



REPORT PREPARED FOR

Primary Sample & Secondary Sample

by Joseph Zinsel & Scott Capace
Open Source Investments LLC

Generated on 07/13/2022

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Important Information

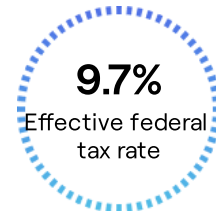
This report is intended to provide you with an analysis of your financial plan. It is based on the data and assumptions provided by you and your financial professional including but not limited to asset expected returns, volatility, and inflation assumptions. Detailed information regarding assumptions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

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

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

Snapshot

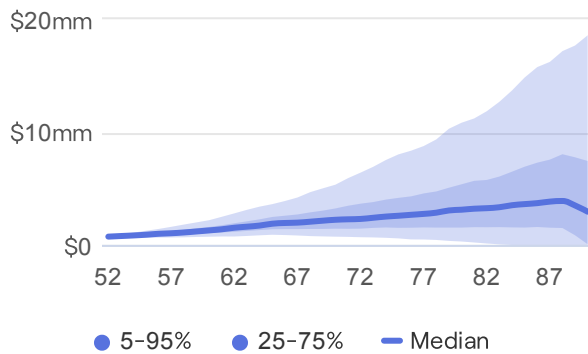
Probability of success of Proposed plan



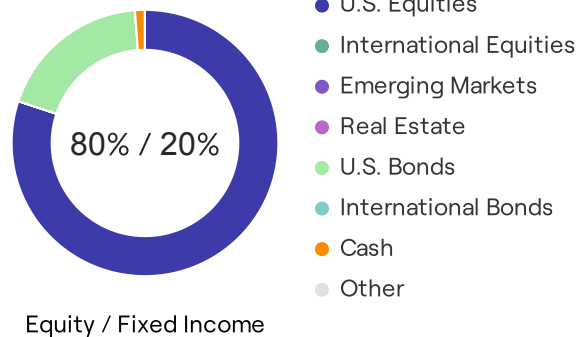
Balance Sheet

Bank	\$0
Invested assets	\$730,000
Real estate assets	\$360,000
Life insurance cash value	\$0
Other assets	\$0
Credit cards	\$5,000
Mortgages	\$285,000
Home equities	\$0
Student loans	\$0
Other debts	\$0
Net worth	\$800,000

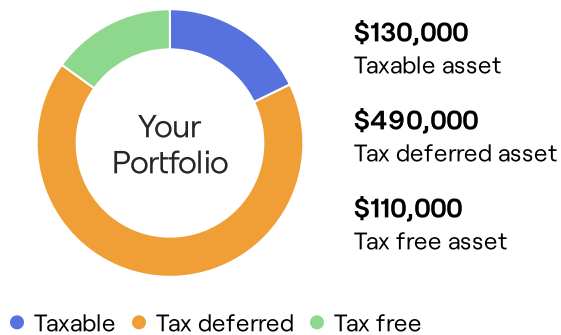
Asset simulation results of Proposed plan



Current allocation



Tax allocation summary

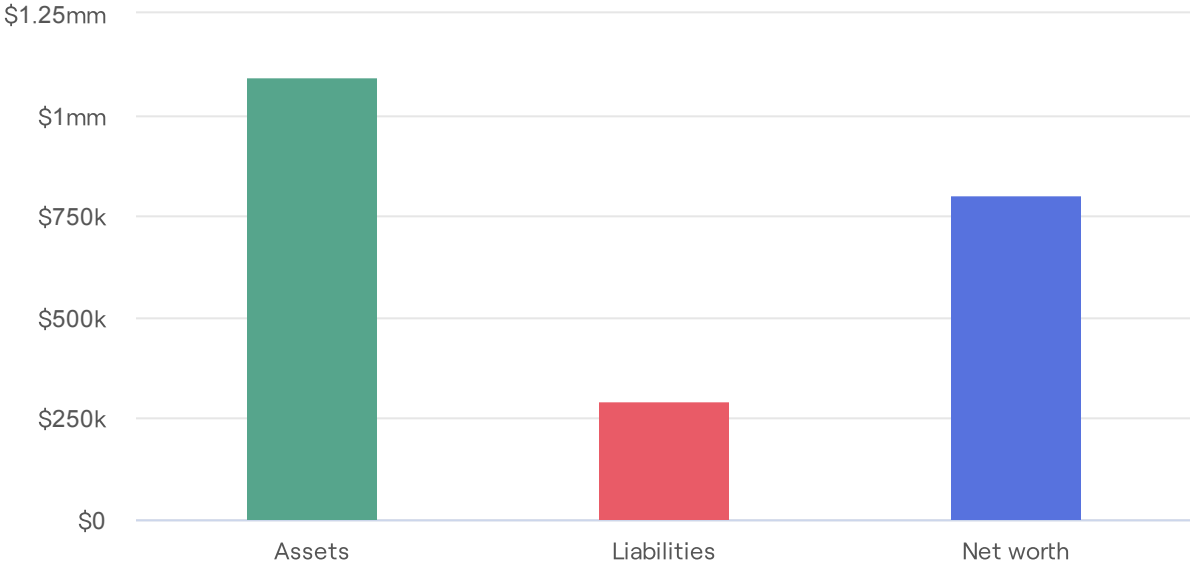


Notes

Balance Sheet

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

Your net worth is \$800,000 as of 7/13/22



Assets	
Bank	\$0
Invested assets	\$730,000
Real estate assets	\$360,000
Life insurance cash value	\$0
Other assets	\$0
Total assets	\$1,090,000

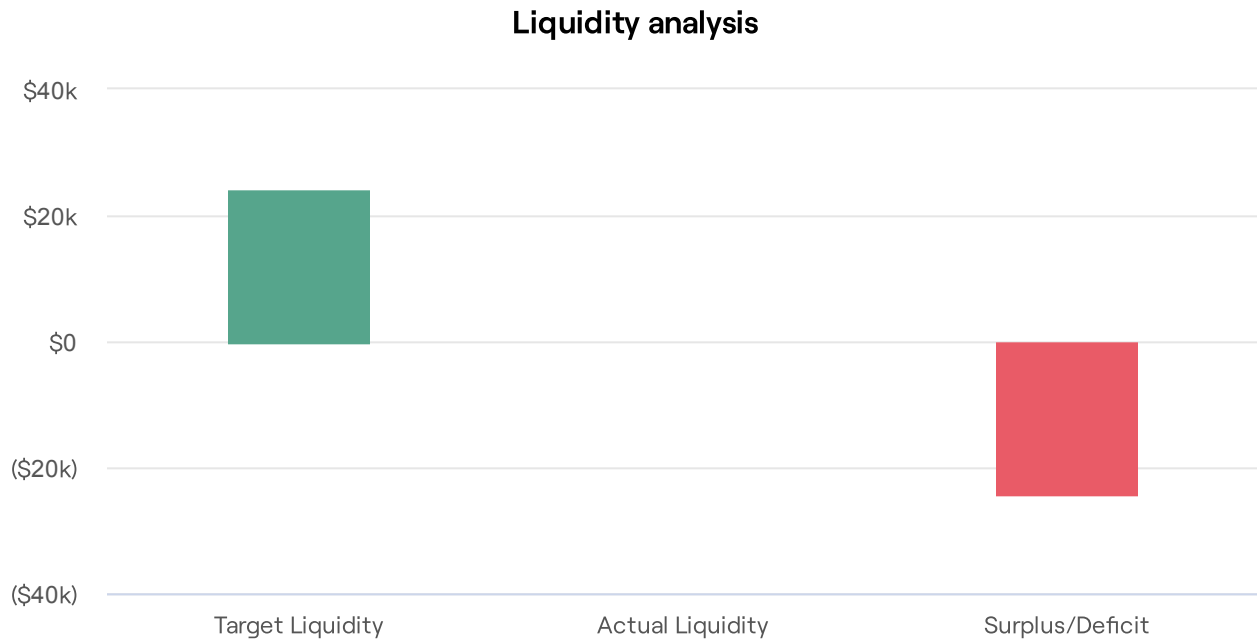
Liabilities	
Credit cards	\$5,000
Mortgages	\$285,000
Home equities	\$0
Student loans	\$0
Other debts	\$0
Total liabilities	\$290,000
Net Worth	\$800,000

Balance Sheet Details

Description	Primary	Secondary	Joint	Total
Assets				
Invested Assets				
Non-qualified				
Taxable Account	\$130,000			\$130,000
Qualified				
Primary 401k	\$200,000			\$200,000
Secondary 401k		\$290,000		\$290,000
Primary ROTH	\$40,000			\$40,000
Secondary ROTH		\$70,000		\$70,000
Total Invested Assets	\$370,000	\$360,000	\$0	\$730,000
Real Estate Assets				
Home	\$360,000			\$360,000
Total Real Estate Assets	\$360,000	\$0	\$0	\$360,000
Total Assets	\$730,000	\$360,000	\$0	\$1,090,000
Liabilities				
Credit Card	\$5,000			\$5,000
Home Loan			\$285,000	\$285,000
Total Liabilities	\$5,000	\$0	\$285,000	\$290,000
Net Worth				
Total Net Worth	\$725,000	\$360,000	(\$285,000)	\$800,000

Liquidity

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

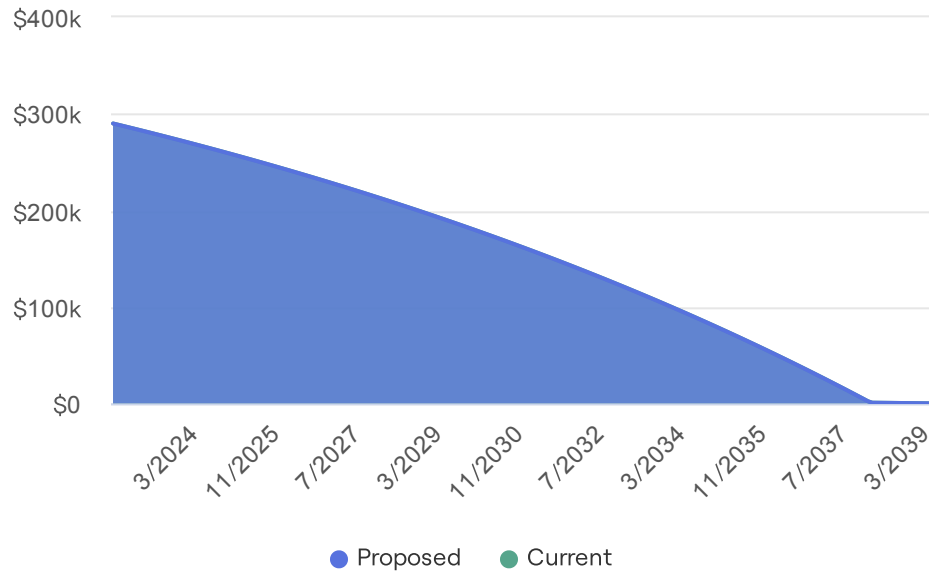


Your Liquidity

Your target liquidity is **3** months of living expenses, **\$24,275**. Your current liquidity is **\$0**.

Debt Management

Balance of selected debt



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

Proposed payment strategy

Payment priority	Same priority for all debt
Current total monthly payment	\$2,250
Proposed additional monthly payment	\$0
Proposed total monthly payment	\$2,250.00

Individual loan strategy

Loan name	Interest rate	Balance	Strategy
Joint Mortgage	5%	\$285,000	Use proposed payment strategy
Credit Card	10%	\$5,000.00	Use proposed payment strategy

Debt Management Payments

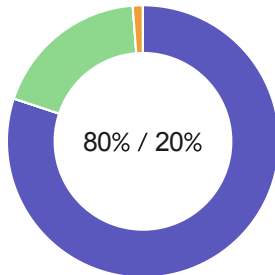
Proposed payments for next month

Debt Name	Balance	Interest Rate	Minimum Payment	Current Payment	Proposed Payment
Joint's Mortgage	\$285,000	5%	\$1,691	\$2,200	\$2,200
Credit Card	\$5,000	10%	\$25	\$50	\$50

Asset Allocation

Current allocation

All Accounts



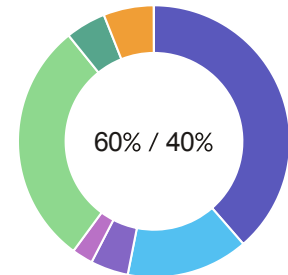
Equity / Fixed Income

Annual return: 7.6%
Standard deviation: 13.7%

80.1%	● U.S. Equities	38.6%
0%	● International Equities	14.5%
0%	● Emerging Markets	4.5%
0%	● Real Estate	2.5%
18.7%	● U.S. Bonds	29.1%
0%	● International Bonds	4.8%
1.2%	● Cash	6%
0%	● Other	0%

Target allocation

Moderate



Equity / Fixed Income

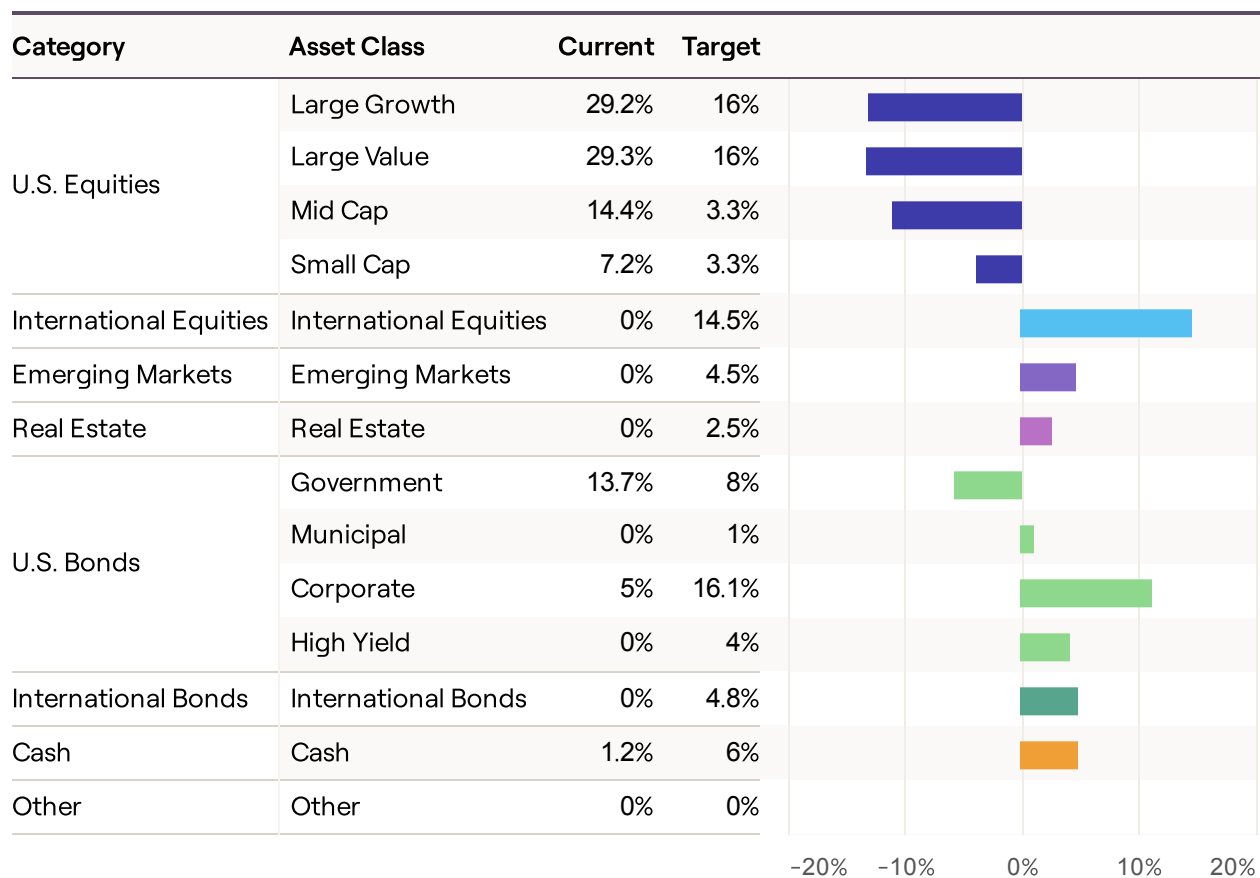
Annual return: 6.8%
Standard deviation: 10.2%

To balance back to your target portfolio:

U.S. Equities	Sell	\$302,950	U.S. Bonds	Buy	\$75,920
International Equities	Buy	\$105,850	International Bonds	Buy	\$35,040
Emerging Markets	Buy	\$32,850	Cash	Buy	\$35,040
Real Estate	Buy	\$18,250	Other	Sell	\$0

