



Executive Summary

Prepared for **John and Jane Doe**

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Report Summary



This section provides a high-level overview of your current financial plan and compares it to the proposed planning strategies discussed in this report. It is designed to highlight the most important observations and demonstrate how recommended changes may improve your long-term financial outlook.

The reports in this section are designed to help illustrate:

- Your current probability of successfully meeting retirement goals.
- The impact of recommended planning strategies.
- Your current net worth and asset allocation.
- Projected lifetime tax exposure.
- Potential insurance coverage gaps.
- How assets are expected to transfer to beneficiaries.

What the Reports Show

Current Financial Plan

Summarizes the assumptions used in your existing strategy and provides a baseline for comparison.

Plan Summary | Current Strategy

Provides a snapshot of retirement confidence, projected remaining assets, net worth, and current asset allocation.

Cash Flow | Current Strategy

Illustrates projected income, expenses, withdrawals, and portfolio values under your current assumptions.

Proposed Changes

Summarizes the planning strategies modeled to improve retirement sustainability and tax efficiency.

Plan Summary | Proposed Strategy

Shows the projected impact of the recommended strategies on retirement confidence and remaining assets.

Cash Flow | Proposed Strategy

Illustrates how the proposed strategies affect income, withdrawals, and portfolio sustainability over time.

Balance Sheet

Provides a summary of your assets, liabilities, and current net worth.

Assets

Shows how your assets are projected to change over time across investment, retirement, and real estate holdings.

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Asset Allocation

Provides a detailed breakdown of your investment portfolio by asset class.

Total Taxes

Estimates projected lifetime tax liabilities under the assumptions used in the analysis.

Insurance Gap Analyses

Evaluate whether current life, disability, and long-term care coverage is sufficient to protect your financial plan.

Estate Flow Chart

Illustrates how assets are expected to transfer to beneficiaries and the estimated impact of taxes and settlement costs.

Purpose of the Executive Summary

The goal of this section is to provide a concise overview of your financial position and demonstrate how the recommended strategies may improve retirement confidence, tax efficiency, risk management, and estate outcomes. Detailed analyses and supporting reports are provided in the sections that follow.

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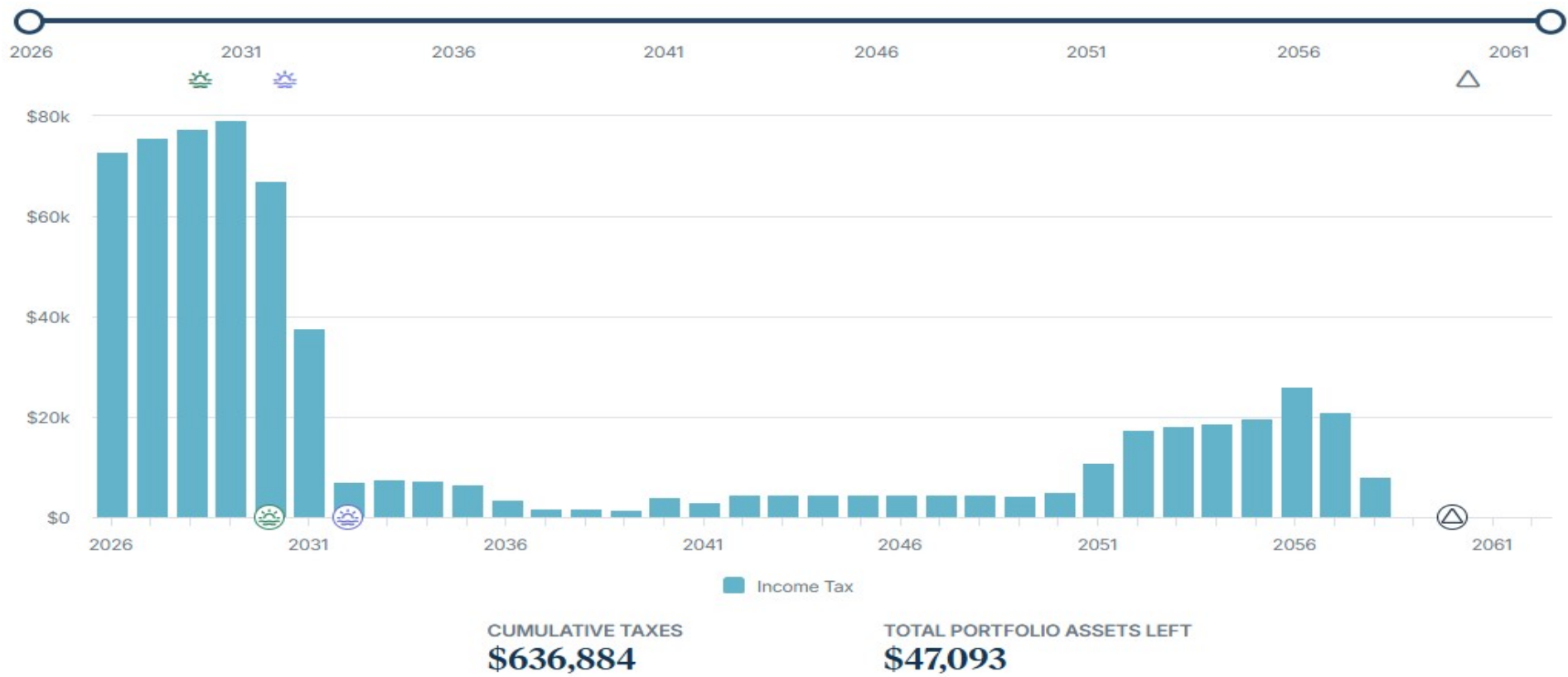
Current Financial Plan



This section shows where you stand today based on your current retirement assumptions.

Current assumptions include:

- Retire at age 65
- Begin Social Security at age 65
- Plan through age 95
- Growth-based investment strategy before retirement; income-based strategy during retirement
- Estimated annual expenses of \$206,595 in the first year of retirement, with approximately \$18,000 in capital gains tax from the sale of the rental property.



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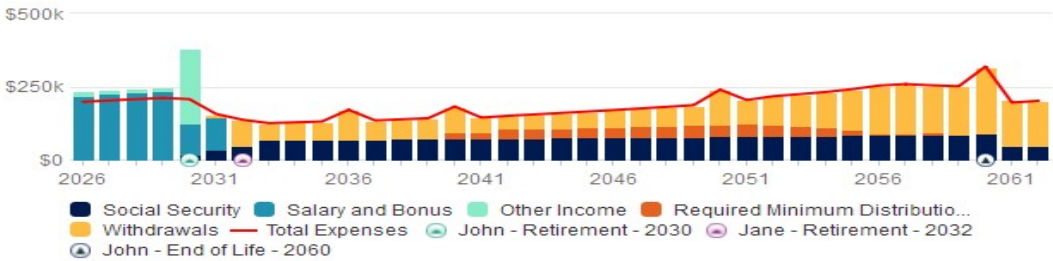
Plan Summary | Current Strategy

The Plan Summary report lists high-level facts about a single plan, scenario, or Base Facts.

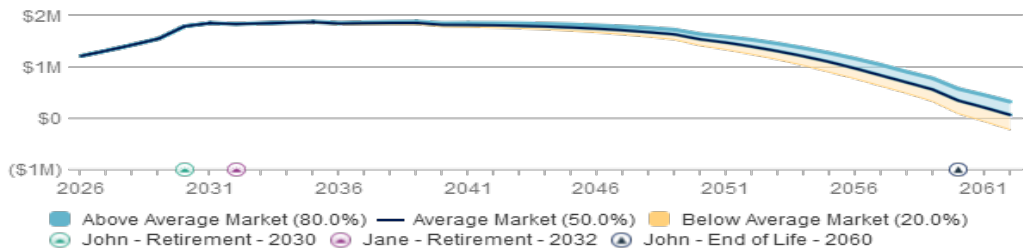


Confidence Age	95 / 93	Total Portfolio Assets Left	\$47,093	Age Assets Last Until	— / 95
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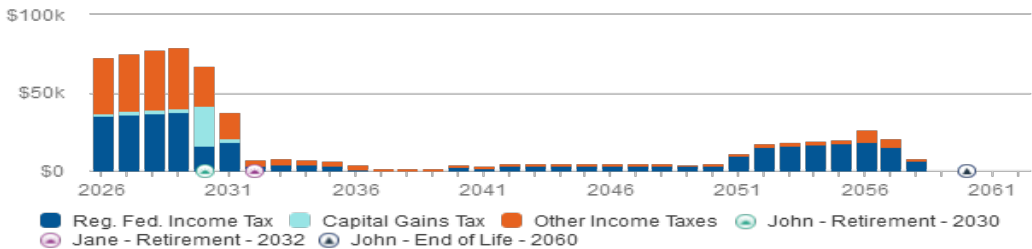
Cash Flow Overview



Asset Spread - Total Portfolio Assets



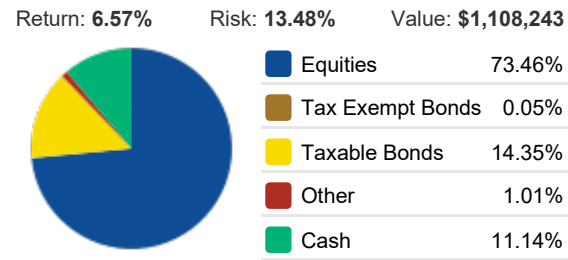
Income Taxes



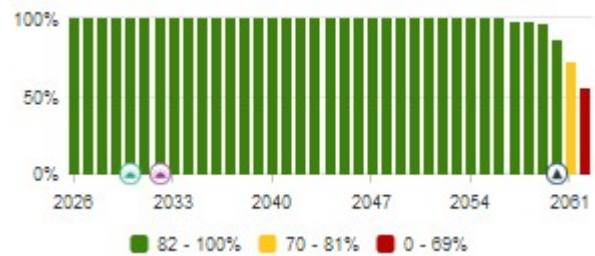
Net Worth Summary

Total Assets	\$2,408,238
Total Liabilities	(\$185,000)
Total Net Worth	\$2,223,238
Out of Estate	—

Asset Allocation



Longevity Risk - Probability of Success



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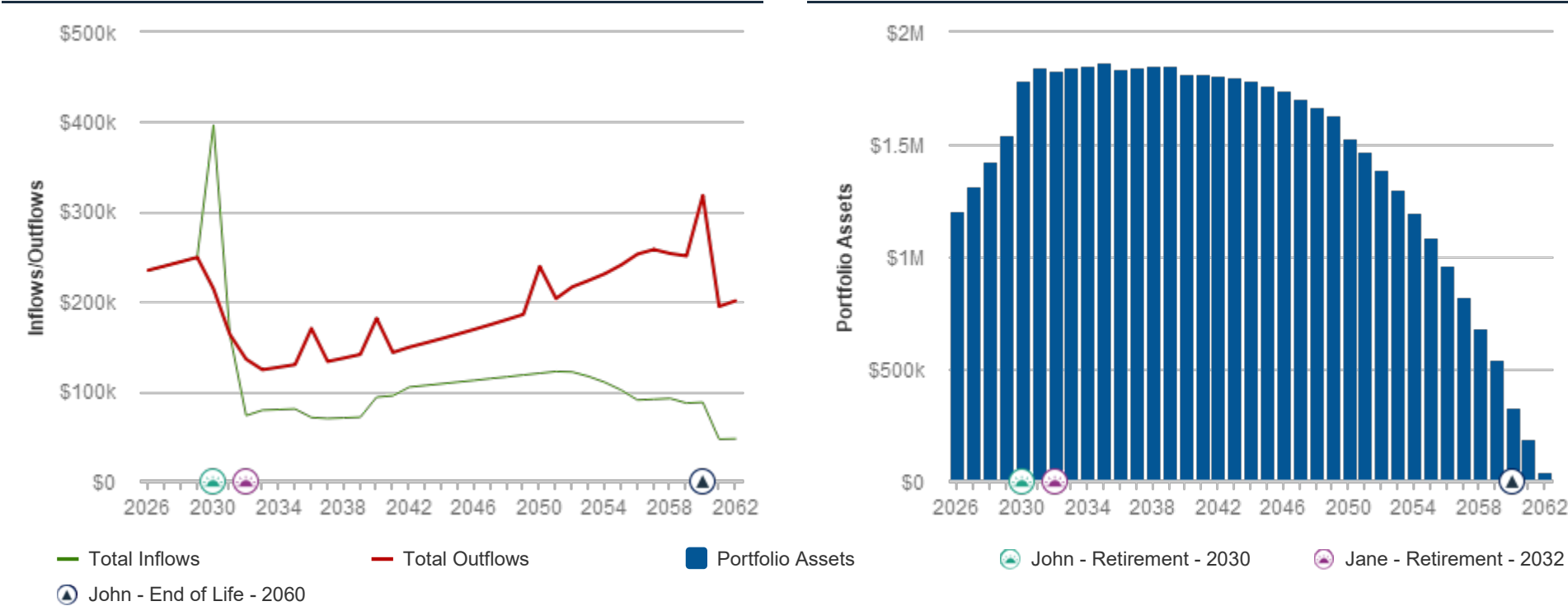
Cash Flow | Current Strategy (All Years) (Only Show Future Values)

The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.



