)
2059	87/85	0	0	0	(187,708)	0	(187,708)
2060	88/86	0	0	0	(130,366)	0	(130,366)
2061	89/87	0	0	0	(137,797)	0	(137,797)

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	529	Total
2062	90/88	0	0	0	(145,600)	0	(145,600)
2063	- /89	0	0	0	(169,879)	0	(169,879)
2064	- /90	0	0	0	(2,110,449)	0	(2,110,449)

Life Insurance

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



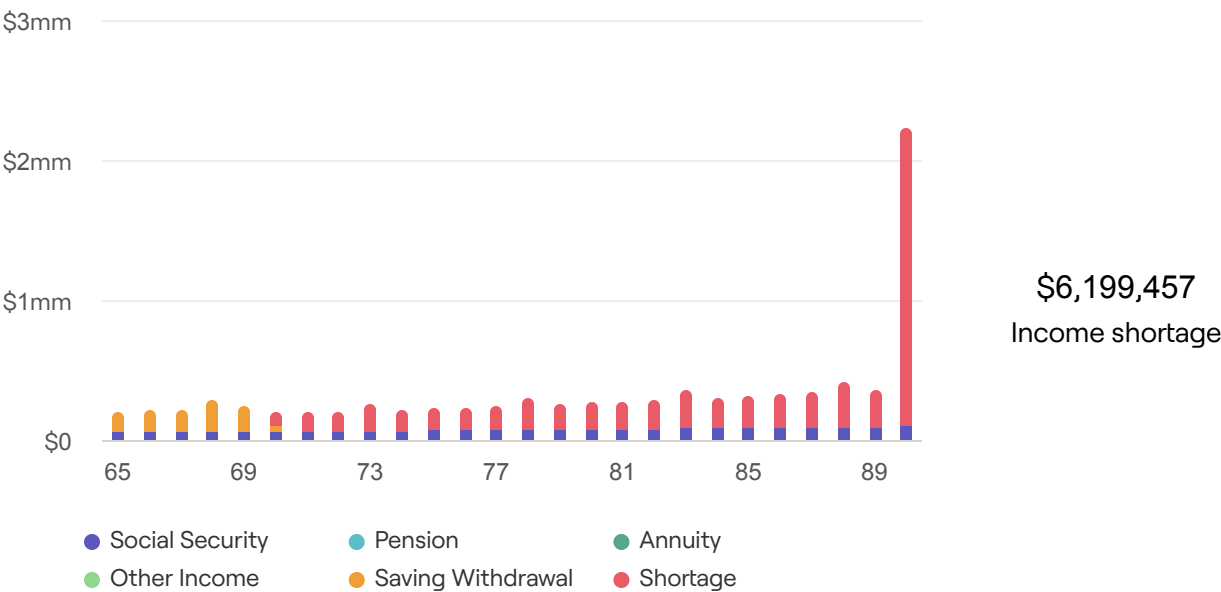
	If Pre-Retiree passes away next year	If Amanda passes away next year
Life insurance		
Life insurance needs	\$ 1,400,000	\$ 690,000
Current life insurance coverage	\$ 150,000	\$ 0
Proposed additional life insurance	\$100,000	\$0

Life Insurance Analysis Information

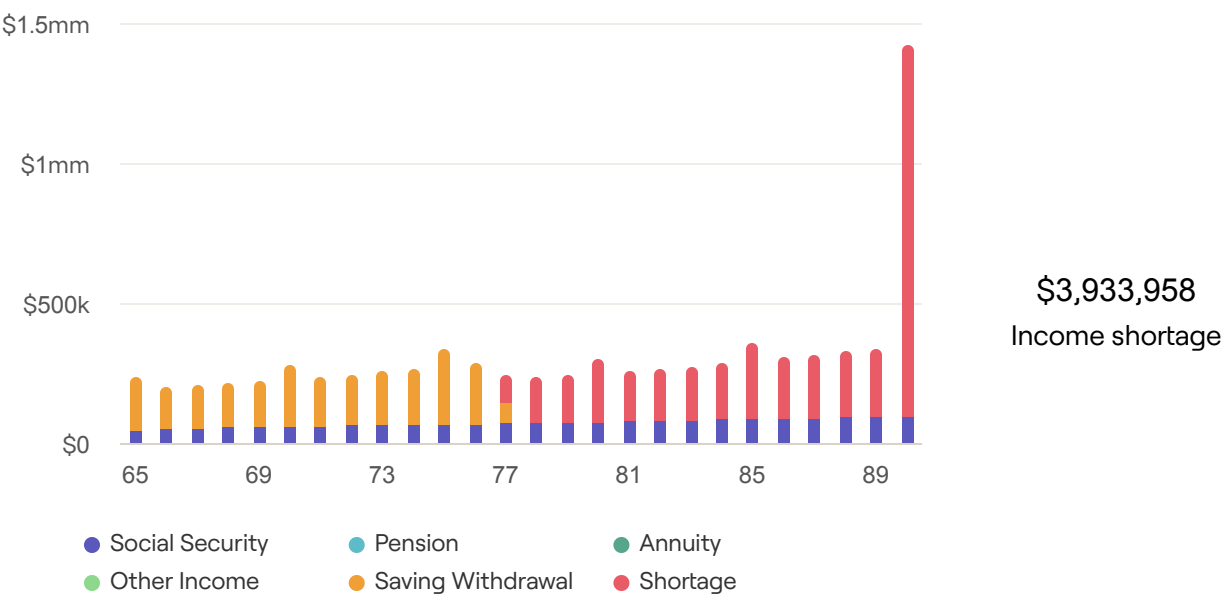
	If Pre-Retiree passes away next year	If Amanda passes away next year
Income		
Amanda's Salary	\$25,000	\$70,000
Strategies		
Debt strategy	Current payments	Current payments

Life Insurance Retirement Income Impact

What happens if Pre-Retiree passed away



What happens if Amanda passed away



Life Insurance Details

Details if Pre-Retiree passes away next year

Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Spend Unsavd Cash Flows	Net Flows
2025	53/51	215,000	0	250,000	465,000	130,500	0	51,626	18,250	200,376	14,624	250,000
2026	- /52	101,002	0	0	101,002	119,380	0	5,526	6,288	131,194	0	(30,191)
2027	- /53	103,593	0	0	103,593	116,526	0	6,281	6,326	129,132	0	(25,540)
2028	- /54	67,312	0	0	67,312	119,223	0	4,185	6,366	129,774	0	(62,462)
2029	- /55	69,132	50,723	0	119,855	122,014	50,723	4,451	6,407	183,595	0	(63,741)
2030	- /56	28,982	23,816	0	52,798	121,306	53,259	4,362	6,449	185,377	0	(132,579)
2031	- /57	29,851	5,339	0	35,190	103,892	55,922	4,406	6,493	170,712	0	(135,522)
2032	- /58	30,747	5,339	0	36,085	106,985	58,718	4,408	6,537	176,649	0	(140,563)
2033	- /59	31,669	5,339	0	37,008	110,186	72,262	29,886	1,583	213,917	0	(176,910)
2034	- /60	75,138	0	0	75,138	113,498	75,875	65,129	1,631	256,134	0	(180,995)
2035	- /61	77,098	0	0	77,098	116,926	0	30,683	1,680	149,289	0	(72,191)
2036	- /62	79,110	0	0	79,110	120,473	0	30,986	1,730	153,189	0	(74,079)
2037	- /63	81,174	0	0	81,174	140,293	30,221	54,382	1,782	226,679	0	(145,504)
2038	- /64	83,293	0	0	83,293	144,657	0	42,499	1,836	188,992	0	(105,699)
2039	- /65	50,027	0	0	50,027	161,838	0	43,724	0	205,562	0	(155,535)
2040	- /66	51,278	0	0	51,278	167,145	0	47,153	0	214,298	0	(163,020)
2041	- /67	52,560	0	0	52,560	172,647	0	48,408	0	221,055	0	(168,495)
2042	- /68	54,351	0	0	54,351	178,350	35,894	67,419	0	281,663	0	(227,312)
2043	- /69	55,709	0	0	55,709	184,263	0	53,330	0	237,593	0	(181,883)
2044	- /70	57,102	0	0	57,102	190,393	0	5,688	0	196,081	0	(138,979)
2045	- /71	58,530	0	0	58,530	196,749	0	213	0	196,962	0	(138,432)
2046	- /72	59,993	0	0	59,993	203,339	0	0	0	203,339	0	(143,346)
2047	- /73	61,493	0	0	61,493	210,172	42,630	0	0	252,802	0	(191,309)
2048	- /74	63,030	0	0	63,030	217,256	0	0	0	217,256	0	(154,226)
2049	- /75	64,606	0	0	64,606	224,602	0	0	0	224,602	0	(159,996)
2050	- /76	66,221	0	0	66,221	232,219	0	0	0	232,219	0	(165,998)
2051	- /77	67,877	0	0	67,877	240,117	0	0	0	240,117	0	(172,241)
2052	- /78	69,573	0	0	69,573	248,308	50,631	0	0	298,939	0	(229,366)
2053	- /79	71,313	0	0	71,313	256,802	0	0	0	256,802	0	(185,488)
2054	- /80	73,096	0	0	73,096	265,610	0	0	0	265,610	0	(192,513)
2055	- /81	74,924	0	0	74,924	274,744	0	0	0	274,744	0	(199,821)
2056	- /82	76,797	0	0	76,797	284,218	0	0	0	284,218	0	(207,421)
2057	- /83	78,717	0	0	78,717	294,043	60,134	0	0	354,177	0	(275,460)
2058	- /84	80,684	0	0	80,684	304,233	0	0	0	304,233	0	(223,549)
2059	- /85	82,702	0	0	82,702	314,801	0	0	0	314,801	0	(232,100)
2060	- /86	84,769	0	0	84,769	325,763	0	0	0	325,763	0	(240,995)

Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Spend Unsaved Cash Flows	Net Flows
2061	- /87	86,889	0	0	86,889	337,134	0	0	0	337,134	0	(250,245)
2062	- /88	89,060	0	0	89,060	348,928	71,421	0	0	420,348	0	(331,288)
2063	- /89	91,287	0	0	91,287	361,161	0	0	0	361,161	0	(269,875)
2064	- /90	93,569	0	0	93,569	1,230,384	1,000,000	0	0	2,230,384	0	(2,136,814)

