



TRADITION
INVESTMENT MANAGEMENT

REPORT PREPARED FOR

Joe Client & Jane Client

by Benjamin C. Halliburton
Tradition Investment Management

Generated on 06/19/2024

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Important Information

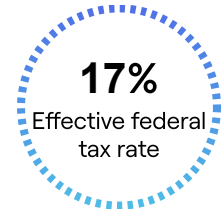
This report is intended to provide you with an analysis of your financial plan. It is based on the data and assumptions provided by you and your financial professional including but not limited to asset expected returns, volatility, and inflation assumptions. Detailed information regarding assumptions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

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

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

Snapshot

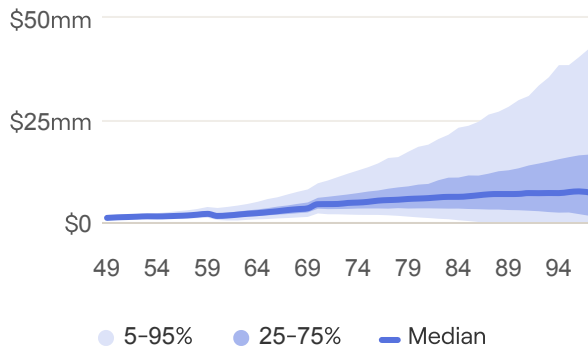
Probability of success of Proposed plan



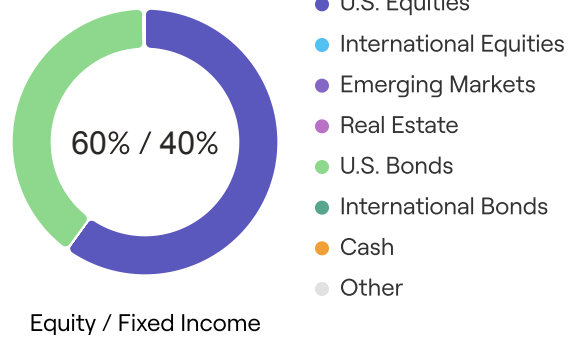
Balance Sheet

Bank	\$2,000
Invested assets	\$1,000,000
Real estate assets	\$425,000
Life insurance cash value	\$0
Other assets	\$0
Credit cards	\$0
Mortgages	\$350,000
Home equities	\$0
Student loans	\$0
Other debts	\$0
Net worth	\$1,077,000

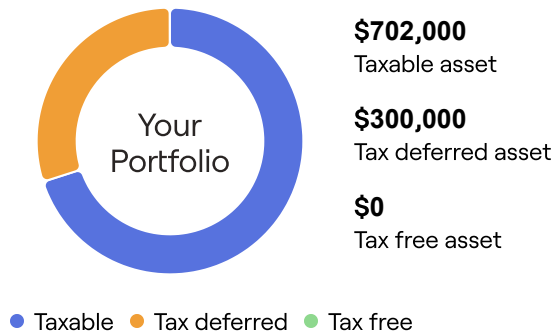
Asset simulation results of Proposed plan



Current allocation



Tax allocation summary



Child #2's projected education cost is \$285,994



Snapshot

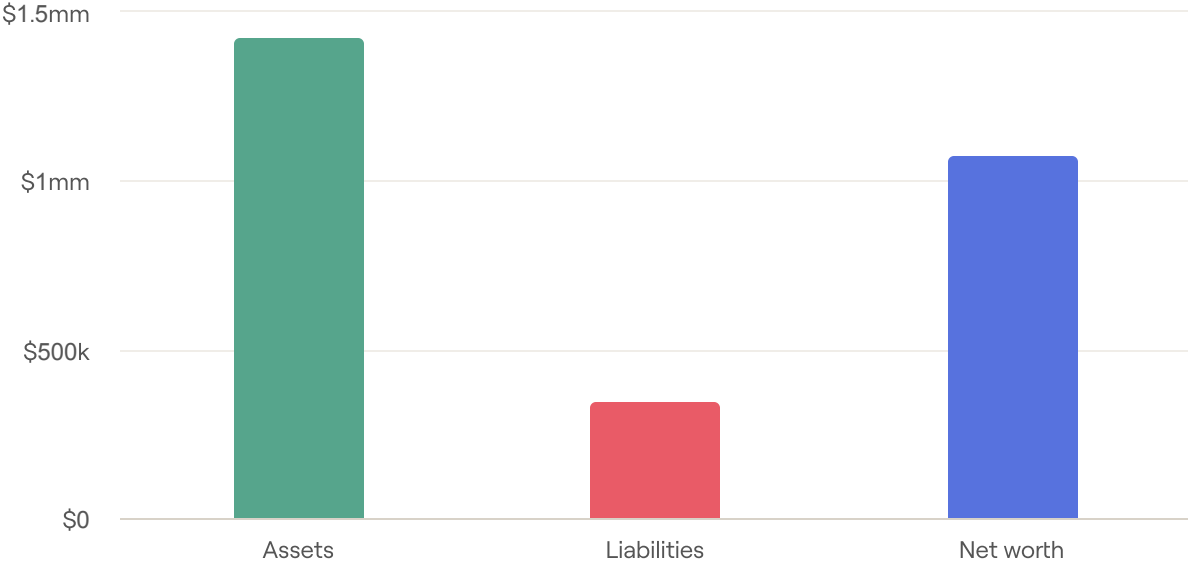
Child #1's projected education cost is \$254,248



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 \$1,077,000 as of 6/19/24



Assets	
Bank	\$2,000
Invested assets	\$1,000,000
Real estate assets	\$425,000
Life insurance cash value	\$0
Other assets	\$0
Total assets	\$1,427,000

Liabilities	
Credit cards	\$0
Mortgages	\$350,000
Home equities	\$0
Student loans	\$0
Other debts	\$0
Total liabilities	\$350,000
Net Worth	\$1,077,000

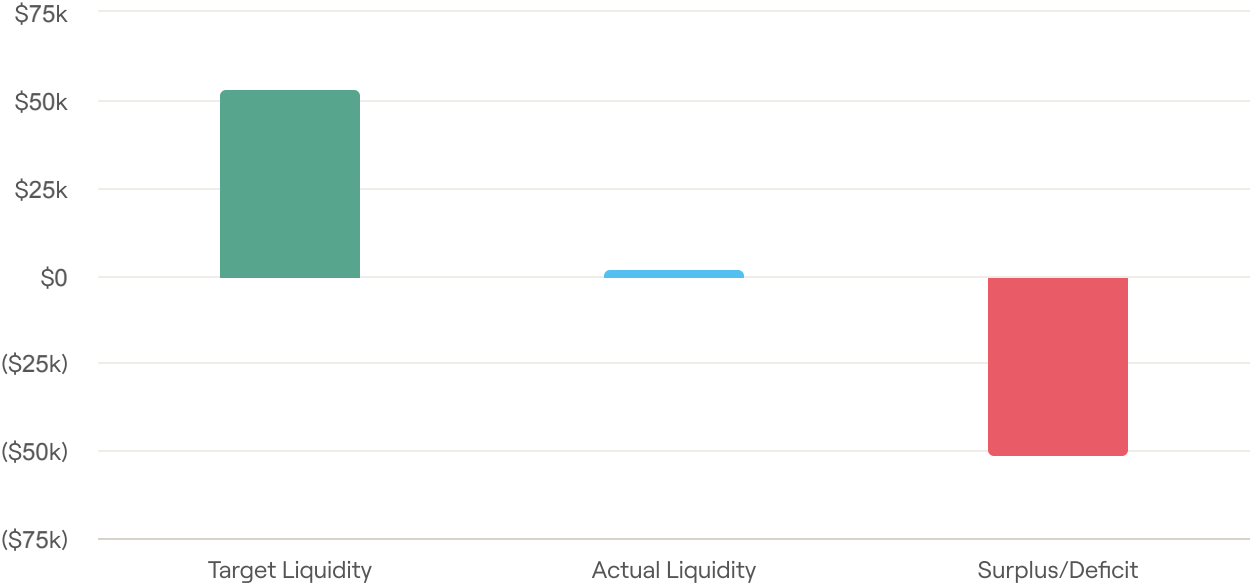
Balance Sheet Details

Description	Joe	Jane	Joint	Total
Assets				
Cash				
Bank A			\$1,000	\$1,000
Bank A			\$1,000	\$1,000
Total Cash	\$0	\$0	\$2,000	\$2,000
Invested Assets				
Non-qualified				
Brokerage A			\$700,000	\$700,000
Qualified				
Joe's 401K Account	\$150,000			\$150,000
Jane's 401K		\$150,000		\$150,000
Total Invested Assets	\$150,000	\$150,000	\$700,000	\$1,000,000
Real Estate Assets				
Primary Home			\$425,000	\$425,000
Total Real Estate Assets	\$0	\$0	\$425,000	\$425,000
Total Assets	\$150,000	\$150,000	\$1,127,000	\$1,427,000
Liabilities				
Bank B Mortgage			\$350,000	\$350,000
Total Liabilities	\$0	\$0	\$350,000	\$350,000
Net Worth				
Total Net Worth	\$150,000	\$150,000	\$777,000	\$1,077,000

Liquidity

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

Liquidity analysis



Covered expenses

Current monthly expenses	\$17,706
Proposed expense buffer	\$0
Total covered expenses	\$17,706

Liquidity target

Liquidity target 3 months of covered expenses, \$53,118

Liquidity Details

Current monthly expenses	
Living expense	\$13,048
Housing	\$4,158
Debt	\$0
Health care	\$500
Insurance premium	\$0
Rental and vacation home	\$0
Other expense	\$0
Total monthly expenses	\$17,706

Current liquidity	
Bank A	\$1,000
Bank A	\$1,000
Total current liquidity	\$2,000

Budgeting Summary

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

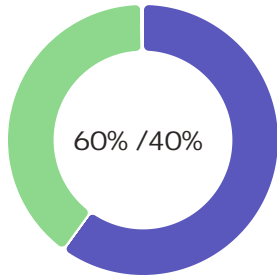
Tasks

Due Date	Assigned to	Task
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Asset Allocation

Current allocation

All accounts



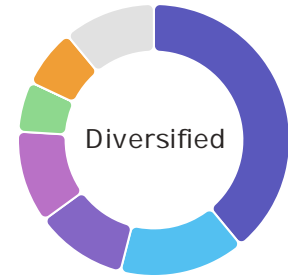
Equity/Fixed Income

Annual return: 6.4%
Standard deviation: 10.0%

60%	● U.S. Equities	39%
0%	● International Equities	15%
0%	● Emerging Markets	11%
0%	● Real Estate	11%
39.8%	● U.S. Bonds	6%
0%	● International Bonds	0%
0.2%	● Cash	7%
0%	● Other	11%

Target allocation

Tradition Portfolio



Capital Appreciation

Annual return: 8.1%
Standard deviation: 9.6%





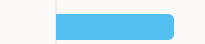


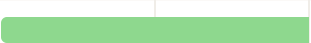
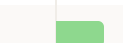


To balance back to your target portfolio:

U.S. Equities	Sell	\$210,420	U.S. Bonds	Sell	\$338,676
International Equities	Buy	\$150,300	International Bonds	Sell	\$0
Emerging Markets	Buy	\$110,220	Cash	Buy	\$68,136
Real Estate	Buy	\$110,220	Other	Buy	\$110,220

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

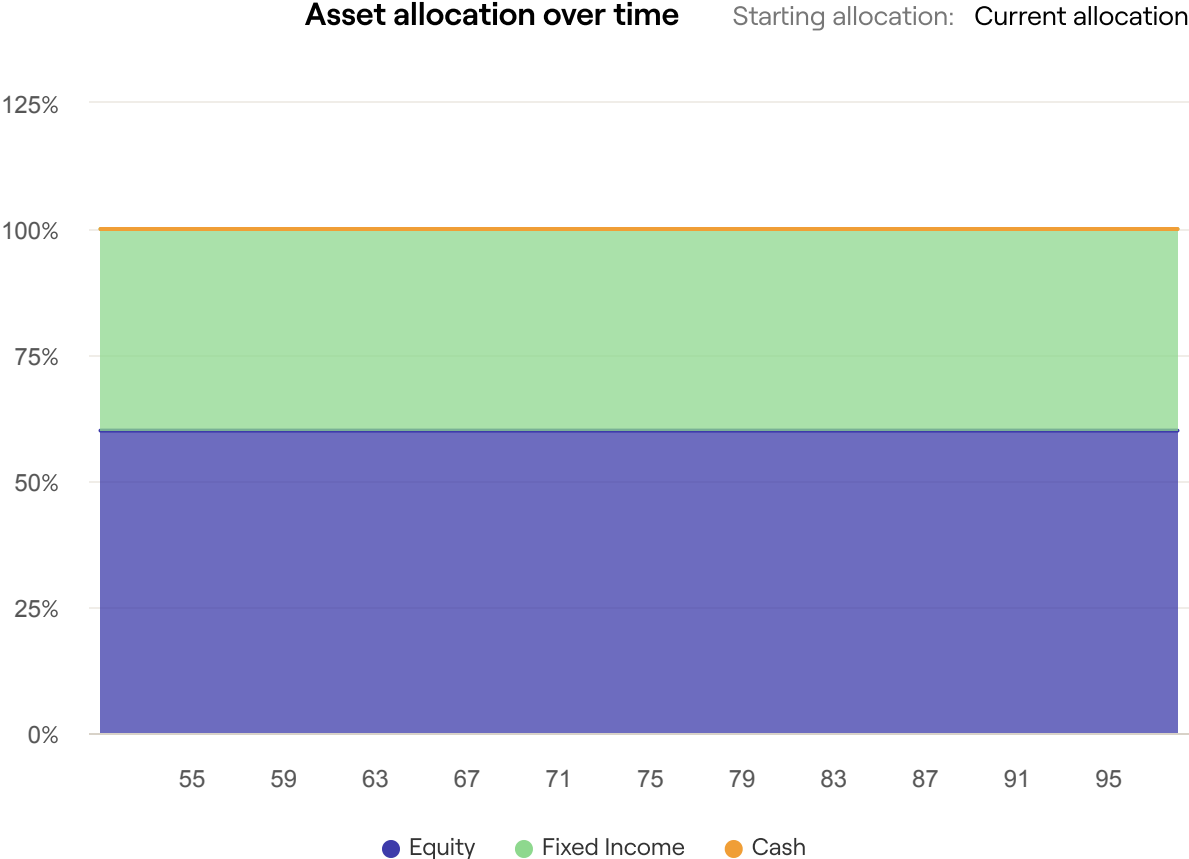
Category	Asset Class	Current	Target		
U.S. Equities	Large Growth	25%	18.5%		
	Large Value	25%	18.5%		
	Mid Cap	5%	0%		
	Small Cap	5%	2%		
International Equities	International Equities	0%	15%		
Emerging Markets	Emerging Markets	0%	11%		
Real Estate	Real Estate	0%	11%		
U.S. Bonds	Government	39.8%	0%		
	Municipal	0%	0%		
	Corporate	0%	0%		
	High Yield	0%	6%		
International Bonds	International Bonds	0%	0%		
Cash	Cash	0.2%	7%		
Other	Other	0%	11%		

-40% -20% 0% 20%

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

Allocation Path

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



Equity Sector and Style

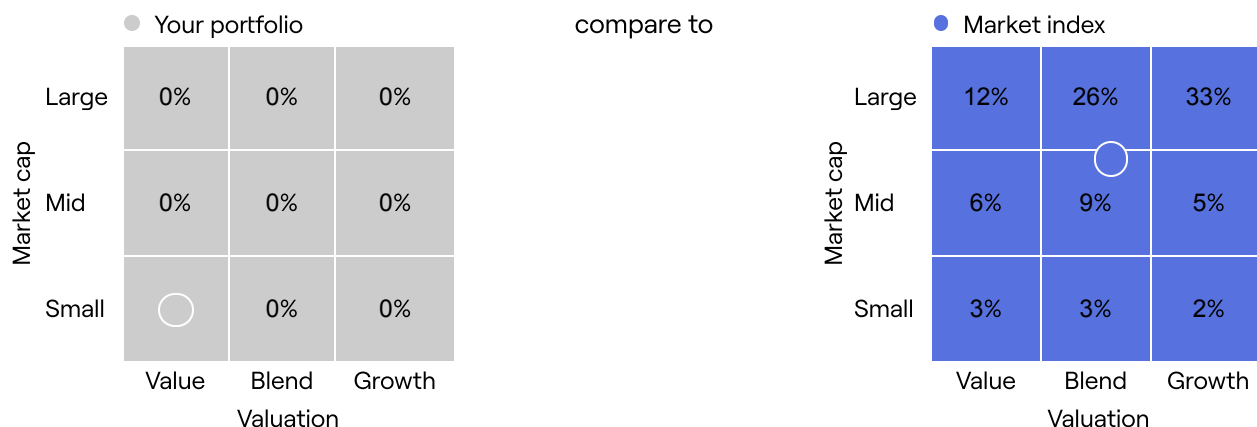
Equity investments can be categorized by sector. They are also each assigned a style based on their market cap and valuation. It is important to construct a well-diversified equity portfolio that balances risk with return, while meeting your specific financial goals. Sector and Style data is provided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

Equity sector comparison



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

Equity style comparison



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

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

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

Concentrated Position

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

Diversification



- Concentrated position
- Other

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

Your concentration threshold is 5% of the total portfolio.

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

Tax Allocation

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



- Taxable
- Tax deferred
- Tax free

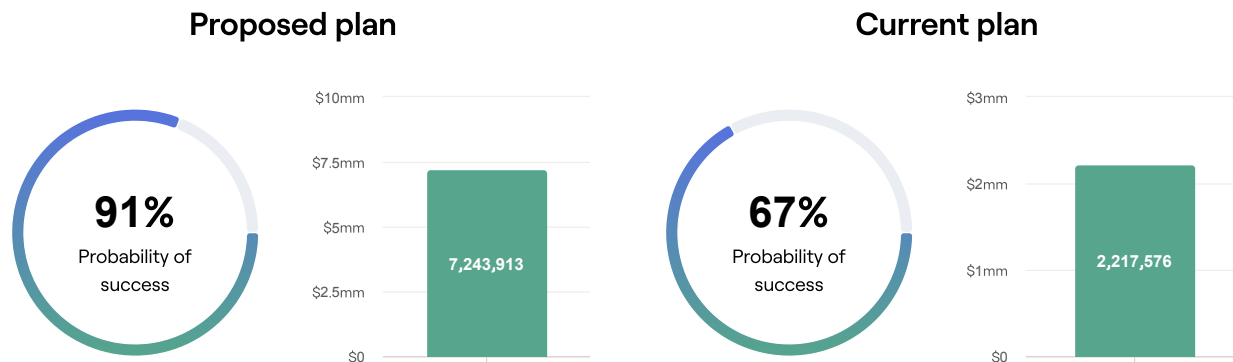
\$702,000
Taxable asset

\$300,000
Tax deferred asset

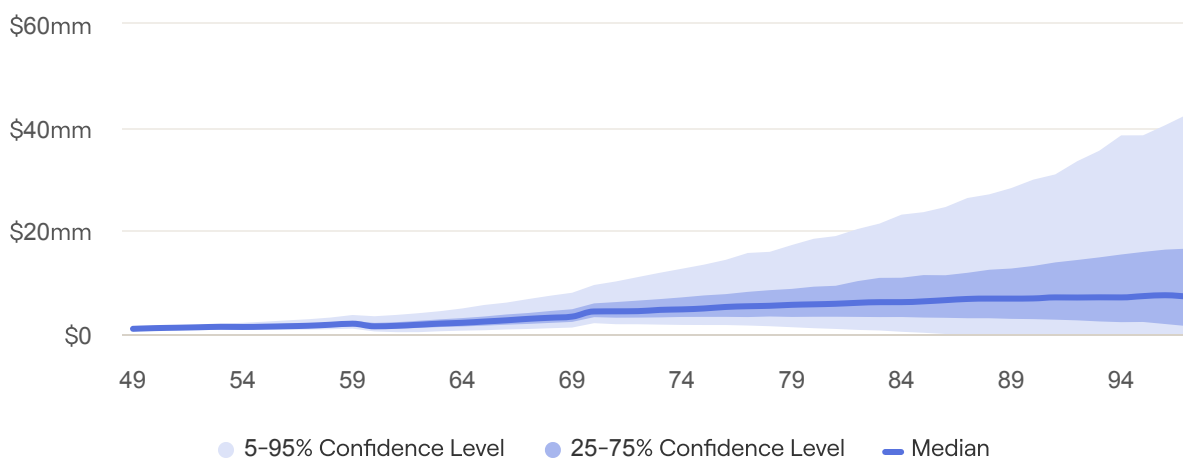
\$0
Tax free asset

Monte Carlo Analysis

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



Asset simulation results - Proposed plan



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

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

Retirement Analysis Action Items

	Proposed	Current
Financial goals		
Joe's retirement age	70	70
Jane's retirement age	68	68
Retirement Monthly Expense	\$10,000	\$10,000
Savings		
Joe's 401(k)	11.5%	11.5%
Jane's 401(k)	11.5%	11.5%
Expenses		
Pre-retirement Living Expenses	\$13,048	\$13,048
Strategies		
Asset allocation	Tradition Portfolio	Current allocation
Social Security	Current strategy	Current strategy
Joe Client	Age 71	Age 71
Jane Client	Age 69	Age 69
Debt strategy	Current payments	Current payments
Distribution strategy	Current strategy	Current strategy
Education strategy	Current strategy	Current strategy
Retirement Spending	Inflation Adjusted	Inflation Adjusted
Primary home relocations		
Primary Home Relocation	2044	2044
New asset purchases		
Vacation Property	2034	2034