Inflows and Outflows Current Strategy

Portfolio Assets Current Strategy




Age Assets Last Until 2062 (age — / 95)

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Year	Age	Income Flows	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2026	61/59	\$235,000	\$0	\$0	\$235,000	\$197,600	\$37,400	\$235,000	\$0	\$1,208,601
2027	62/60	\$239,700	\$0	\$0	\$239,700	\$201,988	\$37,712	\$239,700	\$0	\$1,314,734
2028	63/61	\$244,494	\$0	\$0	\$244,494	\$206,464	\$38,030	\$244,494	\$0	\$1,426,979
2029	64/62	\$249,384	\$0	\$0	\$249,384	\$210,529	\$38,855	\$249,384	\$0	\$1,546,199
 2030	65/63	\$125,482	\$18,078	\$253,239	\$396,799	\$206,595	\$7,695	\$214,290	\$182,509	\$1,787,849
2031	66/64	\$145,230	\$18,382	\$0	\$163,612	\$155,788	\$7,824	\$163,612	\$0	\$1,848,455
 2032	67/65	\$48,269	\$24,989	\$0	\$73,258	\$136,022	\$0	\$136,022	(\$62,764)	\$1,829,720
2033	68/66	\$67,273	\$12,000	\$0	\$79,273	\$124,301	\$0	\$124,301	(\$45,028)	\$1,843,178
2034	69/67	\$67,946	\$12,000	\$0	\$79,946	\$127,067	\$0	\$127,067	(\$47,121)	\$1,855,719
2035	70/68	\$68,626	\$12,000	\$0	\$80,626	\$129,960	\$0	\$129,960	(\$49,334)	\$1,866,484
2036	71/69	\$69,312	\$1,777	\$0	\$71,089	\$170,203	\$0	\$170,203	(\$99,114)	\$1,838,062
2037	72/70	\$70,005	\$0	\$0	\$70,005	\$133,466	\$0	\$133,466	(\$63,461)	\$1,845,869
2038	73/71	\$70,705	\$0	\$0	\$70,705	\$137,316	\$0	\$137,316	(\$66,611)	\$1,850,772
2039	74/72	\$71,412	\$0	\$0	\$71,412	\$141,302	\$0	\$141,302	(\$69,890)	\$1,852,522
2040	75/73	\$72,126	\$21,652	\$0	\$93,778	\$181,395	\$0	\$181,395	(\$87,617)	\$1,814,891
2041	76/74	\$72,847	\$22,459	\$0	\$95,306	\$143,469	\$0	\$143,469	(\$48,163)	\$1,814,329
2042	77/75	\$73,576	\$31,372	\$0	\$104,948	\$149,379	\$0	\$149,379	(\$44,431)	\$1,808,489
2043	78/76	\$74,312	\$32,490	\$0	\$106,802	\$154,115	\$0	\$154,115	(\$47,313)	\$1,798,384
2044	79/77	\$75,055	\$33,605	\$0	\$108,660	\$158,995	\$0	\$158,995	(\$50,335)	\$1,783,709
2045	80/78	\$75,805	\$34,795	\$0	\$110,600	\$164,045	\$0	\$164,045	(\$53,445)	\$1,764,116
2046	81/79	\$76,563	\$35,883	\$0	\$112,446	\$169,240	\$0	\$169,240	(\$56,794)	\$1,739,271
2047	82/80	\$77,328	\$37,144	\$0	\$114,472	\$174,615	\$0	\$174,615	(\$60,143)	\$1,708,793
2048	83/81	\$78,101	\$38,230	\$0	\$116,331	\$180,154	\$0	\$180,154	(\$63,823)	\$1,672,301
2049	84/82	\$78,882	\$39,562	\$0	\$118,444	\$185,881	\$0	\$185,881	(\$67,437)	\$1,629,372

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Year	Age	Income Flows	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2050	85/83	\$79,671	\$40,681	\$0	\$120,352	\$239,194	\$0	\$239,194	(\$118,842)	\$1,532,175
2051	86/84	\$80,468	\$41,875	\$0	\$122,343	\$203,505	\$0	\$203,505	(\$81,162)	\$1,467,547
2052	87/85	\$81,273	\$40,489	\$0	\$121,762	\$216,534	\$0	\$216,534	(\$94,772)	\$1,388,081
2053	88/86	\$82,086	\$34,706	\$0	\$116,792	\$223,606	\$0	\$223,606	(\$106,814)	\$1,299,151
2054	89/87	\$82,906	\$27,307	\$0	\$110,213	\$231,174	\$0	\$231,174	(\$120,961)	\$1,199,889
2055	90/88	\$83,735	\$17,827	\$0	\$101,562	\$240,955	\$0	\$240,955	(\$139,393)	\$1,087,675
2056	91/89	\$84,572	\$5,994	\$0	\$90,566	\$253,027	\$0	\$253,027	(\$162,461)	\$959,712
2057	92/90	\$85,418	\$6,000	\$0	\$91,418	\$258,093	\$0	\$258,093	(\$166,675)	\$822,384
2058	93/91	\$86,272	\$6,032	\$0	\$92,304	\$253,641	\$0	\$253,641	(\$161,337)	\$684,840
2059	94/92	\$87,135	\$0	\$0	\$87,135	\$250,958	\$0	\$250,958	(\$163,823)	\$546,204
 2060	95/93	\$88,006	\$0	\$0	\$88,006	\$318,234	\$0	\$318,234	(\$230,228)	\$327,256
2061	—/94	\$46,935	\$0	\$0	\$46,935	\$194,757	\$0	\$194,757	(\$147,822)	\$192,925
2062	—/95	\$47,404	\$0	\$0	\$47,404	\$200,953	\$0	\$200,953	(\$153,549)	\$47,093

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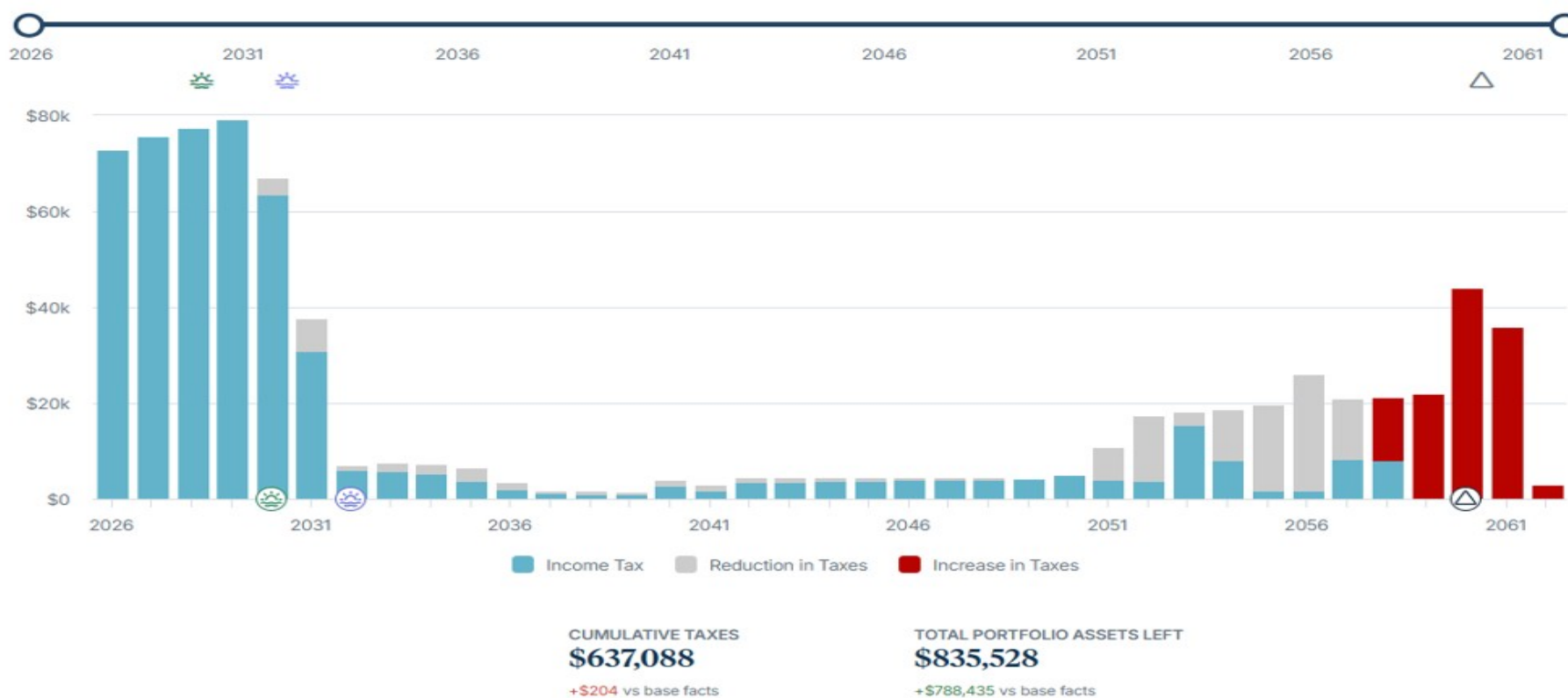
Proposed Changes



This section reflects the proposed planning scenario modeled for review. The changes below are intended to improve retirement confidence and reduce projected lifetime taxes based on the assumptions used in the analysis.