Life Insurance Details

Details if Amanda passes away next year

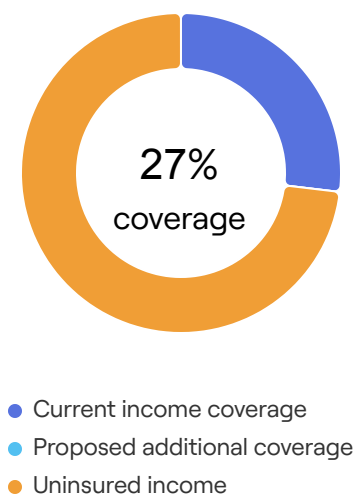
Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Spend Unsaved Cash Flows	Net Flows
2025	53/51	260,000	0	0	260,000	258,250	0	49,932	20,500	328,682	0	(68,682)
2026	54/ -	219,934	0	0	219,934	119,880	0	56,483	12,360	188,723	31,211	0
2027	55/ -	185,204	0	0	185,204	117,026	0	43,167	12,731	172,923	12,281	0
2028	56/ -	190,630	0	0	190,630	119,723	0	45,038	13,113	177,874	12,756	0
2029	57/ -	196,216	50,723	0	246,939	122,514	50,723	46,973	13,506	233,716	13,223	0
2030	58/ -	173,891	193	0	174,084	121,806	53,259	52,613	13,911	241,589	0	(67,505)
2031	59/ -	179,108	0	0	179,108	104,392	55,922	54,269	14,329	228,912	0	(49,804)
2032	60/ -	184,481	0	0	184,481	107,485	58,718	55,757	14,758	236,719	0	(52,238)
2033	61/ -	190,016	0	0	190,016	110,686	72,262	57,811	15,201	255,961	0	(65,945)
2034	62/ -	195,716	0	0	195,716	113,998	75,875	77,664	15,657	283,195	0	(87,479)
2035	63/ -	201,587	0	0	201,587	117,426	0	57,098	16,127	190,651	10,937	0
2036	64/ -	207,635	0	0	207,635	120,973	0	59,158	16,611	196,742	10,893	0
2037	65/ -	45,420	0	0	45,420	151,781	30,221	55,132	0	237,134	0	(191,714)
2038	66/ -	46,556	0	0	46,556	156,719	0	44,826	0	201,545	0	(154,989)
2039	67/ -	47,720	0	0	47,720	161,838	0	43,569	0	205,407	0	(157,687)
2040	68/ -	55,435	0	0	55,435	167,145	0	46,275	0	213,420	0	(157,985)
2041	69/ -	56,821	0	0	56,821	172,647	0	48,369	0	221,016	0	(164,194)
2042	70/ -	58,241	0	0	58,241	178,350	35,894	67,399	0	281,643	0	(223,402)
2043	71/ -	59,697	0	0	59,697	184,263	0	53,108	0	237,371	0	(177,674)
2044	72/ -	61,190	0	0	61,190	190,393	0	53,979	0	244,373	0	(183,183)
2045	73/ -	62,720	0	0	62,720	196,749	0	57,010	0	253,759	0	(191,040)
2046	74/ -	64,288	0	0	64,288	203,339	0	59,430	0	262,769	0	(198,481)
2047	75/ -	65,895	20,505	0	86,400	210,172	42,630	81,965	0	334,767	0	(248,367)
2048	76/ -	67,542	11,224	0	78,767	217,256	0	65,133	0	282,389	0	(203,622)
2049	77/ -	69,230	2,936	0	72,166	224,602	0	17,703	0	242,304	0	(170,138)
2050	78/ -	70,961	0	0	70,961	232,219	0	402	0	232,621	0	(161,660)
2051	79/ -	72,736	0	0	72,736	240,117	0	0	0	240,117	0	(167,382)
2052	80/ -	74,554	0	0	74,554	248,308	50,631	0	0	298,939	0	(224,385)
2053	81/ -	76,418	0	0	76,418	256,802	0	0	0	256,802	0	(180,384)
2054	82/ -	78,329	0	0	78,329	265,610	0	0	0	265,610	0	(187,281)
2055	83/ -	80,287	0	0	80,287	274,744	0	0	0	274,744	0	(194,457)
2056	84/ -	82,294	0	0	82,294	284,218	0	0	0	284,218	0	(201,924)
2057	85/ -	84,351	0	0	84,351	294,043	60,134	0	0	354,177	0	(269,826)
2058	86/ -	86,460	0	0	86,460	304,233	0	0	0	304,233	0	(217,773)
2059	87/ -	88,622	0	0	88,622	314,801	0	0	0	314,801	0	(226,180)
2060	88/ -	90,837	0	0	90,837	325,763	0	0	0	325,763	0	(234,926)

Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Spend Unsavd Cash Flows	Net Flows
2061	89/ -	93,108	0	0	93,108	337,134	0	0	0	337,134	0	(244,026)
2062	90/ -	95,436	0	0	95,436	348,928	1,071,421	0	0	1,420,348	0	(1,324,912)

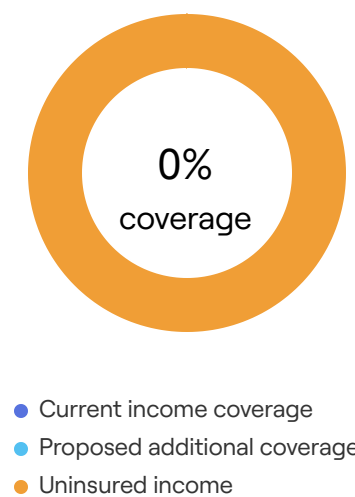
Disability Insurance Analysis

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

Pre-Retiree’s income coverage during disability



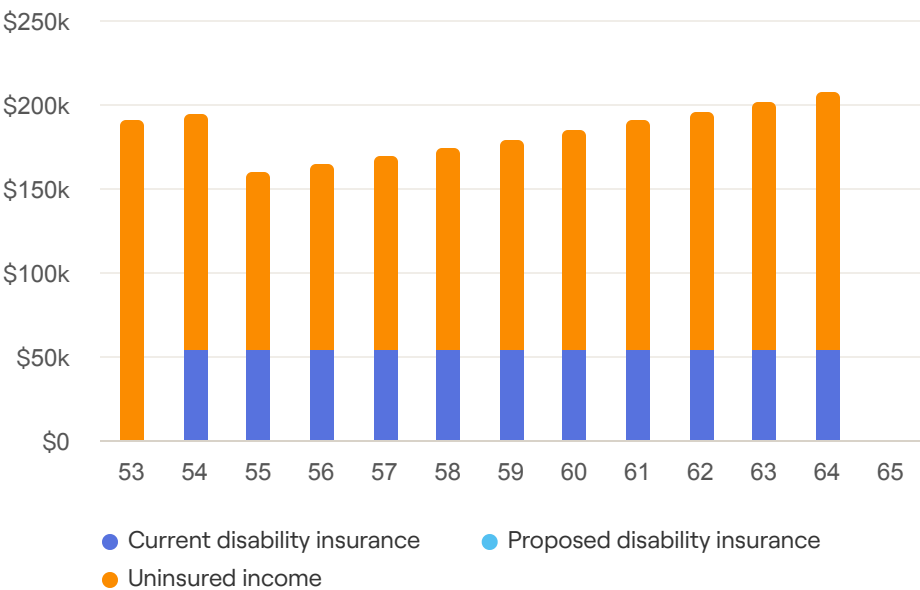
Amanda’s income coverage during disability



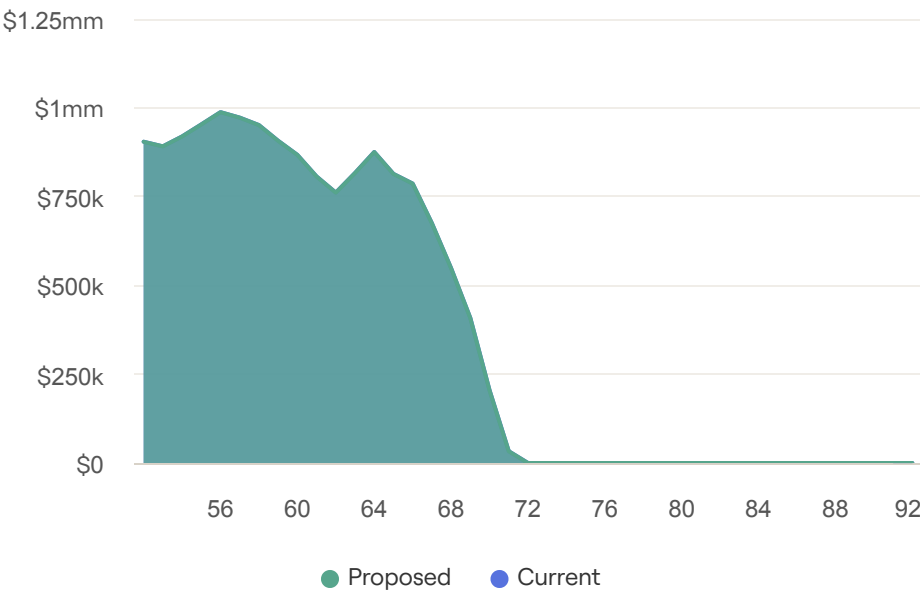
	If Pre-Retiree becomes disabled tomorrow	If Amanda becomes disabled tomorrow
Disability insurance		
Disability lasts	Until retirement	Until retirement
Proposed monthly coverage	\$0	\$0
Proposed benefit period	Age 65	Age 65
Proposed elimination period	360 days	360 days
Proposed inflation adjustment	0%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

Disability Insurance Analysis For Pre-Retiree

If Pre-Retiree becomes disabled tomorrow



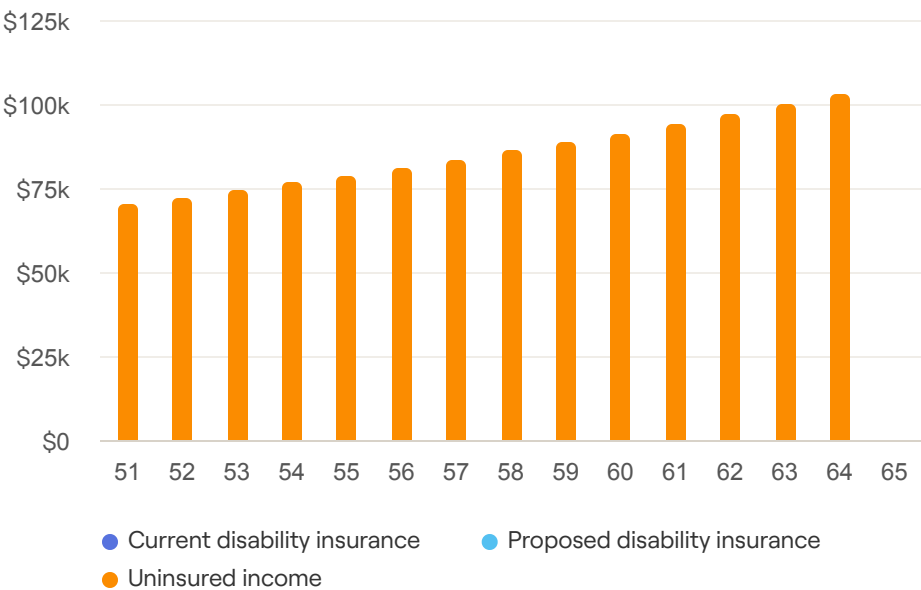
27%
of earned income
protected



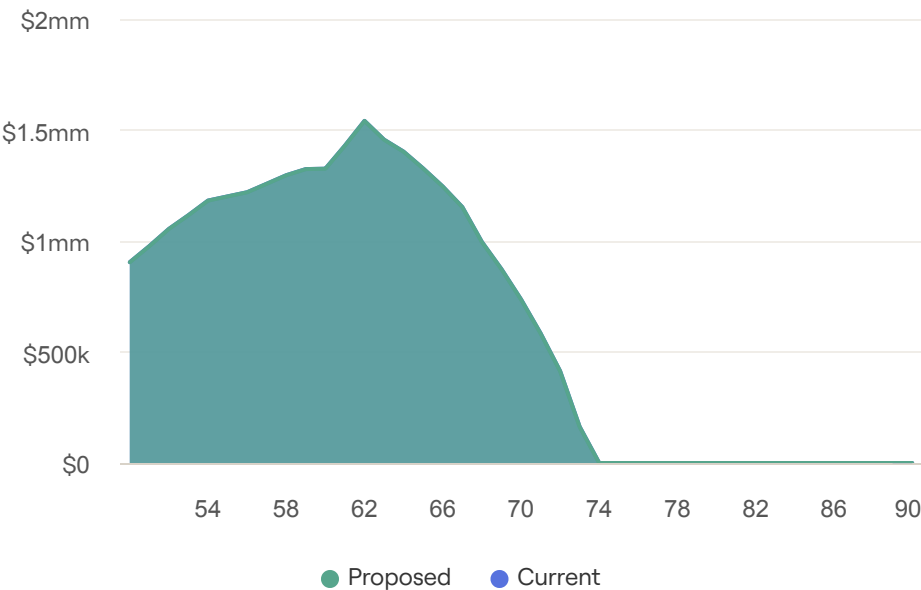
Proposed plan has
\$0 more
ending assets and
lasts
0 years longer
than current plan

