



REPORT PREPARED FOR

Taylor Young(Sample)

by Joseph Sroka, CFA, CMT
NovaPoint Group

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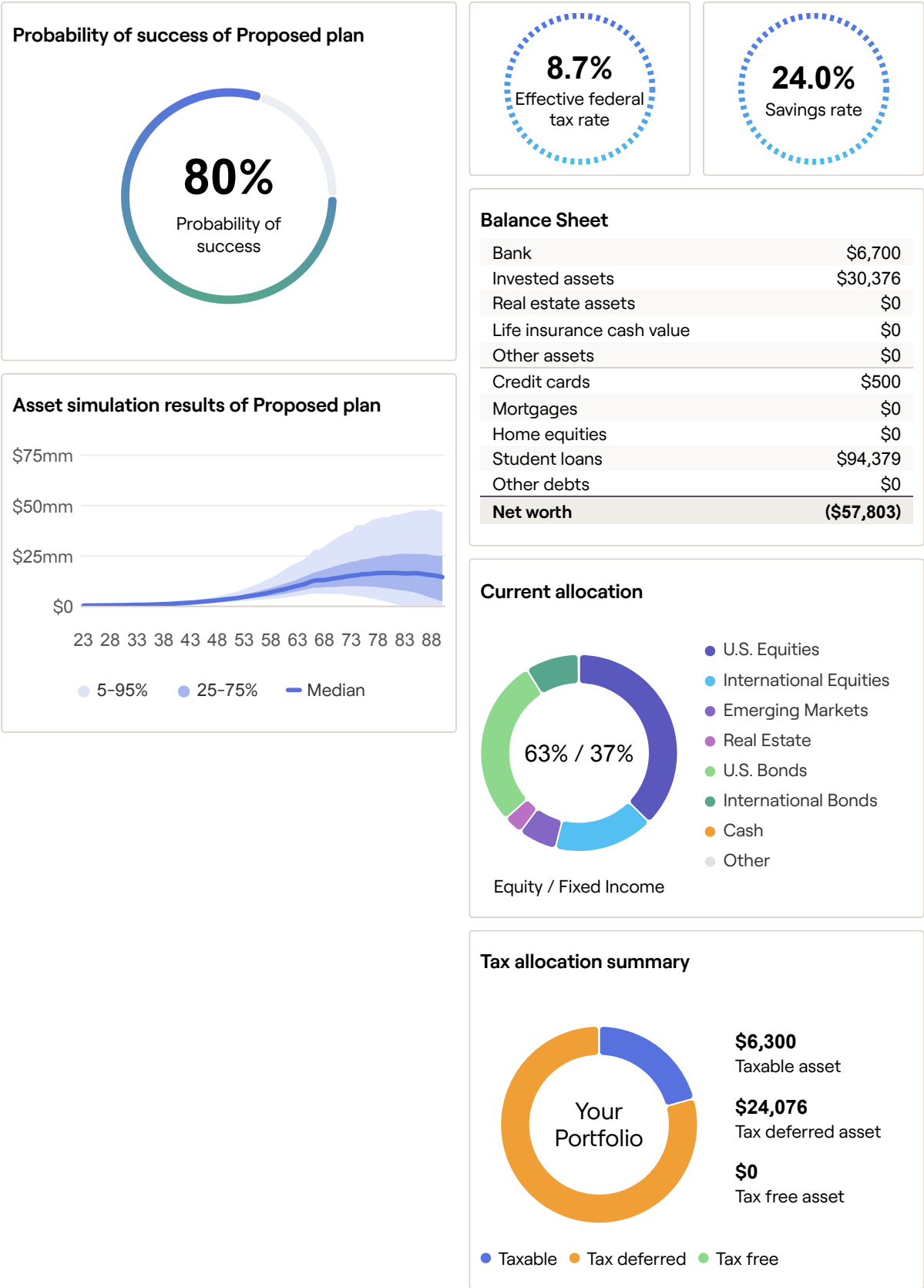
Important Information

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

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

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

Snapshot



Snapshot

Notes

Assumptions: Taylor is single and currently lives with a roommate to save on housing expenses while saving for first home purchase.

Future salary increases due to significant promotions are estimated in the proposed plan.

Additional investment savings and accounts, as well as 20-year term life insurance are reflected later in the proposed plan.

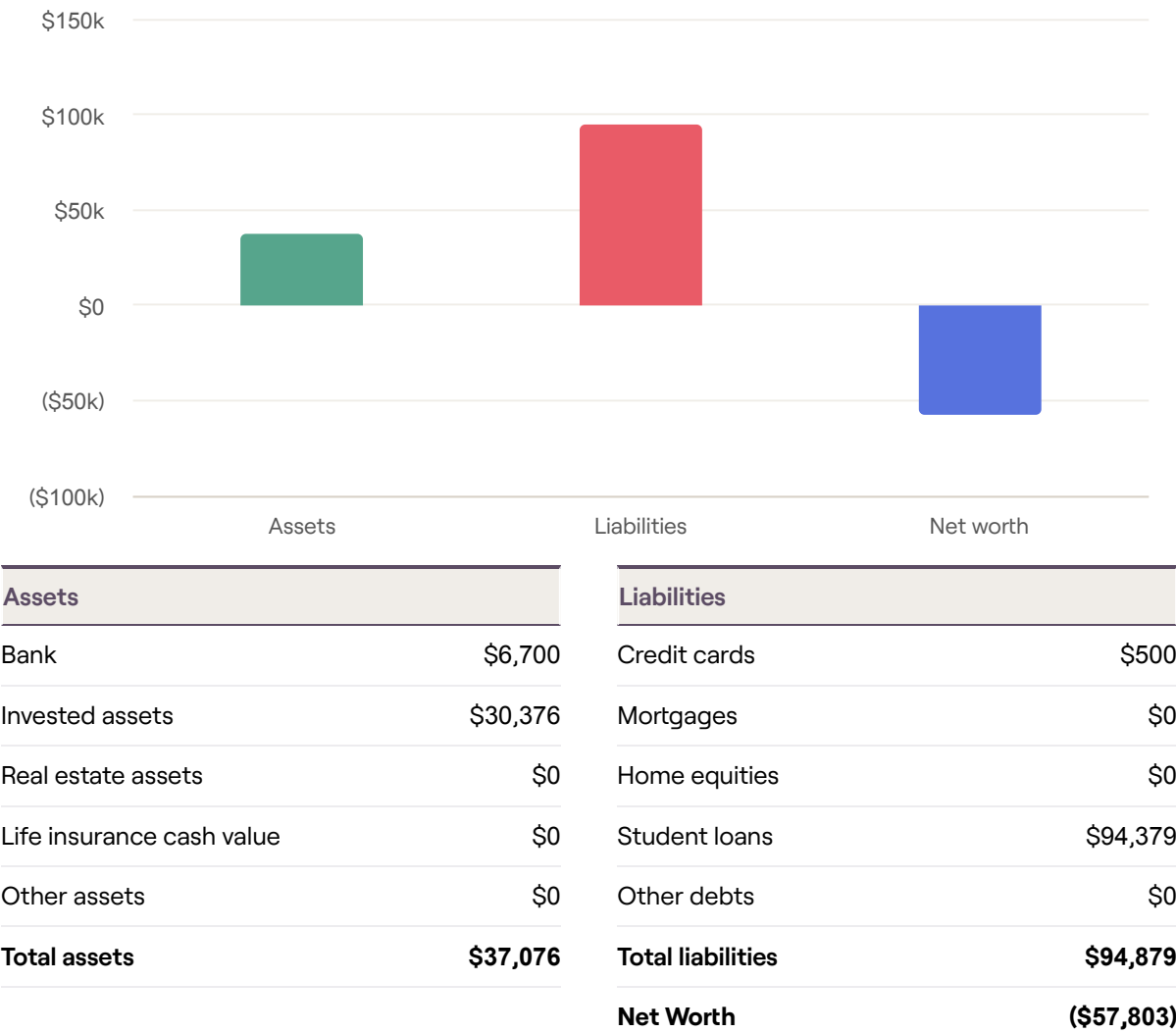
This plan conservatively plans for Taylor's sole income to meet retirement needs.

Any additional income (bonuses, inheritance) and a potential future marriage could increase cash flows, increase net worth, and increase probability of success to meet all financial goals. Likewise, divorce, having children, or salary setbacks could negatively affect this plan but can be mitigated with another proposed plan should those events occur.

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 **(\$57,803)** as of 6/3/25

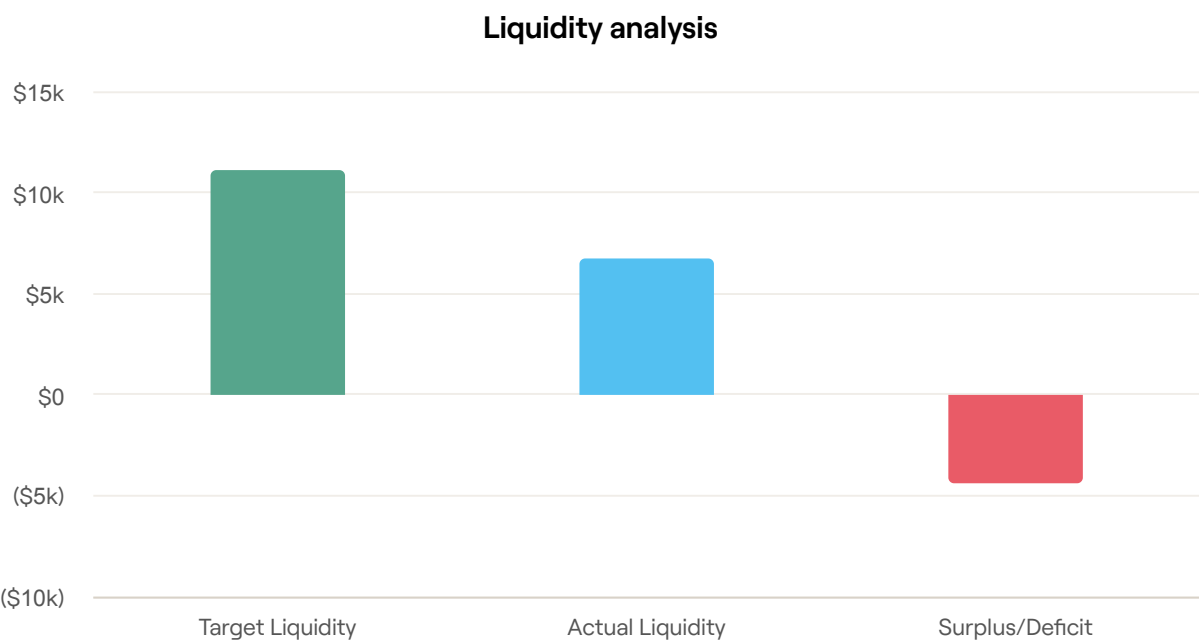


Balance Sheet Details

Description	Taylor	Total
Assets		
<i>Cash</i>		
Taylor's Checking Acct	\$1,700	\$1,700
Taylor's Savings Acct	\$5,000	\$5,000
Total Cash	\$6,700	\$6,700
<i>Invested Assets</i>		
<i>Non-qualified</i>		
Taylor's First Home	\$6,300	\$6,300
<i>Qualified</i>		
Taylor's 401(k)	\$24,076	\$24,076
Total Invested Assets	\$30,376	\$30,376
Total Assets	\$37,076	\$37,076
Liabilities		
Taylor's Cash Back Credit Card	\$500	\$500
Taylor's Student Loan 1	\$56,484	\$56,484
Taylor's Student Loan 2	\$37,895	\$37,895
Total Liabilities	\$94,879	\$94,879
Net Worth		
Total Net Worth	(\$57,803)	(\$57,803)

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	\$3,715
Proposed expense buffer	\$0
Total covered expenses	\$3,715

Liquidity target

Liquidity target	3 months of covered expenses, \$11,145
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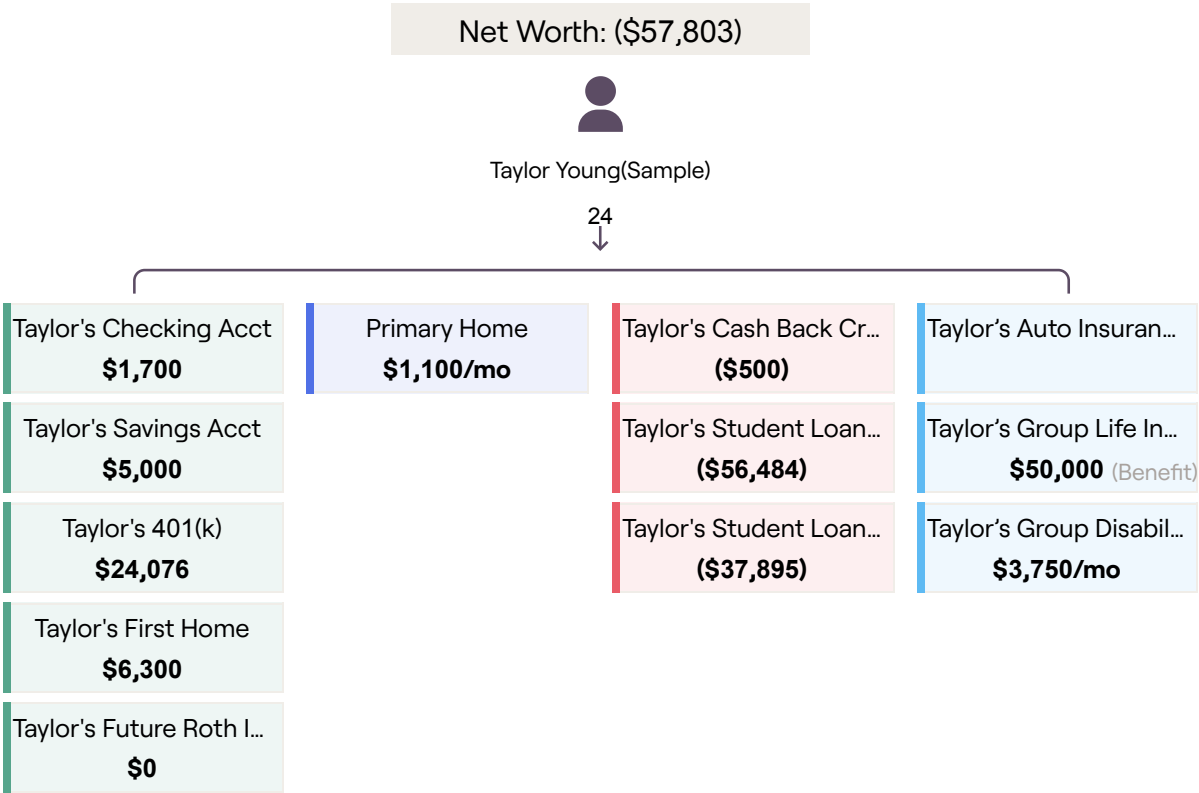
Liquidity Details

Current monthly expenses	
Living expense	\$1,817
Housing	\$1,112
Debt	\$682
Health care	\$0
Insurance premium	\$104
Rental and vacation home	\$0
Other expense	\$0
Total monthly expenses	\$3,715

Current liquidity	
Taylor's Checking Acct	\$1,700
Taylor's Savings Acct	\$5,000
Taylor's First Home	\$41
Total current liquidity	\$6,741

Blueprint – Net Worth

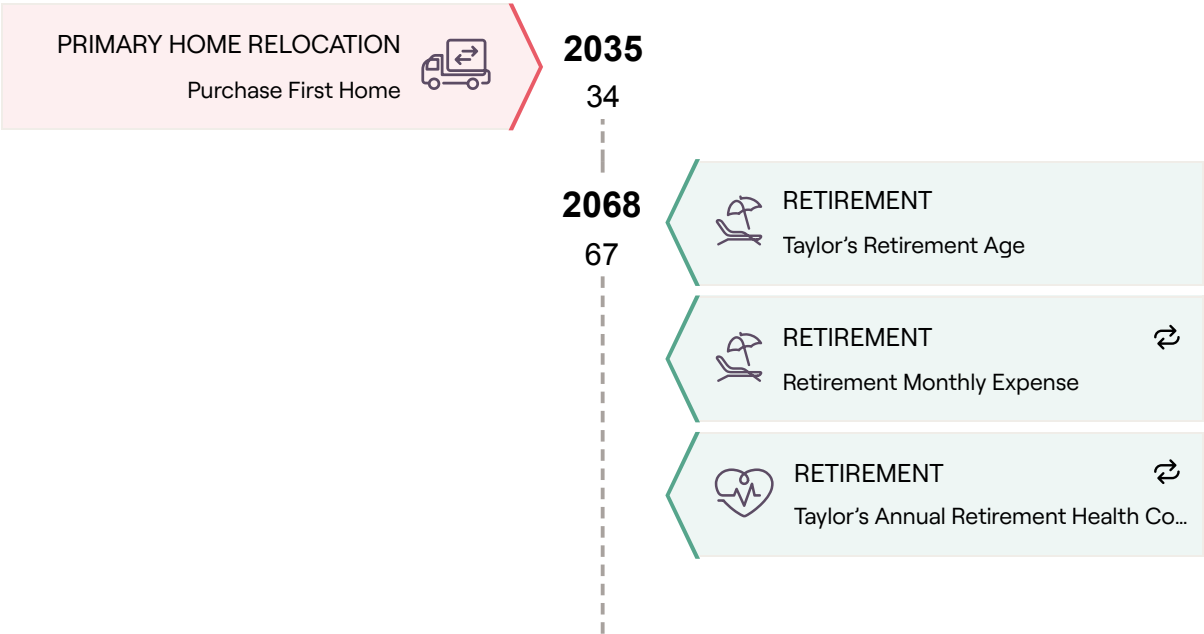
- Bank & Investments
- Stock plan & Properties & Other assets
- Card & Loans
- Insurance



Blueprint – Goals

- Retirement
- Education
- Asset Purchase
- Other

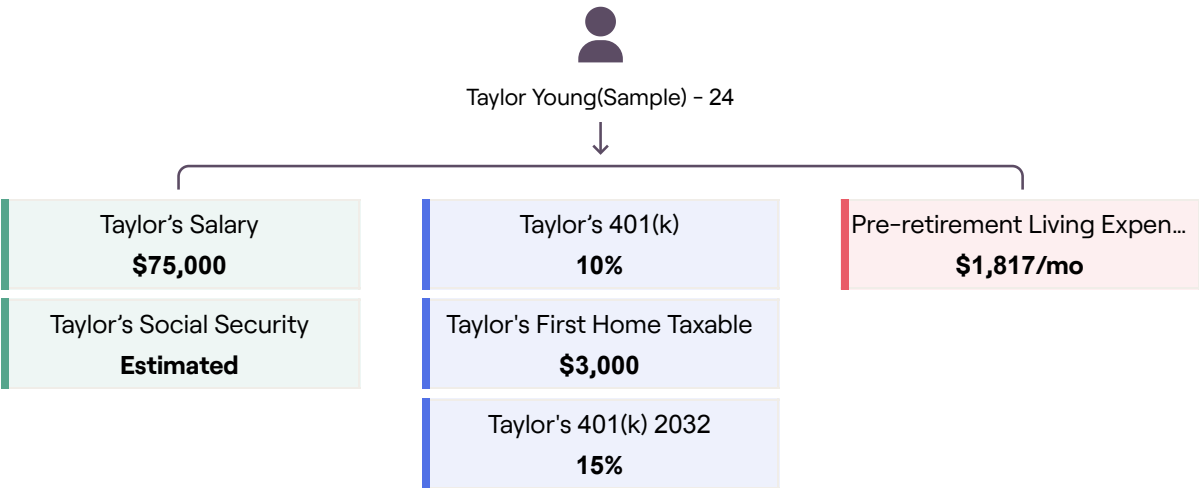
Goals 



Blueprint – Income, Savings, Expenses

- Income
- Savings
- Expenses

Income, Savings, Expenses



Summary of User Input

Your financial plan is based on the following information:

Family

Name	Date of Birth	Planning Horizon	Relationship
Taylor	Jan 2, 2001	90	Client

Income

Name	Annual Amount	Starting	Ending	Annual Increase
Taylor's Salary	\$75,000	Already started	2031	3%
Taylor's Social Security	Estimated using Salary			

Savings

Name	Annual Amount	Starting	Ending	Annual Increase
Taylor's 401(k)	10%	Already started	2031	
Taylor's First Home Taxable	\$3,000	Already started	2035	3%
Taylor's 401(k) 2032	15%	2032	Taylor's retirement	

Expenses

Name	Monthly Amount	Starting	Ending	Annual Increase
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Pre-retirement expense details

Name	Monthly Amount	Name	Monthly Amount
Auto and Transport	\$200	Bill and Utilities	\$200
Business	\$0	Charitable Giving	\$0
Dining Out	\$200	Education	\$0

Name	Monthly Amount	Name	Monthly Amount
Entertainment	\$200	Fees and Charges	\$0
Gift	\$0	Groceries	\$800
Health and Fitness	\$117	Kids	\$0
Misc	\$0	Shopping	\$100
Travel	\$0	Uncategorized	\$0
Total Expenses			\$1,817

Retirement Goals

Name	Retirement age	Annual retirement Health care
Taylor	67	\$6,397

Other Goals

Name	Amount	Starting	Ending	Frequency
Retirement Monthly Expense	\$9,000	Taylor's Retirement	Taylor's end of plan	Every 1 year
Purchase First Home	\$350,000	2035		

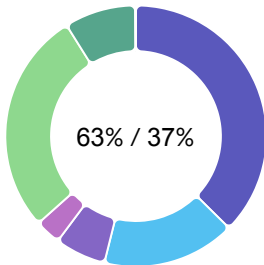
Insurance

Name	Type	Owner	Benefit
Taylor's Auto Insurance	Auto Insurance	Taylor	\$0
Taylor's Group Life Insurance	Group Life Insurance	Taylor	\$50,000
Taylor's Group Disability Insurance	Group Disability Insurance	Taylor	\$3,750

Asset Allocation

Current allocation

All accounts



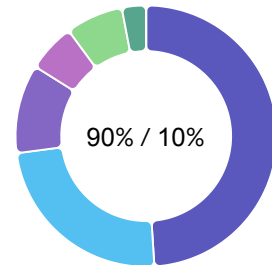
Equity / Fixed Income

Annual return: 6.3%
Standard deviation: 10.5%

37.4%	U.S. Equities	49%
16.5%	International Equities	23.9%
6.3%	Emerging Markets	11%
3.2%	Real Estate	6%
27.7%	U.S. Bonds	7.1%
8.8%	International Bonds	3%
0.1%	Cash	0%
0%	Other	0%

Target allocation

Most Aggressive



Equity / Fixed Income

Annual return: 7.1%
Standard deviation: 14%

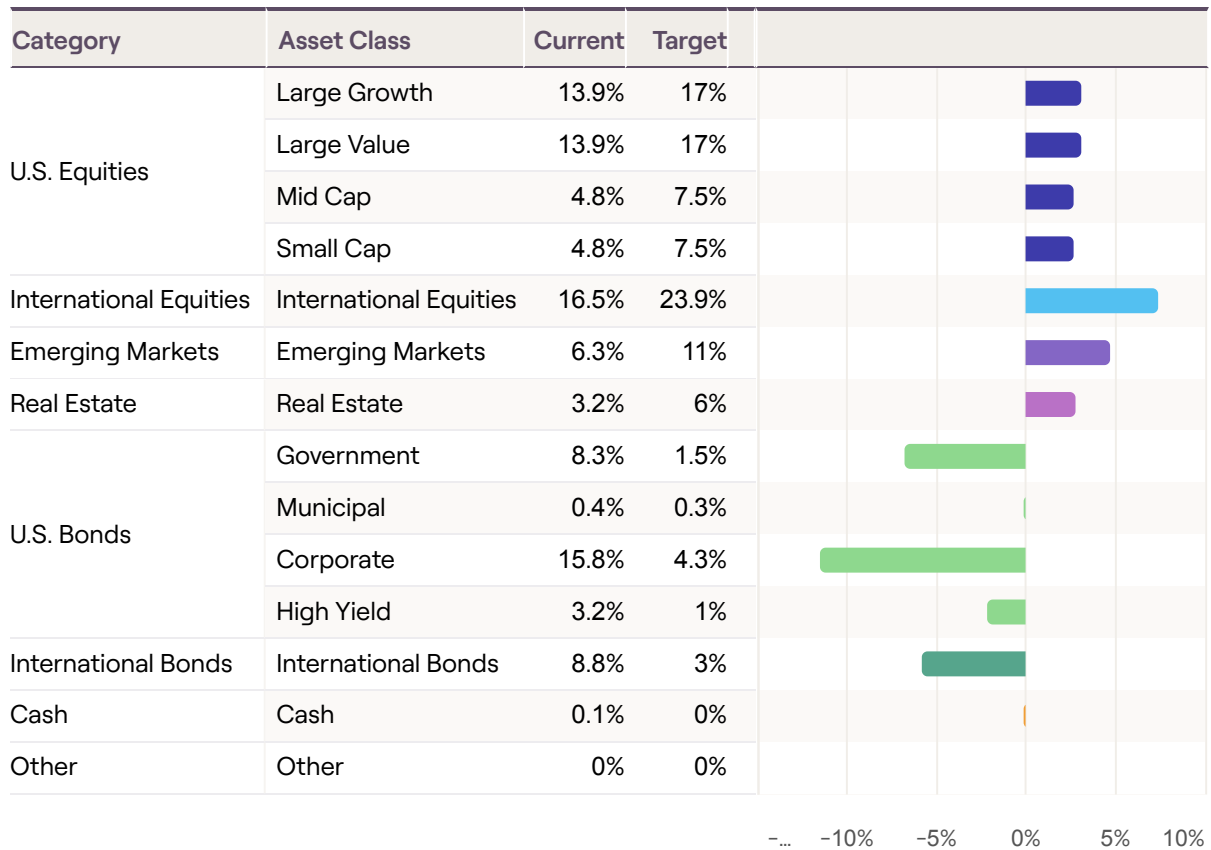
To balance back to your target portfolio:

U.S. Equities	Buy	\$3,522	U.S. Bonds	Sell	\$6,257
International Equities	Buy	\$2,248	International Bonds	Sell	\$1,762
Emerging Markets	Buy	\$1,428	Cash	Sell	\$30
Real Estate	Buy	\$851	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.