Proposed changes include:

- Begin Social Security at age 70
- Complete targeted Roth conversions during the early retirement years, filling the 10% federal tax bracket till the year John turns 70.
- Update the liquidation strategy to prioritize withdrawals from assets with the lowest tax impact first, then review the available assets and draw from the lowest-performing accounts where appropriate.
- Removed the Roth IRAs from the liquidation strategy to help preserve their long-term growth potential and support a more tax-efficient transfer to heirs



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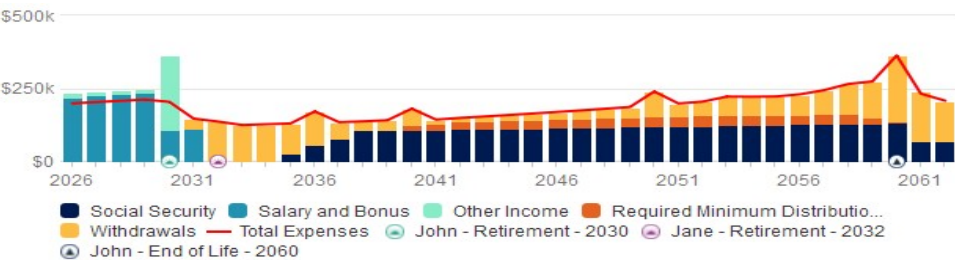
Plan Summary | Proposed Strategy

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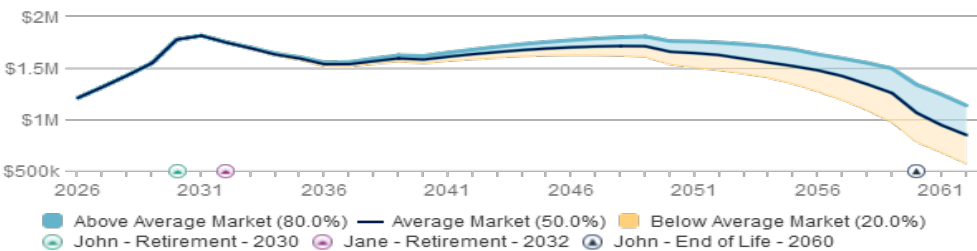


Confidence Age	— / 95	Total Portfolio Assets Left	\$835,528	Age Assets Last Until	— / 95
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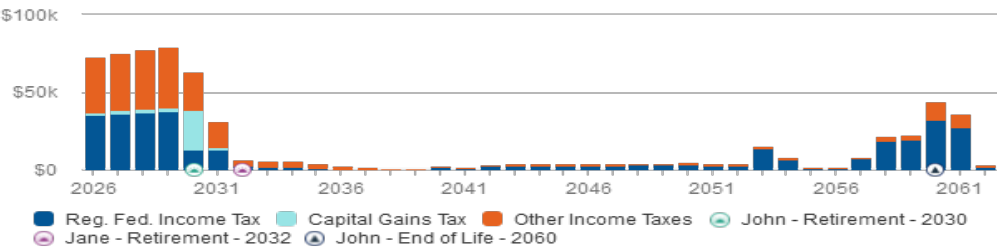
Cash Flow Overview



Asset Spread - Total Portfolio Assets



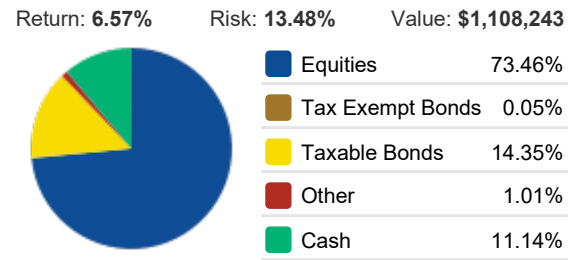
Income Taxes



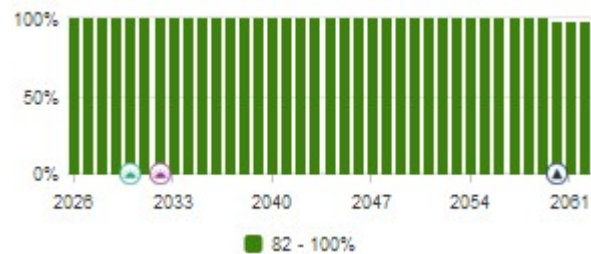
Net Worth Summary

Total Assets	\$2,408,238
Total Liabilities	(\$185,000)
Total Net Worth	\$2,223,238
Out of Estate	—

Asset Allocation



Longevity Risk - Probability of Success



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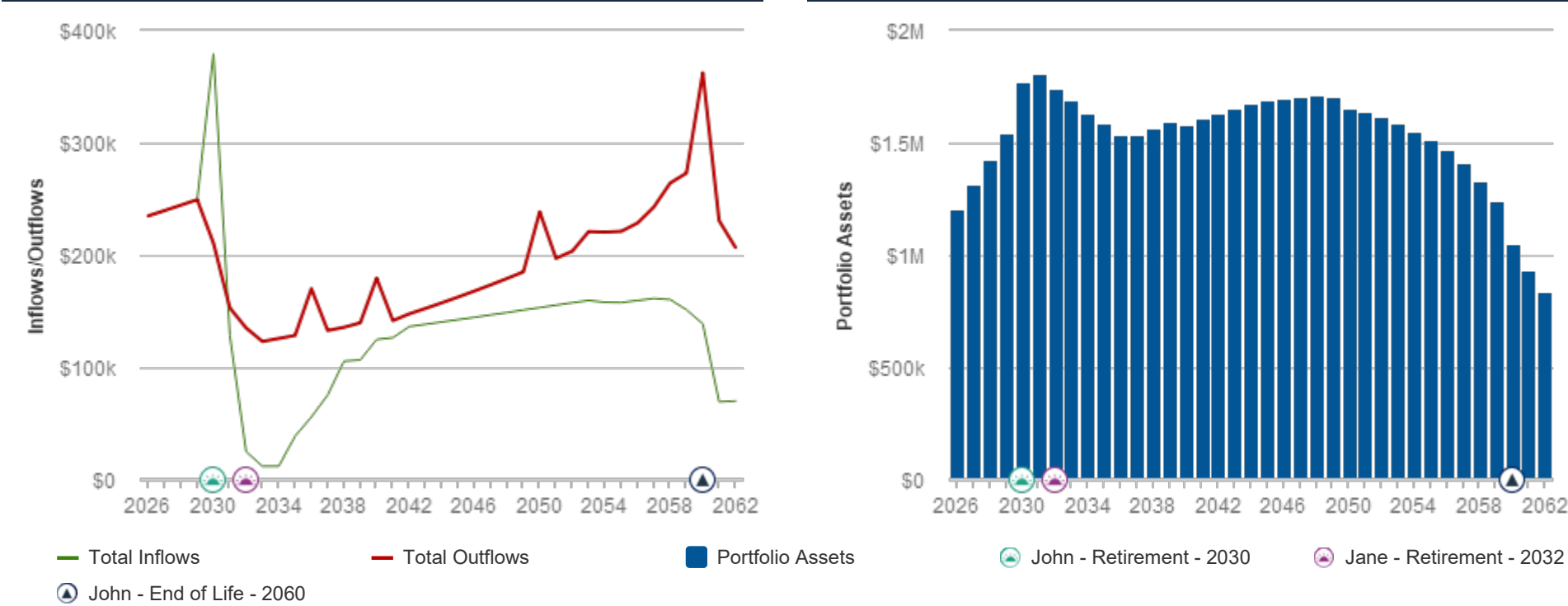
Cash Flow | Proposed Strategy (All Years) (Only Show Future Values)

The Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.



Inflows and Outflows Proposed Strategy

Portfolio Assets Proposed Strategy




Age Assets Last Until 2062 (age — / 95)

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2027	62/60	\$239,700	\$0	\$0	\$239,700	\$201,988	\$37,712	\$239,700	\$0	\$1,314,734
2028	63/61	\$244,494	\$0	\$0	\$244,494	\$206,464	\$38,030	\$244,494	\$0	\$1,426,979
2029	64/62	\$249,384	\$0	\$0	\$249,384	\$210,529	\$38,855	\$249,384	\$0	\$1,546,199
 2030	65/63	\$108,243	\$18,078	\$253,239	\$379,560	\$202,845	\$7,695	\$210,540	\$169,020	\$1,774,360
2031	66/64	\$110,408	\$18,382	\$0	\$128,790	\$145,209	\$7,824	\$153,033	(\$24,243)	\$1,810,788
 2032	67/65	\$0	\$24,989	\$0	\$24,989	\$135,143	\$0	\$135,143	(\$110,154)	\$1,744,486
2033	68/66	\$0	\$12,000	\$0	\$12,000	\$123,134	\$0	\$123,134	(\$111,134)	\$1,689,125
2034	69/67	\$0	\$12,000	\$0	\$12,000	\$125,810	\$0	\$125,810	(\$113,810)	\$1,628,815
2035	70/68	\$26,781	\$12,000	\$0	\$38,781	\$128,491	\$0	\$128,491	(\$89,710)	\$1,590,128
2036	71/69	\$54,098	\$1,777	\$0	\$55,875	\$170,144	\$0	\$170,144	(\$114,269)	\$1,535,495
2037	72/70	\$75,435	\$0	\$0	\$75,435	\$132,888	\$0	\$132,888	(\$57,453)	\$1,537,207
2038	73/71	\$105,594	\$0	\$0	\$105,594	\$135,725	\$0	\$135,725	(\$30,131)	\$1,566,243
2039	74/72	\$106,650	\$0	\$0	\$106,650	\$139,727	\$0	\$139,727	(\$33,077)	\$1,593,425
2040	75/73	\$107,716	\$17,093	\$0	\$124,809	\$179,516	\$0	\$179,516	(\$54,707)	\$1,582,900
2041	76/74	\$108,793	\$17,730	\$0	\$126,523	\$141,683	\$0	\$141,683	(\$15,160)	\$1,610,792
2042	77/75	\$109,881	\$26,488	\$0	\$136,369	\$147,700	\$0	\$147,700	(\$11,331)	\$1,634,794
2043	78/76	\$110,980	\$27,425	\$0	\$138,405	\$152,543	\$0	\$152,543	(\$14,138)	\$1,655,982
2044	79/77	\$112,090	\$28,353	\$0	\$140,443	\$157,539	\$0	\$157,539	(\$17,096)	\$1,674,102
2045	80/78	\$113,211	\$29,350	\$0	\$142,561	\$162,708	\$0	\$162,708	(\$20,147)	\$1,688,867
2046	81/79	\$114,343	\$30,267	\$0	\$144,610	\$168,034	\$0	\$168,034	(\$23,424)	\$1,699,998
2047	82/80	\$115,487	\$31,323	\$0	\$146,810	\$173,540	\$0	\$173,540	(\$26,730)	\$1,707,182
2048	83/81	\$116,642	\$32,232	\$0	\$148,874	\$179,222	\$0	\$179,222	(\$30,348)	\$1,710,098
2049	84/82	\$117,809	\$33,345	\$0	\$151,154	\$185,095	\$0	\$185,095	(\$33,941)	\$1,708,395

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Year	Age	Income Flows	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2050	85/83	\$118,987	\$34,282	\$0	\$153,269	\$238,565	\$0	\$238,565	(\$85,296)	\$1,654,304
2051	86/84	\$120,177	\$35,291	\$0	\$155,468	\$197,130	\$0	\$197,130	(\$41,662)	\$1,640,644
2052	87/85	\$121,379	\$36,242	\$0	\$157,621	\$203,569	\$0	\$203,569	(\$45,948)	\$1,621,174
2053	88/86	\$122,592	\$37,006	\$0	\$159,598	\$220,925	\$0	\$220,925	(\$61,327)	\$1,584,755
2054	89/87	\$123,818	\$34,185	\$0	\$158,003	\$220,502	\$0	\$220,502	(\$62,499)	\$1,549,065
2055	90/88	\$125,056	\$32,726	\$0	\$157,782	\$221,191	\$0	\$221,191	(\$63,409)	\$1,513,097
2056	91/89	\$126,307	\$33,321	\$0	\$159,628	\$228,600	\$0	\$228,600	(\$68,972)	\$1,470,138
2057	92/90	\$127,570	\$33,832	\$0	\$161,402	\$242,882	\$0	\$242,882	(\$81,480)	\$1,413,126
2058	93/91	\$128,846	\$31,573	\$0	\$160,419	\$264,199	\$0	\$264,199	(\$103,780)	\$1,334,298
2059	94/92	\$130,134	\$21,166	\$0	\$151,300	\$273,095	\$0	\$273,095	(\$121,795)	\$1,244,709
 2060	95/93	\$131,435	\$7,434	\$0	\$138,869	\$362,299	\$0	\$362,299	(\$223,430)	\$1,053,632
2061	—/94	\$69,394	\$0	\$0	\$69,394	\$230,683	\$0	\$230,683	(\$161,289)	\$934,889
2062	—/95	\$70,089	\$0	\$0	\$70,089	\$206,845	\$0	\$206,845	(\$136,756)	\$835,528

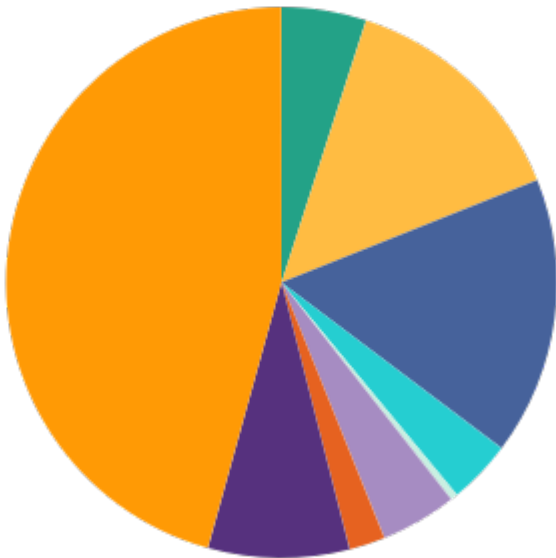
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Balance Sheet | Current Strategy as of May 13, 2026

The Balance Sheet shows the value of your assets and liabilities, and your net worth.



