RightCapital

REPORT PREPARED FOR

Pre-Retiree Sample & Amanda Sample

by Sample Plans

Generated on 10/04/2024

Sample Plans

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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.

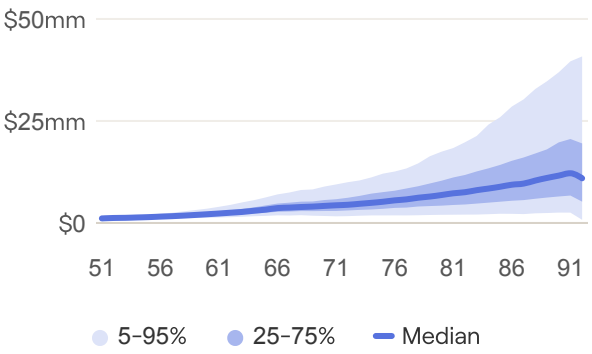
The report shows the Probability of Success of your plan using a Monte Carlo simulation calculated by running the projection 1,000 separate times. Some sequences of returns used in the Monte Carlo simulation will give you better results, and some will give you worse results. These multiple trials provide 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



Asset simulation results of Proposed plan



Tax allocation summary

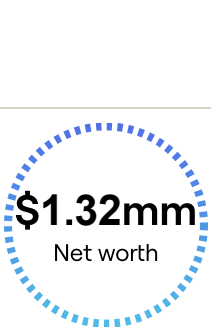


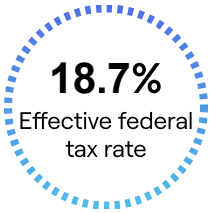
$230,000
Taxable asset

$643,893
Tax deferred asset

$32,000
Tax free asset

Taxable · Tax deferred · Tax free

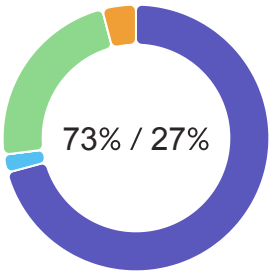




Balance Sheet

Bank	$10,000
Invested assets	$895,893
Real estate assets	$550,000
Life insurance cash value	$0
Other assets	$0
Credit cards	$10,000
Mortgages	$125,000
Home equities	$0
Student loans	$0
Other debts	$0
Net worth	**$1,320,893**

Current allocation



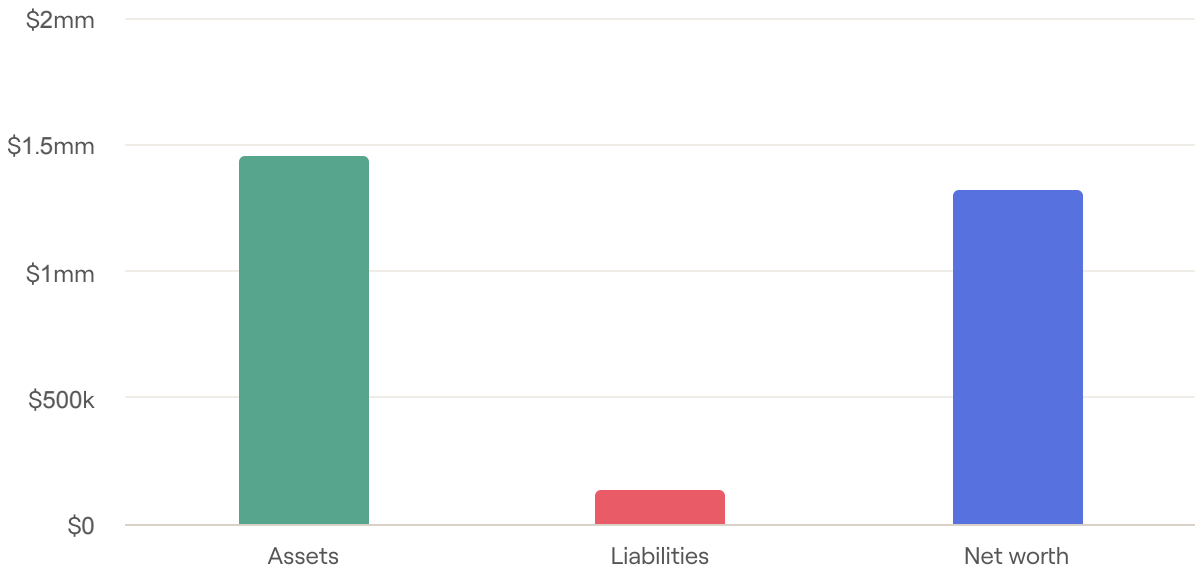
Equity / Fixed Income

- U.S. Equities
- International Equities
- Emerging Markets
- Real Estate
- U.S. Bonds
- International Bonds
- Cash
- Other

Balance Sheet

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

Your net worth is $1,320,893 as of 10/4/24



Assets	
Bank	$10,000
Invested assets	$895,893
Real estate assets	$550,000
Life insurance cash value	$0
Other assets	$0
Total assets	**$1,455,893**

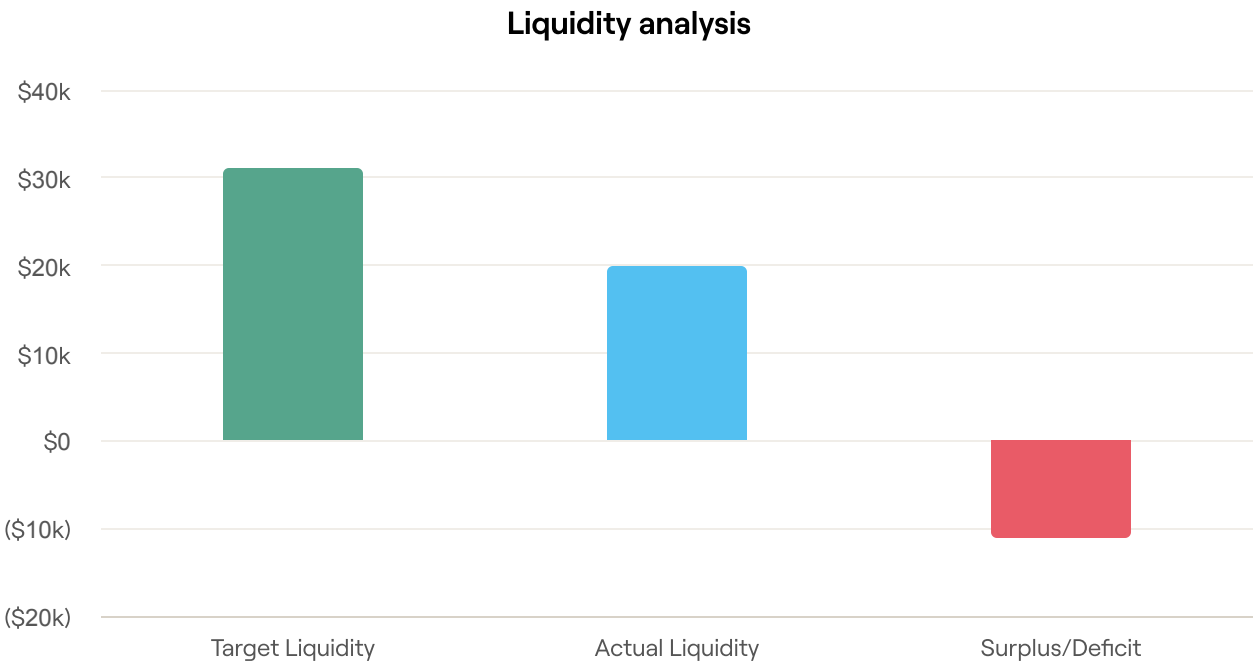
Liabilities	
Credit cards	$10,000
Mortgages	$125,000
Home equities	$0
Student loans	$0
Other debts	$0
Total liabilities	**$135,000**
Net Worth	**$1,320,893**

Balance Sheet Details

Description	Pre-Retiree	Amanda	Joint	Total
Assets				
Cash				
Joint Checking			$10,000	$10,000
Total Cash	$0	$0	$10,000	$10,000
Invested Assets				
Non-qualified				
Brokerage Account			$220,000	$220,000
Qualified				
Pre-retiree's 401(k)	$160,000			$160,000
Amanda's 401(k)		$155,000		$155,000
Pre-retiree's IRA	$123,380			$123,380
Amanda's IRA		$205,514		$205,514
Kelly's 529		$32,000		$32,000
Total Invested Assets	$283,380	$392,514	$220,000	$895,894
Real Estate Assets				
Primary Home			$550,000	$550,000
Total Real Estate Assets	$0	$0	$550,000	$550,000
Total Assets	**$283,380**	**$392,514**	**$780,000**	**$1,455,894**
Liabilities				
Pre-retiree's Card	$10,000			$10,000
Primary Home Mortgage			$125,000	$125,000
Total Liabilities	**$10,000**	**$0**	**$125,000**	**$135,000**
Net Worth				
Total Net Worth	**$273,380**	**$392,514**	**$655,000**	**$1,320,894**

Liquidity

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



Covered expenses

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

Liquidity target

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

Liquidity Details

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

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

Budgeting Summary

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

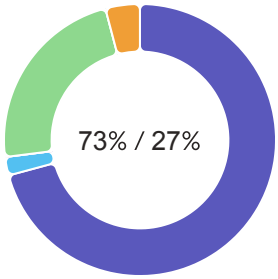
Tasks

Due Date	Assigned to	Task

Asset Allocation

Current allocation

All accounts

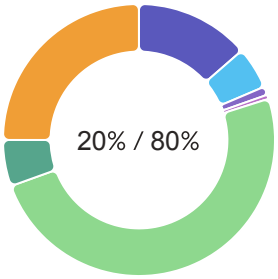


Equity / Fixed Income

Annual return: 8.9%
Standard deviation: 13.2%

Target allocation

Preservation



Equity / Fixed Income

Annual return: 4.8%
Standard deviation: 5.7%

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

To balance back to your target portfolio:

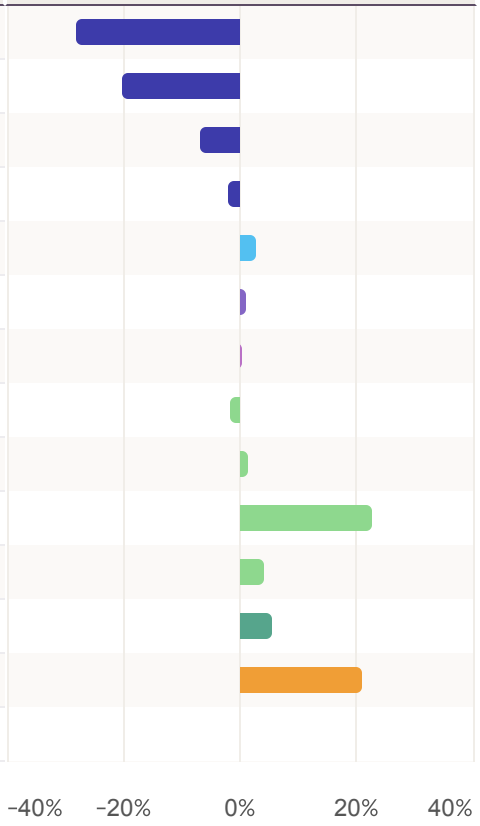
U.S. Equities	Sell	$518,171	U.S. Bonds	Buy	$240,062
International Equities	Buy	$25,365	International Bonds	Buy	$49,824
Emerging Markets	Buy	$9,059	Cash	Buy	$189,332
Real Estate	Buy	$4,529	Other	Sell	$0

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

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

Asset Allocation Details

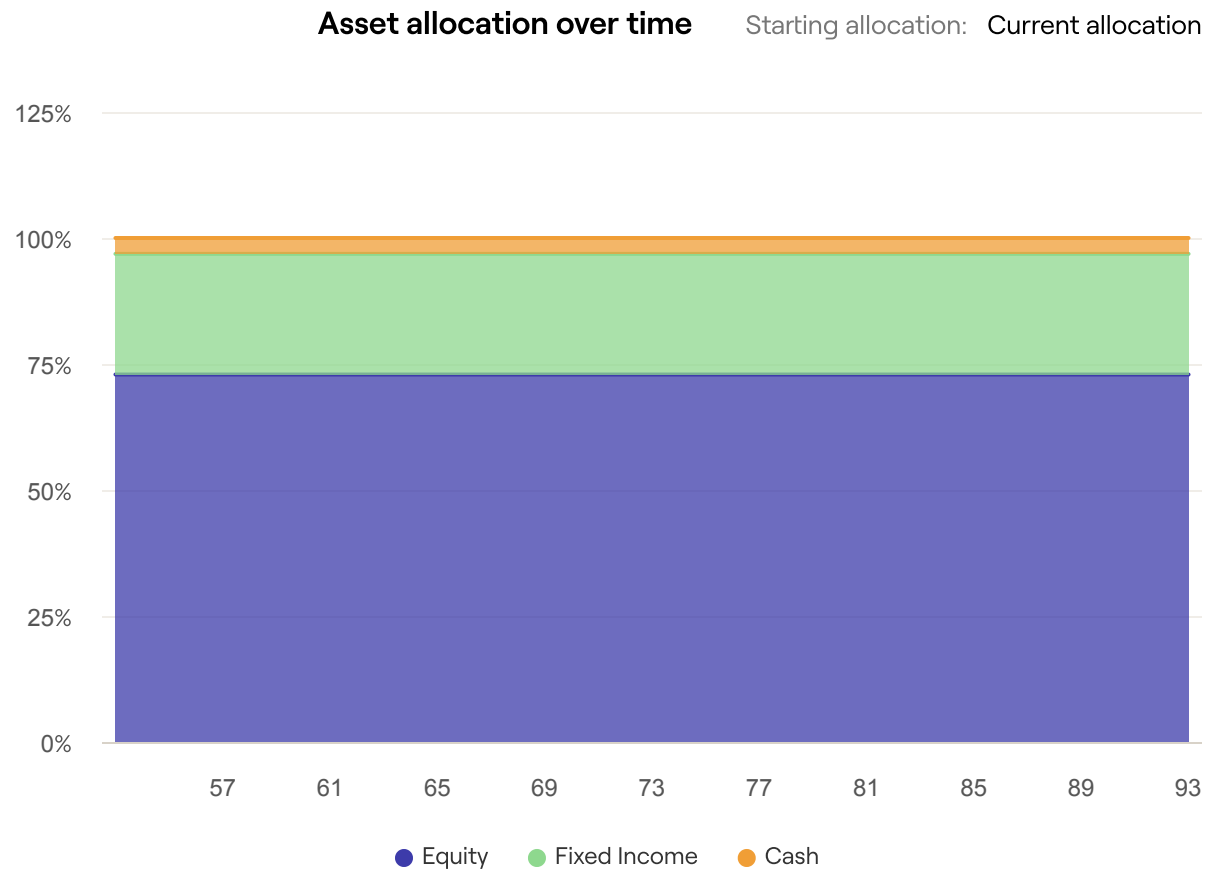
Category	Asset Class	Current	Target
U.S. Equities	Large Growth	34.1%	5.8%
	Large Value	25.9%	5.8%
	Mid Cap	7.7%	1%
	Small Cap	3.1%	1%
International Equities	International Equities	2.2%	5%
Emerging Markets	Emerging Markets	0%	1%
Real Estate	Real Estate	0%	0.5%
U.S. Bonds	Government	16.8%	15%
	Municipal	0%	1.5%
	Corporate	6.1%	28.9%
	High Yield	0%	4%
International Bonds	International Bonds	0%	5.5%
Cash	Cash	4.1%	25%
Other	Other	0%	0%



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

Allocation Path

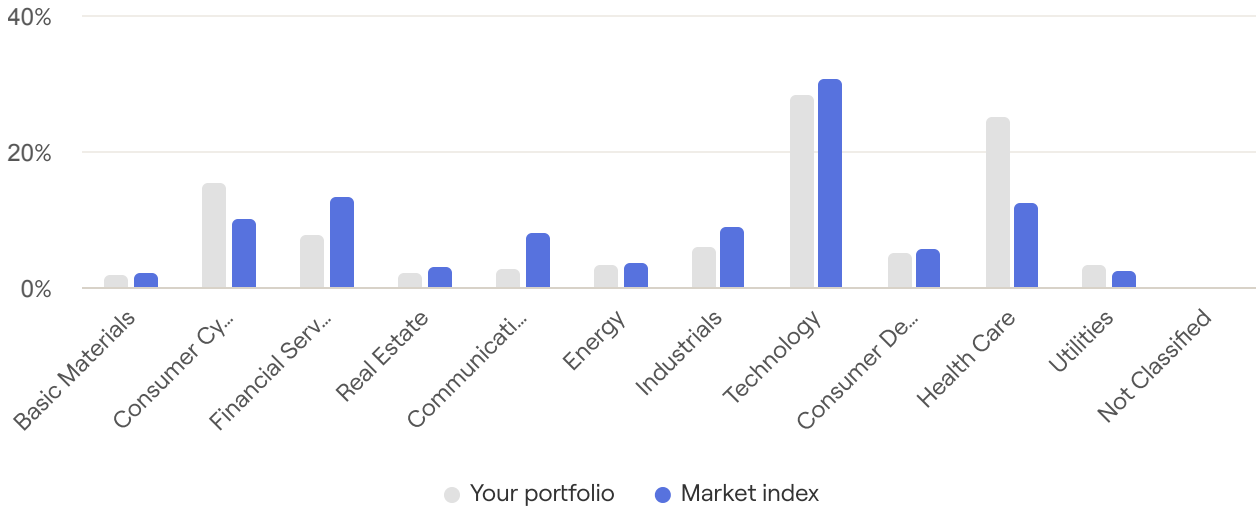
The allocation path chart can illustrate how your portfolio's asset allocation may change over time.



Equity Sector and Style

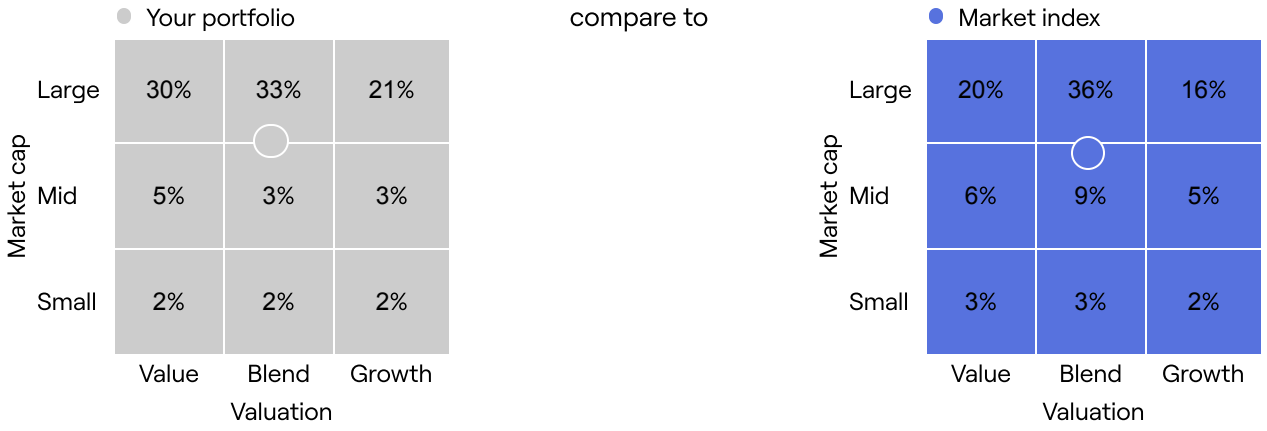
Equity investments can be categorized by sector. They are also each assigned a style based on their market cap and valuation. It is important to construct a well-diversified equity portfolio that balances risk with return, while meeting your specific financial goals. Sector and Style data is provided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

Equity sector comparison



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

Equity style comparison



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

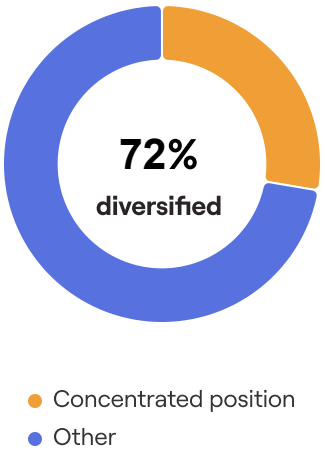
* Broad market index refers to the Vanguard Total Stock Market Index.

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

Concentrated Position

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

Diversification



Concentrated position summary

Ticker	Value	% of total
AMGN	$112,702	12.44%
MSFT	$87,473	9.66%
TSLA	$50,539	5.58%

Your concentration threshold is 5% of the total portfolio.

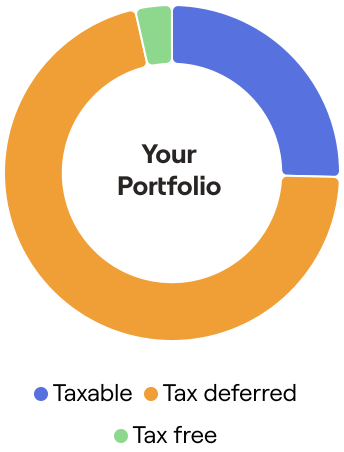
To remove concentrated position

Consider liquidating **$67,407** of AMGN from Pre-retiree's IRA and Amanda's IRA account.
Consider liquidating **$42,179** of MSFT from Amanda's IRA account.
Consider liquidating **$5,244** of TSLA from Pre-retiree's IRA account.