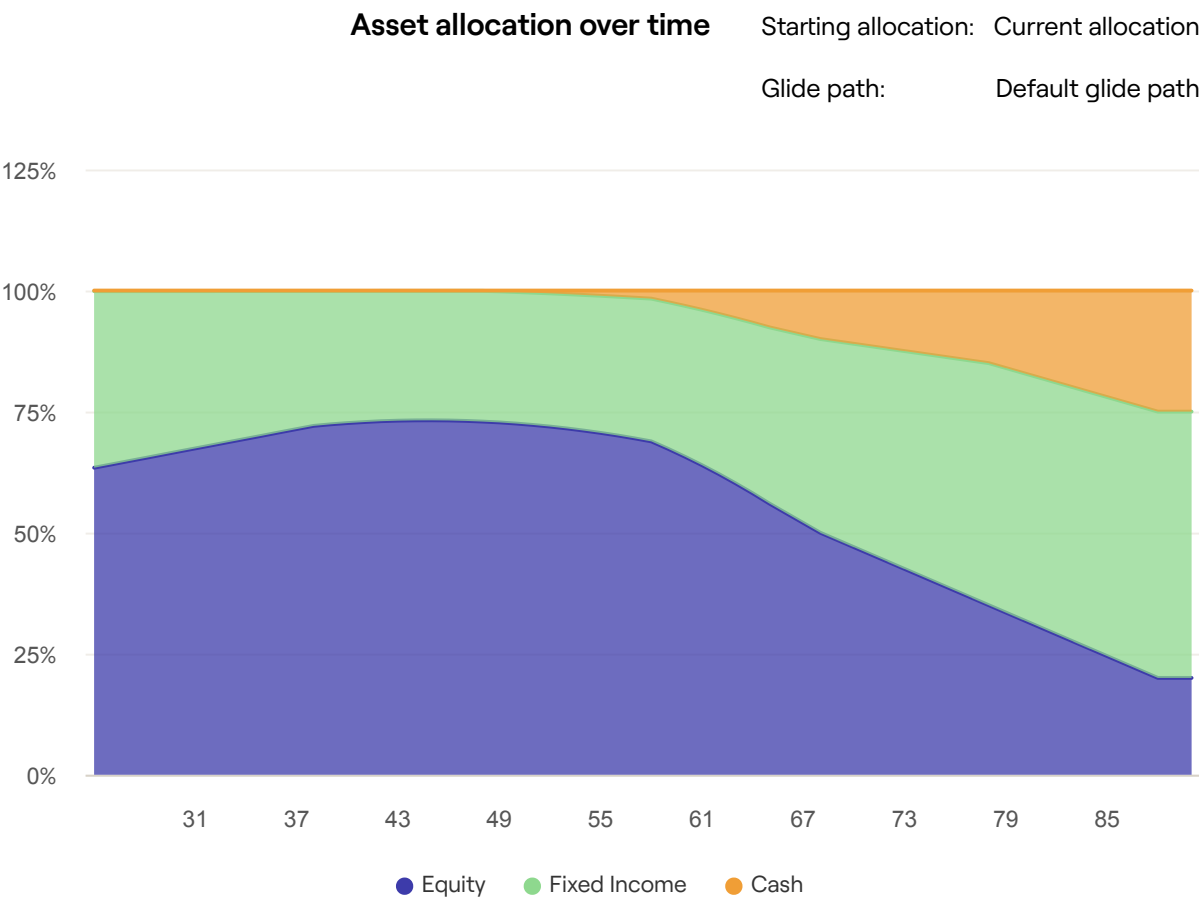
Asset Allocation Details



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

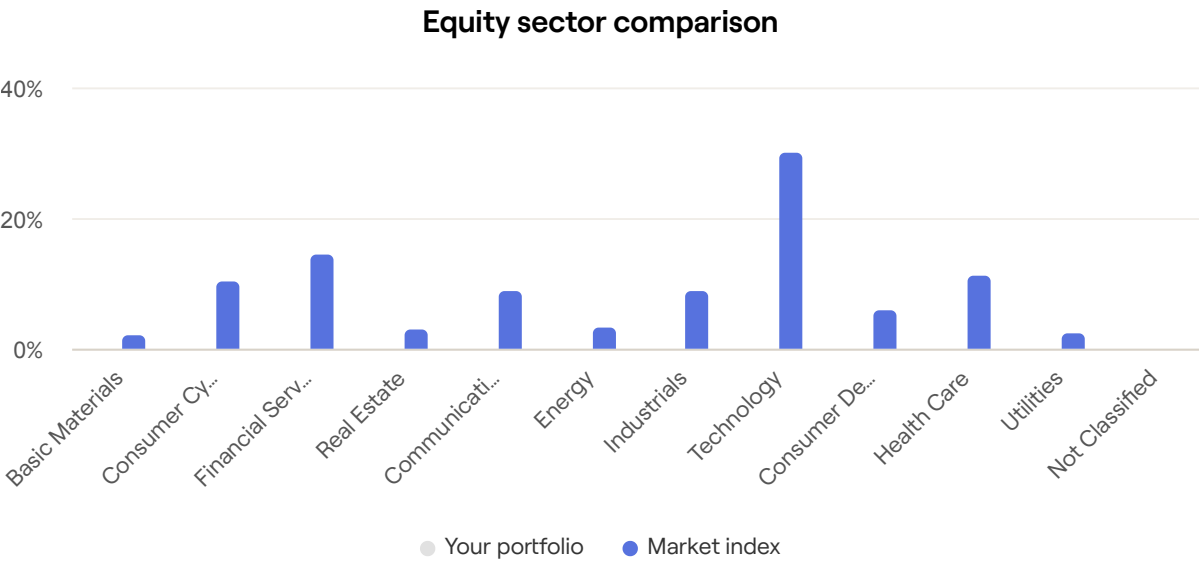
Allocation Path

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

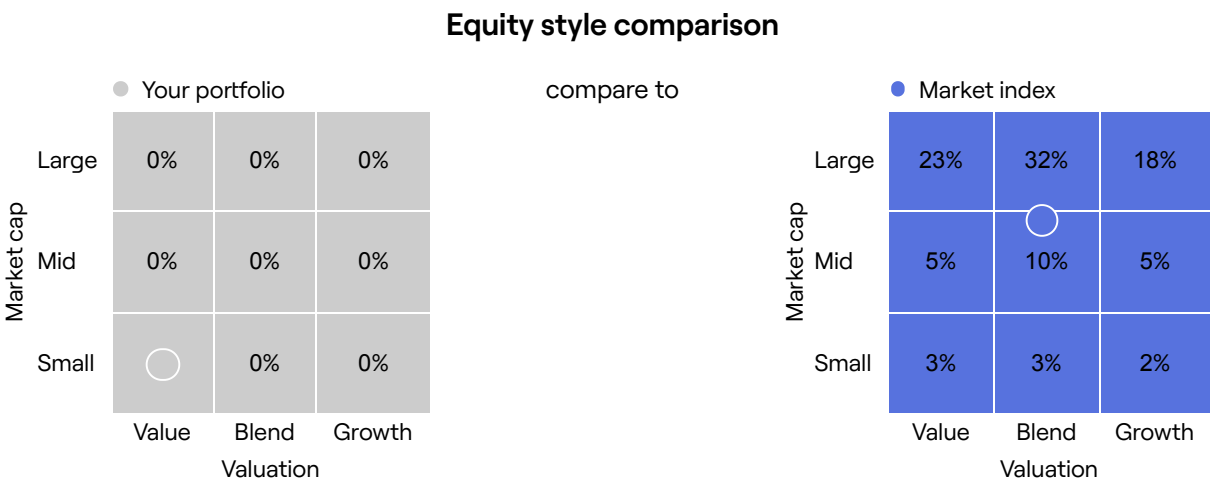


Equity Sector and Style

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.



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



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

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

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

Concentrated Position

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



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

Your concentration threshold is 5% of the total portfolio.

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

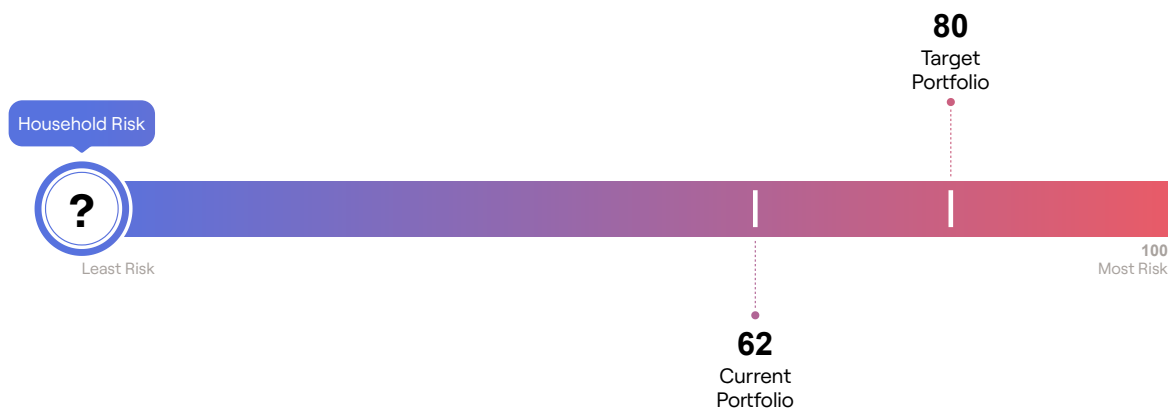
Tax Allocation

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

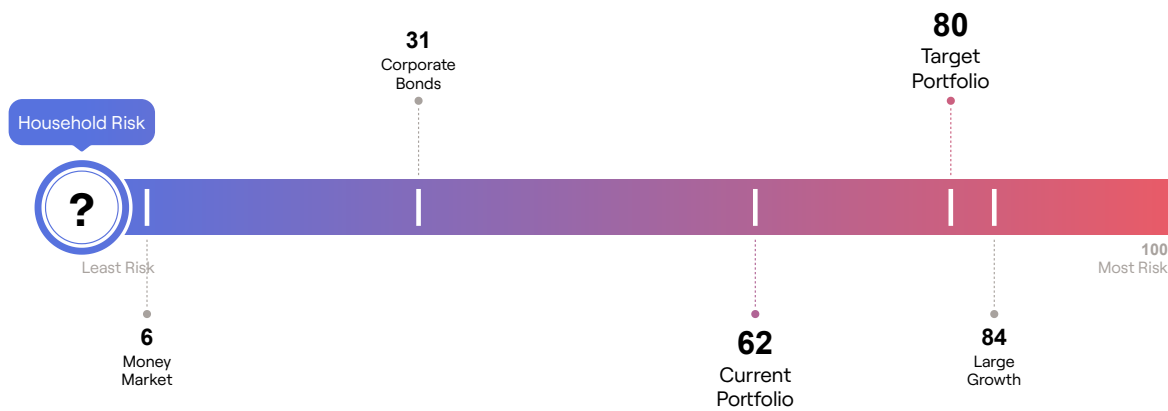


Risk Tolerance Summary

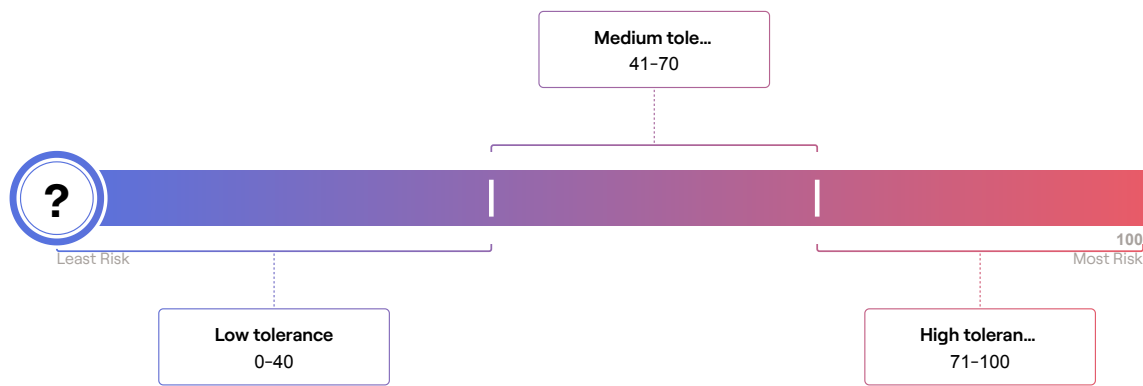
Risk summary



Risk comparison

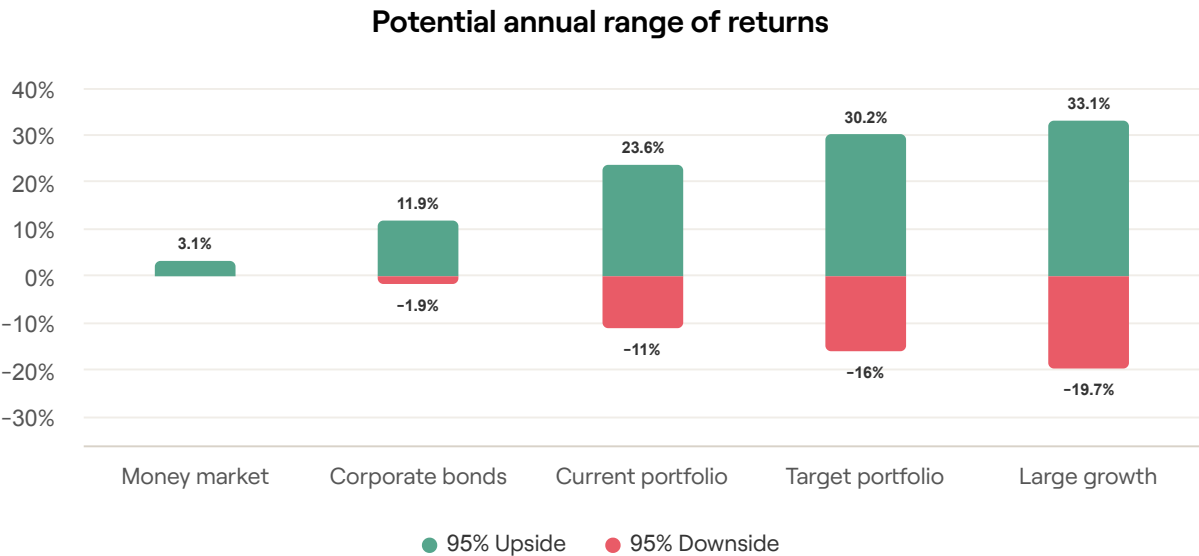


Household risk classification



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.

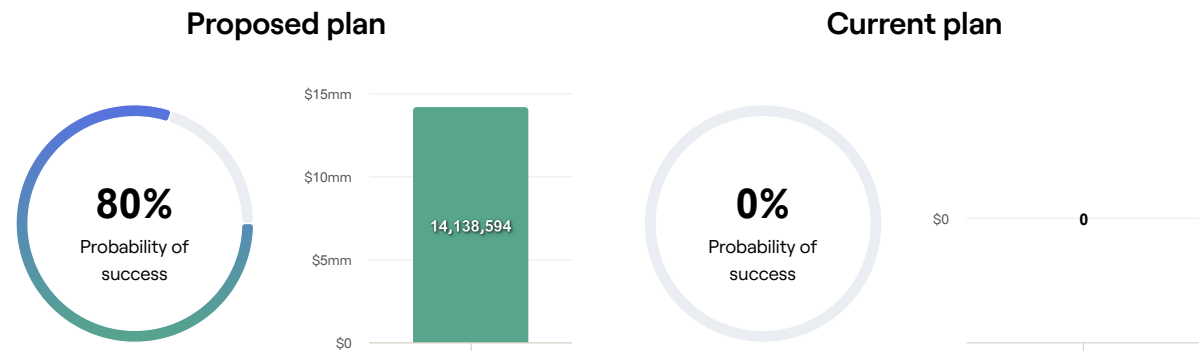
Risk Tolerance Analysis



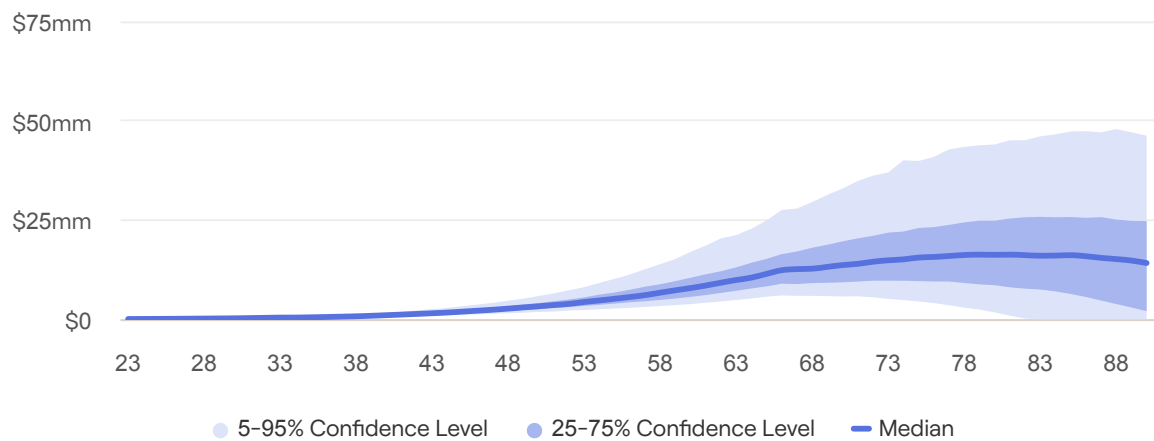
In 95% of hypothetical scenarios, annual returns are expected to be higher than the downside value. In 95% of hypothetical scenarios, annual returns are expected to be lower than the upside value. There is a 10% probability that returns will fall outside of the range. The potential annual range of returns 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.

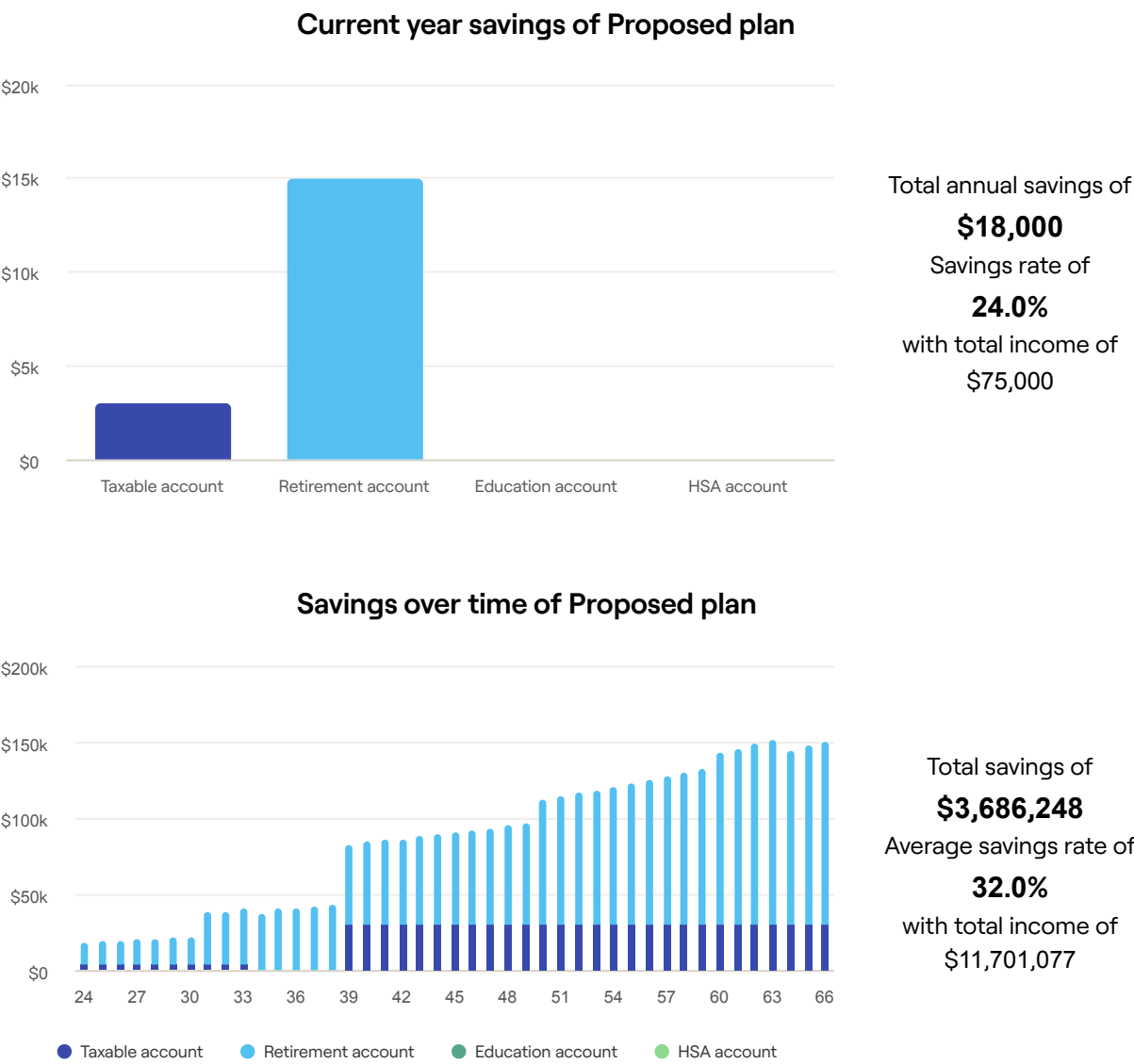
IMPORTANT: The projections or other information generated by RightCapital regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results are based on return and volatility assumptions from 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		
Taylor's retirement age	67	67
Retirement Monthly Expense	\$7,000	\$9,000
Income		
Taylor's Salary	\$75,000	\$75,000
Taylor's Future Salary 2032	\$100,000	
Taylor's Future Salary 2040	\$150,000	
Savings		
Taylor's 401(k)	15%	10%
Taylor's First Home Taxable	\$3,000	\$3,000
Taylor's 401(k) 2032	Max	15%
Taylor's Taxable Brokerage 2040	\$30,000	
Taylor's Roth IRA 2036	\$2,400	
Taylor's Backdoor Roth IRA	\$7,000	
Expenses		
Pre-retirement Living Expenses	\$1,817	\$1,817
Strategies		
Asset allocation	Most Aggressive	Current allocation
Glide path	Default glide path	Default glide path
Social Security	Current strategy	Current strategy
Taylor Young(Sample)	Full retirement age	Full retirement age
Debt strategy	Current payments	Current payments
Student loan strategy	Student loan proposal	Current payments
Tax strategy	Current strategy	Current strategy
Education strategy	Current strategy	Current strategy
Retirement Spending	Inflation Adjusted	Inflation Adjusted
Primary home relocations		

