THE REAL ESTATE Whisperer

SPECIMEN PLAN

ILLUSTRATIVE PURPOSES ONLY

This document is a hypothetical financial plan designed to illustrate the scope, structure, and depth of comprehensive financial planning. It does not represent advice for any specific individual and is not a recommendation.

The projections shown are generated by third-party financial planning software using capital market assumptions developed and maintained by that provider. These assumptions are based on historical index data and do not represent actual client, adviser, or portfolio performance. Asset classes have been modeled using comparable ETF proxies selected by the software; they are not the actual investments of any client. No advisory relationship existed for this illustration.

The probability of success shown in this plan reflects the software's Monte Carlo methodology, which stress-tests a range of market outcomes including adverse conditions. In this particular illustration, the plan produced a very high probability of success. This forecast depends on the assumptions, income, expenses, and goals modeled here. An individual's own plan will produce a different result based on their unique circumstances, and no probability of success should be interpreted as a prediction or guarantee of actual financial outcomes.

Every financial plan is unique. The strategies and considerations shown here reflect one hypothetical set of circumstances, goals, and financial resources. Your own plan would be based entirely on your individual situation, objectives, risk tolerance, and time horizon. Actual results will vary based on individual circumstances, market conditions, expenses incurred, and other factors.

This document is provided solely to illustrate the firm's financial planning process and services. It is not a personalized financial plan, investment recommendation, or guarantee of future results.

THE REAL ESTATE WHISPERER®
FINANCIAL PLANNING

Your Financial Plan

A clear picture of where you stand, what you have decided, and the path forward — built on what matters most to you.

Mary Smith & James Smith

Phoenix, Arizona

PREPARED JULY 2026

SECTION 01 YOUR STORY

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When I first connected with Mary and James via Zoom on Date Redacted, they arrived at that conversation carrying something heavier than a list of financial questions. James had just been laid off from Tristar after 25 years. That kind of disruption has a way of crystallizing everything — what you've built, what's working, what isn't, and what you actually want your life to look like from here.

In their own way, each of them described an inflection point that had been building for some time. Mary put it most directly:

> *"We were sitting in the back of your live real estate workshop, but after we heard what you had said, it was like I should we're kind of in a crunch time to sort a lot of things out."*
>
> **— Mary**

James was equally candid about what the layoff had brought into focus:

> *"The company threw a wrench and a ratchet and a sledgehammer into this pile. So we're just trying to say, okay, where are we at, and what's kind of our next phases, and what can or do we want to do."*
>
> **— James**

The "pile" is substantial. Together, Mary and James have built a financial life with real depth: five rental properties across Colorado and Arizona (with a sixth unit — — serving as their primary residence in Phoenix), a 401(k) approaching $1.8 million, Canadian retirement accounts, two whole life policies with long-term care riders, an HSA, multiple LLCs, a trust in process, and years of disciplined saving behind them. Mary, who grew up with what she describes as a "German 'save, save, save' mentality," has instilled a sense of financial responsibility that runs through everything they've built.

But complexity without coordination has a cost. The rental portfolio has become fragile in places — adjustable-rate mortgages resetting upward, mixed short-term and mid-term rental models with uneven performance, insurance exposures, and cash flow that looked better on paper than it performs in practice. James watched his 401(k) drop roughly $400,000 in a week during a period of market volatility and found himself questioning whether his investment strategy still matched the moment.

What they were hoping for was not more products or more activity. They wanted the opposite: clarity and coordination. As Mary described it:

> *"We've done all the pieces that we are told to do, but there's no plan of how the pieces fit together to finish the puzzle."*
>
> **— Mary**

James framed their goal for the real estate side in the most direct terms possible:

> *"In my simple mind, it was, how do we make these five properties at least pay for one property for us to live in, so it doesn't cost us, and then we just have to have our cost of living."*
>
> **— James**

That is the right question. And this plan is built around answering it — with numbers, with a property-by-property assessment, and with a roadmap that connects the real estate portfolio to the retirement accounts, the tax strategy, the insurance, and the long-term care risk in a single, coherent framework.

The deeper goals are equally clear: cover a lifestyle of $75,000–$90,000 per year, travel regularly, have James return to work only if it is purposeful and not because the money demands it, and eventually build something simpler — what James called getti ng from the “Lego castle” to the “Lego farm.” Fewer moving parts, more stable income, more room for life.

SECTION 02 WHERE YOU STAND TODAY

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HOUSEHOLD CASH FLOW — PLAN YEAR ONE (2026)

TOTAL HOUSEHOLD INFLOWS	TOTAL ANNUAL OUTFLOWS	NET CASH FLOW
$271,624	**$263,321**	**$8,303**
All income sources, plan year 2026	*Living, debt service, taxes, premiums*	*After all household expenses*

Note: The 2026 cash flow reflects a transition year. James's Tristar income has ended and the household is drawing on existing resources. Cash flow improves as the plan matures and distribution strategies take effect.

INVESTABLE ASSETS — CURRENT SNAPSHOT

CASH & EQUIVALENTS	RETIREMENT (TAX-DEFERRED)	ROTH IRAS & HSA	TOTAL LIQUID ASSETS
$310,510	**$1,984,789**	**$59,994**	**$2,534,169**
Bank accounts and cash reserves	*U.S. 401(k) + Canadian retirement accounts*	*Tax-free growth accounts*	*All investable assets combined*

Additional non-qualified assets include a taxable brokerage account ($64,869) and whole life insurance cash surrender values ($114,026 combined). The retirement total includes James's primary 401(k) ($1,792,665) plus Canadian registered accounts for both Mary and James, which are subject to their own tax and currency considerations.

REAL ESTATE — EQUITY SNAPSHOT

PRIMARY RESIDENCE	5 RENTAL PROPERTIES (COMBINED EQUITY)	TOTAL REAL ESTATE EQUITY
$148,549	**$856,754**	**$1,005,303**
— *$281,169 value less $132,620 mortgage*	*Gross market value $2,096,071 less $1,239,317 in debt*	*Primary residence + rental portfolio combined*

Real estate assets represent a significant portion of total net worth. The rental portfolio is analyzed in detail in Section 05. Mortgage balances reflect current amortized balances as of July 2026 per the eMoney plan.

NET WORTH SUMMARY

TOTAL ASSETS	TOTAL LIABILITIES	TOTAL NET WORTH
$4,737,409	**($1,197,937)**	**$3,539,472**
All liquid, retirement, and real estate assets	*All mortgage and HELOC balances*	*As of July 25, 2026*

PLAN HEALTH

MONTE CARLO SUCCESS	TERMINAL PORTFOLIO	LIFE EXPECTANCY USED
99%	**$10,084,621**	**Age 95**
Probability of plan success across 1,000 simulations	*Projected assets at life expectancy (2063)*	*Both Mary and James modeled through 2063*

A 99% Monte Carlo score is exceptional. The plan carries a deep margin of safety at current spending and allocation assumptions. The opportunity ahead is not survival — it is optimization: specifically in tax efficiency, real estate strategy, and long-term care risk management.

SECTION 03 PLANNING OBSERVATIONS

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Below are the key observations that shaped the recommendations in this plan. These are not isolated data points — they are patterns and intersections that, taken together, tell the story of where this plan has the most room to improve.

THE FOUNDATION IS STRONGER THAN IT MAY FEEL

A 99% Monte Carlo score means that across a thousand simulated market environments — including recessions, inflation spikes, low-return decades, and volatile sequences — the plan succeeds in 99 out of 100 of them. That is not a small cushion. James and Mary have built a genuinely resilient financial position, even in the middle of a year that has felt uncertain. The objective of this planning work is not to rescue a struggling plan. It is to optimize a strong one.

CASH FLOW IS THIN DURING THE TRANSITION

The 2026 net cash flow of $8,303 reflects the reality of a transition year: Tristar income has ended, the rental portfolio is not producing positive cash flow, and expenses remain. This is not a crisis — the liquid reserves ($310,510 in cash and equivalents) provide runway — but it is a signal that the current configuration of assets is not yet funding the lifestyle efficiently. The real estate and the 401(k) hold the wealth; neither is producing usable income today.

THE RENTAL PORTFOLIO IS UNDERPERFORMING ITS CAPITAL COST

All five rental properties are cash-flow negative before taxes. Collectively, they generate an estimated annual deficit of roughly $51,000 in cash flow before taxes on a combined equity position of approximately $857,000. In other words, the equity in these properties is not earning a return today — it is costing one. The full property-by-property analysis is in Section 05, but the planning observation here is important: the question is not simply whether to keep or sell. It is whether each property's risk-adjusted return — accounting for illiquidity, leverage, tenant risk, and geographic concentration — justifies what is foregone by holding it.

THE ROTH CONVERSION WINDOW IS ONE OF THE MOST VALUABLE OPPORTUNITIES IN THIS PLAN

With James not drawing W2 income, and before Required Minimum Distributions begin at age 75, there is a 15- year window during which the household's taxable income will be among its lowest in the plan. This window is ideal for systematic Roth conversions — paying taxes at current bracket rates to eliminate future taxes on a much larger retirement account balance. The scenarios in Section 06 model this at both the 12% and 22% federal bracket levels. The 22% bracket conversion scenario alone adds an estimated $9.47 million in net worth by life expectancy. This is the largest single lever in the plan.

CANADIAN ACCOUNTS REQUIRE PROACTIVE MANAGEMENT

Mary and James hold multiple Canadian registered retirement accounts — RRSPs and a LIRA — totaling approximately $192,000. These accounts add complexity: they are subject to Canadian tax rules, currency risk, and reporting requirements under FBAR/FATCA. While income is low over the next few years, systematic withdrawals can move these funds into the U.S. financial ecosystem — simplifying the plan, reducing compliance burden, and converting Canadian-regime assets while brackets are favorable. A tax professional with Canadian cross-border experience is strongly recommended.

LONG-TERM CARE IS THE PLAN'S LARGEST UNMITIGATED RISK

The financial models project that an extended long-term care event for either spouse would reduce the portfolio by roughly $2.85–$2.98 million. The existing LTC riders on the whole life policies provide $144,000 in lifetime benefits per person — a meaningful but modest offset against a projected gross cost of $3.2–$3.6 million over the care period.

Without children to provide family support, and with significant assets to protect, a more robust LTC strategy deserves attention now, while premiums are still reasonable and health permits options.

ASSET ALLOCATION HAS DRIFTED FROM THE RECOMMENDED TARGET

The current portfolio is allocated at approximately 63% equities, 15% bonds, and 16% cash. The recommended Growth Plus (80/20) model calls for 80% equities, 17% bonds, and 3% cash — with a corresponding blended rate of 7.71% versus the current 6.10%. The cash position, in particular, is running five times the target level. Over a 35+ year plan horizon, the drag from excess cash is meaningful. Realigning to the target allocation is a straightforward improvement that does not require selling real estate or restructuring accounts.

SECTION 04 RISK GAP ANALYSIS

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Risk gap analysis examines the four primary areas where an unexpected event could cause lasting financial damage: premature death, disability, long-term care, and liability. Coverage amounts in this analysis are designed to sustain the surviving spouse's plan — not to preserve the full projected terminal balance. Portfolio assets only; real estate equity is excluded from this assessment.

LIFE INSURANCE

Mary — Current Coverage	MassMutual Whole Life Legacy 100 | $294,722 death benefit | Cash value: $57,735 | LTC rider: $3,000/mo (4-year benefit)
Mary — Additional Coverage Needed	None. Plan is self-sustaining at Mary's death.
James — Current Coverage	MassMutual Whole Life Legacy 100 | $275,157 death benefit | Cash value: $56,291 | LTC rider: $3,000/mo (4-year benefit)
James — Additional Coverage Needed	None. Plan is self-sustaining at James's death.

The good news here is clear: regardless of which spouse dies first, the surviving partner's financial plan still holds. Neither policy carries a life insurance gap. This also raises the follow-on question: if the death benefit is not needed for income replacement, is the whole life structure — with its premium outlay and relatively modest return — the best use of those assets? The scenarios and recommendations address this directly. Note that both policies carry LTC riders that would need to be considered before any surrender or exchange.

DISABILITY INSURANCE

Mary — Gap Analysis	Not applicable. Mary is not currently employed in a qualifying capacity for traditional DI coverage.
James — Gap Analysis	Not applicable. James is not currently employed. DI coverage is not available and not needed given current plan structure.

Because neither Mary nor James is currently drawing W2 or qualifying self -employment income, disability income replacement insurance is neither available nor required at this time. If either spouse returns to employment, this analysis should be revisited.

LONG-TERM CARE

Mary — Projected Cost of Care	$3,550,073 gross over care period | $144,000 existing rider benefits | $3,406,073 net out-of-pocket
Mary — Wealth Reduction if LTC Needed	$2,975,535 reduction in portfolio by end of plan (2063) | 29.51% of terminal assets lost
Mary — Portfolio at End of Plan with LTC	$7,109,086 (vs. $10,084,621 base plan)
James — Projected Cost of Care	$3,381,022 gross over care period | $144,000 existing rider benefits | $3,237,022 net out-of-pocket
James — Wealth Reduction if LTC Needed	$2,848,032 reduction in portfolio by end of plan (2063) | 28.24% of terminal assets lost
James — Portfolio at End of Plan with LTC	$7,236,589 (vs. $10,084,621 base plan)

The plan does not collapse under a long-term care event for either spouse individually — terminal assets remain above $7 million in both scenarios. However, the combination of a two-person care event, or care occurring earlier than modeled, would be more severe. The current LTC rider benefit ($3,000/month, 4-year benefit period = $144,000 lifetime) represents roughly 4% of the projected gross care cost. The recommendation to 1035 exchange the whole life cash values into a dedicated LTC solution, and to explore a supplemental policy covering both spouses with a lifetime benefit, addresses this gap directly.

PERSONAL UMBRELLA LIABILITY

Current Umbrella Coverage	$1,000,000 (National Insurance Co.)
Recommended Coverage	$3,000,000 – $5,000,000
Rationale	Five directly-held rental properties, multiple LLCs, net worth above $3.5 million, and tenant liability exposure across multiple states create a liability profile that significantly exceeds the current coverage limit.

Increasing umbrella coverage from $1 million to $3–$5 million is straightforward and relatively inexpensive relative to the risk being managed. With five rental properties in multiple markets, tenant-related claims, property damage, and casualty events are a foreseeable category of exposure. The coverage gap should be addressed promptly.

SECTION 05 REAL ESTATE & RENTAL PROPERTY ANALYSIS

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Real estate is the most complex and consequential chapter of this financial plan. Mary and James have invested significant capital, time, and effort in building a portfolio of five income-producing properties spanning two states. This section examines each property through the lens of the Annual Property Operating Data (APOD) — a standardized tool that isolates the financial performance of a rental property independent of tax benefits and financing structure. All figures are annual and sourced from the most recent APODs prepared for this engagement.

PRIMARY RESIDENCE — NOT INCOME-PRODUCING

Property	500 Sunrise —
Market Value	$281,169
Mortgage Balance	$132,620
Net Equity	$148,549
Notes	Personal residence. Not analyzed for income performance. Recently relocated to Arizona; estate planning documents should be updated to reflect the change in state of domicile.

RENTAL PROPERTY PERFORMANCE SUMMARY

PROPERTY	MARKET VALUE	DEBT	EQUITY	GROSS INC.	NOI	DEBT SVC	CASH FLOW
Pine St (CO SFH)	$556,000	$352,343	$203,657	$19,186	($4,861)	$20,472	($25,333)
Maple Dr (CO Springs)	$450,500	$231,117	$219,383	$29,583	$12,112	$18,182	($6,070)
Cedar Ln (Fountain CO, LLC)	$359,300	$174,000	$185,300	$22,743	$9,974	$13,370	($3,396)
First Ave (CO Springs)	$444,600	$347,248	$97,352	$28,443	$15,568	$20,643	($5,075)
500 Sunrise Via Real	$285,671	$134,609	$151,062	$16,644	$907	$12,155	($11,248)
COMBINED TOTALS	$2,096,071	$1,239,317	$856,754	$116,599	$33,700	$84,822	($51,122)

CAP RATE & CASH-ON-CASH RETURN

789 Pine St — Cap Rate / Cash-on-Cash	(0.87%) cap rate | (12.44%) cash-on-cash
234 Maple Dr — Cap Rate / Cash-on-Cash	2.69% cap rate | (2.77%) cash-on-cash
567 Cedar Ln — Cap Rate / Cash-on-Cash	2.78% cap rate | (1.83%) cash-on-cash
890 First Ave — Cap Rate / Cash-on-Cash	3.50% cap rate | (5.21%) cash-on-cash
500 Sunrise Via Real — Cap Rate / Cash-on-Cash	0.32% cap rate | (7.45%) cash-on-cash
Target Liquid Asset Return (Recommended)	7.71% (Growth Plus 80/20 Model)
Risk-Adjusted Real Estate Threshold (range)	12–16%+ cash-on-cash return required to justify concentrated, illiquid, leveraged direct ownership

Every one of these five properties produces a negative cash-on-cash return. That is the unambiguous finding of the APOD analysis. The liquid portfolio target return is 7.71% under the recommended allocation. For directly-held rental real estate to be a rational alternative to a diversified portfolio, the cash-on-cash return needs to exceed that baseline

by enough to compensate for what the liquid portfolio does not carry: illiquidity, concentration in specific geographies, tenant risk, legislative and regulatory exposure, and the personal management burden. That premium is typically in the range of 5–8 percentage points, suggesting a threshold of roughly 12–16% cash-on-cash minimum. None of these properties approach that range.

That conclusion does not mean all five properties should be sold immediately or sold at all. Tax consequences, basis positions, 1031 exchange eligibility, and strategic timing all matter. It does mean that the question “should we keep this property” needs to be answered against an objective return standard, not emotional attachment or sunk cost. The scenarios in Section 06 model the impact of selling or exchanging individual properties and the full portfolio under various assumptions.

A few property-specific observations:

789 Pine St is the most challenged property in the portfolio. With a negative NOI —meaning operating expenses exceed gross income before debt service — and a cash-flow deficit of $25,333 per year, it costs the family approximately $2,100 per month to hold. The gross income is modest relative to the mortgage balance, and repair and maintenance expenses have run high. This property warrants the most urgent attention and is one of the first to consider for sale or exchange.

120 (Phoenix Condo) carries a near-zero cap rate (0.32%) and a cash-flow deficit of $11,248 annually. While it sits in a market with some appreciation potential, the current income performance does not justify the equity tied up. The mortgage rate of 7% is among the highest in the portfolio and a meaningful driver of the deficit.

890 First Ave has the highest cap rate in the portfolio (3.50%) and a positive NOI, but the debt service burden — on a mortgage balance of $347,248 at 3.63% — still produces a negative cash-flow outcome. As the balance amortizes and rents continue to grow, this property has a more favorable long-term trajectory than Pine St or the Phoenix condo.

234 Maple Dr and 567 Cedar Ln (already properly held in an LLC) represent the more moderate cases in the portfolio — positive NOI, modest negative cash-on-cash, and likely lower tax exposure on a potential sale. These are candidates for near-term evaluation against the 1031 exchange pathway if exchange properties meeting the 5%+ cash flow threshold can be identified.

A note on entity structure: every property held directly — not inside an LLC or equivalent entity — exposes all other assets to a worst-case claim arising from that property. Cedar Ln is already correctly held in its own LLC. The remaining four properties should each be placed in their own single-purpose entity. This is a risk management imperative, not just a best practice, and should be coordinated with an estate planning attorney who understands real estate holding structures and the requirements to maintain the liability shield properly.

SECTION 06 SCENARIOS & CLOSING GUIDANCE

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The following scenarios were modeled to quantify the financial impact of key decisions available to Mary and James. Each is measured against the Base Plan — the projected outcome if no changes are made. The "Net Worth (Net Change)" figure represents the cumulative difference in net worth at the final year of the plan (2063) versus the Base Plan result of $10,084,621.

FEATURED SCENARIOS — HIGHEST IMPACT

SCENARIO	PLAN IMPACT	KEY TAKEAWAY
Roth Conversions at 22% Federal Bracket (15-year program, 2027–2041)	+$9,466,491 net worth improvement at plan year 2063 vs. Base Plan	The single largest improvement in the plan. Paying taxes at current 22% bracket rates over 15 years eliminates a much larger future tax bill when RMDs begin at age 75. If tax rates rise after the current law sunsets, the benefit is even greater.
Real Estate Exchange — 5% Cash Flow Replacement (Replace all 5 rentals via 1031; 75% improvement allocation)	+$7,180,140 net worth improvement at plan year 2063 vs. Base Plan	Assumes all five rental properties are exchanged into replacement assets producing 5% cash flow on invested capital with favorable depreciation treatment. Actual performance will vary but directionally validates the exchange strategy.
Roth Conversions at 12% Federal Bracket (15-year program, 2027–2041)	+$5,280,725 net worth improvement at plan year 2063 vs. Base Plan	A more conservative conversion pace staying within the 12% bracket. Still a substantial improvement. Used in combination with the 22% scenario to illustrate the value of each additional dollar converted at higher brackets.
Surrender Whole Life Policies (Invest cash surrender values; LTC riders removed)	+$1,573,626 net worth improvement at plan year 2063 vs. Base Plan	Models the result of surrendering both whole life policies and reinvesting the combined $114,026 in cash value. Note: this scenario does not account for the income tax on imputed gains at surrender, and removes the existing LTC riders. A 1035 exchange to an LTC-based annuity is the recommended alternative to a straight surrender.

ADDITIONAL SCENARIOS TESTED

SCENARIO	PLAN IMPACT	KEY TAKEAWAY
Sell 2 Rentals (Maple Dr + Pine St) (Pay taxes; invest proceeds at target return)	+$2,513,097 net worth improvement at 2063	A partial liquidation of the two most accessible (lowest tax-consequence) properties. Confirms that even a partial portfolio reset adds meaningful value. Starting point for a phased real estate strategy.

SCENARIO	PLAN IMPACT	KEY TAKEAWAY
Sell All 5 Rental Properties (Pay taxes; invest all proceeds at target return)	+$1,968,513 net worth improvement at 2063	Interestingly, selling all properties produces less improvement than the 1031 exchange scenario — largely because the tax cost of outright sale eliminates capital that the exchange preserves. This confirms the value of the 1031 pathway when qualifying replacement property exists.
HSA — Reallocate from Cash to Growth Allocation	+$184,753 net worth improvement at 2063	A quick, actionable improvement. The current HSA balance ($24,966) sits in cash at ~1.1%. Moving it to the target growth allocation — with the intent to let it grow for decades and use it only late in retirement for healthcare expenses — adds value compounded over time.
Social Security — James at Age 62 (vs. Base Plan at Age 67)	+$118,117 net worth improvement at 2063	There is a modest benefit to James taking Social Security at 62 rather than 67 under current plan assumptions. The plan uses 80% of the stated benefit (reflecting a 20% discount). This decision should be re-evaluated closer to age 62 with updated income and health assumptions.
Social Security — James at Age 70 (vs. Base Plan at Age 67)	($591,770) net worth reduction at 2063	Waiting until 70 produces a clearly unfavorable outcome under plan assumptions. There is no financial case for delay to age 70 in the current model. This recommendation may be revisited if the withdrawal and Roth conversion strategy changes meaningfully.