Assets by Type - Current Year (2026) Current Strategy



Cash Alternatives	4.98%
Taxable Investments	13.96%
Qualified Retirement	16.35%
Roth IRAs	3.73%
HSAs	0.42%
Annuities	4.47%
Deferred Compensation	2.11%
Business Interests	8.30%
Real Estate	45.68%

Assets	John	Jane	Joint/ROS	Total
Joint Checking	—	—	\$20,000	\$20,000
Joint Savings	—	—	\$100,000	\$100,000
Joint Investment Account	—	—	\$336,100	\$336,100
Jane 403(B)	—	\$97,380	—	\$97,380
Jane's Traditional IRA	—	\$45,460	—	\$45,460
John SIMPLE IRA	\$250,789	—	—	\$250,789
Jane Roth IRA	—	\$31,379	—	\$31,379
John Roth IRA	\$58,493	—	—	\$58,493

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Assets	John	Jane	Joint/ROS	Total
Health Savings Account	—	\$10,000	—	\$10,000
John's Annuity	\$107,740	—	—	\$107,740
John Deferred Compensation	\$50,897	—	—	\$50,897
Doe Construction	\$200,000	—	—	\$200,000
Primary Residence	—	—	\$500,000	\$500,000
Rental Property	—	—	\$250,000	\$250,000
Vacation Home	—	—	\$350,000	\$350,000
Total Assets	\$667,919	\$184,219	\$1,556,100	\$2,408,238
Liabilities	John	Jane	Joint/ROS	Total
Mortgage Primary Residence	—	—	(\$55,000)	(\$55,000)
Vacation Home	—	—	(\$105,000)	(\$105,000)
Auto Loan	—	—	(\$20,000)	(\$20,000)
Credit Card	—	—	(\$5,000)	(\$5,000)
Total Liabilities	—	—	(\$185,000)	(\$185,000)
Total Net Worth	\$667,919	\$184,219	\$1,371,100	\$2,223,238

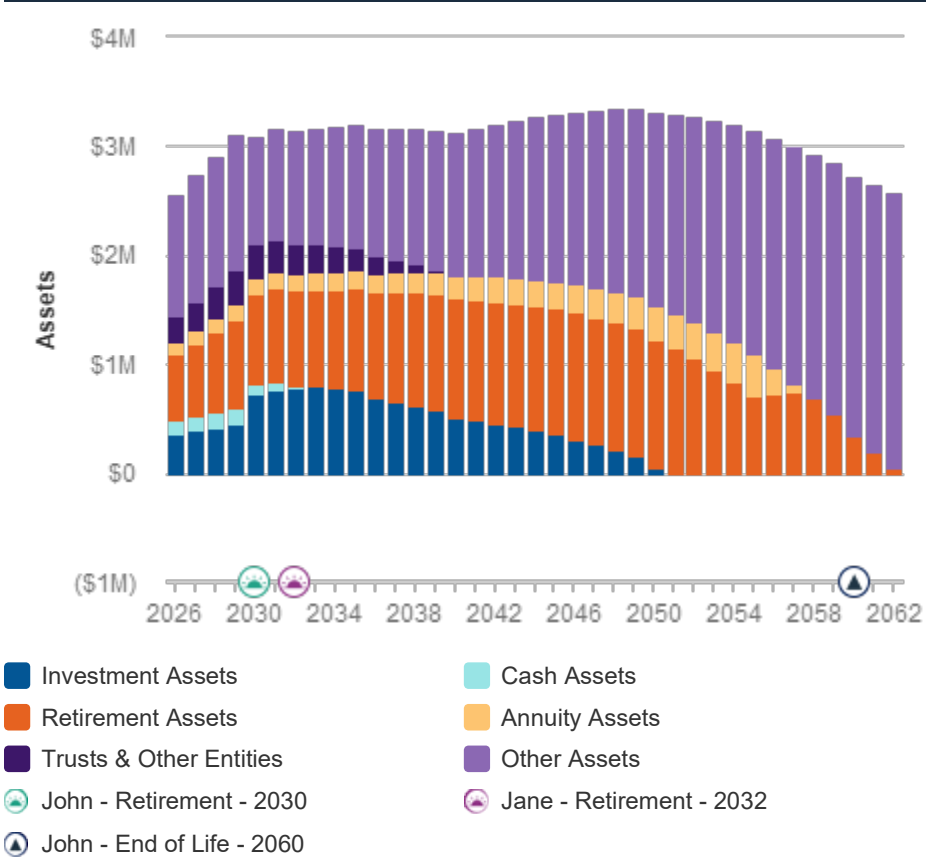
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Assets | Current Strategy vs. Proposed Strategy (All Years)

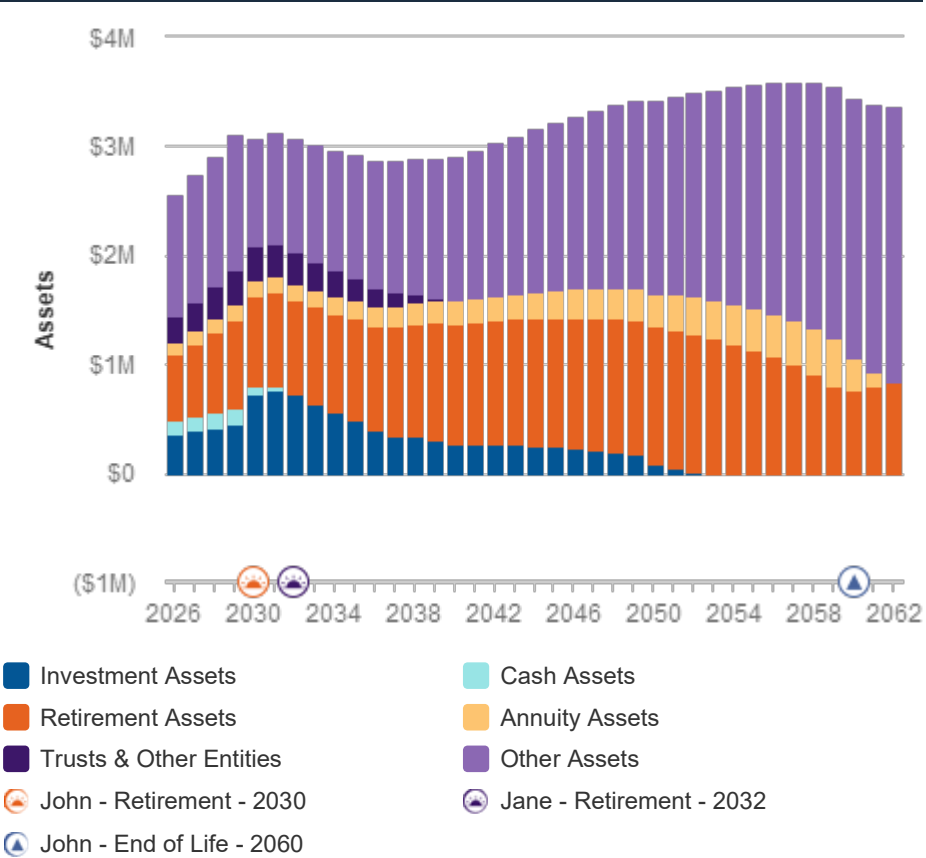
The Assets report illustrates the breakdown of your total assets.





Asset Breakdown Current Strategy





Asset Breakdown Proposed Strategy



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		Current Strategy					Proposed Strategy				
Year	Age	Liquid Assets	Tax Deferred Assets	Other Assets	Trusts and Other Entities	Total Assets	Liquid Assets	Tax Deferred Assets	Other Assets	Trusts and Other Entities	Total Assets
2026	61/59	\$489,266	\$719,335	\$1,133,000	\$230,080	\$2,571,681	\$489,266	\$719,335	\$1,133,000	\$230,080	\$2,571,681
2027	62/60	\$524,072	\$790,662	\$1,166,990	\$261,559	\$2,743,283	\$524,072	\$790,662	\$1,166,990	\$261,559	\$2,743,283
2028	63/61	\$560,613	\$866,366	\$1,202,000	\$294,489	\$2,923,468	\$560,613	\$866,366	\$1,202,000	\$294,489	\$2,923,468
2029	64/62	\$598,989	\$947,210	\$1,238,060	\$328,923	\$3,113,182	\$598,989	\$947,210	\$1,238,060	\$328,923	\$3,113,182
 2030	65/63	\$810,934	\$976,915	\$985,384	\$318,321	\$3,091,554	\$797,445	\$976,915	\$985,384	\$318,321	\$3,078,065
2031	66/64	\$840,802	\$1,007,653	\$1,014,945	\$302,594	\$3,165,994	\$803,135	\$1,007,653	\$1,014,945	\$302,594	\$3,128,327
 2032	67/65	\$809,083	\$1,020,637	\$1,045,394	\$283,832	\$3,158,946	\$723,849	\$1,020,637	\$1,045,394	\$283,832	\$3,073,712
2033	68/66	\$795,722	\$1,047,456	\$1,076,756	\$259,914	\$3,179,848	\$641,669	\$1,047,456	\$1,076,756	\$259,914	\$3,025,795
2034	69/67	\$780,430	\$1,075,289	\$1,109,059	\$232,885	\$3,197,663	\$553,526	\$1,075,289	\$1,109,059	\$232,885	\$2,970,759
2035	70/68	\$762,313	\$1,104,171	\$1,142,331	\$200,601	\$3,209,416	\$485,957	\$1,104,171	\$1,142,331	\$200,601	\$2,933,060
2036	71/69	\$693,692	\$1,144,370	\$1,176,601	\$162,910	\$3,177,573	\$391,126	\$1,144,369	\$1,176,601	\$162,910	\$2,875,006
2037	72/70	\$657,979	\$1,187,890	\$1,211,899	\$121,807	\$3,179,575	\$349,318	\$1,187,889	\$1,211,899	\$121,807	\$2,870,913
2038	73/71	\$617,687	\$1,233,085	\$1,248,255	\$75,123	\$3,174,150	\$333,160	\$1,233,083	\$1,248,255	\$75,123	\$2,889,621
2039	74/72	\$572,504	\$1,280,018	\$1,285,703	\$22,681	\$3,160,906	\$313,409	\$1,280,016	\$1,285,703	\$22,681	\$2,901,809
2040	75/73	\$507,787	\$1,307,104	\$1,324,274	\$0	\$3,139,165	\$271,238	\$1,311,662	\$1,324,274	\$0	\$2,907,174
2041	76/74	\$479,935	\$1,334,394	\$1,364,003	\$0	\$3,178,332	\$266,928	\$1,343,864	\$1,364,003	\$0	\$2,974,795
2042	77/75	\$454,701	\$1,353,788	\$1,404,923	\$0	\$3,213,412	\$266,274	\$1,368,520	\$1,404,923	\$0	\$3,039,717
2043	78/76	\$425,576	\$1,372,808	\$1,447,071	\$0	\$3,245,455	\$262,787	\$1,393,195	\$1,447,071	\$0	\$3,103,053
2044	79/77	\$392,264	\$1,391,445	\$1,490,484	\$0	\$3,274,193	\$256,202	\$1,417,900	\$1,490,484	\$0	\$3,164,586
2045	80/78	\$354,510	\$1,409,606	\$1,535,199	\$0	\$3,299,315	\$246,303	\$1,442,564	\$1,535,199	\$0	\$3,224,066
2046	81/79	\$311,896	\$1,427,375	\$1,581,255	\$0	\$3,320,526	\$232,731	\$1,467,267	\$1,581,255	\$0	\$3,281,253
2047	82/80	\$264,229	\$1,444,564	\$1,628,693	\$0	\$3,337,486	\$215,310	\$1,491,872	\$1,628,693	\$0	\$3,335,875
2048	83/81	\$210,975	\$1,461,326	\$1,677,554	\$0	\$3,349,855	\$193,574	\$1,516,524	\$1,677,554	\$0	\$3,387,652

