

Financial Goal Plan

Spouse 1 and Spouse 2 Sample

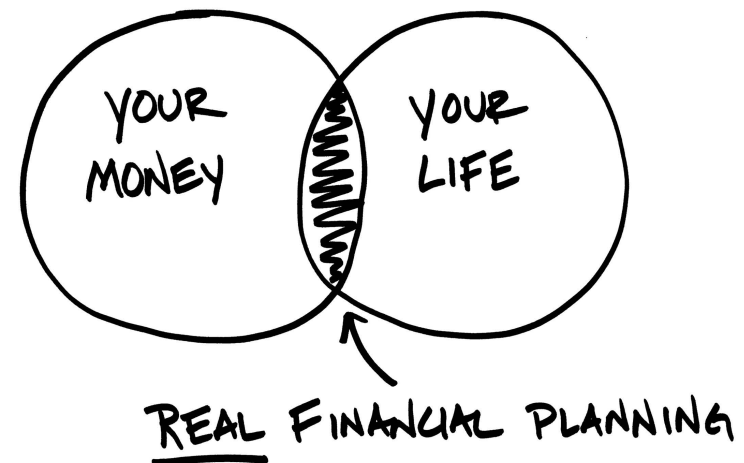


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IMPORTANT DISCLOSURE INFORMATION

IMPORTANT: The projections or other information generated by MoneyGuideElite regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

The return assumptions in MoneyGuideElite are not reflective of any specific product, and do not include any fees or expenses that may be incurred by investing in specific products. The actual returns of a specific product may be more or less than the returns used in MoneyGuideElite. It is not possible to directly invest in an index. Financial forecasts, rates of return, risk, inflation, and other assumptions may be used as the basis for illustrations. They should not be considered a guarantee of future performance or a guarantee of achieving overall financial objectives. Past performance is not a guarantee or a predictor of future results of either the indices or any particular investment.

MoneyGuideElite results may vary with each use and over time.

MoneyGuideElite Assumptions and Limitations

Information Provided by You

Information that you provided about your assets, financial goals, and personal situation are key assumptions for the calculations and projections in this Report. Please review the Report sections titled "Personal Information and Summary of Financial Goals", "Current Portfolio Allocation", and "Tax and Inflation Options" to verify the accuracy of these assumptions. If any of the assumptions are incorrect, you should notify your Financial Advisor. Even small changes in assumptions can have a substantial impact on the results shown in this Report. The information provided by you should be reviewed periodically and updated when either the information or your circumstances change.

All asset and net worth information included in this Report was provided by you or your designated agents, and is not a substitute for the information contained in the official account statements provided to you by custodians. The current asset data and values contained in those account statements should be used to update the asset information included in this Report, as necessary.

Assumptions and Limitations

MoneyGuideElite offers several methods of calculating results, each of which provides one outcome from a wide range of possible outcomes. All results in this Report are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. All results use simplifying assumptions that do not completely or accurately reflect your specific circumstances. No Plan or Report has the ability to accurately predict the future. As investment returns, inflation, taxes, and other economic conditions vary from the MoneyGuideElite assumptions, your actual results will vary (perhaps significantly) from those presented in this Report.

All MoneyGuideElite calculations use asset class returns, not returns of actual investments. The projected return assumptions used in this Report are estimates based on average annual returns for each asset class. The portfolio returns are calculated by weighting individual return assumptions for each asset class according to your portfolio allocation. The portfolio returns may have been modified by including adjustments to the total return and the inflation rate. The portfolio returns assume reinvestment of interest and dividends at net asset value without taxes, and also assume that the portfolio has been rebalanced to reflect the initial recommendation. No portfolio rebalancing costs, including taxes, if applicable, are deducted from the portfolio value. No portfolio allocation eliminates risk or guarantees investment results.

MoneyGuideElite does not provide recommendations for any products or securities.

IMPORTANT DISCLOSURE INFORMATION

| Asset Class Name | Projected Return Assumption | Projected Standard Deviation |
|-------------------------------------|------------------------------------|-------------------------------------|
| Cash & Cash Alternatives | 2.30% | 1.50% |
| Cash & Cash Alternatives (Tax-Free) | 1.70% | 1.50% |
| Short Term Bonds | 3.30% | 4.00% |
| Short Term Bonds (Tax-Free) | 2.50% | 4.00% |
| Intermediate Term Bonds | 3.20% | 5.00% |
| Intermediate Term Bonds (Tax-Free) | 2.20% | 5.00% |
| Long Term Bonds | 3.30% | 12.00% |
| Long Term Bonds (Tax-Free) | 2.30% | 12.00% |
| Large Cap Value Stocks | 7.00% | 18.00% |
| Large Cap Growth Stocks | 6.60% | 19.00% |
| Mid Cap Stocks | 7.10% | 19.00% |
| Small Cap Stocks | 7.30% | 21.00% |
| International Developed Stocks | 7.50% | 20.00% |
| International Emerging Stocks | 8.30% | 26.00% |
| REITs | 6.20% | 23.00% |
| Commodities | 4.00% | 22.00% |
| Fixed Index | 3.68% | 0.51% |
| 3% Fixed | 3.00% | 0.00% |

IMPORTANT DISCLOSURE INFORMATION

Risks Inherent in Investing

Investing in fixed income securities involves interest rate risk, credit risk, and inflation risk. Interest rate risk is the possibility that bond prices will decrease because of an interest rate increase. When interest rates rise, bond prices and the values of fixed income securities fall. When interest rates fall, bond prices and the values of fixed income securities rise. Credit risk is the risk that a company will not be able to pay its debts, including the interest on its bonds. Inflation risk is the possibility that the interest paid on an investment in bonds will be lower than the inflation rate, decreasing purchasing power.

Cash alternatives typically include money market securities and U.S. treasury bills. Investing in such cash alternatives involves inflation risk. In addition, investments in money market securities may involve credit risk and a risk of principal loss. Because money market securities are neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency, there is no guarantee the value of your investment will be maintained at \$1.00 per share, and your shares, when sold, may be worth more or less than what you originally paid for them. U.S. Treasury bills are subject to market risk if sold prior to maturity. Market risk is the possibility that the value, when sold, might be less than the purchase price.

Investing in stock securities involves volatility risk, market risk, business risk, and industry risk. The prices of most stocks fluctuate. Volatility risk is the chance that the value of a stock will fall. Market risk is chance that the prices of all stocks will fall due to conditions in the economic environment. Business risk is the chance that a specific company's stock will fall because of issues affecting it. Industry risk is the chance that a set of factors particular to an industry group will adversely affect stock prices within the industry. (See "Asset Class – Stocks" in the Glossary section of this Important Disclosure Information for a summary of the relative potential volatility of different types of stocks.)

International investing involves additional risks including, but not limited to, changes in currency exchange rates, differences in accounting and taxation policies, and political or economic instabilities that can increase or decrease returns.

Report Is a Snapshot and Does Not Provide Legal, Tax, or Accounting Advice

This Report provides a snapshot of your current financial position and can help you to focus on your financial resources and goals, and to create a plan of action. Because the results are calculated over many years, small changes can create large differences in future results. You should use this Report to help you focus on the factors that are most important to you. This Report does not provide legal, tax, or accounting advice. Before making decisions with legal, tax, or accounting ramifications, you should consult appropriate professionals for advice that is specific to your situation.

MoneyGuideElite Methodology

MoneyGuideElite offers several methods of calculating results, each of which provides one outcome from a wide range of possible outcomes. The methods used are: "Average Returns," "Historical Test," "Bad Timing," "Class Sensitivity," and "Monte Carlo Simulations." When using historical returns, the methodologies available are Average Returns, Historical Test, Bad Timing, and Monte Carlo Simulations. When using projected returns, the methodologies available are Average Returns, Bad Timing, Class Sensitivity, and Monte Carlo Simulations.

Results Using Average Returns

The Results Using Average Returns are calculated using one average return for your pre-retirement period and one average return for your post-retirement period. Average Returns are a simplifying assumption. In the real world, investment returns can (and often do) vary widely from year to year and vary widely from a long-term average return.

Results Using Historical Test

The Results Using Historical Test are calculated by using the actual historical returns and inflation rates, in sequence, from a starting year to the present, and assumes that you would receive those returns and inflation rates, in sequence, from this year through the end of your Plan. If the historical sequence is shorter than your Plan, the average return for the historical period is used for the balance of the Plan. The historical returns used are those of the broad-based asset class indices listed in this Important Disclosure Information.

Results with Bad Timing

Results with Bad Timing are calculated by using low returns in one or two years, and average returns for all remaining years of the Plan. For most Plans, the worst time for low returns is when you begin taking substantial withdrawals from your portfolio. The Results with Bad Timing assume that you earn a low return in the year(s) you select and then an Adjusted Average Return in all other years. This Adjusted Average Return is calculated so that the average return of the Results with Bad Timing is equal to the return(s) used in calculating the Results Using Average Returns. This allows you to compare two results with the same overall average return, where one (the Results with Bad Timing) has low returns in one or two years.

IMPORTANT DISCLOSURE INFORMATION

When using historical returns, the default for one year of low returns is the lowest annual return in the historical period you are using, and the default for two years of low returns is the lowest two-year sequence of returns in the historical period. When using projected returns, the default for the first year of low returns is two standard deviations less than the average return, and the default for the second year is one standard deviation less than the average return.

Results Using Class Sensitivity

The Results Using Class Sensitivity are calculated by using different return assumptions for one or more asset classes during the years you select. These results show how your Plan would be affected if the annual returns for one or more asset classes were different than the average returns for a specified period in your Plan.

Results Using Monte Carlo Simulations

Monte Carlo simulations are used to show how variations in rates of return each year can affect your results. A Monte Carlo simulation calculates the results of your Plan by running it many times, each time using a different sequence of returns. 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, some successful (you would have met all your goals) and some unsuccessful (you would not have met all your goals). The percentage of trials that were successful is the probability that your Plan, with all its underlying assumptions, could be successful. In MoneyGuideElite, this is the Probability of Success. Analogously, the percentage of trials that were unsuccessful is the Probability of Failure. The Results Using Monte Carlo Simulations indicate the likelihood that an event may occur as well as the likelihood that it may not occur. In analyzing this information, please note that the analysis does not take into account actual market conditions, which may severely affect the outcome of your goals over the long-term.

MoneyGuideElite Presentation of Results

The Results Using Average Returns, Historical Test, Bad Timing, and Class Sensitivity display the results using an "Estimated % of Goal Funded" and a "Safety Margin."

Estimated % of Goal Funded

For each Goal, the "Estimated % of Goal Funded" is the sum of the assets used to fund the Goal divided by the sum of the Goal's expenses. All values are in current dollars. A result of 100% or more does not guarantee that you will reach a Goal, nor does a result under 100% guarantee that you will not. Rather, this information is meant to identify possible shortfalls in this Plan, and is not a guarantee that a certain percentage of your Goals will be funded. The percentage reflects a projection of the total cost of the Goal that was actually funded based upon all the assumptions that are included in this Plan, and assumes that you execute all aspects of the Plan as you have indicated.

Safety Margin

The Safety Margin is the estimated value of your assets at the end of this Plan, based on all the assumptions included in this Report. Only you can determine if that Safety Margin is sufficient for your needs.

Bear Market Loss and Bear Market Test

The Bear Market Loss shows how a portfolio would have been impacted during the worst bear market since the Great Depression. Depending on the composition of the portfolio, the worst bear market is either the "Great Recession" or the "Bond Bear Market."

The Great Recession, from November 2007 through February 2009, was the worst bear market for stocks since the Great Depression. In MoneyGuideElite, the Great Recession Return is the rate of return, during the Great Recession, for a portfolio comprised of cash, bonds, stocks, alternatives, and other classes, with an asset mix equivalent to the portfolio referenced.

The Bond Bear Market, from July 1979 through February 1980, was the worst bear market for bonds since the Great Depression. In MoneyGuideElite, the Bond Bear Market Return is the rate of return, for the Bond Bear Market period, for a portfolio comprised of cash, bonds, stocks, alternatives, and other classes, with an asset mix equivalent to the portfolio referenced.

The Bear Market Loss shows: 1) either the Great Recession Return or the Bond Bear Market Return, whichever is lower, and 2) the potential loss, if you had been invested in this cash-bond-stock-alternative-other portfolio during the period with the lower return. In general, most portfolios with a stock allocation of 20% or more have a lower Great Recession Return, and most portfolios with a combined cash and bond allocation of 80% or more have a lower Bond Bear Market Return.

IMPORTANT DISCLOSURE INFORMATION

The Bear Market Test, included in the Stress Tests, examines the impact on your Plan results if an identical Great Recession or Bond Bear Market, whichever would be worse, occurred this year. The Bear Market Test shows the likelihood that you could fund your Needs, Wants and Wishes after experiencing such an event.

Regardless of whether you are using Historical or Projected returns in your Plan, the Bear Market Loss and Bear Market Test use returns calculated from historical indices where all assets classes included in the referenced portfolio are rolled-up using only the groups below. If you are using Historical returns in your Plan, the indices in the Bear Market Loss and the Bear Market Test may be different from indices used in other calculations. The following indexes are used to calculate the return during the Great Recession and the Bond Bear Market:

| Asset Class | Index | Great Recession Return 11/2007 – 02/2009 | Bond Bear Market Return 07/1979 – 02/1980 |
|-------------|------------------------------------------------------------|---------------------------------------------|-------------------------------------------------|
| Cash | Ibbotson U.S. 30-day Treasury Bills | 2.31% | 7.08% |
| Bond | Ibbotson Intermediate-Term Government Bonds – Total Return | 15.61% | -8.89% |
| Stock | S&P 500 – Total Return | -50.95% | 14.61% |
| Alternative | HFRI FOF: Diversified | -19.87% | N/A |
| | S&P GSCI Commodity - Total Return | N/A | 23.21% |
| Fixed Index | Fixed Index | 0% | 0% |
| 3% Fixed | 3% Fixed | 0% | 0% |

Notes

- HFRI FOF: Diversified stands for Hedge Fund Research Indices Fund of Funds
- S&P GSCI was formerly the Goldman Sachs Commodity Index

Because the Bear Market Loss and Bear Market Test use the returns from asset class indices rather than the returns of actual investments, they do not represent the performance for any specific portfolio, and are not a guarantee of minimum or maximum levels of losses or gains for any portfolio. The actual performance of your portfolio may differ substantially from those shown in the Great Recession Return, the Bond Bear Market Return, the Bear Market Loss, and the Bear Market Test.

MoneyGuideElite Risk Assessment

The MoneyGuideElite Risk Assessment highlights some – but not all – of the trade-offs you might consider when deciding how to invest your money. This approach does not provide a comprehensive, psychometrically-based, or scientifically-validated profile of your risk tolerance, loss tolerance, or risk capacity, and is provided for informational purposes only.

Based on your specific circumstances, you must decide the appropriate balance between potential risks and potential returns. MoneyGuideElite does not and cannot adequately understand or assess the appropriate risk/return balance for you. MoneyGuideElite requires you to select a risk score. Once selected, three important pieces of information are available to help you determine the appropriateness of your score: an appropriate portfolio for your score, the impact of a Bear Market Loss (either the Great Recession or the Bond Bear Market, whichever is lower) on this portfolio, and a compare button to show how your score compares to the risk score of others in your age group.

MoneyGuideElite uses your risk score to select a risk-based portfolio on the Portfolio Table page. This risk-based portfolio selection is provided for informational purposes only, and you should consider it to be a starting point for conversations with your Advisor. It is your responsibility to select the Target Portfolio you want MoneyGuideElite to use. The selection of your Target Portfolio, and other investment decisions, should be made by you, after discussions with your Advisor and, if needed, other financial and/or legal professionals.

Glossary

Aspirational Cash Reserve Strategy

This optional strategy simulates setting aside funds to establish an account to fund goals outside of your Plan. These funds are segmented out of the investment portfolio and are never spent. Rather, the assets are grown based on the specified investment option and the potential balances are displayed. Generally, this strategy is included when you have excess funds after fulfilling your financial goals and used to create a legacy or to fund discretionary objectives.

Asset Allocation

Asset Allocation is the process of determining what portions of your portfolio holdings are to be invested in the various asset classes.

Asset Class

Asset Class is a standard term that broadly defines a category of investments. The three basic asset classes are Cash, Bonds, and Stocks. Bonds and Stocks are often further subdivided into more narrowly defined classes. Some of the most common asset classes are defined below.

Cash and Cash Alternatives

Cash typically includes bank accounts or certificates of deposit, which are insured by the Federal Deposit Insurance Corporation up to a limit per account. Cash Alternatives typically include money market securities, U.S. treasury bills, and other investments that are readily convertible to cash, have a stable market value, and a very short-term maturity. U.S. Treasury bills are backed by the full faith and credit of the U.S. Government and, when held to maturity, provide safety of principal. (See the "Risks Inherent in Investing" section in this Important Disclosure Information for a summary of the risks associated with investing in cash alternatives.)

Bonds

Bonds are either domestic (U.S.) or global debt securities issued by either private corporations or governments. (See the "Risks Inherent in Investing" section in this Important Disclosure Information for a summary of the risks associated with investing in bonds. Bonds are also called "fixed income securities.")

Domestic government bonds are backed by the full faith and credit of the U.S. Government and have superior liquidity and, when held to maturity, safety of principal. Domestic corporate bonds carry the credit risk of their issuers and thus usually offer additional yield. Domestic government and corporate bonds can be sub-divided based upon their term to maturity. Short-term bonds have an approximate term to maturity of 1 to 5 years; intermediate-term bonds have an approximate term to maturity of 5 to 10 years; and, long-term bonds have an approximate term to maturity greater than 10 years.

Stocks

Stocks are equity securities of domestic and foreign corporations. (See the "Risks Inherent in Investing" section in this Important Disclosure Information for a summary of the risks associated with investing in stocks.)

Domestic stocks are equity securities of U.S. corporations. Domestic stocks are often sub-divided based upon the market capitalization of the company (the market value of the company's stock). "Large cap" stocks are from larger companies, "mid cap" from the middle range of companies, and "small cap" from smaller, perhaps newer, companies. Generally, small cap stocks experience greater market volatility than stocks of companies with larger capitalization. Small cap stocks are generally those from companies whose capitalization is less than \$500 million, mid cap stocks those between \$500 million and \$5 billion, and large cap over \$5 billion.

Large cap, mid cap and small cap may be further sub-divided into "growth" and "value" categories. Growth companies are those with an orientation towards growth, often characterized by commonly used metrics such as higher price-to-book and price-to-earnings ratios. Analogously, value companies are those with an orientation towards value, often characterized by commonly used metrics such as lower price-to-book and price-to-earnings ratios.

International stocks are equity securities from foreign corporations. International stocks are often sub-divided into those from "developed" countries and those from "emerging markets." The emerging markets are in less developed countries with emerging economies that may be characterized by lower income per capita, less developed infrastructure and nascent capital markets. These "emerging markets" usually are less economically and politically stable than the "developed markets." Investing in international stocks involves special risks, among which include foreign exchange volatility and risks of investing under different tax, regulatory and accounting standards.

Glossary

Asset Mix

Asset Mix is the combination of asset classes within a portfolio, and is usually expressed as a percentage for each asset class.

Base Inflation Rate

The Base Inflation Rate is the default inflation rate in the Program. You can adjust this rate in financial goal expenses, retirement income sources, savings rates, and in each What If scenario. Also see "Inflation Rate."

Bear Market Loss

The Bear Market Loss shows how a portfolio would have been impacted during the Great Recession (November 2007 through February 2009) or the Bond Bear Market (July 1979 through February 1980). The Bear Market Loss shows: 1) either the Great Recession Return or the Bond Bear Market Return, whichever is lower, and 2) the potential loss, if you had been invested in this cash-bond-stock-alternative-other portfolio during the period with the lower return. See Bear Market Test, Great Recession Return, and Bond Bear Market Return.

Bear Market Test

The Bear Market Test, included in the Stress Tests, examines the impact on your Plan results if a Bear Market Loss occurred this year. The Bear Market Test shows the likelihood that you could fund your Needs, Wants and Wishes after experiencing such an event. See Bear Market Loss.

Bond Bear Market Return

The Bond Bear Market Return is the rate of return for a cash-bond-stock-alternative-other portfolio during the Bond Bear Market (July 1979 through February 1980), the worst bear market for bonds since the Great Depression. MoneyGuideElite shows a Bond Bear Market Return for your Current, Risk-based, and Target Portfolios, calculated using historical returns of broad-based asset class indices. See Great Recession Return.

Cash Receipt Schedule

A Cash Receipt Schedule consists of one or more years of future after-tax amounts received from the anticipated sale of an Other Asset, exercising of Stock Options grants, or proceeds from Restricted Stock grants.

Composite Portfolio

The Composite Portfolio provides an aggregated view of your Target Portfolio along with any assets that are considered to be unavailable for reallocation.

Concentrated Position

A Concentrated Position is when your portfolio contains a significant amount (as a percentage of the total portfolio value) in individual stock or bonds. Concentrated Positions have the potential to increase the risk of your portfolio.

Confidence Zone

See Monte Carlo Confidence Zone.

Current Dollars

The Results of MoneyGuideElite calculations are in Future Dollars. To help you compare dollar amounts in different years, we also express the Results in Current Dollars, calculated by discounting the Future Dollars by the sequence of inflation rates used in the Plan.

Current Portfolio

Your Current Portfolio is comprised of all the investment assets you currently own (or a subset of your assets, based on the information you provided for this Plan), categorized by Asset Class and Asset Mix.

Expense Adjustments

When using historical returns, some users of MoneyGuideElite include Expense Adjustments. These adjustments (which are specified by the user) reduce the return of the affected Asset Classes and are commonly used to account for transaction costs or other types of fees associated with investing. If Expense Adjustments have been used in this Report, they will be listed beside the historical indices at the beginning of this Report.

Fund All Goals

Fund All Goals is one of two ways for your assets and retirement income to be used to fund your goals. The other is Earmark, which means that an asset or retirement income is assigned to one or more goals, and will be used only for those goals. Fund All Goals means that the asset or income is not earmarked to fund specific goals, and can be used to fund any goal, as needed in the calculations.

Future Dollars

Future Dollars are inflated dollars. The Results of MoneyGuideElite calculations are in Future Dollars. To help you compare dollar amounts in different years, we discount the Future Dollar amounts by the inflation rates used in the calculations and display the Results in the equivalent Current Dollars.

Glossary

Great Recession Return

The Great Recession Return is the rate of return for a cash-bond-stock-alternative-other portfolio during the Great Recession (November 2007 through February 2009), the worst bear market for stocks since the Great Depression. MoneyGuideElite shows a Great Recession Return for your Current, Risk-based, and Target Portfolios, calculated using historical returns of broad-based asset class indices. See Bond Bear Market Return.

Inflation Rate

Inflation is the percentage increase in the cost of goods and services for a specified time period. A historical measure of inflation is the Consumer Price Index (CPI). In MoneyGuideElite, the Inflation Rate is selected by your Advisor, and can be adjusted in different scenarios.

Liquidity

Liquidity is the ease with which an investment can be converted into cash.

Locked Asset

An asset is considered to be locked by the software if it is unavailable to be reallocated to the Target Portfolio. Any account that has been indicated as locked, as well as specific account types such as Variable Annuity with a Guaranteed Minimum Withdrawal Benefit are considered locked.

Model Portfolio Table

The Model Portfolio Table is the portfolio(s) that could be appropriate for you, based upon the risk-based portfolio.

Monte Carlo Confidence Zone

The Monte Carlo Confidence Zone is the range of probabilities that you (and/or your Advisor) have selected as your target range for the Monte Carlo Probability of Success in your Plan. The Confidence Zone reflects the Monte Carlo Probabilities of Success with which you would be comfortable, based upon your Plan, your specific time horizon, risk profile, and other factors unique to you.

Monte Carlo Probability of Success / Probability of Failure

The Monte Carlo Probability of Success is the percentage of trials of your Plan that were successful. If a Monte Carlo simulation runs your Plan 1,000 times, and if 600 of those runs are successful (i.e., all your goals are funded and you have at least \$1 of Safety Margin), then the Probability of Success for that Plan, with all its underlying assumptions, would be 60%, and the Probability of Failure would be 40%.

Monte Carlo Simulations

Monte Carlo simulations are used to show how variations in rates of return each year can affect your results. A Monte Carlo simulation calculates the results of your Plan by running it many times, each time using a different sequence of returns. 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, some successful (you would have met all your goals) and some unsuccessful (you would not have met all your goals).

Needs / Wants / Wishes

In MoneyGuideElite, you choose an importance level from 10 to 1 (where 10 is the highest) for each of your financial goals. Then, the importance levels are divided into three groups: Needs, Wants, and Wishes. Needs are the goals that you consider necessary for your lifestyle, and are the goals that you must fulfill. Wants are the goals that you would really like to fulfill, but could live without. Wishes are the “dream goals” that you would like to fund, although you won’t be too dissatisfied if you can’t fund them. In MoneyGuideElite, Needs are your most important goals, then Wants, then Wishes.

Portfolio Set

A Portfolio Set is a group of portfolios that provides a range of risk and return strategies for different investors.

Portfolio Total Return

A Portfolio Total Return is determined by weighting the return assumption for each Asset Class according to the Asset Mix. Also see “Expense Adjustments.”

Probability of Success / Probability of Failure

See Monte Carlo Probability of Success / Probability of Failure.

Real Return

The Real Return is the Total Return of your portfolio minus the Inflation Rate.

Recommended Scenario

The Recommended Scenario is the scenario selected by your Advisor to be shown on the Results page and in Play Zone.

Glossary

Retirement Cash Reserve Strategy

This optional strategy simulates creating a cash account to provide funding for near-term goal expenses. You select the number of years of Needs, Wants, and Wishes to be included in the cash account. The Program then funds the Retirement Cash Reserve with the designated amounts, and simulates rebalancing your remaining investments to match the selected Target Portfolio.

Retirement Start Date

For married couples, retirement in MoneyGuideElite begins when both the client and spouse are retired. For single, divorced, or widowed clients, retirement begins when the client retires.

Risk

Risk is the chance that the actual return of an investment, asset class, or portfolio will be different from its expected or average return.

Risk-based Portfolio

The risk-based portfolio is the Model Portfolio associated with the risk score you selected.

Safety Margin

The Safety Margin is the hypothetical portfolio value at the end of the Plan, based on all the inputs and assumptions included in this Report. A Safety Margin of zero indicates the portfolio was depleted before the Plan ended. The Safety Margin does not protect you or your Target Portfolio from investment losses, and, as with all other results in the Plan, is not guaranteed.

Standard Deviation

Standard Deviation is a statistical measure of the volatility of an investment, an asset class, or a portfolio. It measures the degree by which an actual return might vary from the average return, or mean. Typically, the higher the standard deviation, the higher the potential risk of the investment, asset class, or portfolio.

Star Track

Star Track provides a summary of your Plan results over time, using a bar graph. Each bar shows the Monte Carlo Probability of Success for your Recommended Scenario, on the date specified, compared to the Monte Carlo Probability of Success for a scenario using all Target values.

Target Goal Amount

The Target Goal Amount is the amount you would expect to spend, or the amount you would like to spend, for each financial goal.

Target Portfolio

Target Portfolio is the portfolio you have selected based upon your financial goals and your risk tolerance.

Target Retirement Age

Target Retirement Age is the age at which you would like to retire.

Target Savings Amount

In the Resources section of MoneyGuideElite, you enter the current annual additions being made to your investment assets. The total of these additions is your Target Savings Amount.

Time Horizon

Time Horizon is the period from now until the time the assets in this portfolio will begin to be used.

Total Return

Total Return is an assumed, hypothetical growth rate for a specified time period. The Total Return is either (1) the Portfolio Total Return or (2) as entered by you or your Advisor. Also see "Real Return."

Wants

See "Needs / Wants / Wishes".

Willingness

In MoneyGuideElite, in addition to specifying Target Goal Amounts, a Target Savings Amount, and Target Retirement Ages, you also specify a Willingness to adjust these Target values. The Willingness choices are Very Willing, Somewhat Willing, Slightly Willing, and Not at All.

Wishes







See "Needs / Wants / Wishes".

Worst One-Year Loss

The Worst One-Year Loss is the lowest annual return that a portfolio with the specified asset mix and asset class indices would have received during the historical period specified.