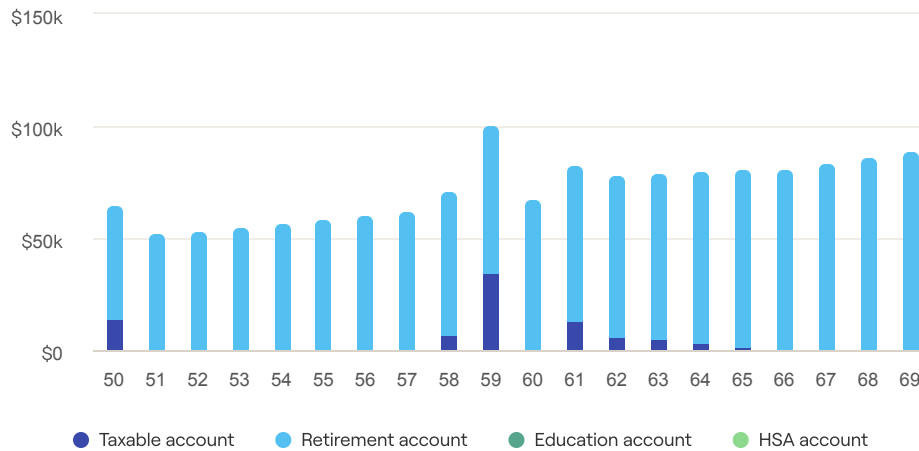
Saving Analysis – Proposed plan

Current year savings of Proposed plan



Total annual savings of
\$65,271
 Savings rate of
18.7%
 with total income of
 \$350,000

Savings over time of Proposed plan

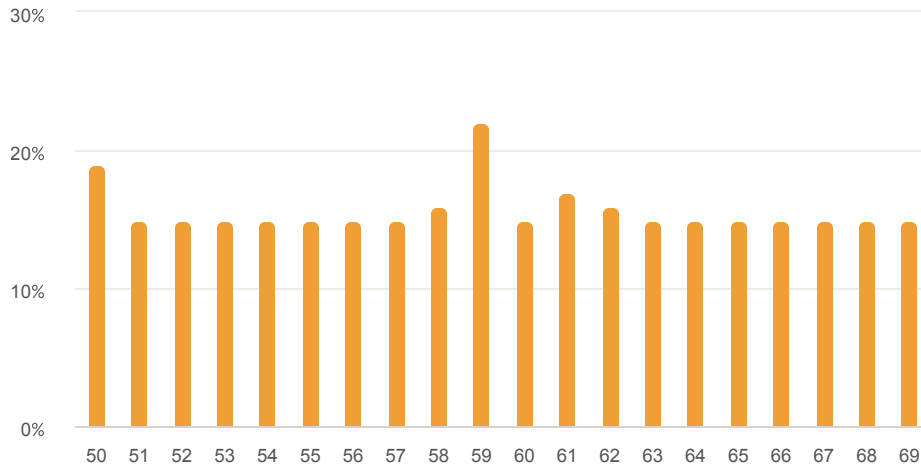


Total savings of
\$1,450,246
 Average savings rate of
15.0%
 with total income of
 \$9,404,632

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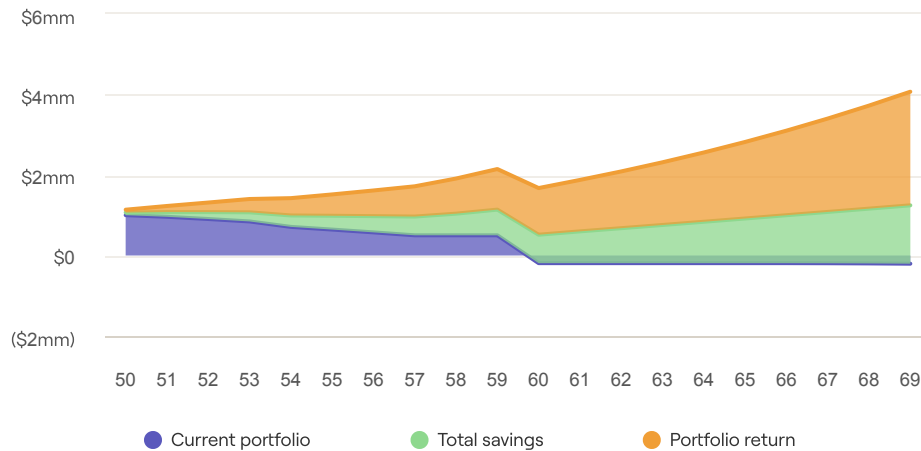
Saving Analysis – Proposed plan

Savings rate of Proposed plan



Total savings of
\$1,450,246
 Average savings rate of
15.0%
 with total income of
 \$9,404,632

Total savings and returns of Proposed plan

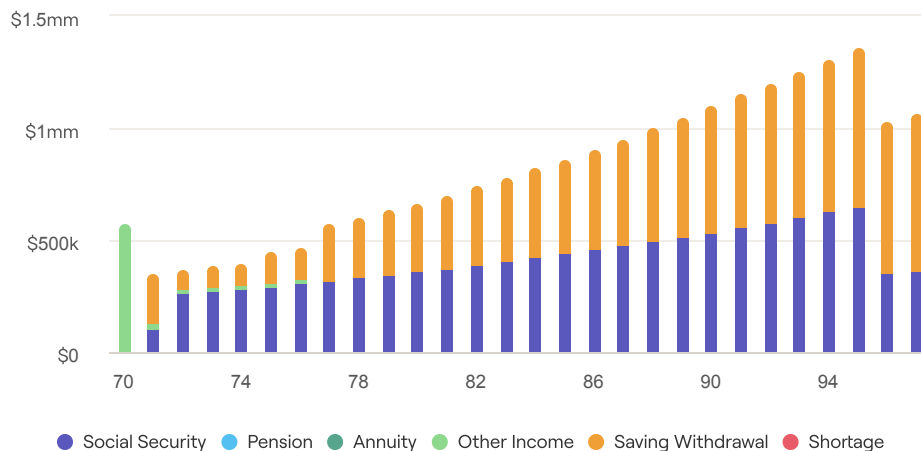


Total invested asset
\$4,069,560
 at retirement
\$1,450,246 total savings
\$2,823,049 portfolio return

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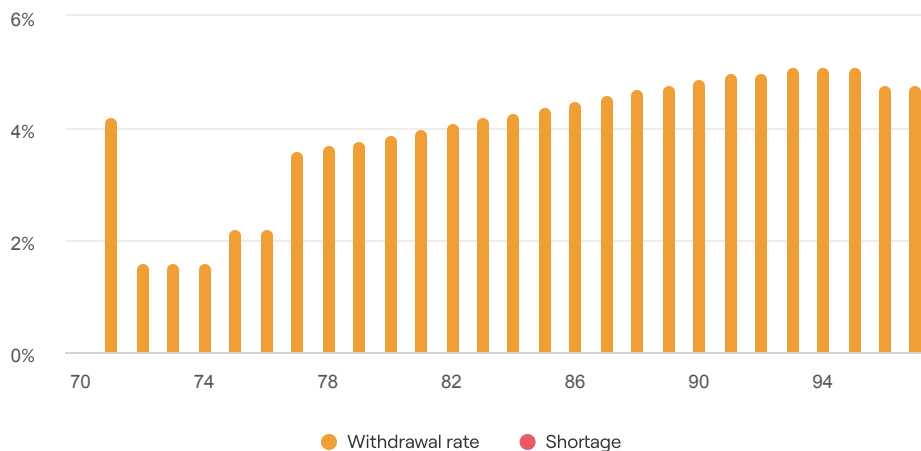
Retirement Analysis Details – Proposed plan

Income sources of Proposed plan



\$0
income shortage
59.9%
income is stable

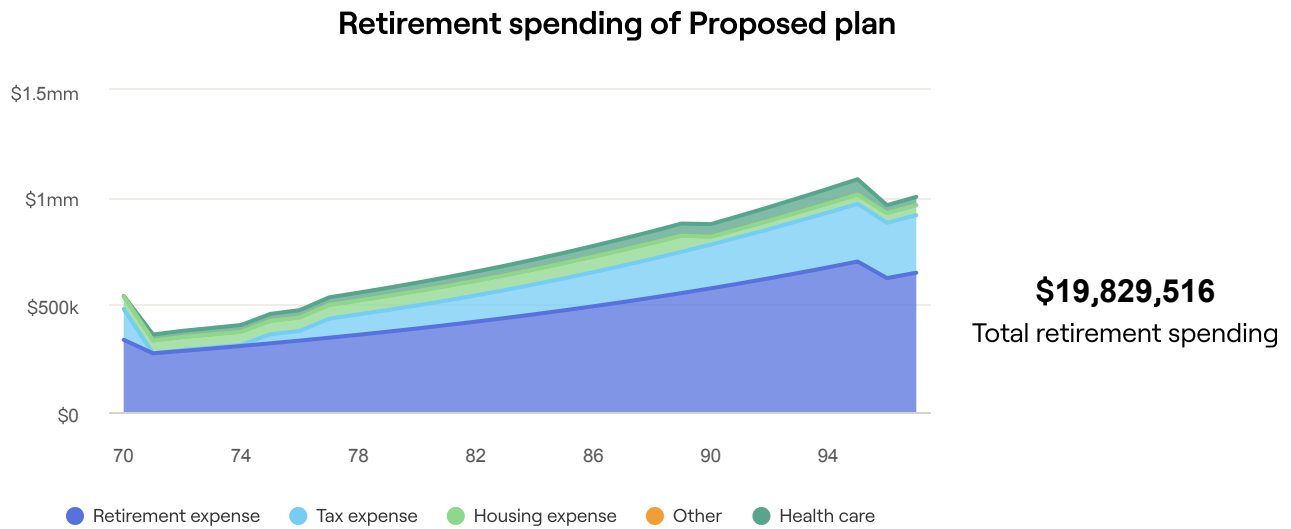
Withdrawal rate of Proposed plan



\$0
income shortage
59.9%
income is stable

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Retirement Analysis Details – Proposed plan

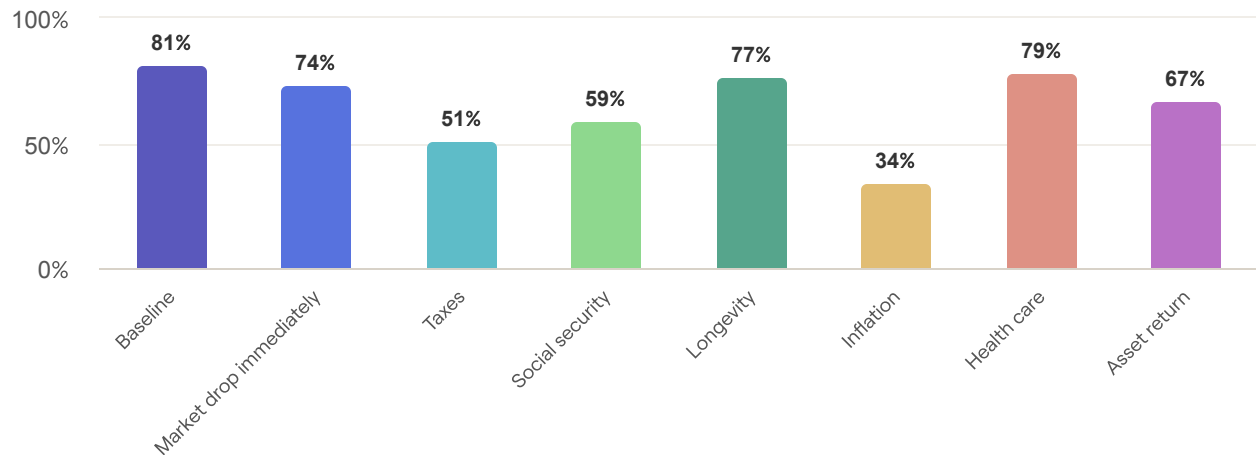


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Stress Test

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

Stress test - probability of success - Proposed Plan



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%		

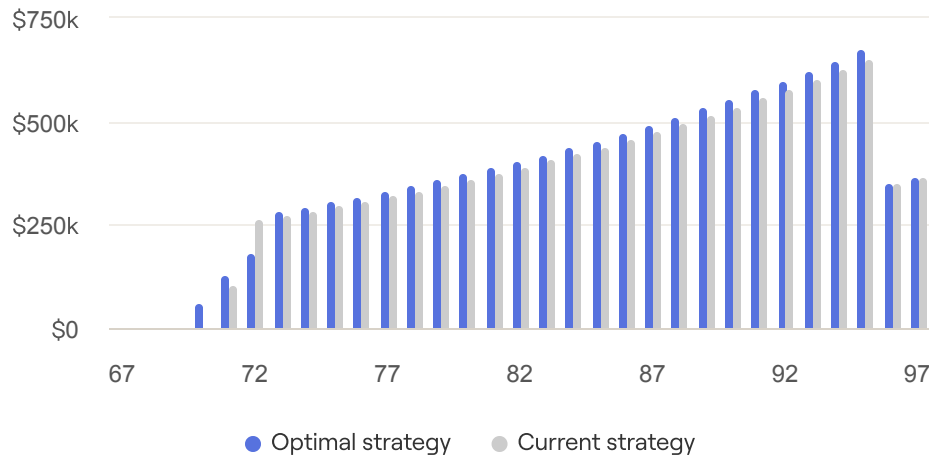
This section of the report displays the results of Monte Carlo simulations run on various stressed tests. The results are derived from 1000 simulations and the specified retirement cash flows. The probability of success represents the overall likelihood of success in various stress tests.

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.

Optimal Social Security Strategy

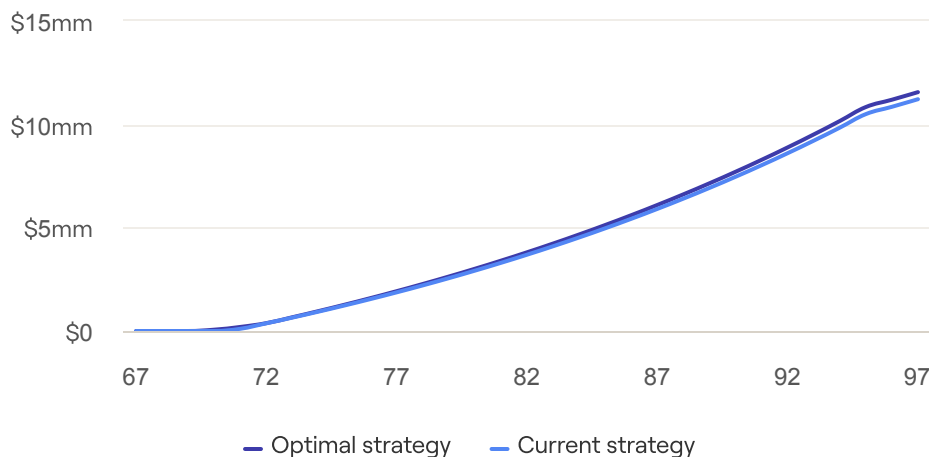
There are as many as 700 different Social Security filing strategies that can be tested in order to identify the optimal Social Security benefit for your specific retirement needs. Compare your optimal strategy to others to see the potential benefit of optimization.

Annual cash flow comparison



\$342,394 more
from the Optimal
Social Security filing
strategy
than Current strategy

Cumulative cash flow comparison



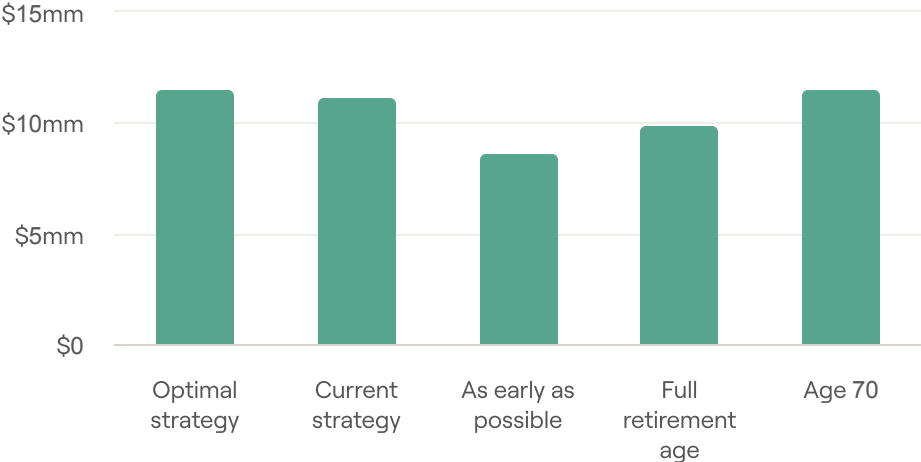
No
break-even point
between the Optimal
Social Security filing
strategy and Current
strategy

To obtain maximum Social Security benefit

1. Joe applies own retirement/spousal benefit at age 70.
2. Jane applies own retirement/spousal benefit at age 70.

Optimal Social Security Strategy

Summary of all strategies



\$11,558,017
of total income from
the Optimal Social
Security filing
strategy

Medicare Coverage

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

Your Medicare Considerations



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

✔ Flexibility on doctor choices



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

✔ Deductible/copay



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

✘ No out of pocket limit

Proposed Medicare Choices

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

Medicare Coverage

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

Coverage Analysis

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

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

Medicare Enrollment

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

Joe Client

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

Jane Client

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

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

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

Summary

Year	Age	Cash Inflows				Cash Outflows					Net Flows
		Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	
2024	50/48	350,000	0	0	350,000	212,476	0	82,753	40,250	335,479	14,521
2025	51/49	360,500	0	0	360,500	212,859	59,873	86,484	41,458	400,674	(40,174)
2026	52/50	371,315	0	0	371,315	219,496	62,268	102,092	42,701	426,557	(55,242)
2027	53/51	382,454	0	0	382,454	226,398	64,758	107,678	43,982	442,816	(60,361)
2028	54/52	393,928	0	0	393,928	233,574	134,698	115,411	45,302	528,984	(135,056)
2029	55/53	405,746	0	0	405,746	241,036	70,043	114,796	46,661	472,536	(66,790)
2030	56/54	417,918	0	0	417,918	248,795	72,844	117,942	48,061	487,641	(69,723)
2031	57/55	430,456	0	0	430,456	256,863	75,758	121,053	49,502	503,176	(72,720)
2032	58/56	443,370	0	0	443,370	265,252	0	119,870	50,987	436,110	7,260
2033	59/57	456,671	0	0	456,671	244,466	0	125,103	52,517	422,086	34,584
2034	60/58	470,371	0	0	470,371	290,848	653,691	163,713	54,093	1,162,345	(691,974)
2035	61/59	484,482	0	0	484,482	300,737	0	114,799	55,715	471,251	13,231
2036	62/60	499,016	0	0	499,016	311,016	0	124,065	57,387	492,468	6,549
2037	63/61	513,987	0	0	513,987	321,702	0	128,074	59,108	508,884	5,103
2038	64/62	529,406	0	0	529,406	332,810	0	132,191	60,882	525,883	3,523
2039	65/63	545,289	0	0	545,289	344,357	0	136,419	62,708	543,485	1,804
2040	66/64	561,647	0	0	561,647	356,361	0	140,762	64,589	561,712	(65)
2041	67/65	578,497	0	0	578,497	368,840	0	145,317	66,527	580,684	(2,188)
2042	68/66	595,852	0	0	595,852	381,811	0	150,001	68,523	600,335	(4,483)
2043	69/67	613,727	0	0	613,727	395,296	0	154,811	70,579	620,686	(6,959)
2044	70/68	586,680	0	700,526	1,287,205	397,636	0	143,682	66,638	607,957	679,249
2045	71/69	133,990	0	0	133,990	360,863	0	0	0	360,863	(226,872)
2046	72/70	287,198	0	0	287,198	373,565	0	4,530	0	378,095	(90,897)
2047	73/71	296,171	0	0	296,171	386,772	0	4,729	0	391,501	(95,330)
2048	74/72	305,373	0	0	305,373	400,502	0	4,907	0	405,409	(100,036)
2049	75/73	314,808	111,159	0	425,967	414,777	0	42,289	0	457,066	(31,099)
2050	76/74	326,560	118,841	0	445,401	429,618	0	44,987	0	474,605	(29,204)
2051	77/75	338,835	253,906	0	592,741	445,048	0	88,985	0	534,033	58,709
2052	78/76	354,083	271,437	0	625,520	461,090	0	94,804	0	555,894	69,626
2053	79/77	370,255	289,519	0	659,773	477,768	0	100,897	0	578,665	81,108
2054	80/78	387,403	309,470	0	696,873	495,109	0	107,603	0	602,711	94,162
2055	81/79	405,616	329,913	0	735,530	513,137	0	114,595	0	627,732	107,797
2056	82/80	424,950	352,595	0	777,545	531,881	0	122,323	0	654,203	123,342
2057	83/81	445,505	374,765	0	820,270	551,369	0	130,400	0	681,768	138,502
2058	84/82	467,322	400,462	0	867,784	571,630	0	139,661	0	711,290	156,494
2059	85/83	490,532	425,327	0	915,859	592,695	0	148,910	0	741,605	174,254