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		Current Strategy					Proposed Strategy				
Year	Age	Liquid Assets	Tax Deferred Assets	Other Assets	Trusts and Other Entities	Total Assets	Liquid Assets	Tax Deferred Assets	Other Assets	Trusts and Other Entities	Total Assets
2049	84/82	\$151,977	\$1,477,395	\$1,727,881	\$0	\$3,357,253	\$167,376	\$1,541,019	\$1,727,881	\$0	\$3,436,276
2050	85/83	\$39,214	\$1,492,961	\$1,779,717	\$0	\$3,311,892	\$88,775	\$1,565,529	\$1,779,717	\$0	\$3,434,021
2051	86/84	\$0	\$1,467,547	\$1,833,109	\$0	\$3,300,656	\$50,664	\$1,589,980	\$1,833,109	\$0	\$3,473,753
2052	87/85	\$0	\$1,388,081	\$1,888,102	\$0	\$3,276,183	\$6,743	\$1,614,431	\$1,888,102	\$0	\$3,509,276
2053	88/86	\$0	\$1,299,151	\$1,944,746	\$0	\$3,243,897	\$0	\$1,584,755	\$1,944,746	\$0	\$3,529,501
2054	89/87	\$0	\$1,199,889	\$2,003,088	\$0	\$3,202,977	\$0	\$1,549,065	\$2,003,088	\$0	\$3,552,153
2055	90/88	\$0	\$1,087,675	\$2,063,181	\$0	\$3,150,856	\$0	\$1,513,097	\$2,063,181	\$0	\$3,576,278
2056	91/89	\$0	\$959,712	\$2,125,076	\$0	\$3,084,788	\$0	\$1,470,138	\$2,125,076	\$0	\$3,595,214
2057	92/90	\$0	\$822,384	\$2,188,828	\$0	\$3,011,212	\$0	\$1,413,126	\$2,188,828	\$0	\$3,601,954
2058	93/91	\$0	\$684,840	\$2,254,492	\$0	\$2,939,332	\$0	\$1,334,298	\$2,254,492	\$0	\$3,588,790
2059	94/92	\$0	\$546,204	\$2,322,127	\$0	\$2,868,331	\$0	\$1,244,709	\$2,322,127	\$0	\$3,566,836
 	2060 95/93	(\$10,000)	\$337,256	\$2,391,791	\$0	\$2,719,047	(\$10,000)	\$1,063,632	\$2,391,791	\$0	\$3,445,423
	2061 —/94	\$0	\$192,925	\$2,463,545	\$0	\$2,656,470	\$0	\$934,889	\$2,463,545	\$0	\$3,398,434
	2062 —/95	\$0	\$47,093	\$2,537,451	\$0	\$2,584,544	\$0	\$835,528	\$2,537,451	\$0	\$3,372,979

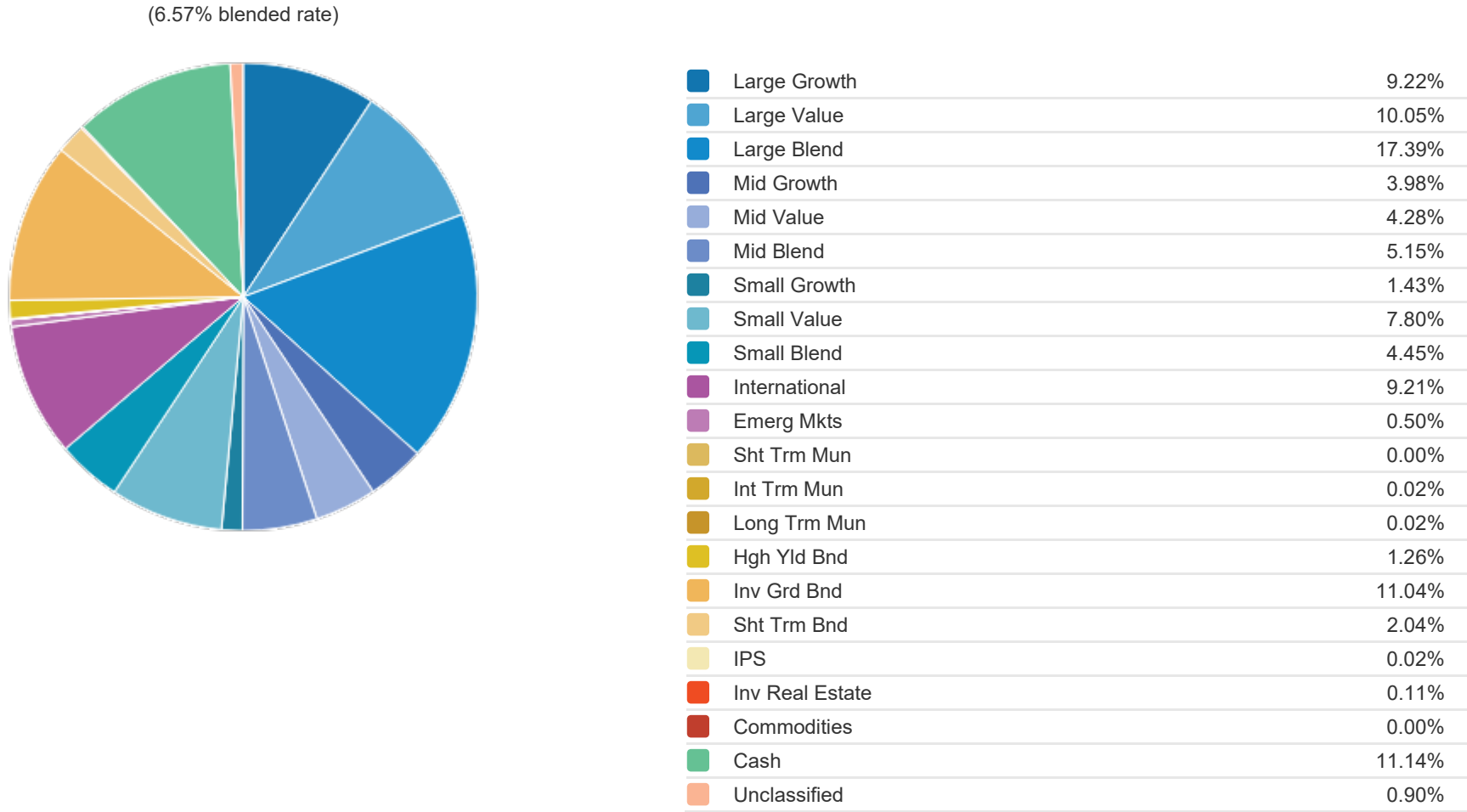
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Asset Allocation | Current Strategy

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



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All Assets - Current Strategy

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%

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

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.*

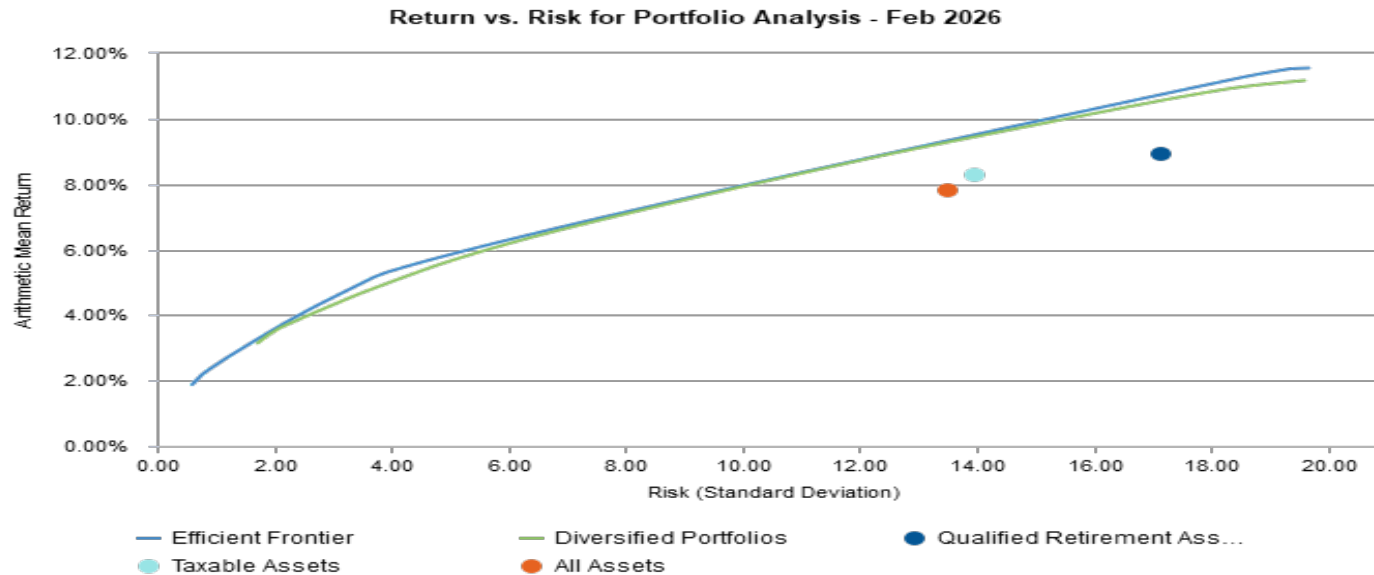
Inflation Protected Bond investing: *Interest rate increases can cause the price of a debt security to decrease. Increases in real interest rates can cause the price of inflation-protected debt securities to decrease. Interest payments on inflation-protected debt securities can be unpredictable.*

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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Portfolio Analysis

The Portfolio Analysis report compares your existing accounts, groups of accounts, or hypothetical portfolios against the Efficient Frontier.



One important aspect of assessing an investment portfolio is to consider its allocation amongst the various classes of assets (cash, bonds and stocks) within the portfolio. Financial advisors generally recommend investors diversify their investment holdings across these asset classes in various combinations to spread investment risk. Investment risk can be measured by Standard Deviation, a statistical measure of the variability of a set of data.