The most important takeaway across all scenarios is that the two largest opportunities in this plan — Roth conversions and real estate repositioning — are not mutually exclusive. Both can be pursued simultaneously, and together they represent a potential improvement of over $16 million in net worth at life expectancy compared to making no changes. The plan already succeeds at 99% without any of these actions. These scenarios show how much better it can be with them.

SECTION 07 RECOMMENDATIONS

The Real Estate Whisperer® Financial Planning redacted redacted -

The table below summarizes all planning recommendations from this engagement. The "Your Decision" column is left open for you to complete. Options typically include: Will implement | Will consider later | Will not implement. Where a responsible party other than you is listed, please coordinate with that professional to move forward.

RECOMMENDATION	WHY IT MATTERS	YOUR DECISION	OWNER	TARGET DATE
Tax Strategy				
Manage 2026 withdrawals to the 22% Federal Marginal Tax Rate	With limited income this year, there is capacity to take distributions from retirement accounts (including Canadian RRSPs) up to the top of the 22% bracket without triggering higher rates. This uses the low-income window efficiently.		James & Mary / CPA	
Begin systematic withdrawals from Canadian retirement accounts	Canadian RRSPs and the LIRA are subject to Canadian tax rules, FBAR/FATCA reporting, and currency risk. Migrating these funds over several years while income is low simplifies the plan and reduces long-term compliance burden.		James & Mary / Tax Professional	
Execute Roth conversions for 15 years (2027–2041) at the 12% and/or 22% bracket	This is the highest-impact strategy in the plan. Converting $1.79M+ in pre-tax retirement assets to tax-free Roth accounts during the low-income window before RMDs at 75 can add $5.3–$9.5M in net worth by life expectancy.		James & Mary / CPA	
Engage a tax professional with Canadian account and rental property expertise	The combination of Canadian registered accounts, multi-state rental properties with short-term rental recapture exposure, and 1031 exchange planning requires a specialist. Not all CPAs have this profile.		James & Mary	
Real Estate				
Evaluate all rental properties against the risk-adjusted return threshold; prioritize sale or exchange of Pine St and 500 Sunrise Via Real	Pine St has a negative NOI and costs $25,333/year to hold. 500 Sunrise produces a near-zero cap rate at 0.32%. Neither justifies the equity locked in them at current performance.		James & Mary / Rich	
Explore 1031 exchange of Maple Dr and Cedar Ln into higher-yield replacement properties	Maple Dr and Cedar Ln have lower tax exposure and positive NOI. They are strong candidates for exchange into commercial or DST replacement assets producing 5%+ cash flow.		James & Mary / Rich / Qualified Intermediary	
Place each directly-held rental property in its own single-purpose LLC	All four directly-held properties (Pine St, Maple Dr, First Ave, 500 Sunrise) should each be held in a separate LLC. Cedar Ln is already correctly structured. Each property's liability must be contained to that property alone.		Estate Planning Attorney	
Portfolio & Allocation				
Move to the recommended Growth Plus (80/20) allocation	The current allocation runs 16% cash — more than five times the recommended 3%. Moving to the target allocation adds approximately 1.61% in expected blended return, compounding over decades.		James & Mary / Rich	

RECOMMENDATION	WHY IT MATTERS	YOUR DECISION	OWNER	TARGET DATE
Reallocate HSA balance from cash to the target investment allocation	The HSA ($24,966) currently sits in cash at ~1.1%. Investing it at the growth allocation and leaving it untouched until late retirement maximizes its tax-free growth potential over 30+ years.		James & Mary	
Insurance & Risk Management				
Consider surrendering both whole life policies via 1035 exchange	Life insurance death benefit coverage is not needed (plan works at either death). A 1035 exchange preserves the cash value ($114,026 combined) tax-deferred while repositioning it into a more productive structure. Do not do a straight surrender, which triggers taxes.		Insurance Professional	
Exchange whole life cash values into a long-term care–based annuity product	Using a 1035 exchange to fund a dedicated LTC annuity provides tax-deferred LTC coverage funded by assets already in place. This addresses the largest unmitigated risk in the plan without new premium outlay.		Insurance Professional	
Add a supplemental long-term care policy covering both spouses with a lifetime benefit	The existing LTC riders provide $144,000 lifetime benefit per person against projected care costs of $3.2–$3.6M. A supplemental policy with a lifetime benefit addresses the gap between current coverage and realistic care scenarios.		Insurance Professional	
Increase personal umbrella coverage from $1M to $3–$5M	Five rental properties across two states, multiple LLCs, and net worth above $3.5M create liability exposure that substantially exceeds the current $1M limit. Increasing umbrella coverage is straightforward and inexpensive relative to the risk.		Insurance Professional	
Social Security & Income				
Re-evaluate Social Security timing as James approaches age 62	The base plan assumes James collects at 67 (using 80% of stated benefit). The model shows a modest net worth benefit (+$118,117) to claiming at 62. This decision should be re-run with updated assumptions closer to that date.		James & Mary / Rich	
Estate Planning				
Engage estate planning attorney to add a Revocable Living Trust	A trust allows assets to transfer outside of probate, provides clearer distribution instructions, and can coordinate with the LLC structure for the rental properties. Title assets that do not transfer by beneficiary designation to the trust.		Estate Planning Attorney	
Update estate plan to reflect Arizona domicile and U.S. citizenship	The move to Arizona and U.S. citizenship status may require revisions to wills, powers of attorney, healthcare directives, and beneficiary designations. The estate plan should reflect current state law and current circumstances.		Estate Planning Attorney	

SECTION 08 DISCLOSURES & ACKNOWLEDGMENT

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STANDARD PLAN REVIEW REMINDERS

Estate Planning Documents	Review every five years, or upon any meaningful life change (change in assets, family status, health, agent availability, or state of domicile), whichever comes first.
Financial Plan Refresh	Every five years, or upon a meaningful change in financial condition. Plan updates are generally less involved than the original engagement.
Monte Carlo Target	80% or above is the baseline target. The current plan is at 99%. This is a living measure — to be reviewed at each update, not treated as a permanent verdict.
Social Security Assumption	The plan uses 80% of the stated Social Security benefit (reflecting a 20% discount for possible future benefit adjustments). James's base case is collection at age 67. This should be reviewed as he approaches that date.
Asset Allocation Rule	No individual stock position should exceed 5% of total investable assets. Rebalance annually against the target Growth Plus (80/20) allocation.
Life / LTC Coverage Basis	Coverage needs are assessed to bring portfolio assets to approximately $1 at the second death — not to preserve the full projected terminal balance. Portfolio only; excludes real estate equity.

DISCLOSURES

This Executive Summary was prepared by Rich Arzaga, The Real Estate Whisperer® Financial Planning, as a component of the comprehensive financial plan developed for Mary Smith and James Smith pursuant to the Planning Agreement dated upon engagement. The projections contained in this summary are based on data, assumptions, and financial modeling prepared in eMoney Advisor as of July 25, 2026. All figures are hypothetical and for illustrative purposes only. Actual results will vary, potentially to a significant degree, based on changes in income, spending, investment returns, tax law, interest rates, or personal circumstances.

This document is personal and confidential. It is intended solely for the use of Mary Smith and James Smith and should not be shared, reproduced, or relied upon by any third party without the express written consent of the preparer.

Real estate performance data is sourced from Annual Property Operating Data (APOD) reports prepared for this engagement and reflects assumptions provided by the client and the preparer. APOD figures are estimates and do not constitute a guarantee of future performance. All real estate projections are for planning purposes only and should be reviewed with a qualified real estate professional before any transaction is undertaken.

Tax projections and bracket references are based on current federal tax law as of the plan preparation date. Tax law is subject to change. The preparer is not a licensed tax advisor or attorney. Nothing in this summary constitutes tax or legal advice. Clients are encouraged to work with their CPA and estate planning attorney on the recommendations noted herein.

ACKNOWLEDGMENT & SIGNATURES

By signing below, Mary Smith and James Smith confirm that they have received and reviewed this Executive Summary, that the planning objectives described herein accurately reflect their goals and circumstances, and that they understand the assumptions and limitations disclosed above.

Mary Smith	**— Signature**	_____
Date		_____

James Smith — Signature	_____
Date	_____
Rich Arzaga, CFP® — Advisor	_____
Date	_____

The Real Estate Whisperer® Financial Planning | redacted | redacted-

Final Plan Models v6

Prepared for **Mary Smith and James Smith**

Prepared By

Rich Arzaga
590 W Highway 105 Ste 260
Monument, CO 80132
redacted

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Disclaimer

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

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

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

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

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

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

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

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

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

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

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

Mary Smith: _____ _____
Signature Date

James Smith: _____ _____
Signature Date

Rich Arzaga: _____ _____
Signature Date

Plan Summary | Base Facts

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

Probability of Success	99%

Total Portfolio Assets Left	$10,084,621

Age Assets Last Until	95 / —

Current Annual Expenses

Mortgages	40.10%
Real Estate	25.78%
Insurance Premiums	17.53%
Living Expenses	16.58%

Total Annual Expenses: **$270,237**

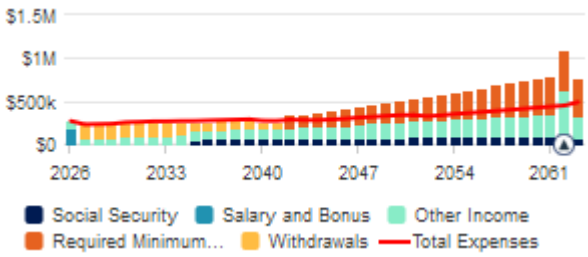
Net Worth Summary

Total Assets	**$4,737,409**
Total Liabilities	**($1,197,937)**
Total Net Worth	**$3,539,472**
Out of Estate	—

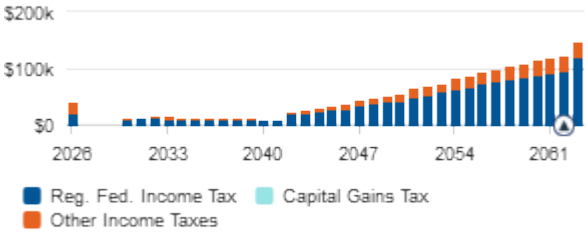
Assets by Tax Type

Taxable	14.81%
Tax-Deferred	82.82%
Tax-Free	2.37%

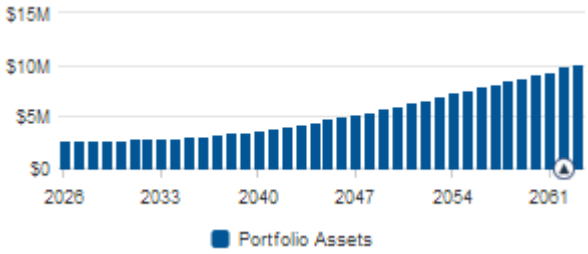
Cash Flow Overview



Income Taxes



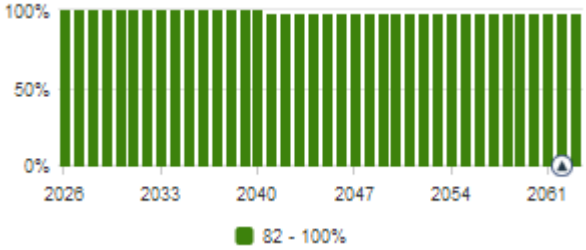
Lifetime Portfolio Value



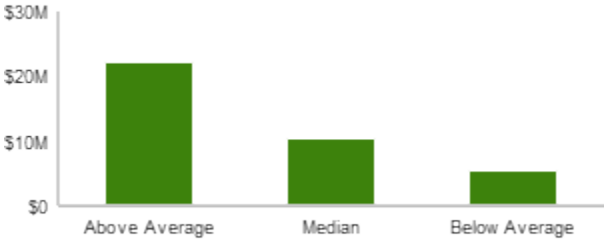
Probability of Success

High	82% - 100%
Medium	70% - 81%
Low	0% - 69%

Longevity Risk - Probability of Success



Portfolio Assets



This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

Asset Allocation

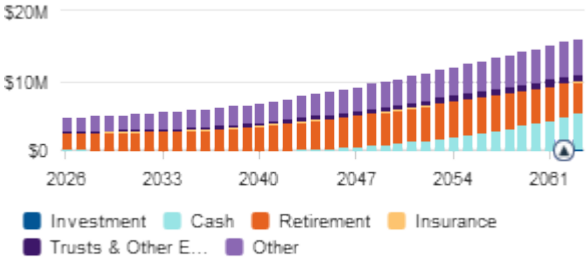
Return: **6.10%** Risk: **11.70%** Value: **$2,534,168**

Equities	63.46%
Tax Exempt Bonds	0.00%
Taxable Bonds	14.92%
Cash	15.65%
Other	5.97%

Education Summary

No Data Available

Assets



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Current Financial Condition

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Net Worth Statement | As of July 25, 2026

ASSETS	Mary	James	Joint	Total
NON-QUALIFIED ASSETS				
Cash Alternatives				
1st Bank Emergency Fund	—	—	$14,885	$14,885
1st Bank Main Account	—	—	$27,610	$27,610
Capital 1 Emergency Fund	—	—	$26,813	$26,813
Capital 1 Main	—	—	$200,547	$200,547
Capital 1 Travel	—	—	$11,477	$11,477
Cash B of A	—	—	$29,159	$29,159
Taxable Investments				
Mary Canadian Investment Account	$2,118	—	—	$2,118
James Fidelity	—	—	$62,751	$62,751
Insurance Policies				
Mary Whole Life Legacy 100	$57,735	—	—	$57,735
James Whole Life Legacy	—	$56,291	—	$56,291
Total Non-Qualified Assets	**$59,853**	**$56,291**	**$373,242**	**$489,386**
RETIREMENT ASSETS				
Qualified Retirement				
Mary (CND) Reg Retire Savings Plan	$69,961	—	—	$69,961
Mary (USD) Reg Retire Savings Plan	$4,611	—	—	$4,611
James (CND) Locked Retirement Account	—	$47,668	—	$47,668

LIABILITIES	Mary	James	Joint	Total
LONG TERM LIABILITIES				
789 Pine St - Residence	—	—	($352,343)	($352,343)
234 Maple Dr	—	—	($231,117)	($231,117)
890 First Ave	—	—	($347,248)	($347,248)
7897 Via Real	—	—	($134,609)	($134,609)
500 Sunrise	—	—	($132,620)	($132,620)
Total Long Term Liabilities	**$0**	**$0**	**($1,197,937)**	**($1,197,937)**
Total Liabilities	**$0**	**$0**	**($1,197,937)**	**($1,197,937)**
Total Net Worth	**$134,437**	**$2,026,490**	**$1,378,545**	**$3,539,472**

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

James (CND) Reg Retire Savings Plan	—	$49,231	—	$49,231
James (USD) Reg Retire Savings Plan	—	$20,653	—	$20,653
James Retirement Savings	—	$1,792,665	—	$1,792,665
Roth IRAs				
Mary Roth 8407	$12	—	—	$12
James Roth 8297	—	$35,016	—	$35,016
Health Savings Accounts				
Health Savings Account	—	$24,966	—	$24,966
Total Retirement Assets	**$74,584**	**$1,970,199**	**—**	**$2,044,783**
Total Liquid Assets	**$134,437**	**$2,026,490**	**$373,242**	**$2,534,169**
BUSINESS INTERESTS				
567 Cedar Ln LLC	—	—	$185,300	$185,300
Total Business Interests	**—**	**—**	**$185,300**	**$185,300**
REAL ESTATE ASSETS				
789 Pine St	—	—	$556,000	$556,000
234 Maple Dr	—	—	$450,500	$450,500
890 First Ave	—	—	$444,600	$444,600
7897 Via Real	—	—	$285,671	$285,671
500 Sunrise	—	—	$281,169	$281,169
Total Real Estate Assets	**—**	**—**	**$2,017,940**	**$2,017,940**
PERSONAL ASSETS				
Volvo V50 - Mary	—	—	—	—
Volvo XC70- James	—	—	—	—
Total Personal Assets	**—**	**—**	**—**	**—**

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Total Assets	**$134,437**	**$2,026,490**	**$2,576,482**	**$4,737,409**

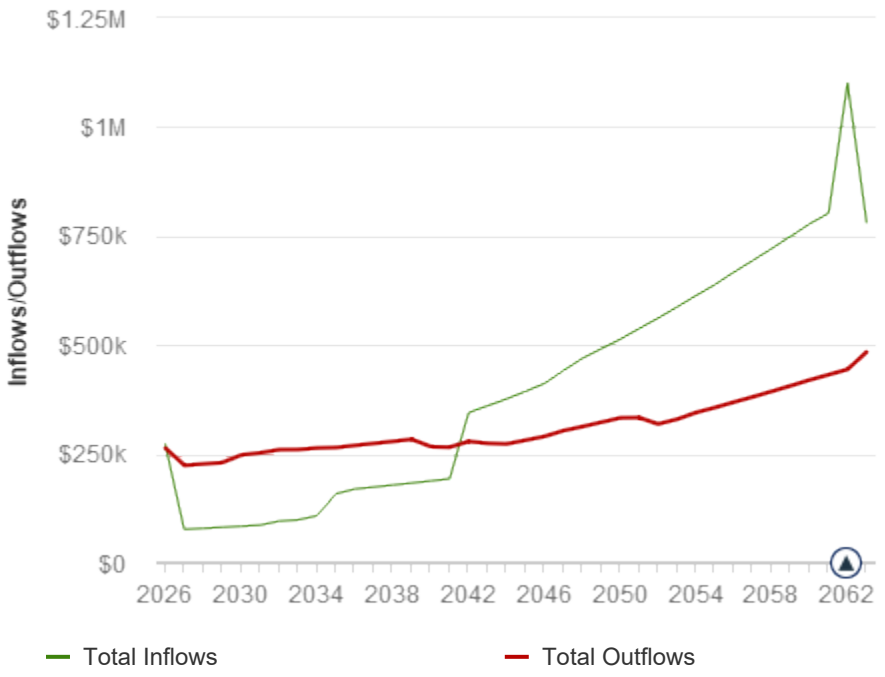
Total Net Worth $3,539,472

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

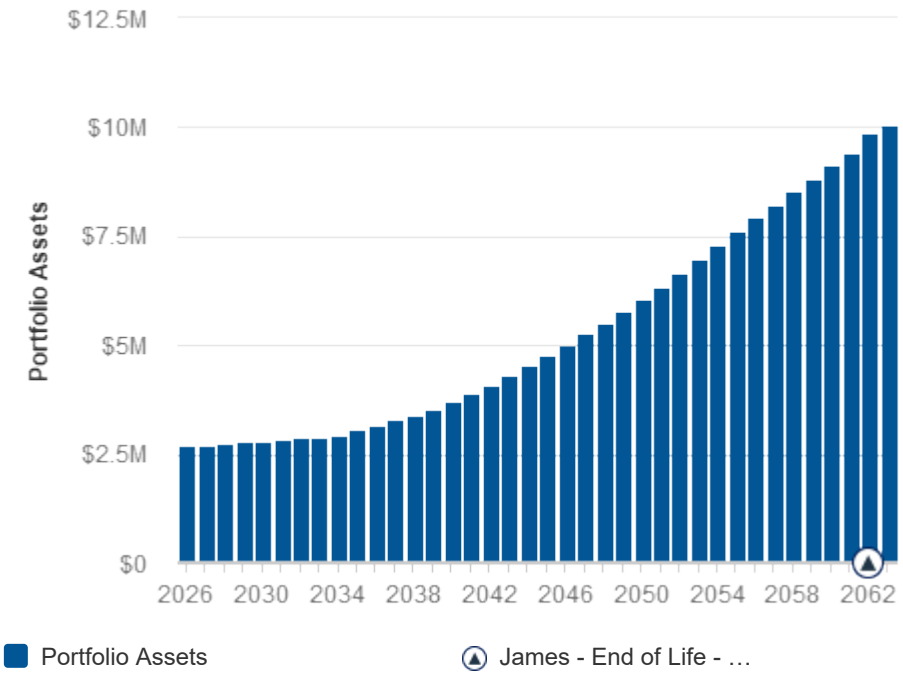
Cash Flow | Base Facts (All Years) (Only Show Future Values)

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

Inflows and Outflows Base Facts



Portfolio Assets Base Facts



Age Assets Last Until 2063 (age 95 / —)

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

Year	Age	Income Flows	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
2026	58/59	$196,954	$0	$74,670	$271,624	$263,321	$263,321	$8,303	$2,698,036
2027	59/60	$0	$0	$76,909	$76,909	$223,680	$223,680	($146,771)	$2,717,880
2028	60/61	$0	$0	$79,218	$79,218	$226,933	$226,933	($147,715)	$2,747,136
2029	61/62	$0	$0	$81,593	$81,593	$230,152	$230,152	($148,559)	$2,786,655
2030	62/63	$0	$0	$84,042	$84,042	$247,516	$247,516	($163,474)	$2,817,643
2031	63/64	$0	$0	$86,563	$86,563	$252,414	$252,414	($165,851)	$2,847,226
2032	64/65	$6,616	$0	$89,160	$95,776	$259,707	$259,707	($163,931)	$2,880,256
2033	65/66	$6,783	$0	$91,834	$98,617	$260,068	$260,068	($161,451)	$2,917,320
2034	66/67	$13,556	$0	$94,590	$108,146	$263,516	$263,516	($155,370)	$2,963,116
2035	67/68	$60,999	$0	$97,428	$158,427	$264,580	$264,580	($106,153)	$3,061,498
2036	68/69	$69,124	$0	$100,350	$169,474	$269,454	$269,454	($99,980)	$3,173,540
2037	69/70	$70,544	$0	$103,361	$173,905	$274,055	$274,055	($100,150)	$3,293,514
2038	70/71	$71,995	$0	$106,461	$178,456	$278,684	$278,684	($100,228)	$3,422,046
2039	71/72	$73,476	$0	$109,656	$183,132	$283,534	$283,534	($100,402)	$3,559,661
2040	72/73	$74,986	$0	$112,946	$187,932	$266,789	$266,789	($78,857)	$3,728,740
2041	73/74	$76,527	$0	$116,333	$192,860	$265,411	$265,411	($72,551)	$3,916,294
2042	74/75	$78,100	$146,648	$119,824	$344,572	$278,655	$278,655	$65,917	$4,109,178
2043	75/76	$79,706	$157,229	$123,418	$360,353	$274,329	$274,329	$86,024	$4,320,736
2044	76/77	$81,346	$167,575	$127,120	$376,041	$272,881	$272,881	$103,160	$4,548,155
2045	77/78	$83,019	$179,374	$130,934	$393,327	$281,319	$281,319	$112,008	$4,781,613
2046	78/79	$84,726	$191,994	$134,862	$411,582	$290,058	$290,058	$121,524	$5,020,765
2047	79/80	$86,471	$205,489	$149,021	$440,981	$303,292	$303,292	$137,689	$5,271,122
2048	80/81	$88,250	$218,783	$162,187	$469,220	$312,583	$312,583	$156,637	$5,535,329
2049	81/82	$90,066	$234,126	$167,052	$491,244	$322,555	$322,555	$168,689	$5,804,087

