



REPORT PREPARED FOR

Sample Retiree & Spouse Retiree

by Keith Finkelstein, CMT
MarketStrats, LLC

Generated on 05/05/2025

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Important Information

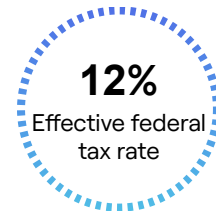
This report is intended to provide you with an analysis of your financial plan. It is based on the data and assumptions provided by you and your financial professional including but not limited to asset expected returns, volatility, and inflation assumptions. Detailed information regarding assumptions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

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

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

Snapshot

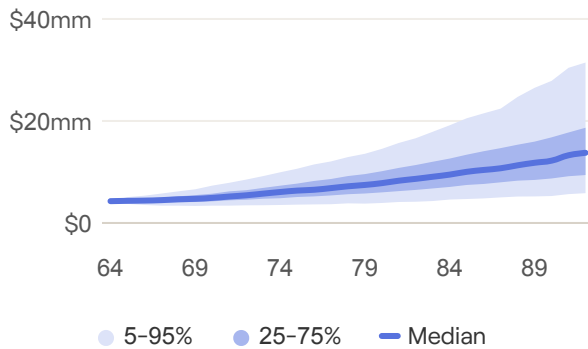
Probability of success of Proposed plan



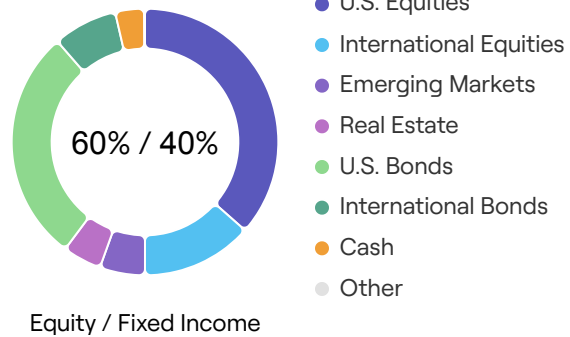
Balance Sheet

| | |
|---------------------------|--------------------|
| Bank | \$73,820 |
| Invested assets | \$4,009,680 |
| Real estate assets | \$1,200,000 |
| Life insurance cash value | \$0 |
| Other assets | \$0 |
| Credit cards | \$4,430 |
| Mortgages | \$168,463 |
| Home equities | \$0 |
| Student loans | \$0 |
| Other debts | \$0 |
| Net worth | \$5,110,607 |

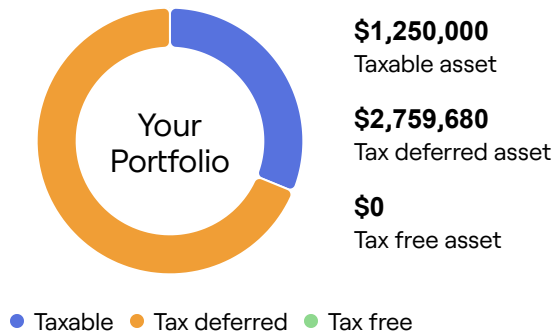
Asset simulation results of Proposed plan



Current allocation



Tax allocation summary

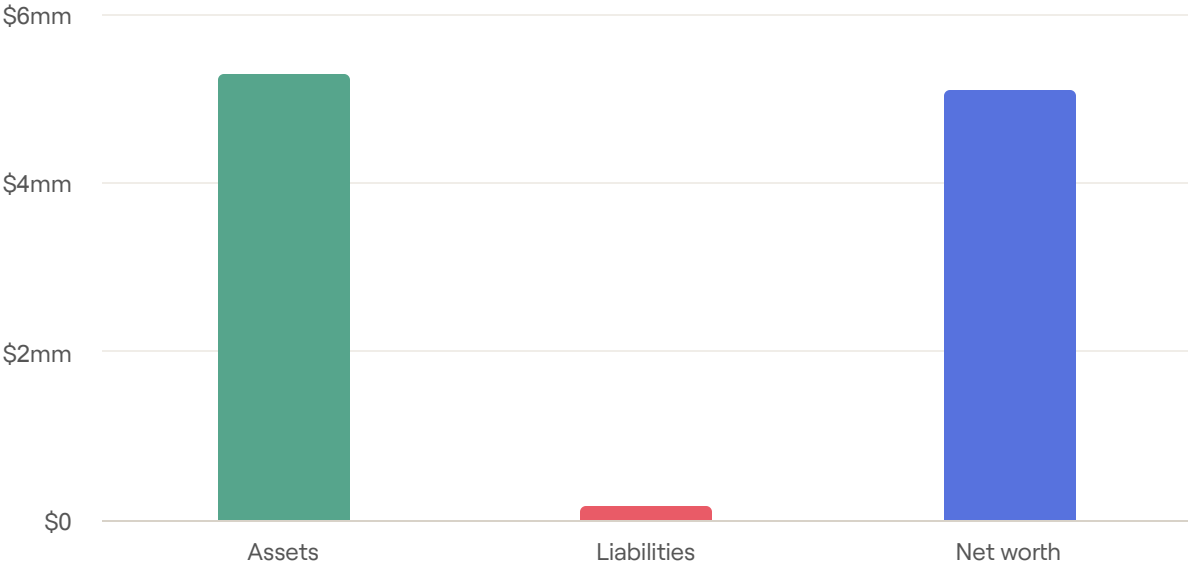


Notes

Balance Sheet

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

Your net worth is \$5,110,607 as of 5/5/25



| Assets | |
|---------------------------|--------------------|
| Bank | \$73,820 |
| Invested assets | \$4,009,680 |
| Real estate assets | \$1,200,000 |
| Life insurance cash value | \$0 |
| Other assets | \$0 |
| Total assets | \$5,283,500 |

| Liabilities | |
|--------------------------|--------------------|
| Credit cards | \$4,430 |
| Mortgages | \$168,463 |
| Home equities | \$0 |
| Student loans | \$0 |
| Other debts | \$0 |
| Total liabilities | \$172,893 |
| Net Worth | \$5,110,607 |

Balance Sheet Details

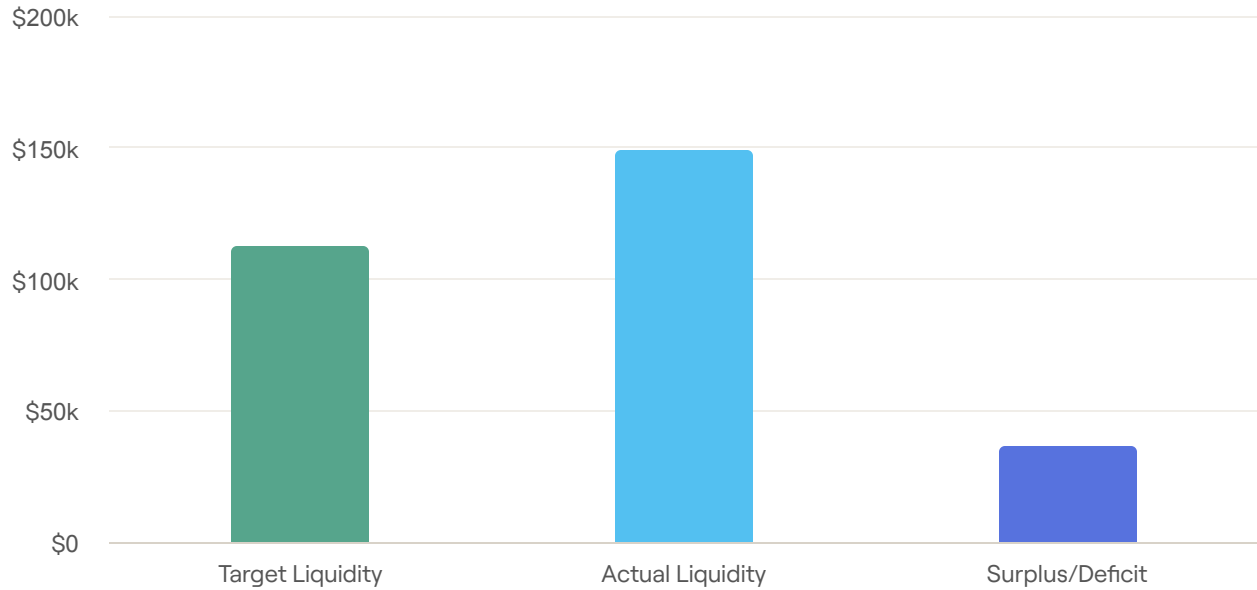
| Description | Sample | Spouse | Joint | Total |
|-------------------------------|--------------------|------------------|--------------------|--------------------|
| Assets | | | | |
| <i>Cash</i> | | | | |
| Joint Bank Account | | | \$36,000 | \$36,000 |
| MARKETSTRATS | \$35,783 | | | \$35,783 |
| FINKELSTEIN FAM | \$2,037 | | | \$2,037 |
| Total Cash | \$37,820 | \$0 | \$36,000 | \$73,820 |
| <i>Invested Assets</i> | | | | |
| <i>Non-qualified</i> | | | | |
| Joint Investment Account | | | \$1,250,000 | \$1,250,000 |
| <i>Qualified</i> | | | | |
| Sample's Investment Account | \$2,233,880 | | | \$2,233,880 |
| Spouse's Investment Account | | \$525,800 | | \$525,800 |
| Total Invested Assets | \$2,233,880 | \$525,800 | \$1,250,000 | \$4,009,680 |
| <i>Real Estate Assets</i> | | | | |
| Primary Home | | | \$1,000,000 | \$1,000,000 |
| Jointly-owned Rental Property | | | \$200,000 | \$200,000 |
| Total Real Estate Assets | \$0 | \$0 | \$1,200,000 | \$1,200,000 |
| Total Assets | \$2,271,700 | \$525,800 | \$2,486,000 | \$5,283,500 |
| Liabilities | | | | |
| Sample's Card | \$1,000 | | | \$1,000 |
| CREDIT CARD (-8281) | \$740 | | | \$740 |
| K. FINKELSTEIN (-0063) | \$1,781 | | | \$1,781 |
| CREDIT CARD (-6327) | \$910 | | | \$910 |
| Mortgage | | | \$168,463 | \$168,463 |
| Total Liabilities | \$4,431 | \$0 | \$168,463 | \$172,894 |
| Net Worth | | | | |

| Description | Sample | Spouse | Joint | Total |
|-----------------|-------------|-----------|-------------|-------------|
| Total Net Worth | \$2,267,269 | \$525,800 | \$2,317,537 | \$5,110,606 |

Liquidity

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

Liquidity analysis



Covered expenses

| | |
|--------------------------|---------|
| Current monthly expenses | \$9,361 |
| Proposed expense buffer | \$0 |
| Total covered expenses | \$9,361 |

Liquidity target

| | |
|------------------|--|
| Liquidity target | 12 months of covered expenses, \$112,332 |
|------------------|--|

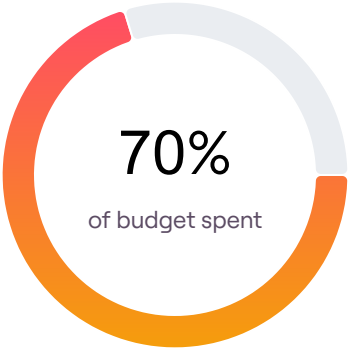
Liquidity Details

| Current monthly expenses | | Current liquidity | |
|-------------------------------|----------------|--------------------------------|------------------|
| Living expense | \$6,000 | Joint Bank Account | \$36,000 |
| Housing | \$2,341 | MARKETSTRATS | \$35,783 |
| Debt | \$0 | FINKELSTEIN FAM | \$2,037 |
| Health care | \$437 | Joint Investment Account | \$75,000 |
| Insurance premium | \$0 | | |
| Rental and vacation home | \$583 | | |
| Other expense | \$0 | | |
| Total monthly expenses | \$9,361 | Total current liquidity | \$148,820 |

Budgeting Summary

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

Current month budget ^{5/1-5/5}



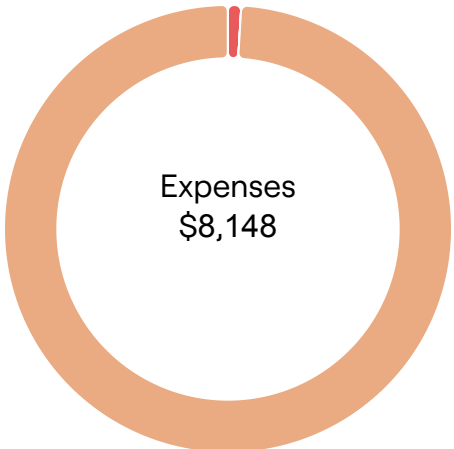
\$3,452 remaining

| | | | | | |
|--------------------|-------|-------------------|-------------------|-------|-------------------|
| Housing | \$3k | \$3,000 remaining | Loan Payment | \$2k | \$1,500 remaining |
| Health and Fitness | \$1k | \$1,000 remaining | Kids | \$1k | \$1,000 remaining |
| Bill and Utilities | \$1k | \$1,000 remaining | Misc | \$1k | \$7,070 over |
| Groceries | \$700 | \$700 remaining | Shopping | \$500 | \$500 remaining |
| Education | \$500 | \$500 remaining | Entertainment | \$500 | \$422 remaining |
| Auto and Transport | \$300 | \$300 remaining | Insurance | \$300 | \$300 remaining |
| Dining Out | \$200 | \$200 remaining | Charitable Giving | \$100 | \$100 remaining |

Budgeting Activity

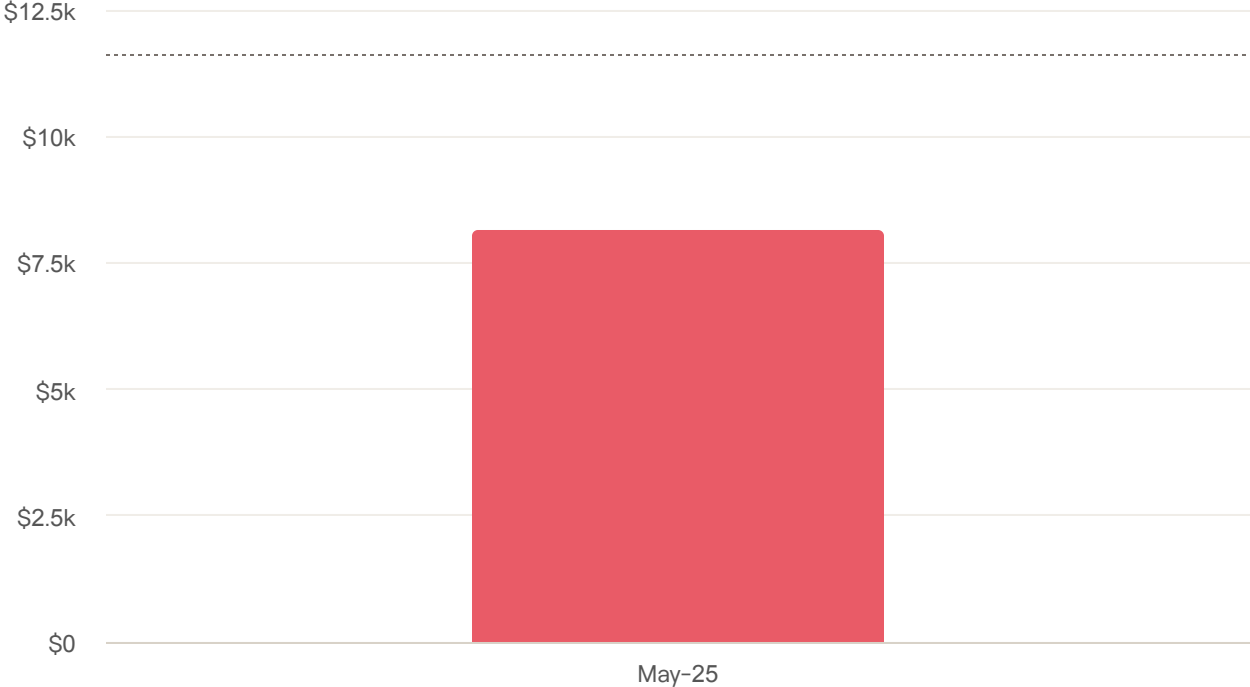
Charts reflect all expenses for current month

Activity by category



Activity over time

Budget: \$11,600



Budgeting Details

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

| Expense | Budget | Avg.Actual |
|----------------------|-----------------|----------------|
| Auto and Transport | \$300 | \$0 |
| Bill and Utilities | \$1,000 | \$0 |
| Business | \$0 | \$0 |
| Charitable Giving | \$100 | \$0 |
| Dining Out | \$200 | \$0 |
| Education | \$500 | \$0 |
| Entertainment | \$500 | \$78 |
| Fees and Charges | \$0 | \$0 |
| Gift | \$0 | \$0 |
| Groceries | \$700 | \$0 |
| Health and Fitness | \$1,000 | \$0 |
| Housing | \$3,000 | \$0 |
| Insurance | \$300 | \$0 |
| Kids | \$1,000 | \$0 |
| Loan Payment | \$1,500 | \$0 |
| Misc | \$1,000 | \$8,070 |
| Shopping | \$500 | \$0 |
| Travel | \$0 | \$0 |
| Total expense | \$11,600 | \$8,148 |

| Income | Budget | Avg.Actual |
|---------------------|------------|------------|
| Other Income | \$0 | \$0 |
| Paychecks | \$0 | \$0 |
| Total income | \$0 | \$0 |

Budgeting Notes

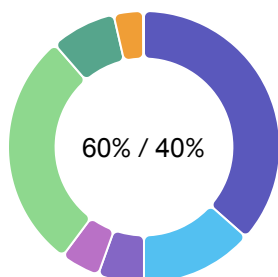
Tasks

| Due Date | Assigned to | Task |
|------------|----------------|---------------------|
| 2018-10-14 | Sample Retiree | Create living trust |

Asset Allocation

Current allocation

All accounts



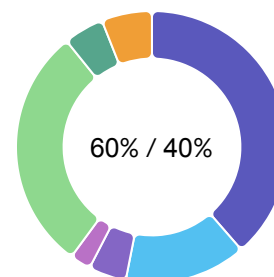
Equity / Fixed Income

Annual return: 7.4%
Standard deviation: 10.3%

| | | |
|-------|--------------------------|-------|
| 36.5% | ● U.S. Equities | 38.6% |
| 13.5% | ● International Equities | 14.5% |
| 5.5% | ● Emerging Markets | 4.5% |
| 4.7% | ● Real Estate | 2.5% |
| 28.4% | ● U.S. Bonds | 29.1% |
| 7.8% | ● International Bonds | 4.8% |
| 3.5% | ● Cash | 6% |
| 0.1% | ● Other | 0% |

Target allocation

Moderate



Equity / Fixed Income

Annual return: 7.4%
Standard deviation: 10.2%

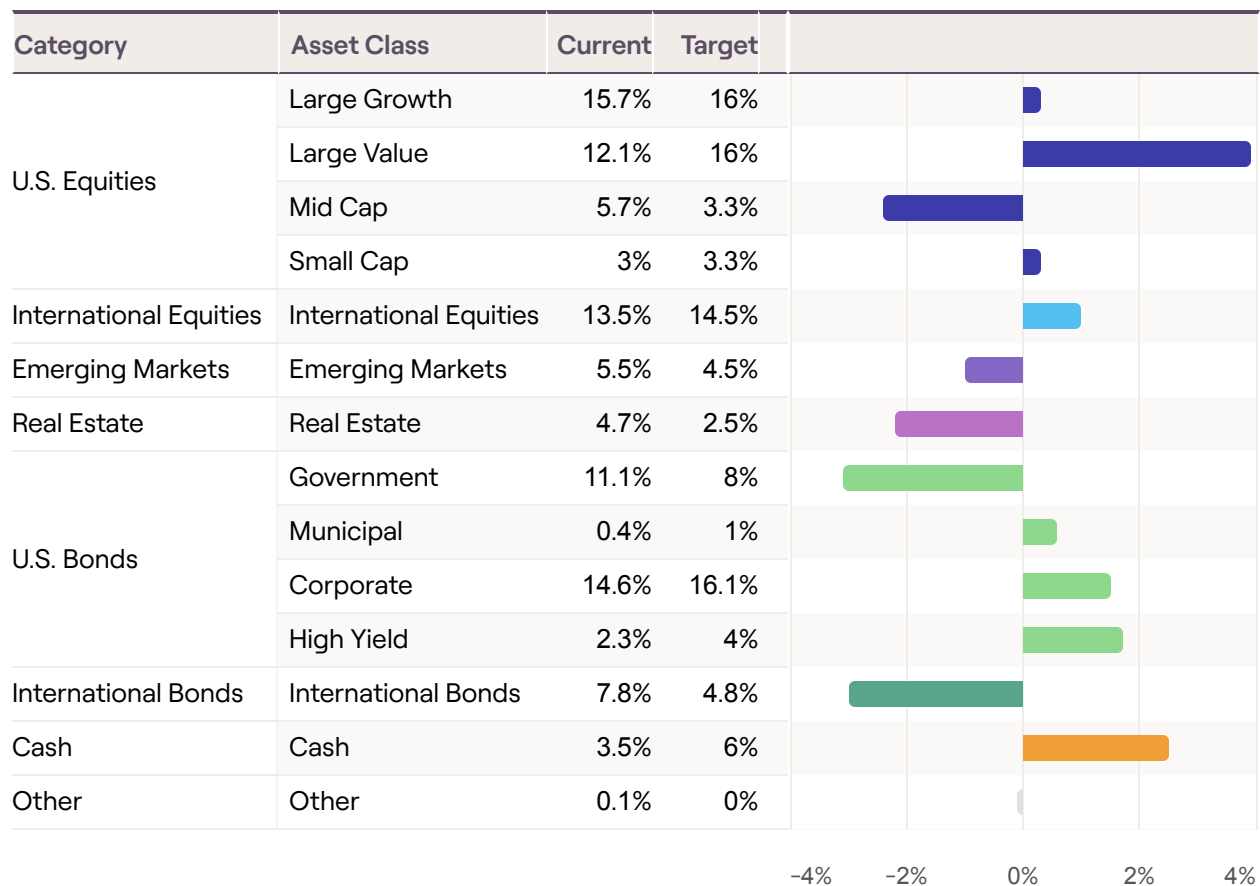
To balance back to your target portfolio:

| | | | | | |
|------------------------|------|----------|---------------------|------|-----------|
| U.S. Equities | Buy | \$84,203 | U.S. Bonds | Buy | \$28,068 |
| International Equities | Buy | \$40,097 | International Bonds | Sell | \$120,290 |
| Emerging Markets | Sell | \$40,097 | Cash | Buy | \$100,242 |
| Real Estate | Sell | \$88,213 | Other | Sell | \$4,010 |

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

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

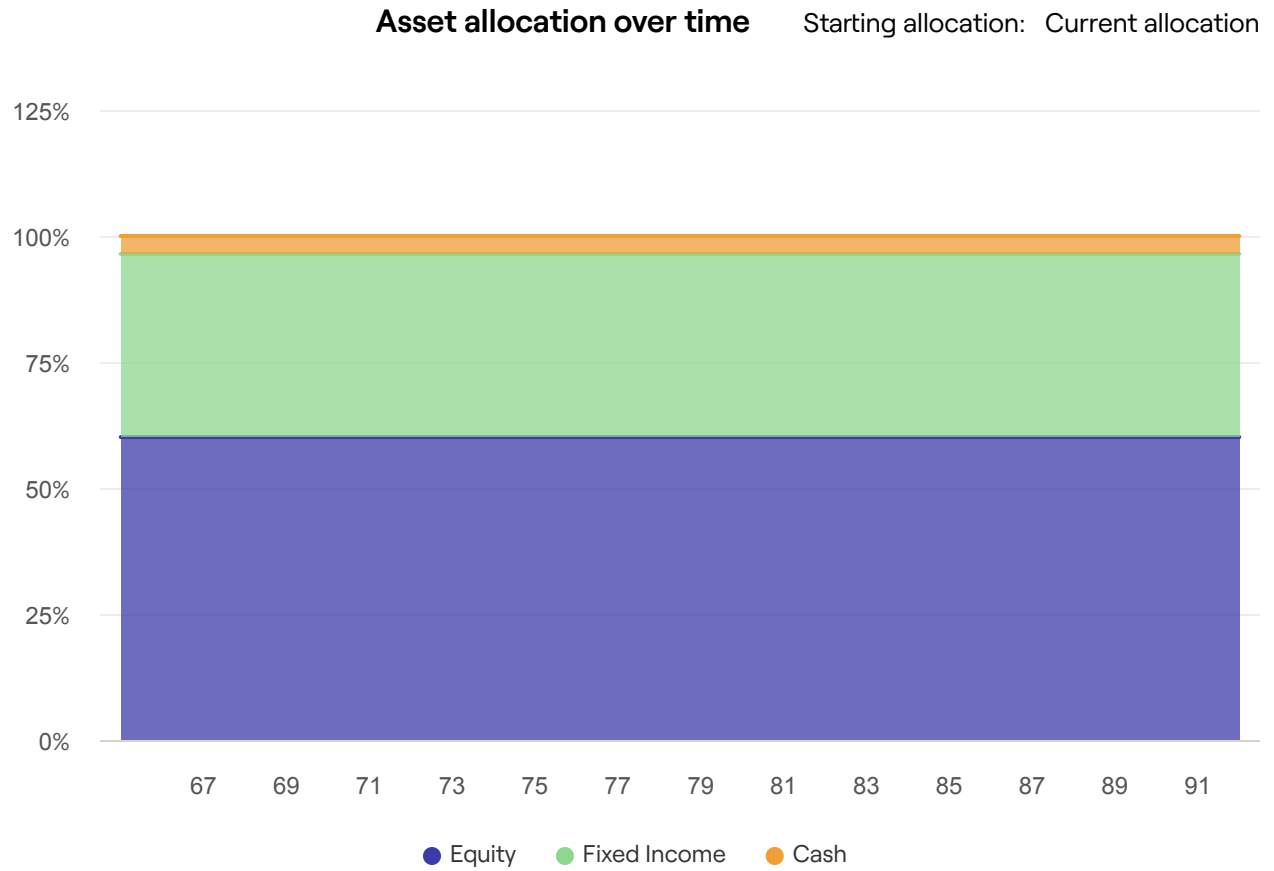
Asset Allocation Details



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

Allocation Path

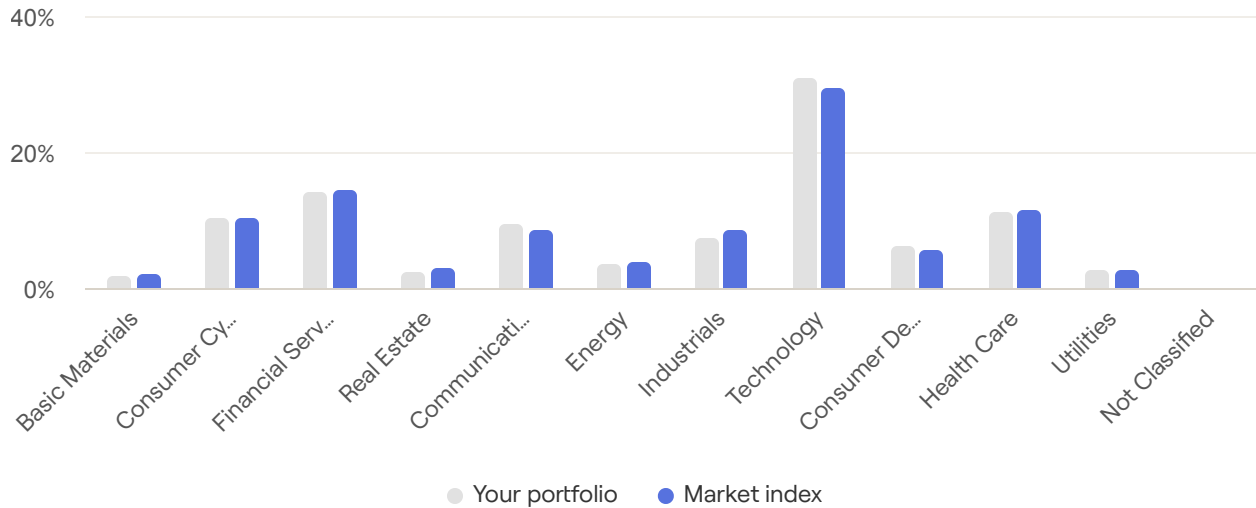
The allocation path chart can illustrate how your portfolio's asset allocation may change over time.