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

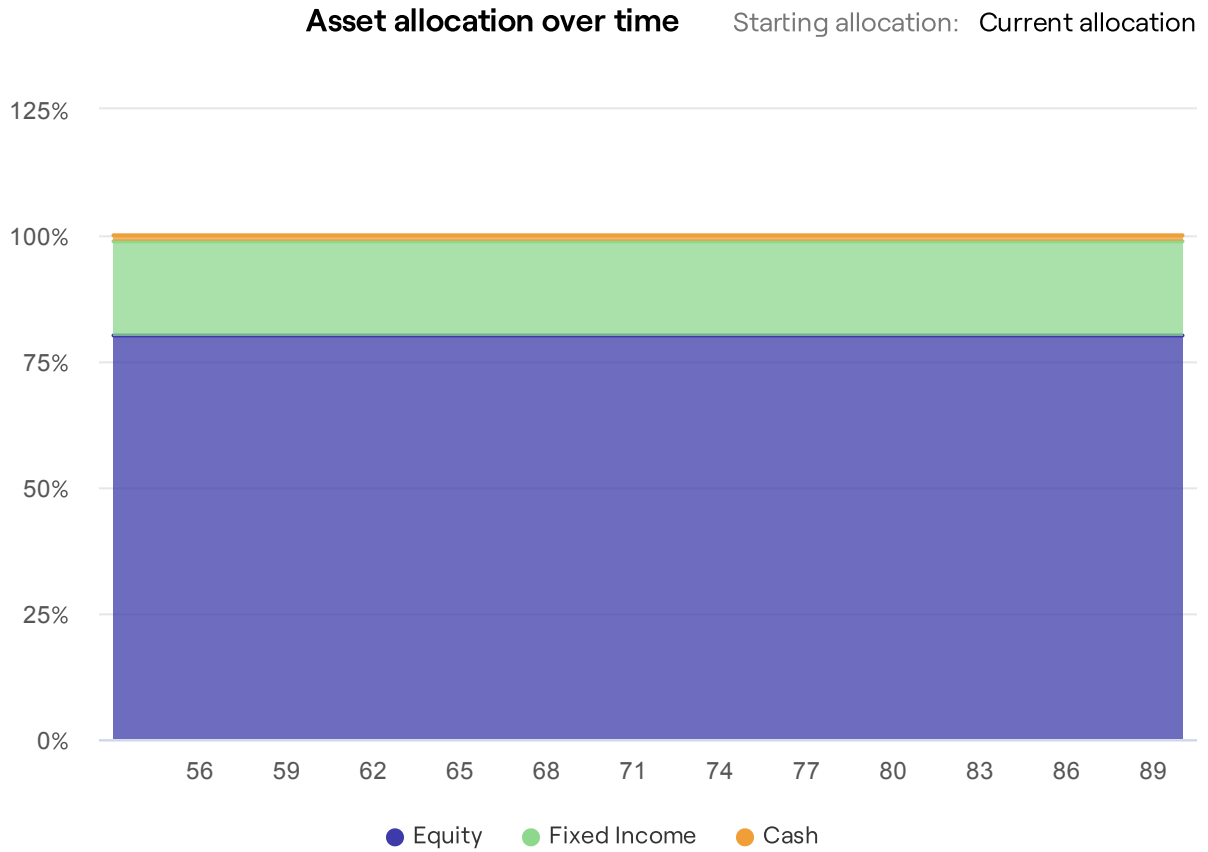
Asset Allocation Details



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

Allocation Path

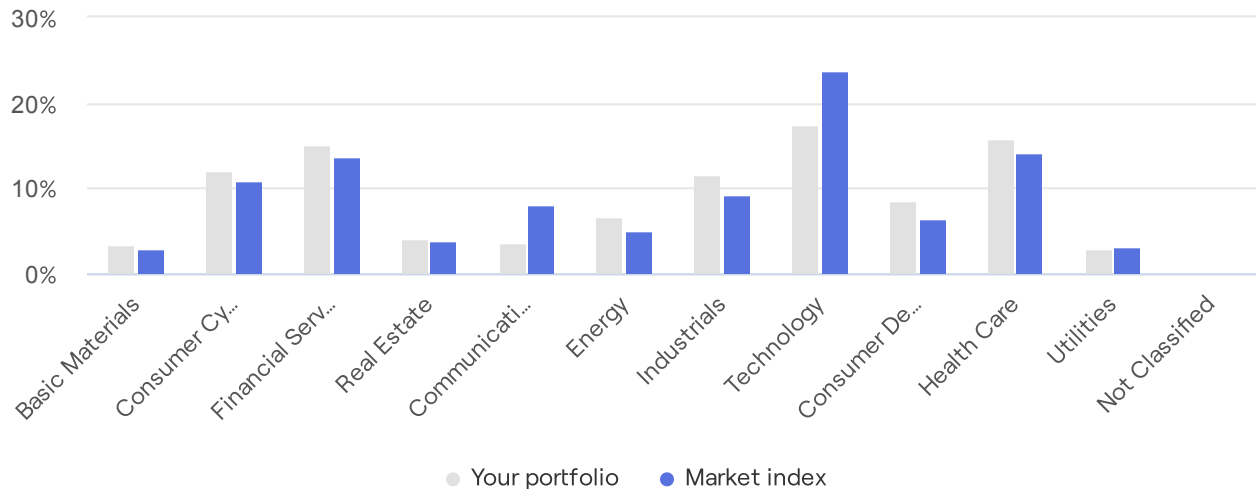
The allocation path chart can illustrate how your portfolio's asset allocation may change over time.



Equity Sector and Style

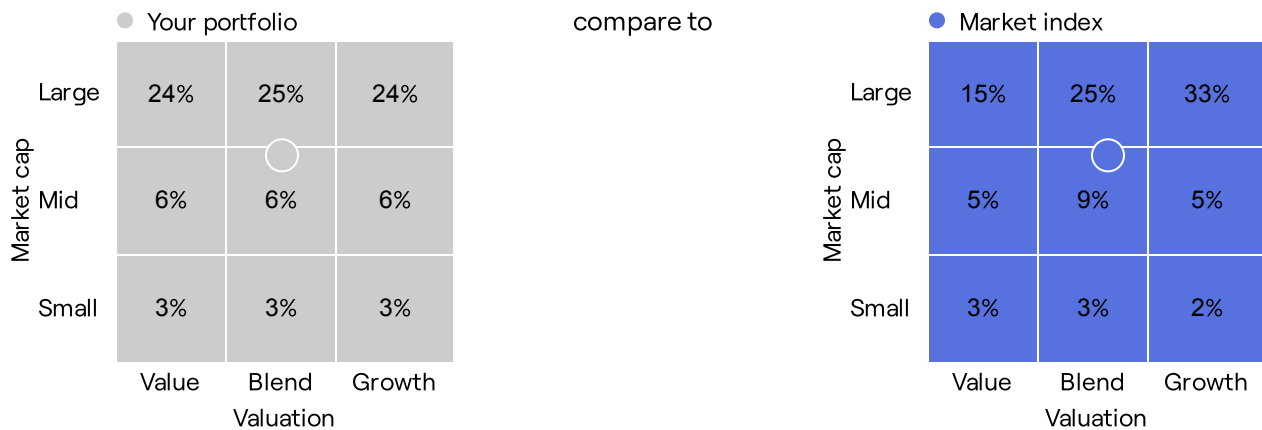
Equity investments can be categorized by sector. They are also each assigned a style based on their market cap and valuation. It is important to construct a well-diversified equity portfolio that balances risk with return, while meeting your specific financial goals. Sector and Style data is provided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

Equity sector comparison



Amongst the equity sector, you are most **overweight in Industrials** and **underweight Technology**.

Equity style comparison



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

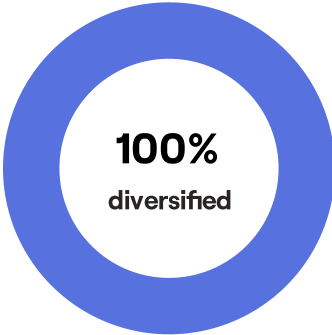
* Broad market index refers to the Vanguard Total Stock Market Index.

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

Concentrated Position

A portfolio that is too heavy in just one security poses a substantial downside risk. This is often defined as "putting all your eggs in one basket." Your concentration position is identified as individual stocks that exceed 5% of the entire portfolio.

Diversification



- Concentrated position
- Other

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

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

Tax Allocation

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

Tax allocation summary



- Taxable
- Tax deferred
- Tax free

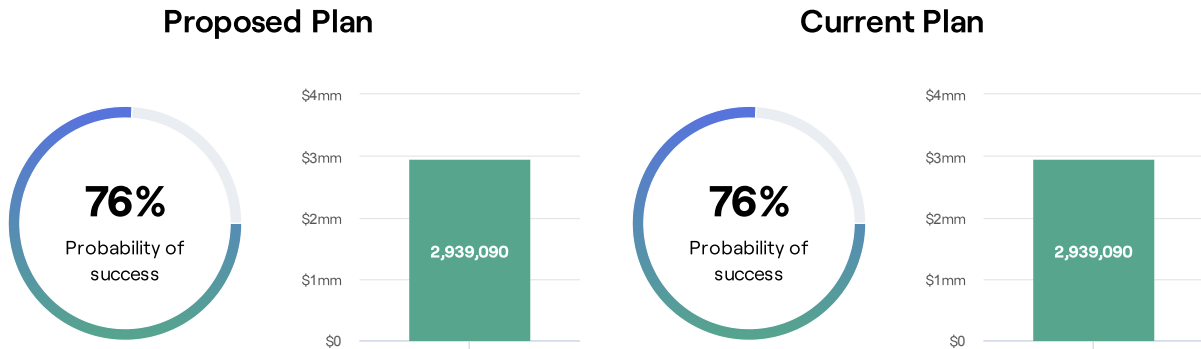
\$130,000
Taxable asset

\$490,000
Tax deferred asset

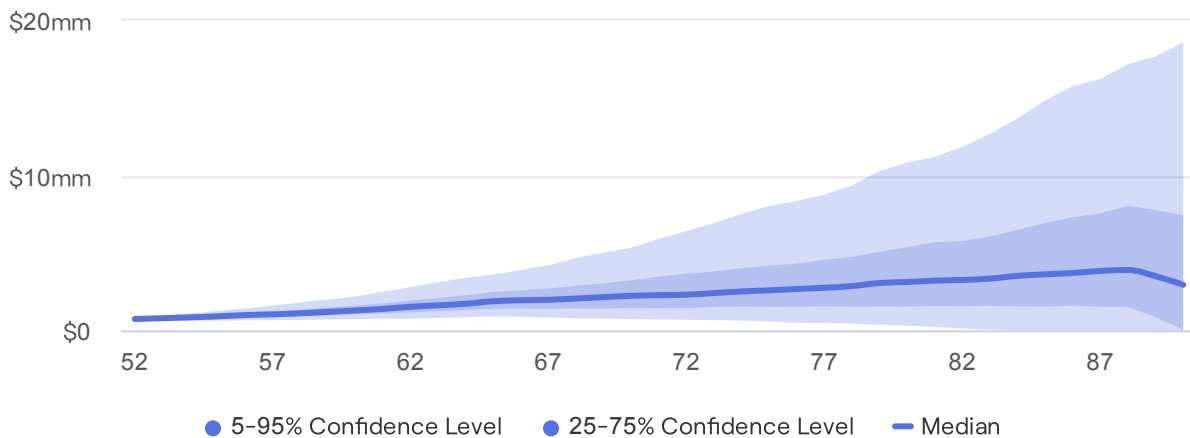
\$110,000
Tax free asset

Monte Carlo Analysis

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



Asset simulation results - Proposed plan



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

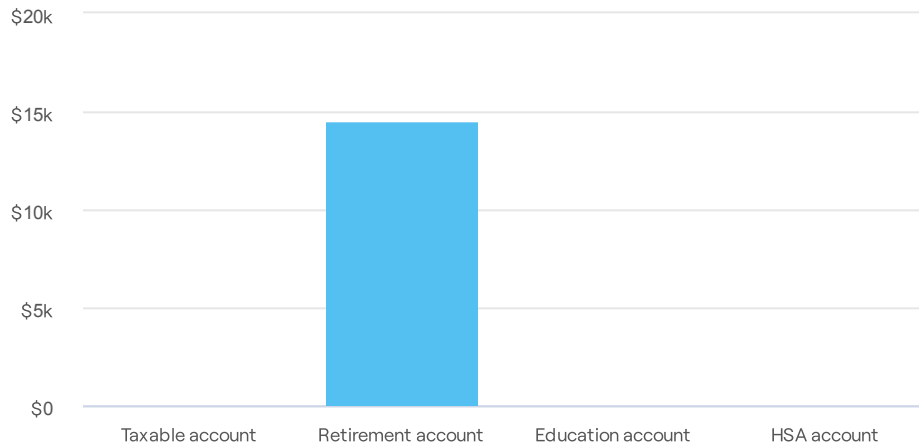
IMPORTANT: The projections or other information generated by RightCapital regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results are based on return and volatility assumptions from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

Retirement Analysis Action Items

	Proposed	Current
Financial goals		
Primary's retirement age	66	66
Secondary's retirement age	66	66
Retirement Monthly Expense	\$5,000	\$5,000
Savings		
Primary's 401(k)	8%	8%
Secondary's 401(k)	9%	9%
Expenses		
Pre-retirement Living Expenses	\$5,000	\$5,000
Strategies		
Asset allocation	Current allocation	Current allocation
Social Security	Current strategy	Current strategy
Primary Sample	Age 65	Age 65
Secondary Sample	Age 65	Age 65
Debt strategy	Current payments	Current payments
Distribution strategy	Current strategy	Current strategy
Education strategy	Current strategy	Current strategy
Retirement Spending	Inflation Adjusted	Inflation Adjusted

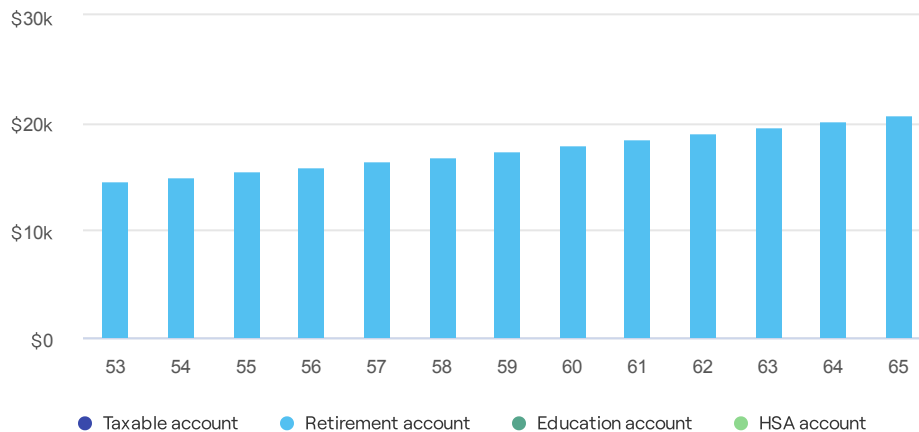
Saving Analysis – Proposed plan

Current year savings of Proposed plan



Total annual savings of
\$14,500
 Savings rate of
11.6%
 with total income of
 \$125,000

Savings over time of Proposed plan

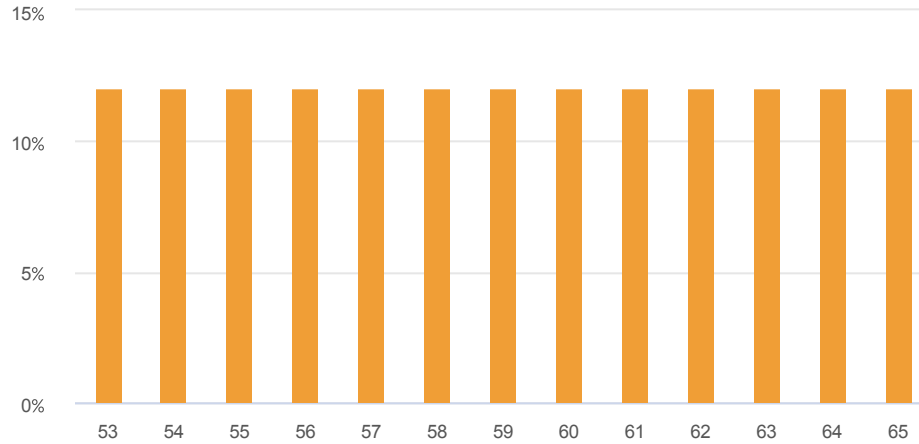


Total savings of
\$226,458
 Average savings rate of
12.0%
 with total income of
 \$1,952,224

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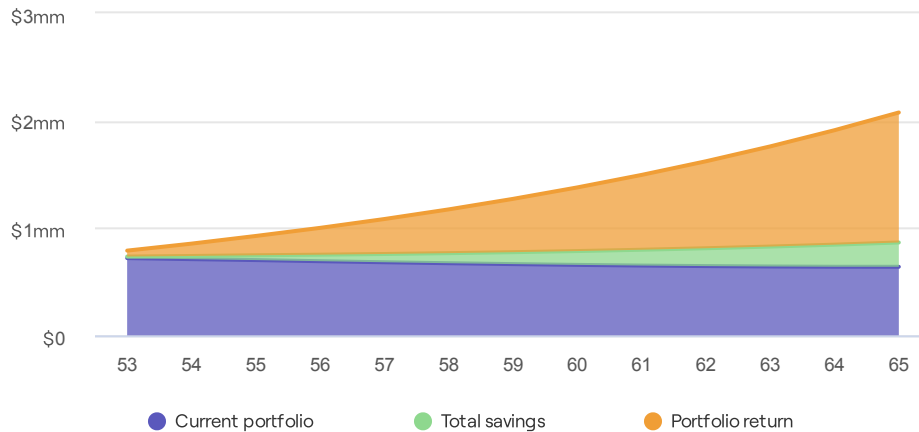
Saving Analysis – Proposed plan

Savings rate of Proposed plan



Total savings of
\$226,458
 Average savings rate of
12.0%
 with total income of
 \$1,952,224

Total savings and returns of Proposed plan

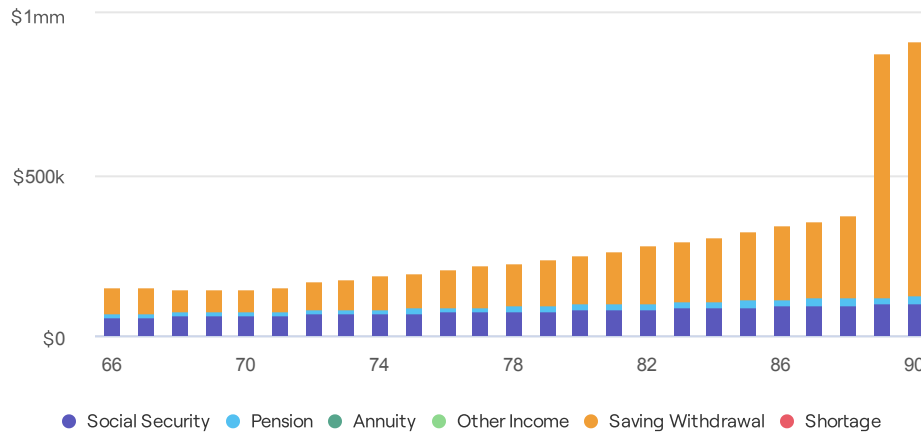


Total invested asset
\$2,076,232
 at retirement
\$226,458 total savings
\$1,211,085 portfolio return