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

Year	Age	Income Flows	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
2050	82/83	$91,919	$249,111	$172,064	$513,094	$332,666	$332,666	$180,428	$6,076,919
2051	83/84	$93,812	$266,535	$177,226	$537,573	$333,272	$333,272	$204,301	$6,362,986
2052	84/85	$95,742	$283,367	$182,541	$561,650	$318,486	$318,486	$243,164	$6,677,125
2053	85/86	$97,713	$301,130	$188,018	$586,861	$329,500	$329,500	$257,361	$6,992,983
2054	86/87	$99,725	$319,850	$193,659	$613,234	$344,918	$344,918	$268,316	$7,305,486
2055	87/88	$101,778	$337,073	$199,469	$638,320	$356,306	$356,306	$282,014	$7,617,869
2056	88/89	$103,876	$357,639	$205,453	$666,968	$368,756	$368,756	$298,212	$7,928,325
2057	89/90	$106,016	$376,097	$211,616	$693,729	$380,852	$380,852	$312,877	$8,236,150
2058	90/91	$108,200	$395,039	$217,966	$721,205	$393,460	$393,460	$327,745	$8,539,854
2059	91/92	$110,429	$414,380	$224,503	$749,312	$406,384	$406,384	$342,928	$8,838,024
2060	92/93	$112,705	$434,005	$231,240	$777,950	$419,611	$419,611	$358,339	$9,129,149
2061	93/94	$115,028	$448,988	$238,177	$802,193	$431,718	$431,718	$370,475	$9,413,025
2062	94/95	$117,399	$463,349	$520,480	$1,101,228	$443,871	$443,871	$657,357	$9,866,727
2063	95/—	$84,648	$444,696	$252,682	$782,026	$483,809	$483,809	$298,217	$10,084,621

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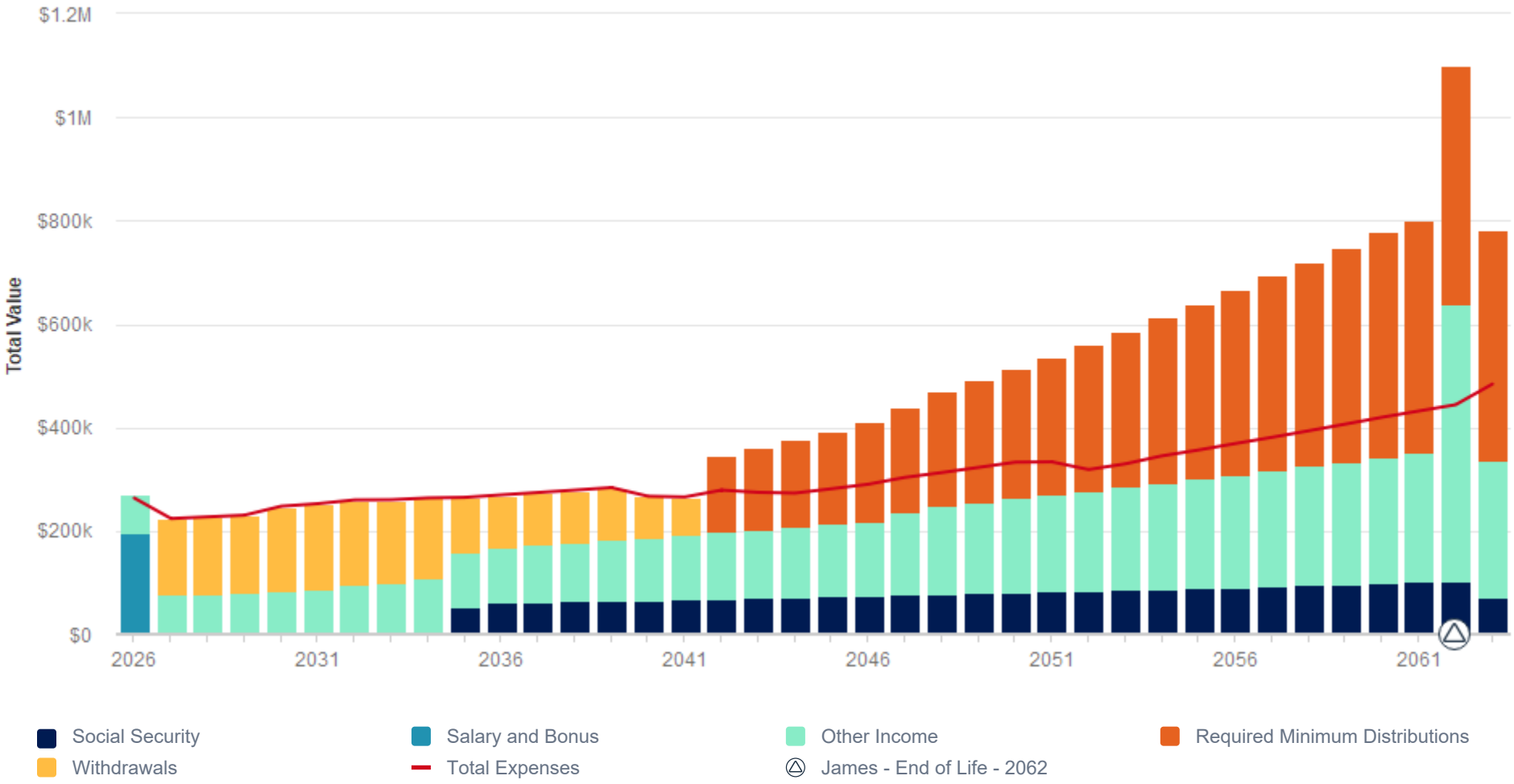
Cash Flow Overview | Base Facts (Only Show Future Values)



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Year	Age	Total Expenses	Social Security	Salary and Bonus	Other Income	Required Minimum Distributions	Withdrawals	Total Withdrawals Spent	Net Savings	Total Portfolio Assets
2026	58/59	$263,321	$0	$196,954	$74,670	$0	$0	$0	$8,303	$2,698,036
2027	59/60	$223,680	$0	$0	$76,909	$0	$146,771	$146,771	$0	$2,717,880
2028	60/61	$226,933	$0	$0	$79,218	$0	$147,715	$147,715	$0	$2,747,136
2029	61/62	$230,152	$0	$0	$81,593	$0	$148,559	$148,559	$0	$2,786,655
2030	62/63	$247,516	$0	$0	$84,042	$0	$163,474	$163,474	$0	$2,817,643
2031	63/64	$252,414	$0	$0	$86,563	$0	$165,851	$165,851	$0	$2,847,226
2032	64/65	$259,707	$0	$0	$95,776	$0	$163,931	$163,931	$0	$2,880,256
2033	65/66	$260,068	$0	$0	$98,617	$0	$161,451	$161,451	$0	$2,917,320
2034	66/67	$263,516	$6,602	$0	$101,544	$0	$155,370	$155,370	$0	$2,963,116
2035	67/68	$264,580	$53,869	$0	$104,558	$0	$106,153	$106,153	$0	$3,061,498
2036	68/69	$269,454	$61,815	$0	$107,659	$0	$99,980	$99,980	$0	$3,173,540
2037	69/70	$274,055	$63,051	$0	$110,854	$0	$100,150	$100,150	$0	$3,293,514
2038	70/71	$278,684	$64,313	$0	$114,143	$0	$100,228	$100,228	$0	$3,422,046
2039	71/72	$283,534	$65,600	$0	$117,532	$0	$100,402	$100,402	$0	$3,559,661
2040	72/73	$266,789	$66,912	$0	$121,020	$0	$78,857	$78,857	$0	$3,728,740
2041	73/74	$265,411	$68,250	$0	$124,610	$0	$72,551	$72,551	$0	$3,916,294
2042	74/75	$278,655	$69,615	$0	$128,309	$146,648	$0	$80,731	$65,917	$4,109,178
2043	75/76	$274,329	$71,007	$0	$132,117	$157,229	$0	$71,205	$86,024	$4,320,736
2044	76/77	$272,881	$72,428	$0	$136,038	$167,575	$0	$64,415	$103,160	$4,548,155
2045	77/78	$281,319	$73,877	$0	$140,076	$179,374	$0	$67,366	$112,008	$4,781,613
2046	78/79	$290,058	$75,354	$0	$144,234	$191,994	$0	$70,470	$121,524	$5,020,765
2047	79/80	$303,292	$76,862	$0	$158,630	$205,489	$0	$67,800	$137,689	$5,271,122
2048	80/81	$312,583	$78,399	$0	$172,038	$218,783	$0	$62,146	$156,637	$5,535,329
2049	81/82	$322,555	$79,967	$0	$177,151	$234,126	$0	$65,437	$168,689	$5,804,087

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	Year	Age	Total Expenses	Social Security	Salary and Bonus	Other Income	Required Minimum Distributions	Withdrawals	Total Withdrawals Spent	Net Savings	Total Portfolio Assets
	2050	82/83	$332,666	$81,566	$0	$182,417	$249,111	$0	$68,683	$180,428	$6,076,919
	2051	83/84	$333,272	$83,198	$0	$187,840	$266,535	$0	$62,234	$204,301	$6,362,986
	2052	84/85	$318,486	$84,861	$0	$193,422	$283,367	$0	$40,203	$243,164	$6,677,125
	2053	85/86	$329,500	$86,558	$0	$199,173	$301,130	$0	$43,769	$257,361	$6,992,983
	2054	86/87	$344,918	$88,289	$0	$205,095	$319,850	$0	$51,534	$268,316	$7,305,486
	2055	87/88	$356,306	$90,054	$0	$211,193	$337,073	$0	$55,059	$282,014	$7,617,869
	2056	88/89	$368,756	$91,856	$0	$217,473	$357,639	$0	$59,427	$298,212	$7,928,325
	2057	89/90	$380,852	$93,693	$0	$223,939	$376,097	$0	$63,220	$312,877	$8,236,150
	2058	90/91	$393,460	$95,567	$0	$230,599	$395,039	$0	$67,294	$327,745	$8,539,854
	2059	91/92	$406,384	$97,478	$0	$237,454	$414,380	$0	$71,452	$342,928	$8,838,024
	2060	92/93	$419,611	$99,428	$0	$244,517	$434,005	$0	$75,666	$358,339	$9,129,149
	2061	93/94	$431,718	$101,417	$0	$251,788	$448,988	$0	$78,513	$370,475	$9,413,025
△	2062	94/95	$443,871	$103,445	$0	$534,434	$463,349	$0	$0	$657,357	$9,866,727
	2063	95/—	$483,809	$70,342	$0	$266,988	$444,696	$0	$146,479	$298,217	$10,084,621

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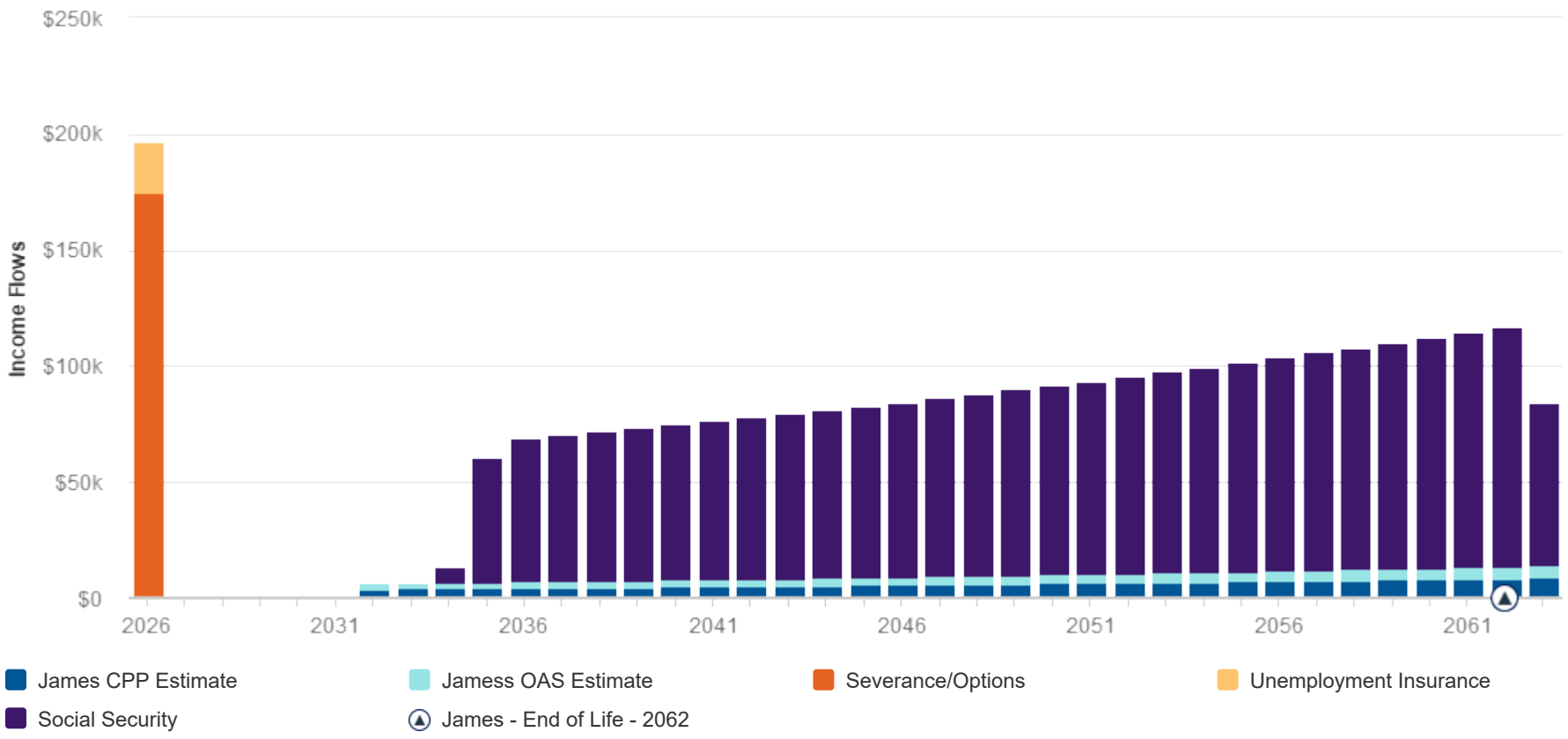
Cash Flow - Income Flows | Base Facts (All Years)

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



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Year	Age	James CPP Estimate	Jamess OAS Estimate	Severance/Options	Unemployment Insurance	Social Security	Income Flows
2026	58/59	$0	$0	$175,010	$21,944	$0	$196,954
2027	59/60	$0	$0	$0	$0	$0	$0
2028	60/61	$0	$0	$0	$0	$0	$0
2029	61/62	$0	$0	$0	$0	$0	$0
2030	62/63	$0	$0	$0	$0	$0	$0
2031	63/64	$0	$0	$0	$0	$0	$0
2032	64/65	$4,135	$2,481	$0	$0	$0	$6,616
2033	65/66	$4,239	$2,544	$0	$0	$0	$6,783
2034	66/67	$4,346	$2,608	$0	$0	$6,602	$13,556
2035	67/68	$4,456	$2,674	$0	$0	$53,869	$60,999
2036	68/69	$4,568	$2,741	$0	$0	$61,815	$69,124
2037	69/70	$4,683	$2,810	$0	$0	$63,051	$70,544
2038	70/71	$4,801	$2,881	$0	$0	$64,313	$71,995
2039	71/72	$4,922	$2,954	$0	$0	$65,600	$73,476
2040	72/73	$5,046	$3,028	$0	$0	$66,912	$74,986
2041	73/74	$5,173	$3,104	$0	$0	$68,250	$76,527
2042	74/75	$5,303	$3,182	$0	$0	$69,615	$78,100
2043	75/76	$5,437	$3,262	$0	$0	$71,007	$79,706
2044	76/77	$5,574	$3,344	$0	$0	$72,428	$81,346
2045	77/78	$5,714	$3,428	$0	$0	$73,877	$83,019
2046	78/79	$5,858	$3,514	$0	$0	$75,354	$84,726
2047	79/80	$6,006	$3,603	$0	$0	$76,862	$86,471
2048	80/81	$6,157	$3,694	$0	$0	$78,399	$88,250
2049	81/82	$6,312	$3,787	$0	$0	$79,967	$90,066

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Year	Age	James CPP Estimate	Jamess OAS Estimate	Severance/Options	Unemployment Insurance	Social Security	Income Flows
2050	82/83	$6,471	$3,882	$0	$0	$81,566	$91,919
2051	83/84	$6,634	$3,980	$0	$0	$83,198	$93,812
2052	84/85	$6,801	$4,080	$0	$0	$84,861	$95,742
2053	85/86	$6,972	$4,183	$0	$0	$86,558	$97,713
2054	86/87	$7,148	$4,288	$0	$0	$88,289	$99,725
2055	87/88	$7,328	$4,396	$0	$0	$90,054	$101,778
2056	88/89	$7,513	$4,507	$0	$0	$91,856	$103,876
2057	89/90	$7,702	$4,621	$0	$0	$93,693	$106,016
2058	90/91	$7,896	$4,737	$0	$0	$95,567	$108,200
2059	91/92	$8,095	$4,856	$0	$0	$97,478	$110,429
2060	92/93	$8,299	$4,978	$0	$0	$99,428	$112,705
2061	93/94	$8,508	$5,103	$0	$0	$101,417	$115,028
2062	94/95	$8,722	$5,232	$0	$0	$103,445	$117,399
2063	95/—	$8,942	$5,364	$0	$0	$70,342	$84,648

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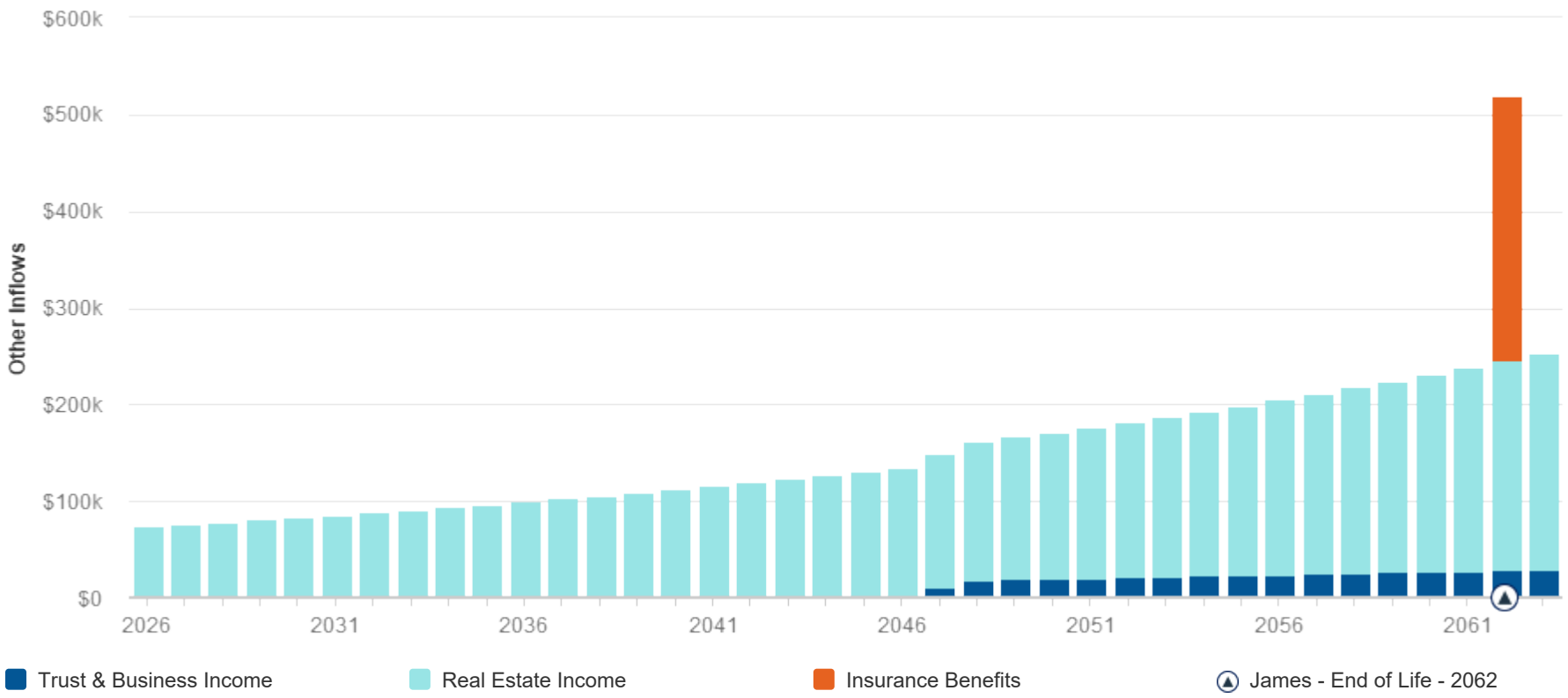
Cash Flow - Other Inflows | Base Facts (All Years)

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



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Year	Age	Business / Trust Income	Real Estate Income	Insurance Benefits	Other Inflows
2026	58/59	$0	$74,670	$0	$74,670
2027	59/60	$0	$76,909	$0	$76,909
2028	60/61	$0	$79,218	$0	$79,218
2029	61/62	$0	$81,593	$0	$81,593
2030	62/63	$0	$84,042	$0	$84,042
2031	63/64	$0	$86,563	$0	$86,563
2032	64/65	$0	$89,160	$0	$89,160
2033	65/66	$0	$91,834	$0	$91,834
2034	66/67	$0	$94,590	$0	$94,590
2035	67/68	$0	$97,428	$0	$97,428
2036	68/69	$0	$100,350	$0	$100,350
2037	69/70	$0	$103,361	$0	$103,361
2038	70/71	$0	$106,461	$0	$106,461
2039	71/72	$0	$109,656	$0	$109,656
2040	72/73	$0	$112,946	$0	$112,946
2041	73/74	$0	$116,333	$0	$116,333
2042	74/75	$0	$119,824	$0	$119,824
2043	75/76	$0	$123,418	$0	$123,418
2044	76/77	$0	$127,120	$0	$127,120
2045	77/78	$0	$130,934	$0	$130,934
2046	78/79	$0	$134,862	$0	$134,862
2047	79/80	$10,113	$138,908	$0	$149,021
2048	80/81	$19,111	$143,076	$0	$162,187
2049	81/82	$19,684	$147,368	$0	$167,052
2050	82/83	$20,275	$151,789	$0	$172,064

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Year	Age	Business / Trust Income	Real Estate Income	Insurance Benefits	Other Inflows
2051	83/84	$20,884	$156,342	$0	$177,226
2052	84/85	$21,509	$161,032	$0	$182,541
2053	85/86	$22,155	$165,863	$0	$188,018
2054	86/87	$22,819	$170,840	$0	$193,659
2055	87/88	$23,504	$175,965	$0	$199,469
2056	88/89	$24,209	$181,244	$0	$205,453
2057	89/90	$24,935	$186,681	$0	$211,616
2058	90/91	$25,684	$192,282	$0	$217,966
2059	91/92	$26,454	$198,049	$0	$224,503
2060	92/93	$27,248	$203,992	$0	$231,240
2061	93/94	$28,066	$210,111	$0	$238,177
2062	94/95	$28,908	$216,415	$275,157	$520,480
2063	95/—	$29,775	$222,907	$0	$252,682