Personal Information and Summary of Financial Goals

Spouse 1 and Spouse 2 Sample

| Needs | | |
|------------------------------------------------------------------------------------|------------------------------------------------------------------|----------------------------------------|
| 10 | Retirement - Basic Living Expense | |
|  | Spouse 1 (2040) | 65 |
| | Spouse 2 (2040) | 62 |
| | Both Retired (2040-2070) | \$120,000 |
| | Spouse 2 Alone Retired (2071-2073) | \$120,000 |
| | | Base Inflation Rate (2.50%) |
| 10 | Health Care | |
|  | Spouse 1 Medicare / Spouse 2 Retired Before Medicare (2040-2042) | \$19,712 |
| | Both Medicare (2043-2070) | \$10,400 |
| | Spouse 2 Alone Medicare (2071-2073) | \$6,679 |
| | | Base Inflation Rate plus 2.80% (5.30%) |
| 10 | Family Travel Fund | |
|  | In 2024 | \$15,000 |
| | Recurring every year for a total of 30 times | Base Inflation Rate (2.50%) |
| 10 | College - Child #1 | |
|  | 4 years starting in 2026 | \$25,728 |
| | Attending Texas A&M University | Base Inflation Rate plus 3.80% (6.30%) |
| 10 | College - Child #2 | |
|  | 4 years starting in 2028 | \$66,652 |
| | Attending Baylor University | Base Inflation Rate plus 3.80% (6.30%) |
| 10 | College - Child #3 | |
|  | 4 years starting in 2038 | \$24,640 |
| | Attending The University of Texas at Austin | Base Inflation Rate plus 3.80% (6.30%) |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Personal Information and Summary of Financial Goals

Spouse 1 and Spouse 2 Sample

| Wants | | |
|------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|-----------------------------------------|
|  | 7 Radical Generosity Donations In 2024 Recurring every year until End of Plan | \$12,000 Base Inflation Rate (2.50%) |
|  | 7 Spouse 1 Auto Replacement In 2025 Recurring every 10 years until End of Plan | \$40,000 Base Inflation Rate (2.50%) |
|  | 7 Spouse 2 Auto Replacement In 2028 Recurring every 10 years until End of Plan | \$40,000 Base Inflation Rate (2.50%) |
|  | 7 Child #1 Wedding In 2043 | \$25,000 Base Inflation Rate (2.50%) |
|  | 7 Child #2 Wedding In 2045 | \$25,000 Base Inflation Rate (2.50%) |
|  | 7 Child #3 Wedding In 2053 | \$25,000 Base Inflation Rate (2.50%) |

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Personal Information and Summary of Financial Goals

Spouse 1 and Spouse 2 Sample

| Wishes | | |
|------------------------------------------------------------------------------------|----------------------------------|------------------------------------------|
| 3 | Lake Cabin | |
|  | When Spouse 1 retires | \$250,000 Base Inflation Rate (2.50%) |
| 3 | Boat | |
|  | When Spouse 1 retires | \$20,000 Base Inflation Rate (2.50%) |
| 3 | Spa Bathroom Renovation | |
|  | When Spouse 2 retires | \$25,000 Base Inflation Rate (2.50%) |
| 3 | Luxury Kitchen Renovation | |
|  | When Spouse 2 retires | \$50,000 Base Inflation Rate (2.50%) |
| 3 | Anniversary Celebration | |
|  | In 2053 | \$20,000 Base Inflation Rate (2.50%) |
| 3 | 50 State Road Trip | |
|  | In 2055 | \$10,000 Base Inflation Rate (2.50%) |

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Personal Information and Summary of Financial Goals

Personal Information

Spouse 1

Male - born 01/01/1975, age 48
Employed - \$175,000

Spouse 2

Female - born 01/01/1978, age 45
Employed - \$175,000

Married, US Citizens living in TX

- This section lists the Personal and Financial Goal information you provided, which will be used to create your Report. It is important that it is accurate and complete.

| Participant Name | Date of Birth | Age | Relationship |
|------------------|---------------|-----|---------------------------|
| Child #1 | 01/01/2008 | 15 | Child - Dependent of Both |
| Child #2 | 11/11/2011 | 11 | Child - Dependent of Both |
| Child #3 | 03/15/2020 | 3 | Child - Dependent of Both |

Expectations and Concerns

Expectation

Both Spouse 1 and Spouse 2

Active Lifestyle

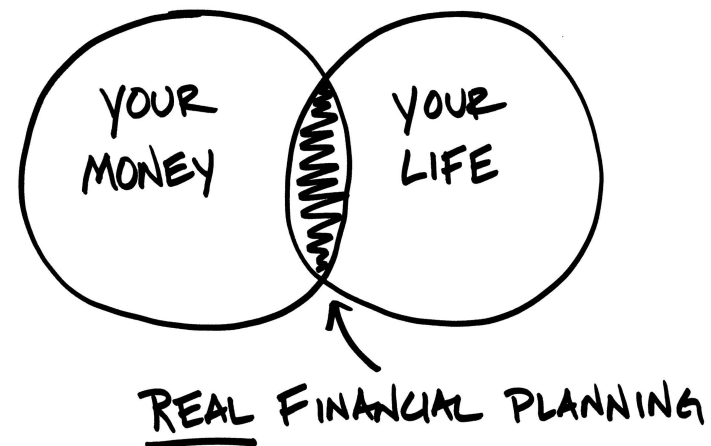
Time to Travel

Time with Friends & Family

Financial Peace of Mind

Memorable Lifetime Experiences

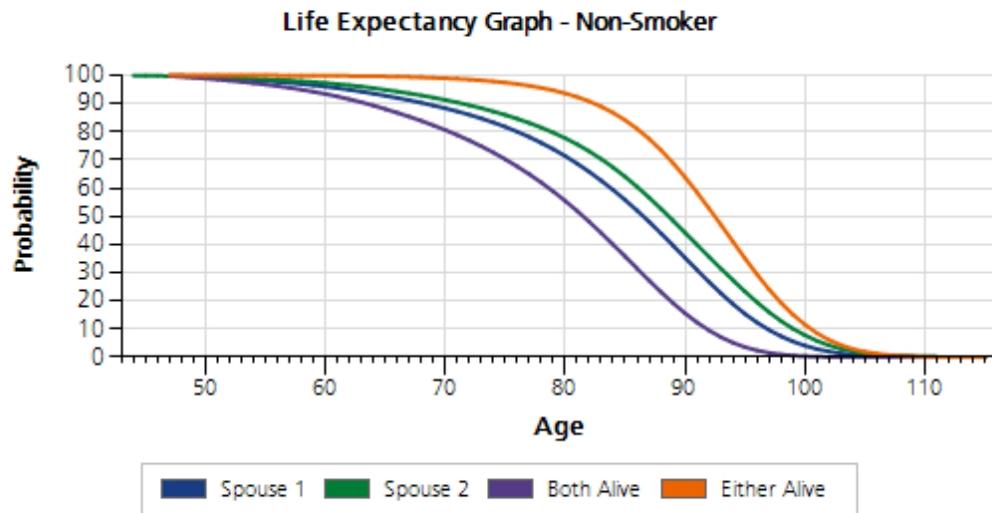
Radical Generosity



Life Expectancy Table and Graph

How long might you live?

| Chance you will live to age shown | Spouse 1 Live to Age | | Spouse 2 Live to Age | | Either Live to Age | | Both Live to Age | |
|-----------------------------------|----------------------|--------|----------------------|--------|--------------------|--------|------------------|--------|
| | Non-Smoker | Smoker | Non-Smoker | Smoker | Non-Smoker | Smoker | Non-Smoker | Smoker |
| 50% | 87 | 79 | 89 | 81 | 93 | 85 | 82 | 73 |
| 40% | 89 | 81 | 91 | 84 | 95 | 87 | 84 | 76 |
| 30% | 92 | 84 | 94 | 86 | 96 | 88 | 87 | 78 |
| 20% | 94 | 86 | 96 | 88 | 98 | 90 | 89 | 81 |
| 10% | 97 | 89 | 100 | 91 | 101 | 92 | 92 | 84 |



All calculations based on 2012 IAM Basic Tables.

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Net Worth Summary - All Resources

This is your Net Worth Summary as of 10/25/2023. Your Net Worth is the difference between what you own (your Assets) and what you owe (your Liabilities). To get an accurate Net Worth statement, make certain all of your Assets and Liabilities are entered.



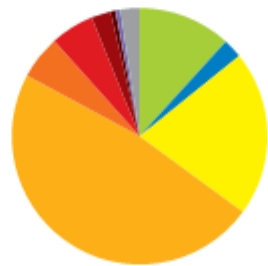
| | | |
|---------------------|---|--------------------|
| Investment Assets | | \$1,020,002 |
| Other Assets | + | \$1,112,777 |
| Total Assets | | \$2,132,779 |
| Total Liabilities | - | \$452,777 |
| Net Worth | | \$1,680,002 |

| Description | Total |
|----------------------------------|--------------------|
| Investment Assets | |
| Employer Retirement Plans | \$250,000 |
| Individual Retirement Accounts | \$100,002 |
| Taxable and/or Tax-Free Accounts | \$620,000 |
| College Saving Plans | \$25,000 |
| Health Savings Plan | \$25,000 |
| Total Investment Assets: | \$1,020,002 |
| Other Assets | |
| Home and Personal Assets | \$512,777 |
| Business and Property | \$500,000 |
| Stock Options | \$100,000 |
| Total Other Assets: | \$1,112,777 |
| Liabilities | |
| Personal Real Estate Loan: | \$412,777 |
| Vehicle Loan: | \$40,000 |
| Total Liabilities: | \$452,777 |
| Net Worth: | \$1,680,002 |

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Current Portfolio Allocation

This page shows how your Investment Assets are currently allocated among the different Asset Classes. It includes only those Assets you have identified to fund Goals.



Total Stock
85%

Projected Returns

| | |
|---------------------|--------|
| Total Return | 6.18% |
| Base Inflation Rate | 2.50% |
| Real Return | 3.68% |
| Standard Deviation | 15.83% |

Bear Market Returns

| | |
|--------------------------------------------------|------|
| Great Recession November 2007 thru February 2009 | -42% |
| Bond Bear Market July 1979 thru February 1980 | 13% |

| Asset Class | Rate of Return | Investment Portfolio | |
|--------------------------------|----------------|----------------------|------------|
| | | Value | % of Total |
| Cash & Cash Alternatives | 2.30% | \$120,000 | 12% |
| Short Term Bonds | 3.30% | \$0 | 0% |
| Intermediate Term Bonds | 3.20% | \$25,000 | 2% |
| Long Term Bonds | 3.30% | \$0 | 0% |
| Large Cap Value Stocks | 7.00% | \$212,500 | 21% |
| Large Cap Growth Stocks | 6.60% | \$487,500 | 48% |
| Mid Cap Stocks | 7.10% | \$56,250 | 6% |
| Small Cap Stocks | 7.30% | \$56,250 | 6% |
| International Developed Stocks | 7.50% | \$25,000 | 2% |
| International Emerging Stocks | 8.30% | \$6,250 | 1% |
| REITs | 6.20% | \$6,250 | 1% |
| Commodities | 4.00% | \$0 | 0% |
| Fixed Index | 3.68% | \$0 | 0% |
| 3% Fixed | 3.00% | \$0 | 0% |

**The program cannot determine a Return for the Unclassified asset class. Therefore, it is not included in the calculations of the Average Return for this Portfolio.

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Current Portfolio Allocation

| Asset Class | Rate of Return | Investment Portfolio | |
|----------------|----------------|----------------------|-------------|
| | | Value | % of Total |
| Unclassified** | N/A | \$25,002 | 2% |
| Total : | | \$1,020,002 | 100% |

Effect of Stock Options and Restricted Stock

| Description | Value |
|-------------|-------|
|-------------|-------|

Tax-Free Rates of Return

| | |
|--------------------------|-------|
| Cash & Cash Alternatives | 1.70% |
| Short Term Bonds | 2.50% |
| Intermediate Term Bonds | 2.20% |
| Long Term Bonds | 2.30% |

Concentrated Positions

| Security Symbol | Name | Total Value | % of Total Assets |
|-----------------|------------------------|-------------|-------------------|
| AAPL | Apple Inc | \$250,000 | 19% |
| | Apple Inc | \$50,000 | 4% |
| | Apple Inc | \$100,000 | 8% |
| | Total Holding for AAPL | \$400,000 | 30% |
| TSLA | Tesla Inc | \$250,000 | 19% |
| | Tesla Inc | \$50,000 | 4% |
| | Tesla Inc | \$100,000 | 8% |
| | Total Holding for TSLA | \$400,000 | 30% |

**The program cannot determine a Return for the Unclassified asset class.

Therefore, it is not included in the calculations of the Average Return for this Portfolio.

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Tax and Inflation Assumptions

Do you want to expire or sunset income tax provisions? No
Spend taxable funds pro-rata between tax basis and untaxed gain? No

Base Inflation Rate

Inflation rate : 2.50%
Social Security Inflation rate : 2.50%
Tax Assumption Inflation rate : 2.50%

Marginal Tax Rates Before Retirement

| | <u>Federal</u> | <u>State</u> | <u>Local</u> |
|-------------|----------------|--------------|--------------|
| Tax Rates : | 24.00% | 0.00% | 0.00% |

Untaxed Gain on Taxable Earnings - Before Retirement

What portion of your Annual Taxable Investment Earnings will not be taxed until withdrawn? 0.00%

Long Term Capital Gains (LTCG) - Before Retirement

What portion of your Taxable Investment Earnings will be taxed at the LTCG rate? 20.00%
Long Term Capital Gains rate : 15.00%

Tax Rates During Retirement

Let the Program calculate taxes each year
Local rate : 0.00%
Deduction estimate : Use standard deductions

Untaxed Gain on Taxable Earnings - During Retirement

What portion of your Annual Taxable Investment Earnings will not be taxed until withdrawn? 0.00%

Long Term Capital Gains (LTCG) - During Retirement

What portion of your Taxable Investment Earnings will be taxed at the LTCG rate? 20.00%
Long Term Capital Gains rate : Use Program estimate

Taxation of Social Security

What portion of Social Security will be taxed? 85.00%

Tax Penalty

Include penalties in Plan? : Yes

Tax Free Earnings - Options

Treat Tax-Free Assets as Tax-Free

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Employer Stock Plans

Stock Options

Introduction to Your Stock Options

This section of your report summarizes your Stock Option Plan and calculates your current option equity value for all fully vested shares. It also calculates an estimate of the potential future option equity values, that may be available to help fund your Goals each year based upon the assumptions you have made.

We believe this information is an important step in a Financial Goal Plan. We look forward to helping you make informed decisions regarding your stock option strategy.

This Report is for your information only and does not constitute the solicitation to purchase or sell any specific security.

General Discussion

Your stock options can be a significant component of your financial portfolio. Stock options can give you the opportunity to benefit from the potential appreciation in your company's stock. As with any other investments, there are certain risks associated with stock options which you should take into consideration. Therefore, it is critical that you are familiar with your stock options, how they function, and the financial implications they may have on your overall portfolio. Stock options provide employees with the right to buy company stock at a specified price, known as the strike price, within a certain period of time. **A company can grant two types of stock options - incentive stock options (ISOs) and non-qualified stock options (NQOs).**

Incentive Stock Options (ISOs) - One advantage of an ISO is that no regular income tax is recognized upon exercising the option. In addition, if the acquired stock is held for two years from the date of grant and one year from the date of exercise, favorable long-term capital gains rates will apply to all of the appreciation (between the strike price and sale price) upon the subsequent sale of the stock. The sale of any shares prior to satisfying either of these holding period requirements will be treated as a "disqualifying disposition". If the acquired stock is not held for one year from exercise, the bargain element (the difference between the value of the stock on exercise and the strike price, also referred to as "spread") is treated as ordinary income and any post-exercise gain is short-term capital gain. If the stock is held for one year from exercise but not two years from grant, the bargain element (or spread) is ordinary income and any post-exercise gain is long-term capital gain.

Although the exercise of an ISO is generally not a taxable event for regular tax purposes, the difference between the strike price and the stock price on the date of exercise is considered a preference item for federal, and possibly state, alternative minimum tax (AMT) purposes. Depending on the circumstances, the exercise of ISOs can cause a taxpayer to be subject to the AMT and incur a higher tax liability even though shares have not yet been sold and gains have yet to be realized.

Nonqualified Stock Options (NQOs) - Unlike ISOs, the spread on NQOs is immediately recognized as compensation income upon exercise, for regular tax purposes, and is therefore subject to federal, and possibly state income tax, as well as Medicare and FICA tax. If the stock is held after exercise, any subsequent appreciation is treated as capital gain (long-term, if held for more than one year) when the stock is sold.

Stock Options Scenarios

The future potential after-tax option equity cash flows illustrated in this analysis, for each exercise scenario, were calculated based on selecting one or more Timing Methods and certain assumptions described below:

Available Timing Methods

All scenarios assume a cashless exercise strategy.

- **Now - All Vested Only** - Currently vested options that are in-the-money by any amount are exercised now; all remaining options are lost.
- **Now and As Vested** - Currently vested options that equal or exceed the minimum percentage gain are exercised now. Remaining options are either exercised in the first year they are both vested and exceed the minimum percentage gain or are exercised in the year they expire if they are in-the-money by any amount.
- **Now and At Expiration** - Currently vested options that equal or exceed the minimum percentage gain are exercised now. All remaining options are exercised in the year they expire if they are in-the-money by any amount.
- **Start Year and As Vested** - Beginning in the exercise start year, vested options that equal or exceed the minimum percentage gain are exercised. After the exercise start year, remaining options are either exercised in the first year they are both vested and exceed the minimum percentage gain or are exercised in the year they expire if they are in-the-money by any amount.

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Stock Options

- *Start Year and At Expiration* - Beginning in the exercise start year, vested options that equal or exceed the minimum percentage gain are exercised. After the exercise start year, remaining options are exercised in the year they expire if they are in-the-money by any amount.
- *At Expiration* - Options are exercised in the year they expire if they are in-the-money by any amount.

Other Assumptions

- *Return assumption for this Stock* - The projected return for the asset class category selected, unless otherwise indicated by you. If a Stock Option Plan with Scenarios is treated as a Special Asset, the return assumption for this stock includes three growth rates -- labeled Low, Expected and High returns. The Program default for all three returns is the projected return for the asset class category selected, and can be changed by you. This approach can help illustrate financial risk not otherwise reflected in the Plan results.
- *Minimum percentage gain to exercise* - The minimum percentage gain in the stock price above the exercise price that is required before exercising options. Applying this minimum defers the exercise of options with only relatively small spread between the stock price and the option price.
- *Vesting Termination Year* - A year in which it is assumed that vesting ends prematurely. All remaining unvested options are lost.
- *Exercise Start Year* - A year in which it is expected that you will begin to exercise vested options, if different than the current year.
- *Hold ISO for One Year* - If it is indicated that ISO shares are not to be "Held for One Year", then it is assumed that the ISO shares are disqualified and a Regular Tax Rate is applied. If it is indicated that ISO shares are to be "Held for One Year", it is assumed that those shares will have been held for at least two years from the date of grant and over one year from the date of exercise, thus qualifying for long-term capital gains treatment and the Long-Term Tax Rate is applied.

General Assumptions

- The Regular Tax Rate is the estimated tax rate applied to the potential option equity on all NQOs exercised and sold and on any ISO shares sold that were not held for one year. This rate should be the total estimate for all applicable taxes, including Federal, State, and Local Income taxes. Unless included in this rate, Medicare and FICA taxes are not applied separately to NQO equity.

- The Long-Term Tax Rate is the estimated tax rate applied to the potential option equity on any ISO shares sold that were held for more than one year after exercise (as well as two years from date of grant). This rate should be the total estimate for all applicable taxes, including Federal, State, and Local Income taxes.
- The possible impact of the Alternative Minimum Tax (AMT) is not reflected in any calculations. Since the exercise of ISOs can have substantial AMT consequences, you should consult with your personal tax professional.
- The after-tax calculations within the Option Equity Schedule and Price Sensitivity Analysis assume that all ISOs are disqualified and the Regular Tax Rate is applied. In addition, the Vesting Schedule does not calculate whether ISO grants meet the \$100,000 limitation.
- Exercise costs for NQOs and ISOs have not been considered nor have any dividends that might have been received from ISOs that are exercised and held for one year.
- Grants expected to be received in the future are not represented in this Stock Option Summary.

Cash Receipt Schedule

The future potential after-tax option equity cash flows illustrated in this analysis, for each Cash Receipt Schedule, are the amounts you entered, based on your own calculations.

Assumptions

- The Current Value should represent the current value of all vested stock options in this Stock Option Plan.
- The Value if the Owner dies today should represent the value to be paid by the Stock Option Plan if the owner dies today.
- The Cash Receipts Table shows expected after-tax amounts for one or more years in the future, based on your own calculations and as entered by you.
- If a Stock Option Plan with a Cash Receipt Schedule is treated as a Special Asset, the Cash Receipts Table shows the Low, Expected, and High after-tax amounts for each year in the future, based on your own calculation and as entered by you. This approach can help illustrate financial risk not otherwise reflected in the Plan results.
- The possible impact of the Alternative Minimum Tax (AMT) and any other cost and taxes associated with exercising Stock Options are not reflected in any calculations, unless its impact was taken into account, by you, when entering the cash receipt amounts.

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Stock Options Summary

Tesla Inc (TSLA)

Owner : Spouse 1
Market Price* : \$216.52 on 10/24/2023
Asset Class : Large Cap Growth Stocks
Options Vest at Death : Yes
Special Asset : No

* Security prices included in the stock option analysis are based on the market price that you entered for the date referenced and are included only because the system requires it for analysis purposes. This Report is for your information only and does not constitute the solicitation to purchase or sell any specific security and you should not rely on the information presented when making an investment or liquidation decision. We make no warranty with respect to any security price and do not guarantee that the price listed will be available to you should you choose to exercise your options. The actual price available to you should you choose to exercise your options may be more or less than indicated on the report.

Stock Option Plan Values

Current Value : \$50,000
Value if owner dies today : \$50,000

Cash Receipt Schedule

The Cash Receipt Schedule below shows the future potential after-tax option equity value as entered by you.

| Year Cash Received | Amount of Cash Received |
|------------------------------|-------------------------|
| 2033 | \$50,000 |
| Total Future Amount : | \$50,000 |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Stock Options Summary

Apple Inc (AAPL)

Owner : Spouse 2
Market Price* : \$173.44 on 10/24/2023
Asset Class : Large Cap Value Stocks
Options Vest at Death : Yes
Special Asset : No

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Stock Option Plan Values

Current Value : \$50,000
Value if owner dies today : \$50,000

Cash Receipt Schedule

The Cash Receipt Schedule below shows the future potential after-tax option equity value as entered by you.

| Year Cash Received | Amount of Cash Received |
|------------------------------|-------------------------|
| 2033 | \$50,000 |
| Total Future Amount : | \$50,000 |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Restricted Stock Summary

Tesla Inc (TSLA)

| | |
|------------------------|-------------------------|
| Owner : | Spouse 1 |
| Market Price* : | \$216.52 on 10/24/2023 |
| Asset Class : | Large Cap Growth Stocks |
| Shares Vest at Death : | Yes |
| Special Asset : | No |

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Restricted Stock Plan Values

| | |
|-----------------------------|-----------|
| Current Value : | \$100,000 |
| Value if owner dies today : | \$100,000 |

Cash Receipt Schedule

The Cash Receipt Schedule below shows the future potential after-tax option equity value as entered by you.

| Year Cash Received | Amount of Cash Received |
|------------------------------|-------------------------|
| 2024 | \$25,000 |
| 2027 | \$25,000 |
| 2030 | \$25,000 |
| 2033 | \$25,000 |
| Total Future Amount : | \$100,000 |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Restricted Stock Summary

Apple Inc (AAPL)

| | |
|------------------------|------------------------|
| Owner : | Spouse 2 |
| Market Price* : | \$173.44 on 10/24/2023 |
| Asset Class : | Large Cap Value Stocks |
| Shares Vest at Death : | Yes |
| Special Asset : | No |

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Restricted Stock Plan Values

| | |
|-----------------------------|-----------|
| Current Value : | \$100,000 |
| Value if owner dies today : | \$100,000 |

Cash Receipt Schedule

The Cash Receipt Schedule below shows the future potential after-tax option equity value as entered by you.

| Year Cash Received | Amount of Cash Received |
|------------------------------|-------------------------|
| 2024 | \$25,000 |
| 2027 | \$25,000 |
| 2030 | \$25,000 |
| 2033 | \$25,000 |
| Total Future Amount : | \$100,000 |

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Worksheet Detail - Concentrated Position Test

Concentrated Position Test for **Current Scenario**

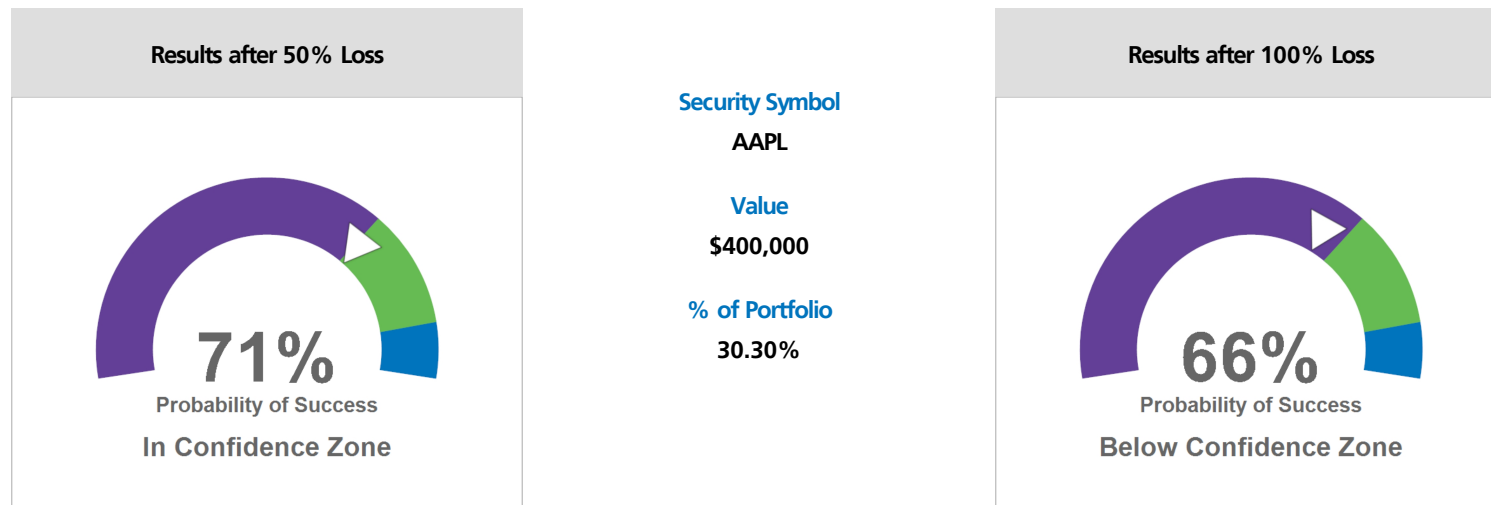
Are You Taking a Greater Risk Than You Realize?

When you have over 10% of your portfolio invested in single securities (i.e. stocks, including restricted stock and stock options, or bonds), it is treated in this analysis as a Concentrated Position. The information you provided indicates you have a Concentrated Position, as shown below.

Holding a Concentrated Position subjects you to investment risk that is not reflected in the volatility assumptions used in your Plan. While the returns for a well-diversified portfolio will usually move up and down with the economy and market in general, your investment in any single stock or bond could suddenly lose most, or even all, of its value, often with little or no warning, due to factors unique to that specific security. The purpose of this analysis is to demonstrate what it would mean to your Plan if a security in which you have a Concentrated Position suddenly lost 50% or 100% of its value. Could you still attain your Goals, or are you putting your future at risk?

While included in the Concentrated Position, values entered as a cash receipt schedule are considered to have lost all value and are excluded from these results.

You have \$400,000 invested in AAPL. If it suffered a major loss, how would it affect the Probability of Success for your Goals?



Additional Employment Risk

If you have a Concentrated Position in the stock of the company where you are employed, you have even more risk. If your employer gets into trouble, not only will the value of your stock fall, you also could lose your source of income.

Additional Concentration

Individual securities positions held within mutual funds or variable annuity subaccounts are not considered in this analysis. If you own mutual funds or subaccounts containing this security, your concentrated position and risk of loss are higher than indicated in this analysis.

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Worksheet Detail - Concentrated Position Test

Concentrated Position Test for **What If Scenario**

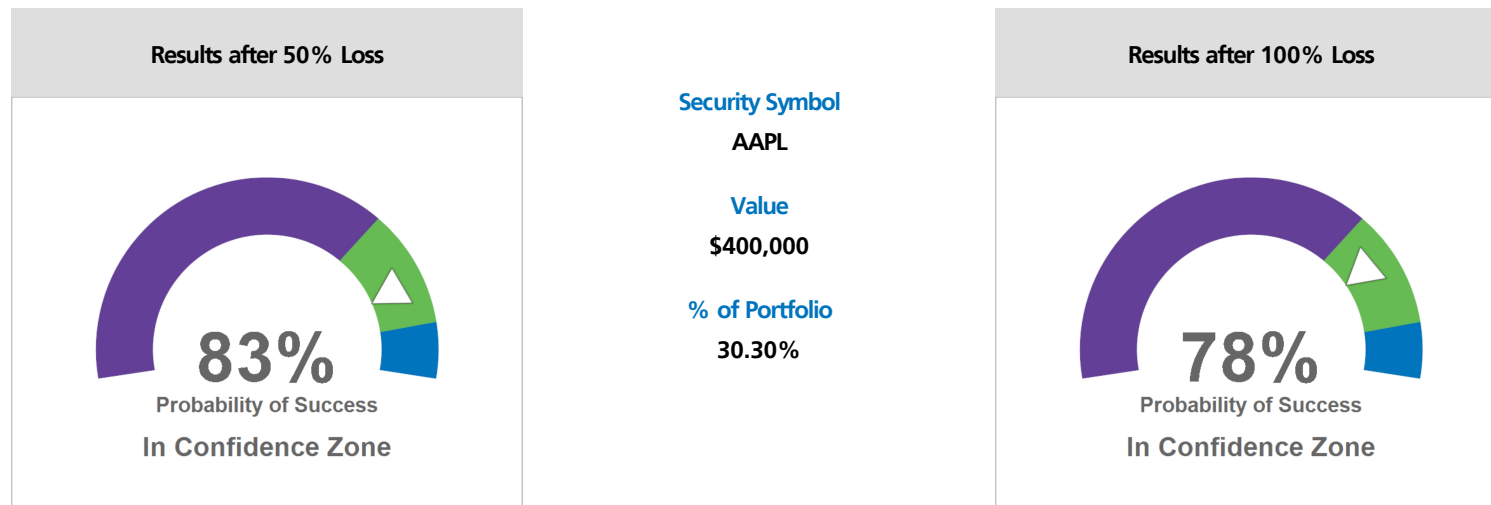
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You have \$400,000 invested in AAPL. If it suffered a major loss, how would it affect the Probability of Success for your Goals?



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Worksheet Detail - Concentrated Position Test

Concentrated Position Test for **Current Scenario**

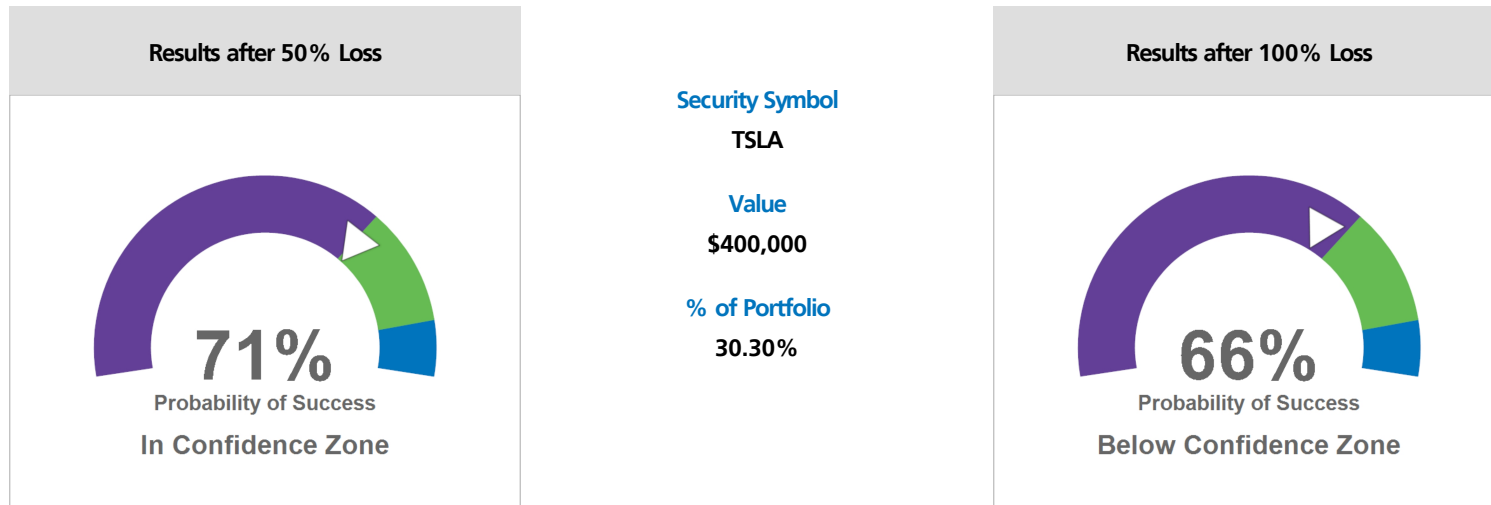
Are You Taking a Greater Risk Than You Realize?

