



Appendix

Prepared for **John and Jane Doe**

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Family Information Details

The Fact Information Details report shows your family's basic information.



Client

John Doe

Date of Birth: 7/1/1965	Gender: Male	Employer Name: Doe Construction
Marital Status: Married	Special Needs: No	Employer Address 1: —
Previous Marriage?: —	In Good Health: Yes	Employer Address 2: —
Home Phone: —	Citizenship: —	Employer City: —
Work Phone: —	Address 1: —	Employer State: —
Cell Phone: —	Address 2: —	Employer Zip: —
Fax: —	City: —	Job Title/Position: Owner
Email: —	State: —	Years Employed: 25
Work Email: —	Zip: —	Previous Employer: —
Work Fax: —		Previous Job Title: —
		Years Employed: —

Spouse

Jane Doe

Date of Birth: 8/1/1967	Gender: Female	Previous Marriage?: —
Cell Phone: —	Special Needs: No	Citizenship: —
Email: —	In Good Health: Yes	
Employer Name: Hospital	Work Phone: —	Employer Address 1: —
Job Title/Position: Nurse	Work Email: —	Employer Address 2: —
Years Employed: 20	Work Fax: —	Employer City: —
Previous Employer: —		Employer State: —

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Previous Job Title: —

Employer Zip: —

Children

Jen Doe

Date of Birth: 2/17/2005	Gender: Female	Citizenship: —
Marital Status: Single	Special Needs: No	Flat Tax Rate: —
Parent: John and Jane Doe	In Good Health: Yes	Core Cash Account Growth Rate: —
From Previous Marriage?: —	Is Financially Dependent: —	

Joe Doe

Date of Birth: 2/17/2000	Gender: Male	Citizenship: —
Marital Status: Single	Special Needs: No	Flat Tax Rate: —
Parent: John and Jane Doe	In Good Health: Yes	Core Cash Account Growth Rate: —
From Previous Marriage?: —	Is Financially Dependent: —	

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Assets Details | Current Strategy

The Assets Details report lists your assets including investments, annuities and businesses and displays assumptions used for the growth rates of investment assets.



Cash

Joint Checking

Value: \$20,000 as of 5/5/2026 11:54 AM	Institution: Generic Financial	Pre-Retire Gross Growth: Use Default - No Growth (0.00%)
Post-Retire Gross Growth: Use Default - No Growth (0.00%)	Owner: John and Jane (Joint/ROS)	Asset Type: Checking
Is this asset Tax Free?: No		

Joint Savings

Value: \$100,000 as of 5/5/2026 11:54 AM	Institution: Generic Financial	Pre-Retire Gross Growth: Custom (1.00%)
Post-Retire Gross Growth: Custom (1.00%)	Owner: John and Jane (Joint/ROS)	Asset Type: Money Market
Is this asset Tax Free?: No		

Contributions

Amount	Indexed at	Start Year	End Year
\$6,000 (Fixed Amount)	No Growth (0.00%)	Calendar Year 2026	Client's Retirement (age 65 in 2030)

Taxable Investments

Joint Investment Account

Value: \$336,100 as of 5/12/2026 4:02 PM	Institution: Generic Financial	Pre-Retire Gross Growth: Use Default - Custom (6.00%)
Post-Retire Gross Growth: Use Default - Custom (4.00%)	Owner: John and Jane (Joint/ROS)	Tax Basis: \$241,700
Realization Model: By Asset Mix	Under Our Management?: —	
Primary Beneficiaries		
Equally to Children (100.00%)		
Contingent Beneficiaries		

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not specified

Beneficiaries at Second Death

not specified

Contributions

Amount	Indexed at	Start Year	End Year
\$6,000 (Fixed Amount)	No Growth (0.00%)	Calendar Year 2026	Client's Retirement (age 65 in 2030)

Qualified Retirement Investments

Jane 403(B)

Value: \$97,380 as of 5/12/2026 2:59 PM	Roth Value: \$50,000	Non-Roth Value: \$47,380
Roth Cost Basis: \$0	Non-Roth Post-tax Cost Basis: \$0	Institution: Generic Financial
Pre-Retire Gross Growth: Use Default - Custom (6.00%)	Pre-Retire Effective Growth: Use Default - Custom (4.94%)	Post-Retire Gross Growth: Use Default - Custom (4.00%)
Post-Retire Effective Growth: Use Default - Custom (2.96%)	Owner: Jane Doe	Type: Roth 403(b)
Under Our Management?: —	Year Established: —	Contributions based on: All Earned Income
Pre-Tax Contributions: None	Employer Contributions: 3.0% of salary	Employer Contributions % as Roth: 0%
Non-Roth Post-Tax Contributions: None	Apply Annual RMD?: Yes	Inherited?: No
Delay RMD Until Retirement?: No	RMD Destination Account: Core Cash Account	Prior Year Pre-Tax Account Value: \$0
As of 12/31 of Year: 0	RMD Timing: Annually	RMD Timing Month: Dec
Fiduciary Approach (DoL): —		
Primary Beneficiaries		
John Doe (100.00%)		
Contingent Beneficiaries		
Equally to Children (100.00%)		
Beneficiaries at Second Death		

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Equally to Children (100.00%)

Start Year	End Year	Roth Contribution	Indexed At
Calendar Year 2026	Spouse's Retirement (age 65 in 2032)	6.0% of salary	—

Jane's Traditional IRA

Value: \$45,460 as of 5/12/2026 9:23 AM	Non-Roth Post-tax Cost Basis: \$0	Institution: Generic Financial
Pre-Retire Gross Growth: Use Default - Custom (6.00%)	Post-Retire Gross Growth: Use Default - Custom (4.00%)	Owner: Jane Doe
Type: IRA	Under Our Management?: —	Contributions based on: All Earned Income
Apply Annual RMD?: Yes	Inherited?: No	Delay RMD Until Retirement?: No
RMD Destination Account: Core Cash Account	Prior Year Pre-Tax Account Value: \$0	As of 12/31 of Year: 0
RMD Timing: Annually	RMD Timing Month: Dec	Fiduciary Approach (DoL): —
Primary Beneficiaries		
John Doe (100.00%)		
Contingent Beneficiaries		
Equally to Children (100.00%)		
Beneficiaries at Second Death		
Equally to Children (100.00%)		

Pre-Tax Contributions

Amount	Indexed at	Start Year	End Year
None	—	Calendar Year 2026	Calendar Year 2026

Non-Roth Post-Tax Contributions

Amount	Indexed at	Start Year	End Year
None	—	Calendar Year 2026	Calendar Year 2026

John SIMPLE IRA

Value: \$250,789 as of 5/12/2026 4:01 PM	Institution: Generic Financial	Pre-Retire Gross Growth: Use Default - Custom
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		(6.00%)	
Post-Retire Gross Growth: Use Default - Custom (4.00%)	Owner: John Doe	Type: SIMPLE IRA	
Under Our Management?: —	Contributions based on: All Earned Income	Employer Contributions: None	
Apply Annual RMD?: Yes	Inherited?: No	Delay RMD Until Retirement?: No	
RMD Destination Account: Core Cash Account	Prior Year Pre-Tax Account Value: \$0	As of 12/31 of Year: 0	
RMD Timing: Annually	RMD Timing Month: Dec	Fiduciary Approach (DoL): —	
Primary Beneficiaries			
Jane Doe (100.00%)			
Contingent Beneficiaries			
Equally to Children (100.00%)			
Beneficiaries at Second Death			
Equally to Children (100.00%)			
Start Year	End Year	Employee Contribution	Indexed At
Calendar Year 2026	Client's Retirement (age 65 in 2030)	8.0% of salary	—

Roth IRAs

Jane Roth IRA

Value: \$31,379 as of 5/12/2026 4:02 PM	Institution: Generic Financial	Pre-Retire Gross Growth: Use Default - Custom (6.00%)
Post-Retire Gross Growth: Use Default - Custom (4.00%)	Owner: Jane Doe	Under Our Management?: —
Year Established: —	Apply Annual RMD?: No	Inherited?: No
Fiduciary Approach (DoL): —		
Primary Beneficiaries		
John Doe (100.00%)		
Contingent Beneficiaries		
Equally to Children (100.00%)		

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Beneficiaries at Second Death

Equally to Children (100.00%)

Contributions

Amount	Indexed at	Start Year	End Year
Maximum	—	Calendar Year 2026	Client's Retirement (age 65 in 2030)

John Roth IRA

Value: \$58,493 as of 5/12/2026 4:02 PM	Institution: Generic Financial	Pre-Retire Gross Growth: Use Default - Custom (6.00%)
Post-Retire Gross Growth: Use Default - Custom (4.00%)	Owner: John Doe	Under Our Management?: —
Year Established: —	Apply Annual RMD?: No	Inherited?: No

Fiduciary Approach (DoL): —

Primary Beneficiaries

Jane Doe (100.00%)

Contingent Beneficiaries

Equally to Children (100.00%)

Beneficiaries at Second Death

Equally to Children (100.00%)

Contributions

Amount	Indexed at	Start Year	End Year
None	—	Calendar Year 2026	Calendar Year 2026

Health Savings Accounts

Health Savings Account

Value: \$10,000 as of 5/5/2026 1:42 PM	Institution: —	Pre-Retire Gross Growth: Custom (1.00%)
Post-Retire Gross Growth: Custom (1.00%)	Owner: Jane Doe	Type: Family

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Under Our Management?: —

Fiduciary Approach (DoL): —

Primary Beneficiaries

John Doe (100.00%)

Contingent Beneficiaries

Equally to Children (100.00%)

Beneficiaries at Second Death

Equally to Children (100.00%)

Employee Contributions

Amount	Indexed at	Start Year	End Year
\$1,200 (Fixed Amount)	No Growth (0.00%)	Calendar Year 2026	Spouse's Retirement (age 65 in 2032)

Employer Contributions

Amount	Indexed at	Start Year	End Year
\$1,200 (Fixed Amount)	No Growth (0.00%)	Calendar Year 2026	Spouse's Retirement (age 65 in 2032)

Withdrawals

Amount	Indexed at	Start Year	End Year
—	0.00%	(pre-retirement)	(pre-retirement)
—	0.00%	(post-retirement)	(post-retirement)

Annuities

John's Annuity

Value: \$107,740 as of 5/12/2026 8:10 AM	Institution: Generic Financial	Pre-Retire Gross Growth: Use Default - Custom (6.00%)
Post-Retire Gross Growth: Use Default - Custom (4.00%)	Owner: John Doe	Asset Type: Variable
Type of Funds: Non-Qualified	Annuitization Begins: —	Cap Rate: —
Trigger/Step Rate: —	Participation Rate: —	Floor Rate: —

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Buffer Rate: —	Dual Direction: No	Under Our Management?: —
Fiduciary Approach (DoL): —		
Primary Beneficiaries		
Jane Doe (100.00%)		
Contingent Beneficiaries		
Equally to Children (100.00%)		
Beneficiaries at Second Death		
Equally to Children (100.00%)		

Deferred Compensation Plans

John Deferred Compensation

Value: \$50,897 as of 5/12/2026 4:02 PM	Institution: Generic Financial	Pre-Retire Gross Growth: Use Default - Custom (6.00%)
Post-Retire Gross Growth: Use Default - Custom (4.00%)	Owner: John Doe	
Under Our Management?: —	Contributions based on: All Earned Income	Employee Contributions: None
Employer Contributions: None		
Primary Beneficiaries		
Jane Doe (100.00%)		
Contingent Beneficiaries		
Equally to Children (100.00%)		
Beneficiaries at Second Death		
Equally to Children (100.00%)		

Business Interests

Doe Construction

Total Business Value: \$200,000	Pre-Retire Gross Growth: Inflation (2.54%)	Post-Retire Gross Growth: Inflation (2.54%)
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Total Business Tax Basis: \$100,000	Business Type: Limited Liability Company	Pass Thru Enabled?: Yes
Specified Service Trade?: No	Schedule Type: None	Distribution Type: None
Income: \$225,000	Income Indexed At: Inflation (2.54%)	Expenses: \$200,000
Expenses Indexed At: Inflation (2.54%)		
Client active: Yes	Spouse active: No	Children active: 1
Future plans: Retain with Family	Other Relatives Active: No	
Shareholder, partnership or operating agreement?: Yes	Current agreement permits gifting?: Yes	
Buy-sell agreement among owners?: No	Agreement funded with life insurance?: —	Amount of Coverage: \$0
Owner: John Doe		
Assets		
Doe Construction - Business Value	Amount: \$200,000	

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Account Summary

The Account Summary report displays the value of your accounts and the last time they were updated.



Accounts Included: All Assets

Account Name	Institution	Holdings Value	Cash Balance	Total Value	As Of Date
Health Savings Account	—	\$0	\$10,000	\$10,000	5/5/2026 1:42 PM
Jane 403(B)	Generic Financial	\$97,380	\$0	\$97,380	5/12/2026 2:59 PM
Jane Group Life Insurance	—	\$0	\$0	\$0	2/17/2026 12:03 PM
Jane Roth IRA	Generic Financial	\$31,379	\$0	\$31,379	5/12/2026 4:02 PM
Jane's Traditional IRA	Generic Financial	\$45,460	\$0	\$45,460	5/12/2026 9:23 AM
John Deferred Compensation	Generic Financial	\$50,897	\$0	\$50,897	5/12/2026 4:02 PM
John Roth IRA	Generic Financial	\$58,493	\$0	\$58,493	5/12/2026 4:02 PM
John SIMPLE IRA	Generic Financial	\$250,789	\$0	\$250,789	5/12/2026 4:01 PM
John's Annuity	Generic Financial	\$107,740	\$0	\$107,740	5/12/2026 8:10 AM
Joint Checking	Generic Financial	\$0	\$20,000	\$20,000	5/5/2026 11:54 AM
Joint Investment Account	Generic Financial	\$336,100	\$0	\$336,100	5/12/2026 4:02 PM
Joint Savings	Generic Financial	\$0	\$100,000	\$100,000	5/5/2026 11:54 AM
Total Asset Value	—	\$978,238	\$130,000	\$1,108,238	—

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Assumptions Details | Current Strategy

The Assumptions Details report shows the various assumptions upon which your financial analysis is based.



Model Portfolios in Use

The table below displays the underlying assumptions used for the gross growth rates of investment assets. Indexes are unmanaged, are not available for direct investment and they are not indicative of the performance of any particular investment. The index information is updated periodically and the model portfolio growth rates may change over time as the index rates change. Past performance does not guarantee future results.

Inflation Rate	Percent	Rate of Return	Mean Rate	Standard Deviation	Time Period (years)	Period Ending
Consumer Price Index	100.00%	2.54%	2.55%	1.35%	25	6/30/2025
Total	100.00%	2.54%	—	—		

Tax Mode

Tax Mode: Form 1040

Income Tax Carry Forwards

Capital Loss Carry Forwards: \$5,000

Tax Rates

State and Local Tax

Start Year	Income Taxes	Local Taxes	Estate & Inheritance Taxes
—	By State Rules State: PA	1.00%	By State Rules State: PA

Other Rates

Heirs Income Tax Rate (IRD): 35.0%	IRC Sec. 7520: 4.6%
Present Value Discount for Estate Valuation: 4.60%	Default Income Tax Rate for Entities: 35.0%

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Gifting Assumptions

John Doe		
Taxable Gifts Given (Post-1976): \$0	Basic Exclusion Amount Used: \$0	DSUE Amount Used: \$0
Federal Gift Tax Paid (Post-1976): \$0	GST Exemption Used: \$0	
Jane Doe		
Taxable Gifts Given (Post-1976): \$0	Basic Exclusion Amount Used: \$0	DSUE Amount Used: \$0
Federal Gift Tax Paid (Post-1976): \$0	GST Exemption Used: \$0	

Simulation

Simulation Starts:	Client Core Cash Account Growth Rate: —	Default Core Cash Account Growth Rate:
Desired Remainder Amount: \$0	Desired Remainder Indexed At: 0.00%	

Retirement and Death

John Doe		
Retirement Age: 65; 2030	Assumed Age of Death: 95; 2060	Probate Rate: —
Final Expenses: \$10,000		
Jane Doe		
Retirement Age: 65; 2032	Assumed Age of Death: 95; 2062	Probate Rate: —
Final Expenses: \$10,000		

Estate Analysis Reports will end in 2062 (36 years)

Market Index: An index is a group of securities with similar investment characteristics combined to create a benchmark against which performance of a specific security is measured. An index does not represent any single asset but rather an entire group of assets. One cannot invest directly into any index. Indices are unmanaged and returns assume the reinvestment of all dividends. Past performance is no guarantee of future results.

Model Portfolio: A model portfolio is made up of a mix of asset classes and those asset classes are tied to appropriate market indices.

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Recommended Portfolio: A recommended portfolio is derived from the completion of a risk tolerance questionnaire with scoring that is associated to a model portfolio.

Mean: Simple average, equal to the sum of all values divided by the number of values.

Rate of Return: The average annual return for the number of years shown.

Standard Deviation: A statistical measure of the volatility based on the distribution of a set of data from its mean (average value). Example: A portfolio with an average return of 10% and a standard deviation of 15% would return a result between -5% and +25% the majority of the time (68% probability or 1 standard deviation), almost all the time the return would be between -20% and +40% (95% probability or twice the standard deviation). If there were 0 standard deviation then the result would always be 10%. Generally, more aggressive portfolios have a higher standard deviation and more conservative portfolios have a lower standard deviation.

Municipal Bond Indexes

Ibbotson LT Muni Bond Index - An unmanaged index that is representative of a portfolio of Municipal bonds with maturities ranging from 17-22 years.

Barclays Capital 10yr Muni Bond Index - An unmanaged index comprised of investment grade municipal bonds with a minimum credit rating of Baa and with maturities ranging from 8-12 years.

Barclays Capital 20yr Muni Bond Index - An unmanaged index comprised of investment grade municipal bonds with a minimum credit rating of Baa and with maturities ranging from 17-22 years.

Barclays Capital 3yr Muni Bond Index - An unmanaged index comprised of investment grade bonds with a minimum credit rating of Baa and with maturities of greater than two years and less than four years.

Barclays Capital Municipal Bond Index - Covers the long term tax exempt bond market. The index has four main sectors: State and Local General Obligation bonds, Revenue bonds, Insured bonds, and Prerefunded bonds.

Barclays Capital 1-10yr Muni Bond Index - A rules based, market-value weighted index engineered for the long-term tax exempt market.

Taxable Bond Indexes

Ibbotson HY Corp Bond Index - An unmanaged index representing fixed rate, non-investment grade debt. In general, all securities must be rated Ba1 or lower including defaulted issues.

Ibbotson IT Gov't Bond Index - An unmanaged index that is representative of a portfolio of Treasury bonds with 10 years to maturity.

Ibbotson LT Corp Bond Index - An unmanaged index representing the Salomon Brothers Long-Term High-Grade Corporate Bond Index, which includes nearly all Aaa and Aa-rated bonds with at least 10 years to maturity.

Ibbotson LT Gov't Bond Index - An unmanaged index that is representative of a portfolio of Treasury bonds with 20 years to maturity.

Barclays Capital 1-3yr Treasury Bond Index - An unmanaged index comprised of investment grade issues with maturities ranging from 1 to (but not including) 3 years.

Barclays Capital Mortgage Bond Index - Covers the fixed-rate agency mortgage-backed pass-through securities of Ginnie Mae (GNMA), Fannie Mae (FNMA), and Freddie Mac (FHLMC). The index is a subset of the U.S. Aggregate Index.

Barclays Capital TIPS Index - An unmanaged market index comprised of all U.S. Treasury Inflation Protected Securities rated investment grade (Baa3 or better).

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Barclays Capital U.S. Aggregate Bond Index - Covers the investment-grade, fixed-rate, taxable bond market of SEC-registered securities. The index includes bonds from the Treasury, Government-Related, Corporate, MBS, ABS, and CMBS sectors. The U.S. Aggregate Index family includes a wide range of standard and customized sub-indices by sector, quality, and maturity.

Barclays Capital U.S. Universal Bond Index - The Universal Index represents the union of the U.S. Aggregate Index, U.S. Corporate High-Yield Index, Investment-Grade 144A Index, Eurodollar Index, U.S. Emerging Markets Index, the non-ERISA eligible portion of the CMBS Index, and the CMBS High-Yield Index. The index covers taxable bonds that are rated either investment-grade or below investment-grade.

Large-Cap Equity Indexes

Russell 1000 Growth Index - Measures the performance of those Russell 1000 companies with higher price-to-book ratios and higher forecasted growth values.

Russell 1000 Index - Measures the performance of the 1,000 largest companies in the Russell 3000 Index, which represents approximately 92% of the total market capitalization of the Russell 3000 Index.

Russell 1000 Value Index - Measures the performance of those Russell 1000 companies with lower price-to-book ratios and lower forecasted growth values.

Russell 3000 Index - Measures the performance of the 3,000 largest U.S. companies based on total market capitalization, which represents approximately 98% of the investable U.S. equity market.

S&P 500 Index - Measures performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries. The S&P 500 covers 80% of the U.S. market encompassing more than 100 industry groups.

S&P/Citigroup 500 Growth Index - Measures the performance of those S&P 500 companies with higher price-to-book ratios and higher forecasted growth values.

S&P/Citigroup 500 Value Index - Measures the performance of those S&P 500 companies with lower price-to-book ratios and lower forecasted growth values.

Mid-Cap Equity Indexes

Russell Midcap Growth Index - Measures the performance of those Russell Midcap companies with higher price-to-book ratios and higher forecasted growth values. The stocks are also members of the Russell 1000 Growth index.

Russell Midcap Index - Measures the performance of the 800 smallest companies in the Russell 1000 Index, which represent approximately 25% of the total market capitalization of the Russell 1000 Index.

Russell Midcap Value Index - Measures the performance of those Russell Midcap companies with lower price-to-book ratios and lower forecasted growth values. The stocks are also members of the Russell 1000 Value index.

S&P MidCap 400 Index - Measures the performance of mid-sized companies. The S&P MidCap 400 represents about 7% of U.S. market cap.

Small/Mid-Cap Equity Indexes

Russell 2500 Growth Index - Measures the performance of those Russell 2500 companies with higher price-to-book ratios and higher forecasted growth values.

Russell 2500 Index - Measures the performance of the 2,500 smallest companies in the Russell 3000 Index, which represents approximately 16% of the total market capitalization of the Russell 3000 Index.

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Russell 2500 Value Index - Measures the performance of those Russell 2500 companies with lower price-to-book ratios and lower forecasted growth values.

Small-Cap Equity Indexes

Ibbotson Small Co Stock Index - Measures the performance of those companies that have a market capitalization in the lowest 4 percent of the market universe. The market universe is defined as the aggregate of the NYSE, AMEX and NASDAQ NMS firms.

Russell 2000 Growth Index - Measures the performance of those Russell 2000 companies with higher price-to-book ratios and higher forecasted growth values.

Russell 2000 Index - Measures the performance of the 2,000 smallest companies in the Russell 3000 Index, which represents approximately 8% of the total market capitalization of the Russell 3000 Index.

Russell 2000 Value Index - Measures the performance of those Russell 2000 companies with lower price-to-book ratios and lower forecasted growth values.

S&P SmallCap 600 Index - Measures the performance of small-sized companies. The S&P SmallCap 600 represents about 3% of U.S. market cap.

Real Estate Indexes

FTSE NAREIT All REITs Index - Consists of all tax-qualified REITs listed on the New York Stock Exchange, American Stock Exchange, and NASDAQ National Market List.

Energy Indexes

S&P Energy Sector Index - The S&P Energy Sector Index comprises companies whose businesses are dominated by either of the following activities: The construction or provision of oil rigs, drilling equipment and other energy related service and equipment, including seismic data collection. Companies engaged in the exploration, production, marketing, refining and/or transportation of oil and gas products, coal and other consumable fuels.

Commodity Indexes

Bloomberg Commodity TR Index - The index is designed to minimize concentration in any one commodity or sector. It currently has 22 commodity futures in seven sectors.

Hedge Indexes

CSFB/Tremont Hedge Fund Index - An asset-weighted hedge fund index which separates funds into ten primary subcategories based on their investment style. The index represents at least 85% of the assets under management in each respective category of the index universe.

International Indexes

MSCI EAFE Index - Morgan Stanley Capital International's market capitalization weighted index composed of companies representative of the market structure of 20 developed market countries in Europe, Australasia and the Far East. Countries include: Australia, Austria, Belgium, Denmark, Finland, France, Germany, Hong Kong, Ireland, Italy, Japan, Malaysia, Netherlands, New Zealand, Norway, Singapore, Spain, Sweden, Switzerland, and United Kingdom.

Dow Jones World Emerging Markets Index - The Dow Jones market capitalization index represents the following 22 emerging markets: Brazil, Bulgaria, Chile, Cyprus, Czech Republic, Estonia, Europe, Hungary, Latvia, Lithuania, Malaysia, Malta, Mexico, Philippines, Poland, Romania, South Africa, South Korea, Slovakia, Slovenia, Taiwan, and Thailand.

MSCI Emerging Market Free Price Index - Morgan Stanley Capital International's float-adjusted market capitalization index composed of the following 25 emerging market country indexes: Argentina, Brazil, Chile, China, Colombia, Czech Republic, Egypt, Hungary, India, Indonesia, Israel, Jordan, Korea, Malaysia, Mexico, Morocco, Pakistan, Peru, Philippines, Poland, Russia, South Africa, Taiwan, Thailand, and Turkey.

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Citigroup World Government Bond Index - Citigroup's market capitalization weighted index tracks the returns of government bonds in the following countries: Australia, Austria, Belgium, Canada, Denmark, Finland, France, Germany, Greece, Ireland, Italy, Japan, the Netherlands, Norway, Poland, Portugal, Singapore, Spain, Sweden, Switzerland, the United Kingdom, and the United States. Market eligibility depends on both market capitalization and investability.

Metals Indexes

PHLX Gold Silver Index - A capitalization-weighted index composed of 16 companies involved in the gold and silver mining industry.

Other Indexes

30 Day T-Bill Rate - From Ibbotson Associates, provides the rate on debt obligations of the US Treasury that have maturities of one year or less. Maturities for T-bills are usually 91 days, 182 days, or 52 weeks.

Consumer Price Index - Cost of living index that measures the change in the cost of a fixed basket of products and services, including housing, electricity, food, and transportation.

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Growth Rates Details | Current Strategy

The Growth Rates Details report shows assets and the assigned growth models.



Growth Rates

	Pre-Retirement Rate of Return	Post-Retirement Rate of Return	Pre-Retirement Effective Growth	Post-Retirement Effective Growth	Pre-Retirement Portfolio Model	Post-Retirement Portfolio Model
Investments						
<i>Cash</i>						
Joint Checking	0.00%	0.00%	0.00%	0.00%	Use Default - No Growth	Use Default - No Growth
Joint Savings	1.00%	1.00%	1.00%	1.00%	Custom	Custom
<i>Taxable</i>						
Joint Investment Account	6.00%	4.00%	6.00%	4.00%	Use Default - Custom	Use Default - Custom
<i>Qualified Retirement</i>						
Jane 403(B)	6.00%	4.00%	4.94%	2.96%	Use Default - Custom	Use Default - Custom
Jane's Traditional IRA	6.00%	4.00%	6.00%	4.00%	Use Default - Custom	Use Default - Custom
John SIMPLE IRA	6.00%	4.00%	6.00%	4.00%	Use Default - Custom	Use Default - Custom
<i>Roth IRAs</i>						
Jane Roth IRA	6.00%	4.00%	6.00%	4.00%	Use Default - Custom	Use Default - Custom
John Roth IRA	6.00%	4.00%	6.00%	4.00%	Use Default - Custom	Use Default - Custom
<i>Health Savings Accounts</i>						
Health Savings Account	1.00%	1.00%	1.00%	1.00%	Custom	Custom
<i>Annuities</i>						
John's Annuity	6.00%	4.00%	6.00%	4.00%	Use Default - Custom	Use Default - Custom
<i>Life Insurance</i>						
Jane Group Life Insurance	0.00%	0.00%	0.00%	0.00%	No Growth	Use Pre-Retire - No Growth
Jane Life Insurance						

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	Pre-Retirement Rate of Return	Post-Retirement Rate of Return	Pre-Retirement Effective Growth	Post-Retirement Effective Growth	Pre-Retirement Portfolio Model	Post-Retirement Portfolio Model
John Life Insurance						
<i>Deferred Compensation</i>						
John Deferred Compensation	6.00%	4.00%	6.00%	4.00%	Use Default - Custom	Use Default - Custom
Real Estate & Personal Property						
<i>Real Estate</i>						
Primary Residence	3.00%	3.00%	3.00%	3.00%	Custom	Custom
Rental Property	3.00%	3.00%	3.00%	3.00%	Custom	Custom
Vacation Home	3.00%	3.00%	3.00%	3.00%	Custom	Custom
<i>Personal Property</i>						
Nissan Rogue	2.54%	2.54%	2.54%	2.54%	Inflation	Inflation
Businesses						
Doe Construction	2.54%	2.54%	2.54%	2.54%	Inflation	Inflation

Default Growth Rates

Retirement Assets
Pre-Retirement Rate of Return: Custom (6.00%) Post Retirement Rate of Return: Custom (4.00%)
Taxable Investments
Pre-Retirement Rate of Return: Custom (6.00%) Post Retirement Rate of Return: Custom (4.00%)
Cash Alternatives
Pre-Retirement Rate of Return: No Growth (0.00%) Post Retirement Rate of Return: No Growth (0.00%)
529 Plans
Pre-Retirement Rate of Return: By Asset Mix Post Retirement Rate of Return: By Asset Mix
Life Insurance
Cash Value Growth Rate: Inflation (2.54%) Proceeds Reinvested at: Inflation (2.54%)

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Model Portfolios in Use

The table below displays the underlying assumptions used for the gross growth rates of investment assets. Indexes are unmanaged, are not available for direct investment and they are not indicative of the performance of any particular investment. The index information is updated periodically and the model portfolio growth rates may change over time as the index rates change. Past performance does not guarantee future results.

