



Financial Planning Summary

Prepared for **John and Jane Doe**

Prepared By

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Retirement Planning

Prepared for **John and Jane Doe**

Retirement Planning Summary



This section evaluates whether your current resources are projected to support your retirement spending goals throughout your lifetime. It illustrates how income sources, investment growth, inflation, and withdrawals work together to fund your retirement and identifies any projected shortfalls or surplus assets.

The reports in this section are designed to help illustrate:

- Whether your assets are projected to last throughout retirement.
- How Social Security, retirement account withdrawals, and other income sources support your spending needs.
- The projected growth and decline of your investment portfolio over time.
- The annual relationship between income, expenses, and withdrawals.
- The amount of assets projected to remain at life expectancy.

What the Reports Show

Building Your Retirement Assets | Current Strategy

Shows how your current savings, employer contributions, and investment growth are projected to build your portfolio by retirement.

Retirement Analysis | Current Strategy

Provides a high-level summary of whether your current strategy is sufficient to meet retirement expenses and identifies any projected funding shortfall.

Retirement Analysis | Proposed Strategy

Illustrates the impact of recommended planning changes and whether the proposed strategy is projected to fully meet retirement goals.

Cash Flow | Current and Proposed Strategies

Shows annual income, expenses, and withdrawals, along with how long your portfolio assets are projected to last under each strategy.

Assets | Current Strategy and Proposed Strategy (All Years)

Shows your current assets and how they may grow over time under your current investment strategy compared with the proposed recommendations.

Cash Flow – Social Security | Current and Proposed Strategies

Compares annual Social Security benefits under the current strategy of claiming at age 65 versus the proposed strategy of delaying benefits until age 70.

Cash Flow – Planned Distributions | Current and Proposed Strategies

Compares scheduled distributions under the current and proposed strategies, including required minimum distributions (RMDs), deferred compensation payouts, planned account withdrawals, and other pre-scheduled retirement distributions. This helps illustrate how the proposed strategy may affect taxable distributions, withdrawal timing, and long-term tax efficiency.

Maximum Retirement Spending | Proposed Strategy

Estimates the maximum annual spending level your plan may be able to support while maintaining long-term sustainability.

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Retirement Asset Summary | Current and Proposed Strategy

Compares your current retirement assets and illustrates how your portfolio is projected to grow and be distributed over time under both the current strategy and the proposed recommendations.

Planning Objectives

The goal of retirement planning is to:

- Determine whether your current savings and investments are sufficient to support retirement.
- Identify strategies to improve long-term sustainability.
- Optimize Social Security and withdrawal decisions.
- Balance spending needs with investment growth and tax efficiency.
- Preserve flexibility for unexpected expenses and changing market conditions.

Ongoing Review

Retirement planning is an ongoing process that should be reviewed regularly as investment returns, inflation, tax laws, spending needs, and personal goals evolve over time.

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Building Your Retirement Assets | Current Strategy



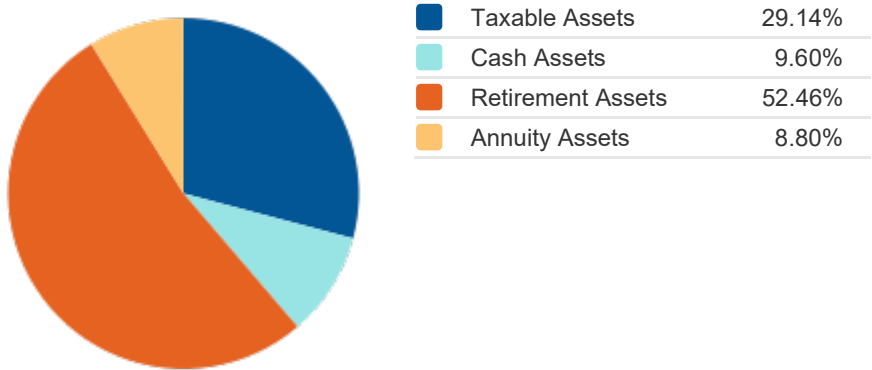
Other than retirement income, your primary resource for funding your retirement is your portfolio assets. Key assumptions used to estimate portfolio balance at retirement include: current portfolio balance, expected growth rate of portfolio assets, and pre-retirement cash flow.

Defined portfolio assets currently total **\$1,108,238**. In **2026**, savings include **\$37,400** in planned savings and **\$4,200** in employer contributions. From **2026** through **2030** planned savings will total **\$151,997** and employer contributions will total **\$17,165**, for a total of **\$169,162**. Projected asset growth prior to retirement is **\$268,799**.

In the first year of retirement, your portfolio assets are projected to consist of **\$450,566** in taxable assets, **\$148,423** in cash, **\$811,192** in retirement assets, **\$136,018** in annuities, and **\$0** in life insurance cash value.

What Comprises Your Portfolio Assets

The chart below reflects the projected value of portfolio assets at the beginning of 2030.



Summary

Planned Savings: \$151,997	Employer Contributions: \$17,165
Growth: \$268,799	Portfolio Assets (2030) at Beginning of Year: \$1,546,199

At the beginning of 2030, the breakdown of portfolio assets is projected to be as follows:

Asset Type	Amount	Percent
Taxable	\$450,566	29.14%
Cash	\$148,423	9.60%
Retirement	\$811,192	52.46%
Annuity	\$136,018	8.80%
Total	\$1,546,199	100.00%

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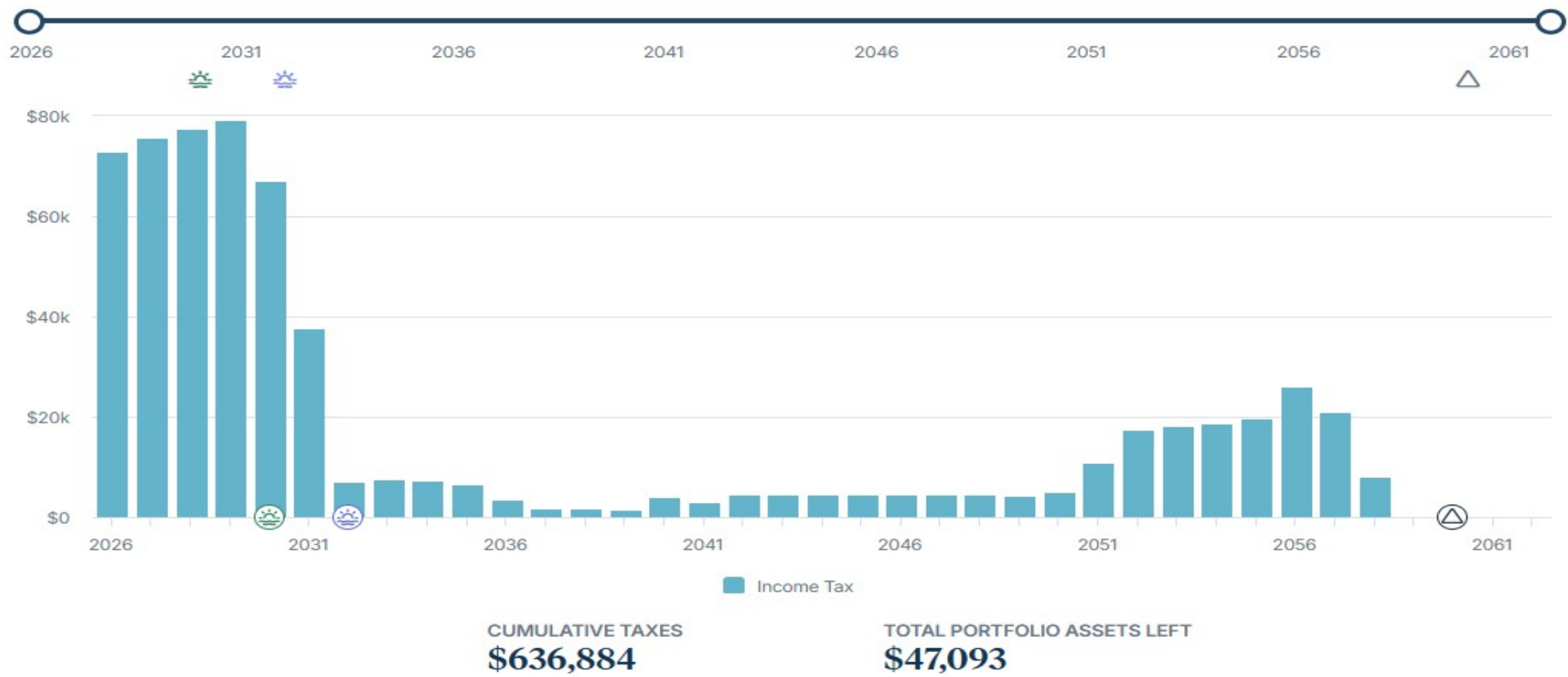
Current Strategy



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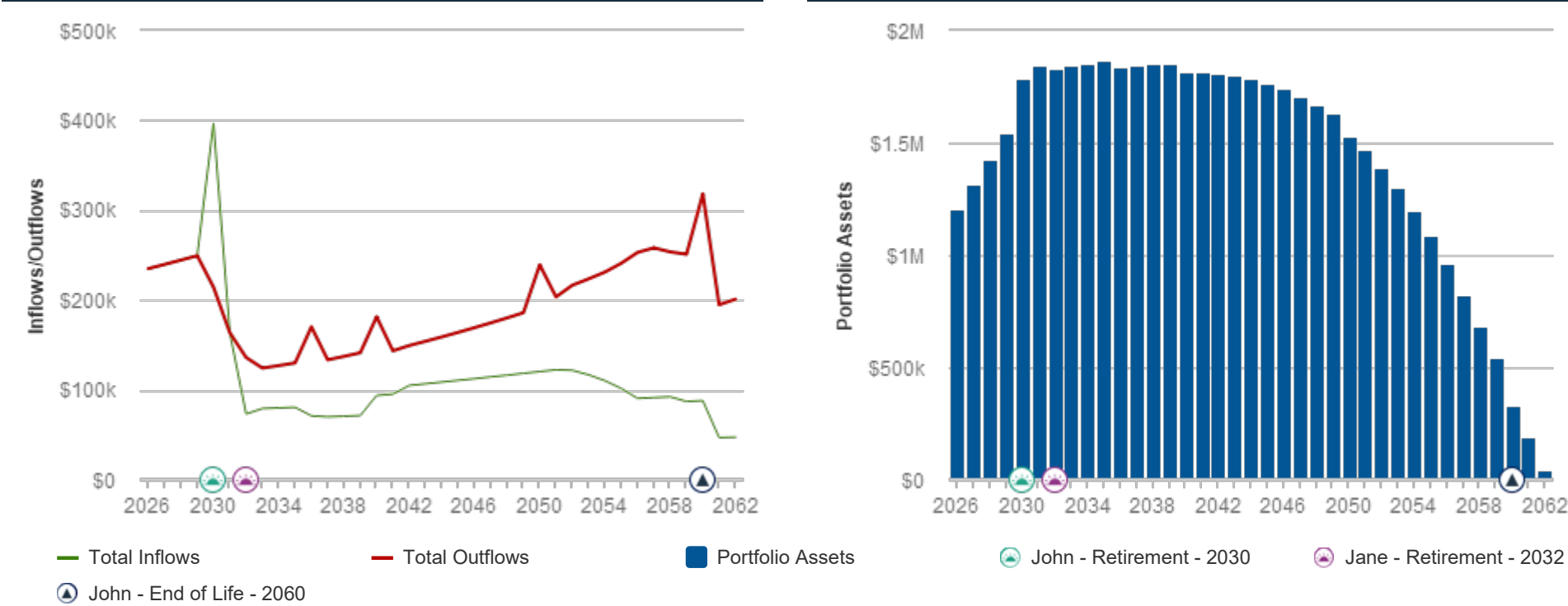
Cash Flow | Current Strategy (All Years) (Only Show Future Values)

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

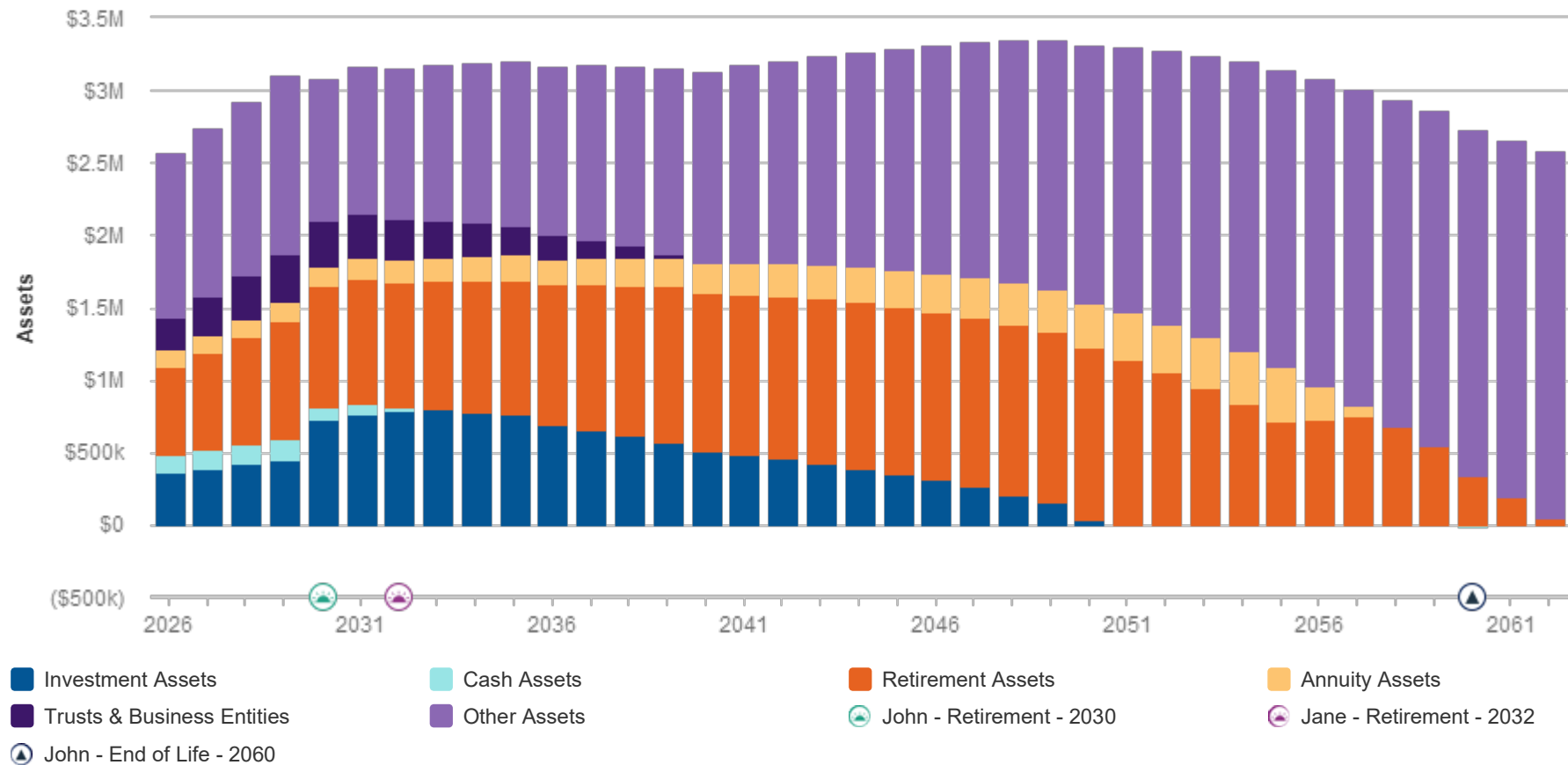
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Year	Age	Income Flows	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2050	85/83	\$79,671	\$40,681	\$0	\$120,352	\$239,194	\$0	\$239,194	(\$118,842)	\$1,532,175
2051	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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Assets | Current Strategy (All Years)

The Assets report illustrates the breakdown of your total assets.



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Year	Age	Investment Assets	Cash Assets	Retirement Assets	Annuity Assets	Total Portfolio Assets	Trusts and Other Entities	Other Assets	Total Assets
2026	61/59	\$362,266	\$127,000	\$605,131	\$114,204	\$1,208,601	\$230,080	\$1,133,000	\$2,571,681
2027	62/60	\$390,002	\$134,070	\$669,606	\$121,056	\$1,314,734	\$261,559	\$1,166,990	\$2,743,283
2028	63/61	\$419,402	\$141,211	\$738,047	\$128,319	\$1,426,979	\$294,489	\$1,202,000	\$2,923,468
2029	64/62	\$450,566	\$148,423	\$811,192	\$136,018	\$1,546,199	\$328,923	\$1,238,060	\$3,113,182
 2030	65/63	\$731,957	\$78,977	\$835,456	\$141,459	\$1,787,849	\$318,321	\$985,384	\$3,091,554
2031	66/64	\$761,235	\$79,567	\$860,536	\$147,117	\$1,848,455	\$302,594	\$1,014,945	\$3,165,994
 2032	67/65	\$791,684	\$17,399	\$867,635	\$153,002	\$1,829,720	\$283,832	\$1,045,394	\$3,158,946
2033	68/66	\$795,722	\$0	\$888,334	\$159,122	\$1,843,178	\$259,914	\$1,076,756	\$3,179,848
2034	69/67	\$780,430	\$0	\$909,802	\$165,487	\$1,855,719	\$232,885	\$1,109,059	\$3,197,663
2035	70/68	\$762,313	\$0	\$932,065	\$172,106	\$1,866,484	\$200,601	\$1,142,331	\$3,209,416
2036	71/69	\$693,692	\$0	\$965,380	\$178,990	\$1,838,062	\$162,910	\$1,176,601	\$3,177,573
2037	72/70	\$657,979	\$0	\$1,001,740	\$186,150	\$1,845,869	\$121,807	\$1,211,899	\$3,179,575
2038	73/71	\$617,687	\$0	\$1,039,489	\$193,596	\$1,850,772	\$75,123	\$1,248,255	\$3,174,150
2039	74/72	\$572,504	\$0	\$1,078,678	\$201,340	\$1,852,522	\$22,681	\$1,285,703	\$3,160,906
2040	75/73	\$507,787	\$0	\$1,097,710	\$209,394	\$1,814,891	\$0	\$1,324,274	\$3,139,165
2041	76/74	\$479,935	\$0	\$1,116,624	\$217,770	\$1,814,329	\$0	\$1,364,003	\$3,178,332
2042	77/75	\$454,701	\$0	\$1,127,307	\$226,481	\$1,808,489	\$0	\$1,404,923	\$3,213,412
2043	78/76	\$425,576	\$0	\$1,137,268	\$235,540	\$1,798,384	\$0	\$1,447,071	\$3,245,455
2044	79/77	\$392,264	\$0	\$1,146,483	\$244,962	\$1,783,709	\$0	\$1,490,484	\$3,274,193
2045	80/78	\$354,510	\$0	\$1,154,846	\$254,760	\$1,764,116	\$0	\$1,535,199	\$3,299,315
2046	81/79	\$311,896	\$0	\$1,162,425	\$264,950	\$1,739,271	\$0	\$1,581,255	\$3,320,526
2047	82/80	\$264,229	\$0	\$1,169,016	\$275,548	\$1,708,793	\$0	\$1,628,693	\$3,337,486
2048	83/81	\$210,975	\$0	\$1,174,756	\$286,570	\$1,672,301	\$0	\$1,677,554	\$3,349,855
2049	84/82	\$151,977	\$0	\$1,179,362	\$298,033	\$1,629,372	\$0	\$1,727,881	\$3,357,253

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Year	Age	Investment Assets	Cash Assets	Retirement Assets	Annuity Assets	Total Portfolio Assets	Trusts and Other Entities	Other Assets	Total Assets
2050	85/83	\$39,214	\$0	\$1,183,007	\$309,954	\$1,532,175	\$0	\$1,779,717	\$3,311,892
2051	86/84	\$0	\$0	\$1,145,195	\$322,352	\$1,467,547	\$0	\$1,833,109	\$3,300,656
2052	87/85	\$0	\$0	\$1,052,835	\$335,246	\$1,388,081	\$0	\$1,888,102	\$3,276,183
2053	88/86	\$0	\$0	\$950,495	\$348,656	\$1,299,151	\$0	\$1,944,746	\$3,243,897
2054	89/87	\$0	\$0	\$837,287	\$362,602	\$1,199,889	\$0	\$2,003,088	\$3,202,977
2055	90/88	\$0	\$0	\$710,569	\$377,106	\$1,087,675	\$0	\$2,063,181	\$3,150,856
2056	91/89	\$0	\$0	\$729,610	\$230,102	\$959,712	\$0	\$2,125,076	\$3,084,788
2057	92/90	\$0	\$0	\$749,753	\$72,631	\$822,384	\$0	\$2,188,828	\$3,011,212
2058	93/91	\$0	\$0	\$684,840	\$0	\$684,840	\$0	\$2,254,492	\$2,939,332
2059	94/92	\$0	\$0	\$546,204	\$0	\$546,204	\$0	\$2,322,127	\$2,868,331
 2060	95/93	\$0	\$0	\$327,256	\$0	\$327,256	\$0	\$2,391,791	\$2,719,047
2061	—/94	\$0	\$0	\$192,925	\$0	\$192,925	\$0	\$2,463,545	\$2,656,470
2062	—/95	\$0	\$0	\$47,093	\$0	\$47,093	\$0	\$2,537,451	\$2,584,544