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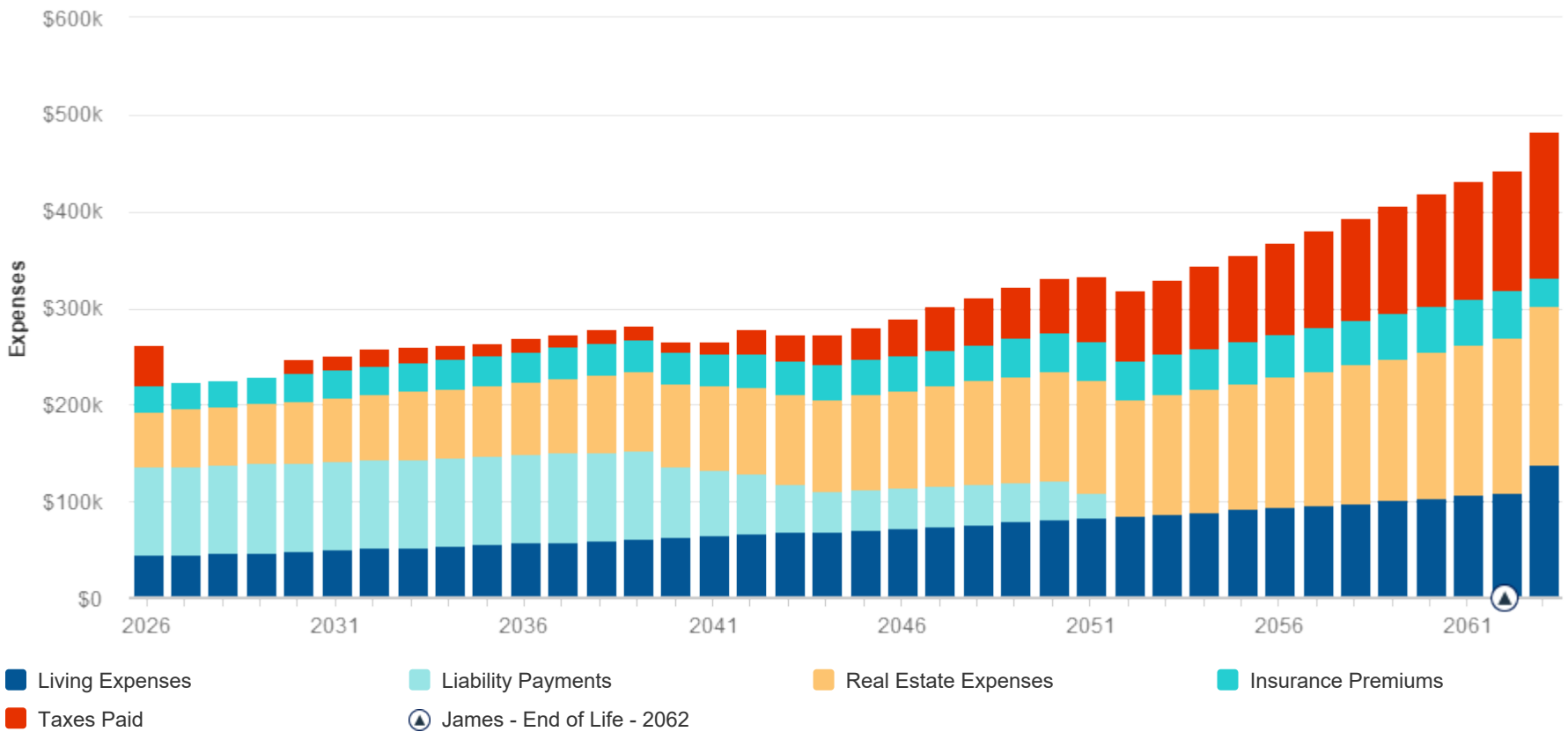
Cash Flow - Expenses | Base Facts (All Years)

The Expenses report illustrates your projected cash expenditures.



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Year	Age	Living Expenses	Liability Payments	Real Estate Expenses	Other Expense Flows	Insurance Premiums	Taxes Paid	Total Expenses
2026	58/59	$44,810	$91,560	$56,900	$0	$27,067	$42,984	$263,321
2027	59/60	$45,938	$91,560	$58,554	$0	$27,468	$160	$223,680
2028	60/61	$47,096	$91,560	$60,258	$0	$27,879	$140	$226,933
2029	61/62	$48,280	$91,560	$62,011	$0	$28,301	$0	$230,152
2030	62/63	$49,497	$91,560	$63,816	$0	$28,733	$13,910	$247,516
2031	63/64	$50,746	$91,560	$65,673	$0	$29,176	$15,259	$252,414
2032	64/65	$52,026	$91,560	$67,584	$0	$29,362	$19,175	$259,707
2033	65/66	$53,337	$91,560	$69,552	$0	$29,547	$16,072	$260,068
2034	66/67	$54,681	$91,560	$71,577	$0	$30,011	$15,687	$263,516
2035	67/68	$56,060	$91,560	$73,660	$0	$30,487	$12,813	$264,580
2036	68/69	$57,474	$91,560	$75,805	$0	$30,974	$13,641	$269,454
2037	69/70	$58,920	$91,560	$78,013	$0	$31,474	$14,088	$274,055
2038	70/71	$60,407	$91,560	$80,285	$0	$31,987	$14,445	$278,684
2039	71/72	$61,931	$91,560	$82,625	$0	$32,512	$14,906	$283,534
2040	72/73	$63,493	$73,267	$85,032	$0	$33,050	$11,947	$266,789
2041	73/74	$65,094	$67,920	$87,509	$0	$33,601	$11,287	$265,411
2042	74/75	$66,734	$62,734	$90,059	$0	$34,168	$24,960	$278,655
2043	75/76	$68,417	$50,435	$92,684	$0	$34,748	$28,045	$274,329
2044	76/77	$70,144	$41,112	$95,385	$0	$35,343	$30,897	$272,881
2045	77/78	$71,910	$41,112	$98,165	$0	$35,953	$34,179	$281,319
2046	78/79	$73,721	$41,112	$101,028	$0	$36,579	$37,618	$290,058
2047	79/80	$75,576	$41,112	$103,971	$0	$37,220	$45,413	$303,292
2048	80/81	$77,480	$41,112	$107,005	$0	$37,877	$49,109	$312,583
2049	81/82	$79,434	$41,112	$110,126	$0	$38,550	$53,333	$322,555

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Year	Age	Living Expenses	Liability Payments	Real Estate Expenses	Other Expense Flows	Insurance Premiums	Taxes Paid	Total Expenses
2050	82/83	$81,438	$41,112	$113,337	$0	$39,240	$57,539	$332,666
2051	83/84	$83,491	$25,763	$116,642	$0	$39,948	$67,428	$333,272
2052	84/85	$85,593	$115	$120,045	$0	$40,674	$72,059	$318,486
2053	85/86	$87,750	$0	$123,547	$0	$41,418	$76,785	$329,500
2054	86/87	$89,960	$0	$127,152	$0	$42,181	$85,625	$344,918
2055	87/88	$92,228	$0	$130,863	$0	$42,964	$90,251	$356,306
2056	88/89	$94,552	$0	$134,682	$0	$43,765	$95,757	$368,756
2057	89/90	$96,935	$0	$138,613	$0	$44,587	$100,717	$380,852
2058	90/91	$99,378	$0	$142,658	$0	$45,429	$105,995	$393,460
2059	91/92	$101,883	$0	$146,824	$0	$46,292	$111,385	$406,384
2060	92/93	$104,449	$0	$151,109	$0	$47,178	$116,875	$419,611
2061	93/94	$107,084	$0	$155,522	$0	$48,085	$121,027	$431,718
2062	94/95	$109,781	$0	$160,063	$0	$49,015	$125,012	$443,871
2063	95/—	$138,124	$0	$164,739	$0	$29,421	$151,525	$483,809

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Cash Flow - Expense Flows | Base Facts (All Years)

The Expense Flows report illustrates your projected cash expenditures.

No Data Available

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Year	Age	Total Expense Flows
2026	58/59	$0
2027	59/60	$0
2028	60/61	$0
2029	61/62	$0
2030	62/63	$0
2031	63/64	$0
2032	64/65	$0
2033	65/66	$0
2034	66/67	$0
2035	67/68	$0
2036	68/69	$0
2037	69/70	$0
2038	70/71	$0
2039	71/72	$0
2040	72/73	$0
2041	73/74	$0
2042	74/75	$0
2043	75/76	$0
2044	76/77	$0
2045	77/78	$0
2046	78/79	$0
2047	79/80	$0
2048	80/81	$0
2049	81/82	$0
2050	82/83	$0

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Year	Age	Total Expense Flows
2051	83/84	$0
2052	84/85	$0
2053	85/86	$0
2054	86/87	$0
2055	87/88	$0
2056	88/89	$0
2057	89/90	$0
2058	90/91	$0
2059	91/92	$0
2060	92/93	$0
2061	93/94	$0
2062	94/95	$0
2063	95/—	$0

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Monte Carlo Analysis

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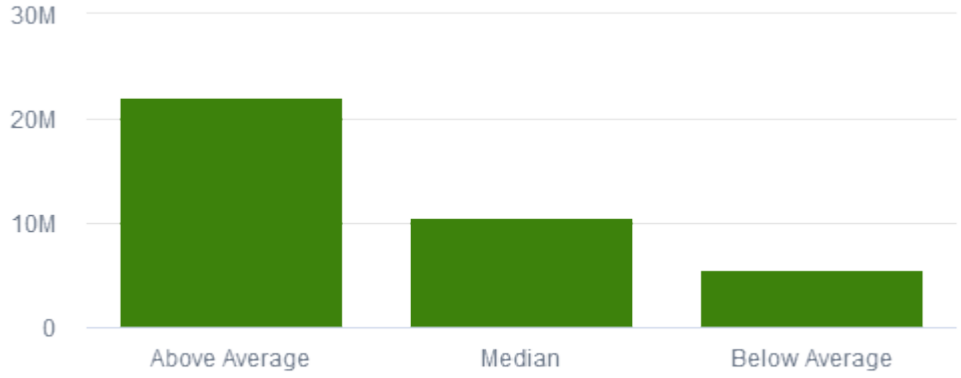
Monte Carlo Summary | Base Facts (Only Show Future Values)

This Monte Carlo Analysis runs multiple simulations of your financial plan against future market conditions. The result of introducing random investment volatility to the analysis produces a range of values that demonstrates how changing investment markets may impact your future plans.

Probability Of Success

Low (0% - 69%) Medium (70% - 81%) High (82% - 100%)

Portfolio Assets



Market Conditions	Percentile	Portfolio Assets
Above Average	80%	$22,154,868
Median	50%	$10,524,842
Below Average	20%	$5,592,416

This Monte Carlo analysis illustrates the potential results of your financial plan using up to 1000 randomly generated market returns and volatility called trial runs. In each trial run, the mean and standard deviation of a selected benchmark index for each account or portfolio is used for a randomly chosen year. This hypothetical investment performance is combined with the detailed cash flow and tax calculations for your plan. The trial runs produce a range of potential results and are one way of illustrating and evaluating the statistical probability of your planning strategies.

IMPORTANT: The projections generated by this Monte Carlo simulation regarding the likelihood of various investment outcomes do not reflect or guarantee future results and may vary with each use and over time. Calculations are based upon market index and growth rate assumptions in your plan. Refer to the Assumptions Summary and Monte Carlo Assumptions reports for details.

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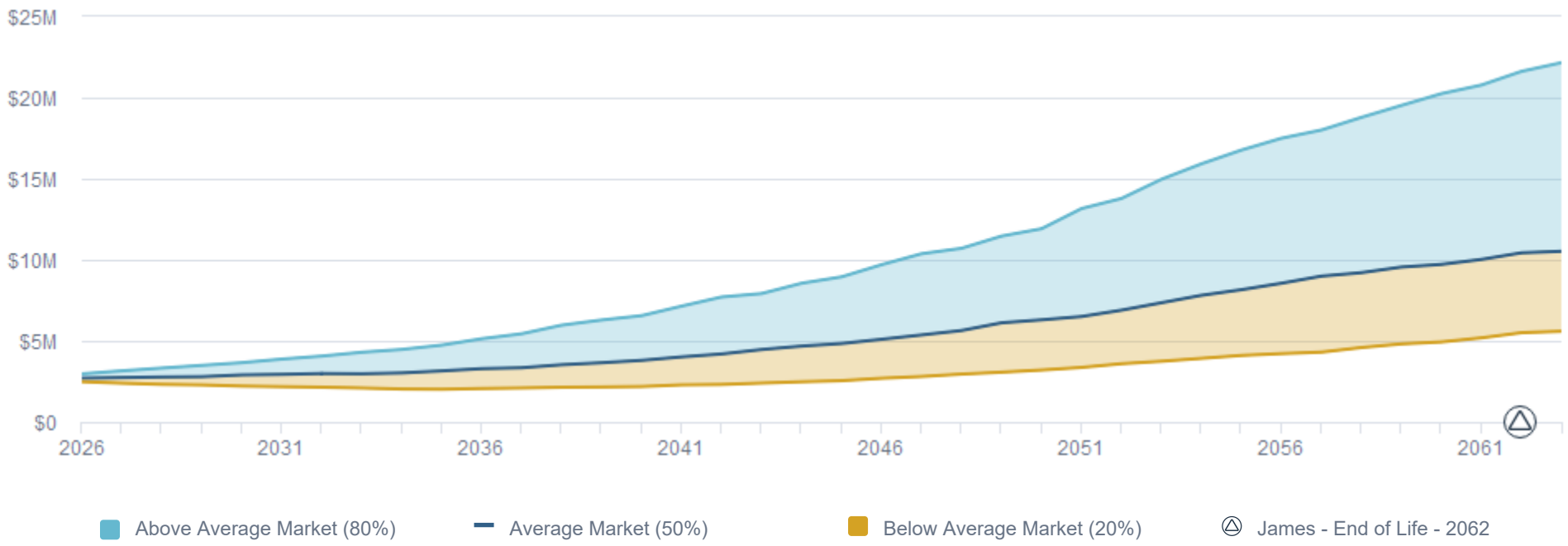
Monte Carlo Asset Spread | Base Facts

The following Monte Carlo charts illustrate a potential range of your assets over time. The chart shows the spread of the results of all the tests.

Asset Spread - Total Portfolio Assets



Monte Carlo analysis illustrates potential results of your plan using up to 1000 randomly generated runs of market returns and volatility. In each run, the mean and standard deviation of a selected benchmark index for each account/portfolio is used. This hypothetical performance is combined with the detailed cash flow and tax calculations and the potential results are a way of illustrating the probability of your plan's results.

IMPORTANT: The projections generated by this Monte Carlo simulation regarding the likelihood of various investment outcomes do not reflect or guarantee future results and may vary with each use and over time. Calculations are based upon market index and growth rate assumptions in your plan. Refer to the Assumptions Summary and Monte Carlo Assumptions reports for details.

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any commissions. They will reflect any fees or product charges when entered by the advisor/representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

Monte Carlo Assumptions | Base Facts

A Monte Carlo Analysis seeks to approximate actual investment market volatility by adding random investment returns to your financial plan. The result of introducing random investment volatility to the analysis produces a range of values that demonstrates how changing investment markets may impact your future plans.

This Monte Carlo simulation uses randomly selected return and volatility data of market indexes and applies cash flow and tax calculations based on the facts and assumptions you have provided to produce a trial run. The market indexes are assigned to investment accounts and portfolios to represent component asset classes. In each trial run, a rate of return is generated for each asset class using the mean and standard deviation of the market index in the randomly chosen year. Up to 1000 trial runs are calculated resulting in a range of values that is further analyzed to produce a statistical probability for your planning strategies.

Carefully consider the high, low and average values in terms of how comfortable you would be with those results. Keep in mind it is impossible to predict future investment results and this analysis should be monitored over time.

Monte Carlo Assumptions

The following fixed growth rates were used in the simulation:

Asset	Pre-Retirement Rate	Post-Retirement Rate
Mary Whole Life Legacy 100	1.48%	1.48%
James Whole Life Legacy	1.48%	1.48%
Mary Roth 8407	8.50%	8.50%
James Roth 8297	8.50%	8.50%

All other rates were varied statistically according to historical data.

Monte Carlo Definitions

- **Mean:** Simple average, equal to the sum of all values divided by the number of values.
- **Maximum:** The largest value of the distribution.
- **Percentile:** Represents the value of the distribution or the percentage of the trials that fall below it. E.g., the 50 Percentile or "Average Market" or "Median" represents the value that 50% of the distribution falls below and 50% of the distribution falls above.
- **Minimum:** The smallest value of the distribution.
- **Monte Carlo Simulation:** A statistical analysis model generally used to analyze the effect of varying inputs on the outputs of a model. The Monte Carlo simulation randomly applies values for uncertain variables over and over to simulate a model.
- **Standard Deviation:** A statistical measure of the volatility based on the distribution of a set of data from its mean (average value). Example: A portfolio with an average return of 10% and a standard deviation of 15% would return a result between -5% and +25% the majority of the time (68% probability or 1 standard deviation), almost all the time the return would be between -20% and +40% (95% probability or twice the standard deviation). If there were 0 standard deviation then the result would always be 10%. Generally, more aggressive portfolios have a higher standard deviation and more conservative portfolios have a lower standard deviation.

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- **Total Assets:** Includes all Total Portfolio Assets plus any Personal Property, Real Estate, Notes Receivable, Business assets, Irrevocable Trust assets and Family Limited Partnerships.
- **Total Portfolio Assets:** Includes all holdings within the following categories: Investment Assets, Cash Assets, Retirement Assets, Annuities, Insurance Assets and any Stock Options / Grants.

A Monte Carlo Analysis seeks to approximate actual investment market volatility by randomizing investment returns and looks at various scenarios to imitate the random behavior of real life. The result of introducing random investment volatility to the analysis produces a range of values that demonstrates how changing investment markets may impact your future plans.

This Monte Carlo simulation uses randomly selected return and volatility data of benchmark indices. The benchmark index data includes gross monthly returns collected over a span of years of changing market conditions. These benchmark indices are tied to asset classes which are associated to the securities in each investment account or model portfolio in your financial plan. Monte Carlo uses your existing holdings in your financial plan for its trial runs. A blended rate of return for each investment account is calculated based on the underlying benchmark indices that are associated to the asset classes within the account or assigned model portfolio by multiplying the index rate by the percentage allocation for each asset class.

Note that certain of your investments may have fixed growth rates assigned, in which case the fixed rate is used in each trial run. Please refer to the Monte Carlo Assumptions report for a listing of your investments to which fixed growth rates have been assigned. The Monte Carlo Assumptions report also provides definitions for terms associated with Monte Carlo simulation.

Up to 1000 trial runs are calculated, resulting in a range of values that is further analyzed to produce a statistical probability for your planning strategies. In each trial run, a rate of return is generated using the mean and standard deviation of the benchmark index in the randomly chosen year, and your cash flow is evaluated using the tax assumptions based on the facts and assumptions you have provided. Please refer to the Assumptions Summary report for your tax rate assumptions. Each run randomly chooses a year from the range of historical data available for each benchmark index that underlies each asset class. Next, a rate of return is generated for each asset class using the historical mean and standard deviation of the benchmark index in that chosen year. The results of each run are then plotted on a graph to show the range of potential outcomes. The calculations plotted on the Monte Carlo graphs illustrate the range of potential results: the best case scenario, the worst case scenario, and hundreds of scenarios in between.

While the simulation does not predict what the market will do, 1000 trial runs provide the range of possible returns for your financial plan with greater confidence. Carefully consider the high, low and average values in terms of how comfortable you would be with those results. Keep in mind it is impossible to predict future investment results, and this analysis should be monitored over time.

Please note that other investments not considered might have characteristics similar or superior to those analyzed in this report.

Please refer to the Growth Rates Summary report for a detailed listing of the historical benchmark indices, model portfolios, and for a listing of your investments with their assigned growth rates.

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IMPORTANT: The projections or other information generated by this Monte Carlo simulation regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. There is no guarantee that the results generated by this simulation will be achieved or sustained, and results may vary with each use and over time. Actual results may be better or worse than those generated in this simulation.