Inflation Rate	Percent	Rate of Return	Mean Rate	Standard Deviation	Time Period (years)	Period Ending
Consumer Price Index	100.00%	2.54%	2.55%	1.35%	25	6/30/2025
Total	100.00%	2.54%	—	—		

Market Index: An index is a group of securities with similar investment characteristics combined to create a benchmark against which performance of a specific security is measured. An index does not represent any single asset but rather an entire group of assets. One cannot invest directly into any index. Indices are unmanaged and returns assume the reinvestment of all dividends. Past performance is no guarantee of future results.

Model Portfolio: A model portfolio is made up of a mix of asset classes and those asset classes are tied to appropriate market indices.

Recommended Portfolio: A recommended portfolio is derived from the completion of a risk tolerance questionnaire with scoring that is associated to a model portfolio.

Mean: Simple average, equal to the sum of all values divided by the number of values.

Rate of Return: The average annual return for the number of years shown.

Standard Deviation: A statistical measure of the volatility based on the distribution of a set of data from its mean (average value). Example: A portfolio with an average return of 10% and a standard deviation of 15% would return a result between -5% and +25% the majority of the time (68% probability or 1 standard deviation), almost all the time the return would be between -20% and +40% (95% probability or twice the standard deviation). If there were 0 standard deviation then the result would always be 10%. Generally, more aggressive portfolios have a higher standard deviation and more conservative portfolios have a lower standard deviation.

Municipal Bond Indexes

Ibbotson LT Muni Bond Index - An unmanaged index that is representative of a portfolio of Municipal bonds with maturities ranging from 17-22 years.

Barclays Capital 10yr Muni Bond Index - An unmanaged index comprised of investment grade municipal bonds with a minimum credit rating of Baa and with maturities ranging from 8-12 years.

Barclays Capital 20yr Muni Bond Index - An unmanaged index comprised of investment grade municipal bonds with a minimum credit rating of Baa and with maturities ranging from 17-22 years.

Barclays Capital 3yr Muni Bond Index - An unmanaged index comprised of investment grade bonds with a minimum credit rating of Baa and with maturities of greater than two years and less than four years.

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Barclays Capital Municipal Bond Index - Covers the long term tax exempt bond market. The index has four main sectors: State and Local General Obligation bonds, Revenue bonds, Insured bonds, and Prerefunded bonds.

Barclays Capital 1-10yr Muni Bond Index - A rules based, market-value weighted index engineered for the long-term tax exempt market.

Taxable Bond Indexes

Ibbotson HY Corp Bond Index - An unmanaged index representing fixed rate, non-investment grade debt. In general, all securities must be rated Ba1 or lower including defaulted issues.

Ibbotson IT Gov't Bond Index - An unmanaged index that is representative of a portfolio of Treasury bonds with 10 years to maturity.

Ibbotson LT Corp Bond Index - An unmanaged index representing the Salomon Brothers Long-Term High-Grade Corporate Bond Index, which includes nearly all Aaa and Aa-rated bonds with at least 10 years to maturity.

Ibbotson LT Gov't Bond Index - An unmanaged index that is representative of a portfolio of Treasury bonds with 20 years to maturity.

Barclays Capital 1-3yr Treasury Bond Index - An unmanaged index comprised of investment grade issues with maturities ranging from 1 to (but not including) 3 years.

Barclays Capital Mortgage Bond Index - Covers the fixed-rate agency mortgage-backed pass-through securities of Ginnie Mae (GNMA), Fannie Mae (FNMA), and Freddie Mac (FHLMC). The index is a subset of the U.S. Aggregate Index.

Barclays Capital TIPS Index - An unmanaged market index comprised of all U.S. Treasury Inflation Protected Securities rated investment grade (Baa3 or better).

Barclays Capital U.S. Aggregate Bond Index - Covers the investment-grade, fixed-rate, taxable bond market of SEC-registered securities. The index includes bonds from the Treasury, Government-Related, Corporate, MBS, ABS, and CMBS sectors. The U.S. Aggregate Index family includes a wide range of standard and customized sub-indices by sector, quality, and maturity.

Barclays Capital U.S. Universal Bond Index - The Universal Index represents the union of the U.S. Aggregate Index, U.S. Corporate High-Yield Index, Investment-Grade 144A Index, Eurodollar Index, U.S. Emerging Markets Index, the non-ERISA eligible portion of the CMBS Index, and the CMBS High-Yield Index. The index covers taxable bonds that are rated either investment-grade or below investment-grade.

Large-Cap Equity Indexes

Russell 1000 Growth Index - Measures the performance of those Russell 1000 companies with higher price-to-book ratios and higher forecasted growth values.

Russell 1000 Index - Measures the performance of the 1,000 largest companies in the Russell 3000 Index, which represents approximately 92% of the total market capitalization of the Russell 3000 Index.

Russell 1000 Value Index - Measures the performance of those Russell 1000 companies with lower price-to-book ratios and lower forecasted growth values.

Russell 3000 Index - Measures the performance of the 3,000 largest U.S. companies based on total market capitalization, which represents approximately 98% of the investable U.S. equity market.

S&P 500 Index - Measures performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries. The S&P 500 covers 80% of the U.S. market encompassing more than 100 industry groups.

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S&P/Citigroup 500 Growth Index - Measures the performance of those S&P 500 companies with higher price-to-book ratios and higher forecasted growth values.

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Mid-Cap Equity Indexes

Russell Midcap Growth Index - Measures the performance of those Russell Midcap companies with higher price-to-book ratios and higher forecasted growth values. The stocks are also members of the Russell 1000 Growth index.

Russell Midcap Index - Measures the performance of the 800 smallest companies in the Russell 1000 Index, which represent approximately 25% of the total market capitalization of the Russell 1000 Index.

Russell Midcap Value Index - Measures the performance of those Russell Midcap companies with lower price-to-book ratios and lower forecasted growth values. The stocks are also members of the Russell 1000 Value index.

S&P MidCap 400 Index - Measures the performance of mid-sized companies. The S&P MidCap 400 represents about 7% of U.S. market cap.

Small/Mid-Cap Equity Indexes

Russell 2500 Growth Index - Measures the performance of those Russell 2500 companies with higher price-to-book ratios and higher forecasted growth values.

Russell 2500 Index - Measures the performance of the 2,500 smallest companies in the Russell 3000 Index, which represents approximately 16% of the total market capitalization of the Russell 3000 Index.

Russell 2500 Value Index - Measures the performance of those Russell 2500 companies with lower price-to-book ratios and lower forecasted growth values.

Small-Cap Equity Indexes

Ibbotson Small Co Stock Index - Measures the performance of those companies that have a market capitalization in the lowest 4 percent of the market universe. The market universe is defined as the aggregate of the NYSE, AMEX and NASDAQ NMS firms.

Russell 2000 Growth Index - Measures the performance of those Russell 2000 companies with higher price-to-book ratios and higher forecasted growth values.

Russell 2000 Index - Measures the performance of the 2,000 smallest companies in the Russell 3000 Index, which represents approximately 8% of the total market capitalization of the Russell 3000 Index.

Russell 2000 Value Index - Measures the performance of those Russell 2000 companies with lower price-to-book ratios and lower forecasted growth values.

S&P SmallCap 600 Index - Measures the performance of small-sized companies. The S&P SmallCap 600 represents about 3% of U.S. market cap.

Real Estate Indexes

FTSE NAREIT All REITs Index - Consists of all tax-qualified REITs listed on the New York Stock Exchange, American Stock Exchange, and NASDAQ National Market List.

Energy Indexes

S&P Energy Sector Index - The S&P Energy Sector Index comprises companies whose businesses are dominated by either of the following activities: The construction or provision of oil rigs, drilling equipment and other energy related service and equipment, including seismic data collection. Companies engaged in the exploration, production, marketing, refining and/or transportation of oil and gas products, coal and other consumable fuels.

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Hedge Indexes

CSFB/Tremont Hedge Fund Index - An asset-weighted hedge fund index which separates funds into ten primary subcategories based on their investment style. The index represents at least 85% of the assets under management in each respective category of the index universe.

International Indexes

MSCI EAFE Index - Morgan Stanley Capital International's market capitalization weighted index composed of companies representative of the market structure of 20 developed market countries in Europe, Australasia and the Far East. Countries include: Australia, Austria, Belgium, Denmark, Finland, France, Germany, Hong Kong, Ireland, Italy, Japan, Malaysia, Netherlands, New Zealand, Norway, Singapore, Spain, Sweden, Switzerland, and United Kingdom.

Dow Jones World Emerging Markets Index - The Dow Jones market capitalization index represents the following 22 emerging markets: Brazil, Bulgaria, Chile, Cyprus, Czech Republic, Estonia, Europe, Hungary, Latvia, Lithuania, Malaysia, Malta, Mexico, Philippines, Poland, Romania, South Africa, South Korea, Slovakia, Slovenia, Taiwan, and Thailand.

MSCI Emerging Market Free Price Index - Morgan Stanley Capital International's float-adjusted market capitalization index composed of the following 25 emerging market country indexes: Argentina, Brazil, Chile, China, Colombia, Czech Republic, Egypt, Hungary, India, Indonesia, Israel, Jordan, Korea, Malaysia, Mexico, Morocco, Pakistan, Peru, Philippines, Poland, Russia, South Africa, Taiwan, Thailand, and Turkey.

Citigroup World Government Bond Index - Citigroup's market capitalization weighted index tracks the returns of government bonds in the following countries: Australia, Austria, Belgium, Canada, Denmark, Finland, France, Germany, Greece, Ireland, Italy, Japan, the Netherlands, Norway, Poland, Portugal, Singapore, Spain, Sweden, Switzerland, the United Kingdom, and the United States. Market eligibility depends on both market capitalization and investability.

Metals Indexes

PHLX Gold Silver Index - A capitalization-weighted index composed of 16 companies involved in the gold and silver mining industry.

Other Indexes

30 Day T-Bill Rate - From Ibbotson Associates, provides the rate on debt obligations of the US Treasury that have maturities of one year or less. Maturities for T-bills are usually 91 days, 182 days, or 52 weeks.

Consumer Price Index - Cost of living index that measures the change in the cost of a fixed basket of products and services, including housing, electricity, food, and transportation.

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Beneficiary Designation Details | Current Strategy

The Beneficiary Designations report shows the designated beneficiaries for assets and life insurance.



Investment Assets

	Primary	Contingent	Current Value
Owner: John Doe			
John's Annuity	Jane Doe	Equally to Children	\$107,740
John Deferred Compensation	Jane Doe	Equally to Children	\$50,897
John SIMPLE IRA	Jane Doe	Equally to Children	\$250,789
John Roth IRA	Jane Doe	Equally to Children	\$58,493
Owner: Jane Doe			
Jane 403(B)	John Doe	Equally to Children	\$97,380
Jane's Traditional IRA	John Doe	Equally to Children	\$45,460
Health Savings Account	John Doe	Equally to Children	\$10,000
Jane Roth IRA	John Doe	Equally to Children	\$31,379
Owner: Joint			
Joint Investment Account	Equally to Children	--	\$336,100

Life Insurance Policies

	Primary	Contingent	Death Benefit
Insured: John Doe			
John Life Insurance	Jane Doe	Equally to Children	\$1,000,000
Insured: Jane Doe			
Jane Group Life Insurance	John Doe	Equally to Children	\$100,000
Jane Life Insurance	John Doe	Equally to Children	\$500,000

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Fact Changes Details | Current Strategy

The Fact Changes Details report shows the changes made to your facts within a scenario.



No changes have been made within this scenario.

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Liabilities and Expenses Details | Current Strategy

The Liabilities and Expenses Details report lists your liabilities and expenses.



Mortgages

Mortgage Primary Residence

Type: Mortgage	Property: Primary Residence	Institution: —
Original Loan Amount: \$175,000	Current Balance: \$55,000 as of 5/5/2026	Date of Loan: 1/1/2015
Interest Rate: 3.500%	Term: 15 years	Payments are made: Monthly
Repayment Type: Principal and Interest	Estimated Payment: \$1,251	Interest Is Deductible?: Yes
Insured for Life?: No		

Vacation Home

Type: Mortgage	Property: Vacation Home	Institution: —
Original Loan Amount: \$200,000	Current Balance: \$105,000 as of 3/31/2026	Date of Loan: 2/17/2021
Interest Rate: 2.990%	Term: 15 years	Payments are made: Monthly
Repayment Type: Principal and Interest	Estimated Payment: \$1,380	Interest Is Deductible?: Yes
Insured for Life?: No		

Loans

Auto Loan

Type: Automobile	Institution: —	Original Loan Amount: \$30,000
Current Balance: \$20,000 as of 2/17/2026	Date of Loan: 2/17/2024	Interest Rate: 1.990%
Number of Payments: 72	Payments are made: Monthly	Repayment Type: Principal and Interest
Estimated Payment: \$442	Interest Is Deductible?: No	Is Loan Collateralized?: Yes
Owner: John and Jane (Joint/ROS)		

Credit Card

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Type: Credit Card	Institution: —	Original Loan Amount: \$0
Current Balance: \$5,000 as of 5/4/2026	Date of Loan: 2/17/2026	Interest Rate: 12.000%
Number of Payments: 24	Payments are made: Monthly	Repayment Type: Principal and Interest
Estimated Payment: \$235	Interest Is Deductible?: No	Is Loan Collateralized?: —
Owner: John and Jane (Joint/ROS)		

Living Expenses

Current Amount (today-64): \$50,000	Retirement Amount (age 65-95): \$50,000	Indexed At: Inflation (2.54%)
Jane's Living Expenses in the Event of		
John's Death in Retirement: \$40,000		

Living Expense Details

No Expense Details have been defined

Liquidation Strategy

Current: By Type	Retirement: By Type
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Advisor Fees

Current Value Subject to This Advisor Fees: \$0	Current Value Subject to Other Advisor Fees: \$0
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Advisor Fee Schedule

No Advisor Fee Schedule has been defined.

Expenses, Other

Jane Medicare part B and D		
Amount: \$4,000	Treat As: Normal Expense	Starts: Spouse's Retirement (age 65 in 2032)

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Ends: Spouse's Death (age 95 in 2062)	Indexed At (Pre-Retire): Custom (5.00%)	Indexed At (Post-Retire): Custom (5.00%)
Start Indexing: Immediately	Expense Type: Qualified Medical Expense	Tax Treatment: Basic Expenses

Liquidation Priority

No Liquidation Priority information has been defined

Jen Wedding

Amount: \$30,000	Treat As: Normal Expense	Starts: Year 2036
Ends: After 1 Years	Indexed At (Pre-Retire): Inflation (2.54%)	Indexed At (Post-Retire): Inflation (2.54%)
Start Indexing: Immediately	Expense Type: Wedding	Tax Treatment: Basic Expenses

Liquidation Priority

No Liquidation Priority information has been defined

John Medicare part B and D

Amount: \$4,000	Treat As: Normal Expense	Starts: Client's Retirement (age 65 in 2030)
Ends: Client's Death (age 95 in 2060)	Indexed At (Pre-Retire): Custom (5.00%)	Indexed At (Post-Retire): Custom (5.00%)
Start Indexing: Immediately	Expense Type: Qualified Medical Expense	Tax Treatment: Basic Expenses

Liquidation Priority

No Liquidation Priority information has been defined

Medical Expenses Retirement (Both)

Amount: \$10,000	Treat As: Normal Expense	Starts: Spouse's Retirement (age 65 in 2032)
Ends: At First Death (2060)	Indexed At (Pre-Retire): Custom (5.00%)	Indexed At (Post-Retire): Custom (5.00%)
Start Indexing: Immediately	Expense Type: Qualified Medical Expense	Tax Treatment: Basic Expenses

Liquidation Priority

Health Savings Account **Priority:** 1

Medical Expenses Retirement (Jane Only)

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Amount: \$5,000	Treat As: Normal Expense	Starts: At First Death (2060)
Ends: At Second Death (2062)	Indexed At (Pre-Retire): Custom (5.00%)	Indexed At (Post-Retire): Custom (5.00%)
Start Indexing: Immediately	Expense Type: Qualified Medical Expense	Tax Treatment: Basic Expenses

Liquidation Priority

Health Savings Account	Priority: 1
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Medical Expenses Retirement (John Only)

Amount: \$5,000	Treat As: Normal Expense	Starts: Client's Retirement (age 65 in 2030)
Ends: Spouse's Retirement (age 65 in 2032)	Indexed At (Pre-Retire): Custom (5.00%)	Indexed At (Post-Retire): Custom (5.00%)
Start Indexing: Immediately	Expense Type: Qualified Medical Expense	Tax Treatment: Basic Expenses

Liquidation Priority

Health Savings Account	Priority: 1
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New Car

Amount: \$25,000	Treat As: Normal Expense	Starts: Year 2030
Ends: At First Death (2060)	Occurs Every 10 Years	Indexed At (Pre-Retire): Inflation (2.54%)
Indexed At (Post-Retire): Inflation (2.54%)	Start Indexing: Immediately	Expense Type: New Car
Tax Treatment: Basic Expenses		

Liquidation Priority

No Liquidation Priority information has been defined
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Insurance Details | Current Strategy

The Insurance Details report lists your insurance policies including life, long term care, disability income, business disability, property/casualty, and medical.



Insurance, Life

Jane Group Life Insurance

Death Benefit: \$100,000	Institution: —	Policy Number: —
Purchase Date: 2/17/2020	Type: Group Life	Insured: Jane Doe
Owner: Jane Doe	Premium Payer: John and Jane (Joint/ROS)	Annual Premium: \$0
Premium Term (years): 0	Term (years): 20	Exclusion Amount: —
Cash Value: \$0 as of 2/17/2026 12:03 PM	Cash Value Growth Rate: No Growth (0.00%)	Proceeds Reinvested: Custom (4.00%)
Primary Beneficiaries		
John Doe (100.00%)		
Contingent Beneficiaries		
Equally to Children (100.00%)		

Jane Life Insurance

Death Benefit: \$500,000	Institution: —	Policy Number: —
Purchase Date: 2/17/2020	Type: Term Life	Insured: Jane Doe
Owner: Jane Doe	Premium Payer: John and Jane (Joint/ROS)	Annual Premium: \$600
Premium Term (years): 20	Term (years): 20	Exclusion Amount: —
Proceeds Reinvested: Custom (6.00%)		
Primary Beneficiaries		
John Doe (100.00%)		
Contingent Beneficiaries		
Equally to Children (100.00%)		

John Life Insurance

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Death Benefit: \$1,000,000	Institution: —	Policy Number: —
Purchase Date: 2/17/2020	Type: Term Life	Insured: John Doe
Owner: John Doe	Premium Payer: John and Jane (Joint/ROS)	Annual Premium: \$1,200
Premium Term (years): 20	Term (years): 20	Exclusion Amount: —
Proceeds Reinvested: Custom (6.00%)		
Primary Beneficiaries		
Jane Doe (100.00%)		
Contingent Beneficiaries		
Equally to Children (100.00%)		

Insurance, Long Term Care

Jane LTC Policy

Benefit: \$100,000 Annually	Institution: Generic Insurance	Policy Number: —
Purchase Date: 2/17/2026	Insured: Jane Doe	Owner: John and Jane (Joint/ROS)
Premium Payer: John and Jane (Joint/ROS)	Annual Premium: \$2,500	Premium Term (years): 15
COLA: Inflation (2.54%)	Benefit is Taxable?: No	Elimination Period: 90 Days
Benefit Period: 5 Years		

John LTC Policy

Benefit: \$100,000 Annually	Institution: Generic Financial	Policy Number: —
Purchase Date: 2/17/2026	Insured: John Doe	Owner: John and Jane (Joint/ROS)
Premium Payer: John and Jane (Joint/ROS)	Annual Premium: \$2,500	Premium Term (years): 15
COLA: Inflation (2.54%)	Benefit is Taxable?: No	Elimination Period: 90 Days
Benefit Period: 5 Years		

Insurance, Disability

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Jane Group Long-Term

Benefit: 70% of Jane's Salary	Institution: —	Policy Number: —
Purchase Date: 2/17/2026	Policy Type: Group Long Term	Insured: Jane Doe
Owner: Jane Doe	Premium Payer: Employer Paid	Annual Premium: \$0
Premium Term (years): 0	COLA: No Growth (0.00%)	Benefit is Taxable?: No
COLA Type: Compound	Maximum Initial Benefit Cap: \$100,000	Maximum Annual Benefit: \$100,000
Elimination Period: 90 Days	Benefit Period: Age 65	Own Occupation?: No
Simple COLA Base: —		

John Disability Policy

Benefit: \$70,000 Annually	Institution: —	Policy Number: —
Purchase Date: 2/17/2022	Policy Type: Personal Long Term	Insured: John Doe
Owner: John and Jane (Joint/ROS)	Premium Payer: John and Jane (Joint/ROS)	Annual Premium: \$600
Premium Term (years): 10	COLA: No Growth (0.00%)	Benefit is Taxable?: No
COLA Type: Compound	Maximum Initial Benefit Cap: —	Maximum Annual Benefit: \$100,000
Elimination Period: 90 Days	Benefit Period: Age 65	Own Occupation?: No
Simple COLA Base: —		

Insurance, Property and Casualty

Auto Policy

Insured Asset: Nissan Rogue	Institution Name: Generic Insurance	Owner: John and Jane (Joint/ROS)
Policy Type: Auto	Purchase Date: 2/17/2026	Policy Number: —
Renewal Date: 8/17/2026	Premium Term (years): 0	Annual Premium: \$3,000
Indexed At: Custom (3.00%)		

Homeowners Primary

Insured Asset: Primary Residence	Institution Name: Generic Insurance	Property Coverage: \$750,000
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Owner: John and Jane (Joint/ROS)	Policy Type: Homeowner's	Personal Property Coverage: \$250,000
Purchase Date: 2/17/2026	Policy Number: —	Replacement Value: Yes
Renewal Date: —	Premium Term (years): 0	Medical To Others Deductible: \$1,000
Annual Premium: \$1,800	Property Deductible: \$1,000	Medical To Others Coverage: \$200,000
Indexed At: Custom (3.00%)	Personal Property Deductible: \$1,000	Liability Limit: \$500,000

Homeowners Rental

Insured Asset: Rental Property	Institution Name: Generic Insurance	Property Coverage: \$300,000
Owner: John and Jane (Joint/ROS)	Policy Type: Homeowner's	Personal Property Coverage: \$100,000
Purchase Date: 2/17/2026	Policy Number: —	Replacement Value: Yes
Renewal Date: —	Premium Term (years): 0	Medical To Others Deductible: \$1,000
Annual Premium: \$1,000	Property Deductible: \$1,000	Medical To Others Coverage: \$100,000
Indexed At: Custom (3.00%)	Personal Property Deductible: \$1,000	Liability Limit: \$300,000

Homeowners Vacation

Insured Asset: Vacation Home	Institution Name: Generic Insurance	Property Coverage: \$500,000
Owner: John and Jane (Joint/ROS)	Policy Type: Homeowner's	Personal Property Coverage: \$250,000
Purchase Date: 2/17/2026	Policy Number: —	Replacement Value: No
Renewal Date: —	Premium Term (years): 0	Medical To Others Deductible: \$100,000
Annual Premium: \$1,300	Property Deductible: \$1,000	Medical To Others Coverage: \$100,000
Indexed At: Custom (3.00%)	Personal Property Deductible: \$1,000	Liability Limit: \$500,000

Umbrella Policy

Institution Name: Generic Insurance	Policy Amount: \$2,000,000	Owner: John and Jane (Joint/ROS)
Policy Type: Umbrella	Auto Bodily Injury Maximum Per Person: \$250,000	Purchase Date: 4/15/2026
Policy Number: —	Auto Bodily Maximum Per Accident: \$500,000	Renewal Date: —
Premium Term (years): 0	Auto Property Damage: \$100,000	Annual Premium: \$450
Homeowner's: \$1,000,000	Indexed At: No Growth (0.00%)	

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Insurance, Medical

Medical Policy Pre-Retirement (Jane)

Group Health Plan Sponsor: —	Institution: —	Owner: John and Jane (Joint/ROS)
Plan Type: Family	Out-of-Pocket Maximum (Annual Amount): \$5,000	Purchase Date: 5/5/2028
Premium Term (years): 2	Policy Type: Primary	Deductible Amount: \$2,500
Policy Number: —	Annual Premium: \$1,500	Indexed At: No Growth (0.00%)

Medical Policy Pre-Retirement (John)

Group Health Plan Sponsor: —	Institution: —	Owner: John and Jane (Joint/ROS)
Plan Type: Family	Purchase Date: 5/5/2026	Premium Term (years): 2
Policy Type: Primary	Deductible Amount: \$1,200	Policy Number: —
Annual Premium: \$2,500	Indexed At: No Growth (0.00%)	

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Property Details | Current Strategy

The Property Details report lists your real estate and personal property.



Property, Real Estate

Primary Residence

Value: \$500,000	Tax Basis: \$300,000	Pre-Retire Gross Growth: Custom (3.00%)
Post-Retire Gross Growth: Custom (3.00%)	Owner: John and Jane (Joint/ROS)	Property Type: Residence
Address 1: —	Address 2: —	City, State, Zip: —
Purchase Year: 2015	Purchase Amount: \$300,000	Property Taxes: \$5,000
Taxes Indexed At: Inflation (2.54%)	Maintenance Expenses: \$5,500	Maint. Indexed At: Inflation (2.54%)

Mortgages

Mortgage Balance: \$55,000 as of 5/5/2026	Institution: —	Date of Loan: 1/1/2015
Original Loan Amount: \$175,000	Interest Rate: 3.500%	Term: 15 years
Payments are made: Monthly	Estimated Payment: \$1,251	Repayment Type: Principal and Interest
Interest is Deductible: Yes	Insured for Life: No	

Rental Property

Value: \$250,000	Tax Basis: \$100,000	Pre-Retire Gross Growth: Custom (3.00%)
Post-Retire Gross Growth: Custom (3.00%)	Owner: John and Jane (Joint/ROS)	Property Type: Residence
Address 1: —	Address 2: —	City, State, Zip: PA
Purchase Year: 2000	Purchase Amount: \$100,000	Property Taxes: \$2,000
Taxes Indexed At: Inflation (2.54%)	Maintenance Expenses: \$1,500	Maint. Indexed At: Inflation (2.54%)

Mortgages

No Mortgages have been defined.

Vacation Home

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Value: \$350,000	Tax Basis: \$200,000	Pre-Retire Gross Growth: Custom (3.00%)
Post-Retire Gross Growth: Custom (3.00%)	Owner: John and Jane (Joint/ROS)	Property Type: Residence
Address 1: —	Address 2: —	City, State, Zip: NC
Purchase Year: 2020	Purchase Amount: \$200,000	Property Taxes: \$3,000
Taxes Indexed At: Inflation (2.54%)	Maintenance Expenses: \$3,000	Maint. Indexed At: Inflation (2.54%)

Mortgages

Mortgage Balance: \$105,000 as of 3/31/2026	Institution: —	Date of Loan: 2/17/2021
Original Loan Amount: \$200,000	Interest Rate: 2.990%	Term: 15 years
Payments are made: Monthly	Estimated Payment: \$1,380	Repayment Type: Principal and Interest
Interest is Deductible: Yes	Insured for Life: No	

Property, Personal

Nissan Rogue

Available: Spouse's Death (age 95 in 2062)	Value: \$0	Pre-Retire Gross Growth: Inflation (2.54%)
Post-Retire Gross Growth: Inflation (2.54%)	Owner: John and Jane (Joint/ROS)	

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Estate Details | Current Strategy

The Estate Details report lists your trusts, partnerships, wills and gifting information.