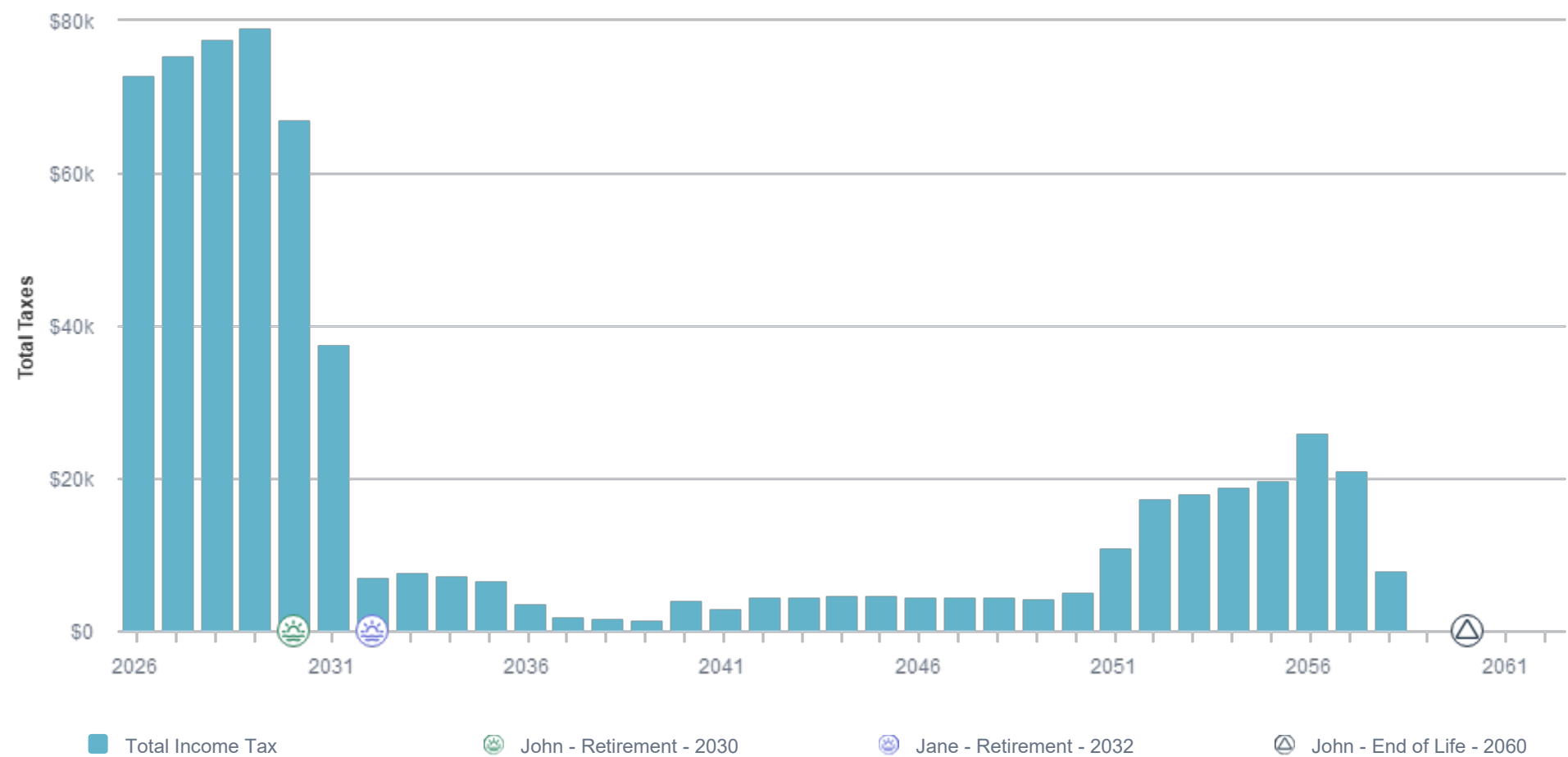
Diversification is achieved through investment in a combination of asset classes that historically have performed differently. Investments that historically have performed opposite from one another are said to be negatively correlated. The goal is to construct a portfolio allocation with a risk-return profile that aligns with the investor's risk tolerance level and investment objectives and lies on the Efficient Frontier.

The Efficient Frontier is the theoretical combination of minimum investment risk for a given target investment return. Other portfolios that have the same level of risk would have a lower return potential and would therefore be inefficient.

Asset / Portfolio	Rate of Return	Mean Return	Risk
Qualified Retirement Assets	7.30%	8.93%	17.13%
Taxable Assets	6.99%	8.29%	13.95%
All Assets	6.57%	7.82%	13.48%

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Total Taxes | Current Strategy (Only Show Future Values)



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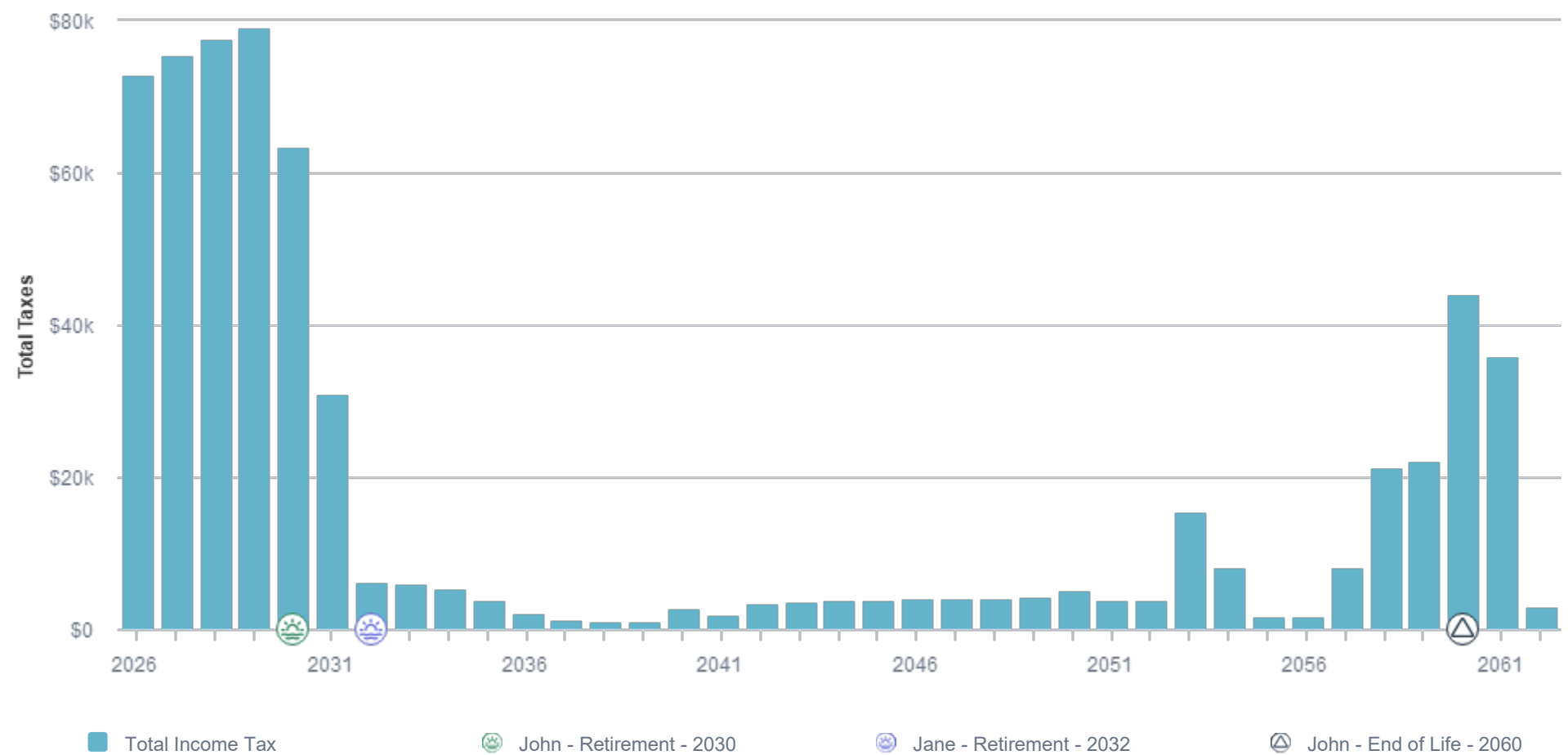
	Year	Age	Federal Income Tax	Capital Gains Tax	Other Income Tax	Total Income Tax	Effective Income Tax Rate	Federal Marginal Bracket
	2026	61/59	\$35,038	\$1,799	\$35,963	\$72,800	26.16%	22%
	2027	62/60	\$35,768	\$2,537	\$37,282	\$75,587	26.15%	22%
	2028	63/61	\$36,716	\$2,554	\$38,294	\$77,564	26.28%	22%
	2029	64/62	\$37,486	\$2,599	\$39,121	\$79,206	26.27%	22%
🌱	2030	65/63	\$15,655	\$25,680	\$25,864	\$67,199	19.68%	22%
	2031	66/64	\$18,330	\$2,780	\$16,591	\$37,701	18.36%	22%
🌱	2032	67/65	\$3,404	\$0	\$3,686	\$7,090	6.64%	12%
	2033	68/66	\$3,945	\$0	\$3,768	\$7,713	6.13%	12%
	2034	69/67	\$3,626	\$0	\$3,785	\$7,411	5.85%	12%
	2035	70/68	\$3,003	\$0	\$3,658	\$6,661	5.34%	10%
	2036	71/69	\$1,103	\$0	\$2,546	\$3,649	3.07%	10%
	2037	72/70	\$0	\$0	\$1,863	\$1,863	1.72%	10%
	2038	73/71	\$0	\$0	\$1,706	\$1,706	1.61%	10%
	2039	74/72	\$0	\$0	\$1,541	\$1,541	1.50%	10%
	2040	75/73	\$2,148	\$0	\$1,935	\$4,083	3.26%	10%
	2041	76/74	\$1,508	\$0	\$1,587	\$3,095	2.60%	10%
	2042	77/75	\$2,907	\$0	\$1,685	\$4,592	3.60%	10%
	2043	78/76	\$2,938	\$0	\$1,685	\$4,623	3.59%	10%
	2044	79/77	\$2,955	\$0	\$1,680	\$4,635	3.56%	10%
	2045	80/78	\$2,970	\$0	\$1,669	\$4,639	3.53%	10%
	2046	81/79	\$2,951	\$0	\$1,651	\$4,602	3.48%	10%
	2047	82/80	\$2,925	\$0	\$1,627	\$4,552	3.42%	10%
	2048	83/81	\$2,871	\$0	\$1,594	\$4,465	3.33%	10%
	2049	84/82	\$2,809	\$0	\$1,554	\$4,363	3.24%	10%

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	Year	Age	Federal Income Tax	Capital Gains Tax	Other Income Tax	Total Income Tax	Effective Income Tax Rate	Federal Marginal Bracket
	2050	85/83	\$3,246	\$0	\$1,816	\$5,062	3.58%	10%
	2051	86/84	\$9,220	\$0	\$1,783	\$11,003	6.49%	12%
	2052	87/85	\$15,385	\$0	\$2,043	\$17,428	8.05%	12%
	2053	88/86	\$15,991	\$0	\$2,113	\$18,104	8.10%	12%
	2054	89/87	\$16,644	\$0	\$2,187	\$18,831	8.15%	12%
	2055	90/88	\$17,561	\$0	\$2,284	\$19,845	8.24%	12%
	2056	91/89	\$18,740	\$0	\$7,379	\$26,119	10.32%	12%
	2057	92/90	\$14,866	\$0	\$6,141	\$21,007	9.42%	12%
	2058	93/91	\$6,510	\$0	\$1,517	\$8,027	5.00%	12%
	2059	94/92	\$0	\$0	\$58	\$58	0.07%	10%
△	2060	95/93	\$0	\$0	\$60	\$60	0.07%	10%
	2061	—/94	\$0	\$0	\$0	\$0	0.00%	10%
	2062	—/95	\$0	\$0	\$0	\$0	0.00%	10%

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Total Taxes | Proposed Strategy (Only Show Future Values)



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	Year	Age	Federal Income Tax	Capital Gains Tax	Other Income Tax	Total Income Tax	Effective Income Tax Rate	Federal Marginal Bracket
	2026	61/59	\$35,038	\$1,799	\$35,963	\$72,800	26.16%	22%
	2027	62/60	\$35,768	\$2,537	\$37,282	\$75,587	26.15%	22%
	2028	63/61	\$36,716	\$2,554	\$38,294	\$77,564	26.28%	22%
	2029	64/62	\$37,486	\$2,599	\$39,121	\$79,206	26.27%	22%
🌱	2030	65/63	\$12,608	\$25,680	\$25,161	\$63,449	19.57%	12%
	2031	66/64	\$12,431	\$2,206	\$16,297	\$30,934	18.13%	12%
🌿	2032	67/65	\$2,298	\$0	\$3,886	\$6,184	6.53%	10%
	2033	68/66	\$1,971	\$0	\$3,952	\$5,923	6.12%	10%
	2034	69/67	\$1,649	\$0	\$3,762	\$5,411	5.83%	10%
	2035	70/68	\$569	\$0	\$3,336	\$3,905	4.84%	10%
	2036	71/69	\$0	\$0	\$2,121	\$2,121	2.21%	10%
	2037	72/70	\$0	\$0	\$1,340	\$1,340	1.31%	10%
	2038	73/71	\$0	\$0	\$1,098	\$1,098	0.88%	10%
	2039	74/72	\$0	\$0	\$971	\$971	0.79%	10%
	2040	75/73	\$1,418	\$0	\$1,349	\$2,767	1.94%	10%
	2041	76/74	\$848	\$0	\$1,037	\$1,885	1.37%	10%
	2042	77/75	\$2,324	\$0	\$1,172	\$3,496	2.38%	10%
	2043	78/76	\$2,434	\$0	\$1,210	\$3,644	2.44%	10%
	2044	79/77	\$2,532	\$0	\$1,246	\$3,778	2.49%	10%
	2045	80/78	\$2,633	\$0	\$1,279	\$3,912	2.54%	10%
	2046	81/79	\$2,709	\$0	\$1,305	\$4,014	2.57%	10%
	2047	82/80	\$2,776	\$0	\$1,328	\$4,104	2.59%	10%
	2048	83/81	\$2,825	\$0	\$1,344	\$4,169	2.60%	10%
	2049	84/82	\$2,864	\$0	\$1,356	\$4,220	2.60%	10%
	2050	85/83	\$3,415	\$0	\$1,671	\$5,086	2.98%	10%