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

Tax Allocation

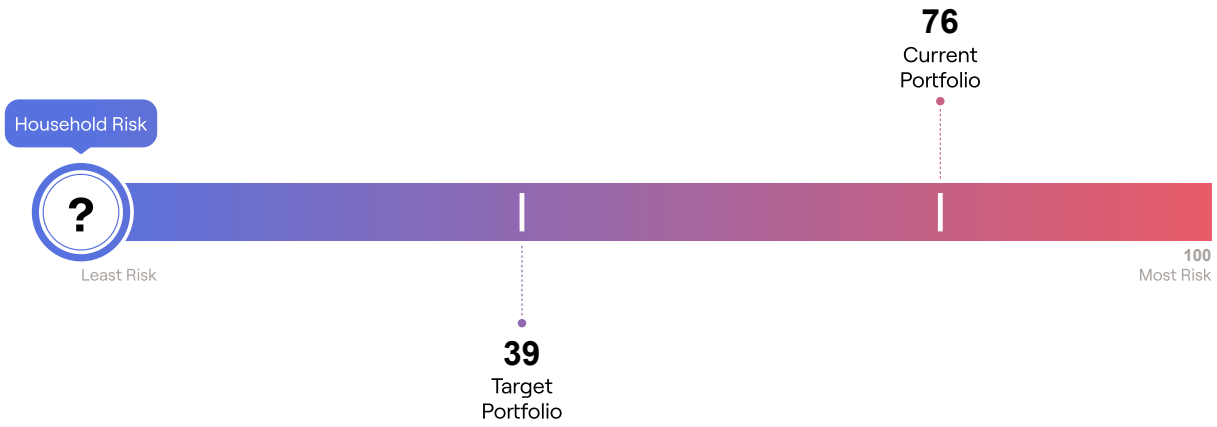
Tax deferred assets include 401(k)/403(b), IRAs and other tax deferred accounts. Tax free assets include Roth 401(k), Roth IRA, 529, HSA and other tax free accounts. The taxability of the accounts above are based on a variety of factors. Please consult a qualified tax professional to discuss your individual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



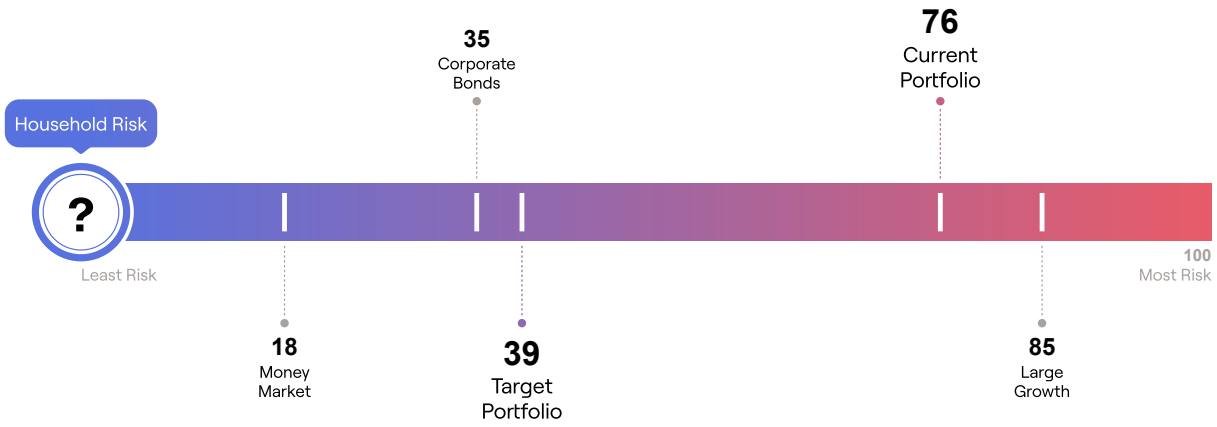
$230,000	$643,893	$32,000
Taxable asset	Tax deferred asset	Tax free asset

Risk Tolerance Summary

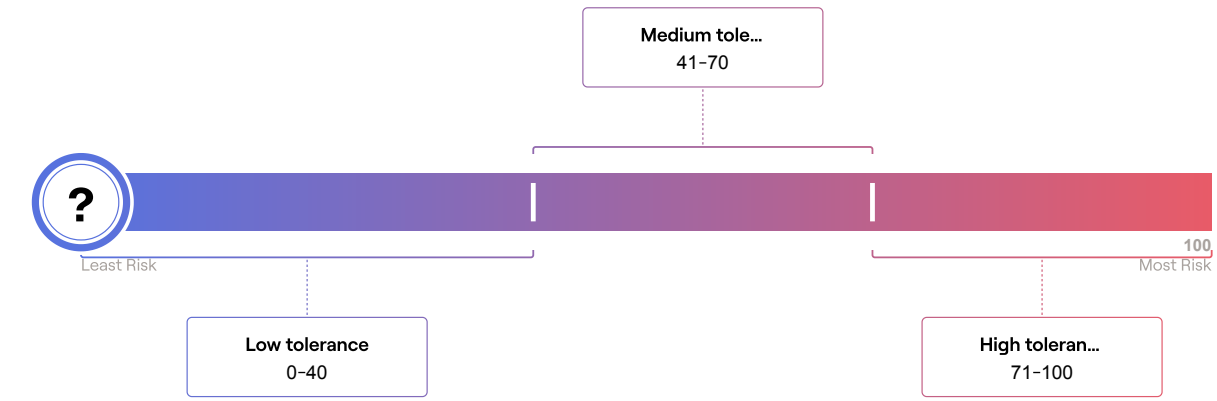
Risk summary



Risk comparison

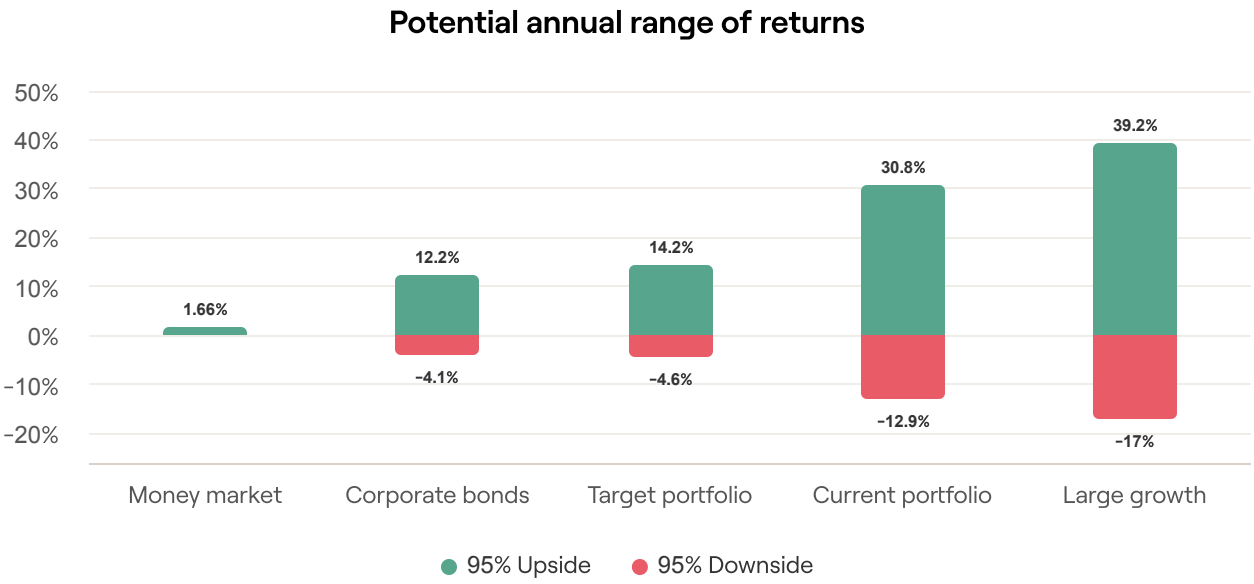


Household risk classification



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 null.

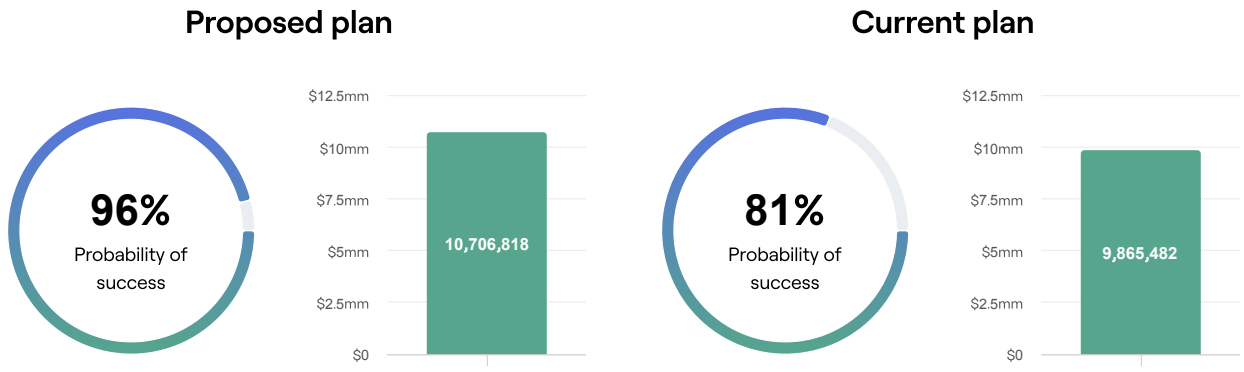
Risk Tolerance Analysis

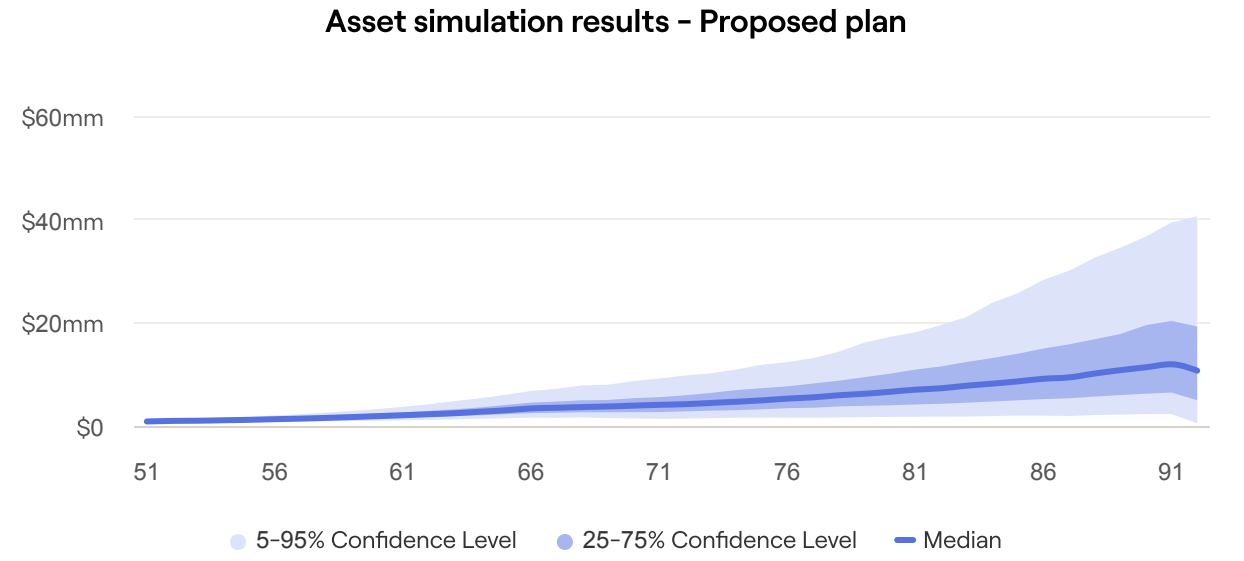


In 95% of hypothetical scenarios, annual returns are expected to be higher than the downside value. In 95% of hypothetical scenarios, annual returns are expected to be lower than the upside value.

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.





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

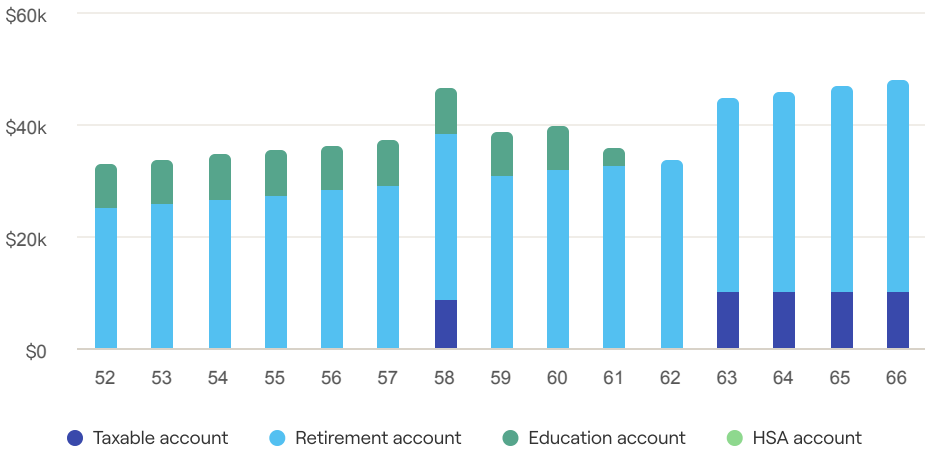
Saving Analysis – Proposed plan

Current year savings of Proposed plan



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

Savings over time of Proposed plan



Total savings of
$588,382
Average savings rate of
14.0%
with total income of
$4,171,760

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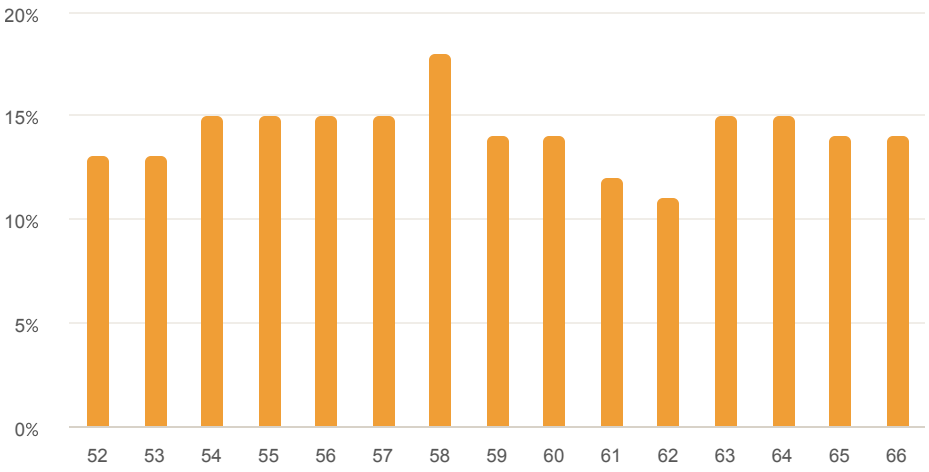
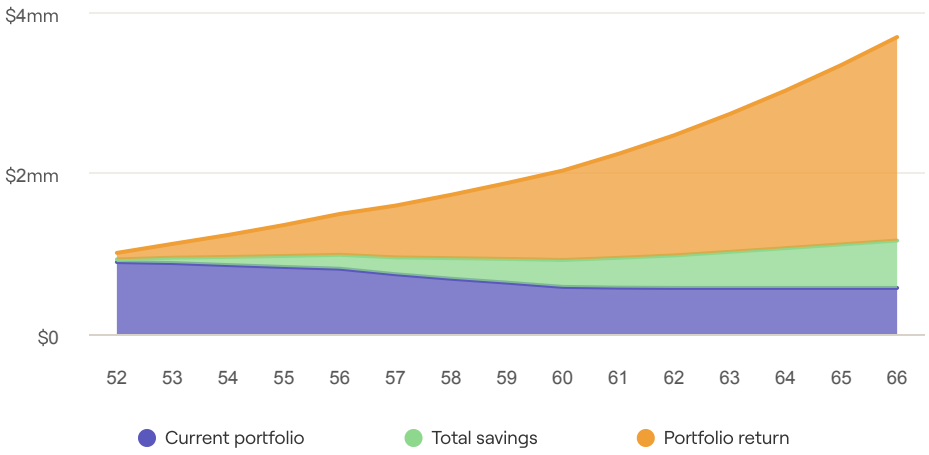
Saving Analysis – Proposed plan

Savings rate of Proposed plan



Total savings of
$588,382
Average savings rate of
14.0%
with total income of
$4,171,760

Total savings and returns of Proposed plan



Total invested asset
$3,688,589
at retirement
$588,382 total savings
$2,527,638 portfolio return

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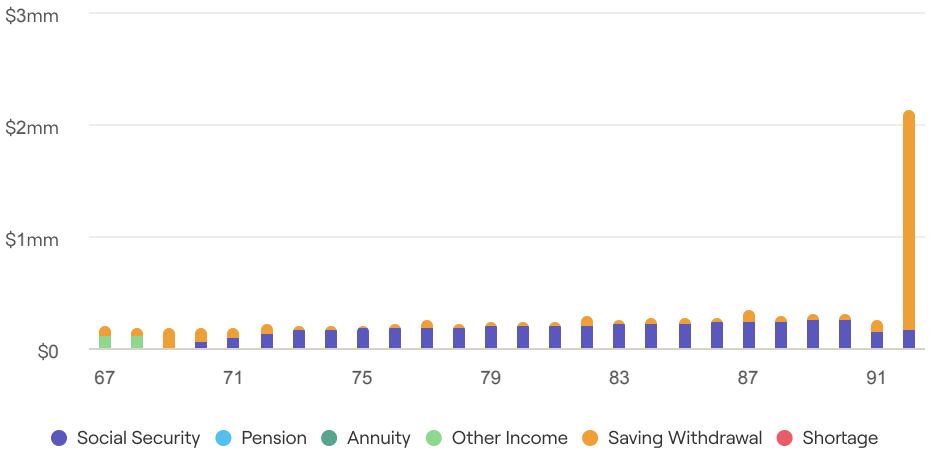
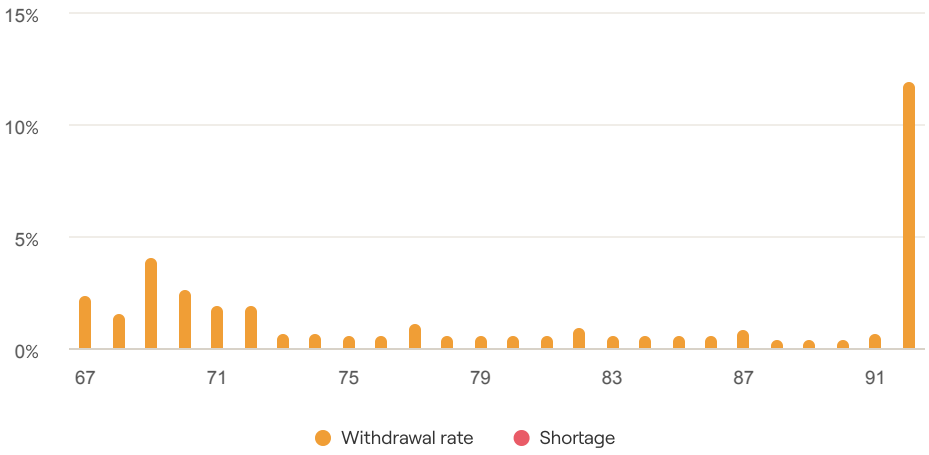
Retirement Analysis Details - Proposed plan

Income sources of Proposed plan



$0
income shortage
55.3%
income is stable

Withdrawal rate of Proposed plan



$0
income shortage
55.3%
income is stable

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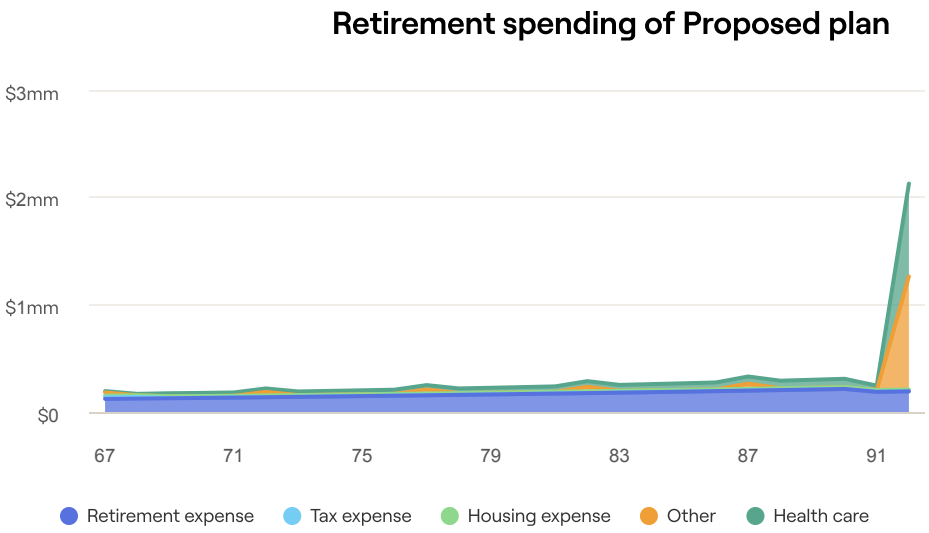
Retirement Analysis Details - Proposed plan



$8,031,882
Total retirement spending

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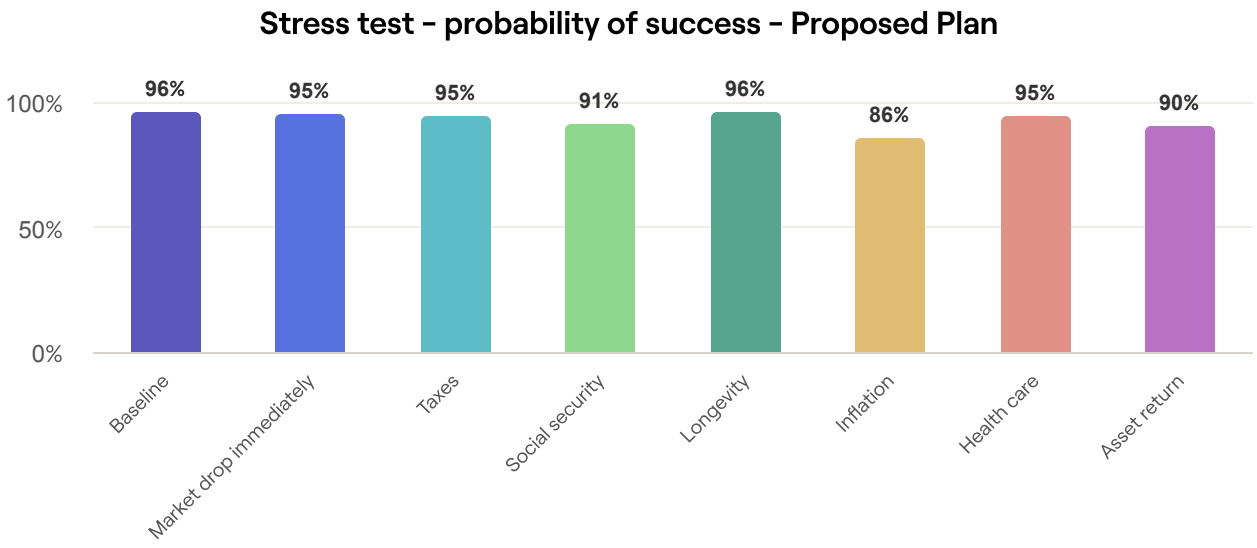
Stress Test

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



Stress Test results are based on the following assumptions:

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

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

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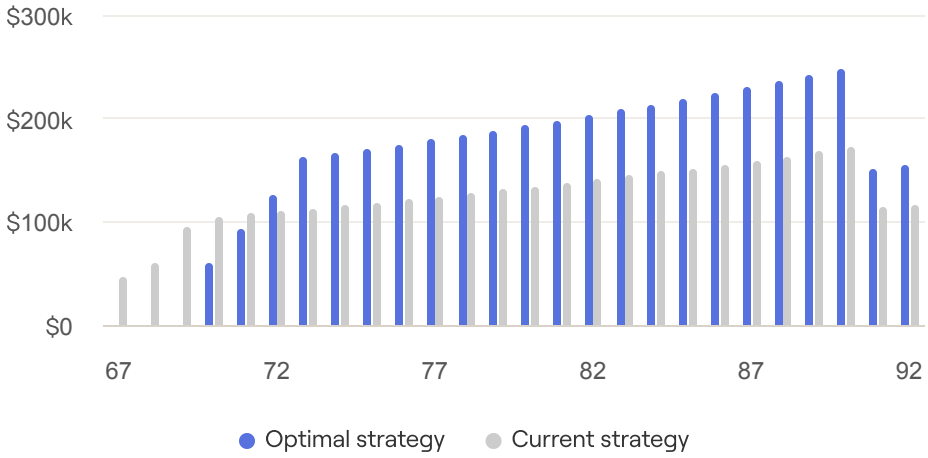
Optimal Social Security Strategy

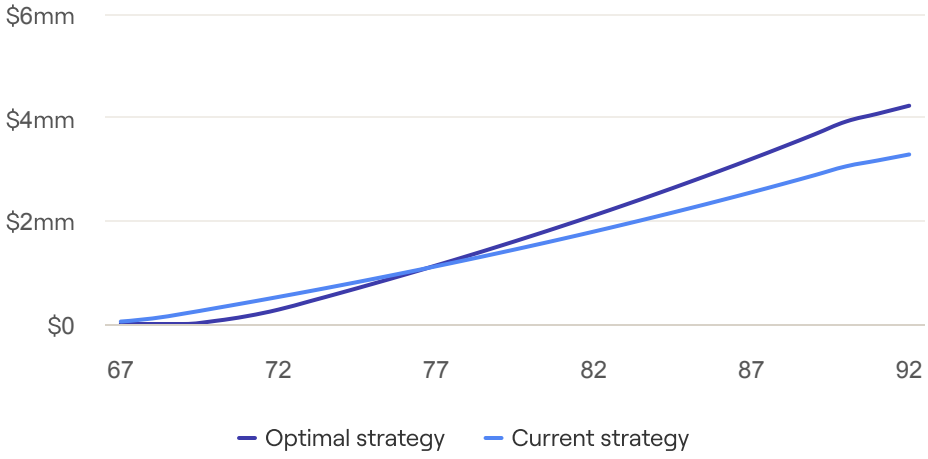
There are as many as 700 different Social Security filing strategies that can be tested in order to identify the optimal Social Security benefit for your specific retirement needs. Compare your optimal strategy to others to see the potential benefit of optimization.