When you have over 10% of your portfolio invested in single securities (i.e. stocks, including restricted stock and stock options, or bonds), it is treated in this analysis as a Concentrated Position. The information you provided indicates you have a Concentrated Position, as shown below.

Holding a Concentrated Position subjects you to investment risk that is not reflected in the volatility assumptions used in your Plan. While the returns for a well-diversified portfolio will usually move up and down with the economy and market in general, your investment in any single stock or bond could suddenly lose most, or even all, of its value, often with little or no warning, due to factors unique to that specific security. The purpose of this analysis is to demonstrate what it would mean to your Plan if a security in which you have a Concentrated Position suddenly lost 50% or 100% of its value. Could you still attain your Goals, or are you putting your future at risk?

While included in the Concentrated Position, values entered as a cash receipt schedule are considered to have lost all value and are excluded from these results.

You have \$400,000 invested in TSLA. If it suffered a major loss, how would it affect the Probability of Success for your Goals?



Additional Employment Risk

If you have a Concentrated Position in the stock of the company where you are employed, you have even more risk. If your employer gets into trouble, not only will the value of your stock fall, you also could lose your source of income.

Additional Concentration

Individual securities positions held within mutual funds or variable annuity subaccounts are not considered in this analysis. If you own mutual funds or subaccounts containing this security, your concentrated position and risk of loss are higher than indicated in this analysis.

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Concentrated Position Test

Concentrated Position Test for **What If Scenario**

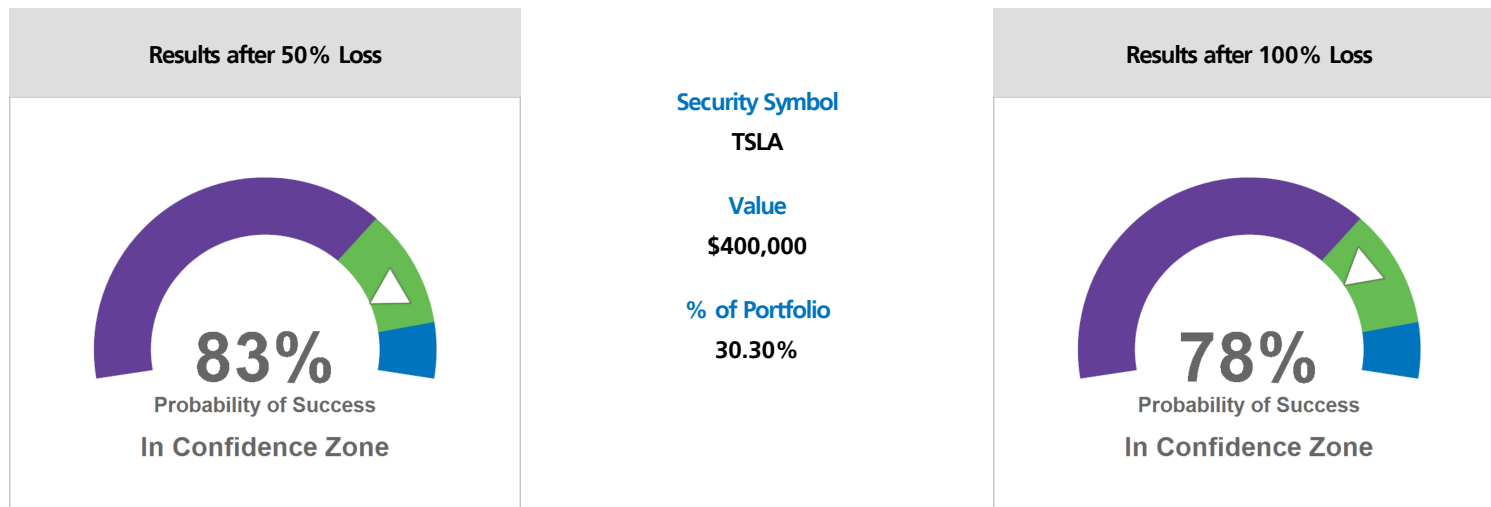
Are You Taking a Greater Risk Than You Realize?

When you have over 10% of your portfolio invested in single securities (i.e. stocks, including restricted stock and stock options, or bonds), it is treated in this analysis as a Concentrated Position. The information you provided indicates you have a Concentrated Position, as shown below.

Holding a Concentrated Position subjects you to investment risk that is not reflected in the volatility assumptions used in your Plan. While the returns for a well-diversified portfolio will usually move up and down with the economy and market in general, your investment in any single stock or bond could suddenly lose most, or even all, of its value, often with little or no warning, due to factors unique to that specific security. The purpose of this analysis is to demonstrate what it would mean to your Plan if a security in which you have a Concentrated Position suddenly lost 50% or 100% of its value. Could you still attain your Goals, or are you putting your future at risk?

While included in the Concentrated Position, values entered as a cash receipt schedule are considered to have lost all value and are excluded from these results.

You have \$400,000 invested in TSLA. If it suffered a major loss, how would it affect the Probability of Success for your Goals?



Additional Employment Risk

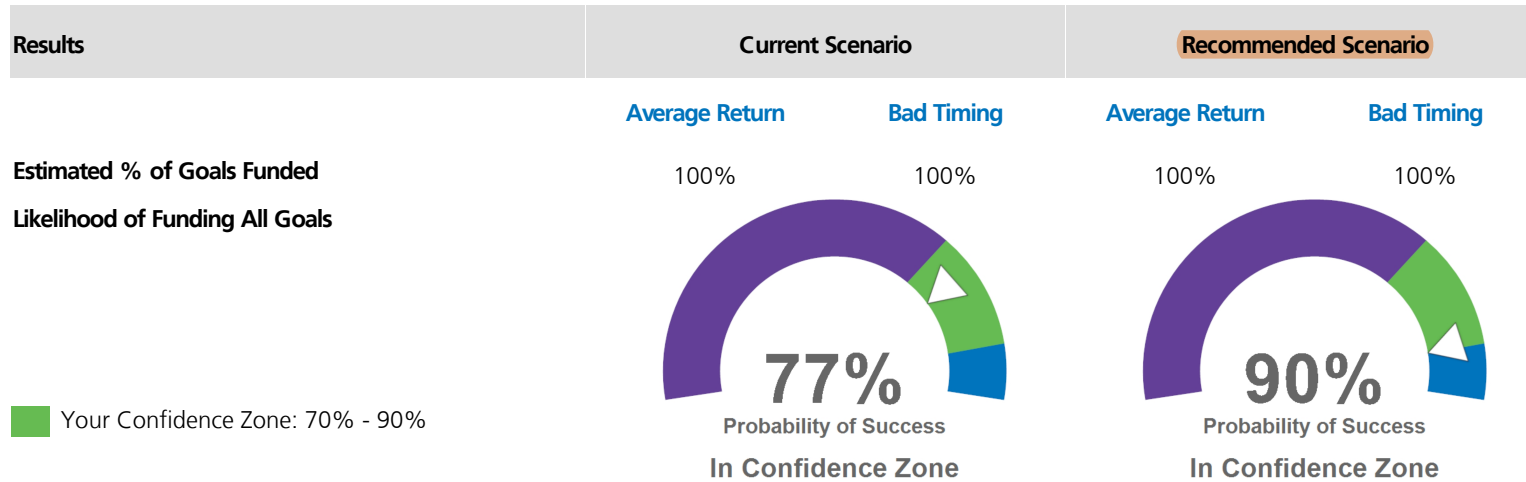
If you have a Concentrated Position in the stock of the company where you are employed, you have even more risk. If your employer gets into trouble, not only will the value of your stock fall, you also could lose your source of income.

Additional Concentration

Individual securities positions held within mutual funds or variable annuity subaccounts are not considered in this analysis. If you own mutual funds or subaccounts containing this security, your concentrated position and risk of loss are higher than indicated in this analysis.

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Results - Current and Recommended



| | Current Scenario | What If Scenario | Changes In Value |
|-----------------------|------------------|------------------|------------------|
| 66 Retirement | | | |
| Retirement Age | | | |
| Spouse 1 | 65 in 2040 | 65 in 2040 | |
| Spouse 2 | 62 in 2040 | 62 in 2040 | |
| Planning Age | | | |
| Spouse 1 | 95 in 2070 | 95 in 2070 | |
| Spouse 2 | 95 in 2073 | 95 in 2073 | |

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Results - Current and Recommended

| | Current Scenario | What If Scenario | Changes In Value |
|-----------------------------------------------------------------------------------------------|------------------|------------------|--------------------|
|  Goals | | | |
| Needs | | | |
| Retirement - Basic Living Expense | | | |
| Both Retired | \$120,000 | \$110,000 | Decreased \$10,000 |
| Spouse 2 Alone Retired | \$120,000 | \$110,000 | Decreased \$10,000 |
| Health Care | | | |
| Spouse 1 Medicare / Spouse 2 Retired Before Medicare | | | |
| Both Medicare | \$19,712 | \$19,712 | |
| Spouse 2 Alone Medicare | \$10,400 | \$10,400 | |
| Family Travel Fund | | | |
| Starting | \$15,000 | \$10,000 | Decreased \$5,000 |
| Years between occurrences | 2024 | 2024 | |
| Number of occurrences | 1 | 1 | |
| College - Child #1 | | | |
| Years of School | \$25,728 | \$25,728 | |
| Start Year | 4 | 4 | |
| College - Child #2 | | | |
| Years of School | \$66,652 | \$66,652 | |
| Start Year | 4 | 4 | |
| College - Child #3 | | | |
| Years of School | \$24,640 | \$24,640 | |
| Start Year | 4 | 4 | |

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Results - Current and Recommended

| | Current Scenario | What If Scenario | Changes In Value |
|------------------------------|--------------------------|--------------------------|------------------|
| Wants | | | |
| Radical Generosity Donations | \$12,000 | \$12,000 | |
| Starting | 2024 | 2024 | |
| Years between occurrences | 1 | 1 | |
| Ending | End of Plan | End of Plan | |
| Spouse 1 Auto Replacement | \$40,000 | \$40,000 | |
| Starting | 2025 | 2025 | |
| Years between occurrences | 10 | 10 | |
| Ending | End of Plan | End of Plan | |
| Spouse 2 Auto Replacement | \$40,000 | \$40,000 | |
| Starting | 2028 | 2028 | |
| Years between occurrences | 10 | 10 | |
| Ending | End of Plan | End of Plan | |
| Child #1 Wedding | \$25,000 | \$25,000 | |
| Starting | 2043 | 2043 | |
| Child #2 Wedding | \$25,000 | \$25,000 | |
| Starting | 2045 | 2045 | |
| Child #3 Wedding | \$25,000 | \$25,000 | |
| Starting | 2053 | 2053 | |
| Wishes | | | |
| Lake Cabin | \$250,000 | \$250,000 | |
| Starting | At Spouse 1's retirement | At Spouse 1's retirement | |
| Boat | \$20,000 | \$20,000 | |
| Starting | At Spouse 1's retirement | At Spouse 1's retirement | |
| Spa Bathroom Renovation | \$25,000 | \$25,000 | |
| Starting | At Spouse 2's retirement | At Spouse 2's retirement | |
| Luxury Kitchen Renovation | \$50,000 | \$50,000 | |
| Starting | At Spouse 2's retirement | At Spouse 2's retirement | |
| Anniversary Celebration | \$20,000 | \$20,000 | |
| Starting | 2053 | 2053 | |
| 50 State Road Trip | \$10,000 | \$10,000 | |
| Starting | 2055 | 2055 | |

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Results - Current and Recommended

| | Current Scenario | What If Scenario | Changes In Value |
|----------------------------------------|--------------------|--------------------|-----------------------|
| Total Spending for Life of Plan | \$6,875,118 | \$6,385,118 | Decreased 7% |
| \$ Savings | | | |
| Qualified | \$71,500 | \$71,500 | |
| 529 Plan | \$9,000 | \$9,000 | |
| Taxable | \$36,000 | \$36,000 | |
| Total Savings This Year | \$116,500 | \$116,500 | |
| Portfolios | | | |
| Allocation Before Retirement | CURRENT | Balanced I | 40% Less Stock |
| Percent Stock | 85% | 45% | |
| Composite Return | 6.18% | 4.91% | |
| Return Adjustment | -1.00% | -1.00% | |
| Adjusted Total Return | 5.18% | 3.91% | |
| Composite Standard Deviation | 15.83% | 8.53% | |
| Great Recession Return 11/07 - 2/09 | -42% | -15% | |
| Bond Bear Market Return 7/79 - 2/80 | 13% | 2% | |
| Allocation During Retirement | CURRENT | Balanced I | 40% Less Stock |
| Percent Stock | 85% | 45% | |
| Composite Return | 6.18% | 4.91% | |
| Return Adjustment | -1.00% | -1.00% | |
| Adjusted Total Return | 5.18% | 3.91% | |
| Composite Standard Deviation | 15.83% | 8.53% | |
| Great Recession Return 11/07 - 2/09 | -42% | -15% | |
| Bond Bear Market Return 7/79 - 2/80 | 13% | 2% | |
| Inflation | 2.50% | 2.50% | |

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Results - Current and Recommended

| | Current Scenario | What If Scenario | Changes In Value |
|-----------------------------------|--------------------------------------|--------------------|------------------|
| Investments | | | |
| Total Investment Portfolio | \$1,020,002 (Unclassified 2%) | \$1,020,002 | |
| Social Security | | | |
| Social Security Strategy | Current | Current | |
| Spouse 1 | | | |
| Filing Method | Normal | Normal | |
| Age to File Application | 70 | 70 | |
| Age Retirement Benefits Begin | 70 | 70 | |
| First Year Benefit | \$55,630 | \$55,630 | |
| Spouse 2 | | | |
| Filing Method | Normal | Normal | |
| Age to File Application | 70 | 70 | |
| Age Retirement Benefits Begin | 70 | 70 | |
| First Year Benefit | \$55,563 | \$55,563 | |

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Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : **Current Scenario** using Average Returns

| Year Age (Spouse 1 / Spouse 2) | | 2040 65 / 62 | 2041 66 / 63 | 2042 67 / 64 | 2043 68 / 65 | 2044 69 / 66 | 2045 70 / 67 | 2046 71 / 68 | 2047 72 / 69 |
|----------------------------------------------------|---------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Retirement and Strategy Income | Assign To | | | | | | | | |
| Austin, TX Rental Property Income | Fund All Goals | 36,519 | 37,432 | 38,368 | 39,327 | 40,310 | 41,318 | 42,351 | 43,409 |
| Defined Benefit Pension Income for Life | Fund All Goals | 12,000 | 12,000 | 12,000 | 12,000 | 12,000 | 12,000 | 12,000 | 12,000 |
| Non-Qualified Deferred Compensation (NQDC) Payout | Fund All Goals | 50,720 | 51,988 | 53,288 | 0 | 0 | 0 | 0 | 0 |
| Non-Qualified Deferred Compensation (NQDC) Payout | Fund All Goals | 50,720 | 51,988 | 53,288 | 0 | 0 | 0 | 0 | 0 |
| San Antonio, TX Rental Property Income | Fund All Goals | 27,389 | 28,074 | 28,776 | 29,495 | 30,232 | 30,988 | 31,763 | 32,557 |
| Spouse 1 Self-Employment Consulting for 5 Years | Fund All Goals | 18,259 | 18,716 | 19,184 | 19,663 | 20,155 | 0 | 0 | 0 |
| Spouse 2 Self-Employment Piano Lessons for 5 Years | Fund All Goals | 18,259 | 18,716 | 19,184 | 19,663 | 20,155 | 0 | 0 | 0 |
| Social Security - Spouse 1 | Fund All Goals | 0 | 0 | 0 | 0 | 0 | 95,772 | 98,166 | 100,620 |
| Social Security - Spouse 2 | Fund All Goals | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Retirement and Strategy Income | | 213,867 | 218,914 | 224,087 | 120,149 | 122,852 | 180,078 | 184,280 | 188,587 |
| Total Income | | 213,867 | 218,914 | 224,087 | 120,149 | 122,852 | 180,078 | 184,280 | 188,587 |
| Cash Used To Fund Goals | Estimated % Funded | | | | | | | | |
| College - Child #3 | 100.00% | 69,616 | 74,001 | 0 | 0 | 0 | 0 | 0 | 0 |
| Family Travel Fund | 100.00% | 22,824 | 23,395 | 23,980 | 24,579 | 25,194 | 25,824 | 26,469 | 27,131 |
| Health Care | 100.00% | 47,426 | 51,152 | 54,878 | 29,215 | 31,233 | 33,443 | 35,842 | 38,432 |
| Retirement - Basic Living Expense | 100.00% | 182,594 | 187,159 | 191,838 | 196,634 | 201,550 | 206,589 | 211,753 | 217,047 |
| Child #1 Wedding | 100.00% | 0 | 0 | 0 | 40,965 | 0 | 0 | 0 | 0 |
| Child #2 Wedding | 100.00% | 0 | 0 | 0 | 0 | 0 | 43,039 | 0 | 0 |
| Child #3 Wedding | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Radical Generosity Donations | 100.00% | 18,259 | 18,716 | 19,184 | 19,663 | 20,155 | 20,659 | 21,175 | 21,705 |
| Spouse 1 Auto Replacement | 100.00% | 0 | 0 | 0 | 0 | 0 | 68,863 | 0 | 0 |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

| Year | | 2040 | 2041 | 2042 | 2043 | 2044 | 2045 | 2046 | 2047 |
|------------------------------------------|---------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Age (Spouse 1 / Spouse 2) | | 65 / 62 | 66 / 63 | 67 / 64 | 68 / 65 | 69 / 66 | 70 / 67 | 71 / 68 | 72 / 69 |
| Spouse 2 Auto Replacement | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 50 State Road Trip | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Anniversary Celebration | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Boat | 100.00% | 30,432 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Lake Cabin | 100.00% | 380,405 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Luxury Kitchen Renovation | 100.00% | 76,081 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Spa Bathroom Renovation | 100.00% | 38,040 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Goal Funding | | (865,678) | (354,423) | (289,879) | (311,057) | (278,132) | (398,416) | (295,240) | (304,315) |
| Total Taxes and Tax Penalty | | (76,079) | (23,504) | (24,026) | (34,781) | (43,695) | (74,688) | (42,608) | (44,151) |
| Total Outflows | | (941,757) | (377,928) | (313,905) | (345,837) | (321,827) | (473,104) | (337,848) | (348,466) |
| Cash Surplus/Deficit (Net Income) | | (727,890) | (159,014) | (89,819) | (225,689) | (198,975) | (293,027) | (153,568) | (159,880) |

Portfolio Value

Future Dollars

| | | | | | | | | |
|----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Beginning Value | 4,641,295 | 4,137,002 | 4,205,246 | 4,350,522 | 4,360,418 | 4,399,076 | 4,340,449 | 4,425,860 |
| Strategy Reductions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Investment Earnings | 223,598 | 227,258 | 235,095 | 235,585 | 237,633 | 234,399 | 238,979 | 243,457 |
| Cash Surplus/Deficit | (727,890) | (159,014) | (89,819) | (225,689) | (198,975) | (293,027) | (153,568) | (159,880) |
| Investment Asset Additions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Ending Value | 4,137,002 | 4,205,246 | 4,350,522 | 4,360,418 | 4,399,076 | 4,340,449 | 4,425,860 | 4,509,438 |

Current Dollars

| | | | | | | | | |
|----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Ending Value | 2,718,817 | 2,696,260 | 2,721,372 | 2,661,037 | 2,619,150 | 2,521,214 | 2,508,123 | 2,493,157 |
| Cash Surplus/Deficit | (478,366) | (101,954) | (56,184) | (137,731) | (118,467) | (170,209) | (87,027) | (88,394) |

Taxes

| | | | | | | | | |
|---------------------------|--------|--------|--------|--------|--------|--------|--------|--------|
| Total Taxes | 76,079 | 23,504 | 24,026 | 34,781 | 43,695 | 74,688 | 42,608 | 44,151 |
| Tax Penalty | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Federal Marginal Tax Rate | 24.00% | 22.00% | 22.00% | 22.00% | 22.00% | 24.00% | 22.00% | 22.00% |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

| Year Age (Spouse 1 / Spouse 2) | 2040 65 / 62 | 2041 66 / 63 | 2042 67 / 64 | 2043 68 / 65 | 2044 69 / 66 | 2045 70 / 67 | 2046 71 / 68 | 2047 72 / 69 |
|------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Estimated Required Minimum Distribution (RMD) | | | | | | | | |
| Spouse 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Spouse 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Qualified Strategic Distributions | | | | | | | | |
| Total Qualified Strategic Distributions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Adjusted Portfolio Value | 4,641,295 | 4,137,002 | 4,205,246 | 4,350,522 | 4,360,418 | 4,399,076 | 4,340,449 | 4,425,860 |
| Portfolio Withdrawal Rate | 15.68% | 3.84% | 2.14% | 5.19% | 4.56% | 6.66% | 3.54% | 3.61% |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

| Year Age (Spouse 1 / Spouse 2) | | 2048 73 / 70 | 2049 74 / 71 | 2050 75 / 72 | 2051 76 / 73 | 2052 77 / 74 | 2053 78 / 75 | 2054 79 / 76 | 2055 80 / 77 |
|----------------------------------------------------|---------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Retirement and Strategy Income | Assign To | | | | | | | | |
| Austin, TX Rental Property Income | Fund All Goals | 44,495 | 45,607 | 46,747 | 47,916 | 49,114 | 50,342 | 51,600 | 52,890 |
| Defined Benefit Pension Income for Life | Fund All Goals | 12,000 | 12,000 | 12,000 | 12,000 | 12,000 | 12,000 | 12,000 | 12,000 |
| Non-Qualified Deferred Compensation (NQDC) Payout | Fund All Goals | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Non-Qualified Deferred Compensation (NQDC) Payout | Fund All Goals | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| San Antonio, TX Rental Property Income | Fund All Goals | 33,371 | 34,205 | 35,060 | 35,937 | 36,835 | 37,756 | 38,700 | 39,668 |
| Spouse 1 Self-Employment Consulting for 5 Years | Fund All Goals | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Spouse 2 Self-Employment Piano Lessons for 5 Years | Fund All Goals | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Social Security - Spouse 1 | Fund All Goals | 103,136 | 105,714 | 108,357 | 111,066 | 113,842 | 116,688 | 119,606 | 122,596 |
| Social Security - Spouse 2 | Fund All Goals | 103,011 | 105,587 | 108,226 | 110,932 | 113,705 | 116,548 | 119,462 | 122,448 |
| Total Retirement and Strategy Income | | 296,013 | 303,113 | 310,391 | 317,851 | 325,497 | 333,334 | 341,368 | 349,602 |
| Total Income | | 296,013 | 303,113 | 310,391 | 317,851 | 325,497 | 333,334 | 341,368 | 349,602 |
| Cash Used To Fund Goals | Estimated % Funded | | | | | | | | |
| College - Child #3 | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Family Travel Fund | 100.00% | 27,809 | 28,504 | 29,217 | 29,947 | 30,696 | 31,464 | 0 | 0 |
| Health Care | 100.00% | 41,171 | 44,096 | 47,212 | 50,470 | 53,909 | 57,505 | 61,302 | 65,303 |
| Retirement - Basic Living Expense | 100.00% | 222,473 | 228,035 | 233,736 | 239,579 | 245,569 | 251,708 | 258,001 | 264,451 |
| Child #1 Wedding | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Child #2 Wedding | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Child #3 Wedding | 100.00% | 0 | 0 | 0 | 0 | 0 | 52,439 | 0 | 0 |
| Radical Generosity Donations | 100.00% | 22,247 | 22,804 | 23,374 | 23,958 | 24,557 | 25,171 | 25,800 | 26,445 |
| Spouse 1 Auto Replacement | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 88,150 |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

| Year | | 2048 | 2049 | 2050 | 2051 | 2052 | 2053 | 2054 | 2055 |
|------------------------------------------|---------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Age (Spouse 1 / Spouse 2) | | 73 / 70 | 74 / 71 | 75 / 72 | 76 / 73 | 77 / 74 | 78 / 75 | 79 / 76 | 80 / 77 |
| Spouse 2 Auto Replacement | 100.00% | 74,158 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 50 State Road Trip | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 22,038 |
| Anniversary Celebration | 100.00% | 0 | 0 | 0 | 0 | 0 | 41,951 | 0 | 0 |
| Boat | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Lake Cabin | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Luxury Kitchen Renovation | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Spa Bathroom Renovation | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Goal Funding | | (387,859) | (323,439) | (333,538) | (343,954) | (354,731) | (460,238) | (345,103) | (466,386) |
| Total Taxes and Tax Penalty | | (62,543) | (42,968) | (44,610) | (46,311) | (48,083) | (81,132) | (86,090) | (89,938) |
| Total Outflows | | (450,402) | (366,407) | (378,148) | (390,265) | (402,814) | (541,370) | (431,192) | (556,325) |
| Cash Surplus/Deficit (Net Income) | | (154,389) | (63,294) | (67,757) | (72,415) | (77,317) | (208,036) | (89,825) | (206,723) |

Portfolio Value

Future Dollars

| | | | | | | | | |
|----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Beginning Value | 4,509,438 | 4,603,552 | 4,799,322 | 5,001,534 | 5,210,351 | 5,425,887 | 5,515,403 | 5,733,824 |
| Strategy Reductions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Investment Earnings | 248,504 | 259,064 | 269,970 | 281,231 | 292,854 | 297,551 | 308,246 | 313,638 |
| Cash Surplus/Deficit | (154,389) | (63,294) | (67,757) | (72,415) | (77,317) | (208,036) | (89,825) | (206,723) |
| Investment Asset Additions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Ending Value | 4,603,552 | 4,799,322 | 5,001,534 | 5,210,351 | 5,425,887 | 5,515,403 | 5,733,824 | 5,840,740 |

Current Dollars

| | | | | | | | | |
|----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Ending Value | 2,483,113 | 2,525,570 | 2,567,786 | 2,609,749 | 2,651,421 | 2,629,428 | 2,666,887 | 2,650,356 |
| Cash Surplus/Deficit | (83,276) | (33,308) | (34,786) | (36,271) | (37,782) | (99,180) | (41,779) | (93,805) |

Taxes

| | | | | | | | | |
|---------------------------|--------|--------|--------|--------|--------|--------|--------|--------|
| Total Taxes | 62,543 | 42,968 | 44,610 | 46,311 | 48,083 | 81,132 | 86,090 | 89,938 |
| Tax Penalty | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Federal Marginal Tax Rate | 24.00% | 22.00% | 22.00% | 22.00% | 22.00% | 24.00% | 24.00% | 24.00% |

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Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

| Year Age (Spouse 1 / Spouse 2) | 2048 73 / 70 | 2049 74 / 71 | 2050 75 / 72 | 2051 76 / 73 | 2052 77 / 74 | 2053 78 / 75 | 2054 79 / 76 | 2055 80 / 77 |
|------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Estimated Required Minimum Distribution (RMD) | | | | | | | | |
| Spouse 1 | 0 | 0 | 55,575 | 57,972 | 60,096 | 62,428 | 65,697 | 69,122 |
| Spouse 2 | 0 | 0 | 0 | 0 | 0 | 156,535 | 164,818 | 172,753 |
| Qualified Strategic Distributions | | | | | | | | |
| Total Qualified Strategic Distributions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Adjusted Portfolio Value | 4,509,438 | 4,603,552 | 4,799,322 | 5,001,534 | 5,210,351 | 5,425,887 | 5,515,403 | 5,733,824 |
| Portfolio Withdrawal Rate | 3.42% | 1.37% | 1.41% | 1.45% | 1.48% | 3.83% | 1.63% | 3.61% |

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Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

| Year Age (Spouse 1 / Spouse 2) | | 2056 81 / 78 | 2057 82 / 79 | 2058 83 / 80 | 2059 84 / 81 | 2060 85 / 82 | 2061 86 / 83 | 2062 87 / 84 | 2063 88 / 85 |
|----------------------------------------------------|---------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Retirement and Strategy Income | Assign To | | | | | | | | |
| Austin, TX Rental Property Income | Fund All Goals | 54,212 | 55,568 | 56,957 | 58,381 | 59,840 | 61,336 | 62,870 | 64,442 |
| Defined Benefit Pension Income for Life | Fund All Goals | 12,000 | 12,000 | 12,000 | 12,000 | 12,000 | 12,000 | 12,000 | 12,000 |
| Non-Qualified Deferred Compensation (NQDC) Payout | Fund All Goals | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Non-Qualified Deferred Compensation (NQDC) Payout | Fund All Goals | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| San Antonio, TX Rental Property Income | Fund All Goals | 40,659 | 41,676 | 42,718 | 43,786 | 44,880 | 46,002 | 47,152 | 48,331 |
| Spouse 1 Self-Employment Consulting for 5 Years | Fund All Goals | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Spouse 2 Self-Employment Piano Lessons for 5 Years | Fund All Goals | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Social Security - Spouse 1 | Fund All Goals | 125,661 | 128,802 | 132,022 | 135,323 | 138,706 | 142,174 | 145,728 | 149,371 |
| Social Security - Spouse 2 | Fund All Goals | 125,509 | 128,647 | 131,863 | 135,160 | 138,539 | 142,002 | 145,552 | 149,191 |
| Total Retirement and Strategy Income | | 358,042 | 366,693 | 375,560 | 384,649 | 393,966 | 403,515 | 413,303 | 423,335 |
| Total Income | | 358,042 | 366,693 | 375,560 | 384,649 | 393,966 | 403,515 | 413,303 | 423,335 |
| Cash Used To Fund Goals | Estimated % Funded | | | | | | | | |
| College - Child #3 | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Family Travel Fund | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Health Care | 100.00% | 69,467 | 73,849 | 78,330 | 83,034 | 87,969 | 93,029 | 98,350 | 103,965 |
| Retirement - Basic Living Expense | 100.00% | 271,062 | 277,839 | 284,785 | 291,904 | 299,202 | 306,682 | 314,349 | 322,208 |
| Child #1 Wedding | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Child #2 Wedding | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Child #3 Wedding | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Radical Generosity Donations | 100.00% | 27,106 | 27,784 | 28,478 | 29,190 | 29,920 | 30,668 | 31,435 | 32,221 |
| Spouse 1 Auto Replacement | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

| Year | | 2056 | 2057 | 2058 | 2059 | 2060 | 2061 | 2062 | 2063 |
|------------------------------------------|---------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Age (Spouse 1 / Spouse 2) | | 81 / 78 | 82 / 79 | 83 / 80 | 84 / 81 | 85 / 82 | 86 / 83 | 87 / 84 | 88 / 85 |
| Spouse 2 Auto Replacement | 100.00% | 0 | 0 | 94,928 | 0 | 0 | 0 | 0 | 0 |
| 50 State Road Trip | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Anniversary Celebration | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Boat | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Lake Cabin | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Luxury Kitchen Renovation | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Spa Bathroom Renovation | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Goal Funding | | (367,636) | (379,472) | (486,522) | (404,128) | (417,091) | (430,379) | (444,133) | (458,393) |
| Total Taxes and Tax Penalty | | (95,300) | (101,043) | (105,956) | (112,014) | (118,520) | (125,024) | (132,163) | (139,069) |
| Total Outflows | | (462,936) | (480,515) | (592,478) | (516,142) | (535,610) | (555,403) | (576,297) | (597,462) |
| Cash Surplus/Deficit (Net Income) | | (104,894) | (113,822) | (216,917) | (131,493) | (141,645) | (151,889) | (162,994) | (174,126) |