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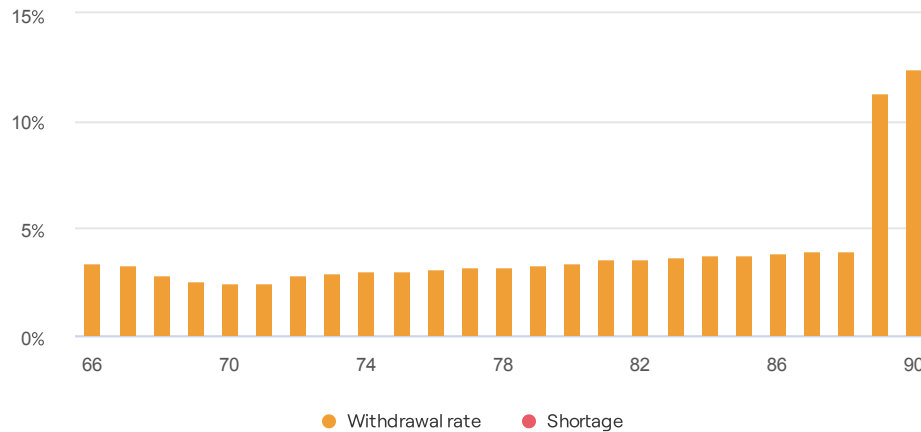
Retirement Analysis Details – Proposed plan

Income sources of Proposed plan



\$0
income shortage
39.6%
income is stable

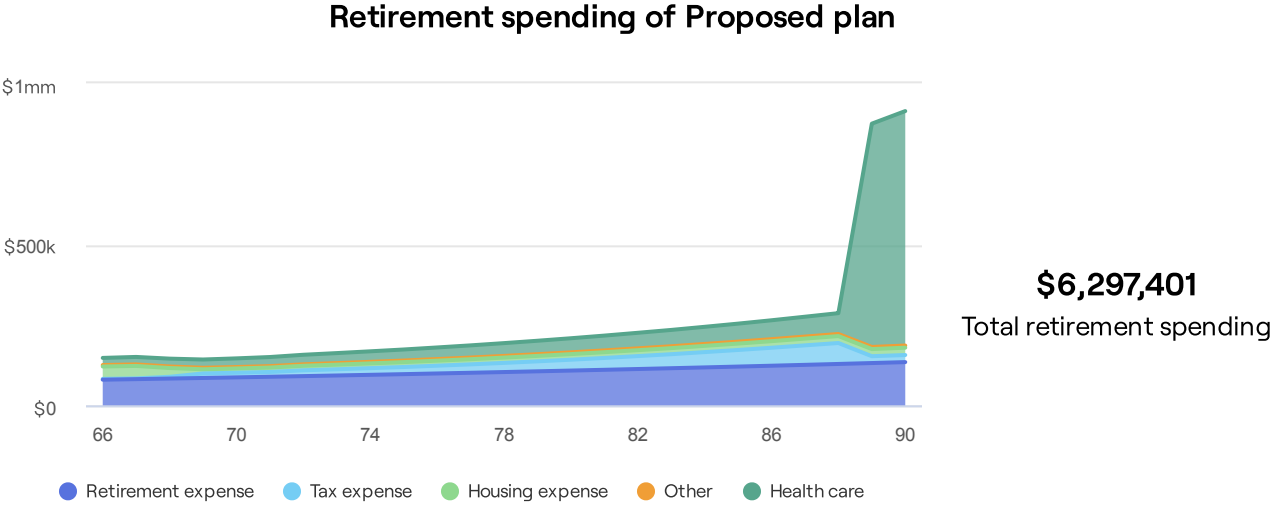
Withdrawal rate of Proposed plan



\$0
income shortage
39.6%
income is stable

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Retirement Analysis Details – Proposed plan

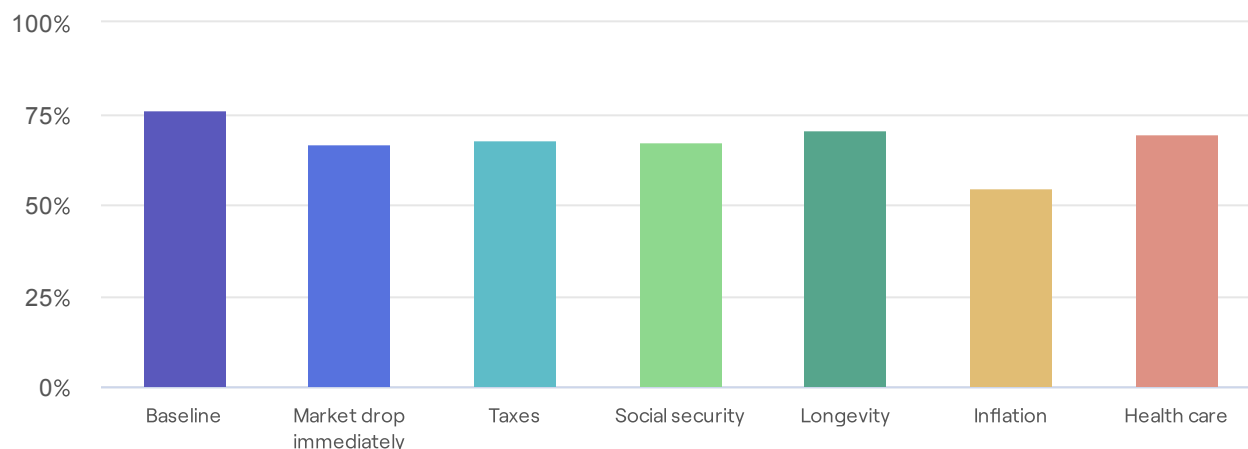


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Stress Test

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

Stress test - probability of success - Proposed Plan



Stress Test results are based on the following assumptions:

Equity markets drop immediately by	20%	Tax expense will be higher by	20%
Social Security will be reduced by	20%	You (and your spouse) will live	5 yrs. longer
Inflation will be higher by	1%	Health care cost will be higher by	20%

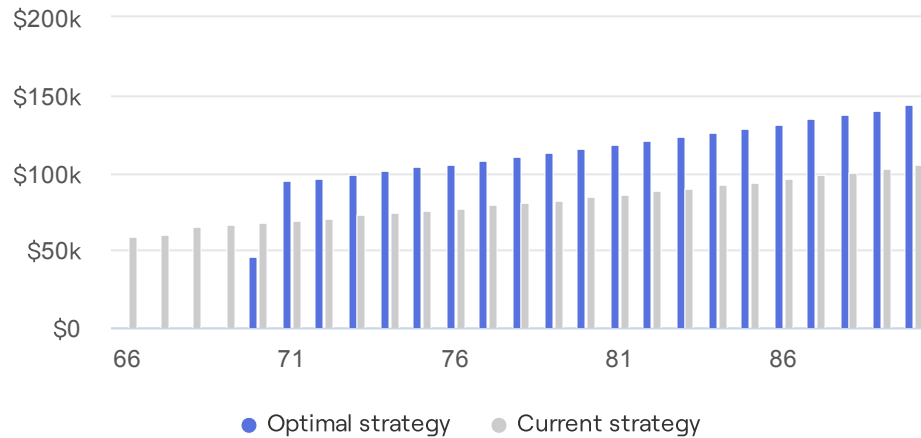
This section of the report displays the results of Monte Carlo simulations run on various stressed tests. The results are derived from 1000 simulations and the specified retirement cash flows. The probability of success represents the overall likelihood of success in various stress tests.

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

Optimal Social Security Strategy

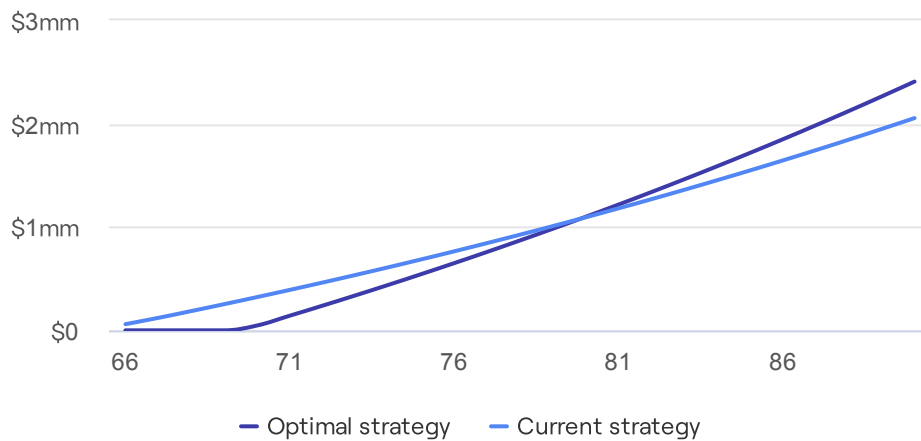
There are as many as 700 different Social Security filing strategies that can be tested in order to identify the optimal Social Security benefit for your specific retirement needs. Compare your optimal strategy to others to see the potential benefit of optimization.

Annual cash flow comparison



\$353,376 more
from the optimal
Social Security filing
strategy
than Current strategy

Cumulative cash flow comparison



To obtain maximum Social Security benefit

1. Primary applies own retirement/spousal benefit at age 70.
2. Secondary applies own retirement/spousal benefit at age 70.

Medicare Coverage

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

Your Medicare Considerations



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

✔ Flexibility on doctor choices



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

✔ Deductible/copay



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

✘ No out of pocket limit

Proposed Medicare Choices

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

Medicare Coverage

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

Coverage Analysis

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

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

Medicare Enrollment

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

Primary Sample

Social Security at 65	I will have received retirement benefits by age 65
-----------------------	--

Group Plan Coverage at 65	I have group coverage from me/spouse. Plan covers more than 20 employees
---------------------------	--

Secondary Sample

Social Security at 65	I will have received retirement benefits by age 65
-----------------------	--

Group Plan Coverage at 65	I have group coverage from me/spouse. Plan covers more than 20 employees
---------------------------	--

Your Enrollment Period

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

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

Start Enrollment

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

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

Medicare Tips

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

Cash Flows – Proposed Plan

Summary

Year	Age	Cash Inflows				Cash Outflows					Net Flows
		Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	
2023	53/53	125,000	0	0	125,000	97,700	3,000	24,066	10,750	135,516	(10,516)
2024	54/54	128,750	0	0	128,750	99,302	3,066	24,932	11,072	138,372	(9,622)
2025	55/55	132,612	0	0	132,612	100,941	3,133	25,803	11,405	141,282	(8,669)
2026	56/56	136,591	0	0	136,591	102,617	3,202	29,520	11,747	147,086	(10,495)
2027	57/57	140,689	0	0	140,689	104,331	3,273	30,767	12,099	150,470	(9,782)
2028	58/58	144,909	0	0	144,909	106,085	3,345	32,044	12,462	153,936	(9,027)
2029	59/59	149,257	0	0	149,257	107,878	3,418	33,357	12,836	157,490	(8,233)
2030	60/60	153,734	0	0	153,734	109,713	3,494	34,639	13,221	161,067	(7,333)
2031	61/61	158,346	0	0	158,346	111,590	3,570	35,752	13,618	164,530	(6,184)
2032	62/62	163,097	0	0	163,097	113,510	3,649	36,899	14,026	168,084	(4,988)
2033	63/63	167,990	0	0	167,990	115,473	3,729	38,087	14,447	171,736	(3,747)
2034	64/64	173,029	0	0	173,029	117,482	3,811	39,317	14,881	175,491	(2,462)
2035	65/65	178,220	0	0	178,220	119,536	3,895	39,715	15,327	178,473	(253)
2036	66/66	71,706	0	0	71,706	140,732	3,981	2,581	0	147,293	(75,587)
2037	67/67	73,380	0	0	73,380	143,912	4,068	2,341	0	150,321	(76,942)
2038	68/68	78,211	0	0	78,211	135,396	4,158	5,476	0	145,029	(66,818)
2039	69/69	80,034	0	0	80,034	124,036	4,249	14,055	0	142,341	(62,307)
2040	70/70	81,899	0	0	81,899	127,085	4,343	14,419	0	145,847	(63,948)
2041	71/71	83,810	0	0	83,810	130,700	4,439	14,904	0	150,042	(66,232)
2042	72/72	85,764	83,018	0	168,782	134,434	4,536	18,072	0	157,042	11,740
2043	73/73	87,766	89,206	0	176,972	138,292	4,636	19,321	0	162,249	14,723
2044	74/74	89,815	96,226	0	186,041	142,279	4,738	20,745	0	167,762	18,279
2045	75/75	91,913	103,385	0	195,298	146,398	4,842	22,194	0	173,435	21,863
2046	76/76	94,060	111,075	0	205,135	150,657	4,949	24,130	0	179,736	25,399
2047	77/77	96,258	118,810	0	215,068	155,059	5,058	26,114	0	186,231	28,837
2048	78/78	98,509	127,636	0	226,145	159,612	5,169	28,438	0	193,218	32,926
2049	79/79	100,813	137,105	0	237,918	164,320	5,283	30,976	0	200,578	37,340
2050	80/80	103,172	147,272	0	250,444	169,189	5,399	33,750	0	208,337	42,106
2051	81/81	105,587	157,363	0	262,950	174,227	5,518	36,824	0	216,568	46,382
2052	82/82	108,059	169,009	0	277,068	179,439	5,639	40,190	0	225,268	51,800
2053	83/83	110,591	180,475	0	291,066	184,833	5,763	43,564	0	234,160	56,906
2054	84/84	113,183	193,799	0	306,982	190,417	5,890	47,556	0	243,862	63,120
2055	85/85	115,836	206,784	0	322,621	196,197	6,019	51,532	0	253,748	68,872
2056	86/86	118,552	220,544	0	339,096	202,182	6,152	55,830	0	264,164	74,932

Year	Age	Cash Inflows				Cash Outflows				Net Flows	
		Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving		Total Outflows
2057	87/87	121,334	235,108	0	356,442	208,380	6,287	60,542	0	275,209	81,233
2058	88/88	124,182	248,674	0	372,857	214,799	6,425	65,073	0	286,297	86,559
2059	89/89	127,098	264,814	0	391,911	846,966	6,567	21,253	0	874,786	(482,874)
2060	90/90	130,084	279,505	0	409,589	885,133	6,711	22,030	0	913,874	(504,285)

Summary / Income Inflows

Year	Age	Salary	Social Security	Pension	Total Income Inflows
2023	53/53	125,000	0	0	125,000
2024	54/54	128,750	0	0	128,750
2025	55/55	132,612	0	0	132,612
2026	56/56	136,591	0	0	136,591
2027	57/57	140,689	0	0	140,689
2028	58/58	144,909	0	0	144,909
2029	59/59	149,257	0	0	149,257
2030	60/60	153,734	0	0	153,734
2031	61/61	158,346	0	0	158,346
2032	62/62	163,097	0	0	163,097
2033	63/63	167,990	0	0	167,990
2034	64/64	173,029	0	0	173,029
2035	65/65	178,220	0	0	178,220
2036	66/66	0	59,706	12,000	71,706
2037	67/67	0	61,020	12,360	73,380
2038	68/68	0	65,481	12,731	78,211
2039	69/69	0	66,921	13,113	80,034
2040	70/70	0	68,393	13,506	81,899
2041	71/71	0	69,899	13,911	83,810
2042	72/72	0	71,435	14,329	85,764
2043	73/73	0	73,008	14,758	87,766
2044	74/74	0	74,614	15,201	89,815
2045	75/75	0	76,255	15,657	91,913
2046	76/76	0	77,933	16,127	94,060
2047	77/77	0	79,647	16,611	96,258
2048	78/78	0	81,400	17,109	98,509
2049	79/79	0	83,191	17,622	100,813
2050	80/80	0	85,021	18,151	103,172
2051	81/81	0	86,892	18,696	105,587
2052	82/82	0	88,803	19,256	108,059
2053	83/83	0	90,757	19,834	110,591
2054	84/84	0	92,753	20,429	113,183
2055	85/85	0	94,794	21,042	115,836
2056	86/86	0	96,879	21,673	118,552
2057	87/87	0	99,011	22,324	121,334
2058	88/88	0	101,189	22,993	124,182
2059	89/89	0	103,415	23,683	127,098

Year	Age	Salary	Social Security	Pension	Total Income Inflows
2060	90/90	0	105,690	24,394	130,084

Summary / Planned Distribution

Year	Age	401(k)	Total Planned Distribution
2023	53/53	0	0
2024	54/54	0	0
2025	55/55	0	0
2026	56/56	0	0
2027	57/57	0	0
2028	58/58	0	0
2029	59/59	0	0
2030	60/60	0	0
2031	61/61	0	0
2032	62/62	0	0
2033	63/63	0	0
2034	64/64	0	0
2035	65/65	0	0
2036	66/66	0	0
2037	67/67	0	0
2038	68/68	0	0
2039	69/69	0	0
2040	70/70	0	0
2041	71/71	0	0
2042	72/72	83,018	83,018
2043	73/73	89,206	89,206
2044	74/74	96,226	96,226
2045	75/75	103,385	103,385
2046	76/76	111,075	111,075
2047	77/77	118,810	118,810
2048	78/78	127,635	127,635
2049	79/79	137,105	137,105
2050	80/80	147,271	147,271
2051	81/81	157,363	157,363
2052	82/82	169,009	169,009
2053	83/83	180,475	180,475
2054	84/84	193,799	193,799
2055	85/85	206,784	206,784
2056	86/86	220,544	220,544
2057	87/87	235,108	235,108
2058	88/88	248,675	248,675
2059	89/89	264,813	264,813