Wills

John Doe

Transfer Assets to Revocable Trust?: No		Exclude Beneficiariied Assets from U.C.?: No	
This will contains the following bequests:			
Transfer to Jane			
Percent: 100%		of: Remaining Estate	Skip if No Unified Credit Remaining?: No
Distribute Evenly?: No		Recipient: Jane Doe (100.00%)	
Transfer to Children			
Percent: 100%		of: Remaining Estate	Skip if No Unified Credit Remaining?: No
Distribute Evenly?: Yes			
Recipients:			
Jen Doe (50.00%)		Joe Doe (50.00%)	

Jane Doe

Transfer Assets to Revocable Trust?: No		Exclude Beneficiariied Assets from U.C.?: No	
This will contains the following bequests:			
Transfer to John			
Percent: 100%		of: Remaining Estate	
		Skip if No Unified Credit Remaining?: No	
Distribute Evenly?: No		Recipient: John Doe (100.00%)	
Transfer to Children			
Percent: 100%		of: Remaining Estate	
		Skip if No Unified Credit Remaining?: No	
Distribute Evenly?: Yes			
Recipients:			

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Jen Doe (50.00%)

Joe Doe (50.00%)

Previous Gifts

John's Taxable Gifts

Post-1976 Taxable Gifts: \$0	Federal Gift Tax Paid on Post-1976 Taxable Gifts: \$0	GST Tax Exemption Used: \$0
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Jane's Taxable Gifts

Post-1976 Taxable Gifts: \$0	Federal Gift Tax Paid on Post-1976 Taxable Gifts: \$0	GST Tax Exemption Used: \$0
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Planned Gifts

Transfer Doe Construction

Type: Dollar Amount	Dollar Amount: Maximum Annual Exclusion Gift	Gift Funded By: Doe Construction
Indexed: 0.00%	Exclusion Amount: —	Recipient: Joe Doe
Starts: Client's Retirement (age 65 in 2030)	Ends: After 15 Years	

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Income, Transfers and Savings Details | Current Strategy

The Income, Transfers and Savings Details report lists your income, transfers and savings.



Income, Salaries & Bonuses

John Income

Amount: \$120,000	Starts: Active	Owner: John Doe
Ends: Client's Retirement (age 65 in 2030)	Indexed at: Custom (2.00%)	Destination: Core Cash Account
Start Indexing: Immediately	Self-Employment?: Yes	Is Guaranteed?: No

Jane Income

Amount: \$100,000	Starts: Active	Owner: Jane Doe
Ends: Spouse's Retirement (age 65 in 2032)	Indexed at: Custom (2.00%)	Destination: Core Cash Account
Start Indexing: Immediately	Self-Employment?: No	Is Guaranteed?: No

Social Security

John's Social Security

Estimated From Income	Start Collecting at: Age 65	Years Employed: 35
Last Year Employed: 2025	Highest Salary Earned: \$120,000	

Jane's Social Security

Estimated From Income	Start Collecting at: Age 65	Years Employed: 35
Last Year Employed: 2025	Highest Salary Earned: \$100,000	

Benefit Options

Exclude All Spousal Benefits: No	Restricted Spousal Benefit: None	Currently Filed & Suspended: No
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Income, Other

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Rental Property

Amount: \$15,000	Starts: Active	Owner: Jane Doe
Ends: Client's Retirement (age 65 in 2030)	Indexed at: Custom (2.00%)	Destination: Core Cash Account
Start Indexing: Immediately	Type: Real Estate	Self-Employment?: No
Is Guaranteed?: No	Tax Treatment: Investment Ordinary Income	

Transfers

Deferred Compensation Withdrawals

Starts: Client's Retirement (age 65 in 2030)	Amount: \$12,000	Ends: After 7 Years
Source: John Deferred Compensation	Destination: Core Cash Account	Deductible Contribution: No
Pre Retirement Index: No Growth (0.00%)	Post Retirement Index: No Growth (0.00%)	

Savings & Contributions

Name	Destination	Starts	Ends	Amount	Indexed At
Joint Savings: Annual Contribution	Joint Savings	Active	Client's Retirement (age 65 in 2030)	\$6,000 per year	0.00%
Joint Investment Account: Annual Contribution	Joint Investment Account	Active	Client's Retirement (age 65 in 2030)	\$6,000 per year	0.00%
Jane 403(B): Employer Contribution	Jane 403(B)	Active	Spouse's Retirement (age 65 in 2032)	3.0% of salary	0.00%
Jane 403(B): Roth Contribution	Jane 403(B)	Active	Spouse's Retirement (age 65 in 2032)	6.0% of salary	0.00%
Jane's Traditional IRA : Pre-Tax Contribution	Jane's Traditional IRA	Active	Year 2026	—	0.00%
Jane's Traditional IRA : Non-Roth Post-Tax Contribution	Jane's Traditional IRA	Active	Year 2026	—	0.00%
John SIMPLE IRA: Pre-Tax Contribution	John SIMPLE IRA	Active	Client's Retirement (age 65 in 2030)	8.0% of salary	0.00%
Health Savings Account : Pre-Tax Contribution	Health Savings Account	Active	Spouse's Retirement (age 65 in 2032)	\$1,200 per year	0.00%
Health Savings Account : Employer Contribution	Health Savings Account	Active	Spouse's Retirement (age 65 in 2032)	\$1,200 per year	0.00%
Jane Roth IRA : Roth Contribution	Jane Roth IRA	Active	Client's Retirement (age 65 in 2030)	Maximum	0.00%
John Roth IRA : Roth Contribution	John Roth IRA	Active	Year 2026	—	0.00%

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Savings, Year-End

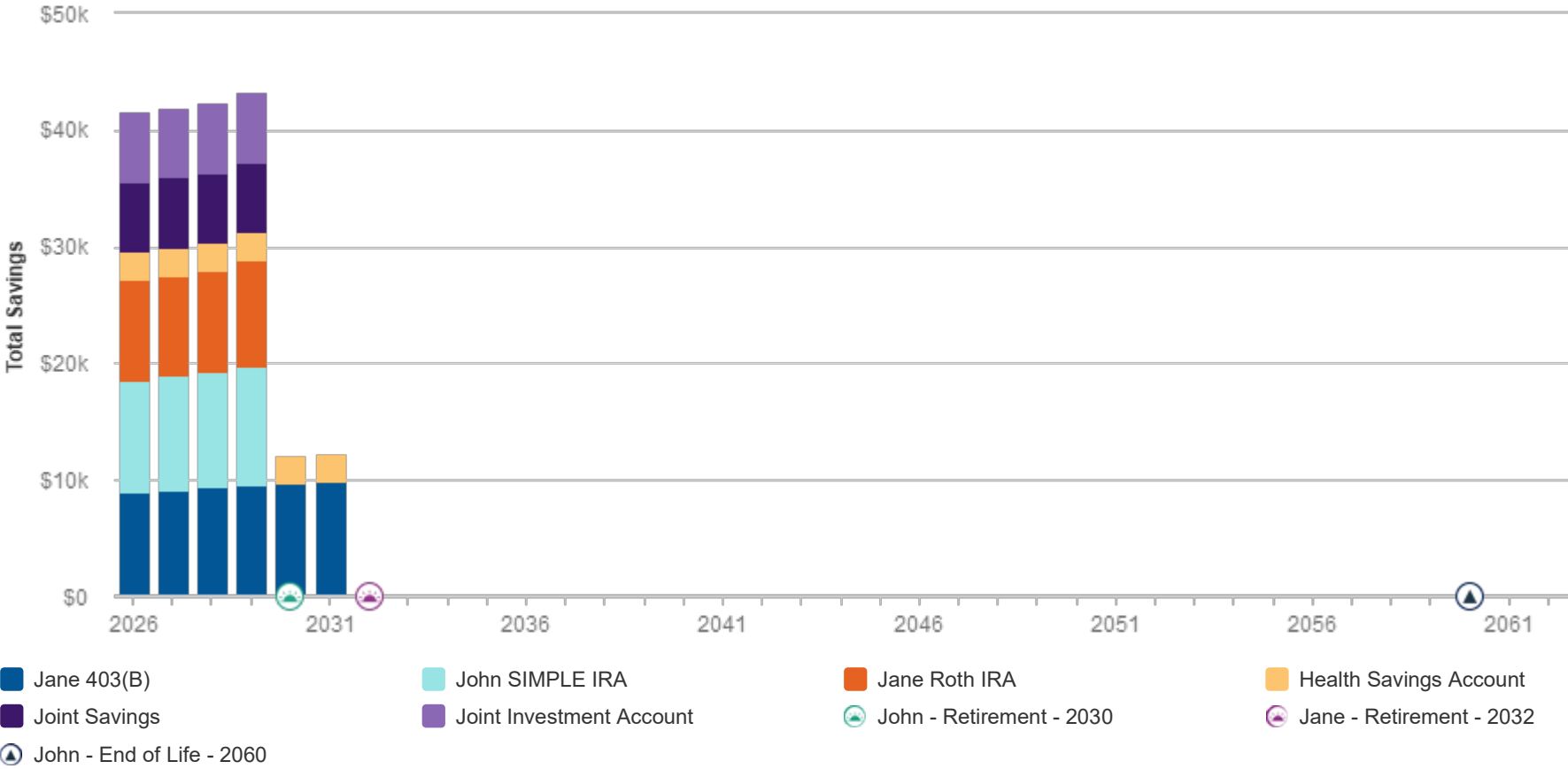
Spend 100%

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Savings | Current Strategy (All Years)




The Savings report provides a breakdown of your Planned Savings, Employer Provided, and Year-End Savings.



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Year	Age	Jane 403(B) *	John SIMPLE IRA *	Jane Roth IRA *	Health Savings Account *	Joint Savings *	Joint Investment Account *	Jane 403(B)†	Health Savings Account †	Total Savings
2026	61/59	\$6,000	\$9,600	\$8,600	\$1,200	\$6,000	\$6,000	\$3,000	\$1,200	\$41,600
2027	62/60	\$6,120	\$9,792	\$8,600	\$1,200	\$6,000	\$6,000	\$3,060	\$1,200	\$41,972
2028	63/61	\$6,242	\$9,988	\$8,600	\$1,200	\$6,000	\$6,000	\$3,121	\$1,200	\$42,351
2029	64/62	\$6,367	\$10,188	\$9,100	\$1,200	\$6,000	\$6,000	\$3,184	\$1,200	\$43,239
 2030	65/63	\$6,495	\$0	\$0	\$1,200	\$0	\$0	\$3,247	\$1,200	\$12,142
2031	66/64	\$6,624	\$0	\$0	\$1,200	\$0	\$0	\$3,312	\$1,200	\$12,336
 2032	67/65	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2033	68/66	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2034	69/67	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2035	70/68	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2036	71/69	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2037	72/70	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2038	73/71	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2039	74/72	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2040	75/73	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2041	76/74	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2042	77/75	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2043	78/76	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2044	79/77	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2045	80/78	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2046	81/79	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2047	82/80	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2048	83/81	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2049	84/82	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

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Year	Age	Jane 403(B) *	John SIMPLE IRA *	Jane Roth IRA *	Health Savings Account *	Joint Savings *	Joint Investment Account *	Jane 403(B) †	Health Savings Account †	Total Savings
2050	85/83	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2051	86/84	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2052	87/85	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2053	88/86	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2054	89/87	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2055	90/88	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2056	91/89	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2057	92/90	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2058	93/91	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2059	94/92	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
 2060	95/93	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2061	—/94	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2062	—/95	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

* Planned Savings, † Employer Provided

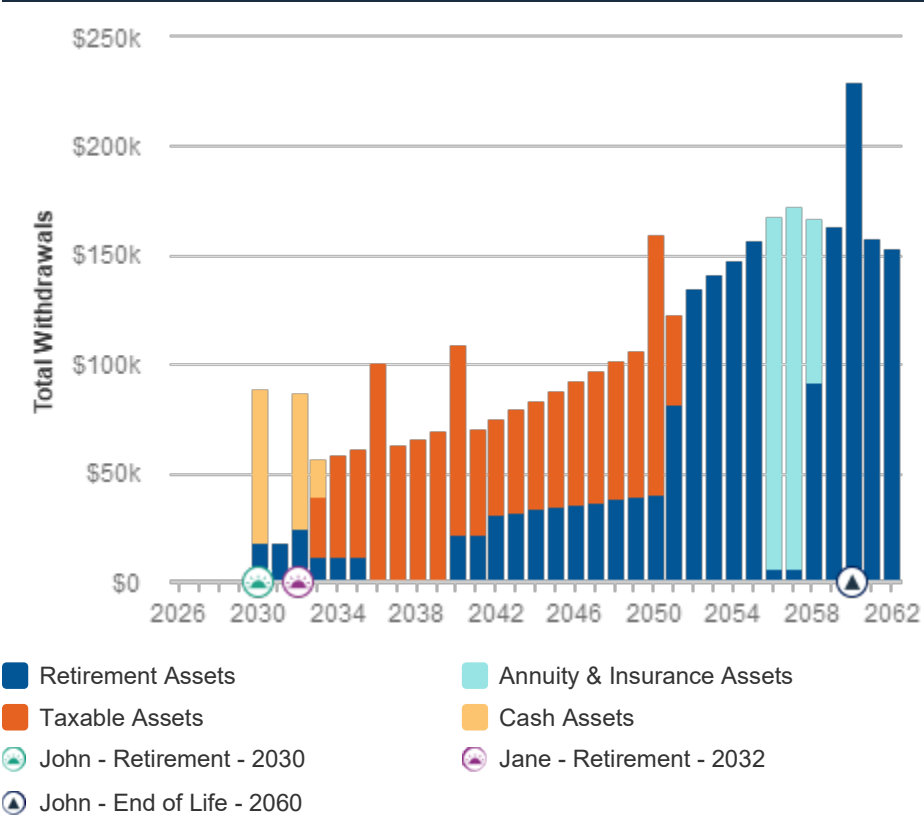
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Withdrawals | Current Strategy vs. Proposed Strategy (All Years)

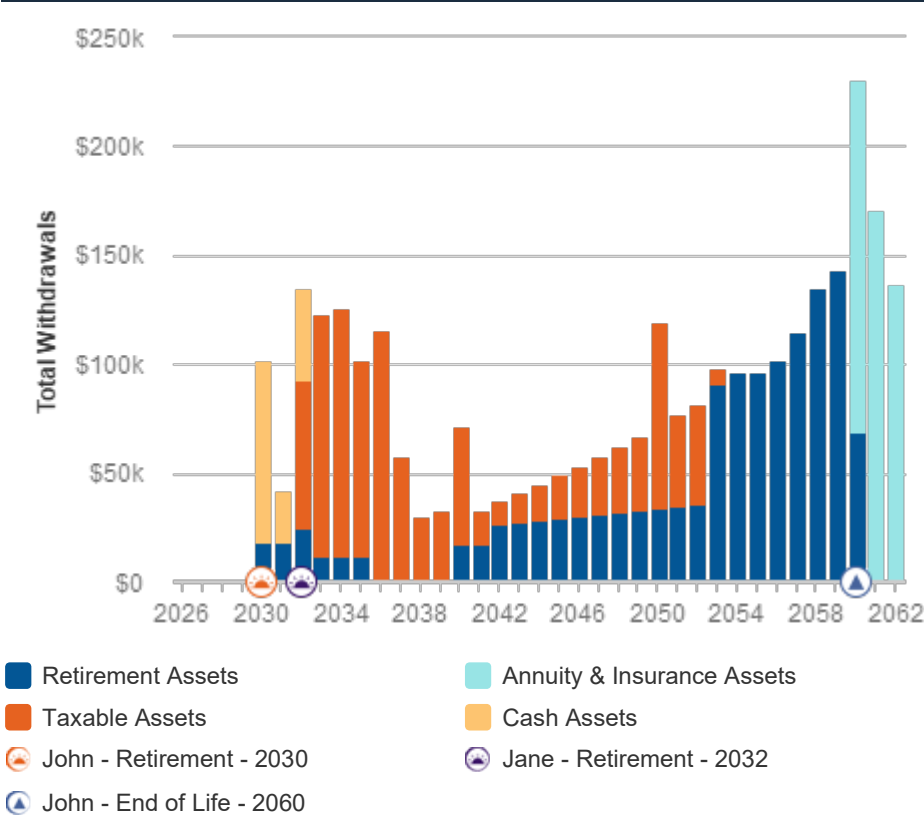
The Withdrawals report provides a breakdown of your Planned and Supplemental Withdrawals and the percentage of your Total Portfolio Assets (BoY) that these withdrawals represent.





Withdrawals Breakdown Current Strategy



Withdrawals Breakdown Proposed Strategy



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			Current Strategy					Proposed Strategy				
	Year	Age	Current Strategy				Proposed Strategy					
			Planned Withdrawals	Supplemental Withdrawals	Total Withdrawals	Total Portfolio Assets (BoY)	Withdrawal Percentage	Planned Withdrawals	Supplemental Withdrawals	Total Withdrawals	Total Portfolio Assets (BoY)	Withdrawal Percentage
	2026	61/59	\$0	\$0	\$0	\$1,108,238	0.00%	\$0	\$0	\$0	\$1,108,238	0.00%
	2027	62/60	\$0	\$0	\$0	\$1,208,601	0.00%	\$0	\$0	\$0	\$1,208,601	0.00%
	2028	63/61	\$0	\$0	\$0	\$1,314,734	0.00%	\$0	\$0	\$0	\$1,314,734	0.00%
	2029	64/62	\$0	\$0	\$0	\$1,426,979	0.00%	\$0	\$0	\$0	\$1,426,979	0.00%
	2030	65/63	\$18,078	\$70,730	\$88,808	\$1,546,199	5.74%	\$18,078	\$84,219	\$102,297	\$1,546,199	6.62%
	2031	66/64	\$18,382	\$0	\$18,382	\$1,787,849	1.03%	\$18,382	\$24,243	\$42,625	\$1,774,360	2.40%
	2032	67/65	\$24,989	\$62,764	\$87,753	\$1,848,455	4.75%	\$24,989	\$110,154	\$135,143	\$1,810,788	7.46%
	2033	68/66	\$12,000	\$45,028	\$57,028	\$1,829,720	3.12%	\$12,000	\$111,134	\$123,134	\$1,744,486	7.06%
	2034	69/67	\$12,000	\$47,121	\$59,121	\$1,843,178	3.21%	\$12,000	\$113,810	\$125,810	\$1,689,125	7.45%
	2035	70/68	\$12,000	\$49,334	\$61,334	\$1,855,719	3.31%	\$12,000	\$89,710	\$101,710	\$1,628,815	6.24%
	2036	71/69	\$1,777	\$99,114	\$100,891	\$1,866,484	5.41%	\$1,777	\$114,269	\$116,046	\$1,590,128	7.30%
	2037	72/70	\$0	\$63,461	\$63,461	\$1,838,062	3.45%	\$0	\$57,453	\$57,453	\$1,535,495	3.74%
	2038	73/71	\$0	\$66,611	\$66,611	\$1,845,869	3.61%	\$0	\$30,131	\$30,131	\$1,537,207	1.96%
	2039	74/72	\$0	\$69,890	\$69,890	\$1,850,772	3.78%	\$0	\$33,077	\$33,077	\$1,566,243	2.11%
	2040	75/73	\$21,652	\$87,617	\$109,269	\$1,852,522	5.90%	\$17,093	\$54,707	\$71,800	\$1,593,425	4.51%
	2041	76/74	\$22,459	\$48,163	\$70,622	\$1,814,891	3.89%	\$17,730	\$15,160	\$32,890	\$1,582,900	2.08%
	2042	77/75	\$31,372	\$44,431	\$75,803	\$1,814,329	4.18%	\$26,488	\$11,331	\$37,819	\$1,610,792	2.35%
	2043	78/76	\$32,490	\$47,313	\$79,803	\$1,808,489	4.41%	\$27,425	\$14,138	\$41,563	\$1,634,794	2.54%
	2044	79/77	\$33,605	\$50,335	\$83,940	\$1,798,384	4.67%	\$28,353	\$17,096	\$45,449	\$1,655,982	2.74%
	2045	80/78	\$34,795	\$53,445	\$88,240	\$1,783,709	4.95%	\$29,350	\$20,147	\$49,497	\$1,674,102	2.96%
	2046	81/79	\$35,883	\$56,794	\$92,677	\$1,764,116	5.25%	\$30,267	\$23,424	\$53,691	\$1,688,867	3.18%
	2047	82/80	\$37,144	\$60,143	\$97,287	\$1,739,271	5.59%	\$31,323	\$26,730	\$58,053	\$1,699,998	3.41%

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		Current Strategy					Proposed Strategy					
Year	Age	Planned Withdrawals	Supplemental Withdrawals	Total Withdrawals	Total Portfolio Assets (BoY)	Withdrawal Percentage	Planned Withdrawals	Supplemental Withdrawals	Total Withdrawals	Total Portfolio Assets (BoY)	Withdrawal Percentage	
2048	83/81	\$38,230	\$63,823	\$102,053	\$1,708,793	5.97%	\$32,232	\$30,348	\$62,580	\$1,707,182	3.67%	
2049	84/82	\$39,562	\$67,437	\$106,999	\$1,672,301	6.40%	\$33,345	\$33,941	\$67,286	\$1,710,098	3.93%	
2050	85/83	\$40,681	\$118,842	\$159,523	\$1,629,372	9.79%	\$34,282	\$85,296	\$119,578	\$1,708,395	7.00%	
2051	86/84	\$41,875	\$81,162	\$123,037	\$1,532,175	8.03%	\$35,291	\$41,662	\$76,953	\$1,654,304	4.65%	
2052	87/85	\$40,489	\$94,772	\$135,261	\$1,467,547	9.22%	\$36,242	\$45,948	\$82,190	\$1,640,644	5.01%	
2053	88/86	\$34,706	\$106,814	\$141,520	\$1,388,081	10.20%	\$37,006	\$61,327	\$98,333	\$1,621,174	6.07%	
2054	89/87	\$27,307	\$120,961	\$148,268	\$1,299,151	11.41%	\$34,185	\$62,499	\$96,684	\$1,584,755	6.10%	
2055	90/88	\$17,827	\$139,393	\$157,220	\$1,199,889	13.10%	\$32,726	\$63,409	\$96,135	\$1,549,065	6.21%	
2056	91/89	\$5,994	\$162,461	\$168,455	\$1,087,675	15.49%	\$33,321	\$68,972	\$102,293	\$1,513,097	6.76%	
2057	92/90	\$6,000	\$166,675	\$172,675	\$959,712	17.99%	\$33,832	\$81,480	\$115,312	\$1,470,138	7.84%	
2058	93/91	\$6,032	\$161,337	\$167,369	\$822,384	20.35%	\$31,573	\$103,780	\$135,353	\$1,413,126	9.58%	
2059	94/92	\$0	\$163,823	\$163,823	\$684,840	23.92%	\$21,166	\$121,795	\$142,961	\$1,334,298	10.71%	
 	2060	95/93	\$0	\$230,228	\$230,228	\$546,204	42.15%	\$7,434	\$223,430	\$230,864	\$1,244,709	18.55%
	2061	96/94	\$0	\$157,822	\$157,822	\$327,256	48.23%	\$0	\$171,289	\$171,289	\$1,053,632	16.26%
	2062	97/95	\$0	\$153,549	\$153,549	\$192,925	79.59%	\$0	\$136,756	\$136,756	\$934,889	14.63%

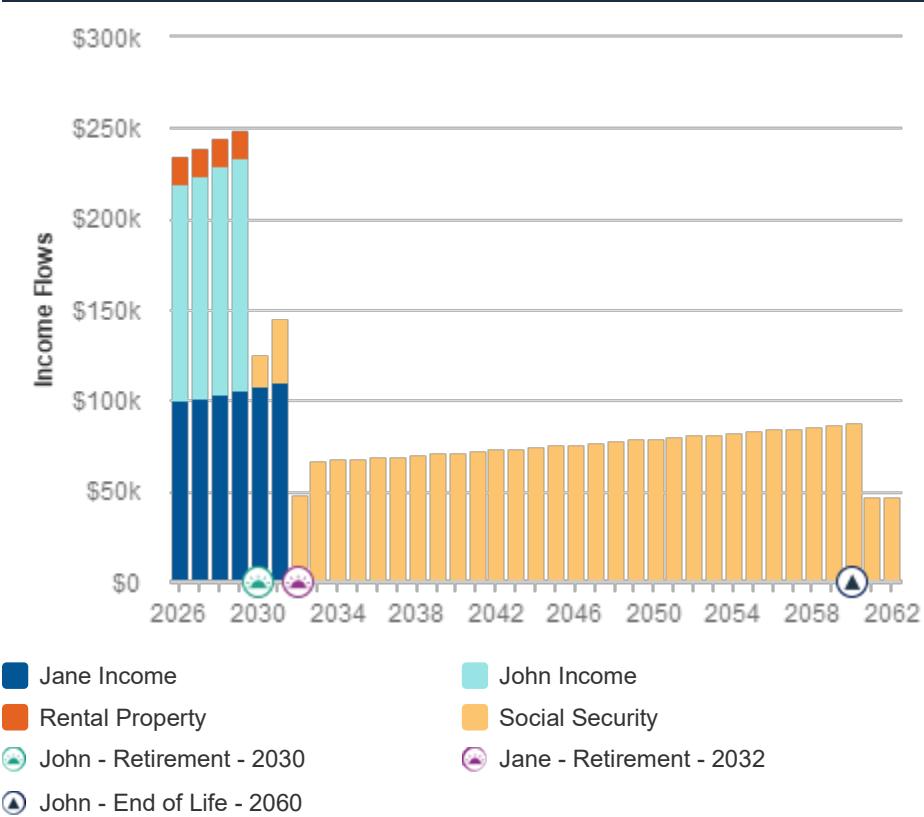
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Cash Flow - Income Flows | Current Strategy vs. Proposed Strategy (All Years)



The Income Flows report illustrates your projected Cash in-flows.