Portfolio Value

Future Dollars

| | | | | | | | | |
|----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Beginning Value | 5,840,740 | 6,060,086 | 6,281,100 | 6,404,957 | 6,624,581 | 6,844,289 | 7,063,872 | 7,282,281 |
| Strategy Reductions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Investment Earnings | 324,240 | 334,836 | 340,775 | 351,117 | 361,353 | 371,472 | 381,403 | 391,142 |
| Cash Surplus/Deficit | (104,894) | (113,822) | (216,917) | (131,493) | (141,645) | (151,889) | (162,994) | (174,126) |
| Investment Asset Additions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Ending Value | 6,060,086 | 6,281,100 | 6,404,957 | 6,624,581 | 6,844,289 | 7,063,872 | 7,282,281 | 7,499,296 |

Current Dollars

| | | | | | | | | |
|----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Ending Value | 2,682,818 | 2,712,841 | 2,698,863 | 2,723,324 | 2,745,019 | 2,763,987 | 2,779,948 | 2,792,968 |
| Cash Surplus/Deficit | (46,437) | (49,160) | (91,403) | (54,056) | (56,809) | (59,432) | (62,222) | (64,850) |

Taxes

| | | | | | | | | |
|---------------------------|--------|---------|---------|---------|---------|---------|---------|---------|
| Total Taxes | 95,300 | 101,043 | 105,956 | 112,014 | 118,520 | 125,024 | 132,163 | 139,069 |
| Tax Penalty | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Federal Marginal Tax Rate | 24.00% | 24.00% | 24.00% | 24.00% | 24.00% | 24.00% | 24.00% | 24.00% |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

| Year Age (Spouse 1 / Spouse 2) | 2056 81 / 78 | 2057 82 / 79 | 2058 83 / 80 | 2059 84 / 81 | 2060 85 / 82 | 2061 86 / 83 | 2062 87 / 84 | 2063 88 / 85 |
|------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Estimated Required Minimum Distribution (RMD) | | | | | | | | |
| Spouse 1 | 72,334 | 76,071 | 79,527 | 83,589 | 87,280 | 91,074 | 94,961 | 98,211 |
| Spouse 2 | 181,834 | 191,355 | 201,333 | 210,690 | 221,574 | 231,639 | 243,472 | 254,223 |
| Qualified Strategic Distributions | | | | | | | | |
| Total Qualified Strategic Distributions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Adjusted Portfolio Value | 5,840,740 | 6,060,086 | 6,281,100 | 6,404,957 | 6,624,581 | 6,844,289 | 7,063,872 | 7,282,281 |
| Portfolio Withdrawal Rate | 1.80% | 1.88% | 3.45% | 2.05% | 2.14% | 2.22% | 2.31% | 2.39% |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

| Year Age (Spouse 1 / Spouse 2) | | 2064 89 / 86 | 2065 90 / 87 | 2066 91 / 88 | 2067 92 / 89 | 2068 93 / 90 | 2069 94 / 91 | 2070 95 / 92 | 2071 - / 93 |
|----------------------------------------------------|---------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|----------------|
| Retirement and Strategy Income | Assign To | | | | | | | | |
| Austin, TX Rental Property Income | Fund All Goals | 66,053 | 67,704 | 69,396 | 71,131 | 72,910 | 74,732 | 76,601 | 78,516 |
| Defined Benefit Pension Income for Life | Fund All Goals | 12,000 | 12,000 | 12,000 | 12,000 | 12,000 | 12,000 | 12,000 | 12,000 |
| Non-Qualified Deferred Compensation (NQDC) Payout | Fund All Goals | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Non-Qualified Deferred Compensation (NQDC) Payout | Fund All Goals | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| San Antonio, TX Rental Property Income | Fund All Goals | 49,539 | 50,778 | 52,047 | 53,349 | 54,682 | 56,049 | 57,451 | 58,887 |
| Spouse 1 Self-Employment Consulting for 5 Years | Fund All Goals | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Spouse 2 Self-Employment Piano Lessons for 5 Years | Fund All Goals | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Social Security - Spouse 1 | Fund All Goals | 153,105 | 156,933 | 160,856 | 164,878 | 169,000 | 173,225 | 177,555 | 0 |
| Social Security - Spouse 2 | Fund All Goals | 152,921 | 156,744 | 160,663 | 164,679 | 168,796 | 173,016 | 177,342 | 181,994 |
| Total Retirement and Strategy Income | | 433,618 | 444,159 | 454,963 | 466,037 | 477,388 | 489,023 | 500,948 | 331,397 |
| Total Income | | 433,618 | 444,159 | 454,963 | 466,037 | 477,388 | 489,023 | 500,948 | 331,397 |
| Cash Used To Fund Goals | Estimated % Funded | | | | | | | | |
| College - Child #3 | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Family Travel Fund | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Health Care | 100.00% | 109,874 | 116,187 | 122,815 | 129,760 | 137,179 | 144,880 | 152,876 | 79,666 |
| Retirement - Basic Living Expense | 100.00% | 330,263 | 338,519 | 346,982 | 355,657 | 364,548 | 373,662 | 383,004 | 392,579 |
| Child #1 Wedding | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Child #2 Wedding | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Child #3 Wedding | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Radical Generosity Donations | 100.00% | 33,026 | 33,852 | 34,698 | 35,566 | 36,455 | 37,366 | 38,300 | 39,258 |
| Spouse 1 Auto Replacement | 100.00% | 0 | 112,840 | 0 | 0 | 0 | 0 | 0 | 0 |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

| Year | | 2064 | 2065 | 2066 | 2067 | 2068 | 2069 | 2070 | 2071 |
|------------------------------------------|---------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Age (Spouse 1 / Spouse 2) | | 89 / 86 | 90 / 87 | 91 / 88 | 92 / 89 | 93 / 90 | 94 / 91 | 95 / 92 | - / 93 |
| Spouse 2 Auto Replacement | 100.00% | 0 | 0 | 0 | 0 | 121,516 | 0 | 0 | 0 |
| 50 State Road Trip | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Anniversary Celebration | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Boat | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Lake Cabin | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Luxury Kitchen Renovation | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Spa Bathroom Renovation | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Goal Funding | | (473,163) | (601,398) | (504,495) | (520,983) | (659,698) | (555,908) | (574,180) | (511,503) |
| Total Taxes and Tax Penalty | | (146,422) | (152,613) | (159,694) | (167,489) | (173,540) | (180,636) | (187,747) | (206,379) |
| Total Outflows | | (619,585) | (754,011) | (664,189) | (688,472) | (833,238) | (736,544) | (761,927) | (717,881) |
| Cash Surplus/Deficit (Net Income) | | (185,966) | (309,852) | (209,226) | (222,435) | (355,851) | (247,522) | (260,979) | (386,485) |

Portfolio Value

Future Dollars

| | | | | | | | | |
|----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Beginning Value | 7,499,296 | 7,713,958 | 7,808,426 | 8,012,209 | 8,211,077 | 8,278,492 | 8,461,479 | 8,637,782 |
| Strategy Reductions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Investment Earnings | 400,628 | 404,320 | 413,009 | 421,303 | 423,266 | 430,508 | 437,282 | 438,926 |
| Cash Surplus/Deficit | (185,966) | (309,852) | (209,226) | (222,435) | (355,851) | (247,522) | (260,979) | (386,485) |
| Investment Asset Additions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Ending Value | 7,713,958 | 7,808,426 | 8,012,209 | 8,211,077 | 8,278,492 | 8,461,479 | 8,637,782 | 8,690,223 |

Current Dollars

| | | | | | | | | |
|----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Ending Value | 2,802,843 | 2,767,969 | 2,770,933 | 2,770,448 | 2,725,068 | 2,717,368 | 2,706,329 | 2,656,351 |
| Cash Surplus/Deficit | (67,570) | (109,838) | (72,358) | (75,050) | (117,137) | (79,491) | (81,768) | (118,137) |

Taxes

| | | | | | | | | |
|---------------------------|---------|---------|---------|---------|---------|---------|---------|---------|
| Total Taxes | 146,422 | 152,613 | 159,694 | 167,489 | 173,540 | 180,636 | 187,747 | 206,379 |
| Tax Penalty | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Federal Marginal Tax Rate | 24.00% | 24.00% | 24.00% | 24.00% | 24.00% | 24.00% | 24.00% | 35.00% |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

| Year Age (Spouse 1 / Spouse 2) | 2064 89 / 86 | 2065 90 / 87 | 2066 91 / 88 | 2067 92 / 89 | 2068 93 / 90 | 2069 94 / 91 | 2070 95 / 92 | 2071 - / 93 |
|------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Estimated Required Minimum Distribution (RMD) | | | | | | | | |
| Spouse 1 | 102,236 | 105,444 | 108,585 | 111,626 | 114,524 | 115,996 | 117,139 | 0 |
| Spouse 2 | 265,272 | 276,596 | 286,061 | 297,785 | 307,127 | 316,277 | 325,134 | 430,458 |
| Qualified Strategic Distributions | | | | | | | | |
| Total Qualified Strategic Distributions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Adjusted Portfolio Value | 7,499,296 | 7,713,958 | 7,808,426 | 8,012,209 | 8,211,077 | 8,278,492 | 8,461,479 | 8,637,782 |
| Portfolio Withdrawal Rate | 2.48% | 4.02% | 2.68% | 2.78% | 4.33% | 2.99% | 3.08% | 4.47% |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

| Year | | 2072 | 2073 |
|----------------------------------------------------|---------------------------|----------------|----------------|
| Age (Spouse 1 / Spouse 2) | | - / 94 | - / 95 |
| Retirement and Strategy Income | Assign To | | |
| Austin, TX Rental Property Income | Fund All Goals | 80,479 | 82,491 |
| Defined Benefit Pension Income for Life | Fund All Goals | 12,000 | 12,000 |
| Non-Qualified Deferred Compensation (NQDC) Payout | Fund All Goals | 0 | 0 |
| Non-Qualified Deferred Compensation (NQDC) Payout | Fund All Goals | 0 | 0 |
| San Antonio, TX Rental Property Income | Fund All Goals | 60,359 | 61,868 |
| Spouse 1 Self-Employment Consulting for 5 Years | Fund All Goals | 0 | 0 |
| Spouse 2 Self-Employment Piano Lessons for 5 Years | Fund All Goals | 0 | 0 |
| Social Security - Spouse 1 | Fund All Goals | 0 | 0 |
| Social Security - Spouse 2 | Fund All Goals | 186,544 | 191,208 |
| Total Retirement and Strategy Income | | 339,382 | 347,566 |
| Total Income | | 339,382 | 347,566 |
| Cash Used To Fund Goals | Estimated % Funded | | |
| College - Child #3 | 100.00% | 0 | 0 |
| Family Travel Fund | 100.00% | 0 | 0 |
| Health Care | 100.00% | 84,052 | 88,572 |
| Retirement - Basic Living Expense | 100.00% | 402,393 | 412,453 |
| Child #1 Wedding | 100.00% | 0 | 0 |
| Child #2 Wedding | 100.00% | 0 | 0 |
| Child #3 Wedding | 100.00% | 0 | 0 |
| Radical Generosity Donations | 100.00% | 40,239 | 41,245 |
| Spouse 1 Auto Replacement | 100.00% | 0 | 0 |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

| Year | | 2072 | 2073 |
|------------------------------------------|---------|------------------|------------------|
| Age (Spouse 1 / Spouse 2) | | - / 94 | - / 95 |
| Spouse 2 Auto Replacement | 100.00% | 0 | 0 |
| 50 State Road Trip | 100.00% | 0 | 0 |
| Anniversary Celebration | 100.00% | 0 | 0 |
| Boat | 100.00% | 0 | 0 |
| Lake Cabin | 100.00% | 0 | 0 |
| Luxury Kitchen Renovation | 100.00% | 0 | 0 |
| Spa Bathroom Renovation | 100.00% | 0 | 0 |
| Total Goal Funding | | (526,684) | (542,271) |
| Total Taxes and Tax Penalty | | (211,621) | (216,476) |
| Total Outflows | | (738,305) | (758,746) |
| Cash Surplus/Deficit (Net Income) | | (398,923) | (411,180) |

Portfolio Value

Future Dollars

| | | |
|----------------------------|-----------|-----------|
| Beginning Value | 8,690,223 | 8,730,520 |
| Strategy Reductions | 0 | 0 |
| Investment Earnings | 439,220 | 438,790 |
| Cash Surplus/Deficit | (398,923) | (411,180) |
| Investment Asset Additions | 0 | 0 |
| Ending Value | 8,730,520 | 8,758,131 |

Current Dollars

| | | |
|----------------------|-----------|-----------|
| Ending Value | 2,603,579 | 2,548,110 |
| Cash Surplus/Deficit | (118,965) | (119,630) |

Taxes

| | | |
|---------------------------|---------|---------|
| Total Taxes | 211,621 | 216,476 |
| Tax Penalty | 0 | 0 |
| Federal Marginal Tax Rate | 35.00% | 35.00% |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

| Year | 2072 | 2073 |
|------------------------------------------------------|------------------|------------------|
| Age (Spouse 1 / Spouse 2) | - / 94 | - / 95 |
| Estimated Required Minimum Distribution (RMD) | | |
| Spouse 1 | 0 | 0 |
| Spouse 2 | 435,991 | 440,286 |
| Qualified Strategic Distributions | | |
| Total Qualified Strategic Distributions | 0 | 0 |
| Adjusted Portfolio Value | 8,690,223 | 8,730,520 |
| Portfolio Withdrawal Rate | 4.59% | 4.71% |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

Notes

- Additions and withdrawals occur at the beginning of the year.
- The Income section includes Retirement Income, Strategy Income, Stock Options, Restricted Stock, Other Assets, proceeds from Insurance Policies, and any remaining asset value after 72(t) distributions have been completed.
- Retirement Income includes the following: Social Security, pension, annuity, rental property, royalty, alimony, part-time employment, trust, and any other retirement income as entered in the Plan.
- When married, if either Social Security Program Estimate or Use This Amount and Evaluate Annually is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit based on the other participant's benefit.
- Strategy Income is based on the particulars of the Goal Strategies selected. Strategy Income from immediate annuities, 72(t) distributions, and variable annuities with a guaranteed minimum withdrawal benefit (GMWB) is pre-tax. Strategy Income from Net Unrealized Appreciation (NUA) is after-tax.
- Stock Options and Restricted Stock values are after-tax.
- Income from Other Assets and proceeds from Insurance Policies are after-tax values. Any remaining asset value after 72(t) distributions have been completed is a pre-tax value.
- Investment Earnings are calculated on all assets after any withdrawals for funding Goals, taxes on withdrawals, and tax penalties, if applicable, are subtracted.
- Shortfalls that occur in a particular year are denoted with an 'x' in the Cash Used to Fund Goals section of the chart.
- Portfolio Withdrawal Rate (%) is the percentage withdrawn from the investment portfolio to cover cash deficits.
- The Total Taxes are a sum of (1) taxes on retirement income, (2) taxes on strategy income, (3) taxes on withdrawals from qualified assets for Required Minimum Distributions, (4) taxes on withdrawals from taxable assets' untaxed gain used to fund Goals in that year, (5) taxes on withdrawals from tax-deferred or qualified assets used to fund Goals in that year, and (6) taxes on the investment earnings of taxable assets. Tax rates used are detailed in the Tax and Inflation Options page. (Please note, the Total Taxes do not include any taxes owed from the exercise of Stock Options or the vesting of Restricted Stock.)
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this row, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.
- The Cash Surplus/Deficit is the net change in the Portfolio Value for the specified year. This value is your income and earnings minus what was spent to fund Goals minus taxes.
- The Ending Value of the Portfolio in Current Dollars is calculated by discounting the Ending Value of the Portfolio in Future Dollars by the Base Inflation Rate for this Plan.
- The Cash Surplus/Deficit in Current Dollars is calculated by discounting the Cash Surplus/Deficit in Future Dollars by the Base Inflation Rate for this Plan.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- When married, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. It is also assumed the surviving co-client inherits all assets of the original owner.

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : **What If Scenario** using Average Returns

| Year | | 2040 | 2041 | 2042 | 2043 | 2044 | 2045 | 2046 | 2047 |
|----------------------------------------------------|---------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Age (Spouse 1 / Spouse 2) | | 65 / 62 | 66 / 63 | 67 / 64 | 68 / 65 | 69 / 66 | 70 / 67 | 71 / 68 | 72 / 69 |
| Retirement and Strategy Income | Assign To | | | | | | | | |
| Austin, TX Rental Property Income | Fund All Goals | 36,519 | 37,432 | 38,368 | 39,327 | 40,310 | 41,318 | 42,351 | 43,409 |
| Defined Benefit Pension Income for Life | Fund All Goals | 12,000 | 12,000 | 12,000 | 12,000 | 12,000 | 12,000 | 12,000 | 12,000 |
| Non-Qualified Deferred Compensation (NQDC) Payout | Fund All Goals | 50,720 | 51,988 | 53,288 | 0 | 0 | 0 | 0 | 0 |
| Non-Qualified Deferred Compensation (NQDC) Payout | Fund All Goals | 50,720 | 51,988 | 53,288 | 0 | 0 | 0 | 0 | 0 |
| San Antonio, TX Rental Property Income | Fund All Goals | 27,389 | 28,074 | 28,776 | 29,495 | 30,232 | 30,988 | 31,763 | 32,557 |
| Spouse 1 Self-Employment Consulting for 5 Years | Fund All Goals | 18,259 | 18,716 | 19,184 | 19,663 | 20,155 | 0 | 0 | 0 |
| Spouse 2 Self-Employment Piano Lessons for 5 Years | Fund All Goals | 18,259 | 18,716 | 19,184 | 19,663 | 20,155 | 0 | 0 | 0 |
| Social Security - Spouse 1 | Fund All Goals | 0 | 0 | 0 | 0 | 0 | 95,772 | 98,166 | 100,620 |
| Social Security - Spouse 2 | Fund All Goals | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Retirement and Strategy Income | | 213,867 | 218,914 | 224,087 | 120,149 | 122,852 | 180,078 | 184,280 | 188,587 |
| Total Income | | 213,867 | 218,914 | 224,087 | 120,149 | 122,852 | 180,078 | 184,280 | 188,587 |
| Cash Used To Fund Goals | Estimated % Funded | | | | | | | | |
| College - Child #3 | 100.00% | 69,616 | 74,001 | 0 | 0 | 0 | 0 | 0 | 0 |
| Family Travel Fund | 100.00% | 15,216 | 15,597 | 15,987 | 16,386 | 16,796 | 17,216 | 17,646 | 18,087 |
| Health Care | 100.00% | 47,426 | 51,152 | 54,878 | 29,215 | 31,233 | 33,443 | 35,842 | 38,432 |
| Retirement - Basic Living Expense | 100.00% | 167,378 | 171,562 | 175,852 | 180,248 | 184,754 | 189,373 | 194,107 | 198,960 |
| Child #1 Wedding | 100.00% | 0 | 0 | 0 | 40,965 | 0 | 0 | 0 | 0 |
| Child #2 Wedding | 100.00% | 0 | 0 | 0 | 0 | 0 | 43,039 | 0 | 0 |
| Child #3 Wedding | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Radical Generosity Donations | 100.00% | 18,259 | 18,716 | 19,184 | 19,663 | 20,155 | 20,659 | 21,175 | 21,705 |
| Spouse 1 Auto Replacement | 100.00% | 0 | 0 | 0 | 0 | 0 | 68,863 | 0 | 0 |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : **What If Scenario** using Average Returns

| Year | | 2040 | 2041 | 2042 | 2043 | 2044 | 2045 | 2046 | 2047 |
|------------------------------------------|---------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Age (Spouse 1 / Spouse 2) | | 65 / 62 | 66 / 63 | 67 / 64 | 68 / 65 | 69 / 66 | 70 / 67 | 71 / 68 | 72 / 69 |
| Spouse 2 Auto Replacement | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 50 State Road Trip | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Anniversary Celebration | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Boat | 100.00% | 30,432 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Lake Cabin | 100.00% | 380,405 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Luxury Kitchen Renovation | 100.00% | 76,081 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Spa Bathroom Renovation | 100.00% | 38,040 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Goal Funding | | (842,854) | (331,028) | (265,900) | (286,477) | (252,938) | (372,593) | (268,771) | (277,184) |
| Total Taxes and Tax Penalty | | (76,079) | (23,504) | (24,026) | (32,821) | (36,589) | (66,533) | (35,142) | (36,499) |
| Total Outflows | | (918,933) | (354,533) | (289,926) | (319,299) | (289,527) | (439,126) | (303,913) | (313,683) |
| Cash Surplus/Deficit (Net Income) | | (705,066) | (135,619) | (65,839) | (199,150) | (166,675) | (259,048) | (119,633) | (125,096) |

Portfolio Value

Future Dollars

| | | | | | | | | |
|----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Beginning Value | 3,968,790 | 3,391,466 | 3,383,281 | 3,447,287 | 3,375,269 | 3,334,178 | 3,195,490 | 3,196,246 |
| Strategy Reductions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Investment Earnings | 127,742 | 127,434 | 129,845 | 127,132 | 125,584 | 120,361 | 120,389 | 120,205 |
| Cash Surplus/Deficit | (705,066) | (135,619) | (65,839) | (199,150) | (166,675) | (259,048) | (119,633) | (125,096) |
| Investment Asset Additions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Ending Value | 3,391,466 | 3,383,281 | 3,447,287 | 3,375,269 | 3,334,178 | 3,195,490 | 3,196,246 | 3,191,354 |

Current Dollars

| | | | | | | | | |
|----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Ending Value | 2,228,855 | 2,169,244 | 2,156,373 | 2,059,828 | 1,985,124 | 1,856,147 | 1,811,304 | 1,764,421 |
| Cash Surplus/Deficit | (463,366) | (86,954) | (41,184) | (121,535) | (99,236) | (150,472) | (67,796) | (69,162) |

Taxes

| | | | | | | | | |
|---------------------------|--------|--------|--------|--------|--------|--------|--------|--------|
| Total Taxes | 76,079 | 23,504 | 24,026 | 32,821 | 36,589 | 66,533 | 35,142 | 36,499 |
| Tax Penalty | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Federal Marginal Tax Rate | 24.00% | 22.00% | 22.00% | 22.00% | 22.00% | 24.00% | 22.00% | 22.00% |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : **What If Scenario** using Average Returns

| Year Age (Spouse 1 / Spouse 2) | 2040 65 / 62 | 2041 66 / 63 | 2042 67 / 64 | 2043 68 / 65 | 2044 69 / 66 | 2045 70 / 67 | 2046 71 / 68 | 2047 72 / 69 |
|------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Estimated Required Minimum Distribution (RMD) | | | | | | | | |
| Spouse 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Spouse 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Qualified Strategic Distributions | | | | | | | | |
| Total Qualified Strategic Distributions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Adjusted Portfolio Value | 3,968,790 | 3,391,466 | 3,383,281 | 3,447,287 | 3,375,269 | 3,334,178 | 3,195,490 | 3,196,246 |
| Portfolio Withdrawal Rate | 17.77% | 4.00% | 1.95% | 5.78% | 4.94% | 7.77% | 3.74% | 3.91% |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : **What If Scenario** using Average Returns

| Year Age (Spouse 1 / Spouse 2) | | 2048 73 / 70 | 2049 74 / 71 | 2050 75 / 72 | 2051 76 / 73 | 2052 77 / 74 | 2053 78 / 75 | 2054 79 / 76 | 2055 80 / 77 |
|----------------------------------------------------|---------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Retirement and Strategy Income | Assign To | | | | | | | | |
| Austin, TX Rental Property Income | Fund All Goals | 44,495 | 45,607 | 46,747 | 47,916 | 49,114 | 50,342 | 51,600 | 52,890 |
| Defined Benefit Pension Income for Life | Fund All Goals | 12,000 | 12,000 | 12,000 | 12,000 | 12,000 | 12,000 | 12,000 | 12,000 |
| Non-Qualified Deferred Compensation (NQDC) Payout | Fund All Goals | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Non-Qualified Deferred Compensation (NQDC) Payout | Fund All Goals | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| San Antonio, TX Rental Property Income | Fund All Goals | 33,371 | 34,205 | 35,060 | 35,937 | 36,835 | 37,756 | 38,700 | 39,668 |
| Spouse 1 Self-Employment Consulting for 5 Years | Fund All Goals | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Spouse 2 Self-Employment Piano Lessons for 5 Years | Fund All Goals | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Social Security - Spouse 1 | Fund All Goals | 103,136 | 105,714 | 108,357 | 111,066 | 113,842 | 116,688 | 119,606 | 122,596 |
| Social Security - Spouse 2 | Fund All Goals | 103,011 | 105,587 | 108,226 | 110,932 | 113,705 | 116,548 | 119,462 | 122,448 |
| Total Retirement and Strategy Income | | 296,013 | 303,113 | 310,391 | 317,851 | 325,497 | 333,334 | 341,368 | 349,602 |
| Total Income | | 296,013 | 303,113 | 310,391 | 317,851 | 325,497 | 333,334 | 341,368 | 349,602 |
| Cash Used To Fund Goals | Estimated % Funded | | | | | | | | |
| College - Child #3 | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Family Travel Fund | 100.00% | 18,539 | 19,003 | 19,478 | 19,965 | 20,464 | 20,976 | 0 | 0 |
| Health Care | 100.00% | 41,171 | 44,096 | 47,212 | 50,470 | 53,909 | 57,505 | 61,302 | 65,303 |
| Retirement - Basic Living Expense | 100.00% | 203,934 | 209,032 | 214,258 | 219,614 | 225,105 | 230,732 | 236,501 | 242,413 |
| Child #1 Wedding | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Child #2 Wedding | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Child #3 Wedding | 100.00% | 0 | 0 | 0 | 0 | 0 | 52,439 | 0 | 0 |
| Radical Generosity Donations | 100.00% | 22,247 | 22,804 | 23,374 | 23,958 | 24,557 | 25,171 | 25,800 | 26,445 |
| Spouse 1 Auto Replacement | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 88,150 |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : **What If Scenario** using Average Returns

| Year | | 2048 | 2049 | 2050 | 2051 | 2052 | 2053 | 2054 | 2055 |
|------------------------------------------|---------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Age (Spouse 1 / Spouse 2) | | 73 / 70 | 74 / 71 | 75 / 72 | 76 / 73 | 77 / 74 | 78 / 75 | 79 / 76 | 80 / 77 |
| Spouse 2 Auto Replacement | 100.00% | 74,158 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 50 State Road Trip | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 22,038 |
| Anniversary Celebration | 100.00% | 0 | 0 | 0 | 0 | 0 | 41,951 | 0 | 0 |
| Boat | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Lake Cabin | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Luxury Kitchen Renovation | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Spa Bathroom Renovation | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Goal Funding | | (360,050) | (294,935) | (304,321) | (314,007) | (324,035) | (428,775) | (323,603) | (444,349) |
| Total Taxes and Tax Penalty | | (54,471) | (34,928) | (37,403) | (38,360) | (39,288) | (66,265) | (65,606) | (67,302) |
| Total Outflows | | (414,520) | (329,863) | (341,724) | (352,367) | (363,323) | (495,040) | (389,209) | (511,651) |
| Cash Surplus/Deficit (Net Income) | | (118,508) | (26,750) | (31,333) | (34,516) | (37,826) | (161,706) | (47,841) | (162,049) |

Portfolio Value

Future Dollars

| | | | | | | | | |
|----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Beginning Value | 3,191,354 | 3,193,118 | 3,290,299 | 3,386,523 | 3,483,206 | 3,580,233 | 3,552,328 | 3,641,684 |
| Strategy Reductions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Investment Earnings | 120,271 | 123,932 | 127,557 | 131,199 | 134,854 | 133,801 | 137,197 | 136,222 |
| Cash Surplus/Deficit | (118,508) | (26,750) | (31,333) | (34,516) | (37,826) | (161,706) | (47,841) | (162,049) |
| Investment Asset Additions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Ending Value | 3,193,118 | 3,290,299 | 3,386,523 | 3,483,206 | 3,580,233 | 3,552,328 | 3,641,684 | 3,615,857 |

Current Dollars

| | | | | | | | | |
|----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Ending Value | 1,722,338 | 1,731,470 | 1,738,640 | 1,744,660 | 1,749,521 | 1,693,546 | 1,693,801 | 1,640,769 |
| Cash Surplus/Deficit | (63,922) | (14,077) | (16,086) | (17,288) | (18,484) | (77,092) | (22,252) | (73,533) |