Year	Age	401(k)	Total Planned Distribution
2060	90/90	279,505	279,505

Summary / Expenses

Year	Age	Living Expense	Housing	Debt	Health Care	Insurance Premium	Total Expense
2023	53/53	60,000	34,900	600	0	2,200	97,700
2024	54/54	61,320	35,127	600	0	2,255	99,302
2025	55/55	62,669	35,360	600	0	2,311	100,941
2026	56/56	64,048	35,600	600	0	2,369	102,617
2027	57/57	65,457	35,846	600	0	2,428	104,331
2028	58/58	66,897	36,099	600	0	2,489	106,085
2029	59/59	68,369	36,358	600	0	2,551	107,878
2030	60/60	69,873	36,625	600	0	2,615	109,713
2031	61/61	71,410	36,899	600	0	2,680	111,590
2032	62/62	72,981	37,181	600	0	2,747	113,510
2033	63/63	74,586	37,471	600	0	2,816	115,473
2034	64/64	76,227	37,768	600	0	2,887	117,482
2035	65/65	77,904	38,073	600	0	2,959	119,536
2036	66/66	79,618	38,387	600	22,126	0	140,732
2037	67/67	81,370	38,710	600	23,233	0	143,912
2038	68/68	83,160	27,241	600	24,394	0	135,396
2039	69/69	84,990	12,981	451	25,614	0	124,036
2040	70/70	86,859	13,331	0	26,895	0	127,085
2041	71/71	88,770	13,690	0	28,239	0	130,700
2042	72/72	90,723	14,060	0	29,651	0	134,434
2043	73/73	92,719	14,439	0	31,134	0	138,292
2044	74/74	94,759	14,829	0	32,690	0	142,279
2045	75/75	96,844	15,230	0	34,325	0	146,398
2046	76/76	98,974	15,641	0	36,041	0	150,657
2047	77/77	101,152	16,065	0	37,843	0	155,059
2048	78/78	103,377	16,499	0	39,735	0	159,612
2049	79/79	105,651	16,946	0	41,722	0	164,320
2050	80/80	107,976	17,405	0	43,808	0	169,189
2051	81/81	110,351	17,877	0	45,999	0	174,227
2052	82/82	112,779	18,362	0	48,299	0	179,439
2053	83/83	115,260	18,860	0	50,714	0	184,833
2054	84/84	117,796	19,372	0	53,249	0	190,417
2055	85/85	120,387	19,898	0	55,912	0	196,197
2056	86/86	123,036	20,439	0	58,707	0	202,182
2057	87/87	125,742	20,995	0	61,643	0	208,380
2058	88/88	128,509	21,566	0	64,725	0	214,799
2059	89/89	131,336	22,153	0	693,477	0	846,966

Year	Age	Living Expense	Housing	Debt	Health Care	Insurance Premium	Total Expense
2060	90/90	134,225	22,756	0	728,151	0	885,133

Summary / Goals

Year	Age	Vacation	Total Goals
2023	53/53	3,000	3,000
2024	54/54	3,066	3,066
2025	55/55	3,133	3,133
2026	56/56	3,202	3,202
2027	57/57	3,273	3,273
2028	58/58	3,345	3,345
2029	59/59	3,418	3,418
2030	60/60	3,494	3,494
2031	61/61	3,570	3,570
2032	62/62	3,649	3,649
2033	63/63	3,729	3,729
2034	64/64	3,811	3,811
2035	65/65	3,895	3,895
2036	66/66	3,981	3,981
2037	67/67	4,068	4,068
2038	68/68	4,158	4,158
2039	69/69	4,249	4,249
2040	70/70	4,343	4,343
2041	71/71	4,439	4,439
2042	72/72	4,536	4,536
2043	73/73	4,636	4,636
2044	74/74	4,738	4,738
2045	75/75	4,842	4,842
2046	76/76	4,949	4,949
2047	77/77	5,058	5,058
2048	78/78	5,169	5,169
2049	79/79	5,283	5,283
2050	80/80	5,399	5,399
2051	81/81	5,518	5,518
2052	82/82	5,639	5,639
2053	83/83	5,763	5,763
2054	84/84	5,890	5,890
2055	85/85	6,019	6,019
2056	86/86	6,152	6,152
2057	87/87	6,287	6,287
2058	88/88	6,425	6,425
2059	89/89	6,567	6,567

Year	Age	Vacation	Total Goals
2060	90/90	6,711	6,711

Summary / Tax Payment

Year	Age	Federal	State	FICA	Total Tax Payment
2023	53/53	11,598	2,905	9,562	24,066
2024	54/54	12,043	3,039	9,849	24,932
2025	55/55	12,485	3,173	10,145	25,803
2026	56/56	15,732	3,339	10,449	29,520
2027	57/57	16,513	3,492	10,763	30,767
2028	58/58	17,312	3,646	11,086	32,044
2029	59/59	18,134	3,804	11,418	33,357
2030	60/60	18,913	3,966	11,761	34,639
2031	61/61	19,510	4,128	12,113	35,752
2032	62/62	20,126	4,296	12,477	36,899
2033	63/63	20,765	4,470	12,851	38,087
2034	64/64	21,429	4,652	13,237	39,317
2035	65/65	21,255	4,826	13,634	39,715
2036	66/66	2,089	491	0	2,581
2037	67/67	1,875	466	0	2,341
2038	68/68	5,022	453	0	5,476
2039	69/69	13,030	1,026	0	14,055
2040	70/70	13,353	1,067	0	14,419
2041	71/71	13,774	1,130	0	14,904
2042	72/72	16,372	1,700	0	18,072
2043	73/73	17,415	1,906	0	19,321
2044	74/74	18,600	2,145	0	20,745
2045	75/75	19,801	2,393	0	22,194
2046	76/76	21,465	2,665	0	24,130
2047	77/77	23,171	2,943	0	26,114
2048	78/78	25,172	3,266	0	28,438
2049	79/79	27,357	3,619	0	30,976
2050	80/80	29,746	4,004	0	33,750
2051	81/81	32,428	4,396	0	36,824
2052	82/82	35,337	4,853	0	40,190
2053	83/83	38,249	5,315	0	43,564
2054	84/84	41,700	5,855	0	47,556
2055	85/85	45,133	6,399	0	51,532
2056	86/86	48,841	6,989	0	55,830
2057	87/87	52,820	7,722	0	60,542
2058	88/88	56,637	8,435	0	65,073
2059	89/89	6,376	14,877	0	21,253

Year	Age	Federal	State	FICA	Total Tax Payment
2060	90/90	6,481	15,549	0	22,030

Summary / Planned Saving

Year	Age	401(k)	Total Planned Saving
2023	53/53	10,750	10,750
2024	54/54	11,072	11,072
2025	55/55	11,405	11,405
2026	56/56	11,747	11,747
2027	57/57	12,099	12,099
2028	58/58	12,462	12,462
2029	59/59	12,836	12,836
2030	60/60	13,221	13,221
2031	61/61	13,618	13,618
2032	62/62	14,026	14,026
2033	63/63	14,447	14,447
2034	64/64	14,881	14,881
2035	65/65	15,327	15,327
2036	66/66	0	0
2037	67/67	0	0
2038	68/68	0	0
2039	69/69	0	0
2040	70/70	0	0
2041	71/71	0	0
2042	72/72	0	0
2043	73/73	0	0
2044	74/74	0	0
2045	75/75	0	0
2046	76/76	0	0
2047	77/77	0	0
2048	78/78	0	0
2049	79/79	0	0
2050	80/80	0	0
2051	81/81	0	0
2052	82/82	0	0
2053	83/83	0	0
2054	84/84	0	0
2055	85/85	0	0
2056	86/86	0	0
2057	87/87	0	0
2058	88/88	0	0
2059	89/89	0	0

Year	Age	401(k)	Total Planned Saving
2060	90/90	0	0

Net Worth

Year	Age	Non-Qualified Assets	Qualified Assets	Primary and Vacation Homes	Mortgages	Other Loans	Net Worth
2023	53/53	129,327	659,932	360,000	272,568	4,873	871,819
2024	54/54	129,498	724,837	370,800	259,499	4,733	960,902
2025	55/55	130,634	795,104	381,924	245,762	4,580	1,057,320
2026	56/56	130,030	871,154	393,382	231,322	4,410	1,158,833
2027	57/57	130,094	953,437	405,183	216,144	4,224	1,268,346
2028	58/58	130,918	1,042,441	417,339	200,189	4,020	1,386,489
2029	59/59	132,597	1,138,688	429,859	183,417	3,795	1,513,932
2030	60/60	135,305	1,242,743	442,755	165,788	3,547	1,651,467
2031	61/61	139,366	1,355,211	456,037	147,256	3,275	1,800,083
2032	62/62	144,931	1,476,746	469,718	127,777	2,976	1,960,644
2033	63/63	152,159	1,608,052	483,810	107,301	2,646	2,134,074
2034	64/64	161,219	1,749,885	498,324	85,777	2,284	2,321,367
2035	65/65	173,173	1,903,059	513,274	63,152	1,885	2,524,469
2036	66/66	110,699	2,047,158	528,672	39,369	1,446	2,645,714
2037	67/67	42,139	2,202,169	544,532	14,370	964	2,773,506
2038	68/68	0	2,347,429	560,868	0	433	2,907,864
2039	69/69	0	2,462,869	577,694	0	0	3,040,563
2040	70/70	0	2,585,409	595,025	0	0	3,180,434
2041	71/71	0	2,714,943	612,876	0	0	3,327,819
2042	72/72	11,740	2,837,500	631,262	0	0	3,480,502
2043	73/73	27,351	2,963,150	650,200	0	0	3,640,701
2044	74/74	47,701	3,091,293	669,706	0	0	3,808,701
2045	75/75	73,176	3,221,980	689,797	0	0	3,984,953
2046	76/76	104,117	3,354,872	710,491	0	0	4,169,480
2047	77/77	140,837	3,490,092	731,806	0	0	4,362,735
2048	78/78	184,428	3,626,726	753,760	0	0	4,564,913
2049	79/79	235,733	3,764,236	776,373	0	0	4,776,341
2050	80/80	295,689	3,901,991	799,664	0	0	4,997,344
2051	81/81	364,460	4,040,086	823,654	0	0	5,228,200
2052	82/82	443,857	4,176,991	848,364	0	0	5,469,212
2053	83/83	534,372	4,312,797	873,814	0	0	5,720,984
2054	84/84	637,954	4,445,562	900,029	0	0	5,983,545
2055	85/85	755,132	4,575,395	927,030	0	0	6,257,556
2056	86/86	887,242	4,701,299	954,841	0	0	6,543,382
2057	87/87	1,035,657	4,822,172	983,486	0	0	6,841,316
2058	88/88	1,200,636	4,938,632	1,012,990	0	0	7,152,259
2059	89/89	808,674	5,047,770	1,043,380	0	0	6,899,824

Year	Age	Non-Qualified Assets	Qualified Assets	Primary and Vacation Homes	Mortgages	Other Loans	Net Worth
2060	90/90	365,621	5,150,481	1,074,682	0	0	6,590,784

Invested Asset

Year	Age	Beginning Balance	Planned Saving	Employer Match & Other	Planned Distribution	Net Cash Flows	Portfolio Return	Ending Balance
2023	53/53	730,000	10,750	3,750	0	(10,516)	55,275	789,259
2024	54/54	789,259	11,072	3,862	0	(9,622)	59,763	854,334
2025	55/55	854,334	11,405	3,978	0	(8,669)	64,690	925,738
2026	56/56	925,738	11,747	4,098	0	(10,495)	70,097	1,001,184
2027	57/57	1,001,184	12,099	4,221	0	(9,782)	75,809	1,083,531
2028	58/58	1,083,531	12,462	4,347	0	(9,027)	82,045	1,173,359
2029	59/59	1,173,359	12,836	4,478	0	(8,233)	88,846	1,271,286
2030	60/60	1,271,286	13,221	4,612	0	(7,333)	96,261	1,378,047
2031	61/61	1,378,047	13,618	4,750	0	(6,184)	104,345	1,494,577
2032	62/62	1,494,577	14,026	4,893	0	(4,988)	113,169	1,621,678
2033	63/63	1,621,678	14,447	5,040	0	(3,747)	122,793	1,760,211
2034	64/64	1,760,211	14,881	5,191	0	(2,462)	133,283	1,911,103
2035	65/65	1,911,103	15,327	5,347	0	(253)	144,708	2,076,232
2036	66/66	2,076,232	0	0	0	(75,587)	157,212	2,157,857
2037	67/67	2,157,857	0	0	0	(76,942)	163,392	2,244,308
2038	68/68	2,244,308	0	0	0	(66,818)	169,939	2,347,429
2039	69/69	2,347,429	0	0	0	(62,307)	177,747	2,462,869
2040	70/70	2,462,869	0	0	0	(63,948)	186,488	2,585,409
2041	71/71	2,585,409	0	0	0	(66,232)	195,767	2,714,943
2042	72/72	2,714,943	0	0	(83,018)	11,740	205,575	2,849,240
2043	73/73	2,849,240	0	0	(89,206)	14,723	215,744	2,990,501
2044	74/74	2,990,501	0	0	(96,226)	18,279	226,440	3,138,995
2045	75/75	3,138,995	0	0	(103,385)	21,863	237,684	3,295,156
2046	76/76	3,295,156	0	0	(111,075)	25,399	249,509	3,458,989
2047	77/77	3,458,989	0	0	(118,810)	28,837	261,914	3,630,929
2048	78/78	3,630,929	0	0	(127,636)	32,926	274,933	3,811,153
2049	79/79	3,811,153	0	0	(137,105)	37,340	288,580	3,999,968
2050	80/80	3,999,968	0	0	(147,272)	42,106	302,877	4,197,680
2051	81/81	4,197,680	0	0	(157,363)	46,382	317,847	4,404,546
2052	82/82	4,404,546	0	0	(169,009)	51,800	333,511	4,620,848
2053	83/83	4,620,848	0	0	(180,475)	56,906	349,890	4,847,169
2054	84/84	4,847,169	0	0	(193,799)	63,120	367,027	5,083,516
2055	85/85	5,083,516	0	0	(206,784)	68,872	384,923	5,330,527
2056	86/86	5,330,527	0	0	(220,544)	74,932	403,626	5,588,541
2057	87/87	5,588,541	0	0	(235,108)	81,233	423,163	5,857,830
2058	88/88	5,857,830	0	0	(248,674)	86,559	443,554	6,139,268
2059	89/89	6,139,268	0	0	(264,814)	(482,874)	464,864	5,856,444

Year	Age	Beginning Balance	Planned Saving	Employer Match & Other	Planned Distribution	Net Cash Flows	Portfolio Return	Ending Balance
2060	90/90	5,856,444	0	0	(279,505)	(504,285)	443,449	5,516,103

Invested Asset / Planned Saving

Year	Age	401(k)	Total Planned Saving
2023	53/53	10,750	10,750
2024	54/54	11,072	11,072
2025	55/55	11,405	11,405
2026	56/56	11,747	11,747
2027	57/57	12,099	12,099
2028	58/58	12,462	12,462
2029	59/59	12,836	12,836
2030	60/60	13,221	13,221
2031	61/61	13,618	13,618
2032	62/62	14,026	14,026
2033	63/63	14,447	14,447
2034	64/64	14,881	14,881
2035	65/65	15,327	15,327
2036	66/66	0	0
2037	67/67	0	0
2038	68/68	0	0
2039	69/69	0	0
2040	70/70	0	0
2041	71/71	0	0
2042	72/72	0	0
2043	73/73	0	0
2044	74/74	0	0
2045	75/75	0	0
2046	76/76	0	0
2047	77/77	0	0
2048	78/78	0	0
2049	79/79	0	0
2050	80/80	0	0
2051	81/81	0	0
2052	82/82	0	0
2053	83/83	0	0
2054	84/84	0	0
2055	85/85	0	0
2056	86/86	0	0
2057	87/87	0	0
2058	88/88	0	0
2059	89/89	0	0

Year	Age	401(k)	Total Planned Saving
2060	90/90	0	0

Invested Asset / Employer Match & Other

Year	Age	401(k)	Total Employer Match & Other
2023	53/53	3,750	3,750
2024	54/54	3,863	3,863
2025	55/55	3,978	3,978
2026	56/56	4,098	4,098
2027	57/57	4,220	4,220
2028	58/58	4,347	4,347
2029	59/59	4,478	4,478
2030	60/60	4,612	4,612
2031	61/61	4,750	4,750
2032	62/62	4,893	4,893
2033	63/63	5,040	5,040
2034	64/64	5,191	5,191
2035	65/65	5,347	5,347
2036	66/66	0	0
2037	67/67	0	0
2038	68/68	0	0
2039	69/69	0	0
2040	70/70	0	0
2041	71/71	0	0
2042	72/72	0	0
2043	73/73	0	0
2044	74/74	0	0
2045	75/75	0	0
2046	76/76	0	0
2047	77/77	0	0
2048	78/78	0	0
2049	79/79	0	0
2050	80/80	0	0
2051	81/81	0	0
2052	82/82	0	0
2053	83/83	0	0
2054	84/84	0	0
2055	85/85	0	0
2056	86/86	0	0
2057	87/87	0	0
2058	88/88	0	0
2059	89/89	0	0

Year	Age	401(k)	Total Employer Match & Other
2060	90/90	0	0

Accounts / Ending balance by accounts

Year	Age	Taxable	401(k) / 403(b)	Roth IRA	Total
2023	53/53	129,327	541,603	118,329	789,259
2024	54/54	129,498	597,548	127,289	854,335
2025	55/55	130,634	658,177	136,927	925,738
2026	56/56	130,030	723,859	147,295	1,001,184
2027	57/57	130,094	794,989	158,449	1,083,532
2028	58/58	130,918	871,995	170,446	1,173,359
2029	59/59	132,597	955,336	183,352	1,271,285
2030	60/60	135,305	1,045,507	197,236	1,378,048
2031	61/61	139,366	1,143,040	212,171	1,494,577
2032	62/62	144,931	1,248,510	228,236	1,621,677
2033	63/63	152,159	1,362,534	245,518	1,760,211
2034	64/64	161,219	1,485,776	264,109	1,911,104
2035	65/65	173,173	1,618,952	284,107	2,076,232
2036	66/66	110,699	1,741,539	305,619	2,157,857
2037	67/67	42,139	1,873,408	328,761	2,244,308
2038	68/68	0	1,993,774	353,654	2,347,428
2039	69/69	0	2,082,436	380,433	2,462,869
2040	70/70	0	2,176,169	409,239	2,585,408
2041	71/71	0	2,274,716	440,227	2,714,943
2042	72/72	11,740	2,363,939	473,561	2,849,240
2043	73/73	27,351	2,453,731	509,419	2,990,501
2044	74/74	47,701	2,543,301	547,992	3,138,994
2045	75/75	73,176	2,632,494	589,486	3,295,156
2046	76/76	104,117	2,720,751	634,121	3,458,989
2047	77/77	140,837	2,807,956	682,137	3,630,930
2048	78/78	184,428	2,892,938	733,788	3,811,154
2049	79/79	235,733	2,974,885	789,350	3,999,968
2050	80/80	295,689	3,052,871	849,120	4,197,680
2051	81/81	364,460	3,126,671	913,415	4,404,546
2052	82/82	443,857	3,194,413	982,579	4,620,849
2053	83/83	534,372	3,255,818	1,056,979	4,847,169
2054	84/84	637,954	3,308,549	1,137,014	5,083,517
2055	85/85	755,132	3,352,287	1,223,108	5,330,527
2056	86/86	887,242	3,385,578	1,315,721	5,588,541
2057	87/87	1,035,657	3,406,825	1,415,348	5,857,830
2058	88/88	1,200,636	3,416,114	1,522,517	6,139,267
2059	89/89	808,674	3,409,968	1,637,802	5,856,444