Limitations of this Monte Carlo simulation include:

- *Investments assigned fixed rates of return reflect a constant growth rate, which is compounded on an annual basis with no variation and have no underlying correlation data. The growth on investments is the flat rate throughout the Monte Carlo simulation.*
- *Market volatility may be more extreme than what is represented by the simulation*
- *The accuracy of the simulation is reduced in periods of market crisis.*
- *The simulation does not consider all investments, and those not considered might have characteristics similar or superior to those analyzed in this report.*

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Asset Allocation Overview

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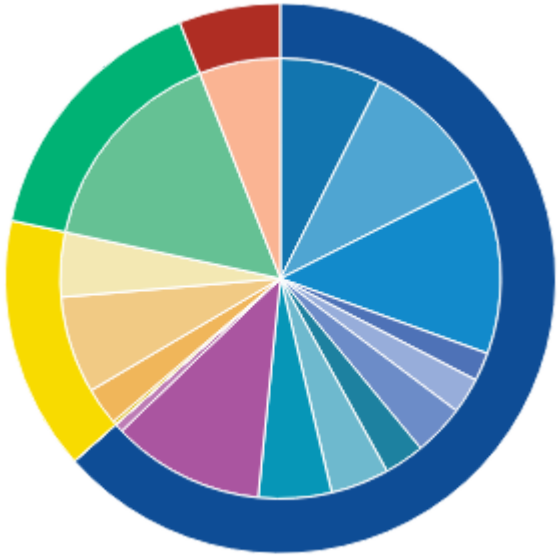
Asset Allocation | Base Facts vs. Base Facts

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

All Assets - Current Allocation

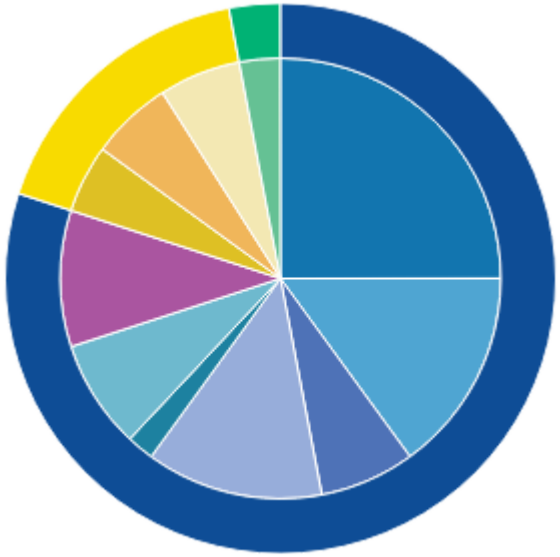
(6.10% blended rate)



Equities	63.46%
Tax Exempt Bonds	0.00%
Taxable Bonds	14.92%
Cash	15.65%
Other[1]	5.97%
Large Growth	7.43%
Large Value	10.12%
Large Blend	12.98%
Mid Growth	2.09%

Growth Plus (80/20) Model Portfolio

(7.71% blended rate)



Equities	80.00%
Taxable Bonds	17.00%
Cash	3.00%
Large Growth	25.00%
Large Value	15.00%
Mid Growth	7.00%
Mid Value	13.00%
Small Growth	2.00%
Small Value	8.00%

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Mid Value	2.64%
Mid Blend	3.75%
Small Growth	2.95%
Small Value	4.30%
Small Blend	5.37%
International	11.19%
Emerg Mkts	0.63%
Int Trm Mun	0.00%
Long Trm Mun	0.00%
Hgh Yld Bnd	0.28%
Inv Grd Bnd	2.77%
Sht Trm Bnd	7.14%
IPS	4.73%
Cash	15.65%
Unclassified	5.97%

International	10.00%
Hgh Yld Bnd	5.00%
Inv Grd Bnd	6.00%
IPS	6.00%
Cash	3.00%

All Assets - Current Allocation

Assets	Large Growth	Large Value	Large Blend	Mid Growth	Mid Value	Mid Blend	Small Growth	Small Value	Small Blend	International	Emerg Mkts	Int Trm Mun	Cash	Other[2]	Total
1st Bank Emergency Fund	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$14,885	$0	**$14,885**
1st Bank Main Account	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$27,610	$0	**$27,610**
Mary (CND) Reg Retire Savings Savings Plar 3	$36	$4,339	$20,603	$13	$687	$328	$0	$5	$7	$28,301	$11,679	$0	$3,267	$695	**$69,960**
Mary (USD) Reg Retire Savings	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$4,611	$0	**$4,611**

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Assets	Large Growth	Large Value	Large Blend	Mid Growth	Mid Value	Mid Blend	Small Growth	Small Value	Small Blend	International	Emerg Mkts	Int Trm Mun	Cash	Other[2]	Total
Savings Plan 3															
Mary Canadian Investment Account 4	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$2,118	**$2,118**
Mary Roth 8407	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$12	**$12**
Mary Whole Life Legacy 100	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$57,735	**$57,735**
James (CND) Locked Retirement Account 8	$0	$4,783	$38,963	$0	$0	$0	$0	$0	$0	$3,833	$0	$0	$88	$0	**$47,667**
James (CND) Reg Retire Savings Savings Plan 9	$0	$1,213	$0	$0	$7,932	$0	$0	$0	$0	$39,416	$0	$0	$670	$0	**$49,231**
James (USD) Reg Retire Savings Savings Plan 9	$0	$6,969	$13,654	$0	$0	$0	$0	$0	$0	$0	$0	$0	$30	$0	**$20,653**
James Fidelity	$4,220	$5,657	$5,576	$430	$893	$1,284	$4	$22	$40	$135	$49	$0	$44,441	$0	**$62,751**
James Retirement Savings	$184,134	$233,561	$250,231	$52,641	$57,312	$93,299	$74,664	$108,883	$135,925	$212,003	$4,347	$42	$11,083	$374,541	**$1,792,666**
James Roth 8297	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$35,016	**$35,016**

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Assets	Large Growth	Large Value	Large Blend	Mid Growth	Mid Value	Mid Blend	Small Growth	Small Value	Small Blend	International	Emerg Mkts	Int Trm Mun	Cash	Other[2]	Total
James Whole Life Legacy	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$56,291	**$56,291**
Capital 1 Emergency Fund	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$26,813	$0	**$26,813**
Capital 1 Main	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$200,547	$0	**$200,547**
Capital 1 Travel	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$11,477	$0	**$11,477**
Cash B of A	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$29,159	$0	**$29,159**
Health Savings Account	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$21,940	$3,026	**$24,966**
Totals	**$188,390**	**$256,522**	**$329,027**	**$53,084**	**$66,824**	**$94,911**	**$74,668**	**$108,910**	**$135,972**	**$283,688**	**$16,075**	**$42**	**$396,621**	**$529,434**	**$2,534,168**

Growth Plus (80/20) Model Portfolio

Assets	Large Growth	Large Value	Large Blend	Mid Growth	Mid Value	Mid Blend	Small Growth	Small Value	Small Blend	International	Emerg Mkts	Int Trm Mun	Cash	Other[2]	Total
Growth Model Portfolio	25.00%	15.00%	0.00%	7.00%	13.00%	0.00%	2.00%	8.00%	0.00%	10.00%	0.00%	0.00%	3.00%	17.00%	**100.00%**

Assets/ Disparity	Large Growth	Large Value	Large Blend	Mid Growth	Mid Value	Mid Blend	Small Growth	Small Value	Small Blend	International	Emerg Mkts	Int Trm Mun	Cash	Other[2]	Total
All Assets	7.43%	10.12%	12.98%	2.09%	2.64%	3.75%	2.95%	4.30%	5.37%	11.19%	0.63%	0.00%	15.65%	20.89%	**100.00%**
Growth Model Portfolio	25.00%	15.00%	0.00%	7.00%	13.00%	0.00%	2.00%	8.00%	0.00%	10.00%	0.00%	0.00%	3.00%	17.00%	**100.00%**
% Disparity	17.57%	4.88%	-12.98%	4.91%	10.36%	-3.75%	-0.95%	3.70%	-5.37%	-1.19%	-0.63%	0.00%	-12.65%	—	**—**

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Assets/ Disparity	Large Growth	Large Value	Large Blend	Mid Growth	Mid Value	Mid Blend	Small Growth	Small Value	Small Blend	International	Emerg Mkts	Int Trm Mun	Cash	Other²	Total
$ Disparity	$445,152	$123,603	($329,027)	$124,308	$262,618	($94,911)	($23,985)	$93,823	($135,972)	($30,271)	($16,075)	($42)	($320,596)	—	—

Other¹ If present, represents the percentage of assets that are not included in the other High-Level categories (stock, taxable bonds, municipal bonds, and Cash). Common examples are Hedge Funds, Commodities, and Investment Real Estate.

Other² If present, is the accumulated value of multiple asset classes that were unable to fit on one page.

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

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

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

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

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

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

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

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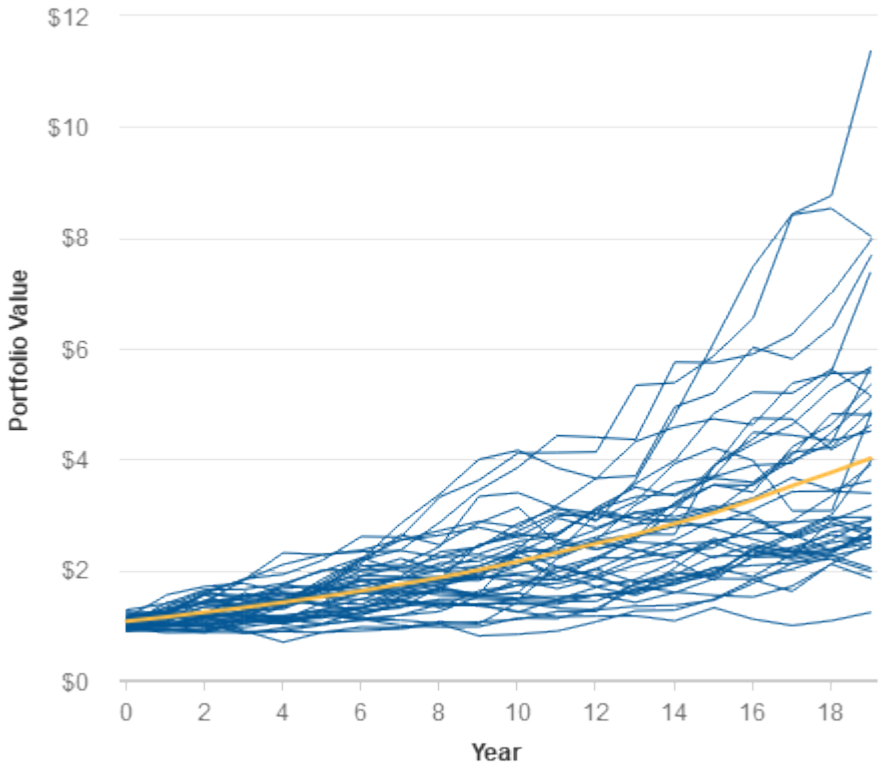
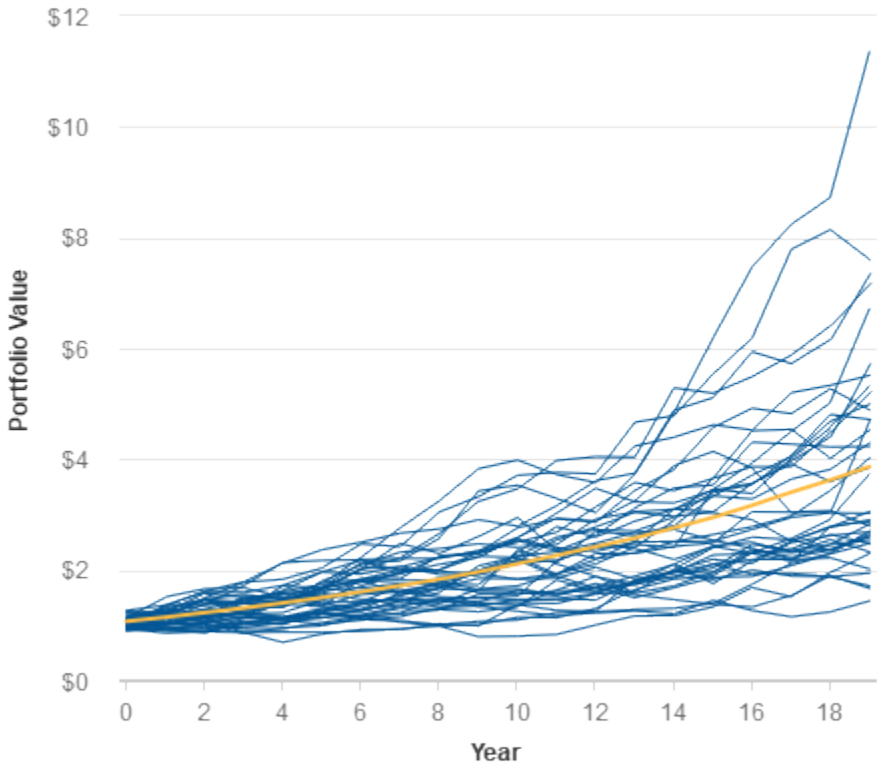
Monte Carlo Analysis of Investments | Base Facts

This Monte Carlo Analysis of Investments report illustrates the possible performance of your total investments, category of investments or a portfolio.

All Assets - Current Allocation



Recommended Portfolio (Growth And Income (60/40))



This report simulates investing $1 in each portfolio over a period of 20 years. It then runs 1,000 randomly simulated market returns and volatility and graphs hypothetical sample values of the portfolio. The intent is to show the average return and a sub-set of the trials in the Monte Carlo simulation in order to get an idea of the potential behavior of the portfolio. Values less than $1 represent an investment loss, while values more than $1 represent an investment gain. Less risky portfolios will have a tighter range of values, while higher-risk portfolios will have a broader spread of possible returns. This Monte Carlo simulation does not take into account any taxes or cash flow.

Statistics for All Assets - Current Allocation	Value
Rate of Return	6.10%

Statistics for Recommended Portfolio (Growth And Income (60/40))	Value
Rate of Return	5.93%

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Mean Rate	7.20%
Risk (Standard Deviation)	11.70
Starting Value	$1.00
Average Ending Value	$4.02
Maximum Ending Value	$14.83
Minimum Ending Value	$0.96

Based upon an Asset Allocation of:	**Value**
Large-Cap Growth	7.43%
Large-Cap Value	10.12%
Large-Cap Blend	12.98%
Mid-Cap Growth	2.09%
Mid-Cap Value	2.64%
Mid-Cap Blend	3.75%
Small-Cap Growth	2.95%
Small-Cap Value	4.30%
Small-Cap Blend	5.37%
International	11.19%
Emerging Markets	0.63%
Intermediate Term Municipal	0.00%
Long Term Municipal	0.00%
High Yield Bonds	0.28%
Investment Grade Bonds	2.77%
Short Term Bonds	7.14%
Inflation Protected Securities	4.73%
Cash & Money Market Funds	15.65%

Mean Rate	6.99%
Risk (Standard Deviation)	11.16
Starting Value	$1.00
Average Ending Value	$3.87
Maximum Ending Value	$12.51
Minimum Ending Value	$1.06

Based upon an Asset Allocation of:	**Value**
Large-Cap Growth	23.00%
Large-Cap Value	17.00%
Mid-Cap Growth	5.00%
Mid-Cap Value	5.00%
Small-Cap Growth	3.00%
Small-Cap Value	2.00%
International	5.00%
Investment Grade Bonds	20.00%
Short Term Bonds	10.00%
Inflation Protected Securities	6.00%
Cash & Money Market Funds	4.00%

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Unclassified	5.97%

IMPORTANT: The projections or other information generated by this Monte Carlo simulation regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time. Calculations are based upon market index and growth rate assumptions in your financial plan. Other investments not considered might have characteristics similar or superior to those analyzed in this report.

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

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

***Mean Rate:**: The Mean Rate represents the weighted arithmetic mean return of the asset(s) or portfolio(s) selected. This value is used in conjunction with the standard deviation and correlation assumptions to generate returns for Monte Carlo analyses.*

***Rate of Return:**: The Rate of Return represents the weighted geometric mean return of the asset(s) or portfolio(s) selected. This value is used in linear projections and is provided on Monte Carlo analyses for informational purposes.*

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Life Insurance - Needs

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Basics of Life Insurance

A comprehensive financial plan often includes an insurance and risk management analysis. This type of analysis is meant to help define lifestyle expectations in the event of your (or your spouse's) death and whether adequate and appropriate resources exist to meet your family's future financial needs.

Lifestyle Expectations

Clearly, replacing the lost income of a decedent is a significant factor when determining the necessary resources in the event of a premature death. However, there are other financial and lifestyle considerations that could affect your resource needs, such as:

- What type of family environment is desirable after the death of one parent?
- Will the survivor work full-time? Part-time? Return to work in several years?
- Would the survivor need extra day-care or nanny services?
- Would the survivor want to pay off large debts such as mortgages?
- Would the survivor want to pre-fund large expenditures such as college in advance?

Amount of Coverage

There are several "rules of thumb" that are sometimes used to help determine the necessary life insurance coverage. Unfortunately, those types of estimates are too often inaccurate and fail to accommodate any unique situations or expectations. Determining the proper amount of insurance coverage is often part science and part art and an experienced advisor can help you with that process.

Type of Coverage

In addition to the amount of insurance, the type of insurance should be considered as well. Term policies may be appropriate for some clients while for others permanent coverage might be a necessity or provide additional advantages.

Quality of Existing Policies and Insurers

Especially with recent market turmoil, the value of highly rated and conservative insurance companies has never been more obvious. Existing policies should be regularly examined for their performance as well as the ratings of the insurer in general. Your insurance should be reviewed periodically to determine if the policy continues to meet your needs.

Non-Financial Considerations

It is also vital to have plans relating to the care of children or other dependents in the event both parents are deceased. Your wishes must be detailed in your will or other estate planning documents or you risk having the state determine the

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guardian of any children. Estate planning attorneys are used to help craft the necessary documents to ensure your wishes are followed.

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Types of Life Insurance

Term Insurance

Term Life Insurance provides coverage on the insured for a specified period of time (5, 10, or 20 years for example) as long as the premiums are paid and the policy is not cancelled.

Annual Renewable Term

Provides a fixed amount of coverage for one year and allows the policy owner to renew the coverage each year, without evidence of insurability.

Level Term

Provides a fixed amount of coverage with premiums that are fixed over a certain period of time, often in 10 year increments.

Decreasing Term

Provides for coverage that decreases throughout the term of coverage, while the premiums remain level. Often times used for a short term decreasing liability like a mortgage.

Permanent Insurance*

Permanent Life Insurance provides coverage for the insured's entire life, as long as premiums are paid on time and the policy is not canceled, and generally allows for a build up of cash value. The most common types are:

Whole Life

The oldest kind of permanent insurance, where premiums are fixed and guaranteed and remain level throughout the policy's lifetime. Provided premiums are paid on time, this coverage also provides a guaranteed cash value and guaranteed death benefit. Guarantees depend upon the claims-paying ability of the issuing insurance company.

Universal Life

Universal Life allows the owner after the initial payment to pay flexible premiums. The owner may change the death benefit from time to time (increase in coverage may require evidence of insurability) and vary the amount and timing of premium payments subject to certain minimums and standards.

Variable Universal Life

A form of permanent coverage that combines premium and death benefit flexibility with allowing the policy owner to choose among different investment options. Values fluctuate based on market volatility. The extent to which this form of coverage is permanent is also dependent on the performance of the underlying investments. Variable life insurance policy holders are subject to investment risks, including the possible loss of principal.

Variable insurance guarantees are based on claims paying ability of the issuer. Withdrawals made may be subject to fees when distributed, and treated as ordinary income. Outstanding policy loans at death, and withdrawals, will reduce the policy death benefits and cash values. The investment returns and principal value of the available sub-account portfolios will fluctuate so that the value of an investor's unit, when redeemed, may be worth more or less than their original value. Variable universal life insurance is sold by prospectus. Before purchasing a policy, investors should carefully consider the investment objectives, risks, charges and expenses of the policy and its underlying investment choices. For this and other information, obtain the prospectuses for the variable universal life insurance policy and its underlying investment choices from your registered representative. Please read the prospectuses carefully before investing or sending money.

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A Feature Comparison of Term and Permanent Life Insurance

FEATURE	TERM	PERMANENT*
Length of Coverage	Specific time period as long as premiums are paid	Lifetime as long as premiums are paid
Premiums	Determined by age and health Typically lower than permanent coverage	Determined by age and health Initially higher than term coverage with portion to cash value
Cash Value	Not Available	Potential for cash value accumulation on a Tax Deferred Basis
Face Amount	Typically Level	Level and/or Flexible
Key Advantage	Provides the highest death benefit for lowest premium when need is temporary.	Provides lifetime protection combined with the potential for cash value accumulation.

** Length of coverage is permanent for whole life as long as premiums are paid. This may not be true of universal life or variable universal life insurance.*

Most insurance policies contain exclusions, limitations, reductions of benefits and terms for keeping them in force. Your representative can provide you with costs and complete details.

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Life Insurance Gap Analysis | Base Facts with Premature Death - Mary

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

In this scenario, it is assumed that **Mary** dies at age **58** in **2026** and that the survivor, **James**, will live until age **95** in **2062**.

Comparative Value	Current Scenario	w/ Additional Insurance
Total Survivor Costs	$11,902,905	$11,902,905
Life Insurance Benefits	$294,722	$294,722
Portfolio Assets After Mary's Death	$2,639,447	$2,639,447
Portfolio Assets + Insurance	$2,934,169	$2,934,169
Portfolio Assets After James's Death	$9,163,353	$9,163,353

The additional life insurance needed on **Mary** is **$0** for total life insurance coverage of **$294,722**.

SUMMARY

Additional Insurance
$0

Existing Life Insurance
$294,722

Survivor's Assets (2027) at Beginning of Year
$2,934,169 (current)
$2,934,169 (new)

Survivor's Assets (2062)
$9,163,353 (current)
$9,163,353 (new)

Assuming the additional life insurance benefits can be invested at **0.00%**, you are projected to have assets remaining of **$9,163,353** after **James's** death in **2062**.

Portfolio Assets

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

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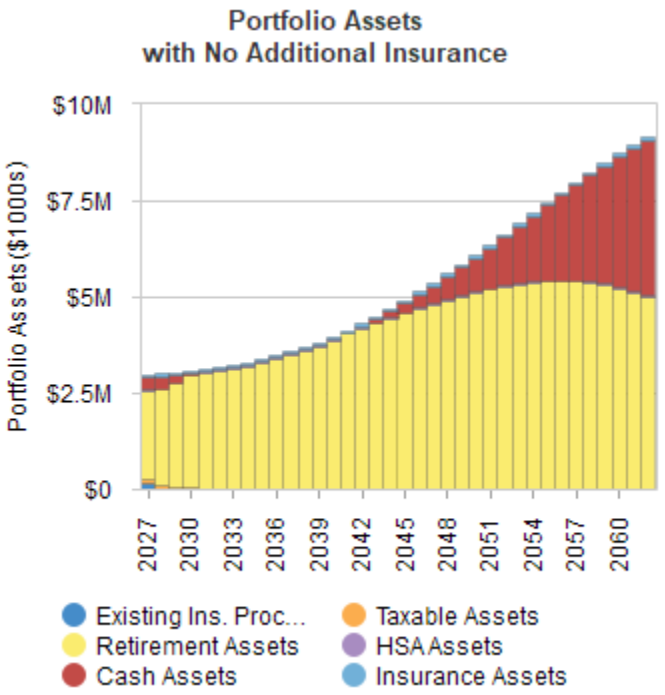

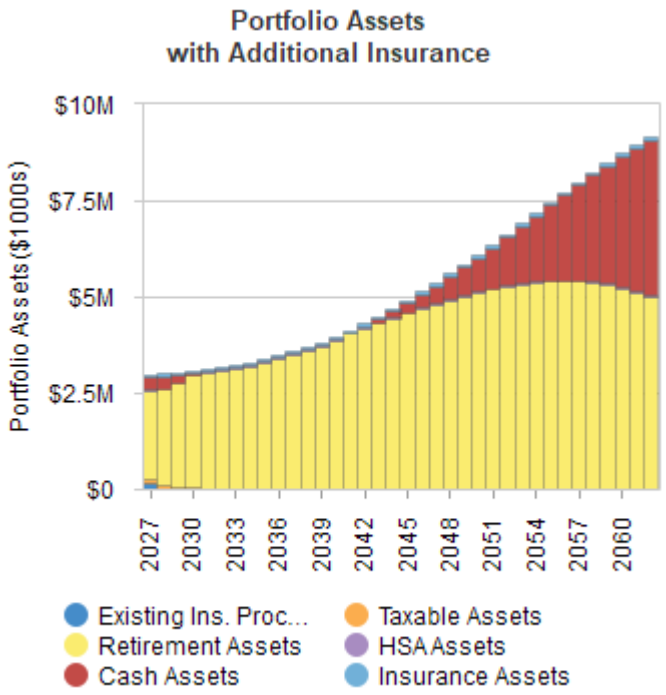

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Life Insurance Resource & Expense Summary |

Base Facts with Premature Death - Mary

The information below is a list of projected resources and expenses for **James Smith** in the year **2027**, based upon the death of **Mary Smith** at age **58**.

Assumptions	
Mary Smith retires	2025 (age 57)
Mary Smith dies	2026 (age 58)
James Smith retires	2025 (age 58)
James Smith dies	2062 (age 95)

Income Sources

Source	Type	Starts	Ends	Amount in 2027	Income Grows At
Mary CPP Estimate	Other Income	2028 (age 60)	2026 (age 59)	$0	2.52%
Mary OAS Estimate	Other Income	2033 (age 65)	2026 (age 59)	$0	2.52%
James CPP Estimate	Other Income	2032 (age 64)	2062 (age 95)	$0	2.52%
Jamess OAS Estimate	Other Income	2032 (age 64)	2062 (age 95)	$0	2.52%
Severance/Options	Salary/Bonus	2026 (age 58)	2026 (age 59)	$0	0.00%
Unemployment Insurance	Salary/Bonus	2026 (age 58)	2026 (age 59)	$0	0.00%

Portfolio Assets

Asset Type	Value (BOY) 2027
Cash & Cash Alternatives	$322,178
Taxable Investments	$66,943
Qualified Retirement Plans	$2,129,951
Roth IRAs	$38,005
Health Savings Accounts	$25,246

Insurance Benefits

Source	Type	Benefit (BOY) 2027
Mary Whole Life Legacy 100	Whole	$294,722

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Expenses

Source	Type	Total Expense Amount for 2027	% Funded if Premature Death	Survivor Expense in 2027
Living Expenses	Living Expense	$147,946	--	$147,946

Liabilities

Name	Type	Balance (BOY) 2027	Paid Off at Death?
789 Pine St - Residence	Mortgage	$343,187	No
234 Maple Dr	Mortgage	$220,199	No
567 Cedar Ln	Mortgage	$169,484	No
890 First Ave	Mortgage	$339,061	No
7897 Via Real	Mortgage	$130,621	No
500 Sunrise	Mortgage	$128,241	No

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Life Insurance Gap Analysis | Base Facts with Premature Death - James

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

In this scenario, it is assumed that **James** dies at age **59** in **2026** and that the survivor, **Mary**, will live until age **95** in **2063**.