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Proposed Strategy



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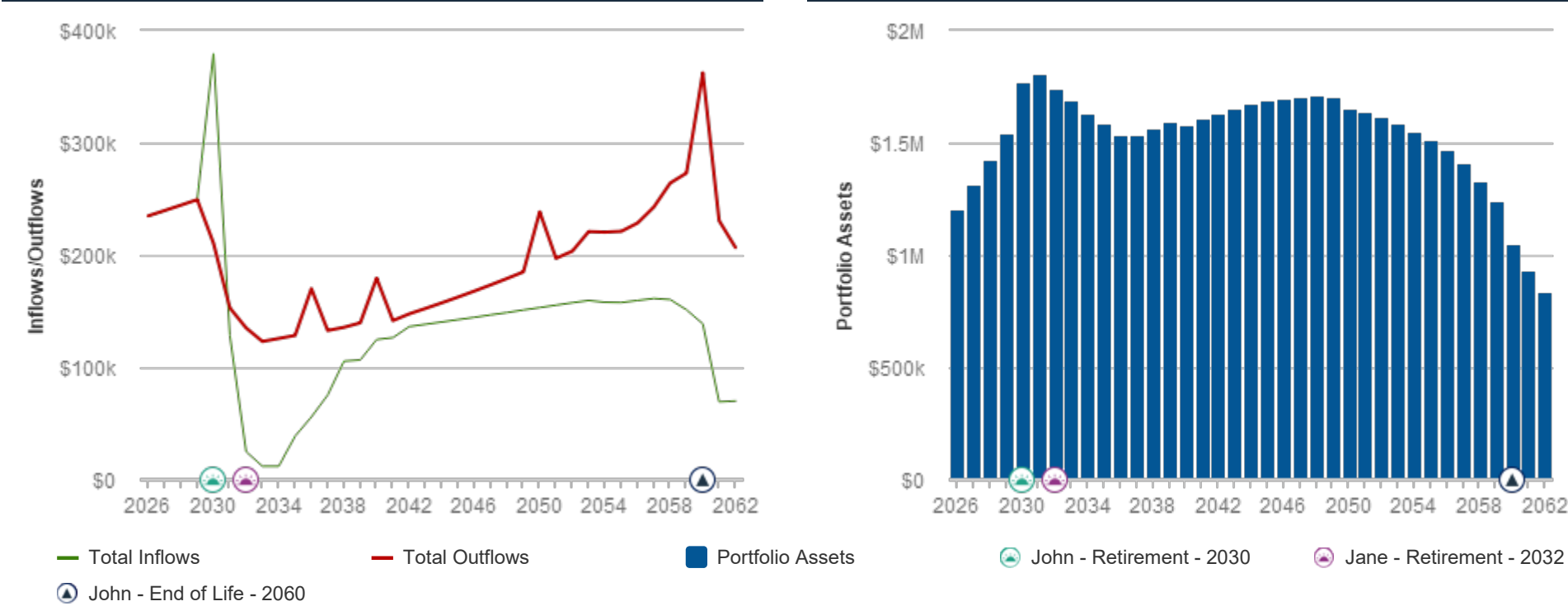
Cash Flow | Proposed Strategy (All Years) (Only Show Future Values)

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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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	\$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

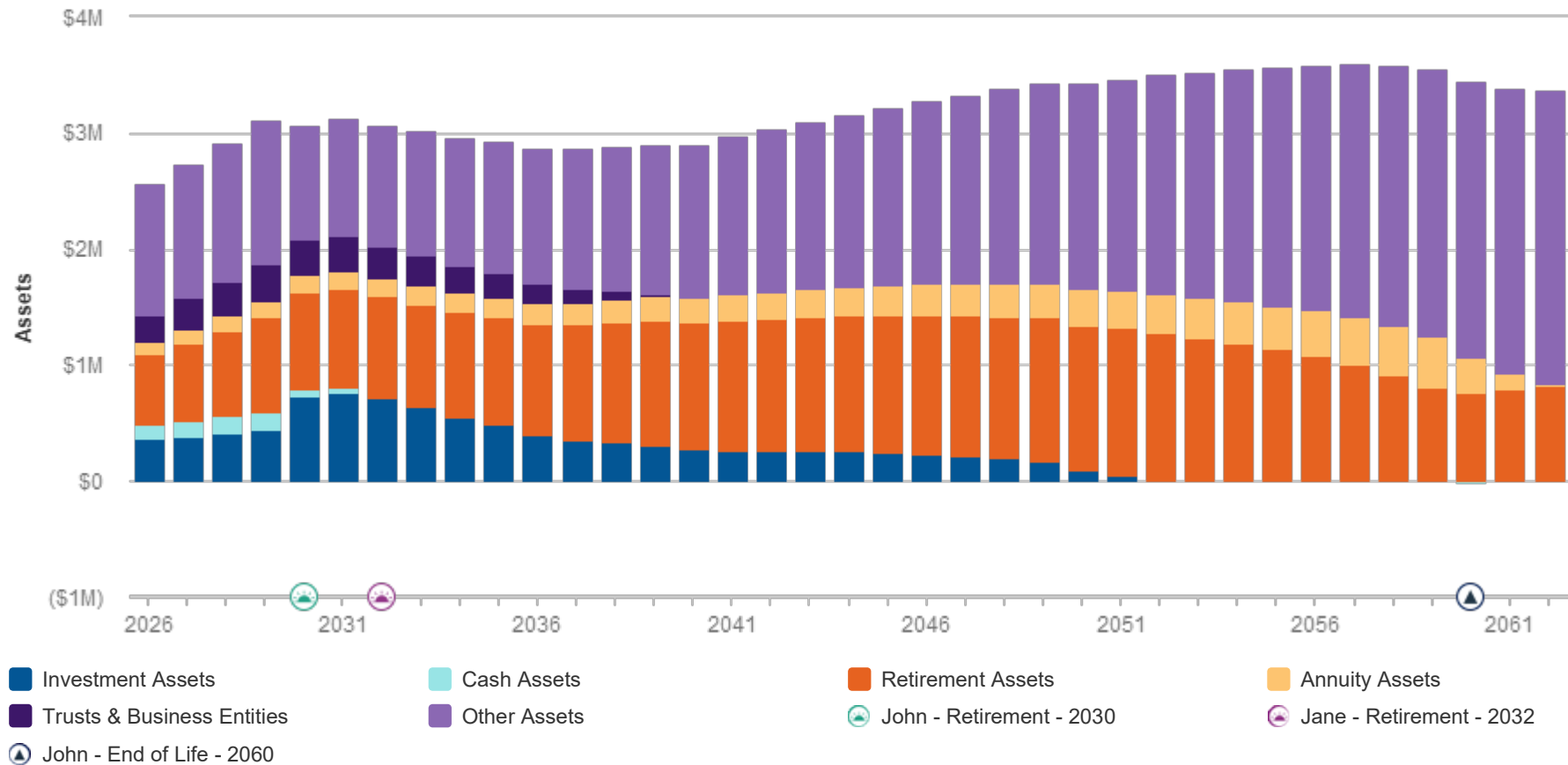
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Year	Age	Income Flows	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2050	85/83	\$118,987	\$34,282	\$0	\$153,269	\$238,565	\$0	\$238,565	(\$85,296)	\$1,654,304
2051	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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Assets | Proposed Strategy (All Years)

The Assets report illustrates the breakdown of your total assets.



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Year	Age	Investment Assets	Cash Assets	Retirement Assets	Annuity Assets	Total Portfolio Assets	Trusts and Other Entities	Other Assets	Total Assets
2026	61/59	\$362,266	\$127,000	\$605,131	\$114,204	\$1,208,601	\$230,080	\$1,133,000	\$2,571,681
2027	62/60	\$390,002	\$134,070	\$669,606	\$121,056	\$1,314,734	\$261,559	\$1,166,990	\$2,743,283
2028	63/61	\$419,402	\$141,211	\$738,047	\$128,319	\$1,426,979	\$294,489	\$1,202,000	\$2,923,468
2029	64/62	\$450,566	\$148,423	\$811,192	\$136,018	\$1,546,199	\$328,923	\$1,238,060	\$3,113,182
 2030	65/63	\$731,957	\$65,488	\$835,456	\$141,459	\$1,774,360	\$318,321	\$985,384	\$3,078,065
2031	66/64	\$761,235	\$41,900	\$860,536	\$147,117	\$1,810,788	\$302,594	\$1,014,945	\$3,128,327
 2032	67/65	\$723,849	\$0	\$867,635	\$153,002	\$1,744,486	\$283,832	\$1,045,394	\$3,073,712
2033	68/66	\$641,669	\$0	\$888,334	\$159,122	\$1,689,125	\$259,914	\$1,076,756	\$3,025,795
2034	69/67	\$553,526	\$0	\$909,802	\$165,487	\$1,628,815	\$232,885	\$1,109,059	\$2,970,759
2035	70/68	\$485,957	\$0	\$932,065	\$172,106	\$1,590,128	\$200,601	\$1,142,331	\$2,933,060
2036	71/69	\$391,126	\$0	\$965,379	\$178,990	\$1,535,495	\$162,910	\$1,176,601	\$2,875,006
2037	72/70	\$349,318	\$0	\$1,001,739	\$186,150	\$1,537,207	\$121,807	\$1,211,899	\$2,870,913
2038	73/71	\$333,160	\$0	\$1,039,487	\$193,596	\$1,566,243	\$75,123	\$1,248,255	\$2,889,621
2039	74/72	\$313,409	\$0	\$1,078,676	\$201,340	\$1,593,425	\$22,681	\$1,285,703	\$2,901,809
2040	75/73	\$271,238	\$0	\$1,102,268	\$209,394	\$1,582,900	\$0	\$1,324,274	\$2,907,174
2041	76/74	\$266,928	\$0	\$1,126,094	\$217,770	\$1,610,792	\$0	\$1,364,003	\$2,974,795
2042	77/75	\$266,274	\$0	\$1,142,039	\$226,481	\$1,634,794	\$0	\$1,404,923	\$3,039,717
2043	78/76	\$262,787	\$0	\$1,157,655	\$235,540	\$1,655,982	\$0	\$1,447,071	\$3,103,053
2044	79/77	\$256,202	\$0	\$1,172,938	\$244,962	\$1,674,102	\$0	\$1,490,484	\$3,164,586
2045	80/78	\$246,303	\$0	\$1,187,804	\$254,760	\$1,688,867	\$0	\$1,535,199	\$3,224,066
2046	81/79	\$232,731	\$0	\$1,202,317	\$264,950	\$1,699,998	\$0	\$1,581,255	\$3,281,253
2047	82/80	\$215,310	\$0	\$1,216,324	\$275,548	\$1,707,182	\$0	\$1,628,693	\$3,335,875
2048	83/81	\$193,574	\$0	\$1,229,954	\$286,570	\$1,710,098	\$0	\$1,677,554	\$3,387,652
2049	84/82	\$167,376	\$0	\$1,242,986	\$298,033	\$1,708,395	\$0	\$1,727,881	\$3,436,276

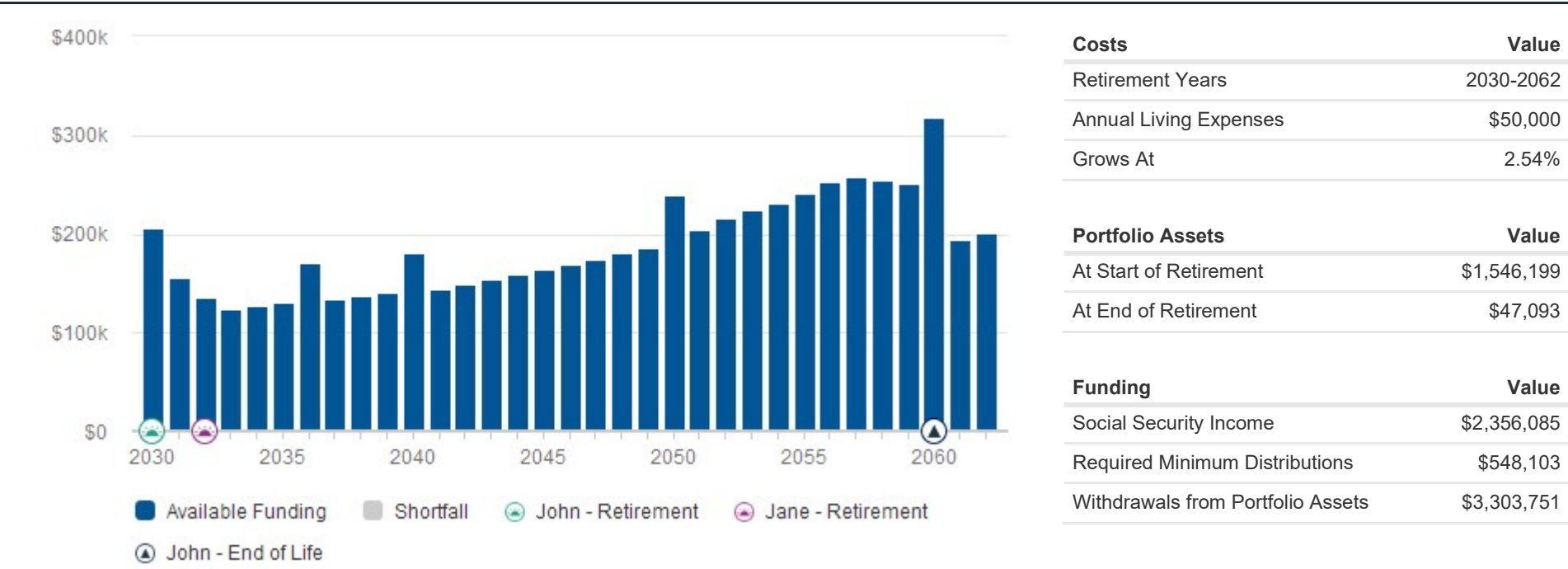
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Year	Age	Investment Assets	Cash Assets	Retirement Assets	Annuity Assets	Total Portfolio Assets	Trusts and Other Entities	Other Assets	Total Assets
2050	85/83	\$88,775	\$0	\$1,255,575	\$309,954	\$1,654,304	\$0	\$1,779,717	\$3,434,021
2051	86/84	\$50,664	\$0	\$1,267,628	\$322,352	\$1,640,644	\$0	\$1,833,109	\$3,473,753
2052	87/85	\$6,743	\$0	\$1,279,185	\$335,246	\$1,621,174	\$0	\$1,888,102	\$3,509,276
2053	88/86	\$0	\$0	\$1,236,099	\$348,656	\$1,584,755	\$0	\$1,944,746	\$3,529,501
2054	89/87	\$0	\$0	\$1,186,463	\$362,602	\$1,549,065	\$0	\$2,003,088	\$3,552,153
2055	90/88	\$0	\$0	\$1,135,991	\$377,106	\$1,513,097	\$0	\$2,063,181	\$3,576,278
2056	91/89	\$0	\$0	\$1,077,948	\$392,190	\$1,470,138	\$0	\$2,125,076	\$3,595,214
2057	92/90	\$0	\$0	\$1,005,248	\$407,878	\$1,413,126	\$0	\$2,188,828	\$3,601,954
2058	93/91	\$0	\$0	\$910,105	\$424,193	\$1,334,298	\$0	\$2,254,492	\$3,588,790
2059	94/92	\$0	\$0	\$803,548	\$441,161	\$1,244,709	\$0	\$2,322,127	\$3,566,836
 2060	95/93	\$0	\$0	\$766,884	\$286,748	\$1,053,632	\$0	\$2,391,791	\$3,445,423
2061	—/94	\$0	\$0	\$797,560	\$137,329	\$934,889	\$0	\$2,463,545	\$3,398,434
2062	—/95	\$0	\$0	\$829,462	\$6,066	\$835,528	\$0	\$2,537,451	\$3,372,979

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Your Retirement Funding



Options for Meeting Needs

- Retire at ages 66 and 64.
- Increase your living expenses in retirement to \$50,000 per year.

Retirement Goal Summary

Total Cost	\$6,207,939
Total Funding	\$6,207,939
Assets Remaining	\$47,093

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Cash Flow Details

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

	Year	Age	Social Security Income	Required Minimum Distributions	Other Income	Total Inflow	Living Expenses	Other Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
	2030	65 / 63	\$17,239	\$0	\$379,560	\$396,799	\$55,276	\$159,014	\$214,290	\$182,509	\$1,787,849
	2031	66 / 64	\$34,822	\$0	\$128,790	\$163,612	\$56,680	\$106,932	\$163,612	\$0	\$1,848,455
	2032	67 / 65	\$48,269	\$0	\$24,989	\$73,258	\$58,120	\$77,902	\$136,022	(\$62,764)	\$1,829,720
	2033	68 / 66	\$67,273	\$0	\$12,000	\$79,273	\$59,596	\$64,705	\$124,301	(\$45,028)	\$1,843,178
	2034	69 / 67	\$67,946	\$0	\$12,000	\$79,946	\$61,110	\$65,957	\$127,067	(\$47,121)	\$1,855,719
	2035	70 / 68	\$68,626	\$0	\$12,000	\$80,626	\$62,662	\$67,298	\$129,960	(\$49,334)	\$1,866,484
	2036	71 / 69	\$69,312	\$0	\$1,777	\$71,089	\$64,254	\$105,949	\$170,203	(\$99,114)	\$1,838,062
	2037	72 / 70	\$70,005	\$0	\$0	\$70,005	\$65,886	\$67,580	\$133,466	(\$63,461)	\$1,845,869
	2038	73 / 71	\$70,705	\$0	\$0	\$70,705	\$67,560	\$69,756	\$137,316	(\$66,611)	\$1,850,772
	2039	74 / 72	\$71,412	\$0	\$0	\$71,412	\$69,276	\$72,026	\$141,302	(\$69,890)	\$1,852,522
	2040	75 / 73	\$72,126	\$21,652	\$0	\$93,778	\$71,036	\$110,359	\$181,395	(\$87,617)	\$1,814,891
	2041	76 / 74	\$72,847	\$22,459	\$0	\$95,306	\$72,840	\$70,629	\$143,469	(\$48,163)	\$1,814,329
	2042	77 / 75	\$73,576	\$31,372	\$0	\$104,948	\$74,690	\$74,689	\$149,379	(\$44,431)	\$1,808,489
	2043	78 / 76	\$74,312	\$32,490	\$0	\$106,802	\$76,587	\$77,528	\$154,115	(\$47,313)	\$1,798,384
	2044	79 / 77	\$75,055	\$33,605	\$0	\$108,660	\$78,532	\$80,463	\$158,995	(\$50,335)	\$1,783,709
	2045	80 / 78	\$75,805	\$34,795	\$0	\$110,600	\$80,527	\$83,518	\$164,045	(\$53,445)	\$1,764,116
	2046	81 / 79	\$76,563	\$35,883	\$0	\$112,446	\$82,572	\$86,668	\$169,240	(\$56,794)	\$1,739,271
	2047	82 / 80	\$77,328	\$37,144	\$0	\$114,472	\$84,669	\$89,946	\$174,615	(\$60,143)	\$1,708,793
	2048	83 / 81	\$78,101	\$38,230	\$0	\$116,331	\$86,820	\$93,334	\$180,154	(\$63,823)	\$1,672,301
	2049	84 / 82	\$78,882	\$39,562	\$0	\$118,444	\$89,025	\$96,856	\$185,881	(\$67,437)	\$1,629,372
	2050	85 / 83	\$79,671	\$40,681	\$0	\$120,352	\$91,286	\$147,908	\$239,194	(\$118,842)	\$1,532,175
	2051	86 / 84	\$80,468	\$41,875	\$0	\$122,343	\$93,605	\$109,900	\$203,505	(\$81,162)	\$1,467,547

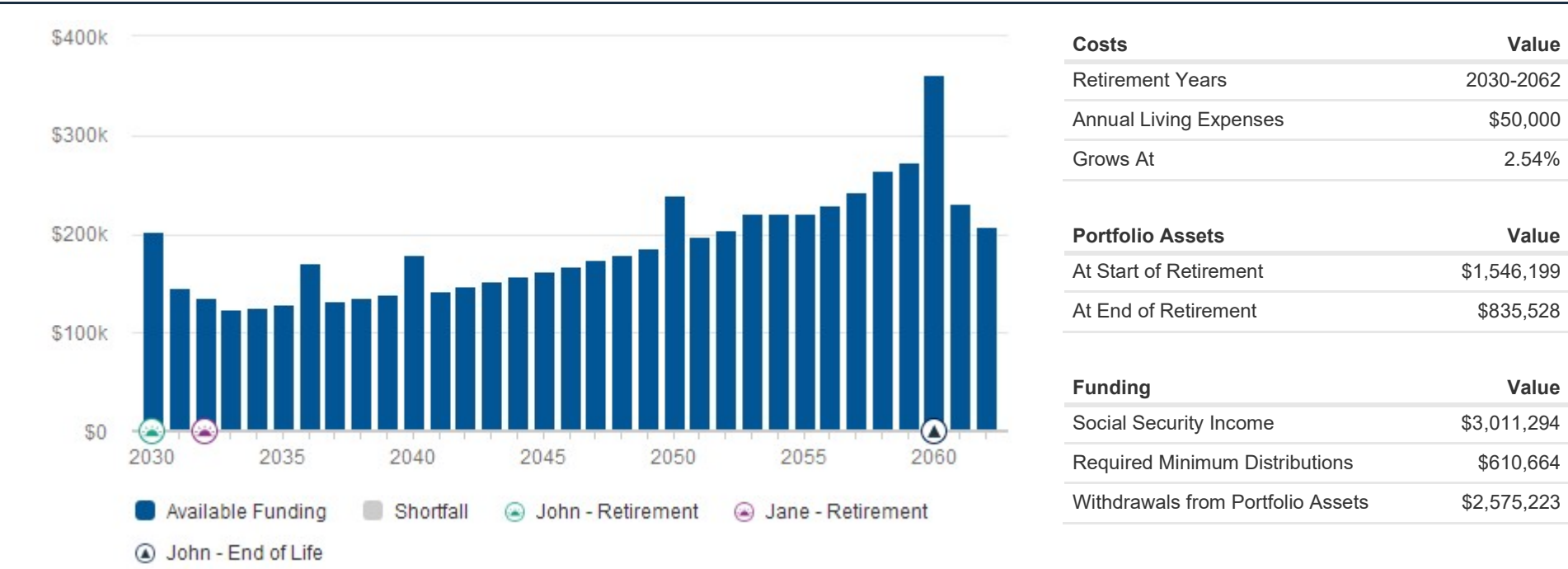
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Year	Age	Social Security Income	Required Minimum Distributions	Other Income	Total Inflow	Living Expenses	Other Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
2052	87 / 85	\$81,273	\$40,489	\$0	\$121,762	\$95,983	\$120,551	\$216,534	(\$94,772)	\$1,388,081
2053	88 / 86	\$82,086	\$34,706	\$0	\$116,792	\$98,421	\$125,185	\$223,606	(\$106,814)	\$1,299,151
2054	89 / 87	\$82,906	\$27,307	\$0	\$110,213	\$100,921	\$130,253	\$231,174	(\$120,961)	\$1,199,889
2055	90 / 88	\$83,735	\$17,827	\$0	\$101,562	\$103,484	\$137,471	\$240,955	(\$139,393)	\$1,087,675
2056	91 / 89	\$84,572	\$5,994	\$0	\$90,566	\$106,112	\$146,915	\$253,027	(\$162,461)	\$959,712
2057	92 / 90	\$85,418	\$6,000	\$0	\$91,418	\$108,807	\$149,286	\$258,093	(\$166,675)	\$822,384
2058	93 / 91	\$86,272	\$6,032	\$0	\$92,304	\$111,571	\$142,070	\$253,641	(\$161,337)	\$684,840
2059	94 / 92	\$87,135	\$0	\$0	\$87,135	\$114,405	\$136,553	\$250,958	(\$163,823)	\$546,204
 2060	95 / 93	\$88,006	\$0	\$0	\$88,006	\$117,311	\$200,923	\$318,234	(\$230,228)	\$327,256
2061	— / 94	\$46,935	\$0	\$0	\$46,935	\$96,233	\$98,524	\$194,757	(\$147,822)	\$192,925
2062	— / 95	\$47,404	\$0	\$0	\$47,404	\$98,677	\$102,276	\$200,953	(\$153,549)	\$47,093

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Your Retirement Funding



Options for Meeting Needs

- Retire at ages 65 and 63.
- Increase your living expenses in retirement to \$59,000 per year.