Income Flow Breakdown Current Strategy



Income Flow Breakdown Proposed Strategy



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		Current Strategy					Proposed Strategy				
Year	Age	Jane Income	John Income	Rental Property	Social Security	Income Flows	Jane Income	John Income	Rental Property	Social Security	Income Flows
2026	61/59	\$100,000	\$120,000	\$15,000	\$0	\$235,000	\$100,000	\$120,000	\$15,000	\$0	\$235,000
2027	62/60	\$102,000	\$122,400	\$15,300	\$0	\$239,700	\$102,000	\$122,400	\$15,300	\$0	\$239,700
2028	63/61	\$104,040	\$124,848	\$15,606	\$0	\$244,494	\$104,040	\$124,848	\$15,606	\$0	\$244,494
2029	64/62	\$106,121	\$127,345	\$15,918	\$0	\$249,384	\$106,121	\$127,345	\$15,918	\$0	\$249,384
 2030	65/63	\$108,243	\$0	\$0	\$17,239	\$125,482	\$108,243	\$0	\$0	\$0	\$108,243
2031	66/64	\$110,408	\$0	\$0	\$34,822	\$145,230	\$110,408	\$0	\$0	\$0	\$110,408
 2032	67/65	\$0	\$0	\$0	\$48,269	\$48,269	\$0	\$0	\$0	\$0	\$0
2033	68/66	\$0	\$0	\$0	\$67,273	\$67,273	\$0	\$0	\$0	\$0	\$0
2034	69/67	\$0	\$0	\$0	\$67,946	\$67,946	\$0	\$0	\$0	\$0	\$0
2035	70/68	\$0	\$0	\$0	\$68,626	\$68,626	\$0	\$0	\$0	\$26,781	\$26,781
2036	71/69	\$0	\$0	\$0	\$69,312	\$69,312	\$0	\$0	\$0	\$54,098	\$54,098
2037	72/70	\$0	\$0	\$0	\$70,005	\$70,005	\$0	\$0	\$0	\$75,435	\$75,435
2038	73/71	\$0	\$0	\$0	\$70,705	\$70,705	\$0	\$0	\$0	\$105,594	\$105,594
2039	74/72	\$0	\$0	\$0	\$71,412	\$71,412	\$0	\$0	\$0	\$106,650	\$106,650
2040	75/73	\$0	\$0	\$0	\$72,126	\$72,126	\$0	\$0	\$0	\$107,716	\$107,716
2041	76/74	\$0	\$0	\$0	\$72,847	\$72,847	\$0	\$0	\$0	\$108,793	\$108,793
2042	77/75	\$0	\$0	\$0	\$73,576	\$73,576	\$0	\$0	\$0	\$109,881	\$109,881
2043	78/76	\$0	\$0	\$0	\$74,312	\$74,312	\$0	\$0	\$0	\$110,980	\$110,980
2044	79/77	\$0	\$0	\$0	\$75,055	\$75,055	\$0	\$0	\$0	\$112,090	\$112,090
2045	80/78	\$0	\$0	\$0	\$75,805	\$75,805	\$0	\$0	\$0	\$113,211	\$113,211
2046	81/79	\$0	\$0	\$0	\$76,563	\$76,563	\$0	\$0	\$0	\$114,343	\$114,343
2047	82/80	\$0	\$0	\$0	\$77,328	\$77,328	\$0	\$0	\$0	\$115,487	\$115,487
2048	83/81	\$0	\$0	\$0	\$78,101	\$78,101	\$0	\$0	\$0	\$116,642	\$116,642

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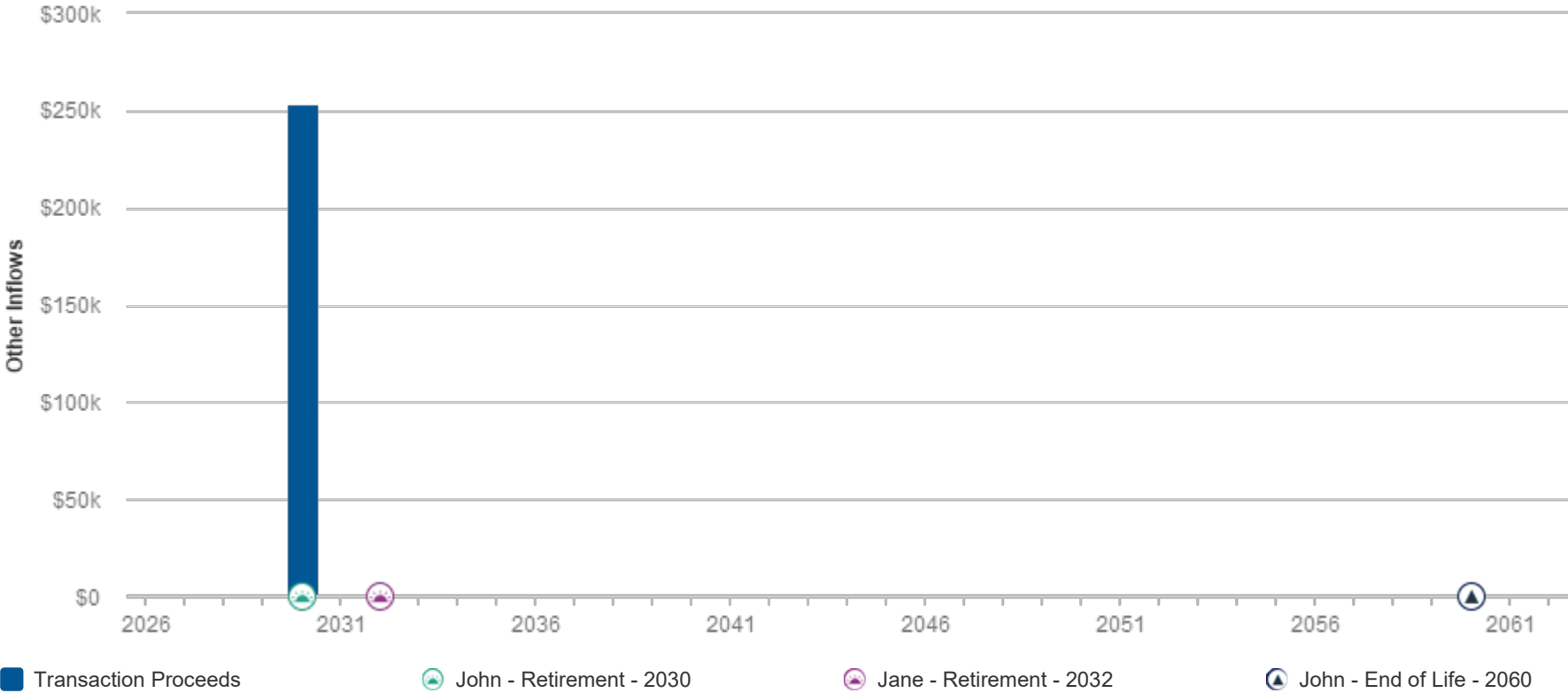
		Current Strategy					Proposed Strategy				
Year	Age	Jane Income	John Income	Rental Property	Social Security	Income Flows	Jane Income	John Income	Rental Property	Social Security	Income Flows
2049	84/82	\$0	\$0	\$0	\$78,882	\$78,882	\$0	\$0	\$0	\$117,809	\$117,809
2050	85/83	\$0	\$0	\$0	\$79,671	\$79,671	\$0	\$0	\$0	\$118,987	\$118,987
2051	86/84	\$0	\$0	\$0	\$80,468	\$80,468	\$0	\$0	\$0	\$120,177	\$120,177
2052	87/85	\$0	\$0	\$0	\$81,273	\$81,273	\$0	\$0	\$0	\$121,379	\$121,379
2053	88/86	\$0	\$0	\$0	\$82,086	\$82,086	\$0	\$0	\$0	\$122,592	\$122,592
2054	89/87	\$0	\$0	\$0	\$82,906	\$82,906	\$0	\$0	\$0	\$123,818	\$123,818
2055	90/88	\$0	\$0	\$0	\$83,735	\$83,735	\$0	\$0	\$0	\$125,056	\$125,056
2056	91/89	\$0	\$0	\$0	\$84,572	\$84,572	\$0	\$0	\$0	\$126,307	\$126,307
2057	92/90	\$0	\$0	\$0	\$85,418	\$85,418	\$0	\$0	\$0	\$127,570	\$127,570
2058	93/91	\$0	\$0	\$0	\$86,272	\$86,272	\$0	\$0	\$0	\$128,846	\$128,846
2059	94/92	\$0	\$0	\$0	\$87,135	\$87,135	\$0	\$0	\$0	\$130,134	\$130,134
 	2060 95/93	\$0	\$0	\$0	\$88,006	\$88,006	\$0	\$0	\$0	\$131,435	\$131,435
	2061 —/94	\$0	\$0	\$0	\$46,935	\$46,935	\$0	\$0	\$0	\$69,394	\$69,394
	2062 —/95	\$0	\$0	\$0	\$47,404	\$47,404	\$0	\$0	\$0	\$70,089	\$70,089

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Cash Flow - Other Inflows | Current Strategy (All Years)




The Other Inflows report illustrates your projected Cash in-flows from other sources.



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Year	Age	Business / Trust Income	Transaction Proceeds	Other Inflows
2026	61/59	\$0	\$0	\$0
2027	62/60	\$0	\$0	\$0
2028	63/61	\$0	\$0	\$0
2029	64/62	\$0	\$0	\$0
 2030	65/63	\$0	\$253,239	\$253,239
2031	66/64	\$0	\$0	\$0
 2032	67/65	\$0	\$0	\$0
2033	68/66	\$0	\$0	\$0
2034	69/67	\$0	\$0	\$0
2035	70/68	\$0	\$0	\$0
2036	71/69	\$0	\$0	\$0
2037	72/70	\$0	\$0	\$0
2038	73/71	\$0	\$0	\$0
2039	74/72	\$0	\$0	\$0
2040	75/73	\$0	\$0	\$0
2041	76/74	\$0	\$0	\$0
2042	77/75	\$0	\$0	\$0
2043	78/76	\$0	\$0	\$0
2044	79/77	\$0	\$0	\$0
2045	80/78	\$0	\$0	\$0
2046	81/79	\$0	\$0	\$0
2047	82/80	\$0	\$0	\$0
2048	83/81	\$0	\$0	\$0
2049	84/82	\$0	\$0	\$0
2050	85/83	\$0	\$0	\$0

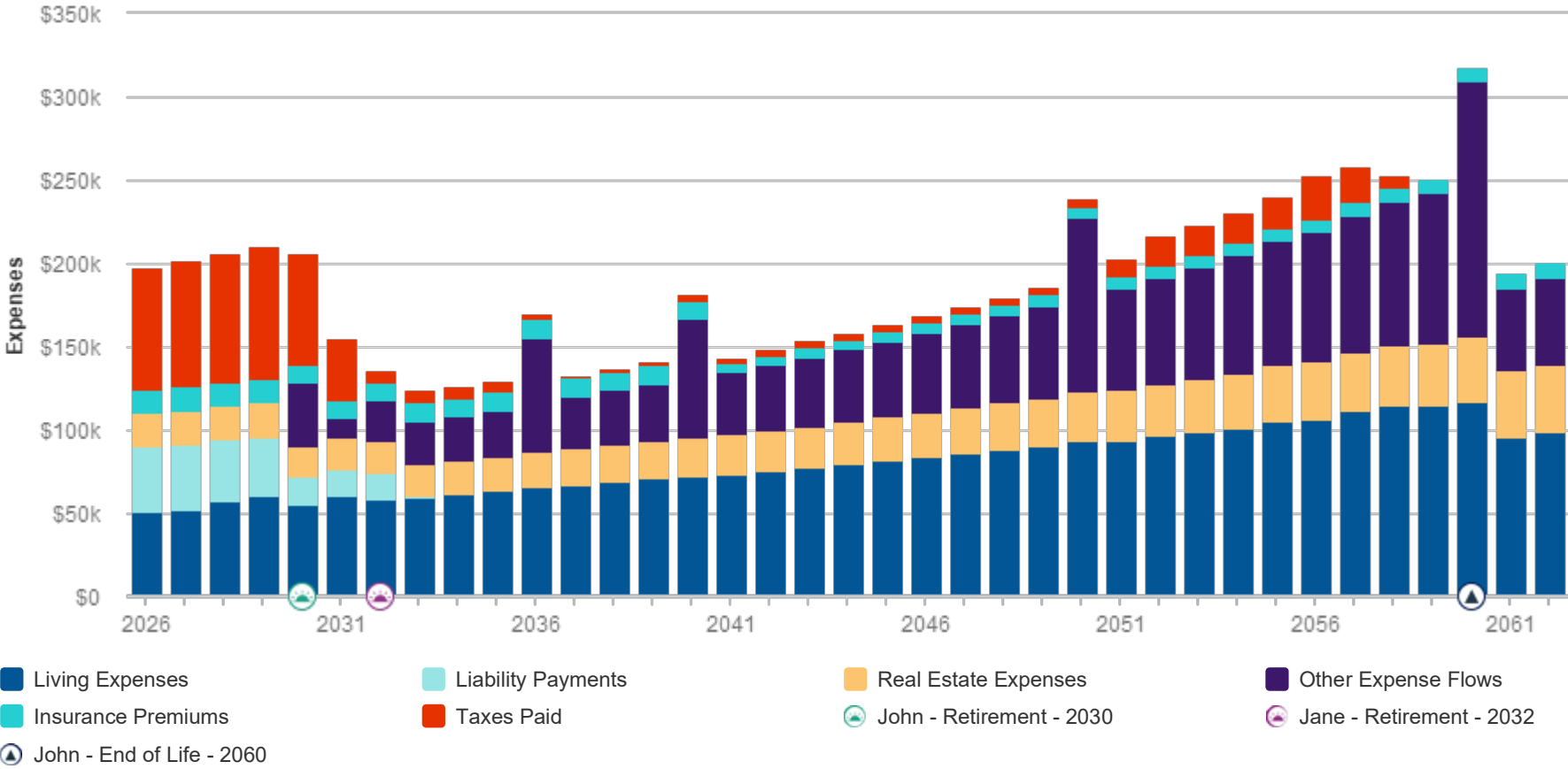
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Year	Age	Business / Trust Income	Transaction Proceeds	Other Inflows
2051	86/84	\$0	\$0	\$0
2052	87/85	\$0	\$0	\$0
2053	88/86	\$0	\$0	\$0
2054	89/87	\$0	\$0	\$0
2055	90/88	\$0	\$0	\$0
2056	91/89	\$0	\$0	\$0
2057	92/90	\$0	\$0	\$0
2058	93/91	\$0	\$0	\$0
2059	94/92	\$0	\$0	\$0
 2060	95/93	\$0	\$0	\$0
2061	—/94	\$0	\$0	\$0
2062	—/95	\$0	\$0	\$0

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Cash Flow - Expenses | Current Strategy (All Years)


The Expenses report illustrates your projected cash expenditures.



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Year	Age	Living Expenses	Liability Payments	Real Estate Expenses	Other Expense Flows	Insurance Premiums	Taxes Paid	Total Expenses
2026	61/59	\$50,654	\$39,696	\$20,000	\$0	\$14,450	\$72,800	\$197,600
2027	62/60	\$51,614	\$39,706	\$20,508	\$0	\$14,573	\$75,587	\$201,988
2028	63/61	\$57,296	\$36,876	\$21,028	\$0	\$13,700	\$77,564	\$206,464
2029	64/62	\$60,565	\$35,366	\$21,562	\$0	\$13,830	\$79,206	\$210,529
 2030	65/63	\$55,276	\$16,560	\$18,241	\$38,580	\$10,739	\$67,199	\$206,595
2031	66/64	\$60,492	\$16,560	\$18,703	\$11,488	\$10,844	\$37,701	\$155,788
 2032	67/65	\$58,120	\$16,560	\$19,177	\$24,123	\$10,952	\$7,090	\$136,022
2033	68/66	\$59,881	\$649	\$19,665	\$25,329	\$11,064	\$7,713	\$124,301
2034	69/67	\$61,719	\$0	\$20,164	\$26,595	\$11,178	\$7,411	\$127,067
2035	70/68	\$63,402	\$0	\$20,676	\$27,926	\$11,295	\$6,661	\$129,960
2036	71/69	\$66,064	\$0	\$21,200	\$67,874	\$11,416	\$3,649	\$170,203
2037	72/70	\$67,534	\$0	\$21,739	\$30,789	\$11,541	\$1,863	\$133,466
2038	73/71	\$69,322	\$0	\$22,290	\$32,328	\$11,670	\$1,706	\$137,316
2039	74/72	\$71,157	\$0	\$22,857	\$33,944	\$11,803	\$1,541	\$141,302
2040	75/73	\$72,574	\$0	\$23,439	\$71,160	\$10,139	\$4,083	\$181,395
2041	76/74	\$73,638	\$0	\$24,033	\$37,423	\$5,280	\$3,095	\$143,469
2042	77/75	\$75,423	\$0	\$24,644	\$39,295	\$5,425	\$4,592	\$149,379
2043	78/76	\$77,385	\$0	\$25,271	\$41,261	\$5,575	\$4,623	\$154,115
2044	79/77	\$79,395	\$0	\$25,914	\$43,323	\$5,728	\$4,635	\$158,995
2045	80/78	\$81,460	\$0	\$26,572	\$45,488	\$5,886	\$4,639	\$164,045
2046	81/79	\$83,579	\$0	\$27,248	\$47,762	\$6,049	\$4,602	\$169,240
2047	82/80	\$85,754	\$0	\$27,941	\$50,151	\$6,217	\$4,552	\$174,615
2048	83/81	\$87,989	\$0	\$28,651	\$52,658	\$6,391	\$4,465	\$180,154
2049	84/82	\$90,278	\$0	\$29,379	\$55,291	\$6,570	\$4,363	\$185,881

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Year	Age	Living Expenses	Liability Payments	Real Estate Expenses	Other Expense Flows	Insurance Premiums	Taxes Paid	Total Expenses
2050	85/83	\$93,551	\$0	\$30,126	\$103,701	\$6,754	\$5,062	\$239,194
2051	86/84	\$93,710	\$0	\$30,891	\$60,958	\$6,943	\$11,003	\$203,505
2052	87/85	\$96,286	\$0	\$31,677	\$64,005	\$7,138	\$17,428	\$216,534
2053	88/86	\$98,477	\$0	\$32,481	\$67,205	\$7,339	\$18,104	\$223,606
2054	89/87	\$100,925	\$0	\$33,306	\$70,566	\$7,546	\$18,831	\$231,174
2055	90/88	\$105,105	\$0	\$34,152	\$74,094	\$7,759	\$19,845	\$240,955
2056	91/89	\$106,112	\$0	\$35,020	\$77,798	\$7,978	\$26,119	\$253,027
2057	92/90	\$111,284	\$0	\$35,911	\$81,687	\$8,204	\$21,007	\$258,093
2058	93/91	\$114,582	\$0	\$36,823	\$85,772	\$8,437	\$8,027	\$253,641
2059	94/92	\$114,405	\$0	\$37,758	\$90,061	\$8,676	\$58	\$250,958
 2060	95/93	\$117,311	\$0	\$38,717	\$153,224	\$8,922	\$60	\$318,234
2061	—/94	\$96,233	\$0	\$39,701	\$49,646	\$9,177	\$0	\$194,757
2062	—/95	\$98,677	\$0	\$40,709	\$52,128	\$9,439	\$0	\$200,953

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Cash Flow - Other Portfolio Activity | Current Strategy (All Years)

The Other Portfolio Activity report is designed to show other items that impact your portfolio value, as well as balance calculations where some values are inherent to both the cash flow and valuation sections of the main report.



Cash Flow - Other Portfolio Activity



John - Retirement - 2030




Jane - Retirement - 2032



John - End of Life - 2060

Year	Age	Planned Savings	Qualified Plan Matching	Planned Distributions	Other Portfolio Activity
2026	61/59	\$37,400	\$4,200	\$0	\$41,600
2027	62/60	\$37,712	\$4,260	\$0	\$41,972
2028	63/61	\$38,030	\$4,321	\$0	\$42,351
2029	64/62	\$38,855	\$4,384	\$0	\$43,239
2030	65/63	\$7,695	\$4,447	(\$18,078)	(\$5,936)
2031	66/64	\$7,824	\$4,512	(\$18,382)	(\$6,046)
2032	67/65	\$0	\$0	(\$24,989)	(\$24,989)
2033	68/66	\$0	\$0	(\$12,000)	(\$12,000)
2034	69/67	\$0	\$0	(\$12,000)	(\$12,000)
2035	70/68	\$0	\$0	(\$12,000)	(\$12,000)
2036	71/69	\$0	\$0	(\$1,777)	(\$1,777)
2037	72/70	\$0	\$0	\$0	\$0
2038	73/71	\$0	\$0	\$0	\$0
2039	74/72	\$0	\$0	\$0	\$0
2040	75/73	\$0	\$0	(\$21,652)	(\$21,652)
2041	76/74	\$0	\$0	(\$22,459)	(\$22,459)
2042	77/75	\$0	\$0	(\$31,372)	(\$31,372)
2043	78/76	\$0	\$0	(\$32,490)	(\$32,490)
2044	79/77	\$0	\$0	(\$33,605)	(\$33,605)
2045	80/78	\$0	\$0	(\$34,795)	(\$34,795)

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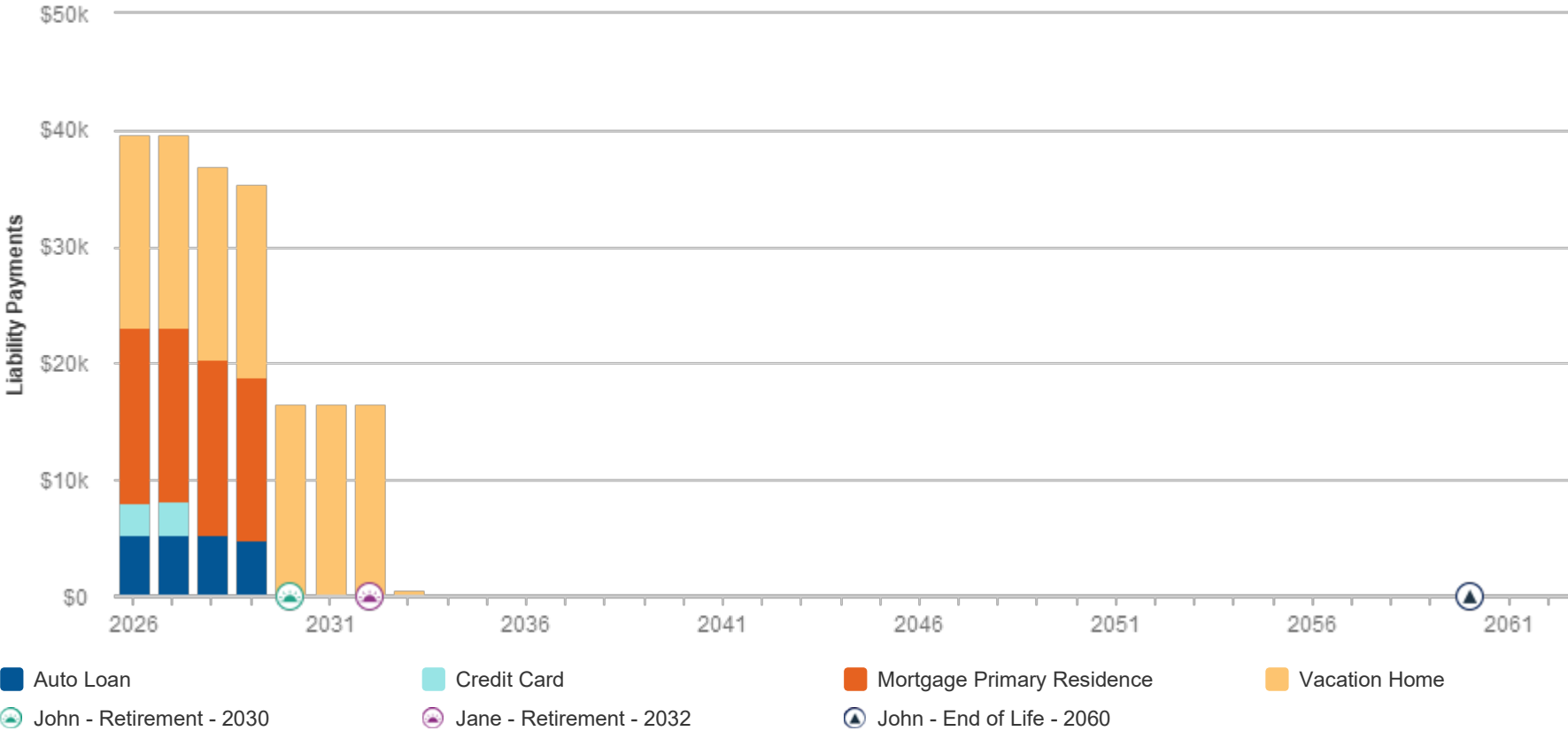
Year	Age	Planned Savings	Qualified Plan Matching	Planned Distributions	Other Portfolio Activity
2046	81/79	\$0	\$0	(\$35,883)	(\$35,883)
2047	82/80	\$0	\$0	(\$37,144)	(\$37,144)
2048	83/81	\$0	\$0	(\$38,230)	(\$38,230)
2049	84/82	\$0	\$0	(\$39,562)	(\$39,562)
2050	85/83	\$0	\$0	(\$40,681)	(\$40,681)
2051	86/84	\$0	\$0	(\$41,875)	(\$41,875)
2052	87/85	\$0	\$0	(\$40,489)	(\$40,489)
2053	88/86	\$0	\$0	(\$34,706)	(\$34,706)
2054	89/87	\$0	\$0	(\$27,307)	(\$27,307)
2055	90/88	\$0	\$0	(\$17,827)	(\$17,827)
2056	91/89	\$0	\$0	(\$5,994)	(\$5,994)
2057	92/90	\$0	\$0	(\$6,000)	(\$6,000)
2058	93/91	\$0	\$0	(\$6,032)	(\$6,032)
2059	94/92	\$0	\$0	\$0	\$0
 2060	95/93	\$0	\$0	\$0	\$0
2061	—/94	\$0	\$0	\$0	\$0
2062	—/95	\$0	\$0	\$0	\$0

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Cash Flow - Liability Payments | Current Strategy (All Years)



The Liability Payments report illustrates your projected cash expenditures for your liabilities.



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Year	Age	Auto Loan	Credit Card	Mortgage Primary Residence	Vacation Home	Total Liability Payments
2026	61/59	\$5,304	\$2,820	\$15,012	\$16,560	\$39,696
2027	62/60	\$5,304	\$2,830	\$15,012	\$16,560	\$39,706
2028	63/61	\$5,304	\$0	\$15,012	\$16,560	\$36,876
2029	64/62	\$4,896	\$0	\$13,910	\$16,560	\$35,366
 2030	65/63	\$0	\$0	\$0	\$16,560	\$16,560
2031	66/64	\$0	\$0	\$0	\$16,560	\$16,560
 2032	67/65	\$0	\$0	\$0	\$16,560	\$16,560
2033	68/66	\$0	\$0	\$0	\$649	\$649
2034	69/67	\$0	\$0	\$0	\$0	\$0
2035	70/68	\$0	\$0	\$0	\$0	\$0
2036	71/69	\$0	\$0	\$0	\$0	\$0
2037	72/70	\$0	\$0	\$0	\$0	\$0
2038	73/71	\$0	\$0	\$0	\$0	\$0
2039	74/72	\$0	\$0	\$0	\$0	\$0
2040	75/73	\$0	\$0	\$0	\$0	\$0
2041	76/74	\$0	\$0	\$0	\$0	\$0
2042	77/75	\$0	\$0	\$0	\$0	\$0
2043	78/76	\$0	\$0	\$0	\$0	\$0
2044	79/77	\$0	\$0	\$0	\$0	\$0
2045	80/78	\$0	\$0	\$0	\$0	\$0
2046	81/79	\$0	\$0	\$0	\$0	\$0
2047	82/80	\$0	\$0	\$0	\$0	\$0
2048	83/81	\$0	\$0	\$0	\$0	\$0
2049	84/82	\$0	\$0	\$0	\$0	\$0

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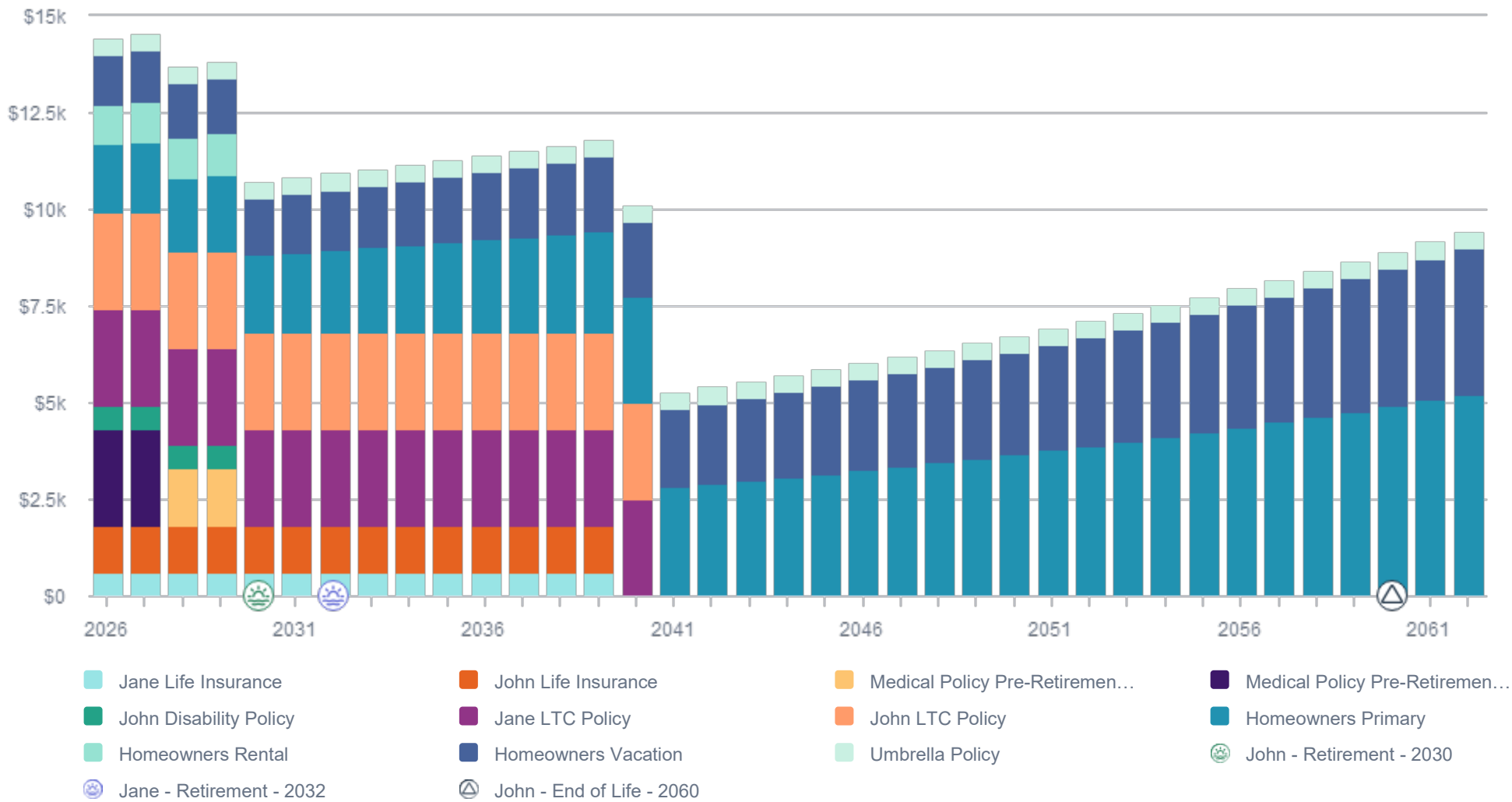
Year	Age	Auto Loan	Credit Card	Mortgage Primary Residence	Vacation Home	Total Liability Payments
2050	85/83	\$0	\$0	\$0	\$0	\$0
2051	86/84	\$0	\$0	\$0	\$0	\$0
2052	87/85	\$0	\$0	\$0	\$0	\$0
2053	88/86	\$0	\$0	\$0	\$0	\$0
2054	89/87	\$0	\$0	\$0	\$0	\$0
2055	90/88	\$0	\$0	\$0	\$0	\$0
2056	91/89	\$0	\$0	\$0	\$0	\$0
2057	92/90	\$0	\$0	\$0	\$0	\$0
2058	93/91	\$0	\$0	\$0	\$0	\$0
2059	94/92	\$0	\$0	\$0	\$0	\$0
2060	95/93	\$0	\$0	\$0	\$0	\$0
2061	—/94	\$0	\$0	\$0	\$0	\$0
2062	—/95	\$0	\$0	\$0	\$0	\$0

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Cash Flow - Insurance Premiums | Current Strategy (All Years)



The Insurance Premiums report illustrates your projected cash expenditures for your insurance coverage.