Disability Insurance Analysis For Amanda

If Amanda becomes disabled tomorrow



0%
of earned income
protected



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

Disability Insurance Details

Details if Pre-Retiree becomes disabled tomorrow

Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Spend Unsaved Cash Flows	Net Flows
2025	53/51	70,000	0	0	70,000	130,500	0	10,498	8,500	149,498	0	(79,498)
2026	54/52	72,100	0	54,000	126,100	132,921	0	23,122	8,605	164,648	0	(38,548)
2027	55/53	74,263	0	54,000	128,263	130,523	0	23,431	8,713	162,667	0	(34,404)
2028	56/54	76,491	0	54,000	130,491	133,693	0	23,976	8,825	166,493	0	(36,002)
2029	57/55	78,786	50,723	54,000	183,509	136,973	50,723	24,549	8,939	221,184	0	(37,676)
2030	58/56	81,149	23,816	54,000	158,965	136,771	53,259	29,042	4,057	223,129	0	(64,164)
2031	59/57	83,584	0	54,000	137,584	119,880	55,922	67,626	4,179	247,608	0	(110,024)
2032	60/58	86,091	0	54,000	140,091	123,516	58,718	56,562	4,305	243,100	0	(103,009)
2033	61/59	88,674	0	54,000	142,674	127,278	72,262	60,771	4,434	264,745	0	(122,071)
2034	62/60	117,790	0	54,000	171,790	131,171	75,875	63,448	4,567	275,061	0	(103,271)
2035	63/61	134,749	0	54,000	188,749	135,200	0	37,168	4,704	177,071	11,678	0
2036	64/62	138,588	0	54,000	192,588	139,369	0	37,863	4,845	182,077	10,511	0
2037	65/63	142,537	0	0	142,537	172,804	30,221	59,057	4,990	267,073	0	(124,536)
2038	66/64	146,600	0	0	146,600	178,478	0	49,673	5,140	233,292	0	(86,692)
2039	67/65	76,472	0	0	76,472	197,025	0	38,517	0	235,542	0	(159,070)
2040	68/66	78,385	0	0	78,385	203,753	0	42,092	0	245,845	0	(167,460)
2041	69/67	80,343	0	0	80,343	210,736	0	42,938	0	253,674	0	(173,330)
2042	70/68	86,603	0	0	86,603	217,982	35,894	60,799	0	314,674	0	(228,071)
2043	71/69	88,768	0	0	88,768	225,502	0	47,199	0	272,700	0	(183,932)
2044	72/70	90,987	0	0	90,987	233,306	0	1,991	0	235,297	0	(144,310)
2045	73/71	93,262	0	0	93,262	241,406	0	(55)	0	241,352	0	(148,090)
2046	74/72	95,594	0	0	95,594	249,814	0	0	0	249,814	0	(154,220)
2047	75/73	97,983	0	0	97,983	258,540	42,630	0	0	301,171	0	(203,187)
2048	76/74	100,433	0	0	100,433	267,598	0	0	0	267,598	0	(167,165)
2049	77/75	102,944	0	0	102,944	277,001	0	0	0	277,001	0	(174,057)
2050	78/76	105,518	0	0	105,518	286,761	0	0	0	286,761	0	(181,243)
2051	79/77	108,156	0	0	108,156	296,894	0	0	0	296,894	0	(188,738)
2052	80/78	110,860	0	0	110,860	307,413	50,631	0	0	358,044	0	(247,184)
2053	81/79	113,631	0	0	113,631	318,333	0	0	0	318,333	0	(204,702)
2054	82/80	116,472	0	0	116,472	329,671	0	0	0	329,671	0	(213,199)
2055	83/81	119,384	0	0	119,384	341,443	0	0	0	341,443	0	(222,059)
2056	84/82	122,368	0	0	122,368	353,665	0	0	0	353,665	0	(231,297)
2057	85/83	125,427	0	0	125,427	366,356	60,134	0	0	426,491	0	(301,063)
2058	86/84	128,563	0	0	128,563	379,535	0	0	0	379,535	0	(250,971)
2059	87/85	131,778	0	0	131,778	393,219	0	0	0	393,219	0	(261,441)

Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Spend Unsavd Cash Flows	Net Flows
2060	88/86	135,072	0	0	135,072	407,430	0	0	0	407,430	0	(272,358)
2061	89/87	138,448	0	0	138,448	422,188	0	0	0	422,188	0	(283,740)
2062	90/88	141,910	0	0	141,910	437,514	71,421	0	0	508,935	0	(367,025)
2063	- /89	102,848	0	0	102,848	361,161	0	0	0	361,161	0	(258,313)
2064	- /90	105,419	0	0	105,419	1,230,384	1,000,000	0	0	2,230,384	0	(2,124,964)

Disability Insurance Details

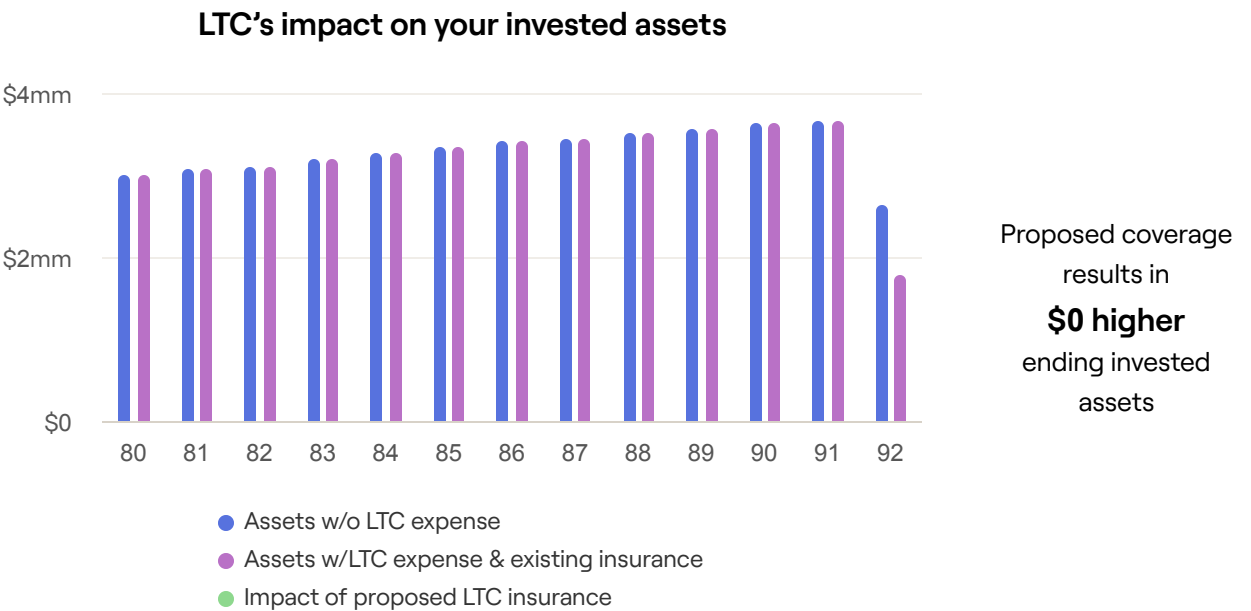
Details if Amanda becomes disabled tomorrow

Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Spend Unsaved Cash Flows	Net Flows
2025	53/51	190,000	0	0	190,000	130,500	0	43,182	12,000	185,682	4,318	0
2026	54/52	194,500	0	0	194,500	132,921	0	48,479	12,360	193,760	740	0
2027	55/53	159,135	0	0	159,135	130,523	0	36,697	12,731	179,951	0	(20,816)
2028	56/54	163,909	0	0	163,909	133,693	0	38,773	13,113	185,579	0	(21,670)
2029	57/55	168,826	44,406	0	213,232	136,973	50,723	40,684	13,506	241,886	0	(28,654)
2030	58/56	173,891	0	0	173,891	136,771	53,259	44,638	13,911	248,579	0	(74,688)
2031	59/57	179,108	0	0	179,108	119,880	55,922	45,885	14,329	236,016	0	(56,909)
2032	60/58	184,481	0	0	184,481	123,516	58,718	47,081	14,758	244,073	0	(59,592)
2033	61/59	190,016	0	0	190,016	127,278	72,262	48,773	15,201	263,514	0	(73,499)
2034	62/60	195,716	0	0	195,716	131,171	75,875	74,675	15,657	297,379	0	(101,663)
2035	63/61	201,587	0	0	201,587	135,200	0	47,628	16,127	198,955	2,633	0
2036	64/62	220,448	0	0	220,448	139,369	0	52,292	16,611	208,272	12,176	0
2037	65/63	71,686	0	0	71,686	172,804	30,221	46,426	0	249,452	0	(177,766)
2038	66/64	73,478	0	0	73,478	178,478	0	36,975	0	215,454	0	(141,976)
2039	67/65	75,315	0	0	75,315	197,025	0	38,636	0	235,661	0	(160,346)
2040	68/66	83,719	0	0	83,719	203,753	0	41,271	0	245,025	0	(161,305)
2041	69/67	85,813	0	0	85,813	210,736	0	42,917	0	253,653	0	(167,840)
2042	70/68	87,958	0	0	87,958	217,982	35,894	60,725	0	314,600	0	(226,642)
2043	71/69	90,157	0	0	90,157	225,502	0	47,126	0	272,628	0	(182,471)
2044	72/70	92,411	0	0	92,411	233,306	0	48,049	0	281,355	0	(188,944)
2045	73/71	94,721	0	0	94,721	241,406	0	50,790	0	292,196	0	(197,475)
2046	74/72	97,090	0	0	97,090	249,814	0	52,968	0	302,782	0	(205,693)
2047	75/73	99,516	9,592	0	109,108	258,540	42,630	74,136	0	375,307	0	(266,199)
2048	76/74	102,005	3,858	0	105,863	267,598	0	42,545	0	310,144	0	(204,280)
2049	77/75	104,554	0	0	104,554	277,001	0	(470)	0	276,531	0	(171,977)
2050	78/76	107,168	0	0	107,168	286,761	0	0	0	286,761	0	(179,593)
2051	79/77	109,848	0	0	109,848	296,894	0	0	0	296,894	0	(187,046)
2052	80/78	112,594	0	0	112,594	307,413	50,631	0	0	358,044	0	(245,450)
2053	81/79	115,409	0	0	115,409	318,333	0	0	0	318,333	0	(202,924)
2054	82/80	118,294	0	0	118,294	329,671	0	0	0	329,671	0	(211,377)
2055	83/81	121,252	0	0	121,252	341,443	0	0	0	341,443	0	(220,191)
2056	84/82	124,283	0	0	124,283	353,665	0	0	0	353,665	0	(229,383)
2057	85/83	127,390	0	0	127,390	366,356	60,134	0	0	426,491	0	(299,101)
2058	86/84	130,575	0	0	130,575	379,535	0	0	0	379,535	0	(248,960)
2059	87/85	133,840	0	0	133,840	393,219	0	0	0	393,219	0	(259,379)

Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Spend Unsavd Cash Flows	Net Flows
2060	88/86	137,185	0	0	137,185	407,430	0	0	0	407,430	0	(270,245)
2061	89/87	140,615	0	0	140,615	422,188	0	0	0	422,188	0	(281,573)
2062	90/88	144,131	0	0	144,131	437,514	71,421	0	0	508,935	0	(364,804)
2063	- /89	101,726	0	0	101,726	361,161	0	0	0	361,161	0	(259,435)
2064	- /90	104,270	0	0	104,270	1,230,384	1,000,000	0	0	2,230,384	0	(2,126,114)

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.



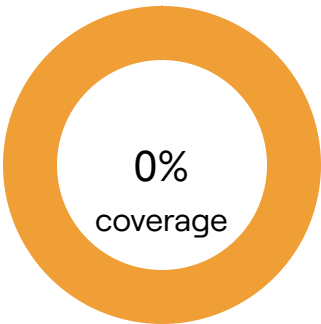
	Pre-Retiree's additional coverage	Amanda's additional coverage
LTC insurance		
Current long term care daily coverage	\$0	\$0
Proposed additional daily coverage	\$0	\$0
Proposed benefit period	2 years	2 years
Proposed elimination period	None	None
Proposed inflation adjustment	0%	0%
Proposed inflation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

Long-Term Care Insurance Analysis

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

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

No insurance needed.