Retirement Goal Summary

Total Cost	\$6,197,181
Total Funding	\$6,197,181
Assets Remaining	\$835,528

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Cash Flow Details



John - Retirement - 2030



Jane - Retirement - 2032



John - End of Life - 2060

	Year	Age	Social Security Income	Required Minimum Distributions	Other Income	Total Inflow	Living Expenses	Other Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
	2030	65 / 63	\$0	\$0	\$379,560	\$379,560	\$55,276	\$155,264	\$210,540	\$169,020	\$1,774,360
	2031	66 / 64	\$0	\$0	\$128,790	\$128,790	\$56,680	\$96,353	\$153,033	(\$24,243)	\$1,810,788
	2032	67 / 65	\$0	\$0	\$24,989	\$24,989	\$58,120	\$77,023	\$135,143	(\$110,154)	\$1,744,486
	2033	68 / 66	\$0	\$0	\$12,000	\$12,000	\$59,596	\$63,538	\$123,134	(\$111,134)	\$1,689,125
	2034	69 / 67	\$0	\$0	\$12,000	\$12,000	\$61,110	\$64,700	\$125,810	(\$113,810)	\$1,628,815
	2035	70 / 68	\$26,781	\$0	\$12,000	\$38,781	\$62,662	\$65,829	\$128,491	(\$89,710)	\$1,590,128
	2036	71 / 69	\$54,098	\$0	\$1,777	\$55,875	\$64,254	\$105,890	\$170,144	(\$114,269)	\$1,535,495
	2037	72 / 70	\$75,435	\$0	\$0	\$75,435	\$65,886	\$67,002	\$132,888	(\$57,453)	\$1,537,207
	2038	73 / 71	\$105,594	\$0	\$0	\$105,594	\$67,560	\$68,165	\$135,725	(\$30,131)	\$1,566,243
	2039	74 / 72	\$106,650	\$0	\$0	\$106,650	\$69,276	\$70,451	\$139,727	(\$33,077)	\$1,593,425
	2040	75 / 73	\$107,716	\$17,093	\$0	\$124,809	\$71,036	\$108,480	\$179,516	(\$54,707)	\$1,582,900
	2041	76 / 74	\$108,793	\$17,730	\$0	\$126,523	\$72,840	\$68,843	\$141,683	(\$15,160)	\$1,610,792
	2042	77 / 75	\$109,881	\$26,488	\$0	\$136,369	\$74,690	\$73,010	\$147,700	(\$11,331)	\$1,634,794
	2043	78 / 76	\$110,980	\$27,425	\$0	\$138,405	\$76,587	\$75,956	\$152,543	(\$14,138)	\$1,655,982
	2044	79 / 77	\$112,090	\$28,353	\$0	\$140,443	\$78,532	\$79,007	\$157,539	(\$17,096)	\$1,674,102
	2045	80 / 78	\$113,211	\$29,350	\$0	\$142,561	\$80,527	\$82,181	\$162,708	(\$20,147)	\$1,688,867
	2046	81 / 79	\$114,343	\$30,267	\$0	\$144,610	\$82,572	\$85,462	\$168,034	(\$23,424)	\$1,699,998
	2047	82 / 80	\$115,487	\$31,323	\$0	\$146,810	\$84,669	\$88,871	\$173,540	(\$26,730)	\$1,707,182
	2048	83 / 81	\$116,642	\$32,232	\$0	\$148,874	\$86,820	\$92,402	\$179,222	(\$30,348)	\$1,710,098
	2049	84 / 82	\$117,809	\$33,345	\$0	\$151,154	\$89,025	\$96,070	\$185,095	(\$33,941)	\$1,708,395
	2050	85 / 83	\$118,987	\$34,282	\$0	\$153,269	\$91,286	\$147,279	\$238,565	(\$85,296)	\$1,654,304
	2051	86 / 84	\$120,177	\$35,291	\$0	\$155,468	\$93,605	\$103,525	\$197,130	(\$41,662)	\$1,640,644

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Year	Age	Social Security Income	Required Minimum Distributions	Other Income	Total Inflow	Living Expenses	Other Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
2052	87 / 85	\$121,379	\$36,242	\$0	\$157,621	\$95,983	\$107,586	\$203,569	(\$45,948)	\$1,621,174
2053	88 / 86	\$122,592	\$37,006	\$0	\$159,598	\$98,421	\$122,504	\$220,925	(\$61,327)	\$1,584,755
2054	89 / 87	\$123,818	\$34,185	\$0	\$158,003	\$100,921	\$119,581	\$220,502	(\$62,499)	\$1,549,065
2055	90 / 88	\$125,056	\$32,726	\$0	\$157,782	\$103,484	\$117,707	\$221,191	(\$63,409)	\$1,513,097
2056	91 / 89	\$126,307	\$33,321	\$0	\$159,628	\$106,112	\$122,488	\$228,600	(\$68,972)	\$1,470,138
2057	92 / 90	\$127,570	\$33,832	\$0	\$161,402	\$108,807	\$134,075	\$242,882	(\$81,480)	\$1,413,126
2058	93 / 91	\$128,846	\$31,573	\$0	\$160,419	\$111,571	\$152,628	\$264,199	(\$103,780)	\$1,334,298
2059	94 / 92	\$130,134	\$21,166	\$0	\$151,300	\$114,405	\$158,690	\$273,095	(\$121,795)	\$1,244,709
 2060	95 / 93	\$131,435	\$7,434	\$0	\$138,869	\$117,311	\$244,988	\$362,299	(\$223,430)	\$1,053,632
2061	— / 94	\$69,394	\$0	\$0	\$69,394	\$96,233	\$134,450	\$230,683	(\$161,289)	\$934,889
2062	— / 95	\$70,089	\$0	\$0	\$70,089	\$98,677	\$108,168	\$206,845	(\$136,756)	\$835,528

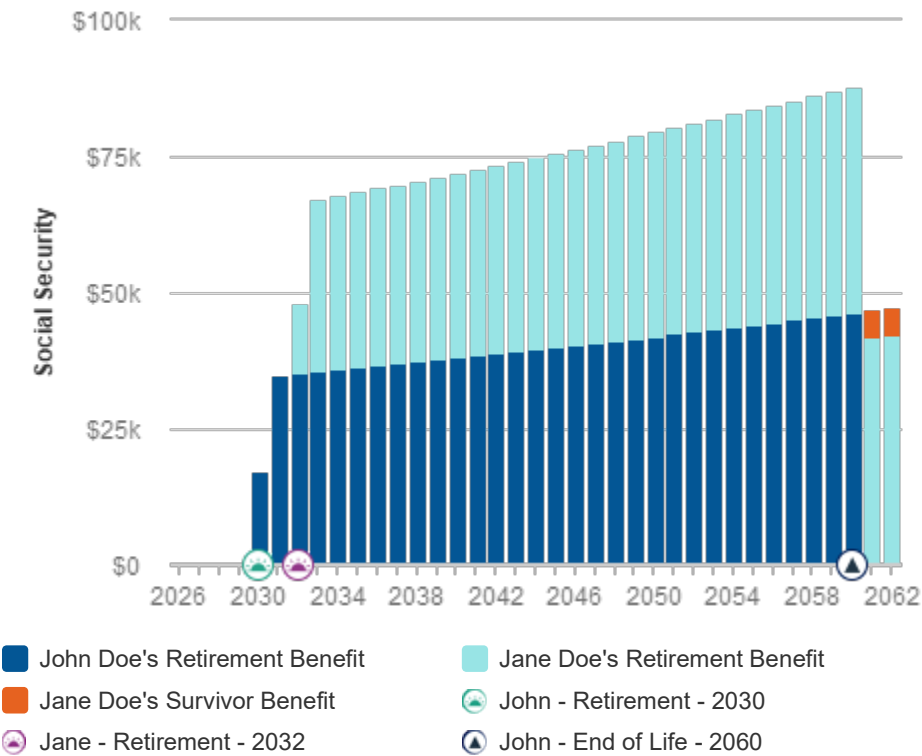
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Cash Flow - Social Security | Current Strategy vs. Proposed Strategy (All Years)

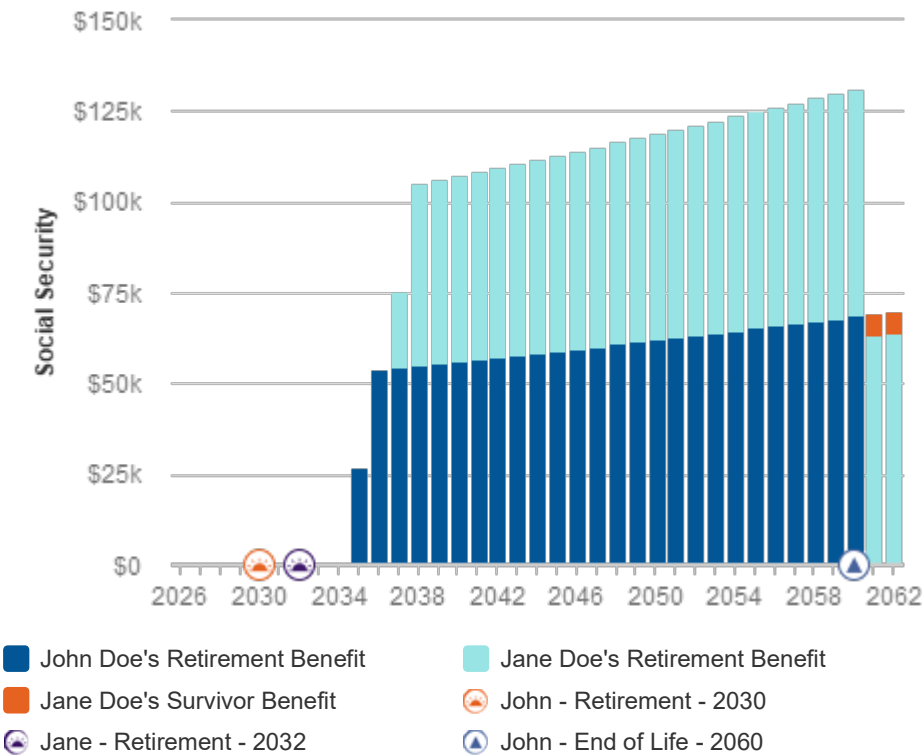
The Social Security report illustrates the breakdown of your projected Cash in-flows from Social Security.



Social Security Breakdown Current Strategy





Social Security Breakdown Proposed Strategy



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		Current Strategy				Proposed Strategy			
Year	Age	John Doe's Retirement Benefit	Jane Doe's Retirement Benefit	Jane Doe's Survivor Benefit	Total Social Security Income	John Doe's Retirement Benefit	Jane Doe's Retirement Benefit	Jane Doe's Survivor Benefit	Total Social Security Income
2026	61/59	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	62/60	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	63/61	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	64/62	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
 2030	65/63	\$17,239	\$0	\$0	\$17,239	\$0	\$0	\$0	\$0
2031	66/64	\$34,822	\$0	\$0	\$34,822	\$0	\$0	\$0	\$0
 2032	67/65	\$35,170	\$13,099	\$0	\$48,269	\$0	\$0	\$0	\$0
2033	68/66	\$35,522	\$31,751	\$0	\$67,273	\$0	\$0	\$0	\$0
2034	69/67	\$35,877	\$32,069	\$0	\$67,946	\$0	\$0	\$0	\$0
2035	70/68	\$36,236	\$32,390	\$0	\$68,626	\$26,781	\$0	\$0	\$26,781
2036	71/69	\$36,598	\$32,714	\$0	\$69,312	\$54,098	\$0	\$0	\$54,098
2037	72/70	\$36,964	\$33,041	\$0	\$70,005	\$54,639	\$20,796	\$0	\$75,435
2038	73/71	\$37,334	\$33,371	\$0	\$70,705	\$55,185	\$50,409	\$0	\$105,594
2039	74/72	\$37,707	\$33,705	\$0	\$71,412	\$55,737	\$50,913	\$0	\$106,650
2040	75/73	\$38,084	\$34,042	\$0	\$72,126	\$56,294	\$51,422	\$0	\$107,716
2041	76/74	\$38,465	\$34,382	\$0	\$72,847	\$56,857	\$51,936	\$0	\$108,793
2042	77/75	\$38,850	\$34,726	\$0	\$73,576	\$57,426	\$52,455	\$0	\$109,881
2043	78/76	\$39,239	\$35,073	\$0	\$74,312	\$58,000	\$52,980	\$0	\$110,980
2044	79/77	\$39,631	\$35,424	\$0	\$75,055	\$58,580	\$53,510	\$0	\$112,090
2045	80/78	\$40,027	\$35,778	\$0	\$75,805	\$59,166	\$54,045	\$0	\$113,211
2046	81/79	\$40,427	\$36,136	\$0	\$76,563	\$59,758	\$54,585	\$0	\$114,343
2047	82/80	\$40,831	\$36,497	\$0	\$77,328	\$60,356	\$55,131	\$0	\$115,487
2048	83/81	\$41,239	\$36,862	\$0	\$78,101	\$60,960	\$55,682	\$0	\$116,642

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		Current Strategy				Proposed Strategy			
Year	Age	John Doe's Retirement Benefit	Jane Doe's Retirement Benefit	Jane Doe's Survivor Benefit	Total Social Security Income	John Doe's Retirement Benefit	Jane Doe's Retirement Benefit	Jane Doe's Survivor Benefit	Total Social Security Income
2049	84/82	\$41,651	\$37,231	\$0	\$78,882	\$61,570	\$56,239	\$0	\$117,809
2050	85/83	\$42,068	\$37,603	\$0	\$79,671	\$62,186	\$56,801	\$0	\$118,987
2051	86/84	\$42,489	\$37,979	\$0	\$80,468	\$62,808	\$57,369	\$0	\$120,177
2052	87/85	\$42,914	\$38,359	\$0	\$81,273	\$63,436	\$57,943	\$0	\$121,379
2053	88/86	\$43,343	\$38,743	\$0	\$82,086	\$64,070	\$58,522	\$0	\$122,592
2054	89/87	\$43,776	\$39,130	\$0	\$82,906	\$64,711	\$59,107	\$0	\$123,818
2055	90/88	\$44,214	\$39,521	\$0	\$83,735	\$65,358	\$59,698	\$0	\$125,056
2056	91/89	\$44,656	\$39,916	\$0	\$84,572	\$66,012	\$60,295	\$0	\$126,307
2057	92/90	\$45,103	\$40,315	\$0	\$85,418	\$66,672	\$60,898	\$0	\$127,570
2058	93/91	\$45,554	\$40,718	\$0	\$86,272	\$67,339	\$61,507	\$0	\$128,846
2059	94/92	\$46,010	\$41,125	\$0	\$87,135	\$68,012	\$62,122	\$0	\$130,134
  2060	95/93	\$46,470	\$41,536	\$0	\$88,006	\$68,692	\$62,743	\$0	\$131,435
2061	—/94	\$0	\$41,951	\$4,984	\$46,935	\$0	\$63,370	\$6,024	\$69,394
2062	—/95	\$0	\$42,371	\$5,033	\$47,404	\$0	\$64,004	\$6,085	\$70,089

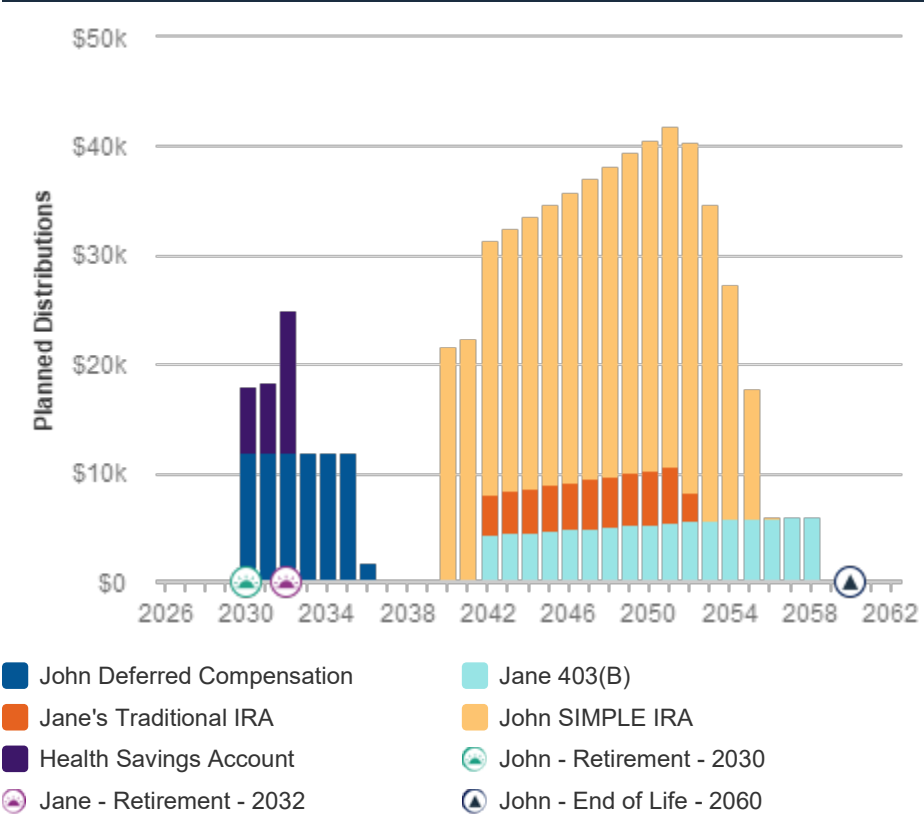
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Cash Flow - Planned Distributions | Current Strategy vs. Proposed Strategy (All Years)

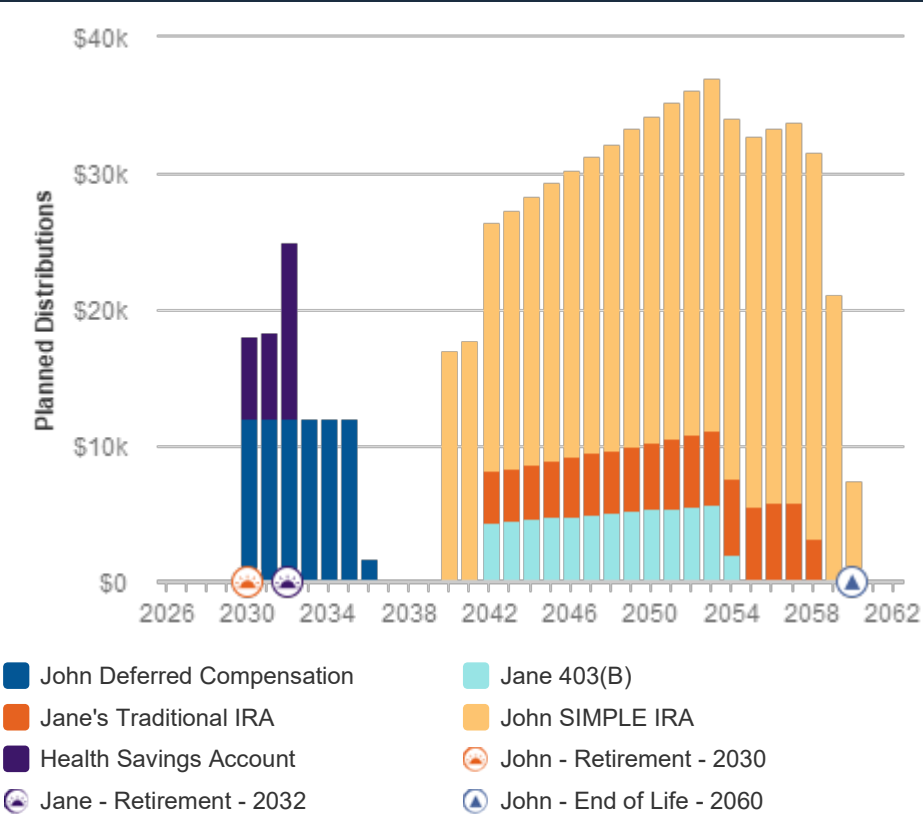
The Planned Distributions report illustrates your projected cash flow resulting from Qualified Plan distributions and transfers from non-cash assets to cash assets.