Comparative Value	Current Scenario	w/ Additional Insurance
Total Survivor Costs	$12,305,901	$12,305,901
Life Insurance Benefits	$275,157	$275,157
Portfolio Assets After James's Death	$2,640,912	$2,640,912
Portfolio Assets + Insurance	$2,916,069	$2,916,069
Portfolio Assets After Mary's Death	$9,566,888	$9,566,888

The additional life insurance needed on **James** is **$0** for total life insurance coverage of **$275,157**.

SUMMARY

Additional Insurance
$0

Existing Life Insurance
$275,157

Survivor's Assets (2027) at Beginning of Year
$2,916,069 (current)
$2,916,069 (new)

Survivor's Assets (2063)
$9,566,888 (current)
$9,566,888 (new)

Assuming the additional life insurance benefits can be invested at **0.00%**, you are projected to have assets remaining of **$9,566,888** after **Mary's** death in **2063**.

Portfolio Assets

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

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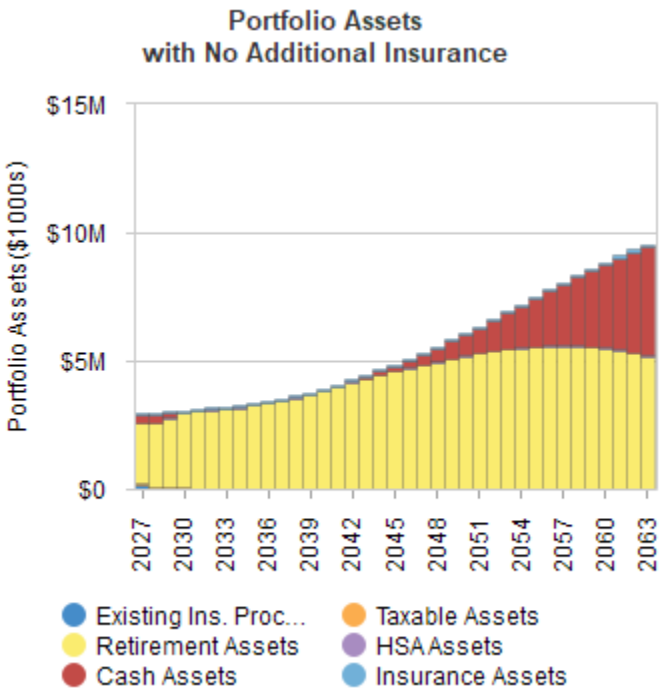

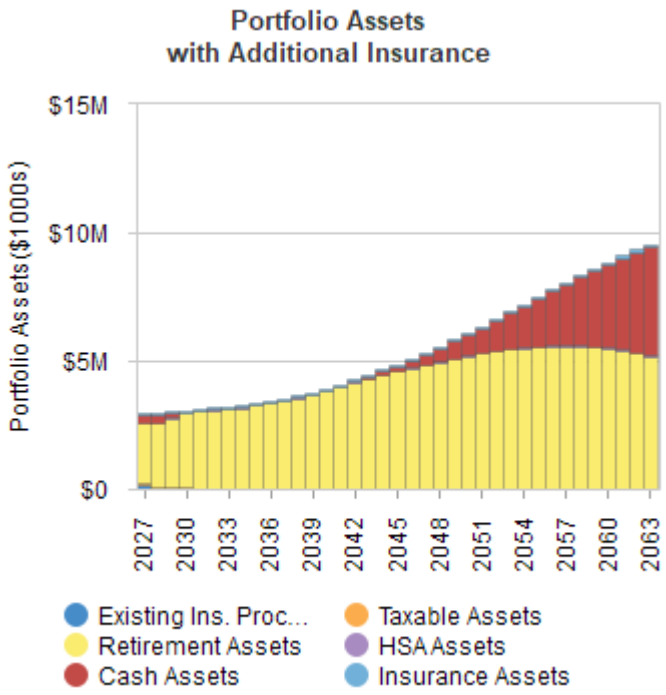

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Life Insurance Resource & Expense Summary |

Base Facts with Premature Death - James

The information below is a list of projected resources and expenses for **Mary Smith** in the year **2027**, based upon the death of **James Smith** at age **59**.

Assumptions	
James Smith retires	2025 (age 58)
James Smith dies	2026 (age 59)
Mary Smith retires	2025 (age 57)
Mary Smith dies	2063 (age 95)

Income Sources

Source	Type	Starts	Ends	Amount in 2027	Income Grows At
Mary CPP Estimate	Other Income	2028 (age 59)	2063 (age 95)	$0	2.52%
Mary OAS Estimate	Other Income	2033 (age 64)	2063 (age 95)	$0	2.52%
James CPP Estimate	Other Income	2032 (age 63)	2063 (age 95)	$0	2.52%
Jamess OAS Estimate	Other Income	2032 (age 63)	2063 (age 95)	$0	2.52%
Unemployment Insurance	Salary/Bonus	2026 (age 57)	2026 (age 58)	$0	0.00%

Portfolio Assets

Asset Type	Value (BOY) 2027
Cash & Cash Alternatives	$322,178
Taxable Investments	$66,943
Qualified Retirement Plans	$2,129,951
Roth IRAs	$38,005
Health Savings Accounts	$25,246

Insurance Benefits

Source	Type	Benefit (BOY) 2027
James Whole Life Legacy	Whole	$275,157

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Expenses

Source	Type	Total Expense Amount for 2027	% Funded if Premature Death	Survivor Expense in 2027
Living Expenses	Living Expense	$147,946	--	$147,946

Liabilities

Name	Type	Balance (BOY) 2027	Paid Off at Death?
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Life Insurance Summary | Base Facts

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

Total Insurance

Insured	Payable to Spouse or Estate	Payable to Irrevocable Trust	Payable to Heirs	Total Benefit
Mary Smith	$294,722	$0	$0	$294,722
James Smith	$275,157	$0	$0	$275,157
Total Insurance Coverage	**$569,879**	**$0**	**$0**	**$569,879**

Insured: Mary Smith

Mary Whole Life Legacy 100

Death Benefit: $294,722	**Institution:** MassMutual	**Policy Number:** —
Purchase Date: 10/6/2020	**Type:** Whole	**Insured:** Mary Smith
Owner: Mary Smith	**Premium Payer:** Mary Smith	**Annual Premium:** $4,472
Term (years): —	**Premium Term (years):** Lifetime	**Exclusion Amount:** —
Cash Value: $57,735 as of 4/8/2026	**Basis:** $0	**Cash Value Growth Rate:** Custom (1.48%)
Proceeds Reinvested: Growth And Income (60/40) (5.93%)		
Primary Beneficiaries		
James Smith (100.00%)		
Contingent Beneficiaries		
Other Heirs (100.00%)		

Insured: James Smith

James Whole Life Legacy

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Death Benefit: $275,157	**Institution:** MassMutual	**Policy Number:** —
Purchase Date: 10/6/2020	**Type:** Whole	**Insured:** James Smith
Owner: James Smith	**Premium Payer:** James Smith	**Annual Premium:** $5,477
Term (years): —	**Premium Term (years):** Lifetime	**Exclusion Amount:** —
Cash Value: $56,291 as of 4/8/2026	**Basis:** $0	**Cash Value Growth Rate:** Custom (1.48%)
Proceeds Reinvested: Growth And Income (60/40) (5.93%)		
Primary Beneficiaries		
Mary Smith (100.00%)		
Contingent Beneficiaries		
Other Heirs (100.00%)		

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Disability

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Basics of Disability Income Insurance

Disability planning should be part of a comprehensive insurance or risk management analysis. It is important to consider the financial risks of certain unforeseen events such as a prolonged illness or a disability that could result in being unable to work.

Proper insurance coverage is the foundation of a comprehensive financial plan. Understanding the amount and types of insurance you require should be the result of sound analysis and reasoned considerations. The following reports look specifically at your disability risks and will help you gain an understanding of your current disability coverage, if any, and how it may compare to your desired coverage.

Items to consider when analyzing your disability income insurance coverage include:

Methodologies

There can be different methodologies when analyzing disability insurance coverage. The income protection method simply attempts to compare your current coverage with a desired income protection objective. The cash flow method is more complex and attempts to see if your current coverage would allow you to maintain positive portfolio assets for your lifetime.

Income Protection Gap Percentage

This is the amount of lost income you want to protect with insurance in the event you are disabled. A common rule of thumb is to protect between 60% and 80% of your income. Factors to consider when determining your protection percentage are the tax status of existing policies, spousal and other income that is expected to still be available, social security benefits if qualified, and the amount of essential expenses due to lifestyle.

Benefit Inflation

While level benefit policies are less expensive, it is generally suggested that a policy with some level of inflation adjustment be purchased. It is very important to have your policy benefits maintain its purchasing power over time. (This is typically a rider and additional cost may be associated.)

Definition of Disability

There are different ways to determine if someone is disabled. It is important to understand how your policy defines disability. For example, some policies will not pay benefits if you can perform another job for which you are reasonably trained. Other more liberal policies will pay benefits if you can no longer perform the duties of your own occupation. The fact that you could reasonably perform another job based on your training is irrelevant. The extra premium for the more liberal policy might be money well spent based on your specific situation.

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Taxation of Benefits

Disability policies are generally purchased in one of two ways: individually or through your employer as a benefit. You pay the premium on individual policies but receive non-taxable benefits. Benefits from employer provided policies are taxable to the extent that your employer paid the premium. For example, if your employer pays half of the premium then half of the benefit is taxable. Also, policies through your employer may not be portable if you change jobs.

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Disability Wealth Effect | Base Facts with Disability Occurs - Mary

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

The defined disability event for Mary results in a direct cost of **$0** offset by cumulative disability benefits of **$0** for a net cost of **$0**.

Year	Portfolio Assets without Disability	Portfolio Assets with Disability
Start of Disability Event (2026)	$2,534,169	$2,534,169
Last Death (2063)	$10,084,621	$10,084,621

The defined disability event for **Mary** could result in the depletion of **$0**, or **0.00%**, of portfolio assets by **2063**.

SUMMARY

Total Costs (2026-2063)
$0

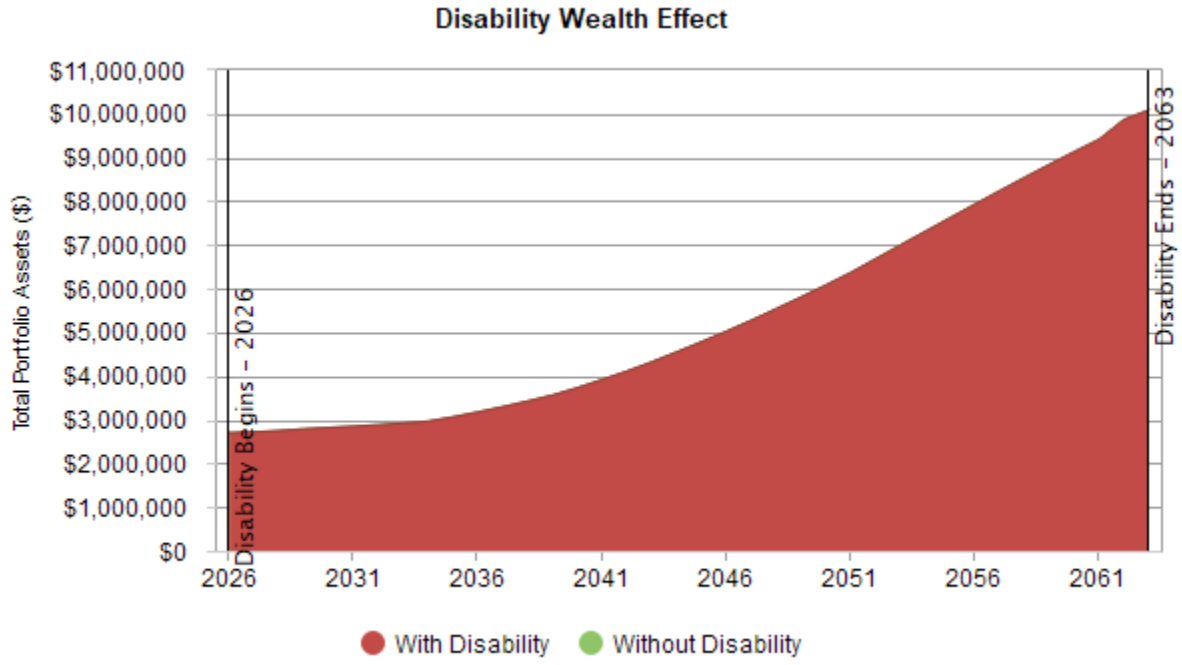
Disability Benefits (2026-2063)
$0

Net Cost (2026-2063)
$0

Wealth Reduction
$0 (2063)

Wealth Effect of Disability

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



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Disability Gap Analysis | Base Facts with Disability Occurs - Mary

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

The disability event for Mary is assumed to start in **2026** when **Mary** is age **58** and last through lifetime (**2063**). This report assumes no additional health care costs are incurred during the disability period.

Existing disability insurance benefits in **2026** are projected to be **$0**.

Your cash flow and remaining asset goal may be achieved with no additional coverage.

SUMMARY

Disability Period
Age 58 - 95 (2026-2063)

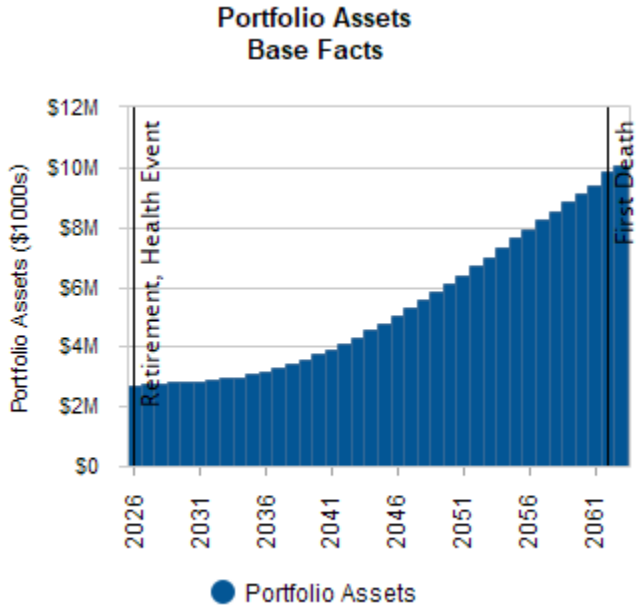
Existing Benefits (2026)
$0

Unfunded Years
0 (current)

Remaining Assets (2063)
$10,084,621 (current)

Portfolio Assets

The chart below shows the amount of portfolio assets you can expect to have in the selected disability scenario.



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Disability Wealth Effect | Base Facts with Disability Occurs - James

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

The defined disability event for James results in a direct cost of **$175,010** offset by cumulative disability benefits of **$0** for a net cost of **$175,010**.

Year	Portfolio Assets without Disability	Portfolio Assets with Disability
Start of Disability Event (2026)	$2,534,169	$2,534,169
End of Disability Event (2062)	$9,866,727	$8,993,687
Last Death (2063)	$10,084,621	$9,198,778

The defined disability event for **James** could result in the depletion of **$885,843**, or **8.78%**, of portfolio assets by **2063**.

SUMMARY

Total Costs (2026-2062)
$175,010

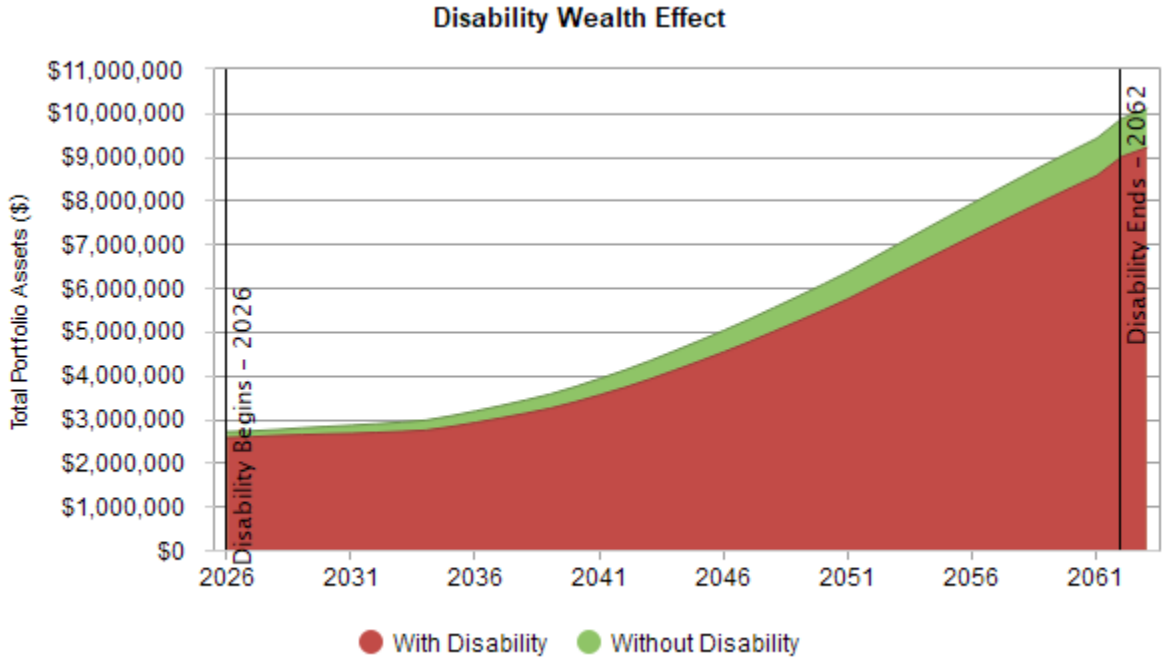
Disability Benefits (2026-2062)
$0

Net Cost (2026-2062)
$175,010

Wealth Reduction
$873,040 (2062)
$885,843 (2063)

Wealth Effect of Disability

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



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Disability Gap Analysis | Base Facts with Disability Occurs - James

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

The disability event for James is assumed to start in **2026** when **James** is age **59** and last through lifetime (**2062**). This report assumes no additional health care costs are incurred during the disability period.

Existing disability insurance benefits in **2026** are projected to be **$0**.

Your cash flow and remaining asset goal may be achieved with no additional coverage.

SUMMARY

Disability Period
Age 59 - 95 (2026-2062)

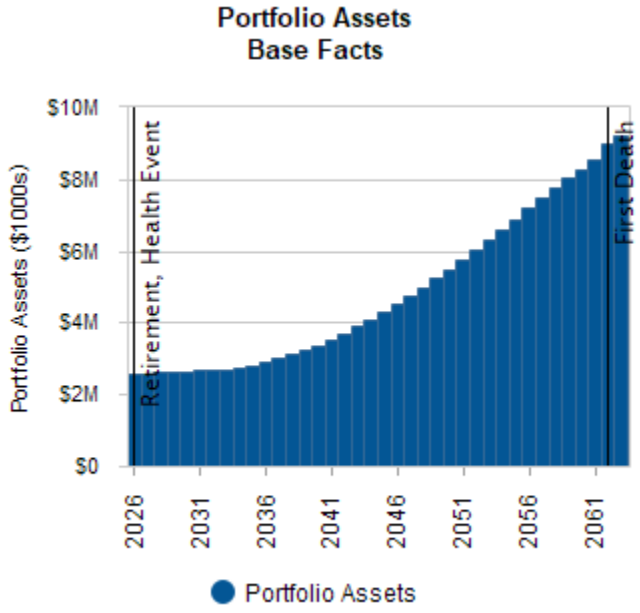
Existing Benefits (2026)
$0

Unfunded Years
0 (current)

Remaining Assets (2063)
$9,198,778 (current)

Portfolio Assets

The chart below shows the amount of portfolio assets you can expect to have in the selected disability scenario.



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Disability Summary | Base Facts

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

Existing Disability Insurance
No disability policies defined

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Long Term Care

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Basics of Long Term Care

Because a health event can have a serious impact on a family's finances, a comprehensive financial plan will often include a long term care assessment as part of its insurance analysis or risk management section. It is important to consider the financial risks of certain unforeseen events such as disability or prolonged illness that could require some level of long term care.

Long term care is generally not covered by Medicare. As nursing home care has become more expensive, a family that needs nursing care, even if only for a few years, runs the risk of depleting hundreds of thousands of dollars. This direct cost is then compounded by the lost investment earnings that those assets could have earned had they stayed invested. The overall wealth effect on a family from a nursing home stay can be significant.

Proper insurance coverage is the foundation of a comprehensive financial plan. Understanding the amount and types of insurance you require should be the result of sound analysis and reasoned considerations. The following reports look specifically at long term care risks and will help you gain an understanding of your current long term care insurance coverage, if any, and how it may help protect your assets.

Items to consider when analyzing your long term care insurance coverage include:

Different Benefits Types

Some policies offer different benefit amounts for different types of care such as skilled nursing home care or home health care. Make sure you understand specifically which types of care are covered by your policy.

Benefit Period and Amount

Some policies provide benefits for a stated period. So even if you collect less than the maximum per period, benefits stop when the period is over. In comparison, some policies offer a pool of money approach so that if you collect less than the maximum benefit per period, the policy would extend beyond the original coverage period until you collected the maximum pool of money.

Benefit Sharing

Some policies allow for a sharing of benefits between policies (or from one joint policy) between a couple. This can provide a very useful level of added flexibility.

Taxation of Benefits

Policies can be classified as qualified or non-qualified. Qualified policies have fully or partially deductible premiums and tax-free benefits. Non-Qualified policies do not provide tax deductible premiums and the current taxation of benefits is unclear. These policies, however, might offer other better terms and conditions.