Year	Age	Cash Inflows				Cash Outflows					Net Flows
		Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	
2060	86/84	515,189	452,907	0	968,096	614,597	0	159,152	0	773,749	194,347
2061	87/85	541,415	480,610	0	1,022,024	637,368	0	169,687	0	807,055	214,969
2062	88/86	569,290	507,912	0	1,077,202	661,043	0	180,385	0	841,428	235,774
2063	89/87	598,891	538,432	0	1,137,322	685,658	0	192,274	0	877,932	259,390
2064	90/88	630,362	566,021	0	1,196,383	671,584	0	203,664	0	875,248	321,135
2065	91/89	664,864	596,729	0	1,261,593	698,193	0	216,524	0	914,718	346,876
2066	92/90	701,502	625,842	0	1,327,345	725,859	0	229,323	0	955,182	372,163
2067	93/91	740,354	655,487	0	1,395,841	754,623	0	242,670	0	997,293	398,548
2068	94/92	781,544	681,948	0	1,463,492	784,530	0	255,552	0	1,040,082	423,410
2069	95/93	825,122	708,110	0	1,533,232	815,625	0	268,785	0	1,084,410	448,822
2070	- /94	543,567	685,355	0	1,228,922	705,806	0	257,641	0	963,448	265,474
2071	- /95	573,260	706,227	0	1,279,487	733,735	0	268,472	0	1,002,207	277,280

Cash Flows – Proposed Plan

Summary / Income Inflows

Year	Age	Salary	Social Security	Investment Income	Total Income Inflows
2024	50/48	350,000	0	0	350,000
2025	51/49	360,500	0	0	360,500
2026	52/50	371,315	0	0	371,315
2027	53/51	382,454	0	0	382,454
2028	54/52	393,928	0	0	393,928
2029	55/53	405,746	0	0	405,746
2030	56/54	417,918	0	0	417,918
2031	57/55	430,456	0	0	430,456
2032	58/56	443,370	0	0	443,370
2033	59/57	456,671	0	0	456,671
2034	60/58	470,371	0	0	470,371
2035	61/59	484,482	0	0	484,482
2036	62/60	499,016	0	0	499,016
2037	63/61	513,987	0	0	513,987
2038	64/62	529,406	0	0	529,406
2039	65/63	545,289	0	0	545,289
2040	66/64	561,647	0	0	561,647
2041	67/65	578,497	0	0	578,497
2042	68/66	595,852	0	0	595,852
2043	69/67	613,727	0	0	613,727
2044	70/68	579,461	0	7,219	586,680
2045	71/69	0	107,290	26,700	133,990
2046	72/70	0	265,770	21,428	287,198
2047	73/71	0	276,400	19,770	296,171
2048	74/72	0	287,456	17,918	305,373
2049	75/73	0	298,954	15,853	314,808
2050	76/74	0	310,913	15,647	326,560
2051	77/75	0	323,349	15,486	338,835
2052	78/76	0	336,282	17,800	354,083
2053	79/77	0	349,734	20,521	370,255
2054	80/78	0	363,723	23,680	387,403
2055	81/79	0	378,274	27,343	405,616
2056	82/80	0	393,405	31,545	424,950
2057	83/81	0	409,141	36,365	445,505
2058	84/82	0	425,506	41,816	467,322
2059	85/83	0	442,525	48,007	490,532
2060	86/84	0	460,227	54,962	515,189

Year	Age	Salary	Social Security	Investment Income	Total Income Inflows
2061	87/85	0	478,636	62,779	541,415
2062	88/86	0	497,781	71,509	569,290
2063	89/87	0	517,694	81,197	598,891
2064	90/88	0	538,400	91,962	630,362
2065	91/89	0	559,937	104,927	664,864
2066	92/90	0	582,334	119,168	701,502
2067	93/91	0	605,627	134,727	740,354
2068	94/92	0	629,853	151,691	781,544
2069	95/93	0	655,047	170,075	825,122
2070	- /94	0	353,610	189,957	543,567
2071	- /95	0	367,755	205,505	573,260

Cash Flows – Proposed Plan

Summary / Planned Distribution

Year	Age	401(k)	Total Planned Distribution
2024	50/48	0	0
2025	51/49	0	0
2026	52/50	0	0
2027	53/51	0	0
2028	54/52	0	0
2029	55/53	0	0
2030	56/54	0	0
2031	57/55	0	0
2032	58/56	0	0
2033	59/57	0	0
2034	60/58	0	0
2035	61/59	0	0
2036	62/60	0	0
2037	63/61	0	0
2038	64/62	0	0
2039	65/63	0	0
2040	66/64	0	0
2041	67/65	0	0
2042	68/66	0	0
2043	69/67	0	0
2044	70/68	0	0
2045	71/69	0	0
2046	72/70	0	0
2047	73/71	0	0
2048	74/72	0	0
2049	75/73	111,159	111,159
2050	76/74	118,841	118,841
2051	77/75	253,906	253,906
2052	78/76	271,437	271,437
2053	79/77	289,519	289,519
2054	80/78	309,470	309,470
2055	81/79	329,913	329,913
2056	82/80	352,595	352,595
2057	83/81	374,764	374,764
2058	84/82	400,461	400,461
2059	85/83	425,327	425,327
2060	86/84	452,907	452,907

Year	Age	401(k)	Total Planned Distribution
2061	87/85	480,609	480,609
2062	88/86	507,911	507,911
2063	89/87	538,432	538,432
2064	90/88	566,021	566,021
2065	91/89	596,729	596,729
2066	92/90	625,843	625,843
2067	93/91	655,487	655,487
2068	94/92	681,949	681,949
2069	95/93	708,110	708,110
2070	- /94	685,355	685,355
2071	- /95	706,227	706,227

Cash Flows – Proposed Plan

Summary / Other Inflows

Year	Age	Sale of Real Estate	Total Other Inflows
2024	50/48	0	0
2025	51/49	0	0
2026	52/50	0	0
2027	53/51	0	0
2028	54/52	0	0
2029	55/53	0	0
2030	56/54	0	0
2031	57/55	0	0
2032	58/56	0	0
2033	59/57	0	0
2034	60/58	0	0
2035	61/59	0	0
2036	62/60	0	0
2037	63/61	0	0
2038	64/62	0	0
2039	65/63	0	0
2040	66/64	0	0
2041	67/65	0	0
2042	68/66	0	0
2043	69/67	0	0
2044	70/68	700,526	700,526
2045	71/69	0	0
2046	72/70	0	0
2047	73/71	0	0
2048	74/72	0	0
2049	75/73	0	0
2050	76/74	0	0
2051	77/75	0	0
2052	78/76	0	0
2053	79/77	0	0
2054	80/78	0	0
2055	81/79	0	0
2056	82/80	0	0
2057	83/81	0	0
2058	84/82	0	0
2059	85/83	0	0
2060	86/84	0	0

Year	Age	Sale of Real Estate	Total Other Inflows
2061	87/85	0	0
2062	88/86	0	0
2063	89/87	0	0
2064	90/88	0	0
2065	91/89	0	0
2066	92/90	0	0
2067	93/91	0	0
2068	94/92	0	0
2069	95/93	0	0
2070	- /94	0	0
2071	- /95	0	0

Cash Flows – Proposed Plan

Summary / Expenses

Year	Age	Living Expense	Housing	Health Care	Rental And Vacation Home	Total Expense
2024	50/48	156,576	49,900	6,000	0	212,476
2025	51/49	162,839	50,020	0	0	212,859
2026	52/50	169,353	50,144	0	0	219,496
2027	53/51	176,127	50,271	0	0	226,398
2028	54/52	183,172	50,402	0	0	233,574
2029	55/53	190,499	50,537	0	0	241,036
2030	56/54	198,119	50,676	0	0	248,795
2031	57/55	206,043	50,819	0	0	256,863
2032	58/56	214,285	50,967	0	0	265,252
2033	59/57	222,856	21,610	0	0	244,466
2034	60/58	231,771	5,376	0	53,702	290,848
2035	61/59	241,042	5,537	0	54,158	300,737
2036	62/60	250,683	5,703	0	54,630	311,016
2037	63/61	260,711	5,874	0	55,117	321,702
2038	64/62	271,139	6,050	0	55,621	332,810
2039	65/63	281,985	6,232	0	56,141	344,357
2040	66/64	293,264	6,419	0	56,678	356,361
2041	67/65	304,994	6,611	0	57,234	368,840
2042	68/66	317,194	6,810	0	57,808	381,811
2043	69/67	329,882	7,014	0	58,400	395,296
2044	70/68	336,399	59,013	2,225	0	397,636
2045	71/69	273,452	59,646	27,765	0	360,863
2046	72/70	284,390	60,300	28,875	0	373,565
2047	73/71	295,766	60,976	30,030	0	386,772
2048	74/72	307,596	61,674	31,231	0	400,502
2049	75/73	319,900	62,396	32,481	0	414,777
2050	76/74	332,696	63,142	33,780	0	429,618
2051	77/75	346,004	63,913	35,131	0	445,048
2052	78/76	359,844	64,709	36,536	0	461,090
2053	79/77	374,238	65,533	37,998	0	477,768
2054	80/78	389,208	66,383	39,518	0	495,109
2055	81/79	404,776	67,263	41,098	0	513,137
2056	82/80	420,967	68,172	42,742	0	531,881
2057	83/81	437,806	69,111	44,452	0	551,369
2058	84/82	455,318	70,082	46,230	0	571,630
2059	85/83	473,531	71,085	48,079	0	592,695
2060	86/84	492,472	72,123	50,002	0	614,597

Year	Age	Living Expense	Housing	Health Care	Rental And Vacation Home	Total Expense
2061	87/85	512,171	73,195	52,002	0	637,368
2062	88/86	532,658	74,303	54,083	0	661,043
2063	89/87	553,964	75,449	56,246	0	685,658
2064	90/88	576,122	36,966	58,496	0	671,584
2065	91/89	599,167	38,191	60,835	0	698,193
2066	92/90	623,134	39,456	63,269	0	725,859
2067	93/91	648,059	40,764	65,800	0	754,623
2068	94/92	673,982	42,117	68,432	0	784,530
2069	95/93	700,941	43,515	71,169	0	815,625
2070	- /94	623,838	44,961	37,008	0	705,806
2071	- /95	648,791	46,456	38,488	0	733,735

Cash Flows – Proposed Plan

Summary / Goals

Year	Age	Education	Property	Total Goals
2024	50/48	0	0	0
2025	51/49	59,873	0	59,873
2026	52/50	62,268	0	62,268
2027	53/51	64,758	0	64,758
2028	54/52	134,698	0	134,698
2029	55/53	70,043	0	70,043
2030	56/54	72,844	0	72,844
2031	57/55	75,758	0	75,758
2032	58/56	0	0	0
2033	59/57	0	0	0
2034	60/58	0	653,691	653,691
2035	61/59	0	0	0
2036	62/60	0	0	0
2037	63/61	0	0	0
2038	64/62	0	0	0
2039	65/63	0	0	0
2040	66/64	0	0	0
2041	67/65	0	0	0
2042	68/66	0	0	0
2043	69/67	0	0	0
2044	70/68	0	0	0
2045	71/69	0	0	0
2046	72/70	0	0	0
2047	73/71	0	0	0
2048	74/72	0	0	0
2049	75/73	0	0	0
2050	76/74	0	0	0
2051	77/75	0	0	0
2052	78/76	0	0	0
2053	79/77	0	0	0
2054	80/78	0	0	0
2055	81/79	0	0	0
2056	82/80	0	0	0
2057	83/81	0	0	0
2058	84/82	0	0	0
2059	85/83	0	0	0
2060	86/84	0	0	0

Year	Age	Education	Property	Total Goals
2061	87/85	0	0	0
2062	88/86	0	0	0
2063	89/87	0	0	0
2064	90/88	0	0	0
2065	91/89	0	0	0
2066	92/90	0	0	0
2067	93/91	0	0	0
2068	94/92	0	0	0
2069	95/93	0	0	0
2070	- /94	0	0	0
2071	- /95	0	0	0

Cash Flows – Proposed Plan

Summary / Tax Payment

Year	Age	Federal	FICA	Total Tax Payment
2024	50/48	55,871	26,881	82,753
2025	51/49	58,538	27,947	86,484
2026	52/50	72,998	29,094	102,092
2027	53/51	77,430	30,248	107,678
2028	54/52	83,980	31,431	115,411
2029	55/53	82,355	32,441	114,796
2030	56/54	84,460	33,482	117,942
2031	57/55	86,499	34,554	121,053
2032	58/56	84,212	35,658	119,870
2033	59/57	88,308	36,795	125,103
2034	60/58	125,746	37,967	163,713
2035	61/59	75,626	39,173	114,799
2036	62/60	83,649	40,416	124,065
2037	63/61	86,378	41,696	128,074
2038	64/62	89,177	43,014	132,191
2039	65/63	92,047	44,372	136,419
2040	66/64	94,991	45,771	140,762
2041	67/65	98,106	47,211	145,317
2042	68/66	101,305	48,695	150,001
2043	69/67	104,587	50,224	154,811
2044	70/68	96,388	47,294	143,682
2045	71/69	0	0	0
2046	72/70	4,530	0	4,530
2047	73/71	4,729	0	4,729
2048	74/72	4,907	0	4,907
2049	75/73	42,289	0	42,289
2050	76/74	44,987	0	44,987
2051	77/75	88,985	0	88,985
2052	78/76	94,804	0	94,804
2053	79/77	100,897	0	100,897
2054	80/78	107,603	0	107,603
2055	81/79	114,595	0	114,595
2056	82/80	122,323	0	122,323
2057	83/81	130,400	0	130,400
2058	84/82	139,661	0	139,661
2059	85/83	148,910	0	148,910
2060	86/84	159,152	0	159,152

Year	Age	Federal	FICA	Total Tax Payment
2061	87/85	169,687	0	169,687
2062	88/86	180,385	0	180,385
2063	89/87	192,274	0	192,274
2064	90/88	203,664	0	203,664
2065	91/89	216,524	0	216,524
2066	92/90	229,323	0	229,323
2067	93/91	242,670	0	242,670
2068	94/92	255,552	0	255,552
2069	95/93	268,785	0	268,785
2070	- /94	257,641	0	257,641
2071	- /95	268,472	0	268,472

Cash Flows – Proposed Plan

Summary / Planned Saving

Year	Age	401(k)	Total Planned Saving
2024	50/48	40,250	40,250
2025	51/49	41,458	41,458
2026	52/50	42,702	42,702
2027	53/51	43,982	43,982
2028	54/52	45,302	45,302
2029	55/53	46,660	46,660
2030	56/54	48,060	48,060
2031	57/55	49,502	49,502
2032	58/56	50,988	50,988
2033	59/57	52,518	52,518
2034	60/58	54,092	54,092
2035	61/59	55,716	55,716
2036	62/60	57,386	57,386
2037	63/61	59,108	59,108
2038	64/62	60,882	60,882
2039	65/63	62,708	62,708
2040	66/64	64,590	64,590
2041	67/65	66,528	66,528
2042	68/66	68,522	68,522
2043	69/67	70,578	70,578
2044	70/68	66,638	66,638
2045	71/69	0	0
2046	72/70	0	0
2047	73/71	0	0
2048	74/72	0	0
2049	75/73	0	0
2050	76/74	0	0
2051	77/75	0	0
2052	78/76	0	0
2053	79/77	0	0
2054	80/78	0	0
2055	81/79	0	0
2056	82/80	0	0
2057	83/81	0	0
2058	84/82	0	0
2059	85/83	0	0
2060	86/84	0	0

Year	Age	401(k)	Total Planned Saving
2061	87/85	0	0
2062	88/86	0	0
2063	89/87	0	0
2064	90/88	0	0
2065	91/89	0	0
2066	92/90	0	0
2067	93/91	0	0
2068	94/92	0	0
2069	95/93	0	0
2070	- /94	0	0
2071	- /95	0	0

Cash Flows – Proposed Plan

Net Worth

Year	Age	Non- Qualified Assets	Qualified Assets	Options and RSUs	Primary and Vacation Homes	Investment Properties	Business Assets	Trust Assets	Other Assets	Mortgages	Other Loans	Net Worth
2024	50/48	766,042	371,939	0	425,000	0	0	0	0	319,220	0	1,243,761
2025	51/49	779,911	450,482	0	437,750	0	0	0	0	287,027	0	1,381,116
2026	52/50	779,688	536,140	0	450,882	0	0	0	0	253,354	0	1,513,356
2027	53/51	774,327	629,463	0	464,409	0	0	0	0	218,134	0	1,650,065
2028	54/52	693,890	731,042	0	478,341	0	0	0	0	181,297	0	1,721,976
2029	55/53	676,035	841,508	0	492,691	0	0	0	0	142,767	0	1,867,468
2030	56/54	653,983	961,542	0	507,472	0	0	0	0	102,467	0	2,020,530
2031	57/55	627,373	1,091,872	0	522,696	0	0	0	0	60,316	0	2,181,626
2032	58/56	678,860	1,233,280	0	538,377	0	0	0	0	16,228	0	2,434,289
2033	59/57	761,305	1,386,603	0	554,529	0	0	0	0	0	0	2,702,437
2034	60/58	123,011	1,552,743	0	1,915,081	0	0	0	0	641,862	0	2,948,973
2035	61/59	144,836	1,732,663	0	1,972,533	0	0	0	0	630,854	0	3,219,178
2036	62/60	161,516	1,927,398	0	2,031,709	0	0	0	0	619,340	0	3,501,284
2037	63/61	177,925	2,138,059	0	2,092,661	0	0	0	0	607,298	0	3,801,346
2038	64/62	193,909	2,365,834	0	2,155,440	0	0	0	0	594,702	0	4,120,481
2039	65/63	209,298	2,611,999	0	2,220,104	0	0	0	0	581,528	0	4,459,873
2040	66/64	223,901	2,877,924	0	2,286,707	0	0	0	0	567,748	0	4,820,783
2041	67/65	237,408	3,165,073	0	2,355,308	0	0	0	0	553,335	0	5,204,454
2042	68/66	249,569	3,475,021	0	2,425,967	0	0	0	0	538,260	0	5,612,297
2043	69/67	260,108	3,809,452	0	2,498,746	0	0	0	0	522,493	0	6,045,813
2044	70/68	950,375	4,162,536	0	1,806,111	0	0	0	0	506,001	0	6,413,020
2045	71/69	763,787	4,456,536	0	1,860,295	0	0	0	0	488,752	0	6,591,866
2046	72/70	705,263	4,771,301	0	1,916,103	0	0	0	0	470,710	0	6,921,958
2047	73/71	639,825	5,108,298	0	1,973,587	0	0	0	0	451,839	0	7,269,870
2048	74/72	566,905	5,469,097	0	2,032,794	0	0	0	0	432,101	0	7,636,694
2049	75/73	559,830	5,744,220	0	2,093,778	0	0	0	0	411,457	0	7,986,371
2050	76/74	554,349	6,031,093	0	2,156,591	0	0	0	0	389,864	0	8,352,169
2051	77/75	636,549	6,203,163	0	2,221,289	0	0	0	0	367,280	0	8,693,721
2052	78/76	733,150	6,369,856	0	2,287,928	0	0	0	0	343,657	0	9,047,276
2053	79/77	845,328	6,530,240	0	2,356,566	0	0	0	0	318,950	0	9,413,184
2054	80/78	975,317	6,682,001	0	2,427,262	0	0	0	0	293,108	0	9,791,473
2055	81/79	1,124,451	6,824,038	0	2,500,080	0	0	0	0	266,078	0	10,182,491
2056	82/80	1,295,453	6,953,424	0	2,575,083	0	0	0	0	237,806	0	10,586,153
2057	83/81	1,488,864	7,069,780	0	2,652,335	0	0	0	0	208,236	0	11,002,743
2058	84/82	1,708,468	7,168,657	0	2,731,905	0	0	0	0	177,307	0	11,431,722
2059	85/83	1,955,142	7,249,652	0	2,813,862	0	0	0	0	144,958	0	11,873,698

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	86/84	2,232,367	7,308,788	0	2,898,278	0	0	0	0	111,122	0	12,328,311
2061	87/85	2,541,968	7,344,398	0	2,985,227	0	0	0	0	75,732	0	12,795,860
2062	88/86	2,885,500	7,355,221	0	3,074,783	0	0	0	0	38,716	0	13,276,788
2063	89/87	3,267,213	7,336,289	0	3,167,027	0	0	0	0	0	0	13,770,529
2064	90/88	3,726,855	7,288,430	0	3,262,038	0	0	0	0	0	0	14,277,323
2065	91/89	4,231,725	7,206,483	0	3,359,899	0	0	0	0	0	0	14,798,107
2066	92/90	4,783,288	7,089,635	0	3,460,696	0	0	0	0	0	0	15,333,619
2067	93/91	5,384,622	6,934,889	0	3,564,517	0	0	0	0	0	0	15,884,027
2068	94/92	6,036,313	6,742,752	0	3,671,452	0	0	0	0	0	0	16,450,517
2069	95/93	6,741,047	6,510,882	0	3,781,596	0	0	0	0	0	0	17,033,525
2070	- /94	7,292,312	6,285,391	0	3,895,044	0	0	0	0	0	0	17,472,747
2071	- /95	7,878,755	6,023,102	0	4,011,895	0	0	0	0	0	0	17,913,752