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	Year	Age	Federal Income Tax	Capital Gains Tax	Other Income Tax	Total Income Tax	Effective Income Tax Rate	Federal Marginal Bracket
	2051	86/84	\$2,674	\$0	\$1,274	\$3,948	2.41%	10%
	2052	87/85	\$2,627	\$0	\$1,260	\$3,887	2.35%	10%
	2053	88/86	\$13,521	\$0	\$1,954	\$15,475	7.19%	12%
	2054	89/87	\$6,796	\$0	\$1,367	\$8,163	4.38%	12%
	2055	90/88	\$879	\$0	\$823	\$1,702	1.08%	10%
	2056	91/89	\$853	\$0	\$839	\$1,692	1.06%	10%
	2057	92/90	\$6,840	\$0	\$1,433	\$8,273	4.29%	12%
	2058	93/91	\$18,762	\$0	\$2,449	\$21,211	8.03%	12%
	2059	94/92	\$19,538	\$0	\$2,536	\$22,074	8.08%	12%
△	2060	95/93	\$32,206	\$0	\$11,919	\$44,125	12.18%	22%
	2061	—/94	\$27,214	\$0	\$8,712	\$35,926	14.93%	22%
	2062	—/95	\$1,334	\$0	\$1,710	\$3,044	2.89%	10%

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Life Insurance Gap Analysis | Current Strategy with Premature Death - John



When considering additional life insurance, it can be useful to look at how some key numbers compare with and without that insurance.

In this scenario, it is assumed that **John** dies at age **61** in **2026** and that the survivor, **Jane**, will live until age **95** in **2062**.

Comparative Value	Current Scenario	w/ Additional Insurance
Total Survivor Costs	\$6,182,292	\$6,182,292
Life Insurance Benefits	\$1,000,000	\$1,000,000
Portfolio Assets After John's Death	\$1,179,718	\$1,179,718
Portfolio Assets + Insurance	\$2,179,718	\$2,179,718
Portfolio Assets After Jane's Death	\$2,953,605	\$2,953,605

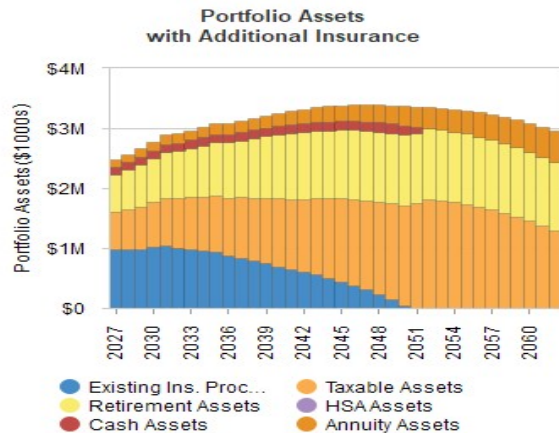
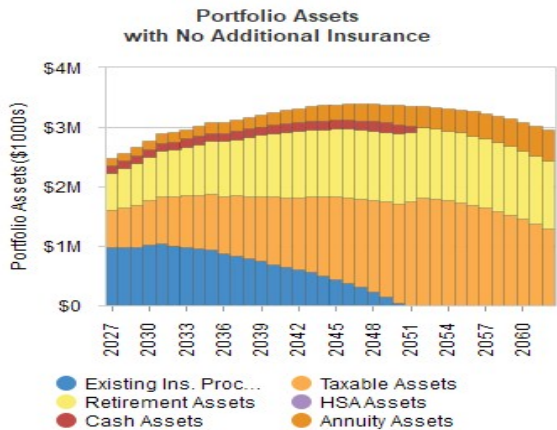
SUMMARY
Additional Insurance \$0
Existing Life Insurance \$1,000,000
Survivor's Assets (2027) at Beginning of Year \$2,179,718 (current) \$2,179,718 (new)
Survivor's Assets (2062) \$2,953,605 (current) \$2,953,605 (new)

The additional life insurance needed on **John** is **\$0** for total life insurance coverage of **\$1,000,000**.

Assuming the additional life insurance benefits can be invested at **0.00%**, you are projected to have assets remaining of **\$2,953,605** after **Jane's** death in **2062**.

Portfolio Assets

The charts below project the amount of portfolio assets in the Current Scenario and the Additional Insurance Scenario.



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Life Insurance Gap Analysis | Current Strategy with Premature Death - Jane



When considering additional life insurance, it can be useful to look at how some key numbers compare with and without that insurance.

In this scenario, it is assumed that **Jane** dies at age **59** in **2026** and that the survivor, **John**, will live until age **95** in **2060**.

Comparative Value	Current Scenario	w/ Additional Insurance
Total Survivor Costs	\$5,588,695	\$5,588,695
Life Insurance Benefits	\$600,000	\$600,000
Portfolio Assets After Jane's Death	\$1,198,601	\$1,198,601
Portfolio Assets + Insurance	\$1,798,601	\$1,798,601
Portfolio Assets After John's Death	\$711,705	\$711,705

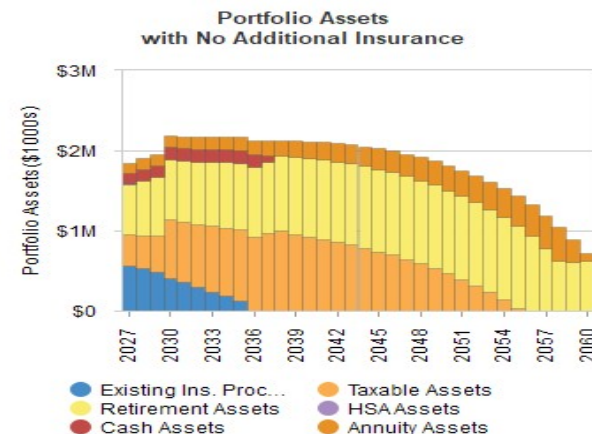
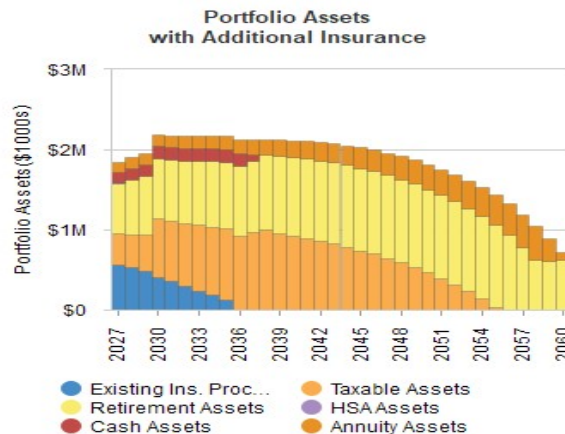
SUMMARY
Additional Insurance \$0
Existing Life Insurance \$600,000
Survivor's Assets (2027) at Beginning of Year \$1,798,601 (current) \$1,798,601 (new)
Survivor's Assets (2060) \$711,705 (current) \$711,705 (new)

The additional life insurance needed on **Jane** is **\$0** for total life insurance coverage of **\$600,000**.

Assuming the additional life insurance benefits can be invested at **0.00%**, you are projected to have assets remaining of **\$711,705** after **John's** death in **2060**.

Portfolio Assets

The charts below project the amount of portfolio assets in the Current Scenario and the Additional Insurance Scenario.



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Disability Gap Analysis | Current Strategy with Disability Occurs - John



This analysis reflects the cash flow gap created by a disability event, as well as the potential insurance solution to cover all or part of that gap.

The disability event for John is assumed to start in 2026 when John is age 61 and last through 2030 at age 65. Additional health care costs due to the disability during this period are assumed to be \$10,000 (in today's dollars) and will grow at 2.54% beginning immediately, reaching a cumulative additional expense of \$52,604.

Existing disability insurance benefits in 2026 are projected to be \$52,500 after your Social Security reduction is applied. Social Security benefits in 2027 are assumed to be \$36,711.

Your cash flow and remaining asset goal may be achieved with additional coverage providing \$45,000 per year when disability starts.

The result above assumes a policy with the following characteristics:

- Reduced by Social Security
- Maximum Benefit Period To Age 65
- Cost of Living Adjustment 2.54% (Compound)
- Benefit is Not Taxable

SUMMARY

Disability Period
Age 61 - 65 (2026-2030)

Existing Benefits (2026)
\$52,500

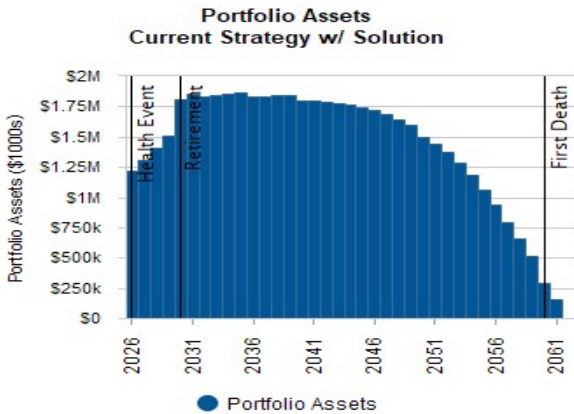
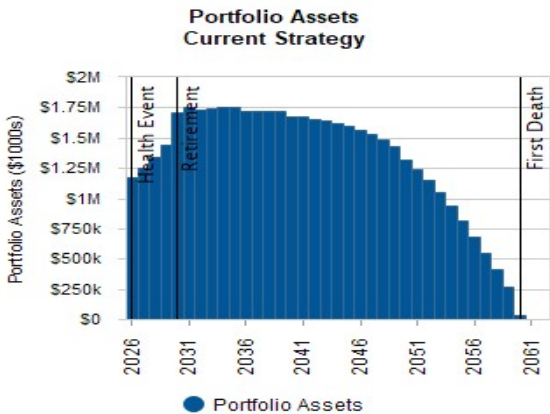
Additional Coverage
\$45,000

Unfunded Years
2 (current)
0 (new)

Remaining Assets (2062)
(\$271,603) (current)
\$5,400 (new)

Portfolio Assets

The charts below show the amount of portfolio assets you can expect to have in each of the disability scenarios, one using current assumptions and the other using the above result.



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Disability Gap Analysis | Current Strategy with Disability Occurs - Jane

This analysis reflects the cash flow gap created by a disability event, as well as the potential insurance solution to cover all or part of that gap.

The disability event for Jane is assumed to start in 2026 when Jane is age 59 and last through 2032 at age 65. Additional health care costs due to the disability during this period are assumed to be **\$10,000** (in today's dollars) and will grow at **2.54%** beginning **immediately**, reaching a cumulative additional expense of **\$75,564**.

Existing disability insurance benefits in **2026** are projected to be **\$52,500** after your Social Security reduction is applied. Social Security benefits in **2027** are assumed to be **\$32,494**.