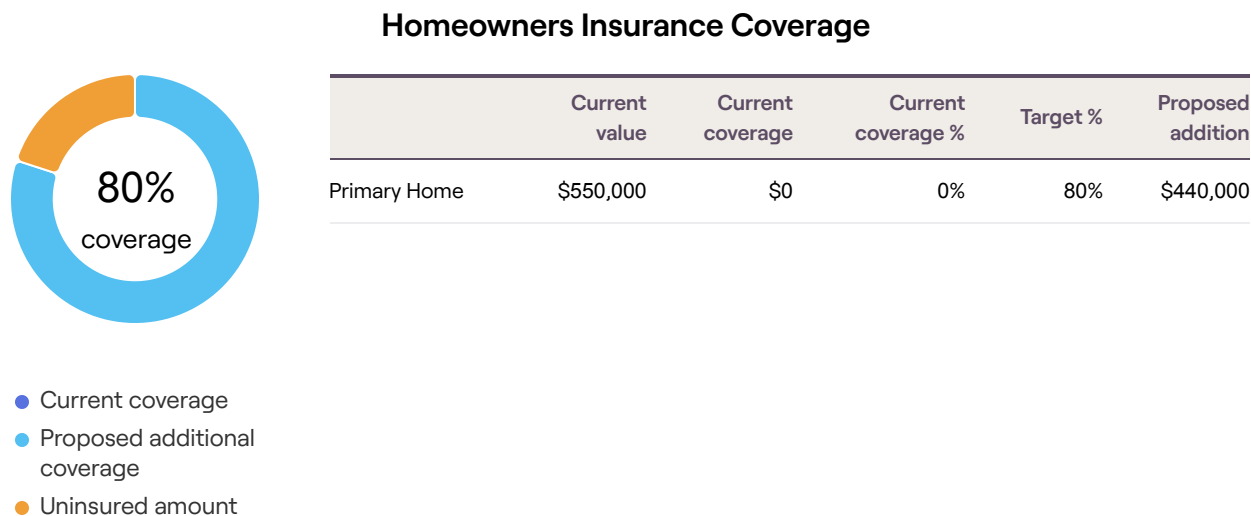


- Current coverage
- Proposed additional coverage
- Uninsured coverage

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

Property and Casualty Insurance – Homeowner

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



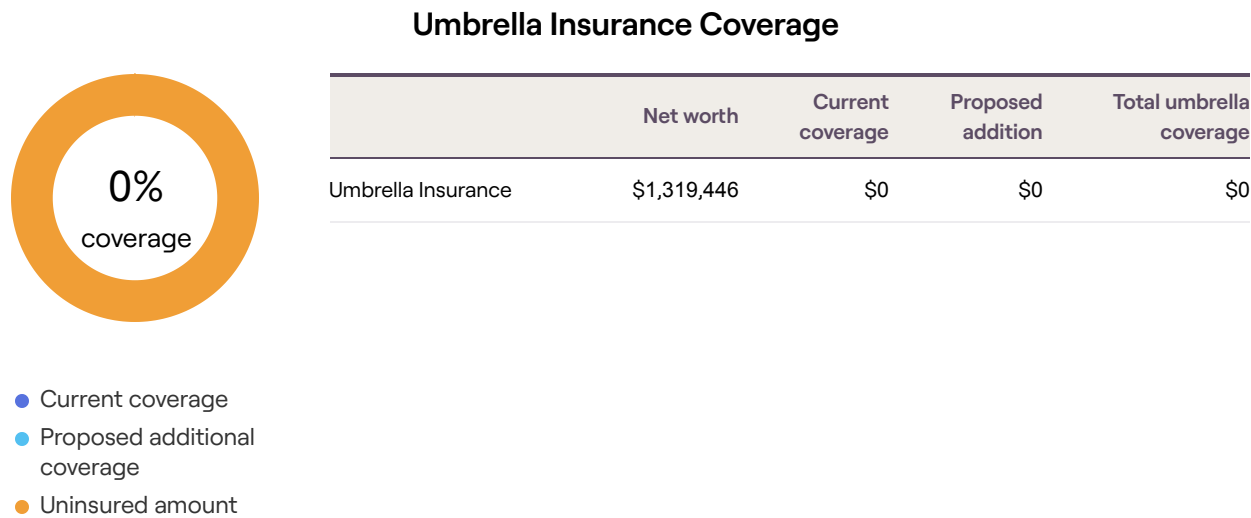
Proposed homeowner insurance target %: **80%**

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.

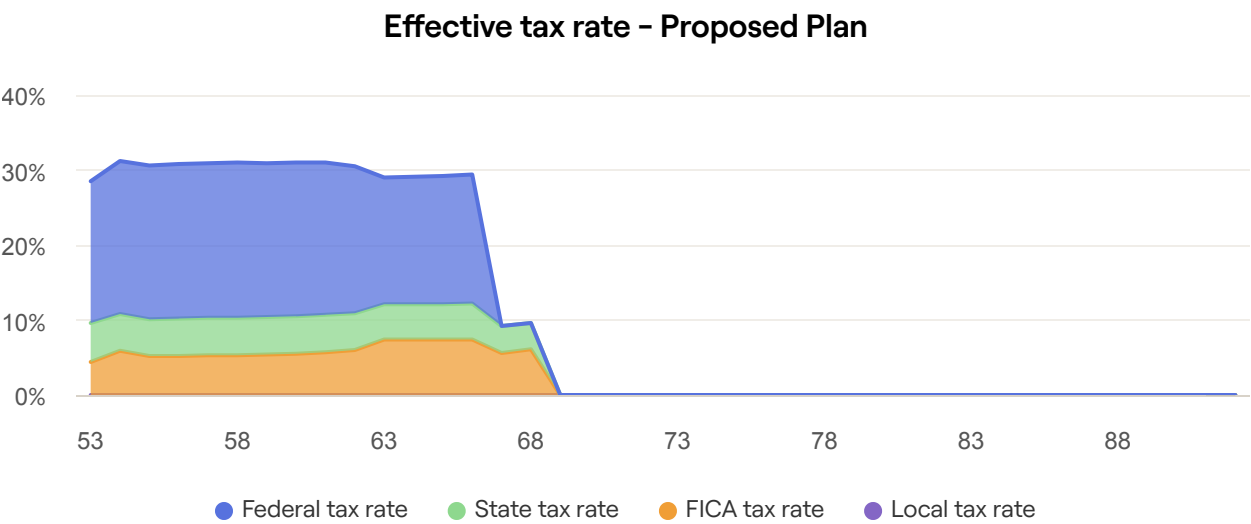
Property and Casualty Insurance – Umbrella



Proposed additional umbrella: **\$0**

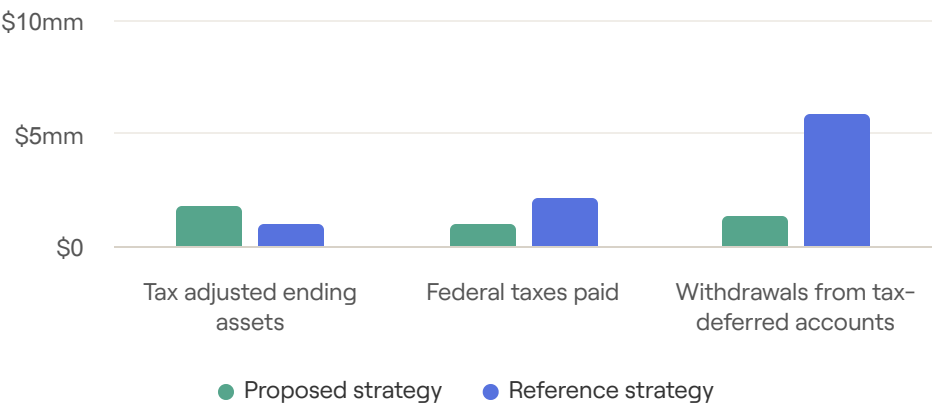
Tax Estimate

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



Tax Strategies – Summary

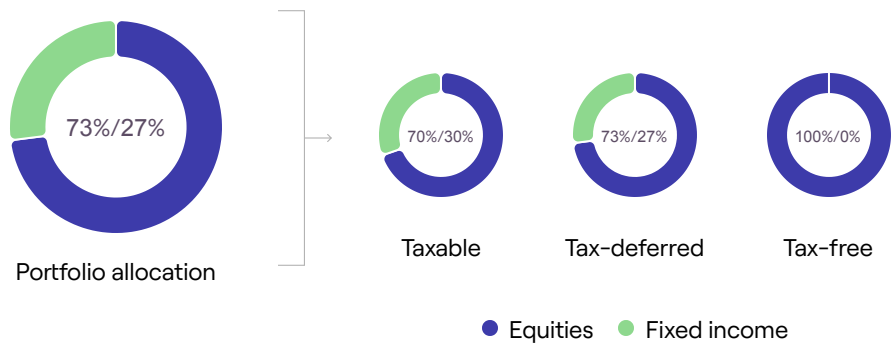
Summary of tax strategy – Proposed Plan



Proposed strategy results in

- \$831,297 more tax adjusted ending assets
- \$1,160,904 less taxes paid
- \$4,552,748 less withdrawals from tax-deferred accounts

Asset location – Proposed Plan



Proposed strategy results in

- \$831,297 more tax adjusted ending assets
- \$1,160,904 less taxes paid
- \$4,552,748 less withdrawals from tax-deferred accounts

Tax Strategies – Action items

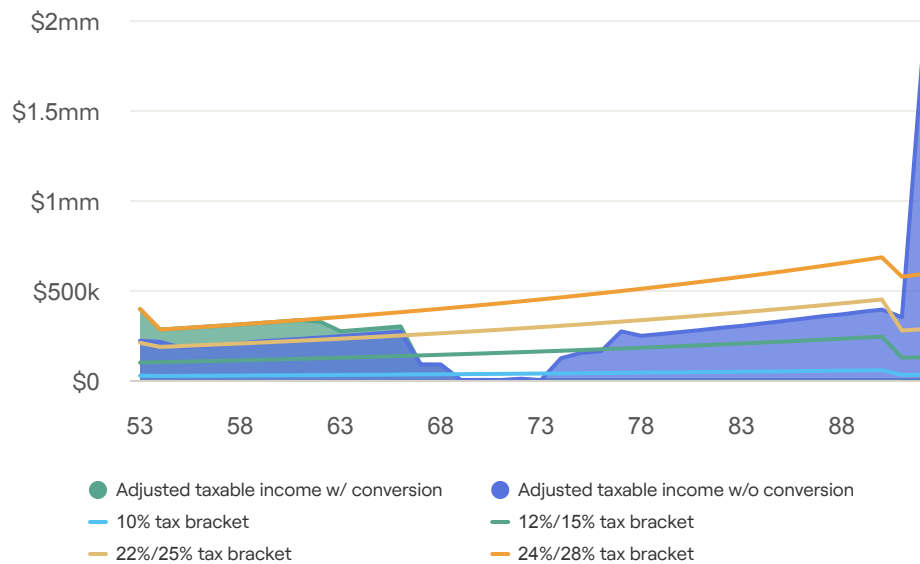
Proposed tax strategy

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

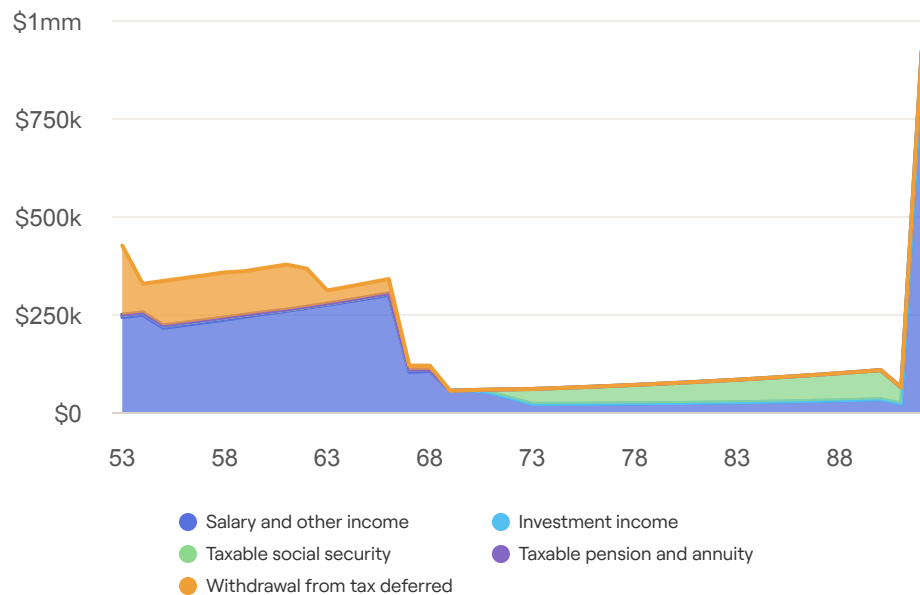
Tax Strategies – Calibration

Ordinary income tax bracket – Proposed Plan



Proposed strategy results in
\$831,297 more
tax adjusted ending assets
than the Reference
strategy