Taxes

| | | | | | | | | |
|---------------------------|--------|--------|--------|--------|--------|--------|--------|--------|
| Total Taxes | 54,471 | 34,928 | 37,403 | 38,360 | 39,288 | 66,265 | 65,606 | 67,302 |
| Tax Penalty | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Federal Marginal Tax Rate | 22.00% | 22.00% | 22.00% | 22.00% | 22.00% | 22.00% | 22.00% | 22.00% |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : **What If Scenario** using Average Returns

| Year Age (Spouse 1 / Spouse 2) | 2048 73 / 70 | 2049 74 / 71 | 2050 75 / 72 | 2051 76 / 73 | 2052 77 / 74 | 2053 78 / 75 | 2054 79 / 76 | 2055 80 / 77 |
|------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Estimated Required Minimum Distribution (RMD) | | | | | | | | |
| Spouse 1 | 0 | 0 | 34,868 | 36,080 | 37,165 | 38,444 | 39,060 | 40,388 |
| Spouse 2 | 0 | 0 | 0 | 0 | 0 | 104,092 | 107,710 | 110,948 |
| Qualified Strategic Distributions | | | | | | | | |
| Total Qualified Strategic Distributions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Adjusted Portfolio Value | 3,191,354 | 3,193,118 | 3,290,299 | 3,386,523 | 3,483,206 | 3,580,233 | 3,552,328 | 3,641,684 |
| Portfolio Withdrawal Rate | 3.71% | 0.84% | 0.95% | 1.02% | 1.09% | 4.52% | 1.35% | 4.45% |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : **What If Scenario** using Average Returns

| Year Age (Spouse 1 / Spouse 2) | | 2056 81 / 78 | 2057 82 / 79 | 2058 83 / 80 | 2059 84 / 81 | 2060 85 / 82 | 2061 86 / 83 | 2062 87 / 84 | 2063 88 / 85 |
|----------------------------------------------------|---------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Retirement and Strategy Income | Assign To | | | | | | | | |
| Austin, TX Rental Property Income | Fund All Goals | 54,212 | 55,568 | 56,957 | 58,381 | 59,840 | 61,336 | 62,870 | 64,442 |
| Defined Benefit Pension Income for Life | Fund All Goals | 12,000 | 12,000 | 12,000 | 12,000 | 12,000 | 12,000 | 12,000 | 12,000 |
| Non-Qualified Deferred Compensation (NQDC) Payout | Fund All Goals | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Non-Qualified Deferred Compensation (NQDC) Payout | Fund All Goals | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| San Antonio, TX Rental Property Income | Fund All Goals | 40,659 | 41,676 | 42,718 | 43,786 | 44,880 | 46,002 | 47,152 | 48,331 |
| Spouse 1 Self-Employment Consulting for 5 Years | Fund All Goals | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Spouse 2 Self-Employment Piano Lessons for 5 Years | Fund All Goals | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Social Security - Spouse 1 | Fund All Goals | 125,661 | 128,802 | 132,022 | 135,323 | 138,706 | 142,174 | 145,728 | 149,371 |
| Social Security - Spouse 2 | Fund All Goals | 125,509 | 128,647 | 131,863 | 135,160 | 138,539 | 142,002 | 145,552 | 149,191 |
| Total Retirement and Strategy Income | | 358,042 | 366,693 | 375,560 | 384,649 | 393,966 | 403,515 | 413,303 | 423,335 |
| Total Income | | 358,042 | 366,693 | 375,560 | 384,649 | 393,966 | 403,515 | 413,303 | 423,335 |
| Cash Used To Fund Goals | Estimated % Funded | | | | | | | | |
| College - Child #3 | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Family Travel Fund | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Health Care | 100.00% | 69,467 | 73,849 | 78,330 | 83,034 | 87,969 | 93,029 | 98,350 | 103,965 |
| Retirement - Basic Living Expense | 100.00% | 248,474 | 254,685 | 261,053 | 267,579 | 274,268 | 281,125 | 288,153 | 295,357 |
| Child #1 Wedding | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Child #2 Wedding | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Child #3 Wedding | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Radical Generosity Donations | 100.00% | 27,106 | 27,784 | 28,478 | 29,190 | 29,920 | 30,668 | 31,435 | 32,221 |
| Spouse 1 Auto Replacement | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : **What If Scenario** using Average Returns

| Year | | 2056 | 2057 | 2058 | 2059 | 2060 | 2061 | 2062 | 2063 |
|------------------------------------------|---------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Age (Spouse 1 / Spouse 2) | | 81 / 78 | 82 / 79 | 83 / 80 | 84 / 81 | 85 / 82 | 86 / 83 | 87 / 84 | 88 / 85 |
| Spouse 2 Auto Replacement | 100.00% | 0 | 0 | 94,928 | 0 | 0 | 0 | 0 | 0 |
| 50 State Road Trip | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Anniversary Celebration | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Boat | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Lake Cabin | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Luxury Kitchen Renovation | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Spa Bathroom Renovation | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Goal Funding | | (345,047) | (356,319) | (462,790) | (379,803) | (392,157) | (404,823) | (417,938) | (431,542) |
| Total Taxes and Tax Penalty | | (69,997) | (72,821) | (74,906) | (77,724) | (80,699) | (83,577) | (86,730) | (89,688) |
| Total Outflows | | (415,044) | (429,139) | (537,696) | (457,527) | (472,856) | (488,400) | (504,668) | (521,230) |
| Cash Surplus/Deficit (Net Income) | | (57,002) | (62,447) | (162,136) | (72,878) | (78,891) | (84,885) | (91,366) | (97,895) |

Portfolio Value

Future Dollars

| | | | | | | | | |
|----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Beginning Value | 3,615,857 | 3,698,210 | 3,778,163 | 3,757,660 | 3,829,141 | 3,897,209 | 3,961,749 | 4,022,122 |
| Strategy Reductions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Investment Earnings | 139,356 | 142,400 | 141,633 | 144,359 | 146,958 | 149,426 | 151,738 | 153,888 |
| Cash Surplus/Deficit | (57,002) | (62,447) | (162,136) | (72,878) | (78,891) | (84,885) | (91,366) | (97,895) |
| Investment Asset Additions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Ending Value | 3,698,210 | 3,778,163 | 3,757,660 | 3,829,141 | 3,897,209 | 3,961,749 | 4,022,122 | 4,078,115 |

Current Dollars

| | | | | | | | | |
|----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Ending Value | 1,637,209 | 1,631,809 | 1,583,369 | 1,574,136 | 1,563,042 | 1,550,173 | 1,535,411 | 1,518,815 |
| Cash Surplus/Deficit | (25,235) | (26,971) | (68,319) | (29,960) | (31,641) | (33,214) | (34,878) | (36,459) |

Taxes

| | | | | | | | | |
|---------------------------|--------|--------|--------|--------|--------|--------|--------|--------|
| Total Taxes | 69,997 | 72,821 | 74,906 | 77,724 | 80,699 | 83,577 | 86,730 | 89,688 |
| Tax Penalty | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Federal Marginal Tax Rate | 22.00% | 22.00% | 22.00% | 22.00% | 22.00% | 22.00% | 24.00% | 24.00% |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : **What If Scenario** using Average Returns

| Year Age (Spouse 1 / Spouse 2) | 2056 81 / 78 | 2057 82 / 79 | 2058 83 / 80 | 2059 84 / 81 | 2060 85 / 82 | 2061 86 / 83 | 2062 87 / 84 | 2063 88 / 85 |
|------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Estimated Required Minimum Distribution (RMD) | | | | | | | | |
| Spouse 1 | 41,536 | 42,929 | 44,105 | 45,558 | 46,750 | 47,940 | 49,125 | 49,930 |
| Spouse 2 | 114,767 | 118,693 | 122,729 | 126,217 | 130,449 | 134,023 | 138,439 | 142,060 |
| Qualified Strategic Distributions | | | | | | | | |
| Total Qualified Strategic Distributions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Adjusted Portfolio Value | 3,615,857 | 3,698,210 | 3,778,163 | 3,757,660 | 3,829,141 | 3,897,209 | 3,961,749 | 4,022,122 |
| Portfolio Withdrawal Rate | 1.58% | 1.69% | 4.29% | 1.94% | 2.06% | 2.18% | 2.31% | 2.43% |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : **What If Scenario** using Average Returns

| Year Age (Spouse 1 / Spouse 2) | | 2064 89 / 86 | 2065 90 / 87 | 2066 91 / 88 | 2067 92 / 89 | 2068 93 / 90 | 2069 94 / 91 | 2070 95 / 92 | 2071 - / 93 |
|----------------------------------------------------|---------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|----------------|
| Retirement and Strategy Income | Assign To | | | | | | | | |
| Austin, TX Rental Property Income | Fund All Goals | 66,053 | 67,704 | 69,396 | 71,131 | 72,910 | 74,732 | 76,601 | 78,516 |
| Defined Benefit Pension Income for Life | Fund All Goals | 12,000 | 12,000 | 12,000 | 12,000 | 12,000 | 12,000 | 12,000 | 12,000 |
| Non-Qualified Deferred Compensation (NQDC) Payout | Fund All Goals | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Non-Qualified Deferred Compensation (NQDC) Payout | Fund All Goals | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| San Antonio, TX Rental Property Income | Fund All Goals | 49,539 | 50,778 | 52,047 | 53,349 | 54,682 | 56,049 | 57,451 | 58,887 |
| Spouse 1 Self-Employment Consulting for 5 Years | Fund All Goals | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Spouse 2 Self-Employment Piano Lessons for 5 Years | Fund All Goals | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Social Security - Spouse 1 | Fund All Goals | 153,105 | 156,933 | 160,856 | 164,878 | 169,000 | 173,225 | 177,555 | 0 |
| Social Security - Spouse 2 | Fund All Goals | 152,921 | 156,744 | 160,663 | 164,679 | 168,796 | 173,016 | 177,342 | 181,994 |
| Total Retirement and Strategy Income | | 433,618 | 444,159 | 454,963 | 466,037 | 477,388 | 489,023 | 500,948 | 331,397 |
| Total Income | | 433,618 | 444,159 | 454,963 | 466,037 | 477,388 | 489,023 | 500,948 | 331,397 |
| Cash Used To Fund Goals | Estimated % Funded | | | | | | | | |
| College - Child #3 | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Family Travel Fund | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Health Care | 100.00% | 109,874 | 116,187 | 122,815 | 129,760 | 137,179 | 144,880 | 152,876 | 79,666 |
| Retirement - Basic Living Expense | 100.00% | 302,741 | 310,309 | 318,067 | 326,019 | 334,169 | 342,524 | 351,087 | 359,864 |
| Child #1 Wedding | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Child #2 Wedding | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Child #3 Wedding | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Radical Generosity Donations | 100.00% | 33,026 | 33,852 | 34,698 | 35,566 | 36,455 | 37,366 | 38,300 | 39,258 |
| Spouse 1 Auto Replacement | 100.00% | 0 | 112,840 | 0 | 0 | 0 | 0 | 0 | 0 |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : **What If Scenario** using Average Returns

| Year | | 2064 | 2065 | 2066 | 2067 | 2068 | 2069 | 2070 | 2071 |
|------------------------------------------|---------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Age (Spouse 1 / Spouse 2) | | 89 / 86 | 90 / 87 | 91 / 88 | 92 / 89 | 93 / 90 | 94 / 91 | 95 / 92 | - / 93 |
| Spouse 2 Auto Replacement | 100.00% | 0 | 0 | 0 | 0 | 121,516 | 0 | 0 | 0 |
| 50 State Road Trip | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Anniversary Celebration | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Boat | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Lake Cabin | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Luxury Kitchen Renovation | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Spa Bathroom Renovation | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Goal Funding | | (445,641) | (573,188) | (475,580) | (491,345) | (629,319) | (524,770) | (542,263) | (478,788) |
| Total Taxes and Tax Penalty | | (92,772) | (94,801) | (97,516) | (100,497) | (102,086) | (104,496) | (106,815) | (102,187) |
| Total Outflows | | (538,412) | (667,989) | (573,096) | (591,842) | (731,406) | (629,266) | (649,078) | (580,974) |
| Cash Surplus/Deficit (Net Income) | | (104,794) | (223,830) | (118,134) | (125,805) | (254,018) | (140,244) | (148,130) | (249,578) |

Portfolio Value

Future Dollars

| | | | | | | | | |
|----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Beginning Value | 4,078,115 | 4,129,174 | 4,058,541 | 4,095,018 | 4,124,994 | 4,022,912 | 4,035,101 | 4,039,610 |
| Strategy Reductions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Investment Earnings | 155,853 | 153,197 | 154,611 | 155,781 | 151,936 | 152,432 | 152,639 | 148,886 |
| Cash Surplus/Deficit | (104,794) | (223,830) | (118,134) | (125,805) | (254,018) | (140,244) | (148,130) | (249,578) |
| Investment Asset Additions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Ending Value | 4,129,174 | 4,058,541 | 4,095,018 | 4,124,994 | 4,022,912 | 4,035,101 | 4,039,610 | 3,938,919 |

Current Dollars

| | | | | | | | | |
|----------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Ending Value | 1,500,323 | 1,438,691 | 1,416,217 | 1,391,789 | 1,324,240 | 1,295,856 | 1,265,662 | 1,204,014 |
| Cash Surplus/Deficit | (38,077) | (79,344) | (40,855) | (42,447) | (83,616) | (45,039) | (46,411) | (76,289) |

Taxes

| | | | | | | | | |
|---------------------------|--------|--------|--------|---------|---------|---------|---------|---------|
| Total Taxes | 92,772 | 94,801 | 97,516 | 100,497 | 102,086 | 104,496 | 106,815 | 102,187 |
| Tax Penalty | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Federal Marginal Tax Rate | 24.00% | 24.00% | 24.00% | 24.00% | 24.00% | 24.00% | 24.00% | 24.00% |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : **What If Scenario** using Average Returns

| Year Age (Spouse 1 / Spouse 2) | 2064 89 / 86 | 2065 90 / 87 | 2066 91 / 88 | 2067 92 / 89 | 2068 93 / 90 | 2069 94 / 91 | 2070 95 / 92 | 2071 - / 93 |
|------------------------------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Estimated Required Minimum Distribution (RMD) | | | | | | | | |
| Spouse 1 | 51,080 | 51,774 | 52,397 | 52,935 | 53,373 | 53,127 | 52,725 | 0 |
| Spouse 2 | 145,677 | 149,277 | 151,723 | 155,217 | 157,326 | 159,219 | 160,855 | 205,040 |
| Qualified Strategic Distributions | | | | | | | | |
| Total Qualified Strategic Distributions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Adjusted Portfolio Value | 4,078,115 | 4,129,174 | 4,058,541 | 4,095,018 | 4,124,994 | 4,022,912 | 4,035,101 | 4,039,610 |
| Portfolio Withdrawal Rate | 2.57% | 5.42% | 2.91% | 3.07% | 6.16% | 3.49% | 3.67% | 6.18% |

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Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : **What If Scenario** using Average Returns

| Year | | 2072 | 2073 |
|----------------------------------------------------|---------------------------|----------------|----------------|
| Age (Spouse 1 / Spouse 2) | | - / 94 | - / 95 |
| Retirement and Strategy Income | Assign To | | |
| Austin, TX Rental Property Income | Fund All Goals | 80,479 | 82,491 |
| Defined Benefit Pension Income for Life | Fund All Goals | 12,000 | 12,000 |
| Non-Qualified Deferred Compensation (NQDC) Payout | Fund All Goals | 0 | 0 |
| Non-Qualified Deferred Compensation (NQDC) Payout | Fund All Goals | 0 | 0 |
| San Antonio, TX Rental Property Income | Fund All Goals | 60,359 | 61,868 |
| Spouse 1 Self-Employment Consulting for 5 Years | Fund All Goals | 0 | 0 |
| Spouse 2 Self-Employment Piano Lessons for 5 Years | Fund All Goals | 0 | 0 |
| Social Security - Spouse 1 | Fund All Goals | 0 | 0 |
| Social Security - Spouse 2 | Fund All Goals | 186,544 | 191,208 |
| Total Retirement and Strategy Income | | 339,382 | 347,566 |
| Total Income | | 339,382 | 347,566 |
| Cash Used To Fund Goals | Estimated % Funded | | |
| College - Child #3 | 100.00% | 0 | 0 |
| Family Travel Fund | 100.00% | 0 | 0 |
| Health Care | 100.00% | 84,052 | 88,572 |
| Retirement - Basic Living Expense | 100.00% | 368,860 | 378,082 |
| Child #1 Wedding | 100.00% | 0 | 0 |
| Child #2 Wedding | 100.00% | 0 | 0 |
| Child #3 Wedding | 100.00% | 0 | 0 |
| Radical Generosity Donations | 100.00% | 40,239 | 41,245 |
| Spouse 1 Auto Replacement | 100.00% | 0 | 0 |

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Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : **What If Scenario** using Average Returns

| Year | | 2072 | 2073 |
|------------------------------------------|---------|------------------|------------------|
| Age (Spouse 1 / Spouse 2) | | - / 94 | - / 95 |
| Spouse 2 Auto Replacement | 100.00% | 0 | 0 |
| 50 State Road Trip | 100.00% | 0 | 0 |
| Anniversary Celebration | 100.00% | 0 | 0 |
| Boat | 100.00% | 0 | 0 |
| Lake Cabin | 100.00% | 0 | 0 |
| Luxury Kitchen Renovation | 100.00% | 0 | 0 |
| Spa Bathroom Renovation | 100.00% | 0 | 0 |
| Total Goal Funding | | (493,151) | (507,900) |
| Total Taxes and Tax Penalty | | (102,952) | (103,524) |
| Total Outflows | | (596,104) | (611,424) |
| Cash Surplus/Deficit (Net Income) | | (256,722) | (263,858) |

Portfolio Value

Future Dollars

| | | |
|----------------------------|-----------|-----------|
| Beginning Value | 3,938,919 | 3,826,866 |
| Strategy Reductions | 0 | 0 |
| Investment Earnings | 144,669 | 140,005 |
| Cash Surplus/Deficit | (256,722) | (263,858) |
| Investment Asset Additions | 0 | 0 |
| Ending Value | 3,826,866 | 3,703,013 |

Current Dollars

| | | |
|----------------------|-----------|-----------|
| Ending Value | 1,141,232 | 1,077,363 |
| Cash Surplus/Deficit | (76,559) | (76,767) |

Taxes

| | | |
|---------------------------|---------|---------|
| Total Taxes | 102,952 | 103,524 |
| Tax Penalty | 0 | 0 |
| Federal Marginal Tax Rate | 24.00% | 24.00% |

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Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : **What If Scenario** using Average Returns

| Year | 2072 | 2073 |
|------------------------------------------------------|------------------|------------------|
| Age (Spouse 1 / Spouse 2) | - / 94 | - / 95 |
| Estimated Required Minimum Distribution (RMD) | | |
| Spouse 1 | 0 | 0 |
| Spouse 2 | 204,094 | 202,551 |
| Qualified Strategic Distributions | | |
| Total Qualified Strategic Distributions | 0 | 0 |
| Adjusted Portfolio Value | 3,938,919 | 3,826,866 |
| Portfolio Withdrawal Rate | 6.52% | 6.89% |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : **What If Scenario** using Average Returns

Notes

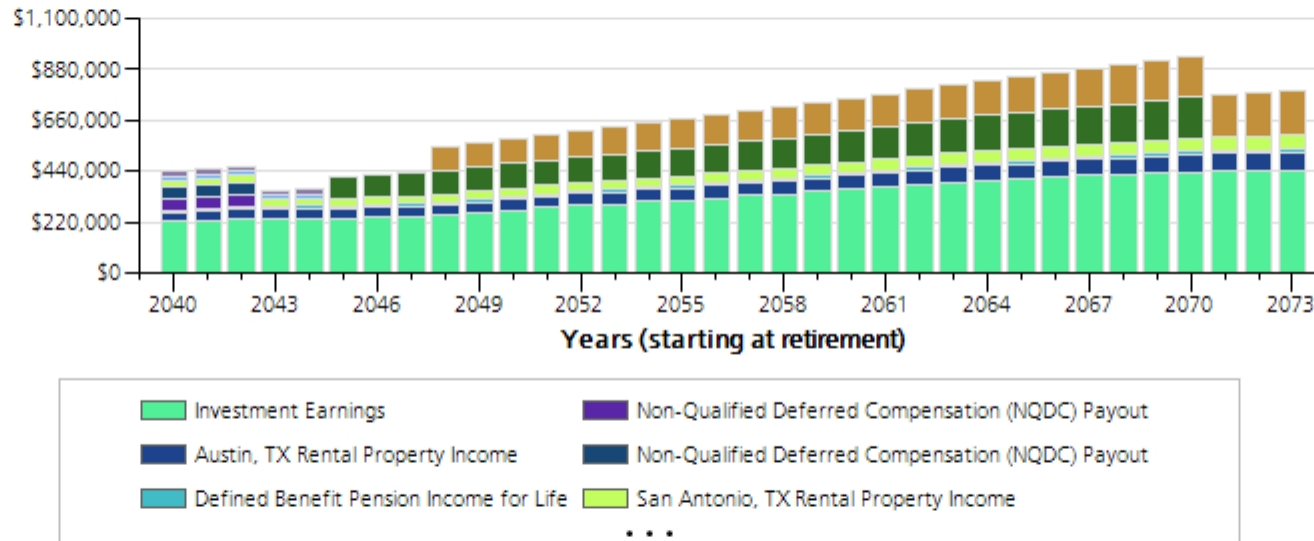
- Additions and withdrawals occur at the beginning of the year.
- The Income section includes Retirement Income, Strategy Income, Stock Options, Restricted Stock, Other Assets, proceeds from Insurance Policies, and any remaining asset value after 72(t) distributions have been completed.
- Retirement Income includes the following: Social Security, pension, annuity, rental property, royalty, alimony, part-time employment, trust, and any other retirement income as entered in the Plan.
- When married, if either Social Security Program Estimate or Use This Amount and Evaluate Annually is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit based on the other participant's benefit.
- Strategy Income is based on the particulars of the Goal Strategies selected. Strategy Income from immediate annuities, 72(t) distributions, and variable annuities with a guaranteed minimum withdrawal benefit (GMWB) is pre-tax. Strategy Income from Net Unrealized Appreciation (NUA) is after-tax.
- Stock Options and Restricted Stock values are after-tax.
- Income from Other Assets and proceeds from Insurance Policies are after-tax values. Any remaining asset value after 72(t) distributions have been completed is a pre-tax value.
- Investment Earnings are calculated on all assets after any withdrawals for funding Goals, taxes on withdrawals, and tax penalties, if applicable, are subtracted.
- Shortfalls that occur in a particular year are denoted with an 'x' in the Cash Used to Fund Goals section of the chart.
- Portfolio Withdrawal Rate (%) is the percentage withdrawn from the investment portfolio to cover cash deficits.
- The Total Taxes are a sum of (1) taxes on retirement income, (2) taxes on strategy income, (3) taxes on withdrawals from qualified assets for Required Minimum Distributions, (4) taxes on withdrawals from taxable assets' untaxed gain used to fund Goals in that year, (5) taxes on withdrawals from tax-deferred or qualified assets used to fund Goals in that year, and (6) taxes on the investment earnings of taxable assets. Tax rates used are detailed in the Tax and Inflation Options page. (Please note, the Total Taxes do not include any taxes owed from the exercise of Stock Options or the vesting of Restricted Stock.)
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this row, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.
- The Cash Surplus/Deficit is the net change in the Portfolio Value for the specified year. This value is your income and earnings minus what was spent to fund Goals minus taxes.
- The Ending Value of the Portfolio in Current Dollars is calculated by discounting the Ending Value of the Portfolio in Future Dollars by the Base Inflation Rate for this Plan.
- The Cash Surplus/Deficit in Current Dollars is calculated by discounting the Cash Surplus/Deficit in Future Dollars by the Base Inflation Rate for this Plan.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- When married, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. It is also assumed the surviving co-client inherits all assets of the original owner.

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Worksheet Detail - Sources of Income and Earnings

Scenario : Current Scenario using Average Returns

This graph shows the income sources and investment earnings available in each year from retirement through the End of the Plan.



Notes

- Sources of Income can include Retirement Income, Strategy Income, Stock Options, Restricted Stock, Other Assets, proceeds from Insurance Policies, and any remaining asset value after 72(t) distributions have been completed.
- Investment Earnings are calculated on all assets after any withdrawals for funding Goals, taxes on withdrawals, and tax penalties, if applicable, are subtracted.
- All Retirement Income, Immediate Annuity Strategy Income, 72(t) Strategy Income, the remaining asset value after 72(t) distributions, Strategy income from Variable Annuities with a guaranteed minimum withdrawal benefit (GMWB), and Investment Earnings are pre-tax, future values.

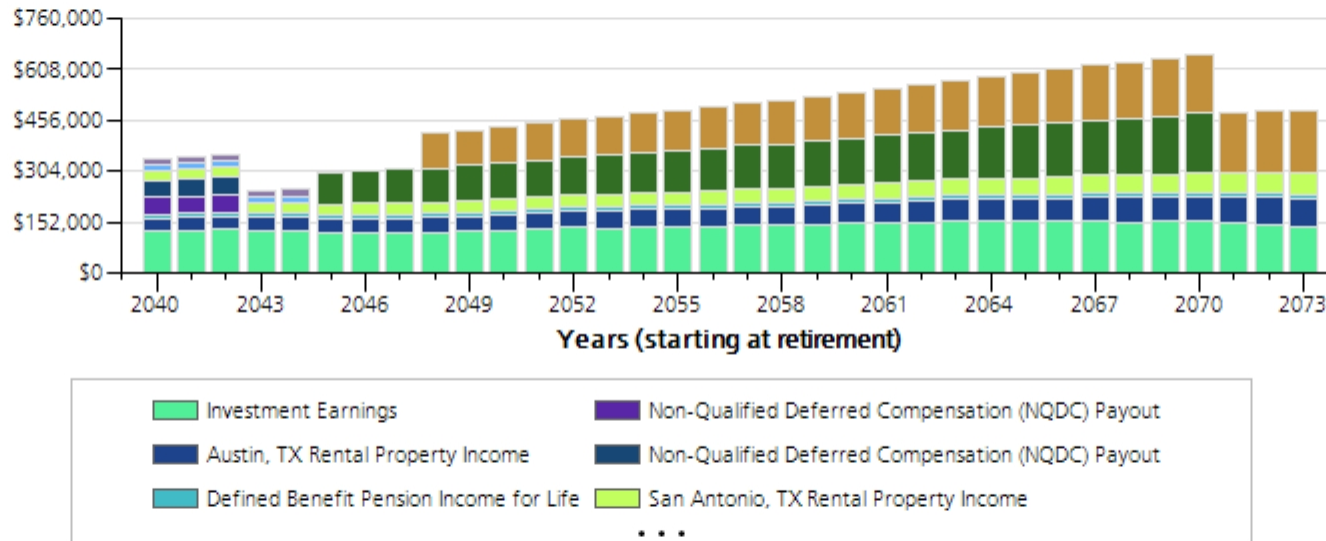
- NUA Strategy Income, Stock Options, Restricted Stock, Other Assets, and proceeds from Insurance Policies are after-tax future values.
- When married, if either Social Security Program Estimate or Use This Amount and Evaluate Annually is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit based on the other participant's benefit.

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Worksheet Detail - Sources of Income and Earnings

Scenario : What If Scenario using Average Returns

This graph shows the income sources and investment earnings available in each year from retirement through the End of the Plan.



Notes

- Sources of Income can include Retirement Income, Strategy Income, Stock Options, Restricted Stock, Other Assets, proceeds from Insurance Policies, and any remaining asset value after 72(t) distributions have been completed.
- Investment Earnings are calculated on all assets after any withdrawals for funding Goals, taxes on withdrawals, and tax penalties, if applicable, are subtracted.
- All Retirement Income, Immediate Annuity Strategy Income, 72(t) Strategy Income, the remaining asset value after 72(t) distributions, Strategy income from Variable Annuities with a guaranteed minimum withdrawal benefit (GMWB), and Investment Earnings are pre-tax, future values.

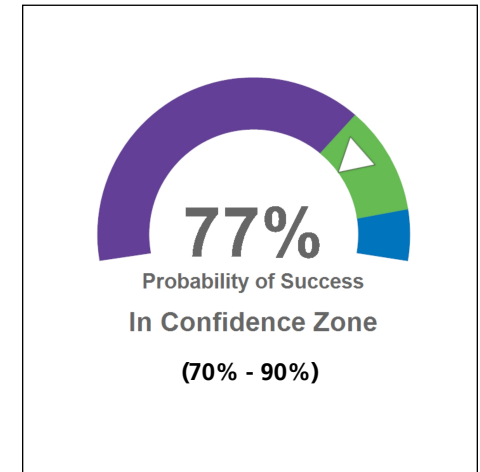
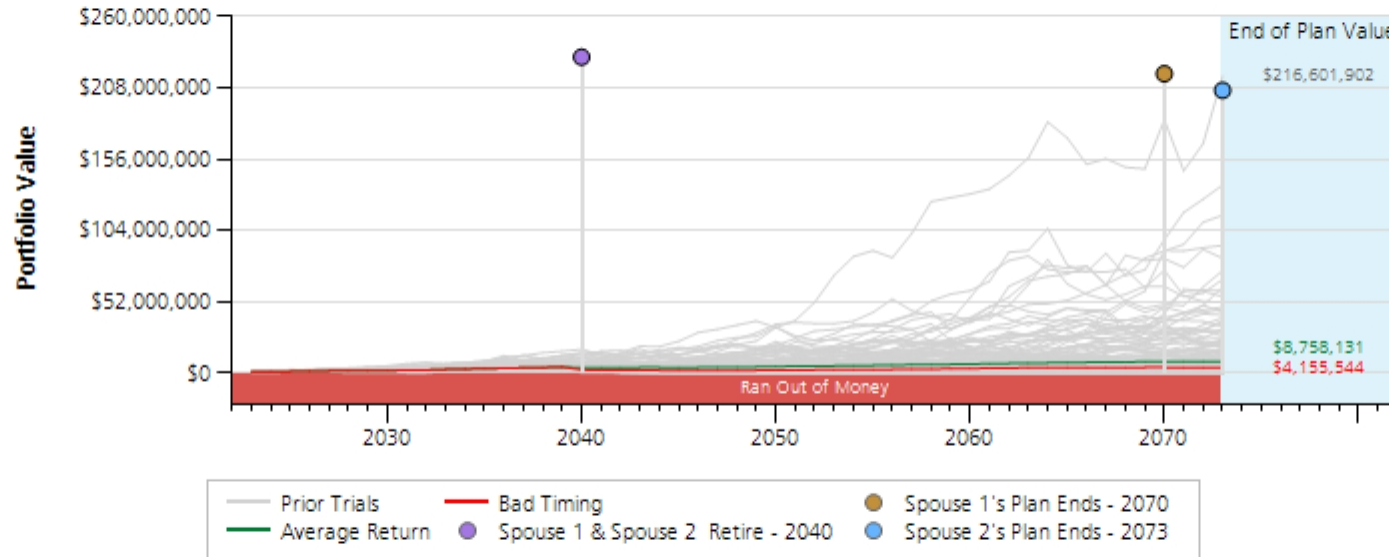
- NUA Strategy Income, Stock Options, Restricted Stock, Other Assets, and proceeds from Insurance Policies are after-tax future values.
- When married, if either Social Security Program Estimate or Use This Amount and Evaluate Annually is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit based on the other participant's benefit.

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Worksheet Detail - Inside the Numbers Final Result

Inside the Numbers - Final Result For **Current Scenario**

- The graph below shows the results for all 1000 Monte Carlo Trials.
- The Probability of Success meter displays the percentage of trials that were successful in funding all of your goals.
- We identify the Confidence Zone as a probability of Success between 70% and 90%.