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	50/48	1,002,000	40,250	10,500	0	14,521	70,710	1,137,981
2025	51/49	1,137,981	41,458	10,815	0	(40,174)	80,312	1,230,392
2026	52/50	1,230,392	42,701	11,139	0	(55,242)	86,836	1,315,828
2027	53/51	1,315,828	43,982	11,474	0	(60,361)	92,868	1,403,790
2028	54/52	1,403,790	45,302	11,818	0	(135,056)	99,078	1,424,932
2029	55/53	1,424,932	46,661	12,172	0	(66,790)	100,568	1,517,544
2030	56/54	1,517,544	48,061	12,538	0	(69,723)	107,107	1,615,525
2031	57/55	1,615,525	49,502	12,914	0	(72,720)	114,024	1,719,245
2032	58/56	1,719,245	50,987	13,301	0	7,260	121,346	1,912,140
2033	59/57	1,912,140	52,517	13,700	0	34,584	134,967	2,147,909
2034	60/58	2,147,909	54,093	14,111	0	(691,974)	151,616	1,675,754
2035	61/59	1,675,754	55,715	14,534	0	13,231	118,264	1,877,499
2036	62/60	1,877,499	57,387	14,970	0	6,549	132,510	2,088,915
2037	63/61	2,088,915	59,108	15,420	0	5,103	147,438	2,315,984
2038	64/62	2,315,984	60,882	15,882	0	3,523	163,472	2,559,742
2039	65/63	2,559,742	62,708	16,359	0	1,804	180,684	2,821,297
2040	66/64	2,821,297	64,589	16,849	0	(65)	199,153	3,101,825
2041	67/65	3,101,825	66,527	17,355	0	(2,188)	218,963	3,402,482
2042	68/66	3,402,482	68,523	17,876	0	(4,483)	240,193	3,724,590
2043	69/67	3,724,590	70,579	18,412	0	(6,959)	262,939	4,069,560
2044	70/68	4,069,560	66,638	17,384	0	679,249	280,080	5,112,910
2045	71/69	5,112,910	0	0	0	(226,872)	334,285	5,220,323
2046	72/70	5,220,323	0	0	0	(90,897)	347,138	5,476,564
2047	73/71	5,476,564	0	0	0	(95,330)	366,888	5,748,122
2048	74/72	5,748,122	0	0	0	(100,036)	387,915	6,036,002
2049	75/73	6,036,002	0	0	(111,159)	(31,099)	410,306	6,304,050
2050	76/74	6,304,050	0	0	(118,841)	(29,204)	429,438	6,585,442
2051	77/75	6,585,442	0	0	(253,906)	58,709	449,467	6,839,712
2052	78/76	6,839,712	0	0	(271,437)	69,626	465,105	7,103,005
2053	79/77	7,103,005	0	0	(289,519)	81,108	480,973	7,375,569
2054	80/78	7,375,569	0	0	(309,470)	94,162	497,057	7,657,318
2055	81/79	7,657,318	0	0	(329,913)	107,797	513,287	7,948,489
2056	82/80	7,948,489	0	0	(352,595)	123,342	529,642	8,248,877
2057	83/81	8,248,877	0	0	(374,765)	138,502	546,030	8,558,644
2058	84/82	8,558,644	0	0	(400,462)	156,494	562,448	8,877,124
2059	85/83	8,877,124	0	0	(425,327)	174,254	578,742	9,204,794
2060	86/84	9,204,794	0	0	(452,907)	194,347	594,921	9,541,155

Year	Age	Beginning Balance	Planned Saving	Employer Match & Other	Planned Distribution	Net Cash Flows	Portfolio Return	Ending Balance
2061	87/85	9,541,155	0	0	(480,610)	214,969	610,852	9,886,366
2062	88/86	9,886,366	0	0	(507,912)	235,774	626,493	10,240,721
2063	89/87	10,240,721	0	0	(538,432)	259,390	641,822	10,603,502
2064	90/88	10,603,502	0	0	(566,021)	321,135	656,669	11,015,285
2065	91/89	11,015,285	0	0	(596,729)	346,876	672,777	11,438,208
2066	92/90	11,438,208	0	0	(625,842)	372,163	688,394	11,872,923
2067	93/91	11,872,923	0	0	(655,487)	398,548	703,526	12,319,511
2068	94/92	12,319,511	0	0	(681,948)	423,410	718,092	12,779,065
2069	95/93	12,779,065	0	0	(708,110)	448,822	732,152	13,251,929
2070	- /94	13,251,929	0	0	(685,355)	265,474	745,655	13,577,703
2071	- /95	13,577,703	0	0	(706,227)	277,280	753,101	13,901,857

Cash Flows – Proposed Plan

Invested Asset / Planned Saving

Year	Age	401(k)	Total Planned Saving
2024	50/48	40,250	40,250
2025	51/49	41,458	41,458
2026	52/50	42,702	42,702
2027	53/51	43,982	43,982
2028	54/52	45,302	45,302
2029	55/53	46,660	46,660
2030	56/54	48,060	48,060
2031	57/55	49,502	49,502
2032	58/56	50,988	50,988
2033	59/57	52,518	52,518
2034	60/58	54,092	54,092
2035	61/59	55,716	55,716
2036	62/60	57,386	57,386
2037	63/61	59,108	59,108
2038	64/62	60,882	60,882
2039	65/63	62,708	62,708
2040	66/64	64,590	64,590
2041	67/65	66,528	66,528
2042	68/66	68,522	68,522
2043	69/67	70,578	70,578
2044	70/68	66,638	66,638
2045	71/69	0	0
2046	72/70	0	0
2047	73/71	0	0
2048	74/72	0	0
2049	75/73	0	0
2050	76/74	0	0
2051	77/75	0	0
2052	78/76	0	0
2053	79/77	0	0
2054	80/78	0	0
2055	81/79	0	0
2056	82/80	0	0
2057	83/81	0	0
2058	84/82	0	0
2059	85/83	0	0
2060	86/84	0	0

Year	Age	401(k)	Total Planned Saving
2061	87/85	0	0
2062	88/86	0	0
2063	89/87	0	0
2064	90/88	0	0
2065	91/89	0	0
2066	92/90	0	0
2067	93/91	0	0
2068	94/92	0	0
2069	95/93	0	0
2070	- /94	0	0
2071	- /95	0	0

Cash Flows – Proposed Plan

Invested Asset / Employer Match & Other

Year	Age	401(k)	Total Employer Match & Other
2024	50/48	10,500	10,500
2025	51/49	10,816	10,816
2026	52/50	11,140	11,140
2027	53/51	11,474	11,474
2028	54/52	11,818	11,818
2029	55/53	12,172	12,172
2030	56/54	12,538	12,538
2031	57/55	12,914	12,914
2032	58/56	13,302	13,302
2033	59/57	13,700	13,700
2034	60/58	14,112	14,112
2035	61/59	14,534	14,534
2036	62/60	14,970	14,970
2037	63/61	15,420	15,420
2038	64/62	15,882	15,882
2039	65/63	16,358	16,358
2040	66/64	16,850	16,850
2041	67/65	17,354	17,354
2042	68/66	17,876	17,876
2043	69/67	18,412	18,412
2044	70/68	17,384	17,384
2045	71/69	0	0
2046	72/70	0	0
2047	73/71	0	0
2048	74/72	0	0
2049	75/73	0	0
2050	76/74	0	0
2051	77/75	0	0
2052	78/76	0	0
2053	79/77	0	0
2054	80/78	0	0
2055	81/79	0	0
2056	82/80	0	0
2057	83/81	0	0
2058	84/82	0	0
2059	85/83	0	0
2060	86/84	0	0

Year	Age	401(k)	Total Employer Match & Other
2061	87/85	0	0
2062	88/86	0	0
2063	89/87	0	0
2064	90/88	0	0
2065	91/89	0	0
2066	92/90	0	0
2067	93/91	0	0
2068	94/92	0	0
2069	95/93	0	0
2070	- /94	0	0
2071	- /95	0	0

Cash Flows – Proposed Plan

Accounts / Ending balance by accounts

Year	Age	Taxable	401(k) / 403(b)	Total
2024	50/48	766,042	371,939	1,137,981
2025	51/49	779,911	450,482	1,230,393
2026	52/50	779,688	536,140	1,315,828
2027	53/51	774,327	629,463	1,403,790
2028	54/52	693,890	731,042	1,424,932
2029	55/53	676,035	841,508	1,517,543
2030	56/54	653,983	961,542	1,615,525
2031	57/55	627,373	1,091,872	1,719,245
2032	58/56	678,860	1,233,280	1,912,140
2033	59/57	761,305	1,386,603	2,147,908
2034	60/58	123,011	1,552,743	1,675,754
2035	61/59	144,836	1,732,663	1,877,499
2036	62/60	161,516	1,927,398	2,088,914
2037	63/61	177,925	2,138,059	2,315,984
2038	64/62	193,909	2,365,834	2,559,743
2039	65/63	209,298	2,611,999	2,821,297
2040	66/64	223,901	2,877,924	3,101,825
2041	67/65	237,408	3,165,073	3,402,481
2042	68/66	249,569	3,475,021	3,724,590
2043	69/67	260,108	3,809,452	4,069,560
2044	70/68	950,375	4,162,536	5,112,911
2045	71/69	763,787	4,456,536	5,220,323
2046	72/70	705,263	4,771,301	5,476,564
2047	73/71	639,825	5,108,298	5,748,123
2048	74/72	566,905	5,469,097	6,036,002
2049	75/73	559,830	5,744,220	6,304,050
2050	76/74	554,349	6,031,093	6,585,442
2051	77/75	636,549	6,203,163	6,839,712
2052	78/76	733,150	6,369,856	7,103,006
2053	79/77	845,328	6,530,240	7,375,568
2054	80/78	975,317	6,682,001	7,657,318
2055	81/79	1,124,451	6,824,038	7,948,489
2056	82/80	1,295,453	6,953,424	8,248,877
2057	83/81	1,488,864	7,069,780	8,558,644
2058	84/82	1,708,468	7,168,657	8,877,125
2059	85/83	1,955,142	7,249,652	9,204,794
2060	86/84	2,232,367	7,308,788	9,541,155

Year	Age	Taxable	401(k) / 403(b)	Total
2061	87/85	2,541,968	7,344,398	9,886,366
2062	88/86	2,885,500	7,355,221	10,240,721
2063	89/87	3,267,213	7,336,289	10,603,502
2064	90/88	3,726,855	7,288,430	11,015,285
2065	91/89	4,231,725	7,206,483	11,438,208
2066	92/90	4,783,288	7,089,635	11,872,923
2067	93/91	5,384,622	6,934,889	12,319,511
2068	94/92	6,036,313	6,742,752	12,779,065
2069	95/93	6,741,047	6,510,882	13,251,929
2070	- /94	7,292,312	6,285,391	13,577,703
2071	- /95	7,878,755	6,023,102	13,901,857

Cash Flows – Proposed Plan

Accounts / Addition to accounts

Year	Age	Taxable	401(k) / 403(b)	Total
2024	50/48	14,521	50,750	65,271
2025	51/49	0	52,272	52,272
2026	52/50	0	53,841	53,841
2027	53/51	0	55,456	55,456
2028	54/52	0	57,120	57,120
2029	55/53	0	58,833	58,833
2030	56/54	0	60,598	60,598
2031	57/55	0	62,416	62,416
2032	58/56	7,260	64,289	71,549
2033	59/57	34,584	66,217	100,801
2034	60/58	0	68,204	68,204
2035	61/59	13,231	70,250	83,481
2036	62/60	6,549	72,357	78,906
2037	63/61	5,103	74,528	79,631
2038	64/62	3,523	76,764	80,287
2039	65/63	1,804	79,067	80,871
2040	66/64	0	81,439	81,439
2041	67/65	0	83,882	83,882
2042	68/66	0	86,398	86,398
2043	69/67	0	88,990	88,990
2044	70/68	679,249	84,022	763,271
2045	71/69	0	0	0
2046	72/70	0	0	0
2047	73/71	0	0	0
2048	74/72	0	0	0
2049	75/73	0	0	0
2050	76/74	0	0	0
2051	77/75	0	0	0
2052	78/76	0	0	0
2053	79/77	0	0	0
2054	80/78	0	0	0
2055	81/79	0	0	0
2056	82/80	0	0	0
2057	83/81	0	0	0
2058	84/82	0	0	0
2059	85/83	0	0	0
2060	86/84	0	0	0

Year	Age	Taxable	401(k) / 403(b)	Total
2061	87/85	0	0	0
2062	88/86	0	0	0
2063	89/87	0	0	0
2064	90/88	0	0	0
2065	91/89	0	0	0
2066	92/90	0	0	0
2067	93/91	0	0	0
2068	94/92	0	0	0
2069	95/93	0	0	0
2070	- /94	0	0	0
2071	- /95	0	0	0

Cash Flows – Proposed Plan

Accounts / Required minimum distribution

Year	Age	Taxable	401(k) / 403(b)	Total
2024	50/48	0	0	0
2025	51/49	0	0	0
2026	52/50	0	0	0
2027	53/51	0	0	0
2028	54/52	0	0	0
2029	55/53	0	0	0
2030	56/54	0	0	0
2031	57/55	0	0	0
2032	58/56	0	0	0
2033	59/57	0	0	0
2034	60/58	0	0	0
2035	61/59	0	0	0
2036	62/60	0	0	0
2037	63/61	0	0	0
2038	64/62	0	0	0
2039	65/63	0	0	0
2040	66/64	0	0	0
2041	67/65	0	0	0
2042	68/66	0	0	0
2043	69/67	0	0	0
2044	70/68	0	0	0
2045	71/69	0	0	0
2046	72/70	0	0	0
2047	73/71	0	0	0
2048	74/72	0	0	0
2049	75/73	111,159	(111,159)	0
2050	76/74	118,841	(118,841)	0
2051	77/75	253,906	(253,906)	0
2052	78/76	271,437	(271,437)	0
2053	79/77	289,519	(289,519)	0
2054	80/78	309,470	(309,470)	0
2055	81/79	329,913	(329,913)	0
2056	82/80	352,595	(352,595)	0
2057	83/81	374,765	(374,765)	0
2058	84/82	400,462	(400,462)	0
2059	85/83	425,327	(425,327)	0
2060	86/84	452,907	(452,907)	0

Year	Age	Taxable	401(k) / 403(b)	Total
2061	87/85	480,610	(480,610)	0
2062	88/86	507,912	(507,912)	0
2063	89/87	538,432	(538,432)	0
2064	90/88	566,021	(566,021)	0
2065	91/89	596,729	(596,729)	0
2066	92/90	625,842	(625,842)	0
2067	93/91	655,487	(655,487)	0
2068	94/92	681,948	(681,948)	0
2069	95/93	708,110	(708,110)	0
2070	- /94	685,355	(685,355)	0
2071	- /95	706,227	(706,227)	0

Cash Flows – Proposed Plan

Accounts / Withdrawal from accounts

Year	Age	Taxable	401(k) / 403(b)	Total
2024	50/48	0	0	0
2025	51/49	(40,174)	0	(40,174)
2026	52/50	(55,242)	0	(55,242)
2027	53/51	(60,361)	0	(60,361)
2028	54/52	(135,056)	0	(135,056)
2029	55/53	(66,790)	0	(66,790)
2030	56/54	(69,723)	0	(69,723)
2031	57/55	(72,720)	0	(72,720)
2032	58/56	0	0	0
2033	59/57	0	0	0
2034	60/58	(691,974)	0	(691,974)
2035	61/59	0	0	0
2036	62/60	0	0	0
2037	63/61	0	0	0
2038	64/62	0	0	0
2039	65/63	0	0	0
2040	66/64	(65)	0	(65)
2041	67/65	(2,188)	0	(2,188)
2042	68/66	(4,483)	0	(4,483)
2043	69/67	(6,959)	0	(6,959)
2044	70/68	0	0	0
2045	71/69	(226,872)	0	(226,872)
2046	72/70	(90,897)	0	(90,897)
2047	73/71	(95,330)	0	(95,330)
2048	74/72	(100,036)	0	(100,036)
2049	75/73	(142,258)	0	(142,258)
2050	76/74	(148,045)	0	(148,045)
2051	77/75	(195,197)	0	(195,197)
2052	78/76	(201,811)	0	(201,811)
2053	79/77	(208,410)	0	(208,410)
2054	80/78	(215,308)	0	(215,308)
2055	81/79	(222,116)	0	(222,116)
2056	82/80	(229,253)	0	(229,253)
2057	83/81	(236,263)	0	(236,263)
2058	84/82	(243,968)	0	(243,968)
2059	85/83	(251,073)	0	(251,073)
2060	86/84	(258,560)	0	(258,560)

Year	Age	Taxable	401(k) / 403(b)	Total
2061	87/85	(265,640)	0	(265,640)
2062	88/86	(272,138)	0	(272,138)
2063	89/87	(279,041)	0	(279,041)
2064	90/88	(244,886)	0	(244,886)
2065	91/89	(249,853)	0	(249,853)
2066	92/90	(253,679)	0	(253,679)
2067	93/91	(256,939)	0	(256,939)
2068	94/92	(258,538)	0	(258,538)
2069	95/93	(259,288)	0	(259,288)
2070	- /94	(419,881)	0	(419,881)
2071	- /95	(428,947)	0	(428,947)

Cash Flows – Proposed Plan

Accounts / Net cash flows

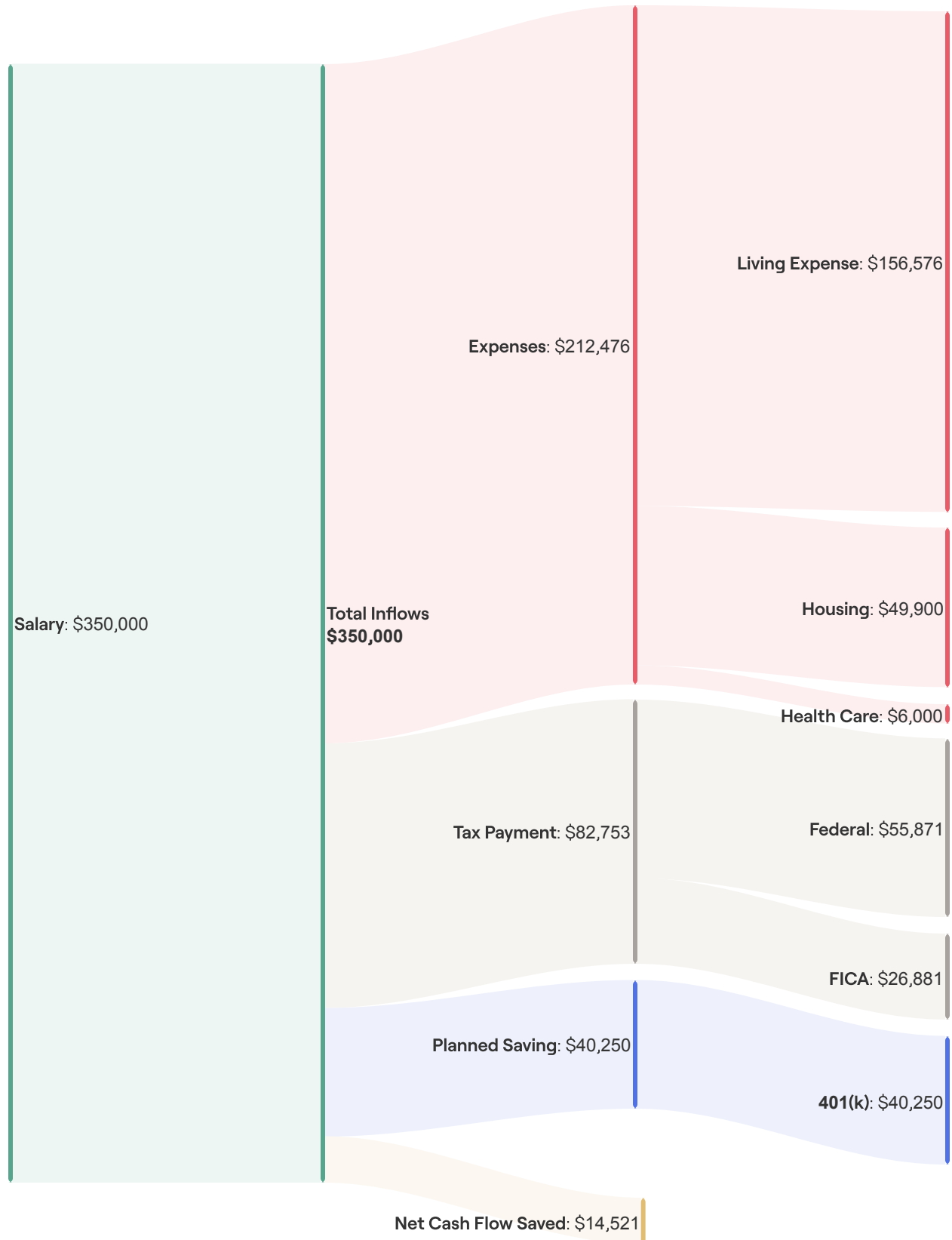
Year	Age	Taxable	401(k) / 403(b)	Total
2024	50/48	14,521	50,750	65,271
2025	51/49	(40,174)	52,272	12,098
2026	52/50	(55,242)	53,841	(1,401)
2027	53/51	(60,361)	55,456	(4,905)
2028	54/52	(135,056)	57,120	(77,936)
2029	55/53	(66,790)	58,833	(7,957)
2030	56/54	(69,723)	60,598	(9,125)
2031	57/55	(72,720)	62,416	(10,304)
2032	58/56	7,260	64,289	71,549
2033	59/57	34,584	66,217	100,801
2034	60/58	(691,974)	68,204	(623,770)
2035	61/59	13,231	70,250	83,481
2036	62/60	6,549	72,357	78,906
2037	63/61	5,103	74,528	79,631
2038	64/62	3,523	76,764	80,287
2039	65/63	1,804	79,067	80,871
2040	66/64	(65)	81,439	81,374
2041	67/65	(2,188)	83,882	81,694
2042	68/66	(4,483)	86,398	81,915
2043	69/67	(6,959)	88,990	82,031
2044	70/68	679,249	84,022	763,271
2045	71/69	(226,872)	0	(226,872)
2046	72/70	(90,897)	0	(90,897)
2047	73/71	(95,330)	0	(95,330)
2048	74/72	(100,036)	0	(100,036)
2049	75/73	(31,099)	(111,159)	(142,258)
2050	76/74	(29,204)	(118,841)	(148,045)
2051	77/75	58,709	(253,906)	(195,197)
2052	78/76	69,626	(271,437)	(201,811)
2053	79/77	81,108	(289,519)	(208,411)
2054	80/78	94,162	(309,470)	(215,308)
2055	81/79	107,797	(329,913)	(222,116)
2056	82/80	123,342	(352,595)	(229,253)
2057	83/81	138,502	(374,765)	(236,263)
2058	84/82	156,494	(400,462)	(243,968)
2059	85/83	174,254	(425,327)	(251,073)
2060	86/84	194,347	(452,907)	(258,560)