Key tax components – Proposed Plan

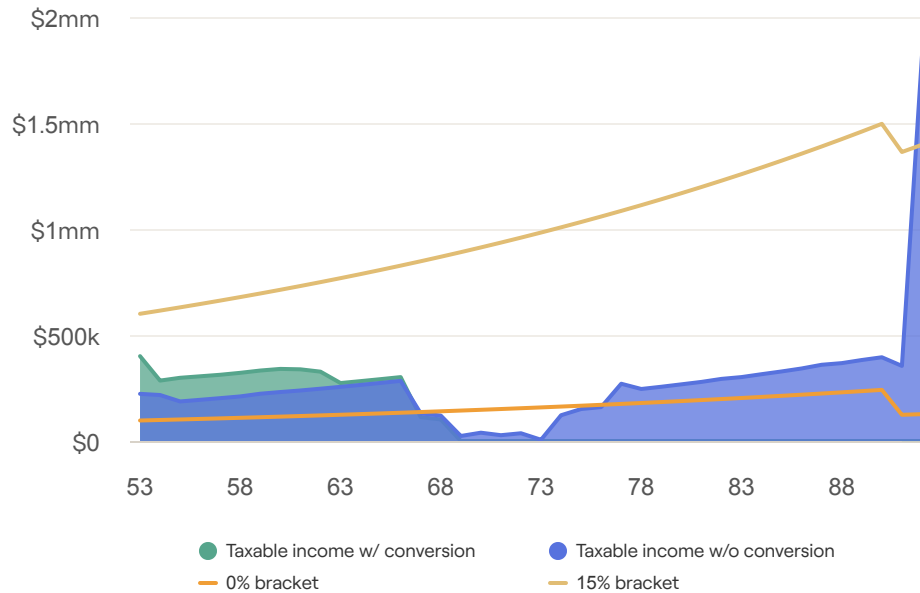


Proposed strategy results in
\$831,297 more
tax adjusted ending assets
than the Reference
strategy

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

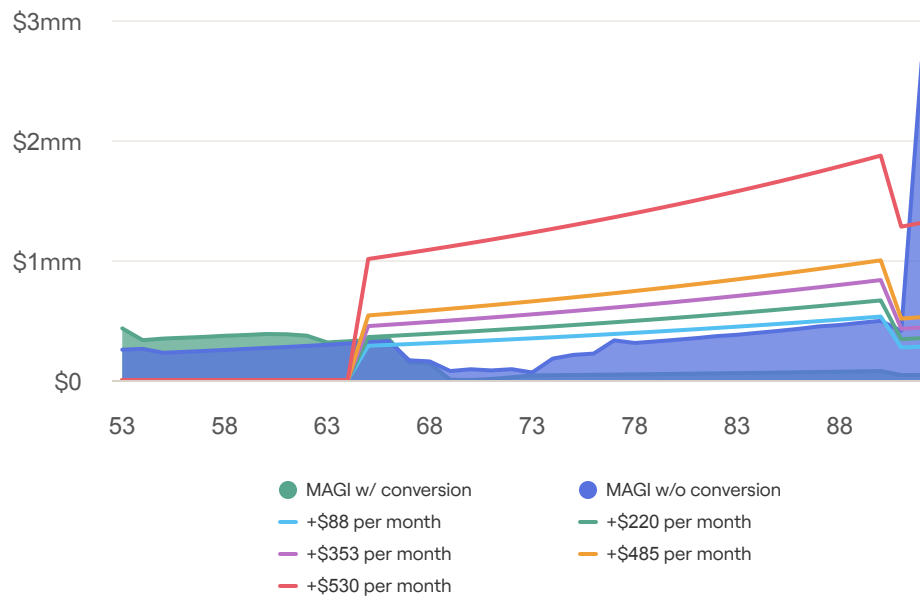
Tax Strategies – Calibration

Capital gains tax bracket - Proposed Plan



Proposed strategy results in
\$831,297 more
tax adjusted ending assets
than the Reference
strategy

Medicare premium tax bracket - Proposed Plan



Proposed strategy results in
\$831,297 more
tax adjusted ending assets
than the Reference
strategy

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

Tax Strategies – Comparison

Tax adjusted ending wealth

Proposed strategy



● Taxable ● Tax deferred ● Tax free

\$1,770,947 ending portfolio value

Reference strategy

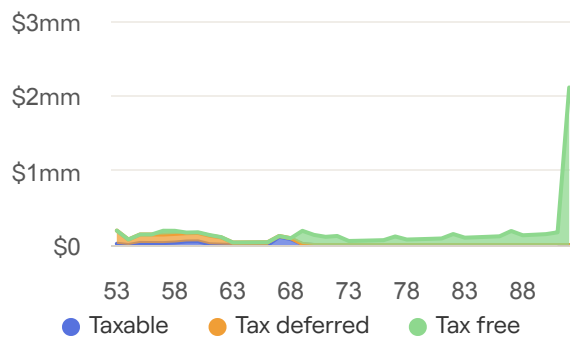


● Taxable ● Tax deferred ● Tax free

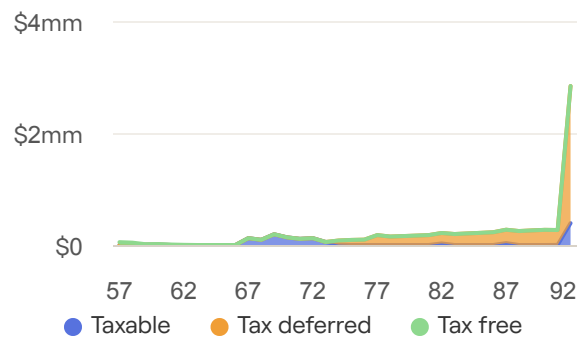
\$939,650 ending portfolio value

Withdrawal

Proposed strategy

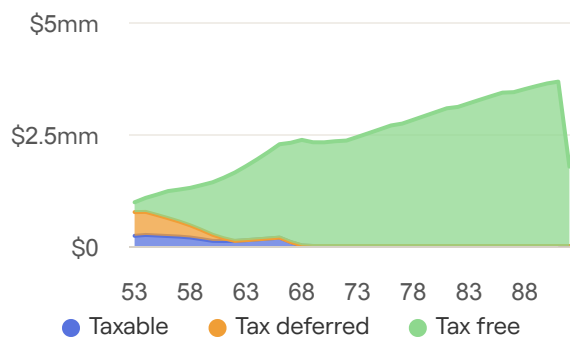


Reference strategy

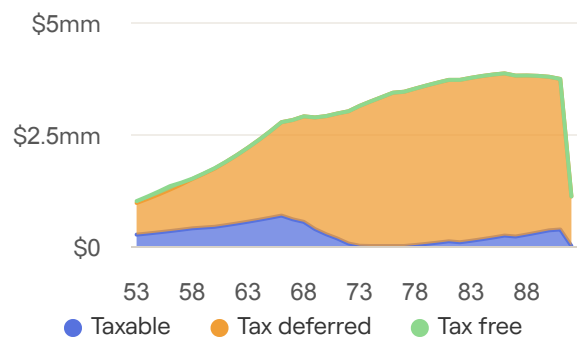


Account balance

Proposed strategy



Reference strategy



Tax Strategies – Details

Withdrawal and conversion

Year	Age	Conversion Amount	Withdrawal From Taxable Account	Withdrawal From Tax Deferred Account	Withdrawal From Tax Free Account	Taxable Account Balance	Tax Deferred Account Balance	Tax Free Account Balance
2025	53/51	176,591	16,528	176,591	0	227,065	529,645	218,758
2026	54/52	73,243	0	73,243	0	246,890	514,131	313,518
2027	55/53	113,302	27,429	113,302	0	234,367	458,393	454,139
2028	56/54	114,006	26,577	114,006	0	221,941	399,382	604,040
2029	57/55	114,681	25,637	114,681	50,723	209,704	336,953	713,033
2030	58/56	115,237	32,919	115,237	42,153	189,446	271,042	837,459
2031	59/57	111,244	46,932	111,244	8,542	153,953	206,014	998,784
2032	60/58	112,953	48,743	112,953	8,542	114,505	136,247	1,171,558
2033	61/59	115,171	9,991	115,171	8,542	111,427	60,971	1,351,983
2034	62/60	97,272	5,015	97,272	3,203	113,140	0	1,527,704
2035	63/61	33,598	0	33,598	0	129,971	0	1,653,541
2036	64/62	34,606	0	34,606	0	147,818	0	1,787,984
2037	65/63	35,644	0	35,644	0	166,743	0	1,931,583
2038	66/64	36,713	0	36,713	0	186,811	0	2,084,921
2039	67/65	10,588	110,044	10,588	0	87,589	0	2,216,289
2040	68/66	10,906	79,852	10,906	0	12,810	0	2,355,584
2041	69/67	0	13,552	0	176,375	0	0	2,315,668
2042	70/68	0	0	0	135,574	0	0	2,314,240
2043	71/69	0	0	0	109,622	0	0	2,338,682
2044	72/70	0	0	0	120,877	0	0	2,353,284
2045	73/71	0	0	0	53,847	0	0	2,435,762
2046	74/72	0	0	0	57,327	0	0	2,519,539
2047	75/73	0	0	0	60,996	0	0	2,604,500
2048	76/74	0	0	0	64,858	0	0	2,690,521
2049	77/75	0	0	0	114,595	0	0	2,731,788
2050	78/76	0	0	0	73,212	0	0	2,816,829
2051	79/77	0	0	0	77,721	0	0	2,902,287
2052	80/78	0	0	0	82,467	0	0	2,987,949
2053	81/79	0	0	0	87,462	0	0	3,073,579
2054	82/80	0	0	0	146,951	0	0	3,104,680
2055	83/81	0	0	0	98,236	0	0	3,186,298
2056	84/82	0	0	0	104,040	0	0	3,266,840
2057	85/83	0	0	0	110,141	0	0	3,345,947
2058	86/84	0	0	0	116,555	0	0	3,423,222
2059	87/85	0	0	0	187,708	0	0	3,433,822
2060	88/86	0	0	0	130,366	0	0	3,502,377

Year	Age	Conversion Amount	Withdrawal From Taxable Account	Withdrawal From Tax Deferred Account	Withdrawal From Tax Free Account	Taxable Account Balance	Tax Deferred Account Balance	Tax Free Account Balance
2061	89/87	0	0	0	137,797	0	0	3,567,473
2062	90/88	0	0	0	145,600	0	0	3,628,536
2063	- /89	0	0	0	169,879	0	0	3,668,858
2064	- /90	0	0	0	2,110,449	0	0	1,770,947

Tax Strategies – Details

Tax details

Year	Age	Adjusted Taxable Income	Total Federal Tax Paid	Federal Income Tax Bracket	Federal Capital Gains Tax Bracket
2025	53/51	394,600	81,152	24%	15%
2026	54/52	280,162	67,638	28%	15%
2027	55/53	287,166	70,937	28%	15%
2028	56/54	294,345	72,471	28%	15%
2029	57/55	301,704	74,021	28%	15%
2030	58/56	309,247	76,135	28%	15%
2031	59/57	316,978	76,897	28%	15%
2032	60/58	324,902	78,502	28%	15%
2033	61/59	333,025	77,331	28%	15%
2034	62/60	323,241	72,477	28%	15%
2035	63/61	270,699	52,868	28%	15%
2036	64/62	279,409	54,825	28%	15%
2037	65/63	288,389	56,856	28%	15%
2038	66/64	297,647	58,963	28%	15%
2039	67/65	84,810	0	15%	0%
2040	68/66	84,049	0	15%	0%
2041	69/67	0	0	10%	0%
2042	70/68	0	0	10%	0%
2043	71/69	0	0	10%	0%
2044	72/70	0	0	10%	0%
2045	73/71	0	0	10%	0%
2046	74/72	0	0	10%	0%
2047	75/73	0	0	10%	0%
2048	76/74	0	0	10%	0%
2049	77/75	0	0	10%	0%
2050	78/76	0	0	10%	0%
2051	79/77	0	0	10%	0%
2052	80/78	0	0	10%	0%
2053	81/79	0	0	10%	0%
2054	82/80	0	0	10%	0%
2055	83/81	0	0	10%	0%
2056	84/82	0	0	10%	0%
2057	85/83	0	0	10%	0%
2058	86/84	0	0	10%	0%
2059	87/85	0	0	10%	0%
2060	88/86	0	0	10%	0%
2061	89/87	0	0	10%	0%