Equity Sector and Style

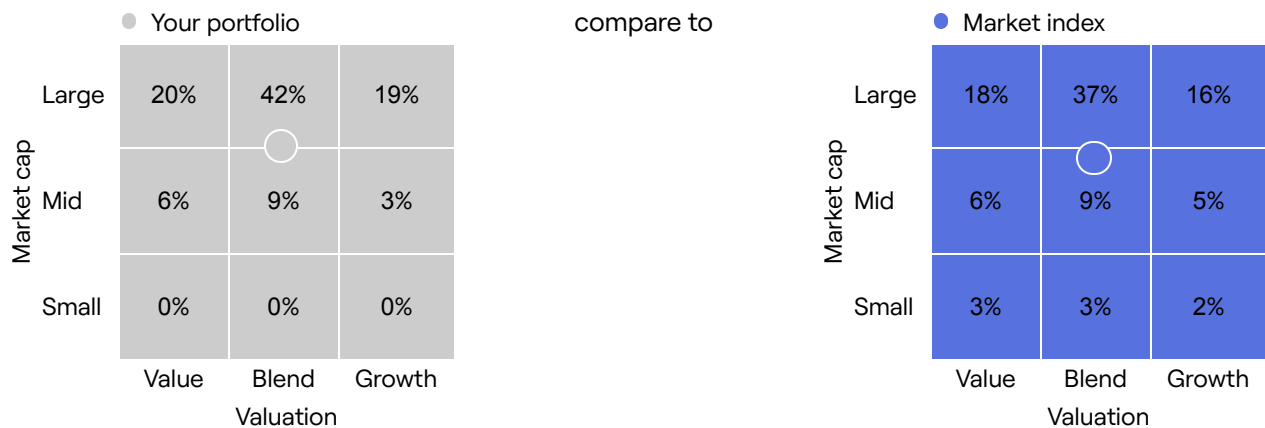
Equity investments can be categorized by sector. They are also each assigned a style based on their market cap and valuation. It is important to construct a well-diversified equity portfolio that balances risk with return, while meeting your specific financial goals. Sector and Style data is provided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

Equity sector comparison



Amongst the equity sector, you are most **overweight in Technology** and **underweight Industrials**.

Equity style comparison



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

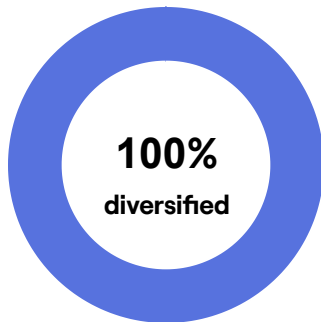
* Broad market index refers to the Vanguard Total Stock Market Index.

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

Concentrated Position

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

Diversification



- Concentrated position
- Other

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

Your concentration threshold is 5% of the total portfolio.

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

Tax Allocation

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



- Taxable ● Tax deferred
- Tax free

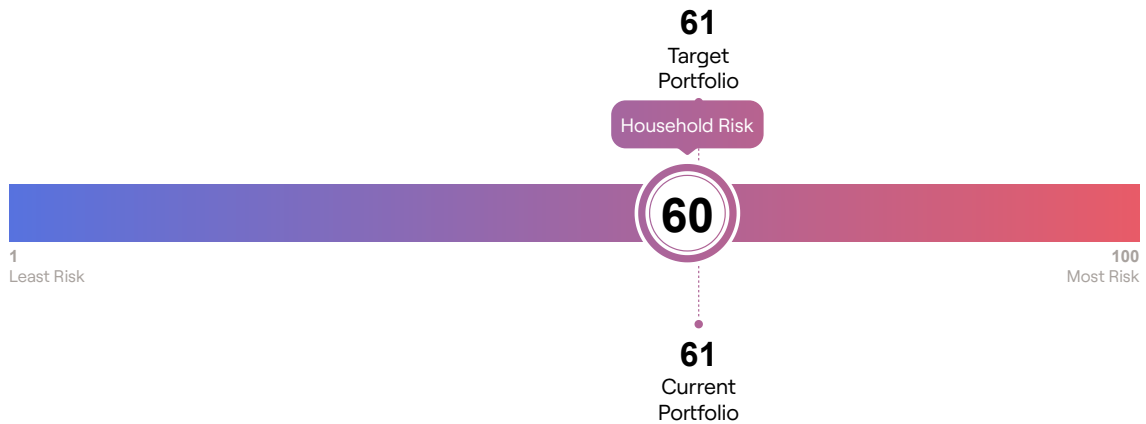
\$1,250,000
Taxable asset

\$2,759,680
Tax deferred asset

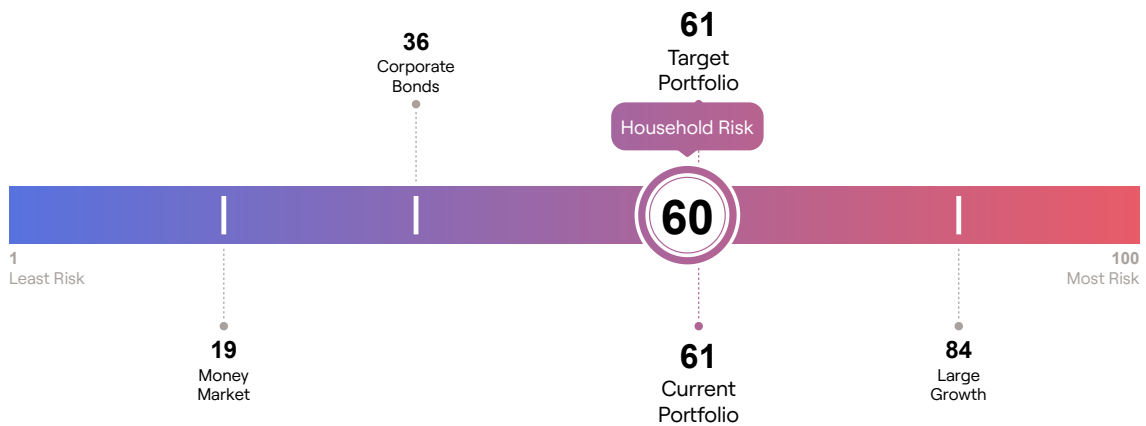
\$0
Tax free asset

Risk Tolerance Summary

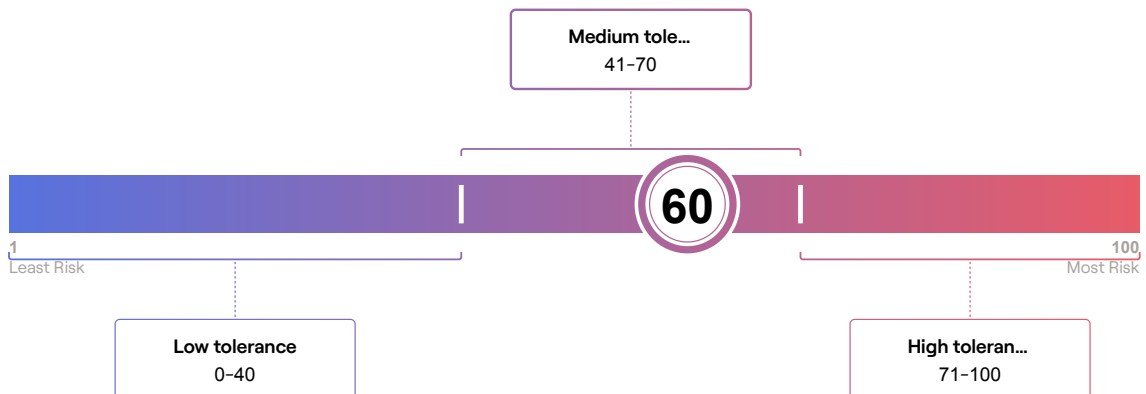
Risk summary



Risk comparison



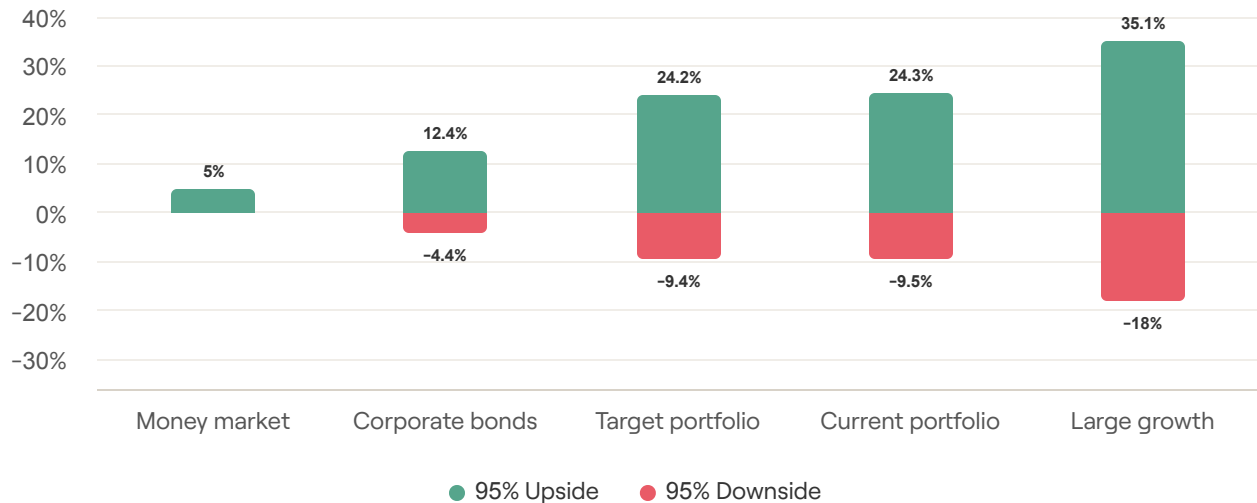
Household risk classification



The risk score ranges from 1-100, where 1 is low risk and 100 is high risk. Your advisor has evaluated your household risk score to be 60.

Risk Tolerance Analysis

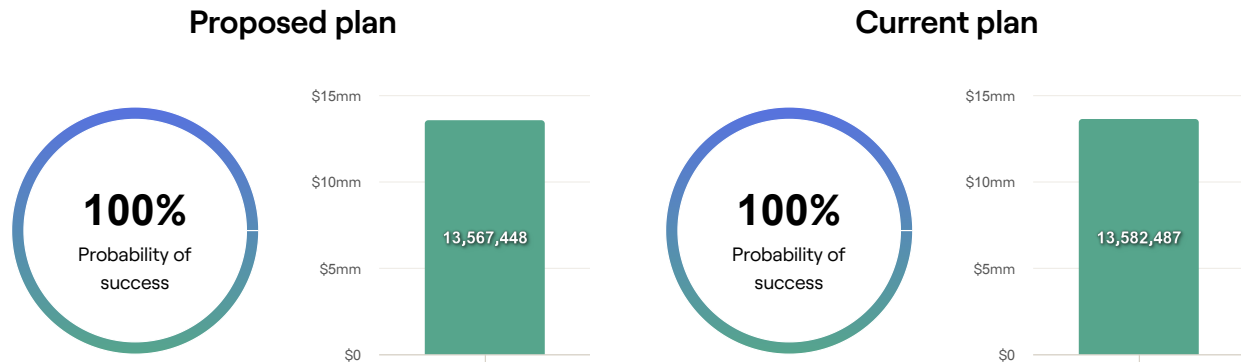
Potential annual range of returns



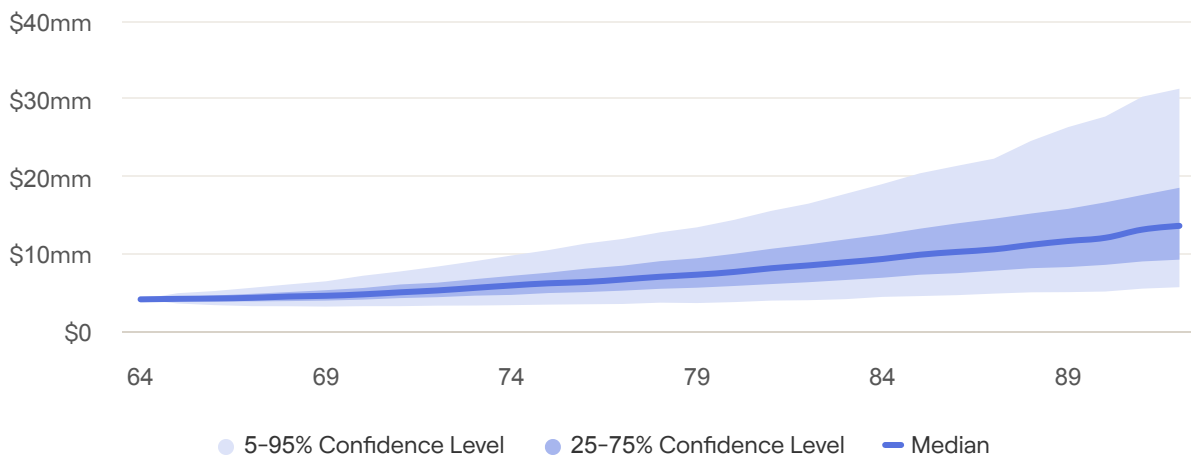
In 95% of hypothetical scenarios, annual returns are expected to be higher than the downside value. In 95% of hypothetical scenarios, annual returns are expected to be lower than the upside value. There is a 10% probability that returns will fall outside of the range. The potential annual range of returns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

Monte Carlo Analysis

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



Asset simulation results - Proposed plan



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

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

Retirement Analysis Action Items

| | Proposed plan | Current plan |
|--------------------------------|----------------------|----------------------|
| Financial goals | | |
| Sample's retirement age | 65 | 65 |
| Spouse's retirement age | 67 | 67 |
| Retirement Monthly Expense | \$6,000 | \$6,000 |
| Income | | |
| Sample's Salary | \$110,000 | \$110,000 |
| Savings | | |
| Sample's 401(k) | 5% | 5% |
| Spouse's 401(k) | 0% | 0% |
| Expenses | | |
| Pre-retirement Living Expenses | \$6,000 | \$6,000 |
| Strategies | | |
| Asset allocation | Moderate | Current allocation |
| Social Security | Optimal strategy | Current strategy |
| Sample Retiree | Age 70 | Age 65 |
| Spouse Retiree | Age 68 | Full retirement age |
| Debt strategy | Debt proposal | Current payments |
| Student loan strategy | Current payments | Current payments |
| Tax strategy | Current strategy | Current strategy |
| Education strategy | Current strategy | Current strategy |
| Income strategy | \$0 | Select an account |
| Retirement Spending | Inflation Adjusted | Inflation Adjusted |
| Existing asset sales | | |
| Jointly-owned Rental Property | Sample's end of plan | Sample's end of plan |

Saving Analysis – Proposed plan

Current year savings of Proposed plan

\$0

Total annual savings of

\$0

Savings rate of

0.0%

with total income of

\$17,100

Taxable account

Retirement account

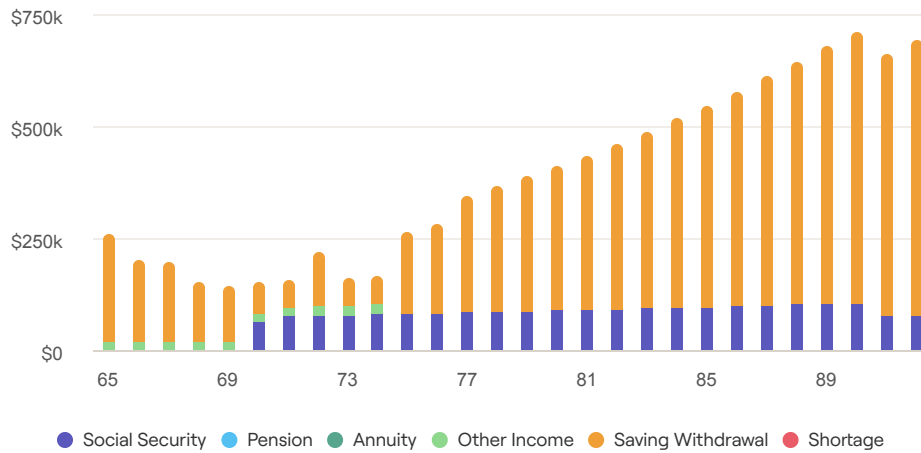
Education account

HSA account

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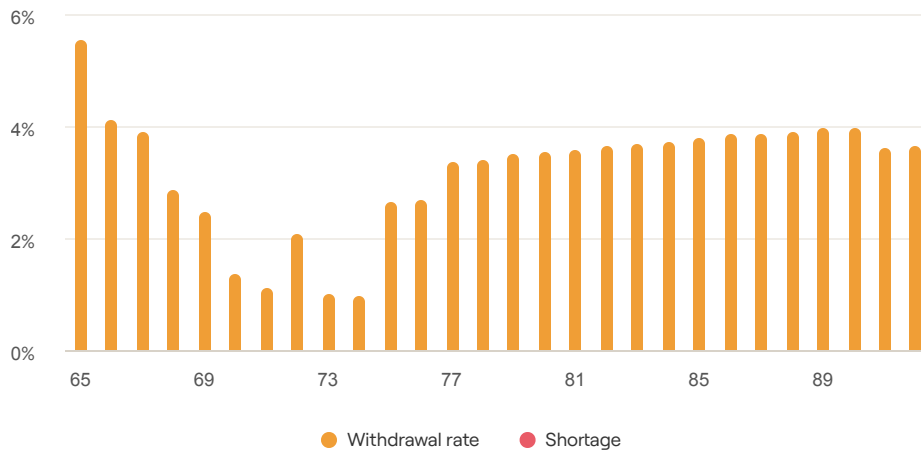
Retirement Analysis Details – Proposed plan

Income sources of Proposed plan



\$0
income shortage
26%
income is stable

Withdrawal rate of Proposed plan

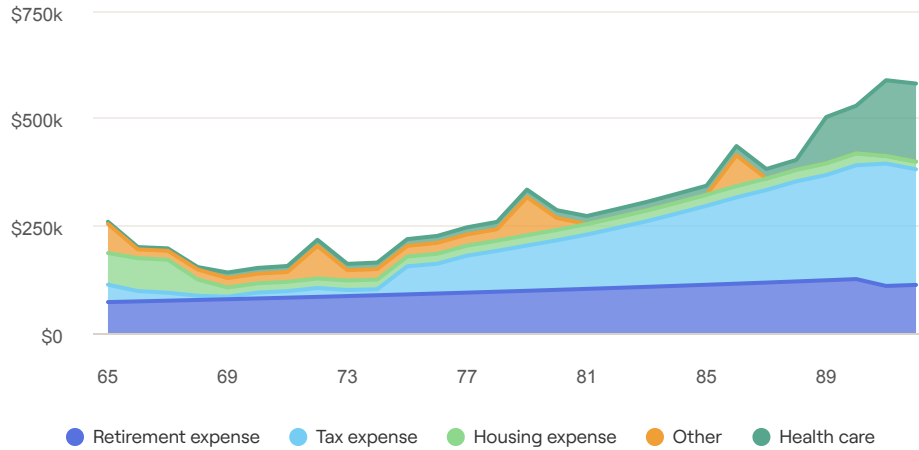


\$0
income shortage
26%
income is stable

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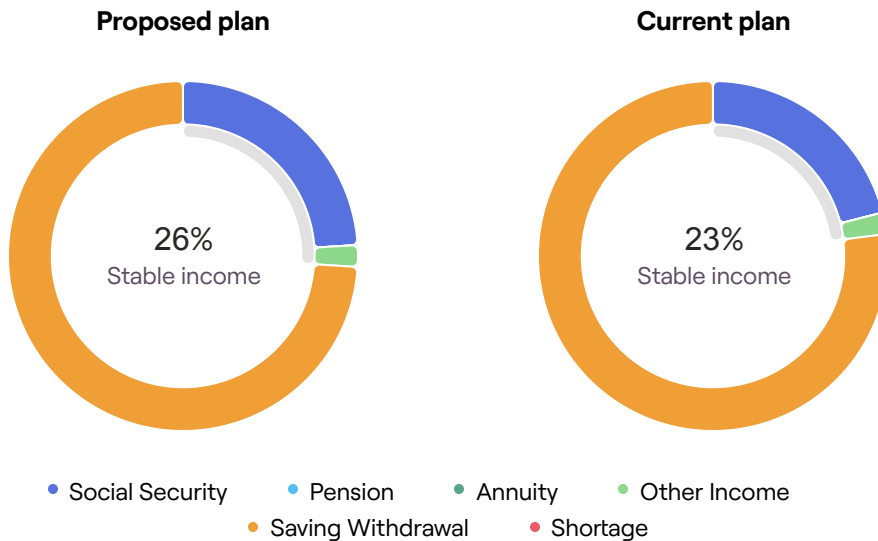
Retirement Analysis Details – Proposed plan

Retirement spending of Proposed plan



\$8,327,293
Total retirement spending

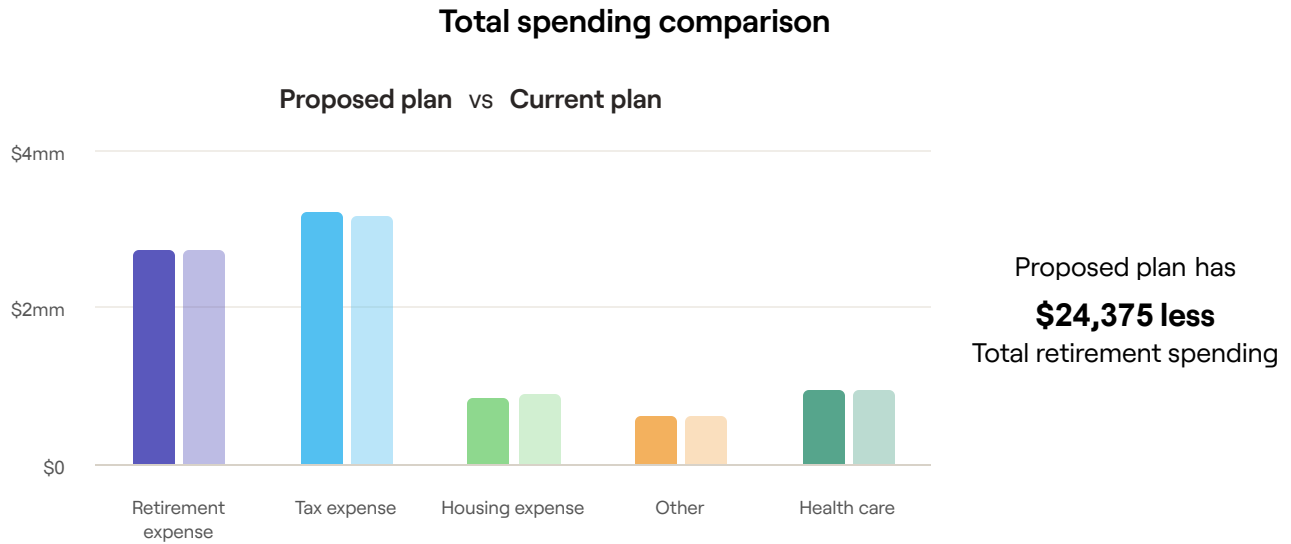
Income comparison



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

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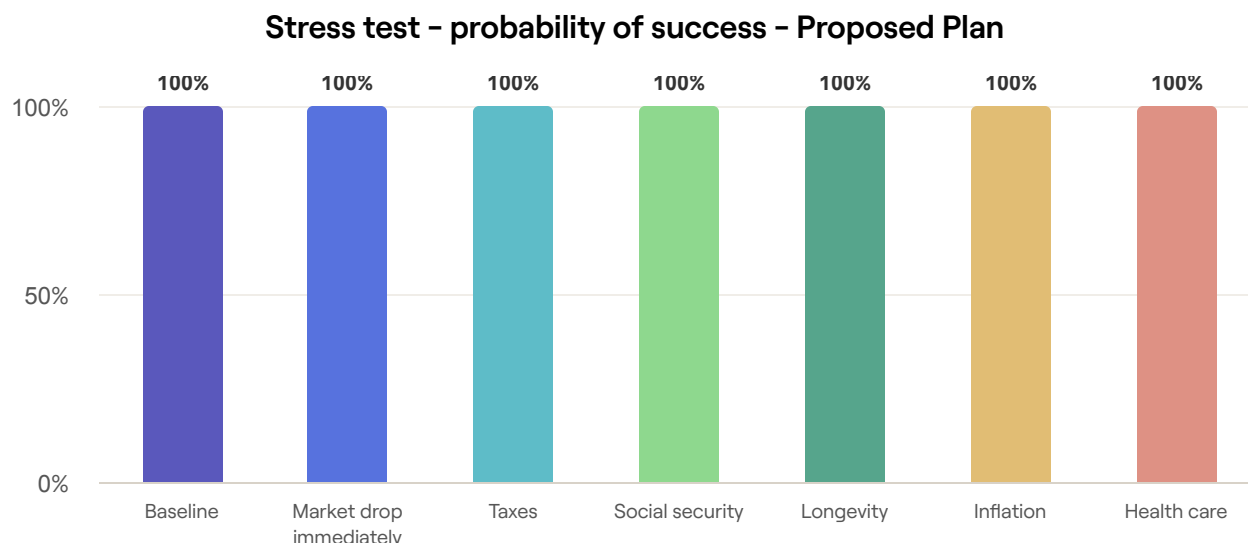
Retirement Analysis Details – Proposed plan



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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 | 50% | Tax expense will be higher by | 20% |
| Social Security will be reduced by | 20% | You (and the co-client) will live | 5 yrs. longer |
| Inflation will be higher by | 1% | Health care cost will be higher by | 20% |

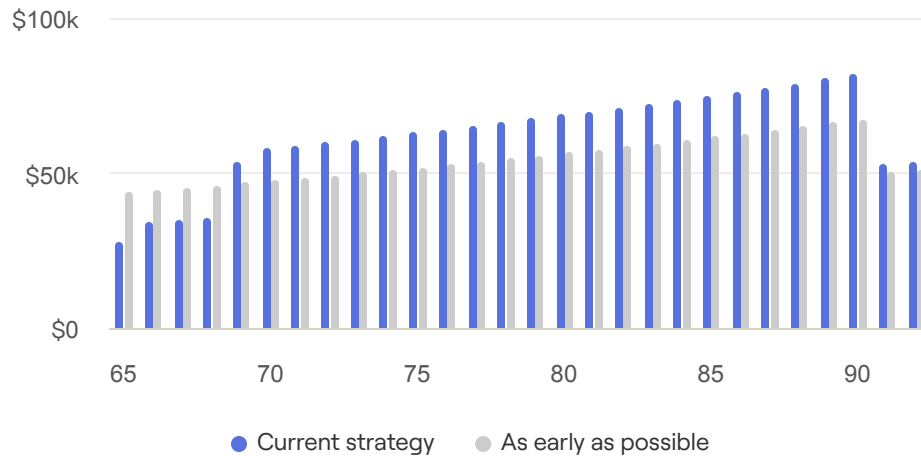
This section of the report displays the results of Monte Carlo simulations run on various stressed tests. The results are derived from 1000 simulations and the specified retirement cash flows. The probability of success represents the overall likelihood of success in various stress tests.