Annual cash flow comparison



$943,521 more
from the Optimal Social Security filing strategy than Current strategy

Cumulative cash flow comparison



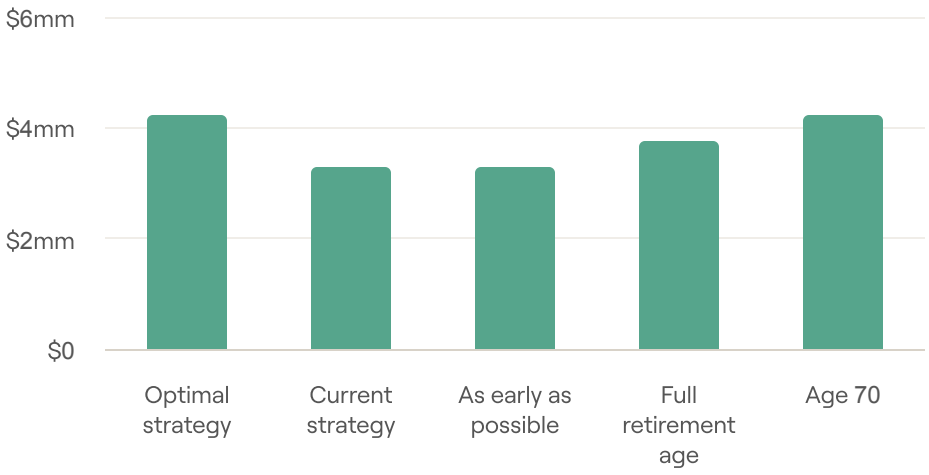
Age 77
break-even point between the Optimal Social Security filing strategy and Current strategy

To obtain maximum Social Security benefit

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

Optimal Social Security Strategy

Summary of all strategies



$4,225,141
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 ConsiderationI spend most of my time at home and visit in-network Dr. in my area



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



Risk ConsiderationI prefer more predictable cost with an out of pocket limit

- Flexibility on doctor choices
- Deductible/copay
- No out of pocket limit

Proposed Medicare Choices

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

Medicare Coverage

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

Coverage Analysis

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

Proposed option

Original Medicare, Part A, B, D

Medicare Enrollment

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

Pre-Retiree Sample

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

Amanda Sample

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

Your Enrollment Period

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

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

Start Enrollment

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

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

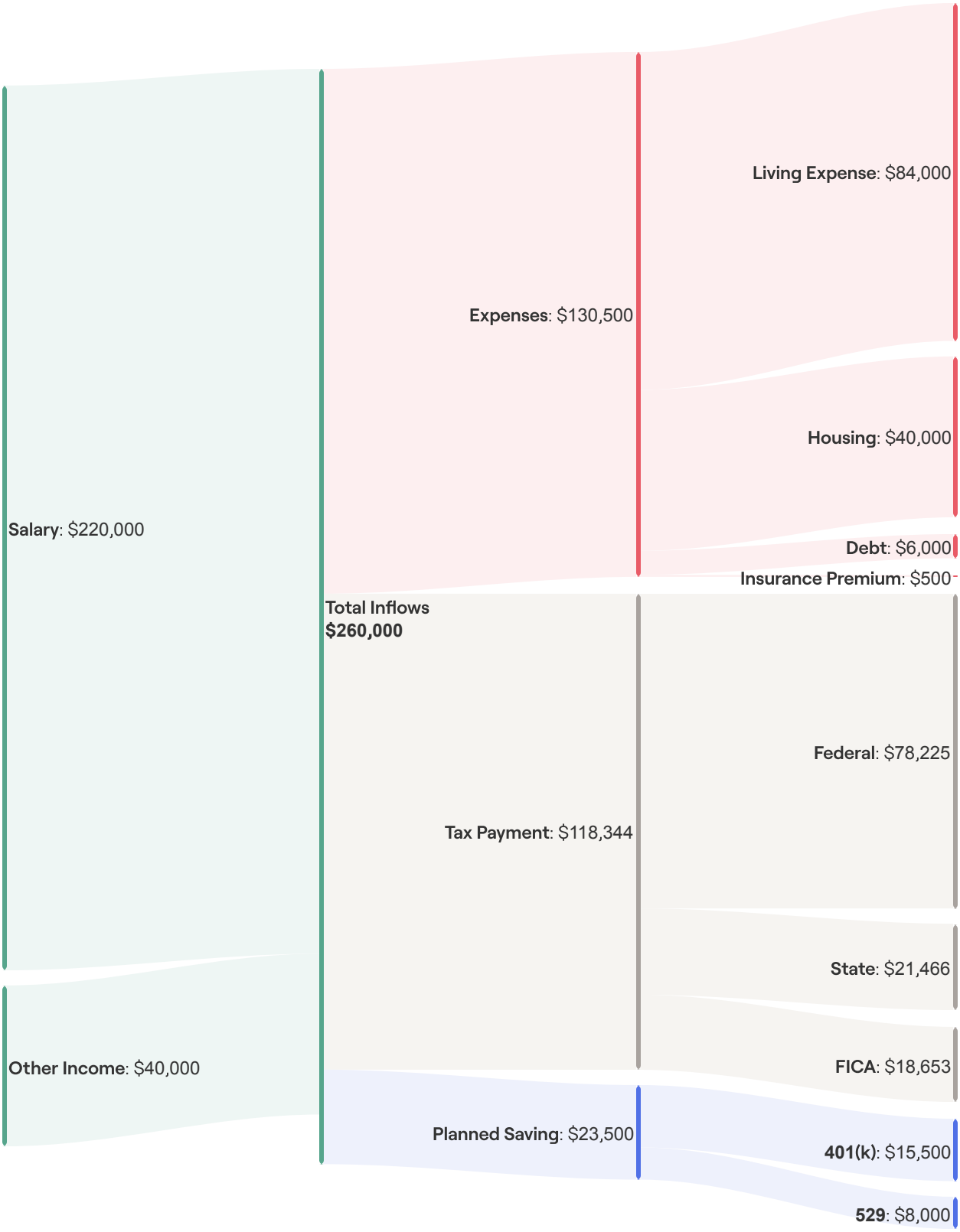
Medicare Tips

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

Cash Flows - Proposed Plan

Maps

Cash flow year 2024 (52/50)



Net Cash Flow: ($12,344)

Cash Flows - Proposed Plan

Maps

Cash flow year 2024 (52/50)

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

Cash Flows - Proposed Plan

Maps

Cash flow year 2024 (52/50)

Total Outflows $272,344

Expenses	Goals	Tax Payment	Planned Saving
$130,500	$0	$118,344	$23,500
Living Expense $84,000		**Federal** $78,225	**401(k)** $15,500
Housing $40,000		**State** $21,466	**529** $8,000
Debt $6,000		**FICA** $18,653	
Insurance Premium $500			

Net Cash Flows: ($12,344)

Cash Flows - Proposed Plan

Summary

		Cash Inflows				Cash Outflows						
Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Spend Unsaved Cash Flows	Net Flows
2024	52/50	260,000	0	0	260,000	130,500	0	118,344	23,500	272,344	0	(12,344)
2025	53/51	266,600	0	0	266,600	132,081	0	122,942	23,965	278,988	0	(12,388)
2026	54/52	233,398	0	0	233,398	128,793	0	105,241	24,444	258,478	0	(25,080)
2027	55/53	240,400	0	0	240,400	131,019	0	107,845	24,937	263,802	0	(23,402)
2028	56/54	247,612	0	0	247,612	133,301	0	110,411	25,445	269,157	0	(21,546)
2029	57/55	255,040	53,259	0	308,300	132,043	53,259	112,599	25,969	323,870	0	(15,570)
2030	58/56	262,692	55,922	0	318,614	114,037	55,922	113,737	26,508	310,204	0	8,409
2031	59/57	270,572	32,146	0	302,718	116,494	58,718	116,683	27,063	318,958	0	(16,241)
2032	60/58	278,689	8,871	0	287,560	119,012	61,654	123,182	27,635	331,483	0	(43,922)
2033	61/59	287,050	8,871	0	295,921	121,592	30,887	120,571	23,224	296,274	0	(353)
2034	62/60	295,662	3,327	0	298,988	124,236	32,431	121,573	20,831	299,071	0	(83)
2035	63/61	304,531	0	0	304,531	126,947	0	97,985	21,456	246,387	48,145	10,000
2036	64/62	313,667	0	0	313,667	129,724	0	101,707	22,099	253,531	50,137	10,000
2037	65/63	323,077	0	0	323,077	132,571	0	105,596	22,762	260,929	52,148	10,000
2038	66/64	332,770	0	0	332,770	135,489	0	109,654	23,445	268,588	54,182	10,000
2039	67/65	109,058	0	0	109,058	150,644	28,966	15,077	5,453	200,140	0	(91,082)
2040	68/66	112,329	0	0	112,329	154,342	0	14,605	5,616	174,563	0	(62,234)
2041	69/67	0	0	0	0	172,110	0	2,584	0	174,695	0	(174,695)
2042	70/68	59,948	0	0	59,948	176,726	0	1,121	0	177,847	0	(117,899)
2043	71/69	92,170	0	0	92,170	181,491	0	505	0	181,996	0	(89,827)
2044	72/70	126,566	0	0	126,566	186,412	32,772	372	0	219,556	0	(92,990)
2045	73/71	162,626	0	0	162,626	191,494	0	0	0	191,494	0	(28,867)
2046	74/72	166,693	0	0	166,693	196,743	0	0	0	196,743	0	(30,050)
2047	75/73	170,860	0	0	170,860	202,165	0	0	0	202,165	0	(31,305)
2048	76/74	175,132	0	0	175,132	207,767	0	0	0	207,767	0	(32,635)
2049	77/75	179,509	0	0	179,509	213,556	37,079	0	0	250,634	0	(71,125)
2050	78/76	183,996	0	0	183,996	219,537	0	0	0	219,537	0	(35,542)
2051	79/77	188,597	0	0	188,597	225,720	0	0	0	225,720	0	(37,123)
2052	80/78	193,312	0	0	193,312	232,111	0	0	0	232,111	0	(38,799)
2053	81/79	198,145	0	0	198,145	238,718	0	0	0	238,718	0	(40,573)
2054	82/80	203,099	0	0	203,099	245,550	41,951	0	0	287,501	0	(84,403)
2055	83/81	208,176	0	0	208,176	252,615	0	0	0	252,615	0	(44,439)
2056	84/82	213,381	0	0	213,381	259,922	0	0	0	259,922	0	(46,541)
2057	85/83	218,714	0	0	218,714	267,480	0	0	0	267,480	0	(48,766)
2058	86/84	224,182	0	0	224,182	275,299	0	0	0	275,299	0	(51,117)

		Cash Inflows				Cash Outflows						
Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Spend Unsaved Cash Flows	Net Flows
2059	87/85	229,787	0	0	229,787	283,390	47,464	0	0	330,854	0	(101,066)
2060	88/86	235,533	0	0	235,533	291,762	0	0	0	291,762	0	(56,229)
2061	89/87	241,421	0	0	241,421	300,427	0	0	0	300,427	0	(59,007)
2062	90/88	247,456	0	0	247,456	309,397	0	0	0	309,397	0	(61,941)
2063	- /89	151,031	0	0	151,031	245,636	0	0	0	245,636	0	(94,606)
2064	- /90	154,807	0	0	154,807	1,074,675	1,053,701	0	0	2,128,376	0	(1,973,569)

Cash Flows - Proposed Plan

Summary / Income Inflows

Year	Age	Salary	Social Security	Other Income	Total Income Inflows
2024	52/50	220,000	0	40,000	260,000
2025	53/51	226,600	0	40,000	266,600
2026	54/52	233,398	0	0	233,398
2027	55/53	240,400	0	0	240,400
2028	56/54	247,612	0	0	247,612
2029	57/55	255,040	0	0	255,040
2030	58/56	262,692	0	0	262,692
2031	59/57	270,572	0	0	270,572
2032	60/58	278,689	0	0	278,689
2033	61/59	287,050	0	0	287,050
2034	62/60	295,662	0	0	295,662
2035	63/61	304,531	0	0	304,531
2036	64/62	313,667	0	0	313,667
2037	65/63	323,077	0	0	323,077
2038	66/64	332,770	0	0	332,770
2039	67/65	109,058	0	0	109,058
2040	68/66	112,329	0	0	112,329
2041	69/67	0	0	0	0
2042	70/68	0	59,948	0	59,948
2043	71/69	0	92,170	0	92,170
2044	72/70	0	126,566	0	126,566
2045	73/71	0	162,626	0	162,626
2046	74/72	0	166,693	0	166,693
2047	75/73	0	170,860	0	170,860
2048	76/74	0	175,132	0	175,132
2049	77/75	0	179,509	0	179,509
2050	78/76	0	183,996	0	183,996
2051	79/77	0	188,597	0	188,597
2052	80/78	0	193,312	0	193,312
2053	81/79	0	198,145	0	198,145
2054	82/80	0	203,099	0	203,099
2055	83/81	0	208,176	0	208,176
2056	84/82	0	213,381	0	213,381
2057	85/83	0	218,714	0	218,714
2058	86/84	0	224,182	0	224,182
2059	87/85	0	229,787	0	229,787
2060	88/86	0	235,533	0	235,533

Year	Age	Salary	Social Security	Other Income	Total Income Inflows
2061	89/87	0	241,421	0	241,421
2062	90/88	0	247,456	0	247,456
2063	- /89	0	151,031	0	151,031
2064	- /90	0	154,807	0	154,807

Cash Flows - Proposed Plan

Summary / Planned Distribution

Year	Age	529	Total Planned Distribution
2024	52/50	0	0
2025	53/51	0	0
2026	54/52	0	0
2027	55/53	0	0
2028	56/54	0	0
2029	57/55	53,259	53,259
2030	58/56	55,922	55,922
2031	59/57	32,146	32,146
2032	60/58	8,871	8,871
2033	61/59	8,871	8,871
2034	62/60	3,327	3,327
2035	63/61	0	0
2036	64/62	0	0
2037	65/63	0	0
2038	66/64	0	0
2039	67/65	0	0
2040	68/66	0	0
2041	69/67	0	0
2042	70/68	0	0
2043	71/69	0	0
2044	72/70	0	0
2045	73/71	0	0
2046	74/72	0	0
2047	75/73	0	0
2048	76/74	0	0
2049	77/75	0	0
2050	78/76	0	0
2051	79/77	0	0
2052	80/78	0	0
2053	81/79	0	0
2054	82/80	0	0
2055	83/81	0	0
2056	84/82	0	0
2057	85/83	0	0
2058	86/84	0	0
2059	87/85	0	0
2060	88/86	0	0

Year	Age	529	Total Planned Distribution
2061	89/87	0	0
2062	90/88	0	0
2063	- /89	0	0
2064	- /90	0	0

Cash Flows - Proposed Plan

Summary / Expenses

Year	Age	Living Expense	Housing	Debt	Health Care	Insurance Premium	Total Expense
2024	52/50	84,000	40,000	6,000	0	500	130,500
2025	53/51	86,100	40,020	5,461	0	500	132,081
2026	54/52	88,252	40,040	0	0	500	128,793
2027	55/53	90,459	40,061	0	0	500	131,019
2028	56/54	92,720	40,081	0	0	500	133,301
2029	57/55	95,038	36,505	0	0	500	132,043
2030	58/56	97,414	16,123	0	0	500	114,037
2031	59/57	99,850	16,144	0	0	500	116,494
2032	60/58	102,346	16,166	0	0	500	119,012
2033	61/59	104,904	16,187	0	0	500	121,592
2034	62/60	107,527	16,209	0	0	500	124,236
2035	63/61	110,215	16,231	0	0	500	126,947
2036	64/62	112,971	16,254	0	0	500	129,724
2037	65/63	115,795	16,276	0	0	500	132,571
2038	66/64	118,690	16,299	0	0	500	135,489
2039	67/65	121,657	16,322	0	12,665	0	150,644
2040	68/66	124,698	16,345	0	13,298	0	154,342
2041	69/67	127,816	16,369	0	27,926	0	172,110
2042	70/68	131,011	16,392	0	29,322	0	176,726
2043	71/69	134,287	16,416	0	30,788	0	181,491
2044	72/70	137,644	16,440	0	32,328	0	186,412
2045	73/71	141,085	16,465	0	33,944	0	191,494
2046	74/72	144,612	16,489	0	35,641	0	196,743
2047	75/73	148,227	16,514	0	37,423	0	202,165
2048	76/74	151,933	16,539	0	39,295	0	207,767
2049	77/75	155,731	16,565	0	41,259	0	213,556
2050	78/76	159,625	16,591	0	43,322	0	219,537
2051	79/77	163,615	16,616	0	45,488	0	225,720
2052	80/78	167,706	16,643	0	47,763	0	232,111
2053	81/79	171,898	16,669	0	50,151	0	238,718
2054	82/80	176,196	16,696	0	52,659	0	245,550
2055	83/81	180,601	16,723	0	55,291	0	252,615
2056	84/82	185,116	16,750	0	58,056	0	259,922
2057	85/83	189,743	16,777	0	60,959	0	267,480
2058	86/84	194,487	16,805	0	64,007	0	275,299
2059	87/85	199,349	16,833	0	67,207	0	283,390
2060	88/86	204,333	16,862	0	70,567	0	291,762

Year	Age	Living Expense	Housing	Debt	Health Care	Insurance Premium	Total Expense
2061	89/87	209,441	16,890	0	74,096	0	300,427
2062	90/88	214,677	16,919	0	77,801	0	309,397
2063	- /89	187,843	16,948	0	40,845	0	245,636
2064	- /90	192,539	16,978	0	865,158	0	1,074,675

Cash Flows - Proposed Plan

Summary / Goals

Year	Age	Education	Property	Legacy	Total Goals
2024	52/50	0	0	0	0
2025	53/51	0	0	0	0
2026	54/52	0	0	0	0
2027	55/53	0	0	0	0
2028	56/54	0	0	0	0
2029	57/55	53,259	0	0	53,259
2030	58/56	55,922	0	0	55,922
2031	59/57	58,718	0	0	58,718
2032	60/58	61,654	0	0	61,654
2033	61/59	30,887	0	0	30,887
2034	62/60	32,431	0	0	32,431
2035	63/61	0	0	0	0
2036	64/62	0	0	0	0
2037	65/63	0	0	0	0
2038	66/64	0	0	0	0
2039	67/65	0	28,966	0	28,966
2040	68/66	0	0	0	0
2041	69/67	0	0	0	0
2042	70/68	0	0	0	0
2043	71/69	0	0	0	0
2044	72/70	0	32,772	0	32,772
2045	73/71	0	0	0	0
2046	74/72	0	0	0	0
2047	75/73	0	0	0	0
2048	76/74	0	0	0	0
2049	77/75	0	37,079	0	37,079
2050	78/76	0	0	0	0
2051	79/77	0	0	0	0
2052	80/78	0	0	0	0
2053	81/79	0	0	0	0
2054	82/80	0	41,951	0	41,951
2055	83/81	0	0	0	0
2056	84/82	0	0	0	0
2057	85/83	0	0	0	0
2058	86/84	0	0	0	0
2059	87/85	0	47,464	0	47,464
2060	88/86	0	0	0	0

Year	Age	Education	Property	Legacy	Total Goals
2061	89/87	0	0	0	0
2062	90/88	0	0	0	0
2063	- /89	0	0	0	0
2064	- /90	0	53,701	1,000,000	1,053,701

Cash Flows - Proposed Plan

Summary / Tax Payment

Year	Age	Federal	State	FICA	Total Tax Payment
2024	52/50	78,225	21,466	18,653	118,344
2025	53/51	81,457	22,285	19,199	122,940
2026	54/52	70,588	16,807	17,855	105,250
2027	55/53	72,217	17,225	18,391	107,833
2028	56/54	73,830	17,640	18,942	110,412
2029	57/55	75,073	17,974	19,556	112,604
2030	58/56	75,418	18,108	20,210	113,736
2031	59/57	77,151	18,649	20,884	116,684
2032	60/58	81,842	19,761	21,578	123,181
2033	61/59	79,069	19,204	22,293	120,567
2034	62/60	79,164	19,390	23,029	121,583
2035	63/61	58,410	15,782	23,787	97,979
2036	64/62	60,767	16,372	24,569	101,707
2037	65/63	63,236	16,987	25,373	105,596
2038	66/64	65,822	17,630	26,202	109,654
2039	67/65	0	6,734	8,343	15,077
2040	68/66	0	6,012	8,593	14,605
2041	69/67	0	2,584	0	2,584
2042	70/68	0	1,121	0	1,121
2043	71/69	0	505	0	505
2044	72/70	0	372	0	372
2045	73/71	0	0	0	0
2046	74/72	0	0	0	0
2047	75/73	0	0	0	0
2048	76/74	0	0	0	0
2049	77/75	0	0	0	0
2050	78/76	0	0	0	0
2051	79/77	0	0	0	0
2052	80/78	0	0	0	0
2053	81/79	0	0	0	0
2054	82/80	0	0	0	0
2055	83/81	0	0	0	0
2056	84/82	0	0	0	0
2057	85/83	0	0	0	0
2058	86/84	0	0	0	0
2059	87/85	0	0	0	0
2060	88/86	0	0	0	0

Year	Age	Federal	State	FICA	Total Tax Payment
2061	89/87	0	0	0	0
2062	90/88	0	0	0	0
2063	- /89	0	0	0	0
2064	- /90	0	0	0	0