Year	Age	Taxable	401(k) / 403(b)	Roth IRA	Total
2060	90/90	365,621	3,388,665	1,761,816	5,516,102

Accounts / Addition to accounts

Year	Age	Taxable	401(k) / 403(b)	Roth IRA	Total
2023	53/53	0	14,500	0	14,500
2024	54/54	0	14,935	0	14,935
2025	55/55	0	15,383	0	15,383
2026	56/56	0	15,845	0	15,845
2027	57/57	0	16,320	0	16,320
2028	58/58	0	16,809	0	16,809
2029	59/59	0	17,314	0	17,314
2030	60/60	0	17,833	0	17,833
2031	61/61	0	18,368	0	18,368
2032	62/62	0	18,919	0	18,919
2033	63/63	0	19,487	0	19,487
2034	64/64	0	20,071	0	20,071
2035	65/65	0	20,674	0	20,674
2036	66/66	0	0	0	0
2037	67/67	0	0	0	0
2038	68/68	0	0	0	0
2039	69/69	0	0	0	0
2040	70/70	0	0	0	0
2041	71/71	0	0	0	0
2042	72/72	0	0	0	0
2043	73/73	0	0	0	0
2044	74/74	0	0	0	0
2045	75/75	0	0	0	0
2046	76/76	0	0	0	0
2047	77/77	0	0	0	0
2048	78/78	0	0	0	0
2049	79/79	0	0	0	0
2050	80/80	0	0	0	0
2051	81/81	0	0	0	0
2052	82/82	0	0	0	0
2053	83/83	0	0	0	0
2054	84/84	0	0	0	0
2055	85/85	0	0	0	0
2056	86/86	0	0	0	0
2057	87/87	0	0	0	0
2058	88/88	0	0	0	0
2059	89/89	0	0	0	0

Year	Age	Taxable	401(k) / 403(b)	Roth IRA	Total
2060	90/90	0	0	0	0

Accounts / Required minimum distribution

Year	Age	Taxable	401(k) / 403(b)	Roth IRA	Total
2023	53/53	0	0	0	0
2024	54/54	0	0	0	0
2025	55/55	0	0	0	0
2026	56/56	0	0	0	0
2027	57/57	0	0	0	0
2028	58/58	0	0	0	0
2029	59/59	0	0	0	0
2030	60/60	0	0	0	0
2031	61/61	0	0	0	0
2032	62/62	0	0	0	0
2033	63/63	0	0	0	0
2034	64/64	0	0	0	0
2035	65/65	0	0	0	0
2036	66/66	0	0	0	0
2037	67/67	0	0	0	0
2038	68/68	0	0	0	0
2039	69/69	0	0	0	0
2040	70/70	0	0	0	0
2041	71/71	0	0	0	0
2042	72/72	83,018	(83,018)	0	0
2043	73/73	89,206	(89,206)	0	0
2044	74/74	96,226	(96,226)	0	0
2045	75/75	103,385	(103,385)	0	0
2046	76/76	111,075	(111,075)	0	0
2047	77/77	118,810	(118,810)	0	0
2048	78/78	127,636	(127,636)	0	0
2049	79/79	137,105	(137,105)	0	0
2050	80/80	147,272	(147,272)	0	0
2051	81/81	157,363	(157,363)	0	0
2052	82/82	169,009	(169,009)	0	0
2053	83/83	180,475	(180,475)	0	0
2054	84/84	193,799	(193,799)	0	0
2055	85/85	206,784	(206,784)	0	0
2056	86/86	220,544	(220,544)	0	0
2057	87/87	235,108	(235,108)	0	0
2058	88/88	248,674	(248,674)	0	0
2059	89/89	264,814	(264,814)	0	0

Year	Age	Taxable	401(k) / 403(b)	Roth IRA	Total
2060	90/90	279,505	(279,505)	0	0

Accounts / Withdrawal from accounts

Year	Age	Taxable	401(k) / 403(b)	Roth IRA	Total
2023	53/53	(10,516)	0	0	(10,516)
2024	54/54	(9,622)	0	0	(9,622)
2025	55/55	(8,669)	0	0	(8,669)
2026	56/56	(10,495)	0	0	(10,495)
2027	57/57	(9,782)	0	0	(9,782)
2028	58/58	(9,027)	0	0	(9,027)
2029	59/59	(8,233)	0	0	(8,233)
2030	60/60	(7,333)	0	0	(7,333)
2031	61/61	(6,184)	0	0	(6,184)
2032	62/62	(4,988)	0	0	(4,988)
2033	63/63	(3,747)	0	0	(3,747)
2034	64/64	(2,462)	0	0	(2,462)
2035	65/65	(253)	0	0	(253)
2036	66/66	(75,587)	0	0	(75,587)
2037	67/67	(76,942)	0	0	(76,942)
2038	68/68	(45,330)	(21,488)	0	(66,818)
2039	69/69	0	(62,307)	0	(62,307)
2040	70/70	0	(63,948)	0	(63,948)
2041	71/71	0	(66,232)	0	(66,232)
2042	72/72	(71,278)	0	0	(71,278)
2043	73/73	(74,483)	0	0	(74,483)
2044	74/74	(77,946)	0	0	(77,946)
2045	75/75	(81,522)	0	0	(81,522)
2046	76/76	(85,676)	0	0	(85,676)
2047	77/77	(89,973)	0	0	(89,973)
2048	78/78	(94,709)	0	0	(94,709)
2049	79/79	(99,765)	0	0	(99,765)
2050	80/80	(105,165)	0	0	(105,165)
2051	81/81	(110,981)	0	0	(110,981)
2052	82/82	(117,209)	0	0	(117,209)
2053	83/83	(123,569)	0	0	(123,569)
2054	84/84	(130,680)	0	0	(130,680)
2055	85/85	(137,912)	0	0	(137,912)
2056	86/86	(145,612)	0	0	(145,612)
2057	87/87	(153,875)	0	0	(153,875)
2058	88/88	(162,115)	0	0	(162,115)
2059	89/89	(747,688)	0	0	(747,688)

Year	Age	Taxable	401(k) / 403(b)	Roth IRA	Total
2060	90/90	(783,790)	0	0	(783,790)

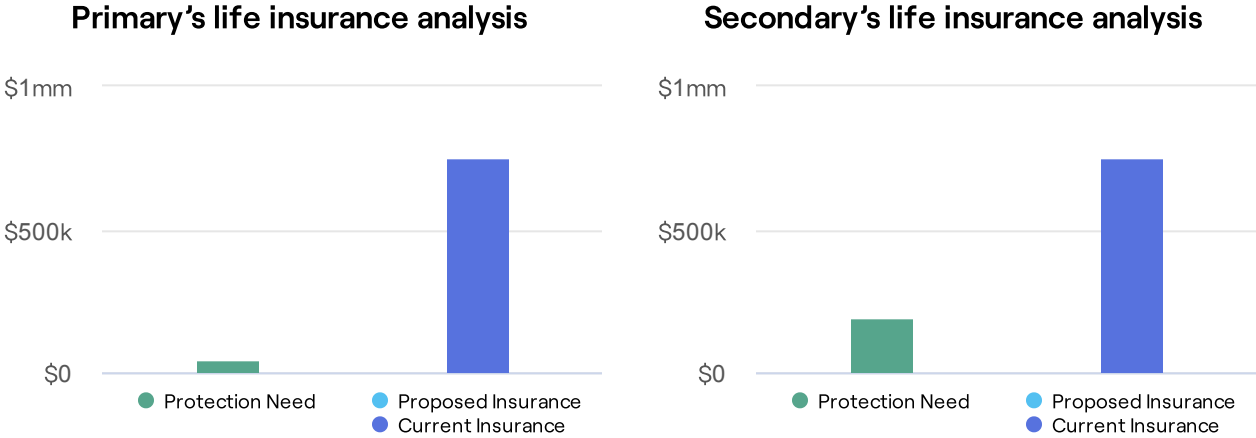
Accounts / Net cash flows

Year	Age	Taxable	401(k) / 403(b)	Roth IRA	Total
2023	53/53	(10,516)	14,500	0	3,984
2024	54/54	(9,622)	14,935	0	5,313
2025	55/55	(8,669)	15,383	0	6,714
2026	56/56	(10,495)	15,845	0	5,350
2027	57/57	(9,782)	16,320	0	6,538
2028	58/58	(9,027)	16,809	0	7,782
2029	59/59	(8,233)	17,314	0	9,081
2030	60/60	(7,333)	17,833	0	10,500
2031	61/61	(6,184)	18,368	0	12,184
2032	62/62	(4,988)	18,919	0	13,931
2033	63/63	(3,747)	19,487	0	15,740
2034	64/64	(2,462)	20,071	0	17,609
2035	65/65	(253)	20,674	0	20,421
2036	66/66	(75,587)	0	0	(75,587)
2037	67/67	(76,942)	0	0	(76,942)
2038	68/68	(45,330)	(21,488)	0	(66,818)
2039	69/69	0	(62,307)	0	(62,307)
2040	70/70	0	(63,948)	0	(63,948)
2041	71/71	0	(66,232)	0	(66,232)
2042	72/72	11,740	(83,018)	0	(71,278)
2043	73/73	14,723	(89,206)	0	(74,483)
2044	74/74	18,279	(96,226)	0	(77,947)
2045	75/75	21,863	(103,385)	0	(81,522)
2046	76/76	25,399	(111,075)	0	(85,676)
2047	77/77	28,837	(118,810)	0	(89,973)
2048	78/78	32,926	(127,636)	0	(94,710)
2049	79/79	37,340	(137,105)	0	(99,765)
2050	80/80	42,106	(147,272)	0	(105,166)
2051	81/81	46,382	(157,363)	0	(110,981)
2052	82/82	51,800	(169,009)	0	(117,209)
2053	83/83	56,906	(180,475)	0	(123,569)
2054	84/84	63,120	(193,799)	0	(130,679)
2055	85/85	68,872	(206,784)	0	(137,912)
2056	86/86	74,932	(220,544)	0	(145,612)
2057	87/87	81,233	(235,108)	0	(153,875)
2058	88/88	86,559	(248,674)	0	(162,115)
2059	89/89	(482,874)	(264,814)	0	(747,688)

Year	Age	Taxable	401(k) / 403(b)	Roth IRA	Total
2060	90/90	(504,285)	(279,505)	0	(783,790)

Life Insurance

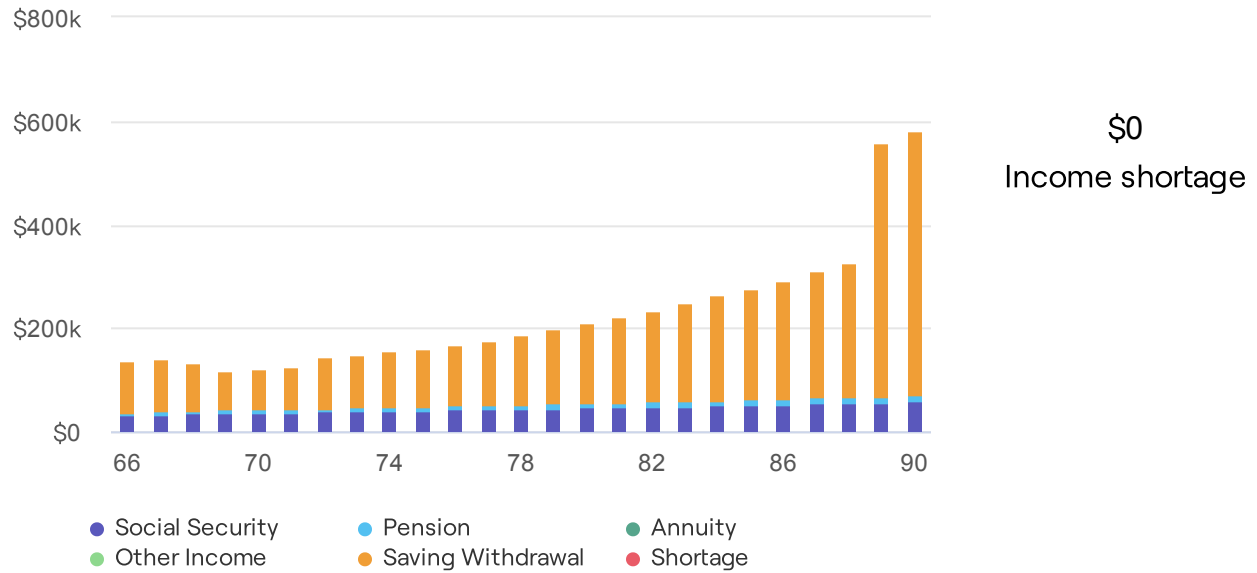
The need for life insurance is analyzed by projecting future cash flows for an individual’s survivors. This generates a proposed life insurance coverage level that helps ensure the survivors have sufficient assets to reach the end of the planning horizon.



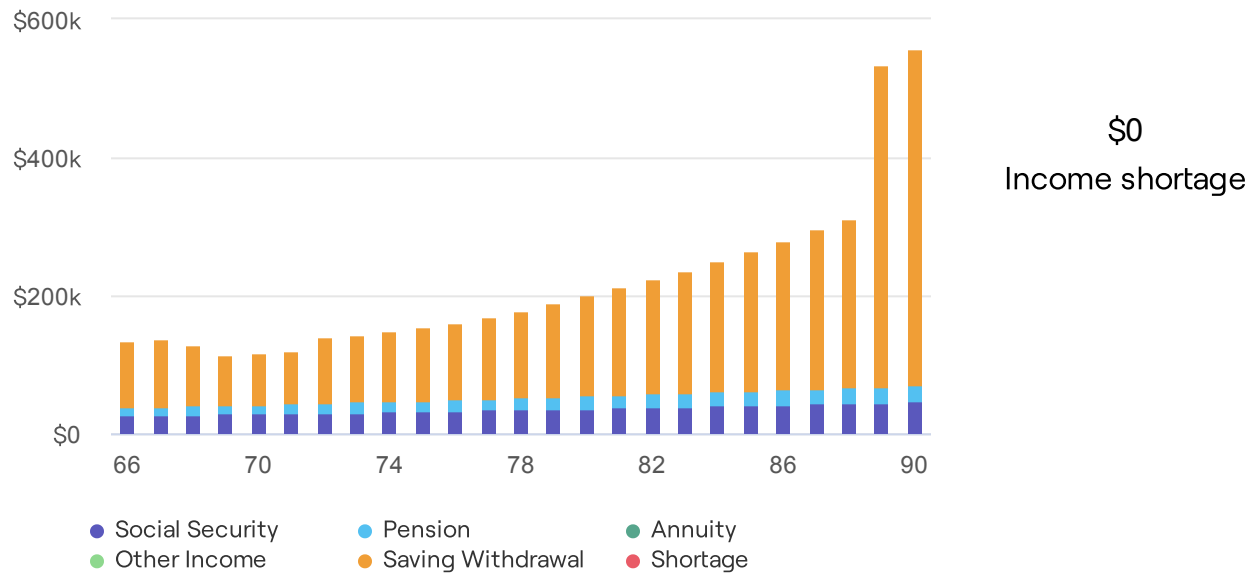
	If Primary passes away next year	If Secondary passes away next year
Life insurance needs	\$ 40,000	\$ 190,000
Current life insurance coverage	\$ 750,000	\$ 750,000
Proposed additional life insurance	\$0	\$0