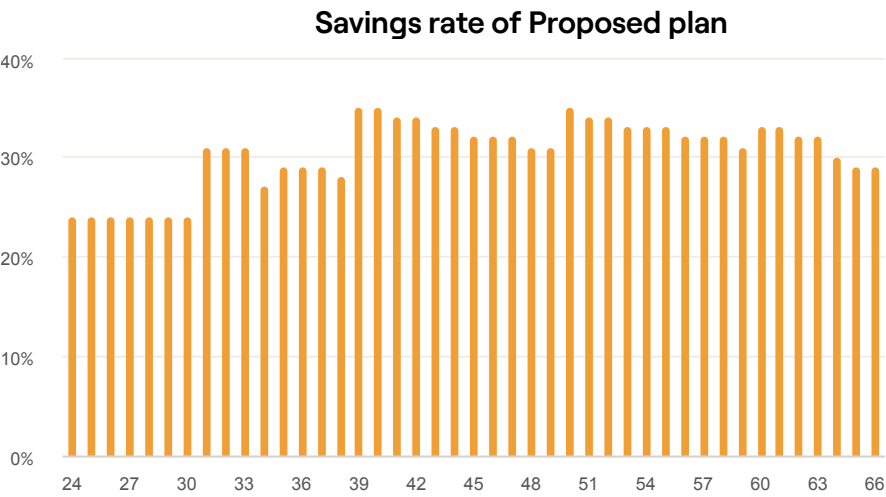
	Proposed plan	Current plan
Purchase First Home	2035	2035
Insurance		
Taylor's Term Life Insurance	Included	

Saving Analysis – Proposed plan

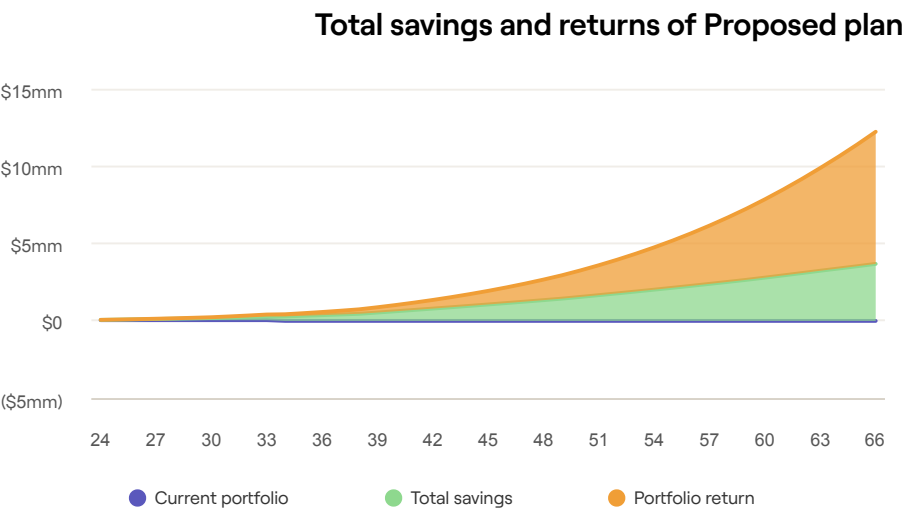


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Saving Analysis – Proposed plan



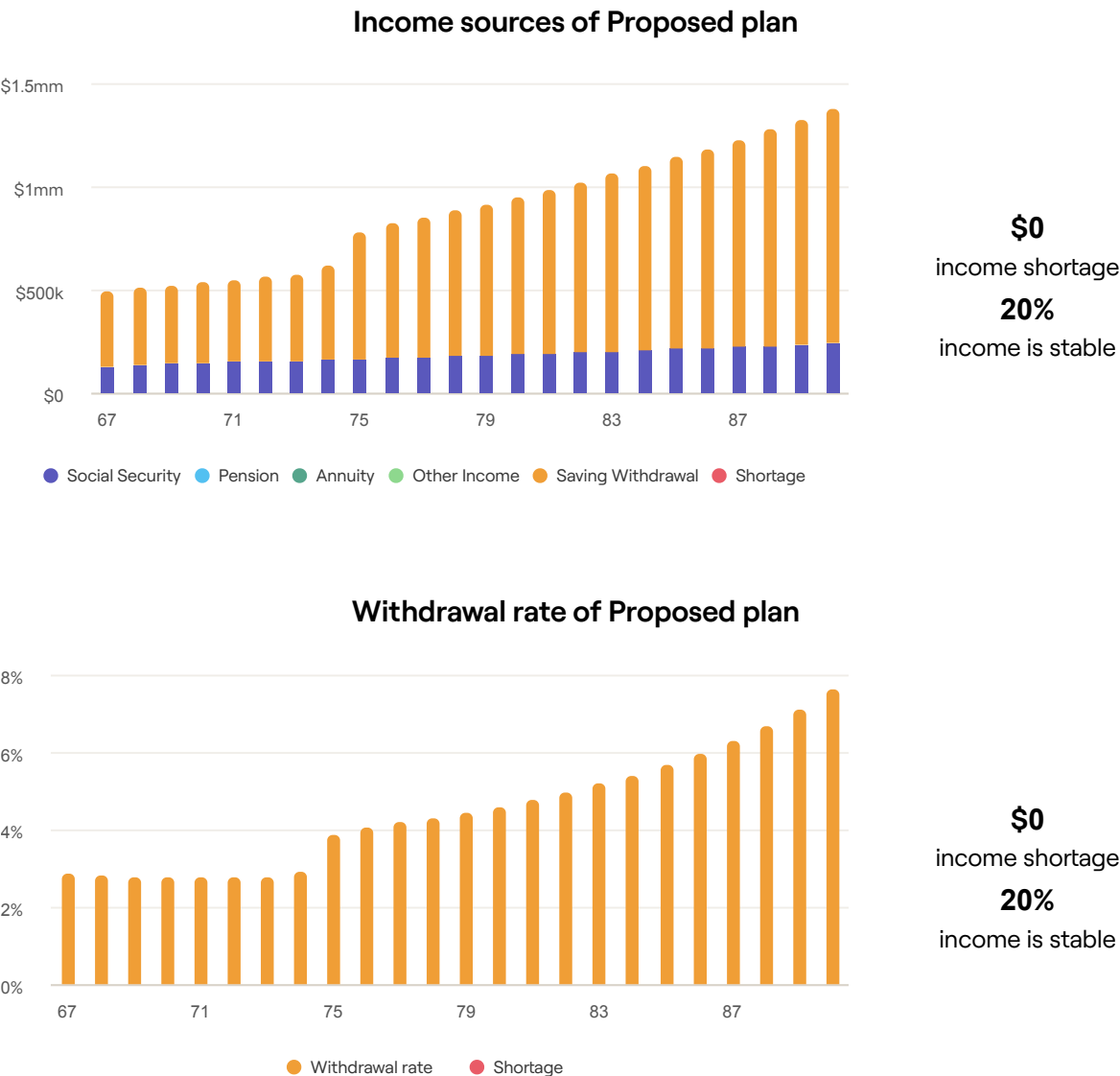
Total savings of
\$3,686,248
Average savings rate of
32.0%
with total income of
\$11,701,077



Total invested asset
\$12,218,545
at retirement
\$3,686,248 total savings
\$8,542,129 portfolio return

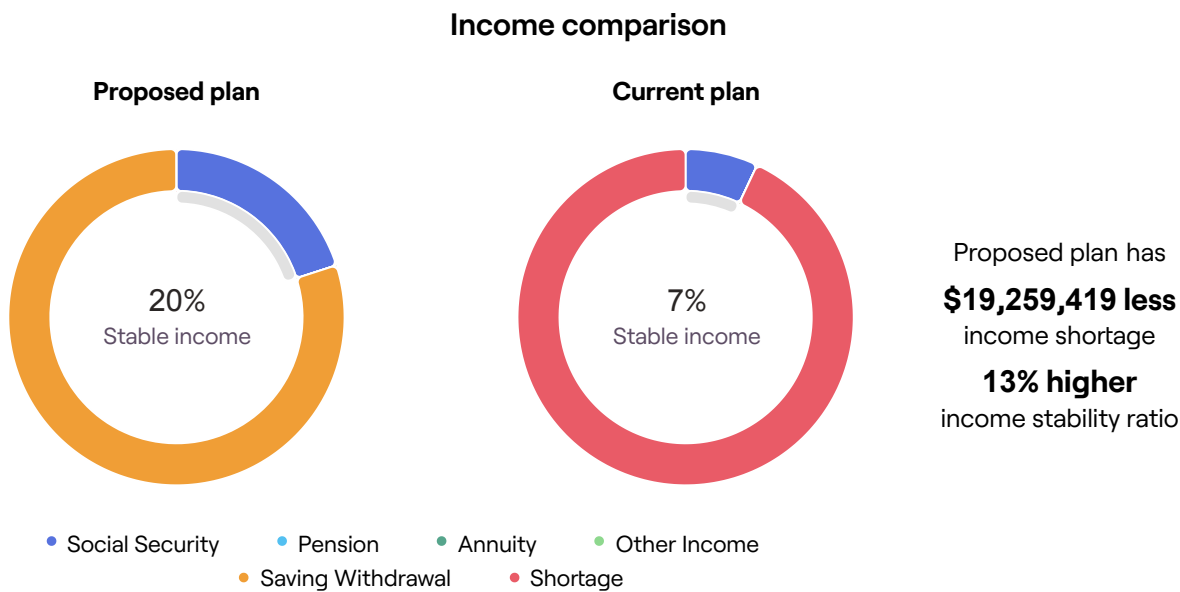
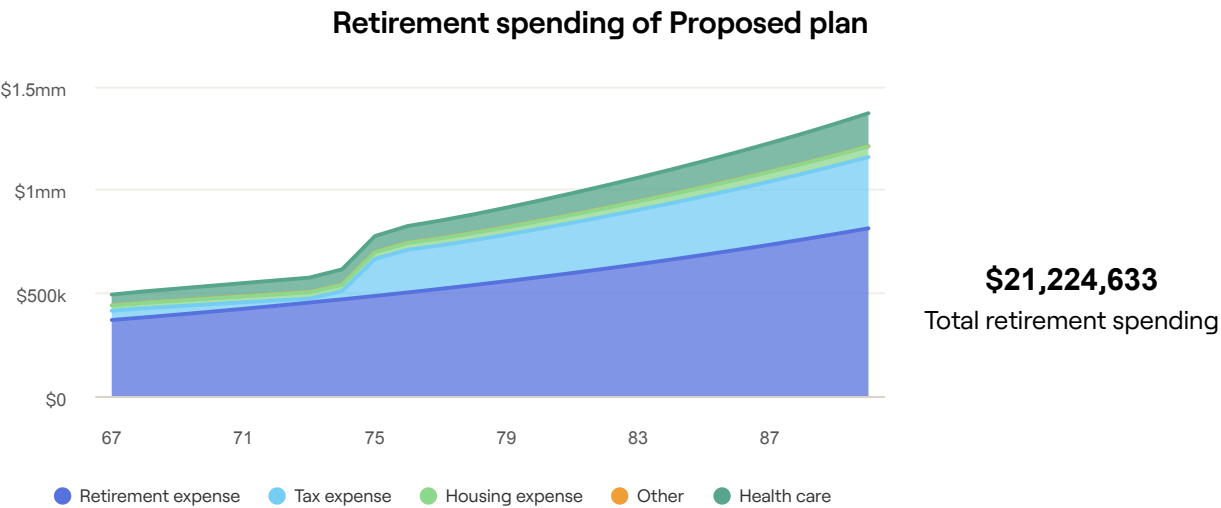
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Retirement Analysis Details – Proposed plan



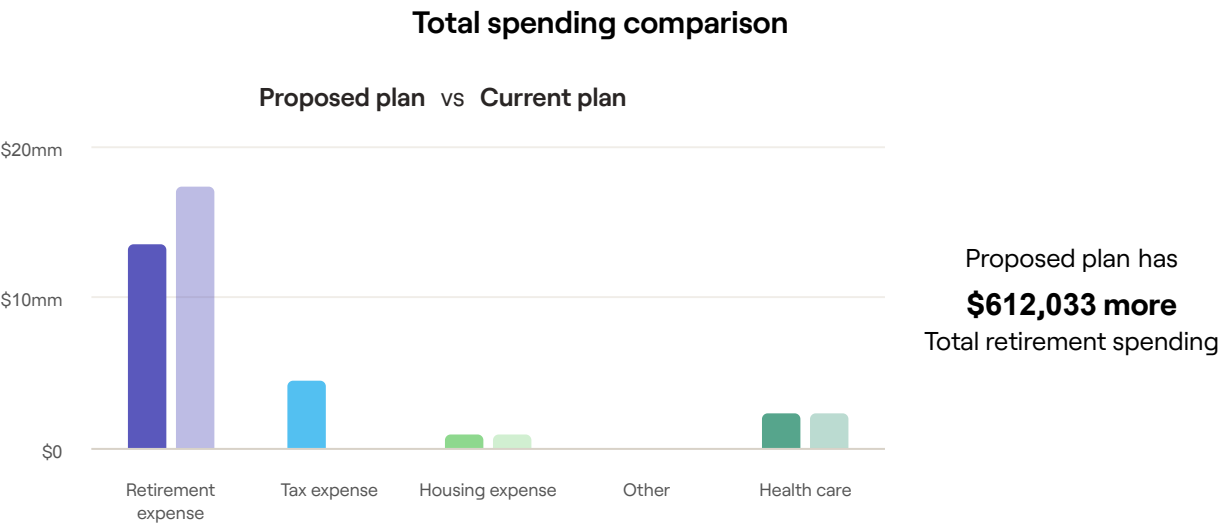
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Retirement Analysis Details – Proposed plan



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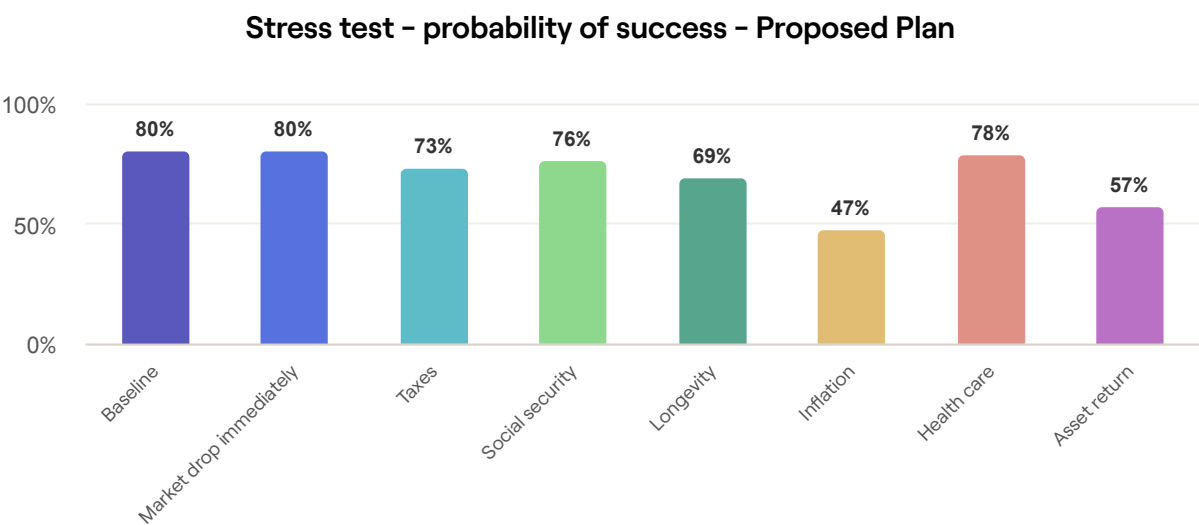
Retirement Analysis Details – Proposed plan



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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 will live	5 yrs. longer
Inflation will be higher by	1%	Health care cost will be higher by	20%
Asset return will be lower by	1%		

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

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Optimal Social Security Strategy

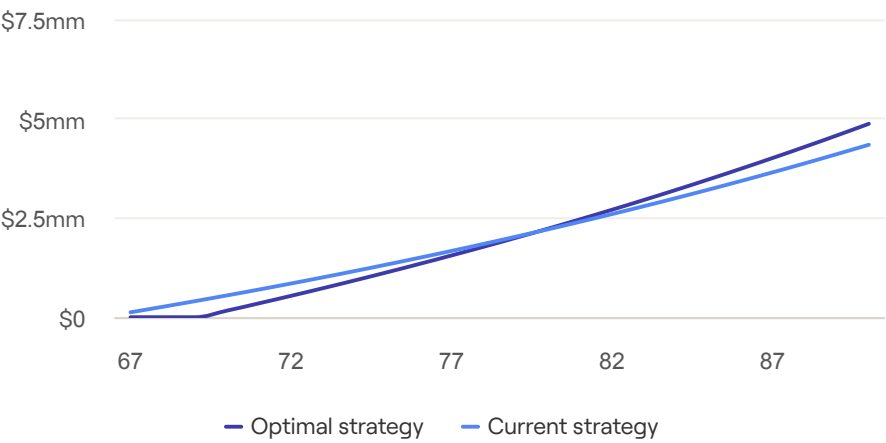
There are as many as 700 different Social Security filing strategies that can be tested in order to identify the optimal Social Security benefit for your specific retirement needs. Compare your optimal strategy to others to see the potential benefit of optimization.

Annual cash flow comparison



\$527,921 more
from the Optimal
Social Security filing
strategy
than Current strategy

Cumulative cash flow comparison



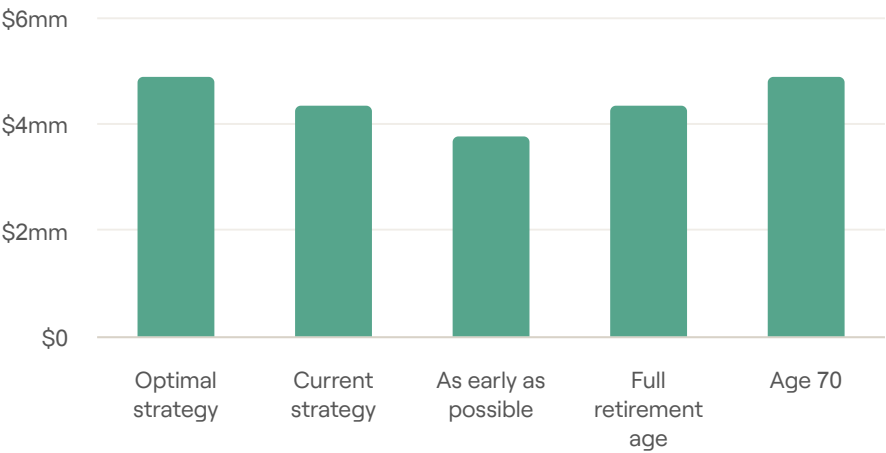
Age 80
break-even point
between the Optimal
Social Security filing
strategy and Current
strategy

To obtain maximum Social Security benefit

1. Taylor applies own retirement/spousal benefit at age 70.

Optimal Social Security Strategy

Summary of all strategies

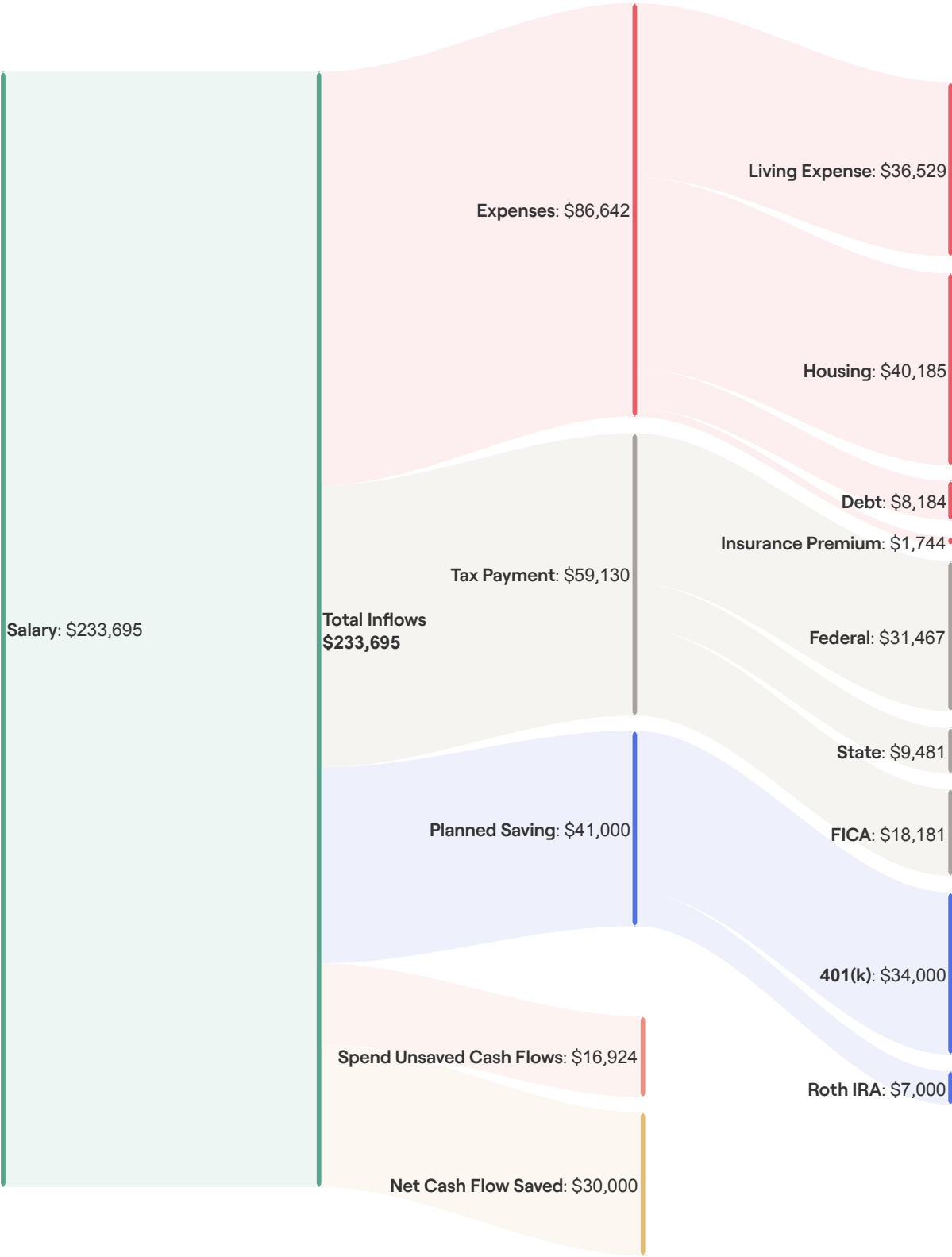


\$4,871,003
of total income from
the Optimal Social
Security filing
strategy

Cash Flows – Proposed Plan

Maps

Cash flow year 2040 (39)



Cash Flows – Proposed Plan

Maps

Cash flow year 2040 (39)

Total Inflows \$233,695		
Income Inflows \$233,695	Planned Distribution \$0	Other Inflows \$0
Salary \$233,695		

Cash Flows – Proposed Plan

Maps

Cash flow year 2040 (39)

Total Outflows \$186,772			
Expenses \$86,642	Goals \$0	Tax Payment \$59,130	Planned Saving \$41,000
Living Expense \$36,529		Federal \$31,467	401(k) \$34,000
Housing \$40,185		State \$9,481	Roth IRA \$7,000
Debt \$8,184		FICA \$18,181	
Insurance Premium \$1,744			