Planned Distribution Breakdown Current Strategy





Planned Distribution Breakdown Proposed Strategy



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		Current Strategy						Proposed Strategy					
Year	Age	John Deferred Compensation	Jane 403(B)	Jane's Traditional IRA	John SIMPLE IRA	Health Savings Account	Total Planned Distributions	John Deferred Compensation	Jane 403(B)	Jane's Traditional IRA	John SIMPLE IRA	Health Savings Account	Total Planned Distributions
2026	61/59	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2027	62/60	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2028	63/61	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2029	64/62	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
 2030	65/63	\$12,000	\$0	\$0	\$0	\$6,078	\$18,078	\$12,000	\$0	\$0	\$0	\$6,078	\$18,078
2031	66/64	\$12,000	\$0	\$0	\$0	\$6,382	\$18,382	\$12,000	\$0	\$0	\$0	\$6,382	\$18,382
 2032	67/65	\$12,000	\$0	\$0	\$0	\$12,989	\$24,989	\$12,000	\$0	\$0	\$0	\$12,989	\$24,989
2033	68/66	\$12,000	\$0	\$0	\$0	\$0	\$12,000	\$12,000	\$0	\$0	\$0	\$0	\$12,000
2034	69/67	\$12,000	\$0	\$0	\$0	\$0	\$12,000	\$12,000	\$0	\$0	\$0	\$0	\$12,000
2035	70/68	\$12,000	\$0	\$0	\$0	\$0	\$12,000	\$12,000	\$0	\$0	\$0	\$0	\$12,000
2036	71/69	\$1,777	\$0	\$0	\$0	\$0	\$1,777	\$1,777	\$0	\$0	\$0	\$0	\$1,777
2037	72/70	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2038	73/71	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2039	74/72	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2040	75/73	\$0	\$0	\$0	\$21,652	\$0	\$21,652	\$0	\$0	\$0	\$17,093	\$0	\$17,093
2041	76/74	\$0	\$0	\$0	\$22,459	\$0	\$22,459	\$0	\$0	\$0	\$17,730	\$0	\$17,730
2042	77/75	\$0	\$4,444	\$3,735	\$23,193	\$0	\$31,372	\$0	\$4,444	\$3,735	\$18,309	\$0	\$26,488
2043	78/76	\$0	\$4,562	\$3,875	\$24,053	\$0	\$32,490	\$0	\$4,562	\$3,875	\$18,988	\$0	\$27,425
2044	79/77	\$0	\$4,662	\$4,001	\$24,942	\$0	\$33,605	\$0	\$4,662	\$4,001	\$19,690	\$0	\$28,353
2045	80/78	\$0	\$4,784	\$4,150	\$25,861	\$0	\$34,795	\$0	\$4,784	\$4,150	\$20,416	\$0	\$29,350
2046	81/79	\$0	\$4,909	\$4,303	\$26,671	\$0	\$35,883	\$0	\$4,909	\$4,303	\$21,055	\$0	\$30,267
2047	82/80	\$0	\$5,036	\$4,462	\$27,646	\$0	\$37,144	\$0	\$5,036	\$4,462	\$21,825	\$0	\$31,323
2048	83/81	\$0	\$5,140	\$4,601	\$28,489	\$0	\$38,230	\$0	\$5,140	\$4,601	\$22,491	\$0	\$32,232

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		Current Strategy						Proposed Strategy					
Year	Age	John Deferred Compensation	Jane 403(B)	Jane's Traditional IRA	John SIMPLE IRA	Health Savings Account	Total Planned Distributions	John Deferred Compensation	Jane 403(B)	Jane's Traditional IRA	John SIMPLE IRA	Health Savings Account	Total Planned Distributions
2049	84/82	\$0	\$5,271	\$4,770	\$29,521	\$0	\$39,562	\$0	\$5,271	\$4,770	\$23,304	\$0	\$33,345
2050	85/83	\$0	\$5,375	\$4,915	\$30,391	\$0	\$40,681	\$0	\$5,375	\$4,915	\$23,992	\$0	\$34,282
2051	86/84	\$0	\$5,511	\$5,093	\$31,271	\$0	\$41,875	\$0	\$5,511	\$5,093	\$24,687	\$0	\$35,291
2052	87/85	\$0	\$5,613	\$2,719	\$32,157	\$0	\$40,489	\$0	\$5,613	\$5,243	\$25,386	\$0	\$36,242
2053	88/86	\$0	\$5,714	\$0	\$28,992	\$0	\$34,706	\$0	\$5,714	\$5,395	\$25,897	\$0	\$37,006
2054	89/87	\$0	\$5,813	\$0	\$21,494	\$0	\$27,307	\$0	\$2,041	\$5,548	\$26,596	\$0	\$34,185
2055	90/88	\$0	\$5,867	\$0	\$11,960	\$0	\$17,827	\$0	\$0	\$5,659	\$27,067	\$0	\$32,726
2056	91/89	\$0	\$5,960	\$0	\$34	\$0	\$5,994	\$0	\$0	\$5,812	\$27,509	\$0	\$33,321
2057	92/90	\$0	\$6,000	\$0	\$0	\$0	\$6,000	\$0	\$0	\$5,915	\$27,917	\$0	\$33,832
2058	93/91	\$0	\$6,032	\$0	\$0	\$0	\$6,032	\$0	\$0	\$3,291	\$28,282	\$0	\$31,573
2059	94/92	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$21,166	\$0	\$21,166
  2060	95/93	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7,434	\$0	\$7,434
2061	—/94	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2062	—/95	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

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Maximum Retirement Spending | Proposed Strategy



Depending upon whether you have a surplus or a shortfall, you may be able to change the amount of money you spend annually during retirement.

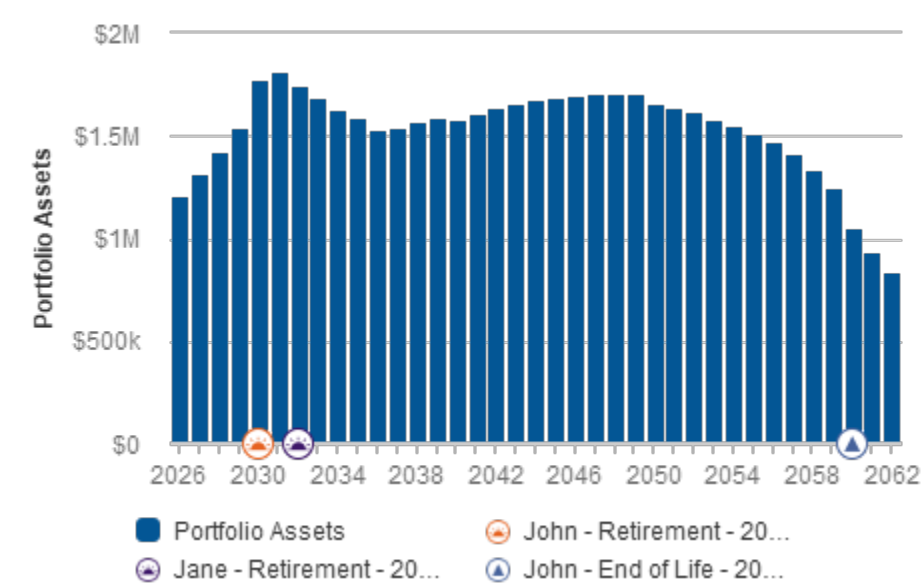
Retirement is assumed to start in 2030 when John is age 65. Retirement for Jane starts in 2032 at age 65. Annual living expenses during retirement are expected to be \$50,000 (in today's dollars) and are projected to grow at 2.54% beginning immediately. Desired assets remaining at death are \$0.

Summary

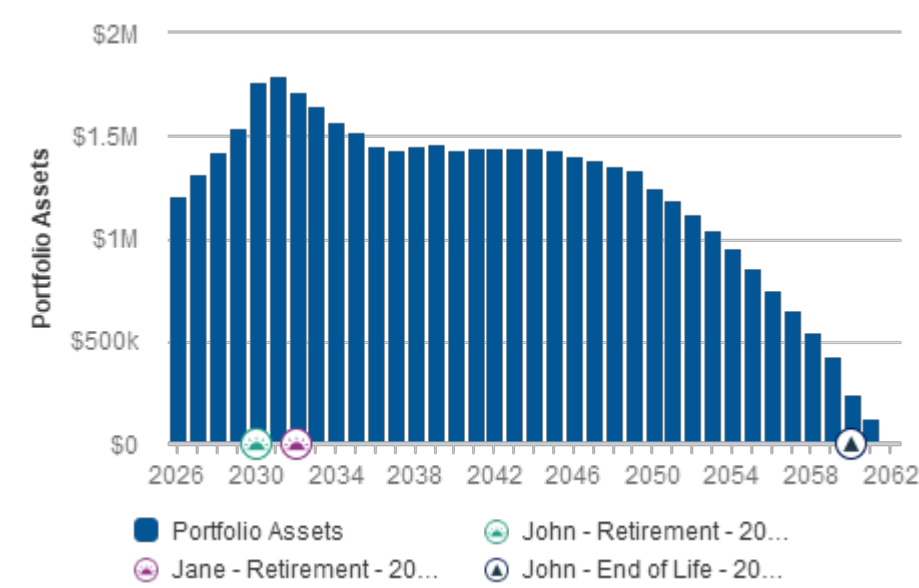
Living Expenses	Cost of Retirement	Assets in 2062
\$50,000 (current)	\$6,212,700 (current)	\$835,528 (current)
\$59,000 (new)	\$6,678,908 (new)	\$14,687 (new)

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

Portfolio Assets - Proposed Strategy



Portfolio Assets - Maximum Retirement Spending



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Retirement Asset Summary | Current Strategy vs. Proposed Strategy (All Years)

Sometimes it helps to take a separate look at the assets set aside specifically for retirement. These assets include qualified plans, Roth IRAs, and deferred compensation plans.

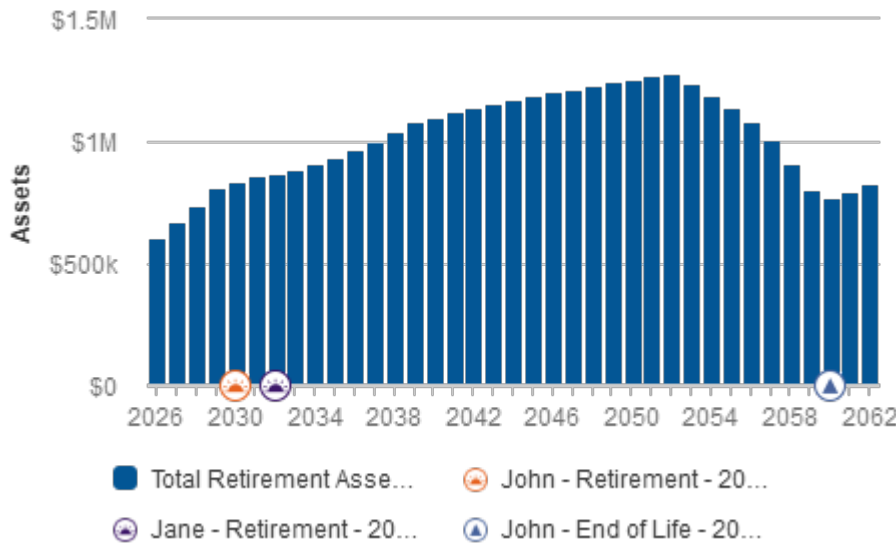
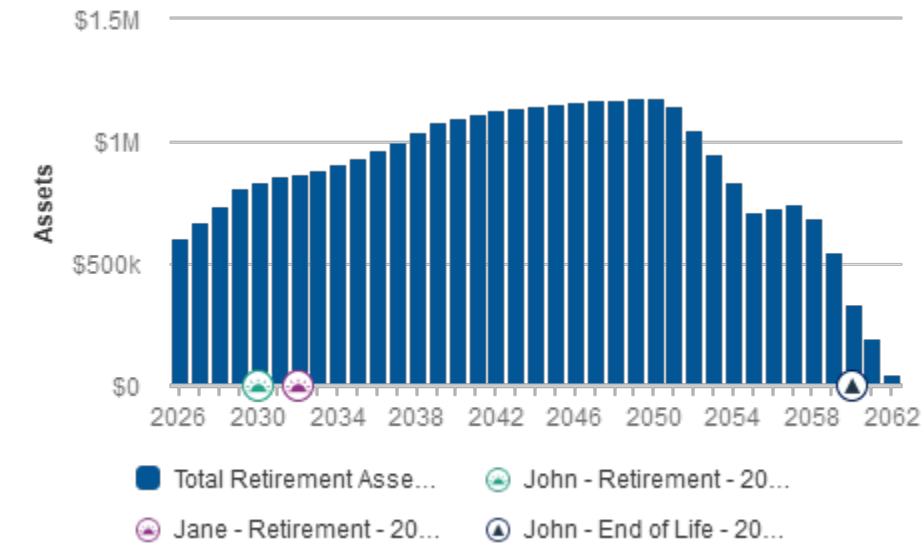


How Will Your Retirement Assets Grow?

The charts below illustrates the end of year balance of your retirement assets over time.

Accumulated Assets through Retirement Current Strategy

Accumulated Assets through Retirement Proposed Strategy



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		Current Strategy					Proposed Strategy				
Year	Age	Total Retirement Assets (BOY)	Contributions	Growth	Total Withdrawals	Total Retirement Assets (EOY)	Total Retirement Assets (BOY)	Contributions	Growth	Total Withdrawals	Total Retirement Assets (EOY)
2026	61/59	\$544,398	\$29,600	\$31,133	\$0	\$605,131	\$544,398	\$29,600	\$31,133	\$0	\$605,131
2027	62/60	\$605,131	\$29,972	\$34,503	\$0	\$669,606	\$605,131	\$29,972	\$34,503	\$0	\$669,606
2028	63/61	\$669,606	\$30,351	\$38,090	\$0	\$738,047	\$669,606	\$30,351	\$38,090	\$0	\$738,047
2029	64/62	\$738,047	\$31,239	\$41,906	\$0	\$811,192	\$738,047	\$31,239	\$41,906	\$0	\$811,192
 2030	65/63	\$811,192	\$12,142	\$30,200	\$18,078	\$835,456	\$811,192	\$12,142	\$30,200	\$18,078	\$835,456
2031	66/64	\$835,456	\$12,336	\$31,126	\$18,382	\$860,536	\$835,456	\$12,336	\$31,126	\$18,382	\$860,536
 2032	67/65	\$860,536	\$0	\$32,088	\$24,989	\$867,635	\$860,536	\$28,800	\$32,088	\$53,789	\$867,635
2033	68/66	\$867,635	\$0	\$32,699	\$12,000	\$888,334	\$867,635	\$29,550	\$32,699	\$41,550	\$888,334
2034	69/67	\$888,334	\$0	\$33,468	\$12,000	\$909,802	\$888,334	\$30,300	\$33,468	\$42,300	\$909,802
2035	70/68	\$909,802	\$0	\$34,263	\$12,000	\$932,065	\$909,802	\$0	\$34,263	\$12,000	\$932,065
2036	71/69	\$932,065	\$0	\$35,092	\$1,777	\$965,380	\$932,065	\$0	\$35,091	\$1,777	\$965,379
2037	72/70	\$965,380	\$0	\$36,360	\$0	\$1,001,740	\$965,379	\$0	\$36,360	\$0	\$1,001,739
2038	73/71	\$1,001,740	\$0	\$37,749	\$0	\$1,039,489	\$1,001,739	\$0	\$37,748	\$0	\$1,039,487
2039	74/72	\$1,039,489	\$0	\$39,189	\$0	\$1,078,678	\$1,039,487	\$0	\$39,189	\$0	\$1,078,676
2040	75/73	\$1,078,678	\$0	\$40,684	\$21,652	\$1,097,710	\$1,078,676	\$0	\$40,685	\$17,093	\$1,102,268
2041	76/74	\$1,097,710	\$0	\$41,373	\$22,459	\$1,116,624	\$1,102,268	\$0	\$41,556	\$17,730	\$1,126,094
2042	77/75	\$1,116,624	\$0	\$42,055	\$31,372	\$1,127,307	\$1,126,094	\$0	\$42,433	\$26,488	\$1,142,039
2043	78/76	\$1,127,307	\$0	\$42,451	\$32,490	\$1,137,268	\$1,142,039	\$0	\$43,041	\$27,425	\$1,157,655
2044	79/77	\$1,137,268	\$0	\$42,820	\$33,605	\$1,146,483	\$1,157,655	\$0	\$43,636	\$28,353	\$1,172,938
2045	80/78	\$1,146,483	\$0	\$43,158	\$34,795	\$1,154,846	\$1,172,938	\$0	\$44,216	\$29,350	\$1,187,804
2046	81/79	\$1,154,846	\$0	\$43,462	\$35,883	\$1,162,425	\$1,187,804	\$0	\$44,780	\$30,267	\$1,202,317
2047	82/80	\$1,162,425	\$0	\$43,735	\$37,144	\$1,169,016	\$1,202,317	\$0	\$45,330	\$31,323	\$1,216,324

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		Current Strategy					Proposed Strategy				
Year	Age	Total Retirement Assets (BOY)	Contributions	Growth	Total Withdrawals	Total Retirement Assets (EOY)	Total Retirement Assets (BOY)	Contributions	Growth	Total Withdrawals	Total Retirement Assets (EOY)
2048	83/81	\$1,169,016	\$0	\$43,970	\$38,230	\$1,174,756	\$1,216,324	\$0	\$45,862	\$32,232	\$1,229,954
2049	84/82	\$1,174,756	\$0	\$44,168	\$39,562	\$1,179,362	\$1,229,954	\$0	\$46,377	\$33,345	\$1,242,986
2050	85/83	\$1,179,362	\$0	\$44,326	\$40,681	\$1,183,007	\$1,242,986	\$0	\$46,871	\$34,282	\$1,255,575
2051	86/84	\$1,183,007	\$0	\$44,442	\$82,254	\$1,145,195	\$1,255,575	\$0	\$47,344	\$35,291	\$1,267,628
2052	87/85	\$1,145,195	\$0	\$42,901	\$135,261	\$1,052,835	\$1,267,628	\$0	\$47,799	\$36,242	\$1,279,185
2053	88/86	\$1,052,835	\$0	\$39,180	\$141,520	\$950,495	\$1,279,185	\$0	\$48,234	\$91,320	\$1,236,099
2054	89/87	\$950,495	\$0	\$35,060	\$148,268	\$837,287	\$1,236,099	\$0	\$47,048	\$96,684	\$1,186,463
2055	90/88	\$837,287	\$0	\$30,502	\$157,220	\$710,569	\$1,186,463	\$0	\$45,663	\$96,135	\$1,135,991
2056	91/89	\$710,569	\$0	\$25,408	\$6,367	\$729,610	\$1,135,991	\$0	\$44,250	\$102,293	\$1,077,948
2057	92/90	\$729,610	\$0	\$26,143	\$6,000	\$749,753	\$1,077,948	\$0	\$42,612	\$115,312	\$1,005,248
2058	93/91	\$749,753	\$0	\$26,920	\$91,833	\$684,840	\$1,005,248	\$0	\$40,210	\$135,353	\$910,105
2059	94/92	\$684,840	\$0	\$25,187	\$163,823	\$546,204	\$910,105	\$0	\$36,404	\$142,961	\$803,548
  2060	95/93	\$546,204	\$0	\$21,280	\$230,228	\$337,256	\$803,548	\$0	\$32,141	\$68,805	\$766,884
2061	—/94	\$337,256	\$0	\$13,491	\$157,822	\$192,925	\$766,884	\$0	\$30,676	\$0	\$797,560
2062	—/95	\$192,925	\$0	\$7,717	\$153,549	\$47,093	\$797,560	\$0	\$31,902	\$0	\$829,462
Totals		—	\$145,640	\$1,298,299	\$1,941,244	—	—	\$234,290	\$1,466,934	\$1,416,160	—

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Investment Planning

Prepared for **John and Jane Doe**

Investment Planning Summary



This section reviews your current investment strategy and compares it to the proposed portfolio structure. The goal is to ensure your investment portfolio is aligned with your retirement objectives, risk tolerance, liquidity needs, and overall financial plan.

The reports in this section are designed to help illustrate:

- How your assets are allocated across stocks, bonds, cash, and other investments.
- Whether your portfolio is appropriately diversified.
- The relationship between expected return and investment risk.
- Areas of concentration that may increase portfolio volatility.
- Unrealized gains and losses that may affect tax-sensitive decisions.

What the Reports Show

Assets

Shows your current assets as of May 13, 2026

Portfolio Analysis

Illustrates the relationship between expected return and investment risk and compares your portfolio to diversified portfolios and the efficient frontier.

Asset Class Summary

Provides a breakdown of your portfolio by major asset classes and asset types, including stocks, bonds, cash, and other investments.

Holdings Gain/Loss

Shows the cost basis and unrealized gains or losses for taxable investments, which may be useful when evaluating tax-sensitive rebalancing decisions.

Planning Objectives

The goal of investment planning is to:

- Align your portfolio with your long-term goals and time horizon.
- Maintain an appropriate balance between growth potential and risk management.
- Improve diversification and reduce unnecessary concentration risk.
- Coordinate investment decisions with retirement income and tax planning strategies.
- Preserve flexibility for future spending needs and changing market conditions.