Life Insurance Retirement Income Impact

What happens if Primary passed away



What happens if Secondary passed away



Life Insurance Details

Details if Primary passes away next year

Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Net Flows
2023	53/53	125,000	0	750,000	875,000	151,700	3,000	18,163	20,750	193,613	681,387
2024	54/54	77,250	0	0	77,250	88,874	3,066	18,891	6,952	117,784	(40,534)
2025	55/55	79,568	0	0	79,568	90,280	3,133	20,499	7,161	121,073	(41,506)
2026	56/56	81,955	0	0	81,955	91,717	3,202	22,644	7,376	124,940	(42,985)
2027	57/57	84,413	0	0	84,413	93,188	3,273	24,265	7,597	128,323	(43,910)
2028	58/58	86,946	0	0	86,946	94,692	3,345	25,871	7,825	131,733	(44,788)
2029	59/59	89,554	0	0	89,554	96,231	3,418	27,468	8,060	135,178	(45,624)
2030	60/60	92,241	0	0	92,241	97,806	3,494	29,063	8,302	138,664	(46,423)
2031	61/61	95,008	0	0	95,008	99,416	3,570	30,662	8,551	142,199	(47,191)
2032	62/62	97,858	0	0	97,858	101,064	3,649	32,270	8,807	145,790	(47,932)
2033	63/63	100,794	0	0	100,794	102,749	3,729	33,895	9,071	149,445	(48,651)
2034	64/64	103,818	0	0	103,818	104,473	3,811	35,541	9,344	153,169	(49,351)
2035	65/65	106,932	0	0	106,932	106,237	3,895	37,214	9,624	156,970	(50,037)
2036	66/66	40,156	0	0	40,156	117,983	3,981	15,172	0	137,135	(96,980)
2037	67/67	41,088	0	0	41,088	120,353	4,068	15,682	0	140,103	(99,015)
2038	68/68	43,824	0	0	43,824	110,993	4,158	15,377	0	130,528	(86,704)
2039	69/69	44,840	0	0	44,840	98,755	4,249	14,522	0	117,526	(72,686)
2040	70/70	45,878	0	0	45,878	100,889	4,343	15,055	0	120,287	(74,409)
2041	71/71	46,943	0	0	46,943	103,551	4,439	15,612	0	123,602	(76,660)
2042	72/72	48,030	84,720	0	132,750	106,293	4,536	32,305	0	143,134	(10,384)
2043	73/73	49,145	91,034	0	140,179	109,117	4,636	34,606	0	148,359	(8,180)
2044	74/74	50,285	98,198	0	148,483	112,025	4,738	37,169	0	153,933	(5,450)
2045	75/75	51,452	105,505	0	156,956	115,022	4,842	40,133	0	159,997	(3,041)
2046	76/76	52,647	113,352	0	165,999	118,110	4,949	43,532	0	166,591	(592)
2047	77/77	53,869	121,245	0	175,114	121,292	5,058	47,251	0	173,600	1,515
2048	78/78	55,121	130,252	0	185,373	124,571	5,169	51,503	0	181,243	4,130
2049	79/79	56,402	139,916	0	196,317	127,952	5,283	56,082	0	189,316	7,001
2050	80/80	57,713	150,291	0	208,004	131,437	5,399	61,049	0	197,885	10,119
2051	81/81	59,056	160,589	0	219,645	135,031	5,518	65,890	0	206,439	13,206
2052	82/82	60,429	172,474	0	232,903	138,737	5,639	71,389	0	215,765	17,138
2053	83/83	61,836	184,174	0	246,011	142,560	5,763	76,994	0	225,317	20,694
2054	84/84	63,276	197,772	0	261,048	146,503	5,890	83,389	0	235,782	25,266
2055	85/85	64,750	211,023	0	275,773	150,572	6,019	89,718	0	246,309	29,464
2056	86/86	66,258	225,065	0	291,322	154,770	6,152	96,469	0	257,391	33,932
2057	87/87	67,803	239,928	0	307,730	159,103	6,287	103,702	0	269,092	38,638

Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Net Flows
2058	88/88	69,384	253,772	0	323,156	163,576	6,425	110,867	0	280,868	42,288
2059	89/89	71,002	270,242	0	341,244	480,951	6,567	68,508	0	556,025	(214,781)
2060	90/90	72,659	285,235	0	357,893	501,357	6,711	70,798	0	578,866	(220,973)

Life Insurance Details

Details if Secondary passes away next year

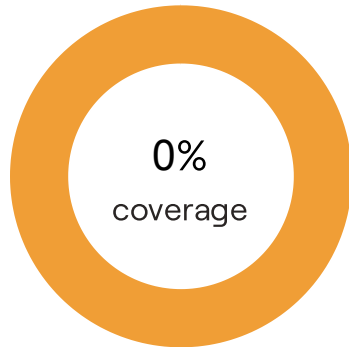
Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Net Flows
2023	53/53	125,000	0	750,000	875,000	151,700	3,000	18,163	20,750	193,613	681,387
2024	54/54	51,500	0	0	51,500	89,079	3,066	11,311	4,120	107,576	(56,076)
2025	55/55	53,045	0	0	53,045	90,490	3,133	12,974	4,244	110,841	(57,796)
2026	56/56	54,636	0	0	54,636	91,933	3,202	14,205	4,371	113,711	(59,075)
2027	57/57	56,275	0	0	56,275	93,409	3,273	15,799	4,502	116,982	(60,707)
2028	58/58	57,964	0	0	57,964	94,919	3,345	17,146	4,637	120,046	(62,083)
2029	59/59	59,703	0	0	59,703	96,463	3,418	18,278	4,776	122,936	(63,234)
2030	60/60	61,494	0	0	61,494	98,044	3,494	19,365	4,919	125,821	(64,328)
2031	61/61	63,339	0	0	63,339	99,660	3,570	20,411	5,067	128,708	(65,370)
2032	62/62	70,743	0	0	70,743	101,314	3,649	22,366	5,219	132,547	(61,804)
2033	63/63	72,560	0	0	72,560	103,005	3,729	23,485	5,376	135,595	(63,035)
2034	64/64	74,426	0	0	74,426	104,736	3,811	24,588	5,537	138,672	(64,246)
2035	65/65	76,340	0	0	76,340	106,506	3,895	25,677	5,703	141,781	(65,441)
2036	66/66	40,613	0	0	40,613	117,983	3,981	12,676	0	134,639	(94,026)
2037	67/67	41,603	0	0	41,603	120,353	4,068	13,018	0	137,439	(95,836)
2038	68/68	42,617	0	0	42,617	110,993	4,158	12,213	0	127,364	(84,748)
2039	69/69	43,657	0	0	43,657	98,755	4,249	11,136	0	114,140	(70,483)
2040	70/70	44,722	0	0	44,722	100,889	4,343	11,414	0	116,646	(71,924)
2041	71/71	45,813	0	0	45,813	103,551	4,439	11,698	0	119,688	(73,875)
2042	72/72	46,933	80,371	0	127,304	106,293	4,536	27,591	0	138,420	(11,116)
2043	73/73	48,080	86,362	0	134,441	109,117	4,636	29,493	0	143,246	(8,804)
2044	74/74	49,256	93,158	0	142,414	112,025	4,738	31,623	0	148,386	(5,973)
2045	75/75	50,461	100,089	0	150,550	115,022	4,842	33,842	0	153,706	(3,155)
2046	76/76	51,696	107,534	0	159,230	118,110	4,949	36,238	0	159,297	(66)
2047	77/77	52,963	115,022	0	167,985	121,292	5,058	39,017	0	165,367	2,619
2048	78/78	54,261	123,566	0	177,828	124,571	5,169	42,626	0	172,366	5,462
2049	79/79	55,591	132,734	0	188,325	127,952	5,283	46,514	0	179,749	8,577
2050	80/80	56,956	142,576	0	199,532	131,437	5,399	50,680	0	187,516	12,017
2051	81/81	58,354	152,346	0	210,700	135,031	5,518	54,694	0	195,242	15,458
2052	82/82	59,788	163,621	0	223,408	138,737	5,639	59,026	0	203,402	20,007
2053	83/83	61,257	174,721	0	235,978	142,560	5,763	63,635	0	211,957	24,020
2054	84/84	62,763	187,621	0	250,384	146,503	5,890	68,958	0	221,351	29,033
2055	85/85	64,308	200,192	0	264,499	150,572	6,019	74,308	0	230,899	33,600
2056	86/86	65,890	213,512	0	279,403	154,770	6,152	80,053	0	240,974	38,428
2057	87/87	67,514	227,612	0	295,126	159,103	6,287	86,218	0	251,608	43,518

Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Net Flows
2058	88/88	69,178	240,746	0	309,924	163,576	6,425	92,243	0	262,244	47,680
2059	89/89	70,883	256,371	0	327,254	480,951	6,567	46,766	0	534,284	(207,030)
2060	90/90	72,632	270,594	0	343,226	501,357	6,711	47,882	0	555,950	(212,724)

Disability Insurance Analysis

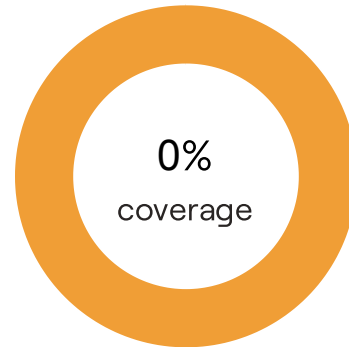
According to the Social Security Administration, the chance of becoming disabled before you retire is 1 in 4 - and for most people, disability will result in a lower living standard due to the loss of income. Having a disability insurance policy can replace lost earnings.

Primary's income coverage during disability



- Current income coverage
- Proposed additional coverage
- Uninsured income

Secondary's income coverage during disability

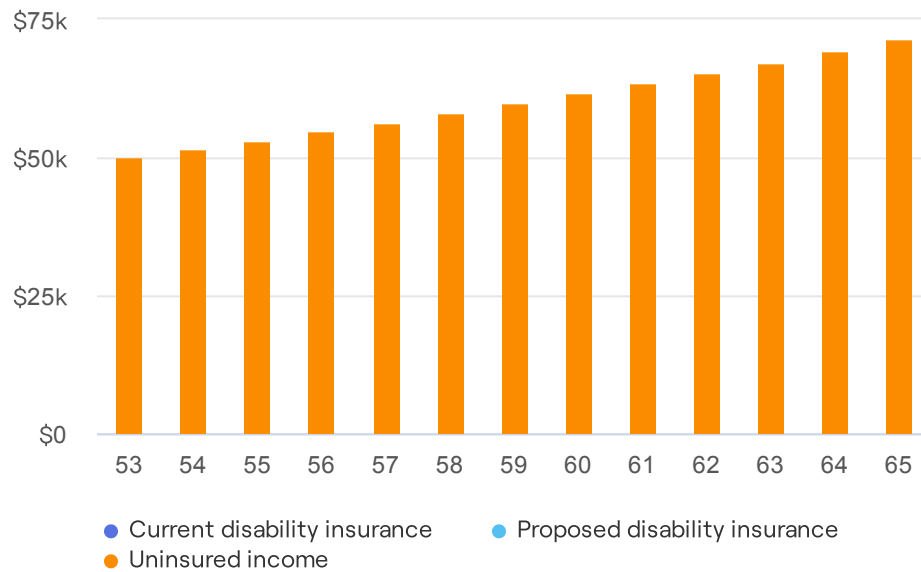


- Current income coverage
- Proposed additional coverage
- Uninsured income

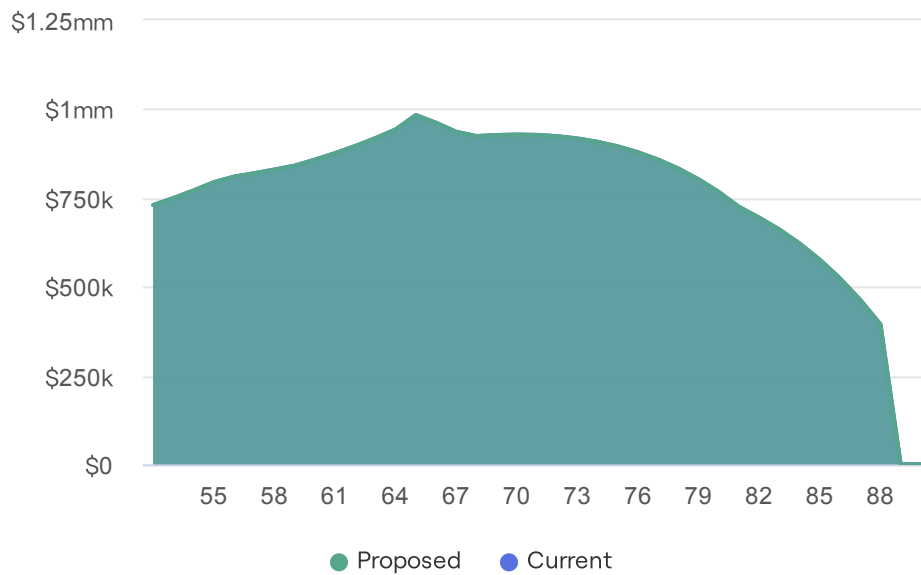
	If Primary becomes disabled tomorrow	If Secondary becomes disabled tomorrow
Disability lasts	Until retirement	Until retirement
Proposed monthly coverage	\$0	\$0
Proposed benefit period	Age 65	Age 65
Proposed elimination period	360 days	360 days
Proposed inflation adjustment	0%	0%
Proposed inflation type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

Disability Insurance Analysis For Primary

If Primary becomes disabled tomorrow



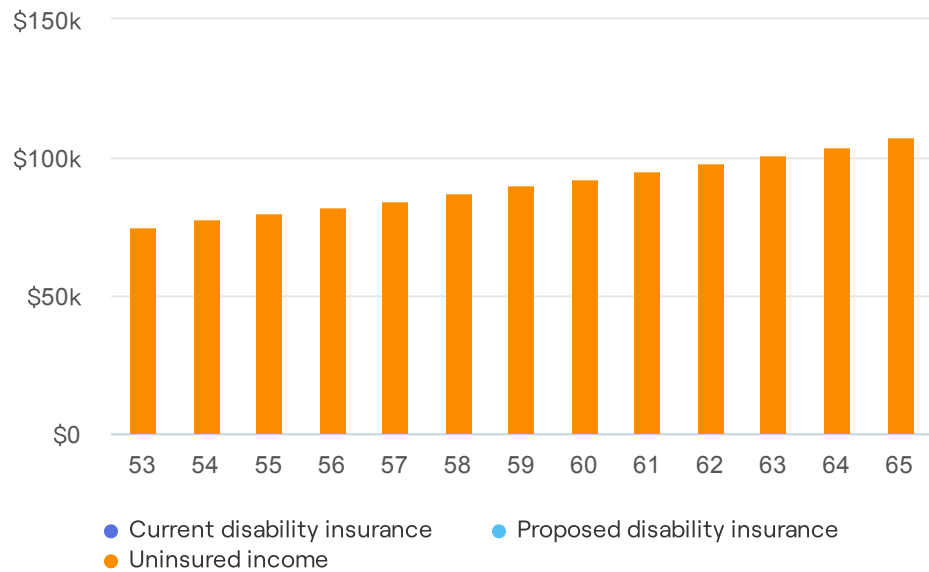
0%
of earned income
protected



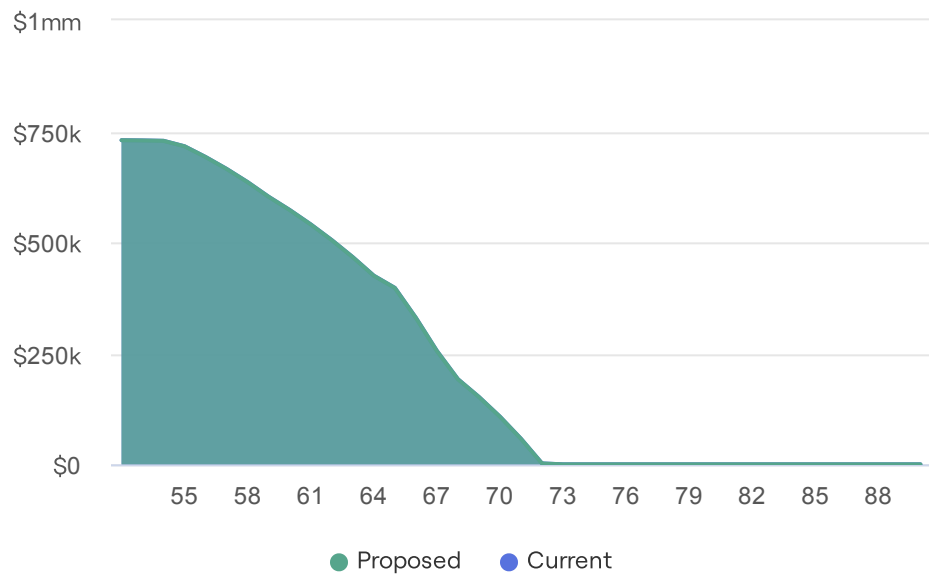
Proposed plan has
\$0 more
ending assets and
lasts
0 years longer
than current plan

Disability Insurance Analysis For Secondary

If Secondary becomes disabled tomorrow



0%
of earned income
protected



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

Disability Insurance Details

Details if Primary becomes disabled tomorrow

Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Net Flows
2023	53/53	75,000	0	0	75,000	97,700	3,000	12,196	6,750	119,646	(44,646)
2024	54/54	77,250	0	0	77,250	99,302	3,066	12,595	6,952	121,916	(44,666)
2025	55/55	79,568	0	0	79,568	100,941	3,133	12,979	7,161	124,214	(44,646)
2026	56/56	81,955	0	0	81,955	102,617	3,202	23,072	7,376	136,267	(54,313)
2027	57/57	84,413	0	0	84,413	104,331	3,273	30,997	7,597	146,198	(61,785)
2028	58/58	86,946	0	0	86,946	106,085	3,345	31,850	7,825	149,105	(62,159)
2029	59/59	89,554	0	0	89,554	107,878	3,418	32,738	8,060	152,094	(62,540)
2030	60/60	92,241	0	0	92,241	109,713	3,494	28,822	8,302	150,330	(58,089)
2031	61/61	95,008	0	0	95,008	111,590	3,570	29,291	8,551	153,002	(57,994)
2032	62/62	97,858	0	0	97,858	113,510	3,649	29,783	8,807	155,749	(57,891)
2033	63/63	100,794	0	0	100,794	115,473	3,729	30,282	9,071	158,556	(57,763)
2034	64/64	103,818	0	0	103,818	117,482	3,811	30,799	9,344	161,436	(57,618)
2035	65/65	117,995	0	0	117,995	119,536	3,895	28,474	9,624	161,530	(43,535)
2036	66/66	68,768	0	0	68,768	140,732	3,981	20,179	0	164,892	(96,124)
2037	67/67	70,378	0	0	70,378	143,912	4,068	20,641	0	168,622	(98,243)
2038	68/68	73,808	0	0	73,808	135,396	4,158	17,264	0	156,817	(83,009)
2039	69/69	75,534	0	0	75,534	124,036	4,249	14,384	0	142,669	(67,135)
2040	70/70	77,301	0	0	77,301	127,085	4,343	14,753	0	146,181	(68,880)
2041	71/71	79,111	0	0	79,111	130,700	4,439	15,244	0	150,383	(71,272)
2042	72/72	80,962	21,494	0	102,456	134,434	4,536	15,754	0	154,725	(52,269)
2043	73/73	82,858	21,124	0	103,982	138,292	4,636	16,284	0	159,212	(55,230)
2044	74/74	84,798	20,620	0	105,419	142,279	4,738	16,730	0	163,746	(58,328)
2045	75/75	86,785	19,784	0	106,569	146,398	4,842	17,147	0	168,388	(61,819)
2046	76/76	88,820	18,647	0	107,467	150,657	4,949	17,576	0	173,181	(65,714)
2047	77/77	90,903	17,076	0	107,979	155,059	5,058	18,016	0	178,133	(70,154)
2048	78/78	93,037	15,155	0	108,192	159,612	5,169	18,468	0	183,249	(75,057)
2049	79/79	95,220	12,723	0	107,943	164,320	5,283	18,933	0	188,535	(80,593)
2050	80/80	97,455	9,676	0	107,131	169,189	5,399	19,411	0	193,999	(86,867)
2051	81/81	99,745	5,862	0	105,607	174,227	5,518	19,902	0	199,646	(94,040)
2052	82/82	102,088	1,212	0	103,301	179,439	5,639	2,172	0	187,251	(83,950)
2053	83/83	104,489	0	0	104,489	184,833	5,763	1	0	190,597	(86,108)
2054	84/84	106,946	0	0	106,946	190,417	5,890	0	0	196,307	(89,360)
2055	85/85	109,463	0	0	109,463	196,197	6,019	0	0	202,216	(92,753)
2056	86/86	112,039	0	0	112,039	202,182	6,152	0	0	208,334	(96,295)

Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Net Flows
2057	87/87	114,678	0	0	114,678	208,380	6,287	0	0	214,667	(99,989)
2058	88/88	117,379	0	0	117,379	214,799	6,425	0	0	221,225	(103,846)
2059	89/89	120,145	0	0	120,145	846,966	6,567	0	0	853,533	(733,388)
2060	90/90	122,978	0	0	122,978	885,133	6,711	0	0	891,844	(768,866)

Disability Insurance Details

Details if Secondary becomes disabled tomorrow

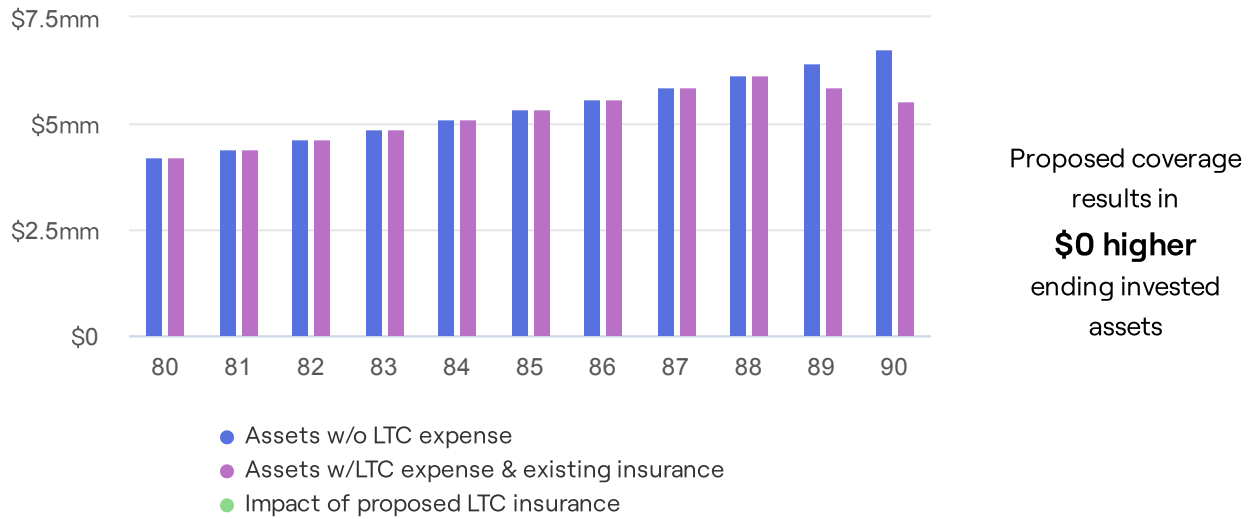
Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Net Flows
2023	53/53	50,000	0	0	50,000	97,700	3,000	6,591	4,000	111,291	(61,291)
2024	54/54	51,500	0	0	51,500	99,302	3,066	6,800	4,120	113,288	(61,788)
2025	55/55	53,045	0	0	53,045	100,941	3,133	18,048	4,244	126,366	(73,321)
2026	56/56	54,636	0	0	54,636	102,617	3,202	28,824	4,371	139,014	(84,377)
2027	57/57	56,275	0	0	56,275	104,331	3,273	29,613	4,502	141,719	(85,443)
2028	58/58	57,964	0	0	57,964	106,085	3,345	30,434	4,637	144,501	(86,537)
2029	59/59	59,703	0	0	59,703	107,878	3,418	31,293	4,776	147,366	(87,663)
2030	60/60	61,494	0	0	61,494	109,713	3,494	25,511	4,919	143,637	(82,143)
2031	61/61	63,339	0	0	63,339	111,590	3,570	25,892	5,067	146,119	(82,781)
2032	62/62	65,239	0	0	65,239	113,510	3,649	26,281	5,219	148,658	(83,420)
2033	63/63	67,196	0	0	67,196	115,473	3,729	26,672	5,376	151,250	(84,054)
2034	64/64	69,212	0	0	69,212	117,482	3,811	27,081	5,537	153,911	(84,699)
2035	65/65	85,964	0	0	85,964	119,536	3,895	24,294	5,703	153,429	(67,465)
2036	66/66	67,548	0	0	67,548	140,732	3,981	20,303	0	165,015	(97,467)
2037	67/67	69,130	0	0	69,130	143,912	4,068	20,768	0	168,748	(99,618)
2038	68/68	72,085	0	0	72,085	135,396	4,158	15,531	0	155,084	(83,000)
2039	69/69	73,772	0	0	73,772	124,036	4,249	0	0	128,286	(54,513)
2040	70/70	75,500	0	0	75,500	127,085	4,343	0	0	131,428	(55,928)
2041	71/71	77,270	0	0	77,270	130,700	4,439	0	0	135,139	(57,869)
2042	72/72	79,080	0	0	79,080	134,434	4,536	0	0	138,970	(59,891)
2043	73/73	80,934	0	0	80,934	138,292	4,636	0	0	142,928	(61,994)
2044	74/74	82,833	0	0	82,833	142,279	4,738	0	0	147,016	(64,183)
2045	75/75	84,778	0	0	84,778	146,398	4,842	0	0	151,241	(66,463)
2046	76/76	86,768	0	0	86,768	150,657	4,949	0	0	155,606	(68,838)
2047	77/77	88,805	0	0	88,805	155,059	5,058	0	0	160,117	(71,312)
2048	78/78	90,893	0	0	90,893	159,612	5,169	0	0	164,781	(73,888)
2049	79/79	93,030	0	0	93,030	164,320	5,283	0	0	169,602	(76,572)
2050	80/80	95,217	0	0	95,217	169,189	5,399	0	0	174,588	(79,371)
2051	81/81	97,456	0	0	97,456	174,227	5,518	0	0	179,744	(82,288)
2052	82/82	99,750	0	0	99,750	179,439	5,639	0	0	185,078	(85,328)
2053	83/83	102,100	0	0	102,100	184,833	5,763	0	0	190,596	(88,497)
2054	84/84	104,503	0	0	104,503	190,417	5,890	0	0	196,307	(91,803)
2055	85/85	106,966	0	0	106,966	196,197	6,019	0	0	202,216	(95,250)
2056	86/86	109,488	0	0	109,488	202,182	6,152	0	0	208,334	(98,846)

Year	Age	Income Inflows	Planned Distribution	Other Inflows	Total Inflows	Expenses	Goals	Tax Payment	Planned Saving	Total Outflows	Net Flows
2057	87/87	112,069	0	0	112,069	208,380	6,287	0	0	214,667	(102,598)
2058	88/88	114,714	0	0	114,714	214,799	6,425	0	0	221,225	(106,511)
2059	89/89	117,422	0	0	117,422	846,966	6,567	0	0	853,533	(736,111)
2060	90/90	120,195	0	0	120,195	885,133	6,711	0	0	891,844	(771,649)

Long-Term Care Insurance Analysis

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

LTC's impact on your invested assets

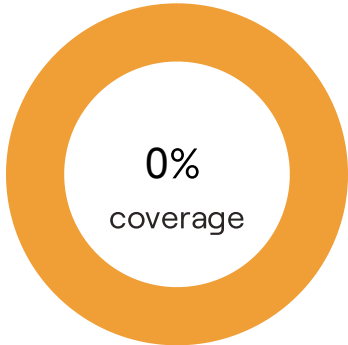


	Primary's additional coverage	Secondary's additional coverage
Current long term care daily coverage	\$0	\$0
Proposed additional daily coverage	\$0	\$0
Proposed benefit period	2 years	2 years
Proposed elimination period	None	None
Proposed inflation adjustment	0%	0%
Proposed inflation type	Compound	Compound
Proposed annual premium	\$0	\$0

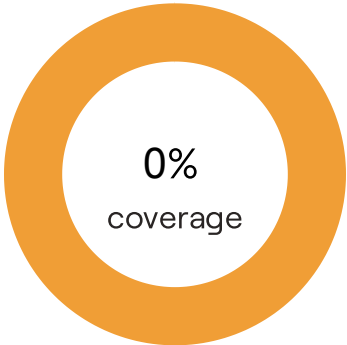
Long-Term Care Insurance Analysis

Primary's total LTC cost is \$641,154

Secondary's total LTC cost is \$641,154



- Current coverage
- Proposed additional coverage
- Uninsured coverage



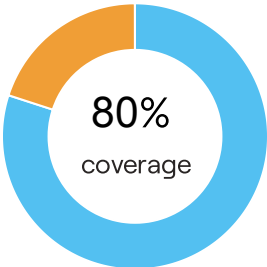
- Current coverage
- Proposed additional coverage
- Uninsured coverage

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

Property and Casualty Insurance - Homeowner

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

Homeowners Insurance Coverage



- Current coverage
- Proposed additional coverage
- Uninsured amount

	Current value	Current coverage	Coverage %	Target %	Proposed addition
Home	\$360,000	\$0	0%	80%	\$288,000

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

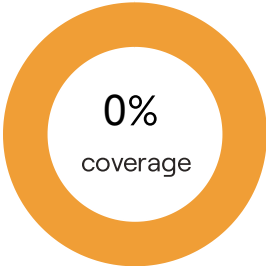
Property and Casualty Insurance - Auto

Auto Insurance Coverage

Your family currently doesn't have any auto insurance policies. You may add one on Profile > Net Worth page.

Property and Casualty Insurance - Umbrella

Umbrella Insurance Coverage



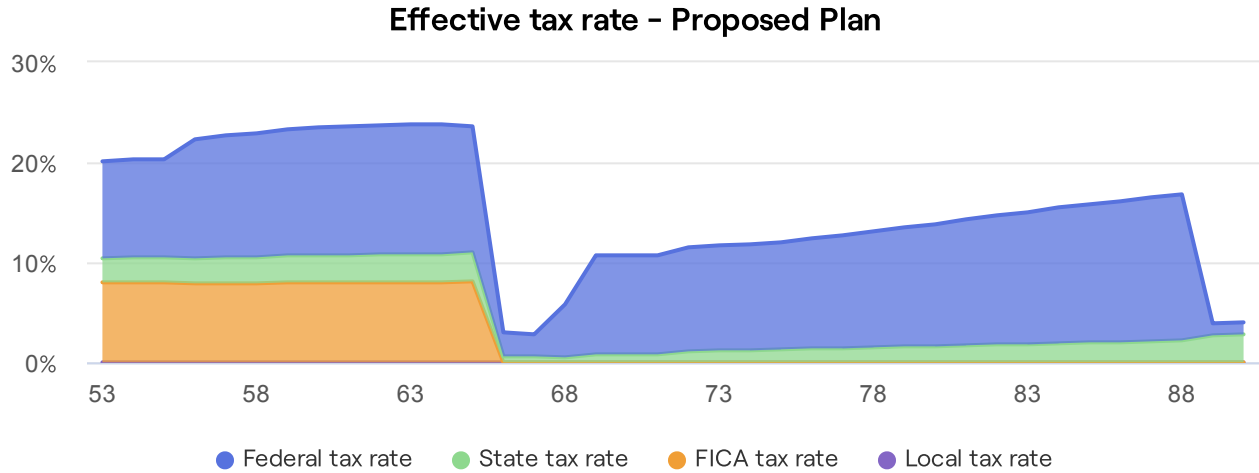
- Current coverage
- Proposed additional coverage
- Uninsured amount

Proposed additional umbrella: \$0

	Net worth	Current coverage	Proposed addition	Total umbrella coverage
Umbrella Insurance	\$800,000	\$0	\$0	\$0

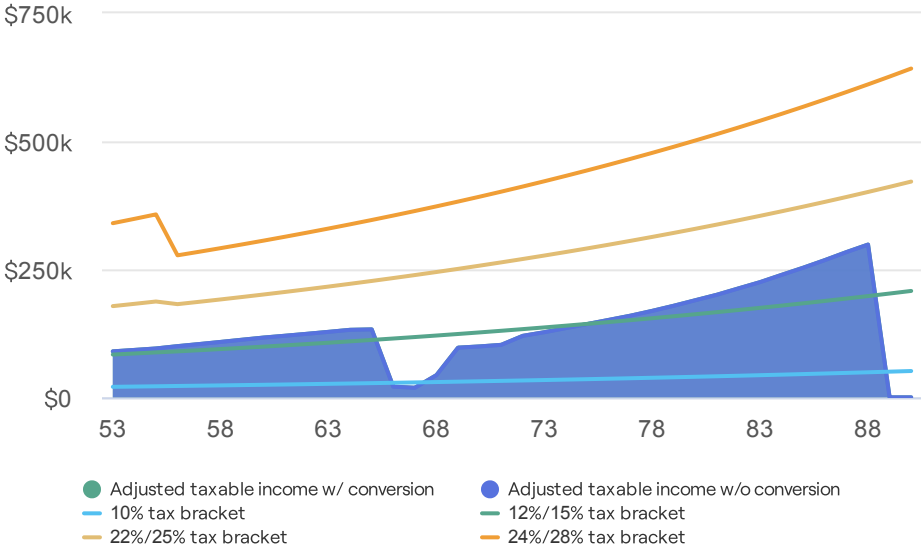
Tax Estimate

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



Distribution and Conversion

Ordinary income tax bracket - Proposed Plan



Proposed Strategy
\$466,306 more
 tax adjusted ending
 portfolio than a pro-
 rata withdrawal
 strategy w/o
 conversion

Proposed distribution strategy

- Proposed withdrawal strategy: Standard - taxable, tax deferred, tax free
- Roth IRA conversion: No conversions
- Estimated terminal tax rate: 15%

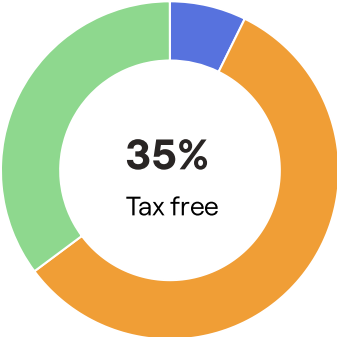
Conversion refers to a process converting assets in a Traditional IRA or 401k account to a Roth IRA account. It is important to evaluate whether a conversion is appropriate for your specific financial circumstances and evaluate any consequences and tax implications of this strategy. Tax Cuts and Jobs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

Distribution and Conversion

Comparison to strategy w/o conversion

Tax adjusted ending wealth

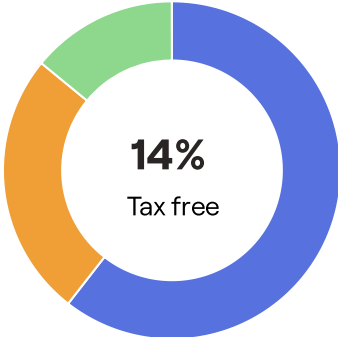
Proposed strategy



● Taxable ● Tax deferred ● Tax free

\$5,007,802 ending portfolio value

Pro-rata w/o conversion



● Taxable ● Tax deferred ● Tax free

\$4,541,496 ending portfolio value

Distribution and Conversion Details

Year	Age	Conversion Amount	Withdrawal From Taxable Account	Withdrawal From Tax Deferred Account	Withdrawal From Tax Free Account	Taxable Account Balance	Tax Deferred Account Balance	Tax Free Account Balance
2023	53/53	0	10,516	0	0	129,327	541,603	118,329
2024	54/54	0	9,622	0	0	129,498	597,548	127,289
2025	55/55	0	8,669	0	0	130,634	658,177	136,927
2026	56/56	0	10,495	0	0	130,030	723,859	147,295
2027	57/57	0	9,782	0	0	130,094	794,989	158,449
2028	58/58	0	9,027	0	0	130,918	871,995	170,446
2029	59/59	0	8,233	0	0	132,597	955,336	183,352
2030	60/60	0	7,333	0	0	135,305	1,045,507	197,236
2031	61/61	0	6,184	0	0	139,366	1,143,040	212,171
2032	62/62	0	4,988	0	0	144,931	1,248,510	228,236
2033	63/63	0	3,747	0	0	152,159	1,362,534	245,518
2034	64/64	0	2,462	0	0	161,219	1,485,776	264,109
2035	65/65	0	253	0	0	173,173	1,618,952	284,107
2036	66/66	0	75,587	0	0	110,699	1,741,539	305,619
2037	67/67	0	76,942	0	0	42,139	1,873,408	328,761
2038	68/68	0	45,330	21,488	0	0	1,993,774	353,654
2039	69/69	0	0	62,307	0	0	2,082,436	380,433
2040	70/70	0	0	63,948	0	0	2,176,169	409,239
2041	71/71	0	0	66,232	0	0	2,274,716	440,227
2042	72/72	0	0	83,018	0	11,740	2,363,939	473,561
2043	73/73	0	0	89,206	0	27,351	2,453,731	509,419
2044	74/74	0	0	96,226	0	47,701	2,543,301	547,992