Year	Age	Taxable	401(k) / 403(b)	Total
2061	87/85	214,969	(480,610)	(265,641)
2062	88/86	235,774	(507,912)	(272,138)
2063	89/87	259,390	(538,432)	(279,042)
2064	90/88	321,135	(566,021)	(244,886)
2065	91/89	346,876	(596,729)	(249,853)
2066	92/90	372,163	(625,842)	(253,679)
2067	93/91	398,548	(655,487)	(256,939)
2068	94/92	423,410	(681,948)	(258,538)
2069	95/93	448,822	(708,110)	(259,288)
2070	- /94	265,474	(685,355)	(419,881)
2071	- /95	277,280	(706,227)	(428,947)

Cash Flows – Proposed Plan

Maps

Cash flow year 2024 (50/48)



Cash Flows – Proposed Plan

Maps

Cash flow year 2024 (50/48)

Total Inflows \$350,000		
Income Inflows \$350,000	Planned Distribution \$0	Other Inflows \$0
Salary \$350,000		

Cash Flows – Proposed Plan

Maps

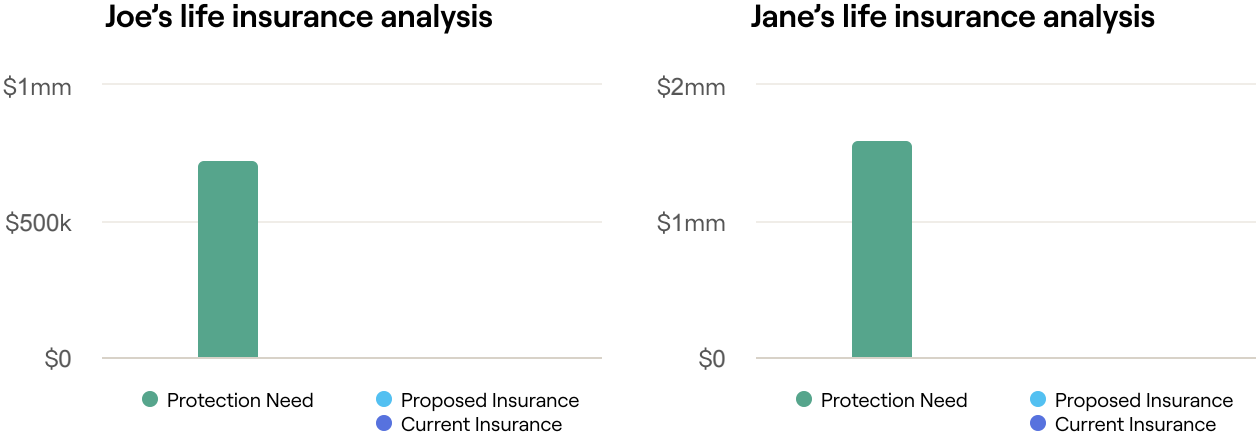
Cash flow year 2024 (50/48)

Total Outflows \$335,479			
Expenses \$212,476	Goals \$0	Tax Payment \$82,753	Planned Saving \$40,250
Living Expense \$156,576		Federal \$55,871	401(k) \$40,250
Housing \$49,900		FICA \$26,881	
Health Care \$6,000			

Net Cash Flows: \$14,521

Life Insurance

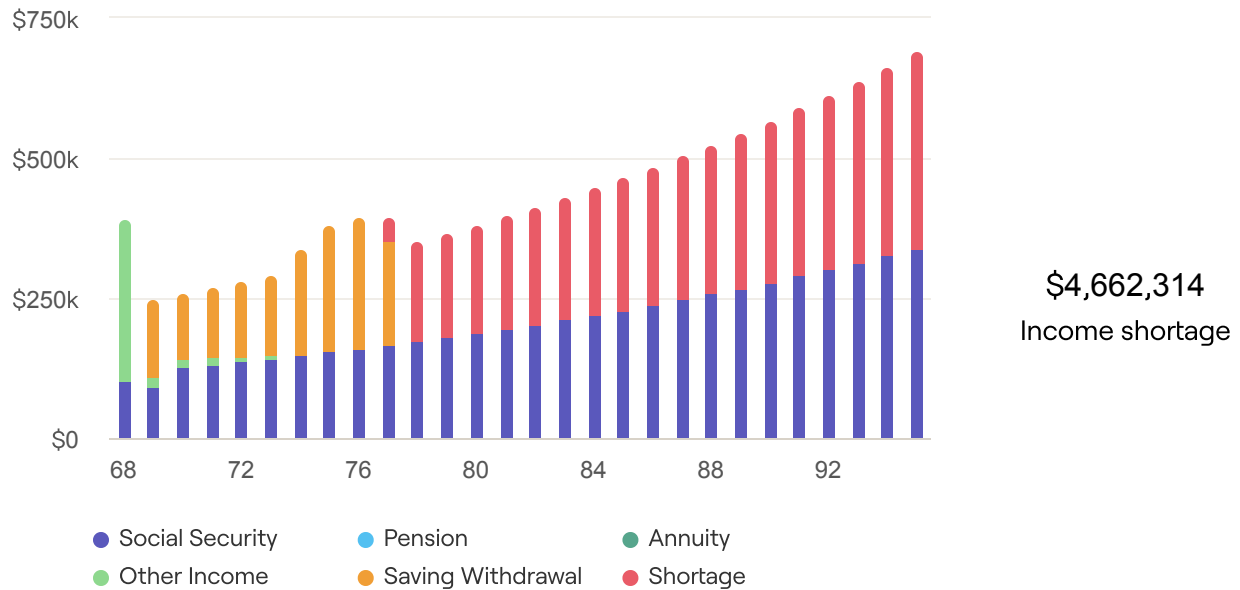
The need for life insurance is analyzed by projecting future cash flows for an individual’s survivors. This generates a proposed life insurance coverage level that helps ensure the survivors have sufficient assets to reach the end of the planning horizon.



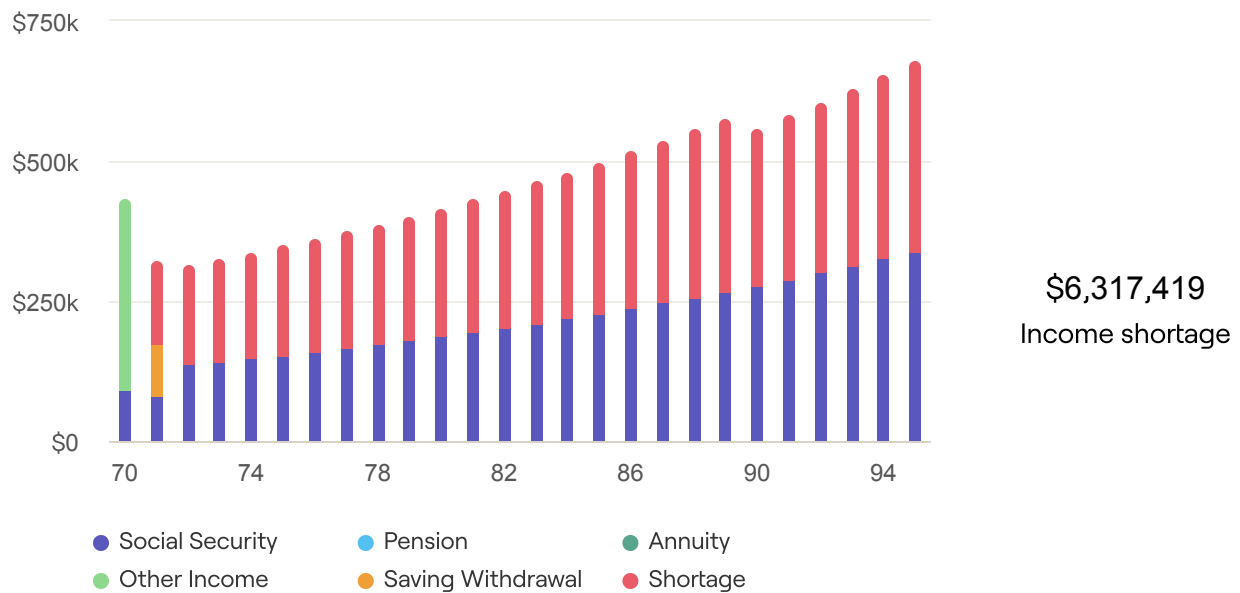
	If Joe passes away next year	If Jane passes away next year
Life insurance needs	\$ 730,000	\$ 1,600,000
Current life insurance coverage	\$ 0	\$ 0
Proposed additional life insurance	\$0	\$0

Life Insurance Retirement Income Impact

What happens if Joe passed away



What happens if Jane passed away



Life Insurance Details

Details if Joe passes away next year

Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Net Flows
2024	50/48	350,000	0	0	350,000	212,476	0	83,062	40,250	335,788	14,212
2025	- /49	255,276	0	0	255,276	188,433	59,873	43,138	20,729	312,173	(56,897)
2026	- /50	224,671	0	0	224,671	194,093	62,268	48,650	21,351	326,362	(101,691)
2027	- /51	231,801	0	0	231,801	199,979	64,758	51,793	21,991	338,521	(106,720)
2028	- /52	239,161	0	0	239,161	206,098	134,698	55,230	22,651	418,677	(179,516)
2029	- /53	202,873	0	0	202,873	212,461	70,043	56,148	23,330	361,982	(159,109)
2030	- /54	208,959	0	0	208,959	219,077	72,844	59,206	24,030	375,157	(166,198)
2031	- /55	215,228	0	0	215,228	225,956	75,758	60,572	24,751	387,037	(171,809)
2032	- /56	221,685	0	0	221,685	233,109	0	106,039	25,494	364,642	(142,957)
2033	- /57	228,335	0	0	228,335	211,038	0	99,265	26,259	336,561	(108,226)
2034	- /58	235,185	0	0	235,185	202,381	0	80,651	27,046	310,078	(74,892)
2035	- /59	242,241	0	0	242,241	210,422	0	83,793	27,858	322,073	(79,832)
2036	- /60	249,508	0	0	249,508	218,784	0	86,884	28,693	334,361	(84,853)
2037	- /61	256,993	0	0	256,993	227,478	0	90,140	29,554	347,172	(90,179)
2038	- /62	264,703	0	0	264,703	236,518	0	93,533	30,441	360,493	(95,789)
2039	- /63	272,644	0	0	272,644	245,919	0	97,032	31,354	374,305	(101,661)
2040	- /64	280,824	0	0	280,824	255,693	0	100,662	32,295	388,650	(107,826)
2041	- /65	289,248	0	0	289,248	265,857	0	104,431	33,264	403,551	(114,303)
2042	- /66	297,926	0	0	297,926	276,425	0	108,340	34,261	419,026	(121,101)
2043	- /67	352,919	0	0	352,919	287,414	0	109,707	35,289	432,410	(79,491)
2044	- /68	393,802	0	700,526	1,094,327	287,178	0	99,386	33,319	419,882	674,445
2045	- /69	111,163	0	0	111,163	247,894	0	1,816	0	249,710	(138,547)
2046	- /70	143,048	0	0	143,048	257,810	0	2,774	0	260,584	(117,536)
2047	- /71	145,332	0	0	145,332	268,122	0	2,364	0	270,487	(125,155)
2048	- /72	147,535	0	0	147,535	278,847	0	1,996	0	280,843	(133,309)
2049	- /73	149,645	0	0	149,645	290,001	0	1,590	0	291,591	(141,946)
2050	- /74	151,649	0	0	151,649	301,601	0	37,348	0	338,949	(187,301)
2051	- /75	155,511	23,433	0	178,944	313,665	0	67,319	0	380,985	(202,040)
2052	- /76	161,731	16,123	0	177,854	326,212	0	69,983	0	396,195	(218,341)
2053	- /77	168,201	7,349	0	175,549	339,260	0	55,452	0	394,712	(219,163)
2054	- /78	174,928	0	0	174,928	352,831	0	1,541	0	354,371	(179,443)
2055	- /79	181,926	0	0	181,926	366,944	0	1,699	0	368,643	(186,717)
2056	- /80	189,203	0	0	189,203	381,622	0	1,865	0	383,487	(194,283)
2057	- /81	196,772	0	0	196,772	396,887	0	2,037	0	398,924	(202,152)
2058	- /82	204,642	0	0	204,642	412,762	0	2,216	0	414,978	(210,336)
2059	- /83	212,827	0	0	212,827	429,273	0	2,403	0	431,675	(218,848)
2060	- /84	221,341	0	0	221,341	446,443	0	2,596	0	449,040	(227,699)

Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Net Flows
2061	- /85	230,195	0	0	230,195	464,301	0	2,798	0	467,099	(236,904)
2062	- /86	239,402	0	0	239,402	482,873	0	3,007	0	485,880	(246,479)
2063	- /87	248,979	0	0	248,979	502,188	0	3,225	0	505,413	(256,435)
2064	- /88	258,937	0	0	258,937	522,276	0	3,452	0	525,727	(266,790)
2065	- /89	269,295	0	0	269,295	543,167	0	3,687	0	546,854	(277,559)
2066	- /90	280,066	0	0	280,066	564,893	0	3,932	0	568,826	(288,760)
2067	- /91	291,269	0	0	291,269	587,489	0	4,187	0	591,677	(300,408)
2068	- /92	302,920	0	0	302,920	610,989	0	4,453	0	615,441	(312,521)
2069	- /93	315,037	0	0	315,037	635,428	0	4,728	0	640,156	(325,119)
2070	- /94	327,639	0	0	327,639	660,845	0	5,015	0	665,860	(338,221)
2071	- /95	340,745	0	0	340,745	687,279	0	5,313	0	692,592	(351,847)

Life Insurance Details

Details if Jane passes away next year

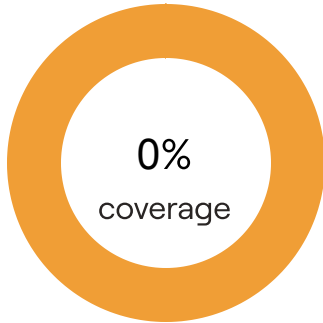
Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Net Flows
2024	50/48	350,000	0	0	350,000	212,476	0	83,062	40,250	335,788	14,212
2025	51/ -	255,348	0	0	255,348	188,433	59,873	43,138	20,729	312,172	(56,825)
2026	52/ -	224,708	0	0	224,708	194,093	62,268	48,650	21,351	326,362	(101,653)
2027	53/ -	231,841	0	0	231,841	199,979	64,758	51,793	21,991	338,521	(106,680)
2028	54/ -	239,202	0	0	239,202	206,098	134,698	55,231	22,651	418,677	(179,475)
2029	55/ -	202,873	0	0	202,873	212,461	70,043	56,150	23,330	361,984	(159,111)
2030	56/ -	208,959	0	0	208,959	219,077	72,844	59,208	24,030	375,160	(166,200)
2031	57/ -	215,228	0	0	215,228	225,956	75,758	60,574	24,751	387,040	(171,812)
2032	58/ -	221,685	0	0	221,685	233,109	0	105,866	25,494	364,469	(142,784)
2033	59/ -	228,335	0	0	228,335	211,038	0	99,264	26,259	336,560	(108,225)
2034	60/ -	235,185	0	0	235,185	256,082	653,691	313,851	27,046	1,250,672	(1,015,486)
2035	61/ -	242,241	0	0	242,241	264,581	0	62,012	27,858	354,451	(112,210)
2036	62/ -	249,508	0	0	249,508	273,414	0	64,137	28,693	366,244	(116,736)
2037	63/ -	256,993	0	0	256,993	282,595	0	66,346	29,554	378,496	(121,503)
2038	64/ -	264,703	0	0	264,703	292,139	0	68,618	30,441	391,198	(126,495)
2039	65/ -	272,644	0	0	272,644	302,060	0	70,955	31,354	404,368	(131,724)
2040	66/ -	280,824	0	0	280,824	312,372	0	73,357	32,295	418,023	(137,200)
2041	67/ -	346,733	0	0	346,733	323,090	0	89,509	33,264	445,863	(99,129)
2042	68/ -	382,254	0	0	382,254	334,232	0	98,437	34,261	466,931	(84,677)
2043	69/ -	394,565	0	0	394,565	345,814	0	101,852	35,289	482,955	(88,390)
2044	70/ -	380,940	0	700,526	1,081,466	346,191	0	90,284	33,319	469,793	611,673
2045	71/ -	80,972	0	0	80,972	307,540	0	17,049	0	324,589	(243,617)
2046	72/ -	137,951	0	0	137,951	318,110	0	0	0	318,110	(180,159)
2047	73/ -	143,468	0	0	143,468	329,098	0	0	0	329,098	(185,630)
2048	74/ -	149,208	0	0	149,208	340,522	0	0	0	340,522	(191,314)
2049	75/ -	155,176	0	0	155,176	352,397	0	0	0	352,397	(197,221)
2050	76/ -	161,383	0	0	161,383	364,743	0	0	0	364,743	(203,361)
2051	77/ -	167,837	0	0	167,837	377,578	0	0	0	377,578	(209,740)
2052	78/ -	174,551	0	0	174,551	390,921	0	0	0	390,921	(216,370)
2053	79/ -	181,533	0	0	181,533	404,793	0	0	0	404,793	(223,260)
2054	80/ -	188,794	0	0	188,794	419,214	0	0	0	419,214	(230,420)
2055	81/ -	196,348	0	0	196,348	434,207	0	0	0	434,207	(237,859)
2056	82/ -	204,201	0	0	204,201	449,793	0	171	0	449,965	(245,763)
2057	83/ -	212,369	0	0	212,369	465,998	0	477	0	466,474	(254,105)
2058	84/ -	220,864	0	0	220,864	482,844	0	795	0	483,639	(262,775)
2059	85/ -	229,698	0	0	229,698	500,358	0	1,128	0	501,486	(271,788)
2060	86/ -	238,886	0	0	238,886	518,566	0	1,476	0	520,042	(281,156)

Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Net Flows
2061	87/ -	248,441	0	0	248,441	537,496	0	1,839	0	539,335	(290,894)
2062	88/ -	258,379	0	0	258,379	557,176	0	2,218	0	559,394	(301,015)
2063	89/ -	268,715	0	0	268,715	577,637	0	2,614	0	580,251	(311,536)
2064	90/ -	279,463	0	0	279,463	559,242	0	2,944	0	562,186	(282,724)
2065	91/ -	290,642	0	0	290,642	581,357	0	3,190	0	584,547	(293,905)
2066	92/ -	302,268	0	0	302,268	604,350	0	3,446	0	607,795	(305,528)
2067	93/ -	314,358	0	0	314,358	628,254	0	3,713	0	631,966	(317,609)
2068	94/ -	326,933	0	0	326,933	653,106	0	3,991	0	657,097	(330,164)
2069	95/ -	340,009	0	0	340,009	678,944	0	4,282	0	683,225	(343,216)

Disability Insurance Analysis

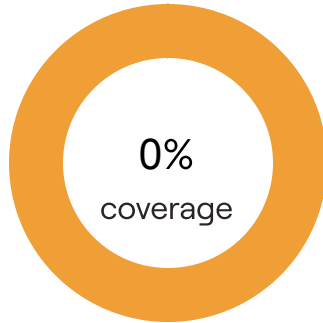
According to the Social Security Administration, the chance of becoming disabled before you retire is 1 in 4 - and for most people, disability will result in a lower living standard due to the loss of income. Having a disability insurance policy can replace lost earnings.