Net Cash Flows: \$30,000
Spend Unsaved Cash Flows: \$16,924

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	24	75,000	0	0	75,000	45,113	0	13,823	11,250	70,186	1,814	3,000
2026	25	77,250	0	0	77,250	45,806	0	16,391	11,588	73,785	375	3,090
2027	26	79,568	0	0	79,568	47,079	0	16,975	11,935	75,989	395	3,183
2028	27	81,955	0	0	81,955	48,397	0	17,580	12,293	78,270	406	3,278
2029	28	84,413	0	0	84,413	49,761	0	18,208	12,662	80,631	406	3,377
2030	29	86,946	0	0	86,946	51,173	0	18,858	13,042	83,073	395	3,478
2031	30	89,554	0	0	89,554	52,634	0	19,533	13,433	85,600	371	3,582
2032	31	122,987	0	0	122,987	54,646	0	27,685	28,000	110,331	8,967	3,690
2033	32	126,677	0	0	126,677	56,211	0	28,739	28,500	113,450	9,427	3,800
2034	33	130,477	0	0	130,477	57,831	0	29,681	29,500	117,012	9,551	3,914
2035	34	134,392	0	0	134,392	79,359	46,124	25,790	30,000	181,273	0	(46,881)
2036	35	138,423	0	0	138,423	80,719	0	24,332	33,400	138,451	0	(28)
2037	36	142,576	0	0	142,576	82,126	0	25,751	33,900	141,777	800	0
2038	37	146,853	0	0	146,853	83,581	0	26,925	34,900	145,405	1,448	0
2039	38	151,259	0	0	151,259	85,086	0	28,354	35,400	148,840	2,419	0
2040	39	233,695	0	0	233,695	86,642	0	59,130	41,000	186,772	16,924	30,000
2041	40	240,706	0	0	240,706	88,251	0	61,610	42,000	191,862	18,844	30,000
2042	41	247,927	0	0	247,927	88,346	0	64,199	43,000	195,545	22,383	30,000
2043	42	255,365	0	0	255,365	83,454	0	67,072	43,500	194,026	31,339	30,000
2044	43	263,026	0	0	263,026	85,234	0	69,914	44,500	199,649	33,377	30,000
2045	44	270,917	0	0	270,917	87,076	0	72,892	45,500	205,468	35,449	30,000
2046	45	279,044	0	0	279,044	88,981	0	76,009	46,500	211,490	37,554	30,000
2047	46	287,416	0	0	287,416	90,951	0	79,274	47,500	217,725	39,691	30,000
2048	47	296,038	0	0	296,038	92,988	0	82,693	48,500	224,181	41,857	30,000
2049	48	304,919	0	0	304,919	95,095	0	86,269	49,500	230,864	44,055	30,000
2050	49	314,067	0	0	314,067	97,275	0	90,012	50,500	237,786	46,280	30,000
2051	50	323,489	0	0	323,489	99,529	0	89,268	66,000	254,797	38,691	30,000
2052	51	333,193	0	0	333,193	101,860	0	93,206	67,500	262,567	40,627	30,000
2053	52	343,189	0	0	343,189	103,772	0	97,335	69,000	270,106	43,083	30,000
2054	53	353,485	0	0	353,485	106,266	0	101,662	70,500	278,428	45,057	30,000
2055	54	364,089	0	0	364,089	108,845	0	106,197	72,000	287,042	47,047	30,000
2056	55	375,012	0	0	375,012	111,513	0	110,950	73,500	295,963	49,049	30,000
2057	56	386,262	0	0	386,262	114,273	0	115,769	75,500	305,542	50,720	30,000
2058	57	397,850	0	0	397,850	117,127	0	120,971	77,000	315,098	52,752	30,000
2059	58	409,786	0	0	409,786	120,079	0	126,176	79,000	325,255	54,531	30,000
2060	59	422,079	0	0	422,079	123,132	0	131,646	81,000	335,778	56,301	30,000
2061	60	434,742	0	0	434,742	126,290	0	134,820	91,000	352,110	52,631	30,000

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		
2062	61	447,784	0	0	447,784	129,556	0	140,772	93,250	363,579	54,205	30,000
2063	62	461,218	0	0	461,218	132,935	0	147,005	95,500	375,439	55,778	30,000
2064	63	475,054	0	0	475,054	136,429	0	153,566	97,750	387,745	57,309	30,000
2065	64	489,306	0	0	489,306	110,473	0	163,414	90,000	363,887	95,418	30,000
2066	65	503,985	0	0	503,985	114,211	0	170,000	92,000	376,211	97,774	30,000
2067	66	519,104	0	0	519,104	118,078	0	176,690	94,500	389,268	99,836	30,000
2068	67	123,387	0	0	123,387	447,232	0	44,817	0	492,050	0	(368,663)
2069	68	137,969	0	0	137,969	463,531	0	44,436	0	507,967	0	(369,998)
2070	69	141,418	0	0	141,418	480,437	0	40,776	0	521,213	0	(379,796)
2071	70	144,953	0	0	144,953	497,973	0	36,551	0	534,523	0	(389,571)
2072	71	148,577	0	0	148,577	516,162	0	31,673	0	547,835	0	(399,258)
2073	72	152,292	0	0	152,292	535,030	0	26,073	0	561,103	0	(408,811)
2074	73	156,098	0	0	156,098	554,604	0	19,553	0	574,157	0	(418,058)
2075	74	160,001	0	0	160,001	574,909	0	39,491	0	614,399	0	(454,399)
2076	75	164,002	576,650	0	740,651	595,973	0	179,875	0	775,848	0	(35,197)
2077	76	168,102	605,140	0	773,242	617,827	0	206,948	0	824,774	0	(51,532)
2078	77	172,304	631,198	0	803,502	640,499	0	210,918	0	851,417	0	(47,915)
2079	78	176,611	661,074	0	837,685	664,022	0	217,281	0	881,303	0	(43,618)
2080	79	181,027	692,098	0	873,125	688,429	0	225,565	0	913,994	0	(40,869)
2081	80	185,552	724,249	0	909,801	713,753	0	234,528	0	948,281	0	(38,480)
2082	81	190,192	753,578	0	943,770	740,029	0	243,811	0	983,839	0	(40,070)
2083	82	194,946	787,538	0	982,484	767,294	0	253,388	0	1,020,683	0	(38,198)
2084	83	199,820	817,877	0	1,017,698	795,588	0	263,298	0	1,058,886	0	(41,188)
2085	84	204,816	853,409	0	1,058,225	824,948	0	273,572	0	1,098,520	0	(40,294)
2086	85	209,936	884,266	0	1,094,202	855,417	0	284,232	0	1,139,648	0	(45,446)
2087	86	215,184	914,857	0	1,130,041	887,037	0	295,294	0	1,182,331	0	(52,291)
2088	87	220,564	944,887	0	1,165,451	919,853	0	306,776	0	1,226,629	0	(61,178)
2089	88	226,078	966,862	0	1,192,939	953,912	0	318,692	0	1,272,604	0	(79,665)
2090	89	231,730	994,404	0	1,226,133	989,262	0	331,718	0	1,320,980	0	(94,847)
2091	90	237,523	1,012,066	0	1,249,589	1,025,952	0	345,692	0	1,371,645	0	(122,056)

Cash Flows – Proposed Plan

Summary / Income Inflows

Year	Age	Salary	Social Security	Total Income Inflows
2025	24	75,000	0	75,000
2026	25	77,250	0	77,250
2027	26	79,568	0	79,568
2028	27	81,955	0	81,955
2029	28	84,413	0	84,413
2030	29	86,946	0	86,946
2031	30	89,554	0	89,554
2032	31	122,987	0	122,987
2033	32	126,677	0	126,677
2034	33	130,477	0	130,477
2035	34	134,392	0	134,392
2036	35	138,423	0	138,423
2037	36	142,576	0	142,576
2038	37	146,853	0	146,853
2039	38	151,259	0	151,259
2040	39	233,695	0	233,695
2041	40	240,706	0	240,706
2042	41	247,927	0	247,927
2043	42	255,365	0	255,365
2044	43	263,026	0	263,026
2045	44	270,917	0	270,917
2046	45	279,044	0	279,044
2047	46	287,416	0	287,416
2048	47	296,038	0	296,038
2049	48	304,919	0	304,919
2050	49	314,067	0	314,067
2051	50	323,489	0	323,489
2052	51	333,193	0	333,193
2053	52	343,189	0	343,189
2054	53	353,485	0	353,485
2055	54	364,089	0	364,089
2056	55	375,012	0	375,012
2057	56	386,262	0	386,262
2058	57	397,850	0	397,850
2059	58	409,786	0	409,786
2060	59	422,079	0	422,079
2061	60	434,742	0	434,742
2062	61	447,784	0	447,784
2063	62	461,218	0	461,218

Year	Age	Salary	Social Security	Total Income Inflows
2064	63	475,054	0	475,054
2065	64	489,306	0	489,306
2066	65	503,985	0	503,985
2067	66	519,104	0	519,104
2068	67	0	123,387	123,387
2069	68	0	137,969	137,969
2070	69	0	141,418	141,418
2071	70	0	144,953	144,953
2072	71	0	148,577	148,577
2073	72	0	152,292	152,292
2074	73	0	156,098	156,098
2075	74	0	160,001	160,001
2076	75	0	164,002	164,002
2077	76	0	168,102	168,102
2078	77	0	172,304	172,304
2079	78	0	176,611	176,611
2080	79	0	181,027	181,027
2081	80	0	185,552	185,552
2082	81	0	190,192	190,192
2083	82	0	194,946	194,946
2084	83	0	199,820	199,820
2085	84	0	204,816	204,816
2086	85	0	209,936	209,936
2087	86	0	215,184	215,184
2088	87	0	220,564	220,564
2089	88	0	226,078	226,078
2090	89	0	231,730	231,730
2091	90	0	237,523	237,523

Cash Flows – Proposed Plan

Summary / Planned Distribution

Year	Age	401(k)	Total Planned Distribution
2025	24	0	0
2026	25	0	0
2027	26	0	0
2028	27	0	0
2029	28	0	0
2030	29	0	0
2031	30	0	0
2032	31	0	0
2033	32	0	0
2034	33	0	0
2035	34	0	0
2036	35	0	0
2037	36	0	0
2038	37	0	0
2039	38	0	0
2040	39	0	0
2041	40	0	0
2042	41	0	0
2043	42	0	0
2044	43	0	0
2045	44	0	0
2046	45	0	0
2047	46	0	0
2048	47	0	0
2049	48	0	0
2050	49	0	0
2051	50	0	0
2052	51	0	0
2053	52	0	0
2054	53	0	0
2055	54	0	0
2056	55	0	0
2057	56	0	0
2058	57	0	0
2059	58	0	0
2060	59	0	0
2061	60	0	0
2062	61	0	0
2063	62	0	0

Year	Age	401(k)	Total Planned Distribution
2064	63	0	0
2065	64	0	0
2066	65	0	0
2067	66	0	0
2068	67	0	0
2069	68	0	0
2070	69	0	0
2071	70	0	0
2072	71	0	0
2073	72	0	0
2074	73	0	0
2075	74	0	0
2076	75	576,650	576,650
2077	76	605,140	605,140
2078	77	631,198	631,198
2079	78	661,074	661,074
2080	79	692,098	692,098
2081	80	724,249	724,249
2082	81	753,578	753,578
2083	82	787,538	787,538
2084	83	817,877	817,877
2085	84	853,409	853,409
2086	85	884,266	884,266
2087	86	914,857	914,857
2088	87	944,887	944,887
2089	88	966,862	966,862
2090	89	994,404	994,404
2091	90	1,012,066	1,012,066

Cash Flows – Proposed Plan

Summary / Expenses

Year	Age	Living Expense	Housing	Debt	Health Care	Insurance Premium	Total Expense
2025	24	21,804	13,344	8,721	0	1,244	45,113
2026	25	22,567	13,811	8,184	0	1,244	45,806
2027	26	23,357	14,294	8,184	0	1,244	47,079
2028	27	24,174	14,795	8,184	0	1,244	48,397
2029	28	25,021	15,313	8,184	0	1,244	49,761
2030	29	25,896	15,848	8,184	0	1,244	51,173
2031	30	26,803	16,403	8,184	0	1,244	52,634
2032	31	27,741	16,977	8,184	0	1,744	54,646
2033	32	28,712	17,571	8,184	0	1,744	56,211
2034	33	29,717	18,187	8,184	0	1,744	57,831
2035	34	30,757	38,674	8,184	0	1,744	79,359
2036	35	31,833	38,958	8,184	0	1,744	80,719
2037	36	32,947	39,251	8,184	0	1,744	82,126
2038	37	34,100	39,552	8,184	0	1,744	83,581
2039	38	35,294	39,864	8,184	0	1,744	85,086
2040	39	36,529	40,185	8,184	0	1,744	86,642
2041	40	37,808	40,516	8,184	0	1,744	88,251
2042	41	39,131	40,857	6,614	0	1,744	88,346
2043	42	40,501	41,209	0	0	1,744	83,454
2044	43	41,918	41,572	0	0	1,744	85,234
2045	44	43,385	41,947	0	0	1,744	87,076
2046	45	44,904	42,333	0	0	1,744	88,981
2047	46	46,475	42,731	0	0	1,744	90,951
2048	47	48,102	43,142	0	0	1,744	92,988
2049	48	49,786	43,566	0	0	1,744	95,095
2050	49	51,528	44,003	0	0	1,744	97,275
2051	50	53,332	44,453	0	0	1,744	99,529
2052	51	55,198	44,918	0	0	1,744	101,860
2053	52	57,130	45,398	0	0	1,244	103,772
2054	53	59,130	45,892	0	0	1,244	106,266
2055	54	61,199	46,402	0	0	1,244	108,845
2056	55	63,341	46,928	0	0	1,244	111,513
2057	56	65,558	47,471	0	0	1,244	114,273
2058	57	67,853	48,030	0	0	1,244	117,127
2059	58	70,228	48,607	0	0	1,244	120,079
2060	59	72,686	49,203	0	0	1,244	123,132
2061	60	75,230	49,817	0	0	1,244	126,290
2062	61	77,863	50,450	0	0	1,244	129,556
2063	62	80,588	51,103	0	0	1,244	132,935

Year	Age	Living Expense	Housing	Debt	Health Care	Insurance Premium	Total Expense
2064	63	83,408	51,777	0	0	1,244	136,429
2065	64	86,328	22,901	0	0	1,244	110,473
2066	65	89,349	23,618	0	0	1,244	114,211
2067	66	92,476	24,358	0	0	1,244	118,078
2068	67	368,735	25,120	0	52,133	1,244	447,232
2069	68	381,641	25,907	0	54,740	1,244	463,531
2070	69	394,998	26,718	0	57,477	1,244	480,437
2071	70	408,823	27,555	0	60,351	1,244	497,973
2072	71	423,132	28,418	0	63,368	1,244	516,162
2073	72	437,941	29,308	0	66,537	1,244	535,030
2074	73	453,269	30,226	0	69,864	1,244	554,604
2075	74	469,134	31,174	0	73,357	1,244	574,909
2076	75	485,554	32,151	0	77,025	1,244	595,973
2077	76	502,548	33,159	0	80,876	1,244	617,827
2078	77	520,137	34,198	0	84,920	1,244	640,499
2079	78	538,342	35,271	0	89,166	1,244	664,022
2080	79	557,184	36,377	0	93,624	1,244	688,429
2081	80	576,685	37,518	0	98,305	1,244	713,753
2082	81	596,869	38,695	0	103,221	1,244	740,029
2083	82	617,760	39,909	0	108,382	1,244	767,294
2084	83	639,381	41,162	0	113,801	1,244	795,588
2085	84	661,760	42,453	0	119,491	1,244	824,948
2086	85	684,921	43,786	0	125,465	1,244	855,417
2087	86	708,893	45,161	0	131,739	1,244	887,037
2088	87	733,705	46,579	0	138,325	1,244	919,853
2089	88	759,384	48,042	0	145,242	1,244	953,912
2090	89	785,963	49,551	0	152,504	1,244	989,262
2091	90	813,472	51,108	0	160,129	1,244	1,025,952

Cash Flows – Proposed Plan

Summary / Goals

Year	Age	Property	Total Goals
2025	24	0	0
2026	25	0	0
2027	26	0	0
2028	27	0	0
2029	28	0	0
2030	29	0	0
2031	30	0	0
2032	31	0	0
2033	32	0	0
2034	33	0	0
2035	34	46,124	46,124
2036	35	0	0
2037	36	0	0
2038	37	0	0
2039	38	0	0
2040	39	0	0
2041	40	0	0
2042	41	0	0
2043	42	0	0
2044	43	0	0
2045	44	0	0
2046	45	0	0
2047	46	0	0
2048	47	0	0
2049	48	0	0
2050	49	0	0
2051	50	0	0
2052	51	0	0
2053	52	0	0
2054	53	0	0
2055	54	0	0
2056	55	0	0
2057	56	0	0
2058	57	0	0
2059	58	0	0
2060	59	0	0
2061	60	0	0
2062	61	0	0
2063	62	0	0

Year	Age	Property	Total Goals
2064	63	0	0
2065	64	0	0
2066	65	0	0
2067	66	0	0
2068	67	0	0
2069	68	0	0
2070	69	0	0
2071	70	0	0
2072	71	0	0
2073	72	0	0
2074	73	0	0
2075	74	0	0
2076	75	0	0
2077	76	0	0
2078	77	0	0
2079	78	0	0
2080	79	0	0
2081	80	0	0
2082	81	0	0
2083	82	0	0
2084	83	0	0
2085	84	0	0
2086	85	0	0
2087	86	0	0
2088	87	0	0
2089	88	0	0
2090	89	0	0
2091	90	0	0

Cash Flows – Proposed Plan

Summary / Tax Payment

Year	Age	Federal	State	FICA	Total Tax Payment
2025	24	5,342	2,743	5,738	13,823
2026	25	7,643	2,839	5,910	16,391
2027	26	7,950	2,938	6,087	16,975
2028	27	8,269	3,041	6,270	17,580
2029	28	8,602	3,148	6,458	18,208
2030	29	8,947	3,260	6,651	18,858
2031	30	9,307	3,375	6,851	19,533
2032	31	13,827	4,449	9,409	27,685
2033	32	14,427	4,622	9,691	28,739
2034	33	14,927	4,773	9,982	29,681
2035	34	11,015	4,493	10,281	25,789
2036	35	9,732	4,013	10,589	24,335
2037	36	10,580	4,262	10,907	25,749
2038	37	11,227	4,463	11,234	26,925
2039	38	12,069	4,714	11,571	28,354
2040	39	31,467	9,481	18,181	59,130
2041	40	32,954	9,876	18,780	61,610
2042	41	34,509	10,292	19,398	64,199
2043	42	36,280	10,759	20,034	67,072
2044	43	38,007	11,218	20,689	69,914
2045	44	39,827	11,702	21,363	72,892
2046	45	41,742	12,209	22,058	76,009
2047	46	43,758	12,742	22,774	79,274
2048	47	45,880	13,301	23,511	82,693
2049	48	48,111	13,887	24,271	86,269
2050	49	50,457	14,502	25,053	90,012
2051	50	49,097	14,313	25,858	89,268
2052	51	51,559	14,959	26,688	93,206
2053	52	54,154	15,638	27,543	97,335
2054	53	56,888	16,351	28,423	101,662
2055	54	59,769	17,098	29,330	106,197
2056	55	62,804	17,882	30,264	110,950
2057	56	65,868	18,676	31,225	115,769
2058	57	69,240	19,518	32,213	120,971
2059	58	72,749	20,320	33,107	126,176
2060	59	76,457	21,161	34,029	131,646
2061	60	78,261	21,582	34,977	134,820
2062	61	82,330	22,489	35,953	140,772
2063	62	86,626	23,440	36,939	147,005

Year	Age	Federal	State	FICA	Total Tax Payment
2064	63	91,162	24,434	37,971	153,566
2065	64	98,354	26,048	39,012	163,414
2066	65	102,774	27,124	40,101	170,000
2067	66	107,272	28,217	41,201	176,690
2068	67	35,300	9,522	0	44,822
2069	68	35,567	8,860	0	44,427
2070	69	32,519	8,262	0	40,781
2071	70	28,980	7,568	0	36,549
2072	71	24,904	6,770	0	31,674
2073	72	20,223	5,850	0	26,073
2074	73	14,783	4,770	0	19,553
2075	74	28,376	6,611	0	34,987
2076	75	156,553	32,346	0	188,898
2077	76	168,325	34,854	0	203,179
2078	77	173,666	36,073	0	209,739
2079	78	179,846	37,470	0	217,317
2080	79	186,736	39,021	0	225,758
2081	80	193,988	40,655	0	234,644
2082	81	201,506	42,354	0	243,860
2083	82	209,289	44,118	0	253,407
2084	83	217,354	45,952	0	263,306
2085	84	225,717	47,858	0	273,576
2086	85	234,393	49,841	0	284,234
2087	86	243,392	51,904	0	295,296
2088	87	252,727	54,050	0	306,777
2089	88	262,410	56,282	0	318,692
2090	89	273,104	58,642	0	331,746
2091	90	284,560	61,123	0	345,684

Cash Flows – Proposed Plan

Summary / Planned Saving

Year	Age	401(k)	Roth IRA	Total Planned Saving
2025	24	11,250	0	11,250
2026	25	11,588	0	11,588
2027	26	11,935	0	11,935
2028	27	12,293	0	12,293
2029	28	12,662	0	12,662
2030	29	13,042	0	13,042
2031	30	13,433	0	13,433
2032	31	28,000	0	28,000
2033	32	28,500	0	28,500
2034	33	29,500	0	29,500
2035	34	30,000	0	30,000
2036	35	31,000	2,400	33,400
2037	36	31,500	2,400	33,900
2038	37	32,500	2,400	34,900
2039	38	33,000	2,400	35,400
2040	39	34,000	7,000	41,000
2041	40	35,000	7,000	42,000
2042	41	36,000	7,000	43,000
2043	42	36,500	7,000	43,500
2044	43	37,500	7,000	44,500
2045	44	38,500	7,000	45,500
2046	45	39,500	7,000	46,500
2047	46	40,500	7,000	47,500
2048	47	41,500	7,000	48,500
2049	48	42,500	7,000	49,500
2050	49	43,500	7,000	50,500
2051	50	59,000	7,000	66,000
2052	51	60,500	7,000	67,500
2053	52	62,000	7,000	69,000
2054	53	63,500	7,000	70,500
2055	54	65,000	7,000	72,000
2056	55	66,500	7,000	73,500
2057	56	68,500	7,000	75,500
2058	57	70,000	7,000	77,000
2059	58	72,000	7,000	79,000
2060	59	74,000	7,000	81,000
2061	60	84,000	7,000	91,000
2062	61	86,250	7,000	93,250
2063	62	88,500	7,000	95,500

Year	Age	401(k)	Roth IRA	Total Planned Saving
2064	63	90,750	7,000	97,750
2065	64	83,000	7,000	90,000
2066	65	85,000	7,000	92,000
2067	66	87,500	7,000	94,500
2068	67	0	0	0
2069	68	0	0	0
2070	69	0	0	0
2071	70	0	0	0
2072	71	0	0	0
2073	72	0	0	0
2074	73	0	0	0
2075	74	0	0	0
2076	75	0	0	0
2077	76	0	0	0
2078	77	0	0	0
2079	78	0	0	0
2080	79	0	0	0
2081	80	0	0	0
2082	81	0	0	0
2083	82	0	0	0
2084	83	0	0	0
2085	84	0	0	0
2086	85	0	0	0
2087	86	0	0	0
2088	87	0	0	0
2089	88	0	0	0
2090	89	0	0	0
2091	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	24	16,656	40,783	0	0	0	0	0	0	0	91,092	(33,653)
2026	25	20,651	59,126	0	0	0	0	0	0	0	87,627	(7,850)
2027	26	25,014	79,233	0	0	0	0	0	0	0	83,976	20,270
2028	27	29,773	101,243	0	0	0	0	0	0	0	80,129	50,887
2029	28	34,959	125,305	0	0	0	0	0	0	0	76,074	84,190
2030	29	40,604	151,581	0	0	0	0	0	0	0	71,801	120,384
2031	30	46,745	180,242	0	0	0	0	0	0	0	67,298	159,690
2032	31	53,419	227,174	0	0	0	0	0	0	0	62,551	218,042
2033	32	60,666	278,119	0	0	0	0	0	0	0	57,548	281,237
2034	33	68,531	333,867	0	0	0	0	0	0	0	52,275	350,122
2035	34	26,147	394,265	0	470,371	0	0	0	0	405,956	46,718	438,108
2036	35	27,973	462,547	0	484,482	0	0	0	0	400,598	40,860	533,544
2037	36	29,957	536,380	0	499,016	0	0	0	0	394,909	34,685	635,759
2038	37	32,082	616,663	0	513,987	0	0	0	0	388,869	28,177	745,685
2039	38	34,354	703,298	0	529,406	0	0	0	0	382,457	21,316	863,285
2040	39	66,783	805,711	0	545,289	0	0	0	0	375,649	14,085	1,028,049
2041	40	101,496	916,612	0	561,647	0	0	0	0	368,421	6,461	1,204,874
2042	41	138,645	1,036,572	0	578,497	0	0	0	0	360,747	0	1,392,966
2043	42	178,389	1,165,691	0	595,852	0	0	0	0	352,601	0	1,587,332
2044	43	220,896	1,305,070	0	613,727	0	0	0	0	343,951	0	1,795,742
2045	44	266,342	1,455,373	0	632,139	0	0	0	0	334,768	0	2,019,086
2046	45	314,914	1,617,304	0	651,103	0	0	0	0	325,019	0	2,258,301
2047	46	366,804	1,791,599	0	670,636	0	0	0	0	314,669	0	2,514,371
2048	47	422,219	1,979,035	0	690,755	0	0	0	0	303,680	0	2,788,329
2049	48	481,364	2,180,389	0	711,478	0	0	0	0	292,013	0	3,081,217
2050	49	544,459	2,396,501	0	732,822	0	0	0	0	279,627	0	3,394,155
2051	50	611,734	2,642,748	0	754,807	0	0	0	0	266,477	0	3,742,812
2052	51	683,429	2,907,031	0	777,451	0	0	0	0	252,516	0	4,115,395
2053	52	759,790	3,190,393	0	800,775	0	0	0	0	237,693	0	4,513,265
2054	53	841,076	3,493,917	0	824,798	0	0	0	0	221,957	0	4,937,834
2055	54	927,551	3,818,727	0	849,542	0	0	0	0	205,249	0	5,390,571
2056	55	1,019,492	4,165,987	0	875,028	0	0	0	0	187,512	0	5,872,996
2057	56	1,117,181	4,537,401	0	901,279	0	0	0	0	168,680	0	6,387,180
2058	57	1,220,910	4,933,741	0	928,317	0	0	0	0	148,687	0	6,934,281
2059	58	1,330,593	5,355,234	0	956,167	0	0	0	0	127,461	0	7,514,533
2060	59	1,446,419	5,802,759	0	984,852	0	0	0	0	104,925	0	8,129,104
2061	60	1,568,561	6,285,152	0	1,014,397	0	0	0	0	81,000	0	8,787,110
2062	61	1,697,178	6,795,947	0	1,044,829	0	0	0	0	55,599	0	9,482,356