Cash Flows – Proposed Plan

Summary / Planned Saving

Year	Age	401(k)	529	Total Planned Saving
2024	52/50	15,500	8,000	23,500
2025	53/51	15,965	8,000	23,965
2026	54/52	16,444	8,000	24,444
2027	55/53	16,938	8,000	24,938
2028	56/54	17,445	8,000	25,445
2029	57/55	17,968	8,000	25,968
2030	58/56	18,508	8,000	26,508
2031	59/57	19,063	8,000	27,063
2032	60/58	19,635	8,000	27,635
2033	61/59	20,224	3,000	23,224
2034	62/60	20,831	0	20,831
2035	63/61	21,456	0	21,456
2036	64/62	22,099	0	22,099
2037	65/63	22,762	0	22,762
2038	66/64	23,445	0	23,445
2039	67/65	5,453	0	5,453
2040	68/66	5,616	0	5,616
2041	69/67	0	0	0
2042	70/68	0	0	0
2043	71/69	0	0	0
2044	72/70	0	0	0
2045	73/71	0	0	0
2046	74/72	0	0	0
2047	75/73	0	0	0
2048	76/74	0	0	0
2049	77/75	0	0	0
2050	78/76	0	0	0
2051	79/77	0	0	0
2052	80/78	0	0	0
2053	81/79	0	0	0
2054	82/80	0	0	0
2055	83/81	0	0	0
2056	84/82	0	0	0
2057	85/83	0	0	0
2058	86/84	0	0	0
2059	87/85	0	0	0
2060	88/86	0	0	0

Year	Age	401(k)	529	Total Planned Saving
2061	89/87	0	0	0
2062	90/88	0	0	0
2063	- /89	0	0	0
2064	- /90	0	0	0

Cash Flows - Proposed Plan

Net Worth

Year	Age	Non-Qualified Assets	Qualified Assets	Options and RSUs	Primary and Vacation Homes	Investment Properties	Business Assets	Trust Assets	Other Assets	Mortgages	Other Loans	Net Worth
2024	52/50	237,508	769,993	0	550,000	0	0	0	0	105,648	5,098	1,446,755
2025	53/51	246,372	873,486	0	555,500	0	0	0	0	85,507	0	1,589,852
2026	54/52	243,338	987,260	0	561,055	0	0	0	0	64,546	0	1,727,107
2027	55/53	241,710	1,112,283	0	566,666	0	0	0	0	42,731	0	1,877,928
2028	56/54	241,793	1,249,618	0	572,332	0	0	0	0	20,027	0	2,043,716
2029	57/55	247,858	1,347,162	0	578,056	0	0	0	0	0	0	2,173,076
2030	58/56	278,446	1,450,982	0	583,836	0	0	0	0	0	0	2,313,264
2031	59/57	287,121	1,587,980	0	589,674	0	0	0	0	0	0	2,464,776
2032	60/58	268,890	1,761,027	0	595,571	0	0	0	0	0	0	2,625,489
2033	61/59	292,598	1,945,508	0	601,527	0	0	0	0	0	0	2,839,633
2034	62/60	318,697	2,149,923	0	607,542	0	0	0	0	0	0	3,076,162
2035	63/61	357,215	2,376,905	0	613,618	0	0	0	0	0	0	3,347,737
2036	64/62	399,178	2,625,236	0	619,754	0	0	0	0	0	0	3,644,168
2037	65/63	444,897	2,896,856	0	625,951	0	0	0	0	0	0	3,967,705
2038	66/64	494,707	3,193,883	0	632,211	0	0	0	0	0	0	4,320,801
2039	67/65	438,118	3,427,481	0	653,016	0	0	0	0	0	0	4,518,615
2040	68/66	406,432	3,677,693	0	659,546	0	0	0	0	0	0	4,743,671
2041	69/67	260,075	3,934,119	0	666,142	0	0	0	0	0	0	4,860,335
2042	70/68	160,309	4,208,423	0	672,803	0	0	0	0	0	0	5,041,535
2043	71/69	81,660	4,501,853	0	679,531	0	0	0	0	0	0	5,263,044
2044	72/70	0	4,810,107	0	702,712	0	0	0	0	0	0	5,512,819
2045	73/71	0	5,116,621	0	709,740	0	0	0	0	0	0	5,826,361
2046	74/72	0	5,443,326	0	716,837	0	0	0	0	0	0	6,160,163
2047	75/73	0	5,791,553	0	724,005	0	0	0	0	0	0	6,515,559
2048	76/74	0	6,162,731	0	731,245	0	0	0	0	0	0	6,893,977
2049	77/75	0	6,521,299	0	757,097	0	0	0	0	0	0	7,278,397
2050	78/76	0	6,940,452	0	764,668	0	0	0	0	0	0	7,705,120
2051	79/77	0	7,387,248	0	772,315	0	0	0	0	0	0	8,159,563
2052	80/78	0	7,863,521	0	780,038	0	0	0	0	0	0	8,643,559
2053	81/79	0	8,371,228	0	787,838	0	0	0	0	0	0	9,159,067
2054	82/80	0	8,870,505	0	816,693	0	0	0	0	0	0	9,687,198
2055	83/81	0	9,444,558	0	824,859	0	0	0	0	0	0	10,269,417
2056	84/82	0	10,056,534	0	833,108	0	0	0	0	0	0	10,889,642
2057	85/83	0	10,708,955	0	841,439	0	0	0	0	0	0	11,550,394
2058	86/84	0	11,404,514	0	849,854	0	0	0	0	0	0	12,254,368
2059	87/85	0	12,098,622	0	882,084	0	0	0	0	0	0	12,980,706

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
2060	88/86	0	12,885,963	0	890,905	0	0	0	0	0	0	13,776,868
2061	89/87	0	13,725,424	0	899,814	0	0	0	0	0	0	14,625,238
2062	90/88	0	14,620,481	0	908,812	0	0	0	0	0	0	15,529,293
2063	- /89	0	15,545,281	0	917,900	0	0	0	0	0	0	16,463,181
2064	- /90	0	14,655,599	0	953,930	0	0	0	0	0	0	15,609,529

Cash Flows - Proposed Plan

Invested Asset

Year	Age	Beginning Balance	Planned Saving	Employer Match & Other	Planned Distribution	Net Cash Flows	Portfolio Return	Ending Balance
2024	52/50	905,893	23,500	9,500	0	(12,344)	80,952	1,007,501
2025	53/51	1,007,501	23,965	9,785	0	(12,388)	90,996	1,119,859
2026	54/52	1,119,859	24,444	10,079	0	(25,080)	101,296	1,230,598
2027	55/53	1,230,598	24,937	10,381	0	(23,402)	111,479	1,353,993
2028	56/54	1,353,993	25,445	10,692	0	(21,546)	122,825	1,491,410
2029	57/55	1,491,410	25,969	11,013	(53,259)	(15,570)	135,458	1,595,020
2030	58/56	1,595,020	26,508	11,343	(55,922)	8,409	144,069	1,729,428
2031	59/57	1,729,428	27,063	11,684	(32,146)	(16,241)	155,313	1,875,101
2032	60/58	1,875,101	27,635	12,034	(8,871)	(43,922)	167,940	2,029,917
2033	61/59	2,029,917	23,224	12,395	(8,871)	(353)	181,793	2,238,106
2034	62/60	2,238,106	20,831	12,767	(3,327)	(83)	200,325	2,468,620
2035	63/61	2,468,620	21,456	13,150	0	10,000	220,893	2,734,119
2036	64/62	2,734,119	22,099	13,545	0	10,000	244,650	3,024,414
2037	65/63	3,024,414	22,762	13,951	0	10,000	270,626	3,341,753
2038	66/64	3,341,753	23,445	14,370	0	10,000	299,022	3,688,590
2039	67/65	3,688,590	5,453	5,453	0	(91,082)	257,185	3,865,599
2040	68/66	3,865,599	5,616	5,616	0	(62,234)	269,527	4,084,125
2041	69/67	4,084,125	0	0	0	(174,695)	284,764	4,194,194
2042	70/68	4,194,194	0	0	0	(117,899)	292,438	4,368,732
2043	71/69	4,368,732	0	0	0	(89,827)	304,608	4,583,514
2044	72/70	4,583,514	0	0	0	(92,990)	319,583	4,810,107
2045	73/71	4,810,107	0	0	0	(28,867)	335,382	5,116,621
2046	74/72	5,116,621	0	0	0	(30,050)	356,754	5,443,326
2047	75/73	5,443,326	0	0	0	(31,305)	379,533	5,791,553
2048	76/74	5,791,553	0	0	0	(32,635)	403,813	6,162,731
2049	77/75	6,162,731	0	0	0	(71,125)	429,693	6,521,299
2050	78/76	6,521,299	0	0	0	(35,542)	454,694	6,940,452
2051	79/77	6,940,452	0	0	0	(37,123)	483,920	7,387,248
2052	80/78	7,387,248	0	0	0	(38,799)	515,072	7,863,521
2053	81/79	7,863,521	0	0	0	(40,573)	548,280	8,371,228
2054	82/80	8,371,228	0	0	0	(84,403)	583,680	8,870,505
2055	83/81	8,870,505	0	0	0	(44,439)	618,492	9,444,558
2056	84/82	9,444,558	0	0	0	(46,541)	658,517	10,056,534
2057	85/83	10,056,534	0	0	0	(48,766)	701,187	10,708,955
2058	86/84	10,708,955	0	0	0	(51,117)	746,677	11,404,514
2059	87/85	11,404,514	0	0	0	(101,066)	795,174	12,098,622
2060	88/86	12,098,622	0	0	0	(56,229)	843,570	12,885,963

Year	Age	Beginning Balance	Planned Saving	Employer Match & Other	Planned Distribution	Net Cash Flows	Portfolio Return	Ending Balance
2061	89/87	12,885,963	0	0	0	(59,007)	898,467	13,725,424
2062	90/88	13,725,424	0	0	0	(61,941)	956,998	14,620,481
2063	- /89	14,620,481	0	0	0	(94,606)	1,019,406	15,545,281
2064	- /90	15,545,281	0	0	0	(1,973,569)	1,083,887	14,655,599

Cash Flows - Proposed Plan

Invested Asset / Planned Saving

Year	Age	401(k)	529	Total Planned Saving
2024	52/50	15,500	8,000	23,500
2025	53/51	15,965	8,000	23,965
2026	54/52	16,444	8,000	24,444
2027	55/53	16,938	8,000	24,938
2028	56/54	17,445	8,000	25,445
2029	57/55	17,968	8,000	25,968
2030	58/56	18,508	8,000	26,508
2031	59/57	19,063	8,000	27,063
2032	60/58	19,635	8,000	27,635
2033	61/59	20,224	3,000	23,224
2034	62/60	20,831	0	20,831
2035	63/61	21,456	0	21,456
2036	64/62	22,099	0	22,099
2037	65/63	22,762	0	22,762
2038	66/64	23,445	0	23,445
2039	67/65	5,453	0	5,453
2040	68/66	5,616	0	5,616
2041	69/67	0	0	0
2042	70/68	0	0	0
2043	71/69	0	0	0
2044	72/70	0	0	0
2045	73/71	0	0	0
2046	74/72	0	0	0
2047	75/73	0	0	0
2048	76/74	0	0	0
2049	77/75	0	0	0
2050	78/76	0	0	0
2051	79/77	0	0	0
2052	80/78	0	0	0
2053	81/79	0	0	0
2054	82/80	0	0	0
2055	83/81	0	0	0
2056	84/82	0	0	0
2057	85/83	0	0	0
2058	86/84	0	0	0
2059	87/85	0	0	0
2060	88/86	0	0	0

Year	Age	401(k)	529	Total Planned Saving
2061	89/87	0	0	0
2062	90/88	0	0	0
2063	- /89	0	0	0
2064	- /90	0	0	0

Cash Flows - Proposed Plan

Invested Asset / Employer Match & Other

Year	Age	401(k)	Total Employer Match & Other
2024	52/50	9,500	9,500
2025	53/51	9,785	9,785
2026	54/52	10,078	10,078
2027	55/53	10,381	10,381
2028	56/54	10,692	10,692
2029	57/55	11,013	11,013
2030	58/56	11,343	11,343
2031	59/57	11,684	11,684
2032	60/58	12,035	12,035
2033	61/59	12,396	12,396
2034	62/60	12,767	12,767
2035	63/61	13,150	13,150
2036	64/62	13,545	13,545
2037	65/63	13,951	13,951
2038	66/64	14,370	14,370
2039	67/65	5,453	5,453
2040	68/66	5,616	5,616
2041	69/67	0	0
2042	70/68	0	0
2043	71/69	0	0
2044	72/70	0	0
2045	73/71	0	0
2046	74/72	0	0
2047	75/73	0	0
2048	76/74	0	0
2049	77/75	0	0
2050	78/76	0	0
2051	79/77	0	0
2052	80/78	0	0
2053	81/79	0	0
2054	82/80	0	0
2055	83/81	0	0
2056	84/82	0	0
2057	85/83	0	0
2058	86/84	0	0
2059	87/85	0	0
2060	88/86	0	0

Year	Age	401(k)	Total Employer Match & Other
2061	89/87	0	0
2062	90/88	0	0
2063	- /89	0	0
2064	- /90	0	0

Cash Flows - Proposed Plan

Accounts / Ending balance by accounts

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	529	Total
2024	52/50	237,508	284,305	276,688	165,516	43,484	1,007,501
2025	53/51	246,372	246,307	221,310	349,651	56,219	1,119,859
2026	54/52	243,338	235,742	192,765	488,412	70,341	1,230,598
2027	55/53	241,710	222,112	164,159	640,013	86,000	1,353,994
2028	56/54	241,793	204,979	135,716	805,559	103,364	1,491,411
2029	57/55	247,858	183,783	107,704	986,316	69,359	1,595,020
2030	58/56	278,446	157,427	80,289	1,184,277	28,989	1,729,428
2031	59/57	287,121	128,913	55,752	1,395,315	8,000	1,875,101
2032	60/58	268,890	94,071	33,198	1,625,758	8,000	2,029,917
2033	61/59	292,598	50,202	13,439	1,878,868	3,000	2,238,107
2034	62/60	318,697	0	0	2,149,923	0	2,468,620
2035	63/61	357,215	0	0	2,376,905	0	2,734,120
2036	64/62	399,178	0	0	2,625,236	0	3,024,414
2037	65/63	444,897	0	0	2,896,856	0	3,341,753
2038	66/64	494,707	0	0	3,193,883	0	3,688,590
2039	67/65	438,118	0	0	3,427,481	0	3,865,599
2040	68/66	406,432	0	0	3,677,693	0	4,084,125
2041	69/67	260,075	0	0	3,934,119	0	4,194,194
2042	70/68	160,309	0	0	4,208,423	0	4,368,732
2043	71/69	81,660	0	0	4,501,853	0	4,583,513
2044	72/70	0	0	0	4,810,107	0	4,810,107
2045	73/71	0	0	0	5,116,621	0	5,116,621
2046	74/72	0	0	0	5,443,326	0	5,443,326
2047	75/73	0	0	0	5,791,553	0	5,791,553
2048	76/74	0	0	0	6,162,731	0	6,162,731
2049	77/75	0	0	0	6,521,299	0	6,521,299
2050	78/76	0	0	0	6,940,452	0	6,940,452
2051	79/77	0	0	0	7,387,248	0	7,387,248
2052	80/78	0	0	0	7,863,521	0	7,863,521
2053	81/79	0	0	0	8,371,228	0	8,371,228
2054	82/80	0	0	0	8,870,505	0	8,870,505
2055	83/81	0	0	0	9,444,558	0	9,444,558
2056	84/82	0	0	0	10,056,534	0	10,056,534
2057	85/83	0	0	0	10,708,955	0	10,708,955
2058	86/84	0	0	0	11,404,514	0	11,404,514
2059	87/85	0	0	0	12,098,622	0	12,098,622
2060	88/86	0	0	0	12,885,963	0	12,885,963

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	529	Total
2061	89/87	0	0	0	13,725,424	0	13,725,424
2062	90/88	0	0	0	14,620,481	0	14,620,481
2063	- /89	0	0	0	15,545,281	0	15,545,281
2064	- /90	0	0	0	14,655,599	0	14,655,599

Cash Flows - Proposed Plan

Accounts / Addition to accounts

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	529	Total
2024	52/50	0	25,000	0	165,516	8,000	198,516
2025	53/51	0	25,750	0	169,324	8,000	203,074
2026	54/52	0	26,522	0	107,475	8,000	141,997
2027	55/53	0	27,318	0	107,897	8,000	143,215
2028	56/54	0	28,138	0	108,278	8,000	144,416
2029	57/55	0	28,982	0	108,675	8,000	145,657
2030	58/56	8,409	29,851	0	109,705	8,000	155,965
2031	59/57	0	30,747	0	105,068	8,000	143,815
2032	60/58	0	31,669	0	105,589	8,000	145,258
2033	61/59	0	32,619	0	107,636	3,000	143,255
2034	62/60	0	33,598	0	102,933	0	136,531
2035	63/61	10,000	34,606	0	34,606	0	79,212
2036	64/62	10,000	35,644	0	35,644	0	81,288
2037	65/63	10,000	36,713	0	36,713	0	83,426
2038	66/64	10,000	37,815	0	37,815	0	85,630
2039	67/65	0	10,906	0	10,906	0	21,812
2040	68/66	0	11,233	0	11,233	0	22,466
2041	69/67	0	0	0	0	0	0
2042	70/68	0	0	0	0	0	0
2043	71/69	0	0	0	0	0	0
2044	72/70	0	0	0	0	0	0
2045	73/71	0	0	0	0	0	0
2046	74/72	0	0	0	0	0	0
2047	75/73	0	0	0	0	0	0
2048	76/74	0	0	0	0	0	0
2049	77/75	0	0	0	0	0	0
2050	78/76	0	0	0	0	0	0
2051	79/77	0	0	0	0	0	0
2052	80/78	0	0	0	0	0	0
2053	81/79	0	0	0	0	0	0
2054	82/80	0	0	0	0	0	0
2055	83/81	0	0	0	0	0	0
2056	84/82	0	0	0	0	0	0
2057	85/83	0	0	0	0	0	0
2058	86/84	0	0	0	0	0	0
2059	87/85	0	0	0	0	0	0
2060	88/86	0	0	0	0	0	0

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	529	Total
2061	89/87	0	0	0	0	0	0
2062	90/88	0	0	0	0	0	0
2063	- /89	0	0	0	0	0	0
2064	- /90	0	0	0	0	0	0

Cash Flows - Proposed Plan

Accounts / Required minimum distribution

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	529	Total
2024	52/50	0	0	0	0	0	0
2025	53/51	0	0	0	0	0	0
2026	54/52	0	0	0	0	0	0
2027	55/53	0	0	0	0	0	0
2028	56/54	0	0	0	0	0	0
2029	57/55	0	0	0	0	0	0
2030	58/56	0	0	0	0	0	0
2031	59/57	0	0	0	0	0	0
2032	60/58	0	0	0	0	0	0
2033	61/59	0	0	0	0	0	0
2034	62/60	0	0	0	0	0	0
2035	63/61	0	0	0	0	0	0
2036	64/62	0	0	0	0	0	0
2037	65/63	0	0	0	0	0	0
2038	66/64	0	0	0	0	0	0
2039	67/65	0	0	0	0	0	0
2040	68/66	0	0	0	0	0	0
2041	69/67	0	0	0	0	0	0
2042	70/68	0	0	0	0	0	0
2043	71/69	0	0	0	0	0	0
2044	72/70	0	0	0	0	0	0
2045	73/71	0	0	0	0	0	0
2046	74/72	0	0	0	0	0	0
2047	75/73	0	0	0	0	0	0
2048	76/74	0	0	0	0	0	0
2049	77/75	0	0	0	0	0	0
2050	78/76	0	0	0	0	0	0
2051	79/77	0	0	0	0	0	0
2052	80/78	0	0	0	0	0	0
2053	81/79	0	0	0	0	0	0
2054	82/80	0	0	0	0	0	0
2055	83/81	0	0	0	0	0	0
2056	84/82	0	0	0	0	0	0
2057	85/83	0	0	0	0	0	0
2058	86/84	0	0	0	0	0	0
2059	87/85	0	0	0	0	0	0
2060	88/86	0	0	0	0	0	0

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	529	Total
2061	89/87	0	0	0	0	0	0
2062	90/88	0	0	0	0	0	0
2063	- /89	0	0	0	0	0	0
2064	- /90	0	0	0	0	0	0

Cash Flows - Proposed Plan

Accounts / Withdrawal from accounts

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	529	Total
2024	52/50	(12,344)	(83,882)	(81,634)	0	0	(177,860)
2025	53/51	(12,388)	(89,188)	(80,136)	0	0	(181,712)
2026	54/52	(25,080)	(59,127)	(48,348)	0	0	(132,555)
2027	55/53	(23,402)	(62,042)	(45,854)	0	0	(131,298)
2028	56/54	(21,546)	(65,146)	(43,133)	0	0	(129,825)
2029	57/55	(15,570)	(68,520)	(40,155)	0	(53,259)	(177,504)
2030	58/56	0	(72,652)	(37,053)	0	(55,922)	(165,627)
2031	59/57	(16,241)	(73,347)	(31,721)	0	(32,146)	(153,455)
2032	60/58	(43,922)	(78,047)	(27,543)	0	(8,871)	(158,383)
2033	61/59	(353)	(84,907)	(22,730)	0	(8,871)	(116,861)
2034	62/60	(83)	(88,292)	(14,642)	0	(3,327)	(106,344)
2035	63/61	0	(34,606)	0	0	0	(34,606)
2036	64/62	0	(35,644)	0	0	0	(35,644)
2037	65/63	0	(36,713)	0	0	0	(36,713)
2038	66/64	0	(37,815)	0	0	0	(37,815)
2039	67/65	(91,082)	(10,906)	0	0	0	(101,988)
2040	68/66	(62,234)	(11,233)	0	0	0	(73,467)
2041	69/67	(174,695)	0	0	0	0	(174,695)
2042	70/68	(117,899)	0	0	0	0	(117,899)
2043	71/69	(89,827)	0	0	0	0	(89,827)
2044	72/70	(87,354)	0	0	(5,636)	0	(92,990)
2045	73/71	0	0	0	(28,867)	0	(28,867)
2046	74/72	0	0	0	(30,050)	0	(30,050)
2047	75/73	0	0	0	(31,305)	0	(31,305)
2048	76/74	0	0	0	(32,635)	0	(32,635)
2049	77/75	0	0	0	(71,125)	0	(71,125)
2050	78/76	0	0	0	(35,542)	0	(35,542)
2051	79/77	0	0	0	(37,123)	0	(37,123)
2052	80/78	0	0	0	(38,799)	0	(38,799)
2053	81/79	0	0	0	(40,573)	0	(40,573)
2054	82/80	0	0	0	(84,403)	0	(84,403)
2055	83/81	0	0	0	(44,439)	0	(44,439)
2056	84/82	0	0	0	(46,541)	0	(46,541)
2057	85/83	0	0	0	(48,766)	0	(48,766)
2058	86/84	0	0	0	(51,117)	0	(51,117)
2059	87/85	0	0	0	(101,066)	0	(101,066)
2060	88/86	0	0	0	(56,229)	0	(56,229)