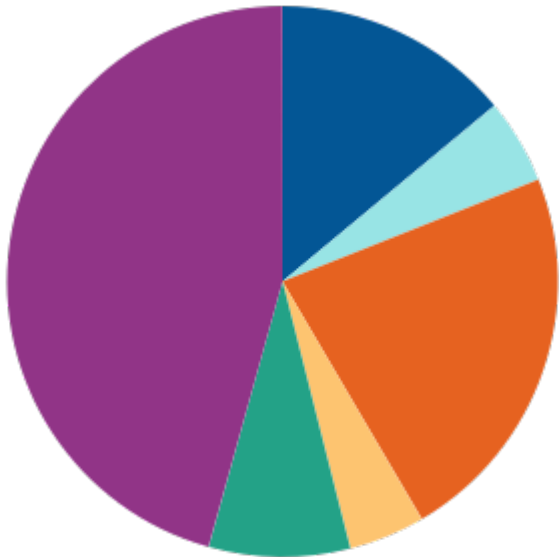
Ongoing Review

Investment portfolios should be reviewed periodically to ensure they remain aligned with your goals, cash flow needs, and market conditions. Adjustments may be appropriate as circumstances, tax laws, and investment opportunities evolve.

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Assets | Current Strategy as of May 13, 2026

The Assets report illustrates the breakdown of your total assets.



Investment Assets	14.09%
Cash Assets	4.94%
Retirement Assets	23.53%
Annuity Assets	4.44%
Trusts & Business Entities	8.95%
Other Assets	44.06%

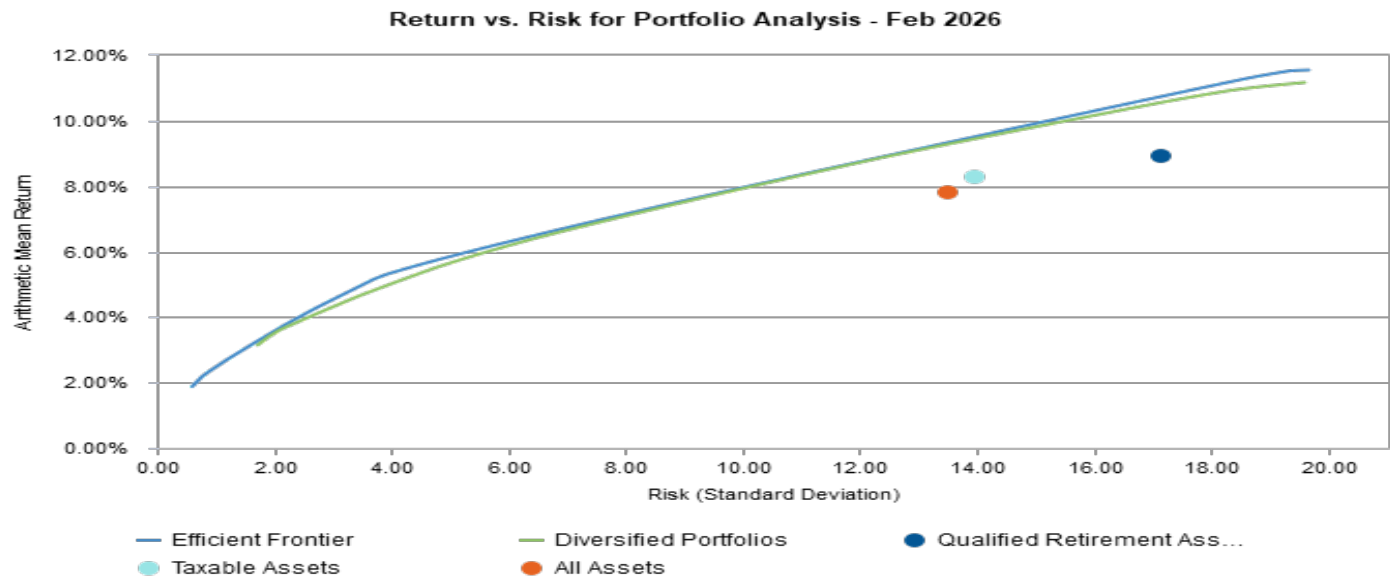
Details - 2026

Account	\$ Value	% Value
Investment Assets	\$336,805	14.09%
Cash Assets	\$120,000	4.94%
Retirement Assets	\$544,539	23.53%
Annuity Assets	\$107,740	4.44%
Total Portfolio Assets	\$1,208,601	47.00%
Other Assets	\$1,133,000	44.06%
Trusts & Business Entities	\$230,080	8.95%
Total Assets	\$2,571,681	100.00%

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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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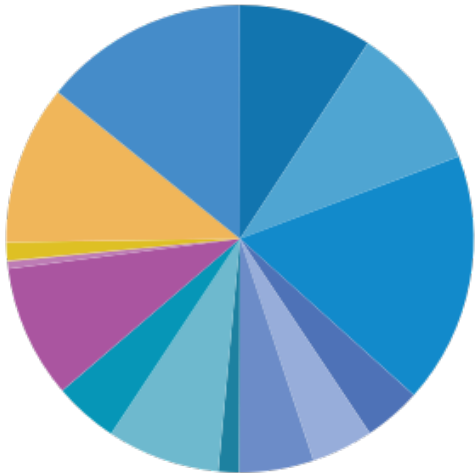
Asset Class Summary

The Asset Class Summary report lists your holdings, grouped by asset type and class as of the last update.



All Assets - Asset Classes

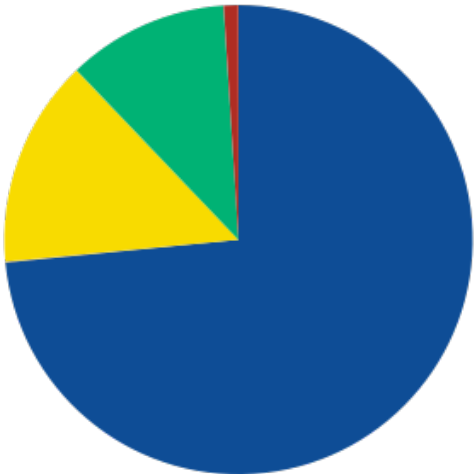
(6.57% rate of return)
(13.48% risk (standard deviation))



Large Growth	9.22%	International	9.21%
Large Value	10.05%	Emerg Mkts	0.50%
Large Blend	17.39%	Sht Trm Mun	0.00%
Mid Growth	3.98%	Int Trm Mun	0.02%
Mid Value	4.28%	Long Trm Mun	0.02%
Mid Blend	5.15%	Hgh Yld Bnd	1.26%
Small Growth	1.43%	Inv Grd Bnd	11.04%
Small Value	7.80%	Other	14.20%
Small Blend	4.45%		

All Assets - Asset Types

(6.57% rate of return)
(13.48% risk (standard deviation))



Equities	73.46%
Tax Exempt Bonds	0.05%
Taxable Bonds	14.35%
Cash	11.14%
Other	1.01%

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Equities	Market Value	% of Type	% of Portfolio
Large-Cap Growth	\$102,211.81	12.56%	9.22%
Large-Cap Value	\$111,396.74	13.68%	10.05%
Large-Cap Blend	\$192,743.85	23.68%	17.39%
Mid-Cap Growth	\$44,055.37	5.41%	3.98%
Mid-Cap Value	\$47,383.28	5.82%	4.28%
Mid-Cap Blend	\$57,037.75	7.01%	5.15%
Small-Cap Growth	\$15,854.17	1.95%	1.43%
Small-Cap Value	\$86,414.04	10.61%	7.80%
Small-Cap Blend	\$49,370.51	6.06%	4.45%
International	\$102,094.20	12.54%	9.21%
Emerging Markets	\$5,525.06	0.68%	0.50%
Total Equities	\$814,086.78	—	73.46%

Tax Exempt Bonds	Market Value	% of Type	% of Portfolio
Short Term Municipal	\$33.42	6.22%	0.00%
Intermediate Term Municipal	\$265.04	49.34%	0.02%
Long Term Municipal	\$238.69	44.44%	0.02%
Total Tax Exempt Bonds	\$537.15	—	0.05%

Taxable Bonds	Market Value	% of Type	% of Portfolio
High Yield Bonds	\$13,963.22	8.78%	1.26%
Investment Grade Bonds	\$122,305.10	76.92%	11.04%
Short Term Bonds	\$22,555.85	14.19%	2.04%
Inflation Protected Securities	\$181.84	0.11%	0.02%
Total Taxable Bonds	\$159,006.01	—	14.35%

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Cash	Market Value	% of Type	% of Portfolio
Cash & Money Market Funds	\$123,421.86	100.00%	11.14%
Total Cash	\$123,421.86	—	11.14%
Other	Market Value	% of Type	% of Portfolio
Investment Real Estate	\$1,181.96	10.57%	0.11%
Commodities	\$4.55	0.04%	0.00%
Unclassified	\$10,000.00	89.39%	0.90%
Total Other	\$11,186.51	—	1.01%
Total	\$1,108,238.30	—	100.00%

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Holdings Gain/Loss

The Holdings Gain/Loss report provides the basis and gain or loss for your holdings, as well as the total basis and total gain or loss for your holdings as of the last update.



Accounts Included: Non-Qualified Assets

Name	Ticker	CUSIP	Units	Unit Basis	Basis	Price	Market Value	Gain/Loss	% of Portfolio
Joint Investment Account									
AT&T Inc	T	—	150.000	\$20.00	\$3,000.00	\$25.23	\$3,784.50	\$784.50	1.13%
CVS Health Corp	CVS	—	60.000	\$111.82	\$6,709.00	\$95.15	\$5,709.00	(\$1,000.00)	1.70%
Fidelity Mid-Cap Stock Fund	FMCSX	—	800.000	\$40.17	\$32,136.82	\$53.99	\$43,192.00	\$11,055.18	12.85%
General Electric Co	GE	—	5.000	\$200.00	\$1,000.00	\$297.45	\$1,487.25	\$487.25	0.44%
Invesco QQQ Trust, Series 1	QQQ	—	100.000	\$350.00	\$35,000.00	\$707.24	\$70,724.00	\$35,724.00	21.04%
JPMorgan Chase & Co	JPM	—	14.000	\$178.57	\$2,500.00	\$304.88	\$4,268.32	\$1,768.32	1.27%
McDonald's Corp	MCD	—	15.000	\$200.00	\$3,000.00	\$274.84	\$4,122.60	\$1,122.60	1.24%
PIMCO Total Return Fund; Institutional	PTTRX	—	10,000.000	\$8.00	\$80,000.00	\$8.75	\$87,500.00	\$7,500.00	26.03%
PNC Financial Services Group Inc	PNC	—	15.000	\$146.67	\$2,200.00	\$215.21	\$3,228.15	\$1,028.15	0.96%
Target Corp	TGT	—	15.000	\$86.67	\$1,300.00	\$121.80	\$1,827.00	\$527.00	0.54%
Vanguard 500 Index Fund;ETF	VOO	—	80.000	\$375.00	\$30,000.00	\$678.63	\$54,290.40	\$24,290.40	16.15%
Vanguard S&P Small Cap 600 Value ETF	VIOV	—	400.000	\$76.32	\$30,526.98	\$109.10	\$43,640.00	\$13,113.02	12.98%
Verizon Communications Inc	VZ	—	80.000	\$54.18	\$4,334.40	\$47.93	\$3,834.40	(\$500.00)	1.14%
Walt Disney Co	DIS	—	80.000	\$124.91	\$9,992.80	\$106.16	\$8,492.80	(\$1,500.00)	2.53%
Total Holdings	—	—	—	—	\$241,700.00	—	\$336,100.42	\$94,400.42	100.00%

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Insurance Planning

Prepared for **John and Jane Doe**

Insurance Planning Summary



This section evaluates the financial impact of unexpected events such as premature death, disability, and the need for long-term care. It helps determine whether existing insurance coverage is sufficient to protect your family and preserve your long-term financial goals.

The reports in this section are designed to help illustrate:

- Whether current life insurance coverage is sufficient to support surviving family members.
- The income gap that could result if either spouse becomes disabled.
- The potential financial impact of long-term care expenses.
- How uninsured risks may affect your investment portfolio and retirement plan.
- The amount of additional insurance coverage needed to meet your planning objectives.

What the Reports Show

Life Insurance Gap Analysis | John and Jane

Evaluates whether current life insurance coverage is sufficient to replace income, fund ongoing expenses, and preserve assets for the surviving spouse.

Disability Gap Analysis | John and Jane

Measures the income shortfall that could occur if either spouse becomes unable to work and estimates the additional disability coverage needed to maintain financial stability.

Long Term Care Gap Analysis | John and Jane

Projects the effect of long-term care expenses on your financial plan and estimates the insurance coverage needed to protect your assets.

Planning Objectives

The goal of insurance planning is to:

- Protect your family from the financial consequences of death, disability, or long-term care expenses.
- Replace lost income and preserve lifestyle goals.
- Prevent significant depletion of retirement and investment assets.
- Coordinate insurance decisions with your broader retirement and estate planning strategy.
- Ensure adequate protection while balancing cost and affordability.

Ongoing Review

Insurance needs change over time as income, family circumstances, assets, and liabilities evolve. Coverage should be reviewed regularly to ensure your protection remains aligned with your financial goals.

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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

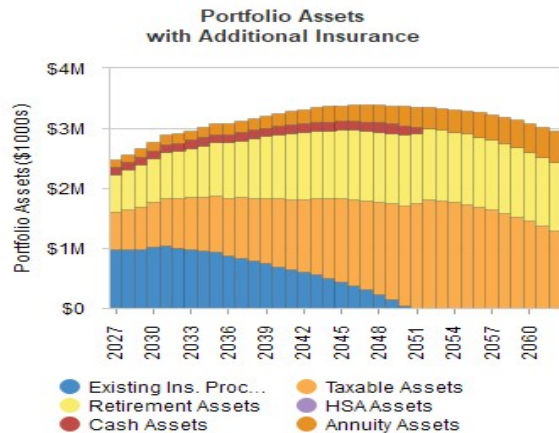
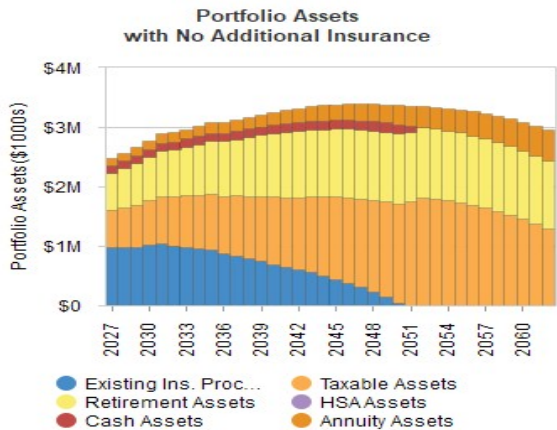
SUMMARY
Additional Insurance \$0
Existing Life Insurance \$1,000,000
Survivor's Assets (2027) at Beginning of Year \$2,179,718 (current) \$2,179,718 (new)
Survivor's Assets (2062) \$2,953,605 (current) \$2,953,605 (new)

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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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Total Portfolio Assets
2027	62/60	\$102,000	\$0	\$22,500	\$231,750	\$356,250	\$173,839	\$7,320	\$181,159	\$2,481,955
2028	63/61	104,040	0	16,570	0	120,610	164,016	7,442	171,458	2,567,052
2029	64/62	106,121	0	14,424	0	120,545	166,498	7,567	174,065	2,656,807
2030	65/63	108,243	0	14,424	0	122,667	148,679	7,695	156,374	2,771,719
2031	66/64	110,408	0	14,424	0	124,832	152,439	7,824	160,263	2,891,755
2032	67/65	15,537	0	7,159	0	22,696	125,032	0	125,032	2,912,432
2033	68/66	37,662	0	0	0	37,662	111,589	0	111,589	2,968,683
2034	69/67	38,039	0	0	0	38,039	114,629	0	114,629	3,024,146
2035	70/68	38,419	0	0	0	38,419	118,510	0	118,510	3,077,878
2036	71/69	38,803	0	0	0	38,803	166,536	0	166,536	3,085,574
2037	72/70	39,191	0	0	0	39,191	126,739	0	126,739	3,132,240
2038	73/71	39,583	0	0	0	39,583	131,059	0	131,059	3,176,038
2039	74/72	39,979	0	0	0	39,979	135,549	0	135,549	3,216,565
2040	75/73	40,379	0	0	0	40,379	139,472	0	139,472	3,254,123
2041	76/74	40,783	0	0	0	40,783	141,301	0	141,301	3,290,564
2042	77/75	41,191	0	30,665	0	71,856	147,949	0	147,949	3,320,933
2043	78/76	41,602	0	31,760	0	73,362	153,059	0	153,059	3,346,991
2044	79/77	42,018	0	32,747	0	74,765	158,283	0	158,283	3,368,337
2045	80/78	42,438	0	33,908	0	76,346	163,706	0	163,706	3,384,461

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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Total Portfolio Assets
2046	81/79	42,862	0	35,108	0	77,970	169,362	0	169,362	3,394,786
2047	82/80	43,291	0	36,346	0	79,637	175,159	0	175,159	3,398,798
2048	83/81	43,724	0	37,429	0	81,153	181,159	0	181,159	3,395,883
2049	84/82	44,161	0	38,739	0	82,900	187,358	0	187,358	3,385,392
2050	85/83	44,603	0	39,861	0	84,464	193,776	0	193,776	3,366,621
2051	86/84	45,049	0	41,242	0	86,291	181,777	0	181,777	3,357,457
2052	87/85	45,500	0	42,397	0	87,897	181,041	0	181,041	3,349,956
2053	88/86	45,954	0	43,559	0	89,513	188,590	0	188,590	3,337,907
2054	89/87	46,414	0	44,729	0	91,143	194,069	0	194,069	3,320,703
2055	90/88	46,877	0	45,565	0	92,442	199,177	0	199,177	3,298,137
2056	91/89	47,346	0	46,727	0	94,073	204,496	0	204,496	3,269,791
2057	92/90	47,819	0	47,485	0	95,304	209,854	0	209,854	3,235,398
2058	93/91	48,298	0	48,193	0	96,491	215,316	0	215,316	3,194,618
2059	94/92	48,781	0	48,837	0	97,618	221,261	0	221,261	3,146,715
2060	95/93	49,268	0	49,407	0	98,675	227,722	0	227,722	3,090,893
2061	96/94	49,761	0	49,358	0	99,119	234,320	0	234,320	3,026,701
2062	97/95	50,259	0	49,178	0	99,437	241,123	0	241,123	2,953,605

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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

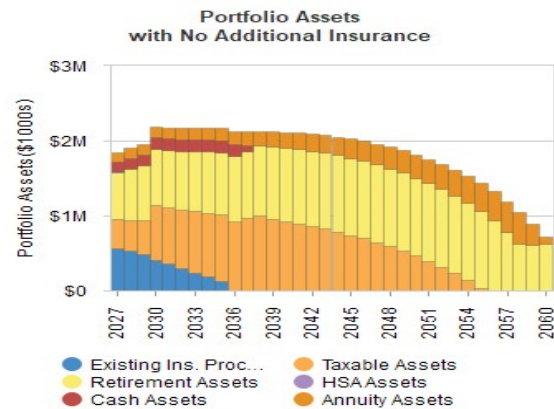
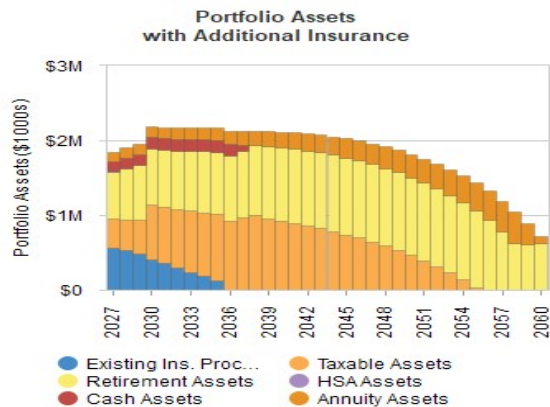
SUMMARY
Additional Insurance \$0
Existing Life Insurance \$600,000
Survivor's Assets (2027) at Beginning of Year \$1,798,601 (current) \$1,798,601 (new)
Survivor's Assets (2060) \$711,705 (current) \$711,705 (new)

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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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Total Portfolio Assets
2027	62/60	\$122,400	\$0	\$5,250	\$0	\$127,650	\$172,738	\$21,792	\$194,530	\$1,846,424
2028	63/61	124,848	0	5,513	0	130,361	173,032	21,988	195,020	1,899,973
2029	64/62	127,345	0	1,955	0	129,300	177,225	22,188	199,413	1,955,436
2030	65/63	17,239	0	12,000	253,239	282,478	135,884	0	135,884	2,182,123
2031	66/64	34,822	0	12,000	0	46,822	127,597	0	127,597	2,178,752
2032	67/65	35,170	0	12,000	0	47,170	130,514	0	130,514	2,171,474
2033	68/66	35,522	0	12,000	0	47,522	116,653	0	116,653	2,176,791
2034	69/67	35,877	0	12,000	0	47,877	119,538	0	119,538	2,178,677
2035	70/68	36,236	0	12,000	0	48,236	123,227	0	123,227	2,176,076
2036	71/69	36,598	0	1,777	0	38,375	163,335	0	163,335	2,132,257
2037	72/70	36,964	0	0	0	36,964	116,996	0	116,996	2,130,945
2038	73/71	37,334	0	0	0	37,334	119,893	0	119,893	2,129,365
2039	74/72	37,707	0	0	0	37,707	125,496	0	125,496	2,125,013
2040	75/73	38,084	0	21,652	0	59,736	130,253	0	130,253	2,116,055
2041	76/74	38,465	0	22,459	0	60,924	130,856	0	130,856	2,106,463
2042	77/75	38,850	0	30,443	0	69,293	135,502	0	135,502	2,092,174
2043	78/76	39,239	0	31,536	0	70,775	138,758	0	138,758	2,074,425
2044	79/77	39,631	0	32,630	0	72,261	142,512	0	142,512	2,052,585
2045	80/78	40,027	0	33,795	0	73,822	146,562	0	146,562	2,026,200

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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Total Portfolio Assets
2046	81/79	40,427	0	34,857	0	75,284	150,734	0	150,734	1,994,968
2047	82/80	40,831	0	36,091	0	76,922	155,030	0	155,030	1,958,577
2048	83/81	41,239	0	37,155	0	78,394	159,448	0	159,448	1,916,704
2049	84/82	41,651	0	38,460	0	80,111	164,009	0	164,009	1,868,989
2050	85/83	42,068	0	39,557	0	81,625	168,697	0	168,697	1,815,078
2051	86/84	42,489	0	40,722	0	83,211	173,540	0	173,540	1,754,571
2052	87/85	42,914	0	41,839	0	84,753	178,512	0	178,512	1,687,082
2053	88/86	43,343	0	42,719	0	86,062	183,618	0	183,618	1,612,201
2054	89/87	43,776	0	43,836	0	87,612	188,890	0	188,890	1,529,471
2055	90/88	44,214	0	44,586	0	88,800	194,298	0	194,298	1,438,446
2056	91/89	44,656	0	45,373	0	90,029	210,907	0	210,907	1,327,600
2057	92/90	45,103	0	39,219	0	84,322	230,814	0	230,814	1,192,846
2058	93/91	45,554	0	25,190	0	70,744	234,645	0	234,645	1,049,308
2059	94/92	46,010	0	7,964	0	53,974	252,003	0	252,003	883,112
2060	95/93	46,470	0	4,798	0	51,268	251,011	0	251,011	711,705

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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.