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
2063	62	1,832,411	7,335,890	0	1,076,174	0	0	0	0	28,631	0	10,215,844
2064	63	1,974,380	7,905,647	0	1,108,459	0	0	0	0	0	0	10,988,486
2065	64	2,123,177	8,495,792	0	1,141,713	0	0	0	0	0	0	11,760,683
2066	65	2,279,478	9,118,377	0	1,175,965	0	0	0	0	0	0	12,573,820
2067	66	2,443,519	9,775,026	0	1,211,244	0	0	0	0	0	0	13,429,789
2068	67	2,216,875	10,343,156	0	1,247,581	0	0	0	0	0	0	13,807,612
2069	68	1,974,619	10,939,156	0	1,285,008	0	0	0	0	0	0	14,198,783
2070	69	1,707,623	11,564,052	0	1,323,559	0	0	0	0	0	0	14,595,233
2071	70	1,414,750	12,218,887	0	1,363,265	0	0	0	0	0	0	14,996,902
2072	71	1,094,900	12,904,720	0	1,404,163	0	0	0	0	0	0	15,403,783
2073	72	746,999	13,622,622	0	1,446,288	0	0	0	0	0	0	15,815,909
2074	73	370,125	14,373,679	0	1,489,677	0	0	0	0	0	0	16,233,480
2075	74	0	15,094,934	0	1,534,367	0	0	0	0	0	0	16,629,302
2076	75	0	15,300,286	0	1,580,398	0	0	0	0	0	0	16,880,684
2077	76	0	15,464,310	0	1,627,810	0	0	0	0	0	0	17,092,120
2078	77	0	15,606,992	0	1,676,644	0	0	0	0	0	0	17,283,637
2079	78	0	15,722,787	0	1,726,944	0	0	0	0	0	0	17,449,730
2080	79	0	15,807,437	0	1,778,752	0	0	0	0	0	0	17,586,189
2081	80	0	15,857,723	0	1,832,115	0	0	0	0	0	0	17,689,837
2082	81	0	15,870,642	0	1,887,078	0	0	0	0	0	0	17,757,720
2083	82	0	15,843,088	0	1,943,690	0	0	0	0	0	0	17,786,779
2084	83	0	15,771,795	0	2,002,001	0	0	0	0	0	0	17,773,796
2085	84	0	15,653,334	0	2,062,061	0	0	0	0	0	0	17,715,395
2086	85	0	15,484,124	0	2,123,923	0	0	0	0	0	0	17,608,047
2087	86	0	15,260,438	0	2,187,641	0	0	0	0	0	0	17,448,078
2088	87	0	14,978,400	0	2,253,270	0	0	0	0	0	0	17,231,669
2089	88	0	14,642,519	0	2,320,868	0	0	0	0	0	0	16,963,387
2090	89	0	14,247,979	0	2,390,494	0	0	0	0	0	0	16,638,473
2091	90	0	13,789,849	0	2,462,209	0	0	0	0	0	0	16,252,058

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	24	37,077	11,250	3,750	0	3,000	2,362	57,439
2026	25	57,439	11,588	3,862	0	3,090	3,798	79,777
2027	26	79,777	11,935	3,978	0	3,183	5,373	104,247
2028	27	104,247	12,293	4,098	0	3,278	7,100	131,016
2029	28	131,016	12,662	4,221	0	3,377	8,989	160,264
2030	29	160,264	13,042	4,347	0	3,478	11,054	192,186
2031	30	192,186	13,433	4,478	0	3,582	13,309	226,987
2032	31	226,987	28,000	6,149	0	3,690	15,767	280,593
2033	32	280,593	28,500	6,334	0	3,800	19,558	338,785
2034	33	338,785	29,500	6,524	0	3,914	23,675	402,398
2035	34	402,398	30,000	6,720	0	(46,881)	28,175	420,411
2036	35	420,411	33,400	6,921	0	(28)	29,816	490,520
2037	36	490,520	33,900	7,129	0	0	34,788	566,337
2038	37	566,337	34,900	7,343	0	0	40,165	648,744
2039	38	648,744	35,400	7,563	0	0	45,944	737,651
2040	39	737,651	41,000	11,685	0	30,000	52,157	872,493
2041	40	872,493	42,000	12,035	0	30,000	61,580	1,018,108
2042	41	1,018,108	43,000	12,396	0	30,000	71,713	1,175,217
2043	42	1,175,217	43,500	12,768	0	30,000	82,595	1,344,081
2044	43	1,344,081	44,500	13,151	0	30,000	94,234	1,525,966
2045	44	1,525,966	45,500	13,546	0	30,000	106,704	1,721,716
2046	45	1,721,716	46,500	13,952	0	30,000	120,050	1,932,217
2047	46	1,932,217	47,500	14,371	0	30,000	134,315	2,158,404
2048	47	2,158,404	48,500	14,802	0	30,000	149,548	2,401,254
2049	48	2,401,254	49,500	15,246	0	30,000	165,753	2,661,752
2050	49	2,661,752	50,500	15,703	0	30,000	183,004	2,940,960
2051	50	2,940,960	66,000	16,174	0	30,000	201,348	3,254,482
2052	51	3,254,482	67,500	16,660	0	30,000	221,818	3,590,460
2053	52	3,590,460	69,000	17,159	0	30,000	243,564	3,950,183
2054	53	3,950,183	70,500	17,674	0	30,000	266,635	4,334,993
2055	54	4,334,993	72,000	18,204	0	30,000	291,081	4,746,278
2056	55	4,746,278	73,500	18,751	0	30,000	316,950	5,185,479
2057	56	5,185,479	75,500	19,313	0	30,000	344,289	5,654,582
2058	57	5,654,582	77,000	19,893	0	30,000	373,176	6,154,651
2059	58	6,154,651	79,000	20,489	0	30,000	401,687	6,685,827
2060	59	6,685,827	81,000	21,104	0	30,000	431,247	7,249,178
2061	60	7,249,178	91,000	21,737	0	30,000	461,798	7,853,713
2062	61	7,853,713	93,250	22,389	0	30,000	493,773	8,493,125
2063	62	8,493,125	95,500	23,061	0	30,000	526,615	9,168,301

Year	Age	Beginning Balance	Planned Saving	Employer Match & Other	Planned Distribution	Net Cash Flows	Portfolio Return	Ending Balance
2064	63	9,168,301	97,750	23,753	0	30,000	560,223	9,880,027
2065	64	9,880,027	90,000	24,465	0	30,000	594,477	10,618,970
2066	65	10,618,970	92,000	25,199	0	30,000	631,686	11,397,855
2067	66	11,397,855	94,500	25,955	0	30,000	670,235	12,218,545
2068	67	12,218,545	0	0	0	(368,663)	710,149	12,560,031
2069	68	12,560,031	0	0	0	(369,998)	723,742	12,913,775
2070	69	12,913,775	0	0	0	(379,796)	737,696	13,271,675
2071	70	13,271,675	0	0	0	(389,571)	751,533	13,633,637
2072	71	13,633,637	0	0	0	(399,258)	765,241	13,999,619
2073	72	13,999,619	0	0	0	(408,811)	778,812	14,369,621
2074	73	14,369,621	0	0	0	(418,058)	792,241	14,743,803
2075	74	14,743,803	0	0	0	(454,399)	805,530	15,094,934
2076	75	15,094,934	0	0	(576,650)	(35,197)	817,198	15,300,286
2077	76	15,300,286	0	0	(605,140)	(51,532)	820,697	15,464,310
2078	77	15,464,310	0	0	(631,198)	(47,915)	821,795	15,606,992
2079	78	15,606,992	0	0	(661,074)	(43,618)	820,486	15,722,787
2080	79	15,722,787	0	0	(692,098)	(40,869)	817,617	15,807,437
2081	80	15,807,437	0	0	(724,249)	(38,480)	813,014	15,857,723
2082	81	15,857,723	0	0	(753,578)	(40,070)	806,567	15,870,642
2083	82	15,870,642	0	0	(787,538)	(38,198)	798,183	15,843,088
2084	83	15,843,088	0	0	(817,877)	(41,188)	787,772	15,771,795
2085	84	15,771,795	0	0	(853,409)	(40,294)	775,242	15,653,334
2086	85	15,653,334	0	0	(884,266)	(45,446)	760,502	15,484,124
2087	86	15,484,124	0	0	(914,857)	(52,291)	743,461	15,260,438
2088	87	15,260,438	0	0	(944,887)	(61,178)	724,027	14,978,400
2089	88	14,978,400	0	0	(966,862)	(79,665)	710,646	14,642,519
2090	89	14,642,519	0	0	(994,404)	(94,847)	694,710	14,247,979
2091	90	14,247,979	0	0	(1,012,066)	(122,056)	675,991	13,789,849

Cash Flows – Proposed Plan

Invested Asset / Planned Saving

Year	Age	401(k)	Roth IRA	Total Planned Saving
2025	24	11,250	0	11,250
2026	25	11,588	0	11,588
2027	26	11,935	0	11,935
2028	27	12,293	0	12,293
2029	28	12,662	0	12,662
2030	29	13,042	0	13,042
2031	30	13,433	0	13,433
2032	31	28,000	0	28,000
2033	32	28,500	0	28,500
2034	33	29,500	0	29,500
2035	34	30,000	0	30,000
2036	35	31,000	2,400	33,400
2037	36	31,500	2,400	33,900
2038	37	32,500	2,400	34,900
2039	38	33,000	2,400	35,400
2040	39	34,000	7,000	41,000
2041	40	35,000	7,000	42,000
2042	41	36,000	7,000	43,000
2043	42	36,500	7,000	43,500
2044	43	37,500	7,000	44,500
2045	44	38,500	7,000	45,500
2046	45	39,500	7,000	46,500
2047	46	40,500	7,000	47,500
2048	47	41,500	7,000	48,500
2049	48	42,500	7,000	49,500
2050	49	43,500	7,000	50,500
2051	50	59,000	7,000	66,000
2052	51	60,500	7,000	67,500
2053	52	62,000	7,000	69,000
2054	53	63,500	7,000	70,500
2055	54	65,000	7,000	72,000
2056	55	66,500	7,000	73,500
2057	56	68,500	7,000	75,500
2058	57	70,000	7,000	77,000
2059	58	72,000	7,000	79,000
2060	59	74,000	7,000	81,000
2061	60	84,000	7,000	91,000
2062	61	86,250	7,000	93,250
2063	62	88,500	7,000	95,500

Year	Age	401(k)	Roth IRA	Total Planned Saving
2064	63	90,750	7,000	97,750
2065	64	83,000	7,000	90,000
2066	65	85,000	7,000	92,000
2067	66	87,500	7,000	94,500
2068	67	0	0	0
2069	68	0	0	0
2070	69	0	0	0
2071	70	0	0	0
2072	71	0	0	0
2073	72	0	0	0
2074	73	0	0	0
2075	74	0	0	0
2076	75	0	0	0
2077	76	0	0	0
2078	77	0	0	0
2079	78	0	0	0
2080	79	0	0	0
2081	80	0	0	0
2082	81	0	0	0
2083	82	0	0	0
2084	83	0	0	0
2085	84	0	0	0
2086	85	0	0	0
2087	86	0	0	0
2088	87	0	0	0
2089	88	0	0	0
2090	89	0	0	0
2091	90	0	0	0

Cash Flows – Proposed Plan

Invested Asset / Employer Match & Other

Year	Age	401(k)	Total Employer Match & Other
2025	24	3,750	3,750
2026	25	3,862	3,862
2027	26	3,978	3,978
2028	27	4,098	4,098
2029	28	4,221	4,221
2030	29	4,347	4,347
2031	30	4,478	4,478
2032	31	6,149	6,149
2033	32	6,334	6,334
2034	33	6,524	6,524
2035	34	6,720	6,720
2036	35	6,921	6,921
2037	36	7,129	7,129
2038	37	7,343	7,343
2039	38	7,563	7,563
2040	39	11,685	11,685
2041	40	12,035	12,035
2042	41	12,396	12,396
2043	42	12,768	12,768
2044	43	13,151	13,151
2045	44	13,546	13,546
2046	45	13,952	13,952
2047	46	14,371	14,371
2048	47	14,802	14,802
2049	48	15,246	15,246
2050	49	15,703	15,703
2051	50	16,174	16,174
2052	51	16,660	16,660
2053	52	17,159	17,159
2054	53	17,674	17,674
2055	54	18,204	18,204
2056	55	18,751	18,751
2057	56	19,313	19,313
2058	57	19,893	19,893
2059	58	20,489	20,489
2060	59	21,104	21,104
2061	60	21,737	21,737
2062	61	22,389	22,389
2063	62	23,061	23,061

Year	Age	401(k)	Total Employer Match & Other
2064	63	23,753	23,753
2065	64	24,465	24,465
2066	65	25,199	25,199
2067	66	25,955	25,955
2068	67	0	0
2069	68	0	0
2070	69	0	0
2071	70	0	0
2072	71	0	0
2073	72	0	0
2074	73	0	0
2075	74	0	0
2076	75	0	0
2077	76	0	0
2078	77	0	0
2079	78	0	0
2080	79	0	0
2081	80	0	0
2082	81	0	0
2083	82	0	0
2084	83	0	0
2085	84	0	0
2086	85	0	0
2087	86	0	0
2088	87	0	0
2089	88	0	0
2090	89	0	0
2091	90	0	0

Cash Flows – Proposed Plan

Accounts / Ending balance by accounts

Year	Age	Taxable	401(k) / 403(b)	Roth IRA	Total
2025	24	16,656	40,783	0	57,439
2026	25	20,651	59,126	0	79,777
2027	26	25,014	79,233	0	104,247
2028	27	29,773	101,243	0	131,016
2029	28	34,959	125,305	0	160,264
2030	29	40,604	151,581	0	192,185
2031	30	46,745	180,242	0	226,987
2032	31	53,419	227,174	0	280,593
2033	32	60,666	278,119	0	338,785
2034	33	68,531	333,867	0	402,398
2035	34	26,147	394,265	0	420,412
2036	35	27,973	460,147	2,400	490,520
2037	36	29,957	531,410	4,970	566,337
2038	37	32,082	608,940	7,723	648,745
2039	38	34,354	692,628	10,670	737,652
2040	39	66,783	787,287	18,424	872,494
2041	40	101,496	889,888	26,724	1,018,108
2042	41	138,645	1,000,965	35,607	1,175,217
2043	42	178,389	1,120,582	45,109	1,344,080
2044	43	220,896	1,249,798	55,272	1,525,966
2045	44	266,342	1,389,237	66,137	1,721,716
2046	45	314,914	1,539,556	77,748	1,932,218
2047	46	366,804	1,701,447	90,153	2,158,404
2048	47	422,219	1,875,635	103,399	2,401,253
2049	48	481,364	2,062,852	117,537	2,661,753
2050	49	544,459	2,263,883	132,618	2,940,960
2051	50	611,734	2,494,051	148,697	3,254,482
2052	51	683,429	2,741,199	165,832	3,590,460
2053	52	759,790	3,006,312	184,081	3,950,183
2054	53	841,076	3,290,410	203,507	4,334,993
2055	54	927,551	3,594,556	224,172	4,746,279
2056	55	1,019,492	3,919,846	246,142	5,185,480
2057	56	1,117,181	4,267,917	269,484	5,654,582
2058	57	1,220,910	4,639,472	294,269	6,154,651
2059	58	1,330,593	5,034,759	320,474	6,685,826
2060	59	1,446,419	5,454,613	348,146	7,249,178
2061	60	1,568,561	5,907,829	377,324	7,853,714
2062	61	1,697,178	6,387,901	408,046	8,493,125
2063	62	1,832,411	6,895,543	440,347	9,168,301

Year	Age	Taxable	401(k) / 403(b)	Roth IRA	Total
2064	63	1,974,380	7,431,393	474,254	9,880,027
2065	64	2,123,177	7,986,002	509,790	10,618,969
2066	65	2,279,478	8,571,262	547,116	11,397,856
2067	66	2,443,519	9,188,738	586,288	12,218,545
2068	67	2,216,875	9,722,792	620,364	12,560,031
2069	68	1,974,619	10,283,045	656,111	12,913,775
2070	69	1,707,623	10,870,461	693,591	13,271,675
2071	70	1,414,750	11,486,021	732,867	13,633,638
2072	71	1,094,900	12,130,718	774,002	13,999,620
2073	72	746,999	12,805,562	817,060	14,369,621
2074	73	370,125	13,511,572	862,107	14,743,804
2075	74	0	14,185,726	909,208	15,094,934
2076	75	0	14,341,855	958,430	15,300,285
2077	76	0	14,454,470	1,009,840	15,464,310
2078	77	0	14,543,488	1,063,504	15,606,992
2079	78	0	14,603,372	1,119,414	15,722,786
2080	79	0	14,629,811	1,177,626	15,807,437
2081	80	0	14,619,528	1,238,194	15,857,722
2082	81	0	14,569,470	1,301,172	15,870,642
2083	82	0	14,476,476	1,366,612	15,843,088
2084	83	0	14,337,230	1,434,565	15,771,795
2085	84	0	14,148,255	1,505,079	15,653,334
2086	85	0	13,905,923	1,578,202	15,484,125
2087	86	0	13,606,459	1,653,978	15,260,437
2088	87	0	13,245,949	1,732,451	14,978,400
2089	88	0	12,827,873	1,814,646	14,642,519
2090	89	0	12,347,237	1,900,742	14,247,979
2091	90	0	11,798,927	1,990,922	13,789,849

Cash Flows – Proposed Plan

Accounts / Addition to accounts

Year	Age	Taxable	401(k) / 403(b)	Roth IRA	Total
2025	24	3,000	15,000	0	18,000
2026	25	3,090	15,450	0	18,540
2027	26	3,183	15,914	0	19,097
2028	27	3,278	16,391	0	19,669
2029	28	3,377	16,883	0	20,260
2030	29	3,478	17,389	0	20,867
2031	30	3,582	17,911	0	21,493
2032	31	3,690	34,149	0	37,839
2033	32	3,800	34,834	0	38,634
2034	33	3,914	36,024	0	39,938
2035	34	0	36,720	0	36,720
2036	35	0	37,921	2,400	40,321
2037	36	0	38,629	2,400	41,029
2038	37	0	39,843	2,400	42,243
2039	38	0	40,563	2,400	42,963
2040	39	30,000	45,685	7,000	82,685
2041	40	30,000	47,035	7,000	84,035
2042	41	30,000	48,396	7,000	85,396
2043	42	30,000	49,268	7,000	86,268
2044	43	30,000	50,651	7,000	87,651
2045	44	30,000	52,046	7,000	89,046
2046	45	30,000	53,452	7,000	90,452
2047	46	30,000	54,871	7,000	91,871
2048	47	30,000	56,302	7,000	93,302
2049	48	30,000	57,746	7,000	94,746
2050	49	30,000	59,203	7,000	96,203
2051	50	30,000	75,174	7,000	112,174
2052	51	30,000	77,160	7,000	114,160
2053	52	30,000	79,159	7,000	116,159
2054	53	30,000	81,174	7,000	118,174
2055	54	30,000	83,204	7,000	120,204
2056	55	30,000	85,251	7,000	122,251
2057	56	30,000	87,813	7,000	124,813
2058	57	30,000	89,893	7,000	126,893
2059	58	30,000	92,489	7,000	129,489
2060	59	30,000	95,104	7,000	132,104
2061	60	30,000	105,737	7,000	142,737
2062	61	30,000	108,639	7,000	145,639
2063	62	30,000	111,561	7,000	148,561

Year	Age	Taxable	401(k) / 403(b)	Roth IRA	Total
2064	63	30,000	114,503	7,000	151,503
2065	64	30,000	107,465	7,000	144,465
2066	65	30,000	110,199	7,000	147,199
2067	66	30,000	113,455	7,000	150,455
2068	67	0	0	0	0
2069	68	0	0	0	0
2070	69	0	0	0	0
2071	70	0	0	0	0
2072	71	0	0	0	0
2073	72	0	0	0	0
2074	73	0	0	0	0
2075	74	0	0	0	0
2076	75	0	0	0	0
2077	76	0	0	0	0
2078	77	0	0	0	0
2079	78	0	0	0	0
2080	79	0	0	0	0
2081	80	0	0	0	0
2082	81	0	0	0	0
2083	82	0	0	0	0
2084	83	0	0	0	0
2085	84	0	0	0	0
2086	85	0	0	0	0
2087	86	0	0	0	0
2088	87	0	0	0	0
2089	88	0	0	0	0
2090	89	0	0	0	0
2091	90	0	0	0	0

Cash Flows – Proposed Plan

Accounts / Required minimum distribution

Year	Age	Taxable	401(k) / 403(b)	Roth IRA	Total
2025	24	0	0	0	0
2026	25	0	0	0	0
2027	26	0	0	0	0
2028	27	0	0	0	0
2029	28	0	0	0	0
2030	29	0	0	0	0
2031	30	0	0	0	0
2032	31	0	0	0	0
2033	32	0	0	0	0
2034	33	0	0	0	0
2035	34	0	0	0	0
2036	35	0	0	0	0
2037	36	0	0	0	0
2038	37	0	0	0	0
2039	38	0	0	0	0
2040	39	0	0	0	0
2041	40	0	0	0	0
2042	41	0	0	0	0
2043	42	0	0	0	0
2044	43	0	0	0	0
2045	44	0	0	0	0
2046	45	0	0	0	0
2047	46	0	0	0	0
2048	47	0	0	0	0
2049	48	0	0	0	0
2050	49	0	0	0	0
2051	50	0	0	0	0
2052	51	0	0	0	0
2053	52	0	0	0	0
2054	53	0	0	0	0
2055	54	0	0	0	0
2056	55	0	0	0	0
2057	56	0	0	0	0
2058	57	0	0	0	0
2059	58	0	0	0	0
2060	59	0	0	0	0
2061	60	0	0	0	0
2062	61	0	0	0	0
2063	62	0	0	0	0

Year	Age	Taxable	401(k) / 403(b)	Roth IRA	Total
2064	63	0	0	0	0
2065	64	0	0	0	0
2066	65	0	0	0	0
2067	66	0	0	0	0
2068	67	0	0	0	0
2069	68	0	0	0	0
2070	69	0	0	0	0
2071	70	0	0	0	0
2072	71	0	0	0	0
2073	72	0	0	0	0
2074	73	0	0	0	0
2075	74	0	0	0	0
2076	75	0	(576,650)	0	(576,650)
2077	76	0	(605,140)	0	(605,140)
2078	77	0	(631,198)	0	(631,198)
2079	78	0	(661,074)	0	(661,074)
2080	79	0	(692,098)	0	(692,098)
2081	80	0	(724,249)	0	(724,249)
2082	81	0	(753,578)	0	(753,578)
2083	82	0	(787,538)	0	(787,538)
2084	83	0	(817,877)	0	(817,877)
2085	84	0	(853,409)	0	(853,409)
2086	85	0	(884,266)	0	(884,266)
2087	86	0	(914,857)	0	(914,857)
2088	87	0	(944,887)	0	(944,887)
2089	88	0	(966,862)	0	(966,862)
2090	89	0	(994,404)	0	(994,404)
2091	90	0	(1,012,066)	0	(1,012,066)

Cash Flows – Proposed Plan

Accounts / Withdrawal from accounts

Year	Age	Taxable	401(k) / 403(b)	Roth IRA	Total
2025	24	0	0	0	0
2026	25	0	0	0	0
2027	26	0	0	0	0
2028	27	0	0	0	0
2029	28	0	0	0	0
2030	29	0	0	0	0
2031	30	0	0	0	0
2032	31	0	0	0	0
2033	32	0	0	0	0
2034	33	0	0	0	0
2035	34	(46,881)	0	0	(46,881)
2036	35	(28)	0	0	(28)
2037	36	0	0	0	0
2038	37	0	0	0	0
2039	38	0	0	0	0
2040	39	0	0	0	0
2041	40	0	0	0	0
2042	41	0	0	0	0
2043	42	0	0	0	0
2044	43	0	0	0	0
2045	44	0	0	0	0
2046	45	0	0	0	0
2047	46	0	0	0	0
2048	47	0	0	0	0
2049	48	0	0	0	0
2050	49	0	0	0	0
2051	50	0	0	0	0
2052	51	0	0	0	0
2053	52	0	0	0	0
2054	53	0	0	0	0
2055	54	0	0	0	0
2056	55	0	0	0	0
2057	56	0	0	0	0
2058	57	0	0	0	0
2059	58	0	0	0	0
2060	59	0	0	0	0
2061	60	0	0	0	0
2062	61	0	0	0	0
2063	62	0	0	0	0