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Optimal Social Security Strategy

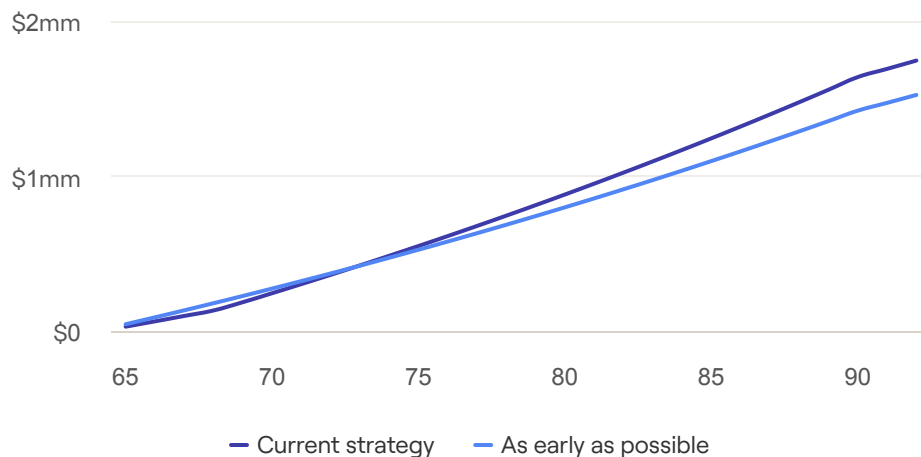
There are as many as 700 different Social Security filing strategies that can be tested in order to identify the optimal Social Security benefit for your specific retirement needs. Compare your optimal strategy to others to see the potential benefit of optimization.

Annual cash flow comparison



\$221,771 less
from the As early as possible Social Security filing strategy than Current strategy

Cumulative cash flow comparison



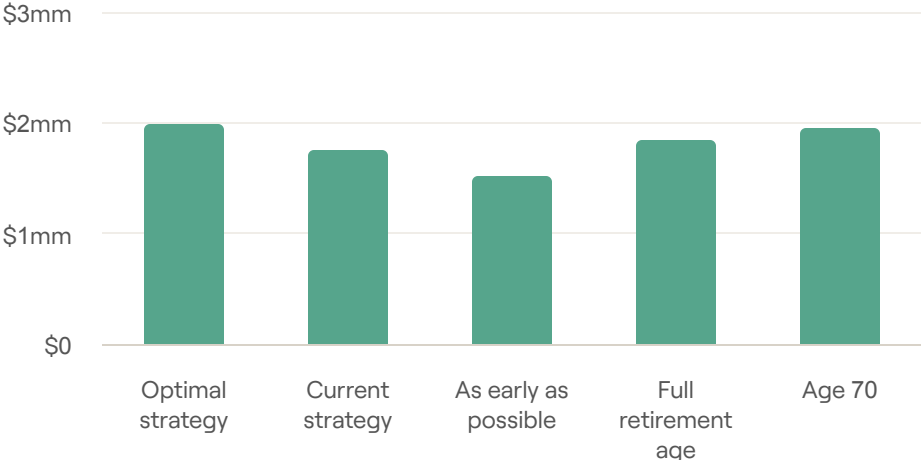
Age 73
break-even point between the As early as possible Social Security filing strategy and Current strategy

To obtain maximum Social Security benefit

1. Sample applies own retirement/spousal benefit at age 70.
2. Spouse applies own retirement/spousal benefit at age 68.

Optimal Social Security Strategy

Summary of all strategies



\$1,989,264
of total income from
the Optimal Social
Security filing
strategy

Medicare Coverage

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

Your Medicare Considerations



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

✔ Flexibility on doctor choices



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

✔ Deductible/copay



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

✘ No out of pocket limit

Proposed Medicare Choices

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

Medicare Coverage

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

Coverage Analysis

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

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

Medicare Enrollment

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

Sample Retiree

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

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

Spouse Retiree

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

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

Your Enrollment Period

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

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

Start Enrollment

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

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

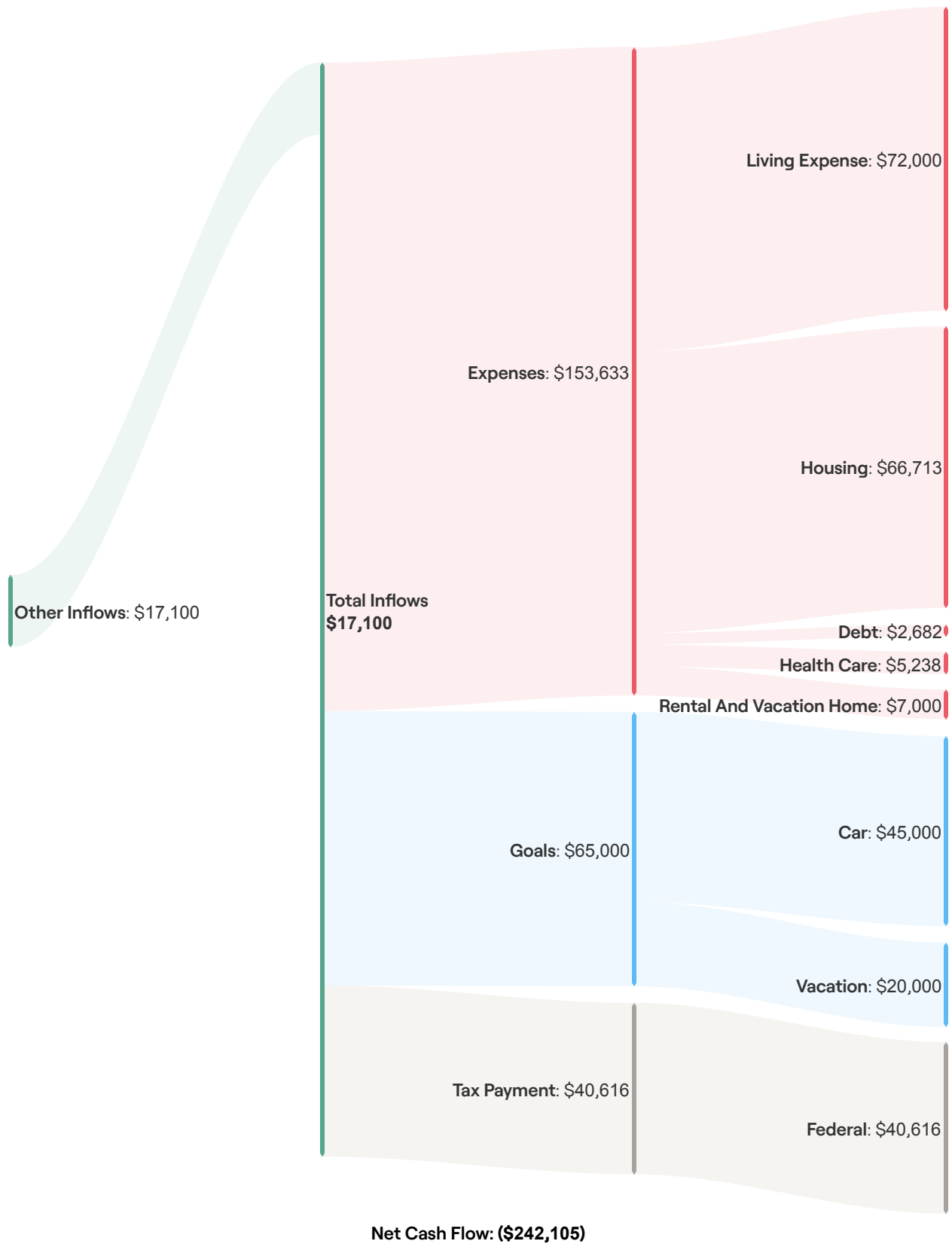
Medicare Tips

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

Cash Flows – Proposed Plan

Maps

Cash flow year 2026 (65/63)



Cash Flows – Proposed Plan

Maps

Cash flow year 2026 (65/63)

| | | |
|-------------------------------|------------------------------------|----------------------------------|
| Total Inflows \$17,100 | | |
| Income Inflows \$0 | Planned Distribution \$0 | Other Inflows \$17,100 |
| | | Rental Income \$17,100 |

Cash Flows – Proposed Plan

Maps

Cash flow year 2026 (65/63)

| Total Outflows \$259,205 | | | |
|---|-----------------------------|--------------------------------|------------------------------|
| Expenses \$153,633 | Goals \$65,000 | Tax Payment \$40,572 | Planned Saving \$0 |
| Living Expense \$72,000 | Car \$45,000 | Federal \$40,616 | |
| Housing \$66,713 | Vacation \$20,000 | | |
| Debt \$2,682 | | | |
| Health Care \$5,238 | | | |
| Rental And Vacation ... \$7,000 | | | |

Net Cash Flows: (\$242,105)

Cash Flows – Proposed Plan

Summary

| Year | Age | Cash Inflows | | | | Cash Outflows | | | | | Net Flows |
|------|-------|----------------|----------------------|---------------|---------------|---------------|--------|-------------|----------------|----------------|-----------|
| | | Income Inflows | Planned Distribution | Other Inflows | Total Inflows | Expenses | Goals | Tax Payment | Planned Saving | Total Outflows | |
| 2026 | 65/63 | 0 | 0 | 17,100 | 17,100 | 153,633 | 65,000 | 40,572 | 0 | 259,205 | (242,105) |
| 2027 | 66/64 | 0 | 0 | 17,613 | 17,613 | 155,612 | 20,450 | 24,065 | 0 | 200,127 | (182,514) |
| 2028 | 67/65 | 0 | 0 | 18,141 | 18,141 | 157,639 | 20,910 | 18,579 | 0 | 197,128 | (178,987) |
| 2029 | 68/66 | 0 | 0 | 18,686 | 18,686 | 122,394 | 21,381 | 9,813 | 0 | 153,588 | (134,902) |
| 2030 | 69/67 | 0 | 0 | 19,246 | 19,246 | 113,141 | 21,862 | 5,935 | 0 | 140,938 | (121,692) |
| 2031 | 70/68 | 61,352 | 0 | 19,824 | 81,176 | 115,531 | 22,354 | 13,709 | 0 | 151,593 | (70,417) |
| 2032 | 71/69 | 74,911 | 0 | 20,418 | 95,329 | 117,978 | 22,857 | 15,280 | 0 | 156,115 | (60,785) |
| 2033 | 72/70 | 76,222 | 0 | 21,031 | 97,253 | 120,484 | 75,955 | 20,712 | 0 | 217,152 | (119,898) |
| 2034 | 73/71 | 77,557 | 0 | 21,662 | 99,218 | 123,052 | 23,897 | 14,080 | 0 | 161,028 | (61,810) |
| 2035 | 74/72 | 78,914 | 0 | 22,312 | 101,225 | 125,681 | 24,434 | 13,947 | 0 | 164,062 | (62,837) |
| 2036 | 75/73 | 80,294 | 185,312 | 22,981 | 288,587 | 128,374 | 24,984 | 65,305 | 0 | 218,664 | 69,923 |
| 2037 | 76/74 | 81,699 | 198,753 | 23,670 | 304,123 | 131,133 | 25,546 | 69,448 | 0 | 226,127 | 77,996 |
| 2038 | 77/75 | 83,130 | 262,532 | 24,381 | 370,042 | 133,958 | 26,121 | 86,139 | 0 | 246,218 | 123,824 |
| 2039 | 78/76 | 84,585 | 281,552 | 25,112 | 391,249 | 136,853 | 26,709 | 95,265 | 0 | 258,826 | 132,423 |
| 2040 | 79/77 | 86,065 | 301,671 | 25,865 | 413,602 | 139,817 | 88,756 | 105,488 | 0 | 334,061 | 79,541 |
| 2041 | 80/78 | 87,571 | 323,487 | 26,641 | 437,699 | 142,853 | 27,924 | 115,312 | 0 | 286,089 | 151,610 |
| 2042 | 81/79 | 89,103 | 345,403 | 27,440 | 461,946 | 145,964 | 0 | 126,525 | 0 | 272,488 | 189,458 |
| 2043 | 82/80 | 90,663 | 370,328 | 28,264 | 489,255 | 149,149 | 0 | 139,527 | 0 | 288,676 | 200,579 |
| 2044 | 83/81 | 92,250 | 394,810 | 29,112 | 516,172 | 152,413 | 0 | 152,908 | 0 | 305,321 | 210,851 |
| 2045 | 84/82 | 93,864 | 423,231 | 29,985 | 547,080 | 155,756 | 0 | 168,235 | 0 | 323,991 | 223,089 |
| 2046 | 85/83 | 95,507 | 450,865 | 30,885 | 577,256 | 159,180 | 0 | 183,917 | 0 | 343,097 | 234,159 |
| 2047 | 86/84 | 97,178 | 480,649 | 31,811 | 609,638 | 162,687 | 71,803 | 201,019 | 0 | 435,509 | 174,129 |
| 2048 | 87/85 | 98,879 | 511,576 | 32,765 | 643,221 | 166,280 | 0 | 215,663 | 0 | 381,944 | 261,277 |
| 2049 | 88/86 | 100,608 | 541,010 | 33,748 | 675,366 | 169,961 | 0 | 233,116 | 0 | 403,077 | 272,289 |
| 2050 | 89/87 | 102,370 | 575,218 | 34,761 | 712,349 | 257,889 | 0 | 245,208 | 0 | 503,097 | 209,252 |
| 2051 | 90/88 | 104,162 | 606,295 | 35,804 | 746,261 | 264,276 | 0 | 265,080 | 0 | 529,356 | 216,904 |
| 2052 | - /89 | 75,529 | 583,559 | 402,005 | 1,061,094 | 303,742 | 0 | 285,081 | 0 | 588,823 | 472,271 |
| 2053 | - /90 | 76,851 | 614,833 | 0 | 691,683 | 311,733 | 0 | 269,255 | 0 | 580,987 | 110,696 |

Cash Flows – Proposed Plan

Summary / Income Inflows

| Year | Age | Social Security | Total Income Inflows |
|------|-------|-----------------|----------------------|
| 2026 | 65/63 | 0 | 0 |
| 2027 | 66/64 | 0 | 0 |
| 2028 | 67/65 | 0 | 0 |
| 2029 | 68/66 | 0 | 0 |
| 2030 | 69/67 | 0 | 0 |
| 2031 | 70/68 | 61,352 | 61,352 |
| 2032 | 71/69 | 74,911 | 74,911 |
| 2033 | 72/70 | 76,222 | 76,222 |
| 2034 | 73/71 | 77,557 | 77,557 |
| 2035 | 74/72 | 78,914 | 78,914 |
| 2036 | 75/73 | 80,294 | 80,294 |
| 2037 | 76/74 | 81,699 | 81,699 |
| 2038 | 77/75 | 83,130 | 83,130 |
| 2039 | 78/76 | 84,585 | 84,585 |
| 2040 | 79/77 | 86,065 | 86,065 |
| 2041 | 80/78 | 87,571 | 87,571 |
| 2042 | 81/79 | 89,103 | 89,103 |
| 2043 | 82/80 | 90,663 | 90,663 |
| 2044 | 83/81 | 92,250 | 92,250 |
| 2045 | 84/82 | 93,864 | 93,864 |
| 2046 | 85/83 | 95,507 | 95,507 |
| 2047 | 86/84 | 97,178 | 97,178 |
| 2048 | 87/85 | 98,879 | 98,879 |
| 2049 | 88/86 | 100,608 | 100,608 |
| 2050 | 89/87 | 102,370 | 102,370 |
| 2051 | 90/88 | 104,162 | 104,162 |
| 2052 | - /89 | 75,529 | 75,529 |
| 2053 | - /90 | 76,851 | 76,851 |

Cash Flows – Proposed Plan

Summary / Planned Distribution

| Year | Age | 401(k) | Total Planned Distribution |
|------|-------|---------|----------------------------|
| 2026 | 65/63 | 0 | 0 |
| 2027 | 66/64 | 0 | 0 |
| 2028 | 67/65 | 0 | 0 |
| 2029 | 68/66 | 0 | 0 |
| 2030 | 69/67 | 0 | 0 |
| 2031 | 70/68 | 0 | 0 |
| 2032 | 71/69 | 0 | 0 |
| 2033 | 72/70 | 0 | 0 |
| 2034 | 73/71 | 0 | 0 |
| 2035 | 74/72 | 0 | 0 |
| 2036 | 75/73 | 185,312 | 185,312 |
| 2037 | 76/74 | 198,753 | 198,753 |
| 2038 | 77/75 | 262,532 | 262,532 |
| 2039 | 78/76 | 281,552 | 281,552 |
| 2040 | 79/77 | 301,671 | 301,671 |
| 2041 | 80/78 | 323,487 | 323,487 |
| 2042 | 81/79 | 345,402 | 345,402 |
| 2043 | 82/80 | 370,329 | 370,329 |
| 2044 | 83/81 | 394,810 | 394,810 |
| 2045 | 84/82 | 423,231 | 423,231 |
| 2046 | 85/83 | 450,865 | 450,865 |
| 2047 | 86/84 | 480,649 | 480,649 |
| 2048 | 87/85 | 511,576 | 511,576 |
| 2049 | 88/86 | 541,009 | 541,009 |
| 2050 | 89/87 | 575,218 | 575,218 |
| 2051 | 90/88 | 606,295 | 606,295 |
| 2052 | - /89 | 583,559 | 583,559 |
| 2053 | - /90 | 614,833 | 614,833 |

Cash Flows – Proposed Plan

Summary / Other Inflows

| Year | Age | Rental Income | Sale of Real Estate | Total Other Inflows |
|------|-------|---------------|---------------------|---------------------|
| 2026 | 65/63 | 17,100 | 0 | 17,100 |
| 2027 | 66/64 | 17,613 | 0 | 17,613 |
| 2028 | 67/65 | 18,141 | 0 | 18,141 |
| 2029 | 68/66 | 18,686 | 0 | 18,686 |
| 2030 | 69/67 | 19,246 | 0 | 19,246 |
| 2031 | 70/68 | 19,824 | 0 | 19,824 |
| 2032 | 71/69 | 20,418 | 0 | 20,418 |
| 2033 | 72/70 | 21,031 | 0 | 21,031 |
| 2034 | 73/71 | 21,662 | 0 | 21,662 |
| 2035 | 74/72 | 22,312 | 0 | 22,312 |
| 2036 | 75/73 | 22,981 | 0 | 22,981 |
| 2037 | 76/74 | 23,670 | 0 | 23,670 |
| 2038 | 77/75 | 24,381 | 0 | 24,381 |
| 2039 | 78/76 | 25,112 | 0 | 25,112 |
| 2040 | 79/77 | 25,865 | 0 | 25,865 |
| 2041 | 80/78 | 26,641 | 0 | 26,641 |
| 2042 | 81/79 | 27,440 | 0 | 27,440 |
| 2043 | 82/80 | 28,264 | 0 | 28,264 |
| 2044 | 83/81 | 29,112 | 0 | 29,112 |
| 2045 | 84/82 | 29,985 | 0 | 29,985 |
| 2046 | 85/83 | 30,885 | 0 | 30,885 |
| 2047 | 86/84 | 31,811 | 0 | 31,811 |
| 2048 | 87/85 | 32,765 | 0 | 32,765 |
| 2049 | 88/86 | 33,748 | 0 | 33,748 |
| 2050 | 89/87 | 34,761 | 0 | 34,761 |
| 2051 | 90/88 | 35,804 | 0 | 35,804 |
| 2052 | - /89 | 0 | 402,005 | 402,005 |
| 2053 | - /90 | 0 | 0 | 0 |

Cash Flows – Proposed Plan

Summary / Expenses

| Year | Age | Living Expense | Housing | Debt | Health Care | Rental And Vacation Home | Total Expense |
|------|-------|----------------|---------|-------|-------------|--------------------------|---------------|
| 2026 | 65/63 | 72,000 | 66,713 | 2,682 | 5,238 | 7,000 | 153,633 |
| 2027 | 66/64 | 73,620 | 69,500 | 0 | 5,395 | 7,098 | 155,612 |
| 2028 | 67/65 | 75,276 | 69,608 | 0 | 5,557 | 7,197 | 157,639 |
| 2029 | 68/66 | 76,970 | 30,620 | 1,781 | 5,724 | 7,300 | 122,394 |
| 2030 | 69/67 | 78,702 | 13,939 | 0 | 13,095 | 7,405 | 113,141 |
| 2031 | 70/68 | 80,473 | 14,057 | 0 | 13,488 | 7,512 | 115,531 |
| 2032 | 71/69 | 82,283 | 14,179 | 0 | 13,893 | 7,623 | 117,978 |
| 2033 | 72/70 | 84,135 | 14,305 | 0 | 14,310 | 7,735 | 120,484 |
| 2034 | 73/71 | 86,028 | 14,434 | 0 | 14,739 | 7,851 | 123,052 |
| 2035 | 74/72 | 87,963 | 14,567 | 0 | 15,181 | 7,970 | 125,681 |
| 2036 | 75/73 | 89,943 | 14,704 | 0 | 15,636 | 8,092 | 128,374 |
| 2037 | 76/74 | 91,966 | 14,845 | 0 | 16,106 | 8,216 | 131,133 |
| 2038 | 77/75 | 94,036 | 14,990 | 0 | 16,589 | 8,344 | 133,958 |
| 2039 | 78/76 | 96,151 | 15,140 | 0 | 17,086 | 8,475 | 136,853 |
| 2040 | 79/77 | 98,315 | 15,294 | 0 | 17,599 | 8,609 | 139,817 |
| 2041 | 80/78 | 100,527 | 15,453 | 0 | 18,127 | 8,747 | 142,853 |
| 2042 | 81/79 | 102,789 | 15,616 | 0 | 18,671 | 8,888 | 145,964 |
| 2043 | 82/80 | 105,101 | 15,785 | 0 | 19,231 | 9,032 | 149,149 |
| 2044 | 83/81 | 107,466 | 15,959 | 0 | 19,808 | 9,180 | 152,413 |
| 2045 | 84/82 | 109,884 | 16,137 | 0 | 20,402 | 9,332 | 155,756 |
| 2046 | 85/83 | 112,357 | 16,321 | 0 | 21,014 | 9,488 | 159,180 |
| 2047 | 86/84 | 114,885 | 16,511 | 0 | 21,645 | 9,647 | 162,687 |
| 2048 | 87/85 | 117,470 | 16,706 | 0 | 22,294 | 9,811 | 166,280 |
| 2049 | 88/86 | 120,113 | 16,908 | 0 | 22,963 | 9,978 | 169,961 |
| 2050 | 89/87 | 122,815 | 17,115 | 0 | 107,809 | 10,150 | 257,889 |
| 2051 | 90/88 | 125,579 | 17,328 | 0 | 111,044 | 10,326 | 264,276 |
| 2052 | - /89 | 109,567 | 17,548 | 0 | 176,627 | 0 | 303,742 |
| 2053 | - /90 | 112,033 | 17,775 | 0 | 181,926 | 0 | 311,733 |

Cash Flows – Proposed Plan

Summary / Goals

| Year | Age | Car | Vacation | Total Goals |
|------|-------|--------|----------|-------------|
| 2026 | 65/63 | 45,000 | 20,000 | 65,000 |
| 2027 | 66/64 | 0 | 20,450 | 20,450 |
| 2028 | 67/65 | 0 | 20,910 | 20,910 |
| 2029 | 68/66 | 0 | 21,381 | 21,381 |
| 2030 | 69/67 | 0 | 21,862 | 21,862 |
| 2031 | 70/68 | 0 | 22,354 | 22,354 |
| 2032 | 71/69 | 0 | 22,857 | 22,857 |
| 2033 | 72/70 | 52,584 | 23,371 | 75,955 |
| 2034 | 73/71 | 0 | 23,897 | 23,897 |
| 2035 | 74/72 | 0 | 24,434 | 24,434 |
| 2036 | 75/73 | 0 | 24,984 | 24,984 |
| 2037 | 76/74 | 0 | 25,546 | 25,546 |
| 2038 | 77/75 | 0 | 26,121 | 26,121 |
| 2039 | 78/76 | 0 | 26,709 | 26,709 |
| 2040 | 79/77 | 61,447 | 27,310 | 88,756 |
| 2041 | 80/78 | 0 | 27,924 | 27,924 |
| 2042 | 81/79 | 0 | 0 | 0 |
| 2043 | 82/80 | 0 | 0 | 0 |
| 2044 | 83/81 | 0 | 0 | 0 |
| 2045 | 84/82 | 0 | 0 | 0 |
| 2046 | 85/83 | 0 | 0 | 0 |
| 2047 | 86/84 | 71,803 | 0 | 71,803 |
| 2048 | 87/85 | 0 | 0 | 0 |
| 2049 | 88/86 | 0 | 0 | 0 |
| 2050 | 89/87 | 0 | 0 | 0 |
| 2051 | 90/88 | 0 | 0 | 0 |
| 2052 | - /89 | 0 | 0 | 0 |
| 2053 | - /90 | 0 | 0 | 0 |

Cash Flows – Proposed Plan

Summary / Tax Payment

| Year | Age | Federal | Total Tax Payment |
|------|-------|---------|-------------------|
| 2026 | 65/63 | 40,616 | 40,616 |
| 2027 | 66/64 | 23,910 | 23,910 |
| 2028 | 67/65 | 18,749 | 18,749 |
| 2029 | 68/66 | 9,753 | 9,753 |
| 2030 | 69/67 | 5,933 | 5,933 |
| 2031 | 70/68 | 13,708 | 13,708 |
| 2032 | 71/69 | 15,291 | 15,291 |
| 2033 | 72/70 | 20,699 | 20,699 |
| 2034 | 73/71 | 14,087 | 14,087 |
| 2035 | 74/72 | 13,952 | 13,952 |
| 2036 | 75/73 | 65,299 | 65,299 |
| 2037 | 76/74 | 69,449 | 69,449 |
| 2038 | 77/75 | 86,139 | 86,139 |
| 2039 | 78/76 | 95,265 | 95,265 |
| 2040 | 79/77 | 105,488 | 105,488 |
| 2041 | 80/78 | 115,312 | 115,312 |
| 2042 | 81/79 | 126,525 | 126,525 |
| 2043 | 82/80 | 139,527 | 139,527 |
| 2044 | 83/81 | 152,908 | 152,908 |
| 2045 | 84/82 | 168,235 | 168,235 |
| 2046 | 85/83 | 183,918 | 183,918 |
| 2047 | 86/84 | 201,019 | 201,019 |
| 2048 | 87/85 | 215,663 | 215,663 |
| 2049 | 88/86 | 233,116 | 233,116 |
| 2050 | 89/87 | 245,208 | 245,208 |
| 2051 | 90/88 | 265,080 | 265,080 |
| 2052 | - /89 | 285,081 | 285,081 |
| 2053 | - /90 | 269,255 | 269,255 |