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Year	Age	Jane Life Insurance	John Life Insurance	Medical Policy Pre-Retirement (Jane)	Medical Policy Pre-Retirement (John)	John Disability Policy	Jane LTC Policy	John LTC Policy	Homeowners Primary	Homeowners Rental	Homeowners Vacation	Umbrella Policy	Total Insurance Premiums
2026	61/59	\$600	\$1,200	\$0	\$2,500	\$600	\$2,500	\$2,500	\$1,800	\$1,000	\$1,300	\$450	\$14,450
2027	62/60	\$600	\$1,200	\$0	\$2,500	\$600	\$2,500	\$2,500	\$1,854	\$1,030	\$1,339	\$450	\$14,573
2028	63/61	\$600	\$1,200	\$1,500	\$0	\$600	\$2,500	\$2,500	\$1,910	\$1,061	\$1,379	\$450	\$13,700
2029	64/62	\$600	\$1,200	\$1,500	\$0	\$600	\$2,500	\$2,500	\$1,967	\$1,093	\$1,420	\$450	\$13,830
 2030	65/63	\$600	\$1,200	\$0	\$0	\$0	\$2,500	\$2,500	\$2,026	\$0	\$1,463	\$450	\$10,739
2031	66/64	\$600	\$1,200	\$0	\$0	\$0	\$2,500	\$2,500	\$2,087	\$0	\$1,507	\$450	\$10,844
 2032	67/65	\$600	\$1,200	\$0	\$0	\$0	\$2,500	\$2,500	\$2,150	\$0	\$1,552	\$450	\$10,952
2033	68/66	\$600	\$1,200	\$0	\$0	\$0	\$2,500	\$2,500	\$2,215	\$0	\$1,599	\$450	\$11,064
2034	69/67	\$600	\$1,200	\$0	\$0	\$0	\$2,500	\$2,500	\$2,281	\$0	\$1,647	\$450	\$11,178
2035	70/68	\$600	\$1,200	\$0	\$0	\$0	\$2,500	\$2,500	\$2,349	\$0	\$1,696	\$450	\$11,295
2036	71/69	\$600	\$1,200	\$0	\$0	\$0	\$2,500	\$2,500	\$2,419	\$0	\$1,747	\$450	\$11,416
2037	72/70	\$600	\$1,200	\$0	\$0	\$0	\$2,500	\$2,500	\$2,492	\$0	\$1,799	\$450	\$11,541
2038	73/71	\$600	\$1,200	\$0	\$0	\$0	\$2,500	\$2,500	\$2,567	\$0	\$1,853	\$450	\$11,670
2039	74/72	\$600	\$1,200	\$0	\$0	\$0	\$2,500	\$2,500	\$2,644	\$0	\$1,909	\$450	\$11,803
2040	75/73	\$0	\$0	\$0	\$0	\$0	\$2,500	\$2,500	\$2,723	\$0	\$1,966	\$450	\$10,139
2041	76/74	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,805	\$0	\$2,025	\$450	\$5,280
2042	77/75	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,889	\$0	\$2,086	\$450	\$5,425
2043	78/76	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,976	\$0	\$2,149	\$450	\$5,575
2044	79/77	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,065	\$0	\$2,213	\$450	\$5,728
2045	80/78	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,157	\$0	\$2,279	\$450	\$5,886
2046	81/79	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,252	\$0	\$2,347	\$450	\$6,049
2047	82/80	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,350	\$0	\$2,417	\$450	\$6,217
2048	83/81	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,451	\$0	\$2,490	\$450	\$6,391

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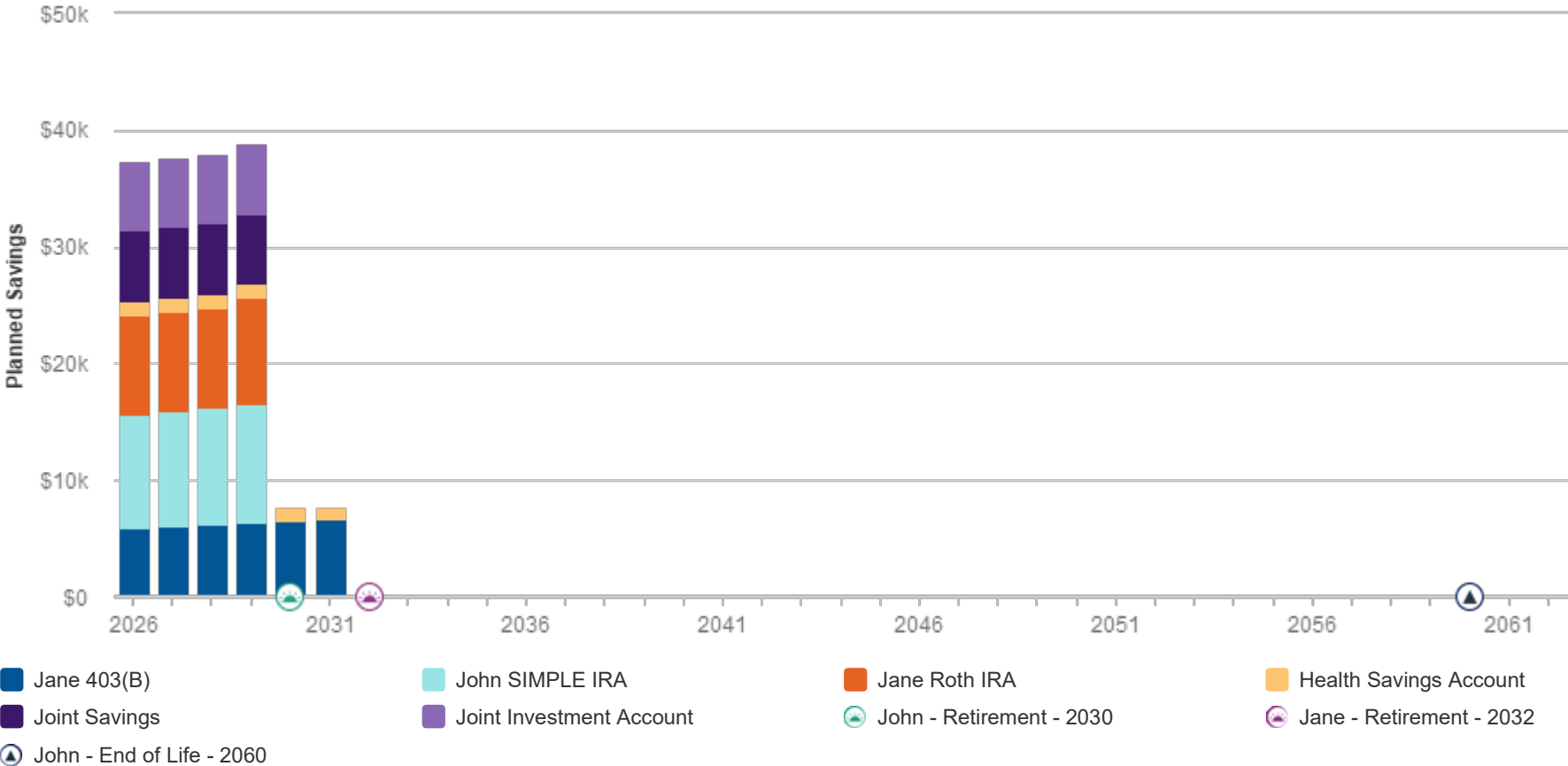
Year	Age	Jane Life Insurance	John Life Insurance	Medical Policy Pre-Retirement (Jane)	Medical Policy Pre-Retirement (John)	John Disability Policy	Jane LTC Policy	John LTC Policy	Homeowners Primary	Homeowners Rental	Homeowners Vacation	Umbrella Policy	Total Insurance Premiums
2049	84/82	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,555	\$0	\$2,565	\$450	\$6,570
2050	85/83	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,662	\$0	\$2,642	\$450	\$6,754
2051	86/84	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,772	\$0	\$2,721	\$450	\$6,943
2052	87/85	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,885	\$0	\$2,803	\$450	\$7,138
2053	88/86	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,002	\$0	\$2,887	\$450	\$7,339
2054	89/87	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,122	\$0	\$2,974	\$450	\$7,546
2055	90/88	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,246	\$0	\$3,063	\$450	\$7,759
2056	91/89	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,373	\$0	\$3,155	\$450	\$7,978
2057	92/90	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,504	\$0	\$3,250	\$450	\$8,204
2058	93/91	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,639	\$0	\$3,348	\$450	\$8,437
2059	94/92	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,778	\$0	\$3,448	\$450	\$8,676
△ 2060	95/93	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,921	\$0	\$3,551	\$450	\$8,922
2061	—/94	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,069	\$0	\$3,658	\$450	\$9,177
2062	—/95	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,221	\$0	\$3,768	\$450	\$9,439

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Cash Flow - Planned Savings | Current Strategy (All Years)



The Planned Savings report illustrates your projected cash flow resulting from employee retirement contributions and transfers from cash assets to non-cash assets.



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Year	Age	Jane 403(B)	John SIMPLE IRA	Jane Roth IRA	Health Savings Account	Joint Savings	Joint Investment Account	Total Planned Savings
2026	61/59	\$6,000	\$9,600	\$8,600	\$1,200	\$6,000	\$6,000	\$37,400
2027	62/60	\$6,120	\$9,792	\$8,600	\$1,200	\$6,000	\$6,000	\$37,712
2028	63/61	\$6,242	\$9,988	\$8,600	\$1,200	\$6,000	\$6,000	\$38,030
2029	64/62	\$6,367	\$10,188	\$9,100	\$1,200	\$6,000	\$6,000	\$38,855
 2030	65/63	\$6,495	\$0	\$0	\$1,200	\$0	\$0	\$7,695
2031	66/64	\$6,624	\$0	\$0	\$1,200	\$0	\$0	\$7,824
 2032	67/65	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2033	68/66	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2034	69/67	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2035	70/68	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2036	71/69	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2037	72/70	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2038	73/71	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2039	74/72	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2040	75/73	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2041	76/74	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2042	77/75	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2043	78/76	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2044	79/77	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2045	80/78	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2046	81/79	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2047	82/80	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2048	83/81	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2049	84/82	\$0	\$0	\$0	\$0	\$0	\$0	\$0

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Year	Age	Jane 403(B)	John SIMPLE IRA	Jane Roth IRA	Health Savings Account	Joint Savings	Joint Investment Account	Total Planned Savings
2050	85/83	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2051	86/84	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2052	87/85	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2053	88/86	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2054	89/87	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2055	90/88	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2056	91/89	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2057	92/90	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2058	93/91	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2059	94/92	\$0	\$0	\$0	\$0	\$0	\$0	\$0
 2060	95/93	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2061	—/94	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2062	—/95	\$0	\$0	\$0	\$0	\$0	\$0	\$0

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Cash Flow - Total Portfolio Assets | Current Strategy vs. Proposed Strategy (All Years)

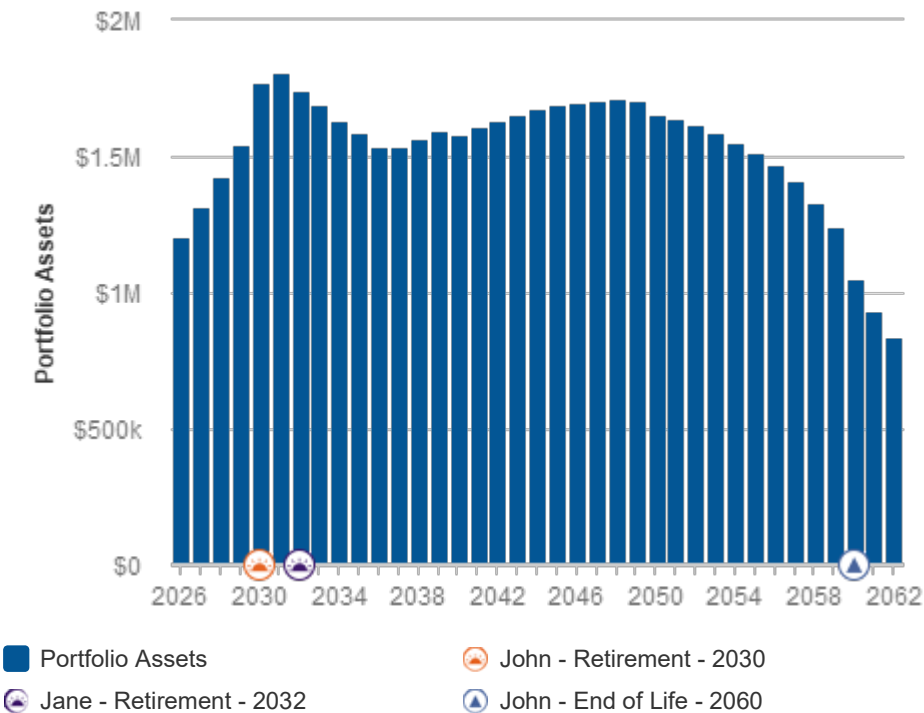
The Total Portfolio Assets report illustrates the impact to your total portfolio assets resulting from Cash Flow, Portfolio Growth and Other Portfolio Activity.



Portfolio Assets Current Strategy




Portfolio Assets Proposed Strategy



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		Current Strategy				Proposed Strategy			
Year	Age	Net Cash Flow	Portfolio Growth	Other Portfolio Activity	Total Portfolio Assets	Net Cash Flow	Portfolio Growth	Other Portfolio Activity	Total Portfolio Assets
2026	61/59	\$0	\$58,763	\$41,600	\$1,208,601	\$0	\$58,763	\$41,600	\$1,208,601
2027	62/60	\$0	\$64,161	\$41,972	\$1,314,734	\$0	\$64,161	\$41,972	\$1,314,734
2028	63/61	\$0	\$69,894	\$42,351	\$1,426,979	\$0	\$69,894	\$42,351	\$1,426,979
2029	64/62	\$0	\$75,981	\$43,239	\$1,546,199	\$0	\$75,981	\$43,239	\$1,546,199
 2030	65/63	\$182,509	\$65,077	(\$5,936)	\$1,787,849	\$169,020	\$65,077	(\$5,936)	\$1,774,360
2031	66/64	\$0	\$66,652	(\$6,046)	\$1,848,455	(\$24,243)	\$66,717	(\$6,046)	\$1,810,788
 2032	67/65	(\$62,764)	\$69,018	(\$24,989)	\$1,829,720	(\$110,154)	\$68,841	(\$24,989)	\$1,744,486
2033	68/66	(\$45,028)	\$70,486	(\$12,000)	\$1,843,178	(\$111,134)	\$67,773	(\$12,000)	\$1,689,125
2034	69/67	(\$47,121)	\$71,662	(\$12,000)	\$1,855,719	(\$113,810)	\$65,500	(\$12,000)	\$1,628,815
2035	70/68	(\$49,334)	\$72,099	(\$12,000)	\$1,866,484	(\$89,710)	\$63,023	(\$12,000)	\$1,590,128
2036	71/69	(\$99,114)	\$72,469	(\$1,777)	\$1,838,062	(\$114,269)	\$61,413	(\$1,777)	\$1,535,495
2037	72/70	(\$63,461)	\$71,268	\$0	\$1,845,869	(\$57,453)	\$59,165	\$0	\$1,537,207
2038	73/71	(\$66,611)	\$71,514	\$0	\$1,850,772	(\$30,131)	\$59,167	\$0	\$1,566,243
2039	74/72	(\$69,890)	\$71,640	\$0	\$1,852,522	(\$33,077)	\$60,259	\$0	\$1,593,425
2040	75/73	(\$87,617)	\$71,638	(\$21,652)	\$1,814,891	(\$54,707)	\$61,275	(\$17,093)	\$1,582,900
2041	76/74	(\$48,163)	\$70,060	(\$22,459)	\$1,814,329	(\$15,160)	\$60,782	(\$17,730)	\$1,610,792
2042	77/75	(\$44,431)	\$69,963	(\$31,372)	\$1,808,489	(\$11,331)	\$61,821	(\$26,488)	\$1,634,794
2043	78/76	(\$47,313)	\$69,698	(\$32,490)	\$1,798,384	(\$14,138)	\$62,751	(\$27,425)	\$1,655,982
2044	79/77	(\$50,335)	\$69,265	(\$33,605)	\$1,783,709	(\$17,096)	\$63,569	(\$28,353)	\$1,674,102
2045	80/78	(\$53,445)	\$68,647	(\$34,795)	\$1,764,116	(\$20,147)	\$64,262	(\$29,350)	\$1,688,867
2046	81/79	(\$56,794)	\$67,832	(\$35,883)	\$1,739,271	(\$23,424)	\$64,822	(\$30,267)	\$1,699,998
2047	82/80	(\$60,143)	\$66,809	(\$37,144)	\$1,708,793	(\$26,730)	\$65,237	(\$31,323)	\$1,707,182
2048	83/81	(\$63,823)	\$65,561	(\$38,230)	\$1,672,301	(\$30,348)	\$65,496	(\$32,232)	\$1,710,098

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		Current Strategy				Proposed Strategy				
Year	Age	Net Cash Flow	Portfolio Growth	Other Portfolio Activity	Total Portfolio Assets	Net Cash Flow	Portfolio Growth	Other Portfolio Activity	Total Portfolio Assets	
2049	84/82	(\$67,437)	\$64,070	(\$39,562)	\$1,629,372	(\$33,941)	\$65,583	(\$33,345)	\$1,708,395	
2050	85/83	(\$118,842)	\$62,326	(\$40,681)	\$1,532,175	(\$85,296)	\$65,487	(\$34,282)	\$1,654,304	
2051	86/84	(\$81,162)	\$58,409	(\$41,875)	\$1,467,547	(\$41,662)	\$63,293	(\$35,291)	\$1,640,644	
2052	87/85	(\$94,772)	\$55,795	(\$40,489)	\$1,388,081	(\$45,948)	\$62,720	(\$36,242)	\$1,621,174	
2053	88/86	(\$106,814)	\$52,590	(\$34,706)	\$1,299,151	(\$61,327)	\$61,914	(\$37,006)	\$1,584,755	
2054	89/87	(\$120,961)	\$49,006	(\$27,307)	\$1,199,889	(\$62,499)	\$60,994	(\$34,185)	\$1,549,065	
2055	90/88	(\$139,393)	\$45,006	(\$17,827)	\$1,087,675	(\$63,409)	\$60,167	(\$32,726)	\$1,513,097	
2056	91/89	(\$162,461)	\$40,492	(\$5,994)	\$959,712	(\$68,972)	\$59,334	(\$33,321)	\$1,470,138	
2057	92/90	(\$166,675)	\$35,347	(\$6,000)	\$822,384	(\$81,480)	\$58,300	(\$33,832)	\$1,413,126	
2058	93/91	(\$161,337)	\$29,825	(\$6,032)	\$684,840	(\$103,780)	\$56,525	(\$31,573)	\$1,334,298	
2059	94/92	(\$163,823)	\$25,187	\$0	\$546,204	(\$121,795)	\$53,372	(\$21,166)	\$1,244,709	
 	2060	95/93	(\$230,228)	\$21,280	\$0	\$327,256	(\$223,430)	\$49,787	(\$7,434)	\$1,053,632
	2061	—/94	(\$147,822)	\$13,491	\$0	\$192,925	(\$161,289)	\$42,546	\$0	\$934,889
	2062	—/95	(\$153,549)	\$7,717	\$0	\$47,093	(\$136,756)	\$37,395	\$0	\$835,528

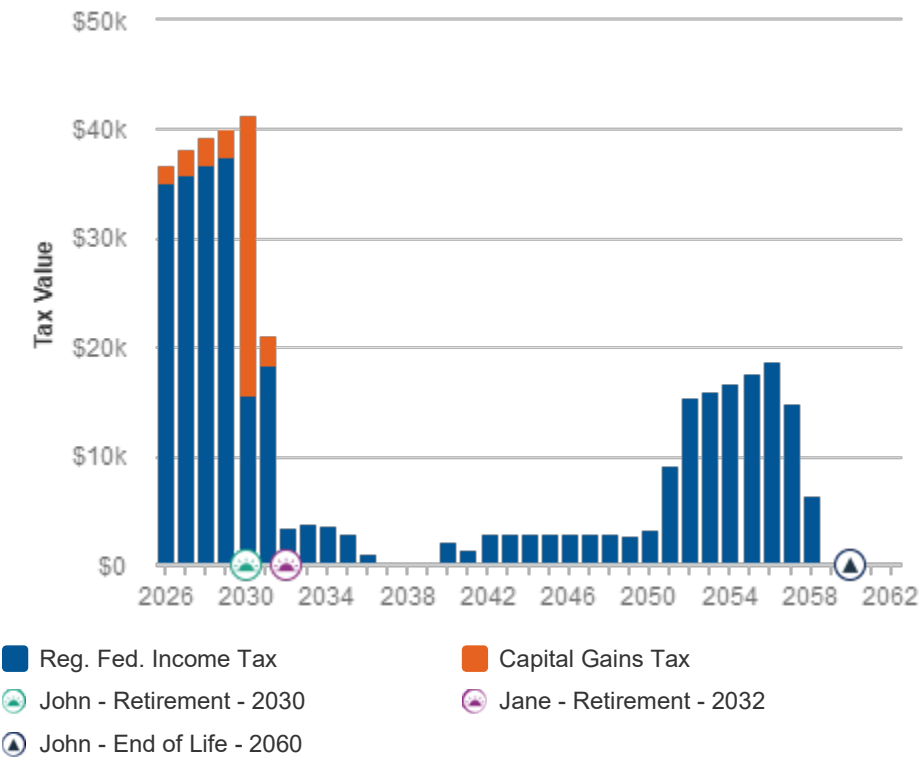
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Federal Income Taxes | Current Strategy vs. Proposed Strategy (All Years)

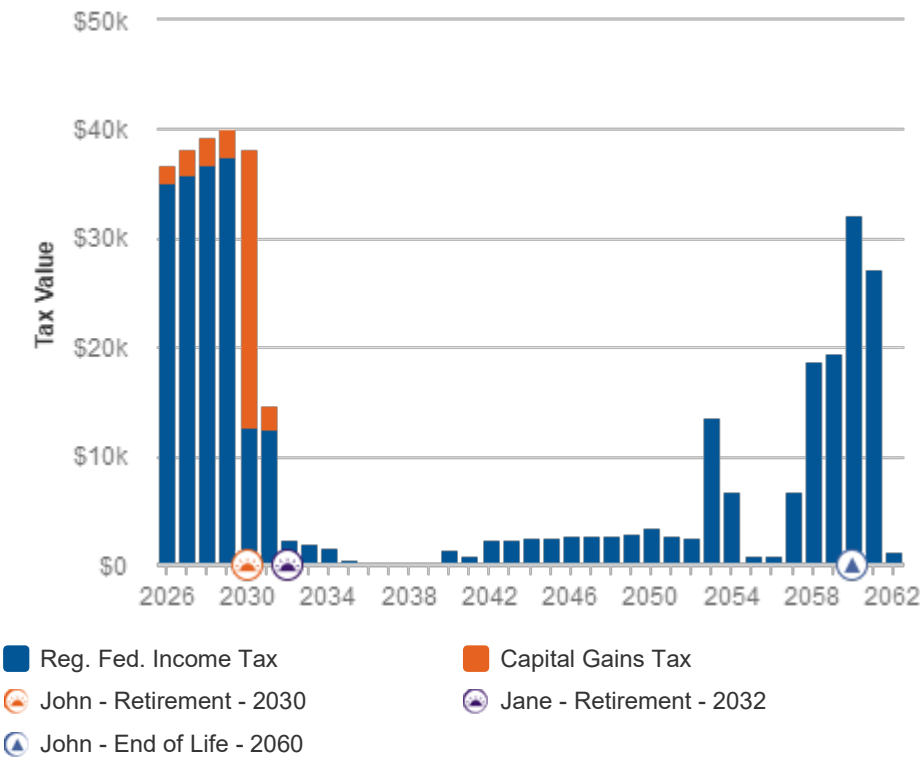
The Federal Income Taxes report breaks down your projected future federal tax calculations.