Year	Age	Taxable	401(k) / 403(b)	Roth IRA	Total
2064	63	0	0	0	0
2065	64	0	0	0	0
2066	65	0	0	0	0
2067	66	0	0	0	0
2068	67	(368,663)	0	0	(368,663)
2069	68	(369,998)	0	0	(369,998)
2070	69	(379,796)	0	0	(379,796)
2071	70	(389,571)	0	0	(389,571)
2072	71	(399,258)	0	0	(399,258)
2073	72	(408,811)	0	0	(408,811)
2074	73	(418,058)	0	0	(418,058)
2075	74	(390,347)	(64,052)	0	(454,399)
2076	75	0	(35,197)	0	(35,197)
2077	76	0	(51,532)	0	(51,532)
2078	77	0	(47,915)	0	(47,915)
2079	78	0	(43,618)	0	(43,618)
2080	79	0	(40,869)	0	(40,869)
2081	80	0	(38,480)	0	(38,480)
2082	81	0	(40,070)	0	(40,070)
2083	82	0	(38,198)	0	(38,198)
2084	83	0	(41,188)	0	(41,188)
2085	84	0	(40,294)	0	(40,294)
2086	85	0	(45,446)	0	(45,446)
2087	86	0	(52,291)	0	(52,291)
2088	87	0	(61,178)	0	(61,178)
2089	88	0	(79,665)	0	(79,665)
2090	89	0	(94,847)	0	(94,847)
2091	90	0	(122,056)	0	(122,056)

Cash Flows – Proposed Plan

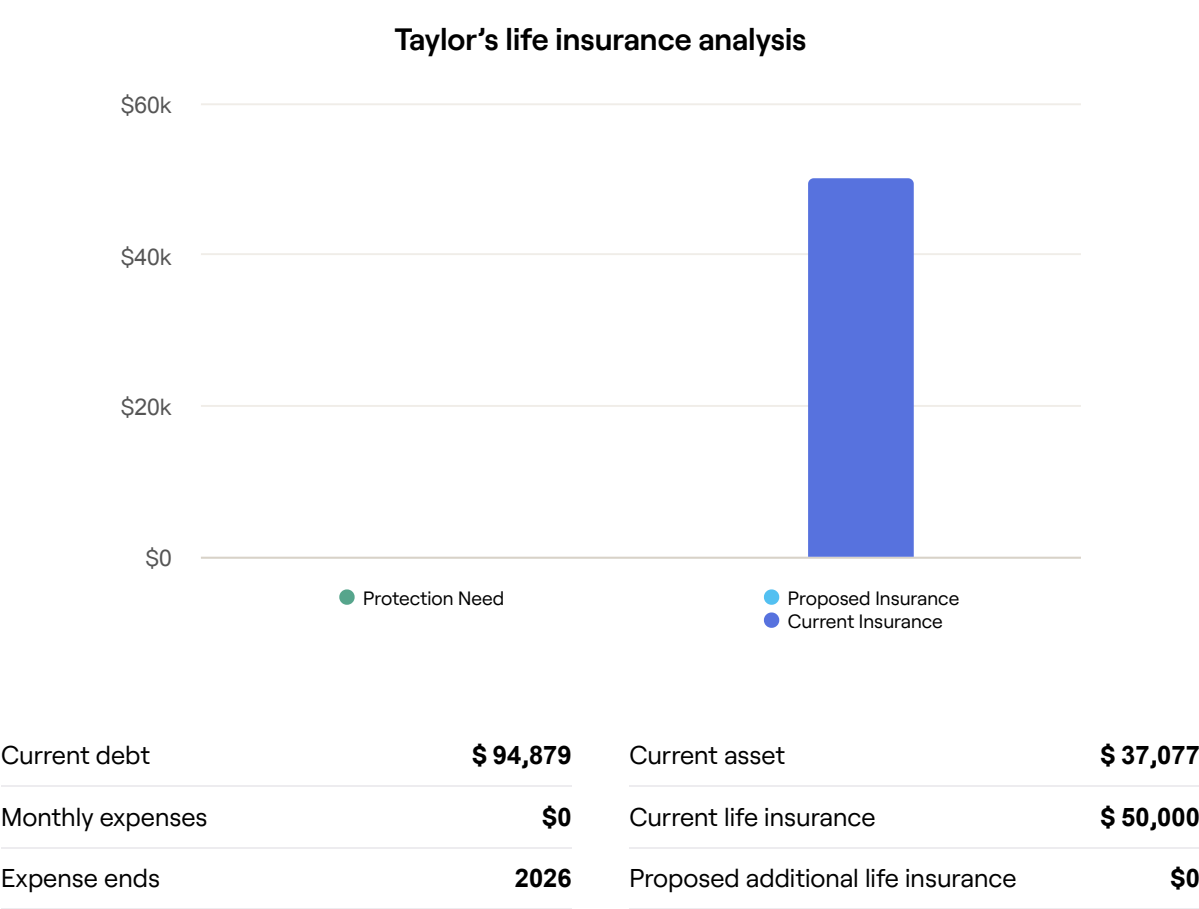
Accounts / Net cash flows

Year	Age	Taxable	401(k) / 403(b)	Roth IRA	Total
2025	24	3,000	15,000	0	18,000
2026	25	3,090	15,450	0	18,540
2027	26	3,183	15,913	0	19,096
2028	27	3,278	16,391	0	19,669
2029	28	3,377	16,883	0	20,260
2030	29	3,478	17,389	0	20,867
2031	30	3,582	17,911	0	21,493
2032	31	3,690	34,149	0	37,839
2033	32	3,800	34,834	0	38,634
2034	33	3,914	36,024	0	39,938
2035	34	(46,881)	36,720	0	(10,161)
2036	35	(28)	37,921	2,400	40,293
2037	36	0	38,629	2,400	41,029
2038	37	0	39,843	2,400	42,243
2039	38	0	40,563	2,400	42,963
2040	39	30,000	45,685	7,000	82,685
2041	40	30,000	47,035	7,000	84,035
2042	41	30,000	48,396	7,000	85,396
2043	42	30,000	49,268	7,000	86,268
2044	43	30,000	50,651	7,000	87,651
2045	44	30,000	52,046	7,000	89,046
2046	45	30,000	53,452	7,000	90,452
2047	46	30,000	54,871	7,000	91,871
2048	47	30,000	56,302	7,000	93,302
2049	48	30,000	57,746	7,000	94,746
2050	49	30,000	59,203	7,000	96,203
2051	50	30,000	75,174	7,000	112,174
2052	51	30,000	77,160	7,000	114,160
2053	52	30,000	79,159	7,000	116,159
2054	53	30,000	81,174	7,000	118,174
2055	54	30,000	83,204	7,000	120,204
2056	55	30,000	85,251	7,000	122,251
2057	56	30,000	87,813	7,000	124,813
2058	57	30,000	89,893	7,000	126,893
2059	58	30,000	92,489	7,000	129,489
2060	59	30,000	95,104	7,000	132,104
2061	60	30,000	105,737	7,000	142,737
2062	61	30,000	108,639	7,000	145,639
2063	62	30,000	111,561	7,000	148,561

Year	Age	Taxable	401(k) / 403(b)	Roth IRA	Total
2064	63	30,000	114,503	7,000	151,503
2065	64	30,000	107,465	7,000	144,465
2066	65	30,000	110,199	7,000	147,199
2067	66	30,000	113,455	7,000	150,455
2068	67	(368,663)	0	0	(368,663)
2069	68	(369,998)	0	0	(369,998)
2070	69	(379,796)	0	0	(379,796)
2071	70	(389,571)	0	0	(389,571)
2072	71	(399,258)	0	0	(399,258)
2073	72	(408,811)	0	0	(408,811)
2074	73	(418,058)	0	0	(418,058)
2075	74	(390,347)	(64,052)	0	(454,399)
2076	75	0	(611,847)	0	(611,847)
2077	76	0	(656,672)	0	(656,672)
2078	77	0	(679,113)	0	(679,113)
2079	78	0	(704,692)	0	(704,692)
2080	79	0	(732,967)	0	(732,967)
2081	80	0	(762,729)	0	(762,729)
2082	81	0	(793,648)	0	(793,648)
2083	82	0	(825,737)	0	(825,737)
2084	83	0	(859,065)	0	(859,065)
2085	84	0	(893,704)	0	(893,704)
2086	85	0	(929,712)	0	(929,712)
2087	86	0	(967,147)	0	(967,147)
2088	87	0	(1,006,065)	0	(1,006,065)
2089	88	0	(1,046,526)	0	(1,046,526)
2090	89	0	(1,089,250)	0	(1,089,250)
2091	90	0	(1,134,122)	0	(1,134,122)

Life Insurance

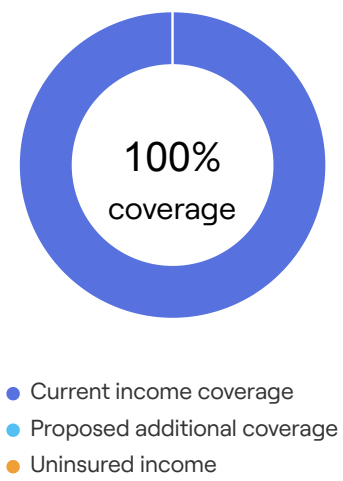
The need for life insurance is analyzed by projecting future cash flows for an individual’s survivors. This generates a proposed life insurance coverage level that helps ensure the survivors have sufficient assets to reach the end of the planning horizon.



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.

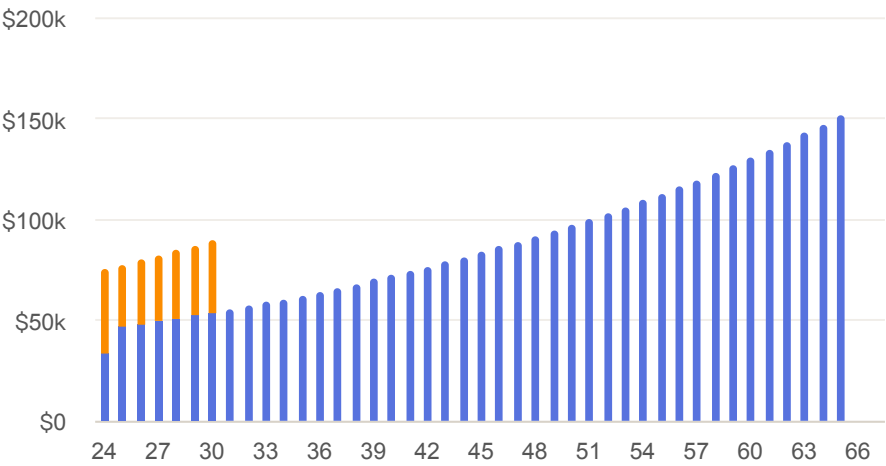
Taylor’s income coverage during disability



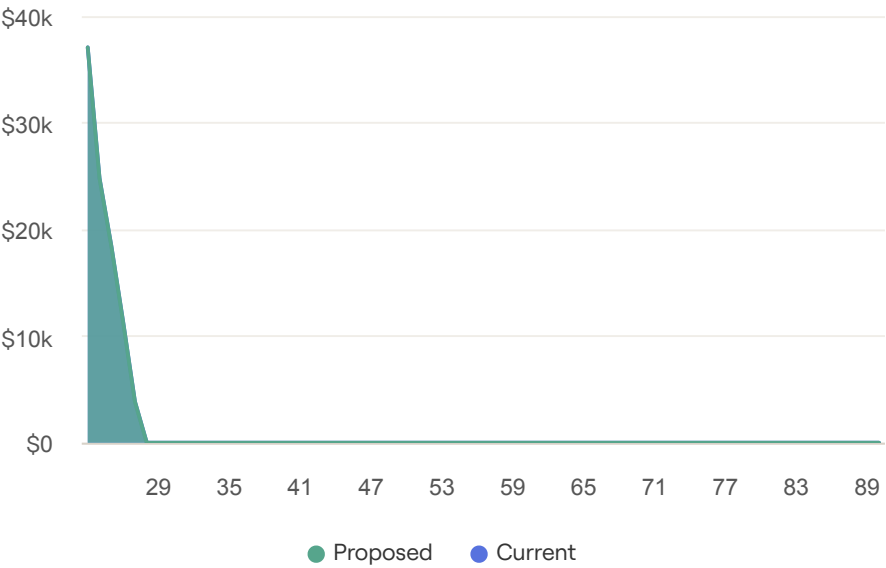
	If Taylor becomes disabled tomorrow
Disability insurance	
Disability lasts	Until retirement
Proposed monthly coverage	\$0
Proposed benefit period	Age 65
Proposed elimination period	90 days
Proposed inflation adjustment	0%
Proposed inflation type	Compound
Proposed annual premium	\$0

Disability Insurance Analysis For Taylor

If Taylor becomes disabled tomorrow



94%
of earned income
protected



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

Disability Insurance Details

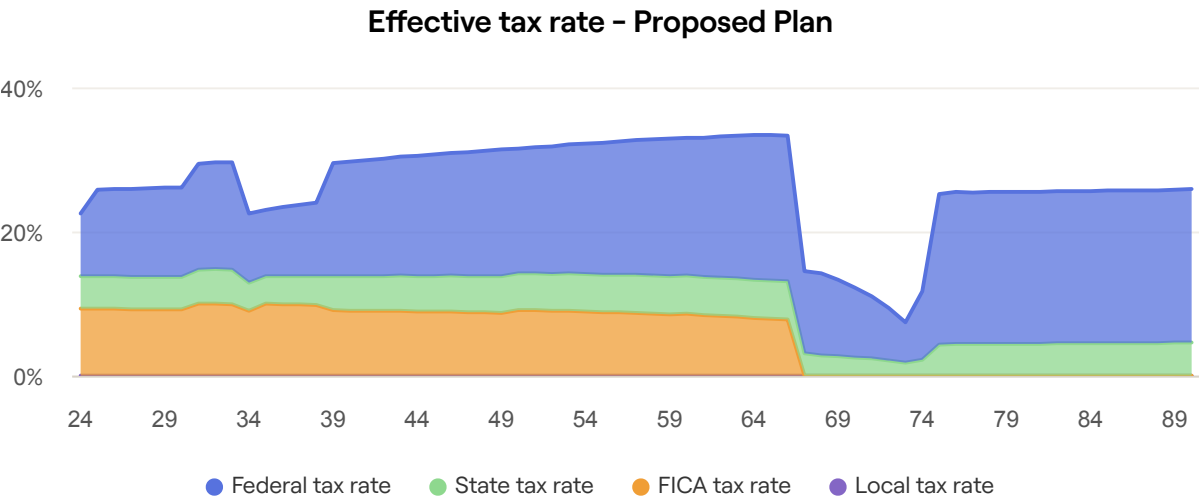
Details if Taylor becomes disabled tomorrow

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	24	0	0	33,750	33,750	45,113	0	3,035	0	48,148	0	(14,398)
2026	25	0	0	46,350	46,350	45,806	0	8,459	0	54,266	0	(7,916)
2027	26	0	0	47,740	47,740	47,079	0	8,953	0	56,032	0	(8,291)
2028	27	0	0	49,173	49,173	48,397	0	8,976	0	57,373	0	(8,200)
2029	28	0	0	50,648	50,648	49,761	0	7,972	0	57,733	0	(7,085)
2030	29	0	0	52,167	52,167	51,173	0	6,999	0	58,172	0	(6,005)
2031	30	0	0	53,732	53,732	52,634	0	7,216	0	59,850	0	(6,117)
2032	31	0	0	55,344	55,344	54,146	0	7,465	0	61,611	0	(6,267)
2033	32	0	0	57,005	57,005	55,711	0	7,722	0	63,433	0	(6,429)
2034	33	0	0	58,715	58,715	57,331	0	7,987	0	65,318	0	(6,604)
2035	34	0	0	60,476	60,476	78,859	46,124	3,882	0	128,865	0	(68,388)
2036	35	0	0	62,291	62,291	80,219	0	4,265	0	84,484	0	(22,194)
2037	36	0	0	64,159	64,159	81,626	0	4,690	0	86,316	0	(22,156)
2038	37	0	0	66,084	66,084	83,081	0	5,131	0	88,212	0	(22,127)
2039	38	0	0	68,067	68,067	84,586	0	5,589	0	90,175	0	(22,108)
2040	39	0	0	70,109	70,109	86,142	0	6,065	0	92,207	0	(22,099)
2041	40	0	0	72,212	72,212	87,751	0	6,561	0	94,312	0	(22,100)
2042	41	0	0	74,378	74,378	87,846	0	7,074	0	94,920	0	(20,542)
2043	42	0	0	76,609	76,609	82,954	0	7,554	0	90,507	0	(13,898)
2044	43	0	0	78,908	78,908	84,734	0	8,019	0	92,753	0	(13,846)
2045	44	0	0	81,275	81,275	86,576	0	8,502	0	95,078	0	(13,803)
2046	45	0	0	83,713	83,713	88,481	0	9,003	0	97,484	0	(13,771)
2047	46	0	0	86,225	86,225	90,451	0	9,523	0	99,974	0	(13,749)
2048	47	0	0	88,811	88,811	92,488	0	10,063	0	102,551	0	(13,740)
2049	48	0	0	91,476	91,476	94,595	0	10,623	0	105,218	0	(13,743)
2050	49	0	0	94,220	94,220	96,775	0	11,205	0	107,979	0	(13,759)
2051	50	0	0	97,047	97,047	99,029	0	11,809	0	110,838	0	(13,791)
2052	51	0	0	99,958	99,958	101,360	0	12,436	0	113,796	0	(13,838)
2053	52	0	0	102,957	102,957	103,772	0	13,087	0	116,859	0	(13,902)
2054	53	0	0	106,045	106,045	106,266	0	13,764	0	120,030	0	(13,984)
2055	54	0	0	109,227	109,227	108,845	0	14,467	0	123,312	0	(14,086)
2056	55	0	0	112,504	112,504	111,513	0	15,198	0	126,711	0	(14,208)
2057	56	0	0	115,879	115,879	114,273	0	15,957	0	130,230	0	(14,351)
2058	57	0	0	119,355	119,355	117,127	0	16,730	0	133,857	0	(14,502)
2059	58	0	0	122,936	122,936	120,079	0	17,481	0	137,560	0	(14,624)
2060	59	0	0	126,624	126,624	123,132	0	18,261	0	141,393	0	(14,769)
2061	60	0	0	130,423	130,423	126,290	0	19,071	0	145,361	0	(14,938)

Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Spend Unsaved Cash Flows	Net Flows
2062	61	0	0	134,335	134,335	129,556	0	19,912	0	149,469	0	(15,133)
2063	62	0	0	138,365	138,365	132,935	0	20,786	0	153,721	0	(15,356)
2064	63	0	0	142,516	142,516	136,429	0	21,695	0	158,124	0	(15,608)
2065	64	0	0	146,792	146,792	110,473	0	22,515	0	132,988	0	13,804
2066	65	0	0	151,195	151,195	114,211	0	22,774	0	136,986	0	14,210
2067	66	0	0	0	0	118,078	0	0	0	118,078	0	(118,078)
2068	67	9,946	0	0	9,946	552,585	0	0	0	552,585	0	(542,639)
2069	68	11,122	0	0	11,122	572,572	0	0	0	572,572	0	(561,450)
2070	69	11,399	0	0	11,399	593,294	0	0	0	593,294	0	(581,895)
2071	70	11,684	0	0	11,684	614,779	0	0	0	614,779	0	(603,095)
2072	71	11,976	0	0	11,976	637,057	0	0	0	637,057	0	(625,081)
2073	72	12,276	0	0	12,276	660,157	0	0	0	660,157	0	(647,881)
2074	73	12,583	0	0	12,583	684,109	0	0	0	684,109	0	(671,526)
2075	74	12,898	0	0	12,898	708,947	0	0	0	708,947	0	(696,049)
2076	75	13,220	0	0	13,220	734,703	0	0	0	734,703	0	(721,482)
2077	76	13,550	0	0	13,550	761,412	0	0	0	761,412	0	(747,861)
2078	77	13,889	0	0	13,889	789,110	0	0	0	789,110	0	(775,221)
2079	78	14,237	0	0	14,237	817,834	0	0	0	817,834	0	(803,598)
2080	79	14,592	0	0	14,592	847,624	0	0	0	847,624	0	(833,032)
2081	80	14,957	0	0	14,957	878,520	0	0	0	878,520	0	(863,563)
2082	81	15,331	0	0	15,331	910,563	0	0	0	910,563	0	(895,232)
2083	82	15,714	0	0	15,714	943,797	0	0	0	943,797	0	(928,083)
2084	83	16,108	0	0	16,108	978,268	0	0	0	978,268	0	(962,160)
2085	84	16,510	0	0	16,510	1,014,022	0	0	0	1,014,022	0	(997,512)
2086	85	16,922	0	0	16,922	1,051,108	0	0	0	1,051,108	0	(1,034,186)
2087	86	17,346	0	0	17,346	1,089,578	0	0	0	1,089,578	0	(1,072,232)
2088	87	17,779	0	0	17,779	1,129,483	0	0	0	1,129,483	0	(1,111,704)
2089	88	18,224	0	0	18,224	1,170,879	0	0	0	1,170,879	0	(1,152,655)
2090	89	18,679	0	0	18,679	1,213,822	0	0	0	1,213,822	0	(1,195,143)
2091	90	19,146	0	0	19,146	1,258,373	0	0	0	1,258,373	0	(1,239,227)

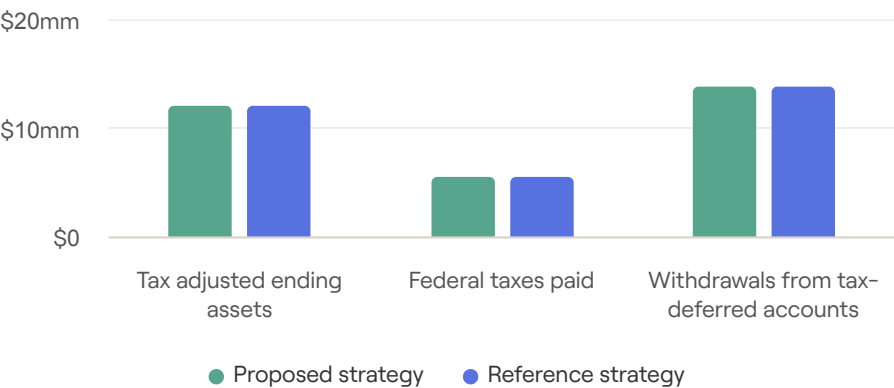
Tax Estimate

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

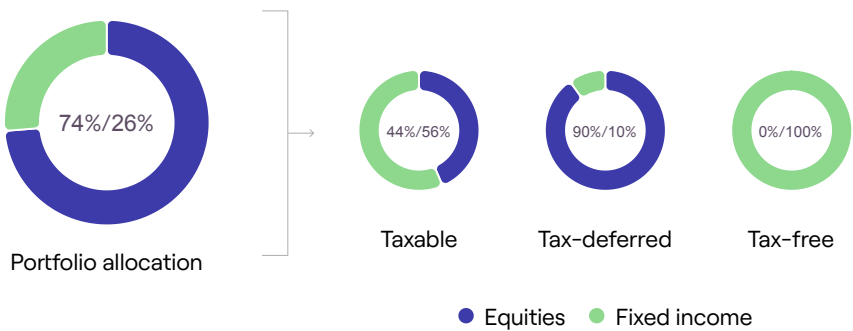
Summary of tax strategy – Proposed Plan



Proposed strategy results in

- \$0 more tax adjusted ending assets
- \$0 more taxes paid
- \$0 more withdrawals from tax-deferred accounts

Asset location – Proposed Plan



Proposed strategy results in

- \$0 more tax adjusted ending assets
- \$0 more taxes paid
- \$0 more withdrawals from tax-deferred accounts

Tax Strategies – Action items

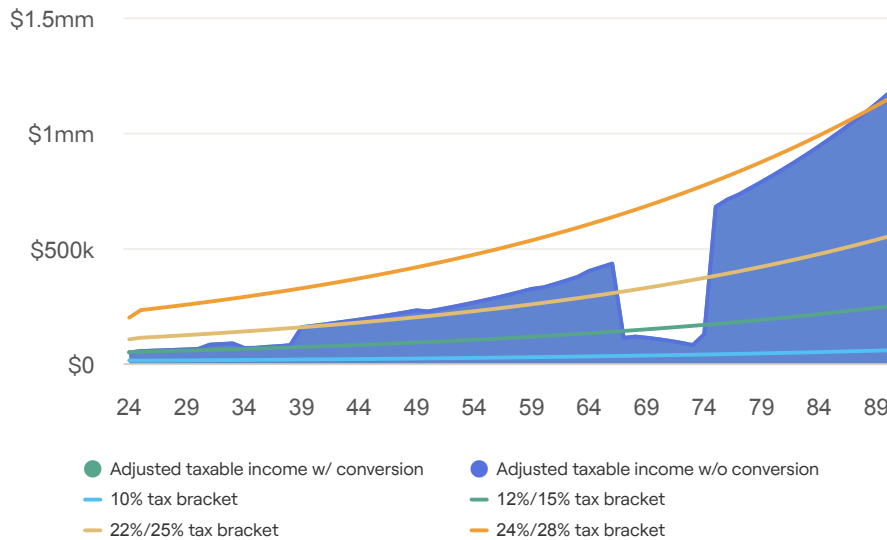
Proposed tax strategy

	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	None	
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.