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

Tax Strategies – Details

Medicare premium

Year	Age	MAGI	Medicare Premium Threshold	Medicare Premium for Pre-Retiree	Medicare Premium for Amanda	Total Medicare Premium
2025	53/51	430,297	0	0	0	0
2026	54/52	331,871	0	0	0	0
2027	55/53	345,344	0	0	0	0
2028	56/54	352,292	0	0	0	0
2029	57/55	359,316	0	0	0	0
2030	58/56	368,470	0	0	0	0
2031	59/57	374,759	0	0	0	0
2032	60/58	383,116	0	0	0	0
2033	61/59	381,159	0	0	0	0
2034	62/60	369,663	0	0	0	0
2035	63/61	312,734	0	0	0	0
2036	64/62	322,541	0	0	0	0
2037	65/63	332,675	285,116	0	0	0
2038	66/64	343,146	292,244	0	0	0
2039	67/65	145,823	299,550	0	0	0
2040	68/66	135,992	307,039	0	0	0
2041	69/67	2,229	314,715	0	0	0
2042	70/68	0	322,583	0	0	0
2043	71/69	8,354	330,648	0	0	0
2044	72/70	22,887	338,914	0	0	0
2045	73/71	38,123	347,387	0	0	0
2046	74/72	39,854	356,071	0	0	0
2047	75/73	41,627	364,973	0	0	0
2048	76/74	43,447	374,097	0	0	0
2049	77/75	45,311	383,450	0	0	0
2050	78/76	47,224	393,036	0	0	0
2051	79/77	49,185	402,862	0	0	0
2052	80/78	51,195	412,934	0	0	0
2053	81/79	53,255	423,257	0	0	0
2054	82/80	55,369	433,838	0	0	0
2055	83/81	57,535	444,684	0	0	0
2056	84/82	59,756	455,801	0	0	0
2057	85/83	62,033	467,196	0	0	0
2058	86/84	64,366	478,876	0	0	0
2059	87/85	66,760	490,848	0	0	0
2060	88/86	69,213	503,119	0	0	0
2061	89/87	71,727	515,697	0	0	0

Year	Age	MAGI	Medicare Premium Threshold	Medicare Premium for Pre-Retiree	Medicare Premium for Amanda	Total Medicare Premium
2062	90/88	74,305	528,590	0	0	0
2063	- /89	40,627	270,902	0	0	0
2064	- /90	42,252	277,675	0	0	0

Tax Strategies – Details

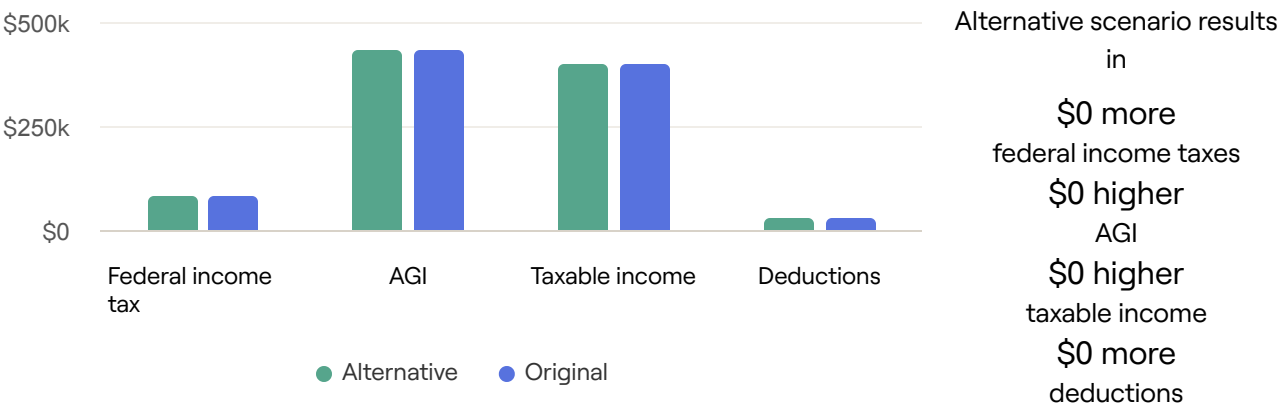
Asset location summary

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

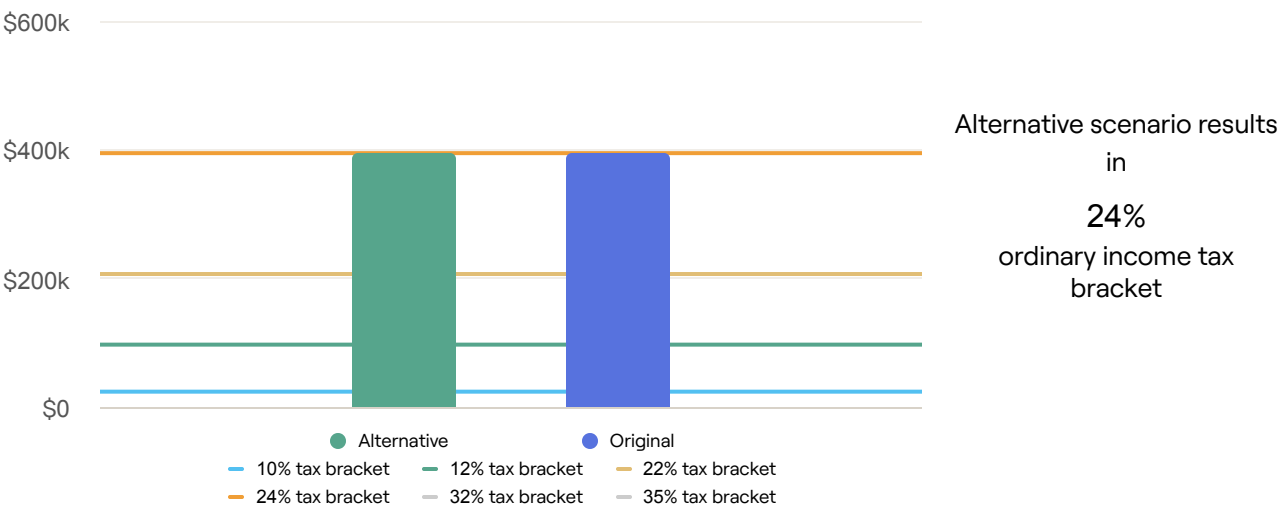
Year	Age	Overall Portfolio Equity	Taxable Account Equity	Tax Deferred Account Equity	Tax Free Account Equity
2061	89/87	50%	0%	0%	50%
2062	90/88	50%	0%	0%	50%
2063	- /89	50%	0%	0%	50%
2064	- /90	50%	0%	0%	50%

Tax Analyzer – Summary

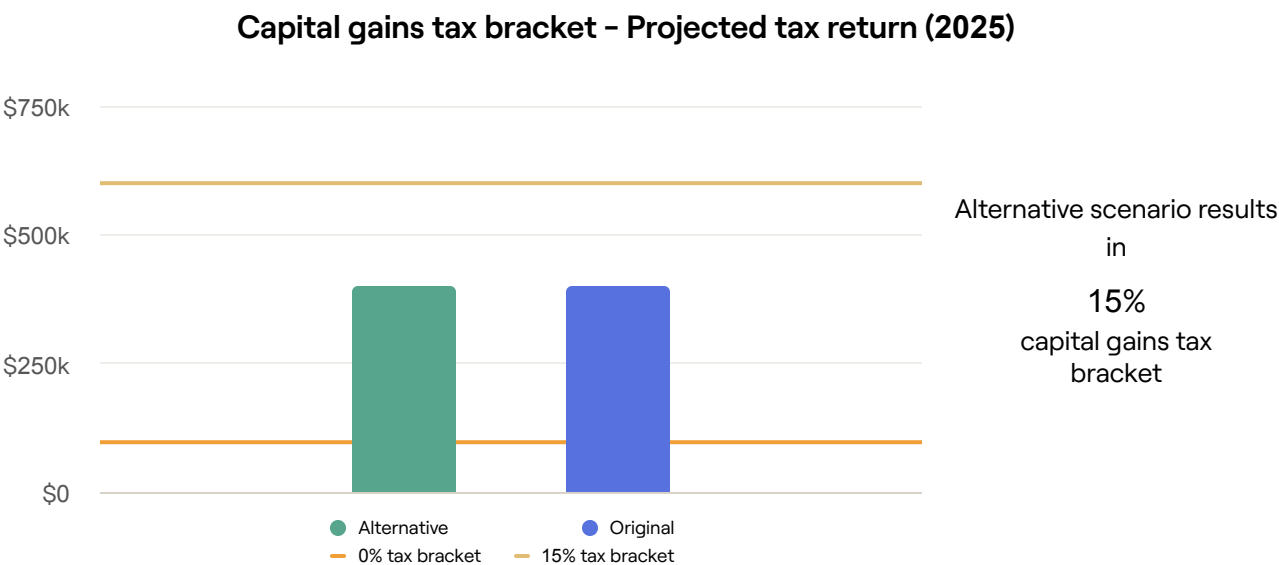
Federal income taxes - Projected tax return (2025)



Ordinary income tax bracket - Projected tax return (2025)

























Tax Analyzer – Summary



Tax Analyzer – Thresholds

Projected tax return (2025)

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

Tax Analyzer – Action items

Projected tax return (2025)

	Alternative	Original
1040 income		
Line 1a W2 income	\$244,500	\$244,500
Line 2b taxable interest	\$2,698	\$2,698
Line 3a qualified dividends	\$2,725	\$2,725
Line 3b ordinary dividends	\$3,206	\$3,206
Line 7 short-term capital gains	\$330	\$330
Line 7 long-term capital gains	\$2,972	\$2,972
Schedule 1 income		
Line 3 business income or (loss)	\$0	\$0
Line 5 rental income, royalties, partnerships, etc.	\$0	\$0
Schedule 1 adjustments to income		
Line 13 HSA deduction	\$0	\$0
Line 20 IRA deduction	\$0	\$0
Schedule A		
Line 1 medical and dental expenses	\$0	\$0

Estate Checklist

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

Important estate checklist tasks

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

Beneficiaries

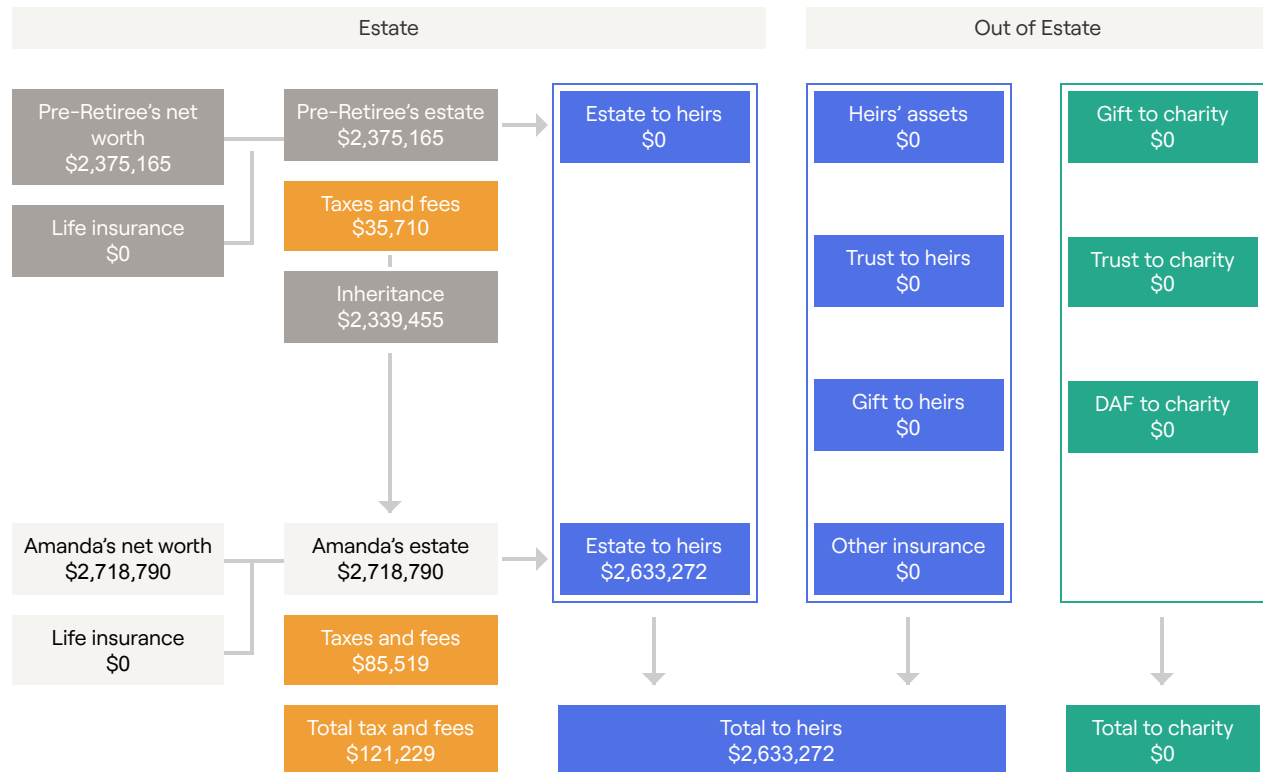
Life changes, it is important to review your beneficiaries periodically to ensure your money will go where you intended.