Cash Flows – Proposed Plan

Net Worth

| Year | Age | Non-Qualified Assets | Qualified Assets | Options and RSUs | Primary and Vacation Homes | Investment Properties | Business Assets | Trust Assets | Other Assets | Mortgages | Other Loans | Net Worth |
|------|-------|----------------------|------------------|------------------|----------------------------|-----------------------|-----------------|--------------|--------------|-----------|-------------|------------|
| 2026 | 65/63 | 1,179,597 | 2,963,721 | 0 | 1,000,000 | 200,000 | 0 | 0 | 0 | 121,934 | 1,781 | 5,219,603 |
| 2027 | 66/64 | 1,084,297 | 3,182,846 | 0 | 1,030,000 | 206,000 | 0 | 0 | 0 | 70,474 | 1,781 | 5,430,888 |
| 2028 | 67/65 | 985,478 | 3,418,172 | 0 | 1,060,900 | 212,180 | 0 | 0 | 0 | 16,649 | 1,781 | 5,658,301 |
| 2029 | 68/66 | 923,438 | 3,670,897 | 0 | 1,092,727 | 218,545 | 0 | 0 | 0 | 0 | 0 | 5,905,608 |
| 2030 | 69/67 | 870,022 | 3,942,308 | 0 | 1,125,509 | 225,102 | 0 | 0 | 0 | 0 | 0 | 6,162,940 |
| 2031 | 70/68 | 863,930 | 4,233,785 | 0 | 1,159,274 | 231,855 | 0 | 0 | 0 | 0 | 0 | 6,488,844 |
| 2032 | 71/69 | 867,020 | 4,546,813 | 0 | 1,194,052 | 238,810 | 0 | 0 | 0 | 0 | 0 | 6,846,696 |
| 2033 | 72/70 | 811,225 | 4,882,986 | 0 | 1,229,874 | 245,975 | 0 | 0 | 0 | 0 | 0 | 7,170,060 |
| 2034 | 73/71 | 809,394 | 5,244,013 | 0 | 1,266,770 | 253,354 | 0 | 0 | 0 | 0 | 0 | 7,573,531 |
| 2035 | 74/72 | 806,401 | 5,631,733 | 0 | 1,304,773 | 260,955 | 0 | 0 | 0 | 0 | 0 | 8,003,861 |
| 2036 | 75/73 | 935,946 | 5,862,807 | 0 | 1,343,916 | 268,783 | 0 | 0 | 0 | 0 | 0 | 8,411,453 |
| 2037 | 76/74 | 1,083,141 | 6,097,525 | 0 | 1,384,234 | 276,847 | 0 | 0 | 0 | 0 | 0 | 8,841,747 |
| 2038 | 77/75 | 1,287,047 | 6,285,818 | 0 | 1,425,761 | 285,152 | 0 | 0 | 0 | 0 | 0 | 9,283,779 |
| 2039 | 78/76 | 1,514,629 | 6,469,013 | 0 | 1,468,534 | 293,707 | 0 | 0 | 0 | 0 | 0 | 9,745,883 |
| 2040 | 79/77 | 1,706,155 | 6,645,633 | 0 | 1,512,590 | 302,518 | 0 | 0 | 0 | 0 | 0 | 10,166,896 |
| 2041 | 80/78 | 1,983,910 | 6,813,496 | 0 | 1,557,967 | 311,593 | 0 | 0 | 0 | 0 | 0 | 10,666,967 |
| 2042 | 81/79 | 2,320,051 | 6,971,854 | 0 | 1,604,706 | 320,941 | 0 | 0 | 0 | 0 | 0 | 11,217,553 |
| 2043 | 82/80 | 2,692,165 | 7,116,995 | 0 | 1,652,848 | 330,570 | 0 | 0 | 0 | 0 | 0 | 11,792,577 |
| 2044 | 83/81 | 3,102,063 | 7,248,385 | 0 | 1,702,433 | 340,487 | 0 | 0 | 0 | 0 | 0 | 12,393,367 |
| 2045 | 84/82 | 3,554,505 | 7,361,069 | 0 | 1,753,506 | 350,701 | 0 | 0 | 0 | 0 | 0 | 13,019,781 |
| 2046 | 85/83 | 4,051,469 | 7,454,450 | 0 | 1,806,111 | 361,222 | 0 | 0 | 0 | 0 | 0 | 13,673,253 |
| 2047 | 86/84 | 4,525,146 | 7,524,951 | 0 | 1,860,295 | 372,059 | 0 | 0 | 0 | 0 | 0 | 14,282,451 |
| 2048 | 87/85 | 5,120,993 | 7,569,738 | 0 | 1,916,103 | 383,221 | 0 | 0 | 0 | 0 | 0 | 14,990,056 |
| 2049 | 88/86 | 5,771,907 | 7,588,403 | 0 | 1,973,587 | 394,717 | 0 | 0 | 0 | 0 | 0 | 15,728,614 |
| 2050 | 89/87 | 6,407,909 | 7,574,239 | 0 | 2,032,794 | 406,559 | 0 | 0 | 0 | 0 | 0 | 16,421,501 |
| 2051 | 90/88 | 7,098,587 | 7,527,951 | 0 | 2,093,778 | 418,756 | 0 | 0 | 0 | 0 | 0 | 17,139,071 |
| 2052 | - /89 | 8,095,697 | 7,500,976 | 0 | 2,156,591 | 0 | 0 | 0 | 0 | 0 | 0 | 17,753,265 |
| 2053 | - /90 | 8,804,955 | 7,440,734 | 0 | 2,221,289 | 0 | 0 | 0 | 0 | 0 | 0 | 18,466,977 |

Cash Flows – Proposed Plan

Invested Asset

| Year | Age | Beginning Balance | Planned Distribution | Net Cash Flows | Portfolio Return | Ending Balance |
|------|-------|-------------------|----------------------|----------------|------------------|----------------|
| 2026 | 65/63 | 4,083,506 | 0 | (242,105) | 301,917 | 4,143,318 |
| 2027 | 66/64 | 4,143,318 | 0 | (182,514) | 306,339 | 4,267,143 |
| 2028 | 67/65 | 4,267,143 | 0 | (178,987) | 315,494 | 4,403,651 |
| 2029 | 68/66 | 4,403,651 | 0 | (134,902) | 325,587 | 4,594,336 |
| 2030 | 69/67 | 4,594,336 | 0 | (121,692) | 339,686 | 4,812,330 |
| 2031 | 70/68 | 4,812,330 | 0 | (70,417) | 355,803 | 5,097,716 |
| 2032 | 71/69 | 5,097,716 | 0 | (60,785) | 376,903 | 5,413,834 |
| 2033 | 72/70 | 5,413,834 | 0 | (119,898) | 400,276 | 5,694,211 |
| 2034 | 73/71 | 5,694,211 | 0 | (61,810) | 421,006 | 6,053,407 |
| 2035 | 74/72 | 6,053,407 | 0 | (62,837) | 447,563 | 6,438,133 |
| 2036 | 75/73 | 6,438,133 | (185,312) | 69,923 | 476,008 | 6,798,753 |
| 2037 | 76/74 | 6,798,753 | (198,753) | 77,996 | 502,671 | 7,180,666 |
| 2038 | 77/75 | 7,180,666 | (262,532) | 123,824 | 530,908 | 7,572,866 |
| 2039 | 78/76 | 7,572,866 | (281,552) | 132,423 | 559,906 | 7,983,642 |
| 2040 | 79/77 | 7,983,642 | (301,671) | 79,541 | 590,277 | 8,351,788 |
| 2041 | 80/78 | 8,351,788 | (323,487) | 151,610 | 617,496 | 8,797,406 |
| 2042 | 81/79 | 8,797,406 | (345,403) | 189,458 | 650,443 | 9,291,905 |
| 2043 | 82/80 | 9,291,905 | (370,328) | 200,579 | 687,004 | 9,809,160 |
| 2044 | 83/81 | 9,809,160 | (394,810) | 210,851 | 725,248 | 10,350,448 |
| 2045 | 84/82 | 10,350,448 | (423,231) | 223,089 | 765,268 | 10,915,574 |
| 2046 | 85/83 | 10,915,574 | (450,865) | 234,159 | 807,051 | 11,505,919 |
| 2047 | 86/84 | 11,505,919 | (480,649) | 174,129 | 850,699 | 12,050,098 |
| 2048 | 87/85 | 12,050,098 | (511,576) | 261,277 | 890,933 | 12,690,731 |
| 2049 | 88/86 | 12,690,731 | (541,010) | 272,289 | 938,299 | 13,360,310 |
| 2050 | 89/87 | 13,360,310 | (575,218) | 209,252 | 987,805 | 13,982,148 |
| 2051 | 90/88 | 13,982,148 | (606,295) | 216,904 | 1,033,781 | 14,626,538 |
| 2052 | - /89 | 14,626,538 | (583,559) | 472,271 | 1,081,424 | 15,596,673 |
| 2053 | - /90 | 15,596,673 | (614,833) | 110,696 | 1,153,152 | 16,245,688 |

Cash Flows – Proposed Plan

Accounts / Ending balance by accounts

| Year | Age | Taxable | 401(k) / 403(b) | Total |
|------|-------|-----------|-----------------|------------|
| 2026 | 65/63 | 1,179,597 | 2,963,721 | 4,143,318 |
| 2027 | 66/64 | 1,084,297 | 3,182,846 | 4,267,143 |
| 2028 | 67/65 | 985,478 | 3,418,172 | 4,403,650 |
| 2029 | 68/66 | 923,438 | 3,670,897 | 4,594,335 |
| 2030 | 69/67 | 870,022 | 3,942,308 | 4,812,330 |
| 2031 | 70/68 | 863,930 | 4,233,785 | 5,097,715 |
| 2032 | 71/69 | 867,020 | 4,546,813 | 5,413,833 |
| 2033 | 72/70 | 811,225 | 4,882,986 | 5,694,211 |
| 2034 | 73/71 | 809,394 | 5,244,013 | 6,053,407 |
| 2035 | 74/72 | 806,401 | 5,631,733 | 6,438,134 |
| 2036 | 75/73 | 935,946 | 5,862,807 | 6,798,753 |
| 2037 | 76/74 | 1,083,141 | 6,097,525 | 7,180,666 |
| 2038 | 77/75 | 1,287,047 | 6,285,818 | 7,572,865 |
| 2039 | 78/76 | 1,514,629 | 6,469,013 | 7,983,642 |
| 2040 | 79/77 | 1,706,155 | 6,645,633 | 8,351,788 |
| 2041 | 80/78 | 1,983,910 | 6,813,496 | 8,797,406 |
| 2042 | 81/79 | 2,320,051 | 6,971,854 | 9,291,905 |
| 2043 | 82/80 | 2,692,165 | 7,116,995 | 9,809,160 |
| 2044 | 83/81 | 3,102,063 | 7,248,385 | 10,350,448 |
| 2045 | 84/82 | 3,554,505 | 7,361,069 | 10,915,574 |
| 2046 | 85/83 | 4,051,469 | 7,454,450 | 11,505,919 |
| 2047 | 86/84 | 4,525,146 | 7,524,951 | 12,050,097 |
| 2048 | 87/85 | 5,120,993 | 7,569,738 | 12,690,731 |
| 2049 | 88/86 | 5,771,907 | 7,588,403 | 13,360,310 |
| 2050 | 89/87 | 6,407,909 | 7,574,239 | 13,982,148 |
| 2051 | 90/88 | 7,098,587 | 7,527,951 | 14,626,538 |
| 2052 | - /89 | 8,095,697 | 7,500,976 | 15,596,673 |
| 2053 | - /90 | 8,804,955 | 7,440,734 | 16,245,689 |

Cash Flows – Proposed Plan

Accounts / Addition to accounts

| Year | Age | Taxable | 401(k) / 403(b) | Total |
|------|-------|---------|-----------------|-------|
| 2026 | 65/63 | 0 | 0 | 0 |
| 2027 | 66/64 | 0 | 0 | 0 |
| 2028 | 67/65 | 0 | 0 | 0 |
| 2029 | 68/66 | 0 | 0 | 0 |
| 2030 | 69/67 | 0 | 0 | 0 |
| 2031 | 70/68 | 0 | 0 | 0 |
| 2032 | 71/69 | 0 | 0 | 0 |
| 2033 | 72/70 | 0 | 0 | 0 |
| 2034 | 73/71 | 0 | 0 | 0 |
| 2035 | 74/72 | 0 | 0 | 0 |
| 2036 | 75/73 | 0 | 0 | 0 |
| 2037 | 76/74 | 0 | 0 | 0 |
| 2038 | 77/75 | 0 | 0 | 0 |
| 2039 | 78/76 | 0 | 0 | 0 |
| 2040 | 79/77 | 0 | 0 | 0 |
| 2041 | 80/78 | 0 | 0 | 0 |
| 2042 | 81/79 | 0 | 0 | 0 |
| 2043 | 82/80 | 0 | 0 | 0 |
| 2044 | 83/81 | 0 | 0 | 0 |
| 2045 | 84/82 | 0 | 0 | 0 |
| 2046 | 85/83 | 0 | 0 | 0 |
| 2047 | 86/84 | 0 | 0 | 0 |
| 2048 | 87/85 | 0 | 0 | 0 |
| 2049 | 88/86 | 0 | 0 | 0 |
| 2050 | 89/87 | 0 | 0 | 0 |
| 2051 | 90/88 | 0 | 0 | 0 |
| 2052 | - /89 | 0 | 0 | 0 |
| 2053 | - /90 | 0 | 0 | 0 |

Cash Flows – Proposed Plan

Accounts / Required minimum distribution

| Year | Age | Taxable | 401(k) / 403(b) | Total |
|------|-------|---------|-----------------|-------|
| 2026 | 65/63 | 0 | 0 | 0 |
| 2027 | 66/64 | 0 | 0 | 0 |
| 2028 | 67/65 | 0 | 0 | 0 |
| 2029 | 68/66 | 0 | 0 | 0 |
| 2030 | 69/67 | 0 | 0 | 0 |
| 2031 | 70/68 | 0 | 0 | 0 |
| 2032 | 71/69 | 0 | 0 | 0 |
| 2033 | 72/70 | 0 | 0 | 0 |
| 2034 | 73/71 | 0 | 0 | 0 |
| 2035 | 74/72 | 0 | 0 | 0 |
| 2036 | 75/73 | 185,312 | (185,312) | 0 |
| 2037 | 76/74 | 198,753 | (198,753) | 0 |
| 2038 | 77/75 | 262,532 | (262,532) | 0 |
| 2039 | 78/76 | 281,552 | (281,552) | 0 |
| 2040 | 79/77 | 301,671 | (301,671) | 0 |
| 2041 | 80/78 | 323,487 | (323,487) | 0 |
| 2042 | 81/79 | 345,403 | (345,403) | 0 |
| 2043 | 82/80 | 370,328 | (370,328) | 0 |
| 2044 | 83/81 | 394,810 | (394,810) | 0 |
| 2045 | 84/82 | 423,231 | (423,231) | 0 |
| 2046 | 85/83 | 450,865 | (450,865) | 0 |
| 2047 | 86/84 | 480,649 | (480,649) | 0 |
| 2048 | 87/85 | 511,576 | (511,576) | 0 |
| 2049 | 88/86 | 541,010 | (541,010) | 0 |
| 2050 | 89/87 | 575,218 | (575,218) | 0 |
| 2051 | 90/88 | 606,295 | (606,295) | 0 |
| 2052 | - /89 | 583,559 | (583,559) | 0 |
| 2053 | - /90 | 614,833 | (614,833) | 0 |

Cash Flows – Proposed Plan

Accounts / Withdrawal from accounts

| Year | Age | Taxable | 401(k) / 403(b) | Total |
|------|-------|-----------|-----------------|-----------|
| 2026 | 65/63 | (242,105) | 0 | (242,105) |
| 2027 | 66/64 | (182,514) | 0 | (182,514) |
| 2028 | 67/65 | (178,987) | 0 | (178,987) |
| 2029 | 68/66 | (134,902) | 0 | (134,902) |
| 2030 | 69/67 | (121,692) | 0 | (121,692) |
| 2031 | 70/68 | (70,417) | 0 | (70,417) |
| 2032 | 71/69 | (60,785) | 0 | (60,785) |
| 2033 | 72/70 | (119,898) | 0 | (119,898) |
| 2034 | 73/71 | (61,810) | 0 | (61,810) |
| 2035 | 74/72 | (62,837) | 0 | (62,837) |
| 2036 | 75/73 | (115,389) | 0 | (115,389) |
| 2037 | 76/74 | (120,758) | 0 | (120,758) |
| 2038 | 77/75 | (138,708) | 0 | (138,708) |
| 2039 | 78/76 | (149,129) | 0 | (149,129) |
| 2040 | 79/77 | (222,131) | 0 | (222,131) |
| 2041 | 80/78 | (171,877) | 0 | (171,877) |
| 2042 | 81/79 | (155,944) | 0 | (155,944) |
| 2043 | 82/80 | (169,749) | 0 | (169,749) |
| 2044 | 83/81 | (183,959) | 0 | (183,959) |
| 2045 | 84/82 | (200,142) | 0 | (200,142) |
| 2046 | 85/83 | (216,706) | 0 | (216,706) |
| 2047 | 86/84 | (306,520) | 0 | (306,520) |
| 2048 | 87/85 | (250,299) | 0 | (250,299) |
| 2049 | 88/86 | (268,720) | 0 | (268,720) |
| 2050 | 89/87 | (365,966) | 0 | (365,966) |
| 2051 | 90/88 | (389,391) | 0 | (389,391) |
| 2052 | - /89 | (111,289) | 0 | (111,289) |
| 2053 | - /90 | (504,137) | 0 | (504,137) |

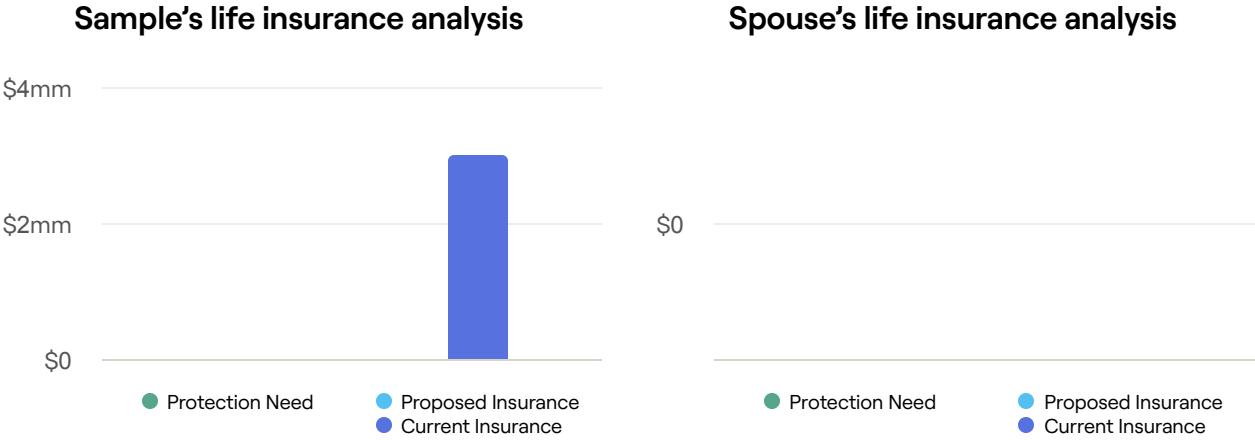
Cash Flows – Proposed Plan

Accounts / Net cash flows

| Year | Age | Taxable | 401(k) / 403(b) | Total |
|------|-------|-----------|-----------------|-----------|
| 2026 | 65/63 | (242,105) | 0 | (242,105) |
| 2027 | 66/64 | (182,514) | 0 | (182,514) |
| 2028 | 67/65 | (178,987) | 0 | (178,987) |
| 2029 | 68/66 | (134,902) | 0 | (134,902) |
| 2030 | 69/67 | (121,692) | 0 | (121,692) |
| 2031 | 70/68 | (70,417) | 0 | (70,417) |
| 2032 | 71/69 | (60,785) | 0 | (60,785) |
| 2033 | 72/70 | (119,898) | 0 | (119,898) |
| 2034 | 73/71 | (61,810) | 0 | (61,810) |
| 2035 | 74/72 | (62,837) | 0 | (62,837) |
| 2036 | 75/73 | 69,923 | (185,312) | (115,389) |
| 2037 | 76/74 | 77,996 | (198,753) | (120,757) |
| 2038 | 77/75 | 123,824 | (262,532) | (138,708) |
| 2039 | 78/76 | 132,423 | (281,552) | (149,129) |
| 2040 | 79/77 | 79,541 | (301,671) | (222,130) |
| 2041 | 80/78 | 151,610 | (323,487) | (171,877) |
| 2042 | 81/79 | 189,458 | (345,403) | (155,945) |
| 2043 | 82/80 | 200,579 | (370,328) | (169,749) |
| 2044 | 83/81 | 210,851 | (394,810) | (183,959) |
| 2045 | 84/82 | 223,089 | (423,231) | (200,142) |
| 2046 | 85/83 | 234,159 | (450,865) | (216,706) |
| 2047 | 86/84 | 174,129 | (480,649) | (306,520) |
| 2048 | 87/85 | 261,277 | (511,576) | (250,299) |
| 2049 | 88/86 | 272,289 | (541,010) | (268,721) |
| 2050 | 89/87 | 209,252 | (575,218) | (365,966) |
| 2051 | 90/88 | 216,904 | (606,295) | (389,391) |
| 2052 | - /89 | 472,271 | (583,559) | (111,288) |
| 2053 | - /90 | 110,696 | (614,833) | (504,137) |

Life Insurance

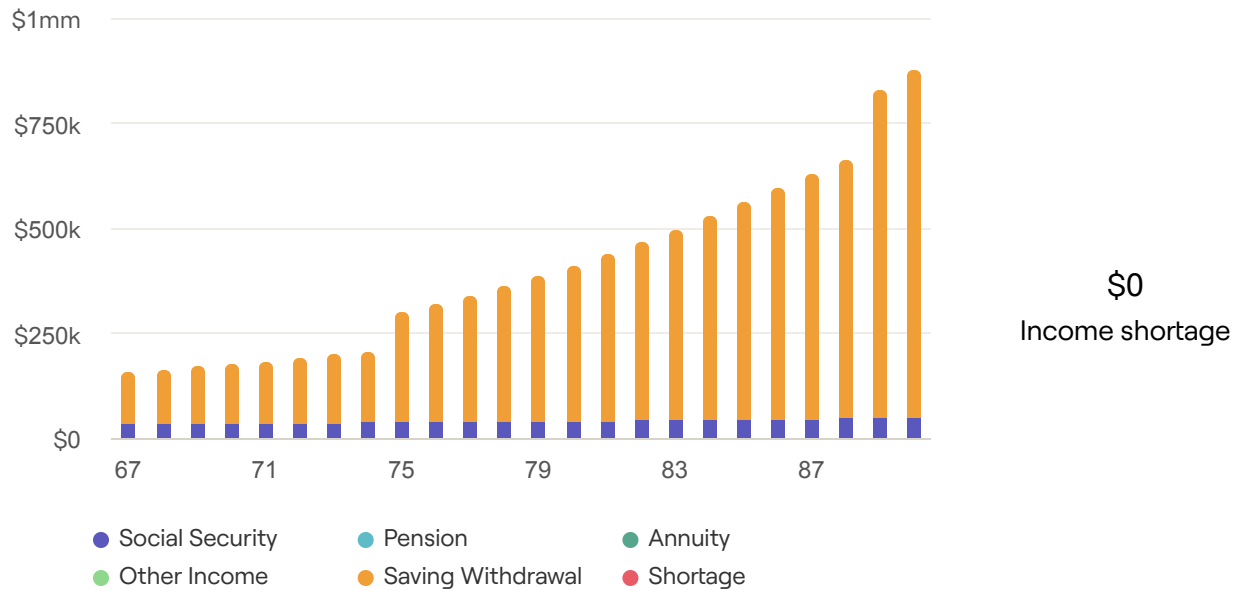
The need for life insurance is analyzed by projecting future cash flows for an individual’s survivors. This generates a proposed life insurance coverage level that helps ensure the survivors have sufficient assets to reach the end of the planning horizon.