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	529	Total
2061	89/87	0	0	0	(59,007)	0	(59,007)
2062	90/88	0	0	0	(61,941)	0	(61,941)
2063	- /89	0	0	0	(94,606)	0	(94,606)
2064	- /90	0	0	0	(1,973,569)	0	(1,973,569)

Cash Flows - Proposed Plan

Accounts / Net cash flows

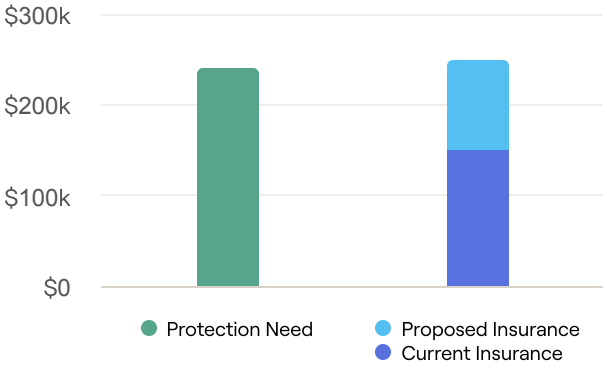
Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	529	Total
2024	52/50	(12,344)	(58,882)	(81,634)	165,516	8,000	20,656
2025	53/51	(12,388)	(63,438)	(80,136)	169,324	8,000	21,362
2026	54/52	(25,080)	(32,604)	(48,348)	107,475	8,000	9,443
2027	55/53	(23,402)	(34,724)	(45,854)	107,897	8,000	11,917
2028	56/54	(21,546)	(37,008)	(43,133)	108,278	8,000	14,591
2029	57/55	(15,570)	(39,538)	(40,155)	108,675	(45,259)	(31,847)
2030	58/56	8,409	(42,801)	(37,053)	109,705	(47,922)	(9,662)
2031	59/57	(16,241)	(42,600)	(31,721)	105,068	(24,146)	(9,640)
2032	60/58	(43,922)	(46,377)	(27,543)	105,589	(871)	(13,124)
2033	61/59	(353)	(52,287)	(22,730)	107,636	(5,871)	26,395
2034	62/60	(83)	(54,694)	(14,642)	102,933	(3,327)	30,187
2035	63/61	10,000	0	0	34,606	0	44,606
2036	64/62	10,000	0	0	35,644	0	45,644
2037	65/63	10,000	0	0	36,713	0	46,713
2038	66/64	10,000	0	0	37,815	0	47,815
2039	67/65	(91,082)	0	0	10,906	0	(80,176)
2040	68/66	(62,234)	0	0	11,233	0	(51,001)
2041	69/67	(174,695)	0	0	0	0	(174,695)
2042	70/68	(117,899)	0	0	0	0	(117,899)
2043	71/69	(89,827)	0	0	0	0	(89,827)
2044	72/70	(87,354)	0	0	(5,636)	0	(92,990)
2045	73/71	0	0	0	(28,867)	0	(28,867)
2046	74/72	0	0	0	(30,050)	0	(30,050)
2047	75/73	0	0	0	(31,305)	0	(31,305)
2048	76/74	0	0	0	(32,635)	0	(32,635)
2049	77/75	0	0	0	(71,125)	0	(71,125)
2050	78/76	0	0	0	(35,542)	0	(35,542)
2051	79/77	0	0	0	(37,123)	0	(37,123)
2052	80/78	0	0	0	(38,799)	0	(38,799)
2053	81/79	0	0	0	(40,573)	0	(40,573)
2054	82/80	0	0	0	(84,403)	0	(84,403)
2055	83/81	0	0	0	(44,439)	0	(44,439)
2056	84/82	0	0	0	(46,541)	0	(46,541)
2057	85/83	0	0	0	(48,766)	0	(48,766)
2058	86/84	0	0	0	(51,117)	0	(51,117)
2059	87/85	0	0	0	(101,066)	0	(101,066)
2060	88/86	0	0	0	(56,229)	0	(56,229)

Year	Age	Taxable	401(k) / 403(b)	Traditional IRA	Roth IRA	529	Total
2061	89/87	0	0	0	(59,007)	0	(59,007)
2062	90/88	0	0	0	(61,941)	0	(61,941)
2063	- /89	0	0	0	(94,606)	0	(94,606)
2064	- /90	0	0	0	(1,973,569)	0	(1,973,569)

Life Insurance

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

Pre-Retiree's life insurance analysis



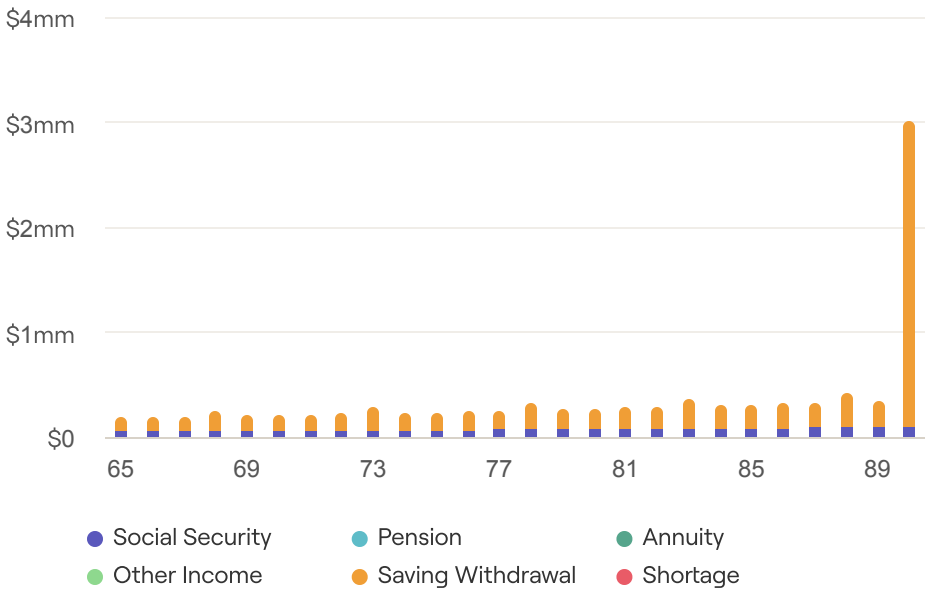
Amanda's life insurance analysis



	If Pre-Retiree passes away next year	If Amanda passes away next year
Life insurance needs	$ 240,000	$ 0
Current life insurance coverage	$ 150,000	$ 0
Proposed additional life insurance	$100,000	$0

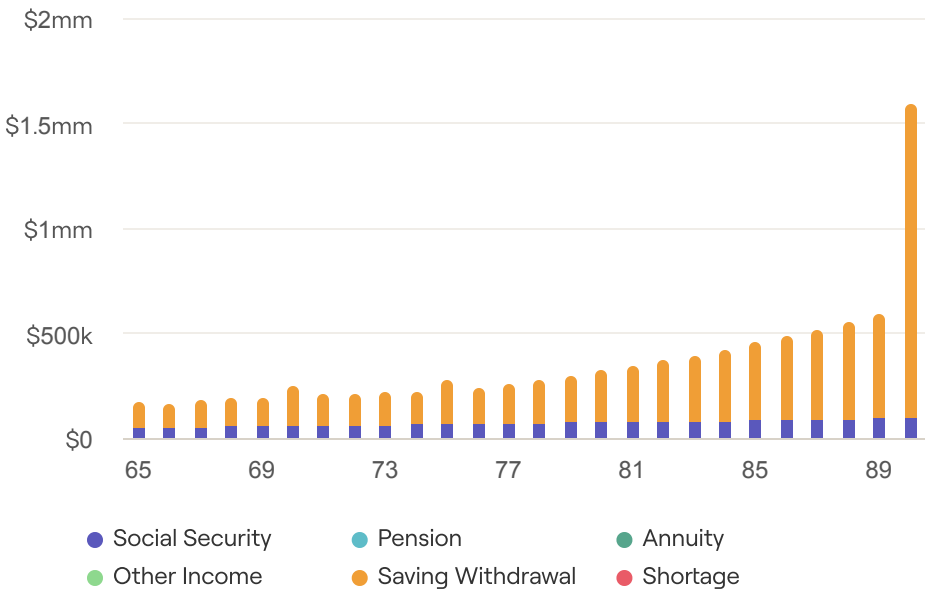
Life Insurance Retirement Income Impact

What happens if Pre-Retiree passed away



$0
Income shortage

What happens if Amanda passed away



$0
Income shortage

Life Insurance Details

Details if Pre-Retiree passes away next year

Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Spend Unsaved Cash Flows	Net Flows
2024	52/50	215,000	0	250,000	465,000	130,500	0	51,521	18,250	200,271	14,729	250,000
2025	- /51	97,245	0	0	97,245	118,666	0	6,884	6,288	131,837	0	(34,593)
2026	- /52	99,740	0	0	99,740	115,055	0	8,063	6,326	129,444	0	(29,703)
2027	- /53	102,300	0	0	102,300	116,951	0	9,428	6,366	132,744	0	(30,445)
2028	- /54	67,407	0	0	67,407	118,893	0	4,965	6,407	130,266	0	(62,859)
2029	- /55	69,233	53,259	0	122,492	117,287	53,259	5,281	6,449	182,276	0	(59,785)
2030	- /56	29,851	50,662	0	80,513	98,925	55,922	4,818	6,493	166,158	0	(85,644)
2031	- /57	30,747	5,544	0	36,291	101,016	58,718	10,689	6,537	176,961	0	(140,670)
2032	- /58	31,669	5,544	0	37,214	103,160	61,654	10,547	6,583	181,944	0	(144,731)
2033	- /59	32,619	5,544	0	38,164	105,356	75,875	10,569	1,631	193,432	0	(155,268)
2034	- /60	74,499	0	0	74,499	107,607	79,669	19,374	1,680	208,330	0	(133,831)
2035	- /61	76,446	0	0	76,446	109,914	0	22,966	1,730	134,611	0	(58,165)
2036	- /62	78,444	0	0	78,444	112,279	0	28,613	1,782	142,673	0	(64,230)
2037	- /63	80,494	0	0	80,494	129,247	27,570	47,778	1,836	206,431	0	(125,937)
2038	- /64	82,598	0	0	82,598	132,094	0	36,724	1,891	170,708	0	(88,110)
2039	- /65	49,120	0	0	49,120	147,677	0	37,260	0	184,937	0	(135,817)
2040	- /66	50,348	0	0	50,348	151,300	0	39,683	0	190,984	0	(140,635)
2041	- /67	51,607	0	0	51,607	155,030	0	40,091	0	195,121	0	(143,514)
2042	- /68	53,654	0	0	53,654	158,869	31,193	55,869	0	245,931	0	(192,277)
2043	- /69	54,996	0	0	54,996	162,822	0	42,770	0	205,592	0	(150,595)
2044	- /70	56,370	0	0	56,370	166,891	0	42,743	0	209,634	0	(153,263)
2045	- /71	57,780	0	0	57,780	171,081	0	44,502	0	215,583	0	(157,802)
2046	- /72	59,224	0	0	59,224	175,395	0	45,628	0	221,023	0	(161,799)
2047	- /73	60,705	0	0	60,705	179,838	35,292	64,238	0	279,368	0	(218,663)
2048	- /74	62,223	0	0	62,223	184,414	0	48,500	0	232,914	0	(170,691)
2049	- /75	63,778	104,769	0	168,547	189,128	0	48,369	0	237,496	0	(68,949)
2050	- /76	65,373	111,149	0	176,522	193,983	0	50,421	0	244,404	0	(67,882)
2051	- /77	67,007	117,507	0	184,514	198,985	0	51,721	0	250,706	0	(66,192)
2052	- /78	68,682	124,911	0	193,593	204,139	39,930	73,467	0	317,536	0	(123,943)
2053	- /79	70,400	130,096	0	200,496	209,450	0	55,103	0	264,553	0	(64,057)
2054	- /80	72,159	138,442	0	210,601	214,923	0	54,819	0	269,742	0	(59,141)
2055	- /81	73,963	146,864	0	220,827	220,564	0	57,184	0	277,748	0	(56,921)
2056	- /82	75,813	156,775	0	232,588	226,378	0	58,680	0	285,058	0	(52,470)
2057	- /83	77,708	166,701	0	244,409	232,372	45,177	83,293	0	360,842	0	(116,433)
2058	- /84	79,651	174,495	0	254,146	238,552	0	62,533	0	301,085	0	(46,939)
2059	- /85	81,642	185,774	0	267,416	244,924	0	62,231	0	307,155	0	(39,739)

Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Spend Unsaved Cash Flows	Net Flows
2060	- /86	83,683	198,212	0	281,895	251,495	0	64,921	0	316,415	0	(34,521)
2061	- /87	85,775	211,783	0	297,558	258,271	0	66,630	0	324,901	0	(27,342)
2062	- /88	87,919	225,071	0	312,991	265,261	51,114	94,494	0	410,869	0	(97,878)
2063	- /89	90,118	235,380	0	325,498	272,471	0	71,027	0	343,498	0	(18,000)
2064	- /90	92,370	250,388	0	342,758	1,102,180	1,000,000	907,403	0	3,009,583	0	(2,666,825)

Life Insurance Details

Details if Amanda passes away next year

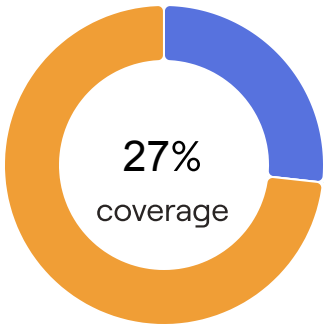
Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Spend Unsaved Cash Flows	Net Flows
2024	52/50	260,000	0	0	260,000	247,300	0	51,831	20,500	319,631	0	(59,631)
2025	53/ -	219,452	0	0	219,452	119,166	0	54,734	12,360	186,260	33,193	0
2026	54/ -	184,711	0	0	184,711	115,555	0	43,603	12,731	171,889	12,822	0
2027	55/ -	190,124	0	0	190,124	117,451	0	45,588	13,113	176,151	13,973	0
2028	56/ -	195,698	0	0	195,698	119,393	0	47,647	13,506	180,547	15,151	0
2029	57/ -	201,434	53,259	0	254,693	117,787	53,259	49,783	13,911	234,741	19,952	0
2030	58/ -	179,108	16,209	0	195,317	99,425	55,922	54,034	14,329	223,710	0	(28,393)
2031	59/ -	184,481	0	0	184,481	101,516	58,718	58,938	14,758	233,931	0	(49,450)
2032	60/ -	190,016	0	0	190,016	103,660	61,654	60,956	15,201	241,472	0	(51,456)
2033	61/ -	195,716	0	0	195,716	105,856	75,875	64,195	15,657	261,584	0	(65,868)
2034	62/ -	201,587	0	0	201,587	108,107	79,669	66,074	16,127	269,978	0	(68,390)
2035	63/ -	207,635	0	0	207,635	110,414	0	60,886	16,611	187,911	19,724	0
2036	64/ -	213,864	0	0	213,864	112,779	0	63,213	17,109	193,101	20,763	0
2037	65/ -	44,670	0	0	44,670	140,734	27,570	7,353	0	175,657	0	(130,987)
2038	66/ -	45,787	0	0	45,787	144,156	0	19,135	0	163,291	0	(117,504)
2039	67/ -	46,932	0	0	46,932	147,677	0	37,476	0	185,153	0	(138,221)
2040	68/ -	54,518	0	0	54,518	151,300	0	39,232	0	190,532	0	(136,014)
2041	69/ -	55,881	0	0	55,881	155,030	0	39,909	0	194,939	0	(139,058)
2042	70/ -	57,279	0	0	57,279	158,869	31,193	55,661	0	245,724	0	(188,445)
2043	71/ -	58,711	0	0	58,711	162,822	0	42,479	0	205,301	0	(146,590)
2044	72/ -	60,179	0	0	60,179	166,891	0	42,437	0	209,328	0	(149,149)
2045	73/ -	61,683	0	0	61,683	171,081	0	44,192	0	215,273	0	(153,590)
2046	74/ -	63,225	0	0	63,225	175,395	0	45,323	0	220,718	0	(157,493)
2047	75/ -	64,805	163,720	0	228,526	179,838	35,292	63,922	0	279,052	0	(50,527)
2048	76/ -	66,426	176,105	0	242,531	184,414	0	51,196	0	235,610	0	6,920
2049	77/ -	68,086	190,875	0	258,961	189,128	0	55,950	0	245,077	0	13,884
2050	78/ -	69,788	207,789	0	277,577	193,983	0	61,619	0	255,602	0	21,975
2051	79/ -	71,533	226,186	0	297,719	198,985	0	67,868	0	266,853	0	30,866
2052	80/ -	73,322	246,209	0	319,531	204,139	39,930	74,764	0	318,834	0	698
2053	81/ -	75,155	266,608	0	341,763	209,450	0	81,593	0	291,043	0	50,720
2054	82/ -	77,034	290,186	0	367,220	214,923	0	89,709	0	304,632	0	62,588
2055	83/ -	78,960	314,046	0	393,006	220,564	0	98,057	0	318,621	0	74,384
2056	84/ -	80,933	341,785	0	422,718	226,378	0	107,848	0	334,226	0	88,492
2057	85/ -	82,957	369,624	0	452,581	232,372	45,177	117,900	0	395,449	0	57,132
2058	86/ -	85,031	399,572	0	484,603	238,552	0	128,606	0	367,158	0	117,445
2059	87/ -	87,157	431,763	0	518,920	244,924	0	142,529	0	387,453	0	131,467

Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Spend Unsaved Cash Flows	Net Flows
2060	88/ -	89,336	462,922	0	552,258	251,495	0	156,857	0	408,351	0	143,907
2061	89/ -	91,569	499,732	0	591,301	258,271	0	173,964	0	432,235	0	159,066
2062	90/ -	93,858	534,727	0	628,585	265,261	1,051,114	270,696	0	1,587,070	0	(958,485)

Disability Insurance Analysis

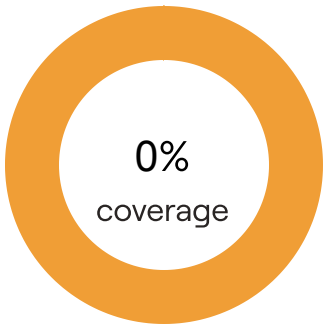
According to the Social Security Administration, the chance of becoming disabled before you retire is 1 in 4 - and for most people, disability will result in a lower living standard due to the loss of income. Having a disability insurance policy can replace lost earnings.

Pre-Retiree's income coverage during disability



- Current income coverage
- Proposed additional coverage
- Uninsured income

Amanda's income coverage during disability

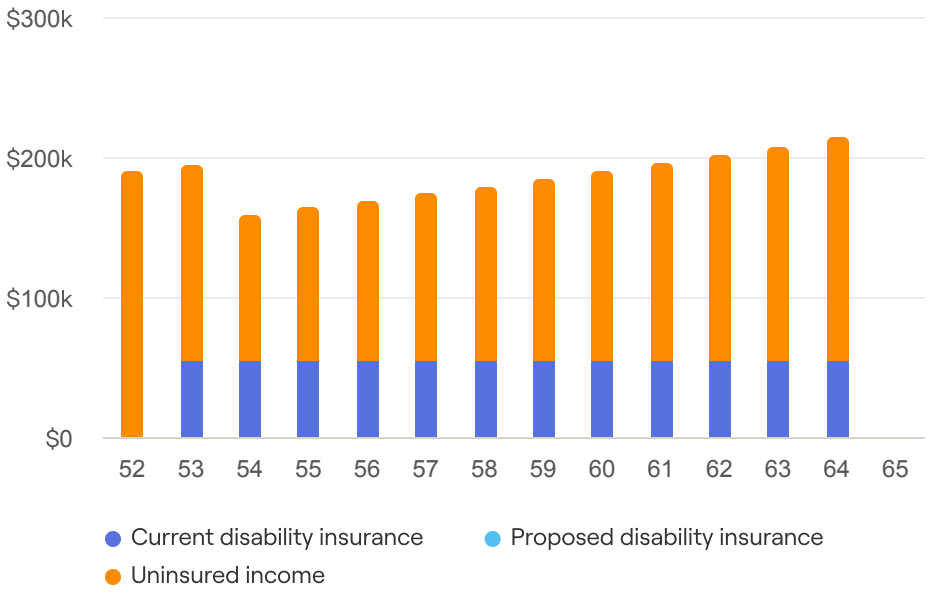


- Current income coverage
- Proposed additional coverage
- Uninsured income

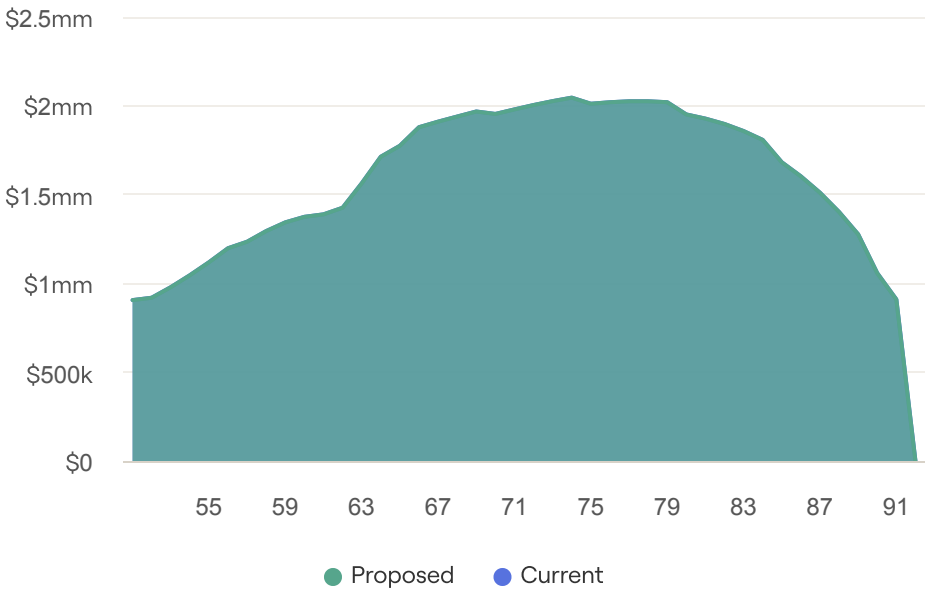
	If Pre-Retiree becomes disabled tomorrow	If Amanda becomes disabled tomorrow
Disability lasts	Until retirement	Until retirement
Proposed monthly coverage	$0	$0
Proposed benefit period	Age 65	Age 65
Proposed elimination period	360 days	360 days
Proposed inflation adjustment	0%	0%
Proposed inflation type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