	Account Balance	Death Benefit	Primary Beneficiary	Contingent Beneficiary
Bank				
Joint Accounts				
Joint Checking	\$10,000			
Invested Assets				
Pre-Retiree's Accounts				
Pre-retiree's 401(k)	\$160,000			
Pre-retiree's IRA	\$129,946			
Amanda's Accounts				
Amanda's 401(k)	\$155,000			
Amanda's IRA	\$197,499			
Kelly's 529	\$32,000			
Joint Accounts				
Brokerage Account	\$220,000			
Life Insurance				
Pre-Retiree's Accounts				
Pre-retiree's Group Life Insurance		\$150,000		

Estate Planning

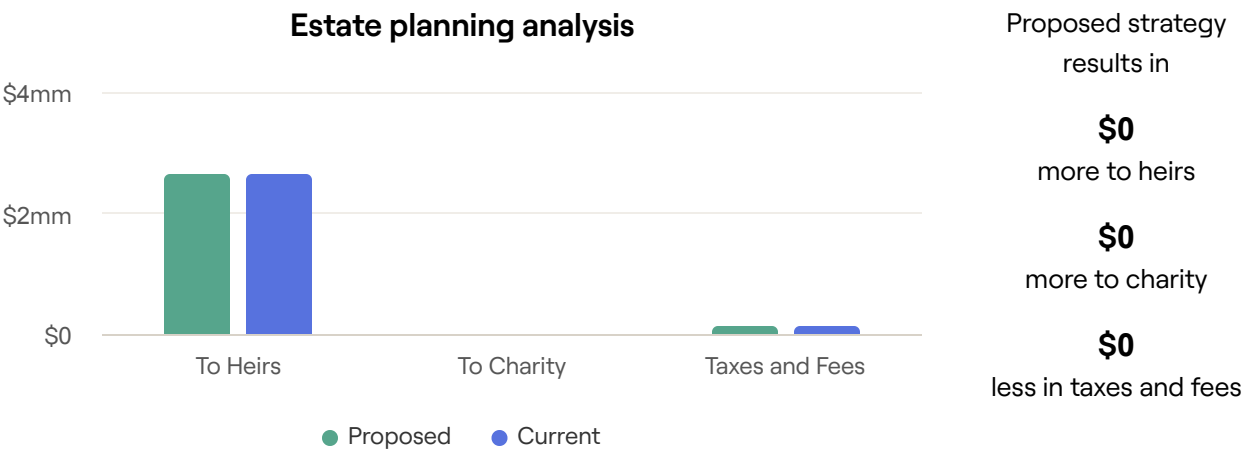
Effective use of living trust strategies can reduce taxes and expenses so that more of your assets are passed on to heirs or charity.

Estate flow chart



Estate Planning Analysis

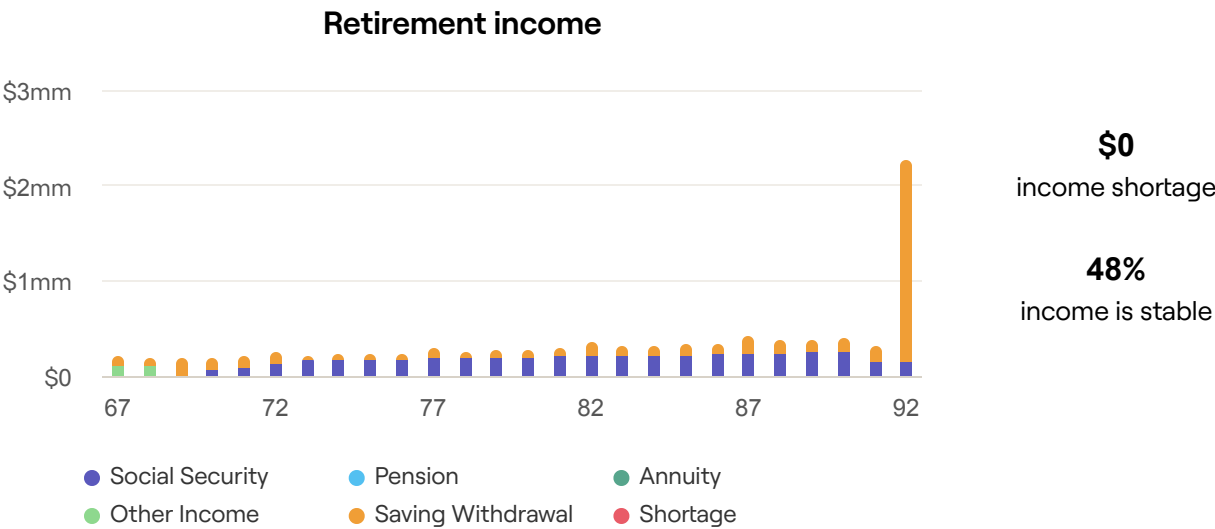
The proposals listed on the following pages would result in the following impact to your estate plan projection:



Proposed Trust strategy

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

Estate Planning Retirement Income



Estate Planning Details

Pre-Retiree's Estate		Amanda's Estate		Out of Estate	
Investment	\$1,911,828	Investment	\$1,735,236	Heirs' assets	\$0
Real estate	\$463,337	Real estate	\$983,554	Credit shelter trust	\$0
Other assets	\$0	Other assets	\$0	Charitable remainder trust	\$0
Annuities	\$0	Annuities	\$0	Charitable lead trust	\$0
Debt	\$0	Debt	\$0	Spousal lifetime access trust	\$0
Mortgage	\$0	Mortgage	\$0	Qualified terminable interest trust	\$0
Insurance	\$0	Insurance	\$0	Grantor retained annuity trust	\$0
Gross estate	\$2,375,165	Gross estate	\$2,718,790	Intentionally defective grantor trust	\$0
Funeral expense	\$35,710	Funeral expense	\$38,254	Qualified personal residence trust	\$0
Probate	\$0	Probate	\$47,265	Irrevocable grantor trust	\$0
Estate tax - federal	\$0	Estate tax - federal	\$0	Irrevocable grantor trust - property	\$0
Estate tax - state	\$0	Estate tax - state	\$0	Irrevocable insurance trust	\$0
Total taxes & expenses	\$35,710	Total taxes & expenses	\$85,519	Other owned insurance	\$0
				Donor-advised fund	\$0
Net estate	\$2,339,455	Net estate	\$2,633,272		
To heirs	\$0	To heirs	\$2,633,272	To heirs	\$0
To co-client	\$2,339,455			To charity	\$0

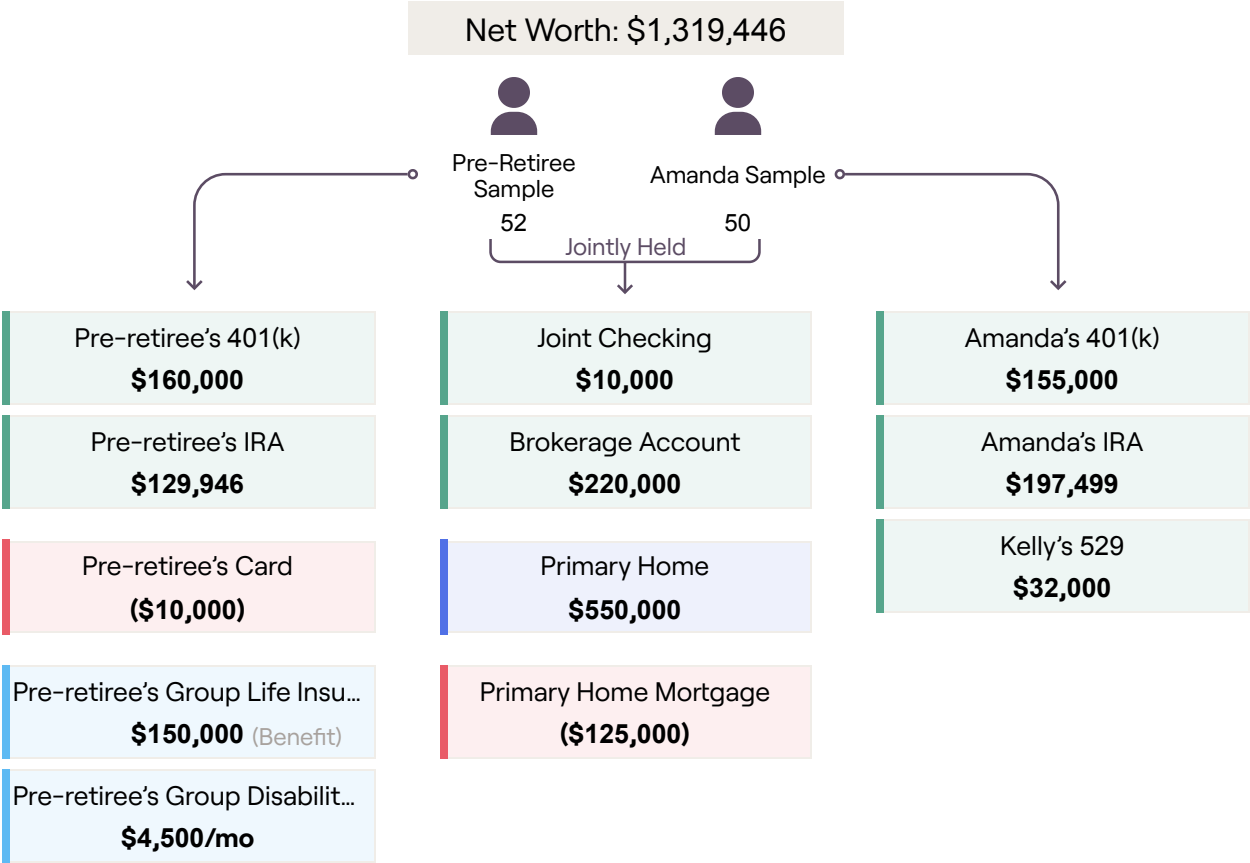
Please refer to sections 8.6 and 8.7 of the disclosure section for more information.