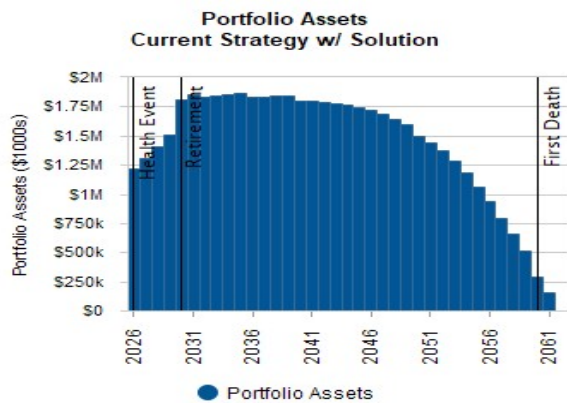
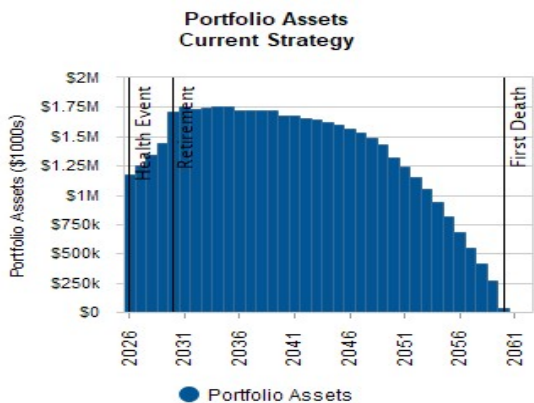
The result above assumes a policy with the following characteristics:

- 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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Year	Age	Income Flows	Social Security Disability	Investment Income	Planned Distributions	Other Inflows	Existing Disability Benefits	Additional Disability Benefits	Total Inflows	Total Expenses	Total Outflows	Total Portfolio Assets
2026	61/59	\$115,000	\$0	\$0	\$0	\$0	\$52,500	\$45,000	\$212,500	\$165,286	\$173,886	\$1,218,415
2027	62/60	117,300	36,711	0	0	0	33,289	9,432	196,732	174,407	183,007	1,307,857
2028	63/61	119,646	37,078	0	0	0	32,922	10,237	199,883	173,635	182,235	1,405,622
2029	64/62	122,039	37,449	0	0	0	32,551	11,068	203,107	175,076	184,176	1,509,831
2030	65/63	141,405	0	0	18,078	253,239	35,194	25,013	472,929	223,215	223,215	1,807,135
2031	66/64	143,902	0	0	18,382	0	0	0	162,284	162,284	162,284	1,856,424
2032	67/65	46,928	0	0	17,532	0	0	0	64,460	135,922	135,922	1,832,606
2033	68/66	65,918	0	0	12,000	0	0	0	77,918	123,722	123,722	1,841,969
2034	69/67	66,578	0	0	12,000	0	0	0	78,578	125,839	125,839	1,851,687
2035	70/68	67,244	0	0	12,000	0	0	0	79,244	128,765	128,765	1,860,877
2036	71/69	67,917	0	0	1,777	0	0	0	69,694	170,518	170,518	1,830,977
2037	72/70	68,596	0	0	0	0	0	0	68,596	133,598	133,598	1,837,459
2038	73/71	69,282	0	0	0	0	0	0	69,282	137,459	137,459	1,840,973
2039	74/72	69,975	0	0	0	0	0	0	69,975	141,455	141,455	1,841,271
2040	75/73	70,675	0	0	19,052	0	0	0	89,727	181,477	181,477	1,802,203
2041	76/74	71,381	0	0	19,762	0	0	0	91,143	143,554	143,554	1,800,145
2042	77/75	72,095	0	0	28,587	0	0	0	100,682	149,455	149,455	1,792,759
2043	78/76	72,816	0	0	29,602	0	0	0	102,418	154,175	154,175	1,781,064
2044	79/77	73,544	0	0	30,609	0	0	0	104,153	159,039	159,039	1,764,753

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Year	Age	Income Flows	Social Security Disability	Investment Income	Planned Distributions	Other Inflows	Existing Disability Benefits	Additional Disability Benefits	Total Inflows	Total Expenses	Total Outflows	Total Portfolio Assets
2045	80/78	74,279	0	0	31,689	0	0	0	105,968	164,070	164,070	1,743,481
2046	81/79	75,022	0	0	32,680	0	0	0	107,702	169,249	169,249	1,716,911
2047	82/80	75,772	0	0	33,824	0	0	0	109,596	174,602	174,602	1,684,665
2048	83/81	76,530	0	0	34,809	0	0	0	111,339	180,118	180,118	1,646,361
2049	84/82	77,296	0	0	36,017	0	0	0	113,313	185,823	185,823	1,601,575
2050	85/83	78,069	0	0	37,032	0	0	0	115,101	239,112	239,112	1,502,474
2051	86/84	78,850	0	0	38,120	0	0	0	116,970	197,493	197,493	1,441,803
2052	87/85	79,639	0	0	39,151	0	0	0	118,790	206,205	206,205	1,370,777
2053	88/86	80,436	0	0	38,593	0	0	0	119,029	224,020	224,020	1,279,886
2054	89/87	81,240	0	0	31,925	0	0	0	113,165	231,230	231,230	1,178,951
2055	90/88	82,052	0	0	22,764	0	0	0	104,816	240,435	240,435	1,065,582
2056	91/89	82,872	0	0	11,341	0	0	0	94,213	250,790	250,790	938,141
2057	92/90	83,701	0	0	6,000	0	0	0	89,701	261,966	261,966	795,254
2058	93/91	84,538	0	0	6,032	0	0	0	90,570	247,353	247,353	662,100
2059	94/92	85,383	0	0	4,451	0	0	0	89,834	258,229	258,229	513,769
2060	95/93	86,237	0	0	0	0	0	0	86,237	318,230	318,230	292,096
2061	96/94	45,148	0	0	0	0	0	0	45,148	194,757	194,757	154,571
2062	97/95	45,599	0	0	0	0	0	0	45,599	200,953	200,953	5,400

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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.

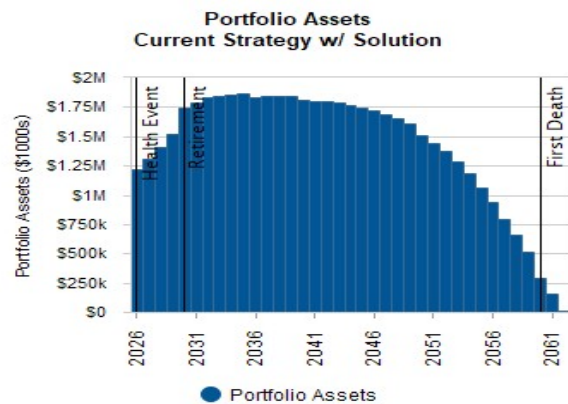
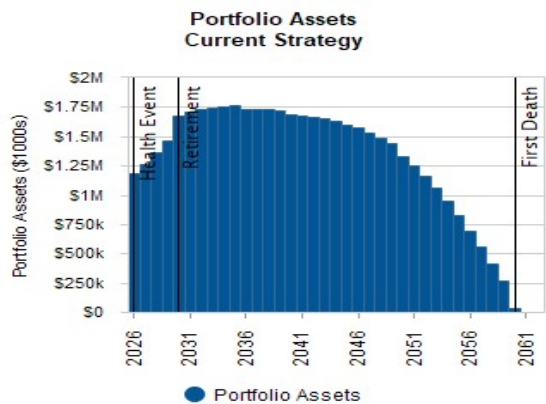
The result above assumes a policy with the following characteristics:

- 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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Year	Age	Income Flows	Social Security Disability	Investment Income	Planned Distributions	Other Inflows	Existing Disability Benefits	Additional Disability Benefits	Total Inflows	Total Expenses	Total Outflows	Total Portfolio Assets
2026	61/59	\$135,000	\$0	\$0	\$0	\$0	\$52,500	\$37,000	\$224,500	\$176,002	\$194,202	\$1,215,499
2027	62/60	137,700	32,494	0	0	0	37,506	5,446	213,146	184,758	203,150	1,307,160
2028	63/61	140,454	32,819	0	0	0	37,181	6,085	216,539	184,186	202,774	1,407,576
2029	64/62	143,263	33,147	0	0	0	36,853	6,745	220,008	185,830	205,118	1,514,905
2030	65/63	17,239	33,478	0	18,078	253,239	36,522	7,427	365,983	183,105	183,105	1,742,211
2031	66/64	34,822	33,813	0	16,476	0	36,187	8,131	129,429	135,996	135,996	1,783,548
2032	67/65	65,204	0	0	12,000	0	41,417	25,447	144,068	150,586	150,586	1,831,327
2033	68/66	65,856	0	0	12,000	0	0	0	77,856	123,680	123,680	1,841,836
2034	69/67	66,514	0	0	12,000	0	0	0	78,514	125,758	125,758	1,852,655
2035	70/68	67,179	0	0	12,000	0	0	0	79,179	129,365	129,365	1,862,325
2036	71/69	67,850	0	0	1,777	0	0	0	69,627	170,463	170,463	1,832,741
2037	72/70	68,529	0	0	0	0	0	0	68,529	133,585	133,585	1,839,489
2038	73/71	69,215	0	0	0	0	0	0	69,215	137,439	137,439	1,843,294
2039	74/72	69,907	0	0	0	0	0	0	69,907	141,430	141,430	1,843,906
2040	75/73	70,606	0	0	21,652	0	0	0	92,258	181,754	181,754	1,804,870
2041	76/74	71,312	0	0	22,459	0	0	0	93,771	143,841	143,841	1,802,842
2042	77/75	72,025	0	0	30,243	0	0	0	102,268	149,564	149,564	1,795,674
2043	78/76	72,746	0	0	31,331	0	0	0	104,077	154,295	154,295	1,784,192
2044	79/77	73,473	0	0	32,420	0	0	0	105,893	159,173	159,173	1,768,083

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Year	Age	Income Flows	Social Security Disability	Investment Income	Planned Distributions	Other Inflows	Existing Disability Benefits	Additional Disability Benefits	Total Inflows	Total Expenses	Total Outflows	Total Portfolio Assets
2045	80/78	74,207	0	0	33,579	0	0	0	107,786	164,218	164,218	1,747,003
2046	81/79	74,949	0	0	34,636	0	0	0	109,585	169,409	169,409	1,720,614
2047	82/80	75,698	0	0	35,865	0	0	0	111,563	174,777	174,777	1,688,535
2048	83/81	76,455	0	0	36,924	0	0	0	113,379	180,311	180,311	1,650,381
2049	84/82	77,219	0	0	38,223	0	0	0	115,442	186,033	186,033	1,605,727
2050	85/83	77,992	0	0	39,315	0	0	0	117,307	239,339	239,339	1,506,741
2051	86/84	78,772	0	0	40,474	0	0	0	119,246	197,734	197,734	1,446,167
2052	87/85	79,560	0	0	41,587	0	0	0	121,147	211,161	211,161	1,370,517
2053	88/86	80,355	0	0	38,964	0	0	0	119,319	223,825	223,825	1,279,961
2054	89/87	81,158	0	0	32,103	0	0	0	113,261	231,232	231,232	1,179,167
2055	90/88	81,970	0	0	22,965	0	0	0	104,935	240,417	240,417	1,065,954
2056	91/89	82,790	0	0	11,558	0	0	0	94,348	250,094	250,094	939,344
2057	92/90	83,618	0	0	4,475	0	0	0	88,093	262,027	262,027	796,554
2058	93/91	84,454	0	0	4,499	0	0	0	88,953	248,128	248,128	662,777
2059	94/92	85,299	0	0	4,514	0	0	0	89,813	258,335	258,335	514,276
2060	95/93	86,152	0	0	0	0	0	0	86,152	318,229	318,229	292,534
2061	96/94	46,935	0	0	0	0	0	0	46,935	194,757	194,757	156,814
2062	97/95	47,404	0	0	0	0	0	0	47,404	200,953	200,953	9,538

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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.

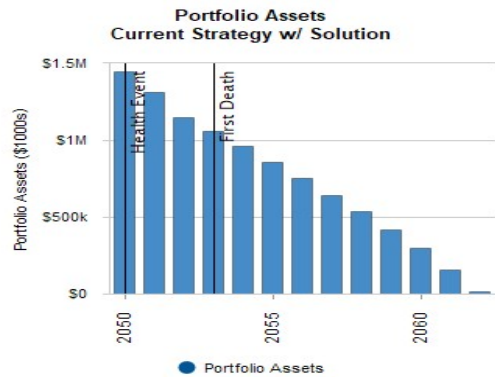
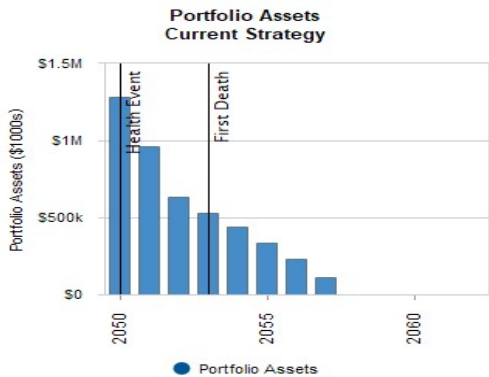
The result above assumes a policy with the following characteristics:

- 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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Year	Age	Income Flows	Investment Income	Planned Distributions	Existing LTC Benefits	Additional LTC Benefits	Total Inflows	Additional LTC Expenses	Total Outflows	Total Portfolio Assets
2050	85/83	\$79,671	\$0	\$40,646	\$136,932	\$149,713	\$406,962	\$387,015	\$617,542	\$1,442,486
2051	86/84	80,468	0	38,834	187,213	153,516	460,031	406,366	608,386	1,310,118
2052	87/85	81,273	0	29,820	191,968	157,415	460,476	426,684	646,188	1,144,084
2053	88/86	82,086	0	16,853	0	0	98,939	0	201,346	1,057,654
2054	89/87	43,776	0	8,949	0	0	52,725	0	183,055	958,120
2055	90/88	44,214	0	5,867	0	0	50,081	0	187,351	850,319
2056	91/89	44,656	0	5,960	0	0	50,616	0	173,283	752,690
2057	92/90	45,103	0	6,000	0	0	51,103	0	184,101	640,758
2058	93/91	45,554	0	0	0	0	45,554	0	177,403	532,609
2059	94/92	46,010	0	0	0	0	46,010	0	182,988	416,320
2060	95/93	46,470	0	0	0	0	46,470	0	188,770	290,673
2061	96/94	46,935	0	0	0	0	46,935	0	194,757	154,478
2062	97/95	47,404	0	0	0	0	47,404	0	200,953	7,108

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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.

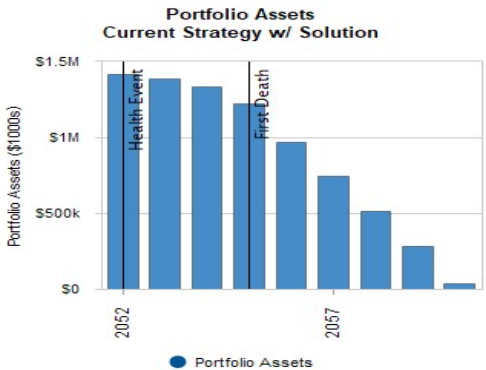
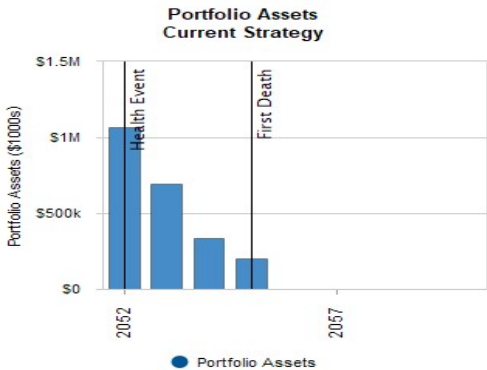
The result above assumes a policy with the following characteristics:

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



Year	Age	Income Flows	Investment Income	Planned Distributions	Existing LTC Benefits	Additional LTC Benefits	Total Inflows	Additional LTC Expenses	Total Outflows	Total Portfolio Assets
2052	87/85	\$81,273	\$0	\$40,599	\$143,976	\$287,951	\$553,799	\$426,684	\$623,865	\$1,415,153
2053	88/86	82,086	0	36,639	196,844	295,265	610,834	448,018	655,911	1,387,110
2054	89/87	82,906	0	34,078	201,844	302,765	621,593	470,419	688,227	1,338,922
2055	90/88	83,735	0	29,170	0	0	112,905	0	239,094	1,224,131
2056	91/89	44,656	0	18,671	0	0	63,327	0	343,913	971,224
2057	92/90	45,103	0	6,000	0	0	51,103	0	308,936	743,198
2058	93/91	45,554	0	5,400	0	0	50,954	0	302,030	513,455
2059	94/92	46,010	0	0	0	0	46,010	0	297,393	282,194
2060	95/93	46,470	0	0	0	0	46,470	0	306,081	33,871

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Tax Planning

Prepared for **John and Jane Doe**

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Tax Planning Summary



This section evaluates your current and projected tax situation and compares it to the proposed tax strategy. The objective is to identify opportunities to reduce lifetime taxes, improve after-tax retirement income, and create greater flexibility in how retirement assets are distributed.

The reports in this section are designed to help illustrate:

- How income taxes may change throughout retirement.
- The potential impact of Roth conversions and other tax planning strategies.
- How taxable, tax-deferred, and tax-free assets evolve over time.
- The relationship between income sources and tax liability.
- Opportunities to improve long-term tax efficiency.

What the Reports Show

Roth Conversion Strategy Overview

Provides a summary of the rationale, potential benefits, and tradeoffs associated with converting tax-deferred retirement assets to Roth accounts during lower-income years.

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

Compares projected federal, capital gains, and other income taxes under your current strategy and the proposed recommendations.

Income | Current Strategy

Illustrates how your sources of taxable income change over time based off your current strategy.

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

Illustrates how your sources of taxable income change over time based off your proposed strategy.

Asset Tax Type | Current Strategy vs. Proposed Strategy (All Years)

Shows how your assets are allocated among taxable, tax-deferred, and tax-free accounts over time.

Planning Objectives

The goal of tax planning is to:

- Reduce projected lifetime tax liability.
- Increase the amount of tax-free assets available in retirement.
- Improve flexibility when managing withdrawals.
- Reduce future required minimum distributions (RMDs).
- Coordinate tax decisions with retirement income and estate planning objectives.

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Ongoing Review

Tax laws and personal circumstances change over time. Strategies such as Roth conversions should be reviewed regularly and coordinated with your CPA or tax advisor to ensure they remain appropriate and effective.

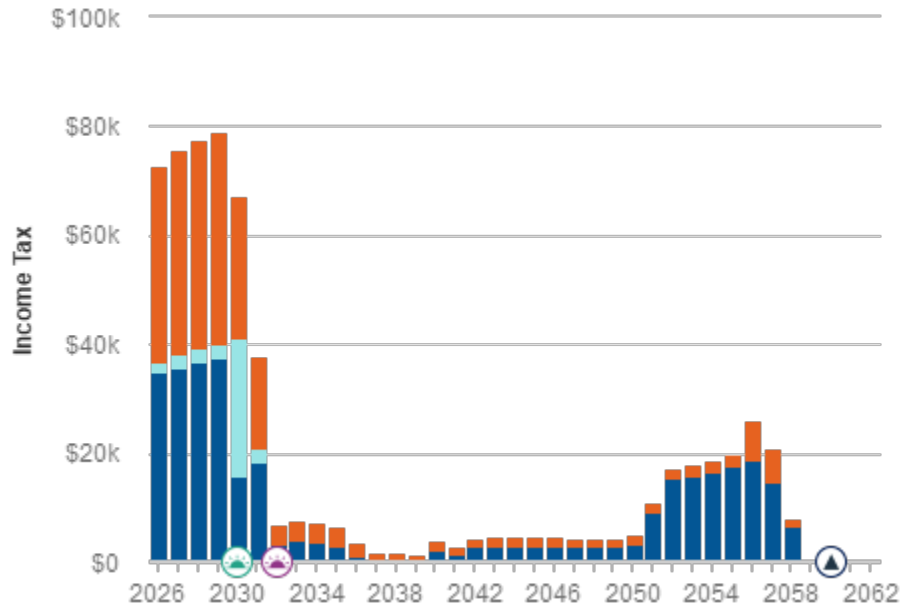
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Income Tax | Current Strategy vs. Proposed Strategy (All Years)

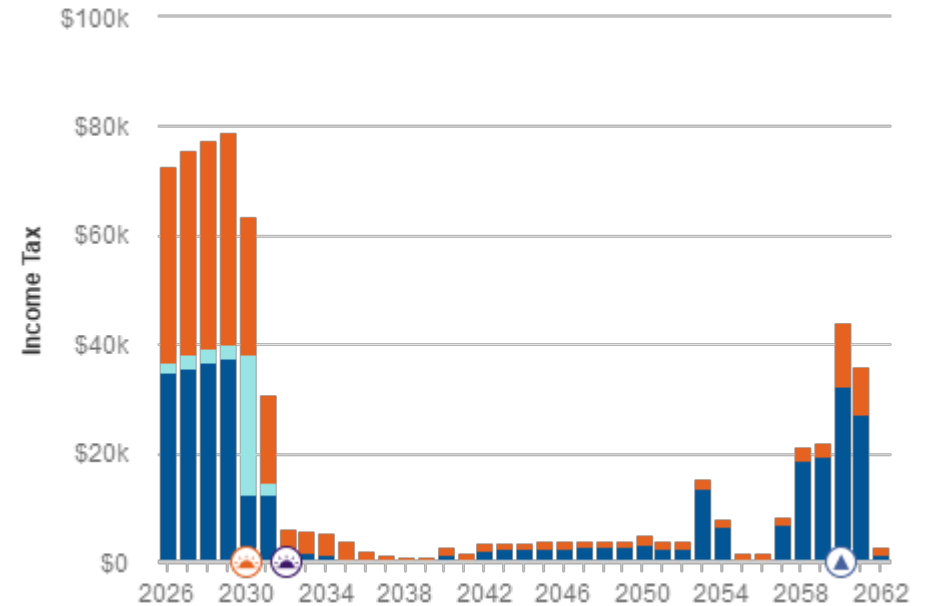
The Income Tax report projects your future Federal, Capital Gains, Dividends, and Other Income taxes.