Federal Taxes Breakdown Current Strategy



Federal Taxes Breakdown Proposed Strategy



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		Current Strategy					Proposed Strategy				
Year	Age	Total Income	Income Tax Base	Regular Federal Income Tax	Capital Gains Tax	Total Federal Tax	Total Income	Income Tax Base	Regular Federal Income Tax	Capital Gains Tax	Total Federal Tax
2026	61/59	\$278,305	\$207,335	\$35,038	\$1,799	\$36,837	\$278,305	\$207,335	\$35,038	\$1,799	\$36,837
2027	62/60	\$289,046	\$211,866	\$35,768	\$2,537	\$38,305	\$289,046	\$211,866	\$35,768	\$2,537	\$38,305
2028	63/61	\$295,118	\$217,420	\$36,716	\$2,554	\$39,270	\$295,118	\$217,420	\$36,716	\$2,554	\$39,270
2029	64/62	\$301,509	\$222,204	\$37,486	\$2,599	\$40,085	\$301,509	\$222,204	\$37,486	\$2,599	\$40,085
 2030	65/63	\$338,906	\$124,285	\$15,655	\$25,680	\$41,335	\$324,253	\$109,632	\$12,608	\$25,680	\$38,288
2031	66/64	\$200,154	\$137,805	\$18,330	\$2,780	\$21,110	\$170,620	\$108,271	\$12,431	\$2,206	\$14,637
 2032	67/65	\$97,263	\$33,170	\$3,404	\$0	\$3,404	\$94,642	\$22,978	\$2,298	\$0	\$2,298
2033	68/66	\$105,412	\$37,802	\$3,945	\$0	\$3,945	\$96,834	\$19,711	\$1,971	\$0	\$1,971
2034	69/67	\$106,217	\$35,265	\$3,626	\$0	\$3,626	\$92,732	\$16,493	\$1,649	\$0	\$1,649
2035	70/68	\$101,611	\$30,030	\$3,003	\$0	\$3,003	\$76,572	\$5,694	\$569	\$0	\$569
2036	71/69	\$89,384	\$11,026	\$1,103	\$0	\$1,103	\$69,352	\$0	\$0	\$0	\$0
2037	72/70	\$68,989	\$0	\$0	\$0	\$0	\$50,764	\$0	\$0	\$0	\$0
2038	73/71	\$63,296	\$0	\$0	\$0	\$0	\$49,680	\$0	\$0	\$0	\$0
2039	74/72	\$57,258	\$0	\$0	\$0	\$0	\$45,188	\$0	\$0	\$0	\$0
2040	75/73	\$97,259	\$21,477	\$2,148	\$0	\$2,148	\$79,446	\$14,175	\$1,418	\$0	\$1,418
2041	76/74	\$85,319	\$15,081	\$1,508	\$0	\$1,508	\$68,697	\$8,476	\$848	\$0	\$848
2042	77/75	\$99,463	\$29,066	\$2,907	\$0	\$2,907	\$84,154	\$23,240	\$2,324	\$0	\$2,324
2043	78/76	\$100,968	\$29,378	\$2,938	\$0	\$2,938	\$87,012	\$24,336	\$2,434	\$0	\$2,434
2044	79/77	\$102,255	\$29,547	\$2,955	\$0	\$2,955	\$89,715	\$25,324	\$2,532	\$0	\$2,532
2045	80/78	\$103,431	\$29,699	\$2,970	\$0	\$2,970	\$92,373	\$26,330	\$2,633	\$0	\$2,633
2046	81/79	\$104,191	\$29,512	\$2,951	\$0	\$2,951	\$94,729	\$27,085	\$2,709	\$0	\$2,709
2047	82/80	\$104,962	\$29,253	\$2,925	\$0	\$2,925	\$97,123	\$27,761	\$2,776	\$0	\$2,776
2048	83/81	\$105,165	\$28,707	\$2,871	\$0	\$2,871	\$99,075	\$28,248	\$2,825	\$0	\$2,825

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		Current Strategy					Proposed Strategy				
Year	Age	Total Income	Income Tax Base	Regular Federal Income Tax	Capital Gains Tax	Total Federal Tax	Total Income	Income Tax Base	Regular Federal Income Tax	Capital Gains Tax	Total Federal Tax
2049	84/82	\$105,449	\$28,087	\$2,809	\$0	\$2,809	\$101,129	\$28,644	\$2,864	\$0	\$2,864
2050	85/83	\$116,761	\$32,462	\$3,246	\$0	\$3,246	\$114,358	\$34,153	\$3,415	\$0	\$3,415
2051	86/84	\$157,446	\$84,565	\$9,220	\$0	\$9,220	\$100,934	\$26,739	\$2,674	\$0	\$2,674
2052	87/85	\$204,343	\$136,143	\$15,385	\$0	\$15,385	\$101,821	\$26,271	\$2,627	\$0	\$2,627
2053	88/86	\$211,293	\$141,393	\$15,991	\$0	\$15,991	\$191,808	\$120,809	\$13,521	\$0	\$13,521
2054	89/87	\$218,738	\$147,038	\$16,644	\$0	\$16,644	\$136,679	\$64,979	\$6,796	\$0	\$6,796
2055	90/88	\$228,395	\$154,895	\$17,561	\$0	\$17,561	\$82,292	\$8,792	\$879	\$0	\$879
2056	91/89	\$240,341	\$164,941	\$18,740	\$0	\$18,740	\$83,925	\$8,525	\$853	\$0	\$853
2057	92/90	\$210,171	\$132,871	\$14,866	\$0	\$14,866	\$143,295	\$65,995	\$6,840	\$0	\$6,840
2058	93/91	\$142,771	\$63,471	\$6,510	\$0	\$6,510	\$244,872	\$165,572	\$18,762	\$0	\$18,762
2059	94/92	\$5,784	\$0	\$0	\$0	\$0	\$253,575	\$172,275	\$19,538	\$0	\$19,538
  2060	95/93	\$6,003	\$0	\$0	\$0	\$0	\$342,584	\$259,184	\$32,206	\$0	\$32,206
2061	—/94	\$0	\$0	\$0	\$0	\$0	\$230,274	\$181,524	\$27,214	\$0	\$27,214
2062	—/95	\$0	\$0	\$0	\$0	\$0	\$63,290	\$13,340	\$1,334	\$0	\$1,334

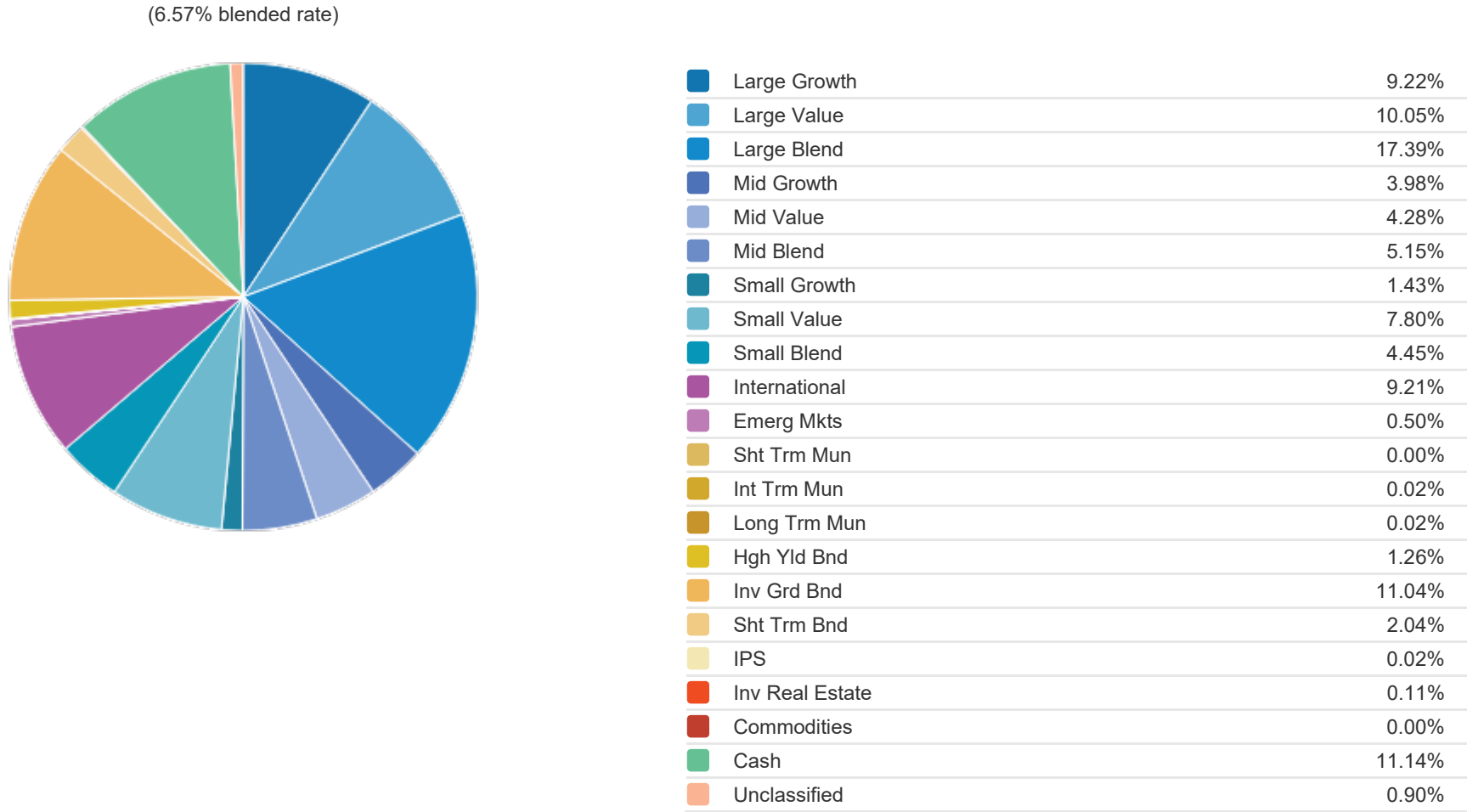
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Asset Allocation | Current Strategy

The Asset Allocation report shows a detailed breakdown of accounts by asset class and allows comparisons to the current asset allocation.



All Assets - Current Strategy



All Assets - Current Strategy

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Assets	Large Growth	Large Value	Large Blend	Mid Growth	Mid Value	Mid Blend	Small Growth	Small Value	Small Blend	International	Emerg Mkts	Sht Trm Mun	Cash	Other	Total
Health Savings Account	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$10,000	\$10,000
Jane 403(B)	\$7,683	\$10,225	\$23,790	\$2,347	\$2,775	\$2,941	\$39	\$1,305	\$876	\$35,320	\$156	\$0	\$1,607	\$8,317	\$97,381
Jane Group Life Insurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Jane Roth IRA	\$3,457	\$5,693	\$6,477	\$1,031	\$5,404	\$4,717	\$4	\$24	\$37	\$188	\$175	\$0	\$38	\$4,134	\$31,379
Jane's Traditional IRA	\$32	\$109	\$19,461	\$27	\$118	\$73	\$5	\$5	\$9	\$10,519	\$150	\$5	\$0	\$14,949	\$45,462
John Deferred Compensation	\$10,439	\$11,187	\$19,524	\$1,858	\$3,145	\$3,919	\$25	\$163	\$260	\$209	\$56	\$0	\$112	\$0	\$50,897
John Roth IRA	\$5,514	\$9,233	\$10,464	\$1,618	\$8,296	\$7,308	\$9	\$49	\$74	\$267	\$253	\$3	\$56	\$15,348	\$58,492
John SIMPLE IRA	\$28,214	\$7,315	\$30,816	\$16,152	\$11,947	\$16,277	\$7,007	\$52,975	\$24,489	\$51,393	\$2,952	\$0	\$1,243	\$9	\$250,789
John's Annuity	\$14,362	\$15,762	\$27,097	\$4,460	\$4,644	\$5,990	\$1,271	\$1,293	\$1,950	\$312	\$129	\$0	\$0	\$30,469	\$107,739
Joint Checking	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$20,000	\$0	\$20,000
Joint Investment Account	\$32,512	\$51,873	\$55,115	\$16,560	\$11,057	\$15,812	\$7,494	\$30,601	\$21,676	\$3,886	\$1,651	\$26	\$366	\$87,475	\$336,104
Joint Savings	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$100,000	\$0	\$100,000
Totals	\$102,213	\$111,397	\$192,744	\$44,053	\$47,386	\$57,037	\$15,854	\$86,415	\$49,371	\$102,094	\$5,522	\$34	\$123,422	\$170,701	\$1,108,243

Assets/ Disparity	Large Growth	Large Value	Large Blend	Mid Growth	Mid Value	Mid Blend	Small Growth	Small Value	Small Blend	International	Emerg Mkts	Sht Trm Mun	Cash	Other	Total
All Assets	9.22%	10.05%	17.39%	3.98%	4.28%	5.15%	1.43%	7.80%	4.45%	9.21%	0.50%	0.00%	11.14%	15.40%	100.00%

The Blended Rate is the weighted average of the market index rates of returns that underlie each asset class of a given model portfolio.

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All investments involve risks that you will lose value including the amount of your initial investment. Investments that offer the potential for higher rates of return generally involve greater risk of loss. Note: reinvestment transactions that involve selling existing investments may involve transaction costs associated with the sale of those assets as well as transaction costs associated with the purchase of new investments.

International investing: *There are special risks associated with international investing, such as political changes and currency fluctuations. These risks are heightened in emerging markets.*

Small/Mid-Capitalization investing: *Investments in companies with small or mid-market capitalization ("small/mid-caps") may be subject to special risks given their characteristic narrow markets, limited financial resources, and less liquid stocks, all of which may cause price volatility.*

High-Yield investing: *Investments in high yielding debt securities are generally subject to greater market fluctuations and risk of loss of income and principal, than are investments in lower yielding debt securities.*

Inflation Protected Bond investing: *Interest rate increases can cause the price of a debt security to decrease. Increases in real interest rates can cause the price of inflation-protected debt securities to decrease. Interest payments on inflation-protected debt securities can be unpredictable.*

Interest Rate Risk: *This risk refers to the risk that bond prices decline as interest rates rise. Interest rates and bond prices tend to move in opposite directions. Long-term bonds tend to be more sensitive to interest rate changes and therefore may be more volatile.*

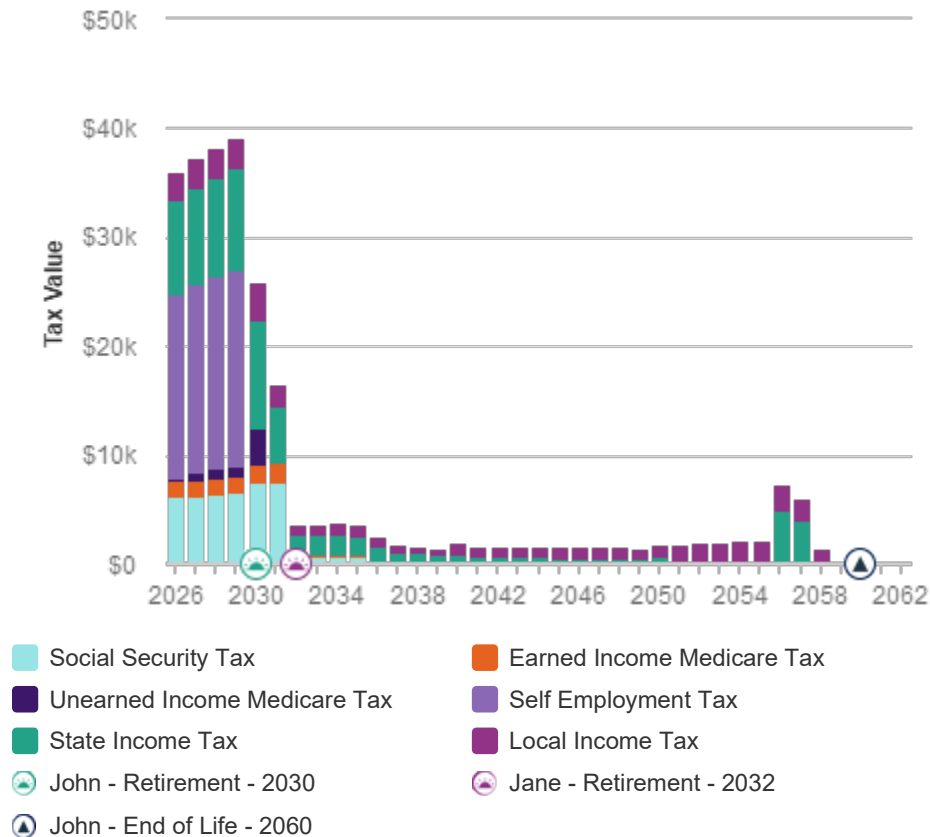
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Other Income Taxes | Current Strategy vs. Proposed Strategy (All Years)

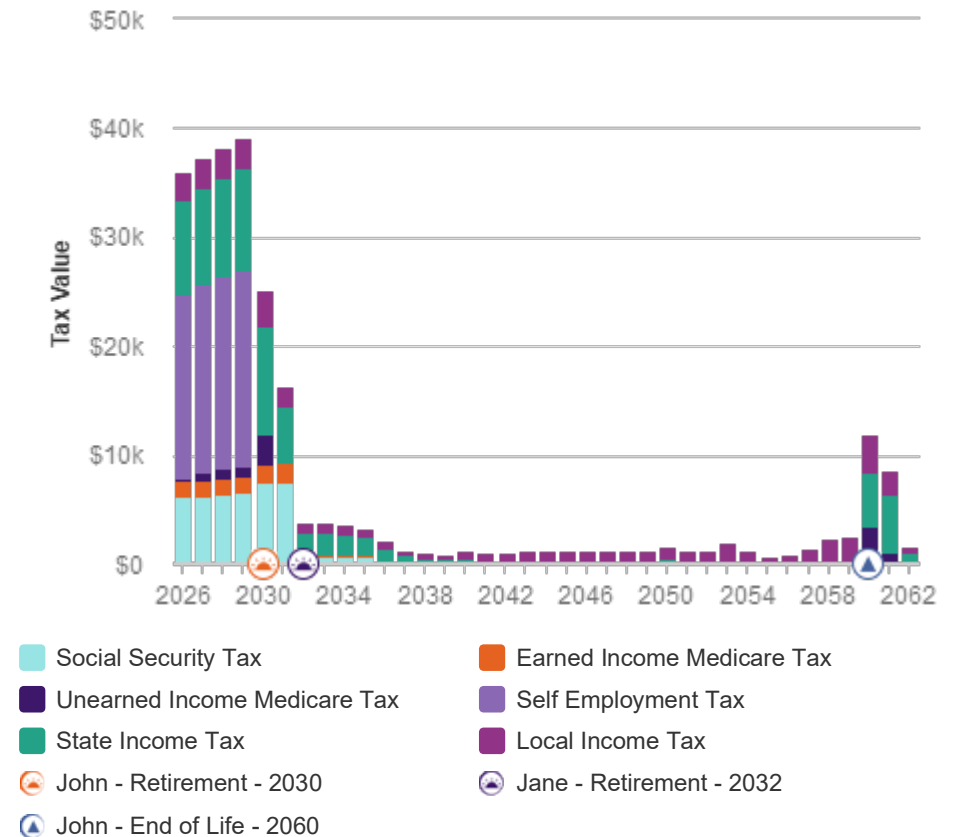
The Other Income Taxes report provides a breakdown of your projected future Social Security, Medicare, Self-Employment, State Income and Local Income Taxes.



Other Income Taxes Breakdown Current Strategy



Other Income Taxes Breakdown Proposed Strategy



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		Current Strategy					Proposed Strategy				
Year	Age	Social Security & Medicare	Self Employment Tax	State Tax	Local Tax	Total Other Income Tax	Social Security & Medicare	Self Employment Tax	State Tax	Local Tax	Total Other Income Tax
2026	61/59	\$7,898	\$16,956	\$8,544	\$2,565	\$35,963	\$7,898	\$16,956	\$8,544	\$2,565	\$35,963
2027	62/60	\$8,445	\$17,294	\$8,874	\$2,669	\$37,282	\$8,445	\$17,294	\$8,874	\$2,669	\$37,282
2028	63/61	\$8,856	\$17,641	\$9,061	\$2,736	\$38,294	\$8,856	\$17,641	\$9,061	\$2,736	\$38,294
2029	64/62	\$9,075	\$17,993	\$9,257	\$2,796	\$39,121	\$9,075	\$17,993	\$9,257	\$2,796	\$39,121
 2030	65/63	\$12,532	\$0	\$9,955	\$3,377	\$25,864	\$11,975	\$0	\$9,955	\$3,231	\$25,161
2031	66/64	\$9,364	\$0	\$5,237	\$1,990	\$16,591	\$9,364	\$0	\$5,239	\$1,694	\$16,297
 2032	67/65	\$918	\$0	\$1,795	\$973	\$3,686	\$918	\$0	\$2,022	\$946	\$3,886
2033	68/66	\$918	\$0	\$1,796	\$1,054	\$3,768	\$918	\$0	\$2,066	\$968	\$3,952
2034	69/67	\$918	\$0	\$1,805	\$1,062	\$3,785	\$918	\$0	\$1,917	\$927	\$3,762
2035	70/68	\$918	\$0	\$1,724	\$1,016	\$3,658	\$918	\$0	\$1,652	\$766	\$3,336
2036	71/69	\$136	\$0	\$1,516	\$894	\$2,546	\$136	\$0	\$1,291	\$694	\$2,121
2037	72/70	\$0	\$0	\$1,173	\$690	\$1,863	\$0	\$0	\$832	\$508	\$1,340
2038	73/71	\$0	\$0	\$1,073	\$633	\$1,706	\$0	\$0	\$601	\$497	\$1,098
2039	74/72	\$0	\$0	\$968	\$573	\$1,541	\$0	\$0	\$519	\$452	\$971
2040	75/73	\$0	\$0	\$962	\$973	\$1,935	\$0	\$0	\$555	\$794	\$1,349
2041	76/74	\$0	\$0	\$734	\$853	\$1,587	\$0	\$0	\$350	\$687	\$1,037
2042	77/75	\$0	\$0	\$690	\$995	\$1,685	\$0	\$0	\$330	\$842	\$1,172
2043	78/76	\$0	\$0	\$675	\$1,010	\$1,685	\$0	\$0	\$340	\$870	\$1,210
2044	79/77	\$0	\$0	\$657	\$1,023	\$1,680	\$0	\$0	\$349	\$897	\$1,246
2045	80/78	\$0	\$0	\$635	\$1,034	\$1,669	\$0	\$0	\$355	\$924	\$1,279
2046	81/79	\$0	\$0	\$609	\$1,042	\$1,651	\$0	\$0	\$358	\$947	\$1,305
2047	82/80	\$0	\$0	\$577	\$1,050	\$1,627	\$0	\$0	\$357	\$971	\$1,328
2048	83/81	\$0	\$0	\$542	\$1,052	\$1,594	\$0	\$0	\$353	\$991	\$1,344

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		Current Strategy					Proposed Strategy				
Year	Age	Social Security & Medicare	Self Employment Tax	State Tax	Local Tax	Total Other Income Tax	Social Security & Medicare	Self Employment Tax	State Tax	Local Tax	Total Other Income Tax
2049	84/82	\$0	\$0	\$500	\$1,054	\$1,554	\$0	\$0	\$345	\$1,011	\$1,356
2050	85/83	\$0	\$0	\$648	\$1,168	\$1,816	\$0	\$0	\$527	\$1,144	\$1,671
2051	86/84	\$0	\$0	\$209	\$1,574	\$1,783	\$0	\$0	\$265	\$1,009	\$1,274
2052	87/85	\$0	\$0	\$0	\$2,043	\$2,043	\$0	\$0	\$242	\$1,018	\$1,260
2053	88/86	\$0	\$0	\$0	\$2,113	\$2,113	\$0	\$0	\$36	\$1,918	\$1,954
2054	89/87	\$0	\$0	\$0	\$2,187	\$2,187	\$0	\$0	\$0	\$1,367	\$1,367
2055	90/88	\$0	\$0	\$0	\$2,284	\$2,284	\$0	\$0	\$0	\$823	\$823
2056	91/89	\$0	\$0	\$4,976	\$2,403	\$7,379	\$0	\$0	\$0	\$839	\$839
2057	92/90	\$0	\$0	\$4,039	\$2,102	\$6,141	\$0	\$0	\$0	\$1,433	\$1,433
2058	93/91	\$0	\$0	\$89	\$1,428	\$1,517	\$0	\$0	\$0	\$2,449	\$2,449
2059	94/92	\$0	\$0	\$0	\$58	\$58	\$0	\$0	\$0	\$2,536	\$2,536
 	2060	95/93	\$0	\$0	\$60	\$60	\$3,518	\$0	\$4,975	\$3,426	\$11,919
2061	—/94	\$0	\$0	\$0	\$0	\$0	\$1,150	\$0	\$5,259	\$2,303	\$8,712
2062	—/95	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,077	\$633	\$1,710

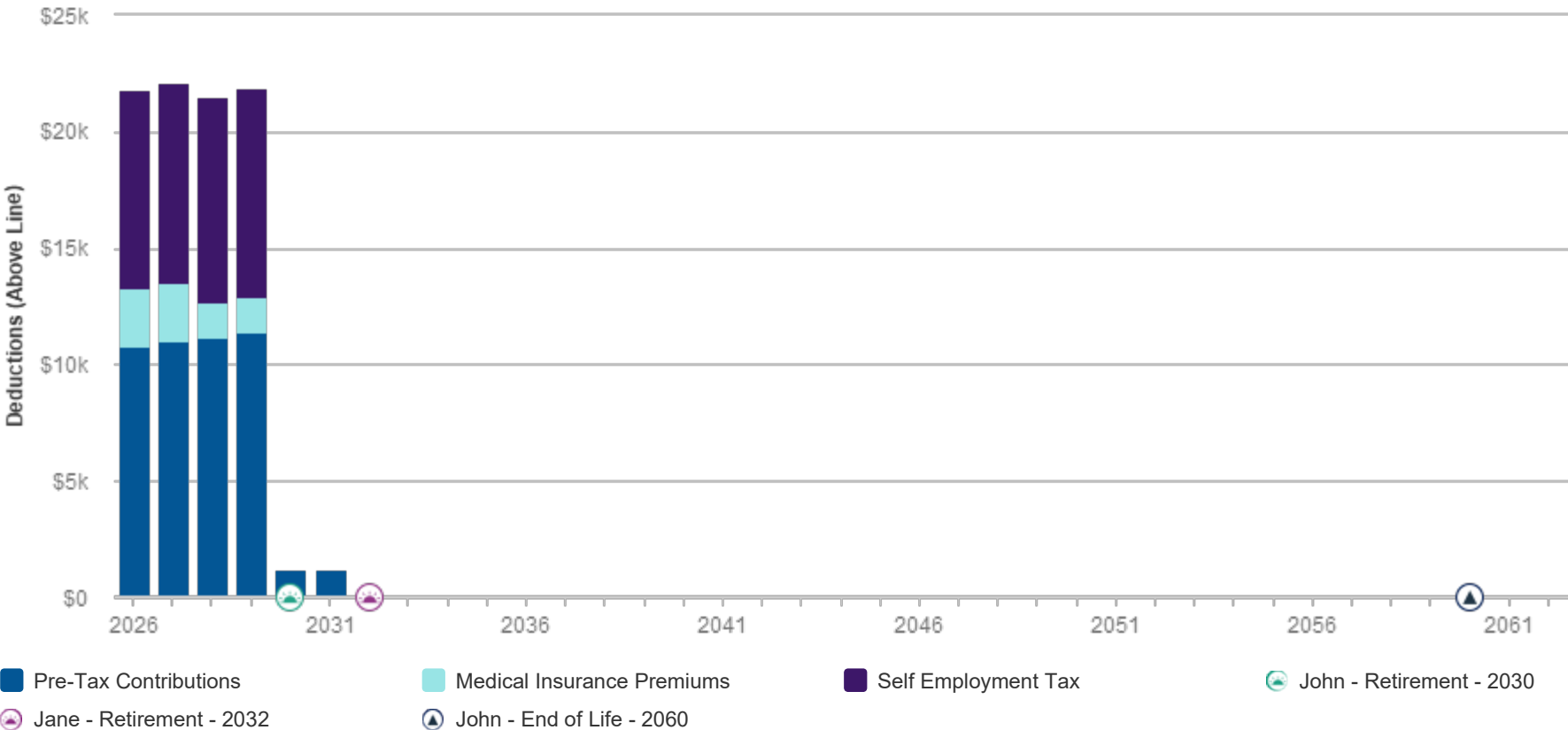
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Income Tax Deductions (Above Line) | Current Strategy (All Years)



The Income Tax Deductions (Above Line) report shows the amount of deductions attributed to Pre-tax Contributions for Qualified Retirement Plans, Alimony, Capital Loss, and Expenses that reduce Total Income.