In the table below, values are shown for the 99th, 75th, 50th, 25th and 1st percentile trials based on the End of Plan value. For each trial displayed, the corresponding portfolio value is illustrated for specific years of the plan. These trials serve as checkpoints to illustrate how the portfolio might perform over the life of the plan.

Although the graph and table help illustrate a general range of results you may expect, neither of them reflect the Final Result, your Probability of Success.

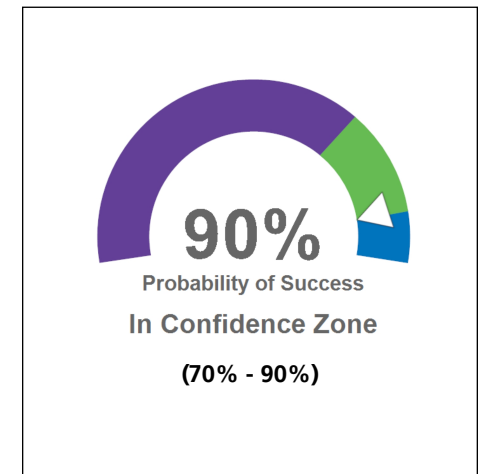
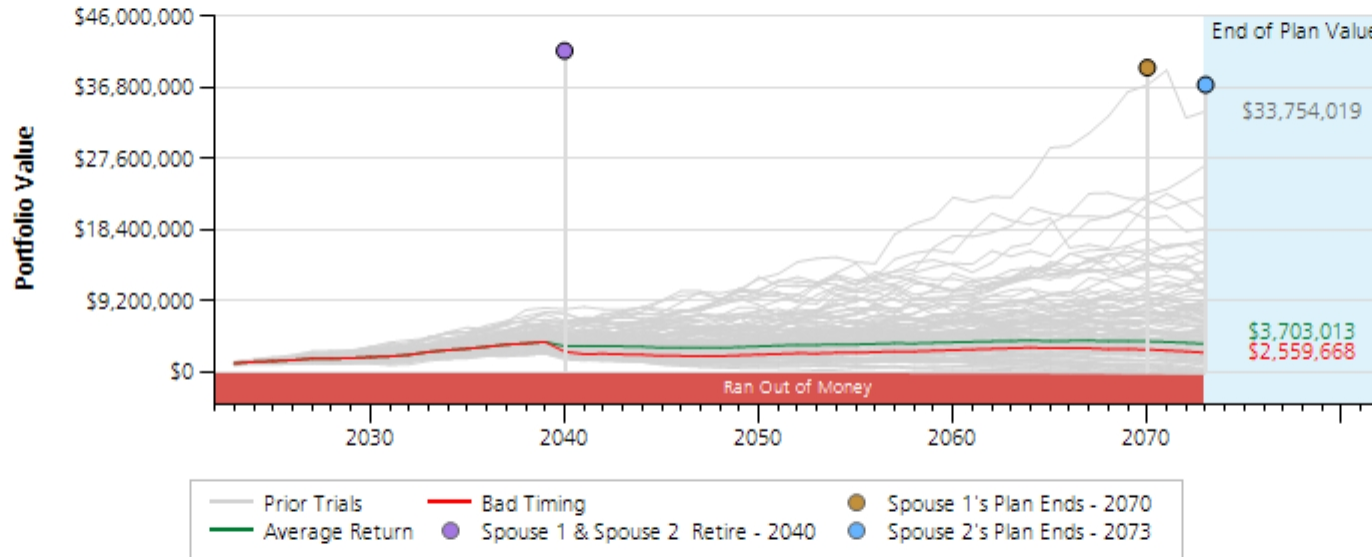
| Trial Number | Percentile | Year 5 | Year 10 | Year 15 | Year 20 | Year 25 | End of Plan Future Dollars | End of Plan Current Dollars | Year Money Goes to \$0 |
|--------------|-----------------|-------------|-------------|-------------|--------------|--------------|----------------------------|-----------------------------|------------------------|
| 10 | 99th Percentile | \$3,256,518 | \$3,292,570 | \$5,796,091 | \$14,851,383 | \$32,101,024 | \$216,601,902 | \$63,018,636 | |
| 250 | 75th Percentile | \$2,165,958 | \$2,745,062 | \$5,477,146 | \$12,503,442 | \$20,771,580 | \$24,963,528 | \$7,262,944 | |
| 500 | 50th Percentile | \$2,594,827 | \$3,829,851 | \$3,977,389 | \$3,179,372 | \$2,496,609 | \$8,597,612 | \$2,501,408 | |
| 750 | 25th Percentile | \$2,411,909 | \$2,109,394 | \$2,992,667 | \$2,634,047 | \$2,684,632 | \$555,785 | \$161,701 | |
| 990 | 1st Percentile | \$1,514,654 | \$1,235,661 | \$1,575,594 | \$356,609 | \$0 | \$0 | \$0 | 2044 |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Inside the Numbers Final Result

Inside the Numbers - Final Result For **What If Scenario**

- The graph below shows the results for all 1000 Monte Carlo Trials.
- The Probability of Success meter displays the percentage of trials that were successful in funding all of your goals.
- We identify the Confidence Zone as a probability of Success between 70% and 90%.



In the table below, values are shown for the 99th, 75th, 50th, 25th and 1st percentile trials based on the End of Plan value. For each trial displayed, the corresponding portfolio value is illustrated for specific years of the plan. These trials serve as checkpoints to illustrate how the portfolio might perform over the life of the plan.

Although the graph and table help illustrate a general range of results you may expect, neither of them reflect the Final Result, your Probability of Success.

| Trial Number | Percentile | Year 5 | Year 10 | Year 15 | Year 20 | Year 25 | End of Plan Future Dollars | End of Plan Current Dollars | Year Money Goes to \$0 |
|--------------|-----------------|-------------|-------------|-------------|-------------|--------------|----------------------------|-----------------------------|------------------------|
| 10 | 99th Percentile | \$1,953,671 | \$3,225,844 | \$6,496,998 | \$8,168,172 | \$10,416,386 | \$33,754,019 | \$9,820,469 | |
| 250 | 75th Percentile | \$2,201,820 | \$2,721,754 | \$4,687,964 | \$5,659,334 | \$5,836,396 | \$9,076,186 | \$2,640,645 | |
| 500 | 50th Percentile | \$1,717,122 | \$2,706,248 | \$3,786,559 | \$4,184,577 | \$3,761,449 | \$4,924,429 | \$1,432,724 | |
| 750 | 25th Percentile | \$1,362,730 | \$1,705,739 | \$2,573,747 | \$2,678,466 | \$2,215,492 | \$2,326,140 | \$676,772 | |
| 990 | 1st Percentile | \$1,682,616 | \$1,710,292 | \$2,357,843 | \$1,681,849 | \$703,660 | \$0 | \$0 | 2058 |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Explain Real Returns

Your Real Return is what you have left from your Investment Earnings after taking into account the impact of Inflation. When you are planning to meet your Financial Goals, it is the Real Return that counts.

- Total Return :** Percentage (%) Growth of your Portfolio in one year. It's the number you always see.
- Inflation Rate :** Percentage (%) increase in the cost of goods and services in one year. (usually called CPI)
- Real Return :** The Total Return of your Portfolio minus (-) the Inflation Rate.

The Real Return reflects the increase in the real value of your Portfolio. It shows how much more goods and services you can buy at the end of one year with the investment earnings of your Portfolio. (Note, this is before deducting taxes.)

| | | |
|------------------|--------------------------------------------------------------------|-----------------|
| Example : | Portfolio value beginning of year : | \$100,000 |
| | Total Return you earn : | 10% |
| | Total Investment Earnings : | \$10,000 |
| | Portfolio value at end of year (in future dollars) : | <hr/> \$110,000 |
| | Inflation Rate for the year : | (4%) |
| | Cost of Inflation : | <hr/> (\$4,000) |
| | (This is how much extra you must pay for the same purchases.) | |
| | Real value of your Portfolio at end of year (in today's dollars) : | \$106,000 |
| | Real Return for the year equals : | 6% |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Plan Summary

Reaching Your Goals

Status



| Net Worth | |
|------------------|--------------------|
| Assets | \$2,132,779 |
| Liabilities | \$452,777 |
| Net Worth | \$1,680,002 |

Results

If you implement the following suggestions, there is a 90% likelihood of funding all of the Financial Goals in your Plan.

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Plan Summary

Goals

Plan to reduce your Total Goal Spending to \$6,385,118 which is \$490,000, or 7%, less than your Target.

Spouse 1 retires at age 65, in the year 2040.

Spouse 2 retires at age 62, in the year 2040.

| Goal | Amount | Changes |
|------|--------|---------|
|------|--------|---------|

Needs

10 Retirement - Basic Living Expense

| | | |
|------------------------|-----------|--------------------|
| Both Retired | \$110,000 | Decreased \$10,000 |
| Spouse 2 Alone Retired | \$110,000 | Decreased \$10,000 |

10 Health Care

| | | |
|------------------------------------------------------|----------|--|
| Spouse 1 Medicare / Spouse 2 Retired Before Medicare | \$19,712 | |
| Both Medicare | \$10,400 | |
| Spouse 2 Alone Medicare | \$6,679 | |

| | | |
|-----------------------|----------|-------------------|
| 10 Family Travel Fund | \$10,000 | Decreased \$5,000 |
|-----------------------|----------|-------------------|

| | | |
|----------|------|--|
| Starting | 2024 | |
|----------|------|--|

| | | |
|---------------------------|---|--|
| Years between occurrences | 1 | |
|---------------------------|---|--|

| | | |
|-----------------------|----|--|
| Number of occurrences | 30 | |
|-----------------------|----|--|

| | | |
|-----------------------|----------|--|
| 10 College - Child #1 | \$25,728 | |
|-----------------------|----------|--|

| | | |
|-----------------|---|--|
| Years of School | 4 | |
|-----------------|---|--|

| | | |
|------------|------|--|
| Start Year | 2026 | |
|------------|------|--|

| | | |
|-----------------------|----------|--|
| 10 College - Child #2 | \$66,652 | |
|-----------------------|----------|--|

| | | |
|-----------------|---|--|
| Years of School | 4 | |
|-----------------|---|--|

| | | |
|------------|------|--|
| Start Year | 2028 | |
|------------|------|--|

| | | |
|-----------------------|----------|--|
| 10 College - Child #3 | \$24,640 | |
|-----------------------|----------|--|

| | | |
|-----------------|---|--|
| Years of School | 4 | |
|-----------------|---|--|

| | | |
|------------|------|--|
| Start Year | 2038 | |
|------------|------|--|

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Plan Summary

| Goal | Amount | Changes |
|--------------------------------|-------------|---------|
| Wants | | |
| 7 Radical Generosity Donations | \$12,000 | |
| Starting | 2024 | |
| Years between occurrences | 1 | |
| Ending | End of Plan | |
| 7 Spouse 1 Auto Replacement | \$40,000 | |
| Starting | 2025 | |
| Years between occurrences | 10 | |
| Ending | End of Plan | |
| 7 Spouse 2 Auto Replacement | \$40,000 | |
| Starting | 2028 | |
| Years between occurrences | 10 | |
| Ending | End of Plan | |
| 7 Child #1 Wedding | \$25,000 | |
| Starting | 2043 | |
| 7 Child #2 Wedding | \$25,000 | |
| Starting | 2045 | |
| 7 Child #3 Wedding | \$25,000 | |
| Starting | 2053 | |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Plan Summary

| Goal | Amount | Changes |
|-----------------------------|-----------|--------------------------|
| Wishes | | |
| 3 Lake Cabin | \$250,000 | |
| Starting | | At Spouse 1's retirement |
| 3 Boat | \$20,000 | |
| Starting | | At Spouse 1's retirement |
| 3 Spa Bathroom Renovation | \$25,000 | |
| Starting | | At Spouse 2's retirement |
| 3 Luxury Kitchen Renovation | \$50,000 | |
| Starting | | At Spouse 2's retirement |
| 3 Anniversary Celebration | \$20,000 | |
| Starting | 2053 | |
| 3 50 State Road Trip | \$10,000 | |
| Starting | 2055 | |

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Plan Summary

Save and Invest

Status

Invest

Consider reallocating your current portfolio

Investment Portfolio Asset Allocation

Current

Balanced I



Adjustment needed to match Balanced I

| Asset Class | Increase By | Decrease By |
|--------------------------------|------------------|-------------------|
| Cash & Cash Alternatives | | -\$79,200 |
| Short Term Bonds | \$326,401 | |
| Intermediate Term Bonds | \$168,800 | |
| Large Cap Value Stocks | | -\$28,900 |
| Large Cap Growth Stocks | | -\$354,900 |
| Mid Cap Stocks | | -\$56,250 |
| Small Cap Stocks | | -\$5,250 |
| International Developed Stocks | \$66,800 | |
| International Emerging Stocks | | -\$6,250 |
| REITs | | -\$6,250 |
| Unclassified | | -\$25,002 |
| Total : | \$562,001 | -\$562,001 |

Concentrated Positions

You have a Concentrated Position in the single securities as shown below. You should consider the additional risk this creates and the potential benefits (and associated costs) of diversifying these positions.

| Security Symbol | \$ Value | % of Portfolio |
|-----------------|-----------|----------------|
| AAPL | \$400,000 | 30 |
| TSLA | \$400,000 | 30 |

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Plan Summary

Social Security

Status

Personal Information

Your Full Retirement Age (FRA) is the age that you would receive 100% of your Primary Insurance Amount (PIA). Depending on the year you were born, your FRA is between 65-67 years old. Taking benefits before or after your FRA will decrease or increase the amount you receive, respectively.

Spouse 1's FRA is 67 and 0 months in 2042.

Spouse 2's FRA is 67 and 0 months in 2045.

Your Primary Insurance Amount (PIA) is the benefit you would receive if you began benefits at your Full Retirement Age (FRA). It is calculated from the earnings on which you paid Social Security taxes, throughout your life.

Spouse 1's estimated annual PIA is \$44,863

Spouse 2's estimated annual PIA is \$44,809

Other Retirement Income

Spouse 1 has indicated that he will be working part-time during retirement.

Spouse 2 has indicated that she will be working part-time during retirement.

Strategy Information

Spouse 1 files a normal application at 70 in 2045.

Spouse 2 files a normal application at 70 in 2048.

Using this strategy, your household's total lifetime benefit is estimated to be \$2,891,239 in today's dollars, based upon the information you entered. For a better estimate, go to ssa.gov.

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Plan Delivery Acknowledgement

We have reviewed and accept the information contained within this Plan and understand the assumptions associated with it. We believe that all information provided by us is complete and accurate to the best of our knowledge. We recognize that performance is not guaranteed and that all future projections are included simply as a tool for decision making and do not represent a forecast of our financial future. This Plan should be reviewed periodically to ensure that the decisions made continue to be appropriate, particularly if there are changes in family circumstances, including, but not limited to, an inheritance, birth of a child, death of a family member, or material change in incomes or expenses.

Client Signature : _____

Co-Client Signature : _____

Client Name : Spouse 1 Sample

Co-Client Name : Spouse 2 Sample

Delivery Date : _____

Notes

We have prepared this Plan based on information provided by you. We have not attempted to verify the accuracy or completeness of this information. As the future cannot be forecast with certainty, actual results will vary from these projections. It is possible that these variations may be material. The degree of uncertainty normally increases with the length of the future period covered.

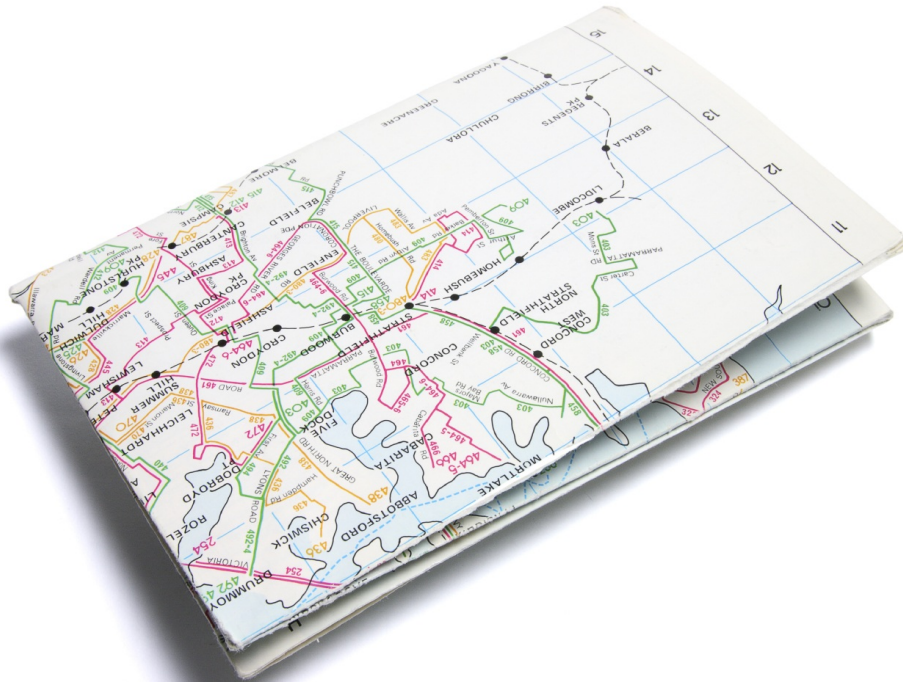
Financial Advisor : Kevin Rademacher

Plan Name : Financial Goal Plan

Report Name : Financial Goal Plan

10/25/2023

Kevin Rademacher
(512) 400-9211
kevin@lifetimefinancialplanners.com



Investment Policy Statement

for
Sample, Spouse 1 & Spouse 2

Prepared on October 25, 2023

Introduction

The purpose of this Investment Policy Statement is to establish a clear understanding between Sample, Spouse 1 & Spouse 2, Client(s) and Kevin Rademacher/Lifetime Financial Planners - Placeholder as to the investment goals and policies applicable to the investor's investment portfolio.

This Investment Policy Statement will:

- Establish reasonable objectives and guidelines in the investment of the investor's assets
- Set forth a target portfolio indicative of the risk levels, allocations and return targets that the client's money will typically be invested to achieve. The customized investment strategy and target portfolio allocation illustrated for you are approximate based on individual cash requirements, re-balancing tolerance, economic and market conditions.

This has been developed from an evaluation of many key factors which impact the investor's specific situation, risk tolerance and investment objectives. This is not a contract, but rather a summary of the investment philosophy that the financial representative will seek to pursue on behalf of the investor.

Risk Tolerance

You completed a risk questionnaire using advanced quantitative risk technology on October 23, 2023. The results were as follows.

On a scale of 1 to 99, with higher numbers indicating higher risk tolerance, your answers to the risk questionnaire resulted in a score of 48.



This means that over the next six months, you are comfortable risking a loss of -9% or -\$90,552, in exchange for the chance of making a gain of +14% or +\$144,952.

This range describes the “comfort zone” for your investments. Over the next six months, it represents a hypothetical target that you would prefer to keep your investments within. There is no guarantee any investments would perform within the range.

While Lifetime Financial Planners - Placeholder will target the customized investment strategy and specific portfolio allocation illustrated below, the financial representative retains the flexibility to modify security selection and weighting within the respective sub asset classes and/or move to different managers and/or different securities to take advantage of and respond to risks associated with market and economic conditions as well as relative performance data.

Investment Goals

When completing your risk questionnaire on October 23, 2023, you selected the following goals for your investments:

- Wealth Accumulation*

It is critically important that you keep your financial representative updated when your investment objectives change.

Age and Retirement Horizon

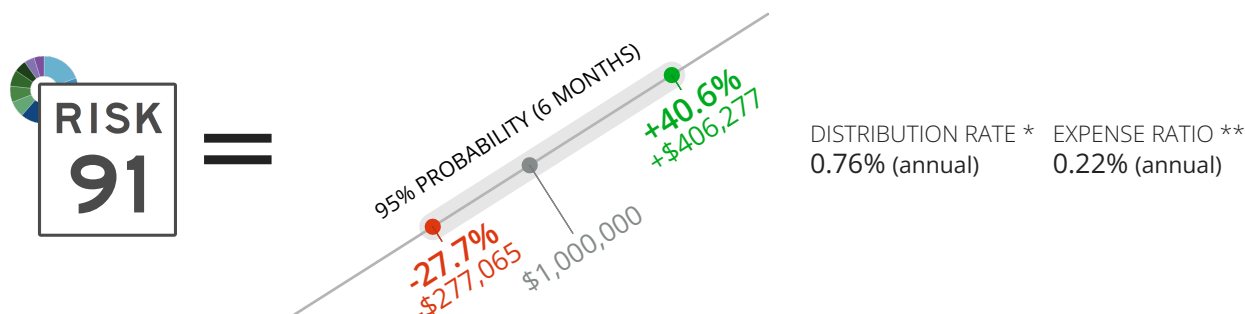
When completing your risk questionnaire on October 23, 2023, you provided the following data about your age and retirement horizon:

You were born in 1975. You intend to retire at age 60.

It is critically important that you keep your financial representative updated if your retirement objectives begin to change for any reason.

Current Asset Allocation (Current Portfolio)

This is your current asset allocation (current portfolio), as captured on October 25, 2023.



| RISK 98 | Charles Schwab Joint Brokerage Account | Asset Allocation | |
|----------------|----------------------------------------|------------------|------|
| ■ | AAPL • Apple Inc. | \$250,000 | 50 % |
| ■ | TSLA • Tesla Motors Inc. | \$250,000 | 50 % |
| Subtotal | | \$500,000 | 100% |

| RISK 76 | Spouse 2 Employee 401(k) Plan | Asset Allocation | |
|----------------|--------------------------------|------------------|-------|
| ■ | SPY • SPDR® S&P 500 ETF | \$125,000 | 100 % |
| Subtotal | | \$125,000 | 100% |

| RISK 73 | Spouse 1 Employee 401(k) Plan | Asset Allocation | |
|----------------|----------------------------------------------------|------------------|-------|
| ■ | VFORX • Vanguard Target Retirement 2040 Inv | \$125,000 | 100 % |
| Subtotal | | \$125,000 | 100% |

| RISK 1 | Charles Schwab Emergency Fund | Asset Allocation | |
|---------------|-----------------------------------------------------------|------------------|-------|
| ■ | SNOXX • Schwab Treasury Obligations Money Fund Inv | \$100,000 | 100 % |
| Subtotal | | \$100,000 | 100% |

RISK
77

Child 529 College Savings Plan

Asset Allocation

| | | |
|----------------------------------------------------------|----------|-------|
| ■ CGFAX • American Funds Growth Fund of Amer 529A | \$25,000 | 100 % |
| Subtotal | \$25,000 | 100% |

RISK
80

Charles Schwab Health Savings Account

Asset Allocation

| | | |
|----------------------------------------------------------|----------|-------|
| ■ BMEAX • BlackRock High Equity Income Investor A | \$25,000 | 100 % |
| Subtotal | \$25,000 | 100% |

RISK
88

Charles Schwab Roth IRA for Spouse 2

Asset Allocation

| | | |
|--------------------------------------------------------|----------|-------|
| ■ BMGAX • BlackRock Mid-Cap Growth Equity Inv A | \$50,000 | 100 % |
| Subtotal | \$50,000 | 100% |


RISK
87

Charles Schwab Roth IRA for Spouse 1

Asset Allocation

| | | |
|-------------------------------------------------------|----------|-------|
| ■ FCAGX • Fidelity Advisor® Small Cap Growth A | \$50,000 | 100 % |
| Subtotal | \$50,000 | 100% |

Portfolio Total**\$1,000,000****100%**

The Risk Score of 91 and the 95% Historical Range of -28% to +41% was calculated using a long-term average for the S&P 500, average change in the Ten Year US Treasury Rate, and correlation and volatility data from 2008 to present. Nitrogen uses actual historical data to calculate the statistical probabilities shown. For securities calculated using Average Annual Return, the Average Return will be calculated using actual price history from June 2004-present or inception. We calculate the annualized return number as $(\text{final price} / \text{initial price})^{(1 / \text{number of years})} - 1$. Nitrogen does not provide investment analysis on investments with less than 6 months of modeled performance. In instances where an investment's inception is more recent than January 1, 2008 and greater than 6 months Nitrogen will use correlation statistics from the investments actual trading history to extrapolate missing volatility data. In most cases the extrapolation calculation increases the risk presented in the investment analysis as a means of protecting the investor. Investments with an inception more recent than January 1, 2008 are highlighted with an information icon . The Six Month 95% Historical Range is calculated from the standard deviation of the portfolio (via covariance matrix), and represents a hypothetical statistical probability, but there is no guarantee any investments would perform within the range. There is a 5% probability of greater losses. Nitrogen does not use any Monte Carlo or any other type of simulations. The underlying data is updated as of the previous day's market close price, and the results may vary with each use and over time. The

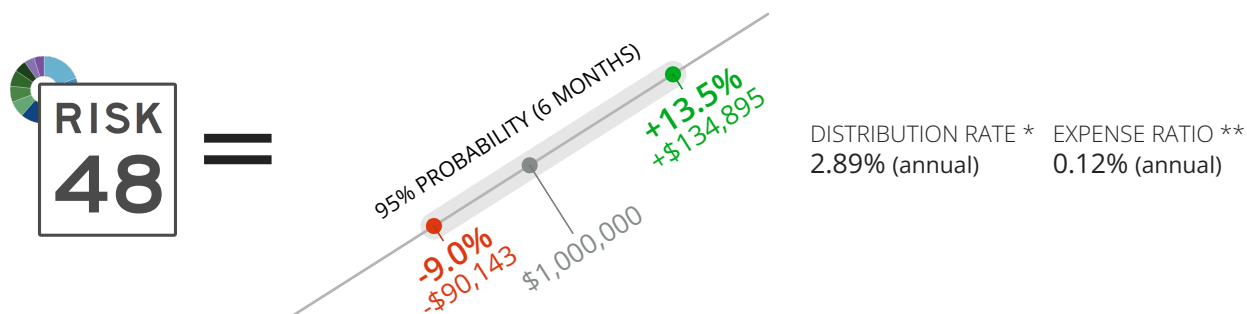
investments considered were determined by the financial representative. IMPORTANT: The projections or other information generated by Nitrogen regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. These figures may exclude commissions, sales charges or advisory fees which, if included, would have had a negative effect on the annual returns. In instances where a security is unrecognized by the Nitrogen system or a security does not yet contain more than six (6) months of historical return data, Nitrogen may assign a benchmark/proxy to more accurately display risk and return analytics. In these instances Nitrogen will use the historical data associated with the benchmark/proxy indicated. Please see additional disclosures (included towards the end of this report) for any exchange traded funds and/or mutual funds referenced herein.

* The distribution rate is derived by summing the trailing 12-months' distributions (dividends, distributions from borrowing, return of capital, etc) and dividing the sum by the last month's ending NAV. It does not include capital gains distributed over the same period.

** The percentage of fund assets used to pay for operating expenses and management fees, including 12b-1 fees, administrative fees, and all other asset-based costs incurred annually by the underlying funds, except brokerage costs.

Target Asset Allocation (Proposed Portfolio)

This is your target asset allocation (proposed portfolio), as captured on October 25, 2023.