Income Taxes Current Strategy





Income Taxes Proposed Strategy



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		Current Strategy				Proposed Strategy			
Year	Age	Regular Federal Income Tax	Capital Gains Tax	Other Income Taxes	Total Income Tax	Regular Federal Income Tax	Capital Gains Tax	Other Income Tax	Total Income Tax
2026	61/59	\$35,038	\$1,799	\$35,963	\$72,800	\$35,038	\$1,799	\$35,963	\$72,800
2027	62/60	\$35,768	\$2,537	\$37,282	\$75,587	\$35,768	\$2,537	\$37,282	\$75,587
2028	63/61	\$36,716	\$2,554	\$38,294	\$77,564	\$36,716	\$2,554	\$38,294	\$77,564
2029	64/62	\$37,486	\$2,599	\$39,121	\$79,206	\$37,486	\$2,599	\$39,121	\$79,206
 2030	65/63	\$15,655	\$25,680	\$25,864	\$67,199	\$12,608	\$25,680	\$25,161	\$63,449
2031	66/64	\$18,330	\$2,780	\$16,591	\$37,701	\$12,431	\$2,206	\$16,297	\$30,934
 2032	67/65	\$3,404	\$0	\$3,686	\$7,090	\$2,298	\$0	\$3,886	\$6,184
2033	68/66	\$3,945	\$0	\$3,768	\$7,713	\$1,971	\$0	\$3,952	\$5,923
2034	69/67	\$3,626	\$0	\$3,785	\$7,411	\$1,649	\$0	\$3,762	\$5,411
2035	70/68	\$3,003	\$0	\$3,658	\$6,661	\$569	\$0	\$3,336	\$3,905
2036	71/69	\$1,103	\$0	\$2,546	\$3,649	\$0	\$0	\$2,121	\$2,121
2037	72/70	\$0	\$0	\$1,863	\$1,863	\$0	\$0	\$1,340	\$1,340
2038	73/71	\$0	\$0	\$1,706	\$1,706	\$0	\$0	\$1,098	\$1,098
2039	74/72	\$0	\$0	\$1,541	\$1,541	\$0	\$0	\$971	\$971
2040	75/73	\$2,148	\$0	\$1,935	\$4,083	\$1,418	\$0	\$1,349	\$2,767
2041	76/74	\$1,508	\$0	\$1,587	\$3,095	\$848	\$0	\$1,037	\$1,885
2042	77/75	\$2,907	\$0	\$1,685	\$4,592	\$2,324	\$0	\$1,172	\$3,496
2043	78/76	\$2,938	\$0	\$1,685	\$4,623	\$2,434	\$0	\$1,210	\$3,644
2044	79/77	\$2,955	\$0	\$1,680	\$4,635	\$2,532	\$0	\$1,246	\$3,778
2045	80/78	\$2,970	\$0	\$1,669	\$4,639	\$2,633	\$0	\$1,279	\$3,912
2046	81/79	\$2,951	\$0	\$1,651	\$4,602	\$2,709	\$0	\$1,305	\$4,014
2047	82/80	\$2,925	\$0	\$1,627	\$4,552	\$2,776	\$0	\$1,328	\$4,104
2048	83/81	\$2,871	\$0	\$1,594	\$4,465	\$2,825	\$0	\$1,344	\$4,169

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		Current Strategy				Proposed Strategy				
Year	Age	Regular Federal Income Tax	Capital Gains Tax	Other Income Taxes	Total Income Tax	Regular Federal Income Tax	Capital Gains Tax	Other Income Tax	Total Income Tax	
2049	84/82	\$2,809	\$0	\$1,554	\$4,363	\$2,864	\$0	\$1,356	\$4,220	
2050	85/83	\$3,246	\$0	\$1,816	\$5,062	\$3,415	\$0	\$1,671	\$5,086	
2051	86/84	\$9,220	\$0	\$1,783	\$11,003	\$2,674	\$0	\$1,274	\$3,948	
2052	87/85	\$15,385	\$0	\$2,043	\$17,428	\$2,627	\$0	\$1,260	\$3,887	
2053	88/86	\$15,991	\$0	\$2,113	\$18,104	\$13,521	\$0	\$1,954	\$15,475	
2054	89/87	\$16,644	\$0	\$2,187	\$18,831	\$6,796	\$0	\$1,367	\$8,163	
2055	90/88	\$17,561	\$0	\$2,284	\$19,845	\$879	\$0	\$823	\$1,702	
2056	91/89	\$18,740	\$0	\$7,379	\$26,119	\$853	\$0	\$839	\$1,692	
2057	92/90	\$14,866	\$0	\$6,141	\$21,007	\$6,840	\$0	\$1,433	\$8,273	
2058	93/91	\$6,510	\$0	\$1,517	\$8,027	\$18,762	\$0	\$2,449	\$21,211	
2059	94/92	\$0	\$0	\$58	\$58	\$19,538	\$0	\$2,536	\$22,074	
 	2060	95/93	\$0	\$0	\$60	\$60	\$32,206	\$0	\$11,919	\$44,125
	2061	—/94	\$0	\$0	\$0	\$0	\$27,214	\$0	\$8,712	\$35,926
	2062	—/95	\$0	\$0	\$0	\$0	\$1,334	\$0	\$1,710	\$3,044

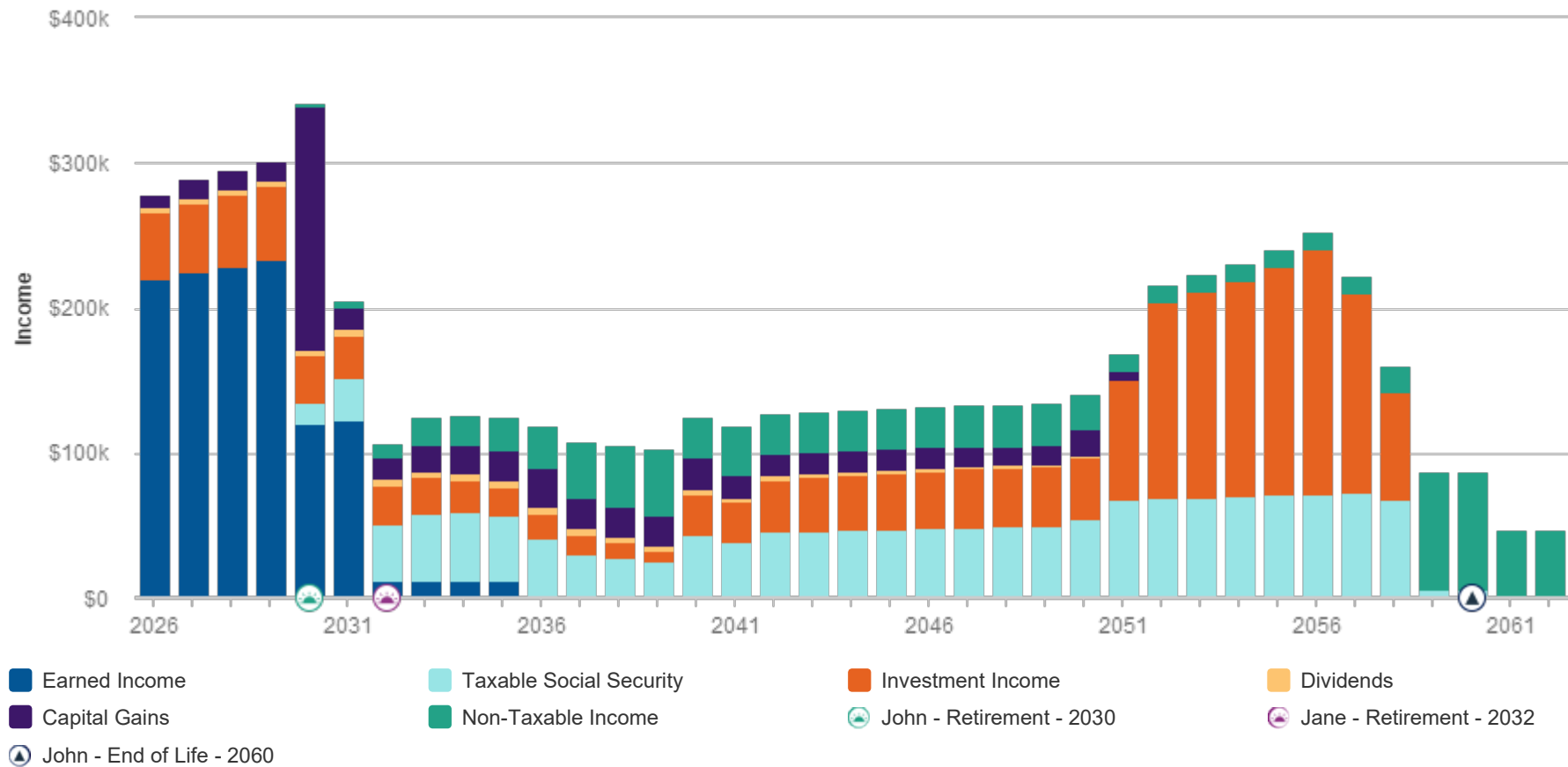
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Income | Current Strategy (All Years)

The Income report projects your future income.




Income Source Breakdown



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Year	Age	Earned Income	Taxable Social Security	Investment Income	Dividends	Capital Gains	Total Income	Non-Taxable Income	Gross Total Income
2026	61/59	\$220,000	\$0	\$46,313	\$3,077	\$8,915	\$278,305	\$15	\$278,320
2027	62/60	\$224,400	\$0	\$47,732	\$3,317	\$13,597	\$289,046	\$16	\$289,062
2028	63/61	\$228,888	\$0	\$49,198	\$3,571	\$13,461	\$295,118	\$17	\$295,135
2029	64/62	\$233,466	\$0	\$50,714	\$3,840	\$13,489	\$301,509	\$18	\$301,527
 2030	65/63	\$120,243	\$14,653	\$32,811	\$4,296	\$166,903	\$338,906	\$2,606	\$341,512
2031	66/64	\$122,408	\$29,599	\$29,609	\$4,468	\$14,070	\$200,154	\$5,244	\$205,398
 2032	67/65	\$12,000	\$38,815	\$27,289	\$4,646	\$14,513	\$97,263	\$9,476	\$106,739
2033	68/66	\$12,000	\$46,925	\$24,385	\$4,832	\$17,270	\$105,412	\$20,371	\$125,783
2034	69/67	\$12,000	\$47,449	\$21,924	\$4,857	\$19,987	\$106,217	\$20,520	\$126,737
2035	70/68	\$12,000	\$45,489	\$19,245	\$4,764	\$20,113	\$101,611	\$23,159	\$124,770
2036	71/69	\$1,777	\$40,029	\$16,517	\$4,653	\$26,408	\$89,384	\$29,305	\$118,689
2037	72/70	\$0	\$30,817	\$13,340	\$4,234	\$20,598	\$68,989	\$39,209	\$108,198
2038	73/71	\$0	\$28,361	\$10,478	\$4,016	\$20,441	\$63,296	\$42,363	\$105,659
2039	74/72	\$0	\$25,749	\$7,532	\$3,770	\$20,207	\$57,258	\$45,681	\$102,939
2040	75/73	\$0	\$44,291	\$27,686	\$3,494	\$21,788	\$97,259	\$27,852	\$125,111
2041	76/74	\$0	\$38,970	\$27,811	\$3,099	\$15,439	\$85,319	\$33,892	\$119,211
2042	77/75	\$0	\$45,636	\$36,430	\$2,929	\$14,468	\$99,463	\$27,955	\$127,418
2043	78/76	\$0	\$46,496	\$37,282	\$2,775	\$14,415	\$100,968	\$27,830	\$128,798
2044	79/77	\$0	\$47,257	\$38,090	\$2,598	\$14,310	\$102,255	\$27,810	\$130,065
2045	80/78	\$0	\$47,970	\$38,929	\$2,394	\$14,138	\$103,431	\$27,847	\$131,278
2046	81/79	\$0	\$48,493	\$39,619	\$2,164	\$13,915	\$104,191	\$28,081	\$132,272
2047	82/80	\$0	\$49,022	\$40,431	\$1,904	\$13,605	\$104,962	\$28,315	\$133,277
2048	83/81	\$0	\$49,292	\$41,015	\$1,613	\$13,245	\$105,165	\$28,817	\$133,982
2049	84/82	\$0	\$49,601	\$41,786	\$1,288	\$12,774	\$105,449	\$29,287	\$134,736

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Year	Age	Earned Income	Taxable Social Security	Investment Income	Dividends	Capital Gains	Total Income	Non-Taxable Income	Gross Total Income
2050	85/83	\$0	\$54,979	\$42,283	\$928	\$18,571	\$116,761	\$24,696	\$141,457
2051	86/84	\$0	\$68,398	\$82,667	\$239	\$6,142	\$157,446	\$12,072	\$169,518
2052	87/85	\$0	\$69,082	\$135,261	\$0	\$0	\$204,343	\$12,191	\$216,534
2053	88/86	\$0	\$69,773	\$141,520	\$0	\$0	\$211,293	\$12,313	\$223,606
2054	89/87	\$0	\$70,470	\$148,268	\$0	\$0	\$218,738	\$12,436	\$231,174
2055	90/88	\$0	\$71,175	\$157,220	\$0	\$0	\$228,395	\$12,560	\$240,955
2056	91/89	\$0	\$71,886	\$168,455	\$0	\$0	\$240,341	\$12,686	\$253,027
2057	92/90	\$0	\$72,605	\$137,566	\$0	\$0	\$210,171	\$12,813	\$222,984
2058	93/91	\$0	\$68,444	\$74,327	\$0	\$0	\$142,771	\$17,828	\$160,599
2059	94/92	\$0	\$5,784	\$0	\$0	\$0	\$5,784	\$81,351	\$87,135
 2060	95/93	\$0	\$6,003	\$0	\$0	\$0	\$6,003	\$82,003	\$88,006
2061	—/94	\$0	\$0	\$0	\$0	\$0	\$0	\$46,935	\$46,935
2062	—/95	\$0	\$0	\$0	\$0	\$0	\$0	\$47,404	\$47,404

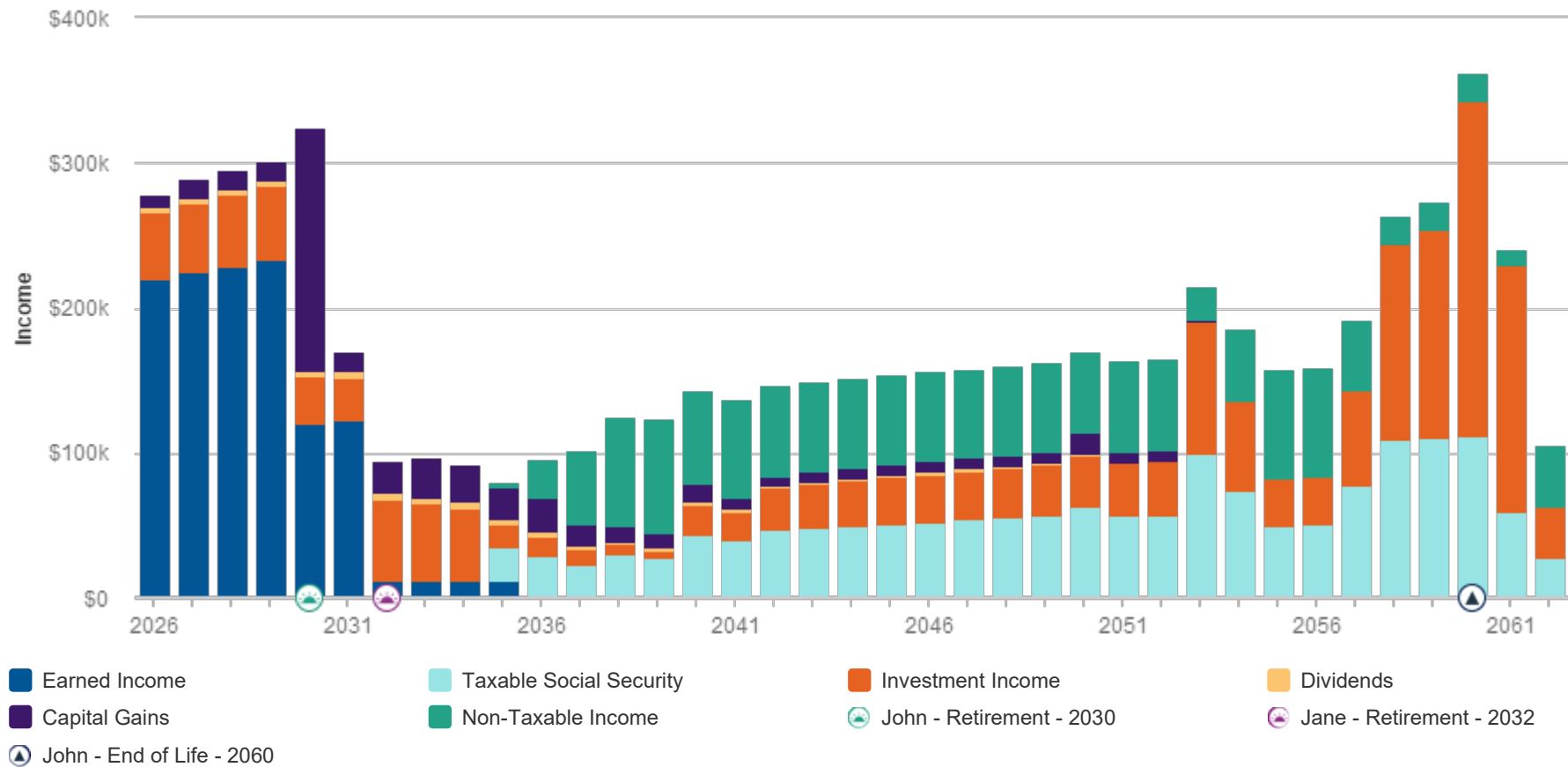
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Income | Proposed Strategy (All Years)

The Income report projects your future income.