Joe's income coverage during disability



- Current income coverage
- Proposed additional coverage
- Uninsured income

Jane's income coverage during disability

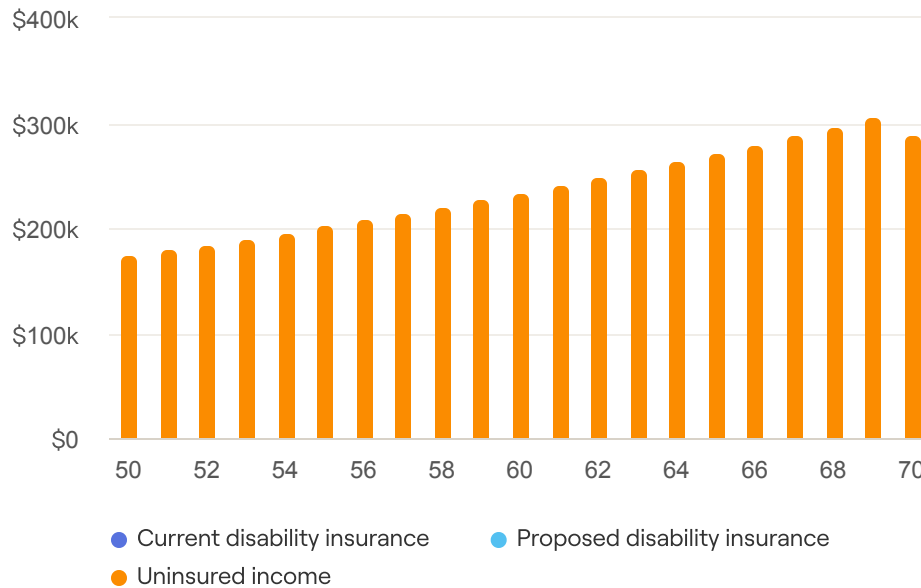


- Current income coverage
- Proposed additional coverage
- Uninsured income

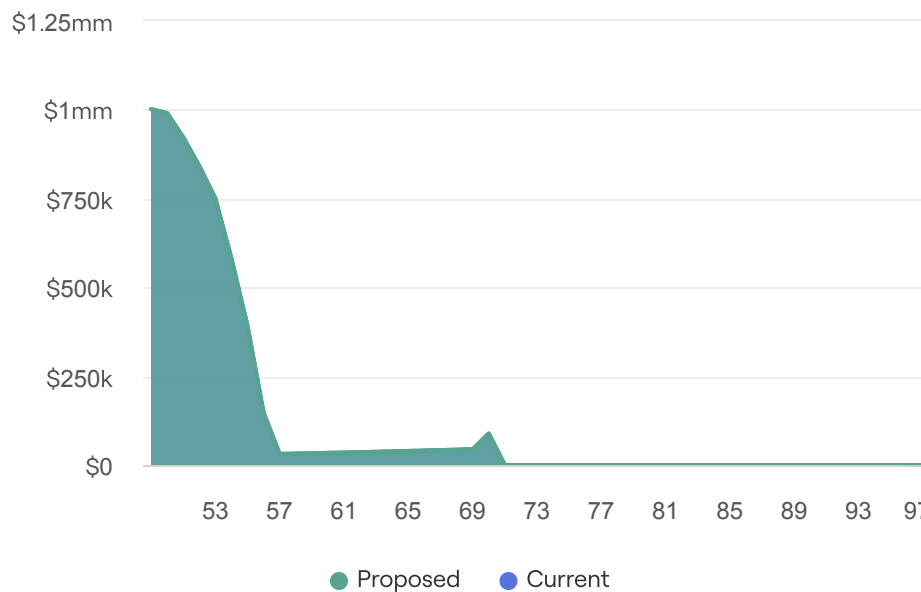
	If Joe becomes disabled tomorrow	If Jane becomes disabled tomorrow
Disability lasts	Until retirement	Until retirement
Proposed monthly coverage	\$0	\$0
Proposed benefit period	Age 65	Age 65
Proposed elimination period	360 days	360 days
Proposed inflation adjustment	0%	0%
Proposed inflation type	Compound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

Disability Insurance Analysis For Joe

If Joe becomes disabled tomorrow



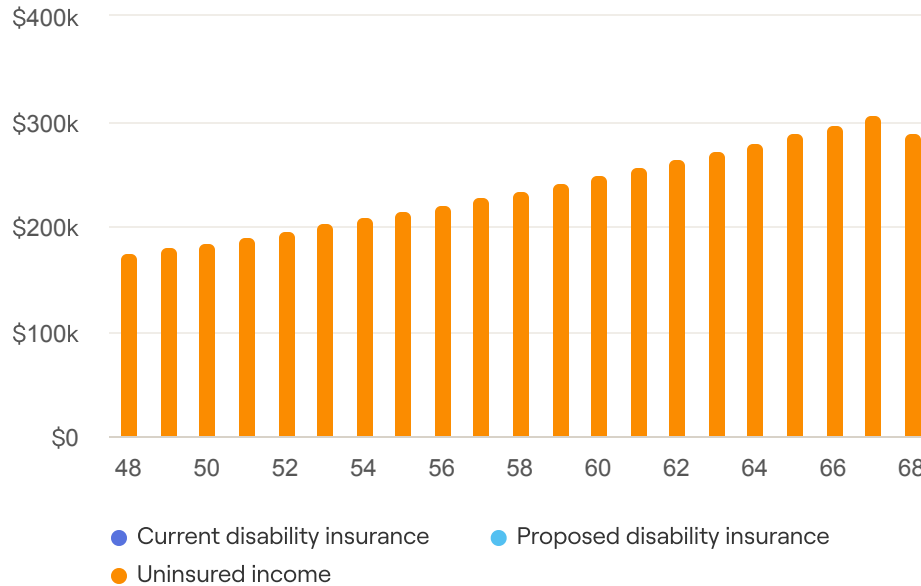
0%
of earned income
protected



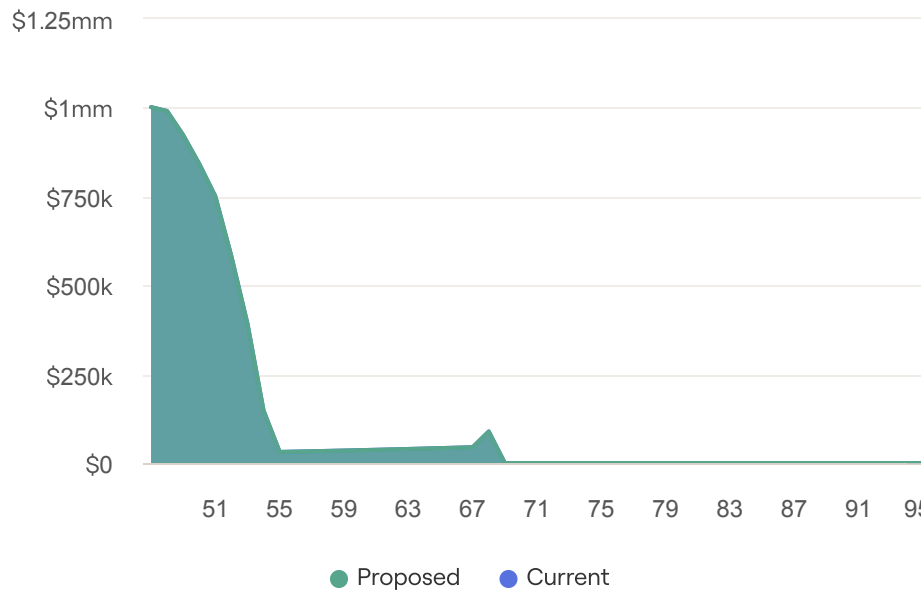
Proposed plan has
\$0 more
ending assets and
lasts
0 years longer
than current plan

Disability Insurance Analysis For Jane

If Jane 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 Joe becomes disabled tomorrow

Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Net Flows
2024	50/48	175,000	0	0	175,000	212,476	0	32,874	20,125	265,475	(90,475)
2025	51/49	180,250	0	0	180,250	212,859	59,873	34,329	20,729	327,790	(147,540)
2026	52/50	185,658	0	0	185,658	219,496	62,268	40,202	21,351	343,316	(157,659)
2027	53/51	191,227	0	0	191,227	226,398	64,758	42,633	21,991	355,780	(164,553)
2028	54/52	196,964	0	0	196,964	233,574	134,698	44,438	22,651	435,360	(238,396)
2029	55/53	202,873	0	0	202,873	241,036	70,043	118,992	23,330	453,401	(250,528)
2030	56/54	208,959	0	0	208,959	248,795	72,844	159,114	24,030	504,783	(295,824)
2031	57/55	215,228	0	0	215,228	256,863	75,758	100,029	24,751	457,401	(242,173)
2032	58/56	221,685	0	0	221,685	265,252	0	55,970	25,494	346,716	(125,031)
2033	59/57	228,335	0	0	228,335	244,466	0	57,351	26,259	328,075	(99,740)
2034	60/58	235,185	0	0	235,185	290,848	653,691	52,676	27,046	1,024,262	(789,076)
2035	61/59	242,241	0	0	242,241	300,737	0	54,410	27,858	383,004	(140,763)
2036	62/60	249,508	0	0	249,508	311,016	0	52,488	28,693	392,198	(142,690)
2037	63/61	256,993	0	0	256,993	321,702	0	54,268	29,554	405,525	(148,531)
2038	64/62	264,703	0	0	264,703	332,810	0	56,101	30,441	419,352	(154,648)
2039	65/63	272,644	0	0	272,644	344,357	0	57,982	31,354	433,693	(161,049)
2040	66/64	280,824	0	0	280,824	356,361	0	59,913	32,295	448,568	(167,745)
2041	67/65	289,248	0	0	289,248	368,840	0	61,895	33,264	463,998	(174,750)
2042	68/66	297,926	0	0	297,926	381,811	0	63,930	34,261	480,003	(182,077)
2043	69/67	306,864	0	0	306,864	395,296	0	66,019	35,289	496,604	(189,741)
2044	70/68	289,730	0	700,526	990,256	397,636	0	50,532	33,319	481,487	508,769
2045	71/69	99,491	0	0	99,491	360,863	0	13,984	0	374,847	(275,356)
2046	72/70	249,548	0	0	249,548	373,565	0	0	0	373,565	(124,017)
2047	73/71	259,529	0	0	259,529	386,772	0	0	0	386,772	(127,242)
2048	74/72	269,909	0	0	269,909	400,502	0	289	0	400,791	(130,882)
2049	75/73	280,706	0	0	280,706	414,777	0	620	0	415,397	(134,691)
2050	76/74	291,935	0	0	291,935	429,618	0	965	0	430,583	(138,649)
2051	77/75	303,612	0	0	303,612	445,048	0	1,326	0	446,374	(142,762)
2052	78/76	315,757	0	0	315,757	461,090	0	1,701	0	462,791	(147,035)
2053	79/77	328,387	0	0	328,387	477,768	0	2,093	0	479,862	(151,475)
2054	80/78	341,522	0	0	341,522	495,109	0	2,502	0	497,611	(156,089)
2055	81/79	355,184	0	0	355,184	513,137	0	2,928	0	516,065	(160,881)
2056	82/80	369,391	0	0	369,391	531,881	0	3,373	0	535,253	(165,862)
2057	83/81	384,167	0	0	384,167	551,369	0	3,836	0	555,205	(171,037)
2058	84/82	399,533	0	0	399,533	571,630	0	4,319	0	575,949	(176,416)
2059	85/83	415,513	0	0	415,513	592,695	0	4,823	0	597,518	(182,005)

Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Net Flows
2060	86/84	432,135	0	0	432,135	614,597	0	5,349	0	619,946	(187,811)
2061	87/85	449,422	0	0	449,422	637,368	0	5,845	0	643,213	(193,791)
2062	88/86	467,398	0	0	467,398	661,043	0	6,204	0	667,247	(199,850)
2063	89/87	486,094	0	0	486,094	685,658	0	6,578	0	692,236	(206,142)
2064	90/88	505,537	0	0	505,537	671,584	0	6,967	0	678,551	(173,014)
2065	91/89	525,759	0	0	525,759	698,193	0	7,371	0	705,564	(179,805)
2066	92/90	546,789	0	0	546,789	725,859	0	7,791	0	733,650	(186,862)
2067	93/91	568,661	0	0	568,661	754,623	0	8,229	0	762,852	(194,192)
2068	94/92	591,408	0	0	591,408	784,530	0	8,683	0	793,214	(201,806)
2069	95/93	615,064	0	0	615,064	815,625	0	9,156	0	824,782	(209,717)
2070	- /94	327,639	0	0	327,639	705,806	0	3,397	0	709,204	(381,564)
2071	- /95	340,745	0	0	340,745	733,735	0	3,666	0	737,400	(396,655)

Disability Insurance Details

Details if Jane becomes disabled tomorrow

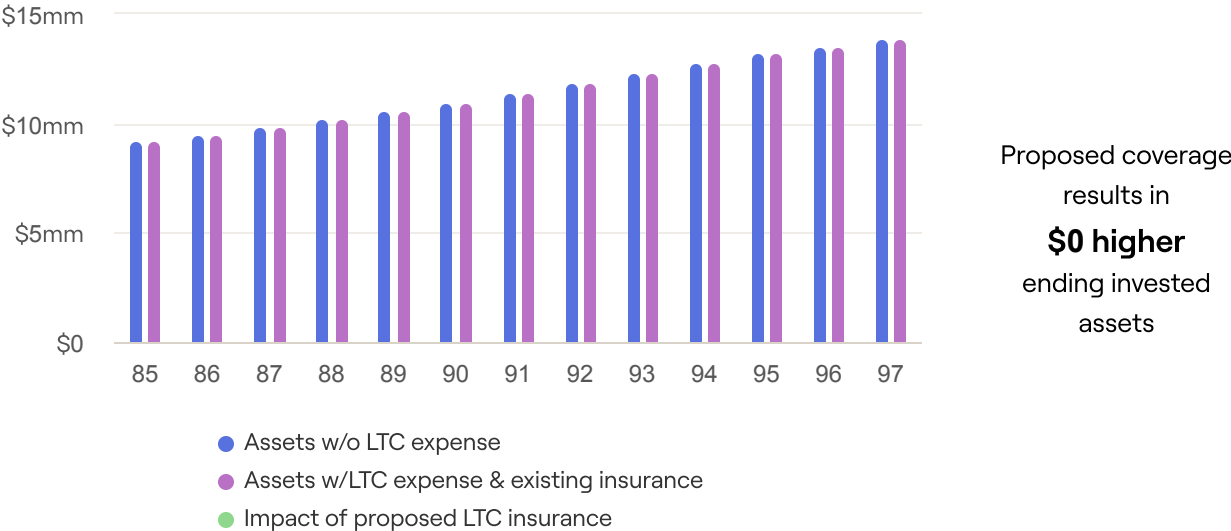
Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Net Flows
2024	50/48	175,000	0	0	175,000	212,476	0	32,874	20,125	265,475	(90,475)
2025	51/49	180,250	0	0	180,250	212,859	59,873	34,329	20,729	327,790	(147,540)
2026	52/50	185,658	0	0	185,658	219,496	62,268	40,202	21,351	343,316	(157,659)
2027	53/51	191,227	0	0	191,227	226,398	64,758	42,633	21,991	355,780	(164,553)
2028	54/52	196,964	0	0	196,964	233,574	134,698	44,438	22,651	435,360	(238,396)
2029	55/53	202,873	0	0	202,873	241,036	70,043	118,992	23,330	453,401	(250,528)
2030	56/54	208,959	0	0	208,959	248,795	72,844	159,114	24,030	504,783	(295,824)
2031	57/55	215,228	0	0	215,228	256,863	75,758	100,029	24,751	457,401	(242,173)
2032	58/56	221,685	0	0	221,685	265,252	0	55,970	25,494	346,716	(125,031)
2033	59/57	228,335	0	0	228,335	244,466	0	57,351	26,259	328,075	(99,740)
2034	60/58	235,185	0	0	235,185	290,848	653,691	49,186	27,046	1,020,772	(785,587)
2035	61/59	242,241	0	0	242,241	300,737	0	50,816	27,858	379,410	(137,169)
2036	62/60	249,508	0	0	249,508	311,016	0	52,488	28,693	392,198	(142,690)
2037	63/61	256,993	0	0	256,993	321,702	0	54,268	29,554	405,525	(148,531)
2038	64/62	264,703	0	0	264,703	332,810	0	56,101	30,441	419,352	(154,648)
2039	65/63	272,644	0	0	272,644	344,357	0	57,982	31,354	433,693	(161,049)
2040	66/64	280,824	0	0	280,824	356,361	0	59,913	32,295	448,568	(167,745)
2041	67/65	289,248	0	0	289,248	368,840	0	61,895	33,264	463,998	(174,750)
2042	68/66	297,926	0	0	297,926	381,811	0	63,930	34,261	480,003	(182,077)
2043	69/67	306,864	0	0	306,864	395,296	0	66,019	35,289	496,604	(189,741)
2044	70/68	289,730	0	700,526	990,256	397,636	0	50,532	33,319	481,487	508,769
2045	71/69	101,662	0	0	101,662	360,863	0	14,282	0	375,144	(273,483)
2046	72/70	248,209	0	0	248,209	373,565	0	0	0	373,565	(125,357)
2047	73/71	258,137	0	0	258,137	386,772	0	0	0	386,772	(128,635)
2048	74/72	268,463	0	0	268,463	400,502	0	223	0	400,725	(132,262)
2049	75/73	279,200	0	0	279,200	414,777	0	551	0	415,328	(136,128)
2050	76/74	290,368	0	0	290,368	429,618	0	894	0	430,512	(140,144)
2051	77/75	301,983	0	0	301,983	445,048	0	1,251	0	446,299	(144,316)
2052	78/76	314,063	0	0	314,063	461,090	0	1,624	0	462,714	(148,651)
2053	79/77	326,625	0	0	326,625	477,768	0	2,013	0	479,781	(153,156)
2054	80/78	339,690	0	0	339,690	495,109	0	2,418	0	497,527	(157,837)
2055	81/79	353,279	0	0	353,279	513,137	0	2,841	0	515,978	(162,699)
2056	82/80	367,410	0	0	367,410	531,881	0	3,282	0	535,163	(167,752)
2057	83/81	382,107	0	0	382,107	551,369	0	3,742	0	555,110	(173,004)
2058	84/82	397,390	0	0	397,390	571,630	0	4,221	0	575,851	(178,461)
2059	85/83	413,286	0	0	413,286	592,695	0	4,721	0	597,417	(184,130)

Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Net Flows
2060	86/84	429,817	0	0	429,817	614,597	0	5,243	0	619,840	(190,022)
2061	87/85	447,010	0	0	447,010	637,368	0	5,742	0	643,110	(196,100)
2062	88/86	464,891	0	0	464,891	661,043	0	6,098	0	667,141	(202,250)
2063	89/87	483,487	0	0	483,487	685,658	0	6,467	0	692,125	(208,639)
2064	90/88	502,826	0	0	502,826	671,584	0	6,851	0	678,436	(175,610)
2065	91/89	522,939	0	0	522,939	698,193	0	7,251	0	705,444	(182,505)
2066	92/90	543,856	0	0	543,856	725,859	0	7,667	0	733,526	(189,669)
2067	93/91	565,611	0	0	565,611	754,623	0	8,099	0	762,723	(197,111)
2068	94/92	588,236	0	0	588,236	784,530	0	8,549	0	793,079	(204,843)
2069	95/93	611,764	0	0	611,764	815,625	0	9,016	0	824,641	(212,877)
2070	- /94	353,610	0	0	353,610	705,806	0	4,584	0	710,390	(356,780)
2071	- /95	367,755	0	0	367,755	733,735	0	4,900	0	738,634	(370,880)

Long-Term Care Insurance Analysis

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

LTC's impact on your invested assets



	Joe's additional coverage	Jane'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

Joe's total LTC cost is \$0

Jane's total LTC cost is \$0

No insurance needed.

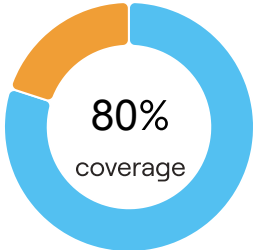
No insurance needed.