Income Tax Deductions (Above Line) Comparison



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Year	Age	Pre-tax Contributions	Medical Insurance Premiums	Self Employment Tax	Total Above Line Deductions
2026	61/59	\$10,800	\$2,500	\$8,478	\$21,778
2027	62/60	\$10,992	\$2,500	\$8,647	\$22,139
2028	63/61	\$11,188	\$1,500	\$8,821	\$21,509
2029	64/62	\$11,388	\$1,500	\$8,997	\$21,885
 2030	65/63	\$1,200	\$0	\$0	\$1,200
2031	66/64	\$1,200	\$0	\$0	\$1,200
 2032	67/65	\$0	\$0	\$0	\$0
2033	68/66	\$0	\$0	\$0	\$0
2034	69/67	\$0	\$0	\$0	\$0
2035	70/68	\$0	\$0	\$0	\$0
2036	71/69	\$0	\$0	\$0	\$0
2037	72/70	\$0	\$0	\$0	\$0
2038	73/71	\$0	\$0	\$0	\$0
2039	74/72	\$0	\$0	\$0	\$0
2040	75/73	\$0	\$0	\$0	\$0
2041	76/74	\$0	\$0	\$0	\$0
2042	77/75	\$0	\$0	\$0	\$0
2043	78/76	\$0	\$0	\$0	\$0
2044	79/77	\$0	\$0	\$0	\$0
2045	80/78	\$0	\$0	\$0	\$0
2046	81/79	\$0	\$0	\$0	\$0
2047	82/80	\$0	\$0	\$0	\$0
2048	83/81	\$0	\$0	\$0	\$0
2049	84/82	\$0	\$0	\$0	\$0
2050	85/83	\$0	\$0	\$0	\$0

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Year	Age	Pre-tax Contributions	Medical Insurance Premiums	Self Employment Tax	Total Above Line Deductions
2051	86/84	\$0	\$0	\$0	\$0
2052	87/85	\$0	\$0	\$0	\$0
2053	88/86	\$0	\$0	\$0	\$0
2054	89/87	\$0	\$0	\$0	\$0
2055	90/88	\$0	\$0	\$0	\$0
2056	91/89	\$0	\$0	\$0	\$0
2057	92/90	\$0	\$0	\$0	\$0
2058	93/91	\$0	\$0	\$0	\$0
2059	94/92	\$0	\$0	\$0	\$0
 2060	95/93	\$0	\$0	\$0	\$0
2061	—/94	\$0	\$0	\$0	\$0
2062	—/95	\$0	\$0	\$0	\$0

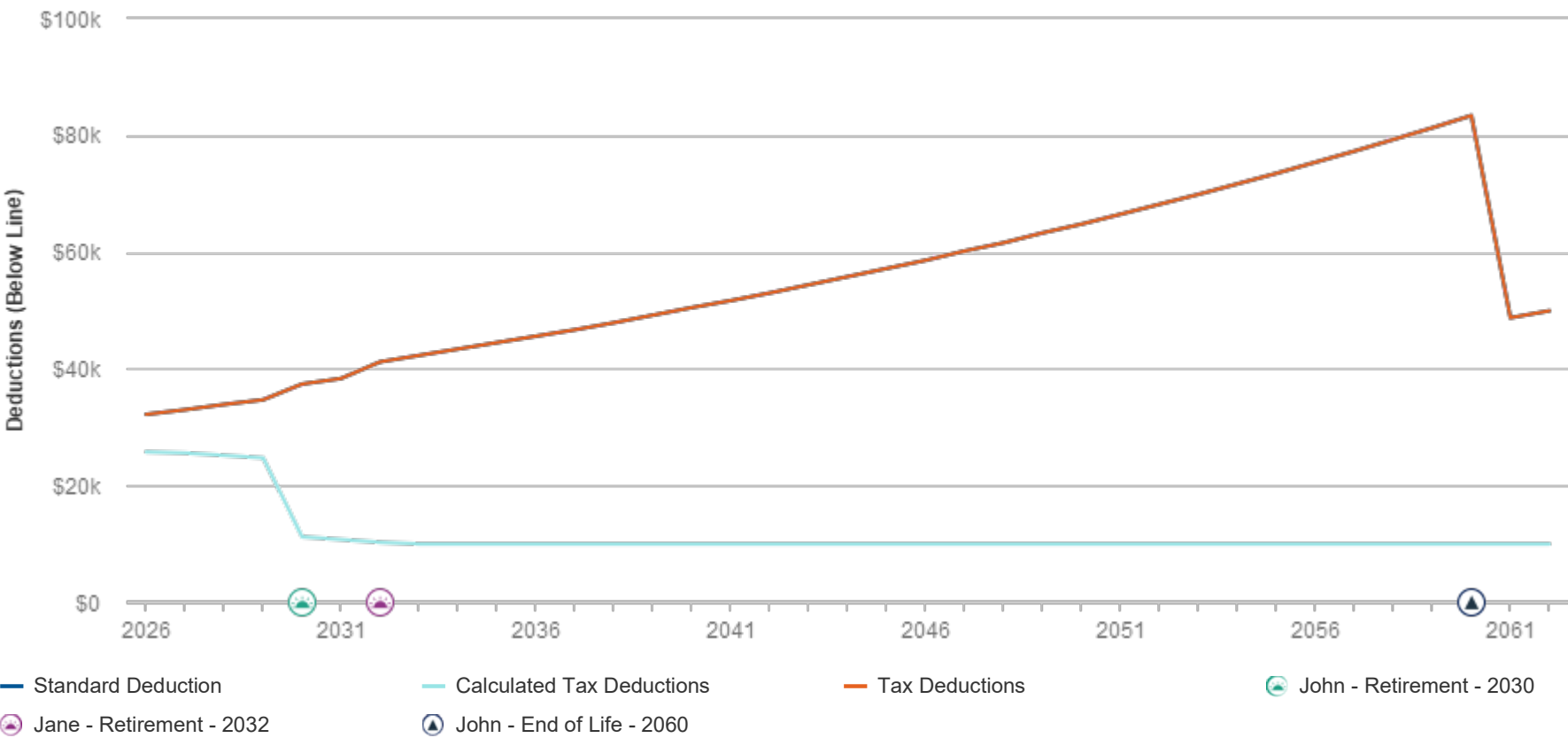
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Income Tax Deductions (Below Line) | Current Strategy (All Years)



The Income Tax Deductions (Below Line) report projects your future "below the line" tax deductions.


Income Tax Deductions (Below Line) Comparison



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Year	Age	Taxes Paid Deduction	Interest Paid Deduction	Calculated Tax Deductions	Standard Deduction	Tax Deductions
2026	61/59	\$21,109	\$4,667	\$25,776	\$32,200	\$32,200
2027	62/60	\$21,797	\$3,782	\$25,579	\$33,000	\$33,000
2028	63/61	\$22,311	\$2,867	\$25,178	\$33,900	\$33,900
2029	64/62	\$22,834	\$1,922	\$24,756	\$34,700	\$34,700
 2030	65/63	\$10,000	\$1,228	\$11,228	\$37,400	\$37,400
2031	66/64	\$10,000	\$763	\$10,763	\$38,350	\$38,350
 2032	67/65	\$10,000	\$284	\$10,284	\$41,200	\$41,200
2033	68/66	\$10,000	\$2	\$10,002	\$42,300	\$42,300
2034	69/67	\$10,000	\$0	\$10,000	\$43,400	\$43,400
2035	70/68	\$10,000	\$0	\$10,000	\$44,500	\$44,500
2036	71/69	\$10,000	\$0	\$10,000	\$45,600	\$45,600
2037	72/70	\$10,000	\$0	\$10,000	\$46,700	\$46,700
2038	73/71	\$10,000	\$0	\$10,000	\$47,900	\$47,900
2039	74/72	\$10,000	\$0	\$10,000	\$49,200	\$49,200
2040	75/73	\$10,000	\$0	\$10,000	\$50,500	\$50,500
2041	76/74	\$10,000	\$0	\$10,000	\$51,700	\$51,700
2042	77/75	\$10,000	\$0	\$10,000	\$53,000	\$53,000
2043	78/76	\$10,000	\$0	\$10,000	\$54,400	\$54,400
2044	79/77	\$10,000	\$0	\$10,000	\$55,800	\$55,800
2045	80/78	\$10,000	\$0	\$10,000	\$57,200	\$57,200
2046	81/79	\$10,000	\$0	\$10,000	\$58,600	\$58,600
2047	82/80	\$10,000	\$0	\$10,000	\$60,200	\$60,200
2048	83/81	\$10,000	\$0	\$10,000	\$61,600	\$61,600
2049	84/82	\$10,000	\$0	\$10,000	\$63,300	\$63,300
2050	85/83	\$10,000	\$0	\$10,000	\$64,800	\$64,800

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Year	Age	Taxes Paid Deduction	Interest Paid Deduction	Calculated Tax Deductions	Standard Deduction	Tax Deductions
2051	86/84	\$10,000	\$0	\$10,000	\$66,500	\$66,500
2052	87/85	\$10,000	\$0	\$10,000	\$68,200	\$68,200
2053	88/86	\$10,000	\$0	\$10,000	\$69,900	\$69,900
2054	89/87	\$10,000	\$0	\$10,000	\$71,700	\$71,700
2055	90/88	\$10,000	\$0	\$10,000	\$73,500	\$73,500
2056	91/89	\$10,000	\$0	\$10,000	\$75,400	\$75,400
2057	92/90	\$10,000	\$0	\$10,000	\$77,300	\$77,300
2058	93/91	\$10,000	\$0	\$10,000	\$79,300	\$79,300
2059	94/92	\$10,000	\$0	\$10,000	\$81,300	\$81,300
 2060	95/93	\$10,000	\$0	\$10,000	\$83,400	\$83,400
2061	—/94	\$10,000	\$0	\$10,000	\$48,750	\$48,750
2062	—/95	\$10,000	\$0	\$10,000	\$49,950	\$49,950

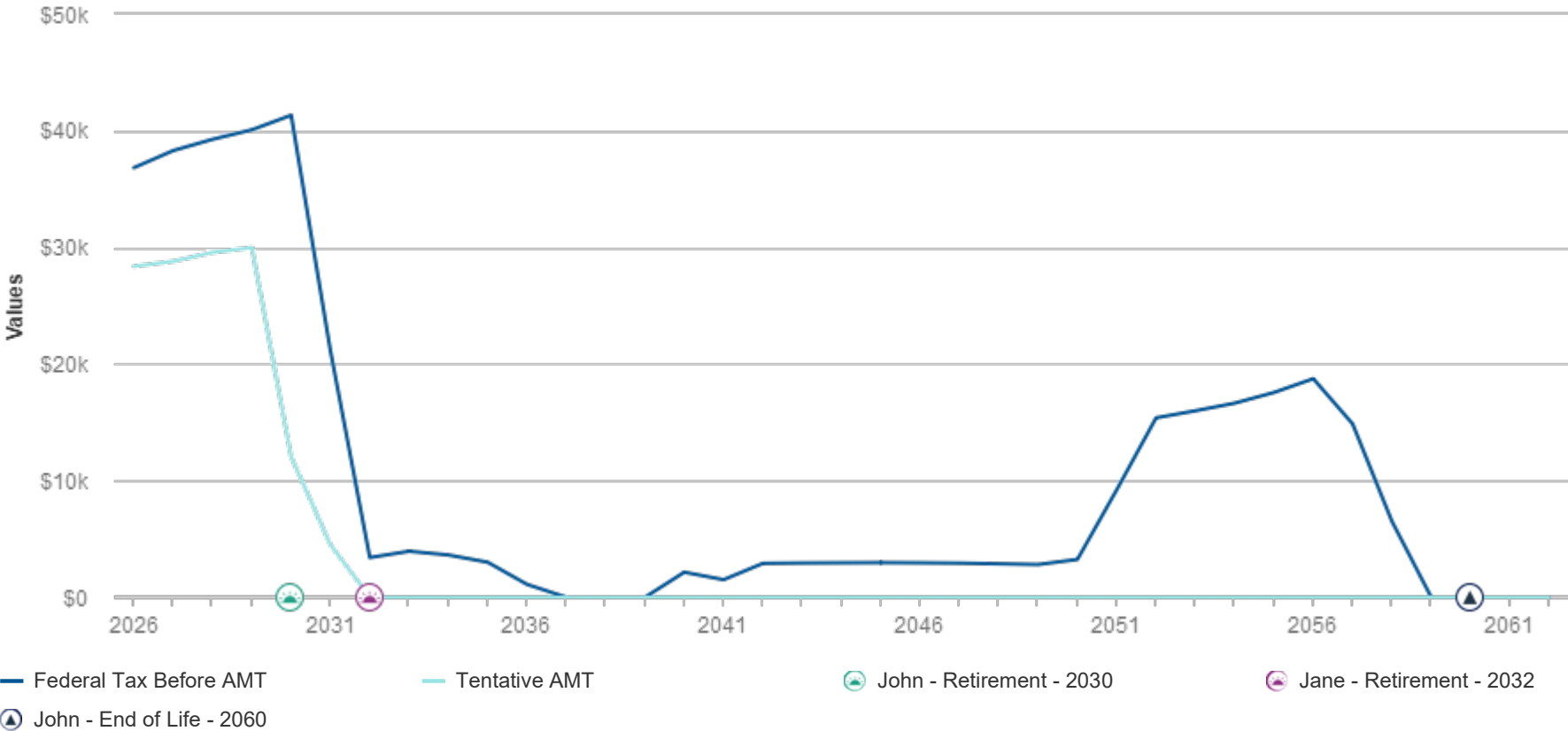
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Alternative Minimum Tax | Current Strategy (All Years)



The Alternative Minimum Tax (AMT) report breaks down the projected Alternative Minimum Tax calculations.




Federal Tax vs. Tentative AMT



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						AMT			Cap.		Federal		AMT
Year	Age	Taxable	AMT	AMT	AMT	Taxable	AMT Tax	Ordinary	Gains	Tentative	Tax	AMT Tax	Credit
		Income	Adjusts.	Income	Exempt.	Income	Base	AMT	AMT	AMT	Before	(Credit)	Carry-
											AMT		forward
2026	61/59	\$224,327	\$32,200	\$256,527	\$140,200	\$116,327	\$99,335	\$25,827	\$2,549	\$28,376	\$36,837	\$0	\$0
2027	62/60	\$233,907	\$27,873	\$261,780	\$143,700	\$118,080	\$101,166	\$26,303	\$2,502	\$28,805	\$38,305	\$0	\$0
2028	63/61	\$239,709	\$28,643	\$268,352	\$147,400	\$120,952	\$103,920	\$27,019	\$2,550	\$29,569	\$39,270	\$0	\$0
2029	64/62	\$244,924	\$29,309	\$274,233	\$151,100	\$123,133	\$105,804	\$27,509	\$2,480	\$29,989	\$40,085	\$0	\$0
 2030	65/63	\$300,306	\$32,578	\$332,884	\$155,000	\$177,884	\$6,685	\$1,738	\$10,288	\$12,026	\$41,335	\$0	\$0
2031	66/64	\$160,604	\$34,089	\$194,693	\$158,900	\$35,793	\$17,255	\$4,486	\$0	\$4,486	\$21,110	\$0	\$0
 2032	67/65	\$56,063	\$37,466	\$93,529	\$0	\$0	\$0	\$0	\$0	\$0	\$3,404	\$0	\$0
2033	68/66	\$63,112	\$39,092	\$102,204	\$0	\$0	\$0	\$0	\$0	\$0	\$3,945	\$0	\$0
2034	69/67	\$62,817	\$40,692	\$103,509	\$0	\$0	\$0	\$0	\$0	\$0	\$3,626	\$0	\$0
2035	70/68	\$57,111	\$42,296	\$99,407	\$0	\$0	\$0	\$0	\$0	\$0	\$3,003	\$0	\$0
2036	71/69	\$43,784	\$43,903	\$87,687	\$0	\$0	\$0	\$0	\$0	\$0	\$1,103	\$0	\$0
2037	72/70	\$22,289	\$46,700	\$68,989	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2038	73/71	\$15,396	\$47,900	\$63,296	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2039	74/72	\$8,058	\$49,200	\$57,258	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2040	75/73	\$46,759	\$50,500	\$97,259	\$0	\$0	\$0	\$0	\$0	\$0	\$2,148	\$0	\$0
2041	76/74	\$33,619	\$51,700	\$85,319	\$0	\$0	\$0	\$0	\$0	\$0	\$1,508	\$0	\$0
2042	77/75	\$46,463	\$53,000	\$99,463	\$0	\$0	\$0	\$0	\$0	\$0	\$2,907	\$0	\$0
2043	78/76	\$46,568	\$54,400	\$100,968	\$0	\$0	\$0	\$0	\$0	\$0	\$2,938	\$0	\$0
2044	79/77	\$46,455	\$55,800	\$102,255	\$0	\$0	\$0	\$0	\$0	\$0	\$2,955	\$0	\$0
2045	80/78	\$46,231	\$57,200	\$103,431	\$0	\$0	\$0	\$0	\$0	\$0	\$2,970	\$0	\$0
2046	81/79	\$45,591	\$58,600	\$104,191	\$0	\$0	\$0	\$0	\$0	\$0	\$2,951	\$0	\$0
2047	82/80	\$44,762	\$60,200	\$104,962	\$0	\$0	\$0	\$0	\$0	\$0	\$2,925	\$0	\$0
2048	83/81	\$43,565	\$61,600	\$105,165	\$0	\$0	\$0	\$0	\$0	\$0	\$2,871	\$0	\$0

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Year	Age	Taxable Income	AMT Adjusts.	AMT Income	AMT Exempt.	AMT Taxable Income	AMT Tax Base	Ordinary AMT	Cap. Gains AMT	Tentative AMT	Federal Tax Before AMT	AMT Tax (Credit)	AMT Credit Carry- forward
2049	84/82	\$42,149	\$63,300	\$105,449	\$0	\$0	\$0	\$0	\$0	\$0	\$2,809	\$0	\$0
2050	85/83	\$51,961	\$64,800	\$116,761	\$0	\$0	\$0	\$0	\$0	\$0	\$3,246	\$0	\$0
2051	86/84	\$90,946	\$66,500	\$157,446	\$0	\$0	\$0	\$0	\$0	\$0	\$9,220	\$0	\$0
2052	87/85	\$136,143	\$68,200	\$204,343	\$0	\$0	\$0	\$0	\$0	\$0	\$15,385	\$0	\$0
2053	88/86	\$141,393	\$69,900	\$211,293	\$0	\$0	\$0	\$0	\$0	\$0	\$15,991	\$0	\$0
2054	89/87	\$147,038	\$71,700	\$218,738	\$0	\$0	\$0	\$0	\$0	\$0	\$16,644	\$0	\$0
2055	90/88	\$154,895	\$73,500	\$228,395	\$0	\$0	\$0	\$0	\$0	\$0	\$17,561	\$0	\$0
2056	91/89	\$164,941	\$75,400	\$240,341	\$0	\$0	\$0	\$0	\$0	\$0	\$18,740	\$0	\$0
2057	92/90	\$132,871	\$77,300	\$210,171	\$0	\$0	\$0	\$0	\$0	\$0	\$14,866	\$0	\$0
2058	93/91	\$63,471	\$79,300	\$142,771	\$0	\$0	\$0	\$0	\$0	\$0	\$6,510	\$0	\$0
2059	94/92	\$0	\$81,300	\$5,784	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
 2060	95/93	\$0	\$83,400	\$6,003	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2061	—/94	\$0	\$48,750	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2062	—/95	\$0	\$49,950	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

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State Income Taxes | Current Strategy vs. Proposed Strategy (All Years)

The State Income Taxes report provides a breakdown of your projected future state income tax calculations.



State Income Taxes

John - Retirement - 2030
 Jane - Retirement - 2032
 John - End of Life - 2060
 John - Retirement - 2030 2032
 Jane - Retirement - 2060
 John - End of Life - 2060

		Current Strategy				Proposed Strategy				Total State Tax
Year	Age	Base Income	Taxable Income	Calculated Tax	Total State Tax	Base Income	Taxable Income	Calculated Tax	Total State Tax	Total State Tax
2026	61/59	\$278,320	\$278,320	\$8,544	\$8,544	\$278,320	\$278,320	\$8,544	\$8,544	\$8,544
2027	62/60	\$289,062	\$289,062	\$8,874	\$8,874	\$289,062	\$289,062	\$8,874	\$8,874	\$8,874
2028	63/61	\$295,135	\$295,135	\$9,061	\$9,061	\$295,135	\$295,135	\$9,061	\$9,061	\$9,061
2029	64/62	\$301,527	\$301,527	\$9,257	\$9,257	\$301,527	\$301,527	\$9,257	\$9,257	\$9,257
	2030 65/63	\$341,512	\$324,273	\$9,955	\$9,955	\$324,273	\$324,273	\$9,955	\$9,955	\$9,955
	2031 66/64	\$205,398	\$170,576	\$5,237	\$5,237	\$170,641	\$170,641	\$5,239	\$5,239	\$5,239
	2032 67/65	\$106,739	\$58,470	\$1,795	\$1,795	\$94,664	\$65,864	\$2,022	\$2,022	\$2,022
	2033 68/66	\$125,783	\$58,510	\$1,796	\$1,796	\$96,856	\$67,306	\$2,066	\$2,066	\$2,066
	2034 69/67	\$126,737	\$58,791	\$1,805	\$1,805	\$92,750	\$62,450	\$1,917	\$1,917	\$1,917
	2035 70/68	\$124,770	\$56,144	\$1,724	\$1,724	\$80,605	\$53,824	\$1,652	\$1,652	\$1,652
	2036 71/69	\$118,689	\$49,377	\$1,516	\$1,516	\$96,138	\$42,040	\$1,291	\$1,291	\$1,291
	2037 72/70	\$108,198	\$38,193	\$1,173	\$1,173	\$102,524	\$27,089	\$832	\$832	\$832
	2038 73/71	\$105,659	\$34,954	\$1,073	\$1,073	\$125,168	\$19,574	\$601	\$601	\$601
	2039 74/72	\$102,939	\$31,527	\$968	\$968	\$123,553	\$16,903	\$519	\$519	\$519
	2040 75/73	\$125,111	\$31,333	\$962	\$962	\$142,892	\$18,083	\$555	\$555	\$555
	2041 76/74	\$119,211	\$23,905	\$734	\$734	\$137,910	\$11,387	\$350	\$350	\$350
	2042 77/75	\$127,418	\$22,470	\$690	\$690	\$147,104	\$10,735	\$330	\$330	\$330
	2043 78/76	\$128,798	\$21,996	\$675	\$675	\$149,495	\$11,090	\$340	\$340	\$340
	2044 79/77	\$130,065	\$21,405	\$657	\$657	\$151,811	\$11,368	\$349	\$349	\$349

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		Current Strategy				Proposed Strategy			
Year	Age	Base Income	Taxable Income	Calculated Tax	Total State Tax	Base Income	Taxable Income	Calculated Tax	Total State Tax
2045	80/78	\$131,278	\$20,678	\$635	\$635	\$154,111	\$11,550	\$355	\$355
2046	81/79	\$132,272	\$19,826	\$609	\$609	\$156,257	\$11,647	\$358	\$358
2047	82/80	\$133,277	\$18,805	\$577	\$577	\$158,431	\$11,621	\$357	\$357
2048	83/81	\$133,982	\$17,651	\$542	\$542	\$160,376	\$11,502	\$353	\$353
2049	84/82	\$134,736	\$16,292	\$500	\$500	\$162,385	\$11,231	\$345	\$345
2050	85/83	\$141,457	\$21,105	\$648	\$648	\$170,442	\$17,173	\$527	\$527
2051	86/84	\$169,518	\$6,796	\$209	\$209	\$164,101	\$8,633	\$265	\$265
2052	87/85	\$216,534	\$0	\$0	\$0	\$165,506	\$7,885	\$242	\$242
2053	88/86	\$223,606	\$0	\$0	\$0	\$215,082	\$1,170	\$36	\$36
2054	89/87	\$231,174	\$0	\$0	\$0	\$186,227	\$0	\$0	\$0
2055	90/88	\$240,955	\$0	\$0	\$0	\$157,782	\$0	\$0	\$0
2056	91/89	\$253,027	\$162,088	\$4,976	\$4,976	\$159,628	\$0	\$0	\$0
2057	92/90	\$222,984	\$131,566	\$4,039	\$4,039	\$192,693	\$0	\$0	\$0
2058	93/91	\$160,599	\$2,905	\$89	\$89	\$264,199	\$0	\$0	\$0
2059	94/92	\$87,135	\$0	\$0	\$0	\$273,095	\$0	\$0	\$0
 	2060 95/93	\$88,006	\$0	\$0	\$0	\$362,299	\$162,059	\$4,975	\$4,975
	2061 —/94	\$46,935	\$0	\$0	\$0	\$240,683	\$171,289	\$5,259	\$5,259
	2062 —/95	\$47,404	\$0	\$0	\$0	\$105,171	\$35,082	\$1,077	\$1,077

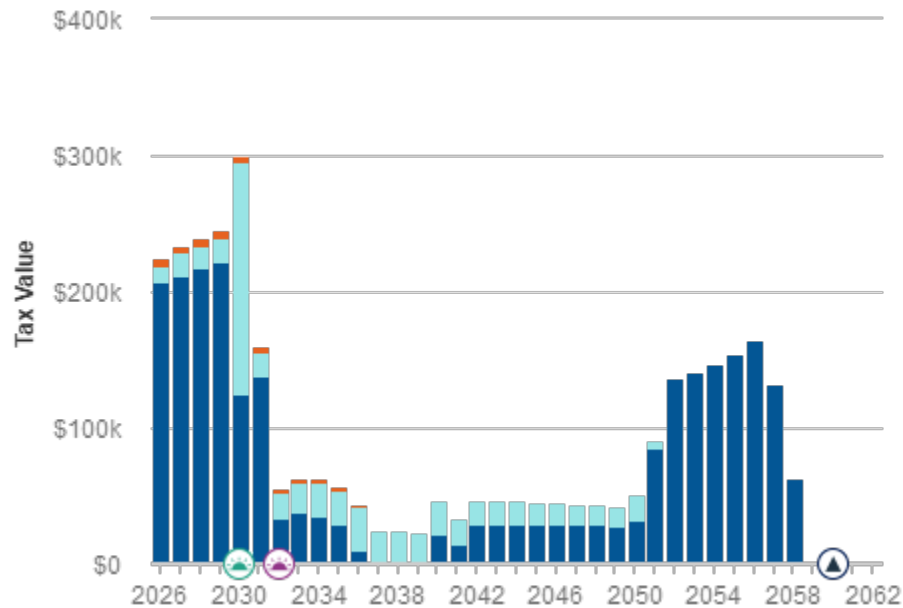
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Income Tax Base | Current Strategy vs. Proposed Strategy (All Years)

The Income Tax Base report projects your future income subject to ordinary income tax.

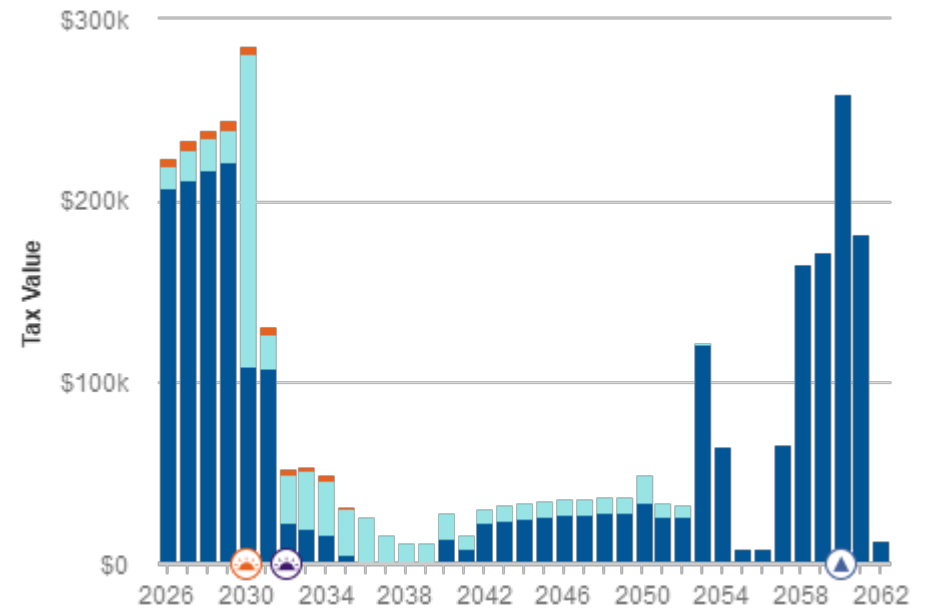


Taxable Income Breakdown Current Strategy



- Income Tax Base
- QBI Deduction
- Jane - Retirement - 2032
- Normal Gains & Dividends
- John - Retirement - 2030
- John - End of Life - 2060

Taxable Income Breakdown Proposed Strategy





- Income Tax Base
- QBI Deduction
- Jane - Retirement - 2032
- Normal Gains & Dividends
- John - Retirement - 2030
- John - End of Life - 2060

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		Current Strategy					Proposed Strategy				
Year	Age	Qualified Business Income	Taxable Income	Normal Gains & Dividends	QBI Deduction	Income Tax Base	Qualified Business Income	Taxable Income	Normal Gains & Dividends	QBI Deduction	Income Tax Base
2026	61/59	\$25,000	\$224,327	\$11,992	\$5,000	\$207,335	\$25,000	\$224,327	\$11,992	\$5,000	\$207,335
2027	62/60	\$25,635	\$233,907	\$16,914	\$5,127	\$211,866	\$25,635	\$233,907	\$16,914	\$5,127	\$211,866
2028	63/61	\$26,286	\$239,709	\$17,032	\$5,257	\$217,420	\$26,286	\$239,709	\$17,032	\$5,257	\$217,420
2029	64/62	\$26,954	\$244,924	\$17,329	\$5,391	\$222,204	\$26,954	\$244,924	\$17,329	\$5,391	\$222,204
 2030	65/63	\$24,110	\$300,306	\$171,199	\$4,822	\$124,285	\$24,110	\$285,653	\$171,199	\$4,822	\$109,632
2031	66/64	\$21,305	\$160,604	\$18,538	\$4,261	\$137,805	\$21,305	\$131,070	\$18,538	\$4,261	\$108,271
 2032	67/65	\$18,670	\$56,063	\$19,159	\$3,734	\$33,170	\$18,670	\$53,442	\$26,730	\$3,734	\$22,978
2033	68/66	\$16,041	\$63,112	\$22,102	\$3,208	\$37,802	\$16,041	\$54,534	\$31,615	\$3,208	\$19,711
2034	69/67	\$13,538	\$62,817	\$24,844	\$2,708	\$35,265	\$13,538	\$49,332	\$30,131	\$2,708	\$16,493
2035	70/68	\$11,020	\$57,111	\$24,877	\$2,204	\$30,030	\$11,020	\$32,072	\$24,955	\$1,423	\$5,694
2036	71/69	\$8,483	\$43,784	\$31,061	\$1,697	\$11,026	\$8,483	\$23,752	\$26,644	\$0	\$0
2037	72/70	\$6,029	\$22,289	\$24,832	\$0	\$0	\$6,029	\$4,064	\$16,927	\$0	\$0
2038	73/71	\$3,543	\$15,396	\$24,457	\$0	\$0	\$3,543	\$1,780	\$12,339	\$0	\$0
2039	74/72	\$1,022	\$8,058	\$23,977	\$0	\$0	\$1,022	\$0	\$12,360	\$0	\$0
2040	75/73	\$0	\$46,759	\$25,282	\$0	\$21,477	\$0	\$28,946	\$14,771	\$0	\$14,175
2041	76/74	\$0	\$33,619	\$18,538	\$0	\$15,081	\$0	\$16,997	\$8,521	\$0	\$8,476
2042	77/75	\$0	\$46,463	\$17,397	\$0	\$29,066	\$0	\$31,154	\$7,914	\$0	\$23,240
2043	78/76	\$0	\$46,568	\$17,190	\$0	\$29,378	\$0	\$32,612	\$8,276	\$0	\$24,336
2044	79/77	\$0	\$46,455	\$16,908	\$0	\$29,547	\$0	\$33,915	\$8,591	\$0	\$25,324
2045	80/78	\$0	\$46,231	\$16,532	\$0	\$29,699	\$0	\$35,173	\$8,843	\$0	\$26,330
2046	81/79	\$0	\$45,591	\$16,079	\$0	\$29,512	\$0	\$36,129	\$9,044	\$0	\$27,085
2047	82/80	\$0	\$44,762	\$15,509	\$0	\$29,253	\$0	\$36,923	\$9,162	\$0	\$27,761
2048	83/81	\$0	\$43,565	\$14,858	\$0	\$28,707	\$0	\$37,475	\$9,227	\$0	\$28,248

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		Current Strategy					Proposed Strategy				
Year	Age	Qualified Business Income	Taxable Income	Normal Gains & Dividends	QBI Deduction	Income Tax Base	Qualified Business Income	Taxable Income	Normal Gains & Dividends	QBI Deduction	Income Tax Base
2049	84/82	\$0	\$42,149	\$14,062	\$0	\$28,087	\$0	\$37,829	\$9,185	\$0	\$28,644
2050	85/83	\$0	\$51,961	\$19,499	\$0	\$32,462	\$0	\$49,558	\$15,405	\$0	\$34,153
2051	86/84	\$0	\$90,946	\$6,381	\$0	\$84,565	\$0	\$34,434	\$7,695	\$0	\$26,739
2052	87/85	\$0	\$136,143	\$0	\$0	\$136,143	\$0	\$33,621	\$7,350	\$0	\$26,271
2053	88/86	\$0	\$141,393	\$0	\$0	\$141,393	\$0	\$121,908	\$1,099	\$0	\$120,809
2054	89/87	\$0	\$147,038	\$0	\$0	\$147,038	\$0	\$64,979	\$0	\$0	\$64,979
2055	90/88	\$0	\$154,895	\$0	\$0	\$154,895	\$0	\$8,792	\$0	\$0	\$8,792
2056	91/89	\$0	\$164,941	\$0	\$0	\$164,941	\$0	\$8,525	\$0	\$0	\$8,525
2057	92/90	\$0	\$132,871	\$0	\$0	\$132,871	\$0	\$65,995	\$0	\$0	\$65,995
2058	93/91	\$0	\$63,471	\$0	\$0	\$63,471	\$0	\$165,572	\$0	\$0	\$165,572
2059	94/92	\$0	\$0	\$0	\$0	\$0	\$0	\$172,275	\$0	\$0	\$172,275
 	2060	95/93	\$0	\$0	\$0	\$0	\$0	\$259,184	\$0	\$0	\$259,184
	2061	—/94	\$0	\$0	\$0	\$0	\$0	\$181,524	\$0	\$0	\$181,524
	2062	—/95	\$0	\$0	\$0	\$0	\$0	\$13,340	\$0	\$0	\$13,340

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Disability Wealth Effect | Current Strategy with Disability Occurs

- John



The true cost of disability is not limited to the lost income from being unable to work or any extra medical costs. There is also an opportunity cost resulting from not being able to invest and grow any of that money. This report looks at the overall wealth that could be lost due to a disability event.