Income Source Breakdown



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Year	Age	Earned Income	Taxable Social Security	Investment Income	Dividends	Capital Gains	Total Income	Non-Taxable Income	Gross Total Income
2026	61/59	\$220,000	\$0	\$46,313	\$3,077	\$8,915	\$278,305	\$15	\$278,320
2027	62/60	\$224,400	\$0	\$47,732	\$3,317	\$13,597	\$289,046	\$16	\$289,062
2028	63/61	\$228,888	\$0	\$49,198	\$3,571	\$13,461	\$295,118	\$17	\$295,135
2029	64/62	\$233,466	\$0	\$50,714	\$3,840	\$13,489	\$301,509	\$18	\$301,527
 2030	65/63	\$120,243	\$0	\$32,811	\$4,296	\$166,903	\$324,253	\$20	\$324,273
2031	66/64	\$122,408	\$0	\$29,674	\$4,468	\$14,070	\$170,620	\$21	\$170,641
 2032	67/65	\$12,000	\$0	\$55,912	\$4,646	\$22,084	\$94,642	\$22	\$94,664
2033	68/66	\$12,000	\$0	\$53,219	\$4,418	\$27,197	\$96,834	\$22	\$96,856
2034	69/67	\$12,000	\$0	\$50,601	\$3,917	\$26,214	\$92,732	\$18	\$92,750
2035	70/68	\$12,000	\$22,764	\$16,853	\$3,379	\$21,576	\$76,572	\$4,033	\$80,605
2036	71/69	\$1,777	\$27,326	\$13,605	\$2,966	\$23,678	\$69,352	\$26,786	\$96,138
2037	72/70	\$0	\$23,686	\$10,151	\$2,387	\$14,540	\$50,764	\$51,760	\$102,524
2038	73/71	\$0	\$30,116	\$7,225	\$2,132	\$10,207	\$49,680	\$75,488	\$125,168
2039	74/72	\$0	\$28,294	\$4,534	\$2,034	\$10,326	\$45,188	\$78,365	\$123,553
2040	75/73	\$0	\$44,279	\$20,396	\$1,913	\$12,858	\$79,446	\$63,446	\$142,892
2041	76/74	\$0	\$39,587	\$20,589	\$1,656	\$6,865	\$68,697	\$69,213	\$137,910
2042	77/75	\$0	\$46,939	\$29,301	\$1,629	\$6,285	\$84,154	\$62,950	\$147,104
2043	78/76	\$0	\$48,505	\$30,231	\$1,625	\$6,651	\$87,012	\$62,483	\$149,495
2044	79/77	\$0	\$50,001	\$31,123	\$1,604	\$6,987	\$89,715	\$62,096	\$151,811
2045	80/78	\$0	\$51,480	\$32,050	\$1,564	\$7,279	\$92,373	\$61,738	\$154,111
2046	81/79	\$0	\$52,823	\$32,862	\$1,503	\$7,541	\$94,729	\$61,528	\$156,257
2047	82/80	\$0	\$54,185	\$33,776	\$1,421	\$7,741	\$97,123	\$61,308	\$158,431
2048	83/81	\$0	\$55,347	\$34,501	\$1,314	\$7,913	\$99,075	\$61,301	\$160,376
2049	84/82	\$0	\$56,559	\$35,385	\$1,182	\$8,003	\$101,129	\$61,256	\$162,385

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Year	Age	Earned Income	Taxable Social Security	Investment Income	Dividends	Capital Gains	Total Income	Non-Taxable Income	Gross Total Income
2050	85/83	\$0	\$62,907	\$36,046	\$1,022	\$14,383	\$114,358	\$56,084	\$170,442
2051	86/84	\$0	\$57,012	\$36,227	\$542	\$7,153	\$100,934	\$63,167	\$164,101
2052	87/85	\$0	\$57,695	\$36,776	\$309	\$7,041	\$101,821	\$63,685	\$165,506
2053	88/86	\$0	\$99,318	\$91,391	\$41	\$1,058	\$191,808	\$23,274	\$215,082
2054	89/87	\$0	\$74,270	\$62,409	\$0	\$0	\$136,679	\$49,548	\$186,227
2055	90/88	\$0	\$49,566	\$32,726	\$0	\$0	\$82,292	\$75,490	\$157,782
2056	91/89	\$0	\$50,604	\$33,321	\$0	\$0	\$83,925	\$75,703	\$159,628
2057	92/90	\$0	\$78,172	\$65,123	\$0	\$0	\$143,295	\$49,398	\$192,693
2058	93/91	\$0	\$109,519	\$135,353	\$0	\$0	\$244,872	\$19,327	\$264,199
2059	94/92	\$0	\$110,614	\$142,961	\$0	\$0	\$253,575	\$19,520	\$273,095
 2060	95/93	\$0	\$111,720	\$230,864	\$0	\$0	\$342,584	\$19,715	\$362,299
2061	—/94	\$0	\$58,985	\$171,289	\$0	\$0	\$230,274	\$10,409	\$240,683
2062	—/95	\$0	\$28,208	\$35,082	\$0	\$0	\$63,290	\$41,881	\$105,171

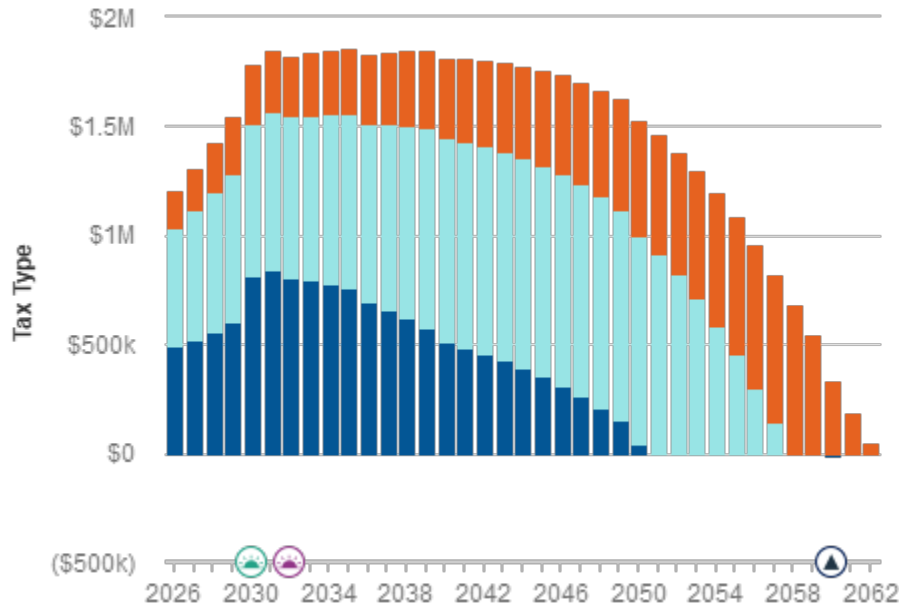
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Asset Tax Type | Current Strategy vs. Proposed Strategy (All Years)

The Assets Tax Type report illustrates the breakdown of your assets by their tax treatment.

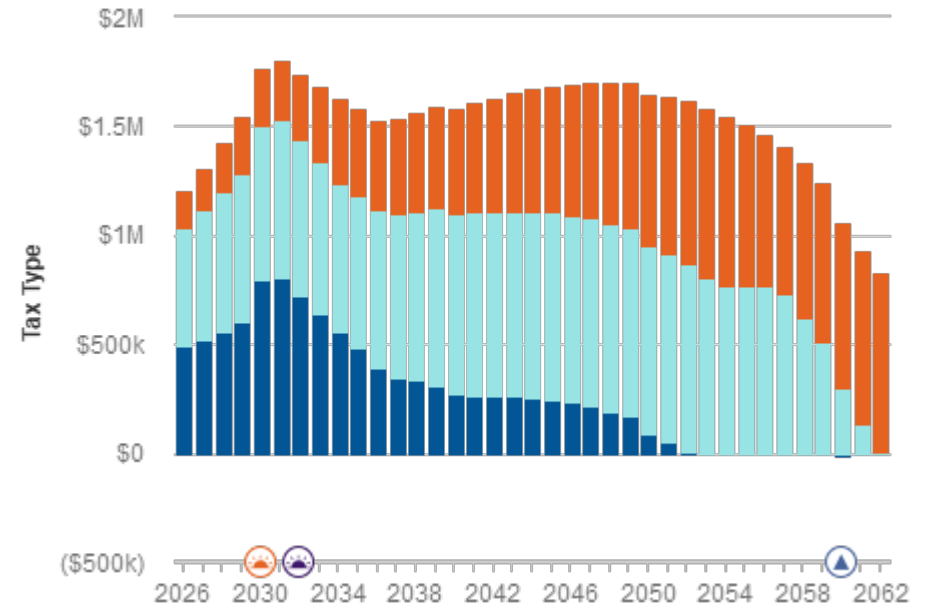


Tax Type Breakdown Current Strategy



- Taxable Assets
- Tax-Deferred Assets
- Tax-Free Assets
- John - Retirement - 2030
- Jane - Retirement - 2032
- John - End of Life - 2060

Tax Type Breakdown Proposed Strategy



- Taxable Assets
- Tax-Deferred Assets
- Tax-Free Assets
- John - Retirement - 2030
- Jane - Retirement - 2032
- John - End of Life - 2060

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		Current Strategy				Proposed Strategy			
Year	Age	Taxable Assets	Tax-Deferred Assets	Tax-Free Assets	Total Portfolio Assets	Taxable Assets	Tax-Deferred Assets	Tax-Free Assets	Total Portfolio Assets
2026	61/59	\$489,266	\$544,500	\$174,835	\$1,208,601	\$489,266	\$544,500	\$174,835	\$1,208,601
2027	62/60	\$524,072	\$589,462	\$201,200	\$1,314,734	\$524,072	\$589,462	\$201,200	\$1,314,734
2028	63/61	\$560,613	\$637,319	\$229,047	\$1,426,979	\$560,613	\$637,319	\$229,047	\$1,426,979
2029	64/62	\$598,989	\$688,248	\$258,962	\$1,546,199	\$598,989	\$688,248	\$258,962	\$1,546,199
 2030	65/63	\$810,934	\$706,289	\$270,626	\$1,787,849	\$797,445	\$706,289	\$270,626	\$1,774,360
2031	66/64	\$840,802	\$725,061	\$282,592	\$1,848,455	\$803,135	\$725,061	\$282,592	\$1,810,788
 2032	67/65	\$809,083	\$741,215	\$279,422	\$1,829,720	\$723,849	\$712,415	\$308,222	\$1,744,486
2033	68/66	\$795,722	\$757,989	\$289,467	\$1,843,178	\$641,669	\$698,487	\$348,969	\$1,689,125
2034	69/67	\$780,430	\$775,409	\$299,880	\$1,855,719	\$553,526	\$683,227	\$392,062	\$1,628,815
2035	70/68	\$762,313	\$793,497	\$310,674	\$1,866,484	\$485,957	\$697,628	\$406,543	\$1,590,128
2036	71/69	\$693,692	\$822,505	\$321,865	\$1,838,062	\$391,126	\$722,801	\$421,568	\$1,535,495
2037	72/70	\$657,979	\$854,423	\$333,467	\$1,845,869	\$349,318	\$750,731	\$437,158	\$1,537,207
2038	73/71	\$617,687	\$887,589	\$345,496	\$1,850,772	\$333,160	\$779,749	\$453,334	\$1,566,243
2039	74/72	\$572,504	\$922,052	\$357,966	\$1,852,522	\$313,409	\$809,898	\$470,118	\$1,593,425
2040	75/73	\$507,787	\$936,209	\$370,895	\$1,814,891	\$271,238	\$824,128	\$487,534	\$1,582,900
2041	76/74	\$479,935	\$950,094	\$384,300	\$1,814,329	\$266,928	\$838,259	\$505,605	\$1,610,792
2042	77/75	\$454,701	\$955,590	\$398,198	\$1,808,489	\$266,274	\$844,165	\$524,355	\$1,634,794
2043	78/76	\$425,576	\$960,199	\$412,609	\$1,798,384	\$262,787	\$849,382	\$543,813	\$1,655,982
2044	79/77	\$392,264	\$963,892	\$427,553	\$1,783,709	\$256,202	\$853,895	\$564,005	\$1,674,102
2045	80/78	\$354,510	\$966,558	\$443,048	\$1,764,116	\$246,303	\$857,606	\$584,958	\$1,688,867
2046	81/79	\$311,896	\$968,260	\$459,115	\$1,739,271	\$232,731	\$860,566	\$606,701	\$1,699,998
2047	82/80	\$264,229	\$968,788	\$475,776	\$1,708,793	\$215,310	\$862,607	\$629,265	\$1,707,182
2048	83/81	\$210,975	\$968,274	\$493,052	\$1,672,301	\$193,574	\$863,843	\$652,681	\$1,710,098

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		Current Strategy				Proposed Strategy				
Year	Age	Taxable Assets	Tax-Deferred Assets	Tax-Free Assets	Total Portfolio Assets	Taxable Assets	Tax-Deferred Assets	Tax-Free Assets	Total Portfolio Assets	
2049	84/82	\$151,977	\$966,428	\$510,967	\$1,629,372	\$167,376	\$864,037	\$676,982	\$1,708,395	
2050	85/83	\$39,214	\$963,415	\$529,546	\$1,532,175	\$88,775	\$863,327	\$702,202	\$1,654,304	
2051	86/84	\$0	\$918,734	\$548,813	\$1,467,547	\$50,664	\$861,605	\$728,375	\$1,640,644	
2052	87/85	\$0	\$819,288	\$568,793	\$1,388,081	\$6,743	\$858,893	\$755,538	\$1,621,174	
2053	88/86	\$0	\$709,637	\$589,514	\$1,299,151	\$0	\$801,026	\$783,729	\$1,584,755	
2054	89/87	\$0	\$588,884	\$611,005	\$1,199,889	\$0	\$770,352	\$778,713	\$1,549,065	
2055	90/88	\$0	\$454,383	\$633,292	\$1,087,675	\$0	\$768,440	\$744,657	\$1,513,097	
2056	91/89	\$0	\$303,304	\$656,408	\$959,712	\$0	\$765,856	\$704,282	\$1,470,138	
2057	92/90	\$0	\$142,000	\$680,384	\$822,384	\$0	\$731,368	\$681,758	\$1,413,126	
2058	93/91	\$0	\$0	\$684,840	\$684,840	\$0	\$625,270	\$709,028	\$1,334,298	
2059	94/92	\$0	\$0	\$546,204	\$546,204	\$0	\$507,320	\$737,389	\$1,244,709	
 	2060	95/93	\$0	\$0	\$327,256	\$327,256	\$0	\$286,748	\$766,884	\$1,053,632
	2061	—/94	\$0	\$0	\$192,925	\$192,925	\$0	\$137,329	\$797,560	\$934,889
	2062	—/95	\$0	\$0	\$47,093	\$47,093	\$0	\$6,066	\$829,462	\$835,528

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Estate Planning

Prepared for **John and Jane Doe**

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Estate Planning Summary



This section evaluates how your assets are expected to transfer to your beneficiaries and highlights potential taxes and expenses that may reduce the amount ultimately received by your heirs.

The reports in this section are designed to help illustrate:

- How your estate may grow over time.
- The estimated impact of federal and state estate or inheritance taxes.
- The amount projected to pass to your heirs after taxes and expenses.
- How assets are expected to transfer based on current ownership and beneficiary designations.
- Whether sufficient liquid assets are available to cover estate settlement costs.

What the Reports Show

Estate Flow Chart

Provide a visual illustration of how assets are expected to transfer following the death of each spouse and the estimated amount ultimately received by beneficiaries.

Estate Growth and Tax Impact

Projects the estimated value of your estate over time, the taxes and expenses that may be due at death, and the net amount projected to pass to your heirs.

State Inheritance and Estate Tax

Estimates any applicable state inheritance or estate taxes based on your projected asset values, ownership structure, and beneficiary designations.

Planning Objectives

The goal of estate planning is to:

- Ensure assets are transferred according to your wishes.
- Minimize taxes, expenses, and administrative delays.
- Coordinate beneficiary designations and asset ownership.
- Provide continuity in the event of incapacity.
- Preserve family wealth and maintain flexibility.

Ongoing Review

Estate planning should be reviewed periodically as family circumstances, asset values, and tax laws change. Legal documents and implementation strategies should be coordinated with a qualified estate planning attorney and tax professional

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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
--------------------	--------------------



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)
--------------------------	--------------------

Total to Heirs	\$5,793,127
----------------	--------------------

OUT OF ESTATE

Doe Construction	\$2,534,134
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Heirs	\$2,534,134
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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

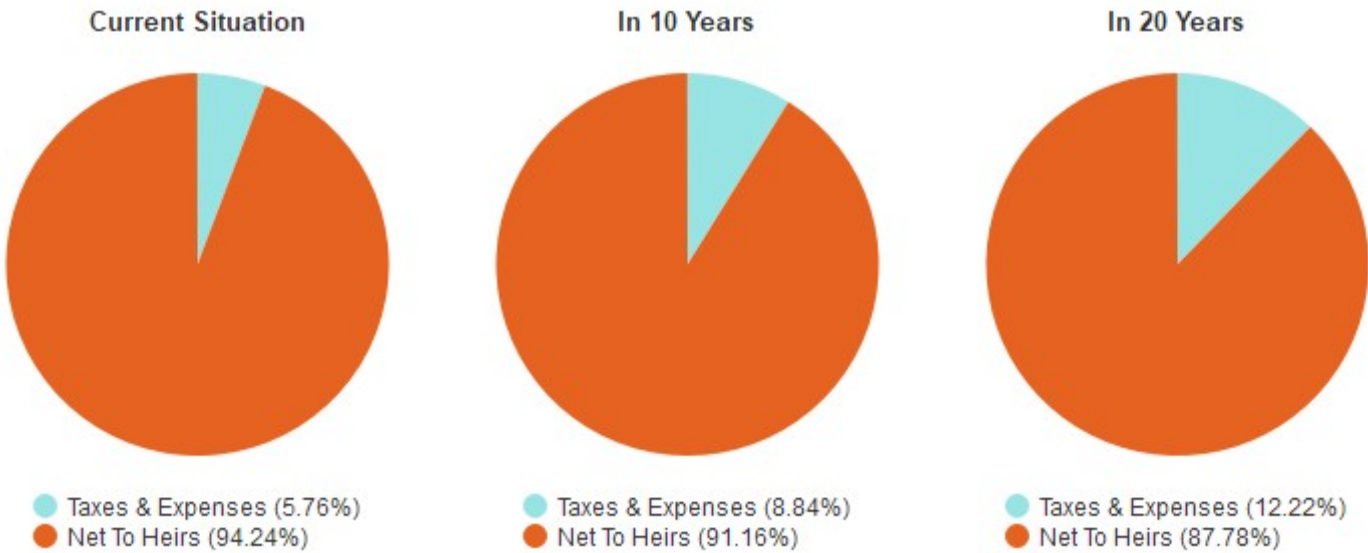
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Estate Growth and Tax Impact | Proposed Strategy



The Estate Growth and Tax Impact report shows the value of assets inside your estate, the reduction in value due to taxes and expenses, and the net amount to your heirs at multiple periods of time assuming the death of you and your spouse at those time periods.

	Current Situation (2026)	In 10 Years (2036)	In 20 Years (2046)
Gross Estate	\$4,020,883	\$4,375,006	\$3,281,253
Taxes & Expenses	\$231,443	\$386,945	\$400,945
Net To Heirs	\$3,789,442	\$3,988,061	\$2,880,307



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State Inheritance and Estate Tax | Proposed Strategy in First Death Year (2060)

The State Inheritance and Estate Tax report shows state inheritance and/or estate tax on assets inside your estate and transfers made at the time of death.



John's Pennsylvania Inheritance Tax Calculations

Gross Estate	
Deferred Compensation	\$0
Roth IRAs	504,667
Qualified Retirement	0
Annuities	296,748
Cash Alternatives	0
Taxable Investments	0
Primary Residence	703,470
Rental Property	0
Vacation Home	492,426
Loans	0
Doe Construction	0
Total Value	1,997,311
Summary	
Taxable Transfers	\$0
Non-taxable Transfers	1,987,311
Probate and Final Expenses	(10,000)
Federal Estate Tax	0
Total State Inheritance Tax	0
Effective Inheritance Tax Rate	0.00%

Transfers at John's Death

Spousal Recipient	
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To	Asset	Amount	Total
Jane	Joint/ROS to Spouse: Primary Residence	\$703,470	
	Joint/ROS to Spouse: Vacation Home	492,426	
	Beneficiary: John Roth IRA	504,667	
	Beneficiary: John's Annuity	296,748	
	Remainder to Spouse: John Life Insurance	0	
	Probate and Final Expenses	(10,000)	
	Total Transfers		1,987,311

Jane's Pennsylvania Inheritance Tax Calculations

Gross Estate		
Primary Residence		\$1,406,939
Vacation Home		984,852
Roth IRAs		766,884
Annuities		296,748
Probate and Final Expenses		(10,000)
Total Value		3,445,423
Summary		
Taxable Transfers		\$2,460,571
Non-taxable Transfers		974,852
Probate and Final Expenses		(10,000)
Federal Estate Tax		0
Tax on Income with Respect to Decedent (35.0% of \$189,008)		(66,153)
IRD Estate Tax Credit (Estate Tax on \$66,153)		0
Total State Inheritance Tax		(110,276)
Effective Inheritance Tax Rate		3.20%

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Transfers at Jane's Death

Class B Recipients			
To	Asset	Amount	Total
Jen Doe	Taxable Transfers		
	Roth IRAs	\$383,443	
	Annuities	148,374	
	Income Tax on IRD	(33,077)	
	Probate and Final Expenses	(10,000)	
	Life Insurance	0	
	Primary Residence	1,200,896	
	Probate and Final Expenses	(5,000)	
	State Inheritance Tax (on \$1,717,713 - Pennsylvania)	(77,297)	
	Total Transfers		1,722,713
	Total Taxes and Expenses		(115,374)
	Net Received		1,607,339
Joe Doe	Taxable Transfers		
	Roth IRAs	383,441	
	Annuities	148,374	
	Income Tax on IRD	(33,077)	
	Primary Residence	206,043	
	Vacation Home	984,852	
	Probate and Final Expenses	(5,000)	
	State Inheritance Tax (on \$732,858 - Pennsylvania)	(32,979)	
	Total Transfers		1,722,710
	Total Taxes and Expenses		(71,056)
	Net Received		1,651,654

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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.

Additionally, this report may not reflect all holdings or transactions, their costs, or proceeds received by you. It may contain information on assets that are not held at the broker/dealer with whom your financial representative is registered. As such, those assets will not be included on the broker/dealer's books and records. Prices that may be indicated in this report are obtained from sources we consider reliable but are not guaranteed. Past performance is no guarantee of future performance and it is important to realize that actual results may differ from the projections contained in this report. The presentation of investment returns set forth in this report does not reflect the deduction of any commissions. Projected valuations and/or rates of return may not take into account surrender charges on products you might own. They will reflect any fees or product charges when entered by the advisor/ representative. Deduction of such charges will result in a lower rate of return.

It is important to compare the information on this report with the statements you receive from the custodian(s) for your account(s). Please note that there may be minor variations due to calculation methodologies. If you have any questions, please contact your financial representative. Also, your account(s) may not be covered by FDIC or SIPC. FDIC and SIPC coverages apply only to certain assets and may be subject to limitations. Questions about coverage that may apply should be directed to the asset provider or sponsor.

The information contained in this report is not written or intended as financial, tax or legal advice. The information provided herein may not be relied on for purposes of avoiding any federal tax penalties. You are encouraged to seek financial, tax and legal advice from your professional advisors.

Tools such as the Monte Carlo simulation will yield different results depending on the variables inputted, and the assumptions underlying the calculation. For those reports that perform a Monte Carlo analysis, the term 'Monte Carlo' will be included in the report title. The assumptions with respect to the simulation include the assumed rates of return and standard deviations of the portfolio model associated with each asset. The assumed rates of return are based on the historical rates of returns and standard deviations, for certain periods of time, for the benchmark indexes comprising the asset classes in the model portfolio. Since the market data used to generate these rates of return change over time your results will vary with each use over time.

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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I/We have received and read this Disclaimer page and understand its contents and, therefore, the limitations of the report. Furthermore, I understand that none of the calculations and presentations of investment returns are guaranteed.

John Doe:

Signature

Date

Jane Doe:

Signature

Date

David Cawley:

Signature

Date _____

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