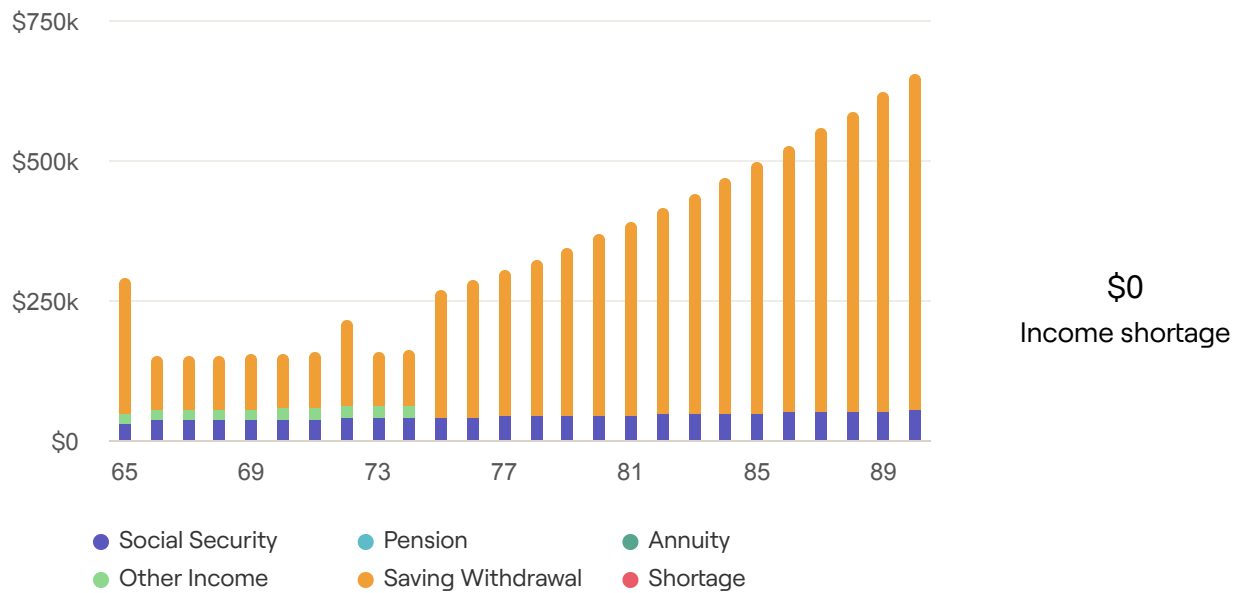
| | If Sample passes away next year | If Spouse passes away next year |
|------------------------------------|---------------------------------|---------------------------------|
| Life insurance | | |
| Life insurance needs | \$ 0 | \$ 0 |
| Current life insurance coverage | \$ 3,000,000 | \$ 0 |
| Proposed additional life insurance | \$0 | \$0 |

Life Insurance Retirement Income Impact

What happens if Sample passed away



What happens if Spouse passed away



Life Insurance Details

Details if Sample passes away next year

| Year | Age | Income Inflows | Planned Distribution | Other Inflows | Total Inflows | Expenses | Goals | Tax Payment | Planned Saving | Total Outflows | Net Flows |
|------|-------|----------------|----------------------|---------------|---------------|----------|--------|-------------|----------------|----------------|-----------|
| 2026 | 65/63 | 28,020 | 0 | 3,017,100 | 3,045,120 | 158,210 | 65,000 | 26 | 0 | 223,236 | 2,821,885 |
| 2027 | - /64 | 30,033 | 0 | 192,000 | 222,033 | 91,018 | 0 | 53,277 | 0 | 144,294 | 77,739 |
| 2028 | - /65 | 30,559 | 0 | 0 | 30,559 | 92,539 | 0 | 44,364 | 0 | 136,903 | (106,344) |
| 2029 | - /66 | 31,094 | 0 | 0 | 31,094 | 94,096 | 0 | 48,528 | 0 | 142,624 | (111,530) |
| 2030 | - /67 | 31,638 | 0 | 0 | 31,638 | 102,888 | 0 | 53,578 | 0 | 156,466 | (124,828) |
| 2031 | - /68 | 32,191 | 0 | 0 | 32,191 | 104,733 | 0 | 58,003 | 0 | 162,736 | (130,545) |
| 2032 | - /69 | 32,755 | 0 | 0 | 32,755 | 106,623 | 0 | 62,625 | 0 | 169,248 | (136,493) |
| 2033 | - /70 | 33,328 | 0 | 0 | 33,328 | 108,557 | 0 | 67,580 | 0 | 176,137 | (142,809) |
| 2034 | - /71 | 33,911 | 0 | 0 | 33,911 | 110,537 | 0 | 72,752 | 0 | 183,289 | (149,378) |
| 2035 | - /72 | 34,505 | 0 | 0 | 34,505 | 112,565 | 0 | 78,158 | 0 | 190,723 | (156,218) |
| 2036 | - /73 | 35,108 | 0 | 0 | 35,108 | 114,641 | 0 | 83,812 | 0 | 198,454 | (163,345) |
| 2037 | - /74 | 35,723 | 0 | 0 | 35,723 | 116,767 | 0 | 89,732 | 0 | 206,500 | (170,777) |
| 2038 | - /75 | 36,348 | 263,491 | 0 | 299,839 | 118,944 | 0 | 169,587 | 0 | 288,531 | 11,309 |
| 2039 | - /76 | 36,984 | 282,553 | 0 | 319,537 | 121,173 | 0 | 183,358 | 0 | 304,531 | 15,006 |
| 2040 | - /77 | 37,632 | 301,651 | 0 | 339,283 | 123,455 | 0 | 197,766 | 0 | 321,221 | 18,063 |
| 2041 | - /78 | 38,290 | 323,442 | 0 | 361,732 | 125,791 | 0 | 213,729 | 0 | 339,520 | 22,212 |
| 2042 | - /79 | 38,960 | 346,775 | 0 | 385,735 | 118,230 | 0 | 230,483 | 0 | 348,713 | 37,021 |
| 2043 | - /80 | 39,642 | 371,776 | 0 | 411,418 | 116,041 | 0 | 248,942 | 0 | 364,983 | 46,435 |
| 2044 | - /81 | 40,336 | 396,490 | 0 | 436,826 | 118,550 | 0 | 272,966 | 0 | 391,516 | 45,309 |
| 2045 | - /82 | 41,042 | 425,014 | 0 | 466,055 | 121,119 | 0 | 306,482 | 0 | 427,600 | 38,455 |
| 2046 | - /83 | 41,760 | 452,973 | 0 | 494,733 | 123,749 | 0 | 331,655 | 0 | 455,404 | 39,329 |
| 2047 | - /84 | 42,491 | 485,477 | 0 | 527,967 | 126,443 | 0 | 359,726 | 0 | 486,168 | 41,799 |
| 2048 | - /85 | 43,235 | 517,001 | 0 | 560,236 | 129,201 | 0 | 388,628 | 0 | 517,828 | 42,408 |
| 2049 | - /86 | 43,991 | 550,331 | 0 | 594,322 | 132,025 | 0 | 419,522 | 0 | 551,547 | 42,775 |
| 2050 | - /87 | 44,761 | 585,531 | 0 | 630,293 | 134,917 | 0 | 452,529 | 0 | 587,446 | 42,846 |
| 2051 | - /88 | 45,544 | 618,107 | 0 | 663,651 | 137,878 | 0 | 485,985 | 0 | 623,864 | 39,788 |
| 2052 | - /89 | 46,342 | 656,931 | 0 | 703,273 | 303,742 | 0 | 526,460 | 0 | 830,202 | (126,930) |
| 2053 | - /90 | 47,152 | 692,009 | 0 | 739,161 | 311,733 | 0 | 564,473 | 0 | 876,206 | (137,045) |

Life Insurance Details

Details if Spouse passes away next year

| Year | Age | Income Inflows | Planned Distribution | Other Inflows | Total Inflows | Expenses | Goals | Tax Payment | Planned Saving | Total Outflows | Net Flows |
|------|-------|----------------|----------------------|---------------|---------------|----------|--------|-------------|----------------|----------------|-----------|
| 2026 | 65/63 | 28,020 | 0 | 17,100 | 45,120 | 192,314 | 65,000 | 33,577 | 0 | 290,891 | (245,771) |
| 2027 | 66/ - | 34,212 | 0 | 17,613 | 51,825 | 103,510 | 20,450 | 25,505 | 0 | 149,465 | (97,641) |
| 2028 | 67/ - | 34,811 | 0 | 18,141 | 52,952 | 105,294 | 20,910 | 23,660 | 0 | 149,864 | (96,911) |
| 2029 | 68/ - | 35,420 | 0 | 18,686 | 54,106 | 107,119 | 21,381 | 22,623 | 0 | 151,123 | (97,017) |
| 2030 | 69/ - | 36,040 | 0 | 19,246 | 55,286 | 108,988 | 21,862 | 21,487 | 0 | 152,337 | (97,051) |
| 2031 | 70/ - | 36,670 | 0 | 19,824 | 56,494 | 110,902 | 22,354 | 20,587 | 0 | 153,843 | (97,349) |
| 2032 | 71/ - | 37,312 | 0 | 20,418 | 57,730 | 112,861 | 22,857 | 19,843 | 0 | 155,561 | (97,831) |
| 2033 | 72/ - | 37,965 | 0 | 21,031 | 58,996 | 114,867 | 75,955 | 24,971 | 0 | 215,793 | (156,797) |
| 2034 | 73/ - | 38,630 | 0 | 21,662 | 60,292 | 116,920 | 23,897 | 17,877 | 0 | 158,694 | (98,402) |
| 2035 | 74/ - | 39,306 | 0 | 22,312 | 61,617 | 119,023 | 24,434 | 17,413 | 0 | 160,870 | (99,252) |
| 2036 | 75/ - | 39,993 | 228,538 | 22,981 | 291,512 | 121,175 | 24,984 | 76,428 | 0 | 222,587 | 68,925 |
| 2037 | 76/ - | 40,693 | 245,071 | 23,670 | 309,434 | 123,379 | 25,546 | 86,777 | 0 | 235,703 | 73,732 |
| 2038 | 77/ - | 41,406 | 261,636 | 24,381 | 327,422 | 125,635 | 26,121 | 93,730 | 0 | 245,486 | 81,936 |
| 2039 | 78/ - | 42,130 | 280,536 | 25,112 | 347,778 | 127,945 | 26,709 | 101,925 | 0 | 256,579 | 91,199 |
| 2040 | 79/ - | 42,868 | 300,773 | 25,865 | 369,506 | 130,311 | 88,756 | 113,301 | 0 | 332,368 | 37,138 |
| 2041 | 80/ - | 43,618 | 322,458 | 26,641 | 392,717 | 132,732 | 27,924 | 119,793 | 0 | 280,449 | 112,268 |
| 2042 | 81/ - | 44,381 | 343,894 | 27,440 | 415,715 | 125,258 | 0 | 129,686 | 0 | 254,944 | 160,771 |
| 2043 | 82/ - | 45,158 | 368,634 | 28,264 | 442,055 | 123,158 | 0 | 141,912 | 0 | 265,070 | 176,986 |
| 2044 | 83/ - | 45,948 | 392,884 | 29,112 | 467,944 | 125,757 | 0 | 153,871 | 0 | 279,628 | 188,315 |
| 2045 | 84/ - | 46,752 | 421,076 | 29,985 | 497,813 | 128,418 | 0 | 167,593 | 0 | 296,012 | 201,802 |
| 2046 | 85/ - | 47,571 | 448,419 | 30,885 | 526,874 | 131,143 | 0 | 181,551 | 0 | 312,694 | 214,180 |
| 2047 | 86/ - | 48,403 | 477,328 | 31,811 | 557,541 | 133,934 | 71,803 | 197,018 | 0 | 402,755 | 154,787 |
| 2048 | 87/ - | 49,250 | 507,858 | 32,765 | 589,874 | 136,790 | 0 | 214,850 | 0 | 351,640 | 238,233 |
| 2049 | 88/ - | 50,111 | 536,112 | 33,748 | 619,972 | 139,716 | 0 | 233,671 | 0 | 373,387 | 246,585 |
| 2050 | 89/ - | 50,989 | 569,786 | 34,761 | 655,536 | 226,869 | 0 | 249,539 | 0 | 476,408 | 179,129 |
| 2051 | 90/ - | 51,881 | 600,211 | 35,804 | 687,896 | 232,460 | 0 | 271,176 | 0 | 503,637 | 184,259 |

Disability Insurance Analysis

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

Sample's income coverage during disability

No insurance needed.

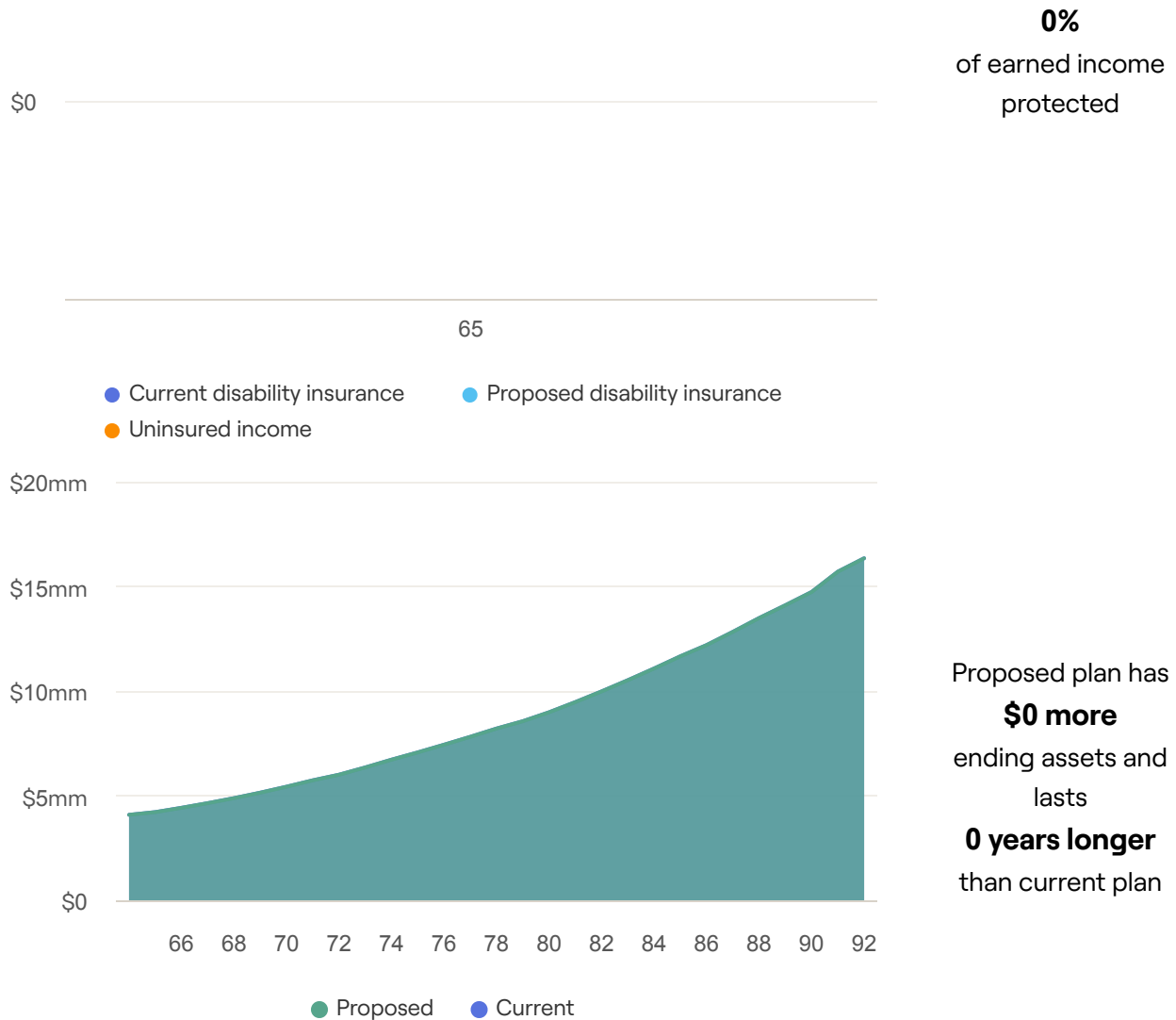
Spouse's income coverage during disability

No insurance needed.

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

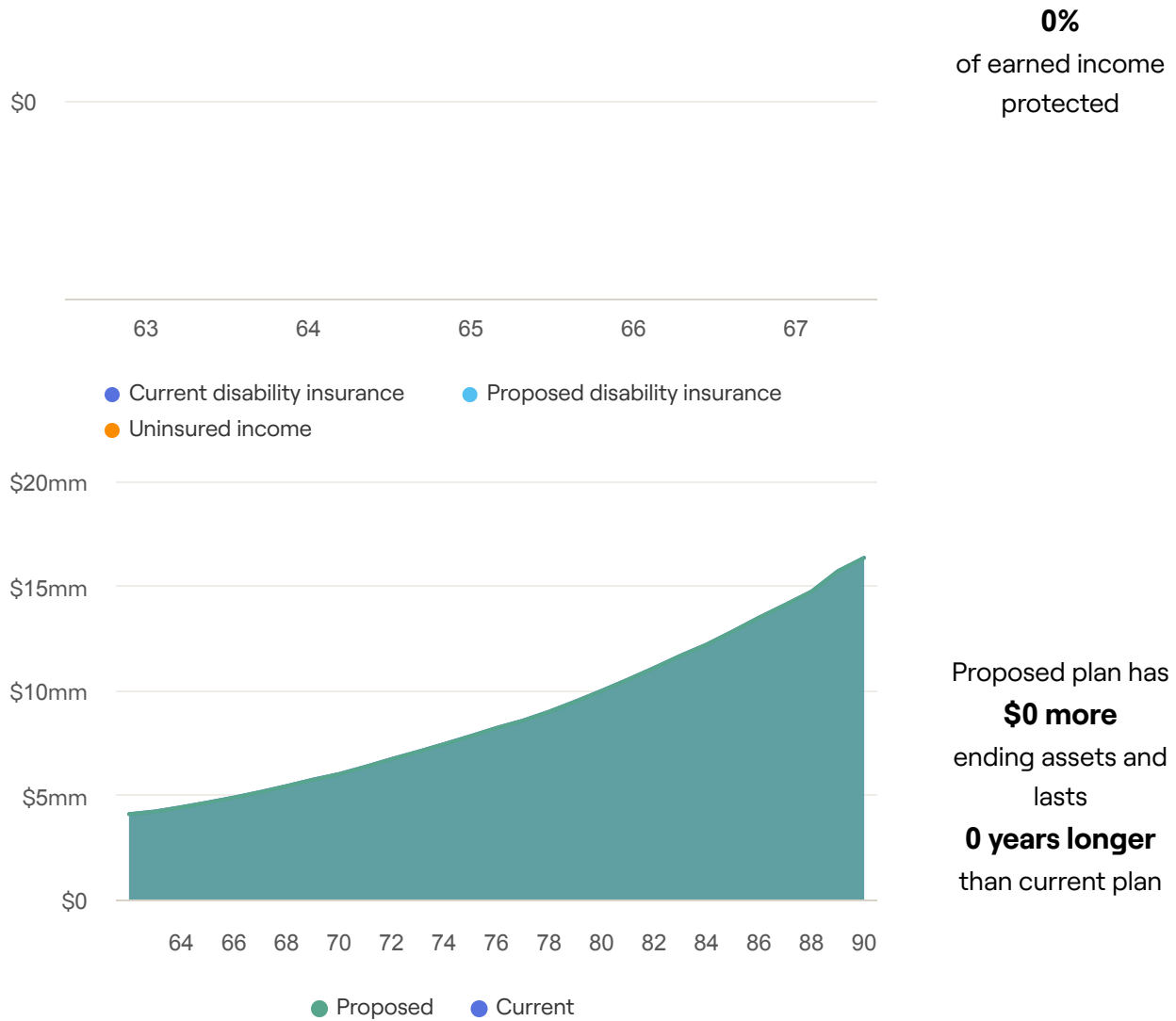
Disability Insurance Analysis For Sample

If Sample becomes disabled tomorrow



Disability Insurance Analysis For Spouse

If Spouse becomes disabled tomorrow



Disability Insurance Details

Details if Sample becomes disabled tomorrow

| Year | Age | Income Inflows | Planned Distribution | Other Inflows | Total Inflows | Expenses | Goals | Tax Payment | Planned Saving | Total Outflows | Net Flows |
|------|-------|----------------|----------------------|---------------|---------------|----------|--------|-------------|----------------|----------------|-----------|
| 2026 | 65/63 | 28,020 | 0 | 17,100 | 45,120 | 116,810 | 65,000 | 34,494 | 0 | 216,304 | (171,183) |
| 2027 | 66/64 | 34,212 | 0 | 17,613 | 51,825 | 114,310 | 20,450 | 21,487 | 0 | 156,247 | (104,423) |
| 2028 | 67/65 | 34,811 | 0 | 18,141 | 52,952 | 116,337 | 20,910 | 19,457 | 0 | 156,703 | (103,751) |
| 2029 | 68/66 | 35,420 | 0 | 18,686 | 54,106 | 118,411 | 21,381 | 18,134 | 0 | 157,926 | (103,820) |
| 2030 | 69/67 | 53,367 | 0 | 19,246 | 72,613 | 127,734 | 21,862 | 20,376 | 0 | 169,971 | (97,358) |
| 2031 | 70/68 | 57,826 | 0 | 19,824 | 77,650 | 130,123 | 22,354 | 19,861 | 0 | 172,338 | (94,688) |
| 2032 | 71/69 | 58,838 | 0 | 20,418 | 79,257 | 132,570 | 22,857 | 19,004 | 0 | 174,431 | (95,175) |
| 2033 | 72/70 | 59,868 | 0 | 21,031 | 80,899 | 135,077 | 75,955 | 24,041 | 0 | 235,073 | (154,174) |
| 2034 | 73/71 | 60,916 | 0 | 21,662 | 82,578 | 137,644 | 23,897 | 16,798 | 0 | 178,339 | (95,761) |
| 2035 | 74/72 | 61,982 | 0 | 22,312 | 84,294 | 140,274 | 24,434 | 16,210 | 0 | 180,918 | (96,625) |
| 2036 | 75/73 | 63,066 | 184,995 | 22,981 | 271,042 | 142,967 | 24,984 | 66,203 | 0 | 234,154 | 36,888 |
| 2037 | 76/74 | 64,170 | 198,377 | 23,670 | 286,218 | 145,725 | 25,546 | 70,429 | 0 | 241,701 | 44,517 |
| 2038 | 77/75 | 65,293 | 261,990 | 24,381 | 351,663 | 148,551 | 26,121 | 86,074 | 0 | 260,746 | 90,917 |
| 2039 | 78/76 | 66,436 | 280,920 | 25,112 | 372,468 | 151,445 | 26,709 | 94,348 | 0 | 272,502 | 99,967 |
| 2040 | 79/77 | 67,599 | 300,941 | 25,865 | 394,405 | 154,409 | 88,756 | 105,882 | 0 | 349,048 | 45,357 |
| 2041 | 80/78 | 68,782 | 322,646 | 26,641 | 418,069 | 157,446 | 27,924 | 113,250 | 0 | 298,620 | 119,449 |
| 2042 | 81/79 | 69,985 | 344,442 | 27,440 | 441,868 | 150,602 | 0 | 124,139 | 0 | 274,741 | 167,127 |
| 2043 | 82/80 | 71,210 | 369,232 | 28,264 | 468,707 | 149,149 | 0 | 136,870 | 0 | 286,020 | 182,687 |
| 2044 | 83/81 | 72,457 | 393,571 | 29,112 | 495,139 | 152,413 | 0 | 150,002 | 0 | 302,415 | 192,724 |
| 2045 | 84/82 | 73,725 | 421,826 | 29,985 | 525,536 | 155,756 | 0 | 165,054 | 0 | 320,810 | 204,726 |
| 2046 | 85/83 | 75,015 | 449,287 | 30,885 | 555,186 | 159,180 | 0 | 180,438 | 0 | 339,618 | 215,568 |
| 2047 | 86/84 | 76,327 | 478,880 | 31,811 | 587,019 | 162,687 | 71,803 | 197,214 | 0 | 431,704 | 155,314 |
| 2048 | 87/85 | 77,664 | 509,600 | 32,765 | 620,029 | 166,280 | 0 | 212,155 | 0 | 378,436 | 241,594 |
| 2049 | 88/86 | 79,022 | 538,821 | 33,748 | 651,591 | 169,961 | 0 | 228,794 | 0 | 398,756 | 252,836 |
| 2050 | 89/87 | 80,406 | 572,786 | 34,761 | 687,953 | 257,889 | 0 | 240,096 | 0 | 497,986 | 189,967 |
| 2051 | 90/88 | 81,813 | 603,620 | 35,804 | 721,237 | 264,276 | 0 | 259,575 | 0 | 523,852 | 197,385 |
| 2052 | - /89 | 52,789 | 580,878 | 402,005 | 1,035,672 | 303,742 | 0 | 265,798 | 0 | 569,540 | 466,132 |
| 2053 | - /90 | 53,713 | 611,894 | 0 | 665,607 | 311,733 | 0 | 261,035 | 0 | 572,768 | 92,839 |

Disability Insurance Details

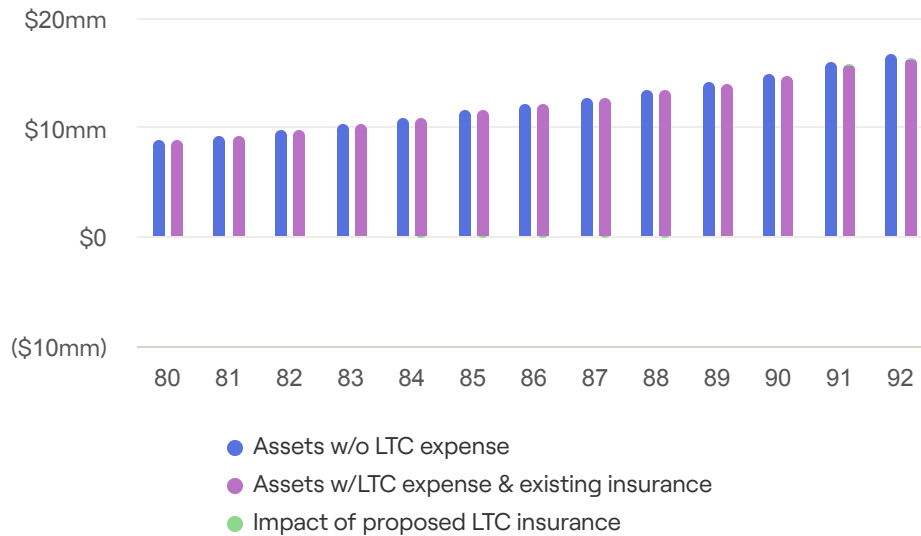
Details if Spouse becomes disabled tomorrow

| Year | Age | Income Inflows | Planned Distribution | Other Inflows | Total Inflows | Expenses | Goals | Tax Payment | Planned Saving | Total Outflows | Net Flows |
|------|-------|----------------|----------------------|---------------|---------------|----------|--------|-------------|----------------|----------------|-----------|
| 2026 | 65/63 | 28,020 | 0 | 17,100 | 45,120 | 116,810 | 65,000 | 34,494 | 0 | 216,304 | (171,183) |
| 2027 | 66/64 | 34,212 | 0 | 17,613 | 51,825 | 114,310 | 20,450 | 21,487 | 0 | 156,247 | (104,423) |
| 2028 | 67/65 | 34,811 | 0 | 18,141 | 52,952 | 116,337 | 20,910 | 19,457 | 0 | 156,703 | (103,751) |
| 2029 | 68/66 | 35,420 | 0 | 18,686 | 54,106 | 118,411 | 21,381 | 18,134 | 0 | 157,926 | (103,820) |
| 2030 | 69/67 | 53,367 | 0 | 19,246 | 72,613 | 127,734 | 21,862 | 20,376 | 0 | 169,971 | (97,358) |
| 2031 | 70/68 | 57,826 | 0 | 19,824 | 77,650 | 130,123 | 22,354 | 19,861 | 0 | 172,338 | (94,688) |
| 2032 | 71/69 | 58,838 | 0 | 20,418 | 79,257 | 132,570 | 22,857 | 19,004 | 0 | 174,431 | (95,175) |
| 2033 | 72/70 | 59,868 | 0 | 21,031 | 80,899 | 135,077 | 75,955 | 24,041 | 0 | 235,073 | (154,174) |
| 2034 | 73/71 | 60,916 | 0 | 21,662 | 82,578 | 137,644 | 23,897 | 16,798 | 0 | 178,339 | (95,761) |
| 2035 | 74/72 | 61,982 | 0 | 22,312 | 84,294 | 140,274 | 24,434 | 16,210 | 0 | 180,918 | (96,625) |
| 2036 | 75/73 | 63,066 | 184,995 | 22,981 | 271,042 | 142,967 | 24,984 | 66,203 | 0 | 234,154 | 36,888 |
| 2037 | 76/74 | 64,170 | 198,377 | 23,670 | 286,218 | 145,725 | 25,546 | 70,429 | 0 | 241,701 | 44,517 |
| 2038 | 77/75 | 65,293 | 261,990 | 24,381 | 351,663 | 148,551 | 26,121 | 86,074 | 0 | 260,746 | 90,917 |
| 2039 | 78/76 | 66,436 | 280,920 | 25,112 | 372,468 | 151,445 | 26,709 | 94,348 | 0 | 272,502 | 99,967 |
| 2040 | 79/77 | 67,599 | 300,941 | 25,865 | 394,405 | 154,409 | 88,756 | 105,882 | 0 | 349,048 | 45,357 |
| 2041 | 80/78 | 68,782 | 322,646 | 26,641 | 418,069 | 157,446 | 27,924 | 113,250 | 0 | 298,620 | 119,449 |
| 2042 | 81/79 | 69,985 | 344,442 | 27,440 | 441,868 | 150,602 | 0 | 124,139 | 0 | 274,741 | 167,127 |
| 2043 | 82/80 | 71,210 | 369,232 | 28,264 | 468,707 | 149,149 | 0 | 136,870 | 0 | 286,020 | 182,687 |
| 2044 | 83/81 | 72,457 | 393,571 | 29,112 | 495,139 | 152,413 | 0 | 150,002 | 0 | 302,415 | 192,724 |
| 2045 | 84/82 | 73,725 | 421,826 | 29,985 | 525,536 | 155,756 | 0 | 165,054 | 0 | 320,810 | 204,726 |
| 2046 | 85/83 | 75,015 | 449,287 | 30,885 | 555,186 | 159,180 | 0 | 180,438 | 0 | 339,618 | 215,568 |
| 2047 | 86/84 | 76,327 | 478,880 | 31,811 | 587,019 | 162,687 | 71,803 | 197,214 | 0 | 431,704 | 155,314 |
| 2048 | 87/85 | 77,664 | 509,600 | 32,765 | 620,029 | 166,280 | 0 | 212,155 | 0 | 378,436 | 241,594 |
| 2049 | 88/86 | 79,022 | 538,821 | 33,748 | 651,591 | 169,961 | 0 | 228,794 | 0 | 398,756 | 252,836 |
| 2050 | 89/87 | 80,406 | 572,786 | 34,761 | 687,953 | 257,889 | 0 | 240,096 | 0 | 497,986 | 189,967 |
| 2051 | 90/88 | 81,813 | 603,620 | 35,804 | 721,237 | 264,276 | 0 | 259,575 | 0 | 523,852 | 197,385 |
| 2052 | - /89 | 52,789 | 580,878 | 402,005 | 1,035,672 | 303,742 | 0 | 265,798 | 0 | 569,540 | 466,132 |
| 2053 | - /90 | 53,713 | 611,894 | 0 | 665,607 | 311,733 | 0 | 261,035 | 0 | 572,768 | 92,839 |

Long-Term Care Insurance Analysis

U.S. Department of Health and Human Services indicates that 70% of people turning age 65 can expect to use some form of long-term care during their lives. Long-term care insurance may help you offset some of the cost.