The defined disability event for John results in a direct cost of \$547,197 offset by cumulative disability benefits of \$297,694 for a net cost of \$249,503.

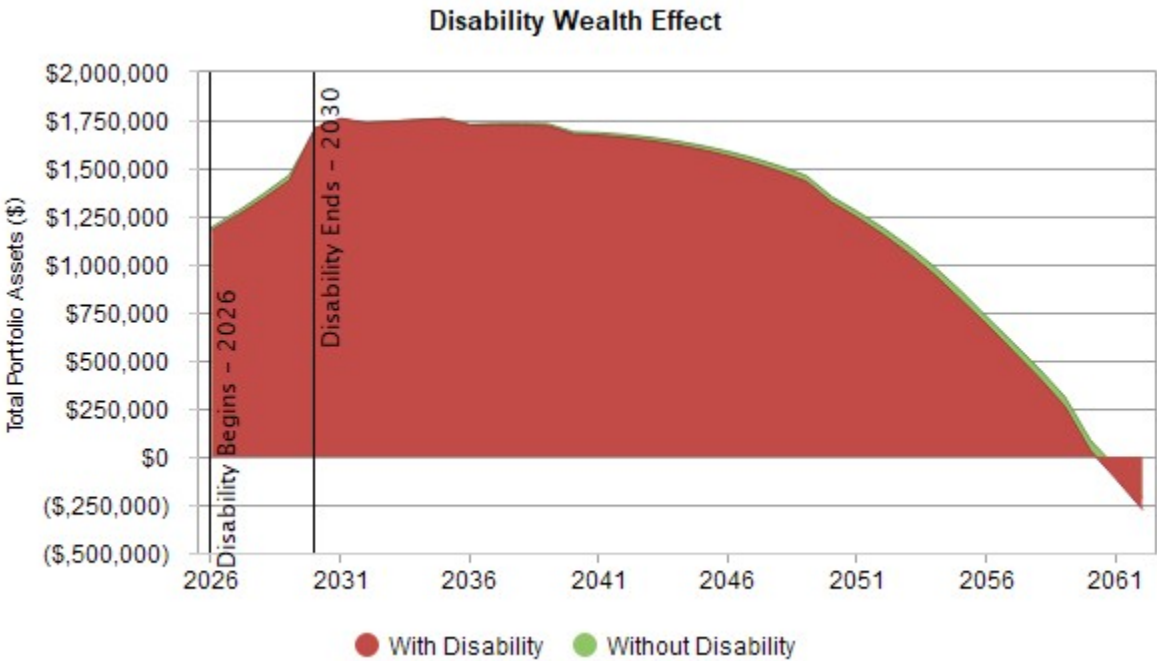
Year	Portfolio Assets without Disability	Portfolio Assets with Disability
Start of Disability Event (2026)	\$1,108,238	\$1,108,238
End of Disability Event (2030)	\$1,703,556	\$1,709,329
Last Death (2062)	(\$211,979)	(\$271,603)

The defined disability event for John could result in the depletion of \$59,624, or 28.13%, of portfolio assets by 2062.

SUMMARY
Total Costs (2026-2030) \$547,197
Disability Benefits (2026-2030) \$297,694
Net Cost (2026-2030) \$249,503
Wealth Reduction (\$5,773) (2030) \$59,624 (2062)

Wealth Effect of Disability

The effect of disability on wealth can be significant due to the lost investment potential of assets. The chart below illustrates this wealth reduction by comparing total portfolio assets with and without the defined disability event.



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Disability Wealth Effect | Current Strategy with Disability Occurs

- Jane



The true cost of disability is not limited to the lost income from being unable to work or any extra medical costs. There is also an opportunity cost resulting from not being able to invest and grow any of that money. This report looks at the overall wealth that could be lost due to a disability event.

The defined disability event for Jane results in a direct cost of \$706,376 offset by cumulative disability benefits of \$443,917 for a net cost of \$262,459.

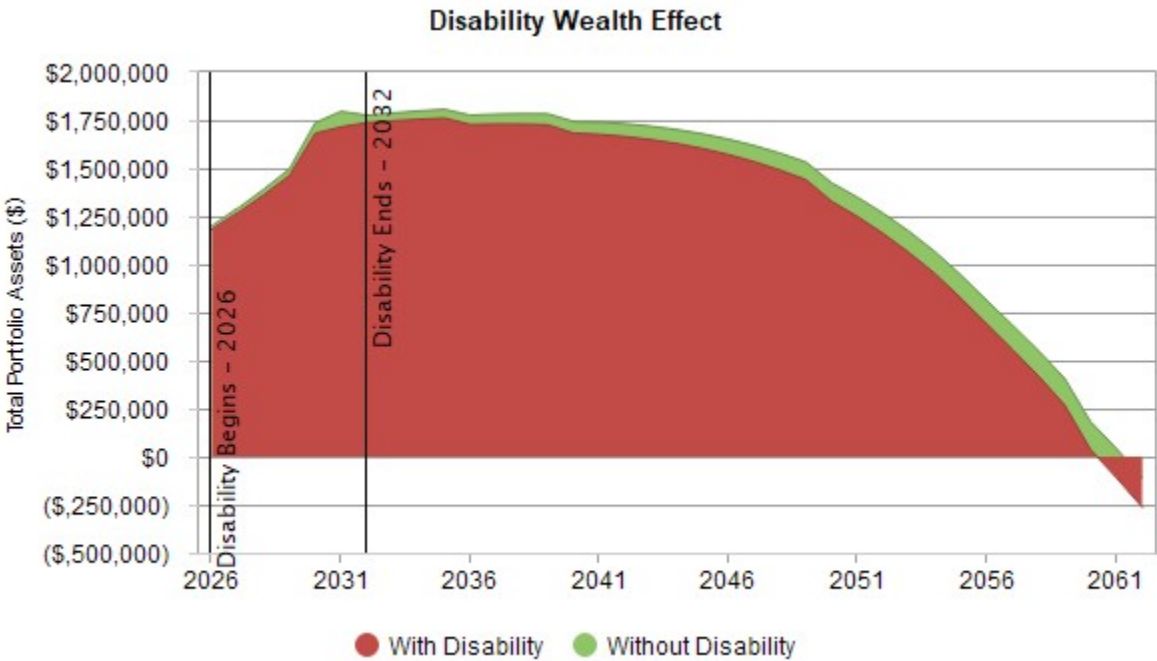
Year	Portfolio Assets without Disability	Portfolio Assets with Disability
Start of Disability Event (2026)	\$1,108,238	\$1,108,238
End of Disability Event (2032)	\$1,775,550	\$1,736,887
Last Death (2062)	(\$108,801)	(\$261,563)

The defined disability event for Jane could result in the depletion of \$152,762, or over 100.00%, of portfolio assets by 2062.

SUMMARY
Total Costs (2026-2032) \$706,376
Disability Benefits (2026-2032) \$443,917
Net Cost (2026-2032) \$262,459
Wealth Reduction \$38,663 (2032) \$152,762 (2062)

Wealth Effect of Disability

The effect of disability on wealth can be significant due to the lost investment potential of assets. The chart below illustrates this wealth reduction by comparing total portfolio assets with and without the defined disability event.



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Long Term Care Wealth Effect | Current Strategy with LTC is Needed - John



The true cost of long term care is not limited to the additional outlay to the long term care providers. There is also an opportunity cost which is the lost investment growth on that money. Whether paying for long term care from income or from existing investments, family wealth will be reduced which could prove difficult for the surviving spouse.

The defined long term care event for John results in a cumulative out-of-pocket cost of \$1,220,065 offset by existing insurance benefits of \$516,113 for a net cost of \$703,952. However, the effect on wealth can be far greater due to the lost investment potential of those assets. The chart below demonstrates the wealth reduction of the defined long term care event.

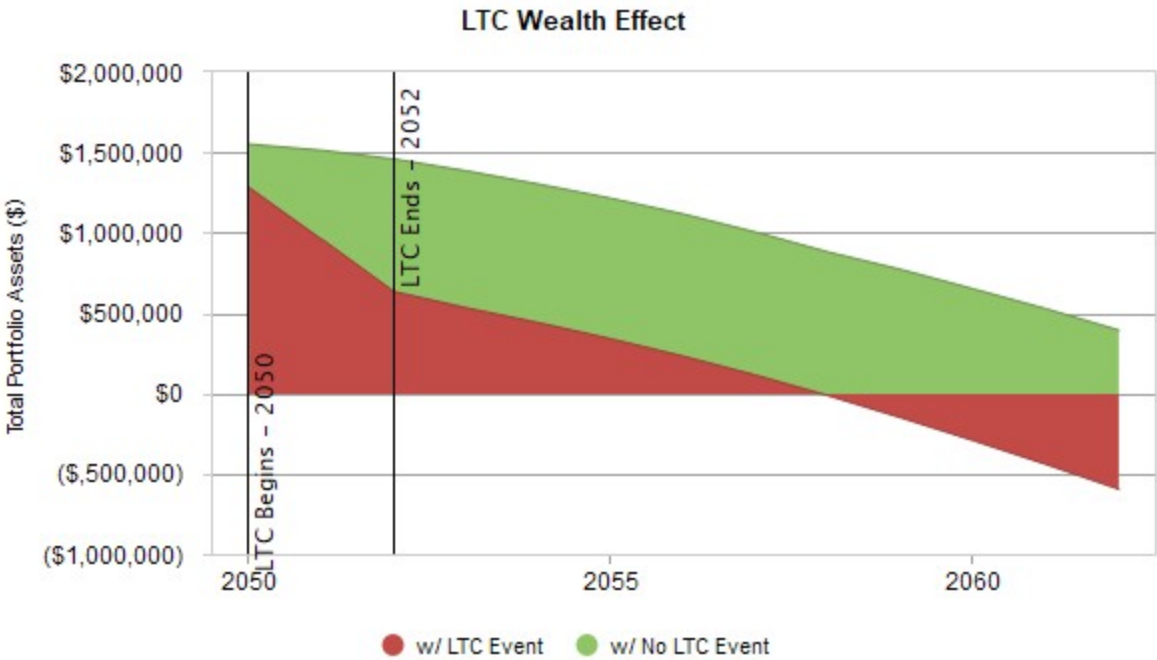
Year	Portfolio Assets without LTC Event	Portfolio Assets with LTC Event
Start of LTC Event (2050)	\$1,629,372	\$1,629,372
End of LTC Event (2052)	\$1,457,846	\$632,875
Last Death (2062)	\$393,105	(\$596,252)

The defined long term care event for John could result in the depletion of \$989,357, or over 100.00%, of portfolio assets by 2062.

SUMMARY
Total Cost (2050-2052) \$1,220,065
Insurance Benefits (2050-2052) \$516,113
Net Cost (2050-2052) \$703,952
Wealth Reduction \$824,971 (2052) \$989,357 (2062)

Wealth Effect of Long Term Care

The chart below compares your total portfolio assets with and without the defined long term care event.



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Long Term Care Wealth Effect | Current Strategy with LTC is Needed - Jane



The true cost of long term care is not limited to the additional outlay to the long term care providers. There is also an opportunity cost which is the lost investment growth on that money. Whether paying for long term care from income or from existing investments, family wealth will be reduced which could prove difficult for the surviving spouse.

The defined long term care event for Jane results in a cumulative out-of-pocket cost of \$1,345,121 offset by existing insurance benefits of \$542,664 for a net cost of \$802,457. However, the effect on wealth can be far greater due to the lost investment potential of those assets. The chart below demonstrates the wealth reduction of the defined long term care event.

Year	Portfolio Assets without LTC Event	Portfolio Assets with LTC Event
Start of LTC Event (2052)	\$1,467,547	\$1,467,547
End of LTC Event (2054)	\$1,270,392	\$328,938
Last Death (2062)	\$161,286	(\$913,626)

The defined long term care event for Jane could result in the depletion of \$1,074,912, or over 100.00%, of portfolio assets by 2062.

SUMMARY

Total Cost (2052-2054)
\$1,345,121

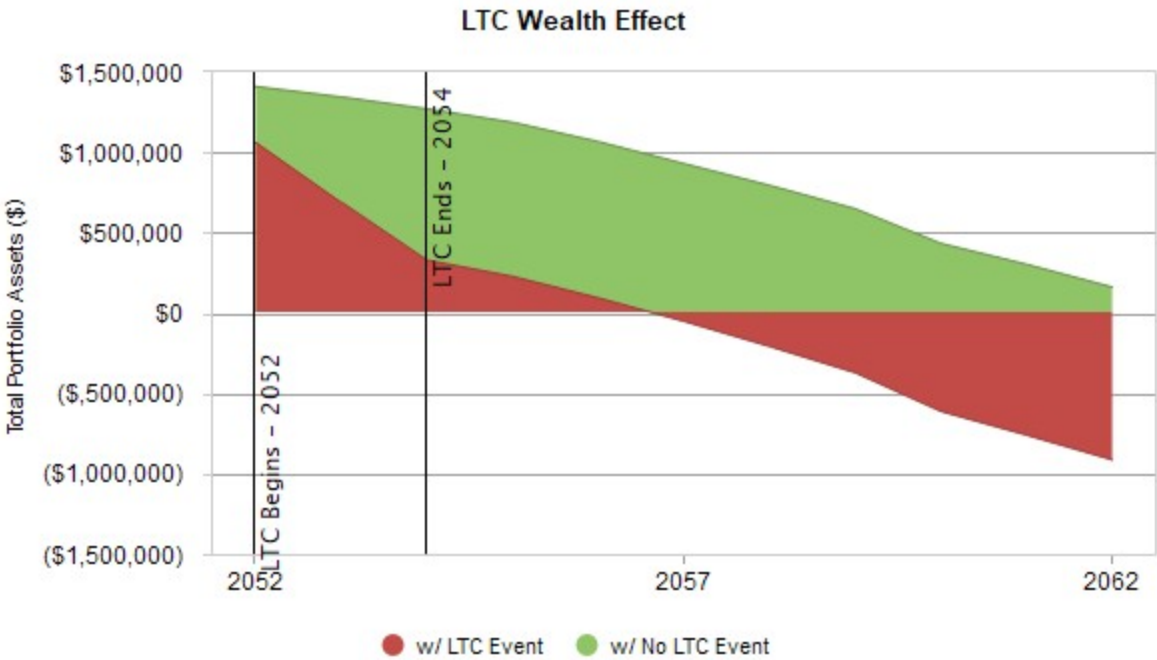
Insurance Benefits (2052-2054)
\$542,664

Net Cost (2052-2054)
\$802,457

Wealth Reduction
\$941,454 (2054)
\$1,074,912 (2062)

Wealth Effect of Long Term Care

The chart below compares your total portfolio assets with and without the defined long term care event.



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Life Insurance Summary | Current Strategy

This report lists your life insurance policies and shows the amount of coverage for each person insured.



Total Insurance

Insured	Payable to Spouse or Estate	Payable to Irrevocable Trust	Payable to Heirs	Total Benefit
John Doe	\$1,000,000	\$0	\$0	\$1,000,000
Jane Doe	\$600,000	\$0	\$0	\$600,000
Total Insurance Coverage	\$1,600,000	\$0	\$0	\$1,600,000

Insured: John Doe

John Life Insurance

Death Benefit: \$1,000,000	Institution: —	Policy Number: —
Purchase Date: 2/17/2020	Type: Term	Insured: John Doe
Owner: John Doe	Premium Payer: John and Jane (Joint/ROS)	Annual Premium: \$1,200
Term (years): 20	Premium Term (years): 20	Exclusion Amount: —
Proceeds Reinvested: Custom (6.00%)		
Primary Beneficiaries		
Jane Doe (100.00%)		
Contingent Beneficiaries		
Jen Doe (50.00%)	Joe Doe (50.00%)	

Insured: Jane Doe

Jane Group Life Insurance

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Death Benefit: \$100,000	Institution: —	Policy Number: —
Purchase Date: 2/17/2020	Type: Group	Insured: Jane Doe
Owner: Jane Doe	Premium Payer: John and Jane (Joint/ROS)	Annual Premium: \$0
Term (years): —	Premium Term (years): 0	Exclusion Amount: —
Cash Value: \$0 as of 2/17/2026	Basis: \$0	Cash Value Growth Rate: No Growth (0.00%)
Proceeds Reinvested: Custom (4.00%)		
Primary Beneficiaries		
John Doe (100.00%)		
Contingent Beneficiaries		
Jen Doe (50.00%)	Joe Doe (50.00%)	

Jane Life Insurance

Death Benefit: \$500,000	Institution: —	Policy Number: —
Purchase Date: 2/17/2020	Type: Term	Insured: Jane Doe
Owner: Jane Doe	Premium Payer: John and Jane (Joint/ROS)	Annual Premium: \$600
Term (years): 20	Premium Term (years): 20	Exclusion Amount: —
Proceeds Reinvested: Custom (6.00%)		
Primary Beneficiaries		
John Doe (100.00%)		
Contingent Beneficiaries		
Jen Doe (50.00%)	Joe Doe (50.00%)	

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Disability Summary | Current Strategy



The following is a summary of the general details of the selected disability event. It also displays lost income sources and disability policies, as these are the main items that impact disability analysis.

Existing Disability Insurance	
Jane Group Long-Term	
Insured: Jane Doe	
Policy Type: Group Long Term	Institution:
Benefit: 70% of Salary	Reduce by Social Security?: Yes
Elimination Period: 90 Days	Benefit Period: Age 65
COLA: None (0.00%)	Benefit is Taxable?: No
Annual Premium: \$0	Premium Term: 0 years
John Disability Policy	
Insured: John Doe	
Policy Type: Personal Long Term	Institution:
Benefit: \$70,000 Annually	Reduce by Social Security?: Yes
Elimination Period: 90 Days	Benefit Period: Age 65
COLA: None (0.00%)	Benefit is Taxable?: No
Annual Premium: \$600	Premium Term: 10 years

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Long Term Care Summary | Current Strategy



The following is a summary of the general details of the defined long term care event and any current long term care insurance policies, as these are the main items that impact a long term care analysis.

Existing Long Term Care Insurance	
Jane LTC Policy	
Insured: Jane Doe	Institution: Generic Insurance
Benefit: \$100,000 per Year	Elimination Period: 90 Days
Benefit Period: 5 Years	COLA: Inflation 2.54% (Compound)
Benefit is Taxable?: No	Annual Premium: \$2,500
Premium Term: 15 years	
John LTC Policy	
Insured: John Doe	Institution: Generic Financial
Benefit: \$100,000 per Year	Elimination Period: 90 Days
Benefit Period: 5 Years	COLA: Inflation 2.54% (Compound)
Benefit is Taxable?: No	Annual Premium: \$2,500
Premium Term: 15 years	

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Estate Valuation and Transfers | Current Strategy as of May 13, 2026



The Estate Valuation and Transfers report shows the projected value of assets inside your estate, and transfers made at the time of death.

JOHN'S ESTATE

Assets

Asset	Probate Value	Non-Disc. Estate Value
John Deferred Compensation	\$0	\$50,897
John Life Insurance	0	1,000,000
John Roth IRA	0	58,493
John SIMPLE IRA	0	250,789
John's Annuity	0	107,740
Joint Checking (50%)	0	10,000
Joint Investment Account (50%)	0	168,050
Joint Savings (50%)	0	50,000
Primary Residence (50%)	0	222,500
Rental Property (50%)	0	125,000
Vacation Home (50%)	0	122,500
Auto Loan (50%)	0	(10,000)
Credit Card (50%)	0	(2,500)
Doe Construction	200,000	200,000
Total Asset Value:	200,000	2,353,469

TRANSFERS AT JOHN'S DEATH

To Jane

To	Asset	Amount	Total
Jane	Joint/ROS to Spouse: Joint Checking	\$10,000	
	Joint/ROS to Spouse: Joint Investment Account	168,050	
	Joint/ROS to Spouse: Joint Savings	50,000	
	Joint/ROS to Spouse: Primary Residence	222,500	
	Joint/ROS to Spouse: Rental Property	125,000	
	Joint/ROS to Spouse: Vacation Home	122,500	
	Joint/ROS to Spouse: Auto Loan	(10,000)	
	Joint/ROS to Spouse: Credit Card	(2,500)	
	Beneficiary: John Deferred Compensation	50,897	
	Income Tax on IRD (John Deferred Compensation)	(17,814)	
	Beneficiary: John Life Insurance	1,000,000	
	Beneficiary: John Roth IRA	58,493	
	Beneficiary: John SIMPLE IRA	250,789	
	Beneficiary: John's Annuity	107,740	
	Bequest: Doe Construction	200,000	
	Probate and Final Expenses	(10,000)	
	Total		2,325,655
Total To Jane			2,325,655
Total Transfers			
Total Gross Transfer:			\$2,353,469
Taxes & Expenses Paid:			(27,814)
Total Net Transfer:			2,325,655

JANE'S ESTATE

Assets

Asset	Probate	Non-Disc.
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	Value	Estate Value
Joint/ROS to Spouse: Joint Checking	\$20,000	\$20,000
Joint/ROS to Spouse: Joint Investment Account	336,100	336,100
Joint/ROS to Spouse: Joint Savings	100,000	100,000
Joint/ROS to Spouse: Primary Residence	445,000	445,000
Joint/ROS to Spouse: Rental Property	250,000	250,000
Joint/ROS to Spouse: Vacation Home	245,000	245,000
Joint/ROS to Spouse: Auto Loan	(20,000)	(20,000)
Joint/ROS to Spouse: Credit Card	(5,000)	(5,000)
Beneficiary: John Deferred Compensation	0	50,897
Income Tax on IRD (John Deferred Compensation)	(17,814)	(17,814)
Beneficiary: John Life Insurance	1,000,000	1,000,000
Beneficiary: John Roth IRA	0	58,493
Beneficiary: John SIMPLE IRA	0	250,789
Beneficiary: John's Annuity	0	107,740
Probate and Final Expenses	(10,000)	(10,000)
Health Savings Account	0	10,000
Jane 403(B)	0	97,380
Jane Group Life Insurance	0	100,000
Jane Life Insurance	0	500,000
Jane Roth IRA	0	31,379
Jane's Traditional IRA	0	45,460
Doe Construction	200,000	200,000
Total Asset Value:	2,543,286	3,795,424

TRANSFERS AT JANE'S DEATH

To Heirs

To	Asset	Amount	Total
Jen Doe	Beneficiary: John Deferred Compensation	\$25,449	
	Income Tax on IRD (John Deferred Compensation)	(8,907)	
	Beneficiary: John Roth IRA	29,247	
	Beneficiary: John SIMPLE IRA	125,395	
	Income Tax on IRD (John SIMPLE IRA)	(43,888)	
	Beneficiary: John's Annuity	53,870	
	Beneficiary: Health Savings Account	5,000	
	Income Tax on IRD (Health Savings Account)	(1,750)	
	Beneficiary: Jane 403(B)	48,690	
	Income Tax on IRD (Jane 403(B))	(8,291)	
	Beneficiary: Jane Group Life Insurance	50,000	
	Beneficiary: Jane Life Insurance	250,000	
	Beneficiary: Jane Roth IRA	15,690	
	Beneficiary: Jane's Traditional IRA	22,730	
	Income Tax on IRD (Jane's Traditional IRA)	(7,955)	
	Bequest: Probate and Final Expenses	(10,000)	
	Bequest: Auto Loan	(20,000)	
	Bequest: Credit Card	(5,000)	
	Bequest: Doe Construction	200,000	
	Bequest: Income Tax on IRD	(17,814)	
	Income Tax on IRD (Income Tax on IRD)	17,814	
	Bequest: John Life Insurance	1,000,000	
	Bequest: Joint Checking	20,000	
	Bequest: Joint Investment Account	104,457	
	Probate and Final Expenses	(5,000)	
	Total		1,839,737
Joe Doe	Beneficiary: John Deferred Compensation	25,448	
	Income Tax on IRD (John Deferred Compensation)	(8,907)	
	Beneficiary: John Roth IRA	29,246	
	Beneficiary: John SIMPLE IRA	125,394	

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Income Tax on IRD (John SIMPLE IRA)	(43,888)	
Beneficiary: John's Annuity	53,870	
Beneficiary: Health Savings Account	5,000	
Income Tax on IRD (Health Savings Account)	(1,750)	
Beneficiary: Jane 403(B)	48,690	
Income Tax on IRD (Jane 403(B))	(8,291)	
Beneficiary: Jane Group Life Insurance	50,000	
Beneficiary: Jane Life Insurance	250,000	
Beneficiary: Jane Roth IRA	15,689	
Beneficiary: Jane's Traditional IRA	22,730	
Income Tax on IRD (Jane's Traditional IRA)	(7,955)	
Bequest: Joint Investment Account	231,643	
Bequest: Joint Savings	100,000	
Bequest: Primary Residence	445,000	
Bequest: Rental Property	250,000	
Bequest: Vacation Home	245,000	
Probate and Final Expenses	(5,000)	
State Inheritance Tax (on \$1,150,896 - Pennsylvania)	(51,790)	
Total		1,770,129
Total To Heirs		3,609,866
Total Transfers		
Total Gross Transfer:		\$3,795,424
Taxes & Expenses Paid:		(185,560)
Total Net Transfer:		3,609,864

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