Blueprint – Net Worth

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



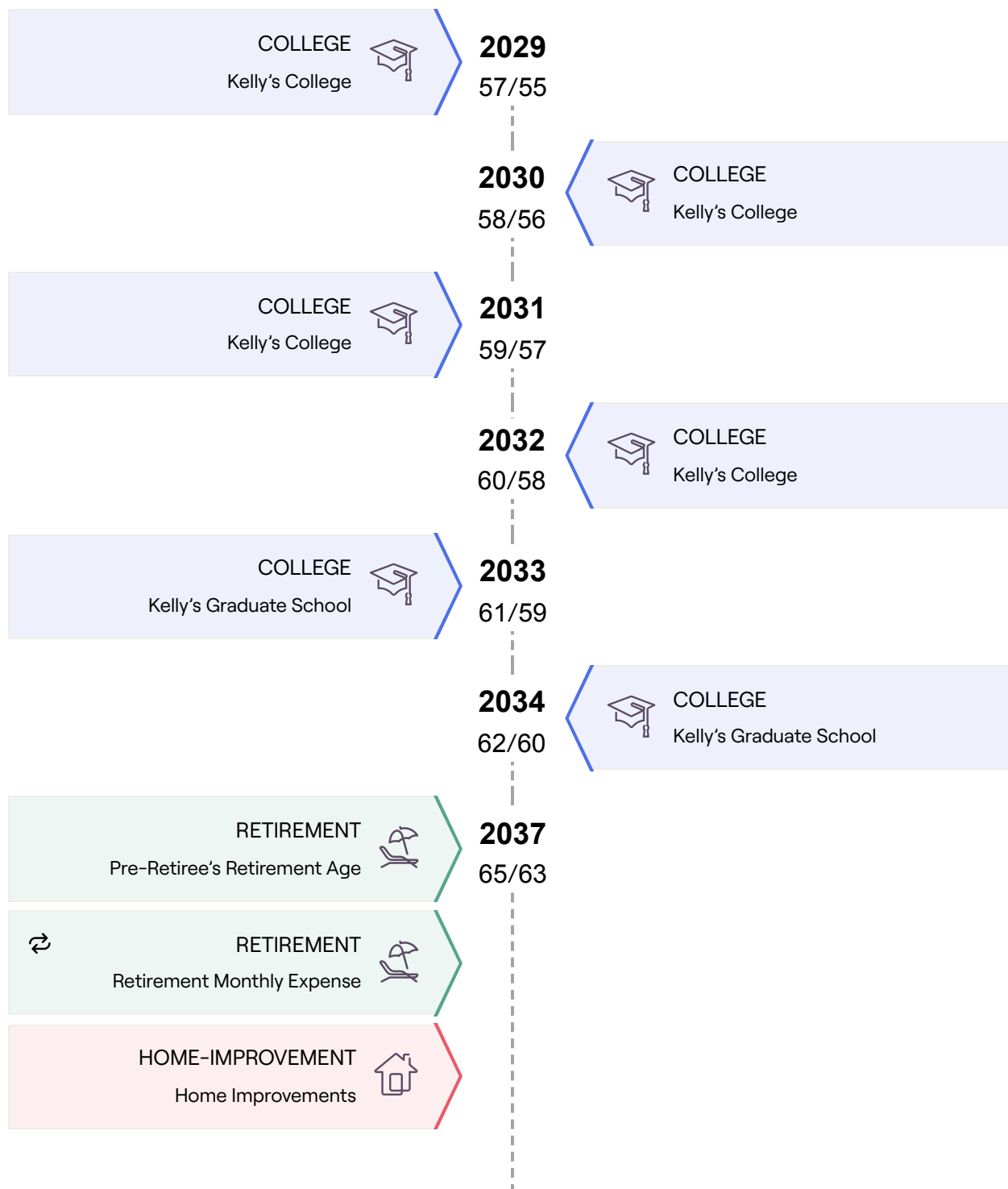
Kelly - 13



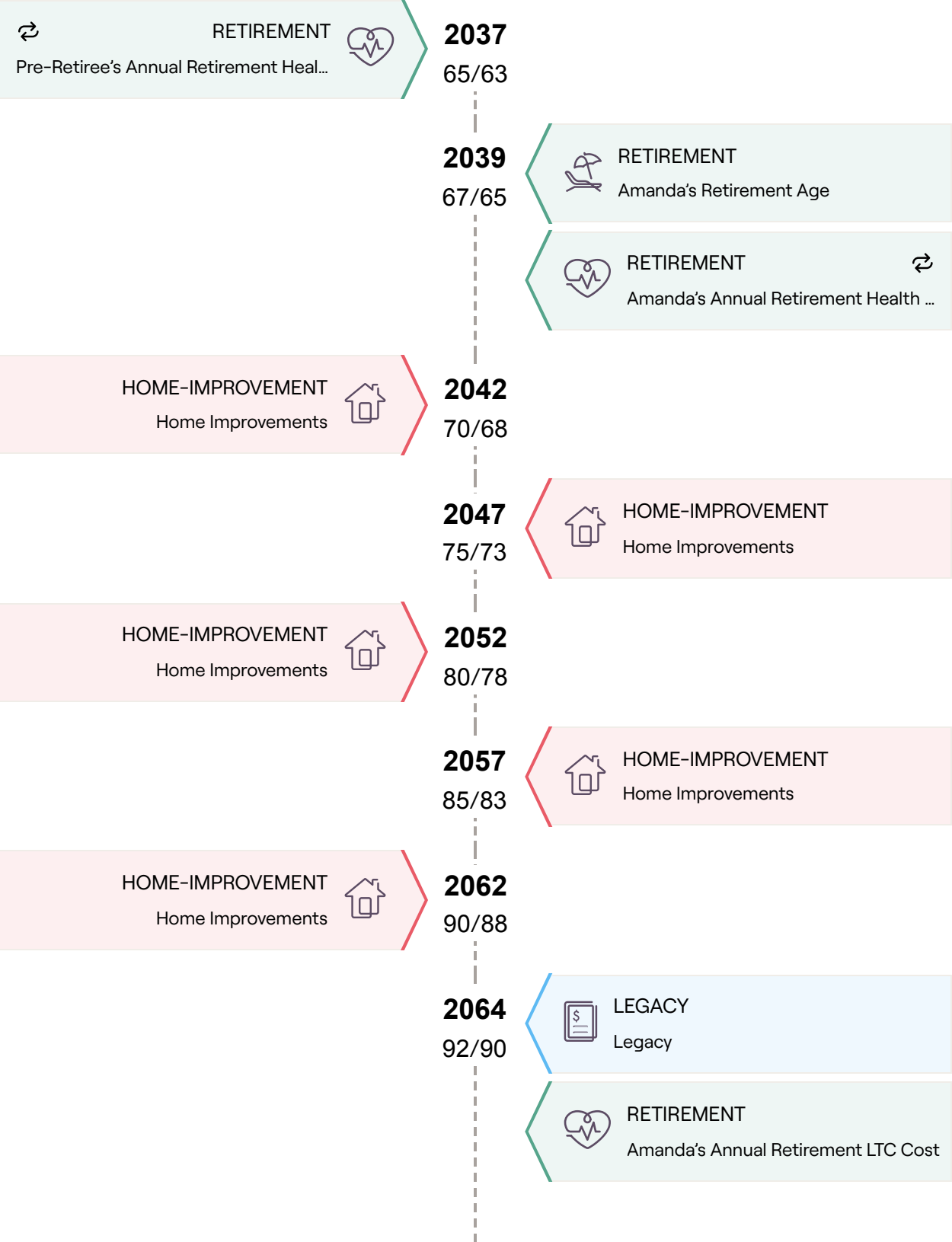
Blueprint - Goals

- Retirement
- Education
- Asset Purchase
- Other

Goals



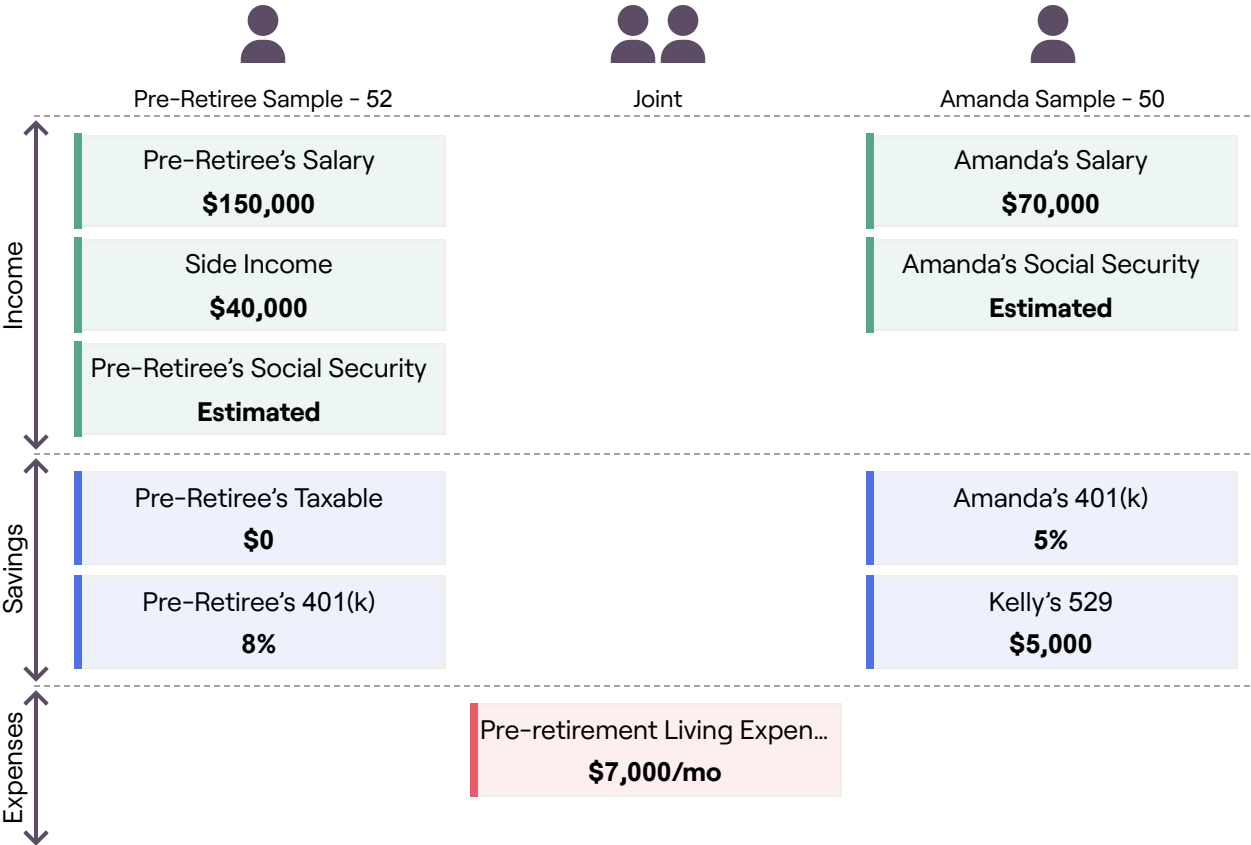
Blueprint - Goals



Blueprint – Income, Savings, Expenses

- Income
- Savings
- Expenses

Income, Savings, Expenses



Profile Notes

Summary of User Input

Your financial plan is based on the following information:

Family

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

Income

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

Savings

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

Expenses

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

Retirement Goals

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

Other Goals

Name	Amount	Starting	Ending	Frequency
Retirement Monthly Expense	\$8,000	Pre-Retiree's retirement	End of both plans	Every 1 year
Legacy	\$1,000,000	End of both plans	End of both plans	One time
Home Improvements	\$20,000	Pre-Retiree's retirement	End of both plans	Every 5 years
Kelly's College Goal	\$41,730	18	21	Every 1 year
Kelly's Graduate School	\$48,910	22	23	Every 1 year

Insurance

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

Disclosure

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

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

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

6 Return and volatility assumptions used in Monte Carlo simulations

Asset Class	Total Return	Volatility
Large Growth	6.7%	15.97%
Large Value	6.7%	15.97%
Mid Cap	7%	17.31%
Small Cap	6.9%	19.79%
International Equities	8.5%	16.86%
Emerging Markets	7.2%	21.85%

Asset Class	Total Return	Volatility
Real Estate	8.1%	17.66%
Government	3.8%	7.48%
Municipal	3.6%	4.69%
Corporate	5%	4.21%
High Yield	6.1%	9.05%
International Bonds	3.8%	4.21%

Asset Class	Total Return	Volatility
Cash	3.1%	0.54%
Other	6.7%	15.97%

7 Tax and Inflation assumptions used in Monte Carlo simulations Starting federal and state standard deductions, exemptions and the tax brackets used in projections are as of 2025. The following inflation assumptions are used in the projection: General inflation 3.5%; 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.