LTC's impact on your invested assets



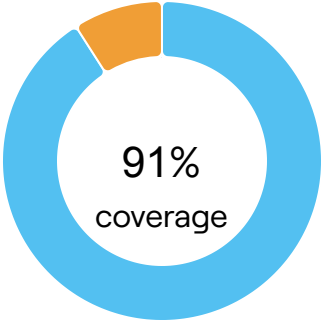
Proposed coverage results in **\$111,338 higher** ending invested assets

| | Sample's additional coverage | Spouse's additional coverage |
|---------------------------------------|------------------------------|------------------------------|
| LTC insurance | | |
| Current long term care daily coverage | \$0 | \$0 |
| Proposed additional daily coverage | \$140 | \$0 |
| Proposed benefit period | 2 years | 2 years |
| Proposed elimination period | 60 days | None |
| Proposed inflation adjustment | 2% | 0% |
| Proposed inflation type | Compound | Compound |
| Proposed annual premium | \$825 | \$0 |

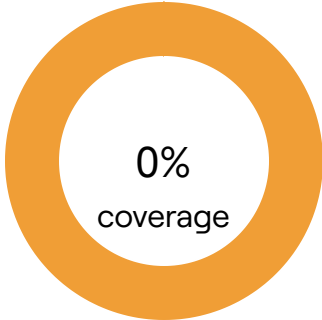
Long-Term Care Insurance Analysis

Sample's total LTC cost is \$170,840

Spouse's total LTC cost is \$330,547



- Current coverage
- Proposed additional coverage
- Uninsured coverage



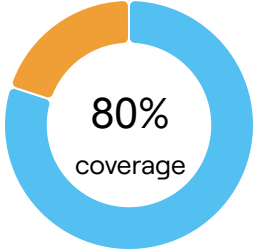
- Current coverage
- Proposed additional coverage
- Uninsured coverage

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

Property and Casualty Insurance – Homeowner

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

Homeowners Insurance Coverage



- Current coverage
- Proposed additional coverage
- Uninsured amount

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

| | Current value | Current coverage | Current coverage % | Target % | Proposed addition |
|-------------------------------|---------------|------------------|--------------------|----------|-------------------|
| Primary Home | \$1,000,000 | \$0 | 0% | 80% | \$800,000 |
| Jointly-owned Rental Property | \$200,000 | \$0 | 0% | 80% | \$160,000 |

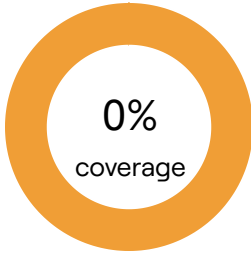
Property and Casualty Insurance – Auto

Auto Insurance Coverage

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

Property and Casualty Insurance – Umbrella

Umbrella Insurance Coverage



- Current coverage
- Proposed additional coverage
- Uninsured amount

Proposed additional umbrella: **\$0**

| | Net worth | Current coverage | Proposed addition | Total umbrella coverage |
|--------------------|-------------|------------------|-------------------|-------------------------|
| Umbrella Insurance | \$5,110,607 | \$0 | \$0 | \$0 |

Education Funding Analysis for Child

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

Child’s projected education cost is \$0



● Funded ● Shortfall

To achieve desired education funding level

| Grandkid's College Tuition | |
|----------------------------|----------|
| Annual education cost | \$28,840 |
| Scholarship/other | \$0 |
| Student borrowing | \$0 |
| Annual net cost | \$28,840 |
| Current 529 balance | |
| 529 balance | \$0 |

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

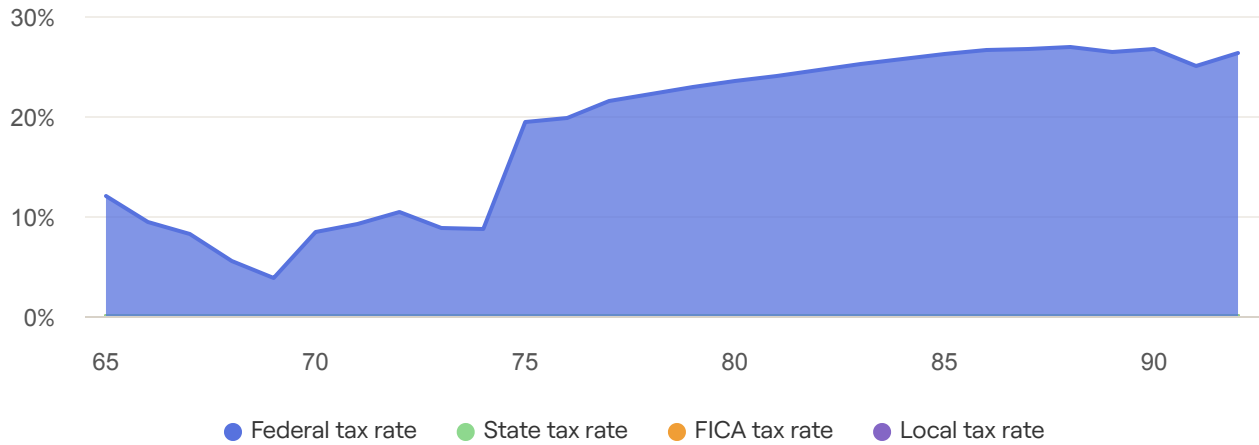
Education Funding Details

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

Tax Estimate

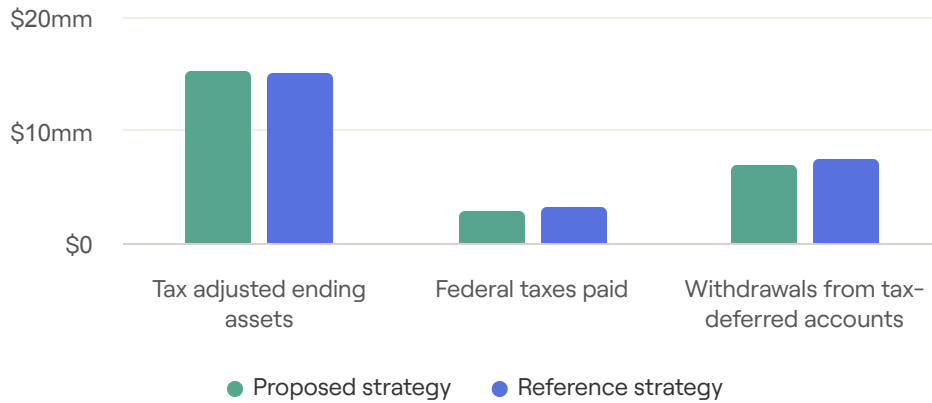
Taxes can have a significant impact on your future and are an important factor in financial planning. Estimated taxes below are based on your inputs and your proposed retirement plan, using current tax rates and methodologies.

Effective tax rate - Proposed Plan



Tax Strategies – Summary

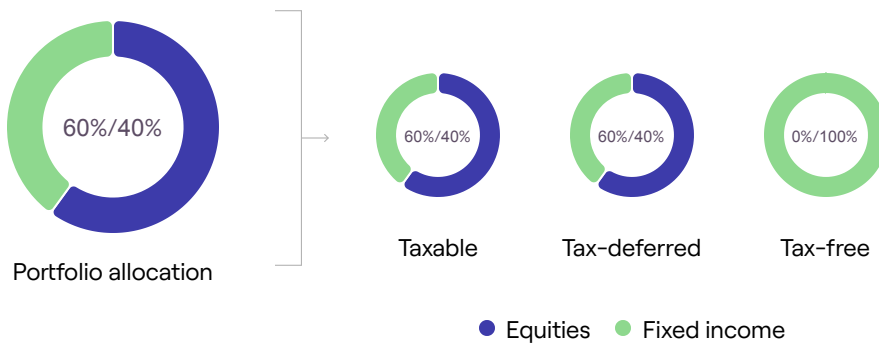
Summary of tax strategy – Proposed Plan



Proposed strategy results in

- \$162,469 more tax adjusted ending assets
- \$419,081 less taxes paid
- \$508,446 less withdrawals from tax-deferred accounts

Asset location – Proposed Plan



Proposed strategy results in

- \$162,469 more tax adjusted ending assets
- \$419,081 less taxes paid
- \$508,446 less withdrawals from tax-deferred accounts

Tax Strategies – Action items

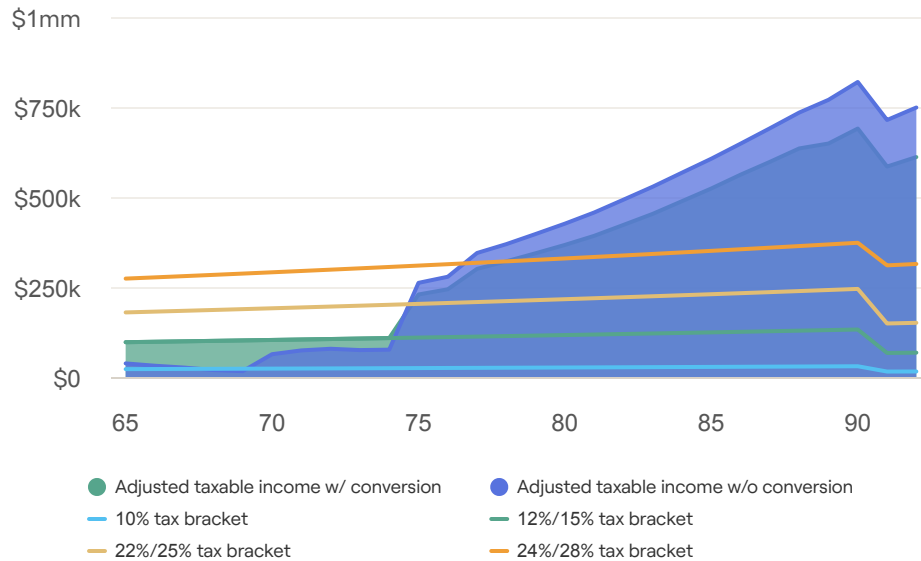
Proposed tax strategy

| | Proposed strategy | Reference strategy |
|------------------------------------|---------------------------------|---------------------------------|
| Asset location | | |
| Equity allocation | Pro-rata | Pro-rata |
| Asset withdrawal | | |
| Withdrawal sequence | Taxable, tax-deferred, tax-free | Taxable, tax-deferred, tax-free |
| Roth conversions | | |
| Conversion target | Ordinary income tax bracket | None |
| Fill up the tax bracket | 12%/15% | |
| 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.

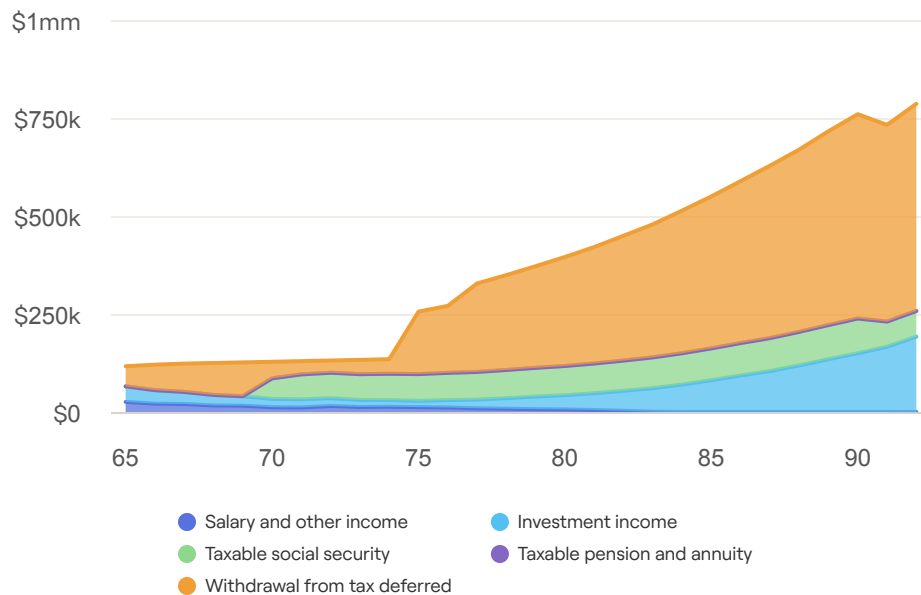
Tax Strategies – Calibration

Ordinary income tax bracket - Proposed Plan



Proposed strategy results in **\$162,469 more** tax adjusted ending assets than the Reference strategy

Key tax components - Proposed Plan

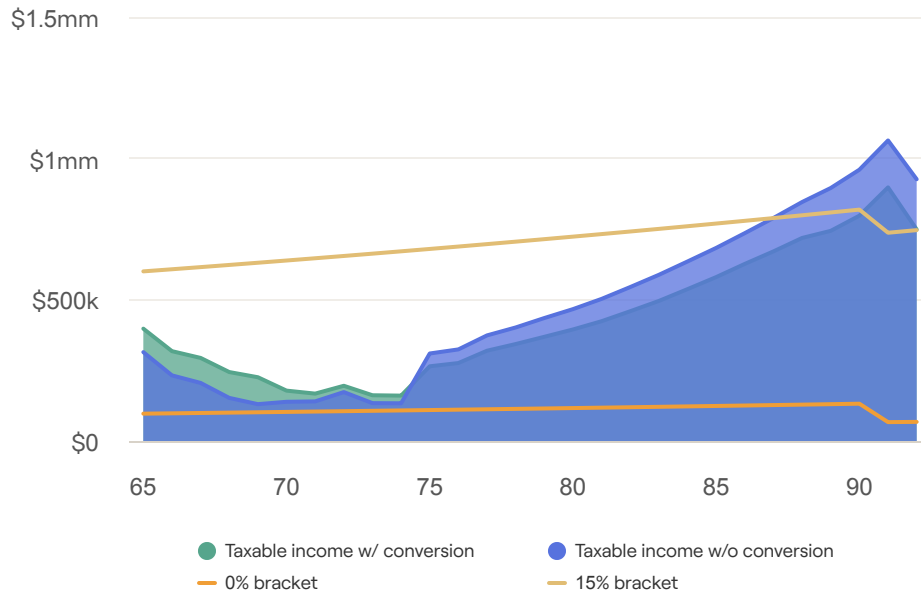


Proposed strategy results in **\$162,469 more** tax adjusted ending assets than the Reference strategy

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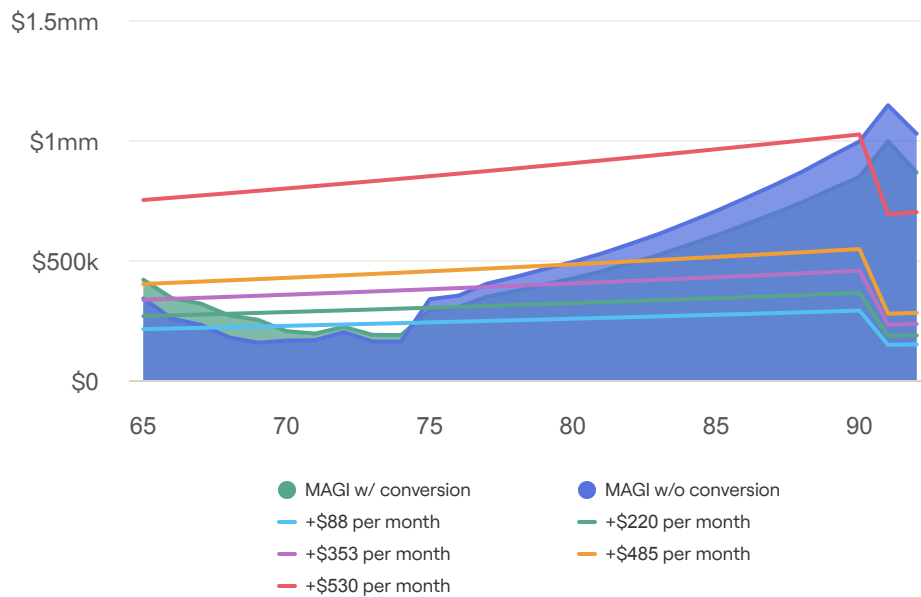
Tax Strategies – Calibration

Capital gains tax bracket - Proposed Plan



Proposed strategy results in **\$162,469 more** tax adjusted ending assets than the Reference strategy

Medicare premium tax bracket - Proposed Plan



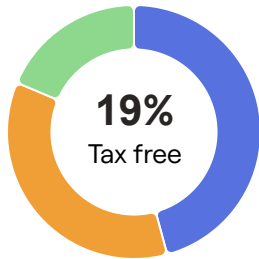
Proposed strategy results in **\$162,469 more** tax adjusted ending assets than the Reference strategy

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Tax Strategies – Comparison

Tax adjusted ending wealth

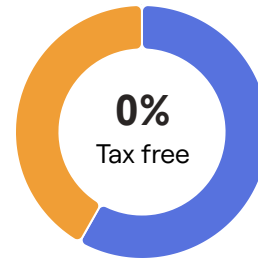
Proposed strategy



● Taxable ● Tax deferred ● Tax free

\$15,292,047 ending portfolio value

Reference strategy

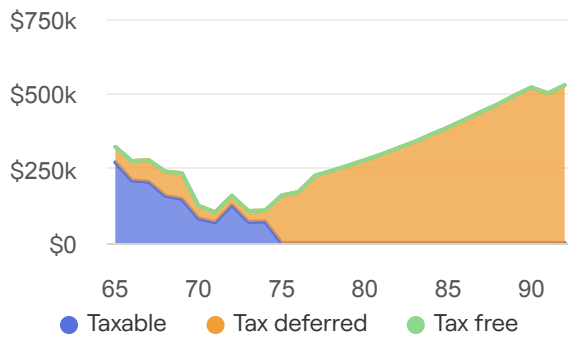


● Taxable ● Tax deferred ● Tax free

\$15,129,579 ending portfolio value

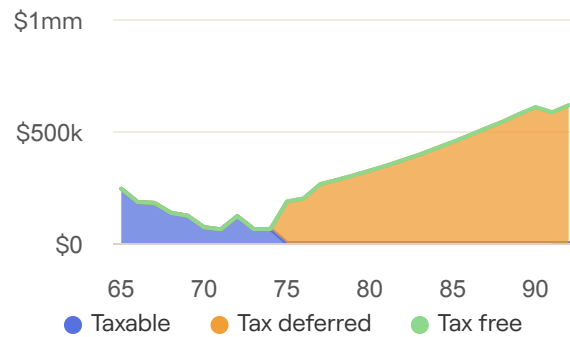
Withdrawal

Proposed strategy



● Taxable ● Tax deferred ● Tax free

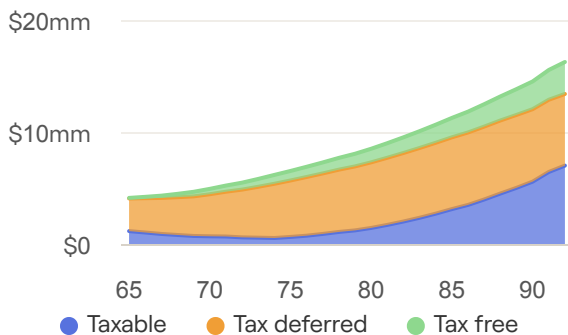
Reference strategy



● Taxable ● Tax deferred ● Tax free

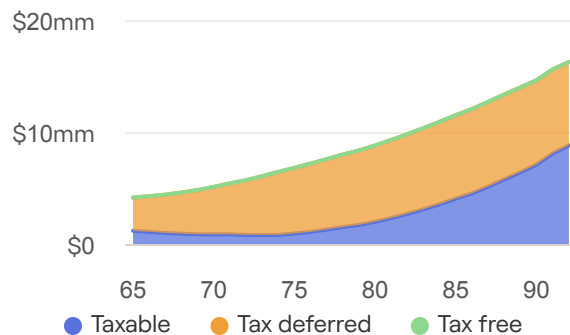
Account balance

Proposed strategy



● Taxable ● Tax deferred ● Tax free

Reference strategy



● Taxable ● Tax deferred ● Tax free

Tax Strategies – Details

Withdrawal and conversion

| Year | Age | Conversion Amount | Withdrawal From Taxable Account | Withdrawal From Tax Deferred Account | Withdrawal From Tax Free Account | Taxable Account Balance | Tax Deferred Account Balance | Tax Free Account Balance |
|------|-------|-------------------|---------------------------------|--------------------------------------|----------------------------------|-------------------------|------------------------------|--------------------------|
| 2026 | 65/63 | 51,319 | 270,509 | 51,319 | 0 | 1,151,193 | 2,912,403 | 51,319 |
| 2027 | 66/64 | 65,025 | 209,318 | 65,025 | 0 | 1,026,989 | 3,062,708 | 120,138 |
| 2028 | 67/65 | 72,313 | 205,352 | 72,313 | 0 | 897,568 | 3,216,839 | 201,334 |
| 2029 | 68/66 | 81,440 | 157,935 | 81,440 | 0 | 805,995 | 3,373,238 | 297,659 |
| 2030 | 69/67 | 86,380 | 147,432 | 86,380 | 0 | 718,155 | 3,536,261 | 406,047 |
| 2031 | 70/68 | 42,329 | 82,283 | 42,329 | 0 | 688,970 | 3,755,388 | 478,397 |
| 2032 | 71/69 | 33,768 | 69,441 | 33,768 | 0 | 670,469 | 3,999,277 | 547,536 |
| 2033 | 72/70 | 31,172 | 127,302 | 31,172 | 0 | 592,738 | 4,263,795 | 619,191 |
| 2034 | 73/71 | 36,441 | 70,792 | 36,441 | 0 | 565,770 | 4,542,601 | 701,412 |
| 2035 | 74/72 | 37,194 | 71,742 | 37,194 | 0 | 535,859 | 4,841,268 | 790,465 |
| 2036 | 75/73 | 0 | 0 | 159,302 | 0 | 631,977 | 5,039,909 | 848,909 |
| 2037 | 76/74 | 0 | 0 | 170,856 | 0 | 741,712 | 5,241,682 | 911,674 |
| 2038 | 77/75 | 0 | 0 | 225,683 | 0 | 899,528 | 5,403,546 | 979,079 |
| 2039 | 78/76 | 0 | 0 | 242,034 | 0 | 1,077,791 | 5,561,028 | 1,051,468 |
| 2040 | 79/77 | 0 | 0 | 259,329 | 0 | 1,216,028 | 5,712,858 | 1,129,209 |
| 2041 | 80/78 | 0 | 0 | 278,083 | 0 | 1,435,352 | 5,857,159 | 1,212,698 |
| 2042 | 81/79 | 0 | 0 | 296,922 | 0 | 1,707,514 | 5,993,291 | 1,302,359 |
| 2043 | 82/80 | 0 | 0 | 318,349 | 0 | 2,009,501 | 6,118,060 | 1,398,650 |
| 2044 | 83/81 | 0 | 0 | 339,395 | 0 | 2,342,802 | 6,231,008 | 1,502,061 |
| 2045 | 84/82 | 0 | 0 | 363,827 | 0 | 2,711,435 | 6,327,875 | 1,613,117 |
| 2046 | 85/83 | 0 | 0 | 387,582 | 0 | 3,117,022 | 6,408,150 | 1,732,384 |
| 2047 | 86/84 | 0 | 0 | 413,186 | 0 | 3,491,112 | 6,468,756 | 1,860,469 |
| 2048 | 87/85 | 0 | 0 | 439,772 | 0 | 3,975,724 | 6,507,256 | 1,998,024 |
| 2049 | 88/86 | 0 | 0 | 465,074 | 0 | 4,505,070 | 6,523,301 | 2,145,749 |
| 2050 | 89/87 | 0 | 0 | 494,481 | 0 | 5,014,056 | 6,511,125 | 2,304,397 |
| 2051 | 90/88 | 0 | 0 | 521,196 | 0 | 5,567,179 | 6,471,334 | 2,474,774 |
| 2052 | - /89 | 0 | 0 | 501,651 | 0 | 6,431,153 | 6,448,145 | 2,657,748 |
| 2053 | - /90 | 0 | 0 | 528,535 | 0 | 7,000,891 | 6,396,359 | 2,854,251 |