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	\$425,000	\$0	0%	80%	\$340,000

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

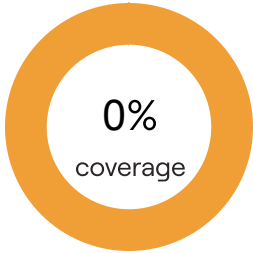
Property and Casualty Insurance – Auto

Auto Insurance Coverage

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

Property and Casualty Insurance – Umbrella

Umbrella Insurance Coverage



- Current coverage
- Proposed additional coverage
- Uninsured amount

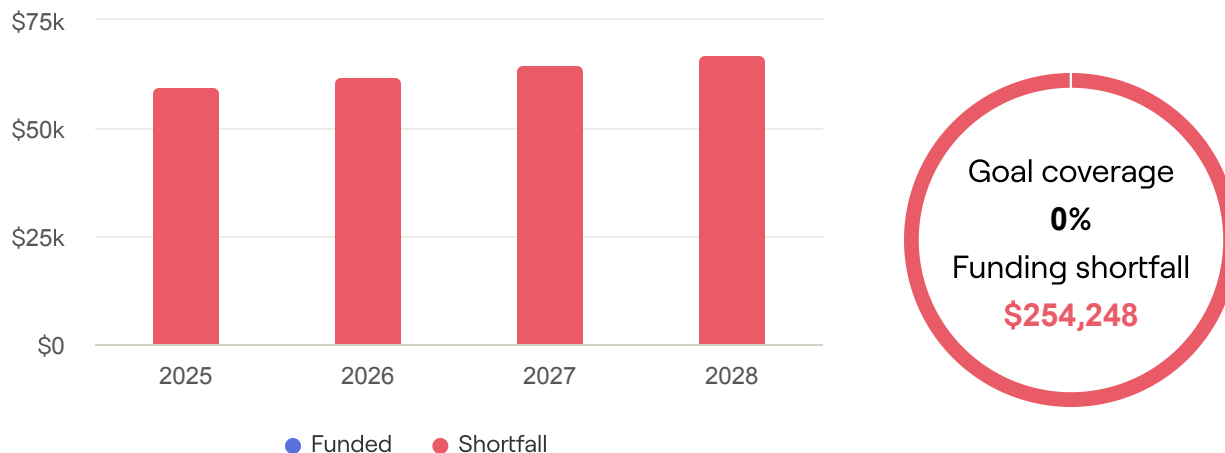
Proposed additional umbrella: **\$0**

	Net worth	Current coverage	Proposed addition	Total umbrella coverage
Umbrella Insurance	\$1,077,000	\$0	\$0	\$0

Education Funding Analysis for Child #1

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

Child #1's projected education cost is \$254,248



To achieve desired education funding level

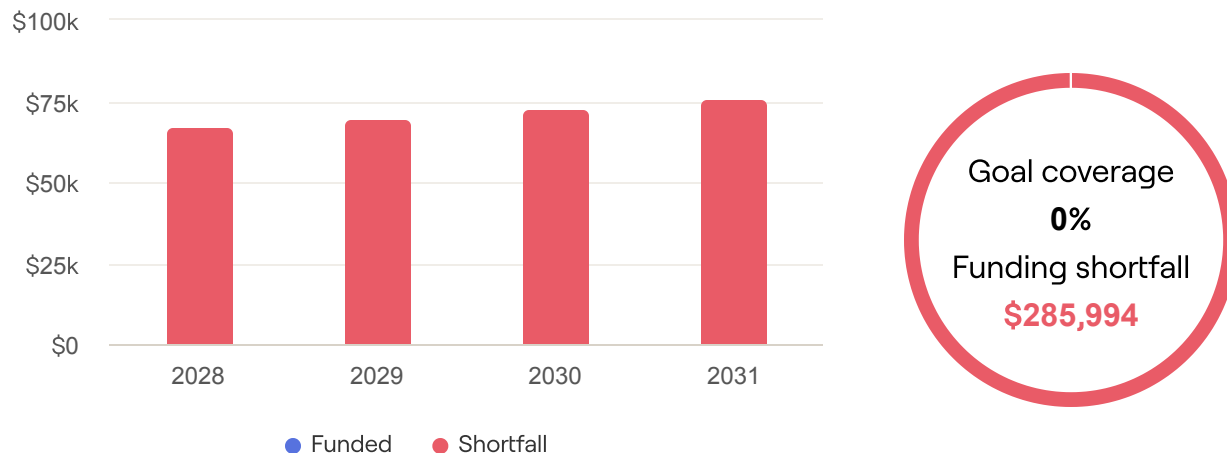
Child #1's College Goal	
Annual education cost	\$57,570
Scholarship/other	\$0
Student borrowing	\$0
Annual net cost	\$57,570
Current 529 balance	
529 balance	\$0

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

Education Funding Analysis for Child #2

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

Child #2's projected education cost is \$285,994



To achieve desired education funding level

Child #2's College Goal	
Annual education cost	\$57,570
Scholarship/other	\$0
Student borrowing	\$0
Annual net cost	\$57,570
Current 529 balance	
529 balance	\$0

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

Education Funding Details

Education cost and funding summary for Child #1

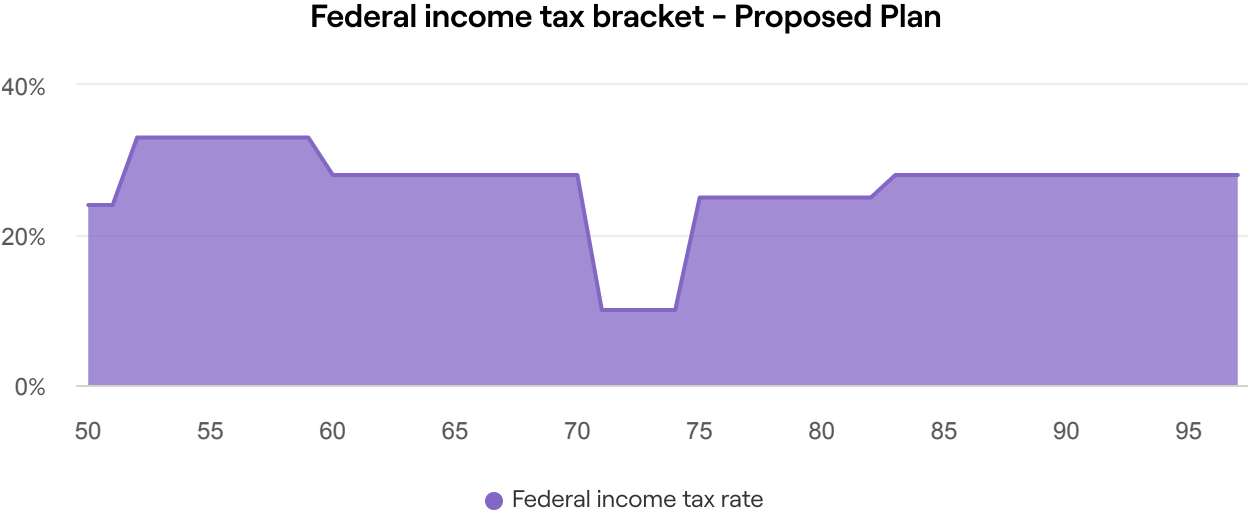
Year	Age	Education Cost	Grants/Scholarship	Student Borrowing	Net Cost	529 Funding	Other Funding	Total Funding	Shortfall
2024	17	0	0	0	0	0	0	0	0
2025	18	59,873	0	0	59,873	0	0	0	59,873
2026	19	62,268	0	0	62,268	0	0	0	62,268
2027	20	64,758	0	0	64,758	0	0	0	64,758
2028	21	67,349	0	0	67,349	0	0	0	67,349

Education cost and funding summary for Child #2

Year	Age	Education Cost	Grants/Scholarship	Student Borrowing	Net Cost	529 Funding	Other Funding	Total Funding	Shortfall
2024	14	0	0	0	0	0	0	0	0
2025	15	0	0	0	0	0	0	0	0
2026	16	0	0	0	0	0	0	0	0
2027	17	0	0	0	0	0	0	0	0
2028	18	67,349	0	0	67,349	0	0	0	67,349
2029	19	70,043	0	0	70,043	0	0	0	70,043
2030	20	72,844	0	0	72,844	0	0	0	72,844
2031	21	75,758	0	0	75,758	0	0	0	75,758

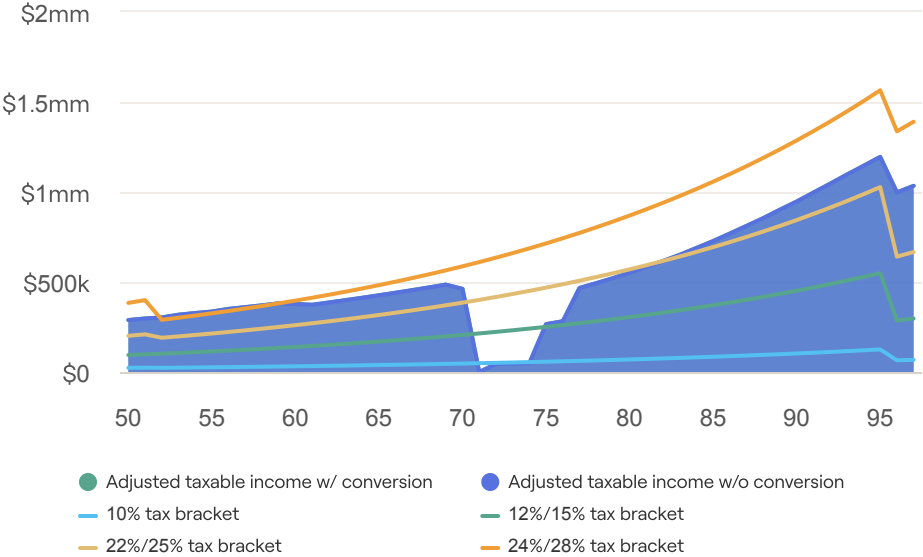
Tax Estimate

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.



Distribution and Conversion

Ordinary income tax bracket - Proposed Plan



Proposed Strategy
\$1,895,746 more
 tax adjusted ending
 portfolio than a pro-
 rata withdrawal
 strategy w/o
 conversion

Proposed distribution strategy

Proposed withdrawal strategy: Taxable, tax-deferred, tax-free

Roth IRA conversion: No conversions

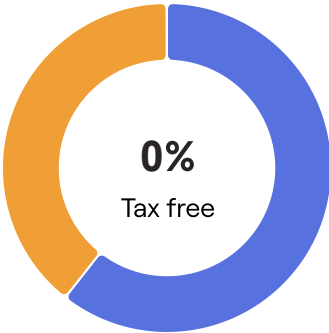
Estimated terminal tax rate: 15%

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

Distribution and Conversion

Tax adjusted ending wealth

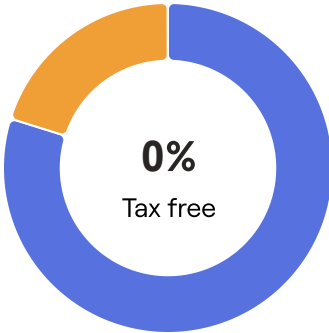
Proposed strategy



● Taxable ● Tax deferred ● Tax free

\$12,998,392 ending portfolio value

Pro-rata w/o conversion



● Taxable ● Tax deferred ● Tax free

\$11,102,646 ending portfolio value

Distribution and Conversion Details

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	50/48	0	0	0	0	766,042	371,939	0
2025	51/49	0	40,174	0	0	779,911	450,482	0
2026	52/50	0	55,242	0	0	779,688	536,140	0
2027	53/51	0	60,361	0	0	774,327	629,463	0
2028	54/52	0	135,056	0	0	693,890	731,042	0
2029	55/53	0	66,790	0	0	676,035	841,508	0
2030	56/54	0	69,723	0	0	653,983	961,542	0
2031	57/55	0	72,720	0	0	627,373	1,091,872	0
2032	58/56	0	0	0	0	678,860	1,233,280	0
2033	59/57	0	0	0	0	761,305	1,386,603	0
2034	60/58	0	691,974	0	0	123,011	1,552,743	0
2035	61/59	0	0	0	0	144,836	1,732,663	0
2036	62/60	0	0	0	0	161,516	1,927,398	0
2037	63/61	0	0	0	0	177,925	2,138,059	0
2038	64/62	0	0	0	0	193,909	2,365,834	0
2039	65/63	0	0	0	0	209,298	2,611,999	0
2040	66/64	0	65	0	0	223,901	2,877,924	0
2041	67/65	0	2,188	0	0	237,408	3,165,073	0
2042	68/66	0	4,483	0	0	249,569	3,475,021	0
2043	69/67	0	6,959	0	0	260,108	3,809,452	0
2044	70/68	0	0	0	0	950,375	4,162,536	0
2045	71/69	0	226,872	0	0	763,787	4,456,536	0
2046	72/70	0	90,897	0	0	705,263	4,771,301	0
2047	73/71	0	95,330	0	0	639,825	5,108,298	0

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
2048	74/72	0	100,036	0	0	566,905	5,469,097	0
2049	75/73	0	31,099	111,159	0	559,830	5,744,220	0
2050	76/74	0	29,204	118,841	0	554,349	6,031,093	0
2051	77/75	0	0	253,906	0	636,549	6,203,163	0
2052	78/76	0	0	271,437	0	733,150	6,369,856	0
2053	79/77	0	0	289,519	0	845,328	6,530,240	0
2054	80/78	0	0	309,470	0	975,317	6,682,001	0
2055	81/79	0	0	329,913	0	1,124,451	6,824,038	0
2056	82/80	0	0	352,595	0	1,295,453	6,953,424	0
2057	83/81	0	0	374,765	0	1,488,864	7,069,780	0
2058	84/82	0	0	400,462	0	1,708,468	7,168,657	0
2059	85/83	0	0	425,327	0	1,955,142	7,249,652	0
2060	86/84	0	0	452,907	0	2,232,367	7,308,788	0
2061	87/85	0	0	480,610	0	2,541,968	7,344,398	0
2062	88/86	0	0	507,912	0	2,885,500	7,355,221	0
2063	89/87	0	0	538,432	0	3,267,213	7,336,289	0
2064	90/88	0	0	566,021	0	3,726,855	7,288,430	0
2065	91/89	0	0	596,729	0	4,231,725	7,206,483	0
2066	92/90	0	0	625,842	0	4,783,288	7,089,635	0
2067	93/91	0	0	655,487	0	5,384,622	6,934,889	0
2068	94/92	0	0	681,948	0	6,036,313	6,742,752	0
2069	95/93	0	0	708,110	0	6,741,047	6,510,882	0
2070	- /94	0	0	685,355	0	7,292,312	6,285,391	0
2071	- /95	0	0	706,227	0	7,878,755	6,023,102	0

Estate Checklist

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

Important estate checklist tasks

	Joe	Jane
Will		
Document created	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Name of Executor		
Name of Guardian		
Document last updated		
Power of Attorney		
Document created	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Name of Power of Attorney		
Document last updated		
Living Will		
Document created	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Document last updated		
Health Care Proxy		
Document created		
Beneficiary Designations		
Created and reviewed		
Living Trust		
Document created		

Beneficiaries

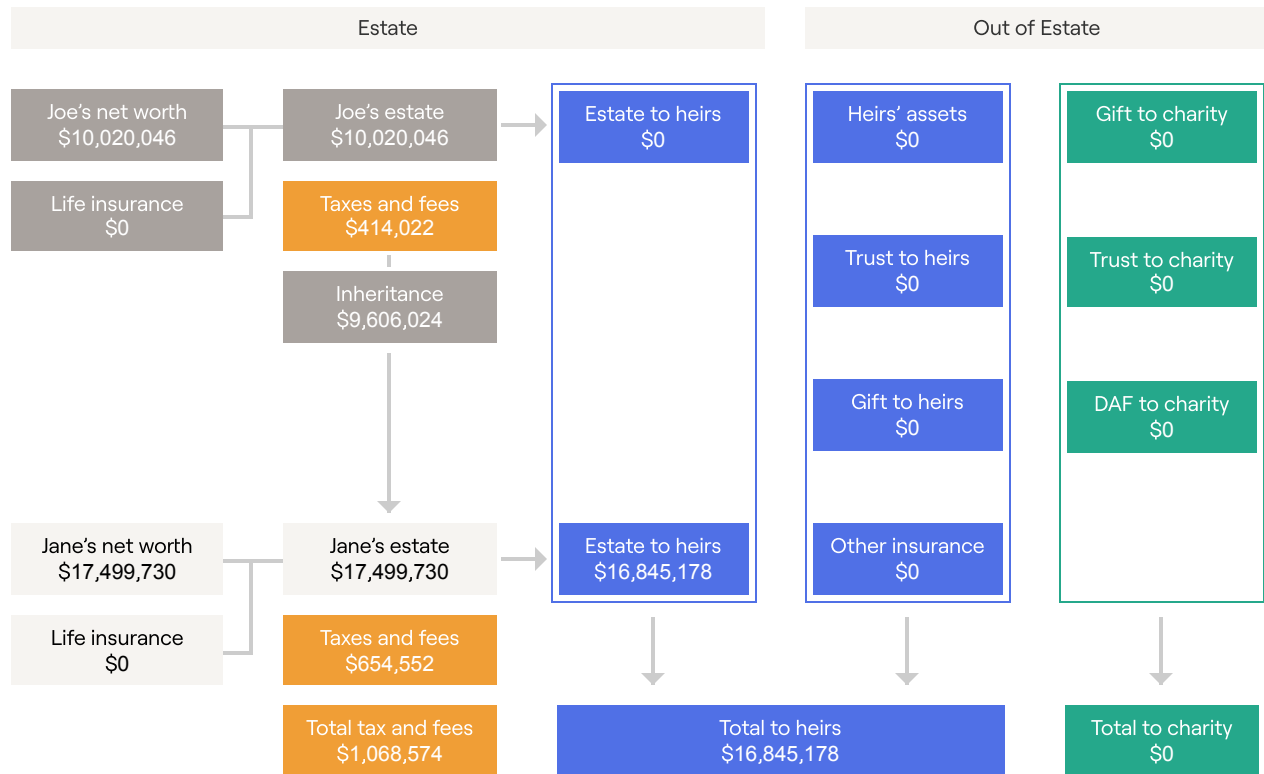
Life changes, it is important to review your beneficiaries periodically to ensure your money will go where you intended.

	Account Balance	Primary Beneficiary	Contingent Beneficiary
Bank			
<i>Joint Accounts</i>			
Bank A	\$1,000		
Bank A	\$1,000		
Invested Assets			
<i>Joe's Accounts</i>			
Joe's 401K Account	\$150,000		
<i>Jane's Accounts</i>			
Jane's 401K	\$150,000		
<i>Joint Accounts</i>			
Brokerage A	\$700,000		

Estate Planning

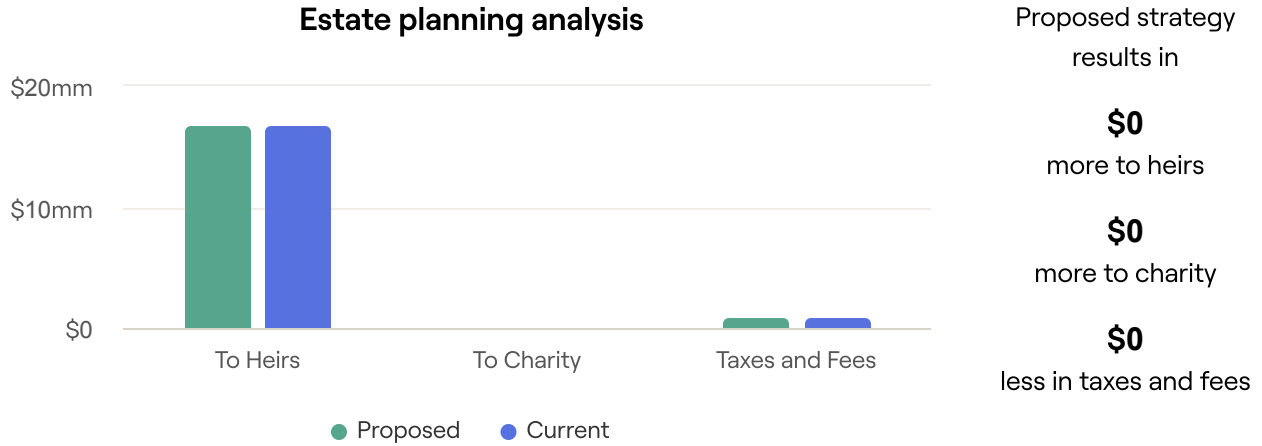
Effective use of living trust strategies can reduce taxes and expenses so that more of your assets are passed on to heirs or charity.