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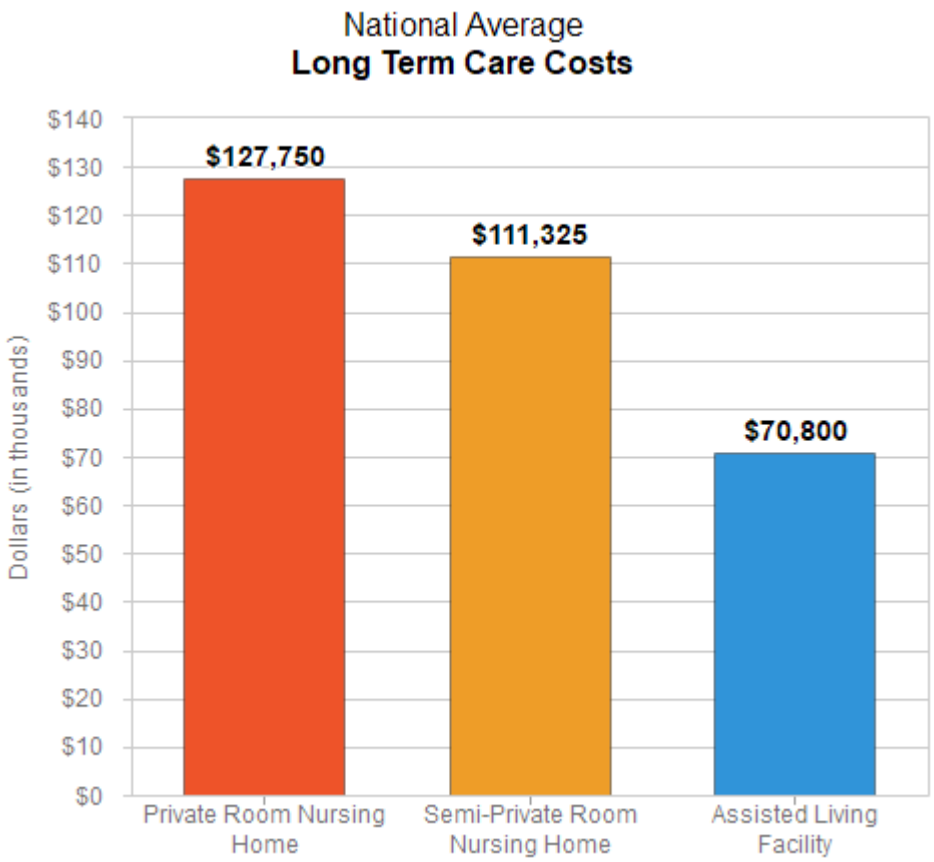
Long Term Care Cost and Payment Options

What does Long Term Care cost?

The cost of long term care can vary greatly based on the exact services needed and the region where care is being provided. Some national averages, however, might be of interest. According to the Genworth Financial Cost of Care Survey 2024:

- The median annual national cost for a private room in a nursing home is nearly $128,000, and a semi-private room is over $111,000.
- A one bedroom unit in an assisted living facility has a median annual cost of $70,800 representing a 10.28% increase from previous year.
- The median daily rate for adult day health care was $100.



Will the government pay for my Long Term Care needs?

Generally, Medicare doesn't pay for long term care. Medicare pays only for medically necessary skilled nursing facilities or home health care, and even those services will be provided only if certain conditions are met and for a short period of time. Medicaid is a Federal program administered by the states that pays for certain health services and nursing home care for people with low incomes and limited assets. Medicaid payments are not available until one is indigent. This means that many families will have to rely on their own money and/or privately purchased insurance to pay long term care expenses.

What is Long Term Care Insurance?

Long Term Care Insurance is coverage designed to pay for personal care needs and other long term care services for individuals who are limited in their activities of daily living (ADL), such as eating, bathing, dressing, transferring, grooming, and toileting, or who are cognitively impaired. These types of policies can pay benefits for long term care services provided in a nursing home, an assisted living facility, or even your own home.

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What does Long Term Care Insurance cover?

Many policies generally cover skilled, intermediate, and custodial care in state-licensed nursing homes as well as home care, assisted living, and adult day care services. All policies have conditions, limitations, and exclusions that differ from contract to contract. These policies may pay a fixed dollar amount for each day you receive long term care services or they may cover actual charges up to a maximum daily benefit.

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Long Term Care Wealth Effect | Base Facts with LTC is Needed - Client - Mary

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

The defined long term care event for Mary results in a cumulative out-of-pocket cost of **$3,550,073** offset by existing insurance benefits of **$144,000** for a net cost of **$3,406,073**. However, the effect on wealth can be far greater due to the lost investment potential of those assets. The chart below demonstrates the wealth reduction of the defined long term care event.

Year	Portfolio Assets without LTC Event	Portfolio Assets with LTC Event
Start of LTC Event (2054)	$6,992,983	$6,992,983
Last Death (2063)	$10,084,621	$7,109,086

The defined long term care event for **Mary** could result in the depletion of **$2,975,535**, or **29.51%**, of portfolio assets by **2063**.

SUMMARY

Total Cost (2054-2063)
$3,550,073

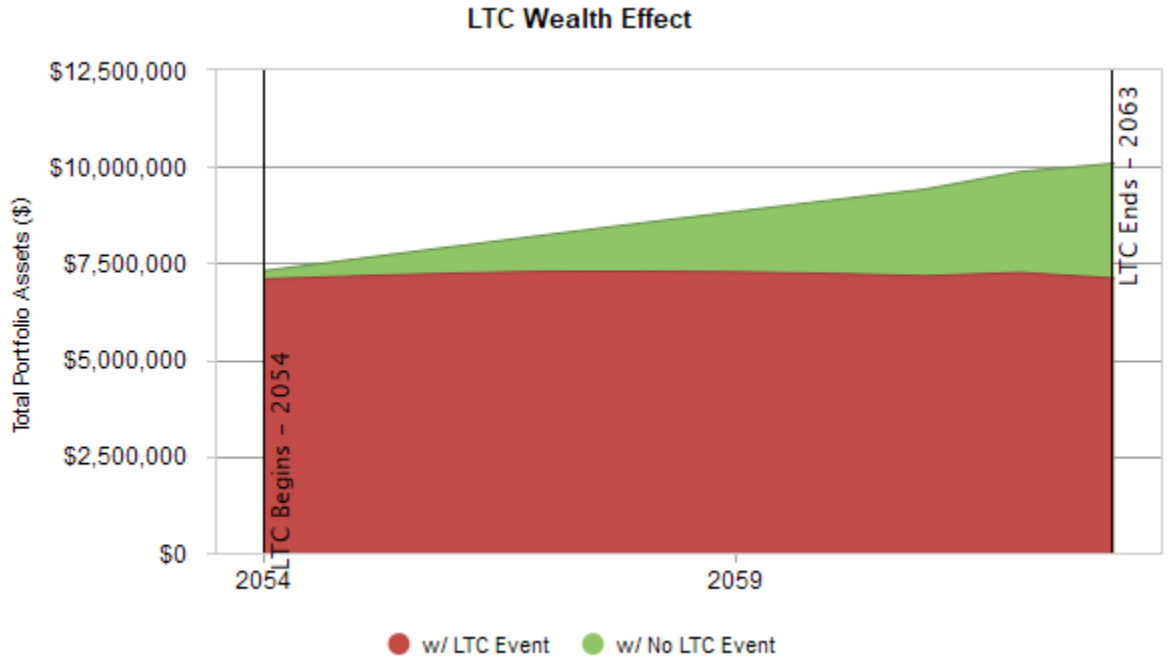
Insurance Benefits (2054-2063)
$144,000

Net Cost (2054-2063)
$3,406,073

Wealth Reduction
$2,975,535 (2063)

Wealth Effect of Long Term Care

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



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Long Term Care Wealth Effect | Base Facts with LTC is Needed - James

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

The defined long term care event for James results in a cumulative out-of-pocket cost of **$3,381,022** offset by existing insurance benefits of **$144,000** for a net cost of **$3,237,022**. However, the effect on wealth can be far greater due to the lost investment potential of those assets. The chart below demonstrates the wealth reduction of the defined long term care event.

Year	Portfolio Assets without LTC Event	Portfolio Assets with LTC Event
Start of LTC Event (2053)	$6,677,125	$6,677,125
End of LTC Event (2062)	$9,866,727	$7,018,695
Last Death (2063)	$10,084,621	$7,236,589

The defined long term care event for **James** could result in the depletion of **$2,848,032**, or **28.24%**, of portfolio assets by **2063**.

SUMMARY

Total Cost (2053-2062)
$3,381,022

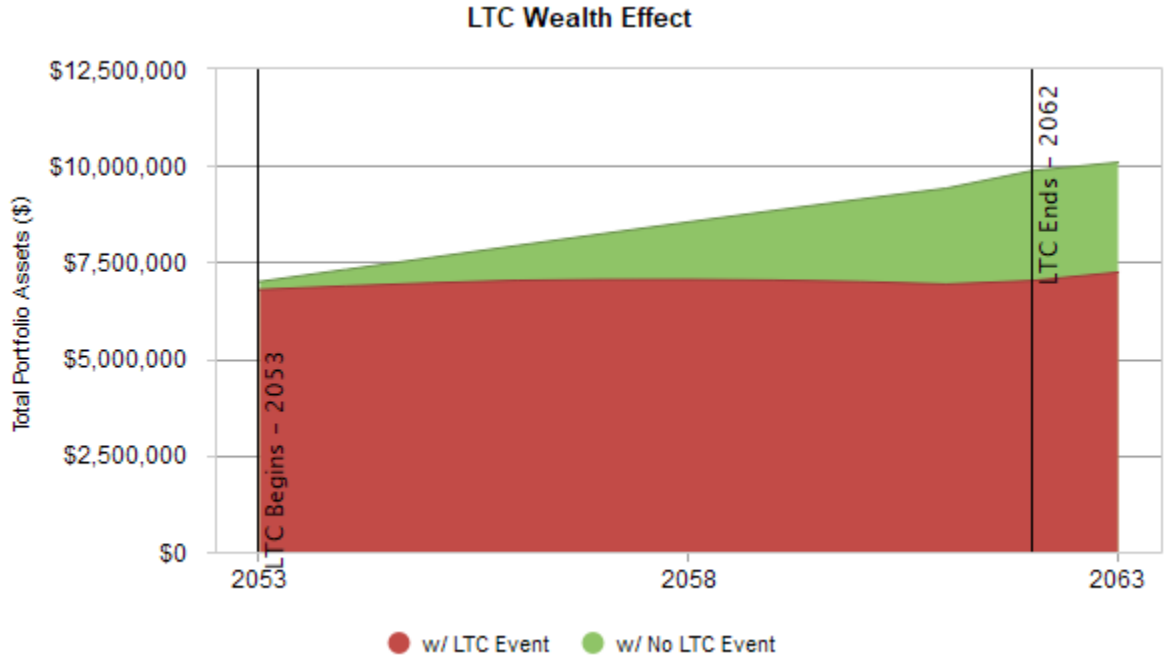
Insurance Benefits (2053-2062)
$144,000

Net Cost (2053-2062)
$3,237,022

Wealth Reduction
$2,848,032 (2062)
$2,848,032 (2063)

Wealth Effect of Long Term Care

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



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Long Term Care Summary | Base Facts

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

Existing Long Term Care Insurance	
Mary Long Term Care Rider	
Insured: Mary Smith	Institution: MassMutual
Benefit: $3,000 per Monthly ($36,000 per year)	Elimination Period: 0 Days
Benefit Period: 4 Years	COLA: None 0.00% (Simple)
Benefit is Taxable?: No	Annual Premium:
Premium Term: years	
James Long Term Care Rider	
Insured: James Smith	Institution: MassMutual
Benefit: $3,000 per Monthly ($36,000 per year)	Elimination Period: 0 Days
Benefit Period: 4 Years	COLA: None 0.00% (Simple)
Benefit is Taxable?: No	Annual Premium:
Premium Term: years	

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Current Estate Plan

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Estate Flow Chart | Base Facts in Split Death (James 2062 / Mary 2063)

IN ESTATE

XXXXXXXX ESTATE (2062)

Joint	$5,375,121
Titled	$5,038,351
Total	**$10,413,472**

↓

Transfer to Spouse	**$10,413,472**

↓

XXXXXXXX ESTATE (2063)

Titled	$16,399,123
Total	**$16,399,123**

Taxes + Expenses	($1,342,764)
Transfers to Heirs	$15,056,359

OUT OF ESTATE

Transfers to Heirs
$15,056,359

Total Taxes and Expenses
($1,342,764)

Total to Heirs as of 2063
$15,056,359

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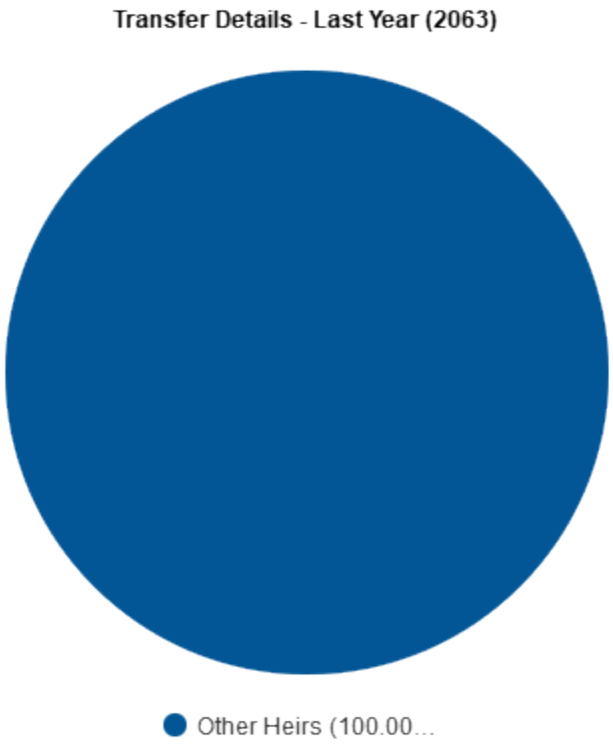
Multi-Generational Transfer Details | Base Facts in Last Year (2063)

The Multi-Generational Transfer Details report shows the distributions being received by specific family members, other individuals and charity.



DETAILS IN LAST YEAR (2063)		
Recipient	**Distributions**	**Subtotals**
Individuals		
Other Heirs	$15,056,359	$15,056,359
Total Distributions	**$15,056,359**	**$15,056,359**

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Planning Scenarios

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Fact Changes Details | HSA > Reallocate to growth allocation

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

Assets

Health Savings Accounts

Health Savings Account (updated)

Available: Year 2026	**Value:** $24,966	**Institution:** Fidelity
Pre-Retire Gross Growth: Growth And Income (60/40) (5.93%)	**Post-Retire Gross Growth:** Growth And Income (60/40) (5.93%)	**Owner:** James Smith
Type: Individual	**Under Our Management?:** —	**Fiduciary Approach (DoL):** —
Primary Beneficiaries		
James Smith (100.00%)		
Contingent Beneficiaries		
Equally to Children (100.00%)		
Beneficiaries at Second Death		
Equally to Children (100.00%)		

Withdrawals

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

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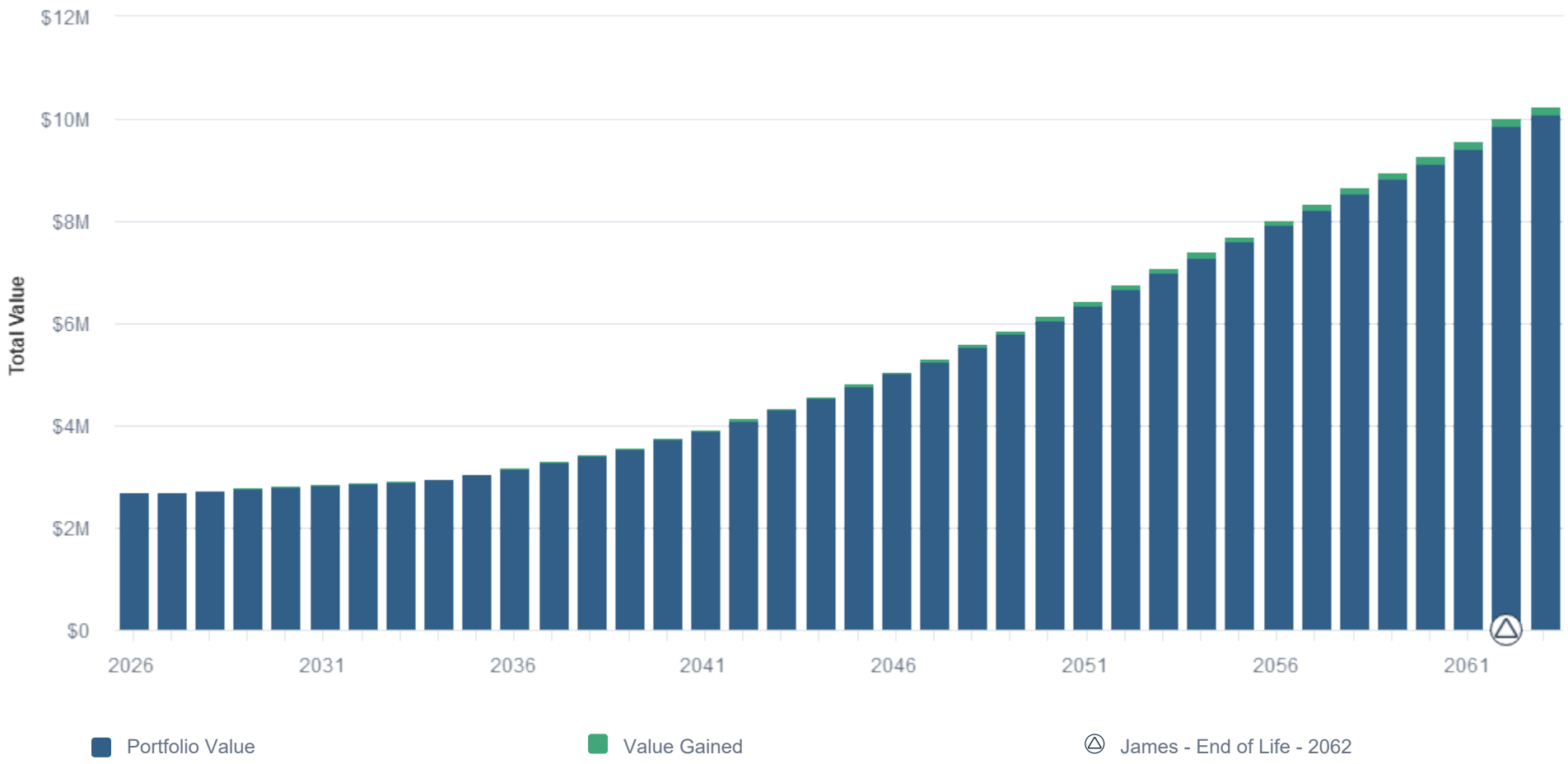
Lifetime Portfolio Value | HSA > Reallocate to growth allocation (Only Show Future Values)



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Year	Age	Portfolio Assets (Before)	Portfolio Assets (After)	Portfolio Assets (Net Change)	Net Worth (Before)	Net Worth (After)	Net Worth (Net Change)
2026	58/59	$2,698,036	$2,699,236	↑ $1,200	$3,800,353	$3,801,553	↑ $1,200
2027	59/60	$2,717,880	$2,720,365	↑ $2,485	$3,919,300	$3,921,785	↑ $2,485
2028	60/61	$2,747,136	$2,750,996	↑ $3,860	$4,051,846	$4,055,706	↑ $3,860
2029	61/62	$2,786,655	$2,791,986	↑ $5,331	$4,199,028	$4,204,359	↑ $5,331
2030	62/63	$2,817,643	$2,824,546	↑ $6,903	$4,342,243	$4,349,146	↑ $6,903
2031	63/64	$2,847,226	$2,855,808	↑ $8,582	$4,488,818	$4,497,400	↑ $8,582
2032	64/65	$2,880,256	$2,890,631	↑ $10,375	$4,643,818	$4,654,193	↑ $10,375
2033	65/66	$2,917,320	$2,929,609	↑ $12,289	$4,808,053	$4,820,342	↑ $12,289
2034	66/67	$2,963,116	$2,977,446	↑ $14,330	$4,986,456	$5,000,786	↑ $14,330
2035	67/68	$3,061,498	$3,078,005	↑ $16,507	$5,223,132	$5,239,639	↑ $16,507
2036	68/69	$3,173,540	$3,192,368	↑ $18,828	$5,479,415	$5,498,243	↑ $18,828
2037	69/70	$3,293,514	$3,314,816	↑ $21,302	$5,749,852	$5,771,154	↑ $21,302
2038	70/71	$3,422,046	$3,445,983	↑ $23,937	$6,035,358	$6,059,295	↑ $23,937
2039	71/72	$3,559,661	$3,586,406	↑ $26,745	$6,336,769	$6,363,514	↑ $26,745
2040	72/73	$3,728,740	$3,758,474	↑ $29,734	$6,658,135	$6,687,869	↑ $29,734
2041	73/74	$3,916,294	$3,949,211	↑ $32,917	$6,998,778	$7,031,695	↑ $32,917
2042	74/75	$4,109,178	$4,145,482	↑ $36,304	$7,345,895	$7,382,199	↑ $36,304
2043	75/76	$4,320,736	$4,360,644	↑ $39,908	$7,705,230	$7,745,138	↑ $39,908
2044	76/77	$4,548,155	$4,591,897	↑ $43,742	$8,075,522	$8,119,264	↑ $43,742
2045	77/78	$4,781,613	$4,829,432	↑ $47,819	$8,455,844	$8,503,663	↑ $47,819
2046	78/79	$5,020,765	$5,072,921	↑ $52,156	$8,845,968	$8,898,124	↑ $52,156
2047	79/80	$5,271,122	$5,327,889	↑ $56,767	$9,241,409	$9,298,176	↑ $56,767
2048	80/81	$5,535,329	$5,596,997	↑ $61,668	$9,646,046	$9,707,714	↑ $61,668
2049	81/82	$5,804,087	$5,870,964	↑ $66,877	$10,059,129	$10,126,006	↑ $66,877

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	Year	Age	Portfolio Assets (Before)	Portfolio Assets (After)	Portfolio Assets (Net Change)	Net Worth (Before)	Net Worth (After)	Net Worth (Net Change)
	2050	82/83	$6,076,919	$6,149,331	↑ $72,412	$10,480,294	$10,552,706	↑ $72,412
	2051	83/84	$6,362,986	$6,441,279	↑ $78,293	$10,903,298	$10,981,591	↑ $78,293
	2052	84/85	$6,677,125	$6,761,664	↑ $84,539	$11,331,971	$11,416,510	↑ $84,539
	2053	85/86	$6,992,983	$7,084,157	↑ $91,174	$11,765,130	$11,856,304	↑ $91,174
	2054	86/87	$7,305,486	$7,403,707	↑ $98,221	$12,197,892	$12,296,113	↑ $98,221
	2055	87/88	$7,617,869	$7,723,573	↑ $105,704	$12,633,563	$12,739,267	↑ $105,704
	2056	88/89	$7,928,325	$8,041,974	↑ $113,649	$13,070,415	$13,184,064	↑ $113,649
	2057	89/90	$8,236,150	$8,358,234	↑ $122,084	$13,507,821	$13,629,905	↑ $122,084
	2058	90/91	$8,539,854	$8,670,893	↑ $131,039	$13,944,371	$14,075,410	↑ $131,039
	2059	91/92	$8,838,024	$8,978,568	↑ $140,544	$14,378,735	$14,519,279	↑ $140,544
	2060	92/93	$9,129,149	$9,279,781	↑ $150,632	$14,809,485	$14,960,117	↑ $150,632
	2061	93/94	$9,413,025	$9,574,363	↑ $161,338	$15,236,504	$15,397,842	↑ $161,338
△	2062	94/95	$9,866,727	$10,039,425	↑ $172,698	$15,836,957	$16,009,655	↑ $172,698
	2063	95/—	$10,084,621	$10,269,374	↑ $184,753	$16,205,300	$16,390,053	↑ $184,753