Tax Strategies – Details

Tax details

| Year | Age | Adjusted Taxable Income | Total Federal Tax Paid | Federal Income Tax Bracket | Federal Capital Gains Tax Bracket |
|------|-------|-------------------------|------------------------|----------------------------|-----------------------------------|
| 2026 | 65/63 | 96,567 | 69,286 | 15% | 15% |
| 2027 | 66/64 | 97,908 | 50,056 | 15% | 15% |
| 2028 | 67/65 | 99,133 | 45,630 | 15% | 15% |
| 2029 | 68/66 | 100,372 | 32,748 | 15% | 15% |
| 2030 | 69/67 | 101,627 | 31,573 | 15% | 15% |
| 2031 | 70/68 | 102,896 | 25,566 | 15% | 15% |
| 2032 | 71/69 | 104,184 | 23,963 | 15% | 15% |
| 2033 | 72/70 | 105,486 | 28,110 | 25% | 15% |
| 2034 | 73/71 | 106,805 | 23,063 | 25% | 15% |
| 2035 | 74/72 | 108,140 | 22,859 | 25% | 15% |
| 2036 | 75/73 | 229,174 | 52,714 | 28% | 15% |
| 2037 | 76/74 | 243,569 | 56,538 | 28% | 15% |
| 2038 | 77/75 | 300,366 | 70,137 | 28% | 15% |
| 2039 | 78/76 | 321,347 | 76,414 | 33% | 15% |
| 2040 | 79/77 | 343,748 | 84,136 | 33% | 15% |
| 2041 | 80/78 | 366,872 | 92,102 | 33% | 15% |
| 2042 | 81/79 | 392,124 | 101,464 | 33% | 15% |
| 2043 | 82/80 | 422,504 | 112,385 | 33% | 15% |
| 2044 | 83/81 | 453,209 | 123,617 | 33% | 15% |
| 2045 | 84/82 | 488,464 | 136,504 | 33% | 15% |
| 2046 | 85/83 | 523,667 | 149,678 | 33% | 15% |
| 2047 | 86/84 | 562,018 | 164,054 | 33% | 15% |
| 2048 | 87/85 | 597,651 | 178,642 | 33% | 15% |
| 2049 | 88/86 | 634,874 | 194,072 | 33% | 15% |
| 2050 | 89/87 | 648,523 | 197,822 | 33% | 15% |
| 2051 | 90/88 | 690,149 | 214,481 | 35% | 15% |
| 2052 | - /89 | 584,527 | 223,082 | 33% | 20% |
| 2053 | - /90 | 610,940 | 199,408 | 33% | 20% |

Tax Strategies - Details

Medicare premium

| Year | Age | MAGI | Medicare Premium Threshold | Medicare Premium for Sample | Medicare Premium for Spouse | Total Medicare Premium |
|------|-------|---------|----------------------------|-----------------------------|-----------------------------|------------------------|
| 2026 | 65/63 | 418,008 | 212,000 | 0 | 0 | 0 |
| 2027 | 66/64 | 341,032 | 214,650 | 0 | 0 | 0 |
| 2028 | 67/65 | 318,537 | 217,333 | 0 | 0 | 0 |
| 2029 | 68/66 | 268,830 | 220,050 | 0 | 0 | 0 |
| 2030 | 69/67 | 250,726 | 222,800 | 0 | 0 | 0 |
| 2031 | 70/68 | 203,653 | 225,585 | 0 | 0 | 0 |
| 2032 | 71/69 | 193,373 | 228,405 | 0 | 0 | 0 |
| 2033 | 72/70 | 221,429 | 231,260 | 0 | 0 | 0 |
| 2034 | 73/71 | 188,180 | 234,151 | 0 | 0 | 0 |
| 2035 | 74/72 | 187,238 | 237,078 | 0 | 0 | 0 |
| 2036 | 75/73 | 291,278 | 240,041 | 0 | 0 | 0 |
| 2037 | 76/74 | 303,178 | 243,042 | 0 | 0 | 0 |
| 2038 | 77/75 | 347,141 | 246,080 | 0 | 0 | 0 |
| 2039 | 78/76 | 371,117 | 249,156 | 0 | 0 | 0 |
| 2040 | 79/77 | 397,161 | 252,270 | 0 | 0 | 0 |
| 2041 | 80/78 | 423,475 | 255,424 | 0 | 0 | 0 |
| 2042 | 81/79 | 452,770 | 258,617 | 0 | 0 | 0 |
| 2043 | 82/80 | 486,682 | 261,849 | 0 | 0 | 0 |
| 2044 | 83/81 | 521,646 | 265,122 | 0 | 0 | 0 |
| 2045 | 84/82 | 561,515 | 268,436 | 0 | 0 | 0 |
| 2046 | 85/83 | 602,394 | 271,792 | 0 | 0 | 0 |
| 2047 | 86/84 | 646,905 | 275,189 | 0 | 0 | 0 |
| 2048 | 87/85 | 692,165 | 278,629 | 0 | 0 | 0 |
| 2049 | 88/86 | 740,099 | 282,112 | 0 | 0 | 0 |
| 2050 | 89/87 | 794,325 | 285,638 | 0 | 0 | 0 |
| 2051 | 90/88 | 846,137 | 289,209 | 0 | 0 | 0 |
| 2052 | - /89 | 994,200 | 146,412 | 0 | 0 | 0 |
| 2053 | - /90 | 864,589 | 148,242 | 0 | 0 | 0 |

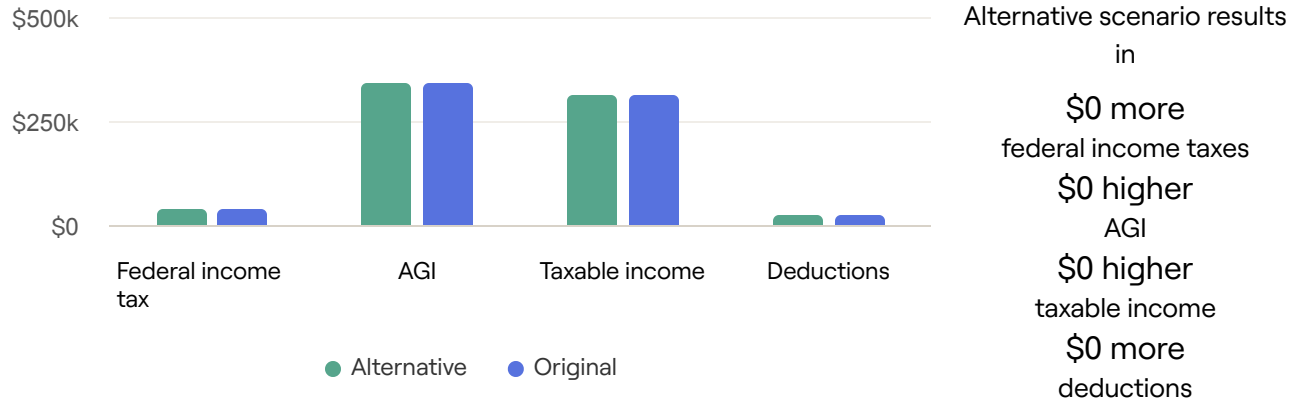
Tax Strategies – Details

Asset location summary

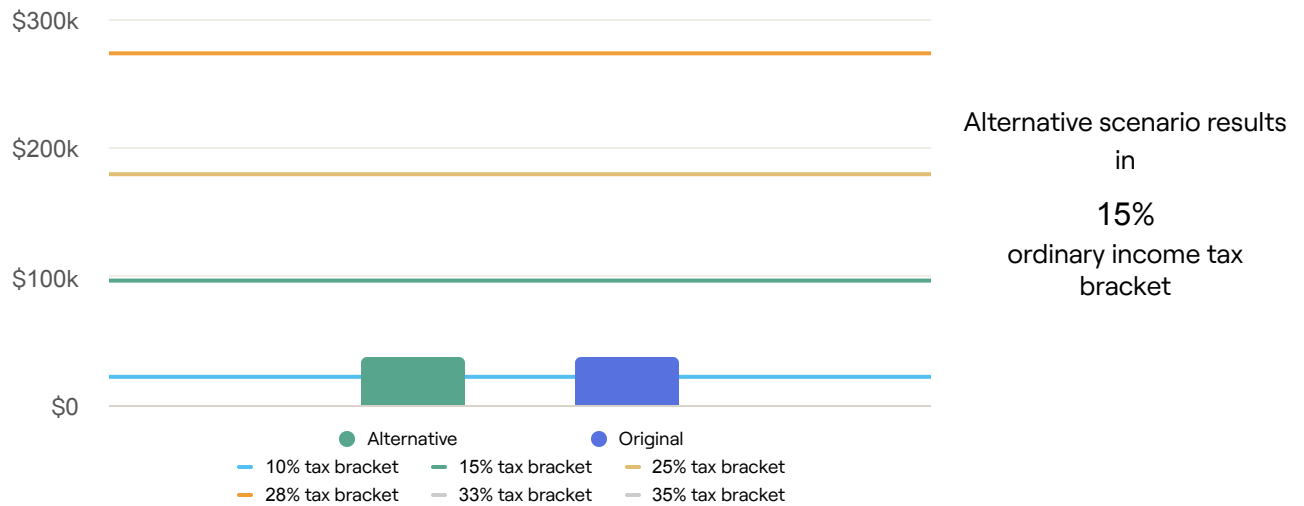
| Year | Age | Overall Portfolio Equity | Taxable Account Equity | Tax Deferred Account Equity | Tax Free Account Equity |
|-------|-------|--------------------------|------------------------|-----------------------------|-------------------------|
| Start | | 60% | 60% | 60% | 0% |
| 2026 | 65/63 | 60% | 60% | 60% | 60% |
| 2027 | 66/64 | 60% | 60% | 60% | 60% |
| 2028 | 67/65 | 60% | 60% | 60% | 60% |
| 2029 | 68/66 | 60% | 60% | 60% | 60% |
| 2030 | 69/67 | 60% | 60% | 60% | 60% |
| 2031 | 70/68 | 60% | 60% | 60% | 60% |
| 2032 | 71/69 | 60% | 60% | 60% | 60% |
| 2033 | 72/70 | 60% | 60% | 60% | 60% |
| 2034 | 73/71 | 60% | 60% | 60% | 60% |
| 2035 | 74/72 | 60% | 60% | 60% | 60% |
| 2036 | 75/73 | 60% | 60% | 60% | 60% |
| 2037 | 76/74 | 60% | 60% | 60% | 60% |
| 2038 | 77/75 | 60% | 60% | 60% | 60% |
| 2039 | 78/76 | 60% | 60% | 60% | 60% |
| 2040 | 79/77 | 60% | 60% | 60% | 60% |
| 2041 | 80/78 | 60% | 60% | 60% | 60% |
| 2042 | 81/79 | 60% | 60% | 60% | 60% |
| 2043 | 82/80 | 60% | 60% | 60% | 60% |
| 2044 | 83/81 | 60% | 60% | 60% | 60% |
| 2045 | 84/82 | 60% | 60% | 60% | 60% |
| 2046 | 85/83 | 60% | 60% | 60% | 60% |
| 2047 | 86/84 | 60% | 60% | 60% | 60% |
| 2048 | 87/85 | 60% | 60% | 60% | 60% |
| 2049 | 88/86 | 60% | 60% | 60% | 60% |
| 2050 | 89/87 | 60% | 60% | 60% | 60% |
| 2051 | 90/88 | 60% | 60% | 60% | 60% |
| 2052 | - /89 | 60% | 60% | 60% | 60% |
| 2053 | - /90 | 60% | 60% | 60% | 60% |

Tax Analyzer – Summary

Federal income taxes - Projected tax return (2026)

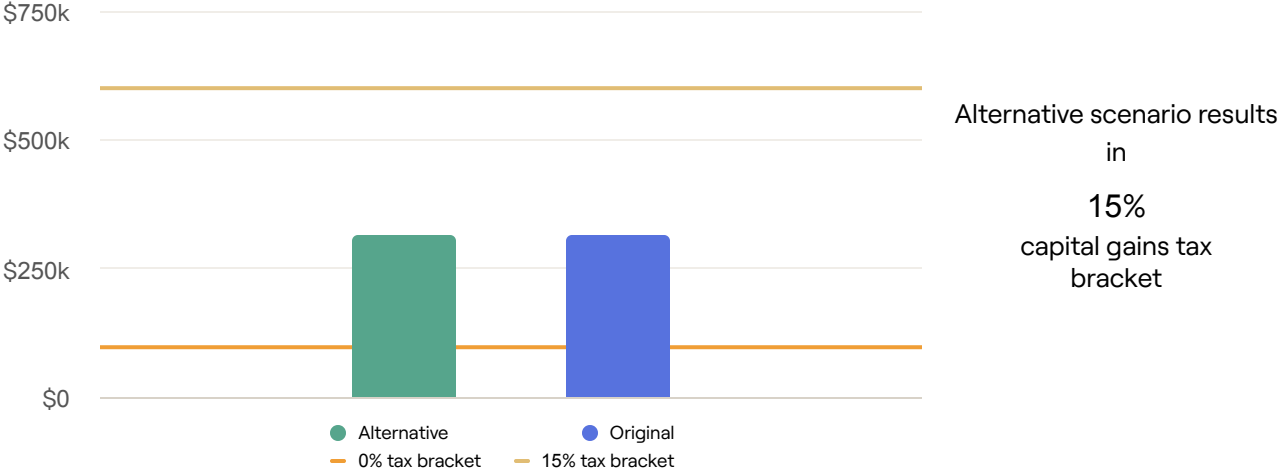


Ordinary income tax bracket - Projected tax return (2026)



























Tax Analyzer - Summary

Capital gains tax bracket - Projected tax return (2026)



Tax Analyzer – Thresholds

Projected tax return (2026)

| Items | Thresholds | Alternative | Original |
|---|-----------------------|---|---|
| Qualified Charitable Contribution Limit | \$216,000 |  |  |
| Roth IRA Contribution | \$236,000 – \$246,000 |  |  |
| IRA Contribution Deductibility – Covered Spouse | \$126,000 – \$146,000 |  |  |
| IRA Contribution Deductibility – Non-covered Spouse | \$236,000 – \$246,000 |  |  |
| Student Loan Interest Deduction | \$170,000 – \$200,000 |  |  |
| AMT Exemption | \$188,500 – \$584,564 |  |  |
| Net Investment Income Tax | \$250,000 |  |  |
| American Opportunity Credit | \$160,000 – \$180,000 |  |  |
| Child Tax Credit | \$110,000 – \$110,000 |  |  |
| Saver’s Credit | \$47,500 – \$79,000 |  |  |
| Itemized Deduction Phase Out | \$367,579 |  |  |
| Personal Exemption Phase Out | \$367,579 – \$508,293 |  |  |

Tax Analyzer – Action items

Projected tax return (2026)

| | Alternative | Original |
|---|-------------|-----------|
| 1040 income | | |
| Line 1a W2 income | \$0 | \$0 |
| Line 2b taxable interest | \$22,962 | \$22,962 |
| Line 3a qualified dividends | \$14,141 | \$14,141 |
| Line 3b ordinary dividends | \$16,637 | \$16,637 |
| Line 7 short-term capital gains | \$29,167 | \$29,167 |
| Line 7 long-term capital gains | \$262,507 | \$262,507 |
| Schedule 1 income | | |
| Line 3 business income or (loss) | \$0 | \$0 |
| Line 5 rental income, royalties, partnerships, etc. | \$8,100 | \$8,100 |
| 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 | \$5,238 | \$5,238 |

Estate Checklist

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

Important estate checklist tasks

| | Sample | Spouse |
|---------------------------------|--------|--------|
| 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

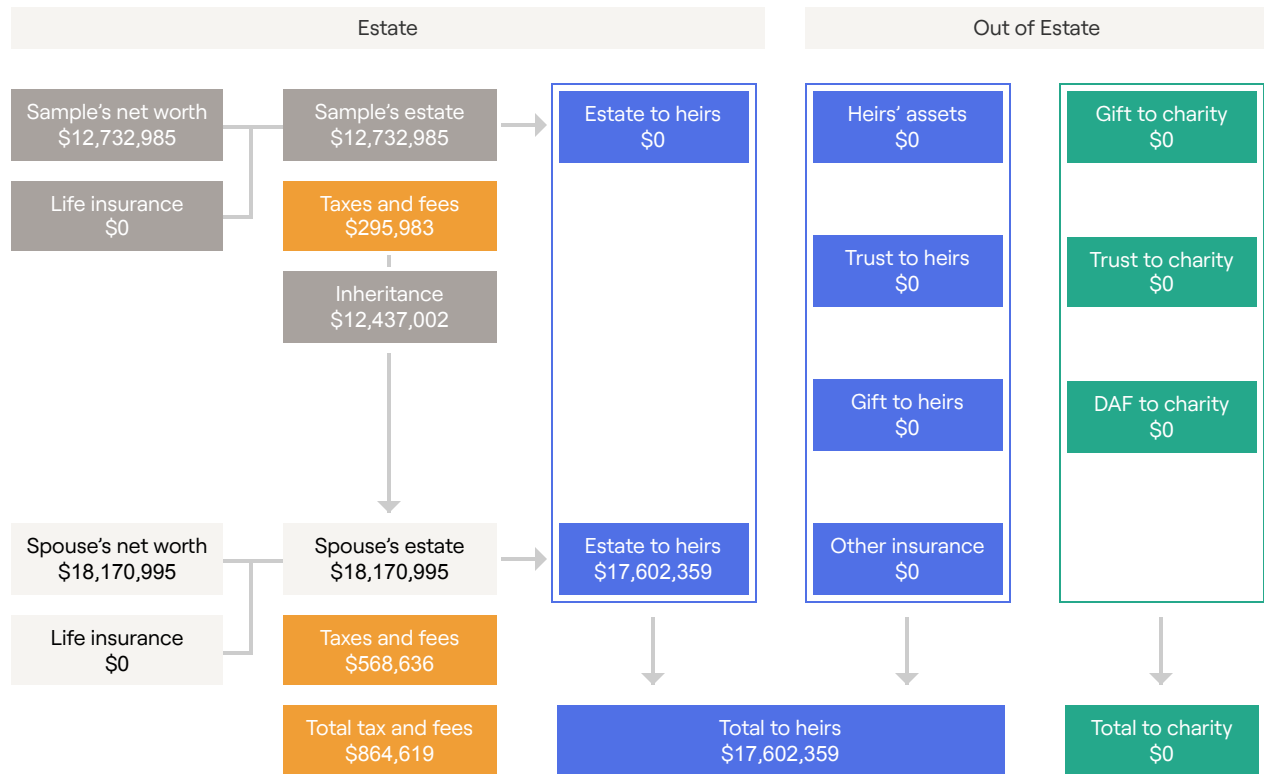
Life changes, it is important to review your beneficiaries periodically to ensure your money will go where you intended.

| | Account Balance | Death Benefit | Primary Beneficiary | Contingent Beneficiary |
|-------------------------------|-----------------|---------------|---------------------|------------------------|
| Bank | | | | |
| Sample's Accounts | | | | |
| MARKETSTRATS | \$35,783 | | | |
| FINKELSTEIN FAM | \$2,037 | | | |
| Joint Accounts | | | | |
| Joint Bank Account | \$36,000 | | | |
| Invested Assets | | | | |
| Sample's Accounts | | | | |
| Sample's Investment Account | \$2,233,880 | | | |
| Spouse's Accounts | | | | |
| Spouse's Investment Account | \$525,800 | | | |
| Joint Accounts | | | | |
| Joint Investment Account | \$1,250,000 | | | |
| Life Insurance | | | | |
| Sample's Accounts | | | | |
| Sample's Group Life Insurance | | \$1,000,000 | | |
| Sample's Term Life Insurance | | \$2,000,000 | | |

Estate Planning

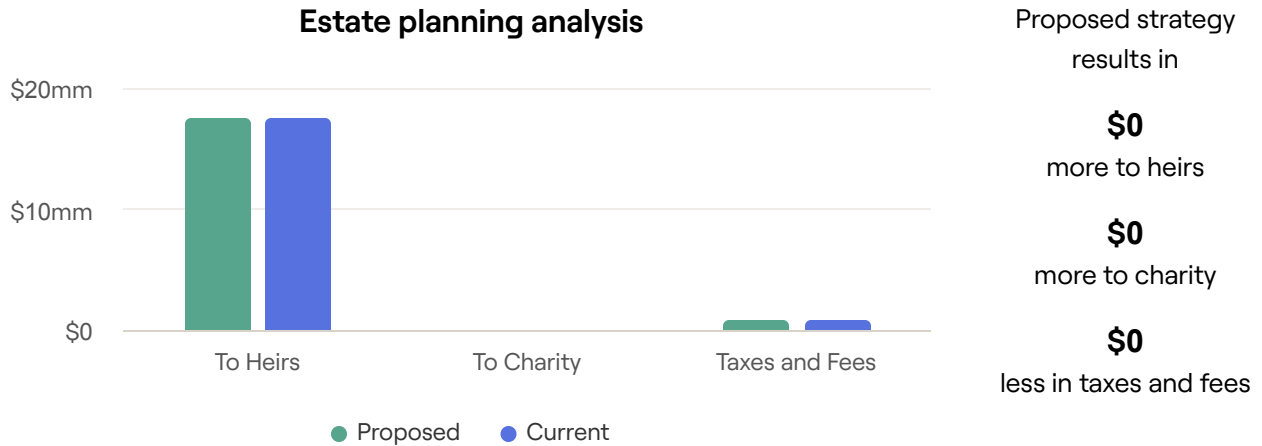
Effective use of living trust strategies can reduce taxes and expenses so that more of your assets are passed on to heirs or charity.

Estate flow chart



Estate Planning Analysis

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

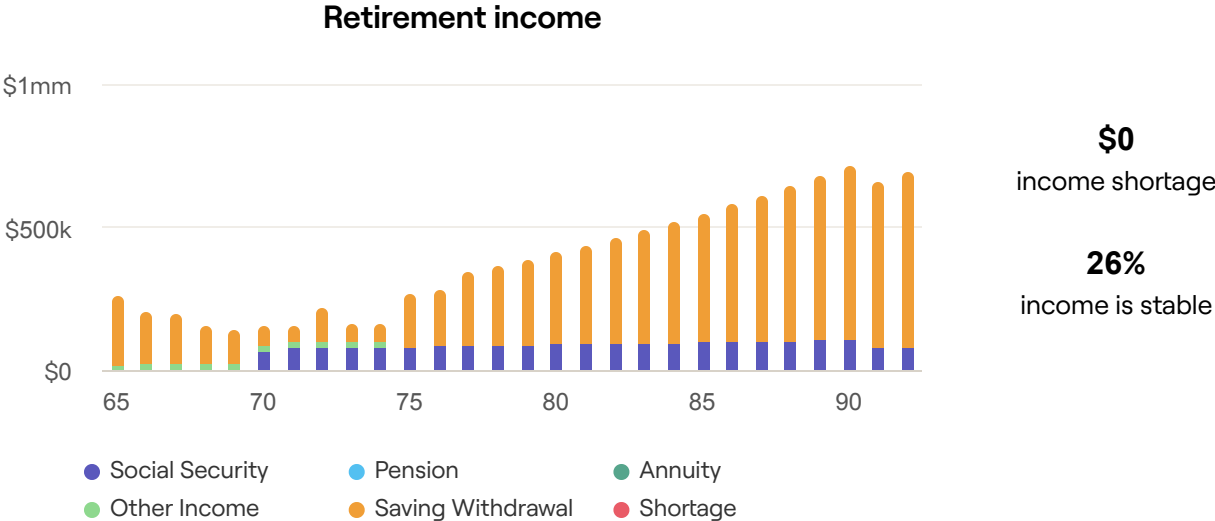


Proposed Trust strategy

Basic Information

| | |
|---------------------------|----------|
| Sample's planning horizon | 90 |
| Spouse's planning horizon | 90 |
| Funeral expense | \$10,000 |
| Probate expense | 5% |
| Sample's cumulative gift | \$0 |
| Sample's gift tax paid | \$0 |

Estate Planning Retirement Income



Estate Planning Details

| Sample's Estate | | Spouse's Estate | | Out of Estate | |
|-----------------------------------|---------------------|-----------------------------------|---------------------|---------------------------------------|-----|
| Investment | \$11,476,718 | Investment | \$15,949,706 | Heirs' assets | \$0 |
| Real estate | \$1,256,267 | Real estate | \$2,221,289 | Credit shelter trust | \$0 |
| Other assets | \$0 | Other assets | \$0 | Charitable remainder trust | \$0 |
| Annuities | \$0 | Annuities | \$0 | Charitable lead trust | \$0 |
| Debt | \$0 | Debt | \$0 | Spousal lifetime access trust | \$0 |
| Mortgage | \$0 | Mortgage | \$0 | Qualified terminable interest trust | \$0 |
| Insurance | \$0 | Insurance | \$0 | Grantor retained annuity trust | \$0 |
| Gross estate | \$12,732,985 | Gross estate | \$18,170,995 | Intentionally defective grantor trust | \$0 |
| Funeral expense | \$17,441 | Funeral expense | \$18,235 | Qualified personal residence trust | \$0 |
| Probate | \$278,541 | Probate | \$550,400 | Irrevocable grantor trust | \$0 |
| Estate tax - federal | \$0 | Estate tax - federal | \$0 | Irrevocable grantor trust - property | \$0 |
| Estate tax - state | \$0 | Estate tax - state | \$0 | Irrevocable insurance trust | \$0 |
| Total taxes & expenses | \$295,982 | Total taxes & expenses | \$568,635 | Other owned insurance | \$0 |
| | | | | Donor-advised fund | \$0 |
| Net estate | \$12,437,002 | Net estate | \$17,602,359 | | |
| To heirs | \$0 | To heirs | \$17,602,359 | To heirs | \$0 |
| To co-client | \$12,437,002 | | | To charity | \$0 |

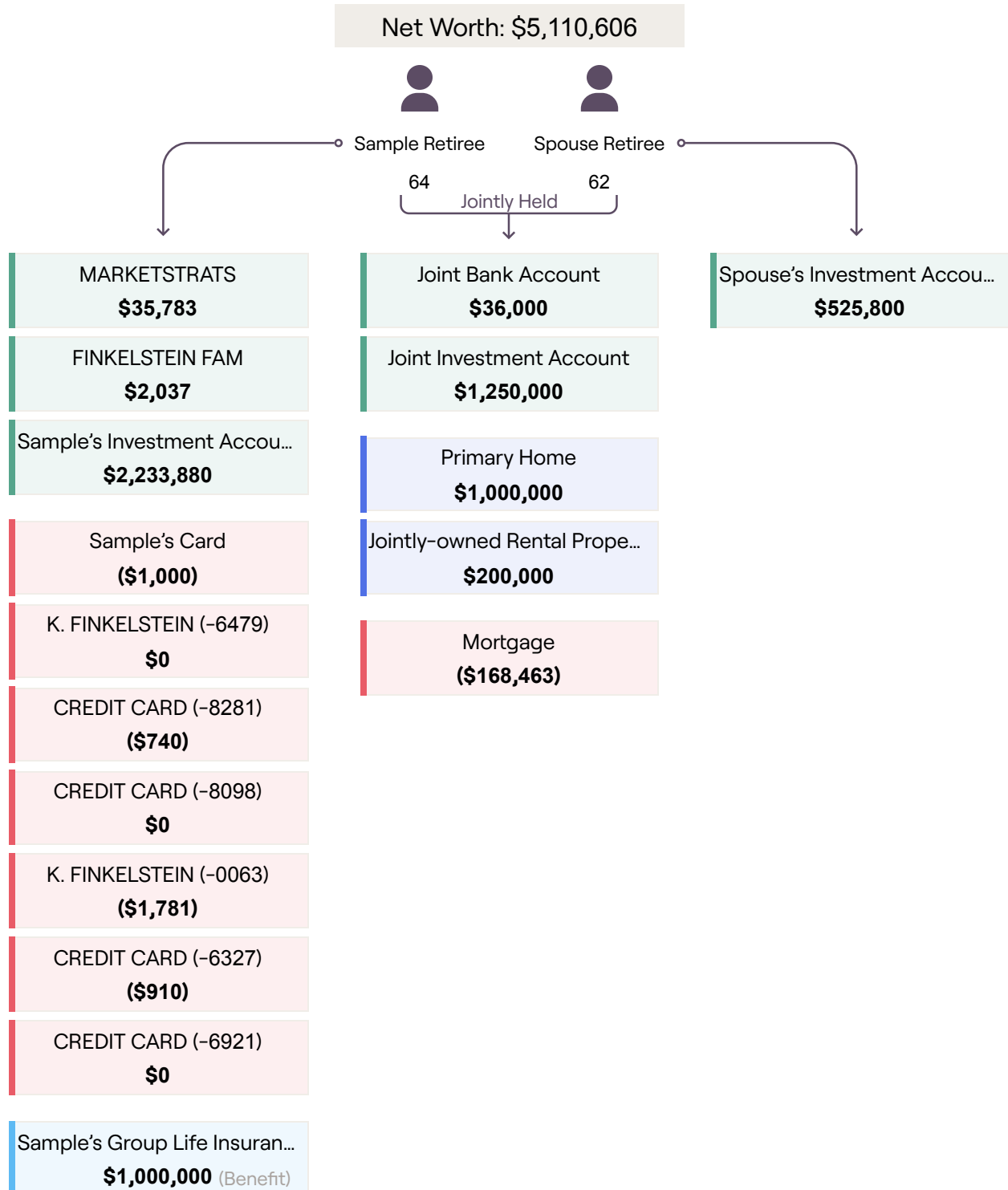
Please refer to sections 8.6 and 8.7 of the disclosure section for more information.