Your cash flow and remaining asset goal may be achieved with additional coverage providing **\$37,000** per year when disability starts.

The result above assumes a policy with the following characteristics:

- Reduced by Social Security
- Maximum Benefit Period To Age 65
- Cost of Living Adjustment 2.54% (Compound)
- Benefit is Not Taxable

SUMMARY

Disability Period
Age 59 - 65 (2026-2032)

Existing Benefits (2026)
\$52,500

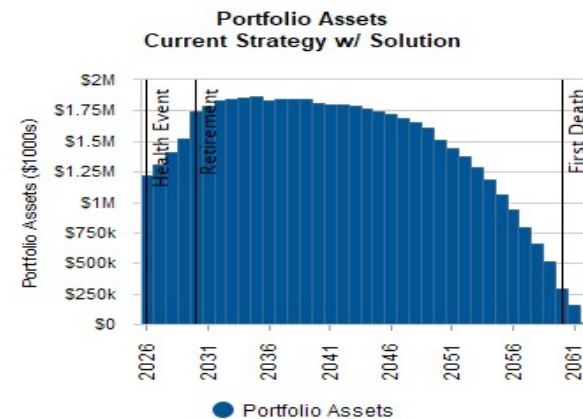
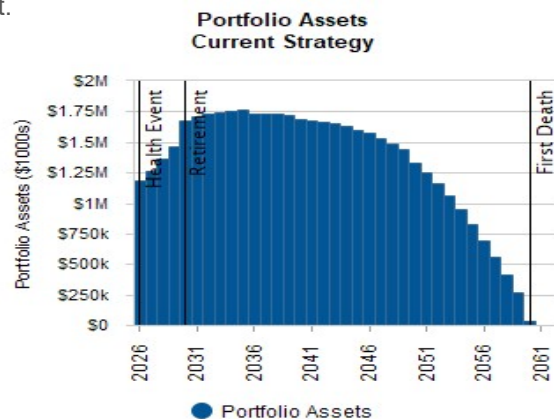
Additional Coverage
\$37,000

Unfunded Years
2 (current)
0 (new)

Remaining Assets (2062)
(\$261,563) (current)
\$9,538 (new)

Portfolio Assets

The charts below show the amount of portfolio assets you can expect to have in each of the disability scenarios, one using current assumptions and the other using the above result.



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Long Term Care Gap Analysis | Current Strategy with LTC is Needed - John



This analysis reflects the cash flow gap created by a long term care event, as well as the potential insurance solution to cover all or part of that gap.

The long term care event for John is assumed to start in 2050 when John is age 85 and last through 2052 at age 87. The assumed cost of long term care is \$120,000 per year in today's dollars and is assumed to grow at 5.00% each year starting immediately.

Existing long term care insurance provides a current benefit of \$100,000 which is projected to provide \$136,932 at time of the event.

Your cash flow and desired remaining asset goal can be achieved with additional coverage providing \$82,000 per year in current benefits and projected to pay \$149,713 per year when care begins.

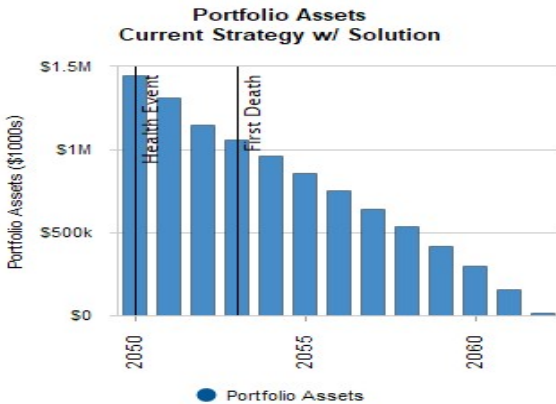
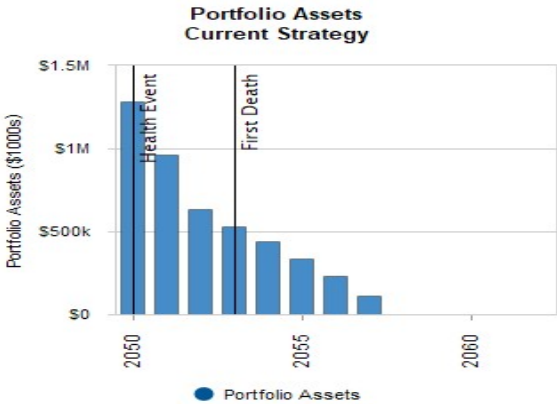
The result above assumes a policy with the following characteristics:

- Cost of Living Adjustment 2.54% (Compound)
- COLA Period: Lifetime
- Maximum Benefit Period 5 Years
- Benefit is Not Taxable

SUMMARY
Long Term Care Period Age 85 - 87 (2050-2052)
Existing Benefits (2050) \$136,932
Additional Coverage \$82,000 (today's \$) \$149,713 (2050)
Unfunded Years 5 (current) 0 (new)
Remainder Assets (2062) (\$595,504) (current) \$7,108 (new)

Portfolio Assets

The chart below shows the amount of portfolio assets you can expect to have in each of the long term care scenarios, one using current assumptions and the other using the above result.



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Long Term Care Gap Analysis | Current Strategy with LTC is Needed - Jane



This analysis reflects the cash flow gap created by a long term care event, as well as the potential insurance solution to cover all or part of that gap.

The long term care event for Jane is assumed to start in 2052 when Jane is age 85 and last through 2054 at age 87. The assumed cost of long term care is \$120,000 per year in today's dollars and is assumed to grow at 5.00% each year starting immediately.

Existing long term care insurance provides a current benefit of \$100,000 which is projected to provide \$143,976 at time of the event.

Your cash flow and desired remaining asset goal can be achieved with additional coverage providing \$150,000 per year in current benefits and projected to pay \$287,951 per year when care begins.

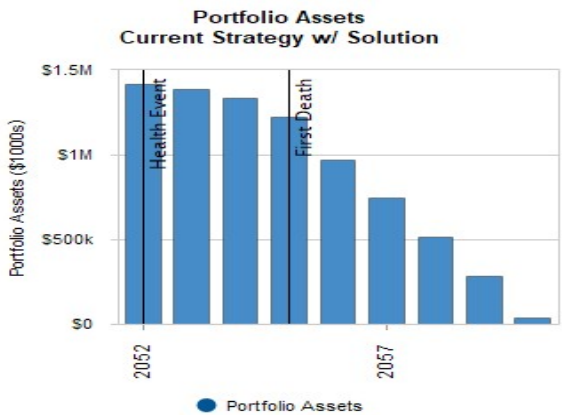
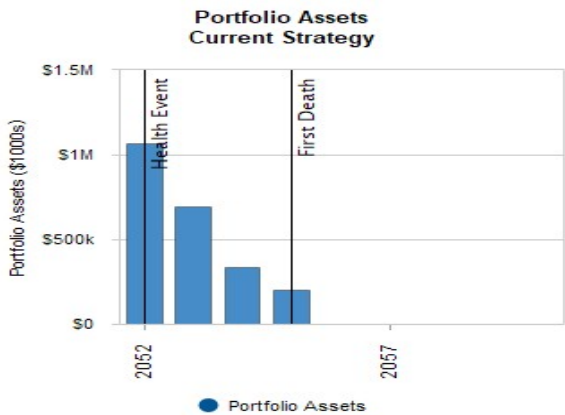
The result above assumes a policy with the following characteristics:

- Cost of Living Adjustment 2.54% (Compound)
- COLA Period: Lifetime
- Maximum Benefit Period 5 Years
- Benefit is Not Taxable

SUMMARY
Long Term Care Period Age 85 - 87 (2052-2054)
Existing Benefits (2052) \$143,976
Additional Coverage \$150,000 (today's \$) \$287,951 (2052)
Unfunded Years 5 (current) 0 (new)
Remainder Assets (2060) (\$1,009,797) (current) \$33,871 (new)

Portfolio Assets

The chart below shows the amount of portfolio assets you can expect to have in each of the long term care scenarios, one using current assumptions and the other using the above result.



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Estate Flow Chart | Proposed Strategy in First Death Year (2060)



IN ESTATE

JOHN'S ESTATE	
Joint	\$1,195,896
Titled	\$801,415
Total	\$1,997,311



Transfer to Spouse	\$1,987,311
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JANE'S ESTATE	
Titled	\$3,445,423
Total	\$3,445,423

Taxes + Expenses	(\$10,000)
------------------	------------

Taxes + Expenses	(\$186,430)
------------------	-------------

Transfers to Heirs	\$3,258,993
--------------------	-------------

Transfers to Heirs	\$3,258,993
--------------------	-------------

Total Taxes and Expenses	(\$196,430)
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OUT OF ESTATE

Doe Construction	\$2,534,134
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Heirs	\$2,534,134
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Total to Heirs	\$5,793,127
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John's Estate

Estate Value

Description	Value
Annuities	\$296,748
Real Estate	\$1,195,896
Roth IRAs	\$504,667
Estate Value	\$1,997,311

Transfers to Spouse

Description	Value
Annuities	\$296,748
Probate and Final Expenses	(\$10,000)
Real Estate	\$1,195,896
Roth IRAs	\$504,667
Transfers to Spouse	\$1,987,311

Taxes & Expenses

Description	Value
Probate and Final Expenses	(\$10,000)
Taxes & Expenses	(\$10,000)

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Estate Value

Description	Value
Annuities	\$296,748
Probate and Final Expenses	(\$10,000)
Real Estate	\$2,391,791
Roth IRAs	\$766,884
Estate Value	\$3,445,423

Transfers to Heirs

Description	Value
Jen Doe	\$1,607,339
Joe Doe	\$1,651,654
Transfers to Heirs	\$3,258,993

Taxes & Expenses

Description	Value
Income Tax on IRD	(\$66,154)
Probate and Final Expenses	(\$10,000)
State Inheritance Tax (on \$1,717,713 - Pennsylvania)	(\$77,297)
State Inheritance Tax (on \$732,858 - Pennsylvania)	(\$32,979)
Taxes & Expenses	(\$186,430)

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Description	Value
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Out of Estate

Out of Estate

Description	Value
Doe Construction	\$2,534,134
Out of Estate	\$2,534,134

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Disclaimer



The following report is a diagnostic tool intended to review your current financial situation and suggest potential planning ideas and concepts that may be of benefit. The purpose of the report is to illustrate how accepted financial and estate planning principles may improve your current situation.

This report is based upon information and assumptions provided by you (the client). This report provides broad and general guidelines on the advantages of certain financial planning concepts and does not constitute a recommendation of any particular technique. The consolidated report is provided for informational purposes as a courtesy to you. We recommend that you review your plan annually, unless changes in your personal or financial circumstances require more frequent review. All reports should be reviewed in conjunction with your fact summary and this Disclaimer page.

The term "plan" or "planning," when used within this report, does not imply that a recommendation has been made to implement one or more financial plans or make a particular investment. Nor does the plan or report provide legal, accounting, financial, tax or other advice. Rather, the report and the illustrations therein provide a summary of certain potential financial strategies. The reports provide projections based on various assumptions and are therefore hypothetical in nature and not guarantees of investment returns. You should consult your tax and/or legal advisors before implementing any transactions and/or strategies concerning your finances.

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Monte Carlo Analysis is a mathematical process used to implement complex statistical methods that chart the probability of certain financial outcomes at certain times in the future. This charting is accomplished by generating hundreds of possible economic scenarios that could affect the performance of your investments.

The Monte Carlo simulation uses at most 1000 scenarios to determine the probability of outcomes resulting from the asset allocation choices and underlying assumptions regarding rates of return and volatility of certain asset classes. Some of these scenarios will assume very favorable financial market returns, consistent with some of the best periods in investing history for investors. Some scenarios will conform to the worst periods in investing history. Most scenarios will fall somewhere in between.

The outcomes presented using the Monte Carlo simulation represent only a few of the many possible outcomes. Since past performance and market conditions may not be repeated in the future, your investment goals may not be fulfilled by following advice that is based on the projections.

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