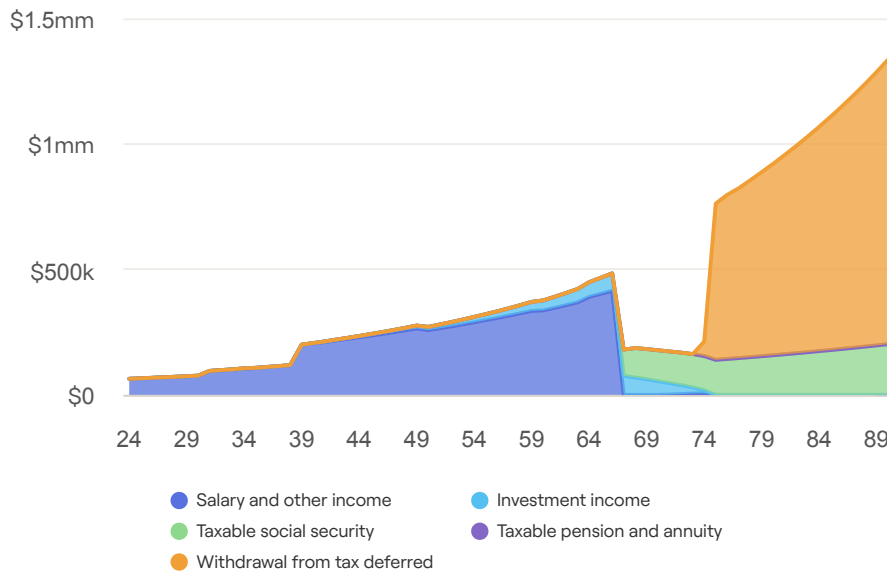
Tax Strategies – Calibration

Ordinary income tax bracket – Proposed Plan



Proposed strategy results in
\$0 more
 tax adjusted ending assets
 than the Reference strategy

Key tax components – Proposed Plan

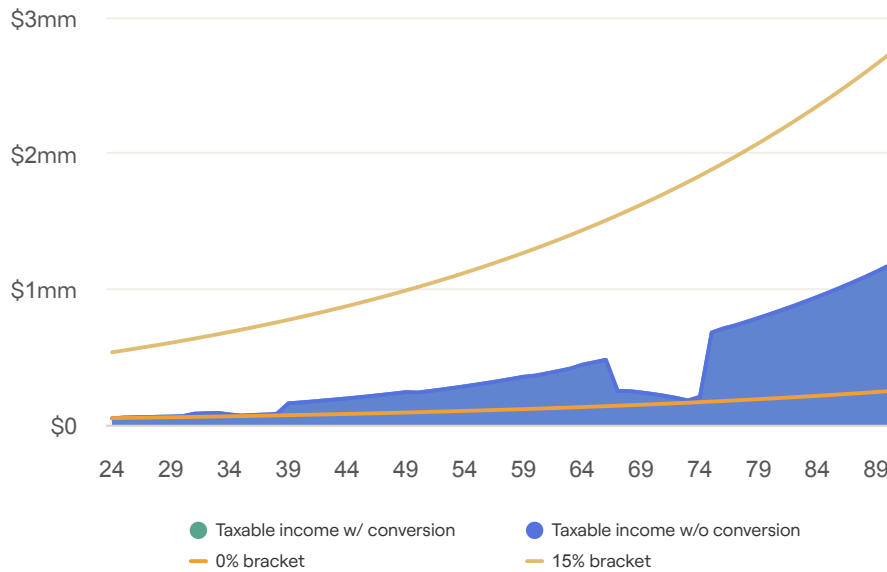


Proposed strategy results in
\$0 more
 tax adjusted ending assets
 than the Reference strategy

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.

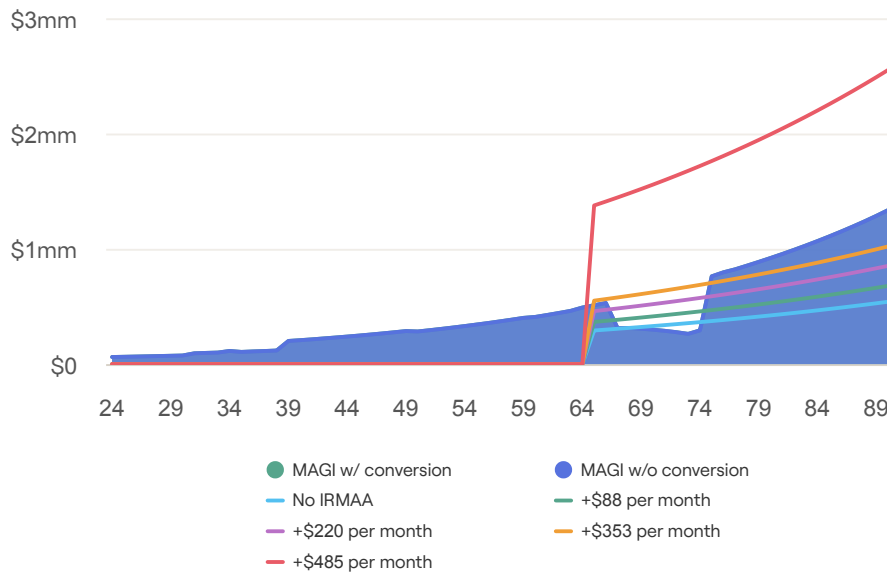
Tax Strategies – Calibration

Capital gains tax bracket – Proposed Plan



Proposed strategy
results in
\$0 more
tax adjusted ending assets
than the Reference
strategy

Medicare premium tax bracket – Proposed Plan



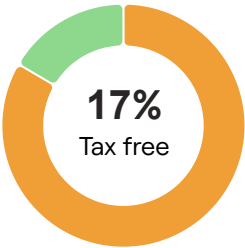
Proposed strategy
results in
\$0 more
tax adjusted ending assets
than the Reference
strategy

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

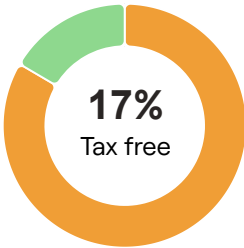
Proposed strategy



● Taxable ● Tax deferred ● Tax free

\$12,021,040 ending portfolio value

Reference strategy

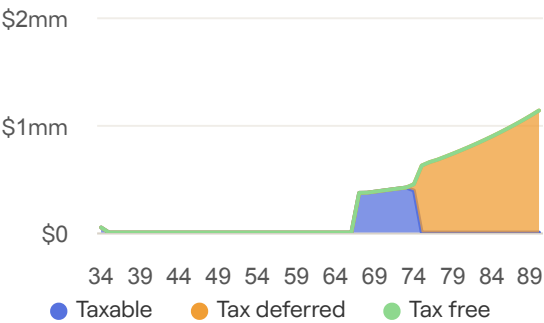


● Taxable ● Tax deferred ● Tax free

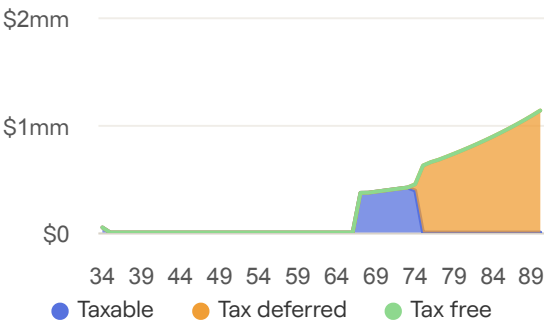
\$12,021,040 ending portfolio value

Withdrawal

Proposed strategy

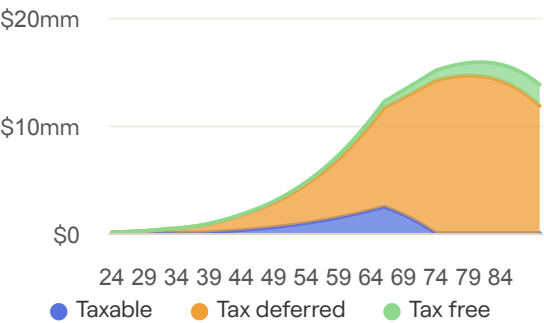


Reference strategy

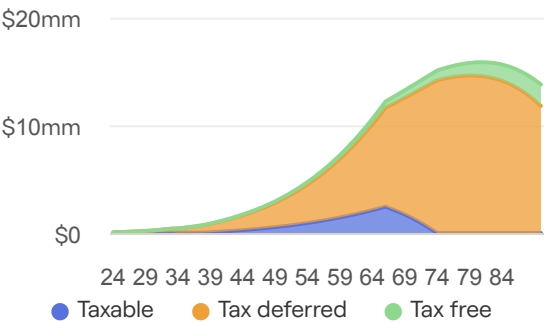


Account balance

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	24	0	0	0	0	16,656	40,783	0
2026	25	0	0	0	0	20,651	59,126	0
2027	26	0	0	0	0	25,014	79,233	0
2028	27	0	0	0	0	29,773	101,243	0
2029	28	0	0	0	0	34,959	125,305	0
2030	29	0	0	0	0	40,604	151,581	0
2031	30	0	0	0	0	46,745	180,242	0
2032	31	0	0	0	0	53,419	227,174	0
2033	32	0	0	0	0	60,666	278,119	0
2034	33	0	0	0	0	68,531	333,867	0
2035	34	0	46,880	0	0	26,148	394,265	0
2036	35	0	31	0	0	27,972	460,147	2,400
2037	36	0	0	0	0	29,955	531,410	4,970
2038	37	0	0	0	0	32,080	608,940	7,723
2039	38	0	0	0	0	34,352	692,628	10,670
2040	39	0	0	0	0	66,781	787,287	18,424
2041	40	0	0	0	0	101,494	889,888	26,724
2042	41	0	0	0	0	138,643	1,000,965	35,607
2043	42	0	0	0	0	178,387	1,120,582	45,109
2044	43	0	0	0	0	220,894	1,249,798	55,272
2045	44	0	0	0	0	266,340	1,389,237	66,137
2046	45	0	0	0	0	314,911	1,539,556	77,748
2047	46	0	0	0	0	366,801	1,701,447	90,153
2048	47	0	0	0	0	422,216	1,875,635	103,399
2049	48	0	0	0	0	481,360	2,062,852	117,537
2050	49	0	0	0	0	544,455	2,263,883	132,618
2051	50	0	0	0	0	611,731	2,494,051	148,697
2052	51	0	0	0	0	683,425	2,741,199	165,832
2053	52	0	0	0	0	759,786	3,006,312	184,081
2054	53	0	0	0	0	841,071	3,290,410	203,507
2055	54	0	0	0	0	927,546	3,594,556	224,172
2056	55	0	0	0	0	1,019,486	3,919,846	246,142
2057	56	0	0	0	0	1,117,175	4,267,917	269,484
2058	57	0	0	0	0	1,220,904	4,639,472	294,269
2059	58	0	0	0	0	1,330,587	5,034,759	320,474
2060	59	0	0	0	0	1,446,412	5,454,613	348,146
2061	60	0	0	0	0	1,568,553	5,907,829	377,324
2062	61	0	0	0	0	1,697,170	6,387,901	408,046

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
2063	62	0	0	0	0	1,832,403	6,895,543	440,347
2064	63	0	0	0	0	1,974,371	7,431,393	474,254
2065	64	0	0	0	0	2,123,168	7,986,002	509,790
2066	65	0	0	0	0	2,279,468	8,571,262	547,116
2067	66	0	0	0	0	2,443,509	9,188,738	586,288
2068	67	0	368,667	0	0	2,216,860	9,722,792	620,364
2069	68	0	369,991	0	0	1,974,610	10,283,045	656,111
2070	69	0	379,797	0	0	1,707,612	10,870,461	693,591
2071	70	0	389,572	0	0	1,414,737	11,486,021	732,867
2072	71	0	399,258	0	0	1,094,887	12,130,718	774,002
2073	72	0	408,811	0	0	746,986	12,805,562	817,060
2074	73	0	418,058	0	0	370,111	13,511,572	862,107
2075	74	0	390,332	57,847	0	0	14,191,931	909,208
2076	75	0	0	622,433	0	0	14,337,810	958,430
2077	76	0	0	653,921	0	0	14,452,959	1,009,840
2078	77	0	0	676,518	0	0	14,544,492	1,063,504
2079	78	0	0	704,459	0	0	14,604,662	1,119,414
2080	79	0	0	733,260	0	0	14,630,874	1,177,626
2081	80	0	0	762,946	0	0	14,620,429	1,238,194
2082	81	0	0	793,747	0	0	14,570,317	1,301,172
2083	82	0	0	825,774	0	0	14,477,329	1,366,612
2084	83	0	0	859,078	0	0	14,338,113	1,434,565
2085	84	0	0	893,709	0	0	14,149,176	1,505,079
2086	85	0	0	929,714	0	0	13,906,886	1,578,202
2087	86	0	0	967,149	0	0	13,607,467	1,653,978
2088	87	0	0	1,006,066	0	0	13,247,003	1,732,451
2089	88	0	0	1,046,527	0	0	12,828,977	1,814,646
2090	89	0	0	1,089,250	0	0	12,348,394	1,900,742
2091	90	0	0	1,134,122	0	0	11,800,139	1,990,922

Tax Strategies – Details

Tax details

Year	Age	Adjusted Taxable Income	Total Federal Tax Paid	Federal Income Tax Bracket	Federal Capital Gains Tax Bracket
2025	24	46,504	5,342	12%	0%
2026	25	52,533	7,643	25%	15%
2027	26	54,266	7,950	25%	15%
2028	27	56,055	8,269	25%	15%
2029	28	57,901	8,602	25%	15%
2030	29	59,807	8,947	25%	15%
2031	30	61,775	9,307	25%	15%
2032	31	80,389	13,827	25%	15%
2033	32	83,324	14,427	25%	15%
2034	33	85,867	14,927	25%	15%
2035	34	66,161	11,015	25%	15%
2036	35	66,796	9,732	25%	15%
2037	36	70,852	10,580	25%	15%
2038	37	74,117	11,227	25%	15%
2039	38	78,181	12,069	25%	15%
2040	39	156,291	31,467	28%	15%
2041	40	162,273	32,954	28%	15%
2042	41	168,501	34,509	28%	15%
2043	42	175,459	36,280	28%	15%
2044	43	182,216	38,007	28%	15%
2045	44	189,256	39,826	28%	15%
2046	45	196,595	41,742	28%	15%
2047	46	204,246	43,758	28%	15%
2048	47	212,227	45,880	28%	15%
2049	48	220,547	48,111	28%	15%
2050	49	229,229	50,457	28%	15%
2051	50	224,626	49,097	28%	15%
2052	51	233,619	51,559	28%	15%
2053	52	243,034	54,154	28%	15%
2054	53	252,893	56,888	28%	15%
2055	54	263,223	59,769	28%	15%
2056	55	274,047	62,804	28%	15%
2057	56	284,923	65,868	28%	15%
2058	57	296,841	69,240	28%	15%
2059	58	309,269	72,749	28%	15%
2060	59	322,393	76,456	28%	15%
2061	60	328,715	78,261	28%	15%
2062	61	343,126	82,330	28%	15%
2063	62	358,368	86,626	28%	15%

Year	Age	Adjusted Taxable Income	Total Federal Tax Paid	Federal Income Tax Bracket	Federal Capital Gains Tax Bracket
2064	63	374,491	91,162	28%	15%
2065	64	400,145	98,354	28%	15%
2066	65	415,840	102,774	28%	15%
2067	66	431,822	107,272	28%	15%
2068	67	109,772	35,300	15%	15%
2069	68	115,428	35,567	15%	15%
2070	69	110,344	32,519	15%	15%
2071	70	104,220	28,980	15%	15%
2072	71	96,970	24,904	15%	15%
2073	72	88,491	20,223	15%	15%
2074	73	78,629	14,783	15%	15%
2075	74	124,944	26,247	15%	15%
2076	75	678,235	159,569	28%	15%
2077	76	709,416	167,541	28%	15%
2078	77	731,428	172,927	28%	15%
2079	78	758,749	179,780	28%	15%
2080	79	786,809	186,820	28%	15%
2081	80	815,621	194,050	28%	15%
2082	81	845,413	201,534	28%	15%
2083	82	876,287	209,299	28%	15%
2084	83	908,287	217,358	28%	15%
2085	84	941,448	225,719	28%	15%
2086	85	975,811	234,393	28%	15%
2087	86	1,011,417	243,392	28%	15%
2088	87	1,048,310	252,727	28%	15%
2089	88	1,086,536	262,410	28%	15%
2090	89	1,126,815	273,103	33%	15%
2091	90	1,169,014	284,560	33%	15%

Tax Strategies – Details

Medicare premium

Year	Age	MAGI	Medicare Premium Threshold	Medicare Premium for Taylor	Total Medicare Premium
2025	24	61,615	0	0	0
2026	25	63,626	0	0	0
2027	26	65,710	0	0	0
2028	27	67,869	0	0	0
2029	28	70,107	0	0	0
2030	29	72,426	0	0	0
2031	30	74,830	0	0	0
2032	31	93,904	0	0	0
2033	32	97,325	0	0	0
2034	33	100,381	0	0	0
2035	34	114,293	0	0	0
2036	35	105,948	0	0	0
2037	36	110,271	0	0	0
2038	37	113,753	0	0	0
2039	38	118,073	0	0	0
2040	39	200,944	0	0	0
2041	40	207,759	0	0	0
2042	41	214,919	0	0	0
2043	42	222,938	0	0	0
2044	43	230,828	0	0	0
2045	44	239,105	0	0	0
2046	45	247,784	0	0	0
2047	46	256,880	0	0	0
2048	47	266,409	0	0	0
2049	48	276,384	0	0	0
2050	49	286,825	0	0	0
2051	50	283,252	0	0	0
2052	51	294,185	0	0	0
2053	52	305,644	0	0	0
2054	53	317,651	0	0	0
2055	54	330,228	0	0	0
2056	55	343,398	0	0	0
2057	56	356,685	0	0	0
2058	57	371,114	0	0	0
2059	58	385,885	0	0	0
2060	59	401,355	0	0	0
2061	60	409,548	0	0	0
2062	61	426,236	0	0	0
2063	62	443,693	0	0	0

Year	Age	MAGI	Medicare Premium Threshold	Medicare Premium for Taylor	Total Medicare Premium
2064	63	461,941	0	0	0
2065	64	491,002	0	0	0
2066	65	510,724	291,732	0	0
2067	66	530,762	299,025	0	0
2068	67	311,577	306,501	0	0
2069	68	313,397	314,164	0	0
2070	69	306,891	322,018	0	0
2071	70	298,804	330,068	0	0
2072	71	288,974	338,320	0	0
2073	72	277,129	346,778	0	0
2074	73	262,590	355,447	0	0
2075	74	292,734	364,334	0	0
2076	75	761,524	373,442	0	0
2077	76	796,513	382,778	0	0
2078	77	822,696	392,347	0	0
2079	78	854,312	402,156	0	0
2080	79	886,881	412,210	0	0
2081	80	920,425	422,515	0	0
2082	81	955,182	433,078	0	0
2083	82	991,261	443,905	0	0
2084	83	1,028,720	455,003	0	0
2085	84	1,067,607	466,378	0	0
2086	85	1,107,975	478,037	0	0
2087	86	1,149,879	489,988	0	0
2088	87	1,193,378	502,238	0	0
2089	88	1,238,534	514,794	0	0
2090	89	1,286,069	527,664	0	0
2091	90	1,335,872	540,855	0	0

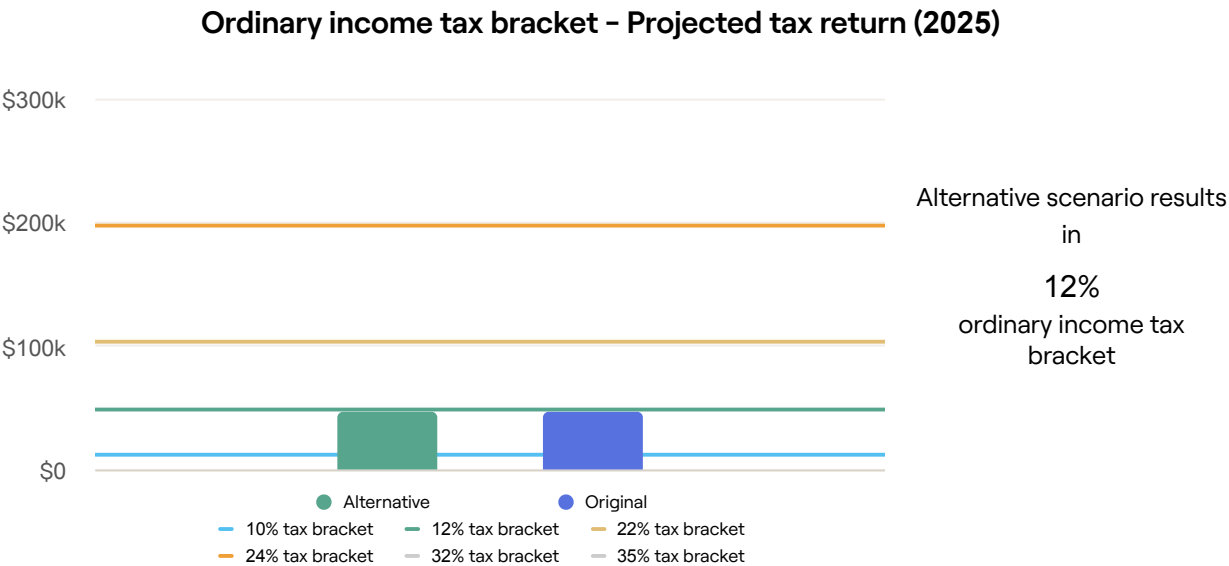
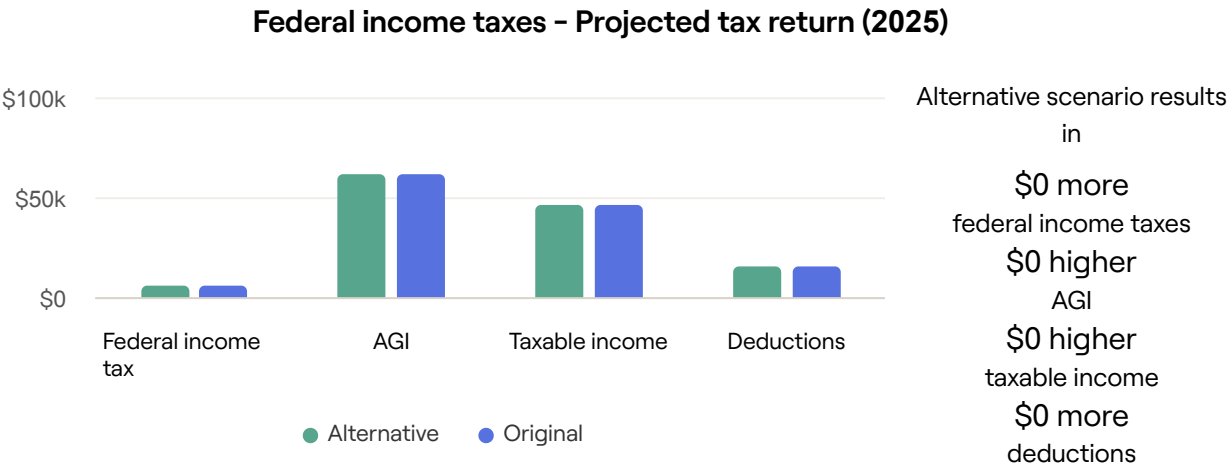
Tax Strategies – Details