RISK
50

Charles Schwab Joint Brokerage Account

Asset Allocation

| ■ Moderate Balanced 50 / 50 | \$500,000 | 100 % |
|--------------------------------------------------------------------|-----------|-------|
| VUSB • Vanguard Ultra-Short Bond ETF | \$75,000 | 15 % |
| VTV • Vanguard Value ETF | \$50,000 | 10 % |
| SHY • iShares 1-3 Year Treasury Bond | \$50,000 | 10 % |
| VUG • Vanguard Growth ETF | \$50,000 | 10 % |
| QLTA • iShares Aaa - A Rated Corporate Bond | \$25,000 | 5 % |
| DFSV • Dimensional US Small Cap Value ETF | \$25,000 | 5 % |
| IGLB • iShares 10+ Year Investment Grade Corporate Bond ETF | \$25,000 | 5 % |
| NOBL • ProShares S&P 500 Dividend Aristocrats | \$25,000 | 5 % |
| VWO • Vanguard FTSE Emerging Markets ETF | \$25,000 | 5 % |
| VCIT • Vanguard Intermediate-Term Corp Bd ETF | \$25,000 | 5 % |
| VO • Vanguard Mid-Cap ETF | \$25,000 | 5 % |
| VEA • Vanguard FTSE Developed Markets ETF | \$25,000 | 5 % |
| SHV • iShares Short Treasury Bond | \$25,000 | 5 % |
| O • Realty Income Corporation | \$15,000 | 3 % |
| FALN • iShares Fallen Angels USD Bond ETF | \$15,000 | 3 % |
| GLD • SPDR® Gold Shares | \$10,000 | 2 % |

| | | |
|-----------------------------------------------------|-----------|------|
| VWOB • Vanguard Emerging Markets Govt Bd ETF | \$5,000 | 1 % |
| Cash / Money Market | \$5,000 | 1 % |
| Subtotal | \$500,000 | 100% |

RISK
50

Spouse 1 Employee 401(k) Plan (Future Rollover IRA)

Asset Allocation

■ Moderate Balanced 50 / 50 \$125,000 100 %

| | | |
|--------------------------------------------------------------------|-----------|------|
| VUSB • Vanguard Ultra-Short Bond ETF | \$18,750 | 15 % |
| VTV • Vanguard Value ETF | \$12,500 | 10 % |
| SHY • iShares 1-3 Year Treasury Bond | \$12,500 | 10 % |
| VUG • Vanguard Growth ETF | \$12,500 | 10 % |
| QLTA • iShares Aaa - A Rated Corporate Bond | \$6,250 | 5 % |
| DFSV • Dimensional US Small Cap Value ETF | \$6,250 | 5 % |
| IGLB • iShares 10+ Year Investment Grade Corporate Bond ETF | \$6,250 | 5 % |
| NOBL • ProShares S&P 500 Dividend Aristocrats | \$6,250 | 5 % |
| VWO • Vanguard FTSE Emerging Markets ETF | \$6,250 | 5 % |
| VCIT • Vanguard Intermediate-Term Corp Bd ETF | \$6,250 | 5 % |
| VO • Vanguard Mid-Cap ETF | \$6,250 | 5 % |
| VEA • Vanguard FTSE Developed Markets ETF | \$6,250 | 5 % |
| SHV • iShares Short Treasury Bond | \$6,250 | 5 % |
| O • Realty Income Corporation | \$3,750 | 3 % |
| FALN • iShares Fallen Angels USD Bond ETF | \$3,750 | 3 % |
| GLD • SPDR® Gold Shares | \$2,500 | 2 % |
| VWOB • Vanguard Emerging Markets Govt Bd ETF | \$1,250 | 1 % |
| Cash / Money Market | \$1,250 | 1 % |
| Subtotal | \$125,000 | 100% |

RISK
50

Spouse 2 Employee 401(k) Plan (Future Rollover IRA)

Asset Allocation

| ■ Moderate Balanced 50 / 50 | \$125,000 | 100 % |
|--------------------------------------------------------------------|-----------|-------|
| VUSB • Vanguard Ultra-Short Bond ETF | \$18,750 | 15 % |
| VTV • Vanguard Value ETF | \$12,500 | 10 % |
| SHY • iShares 1-3 Year Treasury Bond | \$12,500 | 10 % |
| VUG • Vanguard Growth ETF | \$12,500 | 10 % |
| QLTA • iShares Aaa - A Rated Corporate Bond | \$6,250 | 5 % |
| DFSV • Dimensional US Small Cap Value ETF | \$6,250 | 5 % |
| IGLB • iShares 10+ Year Investment Grade Corporate Bond ETF | \$6,250 | 5 % |
| NOBL • ProShares S&P 500 Dividend Aristocrats | \$6,250 | 5 % |
| VWO • Vanguard FTSE Emerging Markets ETF | \$6,250 | 5 % |
| VCIT • Vanguard Intermediate-Term Corp Bd ETF | \$6,250 | 5 % |
| VO • Vanguard Mid-Cap ETF | \$6,250 | 5 % |
| VEA • Vanguard FTSE Developed Markets ETF | \$6,250 | 5 % |
| SHV • iShares Short Treasury Bond | \$6,250 | 5 % |
| O • Realty Income Corporation | \$3,750 | 3 % |
| FALN • iShares Fallen Angels USD Bond ETF | \$3,750 | 3 % |
| GLD • SPDR® Gold Shares | \$2,500 | 2 % |
| VWOB • Vanguard Emerging Markets Govt Bd ETF | \$1,250 | 1 % |
| Cash / Money Market | \$1,250 | 1 % |
| Subtotal | \$125,000 | 100% |

RISK
1

Charles Schwab Emergency Fund

Asset Allocation

| | | |
|--------------------------------------------|-----------|-------|
| ■ SHV • iShares Short Treasury Bond | \$100,000 | 100 % |
| Subtotal | \$100,000 | 100% |

| ■ Very Aggressive 85 / 15 | \$50,000 | 100 % |
|--------------------------------------------------------------------------|----------|-------|
| VUG • Vanguard Growth ETF | \$10,000 | 20 % |
| VTV • Vanguard Value ETF | \$10,000 | 20 % |
| NOBL • ProShares S&P 500 Dividend Aristocrats | \$7,500 | 15 % |
| DFSV • Dimensional US Small Cap Value ETF | \$2,500 | 5 % |
| VO • Vanguard Mid-Cap ETF | \$2,500 | 5 % |
| O • Realty Income Corporation | \$2,500 | 5 % |
| VWO • Vanguard FTSE Emerging Markets ETF | \$2,500 | 5 % |
| VUSB • Vanguard Ultra-Short Bond ETF | \$2,500 | 5 % |
| VEA • Vanguard FTSE Developed Markets ETF | \$2,500 | 5 % |
| GLD • SPDR® Gold Shares | \$1,500 | 3 % |
| FALN • iShares Fallen Angels USD Bond ETF | \$1,500 | 3 % |
| QLTA • iShares Aaa - A Rated Corporate Bond | \$1,500 | 3 % |
| PDBC • Invesco Optimum Yield Diversified Commodity Strategy No K- | \$1,000 | 2 % |
| IGLB • iShares 10+ Year Investment Grade Corporate Bond ETF | \$1,000 | 2 % |
| Cash / Money Market | \$500 | 1 % |
| VWOB • Vanguard Emerging Markets Govt Bd ETF | \$500 | 1 % |
| Subtotal | \$50,000 | 100% |

| ■ Very Aggressive 85 / 15 | \$50,000 | 100 % |
|------------------------------------------------------|----------|-------|
| VUG • Vanguard Growth ETF | \$10,000 | 20 % |
| VTV • Vanguard Value ETF | \$10,000 | 20 % |
| NOBL • ProShares S&P 500 Dividend Aristocrats | \$7,500 | 15 % |
| DFSV • Dimensional US Small Cap Value ETF | \$2,500 | 5 % |

| | | |
|--------------------------------------------------------------------------|----------|------|
| VO • Vanguard Mid-Cap ETF | \$2,500 | 5 % |
| O • Realty Income Corporation | \$2,500 | 5 % |
| VWO • Vanguard FTSE Emerging Markets ETF | \$2,500 | 5 % |
| VUSB • Vanguard Ultra-Short Bond ETF | \$2,500 | 5 % |
| VEA • Vanguard FTSE Developed Markets ETF | \$2,500 | 5 % |
| GLD • SPDR® Gold Shares | \$1,500 | 3 % |
| FALN • iShares Fallen Angels USD Bond ETF | \$1,500 | 3 % |
| QLTA • iShares Aaa - A Rated Corporate Bond | \$1,500 | 3 % |
| PDBC • Invesco Optimum Yield Diversified Commodity Strategy No K- | \$1,000 | 2 % |
| IGLB • iShares 10+ Year Investment Grade Corporate Bond ETF | \$1,000 | 2 % |
| Cash / Money Market | \$500 | 1 % |
| VWOB • Vanguard Emerging Markets Govt Bd ETF | \$500 | 1 % |
| Subtotal | \$50,000 | 100% |

RISK
50

Charles Schwab Health Savings Account


Asset Allocation

| | | |
|--------------------------------------------------------------------|----------|-------|
| ■ Moderate Balanced 50 / 50 | \$25,000 | 100 % |
| VUSB • Vanguard Ultra-Short Bond ETF | \$3,750 | 15 % |
| VTV • Vanguard Value ETF | \$2,500 | 10 % |
| SHY • iShares 1-3 Year Treasury Bond | \$2,500 | 10 % |
| VUG • Vanguard Growth ETF | \$2,500 | 10 % |
| QLTA • iShares Aaa - A Rated Corporate Bond | \$1,250 | 5 % |
| DFSV • Dimensional US Small Cap Value ETF | \$1,250 | 5 % |
| IGLB • iShares 10+ Year Investment Grade Corporate Bond ETF | \$1,250 | 5 % |
| NOBL • ProShares S&P 500 Dividend Aristocrats | \$1,250 | 5 % |
| VWO • Vanguard FTSE Emerging Markets ETF | \$1,250 | 5 % |
| VCIT • Vanguard Intermediate-Term Corp Bd ETF | \$1,250 | 5 % |
| VO • Vanguard Mid-Cap ETF | \$1,250 | 5 % |

| | | |
|-----------------------------------------------------|-----------------|-------------|
| VEA • Vanguard FTSE Developed Markets ETF | \$1,250 | 5 % |
| SHV • iShares Short Treasury Bond | \$1,250 | 5 % |
| O • Realty Income Corporation | \$750 | 3 % |
| FALN • iShares Fallen Angels USD Bond ETF | \$750 | 3 % |
| GLD • SPDR® Gold Shares | \$500 | 2 % |
| VWOB • Vanguard Emerging Markets Govt Bd ETF | \$250 | 1 % |
| Cash / Money Market | \$250 | 1 % |
| Subtotal | \$25,000 | 100% |

| | | |
|---------------------------------------------------------|------------------|-------------|
| RISK 51 Child 529 College Savings Plan | Asset Allocation | |
| UTABX • Target Enrollment 2022/2023 Investment O | \$25,000 | 100 % |
| Subtotal | \$25,000 | 100% |

| | | |
|------------------------|--------------------|-------------|
| Portfolio Total | \$1,000,000 | 100% |
|------------------------|--------------------|-------------|

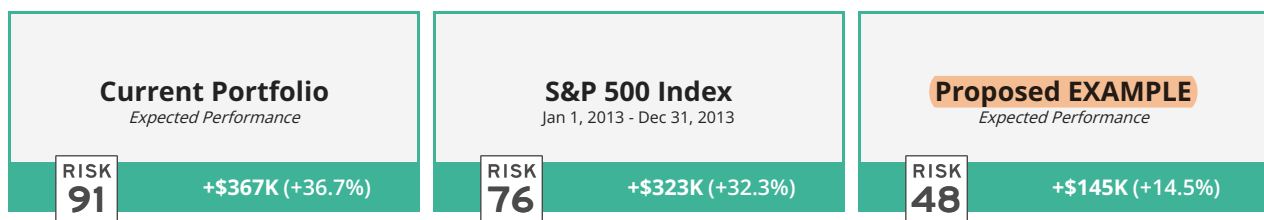
The Risk Score of 48 and the 95% Historical Range of -9% to +13% was calculated using a long-term average for the S&P 500, average change in the Ten Year US Treasury Rate, and correlation and volatility data from 2008 to present. Nitrogen uses actual historical data to calculate the statistical probabilities shown. For securities calculated using Average Annual Return, the Average Return will be calculated using actual price history from June 2004-present or inception. We calculate the annualized return number as $(\text{final price} / \text{initial price})^{(1 / \text{number of years})} - 1$. Nitrogen does not provide investment analysis on investments with less than 6 months of modeled performance. In instances where an investment's inception is more recent than January 1, 2008 and greater than 6 months Nitrogen will use correlation statistics from the investments actual trading history to extrapolate missing volatility data. In most cases the extrapolation calculation increases the risk presented in the investment analysis as a means of protecting the investor. Investments with an inception more recent than January 1, 2008 are highlighted with an information icon . The Six Month 95% Historical Range is calculated from the standard deviation of the portfolio (via covariance matrix), and represents a hypothetical statistical probability, but there is no guarantee any investments would perform within the range. There is a 5% probability of greater losses. Nitrogen does not use any Monte Carlo or any other type of simulations. The underlying data is updated as of the previous day's market close price, and the results may vary with each use and over time. The investments considered were determined by the financial representative. IMPORTANT: The projections or other information generated by Nitrogen regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. These figures may exclude commissions, sales charges or advisory fees which, if included, would have had a negative effect on the annual returns. In instances where a security is unrecognized by the Nitrogen system or a security does not yet contain more than six (6) months of historical return data, Nitrogen may assign a benchmark/proxy to more accurately display risk and return analytics. In these instances Nitrogen will use the historical data associated with the benchmark/proxy indicated. Please see additional disclosures (included towards the end of this report) for any exchange traded funds and/or mutual funds referenced herein.

* The distribution rate is derived by summing the trailing 12-months' distributions (dividends, distributions from borrowing, return of capital, etc) and dividing the sum by the last month's ending NAV. It does not include capital gains distributed over the same period.

** The percentage of fund assets used to pay for operating expenses and management fees, including 12b-1 fees, administrative fees, and all other asset-based costs incurred annually by the underlying funds, except brokerage costs.

Portfolio Stress Tests

If a 2013-like Bull Market were to happen again...



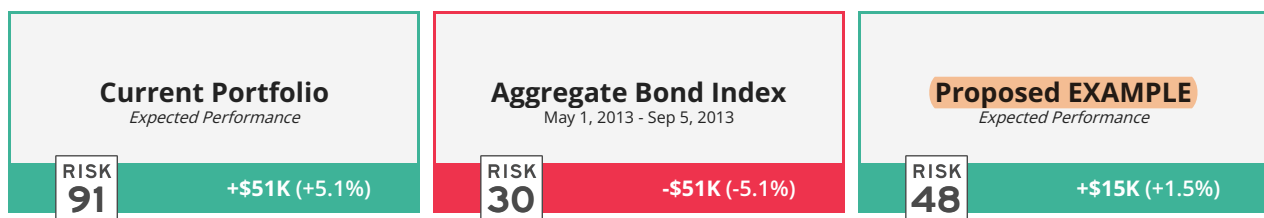
If a 2008-like Bear Market were to happen again...



If the Financial Crisis were to happen again...



If a 134bps Interest Rate Spike were to happen again...



Portfolio Stress Tests (cont'd)

These calculations are designed to be informational and educational only and do not constitute investment advice. Investors should review their investment strategy periodically as financial circumstances change. The stress tests provided are a rough approximation of future financial performance should markets experience conditions similar to those shown. It is highly unlikely that such historical events will repeat themselves. The results presented by this stress test are hypothetical and may not reflect the actual growth of actual investments. Nitrogen and its affiliates are not responsible for the consequences of any decisions or actions taken in reliance upon or as a result of the information provided.

IMPORTANT: The projections or other information generated by Nitrogen regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. These figures may exclude commissions, sales charges or advisory fees which, if included, would have had a negative effect on the annual returns.

NOTE: These calculations do not report what happened to this portfolio during the noted market environment. The "this portfolio's estimated performance" uses actual volatility and correlation statistics from Jan 1 2008 through present in conjunction with the noted rate of return (or loss) for the index shown to present an estimated performance should another environment like those presented occur again. For example, the "2013-Like Bull Market" scenario uses the portfolio's actual volatility (as measured by standard deviation) and correlation statistics (using a correlation matrix) from January 1st 2008 through present while assuming the same return realized by the S & P 500 index in 2013 of 32%.

Rebalancing Procedures

From time to time, market conditions will cause your portfolio's investments to vary from the original allocation that we established. To remain consistent with the overall guidelines established in this Investment Policy Statement, each security in which the portfolio is invested may be reviewed at a regular interval, and rebalanced back to the normal weighting.

The financial representative will determine the review interval and the amount of variance allowed in an attempt to balance the goals of proper allocation vs. minimizing transaction costs and fees.

Duties and Responsibilities

The financial representative is responsible to assist the investor in making an appropriate asset allocation decision based on the particular needs, objectives and risk tolerance of the investor. The financial representative will be available on a regular basis to meet with the investor and periodically review the portfolio for suitability based on information provided by the investor.

The investor is responsible to provide the financial representative with all relevant and accurate information on financial condition, net worth and risk tolerances, and must promptly notify the financial representative of any changes to this information.

ETFs and Mutual Funds Referenced in this Report

- We are providing certain data supplied to us by third party data feeds without warranties or representations and on an "as is" basis. We hereby disclaim all representations and warranties (express or implied), including, but not limited to, warranties of merchantability and fitness for a particular purpose regarding the service. You shall bear all risk, related costs and liability and be responsible for your use of the service. We assume no responsibility for the consequences of any intentional or unintentional error, omission, inaccuracy, incompleteness or untimeliness in or with respect to the service
- Performance quoted represents past performance and past performance does not guarantee future results. Performance shown is not indicative of future performance.
- The investment return and principal value of an investment will fluctuate; that an investor's shares, when redeemed, may be worth more or less than their original cost; and that current performance may be lower or higher than the performance data quoted.
- ETF Performance is based on the market price defined as the last closing price for each time of the one-, five-, ten-year periods or life of the ETF if the ETF has not existed for at least 10 years.
- Investment Type definitions - ETF: Exchange Traded Fund; Fund: Mutual Fund

AVERAGE ANNUAL TOTAL RETURN AS OF September 30, 2023**

| FUND | TYPE | MAX SALES LOAD | GROSS EXPENSE RATIO % | VALUE | 1-YEAR % | 5-YEAR % | 10-YEAR % | RETURN SINCE INCEPTION % |
|-------------------------------------------------------------------------------|------|----------------|-----------------------|---------------|----------|----------|-----------|--------------------------|
| BMEAX - BLACKROCK HIGH EQUITY INCOME INVESTOR A (INCEPTION DATE: 1998-05-01) | FUND | 5.25 | 1.24 | TOTAL RETURN | 13.86 | 5.68 | 7.61 | 11.55 |
| | | | | LOAD-ADJUSTED | 7.88 | 4.55 | 7.03 | 11.33 |
| BMGAX - BLACKROCK MID-CAP GROWTH EQUITY INV A (INCEPTION DATE: 1996-12-27) | FUND | 5.25 | 1.13 | TOTAL RETURN | 16.02 | 5.53 | 10.74 | 9.04 |
| | | | | LOAD-ADJUSTED | 9.93 | 4.40 | 10.15 | 8.86 |
| CGFAX - AMERICAN FUNDS GROWTH FUND OF AMER 529A (INCEPTION DATE: 2002-02-15) | FUND | 3.50 | 0.64 | TOTAL RETURN | 22.64 | 8.21 | 11.29 | 8.96 |
| | | | | LOAD-ADJUSTED | 18.34 | 6.94 | 10.63 | 8.66 |
| FCAGX - FIDELITY ADVISOR® SMALL CAP GROWTH A (INCEPTION DATE: 2004-11-03) | FUND | 5.75 | 1.32 | TOTAL RETURN | 10.03 | 4.15 | 9.82 | 10.16 |
| | | | | LOAD-ADJUSTED | 3.71 | 2.93 | 9.17 | 9.81 |
| SPY - SPDR® S&P 500 ETF (INCEPTION DATE: 1993-01-22) | ETF | 0.00 | 0.09 | TOTAL RETURN | 21.50 | 9.84 | 11.81 | 9.72 |
| VFORX - VANGUARD TARGET RETIREMENT 2040 INV (INCEPTION DATE: 2006-06-07) | FUND | - | 0.15 | TOTAL RETURN | 16.15 | 5.37 | 7.25 | 6.72 |
| SHV - ISHARES SHORT TREASURY BOND (INCEPTION DATE: 2007-01-05) | ETF | 0.00 | 0.15 | TOTAL RETURN | 4.46 | 1.62 | 1.03 | 1.10 |
| UTABX - TARGET ENROLLMENT 2022/2023 INVESTMENT O (INCEPTION DATE: 2021-07-22) | FUND | - | 0.15 | TOTAL RETURN | 6.00 | - | - | -3.06 |
| DFSV - DIMENSIONAL US SMALL CAP VALUE ETF (INCEPTION DATE: 2022-02-23) | ETF | 0.00 | 0.31 | TOTAL RETURN | 18.17 | - | - | 2.94 |
| FALN - ISHARES FALLEN ANGELS USD BOND ETF (INCEPTION DATE: 2016-06-14) | ETF | 0.00 | 0.25 | TOTAL RETURN | 9.21 | 3.82 | - | 5.44 |

| FUND | TYPE | MAX SALES LOAD | GROSS EXPENSE RATIO % | VALUE | 1-YEAR % | 5-YEAR % | 10-YEAR % | RETURN SINCE INCEPTION % |
|-----------------------------------------------------------------------------------------------------|------|----------------|-----------------------|--------------|----------|----------|-----------|--------------------------|
| GLD - SPDR® GOLD SHARES (INCEPTION DATE: 2004-11-18) | ETF | 0.00 | 0.40 | TOTAL RETURN | 11.45 | 9.08 | 3.08 | 7.51 |
| IGLB - ISHARES 10+ YEAR INVESTMENT GRADE CORPORATE BOND ETF (INCEPTION DATE: 2009-12-08) | ETF | 0.00 | 0.05 | TOTAL RETURN | 2.76 | -0.25 | 2.51 | 3.83 |
| NOBL - PROSHARES S&P 500 DIVIDEND ARISTOCRATS (INCEPTION DATE: 2013-10-08) | ETF | 0.00 | 0.35 | TOTAL RETURN | 13.23 | 8.09 | - | 10.52 |
| QLTA - ISHARES AAA - A RATED CORPORATE BOND (INCEPTION DATE: 2012-02-14) | ETF | 0.00 | 0.15 | TOTAL RETURN | 2.56 | 0.46 | 1.69 | 1.69 |
| SHY - ISHARES 1-3 YEAR TREASURY BOND (INCEPTION DATE: 2002-07-22) | ETF | - | 0.15 | TOTAL RETURN | 2.31 | 0.91 | 0.67 | 1.66 |
| VCIT - VANGUARD INTERMEDIATE-TERM CORP BD ETF (INCEPTION DATE: 2009-11-19) | ETF | 0.00 | 0.04 | TOTAL RETURN | 4.06 | 1.29 | 2.39 | 3.63 |
| VEA - VANGUARD FTSE DEVELOPED MARKETS ETF (INCEPTION DATE: 2007-07-20) | ETF | 0.00 | 0.05 | TOTAL RETURN | 24.06 | 3.20 | 4.02 | 2.21 |
| VO - VANGUARD MID-CAP ETF (INCEPTION DATE: 2004-06-01) | ETF | - | 0.05 | TOTAL RETURN | 12.66 | 6.50 | 9.05 | 10.12 |
| VTV - VANGUARD VALUE ETF (INCEPTION DATE: 2004-01-26) | ETF | 0.00 | 0.04 | TOTAL RETURN | 14.87 | 7.30 | 9.83 | 8.08 |
| VUG - VANGUARD GROWTH ETF (INCEPTION DATE: 2004-01-26) | ETF | 0.00 | 0.04 | TOTAL RETURN | 28.12 | 11.94 | 13.56 | 10.13 |
| VUSB - VANGUARD ULTRA-SHORT BOND ETF (INCEPTION DATE: 2021-04-05) | ETF | 0.00 | 0.10 | TOTAL RETURN | 4.26 | - | - | 1.20 |
| VVO - VANGUARD FTSE EMERGING MARKETS ETF (INCEPTION DATE: 2005-03-04) | ETF | 0.00 | 0.08 | TOTAL RETURN | 10.99 | 2.07 | 2.53 | 5.09 |
| VWOB - VANGUARD EMERGING MARKETS GOVT BD ETF (INCEPTION DATE: 2013-05-31) | ETF | 0.00 | 0.20 | TOTAL RETURN | 8.61 | -0.20 | 2.15 | 1.70 |
| PDBC - INVESCO OPTIMUM YIELD DIVERSIFIED COMMODITY STRATEGY NO K-1 ETF (INCEPTION DATE: 2014-11-06) | ETF | 0.00 | 0.59 | TOTAL RETURN | 4.70 | 7.36 | - | 1.92 |

The average annualized performance information presented is current to the most recent month ended seven business days prior to the date of use.

ETFs and Mutual Funds Referenced in this Report (cont'd)

AVERAGE ANNUAL TOTAL RETURN AS OF MOST RECENT CALENDAR QUARTER END September 30, 2023 **

| FUND | TYPE | MAX SALES LOAD | GROSS EXPENSE RATIO % | VALUE | 1-YEAR % | 5-YEAR % | 10-YEAR % | RETURN SINCE INCEPTION % |
|------------------------------------------------------------------------------------------|------|----------------|-----------------------|---------------|----------|----------|-----------|--------------------------|
| BMEAX - BLACKROCK HIGH EQUITY INCOME INVESTOR A (INCEPTION DATE: 1998-05-01) | FUND | 5.25 | 1.24 | TOTAL RETURN | 13.86 | 5.68 | 7.61 | 11.55 |
| | | | | LOAD-ADJUSTED | 7.88 | 4.55 | 7.03 | 11.33 |
| BMGAX - BLACKROCK MID-CAP GROWTH EQUITY INV A (INCEPTION DATE: 1996-12-27) | FUND | 5.25 | 1.13 | TOTAL RETURN | 16.02 | 5.53 | 10.74 | 9.04 |
| | | | | LOAD-ADJUSTED | 9.93 | 4.40 | 10.15 | 8.86 |
| CGFAX - AMERICAN FUNDS GROWTH FUND OF AMER 529A (INCEPTION DATE: 2002-02-15) | FUND | 3.50 | 0.64 | TOTAL RETURN | 22.64 | 8.21 | 11.29 | 8.96 |
| | | | | LOAD-ADJUSTED | 18.34 | 6.94 | 10.63 | 8.66 |
| FCAGX - FIDELITY ADVISOR® SMALL CAP GROWTH A (INCEPTION DATE: 2004-11-03) | FUND | 5.75 | 1.32 | TOTAL RETURN | 10.03 | 4.15 | 9.82 | 10.16 |
| | | | | LOAD-ADJUSTED | 3.71 | 2.93 | 9.17 | 9.81 |
| SPY - SPDR® S&P 500 ETF (INCEPTION DATE: 1993-01-22) | ETF | 0.00 | 0.09 | TOTAL RETURN | 21.50 | 9.84 | 11.81 | 9.72 |
| VFORX - VANGUARD TARGET RETIREMENT 2040 INV (INCEPTION DATE: 2006-06-07) | FUND | - | 0.15 | TOTAL RETURN | 16.15 | 5.37 | 7.25 | 6.72 |
| SHV - ISHARES SHORT TREASURY BOND (INCEPTION DATE: 2007-01-05) | ETF | 0.00 | 0.15 | TOTAL RETURN | 4.46 | 1.62 | 1.03 | 1.10 |
| UTABX - TARGET ENROLLMENT 2022/2023 INVESTMENT O (INCEPTION DATE: 2021-07-22) | FUND | - | 0.15 | TOTAL RETURN | 6.00 | - | - | -3.06 |
| DFSV - DIMENSIONAL US SMALL CAP VALUE ETF (INCEPTION DATE: 2022-02-23) | ETF | 0.00 | 0.31 | TOTAL RETURN | 18.17 | - | - | 2.94 |
| FALN - ISHARES FALLEN ANGELS USD BOND ETF (INCEPTION DATE: 2016-06-14) | ETF | 0.00 | 0.25 | TOTAL RETURN | 9.21 | 3.82 | - | 5.44 |
| GLD - SPDR® GOLD SHARES (INCEPTION DATE: 2004-11-18) | ETF | 0.00 | 0.40 | TOTAL RETURN | 11.45 | 9.08 | 3.08 | 7.51 |
| IGLB - ISHARES 10+ YEAR INVESTMENT GRADE CORPORATE BOND ETF (INCEPTION DATE: 2009-12-08) | ETF | 0.00 | 0.05 | TOTAL RETURN | 2.76 | -0.25 | 2.51 | 3.83 |
| NOBL - PROSHARES S&P 500 DIVIDEND ARISTOCRATS (INCEPTION DATE: 2013-10-08) | ETF | 0.00 | 0.35 | TOTAL RETURN | 13.23 | 8.09 | - | 10.52 |
| QLTA - ISHARES AAA - A RATED CORPORATE BOND (INCEPTION DATE: 2012-02-14) | ETF | 0.00 | 0.15 | TOTAL RETURN | 2.56 | 0.46 | 1.69 | 1.69 |
| SHY - ISHARES 1-3 YEAR TREASURY BOND (INCEPTION DATE: 2002-07-22) | ETF | - | 0.15 | TOTAL RETURN | 2.31 | 0.91 | 0.67 | 1.66 |
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| FUND | TYPE | MAX SALES LOAD | GROSS EXPENSE RATIO % | VALUE | 1-YEAR % | 5-YEAR % | 10-YEAR % | RETURN SINCE INCEPTION % |
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| VUG - VANGUARD GROWTH ETF (INCEPTION DATE: 2004-01-26) | ETF | 0.00 | 0.04 | TOTAL RETURN | 28.12 | 11.94 | 13.56 | 10.13 |
| VUSB - VANGUARD ULTRA-SHORT BOND ETF (INCEPTION DATE: 2021-04-05) | ETF | 0.00 | 0.10 | TOTAL RETURN | 4.26 | - | - | 1.20 |
| VWO - VANGUARD FTSE EMERGING MARKETS ETF (INCEPTION DATE: 2005-03-04) | ETF | 0.00 | 0.08 | TOTAL RETURN | 10.99 | 2.07 | 2.53 | 5.09 |
| VWOB - VANGUARD EMERGING MARKETS GOVT BD ETF (INCEPTION DATE: 2013-05-31) | ETF | 0.00 | 0.20 | TOTAL RETURN | 8.61 | -0.20 | 2.15 | 1.70 |
| PDBC - INVESCO OPTIMUM YIELD DIVERSIFIED COMMODITY STRATEGY NO K-1 ETF (INCEPTION DATE: 2014-11-06) | ETF | 0.00 | 0.59 | TOTAL RETURN | 4.70 | 7.36 | - | 1.92 |

The average annualized performance information presented is current to the most recent calendar quarter shown.

**Average Annual Total Return is calculated by finding the average annual compounded rates of return over the 1-, 5-, and 10-year periods that would equate the initial amount invested to the ending redeemable value, according to the following formula: $P(1 + T)^n = ERV$ Where: P = a hypothetical initial payment of \$1,000. T = average annual total return. n = number of years. ERV = ending redeemable value of a hypothetical \$1,000 payment made at the beginning of the 1-, 5-, or 10-year periods at the end of the 1-, 5-, or 10-year periods.

This report is presented as a courtesy by Kevin Rademacher, 18911 Hardy Oak Blvd Suite 226, San Antonio, TX, 78258, (512) 400-9211, as another resource in managing your investments. Nitrogen uses proprietary calculations based on information obtained from sources believed to be reliable. Their report is for reference purposes only and no representation is made as to its accuracy. Your report is incomplete if any pages are missing. Please read the report's text and disclosures to understand the scope of the information provided. Contact me to discuss your report in further detail.

Adoption of Investment Policy Statement

While this is not a contract, both the financial representative and the investor sign this policy statement to indicate that we have reviewed it together, and that the investor approves and adopts this policy statement as a guideline for their investments.

X

Your Signature

Date

X

Your Signature

Date

X

Kevin Rademacher
Lifetime Financial Planners - Placeholder

Date

Disclosure Statement

This report should not be relied on as a substitute for official account statements.

The performance data quoted represents past performance. Past performance does not guarantee future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance information quoted. The performance quoted reflects the reinvestment of dividends and capital gains and is net of expenses.

Investors should consider the investment objectives, risks, charges and expenses of the investment company carefully before investing. The prospectus and, if available, the summary prospectus contain this and other important information about the investment company. Request a prospectus from the offering institution or your financial representative. Read carefully before investing.

Investments in this report are subject to market risk, including the possible loss of principal. It should be assumed that investments listed in this report are not FDIC insured. The value of the portfolio will fluctuate with the value of the underlying securities. Investors should consider an investment's investment objective, risks, charges, and expenses carefully before investing. In the case of mutual funds and ETFs (Exchange Traded Funds) a prospectus is available which contains this and other important information and should be read carefully before investing. Diversification does not ensure a profit and may not protect against loss in declining markets.

In addition to the normal risks associated with investing, Investments in smaller companies typically exhibit higher volatility as do investments that do not have significant volume; international investments may involve risk of capital loss from unfavorable fluctuation in currency values, from differences in generally accepted accounting principles or from economic or political instability in other nations; emerging markets involve heightened risks related to the same factors, as well as increased volatility and lower trading volume; bonds and bond funds will decrease in value as interest rates rise and are subject to credit risk, which refers to the possibility that the debt issuers may not be able to make principal and interest payments or may have their debt downgraded by ratings agencies.

Alternative securities (e.g. partnerships, limited liability companies, real estate investment trusts, hedge funds, and managed futures which are not listed on national exchanges) are generally illiquid; no formal trading market exists for these securities; and their values will be different than the purchase price or values shown on this report. Therefore, the estimated values shown herein may not necessarily be realized upon sale of the securities. Prices shown should only be used as a general guide to portfolio value.

An investment in "money market" is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. "Money market" funds seek to preserve the value of your investment at \$1.00 per share, but, it is possible to lose money by investing in "money market."