Estate flow chart



Estate Planning Analysis

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

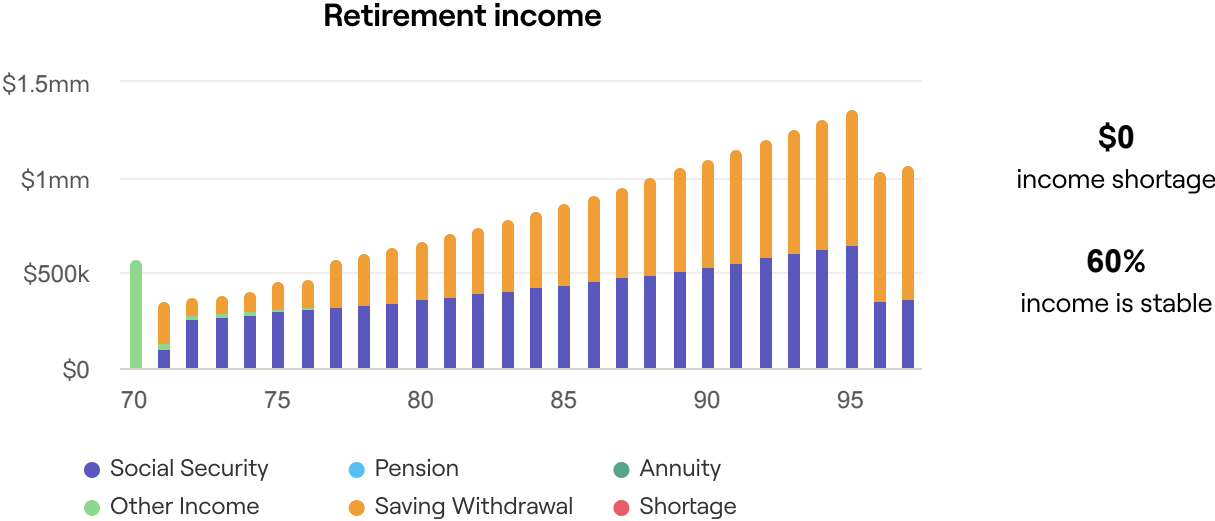


Proposed Trust strategy

Basic Information

Joe's planning horizon	95
Jane's planning horizon	95
Funeral expense	\$10,000
Probate expense	5%

Estate Planning Retirement Income



Estate Planning Details

Joe's Estate		Jane's Estate		Out of Estate	
Investment	\$6,238,450	Investment	\$13,487,835	Heirs' assets	\$0
Real estate	\$3,781,596	Real estate	\$4,011,895	Credit shelter trust	\$0
Other assets	\$0	Other assets	\$0	Charitable remainder trust	\$0
Annuities	\$0	Annuities	\$0	Charitable lead trust	\$0
Debt	\$0	Debt	\$0	Spousal lifetime access trust	\$0
Mortgage	\$0	Mortgage	\$0	Qualified terminable interest trust	\$0
Insurance	\$0	Insurance	\$0	Grantor retained annuity trust	\$0
Gross estate	\$10,020,046	Gross estate	\$17,499,730	Intentionally defective grantor trust	\$0
Funeral expense	\$58,412	Funeral expense	\$63,178	Qualified personal residence trust	\$0
Probate	\$355,610	Probate	\$591,374	Irrevocable grantor trust	\$0
Estate tax - federal	\$0	Estate tax - federal	\$0	Irrevocable grantor trust - property	\$0
Estate tax - state	\$0	Estate tax - state	\$0	Irrevocable insurance trust	\$0
Total taxes & expenses	\$414,022	Total taxes & expenses	\$654,552	Other owned insurance	\$0
				Donor-advised fund	\$0
Net estate	\$9,606,024	Net estate	\$16,845,178		
To heirs	\$0	To heirs	\$16,845,178	To heirs	\$0
To co-client	\$9,606,024			To charity	\$0

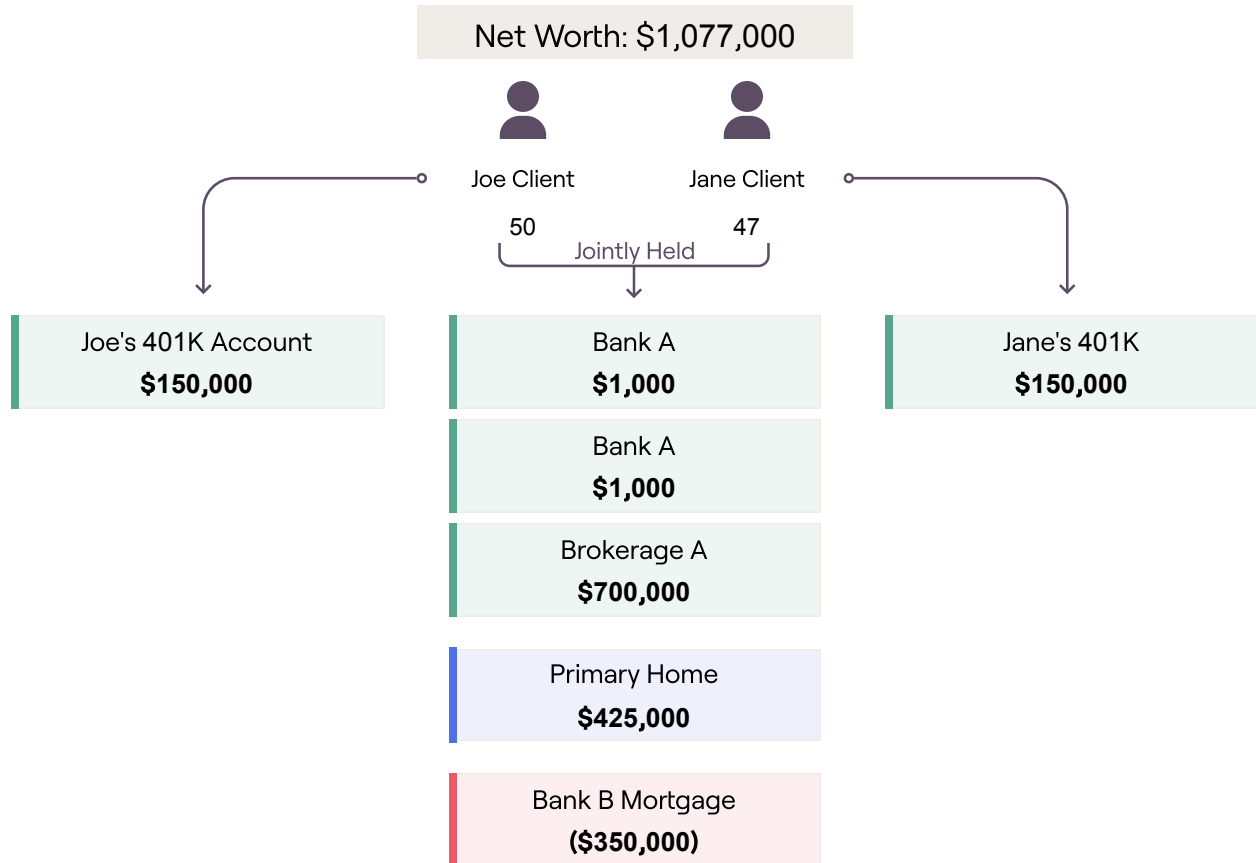
Please refer to sections 8.6 and 8.7 of the disclosure section for more information.

Blueprint - Net Worth

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


Child #2 - 14

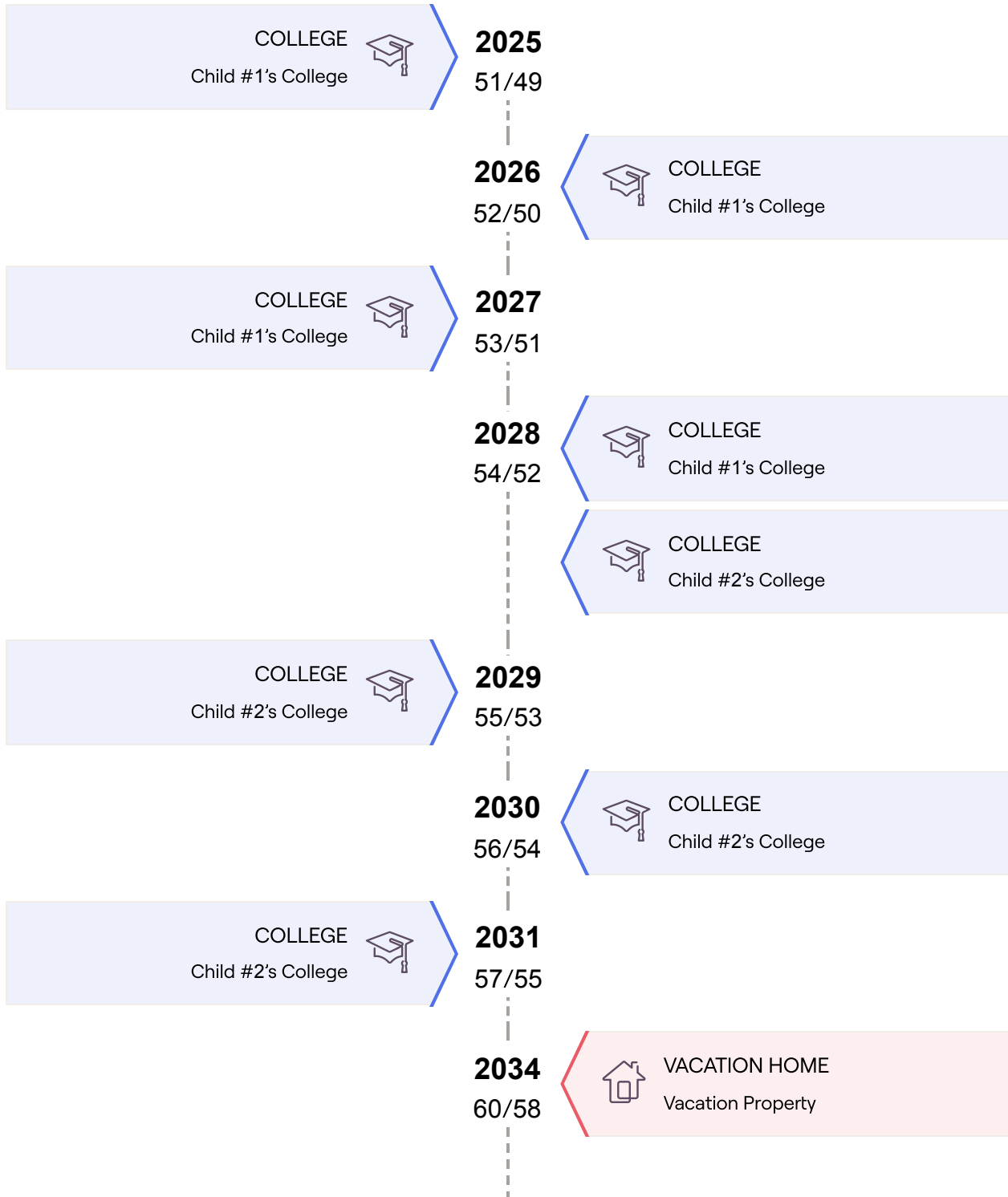

Child #1 - 17



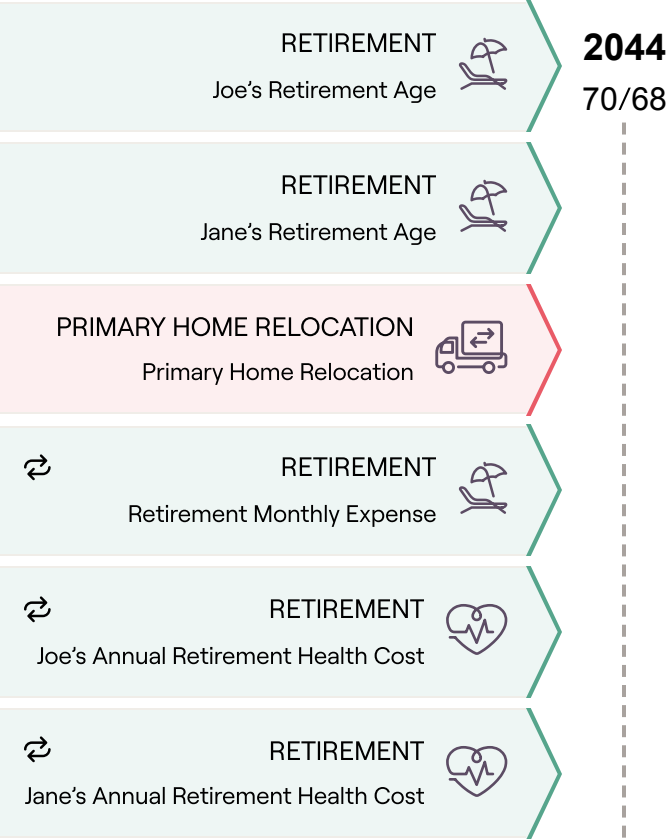
Blueprint - Goals

- Retirement
- Education
- Asset Purchase
- Other

Goals



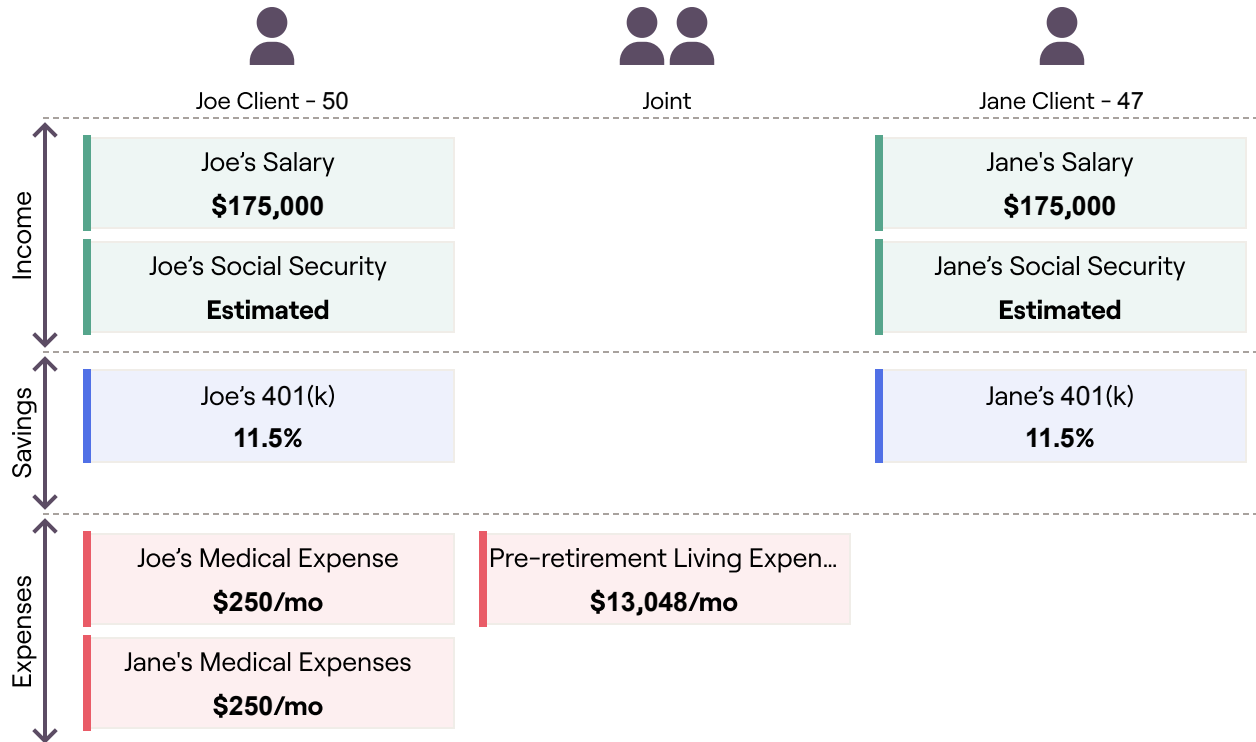
Blueprint - Goals



Blueprint – Income, Savings, Expenses

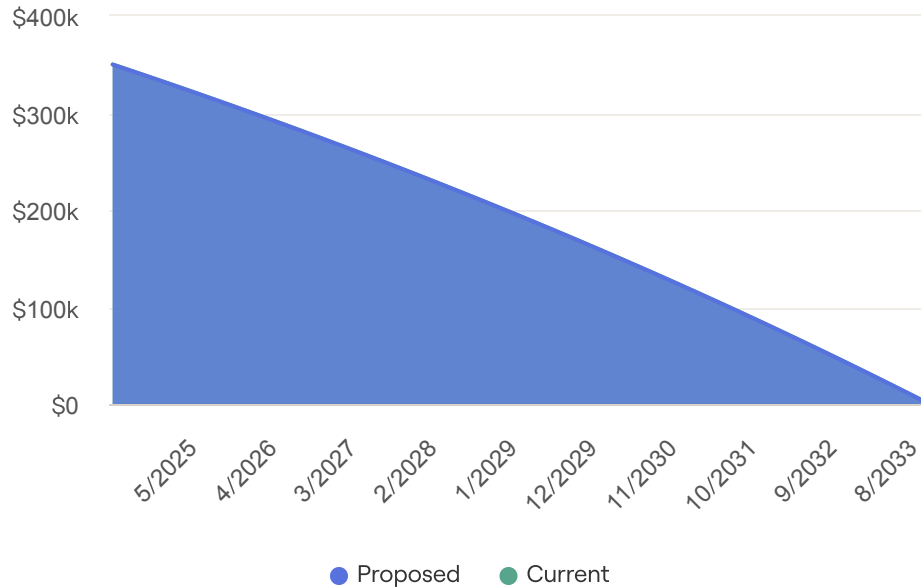
- Income
- Savings
- Expenses

Income, Savings, Expenses



Debt Management

Balance of selected debt



Total savings of
\$0
 and debt free
0
 months sooner

Proposed payment strategy

Payment priority	Same priority for all debt
Current total monthly payment	\$3,825
Proposed additional monthly payment	\$0
Proposed total monthly payment	\$3,825.00

Individual loan strategy

Loan name	Interest rate	Balance	Strategy
Joe's Mortgage	4.5%	\$350,000	Use proposed payment strategy

Debt Management Payments

Proposed payments for next month

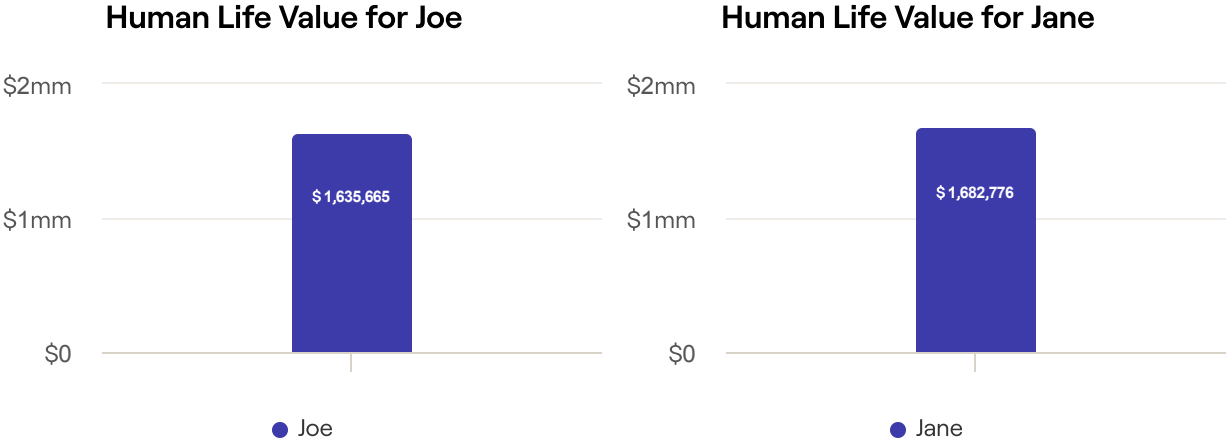
Debt Name	Balance	Interest Rate	Minimum Payment	Current Payment	Proposed Payment
Joe's Mortgage	\$350,000	4.5%	\$3,266	\$3,825	\$3,825

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



	Joe's Information	Jane's Information
Annual income	\$ 175,000	\$ 175,000
Years to retirement	20	21
Discount rate	5%	5%
Tax rate	25%	25%

Summary of User Input

Your financial plan is based on the following information:

Family

Name	Date of Birth	Planning Horizon	Relationship
Joe	Jun 1, 1974	95	Client
Jane	Aug 1, 1976	95	Co-client
Child #1	Jun 8, 2007		Child
Child #2	Jun 8, 2010		Child

Income

Name	Annual Amount	Starting	Ending	Annual Increase
Joe's Salary	\$175,000	Already started	Joe's retirement	3%
Jane's Salary	\$175,000	Already started	Jane's retirement	3%
Joe's Social Security	Estimated using Salary	71		
Jane's Social Security	Estimated using Salary	69		

Savings

Name	Annual Amount	Starting	Ending	Annual Increase
Joe's 401(k)	11.5%	Already started	Joe's retirement	
Jane's 401(k)	11.5%	Already started	Jane's retirement	

Expenses

Name	Monthly Amount	Starting	Ending	Annual Increase
Joe's Medical Expense	\$250	2024	2024	

Name	Monthly Amount	Starting	Ending	Annual Increase
Jane's Medical Expenses	\$250	2024	2024	

Pre-retirement expense details

Name	Monthly Amount	Name	Monthly Amount
Auto and Transport	\$1,000	Bill and Utilities	\$1,000
Business	\$800	Charitable Giving	\$600
Dining Out	\$1,000	Education	\$100
Entertainment	\$800	Fees and Charges	\$0
Gift	\$200	Groceries	\$1,000
Health and Fitness	\$1,024	Kids	\$500
Misc	\$1,224	Shopping	\$1,800
Travel	\$1,000	Uncategorized	\$1,000
		Total Expenses	\$13,048

Retirement Goals

Name	Retirement age	Annual retirement Health care
Joe	70	\$6,092
Jane	68	\$6,092

Other Goals

Name	Amount	Starting	Ending	Frequency
Retirement Monthly Expense	\$10,000	Joe's retirement	End of both plans	Every 1 year
Vacation Property	\$1,000,000	2034		
Child #1's College Goal	\$57,570	18	21	Every 1 year

Name	Amount	Starting	Ending	Frequency
Child #2's College Goal	\$57,570	18	21	Every 1 year

Insurance

Name	Type	Owner	Benefit
------	------	-------	---------

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	8%	16.1%
Large Value	8%	16.1%
Mid Cap	8%	16.1%
Small Cap	8%	21.9%
International Equities	8.5%	18.5%
Emerging Markets	9.5%	27.1%

Asset Class	Total Return	Volatility
Real Estate	8%	16.3%
Government	4%	5.1%
Municipal	4%	3.95%
Corporate	4.5%	5.1%
High Yield	8%	5.1%
International Bonds	4.5%	5.1%

Asset Class	Total Return	Volatility
Cash	5%	1.9%
Other	8.3%	16.1%

7. **Tax and Inflation assumptions used in Monte Carlo simulations** Starting federal and state standard deductions, exemptions and the tax brackets used in projections are as of 2024. The following inflation assumptions are used in the projection: General inflation 4%; Education inflation 4%; Tax inflation 4%; Social Security inflation 4%; Health inflation: 4%

8. Assumption and calculation limitations of Monte Carlo Simulations

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

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

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

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

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

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

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

8.6 Fees and expenses: The portfolio returns assume that the portfolio is rebalanced on an annual basis to reflect the target allocation. No portfolio rebalancing costs are deducted from the

portfolio value. Fees and expenses are not included, and thus, are excluded, including, but not limited to, fund fees, account fees, product fees and advisor fee. Inclusion of those fees results in lower returns, which would affect the probability of achieving any particular outcome.

- 8.7 Taxes:** RightCapital includes limited accounting for taxes. RightCapital calculates taxes based on your input. RightCapital estimates federal, state and local taxes based on current laws with simplified deduction, exemption, and tax bracket parameters of the current year. In the projection, tax parameters are adjusted by an inflation assumption provided by you or your financial professional. Future tax laws may be significantly different than current tax laws and may result in higher or lower taxes due than what are reflected within this report. Roth IRA distribution are tax free if made 5 years after the initial contribution to the plan and you are over 59 1/2. Before investing in a 529 plan, consider whether your state offers a 529 plan that provides residents with favorable state tax benefits. RightCapital includes limited accounting for Federal 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.