Disability Insurance Analysis For Pre-Retiree

If Pre-Retiree becomes disabled tomorrow



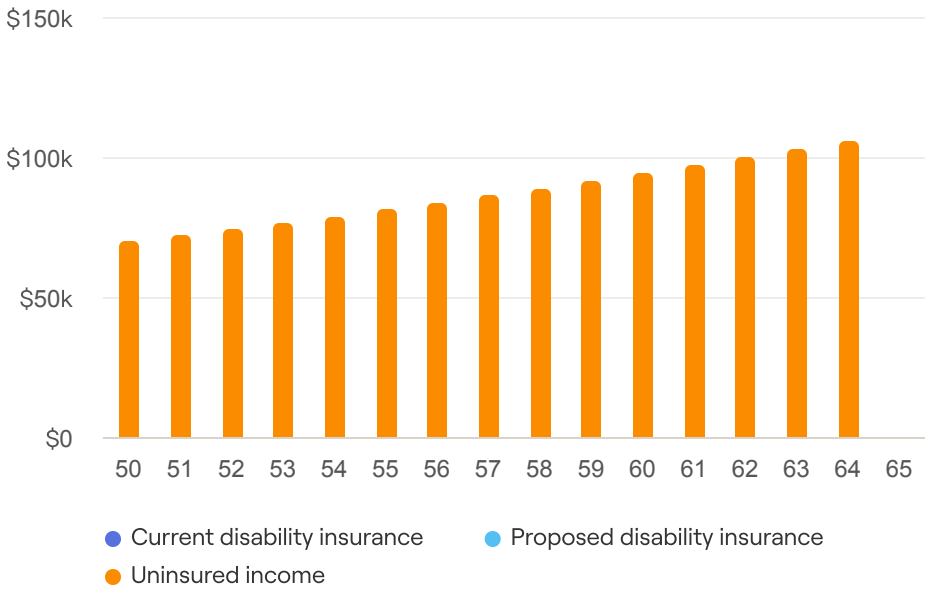
27%
of earned income protected



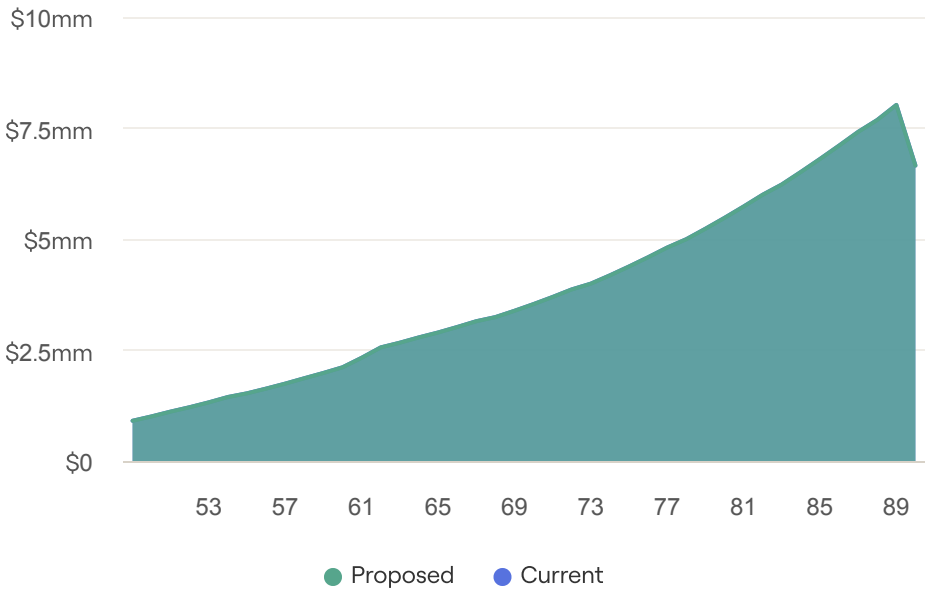
Proposed plan has
$0 more
ending assets and lasts
0 years longer
than current plan

Disability Insurance Analysis For Amanda

If Amanda becomes disabled tomorrow



0%
of earned income protected



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

Disability Insurance Details

Details if Pre-Retiree becomes disabled tomorrow

Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Spend Unsaved Cash Flows	Net Flows
2024	52/50	70,000	0	0	70,000	130,500	0	10,642	8,500	149,642	0	(79,642)
2025	53/51	72,100	0	54,000	126,100	132,081	0	21,276	8,605	161,961	0	(35,861)
2026	54/52	74,263	0	54,000	128,263	128,793	0	24,398	8,713	161,903	0	(33,640)
2027	55/53	76,491	0	54,000	130,491	131,019	0	25,106	8,825	164,950	0	(34,459)
2028	56/54	78,786	0	54,000	132,786	133,301	0	25,776	8,939	168,017	0	(35,231)
2029	57/55	81,149	53,259	54,000	188,408	132,043	53,259	26,125	9,057	220,485	0	(32,076)
2030	58/56	83,584	50,662	54,000	188,246	114,037	55,922	23,018	9,179	202,157	0	(13,911)
2031	59/57	86,091	5,544	54,000	145,636	116,494	58,718	36,304	4,305	215,821	0	(70,185)
2032	60/58	88,674	0	54,000	142,674	119,012	61,654	55,454	4,434	240,553	0	(97,880)
2033	61/59	91,334	0	54,000	145,334	121,592	75,875	61,442	4,567	263,476	0	(118,142)
2034	62/60	119,645	0	54,000	173,645	124,236	79,669	61,543	4,704	270,152	0	(96,507)
2035	63/61	136,211	0	54,000	190,211	126,947	0	37,626	4,845	169,418	20,793	0
2036	64/62	140,101	0	54,000	194,101	129,724	0	38,466	4,990	173,181	20,920	0
2037	65/63	144,102	0	0	144,102	160,101	27,570	53,100	5,140	245,911	0	(101,809)
2038	66/64	148,219	0	0	148,219	164,006	0	43,864	5,294	213,164	0	(64,945)
2039	67/65	75,173	0	0	75,173	180,688	0	31,336	0	212,024	0	(136,851)
2040	68/66	77,052	0	0	77,052	185,454	0	33,781	0	219,234	0	(142,183)
2041	69/67	78,978	0	0	78,978	190,370	0	33,767	0	224,137	0	(145,159)
2042	70/68	85,230	0	0	85,230	195,442	31,193	48,472	0	275,107	0	(189,877)
2043	71/69	87,361	0	0	87,361	200,675	0	35,982	0	236,657	0	(149,296)
2044	72/70	89,546	0	0	89,546	206,075	0	35,999	0	242,074	0	(152,528)
2045	73/71	91,784	0	0	91,784	211,649	0	37,469	0	249,118	0	(157,333)
2046	74/72	94,079	0	0	94,079	217,402	0	38,447	0	255,849	0	(161,770)
2047	75/73	96,431	25,188	0	121,619	223,340	35,292	55,107	0	313,740	0	(192,121)
2048	76/74	98,842	25,031	0	123,872	229,472	0	40,927	0	270,398	0	(146,526)
2049	77/75	101,313	83,863	0	185,176	235,803	0	40,891	0	276,693	0	(91,518)
2050	78/76	103,845	87,351	0	191,196	242,341	0	42,706	0	285,047	0	(93,850)
2051	79/77	106,442	90,602	0	197,044	249,094	0	43,834	0	292,928	0	(95,884)
2052	80/78	109,103	94,159	0	203,262	256,069	39,930	62,697	0	358,696	0	(155,433)
2053	81/79	111,830	94,784	0	206,614	263,275	0	46,664	0	309,939	0	(103,326)
2054	82/80	114,626	97,924	0	212,550	270,721	0	46,653	0	317,373	0	(104,823)
2055	83/81	117,491	100,469	0	217,960	278,415	0	48,721	0	327,135	0	(109,175)
2056	84/82	120,428	103,281	0	223,710	286,367	0	50,017	0	336,383	0	(112,674)
2057	85/83	123,440	105,194	0	228,634	294,586	45,177	71,395	0	411,158	0	(182,524)
2058	86/84	126,526	103,071	0	229,597	303,083	0	53,284	0	356,367	0	(126,770)

Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Spend Unsaved Cash Flows	Net Flows
2059	87/85	129,689	103,271	0	232,960	311,868	0	53,315	0	365,183	0	(132,223)
2060	88/86	132,931	102,402	0	235,333	320,952	0	55,668	0	376,621	0	(141,288)
2061	89/87	136,255	100,494	0	236,749	330,347	0	57,174	0	387,521	0	(150,772)
2062	90/88	139,660	96,307	0	235,968	340,065	51,114	81,389	0	472,568	0	(236,600)
2063	- /89	99,693	81,999	0	181,692	272,471	0	69,774	0	342,245	0	(160,553)
2064	- /90	102,185	74,581	0	176,767	1,102,180	1,000,000	104,554	0	2,206,734	0	(2,029,967)

Disability Insurance Details

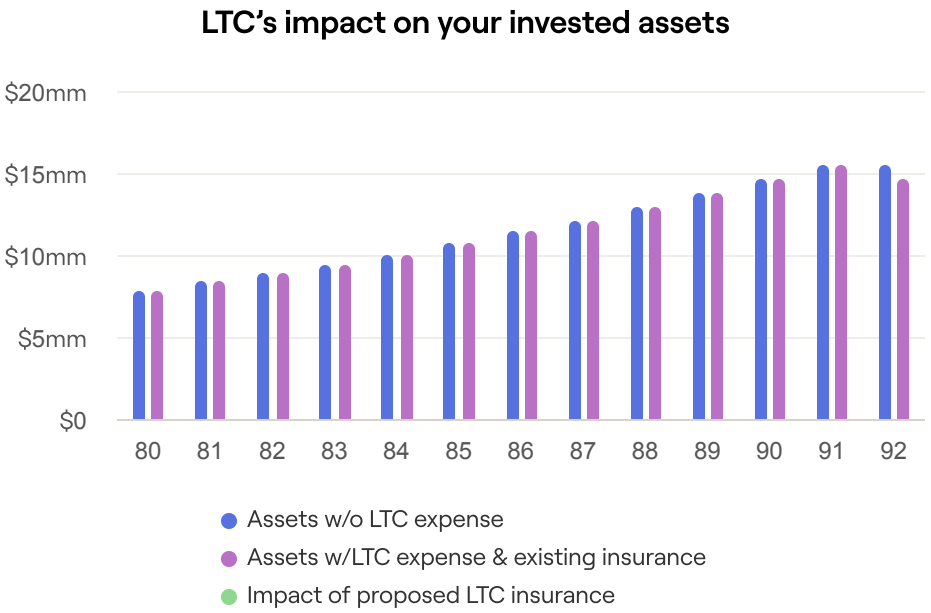
Details if Amanda becomes disabled tomorrow

Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Spend Unsaved Cash Flows	Net Flows
2024	52/50	190,000	0	0	190,000	130,500	0	43,077	12,000	185,577	4,423	0
2025	53/51	194,500	0	0	194,500	132,081	0	44,386	12,360	188,827	5,673	0
2026	54/52	159,135	0	0	159,135	128,793	0	37,178	12,731	178,702	0	(19,567)
2027	55/53	163,909	0	0	163,909	131,019	0	39,570	13,113	183,702	0	(19,793)
2028	56/54	168,826	0	0	168,826	133,301	0	41,281	13,506	188,089	0	(19,263)
2029	57/55	173,891	53,259	0	227,150	132,043	53,259	42,745	13,911	241,959	0	(14,808)
2030	58/56	179,108	6,913	0	186,021	114,037	55,922	46,729	14,329	231,017	0	(44,996)
2031	59/57	184,481	0	0	184,481	116,494	58,718	50,195	14,758	240,166	0	(55,685)
2032	60/58	190,016	0	0	190,016	119,012	61,654	51,673	15,201	247,540	0	(57,524)
2033	61/59	195,716	0	0	195,716	121,592	75,875	54,111	15,657	267,236	0	(71,520)
2034	62/60	201,587	0	0	201,587	124,236	79,669	55,413	16,127	275,446	0	(73,858)
2035	63/61	207,635	0	0	207,635	126,947	0	50,451	16,611	194,009	13,627	0
2036	64/62	226,417	0	0	226,417	129,724	0	55,356	17,109	202,190	24,227	0
2037	65/63	70,403	0	0	70,403	160,101	27,570	5,525	0	193,196	0	(122,793)
2038	66/64	72,163	0	0	72,163	164,006	0	26,705	0	190,711	0	(118,549)
2039	67/65	73,967	0	0	73,967	180,688	0	32,806	0	213,494	0	(139,527)
2040	68/66	82,229	0	0	82,229	185,454	0	32,498	0	217,951	0	(135,723)
2041	69/67	84,285	0	0	84,285	190,370	0	33,451	0	223,821	0	(139,536)
2042	70/68	86,393	0	0	86,393	195,442	31,193	48,613	0	275,248	0	(188,855)
2043	71/69	88,553	0	0	88,553	200,675	0	35,991	0	236,666	0	(148,113)
2044	72/70	90,767	0	0	90,767	206,075	0	35,841	0	241,916	0	(151,149)
2045	73/71	93,035	0	0	93,035	211,649	0	37,371	0	249,019	0	(155,984)
2046	74/72	95,361	0	0	95,361	217,402	0	38,391	0	255,792	0	(160,431)
2047	75/73	97,745	86,358	0	184,103	223,340	35,292	55,034	0	313,667	0	(129,564)
2048	76/74	100,189	91,061	0	191,250	229,472	0	40,850	0	270,322	0	(79,072)
2049	77/75	102,693	176,679	0	279,372	235,803	0	41,799	0	277,602	0	1,770
2050	78/76	105,261	192,339	0	297,600	242,341	0	46,477	0	288,817	0	8,782
2051	79/77	107,893	208,963	0	316,856	249,094	0	51,196	0	300,290	0	16,566
2052	80/78	110,590	227,470	0	338,060	256,069	39,930	56,888	0	352,886	0	(14,827)
2053	81/79	113,355	246,899	0	360,253	263,275	0	61,929	0	325,204	0	35,049
2054	82/80	116,189	268,744	0	384,933	270,721	0	68,405	0	339,126	0	45,806
2055	83/81	119,093	290,917	0	410,010	278,415	0	75,080	0	353,494	0	56,516
2056	84/82	122,071	316,627	0	438,698	286,367	0	82,970	0	369,336	0	69,362
2057	85/83	125,123	342,528	0	467,650	294,586	45,177	91,073	0	430,836	0	36,814
2058	86/84	128,250	371,412	0	499,663	303,083	0	99,997	0	403,080	0	96,583

Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Spend Unsaved Cash Flows	Net Flows
2059	87/85	131,456	401,484	0	532,941	311,868	0	110,269	0	422,137	0	110,804
2060	88/86	134,744	432,074	0	566,817	320,952	0	121,143	0	442,095	0	124,722
2061	89/87	138,112	466,637	0	604,749	330,347	0	133,655	0	464,002	0	140,746
2062	90/88	141,565	499,770	0	641,335	340,065	51,114	145,998	0	537,176	0	104,158
2063	- /89	100,044	505,134	0	605,178	272,471	0	175,951	0	448,422	0	156,756
2064	- /90	102,546	540,507	0	643,053	1,102,180	1,000,000	84,247	0	2,186,427	0	(1,543,374)

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.



Proposed coverage results in **$0 higher** ending invested assets

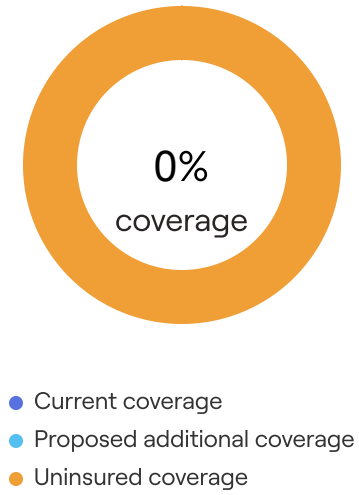
	Pre-Retiree's additional coverage	Amanda's additional coverage
Current long term care daily coverage	$0	$0
Proposed additional daily coverage	$0	$0
Proposed benefit period	2 years	2 years
Proposed elimination period	None	None
Proposed inflation adjustment	0%	0%
Proposed inflation type	Compound	Compound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

Long-Term Care Insurance Analysis

Pre-Retiree's total LTC cost is $0

No insurance needed.

Amanda's total LTC cost is $822,271

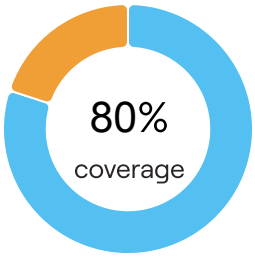


The LTC cost is calculated based on estimated LTC cost today adjusted by health inflation assumption. The LTC cost today used is documented in the Summary of User Input page. The health inflation assumption used is documented in section 7 of the disclosure page.

Property and Casualty Insurance - Homeowner

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

Homeowners Insurance Coverage



- Current coverage
- Proposed additional coverage
- Uninsured amount

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

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

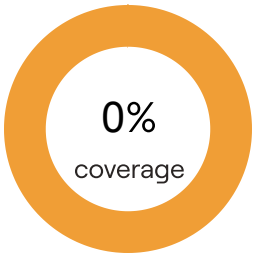
Property and Casualty Insurance - Auto

Auto Insurance Coverage

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

Property and Casualty Insurance - Umbrella

Umbrella Insurance Coverage



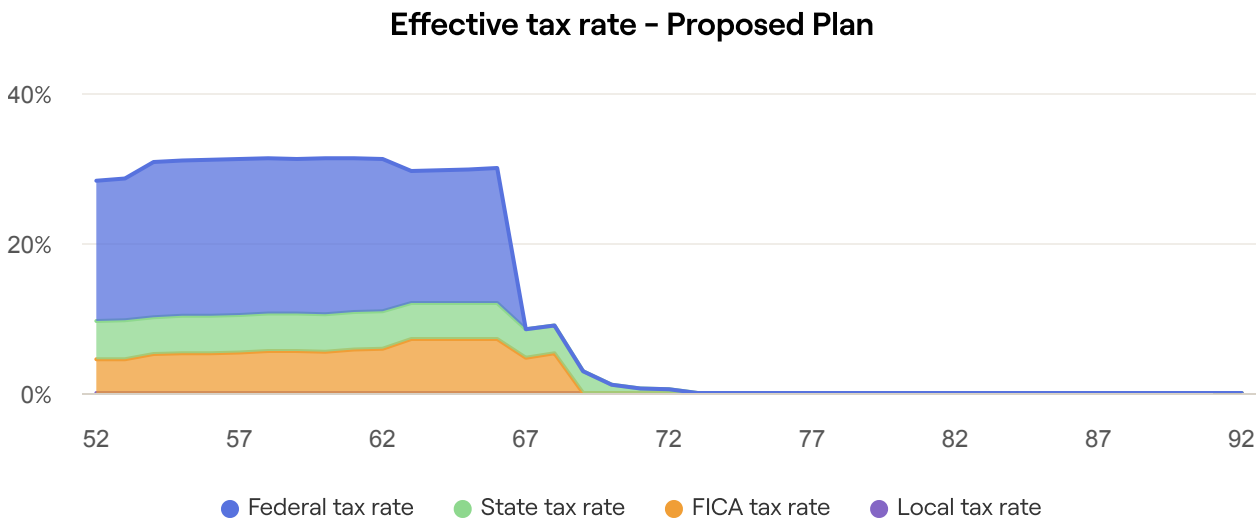
- Current coverage
- Proposed additional coverage
- Uninsured amount

	Net worth	Current coverage	Proposed addition	Total umbrella coverage
Umbrella Insurance	$1,320,893	$0	$0	$0