Year	Age	Conversion Amount	Withdrawal From Taxable Account	Withdrawal From Tax Deferred Account	Withdrawal From Tax Free Account	Taxable Account Balance	Tax Deferred Account Balance	Tax Free Account Balance
2045	75/75	0	0	103,385	0	73,176	2,632,494	589,486
2046	76/76	0	0	111,075	0	104,117	2,720,751	634,121
2047	77/77	0	0	118,810	0	140,837	2,807,956	682,137
2048	78/78	0	0	127,636	0	184,428	2,892,938	733,788
2049	79/79	0	0	137,105	0	235,733	2,974,885	789,350
2050	80/80	0	0	147,272	0	295,689	3,052,871	849,120
2051	81/81	0	0	157,363	0	364,460	3,126,671	913,415
2052	82/82	0	0	169,009	0	443,857	3,194,413	982,579
2053	83/83	0	0	180,475	0	534,372	3,255,818	1,056,979
2054	84/84	0	0	193,799	0	637,954	3,308,549	1,137,014
2055	85/85	0	0	206,784	0	755,132	3,352,287	1,223,108
2056	86/86	0	0	220,544	0	887,242	3,385,578	1,315,721
2057	87/87	0	0	235,108	0	1,035,657	3,406,825	1,415,348
2058	88/88	0	0	248,674	0	1,200,636	3,416,114	1,522,517
2059	89/89	0	482,874	264,814	0	808,674	3,409,968	1,637,802
2060	90/90	0	504,285	279,505	0	365,621	3,388,665	1,761,816

Estate Checklist

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

Important estate checklist tasks

	Primary	Secondary
Will		
Document created		
Power of Attorney		
Document created		
Living Will		
Document created		
Health Care Proxy		
Document created		
Beneficiary Designations		
Created and reviewed		
Living Trust		
Document created		

Beneficiaries

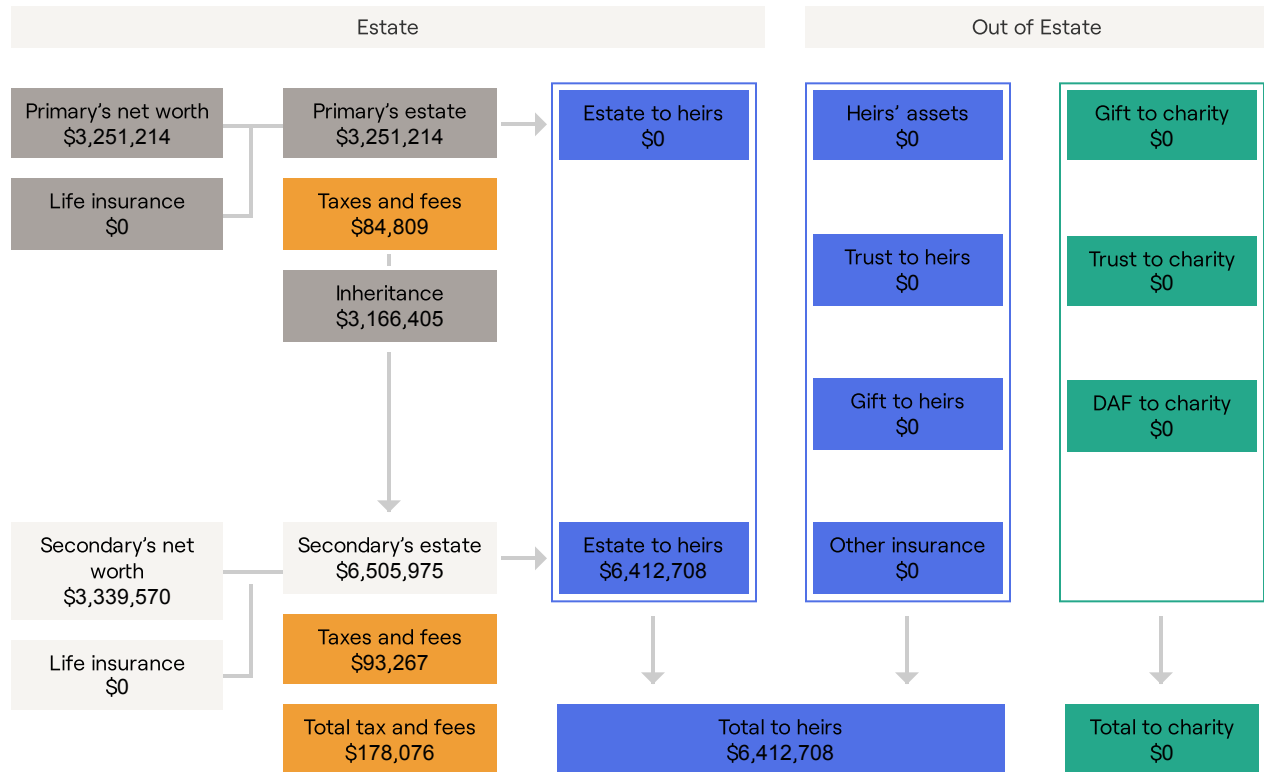
Life changes, it is important to review your beneficiaries periodically to ensure your money will go where you intended.

	Account Balance	Death Benefit	Primary Beneficiary	Contingent Beneficiary
Invested Assets				
Primary's Accounts				
Primary 401k	\$200,000			
Primary ROTH	\$40,000			
Taxable Account	\$130,000			
Secondary's Accounts				
Secondary 401k	\$290,000			
Secondary ROTH	\$70,000			
Life Insurance				
Primary's Accounts				
Primary Life Insurance		\$750,000		
Secondary's Accounts				
Secondary Life		\$750,000		

Estate Planning

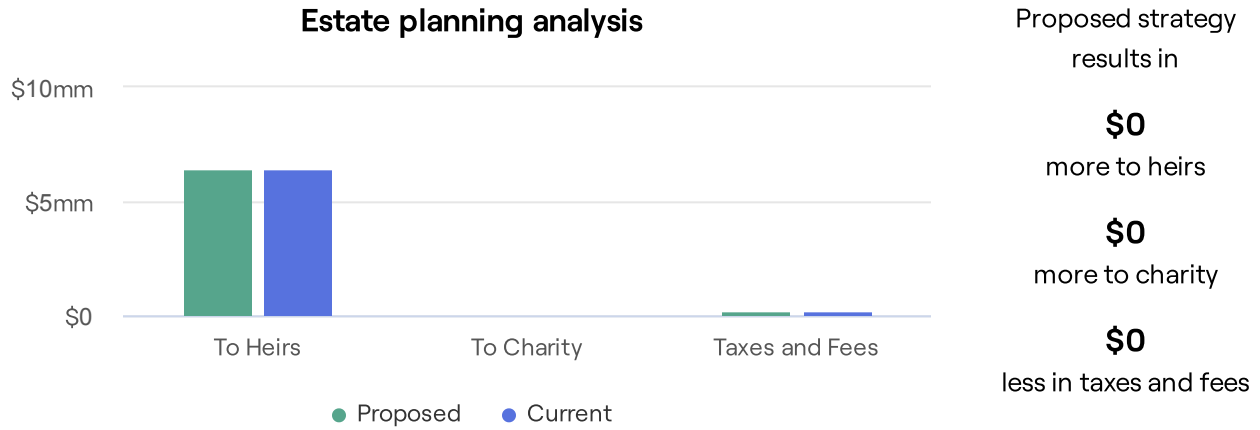
Effective use of living trust strategies can reduce taxes and expenses so that more of your assets are passed on to heirs or charity.

Estate flow chart



Estate Planning Analysis

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

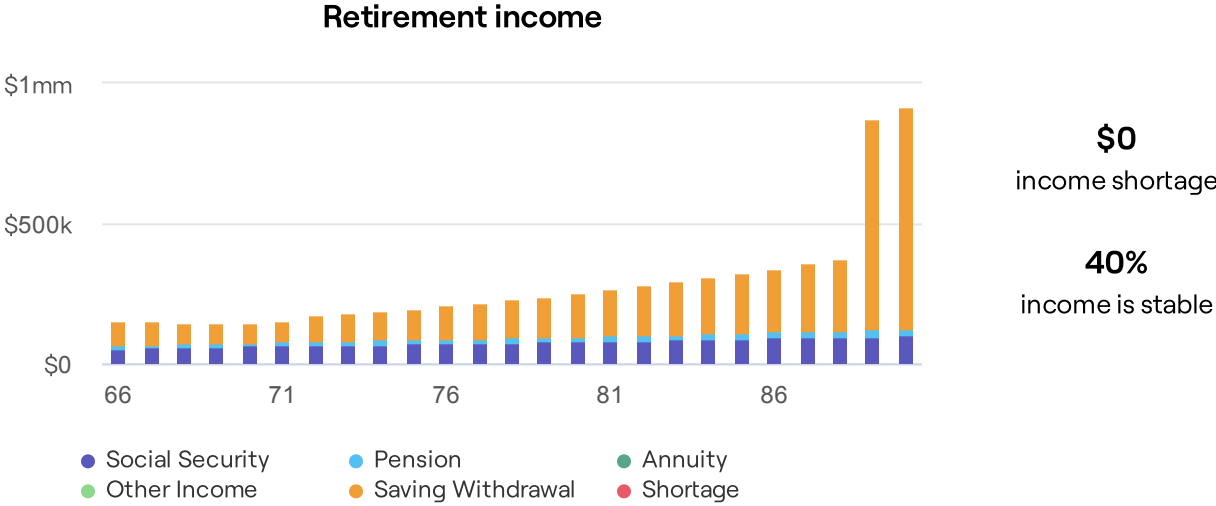


Proposed Trust strategy

Basic Information

Primary's planning horizon	90
Secondary's planning horizon	90
Funeral expense	\$10,000
Probate expense	5%
Primary's cumulative gift	\$0
Primary's gift tax paid	\$0
Secondary's cumulative gift	\$0
Secondary's gift tax paid	\$0

Estate Planning Retirement Income



Estate Planning Details

Primary's Estate		Secondary's Estate		Out of Estate	
Investment	\$2,176,533	Investment	\$5,431,293	Heirs' assets	\$0
Real estate	\$1,074,682	Real estate	\$1,074,682	Credit shelter trust	\$0
Other assets	\$0	Other assets	\$0	Charitable remainder trust	\$0
Annuities	\$0	Annuities	\$0	Charitable lead trust	\$0
Debt	\$0	Debt	\$0	Spousal lifetime access trust	\$0
Mortgage	\$0	Mortgage	\$0	Qualified terminable interest trust	\$0
Insurance	\$0	Insurance	\$0	Grantor retained annuity trust	\$0
Gross estate	\$3,251,214	Gross estate	\$6,505,975	Intentionally defective grantor trust	\$0
Funeral expense	\$22,371	Funeral expense	\$22,371	Qualified personal residence trust	\$0
Probate	\$62,438	Probate	\$70,897	Irrevocable grantor trust	\$0
Estate tax	\$0	Estate tax	\$0	Irrevocable grantor trust - property	\$0
Total taxes & expenses	\$84,809	Total taxes & expenses	\$93,268	Irrevocable insurance trust	\$0
				Other owned insurance	\$0
				Donor-advised fund	\$0
Net estate	\$3,166,405	Net estate	\$6,412,708		
To heirs	\$0	To heirs	\$6,412,708	To heirs	\$0
To co-client	\$3,166,405			To charity	\$0

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

Summary of User Input

Your financial plan is based on the following information:

Family

Name	Date of Birth	Planning Horizon	Relationship
Primary	Jan 1, 1970	90	Client
Secondary	Jan 1, 1970	90	Co-client

Income

Name	Annual Amount	Starting	Ending	Annual Increase
Primary's Salary	\$50,000	Already started	Primary's retirement	3%
Secondary's Salary	\$75,000	Already started	Secondary's retirement	3%
Primary's Social Security	Estimated using Salary	65		
Secondary's Social Security	Estimated using Salary	65		
Primary's Pension Income	\$12,000	Primary's retirement		3%

Savings

Name	Annual Amount	Starting	Ending	Annual Increase
Primary's 401(k)	8%	Already started	Primary's retirement	
Secondary's 401(k)	9%	Already started	Secondary's retirement	
Primary ROTH	\$5,000	Already started	Primary's retirement	0%

Name	Annual Amount	Starting	Ending	Annual Increase
Secondary ROTH	\$5,000	Already started	Primary's retirement	0%

Expenses

Name	Monthly Amount	Starting	Ending	Annual Increase
Pre-retirement Living Expenses	\$5,000	Already started		

Retirement Goals

Name	Retirement age	Annual retirement Health care	Annual retirement Long term care	Long term care duration
Primary	66	\$5,867	\$54,000	2
Secondary	66	\$5,867	\$54,000	2

Other Goals

Name	Amount	Starting	Ending	Frequency
Retirement Monthly Expense	\$5,000	Primary's Retirement	End of both plans	Every 1 year
Joint Vacation Goal	\$3,000	2022	End of both plans	Every 1 year

Insurance

Name	Type	Owner	Benefit
Primary Life Insurance	Group Life Insurance	Primary	\$750,000
Secondary Life	Group Life Insurance	Secondary	\$750,000

Disclosure

1. **No Warranties.** RightCapital makes no warranties, expressed or implied, as to accuracy, completeness, or results obtained from any information on www.rightcapital.com (the "Platform"). The Platform uses simplified assumptions derived and/or obtained from historical data that are used to create assumptions about potential investment returns.
2. **Advice.** RIGHTCAPITAL DOES NOT PROVIDE LEGAL, TAX, ACCOUNTING, INVESTMENT OR FINANCIAL ADVICE. RIGHTCAPITAL DOES NOT PROVIDE RECOMMENDATIONS FOR ANY PRODUCTS OR SECURITIES. Your financial professional may not provide tax or legal advice. The appropriate professionals should be consulted on all legal and accounting matters prior to or in conjunction with implementation of any strategy. Use prospectus for any discussions about securities.
3. **Data** provided by you or your financial professional for your assets, liabilities, goals, accounts, and other assumptions are key inputs for the calculations at RightCapital. The information should be reviewed periodically and updated whenever there is a change in information or circumstances.
4. **Monte Carlo Simulation methodology.** RightCapital generated Monte Carlo simulations calculating the results of your plan by running the projection 1000 times. Some sequences of returns will give you better results, and some will give you worse results. These multiple trials provide a range of possible results. RightCapital considers a trial to be "successful" if at the end of the planning horizon your invested assets are greater than zero. The percentage of trials that were successful is the Probability of Success of your plan, with all its underlying assumptions.
5. **Asset classes used in Monte Carlo simulation** RightCapital uses only a few asset classes. The default return and volatility assumptions of the asset classes are estimated based on the historical return data of indices, which serve as proxies for their respective asset classes. They are not returns of actual investments. The historical return data used to derive returns for all asset classes are:

U.S. Large Growth, U.S Large Value and Other: S&P 500 Total Return Index - 12/1971 - 12/2021
U.S. Mid Cap: Russell Midcap total return index - 12/1995 - 12/2021
Small Cap: Russell 2000 total return index - 12/1980 - 12/2021
International Equities: EAFE Total return (USD return) - 12/1971 - 12/2021
Emerging Markets Equity: MSCI Emerging market index (USD return) - 12/1987 - 12/2021
Real Estate: MSCI US REIT Index - 12/2009 - 12/2021
U.S. Government: Treasury bonds - 12/1999 - 12/2021
Municipal: Bloomberg Barclays Muni Bond Index - 12/1999 - 12/2021
U.S. Corporate and International Bonds: Bloomberg Barclays US Aggregate Bond Index - 12/1999 - 12/2021
High Yield: ICE BofA US High Yield Index - 12/1999 - 12/2021
Cash: 3 Month Treasury returns - 12/1999 - 12/2021

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

6. Return and volatility assumptions used in Monte Carlo simulations

Asset Class	Total Return	Volatility
Large Growth	7.79%	16.1%
Large Value	8.79%	16.1%
Mid Cap	9%	16.1%
Small Cap	10.18%	21.9%
International Equities	9.3%	18.5%
Emerging Markets	11.55%	27.1%

Asset Class	Total Return	Volatility
Real Estate	8.92%	16.3%
Government	3.5%	5.1%
Municipal	2%	3.95%
Corporate	4%	5.1%
High Yield	7%	5.1%
International Bonds	3.85%	5.1%

Asset Class	Total Return	Volatility
Cash	1%	1.9%
Other	8.79%	16.1%

7. **Tax and Inflation assumptions used in Monte Carlo simulations** Starting federal and state standard deductions, exemptions and the tax brackets used in projections are as of 2022. The following inflation assumptions are used in the projection: General inflation 2.2%; Education inflation 5%; Tax inflation 2.5%; Social Security inflation 2.2%; Health inflation: 5%

8. Assumption and calculation limitations of Monte Carlo Simulations

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

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

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

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

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

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

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

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

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

- 8.7 Taxes:** RightCapital includes limited accounting for taxes. RightCapital calculates taxes based on your input. RightCapital estimates federal, state and local taxes based on current laws with simplified deduction, exemption, and tax bracket parameters of the current year. In the projection, tax parameters are adjusted by an inflation assumption provided by you or your financial professional. Future tax laws may be significantly different than current tax laws and may result in higher or lower taxes due than what are reflected within this report. Roth IRA distribution are tax free if made 5 years after the initial contribution to the plan and you are over 59 1/2. Before investing in a 529 plan, consider whether your state offers a 529 plan that provides residents with favorable state tax benefits. RightCapital includes limited accounting for Federal Estate Tax with simplified deduction, exemption, and tax bracket parameters of the current year. RightCapital does not include any State Estate tax.
- 8.8 Current Dollars and Future Dollars:** The results of RightCapital calculations are in future dollars. To help you compare dollar amounts in different years, results can also be expressed in current dollars by discounting the future dollars by the inflation rate you or your financial professional provides.
- 8.9 Current allocation and target allocation:** Current allocation is the allocation based on the current portfolio holdings entered in the system as well as asset classification data from Morningstar. The target allocation is the allocation recommended by your financial professional.
- 8.10 Current plan and proposed plan:** Current plan is the plan based on the information you and your financial professional input in the profile section. Proposed plan is the plan recommended by your financial professional, with the plan details as shown in the retirement analysis section.
- 9. Liquidation of holdings:** this report may include liquidation of holdings, recommended by your financial professional. The transaction cost of liquidation is not included in the analysis. The liquidation will also result in the loss of future earnings.