Blueprint - Net Worth

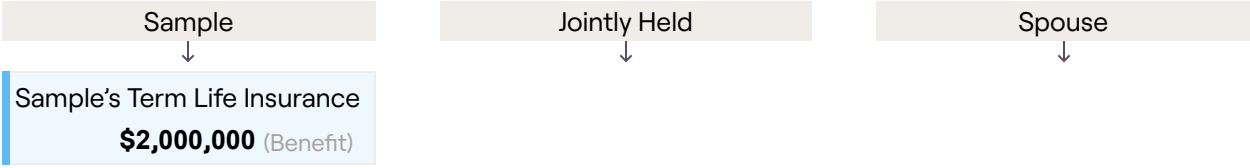
- Bank & Investments
- Stock plan & Properties & Other assets
- Card & Loans
- Insurance


Child - 21


Child - 19



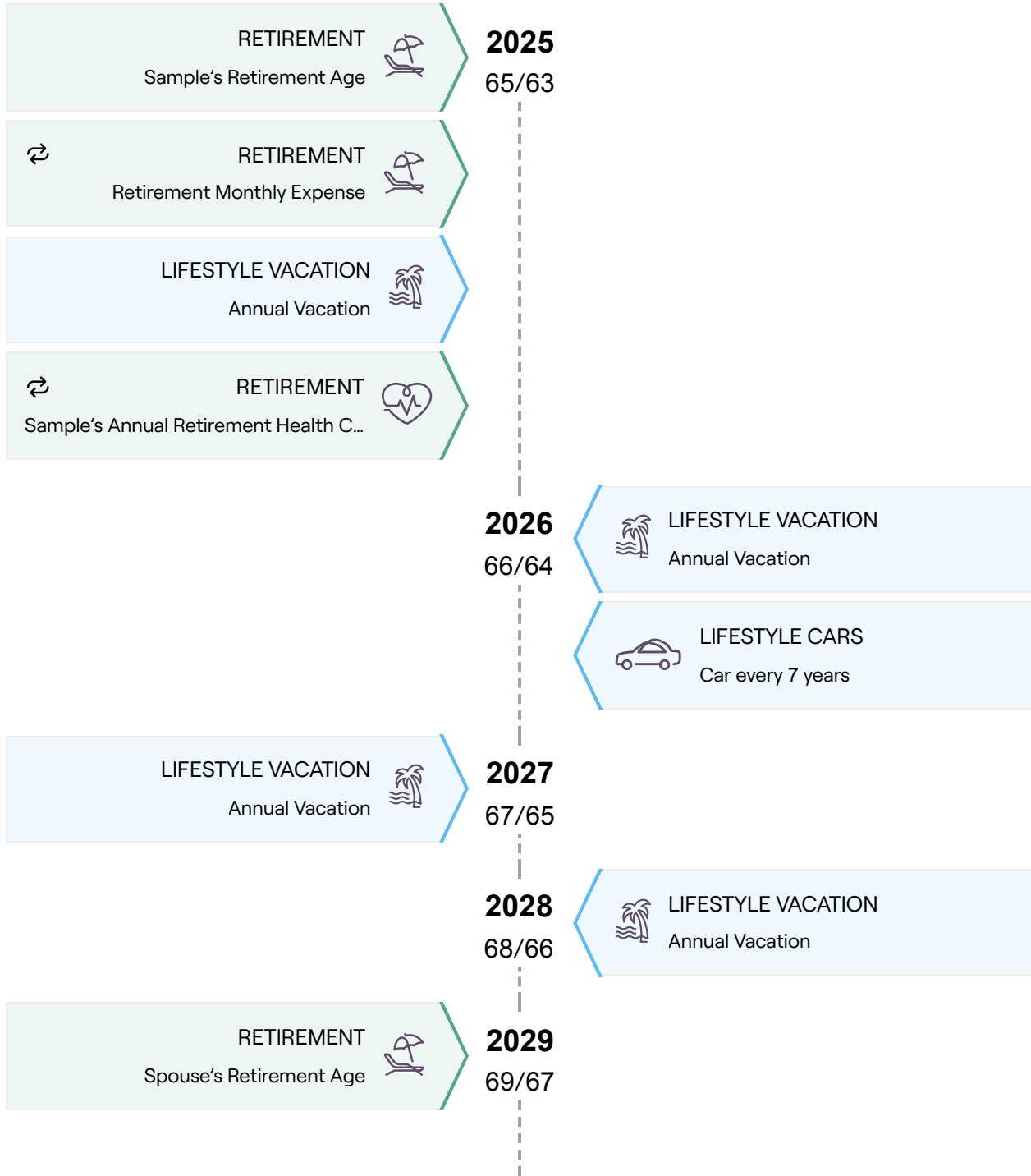
Blueprint - Net Worth



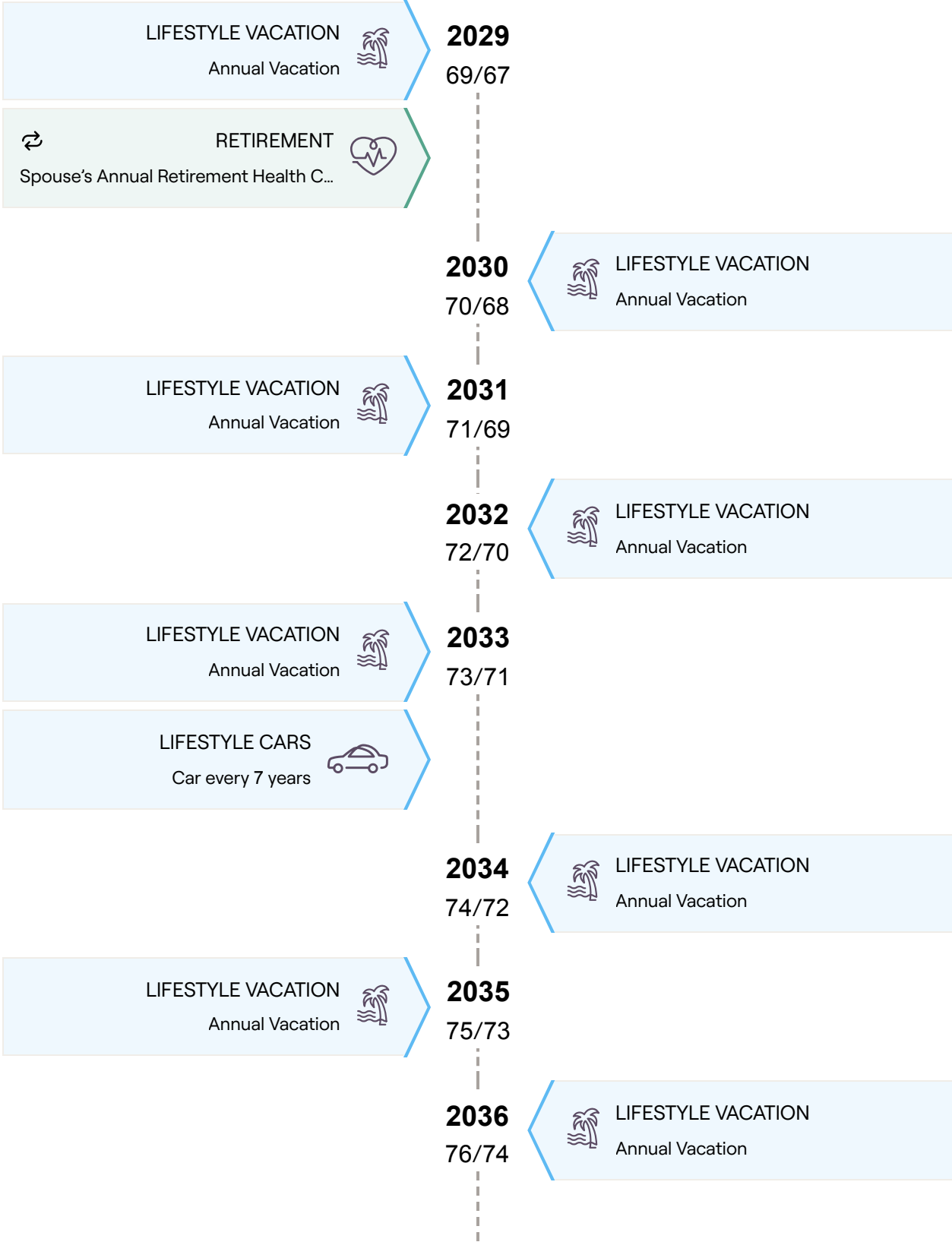
Blueprint - Goals

- Retirement
- Education
- Asset Purchase
- Other

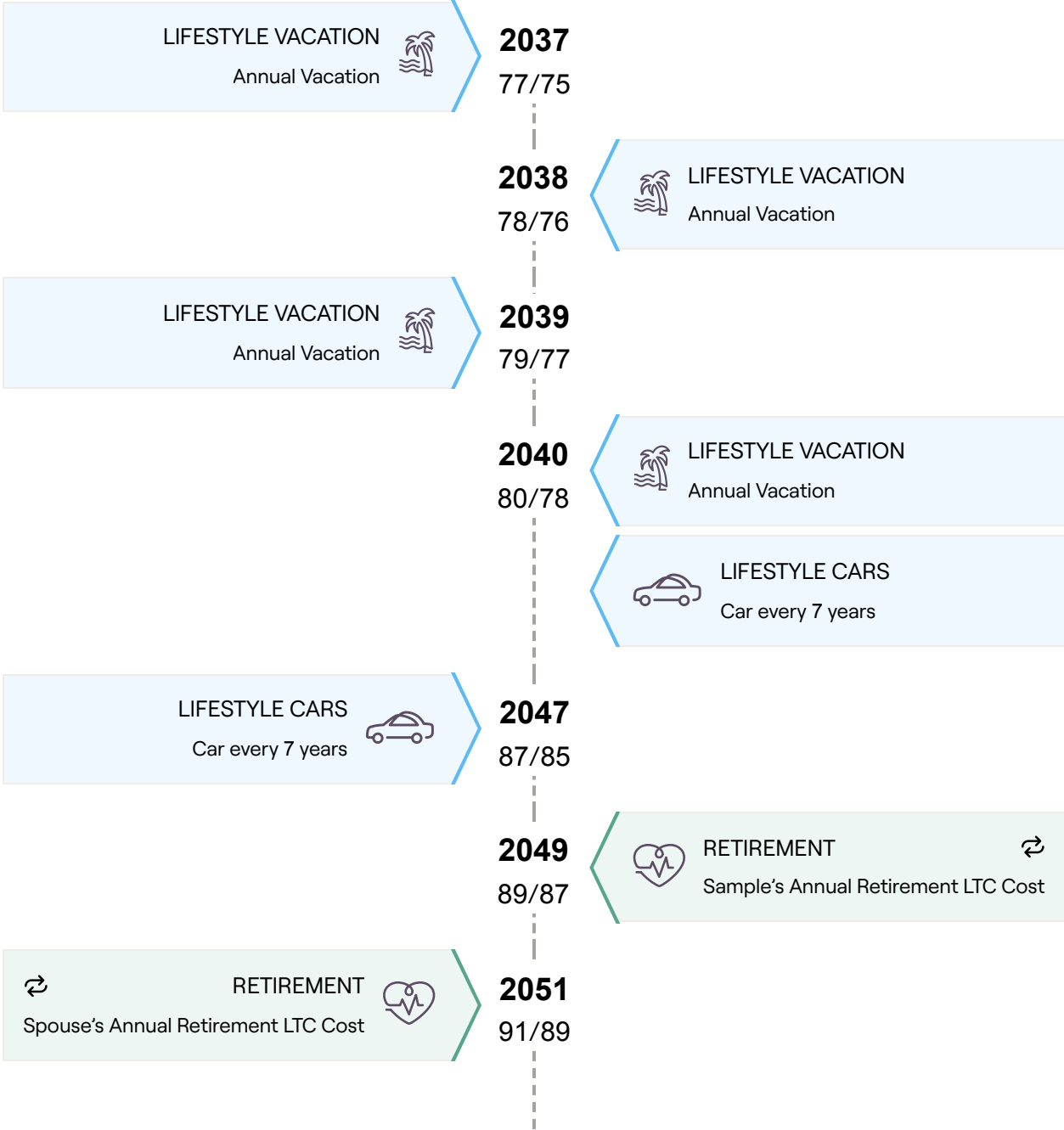
Goals



Blueprint - Goals



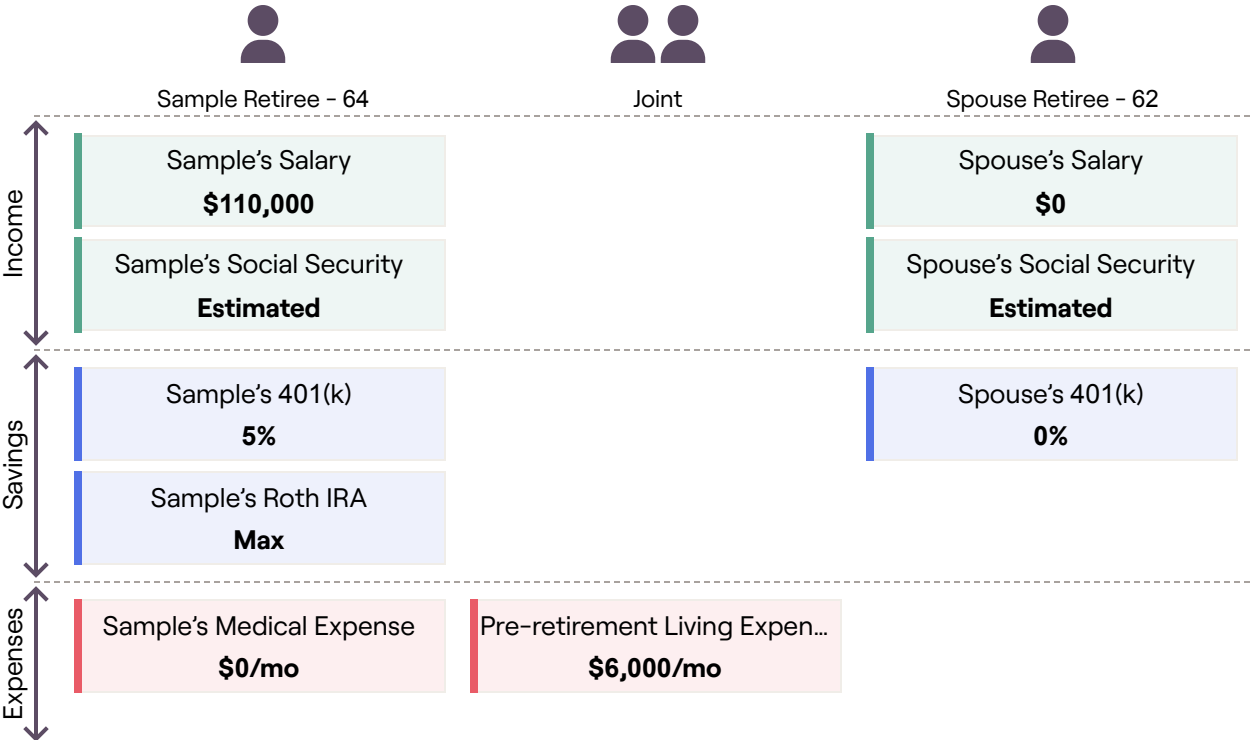
Blueprint - Goals



Blueprint - Income, Savings, Expenses

- Income
- Savings
- Expenses

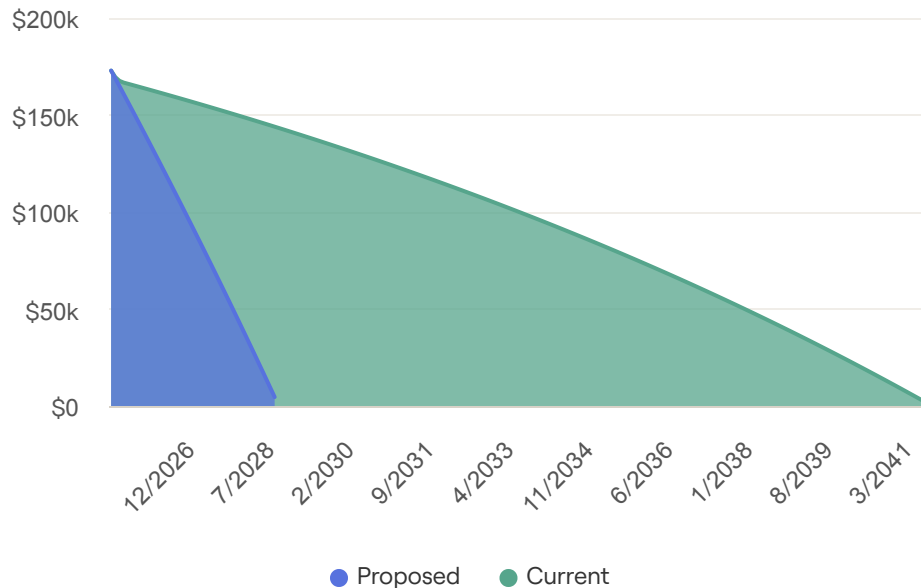
Income, Savings, Expenses



Profile Notes

Debt Management

Balance of selected debt



Total savings of
\$56,336
 and debt free
156
 months sooner

Proposed payment strategy

| Payment priority | Highest to lowest interest rate |
|-------------------------------------|---------------------------------|
| Current total monthly payment | \$4,233 |
| Proposed additional monthly payment | \$425 |
| Proposed total monthly payment | \$4,657.86 |

Individual loan strategy

| Loan name | Interest rate | Balance | Strategy |
|------------------------|---------------|------------|-------------------------------|
| Sample's Card | 10% | \$1,000.00 | Use proposed payment strategy |
| K. FINKELSTEIN (-6479) | 0% | \$0.00 | Use proposed payment strategy |
| CREDIT CARD (-8281) | 19.24% | \$740.42 | Use proposed payment strategy |
| CREDIT CARD (-8098) | 20.24% | \$0.00 | Use proposed payment strategy |
| K. FINKELSTEIN (-0063) | 0% | \$1,780.68 | Use proposed payment strategy |
| CREDIT CARD (-6327) | 18.24% | \$909.67 | Use proposed payment strategy |
| CREDIT CARD (-6921) | 20.24% | \$0.00 | Use proposed payment strategy |
| Joint Mortgage | 4.5% | \$168,463 | Use proposed payment strategy |

Debt Management Payments

Proposed payments for next month

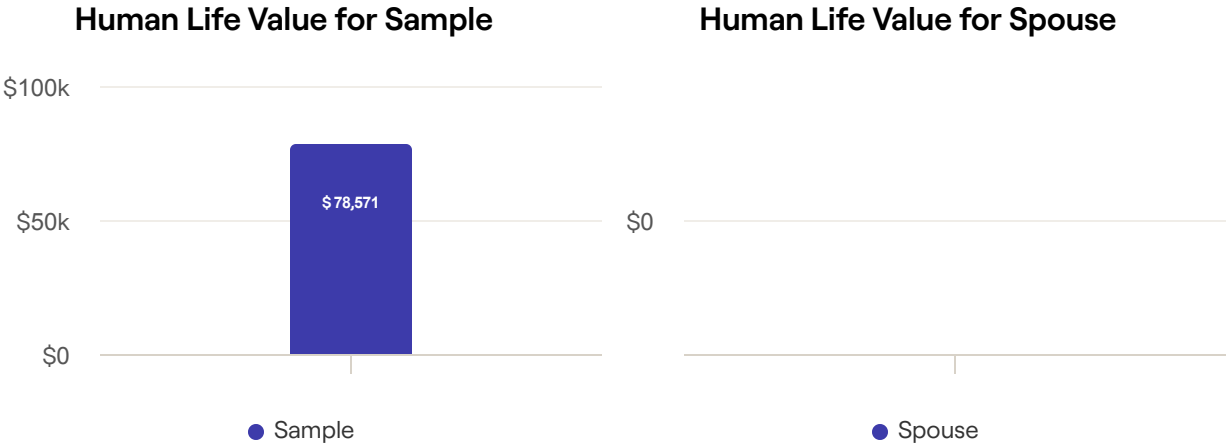
| Debt Name | Balance | Interest Rate | Minimum Payment | Current Payment | Proposed Payment |
|---------------------------|-----------|---------------|-----------------|-----------------|------------------|
| Sample's Card | \$1,000 | 10% | \$100 | \$1,008 | \$1,008 |
| K. FINKELSTEIN (-6479) | \$0 | 0% | \$0 | \$29 | \$0 |
| CREDIT CARD (-8281) | \$740 | 19.24% | \$40 | \$470 | \$751 |
| CREDIT CARD (-8098) | \$0 | 20.24% | \$0 | \$95 | \$0 |
| K. FINKELSTEIN (-0063) | \$1,781 | 0% | \$0 | \$1,004 | \$0 |
| CREDIT CARD (-6327) | \$910 | 18.24% | \$40 | \$317 | \$922 |
| CREDIT CARD (-6921) | \$0 | 20.24% | \$0 | \$95 | \$0 |
| Joint's Mortgage | \$168,463 | 4.5% | \$1,216 | \$0 | \$1,976 |

Student Loans Summary

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

Human Life Value

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



| | Sample's Information | Spouse's Information |
|---------------------|----------------------|----------------------|
| Annual income | \$ 110,000 | \$ 0 |
| Years to retirement | 1 | 5 |
| Discount rate | 5% | 5% |
| Tax rate | 25% | 25% |

Stock Plans

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

Summary of User Input

Your financial plan is based on the following information:

Family

| Name | Date of Birth | Planning Horizon | Relationship |
|--------|---------------|------------------|--------------|
| Sample | Jul 1, 1960 | 90 | Client |
| Child | Nov 25, 2005 | | Child |
| Child | Jun 5, 2003 | | Child |
| Spouse | Jul 1, 1962 | 90 | Co-client |

Income

| Name | Annual Amount | Starting | Ending | Annual Increase |
|--------------------------|------------------------|-----------------|---------------------|-----------------|
| Sample's Salary | \$110,000 | Already started | Sample's retirement | 3% |
| Sample's Social Security | Estimated using Salary | 65 | | |
| Spouse's Salary | \$0 | Already started | Spouse's retirement | 3% |
| Spouse's Social Security | Estimated using Salary | | | |

Savings

| Name | Annual Amount | Starting | Ending | Annual Increase |
|-------------------|---------------|-----------------|---------------------|-----------------|
| Sample's 401(k) | 5% | Already started | Sample's retirement | |
| Sample's Roth IRA | Max | Already started | Sample's retirement | |
| Spouse's 401(k) | 0% | Already started | Spouse's retirement | |

Expenses

| Name | Monthly Amount | Starting | Ending | Annual Increase |
|--------------------------------|----------------|-----------------|--------|-----------------|
| Sample's Medical Expense | \$0 | 2019 | 2019 | |
| Pre-retirement Living Expenses | \$6,000 | Already started | | |

Retirement Goals

| Name | Retirement age | Annual retirement Health care | Annual retirement Long term care | Long term care duration |
|--------|----------------|-------------------------------|----------------------------------|-------------------------|
| Sample | 65 | \$5,238 | \$41,400 | 2 |
| Spouse | 67 | \$6,397 | \$75,504 | 2 |

Other Goals

| Name | Amount | Starting | Ending | Frequency |
|----------------------------|----------|---------------------|-------------------|---------------|
| Retirement Monthly Expense | \$6,000 | Sample's retirement | End of both plans | Every 1 year |
| Car every 7 years | \$45,000 | 2026 | End of both plans | Every 7 years |
| Annual Vacation | \$20,000 | 2020 | 80 | Every 1 year |
| Grandkid's College Tuition | \$28,840 | 2028 | 21 | Every 1 year |

Insurance

| Name | Type | Owner | Benefit |
|-------------------------------|----------------------|--------|-------------|
| Sample's Group Life Insurance | Group Life Insurance | Sample | \$1,000,000 |
| Sample's Term Life Insurance | Term Life Insurance | Sample | \$2,000,000 |

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 | 8.53% | 16.1% |
| Large Value | 8.29% | 16.1% |
| Mid Cap | 8.16% | 16.1% |
| Small Cap | 9.41% | 21.9% |
| International Equities | 10.55% | 18.5% |
| Emerging Markets | 12.48% | 27.1% |

| Asset Class | Total Return | Volatility |
|---------------------|--------------|------------|
| Real Estate | 10.92% | 16.3% |
| Government | 4.4% | 5.1% |
| Municipal | 3.25% | 3.95% |
| Corporate | 4% | 5.1% |
| High Yield | 7.25% | 5.1% |
| International Bonds | 3% | 5.1% |

| Asset Class | Total Return | Volatility |
|-------------|--------------|------------|
| Cash | 5% | 1.9% |
| Other | 9.29% | 16.1% |

7 Tax and Inflation assumptions used in Monte Carlo simulations Starting federal and state standard deductions, exemptions and the tax brackets used in projections are as of 2025. The following inflation assumptions are used in the projection: General inflation 2.25%; Education inflation 2.5%; Tax inflation 1.25%; Social Security inflation 1.75%; Health inflation: 3%

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.

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