Proposed additional umbrella: **$0**

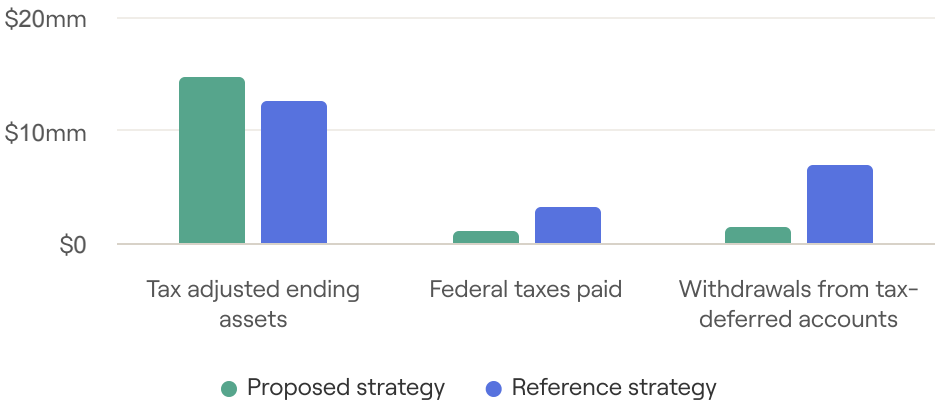
Tax Estimate

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



Tax Strategies - Summary

Summary of tax strategy - Proposed Plan



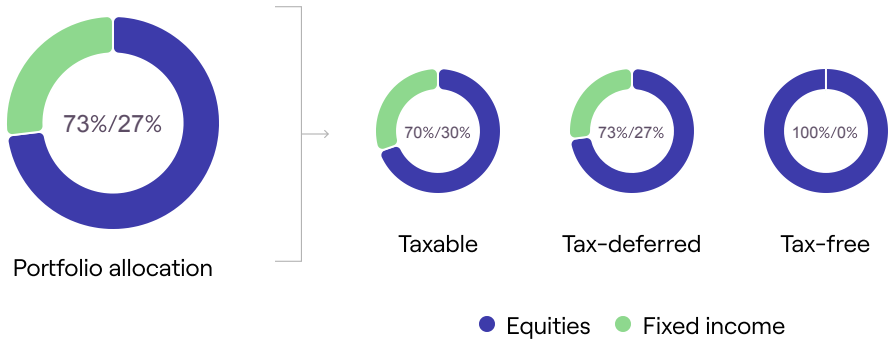
Proposed strategy results in

$2,055,008 more tax adjusted ending assets

$2,098,234 less taxes paid

$5,468,082 less withdrawals from tax-deferred accounts

Asset location - Proposed Plan



Proposed strategy results in

$2,055,008 more tax adjusted ending assets

$2,098,234 less taxes paid

$5,468,082 less withdrawals from tax-deferred accounts

Tax Strategies - Action items

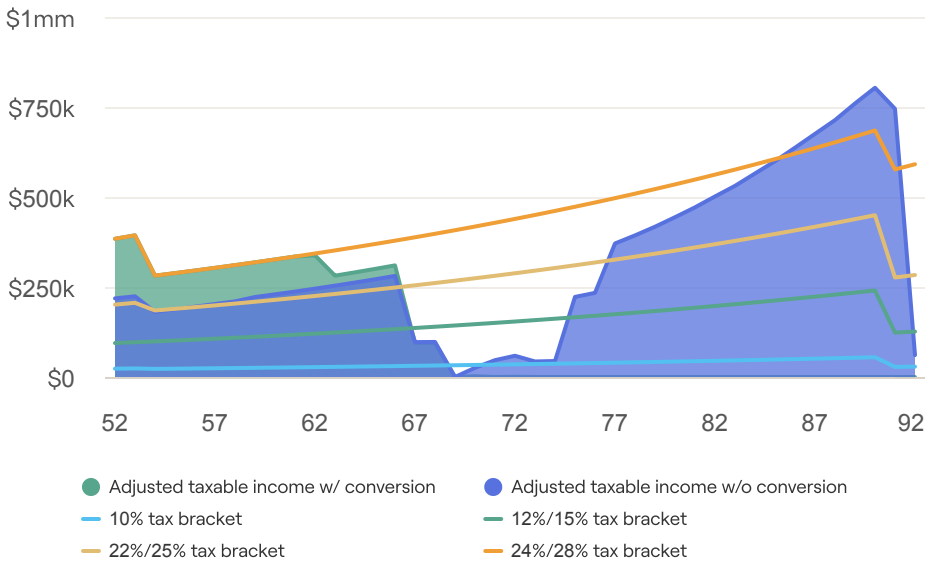
Proposed tax strategy

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

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

Tax Strategies - Calibration

Ordinary income tax bracket - Proposed Plan

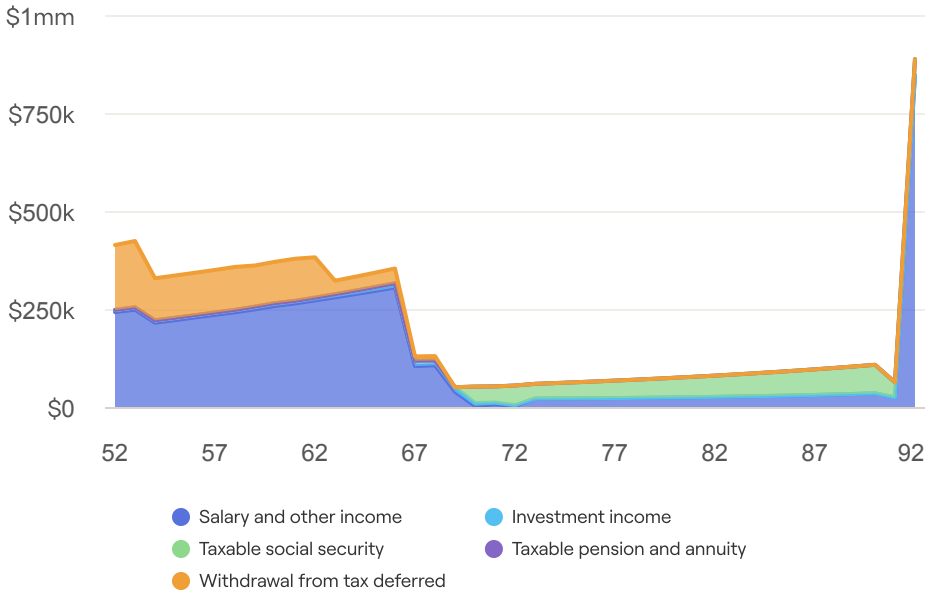


Proposed strategy has

$2,055,008 more

tax adjusted ending assets than the Reference strategy

Key tax components - Proposed Plan



Proposed strategy has

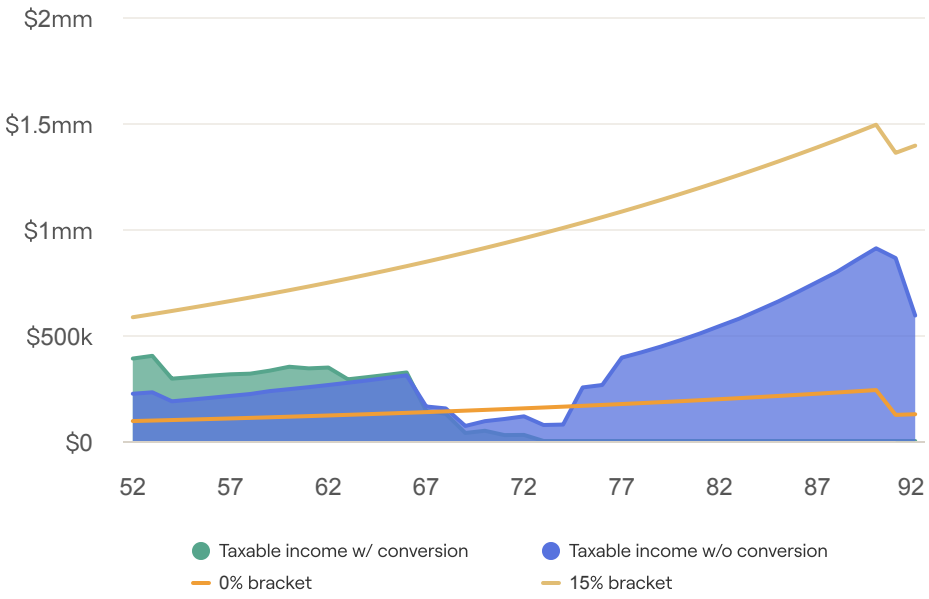
$2,055,008 more

tax adjusted ending assets than the Reference strategy

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

Tax Strategies - Calibration

Capital gains tax bracket - Proposed Plan

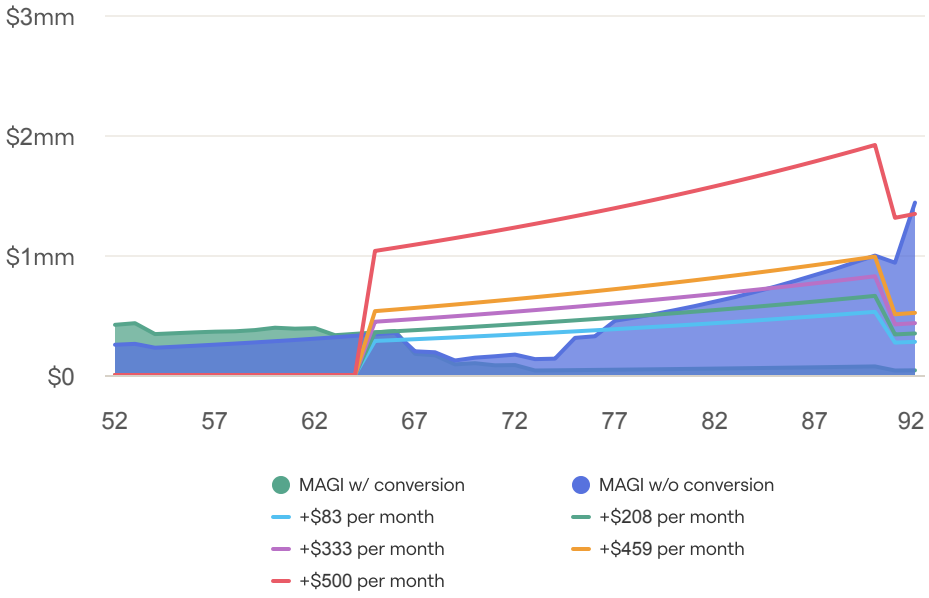


Proposed strategy has

$2,055,008 more

tax adjusted ending assets than the Reference strategy

Medicare premium tax bracket - Proposed Plan



Proposed strategy has

$2,055,008 more

tax adjusted ending assets than the Reference strategy

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

Tax Strategies - Comparison

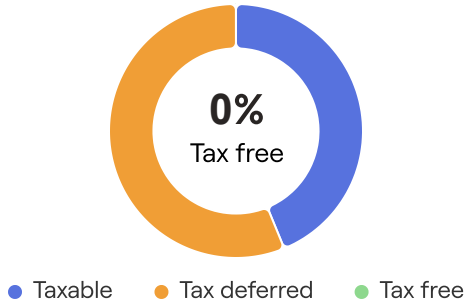
Tax adjusted ending wealth

Proposed strategy



$14,655,599 ending portfolio value

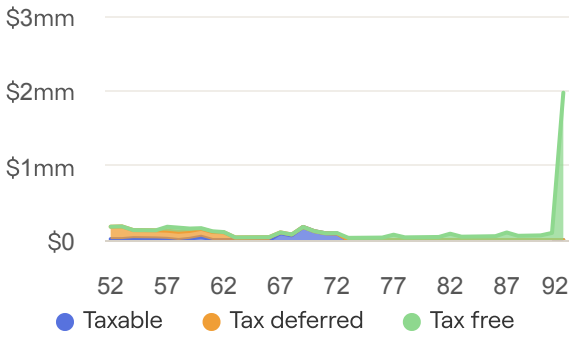
Reference strategy



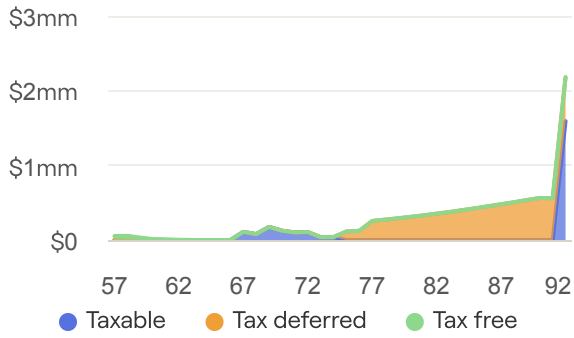
$12,600,592 ending portfolio value

Withdrawal

Proposed strategy

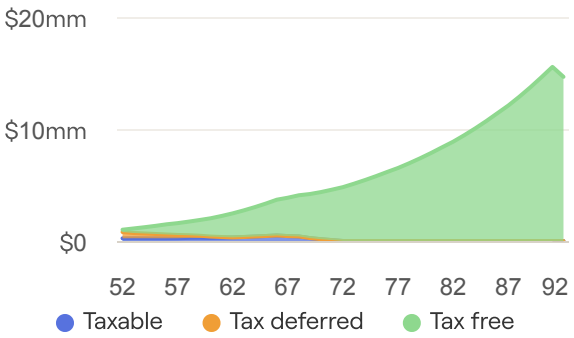


Reference strategy

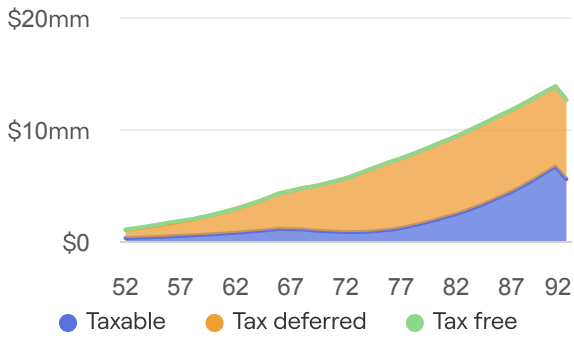


Account balance

Proposed strategy



Reference strategy



Tax Strategies - Details

Withdrawal and conversion

Year	Age	Conversion Amount	Withdrawal From Taxable Account	Withdrawal From Tax Deferred Account	Withdrawal From Tax Free Account	Taxable Account Balance	Tax Deferred Account Balance	Tax Free Account Balance
2024	52/50	165,516	12,344	165,516	0	237,508	560,993	209,000
2025	53/51	169,324	12,388	169,324	0	246,372	467,617	405,870
2026	54/52	107,475	25,080	107,475	0	243,338	428,507	558,753
2027	55/53	107,897	23,402	107,897	0	241,710	386,271	726,012
2028	56/54	108,278	21,546	108,278	0	241,793	340,695	908,923
2029	57/55	108,675	15,570	108,675	53,259	247,858	291,487	1,055,675
2030	58/56	109,705	0	109,705	55,922	278,446	237,716	1,213,266
2031	59/57	105,068	16,241	105,068	32,146	287,121	184,665	1,403,315
2032	60/58	105,589	43,922	105,589	8,871	268,890	127,269	1,633,758
2033	61/59	107,636	353	107,636	8,871	292,598	63,641	1,881,868
2034	62/60	102,933	83	102,933	3,327	318,697	0	2,149,923
2035	63/61	34,606	0	34,606	0	357,215	0	2,376,905
2036	64/62	35,644	0	35,644	0	399,178	0	2,625,236
2037	65/63	36,713	0	36,713	0	444,897	0	2,896,856
2038	66/64	37,815	0	37,815	0	494,707	0	3,193,883
2039	67/65	10,906	91,082	10,906	0	438,118	0	3,427,481
2040	68/66	11,233	62,234	11,233	0	406,432	0	3,677,693
2041	69/67	0	174,695	0	0	260,075	0	3,934,119
2042	70/68	0	117,899	0	0	160,309	0	4,208,423
2043	71/69	0	89,827	0	0	81,660	0	4,501,853
2044	72/70	0	87,354	0	5,636	0	0	4,810,107
2045	73/71	0	0	0	28,867	0	0	5,116,621
2046	74/72	0	0	0	30,050	0	0	5,443,326

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
2047	75/73	0	0	0	31,305	0	0	5,791,553
2048	76/74	0	0	0	32,635	0	0	6,162,731
2049	77/75	0	0	0	71,125	0	0	6,521,299
2050	78/76	0	0	0	35,542	0	0	6,940,452
2051	79/77	0	0	0	37,123	0	0	7,387,248
2052	80/78	0	0	0	38,799	0	0	7,863,521
2053	81/79	0	0	0	40,573	0	0	8,371,228
2054	82/80	0	0	0	84,403	0	0	8,870,505
2055	83/81	0	0	0	44,439	0	0	9,444,558
2056	84/82	0	0	0	46,541	0	0	10,056,534
2057	85/83	0	0	0	48,766	0	0	10,708,955
2058	86/84	0	0	0	51,117	0	0	11,404,514
2059	87/85	0	0	0	101,066	0	0	12,098,622
2060	88/86	0	0	0	56,229	0	0	12,885,963
2061	89/87	0	0	0	59,007	0	0	13,725,424
2062	90/88	0	0	0	61,941	0	0	14,620,481
2063	- /89	0	0	0	94,606	0	0	15,545,281
2064	- /90	0	0	0	1,973,569	0	0	14,655,599

Tax Strategies – Details

Tax details

Year	Age	Adjusted Taxable Income	Total Federal Tax Paid	Federal Income Tax Bracket	Federal Capital Gains Tax Bracket
2024	52/50	383,900	78,225	24%	15%
2025	53/51	393,497	81,457	24%	15%
2026	54/52	281,536	70,588	28%	15%
2027	55/53	288,574	72,217	28%	15%
2028	56/54	295,789	73,830	28%	15%
2029	57/55	303,183	75,073	28%	15%
2030	58/56	310,763	75,418	28%	15%
2031	59/57	318,532	77,151	28%	15%
2032	60/58	326,495	81,842	28%	15%
2033	61/59	334,658	79,069	28%	15%
2034	62/60	337,854	79,164	28%	15%
2035	63/61	281,494	58,410	28%	15%
2036	64/62	290,702	60,767	28%	15%
2037	65/63	300,214	63,236	28%	15%
2038	66/64	310,042	65,822	28%	15%
2039	67/65	94,682	0	15%	15%
2040	68/66	94,746	0	15%	0%
2041	69/67	0	0	10%	0%
2042	70/68	1,969	0	10%	0%
2043	71/69	0	0	10%	0%
2044	72/70	685	0	10%	0%
2045	73/71	0	0	10%	0%
2046	74/72	0	0	10%	0%
2047	75/73	0	0	10%	0%
2048	76/74	0	0	10%	0%

Year	Age	Adjusted Taxable Income	Total Federal Tax Paid	Federal Income Tax Bracket	Federal Capital Gains Tax Bracket
2049	77/75	0	0	10%	0%
2050	78/76	0	0	10%	0%
2051	79/77	0	0	10%	0%
2052	80/78	0	0	10%	0%
2053	81/79	0	0	10%	0%
2054	82/80	0	0	10%	0%
2055	83/81	0	0	10%	0%
2056	84/82	0	0	10%	0%
2057	85/83	0	0	10%	0%
2058	86/84	0	0	10%	0%
2059	87/85	0	0	10%	0%
2060	88/86	0	0	10%	0%
2061	89/87	0	0	10%	0%
2062	90/88	0	0	10%	0%
2063	- /89	0	0	10%	0%
2064	- /90	0	0	10%	0%

Tax Strategies - Details

Medicare premium

Year	Age	MAGI	Medicare Premium Threshold	Medicare Premium for Pre-Retiree	Medicare Premium for Amanda	Total Medicare Premium
2024	52/50	418,081	0	0	0	0
2025	53/51	431,664	0	0	0	0
2026	54/52	340,929	0	0	0	0
2027	55/53	348,137	0	0	0	0
2028	56/54	355,295	0	0	0	0
2029	57/55	361,092	0	0	0	0
2030	58/56	364,113	0	0	0	0
2031	59/57	374,337	0	0	0	0
2032	60/58	394,125	0	0	0	0
2033	61/59	386,111	0	0	0	0
2034	62/60	390,506	0	0	0	0
2035	63/61	331,702	0	0	0	0
2036	64/62	342,901	0	0	0	0
2037	65/63	354,560	283,973	0	0	0
2038	66/64	366,702	291,073	0	0	0
2039	67/65	176,151	298,349	0	0	0
2040	68/66	163,988	305,808	0	0	0
2041	69/67	88,510	313,453	0	0	0
2042	70/68	98,326	321,290	0	0	0
2043	71/69	80,528	329,322	0	0	0
2044	72/70	82,786	337,555	0	0	0
2045	73/71	37,530	345,994	0	0	0
2046	74/72	39,082	354,644	0	0	0
2047	75/73	40,685	363,510	0	0	0

Year	Age	MAGI	Medicare Premium Threshold	Medicare Premium for Pre-Retiree	Medicare Premium for Amanda	Total Medicare Premium
2048	76/74	42,341	372,598	0	0	0
2049	77/75	44,050	381,912	0	0	0
2050	78/76	45,812	391,460	0	0	0
2051	79/77	47,631	401,247	0	0	0
2052	80/78	49,505	411,278	0	0	0
2053	81/79	51,436	421,560	0	0	0
2054	82/80	53,424	432,099	0	0	0
2055	83/81	55,470	442,901	0	0	0
2056	84/82	57,576	453,974	0	0	0
2057	85/83	59,742	465,323	0	0	0
2058	86/84	61,971	476,956	0	0	0
2059	87/85	64,262	488,880	0	0	0
2060	88/86	66,618	501,102	0	0	0
2061	89/87	69,038	513,630	0	0	0
2062	90/88	71,526	526,471	0	0	0
2063	- /89	37,471	269,816	0	0	0
2064	- /90	39,006	276,562	0	0	0

Tax Strategies - Details

Asset location summary

Year	Age	Overall Portfolio Equity	Taxable Account Equity	Tax Deferred Account Equity	Tax Free Account Equity
Start		73%	70%	73%	100%
2024	52/50	74%	73%	73%	79%
2025	53/51	74%	73%	73%	77%
2026	54/52	74%	73%	73%	76%
2027	55/53	75%	73%	73%	76%
2028	56/54	75%	73%	73%	76%
2029	57/55	74%	73%	73%	75%
2030	58/56	73%	73%	73%	74%
2031	59/57	73%	73%	73%	73%
2032	60/58	73%	73%	73%	73%
2033	61/59	73%	73%	73%	73%
2034	62/60	73%	73%	0%	73%
2035	63/61	73%	73%	0%	73%
2036	64/62	73%	73%	0%	73%
2037	65/63	73%	73%	0%	73%
2038	66/64	50%	50%	0%	50%
2039	67/65	50%	50%	0%	50%
2040	68/66	50%	50%	0%	50%
2041	69/67	50%	50%	0%	50%
2042	70/68	50%	50%	0%	50%
2043	71/69	50%	50%	0%	50%
2044	72/70	50%	0%	0%	50%
2045	73/71	50%	0%	0%	50%
2046	74/72	50%	0%	0%	50%
2047	75/73	50%	0%	0%	50%

Year	Age	Overall Portfolio Equity	Taxable Account Equity	Tax Deferred Account Equity	Tax Free Account Equity
2048	76/74	50%	0%	0%	50%
2049	77/75	50%	0%	0%	50%
2050	78/76	50%	0%	0%	50%
2051	79/77	50%	0%	0%	50%
2052	80/78	50%	0%	0%	50%
2053	81/79	50%	0%	0%	50%
2054	82/80	50%	0%	0%	50%
2055	83/81	50%	0%	0%	50%
2056	84/82	50%	0%	0%	50%
2057	85/83	50%	0%	0%	50%
2058	86/84	50%	0%	0%	50%
2059	87/85	50%	0%	0%	50%
2060	88/86	50%	0%	0%	50%
2061	89/87	50%	0%	0%	50%
2062	90/88	50%	0%	0%	50%
2063	- /89	50%	0%	0%	50%
2064	- /90	50%	0%	0%	50%

;

Estate Checklist

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

Important estate checklist tasks

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

Beneficiaries

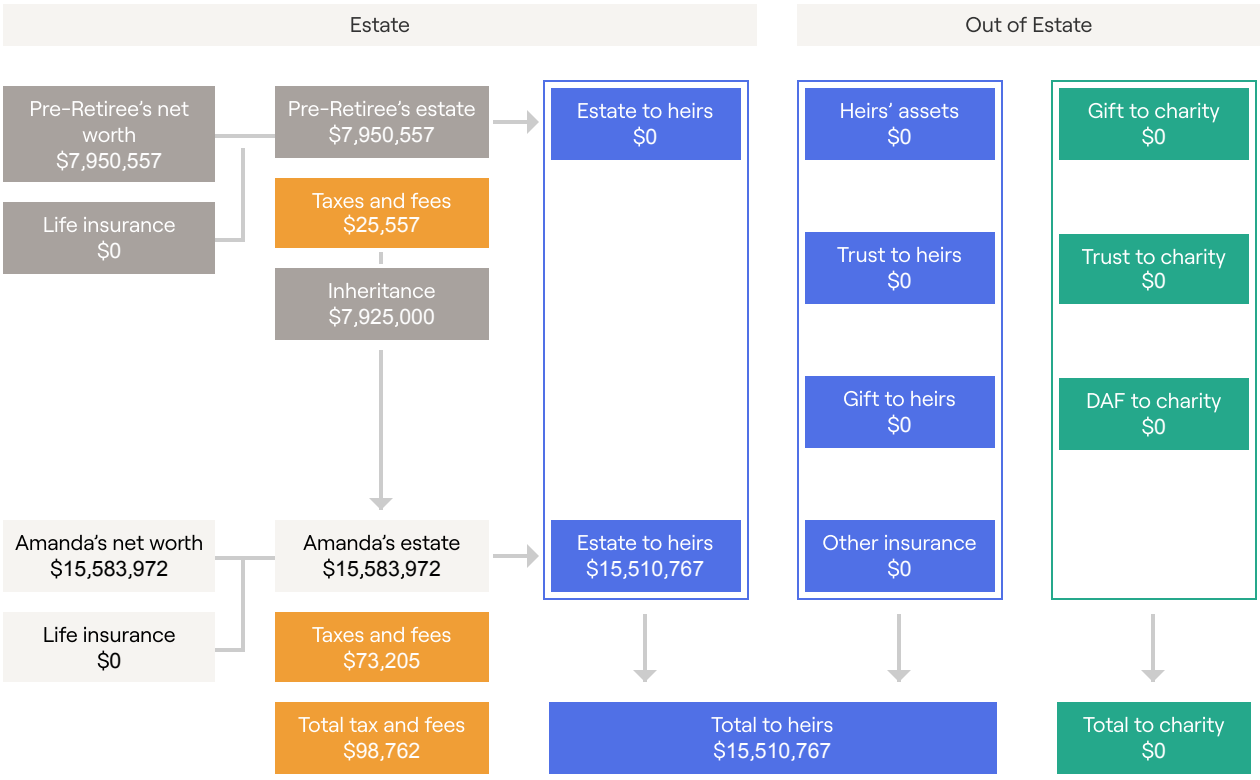
Life changes, it is important to review your beneficiaries periodically to ensure your money will go where you intended.