The investment analysis may include securities that are not publicly traded on national exchanges. Nitrogen reviews each alternative's track record, share price on the secondary market, fees, liquidity, and dividend history to assign each alternative's return and volatility statistics. In some cases secondary market prices can be sufficient to calculate volatility statistics. In most cases the return and volatility statistics must be calculated using a proprietary methodology that effectively penalizes fees and illiquidity while taking into account distributions (dividend) characteristics. Fees offset the expected return for the alternative. Return and volatility statistics are penalized for illiquidity. Alternatives with stable or increasing dividends show less volatility while alternatives with decreasing, unstable or discontinued distributions (due to failed strategy) show, relatively, higher volatility.

This portfolio may contain investments requiring the delivery of a prospectus. See fund prospectus for details.

Mutual funds may contain sales charges, expenses, management fees, and breakpoint discounts (quantity discounts); which vary from mutual fund to mutual fund. Therefore, you should discuss these issues with your financial representative and review each mutual fund's prospectus and statement of additional information to get the specific

information regarding the charges and breakpoint discounts associated with a particular mutual fund. Please see the mutual fund prospectus and statement of additional information for details about sales charges, expenses, management fees, discount programs (rights of accumulation, letter of intent, breakpoint discounts, etc). A mutual fund's total expense ratio is shown as provided by a third party vendor and may or may not contain fee waivers or expense reimbursements that may be in effect for the fund. Please refer to the fee table in the fund's prospectus.

ETFs trade like a stock, and ETFs may trade for less than their net asset value. See prospectus for details.

For variable annuities, additional expenses will be taken into account, including M&E risk charges, fund-level expenses such as management fees and operating fees, contract-level administration fees, and charges such as surrender, contract, and sales charges.

The 6 month historical range is derived by illustrating a VaR with 1.644854 sigmas move in the underlying portfolio using the given data model. Standard Deviation is a historical measure of the variability of returns. If a portfolio has a high standard deviation, its returns have been volatile; a low standard deviation indicated returns have been less volatile. It is a mathematical probability; not a guarantee of future results. The cash balance shown may vary from actual cash available.

The cash value shown may represent certificates of deposit before early withdrawal penalties if so deemed by the financial representative. Portfolio value and position values are likely as of the day before the date listed on this report. Allocation percentages and/or dollar amounts may be rounded for presentation purposes.

Investing often generates tax consequences which are not incorporated in this report.

Prospectus Gross Expense Ratio reflects the annual percentage of a fund's assets paid out in expenses. Expenses include management, 12B-1, transfer agent and all other asset-based fees associated with the fund's daily operations and distribution, with the exception of brokerage commissions. It does not reflect expenses that have been reimbursed by the financial representative, reductions from brokerage service arrangements or other expense offset arrangements.

This report relies on mutual fund holdings reported by third party data feeds. As a result, the above review is only as accurate as the data supplied by those third party vendors, and is provided without warranty or representation. In all cases, there is a reporting delay.

This report is to be used for illustration and discussion purposes only. Please review the underlying assumptions carefully. Past performance is no guarantee of future results and principal values fluctuate with changing market conditions.

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2021 TAX REPORT SPOUSE 1 & SPOUSE 2 SAMPLE

Advisor: Kevin S. Rademacher, CFP

KEY FIGURES

| | | | | | |
|-----------------|-----------|-------------------|------------------------|-------------------------------|-------------------|
| Total Income: | \$276,789 | Filing Status: | Married Filing Jointly | Tax Exempt Interest: | \$0 |
| AGI: | \$265,705 | Marginal Rate: | 24.0% | Qualified/Ordinary Dividends: | \$1,072 / \$1,756 |
| Deductions: | \$26,233 | Average Rate: | 18.1% | ST/LT Capital Gains: | \$0 / \$18 |
| Taxable Income: | \$232,418 | 2022 Safe Harbor: | \$54,422 | Carryforward Loss: | \$0 |
| Total Tax: | \$49,974 | | | Credits Claimed: | \$527 |

MARGINAL TAX BRACKET INFORMATION

The marginal tax rate for your *ordinary income* is as follows:

| Marginal Rate | Ordinary Income Threshold | |
|---------------|---------------------------|-----------------------|
| 10.0% | \$0 to \$19,900 | |
| 12.0% | \$19,900 to \$81,050 | |
| 22.0% | \$81,050 to \$172,750 | |
| 24.0% | \$172,750 to \$329,850 | You: \$231,328 |
| 32.0% | \$329,850 to \$418,850 | |
| 35.0% | \$418,850 to \$628,300 | |
| 37.0% | \$628,300 and above. | |

The marginal tax rate for your *capital gains and qualified dividends income* is as follows:

| Marginal Rate | Taxable Income Threshold | Qualified Income (\$1,090 Total) |
|---------------|--------------------------|----------------------------------|
| 0.0% | \$0 | \$0 |
| 15.0% | \$80,800 | You: \$232,418 \$1,090 |
| 20.0% | \$501,600 | \$0 |

The tax return also includes these extra Medicare taxes:

- \$67.00 net investment income tax on Form 8960.

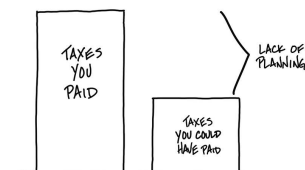
MODIFIED ADJUSTED GROSS INCOME TIERS

| Planning Opportunity | Limits | Over/Under? |
|-----------------------------------------------------|-----------------|-------------|
| Net Investment Income Tax | \$250k | Over |
| Coverdell ESA | \$190k - \$220k | Over |
| Roth IRA Contribution | \$198k - \$208k | Over |
| Lifetime Learning Credit | \$160k - \$180k | Over |
| Student Loan Interest Deduction | \$140k - \$170k | Over |
| American Opportunity Credit | \$160k - \$180k | Over |
| Child Tax Credit | \$400k - \$440k | Under |
| Qualified Adoption Expenses Credit | \$217k - \$257k | Over |
| Saver's Credit | \$40k - \$66k | Over |
| IRA Contribution Deductibility - Covered Spouse | \$105k - \$125k | Over |
| IRA Contribution Deductibility - Non-Covered Spouse | \$198k - \$208k | Over |

ITEMIZED DEDUCTION SUMMARY

Total Itemized Deductions: \$26,233 vs. Standard Deduction of \$25,100

| Deduction | Amount Claimed |
|------------------------------------------|-----------------|
| Health Care Expenses | \$0 |
| Taxes Paid | \$10,000 |
| Mortgage and Investment Interest Expense | \$5,967 |
| Charity | \$10,266 |
| TOTAL | \$26,233 |



SCHEDULE B INCOME SOURCES

The tax return listed the following income sources on Schedule B:

DIVIDENDS

| Description | Amount |
|---------------|---------|
| TD Ameritrade | \$1,756 |

SCHEDULE D - CAPITAL GAINS/LOSSES

The tax return listed the following sources of capital gains/losses:

SHORT TERM

| Description | Amount |
|-------------------------------------|--------|
| Short Term Loss Carryover from 2020 | \$0 |
| Short Term Gain/Loss for 2021 | \$0 |
| Total Short Term Gain/Loss for 2021 | \$0 |

LONG TERM

| Description | Amount |
|------------------------------------|--------|
| Long Term Loss Carryover from 2020 | \$0 |
| Long Term Gain/Loss for 2021 | \$18 |
| Total Long Term Gain/Loss for 2021 | \$18 |

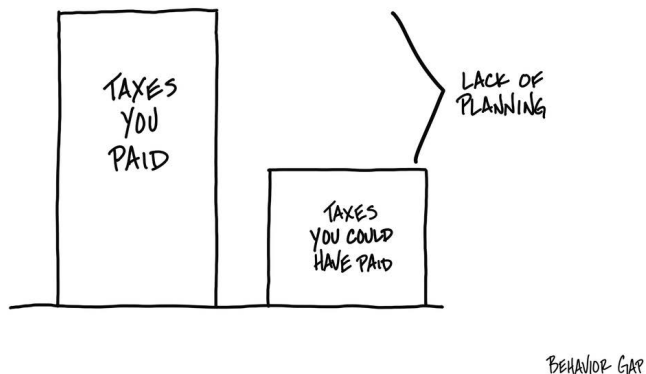
TOTAL

| | |
|-----------------------------|------|
| Total Gains/Losses for 2021 | \$18 |
|-----------------------------|------|

SCHEDULE C INCOME SOURCES

The tax return listed the following businesses on Schedule C:

| Business Name | Net Profit |
|---------------------------------|------------|
| (Doing business under own name) | \$43,944 |



SCHEDULE E INCOME SOURCES

The tax return listed the following income sources on Schedule E:

RENTAL REAL ESTATE AND ROYALTIES

| |
|--------------------------------|
| Austin, TX Rental Property |
| San Antonio TX Rental Property |

OBSERVATIONS

Income exceeds the threshold for the 3.8% Net Investment Income Tax (NIIT). Consider strategies to reduce taxable income and be mindful of realized capital gains.

You are in the 24.0% marginal bracket. Depending on your age and income projections, you might consider a Roth conversion.

The 2022 safe harbor for underpayment penalties is your total tax x 110%, or \$54,422. Note that the timing of your payments is also important with respect to avoiding penalties. Withholding from a paycheck or retirement account distributions are considered to have happened throughout the year, but estimated tax payments should be timed to correspond with the timing of the income earned. A tax professional should be able to help in cases where income is uneven throughout the year.

Your Modified Adjusted Gross Income (MAGI) suggests you are not eligible to contribute directly to a Roth IRA. You do have eligible compensation though, so you might discuss the feasibility of the "Backdoor Roth" strategy.

Your tax return suggests you may have business income. Depending on your circumstances, you may be able to implement a retirement plan for the business to defer taxes.

You deducted mortgage interest on your tax return. Given the high standard deduction, itemized deductions on mortgage interest are less valuable than they once were.

You had charitable contributions in excess of \$10,000. If you plan to do donations of similar size in future years, you may consider grouping them into alternating tax years to maximize your deductions. A "Donor Advised Fund" can facilitate this strategy.

Your itemized deductions are not much larger than the standard deduction. You may consider grouping itemized deductions into alternating years. A charitable donor advised fund is a common method, as is the grouping of property tax payments into alternating calendar years.

You owed additional taxes beyond any withholding or estimated tax payments. If this was due to a one-time event, you may not need to take any action. If not, consider adjusting your withholding to avoid any surprise lump sum payments due at tax time.

Review employer-provided benefits to ensure you are taking full advantage of any pre-tax options.

Keep track of your home improvement expenses for determining your adjusted cost basis in the event of a home sale.

The child tax credit available in 2021 was larger than in other years and also included an advance payment component. Schedule 8812 should be checked for accuracy, most notably lines 14f and 30. Letter 6419 should also be reviewed and retained in your records.

The 2021 tax year included a child and dependent care expense credit that was much larger than in past years. Form 2441 is worth extra scrutiny for 2021. Extra care should be taken to report all qualifying dependent care expenses in order to maximize this credit.

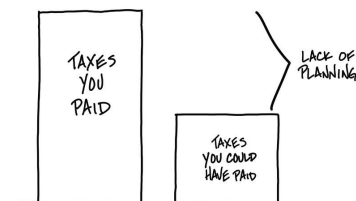
Your tax return lists HSA contributions totaling \$3,600.00. The 2021 limits for HSA contributions were \$7,200 for families and \$3,600 for individuals, and any eligible taxpayer age 55 and older can contribute an additional \$1,000 catch-up amount to their own HSA account.

TEXAS STATE TAX HINTS

Texas has no state income tax.

Businesses with limited liability structures are subject to the Texas franchise tax. Clients with Texas business interests should check with a CPA about filing.

Property taxes can be bunched into alternating years for those not impacted by the SALT limitation.





Scenario Analysis - Sample, Spouse 1 and Spouse 2

Note - Calculations are not audited and should be reviewed with a tax professional

| SCENARIO 1 Tax Year 2023 | SCENARIO 2 Tax Year 2024 Projection | SCENARIO 3 Tax Year 2025 Projection | SCENARIO 4 Tax Year 2026 Projection Bunching, TCJA Expiration, and Tax Increase Expected |
|-----------------------------|----------------------------------------|----------------------------------------|------------------------------------------------------------------------------------------------------|
|-----------------------------|----------------------------------------|----------------------------------------|------------------------------------------------------------------------------------------------------|

GENERAL INFORMATION

| Year | 2023 | 2024 | 2025 | 2026 |
|----------------------|-------------|-------------|-------------|-------------|
| Calculation | Current Law | Current Law | Current Law | Current Law |
| Inflation Assumption | 2.50% | 2.50% | 2.50% | 2.50% |

FILING STATUS / AGE / DEPENDENTS

| Filing Status | Married Filing Jointly | Married Filing Jointly | Married Filing Jointly | Married Filing Jointly |
|-----------------------------------------------------------|------------------------|------------------------|------------------------|------------------------|
| Total Dependents | 3 | 3 | 3 | 3 |
| Total Dependents for Child Tax Credit (Age 6-17 for 2021) | 3 | 3 | 3 | 2 |

INCOME

1040 INCOME

| | | | | |
|---------------------|-----------|-----------|-----------|-----------|
| Wages | \$350,000 | \$350,000 | \$350,000 | \$350,000 |
| Tax-Exempt Interest | \$0 | \$5,000 | \$5,000 | \$5,000 |
| Taxable Interest | \$5,000 | \$0 | \$0 | \$0 |

SCHEDULE D INCOME

| | | | | |
|--------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|
| Short Term Capital Gains | \$1,000 | \$1,000 | \$1,000 | \$1,000 |
| Long Term Capital Gains | \$5,000 <i>LT loss to carry forward: \$0</i> | \$5,000 <i>LT loss to carry forward: \$0</i> | \$5,000 <i>LT loss to carry forward: \$0</i> | \$5,000 <i>LT loss to carry forward: \$0</i> |
| Total Capital Gains | \$6,000 | \$6,000 | \$6,000 | \$6,000 |

SCHEDULE 1 INCOME

| | | | | |
|--------------|-----------|-----------|-----------|-----------|
| AMT | \$0 | \$0 | \$0 | \$7,569 |
| Total Income | \$361,000 | \$356,000 | \$356,000 | \$356,000 |

SCHEDULE 1 DEDUCTIONS (ABOVE THE LINE)

| | | | | |
|-----------------------|-----------|-----------|-----------|-----------|
| HSA Deduction | \$7,750 | \$7,750 | \$7,750 | \$7,750 |
| Schedule 1 Deductions | \$7,750 | \$7,750 | \$7,750 | \$7,750 |
| Adjusted Gross Income | \$353,250 | \$348,250 | \$348,250 | \$348,250 |

SCHEDULE A - ITEMIZED DEDUCTIONS

| | | | | |
|---------------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|
| State and Local Personal Property Tax | \$12,000 | \$12,000 | \$0 | \$24,000 |
| State and Local Tax | \$12,000 | \$12,000 | \$0 | \$24,000 |
| Deductible State and Local Tax | \$10,000 | \$10,000 | \$0 | \$24,000 |
| Mortgage Interest | \$12,383 | \$12,383 | \$12,383 | \$12,383 |
| Total Interest Expense | \$12,383 | \$12,383 | \$12,383 | \$12,383 |
| Charity | \$12,000 | \$12,000 | \$0 | \$24,000 |
| Deduction Type to Take | Optimal Deduction | Optimal Deduction | Optimal Deduction | Optimal Deduction |
| Standard/Itemized Deductions | \$34,383 <i>(itemized)</i> | \$34,383 <i>(itemized)</i> | \$29,100 <i>(standard)</i> | \$60,383 <i>(itemized)</i> |
| Exemptions | | | | \$25,250 |
| Taxable Income | \$318,867 | \$313,867 | \$319,150 | \$262,617 |

NONREFUNDABLE TAX CREDITS

| | | | | |
|--------------------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|-----------------------------------|
| Child Tax Credit and Credit for Other Dependents | \$6,000 <i>(calculated credit)</i> | \$6,000 <i>(calculated credit)</i> | \$6,000 <i>(calculated credit)</i> | \$0 <i>(calculated credit)</i> |
| Total Nonrefundable Credits Applied | \$6,000 | \$6,000 | \$6,000 | \$0 |
| Total Tax | \$58,196 | \$56,476 | \$57,405 | \$64,960 |
| Marginal Bracket | 24.0% | 24.0% | 24.0% | 28.0% |
| Effective Rate | 18.3% | 18.0% | 18.0% | 24.7% |
| Total Tax (Net of Refundable Credits) | \$58,196 | \$56,476 | \$57,405 | \$64,960 |
| Effective Tax on Next \$1,000 Ordinary Income | 24.0% | 24.0% | 24.0% | 35.0% |
| Effective Tax on Next \$1,000 Capital Gains | 18.8% | 18.8% | 18.8% | 25.8% |

WITHHOLDING CALCULATOR

| | | | | |
|---------------------------------|----------|----------|----------|----------|
| Total Tax | \$58,196 | \$56,476 | \$57,405 | \$64,960 |
| Safe Harbor 90% of Total Tax | \$52,376 | \$50,828 | \$51,665 | \$58,464 |
| Difference | \$58,196 | \$56,476 | \$57,405 | \$64,960 |



Social Security Analysis Prepared For

Spouse 1 and Spouse 2 Sample

Prepared By

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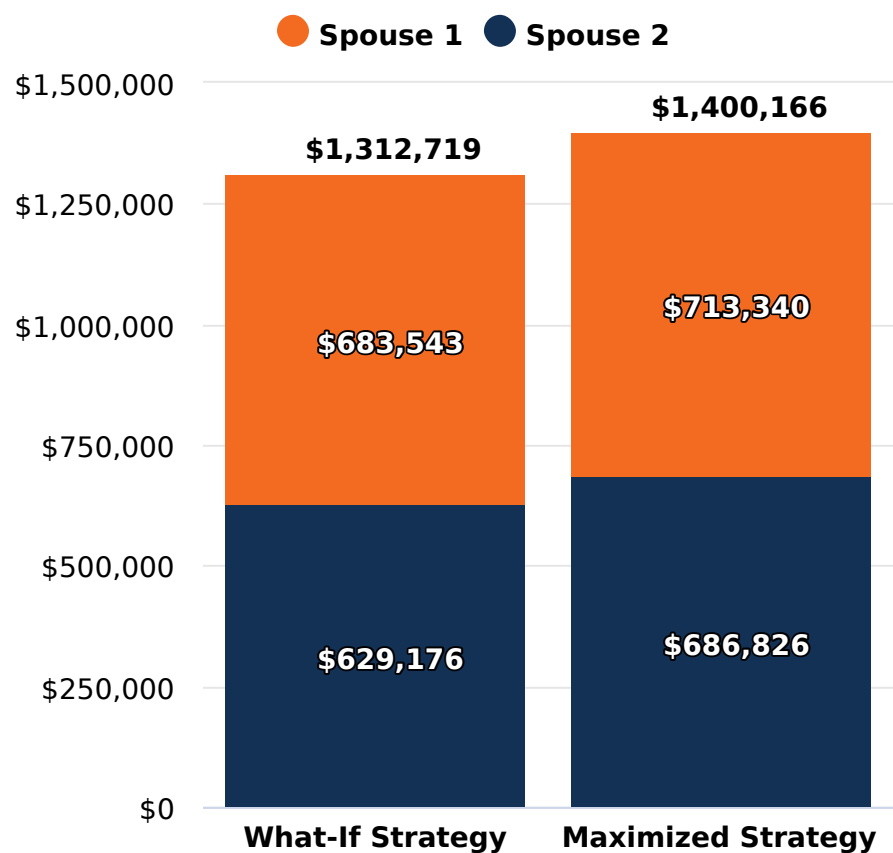
(512) 400-9211

What If Scenario #1 You Claim Social Security Age 62 Details

We examined **27,840** collection strategies to find the one that maximizes your lifetime benefits. Using the Maximized Filing Dates shown below, lifetime benefits increase by **\$87,447** over What-If Dates.

 **\$87,447**

Lifetime benefits increase by using
Maximized Filing Dates



What If Scenario #1 You Claim Social Security Age 62 - Maximized Filing Dates

| | | |
|----------|------------------------------------------------------------------------|----------|
| Spouse 1 | files for retirement benefits in Dec 2044, the year Spouse 1 turns 69 | Dec 2044 |
| Spouse 2 | files for retirement benefits in Dec 2045, the year Spouse 2 turns 67 | Dec 2045 |
| Spouse 2 | files for widow(er)'s benefits in Dec 2060, the year Spouse 2 turns 82 | Dec 2060 |

What If Scenario #1 You Claim Social Security Age 62 - What-If Filing Dates

- Spouse 1 files for retirement benefits in Jan 2037, the year Spouse 1 turns 62
- Spouse 1 files for child's benefits in Jan 2037, the year Spouse 1 turns 62
- Spouse 2 files for retirement benefits in Jan 2040, the year Spouse 2 turns 62
- Spouse 2 files for widow(er)'s benefits in Dec 2060, the year Spouse 2 turns 82

CAUTION: If you contribute to a Health Savings Account (HSA), be aware of tax implications. Contributions to HSAs are not tax deductible once an individual is covered by Medicare Part A. Collecting a Social Security benefit on your own or a current or former spouse's work record will automatically trigger enrollment in Medicare Part A once you reach age 65. If already past 65, Medicare Part A coverage begins retroactively 6 months before the date you apply for Social Security benefits (though no earlier than the month you turned 65).

What-If Filing Dates Summary

| Name | Retirement | Spousal | Survivor | Present Value |
|-----------|---------------|---------|---------------|---------------|
| Spouse 1: | Jan 2037 (62) | N/A | N/A | \$683,543 |
| Spouse 2: | Jan 2040 (62) | N/A | Dec 2060 (82) | \$629,176 |
| Total: | | | | \$1,312,719 |

Maximized Filing Dates Summary

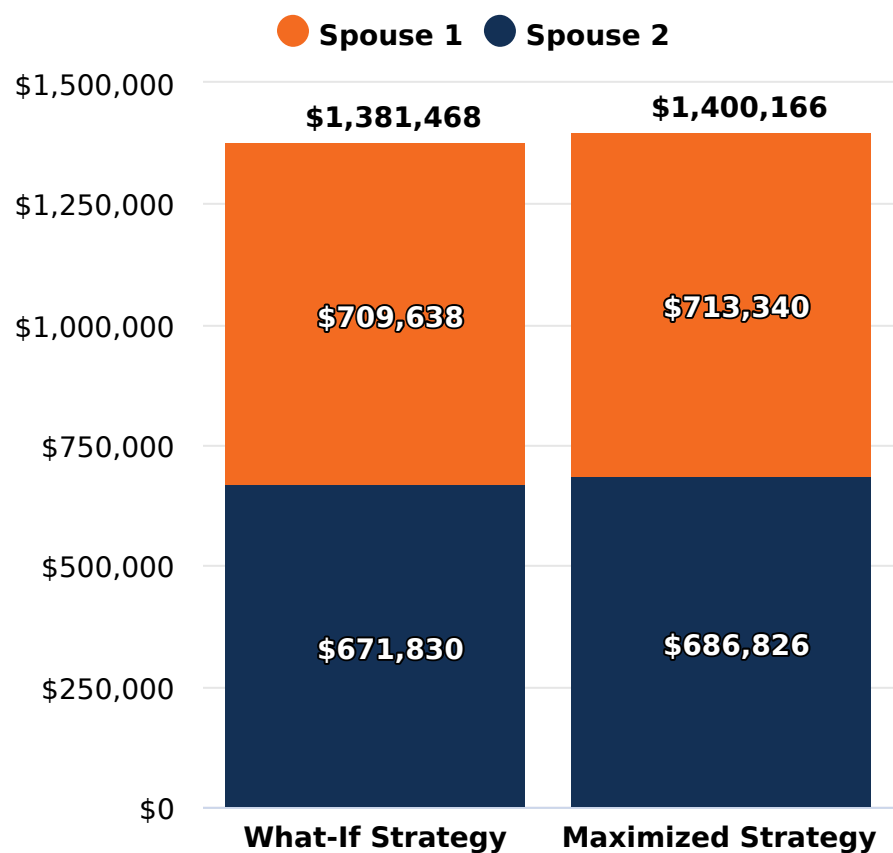
| Name | Retirement | Spousal | Survivor | Present Value |
|-----------|---------------|---------|---------------|---------------|
| Spouse 1: | Dec 2044 (69) | N/A | N/A | \$713,340 |
| Spouse 2: | Dec 2045 (67) | N/A | Dec 2060 (82) | \$686,826 |
| Total: | | | | \$1,400,166 |

What If Scenario #2 You Claim Social Security Age 67 Details

We examined **27,840** collection strategies to find the one that maximizes your lifetime benefits. Using the Maximized Filing Dates shown below, lifetime benefits increase by **\$18,698** over What-If Dates.

 **\$18,698**

Lifetime benefits increase by using
Maximized Filing Dates



What If Scenario #2 You Claim Social Security Age 67 - Maximized Filing Dates

| | | |
|-----------------|------------------------------------------------------------------------|-----------------|
| Spouse 1 | files for retirement benefits in Dec 2044, the year Spouse 1 turns 69 | Dec 2044 |
| Spouse 2 | files for retirement benefits in Dec 2045, the year Spouse 2 turns 67 | Dec 2045 |
| Spouse 2 | files for widow(er)'s benefits in Dec 2060, the year Spouse 2 turns 82 | Dec 2060 |

What If Scenario #2 You Claim Social Security Age 67 - What-If Filing Dates

- Spouse 1 files for retirement benefits in Dec 2042, the year Spouse 1 turns 67
- Spouse 2 files for retirement benefits in Dec 2045, the year Spouse 2 turns 67
- Spouse 2 files for widow(er)'s benefits in Dec 2060, the year Spouse 2 turns 82

What-If Filing Dates Summary

| Name | Retirement | Spousal | Survivor | Present Value |
|-----------|---------------|---------|---------------|---------------|
| Spouse 1: | Dec 2042 (67) | N/A | N/A | \$709,638 |
| Spouse 2: | Dec 2045 (67) | N/A | Dec 2060 (82) | \$671,830 |
| Total: | | | | \$1,381,468 |

Maximized Filing Dates Summary

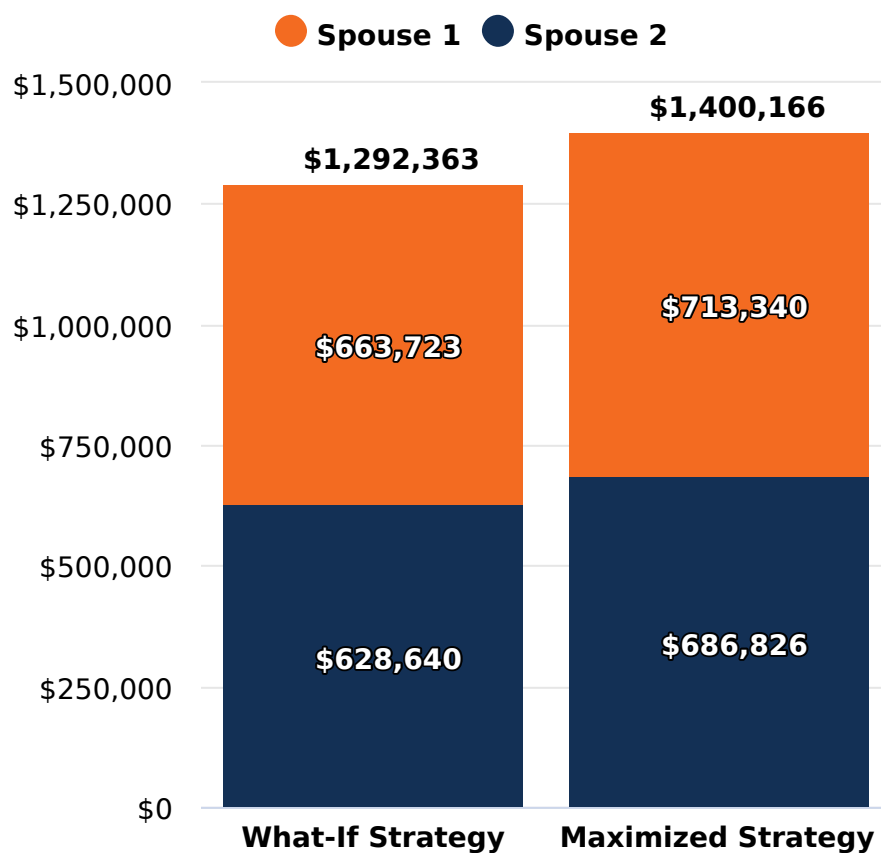
| Name | Retirement | Spousal | Survivor | Present Value |
|-----------|---------------|---------|---------------|---------------|
| Spouse 1: | Dec 2044 (69) | N/A | N/A | \$713,340 |
| Spouse 2: | Dec 2045 (67) | N/A | Dec 2060 (82) | \$686,826 |
| Total: | | | | \$1,400,166 |

What If Scenario #3 You Claim Social Security Age 70 Details

We examined **27,840** collection strategies to find the one that maximizes your lifetime benefits. Using the Maximized Filing Dates shown below, lifetime benefits increase by **\$107,803** over What-If Dates.

 **\$107,803**

Lifetime benefits increase by using
Maximized Filing Dates



What If Scenario #3 You Claim Social Security Age 70 - Maximized Filing Dates

| | | |
|----------|------------------------------------------------------------------------|----------|
| Spouse 1 | files for retirement benefits in Dec 2044, the year Spouse 1 turns 69 | Dec 2044 |
| Spouse 2 | files for retirement benefits in Dec 2045, the year Spouse 2 turns 67 | Dec 2045 |
| Spouse 2 | files for widow(er)'s benefits in Dec 2060, the year Spouse 2 turns 82 | Dec 2060 |

What If Scenario #3 You Claim Social Security Age 70 - What-If Filing Dates

- Spouse 1 files for retirement benefits in Dec 2045, the year Spouse 1 turns 70
- Spouse 2 files for retirement benefits in Dec 2048, the year Spouse 2 turns 70
- Spouse 2 files for widow(er)'s benefits in Dec 2060, the year Spouse 2 turns 82

What-If Filing Dates Summary

| Name | Retirement | Spousal | Survivor | Present Value |
|-----------|---------------|---------|---------------|---------------|
| Spouse 1: | Dec 2045 (70) | N/A | N/A | \$663,723 |
| Spouse 2: | Dec 2048 (70) | N/A | Dec 2060 (82) | \$628,640 |
| Total: | | | | \$1,292,363 |

Maximized Filing Dates Summary

| Name | Retirement | Spousal | Survivor | Present Value |
|-----------|---------------|---------|---------------|---------------|
| Spouse 1: | Dec 2044 (69) | N/A | N/A | \$713,340 |
| Spouse 2: | Dec 2045 (67) | N/A | Dec 2060 (82) | \$686,826 |
| Total: | | | | \$1,400,166 |