Asset location summary

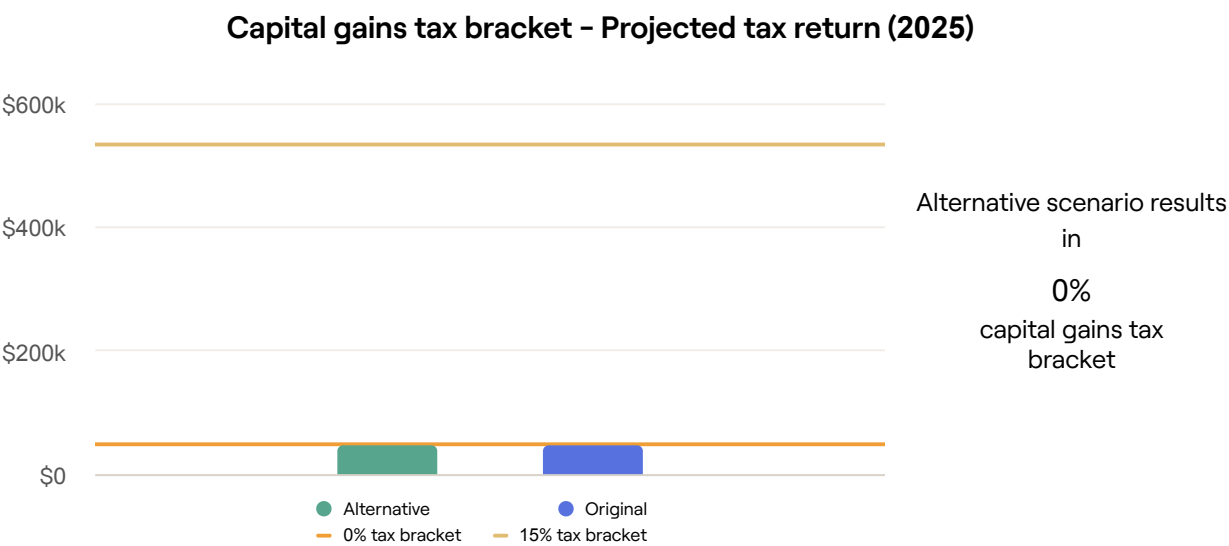
Year	Age	Overall Portfolio Equity	Taxable Account Equity	Tax Deferred Account Equity	Tax Free Account Equity
Start		74%	44%	90%	0%
2025	24	79%	53%	90%	0%
2026	25	82%	59%	90%	0%
2027	26	84%	64%	90%	0%
2028	27	85%	67%	90%	0%
2029	28	86%	70%	90%	0%
2030	29	86%	72%	90%	0%
2031	30	87%	74%	90%	0%
2032	31	87%	76%	90%	0%
2033	32	88%	77%	90%	0%
2034	33	88%	78%	90%	0%
2035	34	90%	90%	90%	0%
2036	35	90%	90%	90%	90%
2037	36	90%	90%	90%	90%
2038	37	90%	90%	90%	90%
2039	38	89%	89%	89%	89%
2040	39	89%	89%	89%	89%
2041	40	88%	88%	88%	88%
2042	41	88%	88%	88%	88%
2043	42	87%	87%	87%	87%
2044	43	87%	87%	87%	87%
2045	44	86%	86%	86%	86%
2046	45	85%	85%	85%	85%
2047	46	84%	84%	84%	84%
2048	47	83%	83%	83%	83%
2049	48	83%	83%	83%	83%
2050	49	82%	82%	82%	82%
2051	50	81%	81%	81%	81%
2052	51	80%	80%	80%	80%
2053	52	78%	78%	78%	78%
2054	53	77%	77%	77%	77%
2055	54	76%	76%	76%	76%
2056	55	75%	75%	75%	75%
2057	56	74%	74%	74%	74%
2058	57	71%	71%	71%	71%
2059	58	69%	69%	69%	69%
2060	59	67%	67%	67%	67%
2061	60	64%	64%	64%	64%
2062	61	62%	62%	62%	62%

Year	Age	Overall Portfolio Equity	Taxable Account Equity	Tax Deferred Account Equity	Tax Free Account Equity
2063	62	59%	59%	59%	59%
2064	63	56%	56%	56%	56%
2065	64	54%	54%	54%	54%
2066	65	52%	52%	52%	52%
2067	66	50%	50%	50%	50%
2068	67	49%	49%	49%	49%
2069	68	47%	47%	47%	47%
2070	69	46%	46%	46%	46%
2071	70	44%	44%	44%	44%
2072	71	43%	43%	43%	43%
2073	72	41%	41%	41%	41%
2074	73	40%	40%	40%	40%
2075	74	38%	0%	38%	38%
2076	75	37%	0%	37%	37%
2077	76	35%	0%	35%	35%
2078	77	34%	0%	34%	34%
2079	78	32%	0%	32%	32%
2080	79	31%	0%	31%	31%
2081	80	29%	0%	29%	29%
2082	81	28%	0%	28%	28%
2083	82	26%	0%	26%	26%
2084	83	25%	0%	25%	25%
2085	84	23%	0%	23%	23%
2086	85	22%	0%	22%	22%
2087	86	20%	0%	20%	20%
2088	87	20%	0%	20%	20%
2089	88	20%	0%	20%	20%
2090	89	20%	0%	20%	20%
2091	90	20%	0%	20%	20%

Tax Analyzer – Summary























Tax Analyzer – Summary



Tax Analyzer – Thresholds

Projected tax return (2025)

Items	Thresholds	Alternative	Original
Qualified Charitable Contribution Limit	\$108,000		
Roth IRA Contribution	\$150,000 – \$165,000		
IRA Contribution Deductibility – Covered Spouse	\$79,000 – \$89,000		
Student Loan Interest Deduction	\$85,000 – \$100,000		
TCJA QBI Deduction	\$197,300 – \$247,300		
AMT Exemption	\$626,350 – \$978,750		
Net Investment Income Tax	\$200,000		
American Opportunity Credit	\$80,000 – \$90,000		
Child Tax Credit	\$200,000 – \$200,000		
Saver’s Credit	\$23,750 – \$39,500		

Tax Analyzer – Action items

Projected tax return (2025)

	Alternative	Original
1040 income		
Line 1a W2 income	\$63,750	\$63,750
Line 2b taxable interest	\$236	\$236
Line 3a qualified dividends	\$96	\$96
Line 3b ordinary dividends	\$113	\$113
Line 7 short-term capital gains	\$1	\$1
Line 7 long-term capital gains	\$14	\$14
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

Taylor	
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

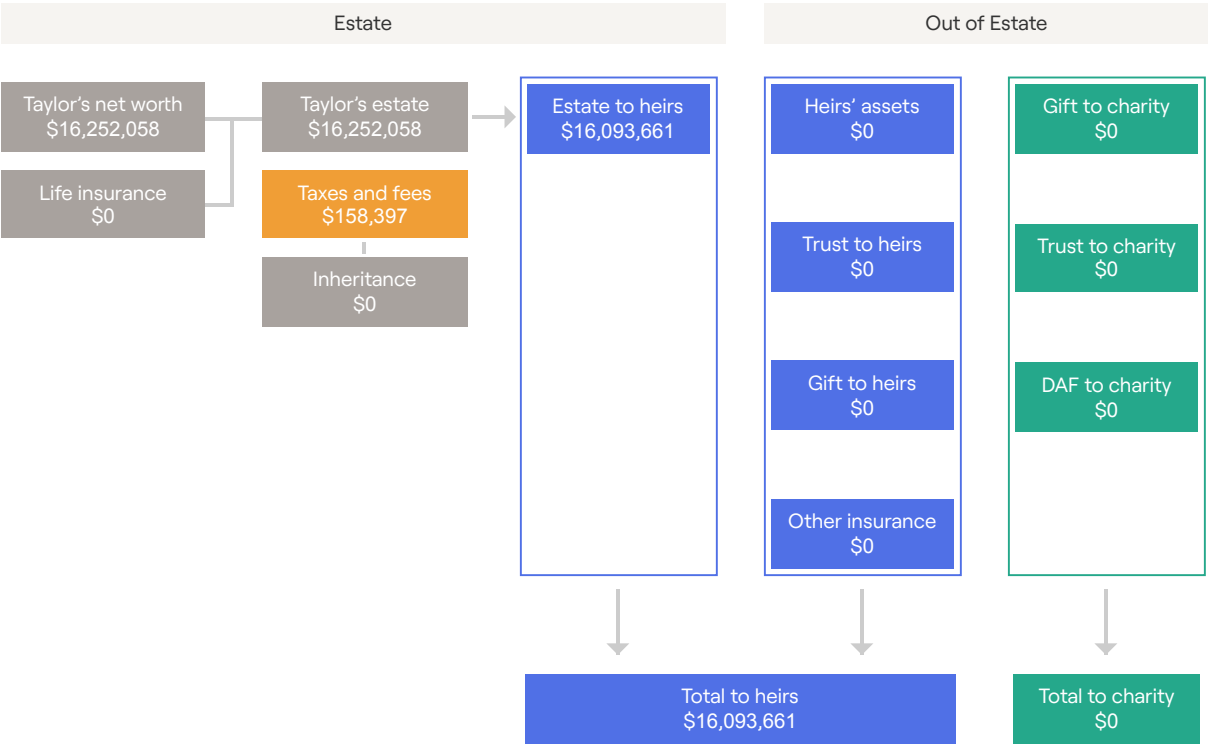
Life changes, it is important to review your beneficiaries periodically to ensure your money will go where you intended.

	Account Balance	Death Benefit	Primary Beneficiary	Contingent Beneficiary
Bank				
Taylor's Accounts				
Taylor's Checking Acct	\$1,700		Custom Taylor's sister	
Taylor's Savings Acct	\$5,000		Custom Taylor's sister	
Invested Assets				
Taylor's Accounts				
Taylor's 401(k)	\$24,076		Custom Taylor's sister	
Taylor's First Home	\$6,300		Custom Taylor's sister	
Taylor's Future Roth IRA	\$0			
Life Insurance				
Taylor's Accounts				
Taylor's Group Life Insurance		\$50,000	Custom Taylor's sister	

Estate Planning

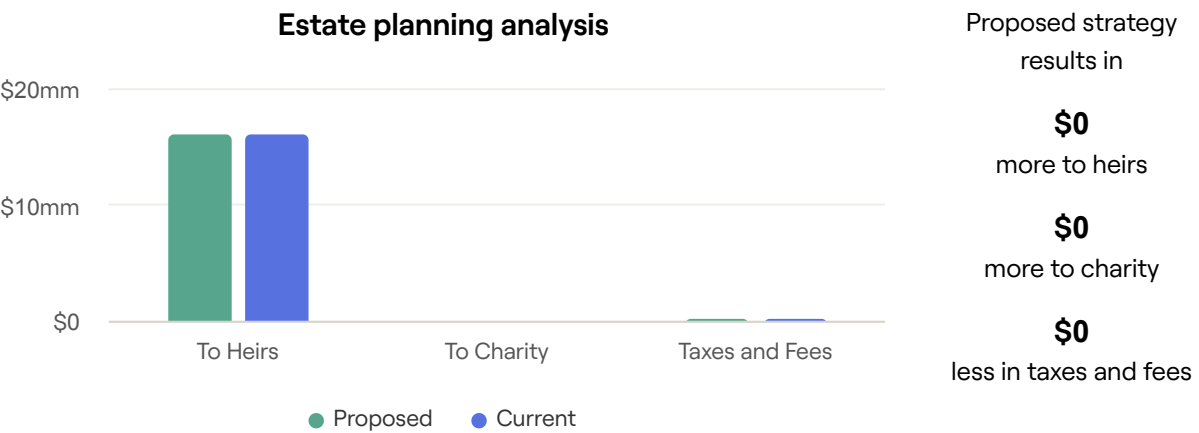
Effective use of living trust strategies can reduce taxes and expenses so that more of your assets are passed on to heirs or charity.

Estate flow chart



Estate Planning Analysis

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

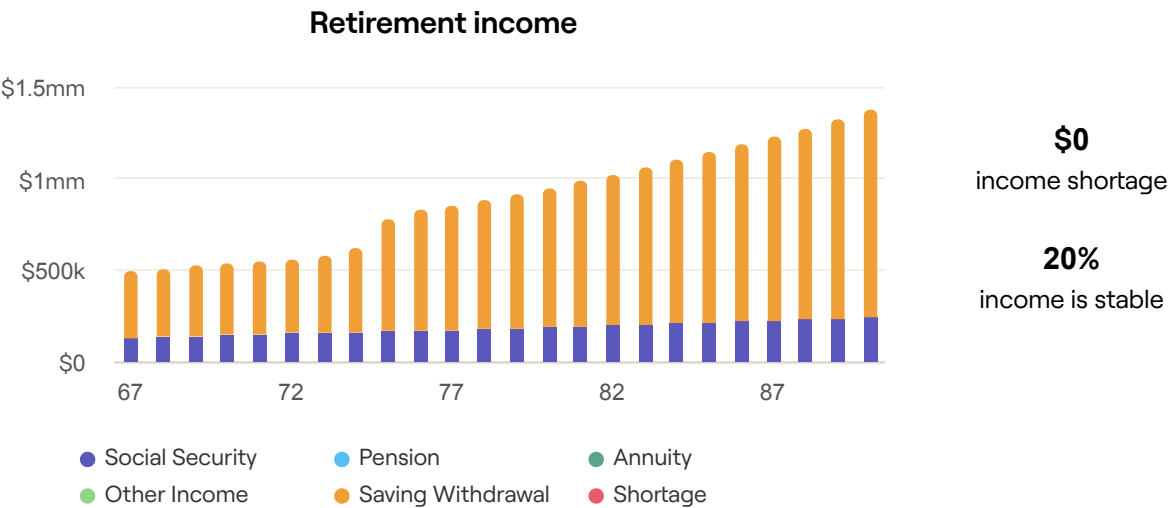


Proposed Trust strategy

Basic Information

Taylor’s planning horizon	90
Funeral expense	\$10,000
Probate expense	5%

Estate Planning Retirement Income



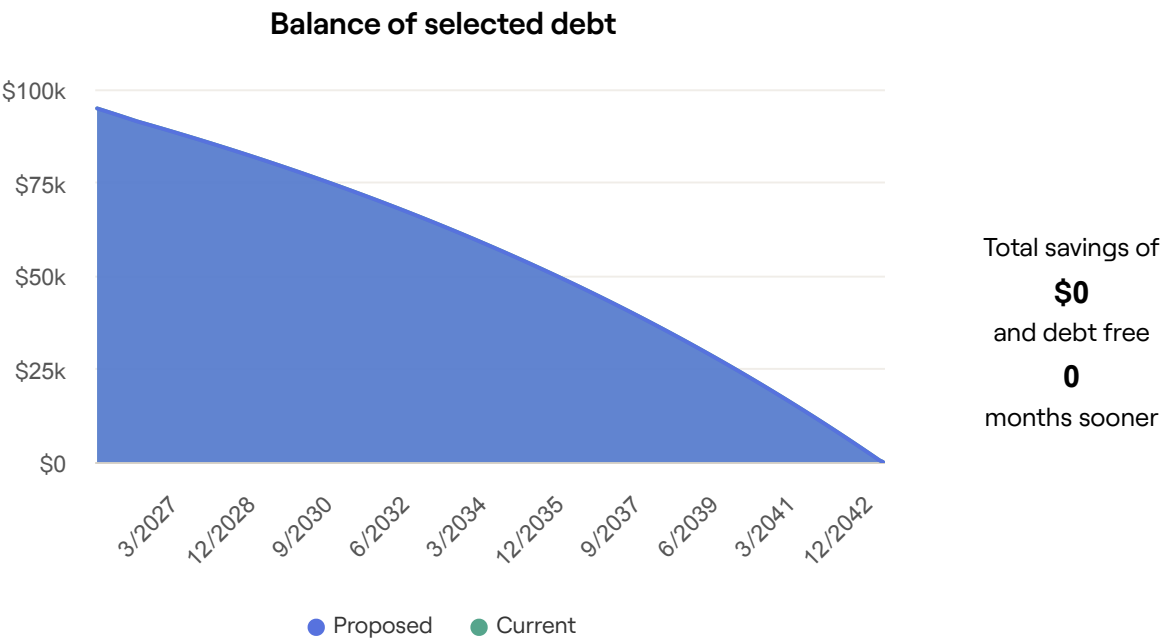
Estate Planning Details

Taylor's Estate	
Investment	\$13,789,849
Real estate	\$2,462,209
Other assets	\$0
Annuities	\$0
Debt	\$0
Mortgage	\$0
Insurance	\$0
Gross estate	\$16,252,058
Funeral expense	\$96,842
Probate	\$61,555
Estate tax - federal	\$0
Estate tax - state	\$0
Total taxes & expenses	\$158,397
Net estate	\$16,093,661
To heirs	\$16,093,661
To co-client	\$0

Out of Estate	
Heirs' assets	\$0
Credit shelter trust	\$0
Charitable remainder trust	\$0
Charitable lead trust	\$0
Spousal lifetime access trust	\$0
Qualified terminable interest trust	\$0
Grantor retained annuity trust	\$0
Intentionally defective grantor trust	\$0
Qualified personal residence trust	\$0
Irrevocable grantor trust	\$0
Irrevocable grantor trust - property	\$0
Irrevocable insurance trust	\$0
Other owned insurance	\$0
Donor-advised fund	\$0
To heirs	\$16,093,661
To charity	\$0

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

Debt Management



Proposed payment strategy

Payment priority	Same priority for all debt
Current total monthly payment	\$732
Proposed additional monthly payment	\$0
Proposed total monthly payment	\$732.00

Individual loan strategy

Loan name	Interest rate	Balance	Strategy
Taylor's Cash Back Credit Card	16%	\$500.00	Use proposed payment strategy
Student Loan 1	5%	\$56,484	Use proposed payment strategy
Student Loan 2	6%	\$37,895	Use proposed payment strategy

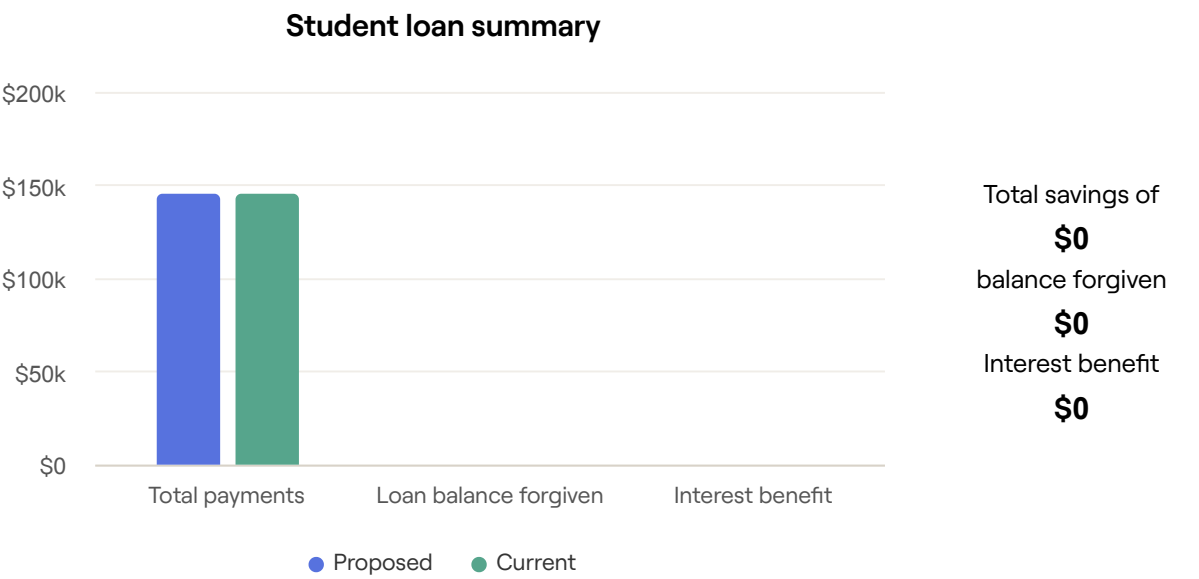
Debt Management Payments

Proposed payments for next month

Debt Name	Balance	Interest Rate	Minimum Payment	Current Payment	Proposed Payment
Taylor's Cash Back Credit Card	\$500	16%	\$50	\$50	\$50
Student Loan 1	\$56,484	5%	\$396	\$396	\$396
Student Loan 2	\$37,895	6%	\$286	\$286	\$286

Student Loans Summary

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



Information

	Taylor
New borrower as of	After July 1, 2014

Proposals

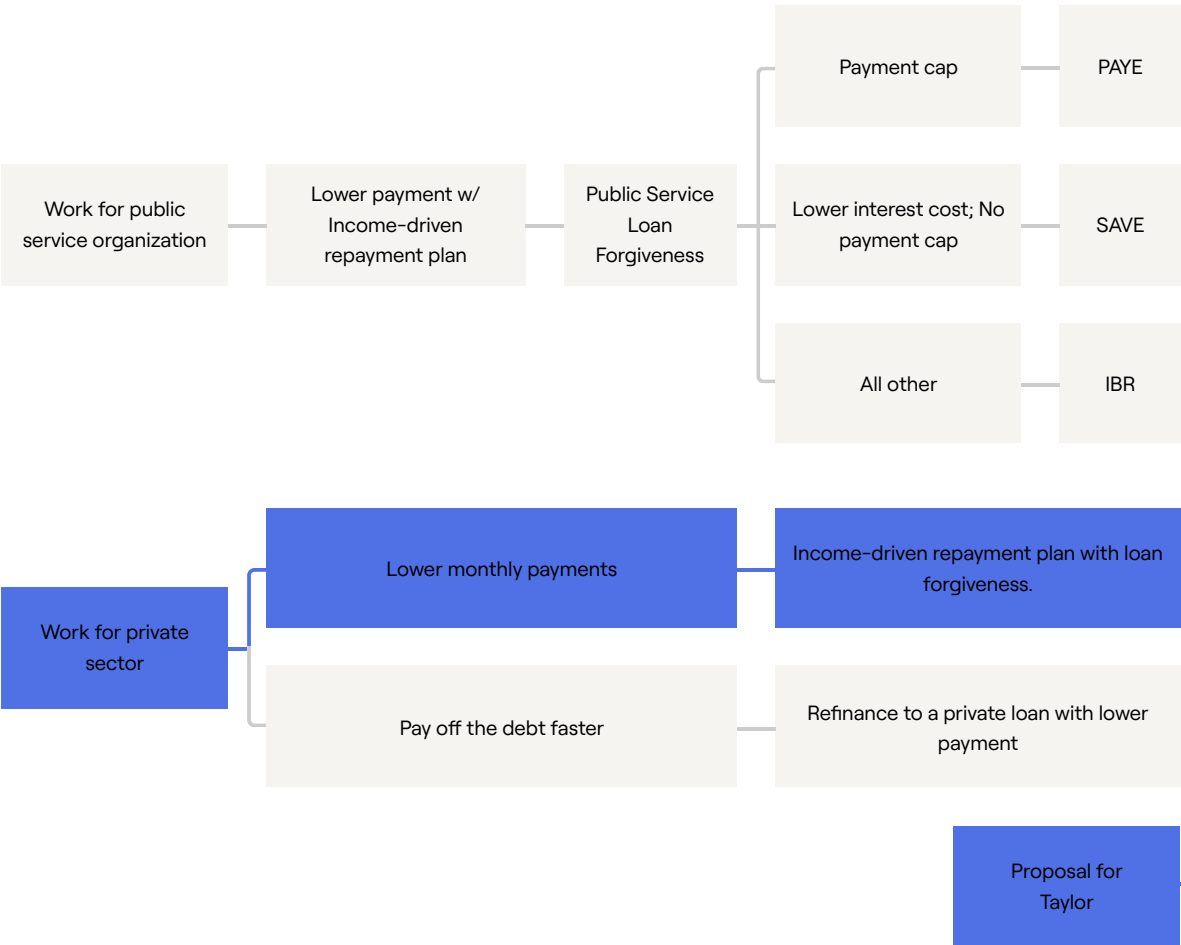
	Taylor
Planned career	Plan to work for private sector
Proposed payment plan	PAYE
Loan consolidation	Consolidate into federal consolidation loan

Student Loan Options

Loan Name	Loan Type	Balance	Rate	Payment
Student Loan 1	Private/institutional loan	\$56,484	5%	\$396
Student Loan 2	Private/institutional loan	\$37,895	6%	\$286

Loan Name	Loan Type	Income-driven Repayment Plan Eligibility	PSLF Eligibility	Private Refinance
Student Loan 1	Private/institutional loan		Ineligible	Possible
Student Loan 2	Private/institutional loan		Ineligible	Possible

Student Loan Strategy



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.