	Account Balance	Death Benefit	Primary Beneficiary	Contingent Beneficiary
Bank				
Joint Accounts				
Joint Checking	$10,000			
Invested Assets				
Pre-Retiree's Accounts				
Pre-retiree's 401(k)	$160,000			
Pre-retiree's IRA	$123,380			
Amanda's Accounts				
Amanda's 401(k)	$155,000			
Amanda's IRA	$205,514			
Kelly's 529	$32,000			
Joint Accounts				
Brokerage Account	$220,000			
Life Insurance				
Pre-Retiree's Accounts				
Pre-retiree's Group Life Insurance		$150,000		

Estate Planning

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

Estate flow chart



Estate Planning Analysis

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



Proposed strategy results in

$0
more to heirs

$0
more to charity

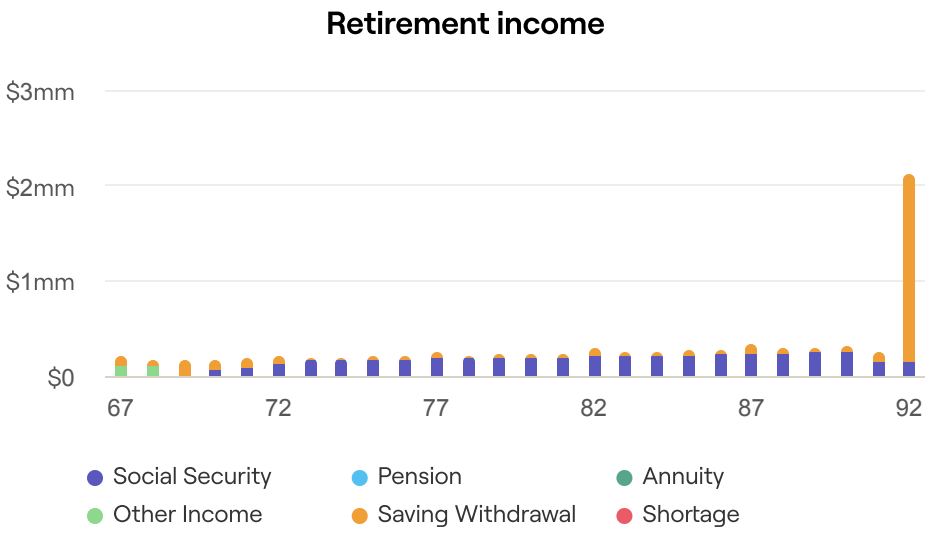
$0
less in taxes and fees

Proposed Trust strategy

Basic Information

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

Estate Planning Retirement Income



$0
income shortage

55%
income is stable

Estate Planning Details

Pre-Retiree's Estate	
Investment	$7,496,151
Real estate	$454,406
Other assets	$0
Annuities	$0
Debt	$0
Mortgage	$0
Insurance	$0
Gross estate	**$7,950,557**
Funeral expense	$25,557
Probate	$0
Estate tax - federal	$0
Estate tax - state	$0
Total taxes & expenses	**$25,557**
Net estate	**$7,925,000**
To heirs	$0
To co-client	$7,925,000

Amanda's Estate	
Investment	$14,630,042
Real estate	$953,930
Other assets	$0
Annuities	$0
Debt	$0
Mortgage	$0
Insurance	$0
Gross estate	**$15,583,972**
Funeral expense	$26,851
Probate	$46,354
Estate tax - federal	$0
Estate tax - state	$0
Total taxes & expenses	**$73,205**
Net estate	**$15,510,767**
To heirs	$15,510,767

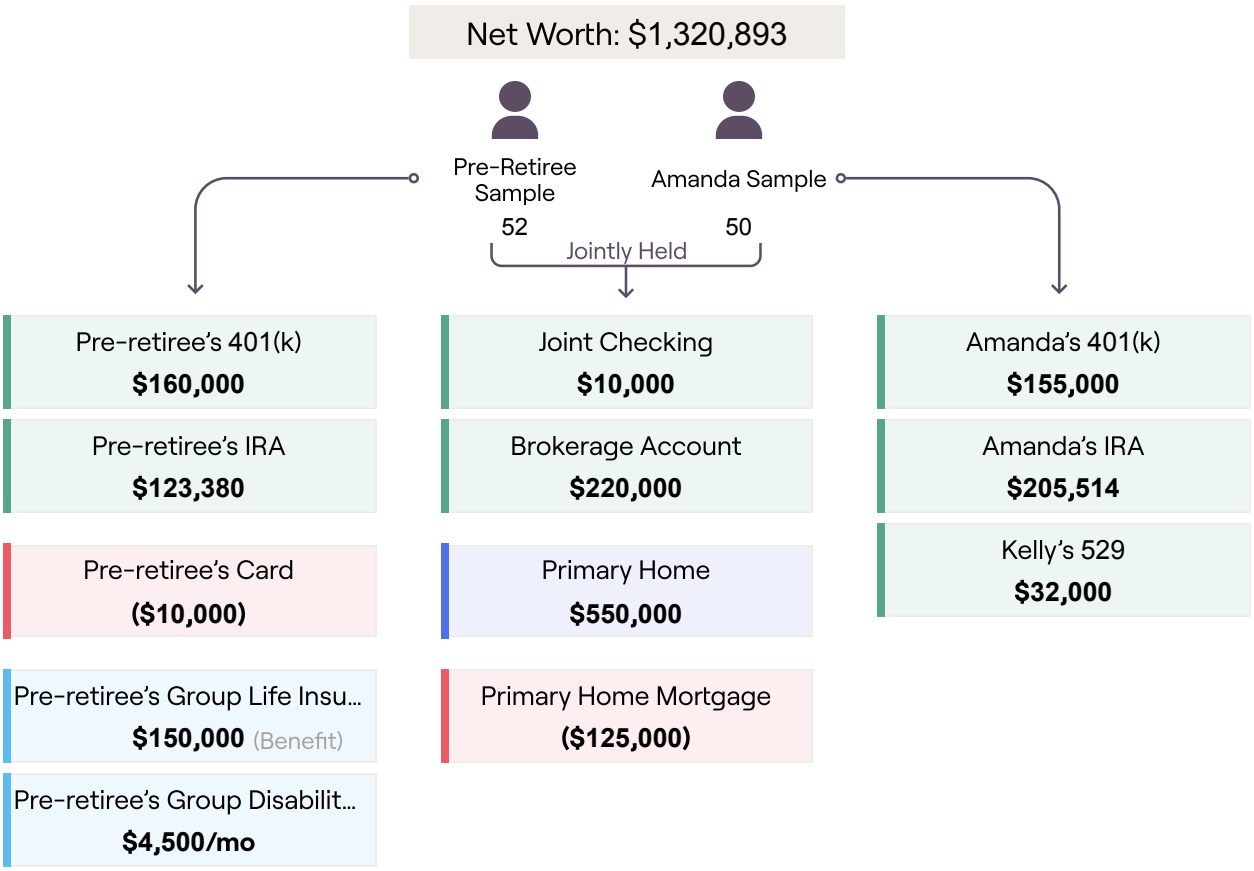
Out of Estate	
Heirs' assets	$0
Credit shelter trust	$0
Charitable remainder trust	$0
Charitable lead trust	$0
Spousal lifetime access trust	$0
Qualified terminable interest trust	$0
Grantor retained annuity trust	$0
Intentionally defective grantor trust	$0
Qualified personal residence trust	$0
Irrevocable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

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

Blueprint - Net Worth

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

Kelly - 12



Blueprint - Goals

- Retirement
- Education
- Asset Purchase
- Other

Goals

2029
57/55

COLLEGE
Kelly's College

2030
58/56

COLLEGE
Kelly's College

2031
59/57

COLLEGE
Kelly's College

2032
60/58

COLLEGE
Kelly's College

2033
61/59

COLLEGE
Kelly's Graduate School

2034
62/60

COLLEGE
Kelly's Graduate School

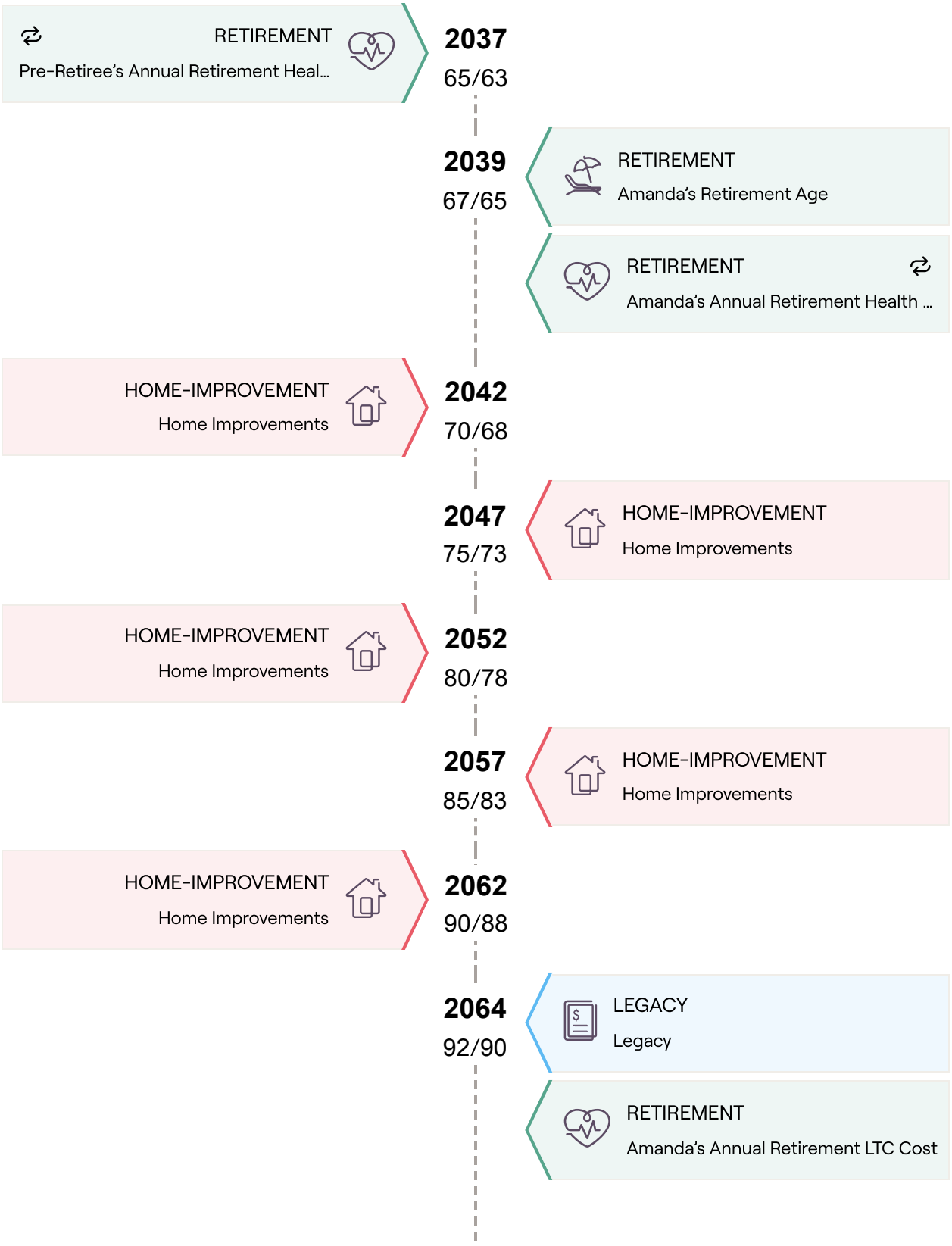
2037
65/63

RETIREMENT
Pre-Retiree's Retirement Age

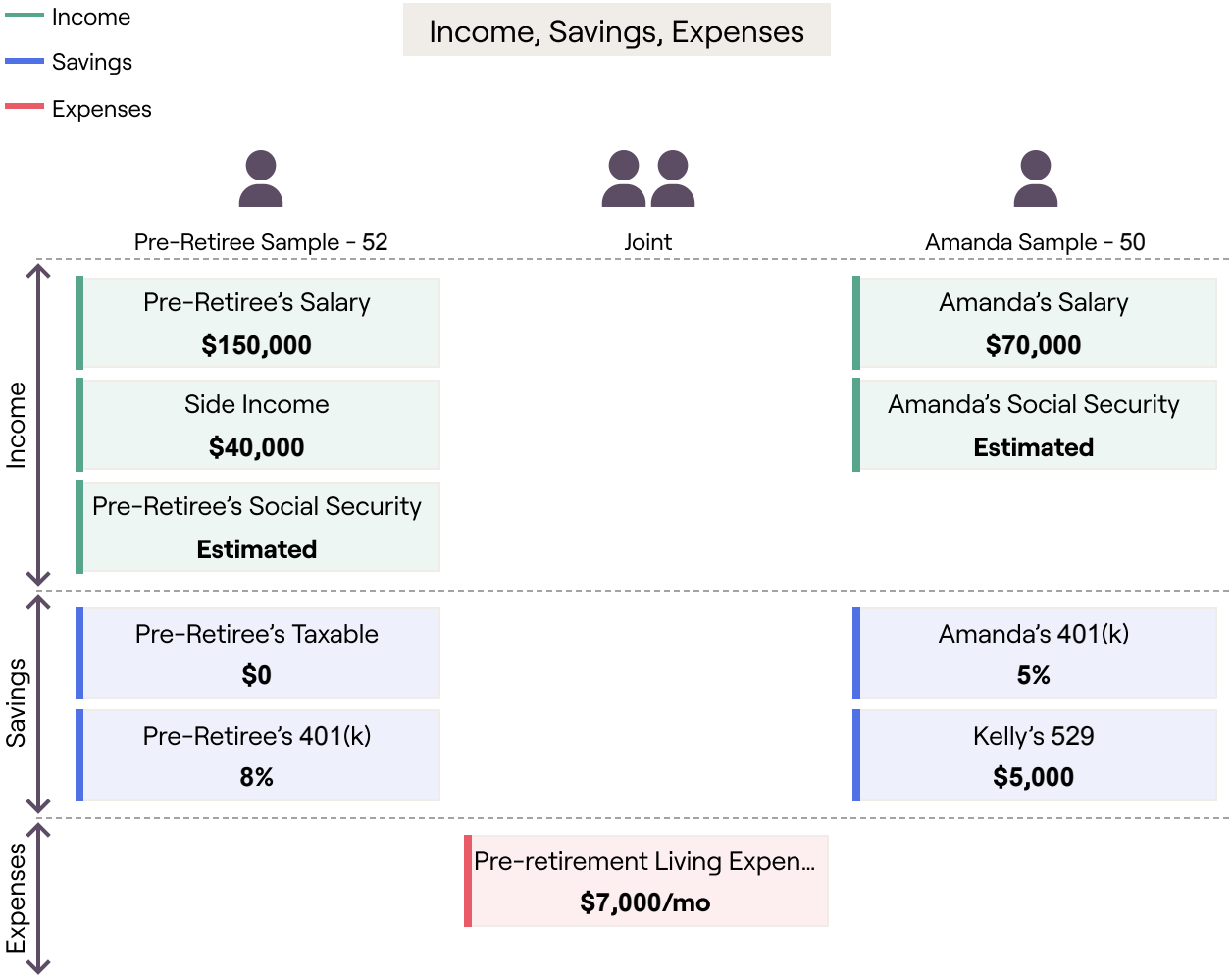
RETIREMENT
Retirement Monthly Expense

HOME-IMPROVEMENT
Home Improvements

Blueprint - Goals

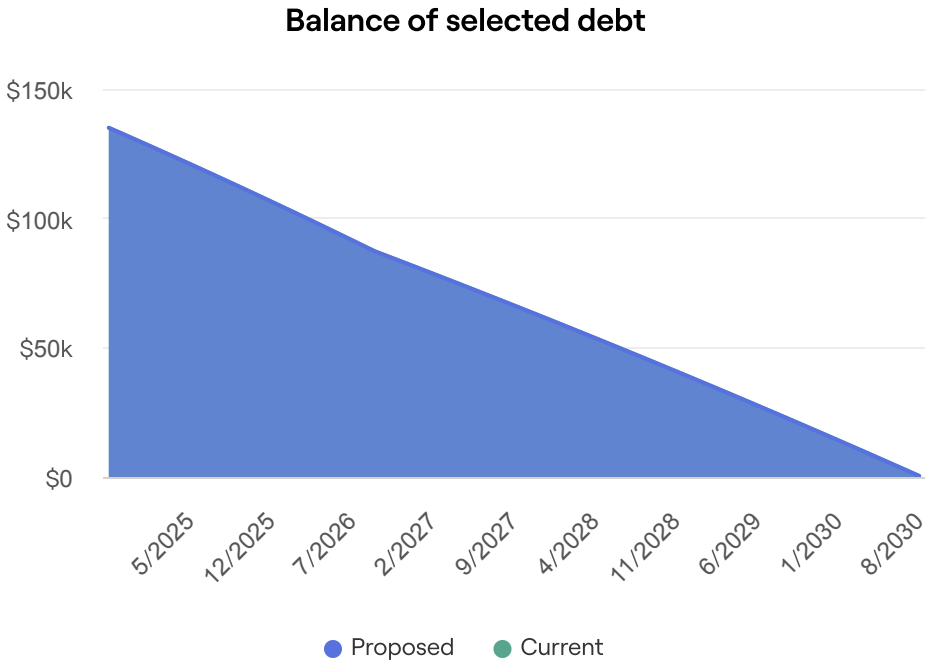


Blueprint - Income, Savings, Expenses



Profile Notes

Debt Management



Total savings of
$0
and debt free
0
months sooner

Proposed payment strategy

Payment priority	Same priority for all debt
Current total monthly payment	$2,500
Proposed additional monthly payment	$0
Proposed total monthly payment	$2,500.00

Individual loan strategy

Loan name	Interest rate	Balance	Strategy
Pre-retiree's Card	15%	$10,000.00	Use proposed payment strategy
Joint Mortgage	4%	$125,000	Use proposed payment strategy

Debt Management Payments

Proposed payments for next month

Debt Name	Balance	Interest Rate	Minimum Payment	Current Payment	Proposed Payment
Pre-retiree's Card	$10,000	15%	$500	$500	$500
Joint Mortgage	$125,000	4%	$1,910	$2,000	$2,000

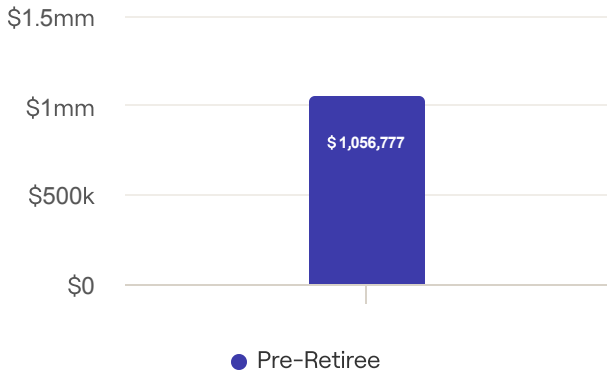
Student Loans Summary

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

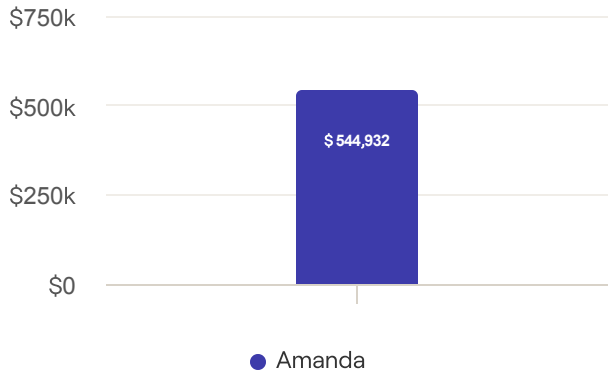
Human Life Value

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

Human Life Value for Pre-Retiree



Human Life Value for Amanda



	Pre-Retiree's Information	Amanda's Information
Annual income	$ 150,000	$ 70,000
Years to retirement	13	15
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.

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 - 12/1973 — 12/2023
   > Mid Cap: Russell Midcap Index - 12/1995 — 12/2023
   > Small Cap: Russell 2000 Index - 12/1980 — 12/2023
   > International Equities: MSCI EAFE Index - 12/1973 — 12/2023
   > Emerging Markets: MSCI Emerging Market Index - 12/1987 — 12/2023
   > Real Estate: MSCI US REIT Index - 12/2009 — 12/2023
   > Government: 10 Year Treasury Bond - 12/1999 — 12/2023
   > Municipal: Bloomberg Municipal Bond Index - 12/1999 — 12/2023
   > Corporate and International Bonds: Bloomberg US Aggregate Bond Index - 12/1999 — 12/2023
   > High Yield: ICE BofA US High Yield Index - 12/1999 — 12/2023
   > Cash: 3 Month Treasury Bill - 12/1999 — 12/2023

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

6. **Return and volatility assumptions used in Monte Carlo simulations**

Asset Class	Total Return	Volatility
Large Growth	11.1%	17%
Large Value	11.1%	17%
Mid Cap	10.31%	17.98%
Small Cap	10.33%	18.18%
International Equities	8.62%	20.66%
Emerging Markets	9.45%	31.45%

Asset Class	Total Return	Volatility
Real Estate	9.35%	16.97%
Government	3.89%	8.85%
Municipal	4.35%	4.75%
Corporate	4.05%	4.92%
High Yield	6.33%	14.94%
International Bonds	4.05%	4.92%

Asset Class	Total Return	Volatility
Cash	1.66%	1.78%
Other	11.1%	17%

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 2024. The following inflation assumptions are used in the projection: General inflation 2.5%; Education inflation 5%; Tax inflation 2.5%; Social Security inflation 2.5%; Health inflation: 5%

8. **Assumption and calculation limitations of Monte Carlo Simulations**

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

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

   8.3 **Results may vary with each use and over time:** The results presented in this report are not predictions of actual results. Actual results may vary to a material degree due to external factors

beyond the scope and control of this report. As investment returns, inflation, taxes, and other economic conditions vary from the assumptions, your actual results will vary from those presented in RightCapital. Small changes in these inputs and assumptions may have a significant impact on the results.

8.4 **RightCapital considers investments in only a few Broad Investment Categories:** RightCapital utilizes U.S. Large Growth, U.S. Large Value, U.S. Mid Cap, U.S. Small Cap, Real Estate, International Equities, Emerging Markets Equity, U.S. Government, U.S. Corporate, U.S. High Yield, International Bonds and Cash. These broad investment categories are not specific securities, funds, or investment products. The assumed rates of return of these broad categories are based on the returns of indices. These indices do not include fees or operating expenses and are not available for investment. These indices are unmanaged and the returns are shown for illustrative purpose. It 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 Estate Tax with simplified deduction, exemption, and tax bracket parameters of the current year. RightCapital does not include any State Estate tax.

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.