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Assets

Annuities

Surrender from Whole Life policy - Mary (added)

Available: Year 2026	**Value:** $57,735	**Institution:** —
Pre-Retire Gross Growth: Growth And Income (60/40) (5.93%)	**Post-Retire Gross Growth:** Growth And Income (60/40) (5.93%)	**Owner:** Mary Smith
Asset Type: Variable	**Type of Funds:** Non-Qualified	**Tax Basis:** $40,000
Annuitization Begins: —	**Cap Rate:** —	**Trigger/Step Rate:** —
Participation Rate: —	**Floor Rate:** —	**Buffer Rate:** —
Dual Direction: —	**Under Our Management?:** —	**Fiduciary Approach (DoL):** —
Primary Beneficiaries		
James Smith (100.00%)		
Contingent Beneficiaries		
Equally to Children (100.00%)		
Beneficiaries at Second Death		
Equally to Children (100.00%)		

Surrender from Whole Life policy - James (added)

Available: Year 2026	**Value:** $56,291	**Institution:** —
Pre-Retire Gross Growth: Growth And Income (60/40) (5.93%)	**Post-Retire Gross Growth:** Growth And Income (60/40) (5.93%)	**Owner:** James Smith
Asset Type: Variable	**Type of Funds:** Non-Qualified	**Tax Basis:** $40,000
Annuitization Begins: —	**Cap Rate:** —	**Trigger/Step Rate:** —
Participation Rate: —	**Floor Rate:** —	**Buffer Rate:** —

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Dual Direction: —	**Under Our Management?:** —	**Fiduciary Approach (DoL):** —
Primary Beneficiaries		
Mary Smith (100.00%)		
Contingent Beneficiaries		
Equally to Children (100.00%)		
Beneficiaries at Second Death		
Equally to Children (100.00%)		

Insurance

Insurance, Life

Mary Whole Life Legacy 100 (removed)

Death Benefit: $294,722	**Institution:** MassMutual	**Policy Number:** —
Purchase Date: 10/6/2020	**Type:** Whole Life	**Insured:** Mary Smith
Owner: Mary Smith	**Premium Payer:** Mary Smith	**Annual Premium:** $4,472
Premium Term (years): Lifetime	**Exclusion Amount:** —	**Cash Value:** $57,735 as of 4/8/2026 10:26 PM
Cash Value Growth Rate: Custom (1.48%)	**Proceeds Reinvested:** Growth And Income (60/40) (5.93%)	
Primary Beneficiaries		
James Smith (100.00%)		
Contingent Beneficiaries		
Equally to Children (100.00%)		

James Whole Life Legacy (removed)

Death Benefit: $275,157	**Institution:** MassMutual	**Policy Number:** —
Purchase Date: 10/6/2020	**Type:** Whole Life	**Insured:** James Smith
Owner: James Smith	**Premium Payer:** James Smith	**Annual Premium:** $5,477
Premium Term (years): Lifetime	**Exclusion Amount:** —	**Cash Value:** $56,291 as of 4/8/2026 10:32 PM

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Cash Value Growth Rate: Custom (1.48%)	**Proceeds Reinvested:** Growth And Income (60/40) (5.93%)

Primary Beneficiaries
Mary Smith (100.00%)
Contingent Beneficiaries
Equally to Children (100.00%)

Insurance, Long Term Care

Mary Long Term Care Rider (removed)

Benefit: $3,000 Monthly	**Institution:** MassMutual	**Policy Number:** —
Purchase Date: 4/8/2026	**Insured:** Mary Smith	**Owner:** Mary Smith
Premium Payer: Mary Smith	**Annual Premium:** $0	**COLA:** No Growth (0.00%)
Benefit is Taxable?: No	**Elimination Period:** 0 Days	**Benefit Period:** 4 Years

James Long Term Care Rider (removed)

Benefit: $3,000 Monthly	**Institution:** MassMutual	**Policy Number:** —
Purchase Date: 4/8/2026	**Insured:** James Smith	**Owner:** James Smith
Premium Payer: James Smith	**Annual Premium:** $0	**COLA:** No Growth (0.00%)
Benefit is Taxable?: No	**Elimination Period:** 0 Days	**Benefit Period:** 4 Years

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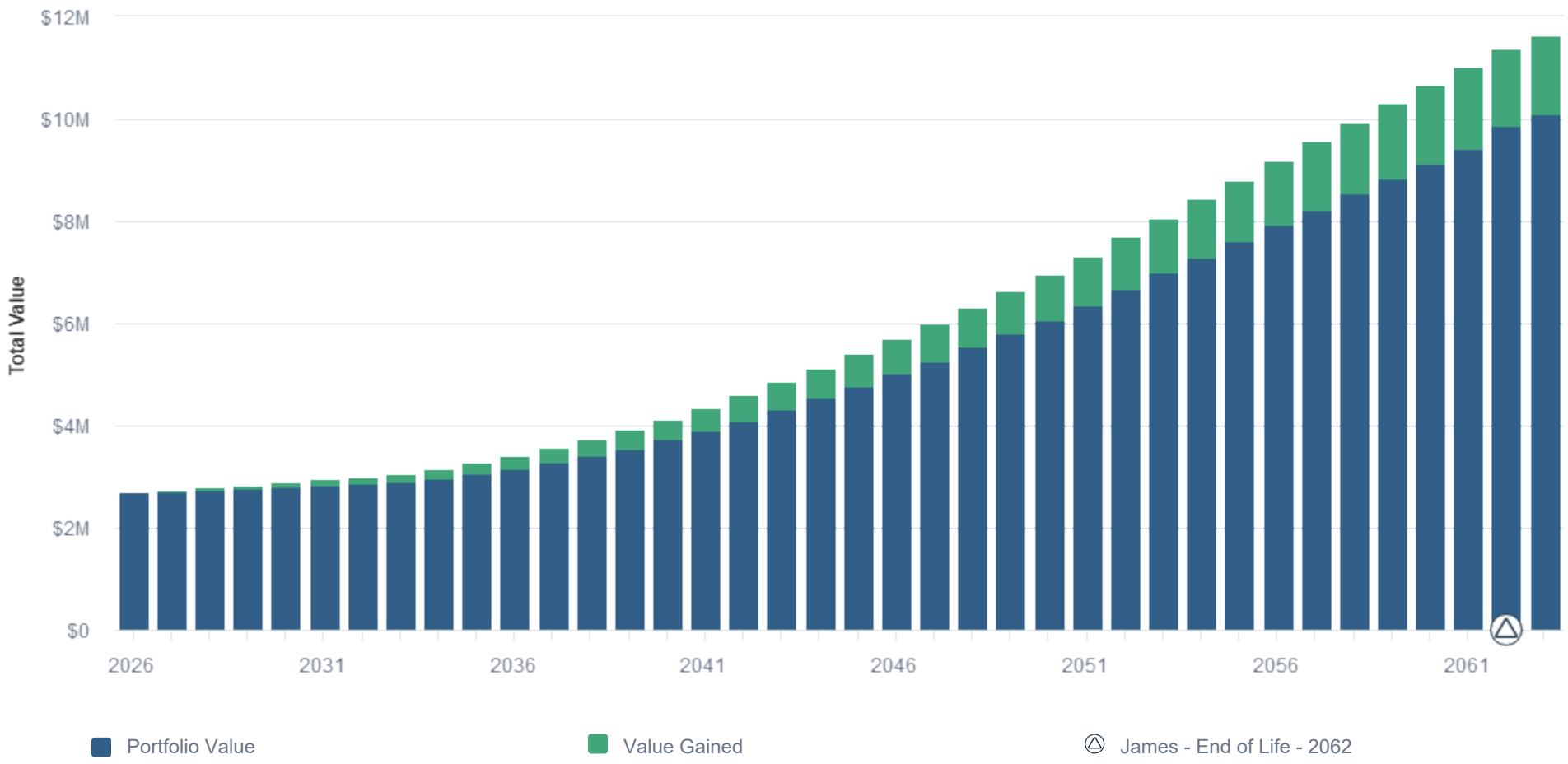
Lifetime Portfolio Value | Life insurance > Surrender policies (Only Show Future Values)



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Year	Age	Portfolio Assets (Before)	Portfolio Assets (After)	Portfolio Assets (Net Change)	Net Worth (Before)	Net Worth (After)	Net Worth (Net Change)
2026	58/59	$2,698,036	$2,713,060	↑ $15,024	$3,800,353	$3,815,377	↑ $15,024
2027	59/60	$2,717,880	$2,748,304	↑ $30,424	$3,919,300	$3,949,724	↑ $30,424
2028	60/61	$2,747,136	$2,793,575	↑ $46,439	$4,051,846	$4,098,285	↑ $46,439
2029	61/62	$2,786,655	$2,849,644	↑ $62,989	$4,199,028	$4,262,017	↑ $62,989
2030	62/63	$2,817,643	$2,901,216	↑ $83,573	$4,342,243	$4,425,816	↑ $83,573
2031	63/64	$2,847,226	$2,954,256	↑ $107,030	$4,488,818	$4,595,848	↑ $107,030
2032	64/65	$2,880,256	$3,012,685	↑ $132,429	$4,643,818	$4,776,247	↑ $132,429
2033	65/66	$2,917,320	$3,076,378	↑ $159,058	$4,808,053	$4,967,111	↑ $159,058
2034	66/67	$2,963,116	$3,150,618	↑ $187,502	$4,986,456	$5,173,958	↑ $187,502
2035	67/68	$3,061,498	$3,279,295	↑ $217,797	$5,223,132	$5,440,929	↑ $217,797
2036	68/69	$3,173,540	$3,423,899	↑ $250,359	$5,479,415	$5,729,774	↑ $250,359
2037	69/70	$3,293,514	$3,578,742	↑ $285,228	$5,749,852	$6,035,080	↑ $285,228
2038	70/71	$3,422,046	$3,744,608	↑ $322,562	$6,035,358	$6,357,920	↑ $322,562
2039	71/72	$3,559,661	$3,922,210	↑ $362,549	$6,336,769	$6,699,318	↑ $362,549
2040	72/73	$3,728,740	$4,134,103	↑ $405,363	$6,658,135	$7,063,498	↑ $405,363
2041	73/74	$3,916,294	$4,368,009	↑ $451,715	$6,998,778	$7,450,493	↑ $451,715
2042	74/75	$4,109,178	$4,604,685	↑ $495,507	$7,345,895	$7,841,402	↑ $495,507
2043	75/76	$4,320,736	$4,861,479	↑ $540,743	$7,705,230	$8,245,973	↑ $540,743
2044	76/77	$4,548,155	$5,135,556	↑ $587,401	$8,075,522	$8,662,923	↑ $587,401
2045	77/78	$4,781,613	$5,417,245	↑ $635,632	$8,455,844	$9,091,476	↑ $635,632
2046	78/79	$5,020,765	$5,706,154	↑ $685,389	$8,845,968	$9,531,357	↑ $685,389
2047	79/80	$5,271,122	$6,007,819	↑ $736,697	$9,241,409	$9,978,106	↑ $736,697
2048	80/81	$5,535,329	$6,324,921	↑ $789,592	$9,646,046	$10,435,638	↑ $789,592
2049	81/82	$5,804,087	$6,648,155	↑ $844,068	$10,059,129	$10,903,197	↑ $844,068

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	Year	Age	Portfolio Assets (Before)	Portfolio Assets (After)	Portfolio Assets (Net Change)	Net Worth (Before)	Net Worth (After)	Net Worth (Net Change)
	2050	82/83	$6,076,919	$6,977,082	↑ $900,163	$10,480,294	$11,380,457	↑ $900,163
	2051	83/84	$6,362,986	$7,320,835	↑ $957,849	$10,903,298	$11,861,147	↑ $957,849
	2052	84/85	$6,677,125	$7,694,284	↑ $1,017,159	$11,331,971	$12,349,130	↑ $1,017,159
	2053	85/86	$6,992,983	$8,071,075	↑ $1,078,092	$11,765,130	$12,843,222	↑ $1,078,092
	2054	86/87	$7,305,486	$8,446,128	↑ $1,140,642	$12,197,892	$13,338,534	↑ $1,140,642
	2055	87/88	$7,617,869	$8,822,570	↑ $1,204,701	$12,633,563	$13,838,264	↑ $1,204,701
	2056	88/89	$7,928,325	$9,198,422	↑ $1,270,097	$13,070,415	$14,340,512	↑ $1,270,097
	2057	89/90	$8,236,150	$9,573,075	↑ $1,336,925	$13,507,821	$14,844,746	↑ $1,336,925
	2058	90/91	$8,539,854	$9,945,206	↑ $1,405,352	$13,944,371	$15,349,723	↑ $1,405,352
	2059	91/92	$8,838,024	$10,313,405	↑ $1,475,381	$14,378,735	$15,854,116	↑ $1,475,381
	2060	92/93	$9,129,149	$10,676,159	↑ $1,547,010	$14,809,485	$16,356,495	↑ $1,547,010
	2061	93/94	$9,413,025	$11,033,372	↑ $1,620,347	$15,236,504	$16,856,851	↑ $1,620,347
△	2062	94/95	$9,866,727	$11,383,944	↑ $1,517,217	$15,836,957	$17,354,174	↑ $1,517,217
	2063	95/—	$10,084,621	$11,658,247	↑ $1,573,626	$16,205,300	$17,778,926	↑ $1,573,626

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Fact Changes Details | Roth Conv 2027 15 years 12% @ Growth Income

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

Income and Savings

Roth Conversions

Roth Conversion (added)

Starts: Year 2027	**Type:** Fill Up Tax Bracket	**Maximum Tax Bracket:** 12%
Ends: After 15 Years	**Roll Over Full Roth Value?:** No	**Source:** James Retirement Savings
Destination: James Roth 8297		

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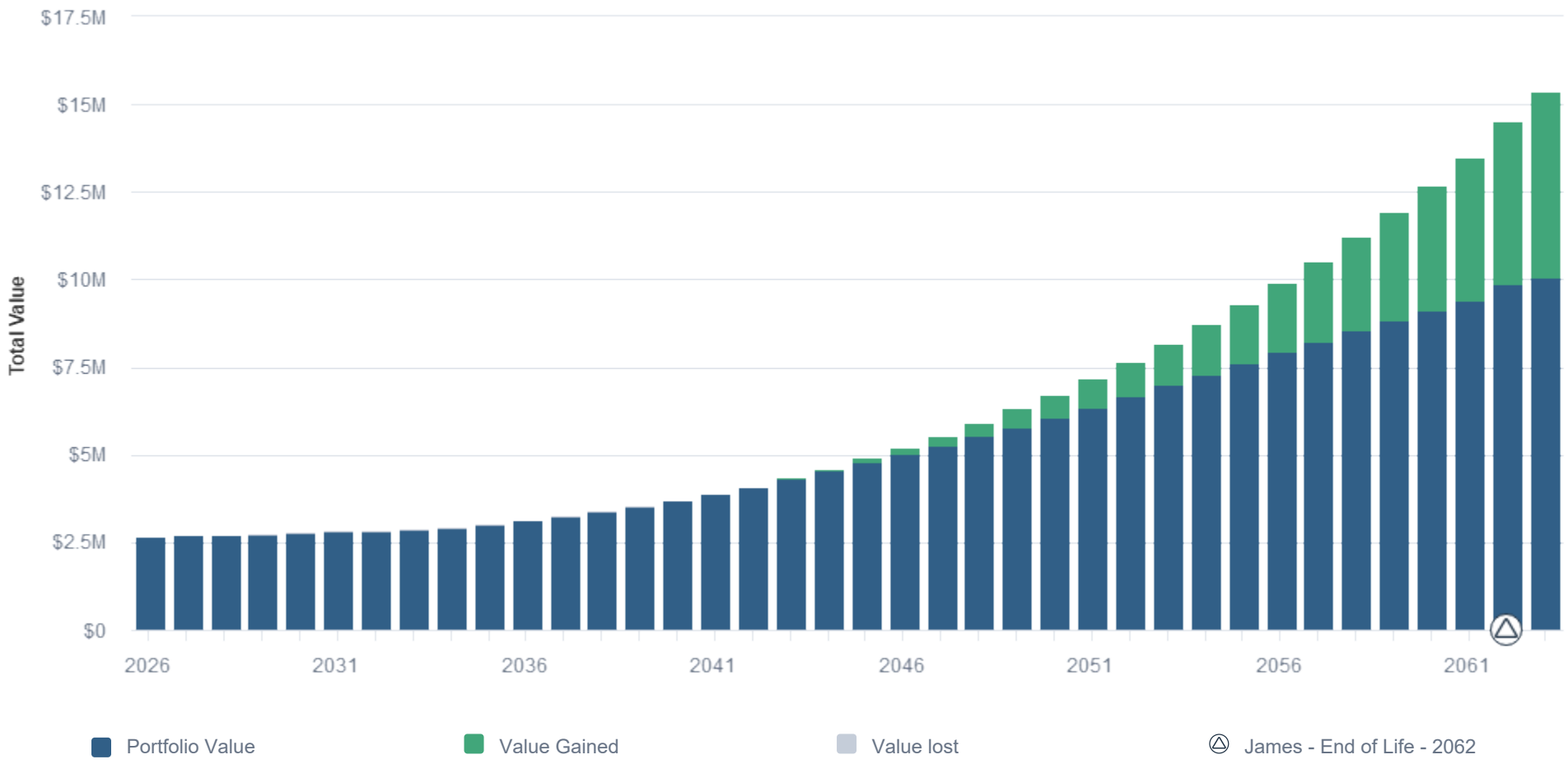
Lifetime Portfolio Value | Roth Conv 2027 15 years 12% @ Growth Income (Only Show Future Values)



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Year	Age	Portfolio Assets (Before)	Portfolio Assets (After)	Portfolio Assets (Net Change)	Net Worth (Before)	Net Worth (After)	Net Worth (Net Change)
2026	58/59	$2,698,036	$2,698,036	$0	$3,800,353	$3,800,353	$0
2027	59/60	$2,717,880	$2,705,685	↓ $12,195	$3,919,300	$3,907,105	↓ $12,195
2028	60/61	$2,747,136	$2,724,119	↓ $23,017	$4,051,846	$4,028,829	↓ $23,017
2029	61/62	$2,786,655	$2,743,876	↓ $42,779	$4,199,028	$4,156,249	↓ $42,779
2030	62/63	$2,817,643	$2,774,795	↓ $42,848	$4,342,243	$4,299,395	↓ $42,848
2031	63/64	$2,847,226	$2,804,278	↓ $42,948	$4,488,818	$4,445,870	↓ $42,948
2032	64/65	$2,880,256	$2,841,137	↓ $39,119	$4,643,818	$4,604,699	↓ $39,119
2033	65/66	$2,917,320	$2,879,966	↓ $37,354	$4,808,053	$4,770,699	↓ $37,354
2034	66/67	$2,963,116	$2,927,576	↓ $35,540	$4,986,456	$4,950,916	↓ $35,540
2035	67/68	$3,061,498	$3,024,981	↓ $36,517	$5,223,132	$5,186,615	↓ $36,517
2036	68/69	$3,173,540	$3,137,498	↓ $36,042	$5,479,415	$5,443,373	↓ $36,042
2037	69/70	$3,293,514	$3,258,824	↓ $34,690	$5,749,852	$5,715,162	↓ $34,690
2038	70/71	$3,422,046	$3,389,703	↓ $32,343	$6,035,358	$6,003,015	↓ $32,343
2039	71/72	$3,559,661	$3,530,987	↓ $28,674	$6,336,769	$6,308,095	↓ $28,674
2040	72/73	$3,728,740	$3,700,751	↓ $27,989	$6,658,135	$6,630,146	↓ $27,989
2041	73/74	$3,916,294	$3,889,358	↓ $26,936	$6,998,778	$6,971,842	↓ $26,936
2042	74/75	$4,109,178	$4,110,483	↑ $1,305	$7,345,895	$7,347,200	↑ $1,305
2043	75/76	$4,320,736	$4,359,199	↑ $38,463	$7,705,230	$7,743,693	↑ $38,463
2044	76/77	$4,548,155	$4,633,564	↑ $85,409	$8,075,522	$8,160,931	↑ $85,409
2045	77/78	$4,781,613	$4,925,125	↑ $143,512	$8,455,844	$8,599,356	↑ $143,512
2046	78/79	$5,020,765	$5,234,788	↑ $214,023	$8,845,968	$9,059,991	↑ $214,023
2047	79/80	$5,271,122	$5,572,245	↑ $301,123	$9,241,409	$9,542,532	↑ $301,123
2048	80/81	$5,535,329	$5,938,888	↑ $403,559	$9,646,046	$10,049,605	↑ $403,559
2049	81/82	$5,804,087	$6,327,316	↑ $523,229	$10,059,129	$10,582,358	↑ $523,229

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	Year	Age	Portfolio Assets (Before)	Portfolio Assets (After)	Portfolio Assets (Net Change)	Net Worth (Before)	Net Worth (After)	Net Worth (Net Change)
	2050	82/83	$6,076,919	$6,738,327	↑ $661,408	$10,480,294	$11,141,702	↑ $661,408
	2051	83/84	$6,362,986	$7,183,086	↑ $820,100	$10,903,298	$11,723,398	↑ $820,100
	2052	84/85	$6,677,125	$7,678,168	↑ $1,001,043	$11,331,971	$12,333,014	↑ $1,001,043
	2053	85/86	$6,992,983	$8,197,441	↑ $1,204,458	$11,765,130	$12,969,588	↑ $1,204,458
	2054	86/87	$7,305,486	$8,740,701	↑ $1,435,215	$12,197,892	$13,633,107	↑ $1,435,215
	2055	87/88	$7,617,869	$9,313,740	↑ $1,695,871	$12,633,563	$14,329,434	↑ $1,695,871
	2056	88/89	$7,928,325	$9,918,024	↑ $1,989,699	$13,070,415	$15,060,114	↑ $1,989,699
	2057	89/90	$8,236,150	$10,555,861	↑ $2,319,711	$13,507,821	$15,827,532	↑ $2,319,711
	2058	90/91	$8,539,854	$11,229,437	↑ $2,689,583	$13,944,371	$16,633,954	↑ $2,689,583
	2059	91/92	$8,838,024	$11,941,146	↑ $3,103,122	$14,378,735	$17,481,857	↑ $3,103,122
	2060	92/93	$9,129,149	$12,693,581	↑ $3,564,432	$14,809,485	$18,373,917	↑ $3,564,432
	2061	93/94	$9,413,025	$13,490,341	↑ $4,077,316	$15,236,504	$19,313,820	↑ $4,077,316
△	2062	94/95	$9,866,727	$14,513,058	↑ $4,646,331	$15,836,957	$20,483,288	↑ $4,646,331
	2063	95/—	$10,084,621	$15,365,346	↑ $5,280,725	$16,205,300	$21,486,025	↑ $5,280,725

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Fact Changes Details | Roth Conv 2027 15 years 22% @ Growth Income

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

Income and Savings

Roth Conversions

Roth Conversion (added)

Starts: Year 2027	**Type:** Fill Up Tax Bracket	**Maximum Tax Bracket:** 22%
Ends: After 15 Years	**Roll Over Full Roth Value?:** No	**Source:** James Retirement Savings
Destination: James Roth 8297		

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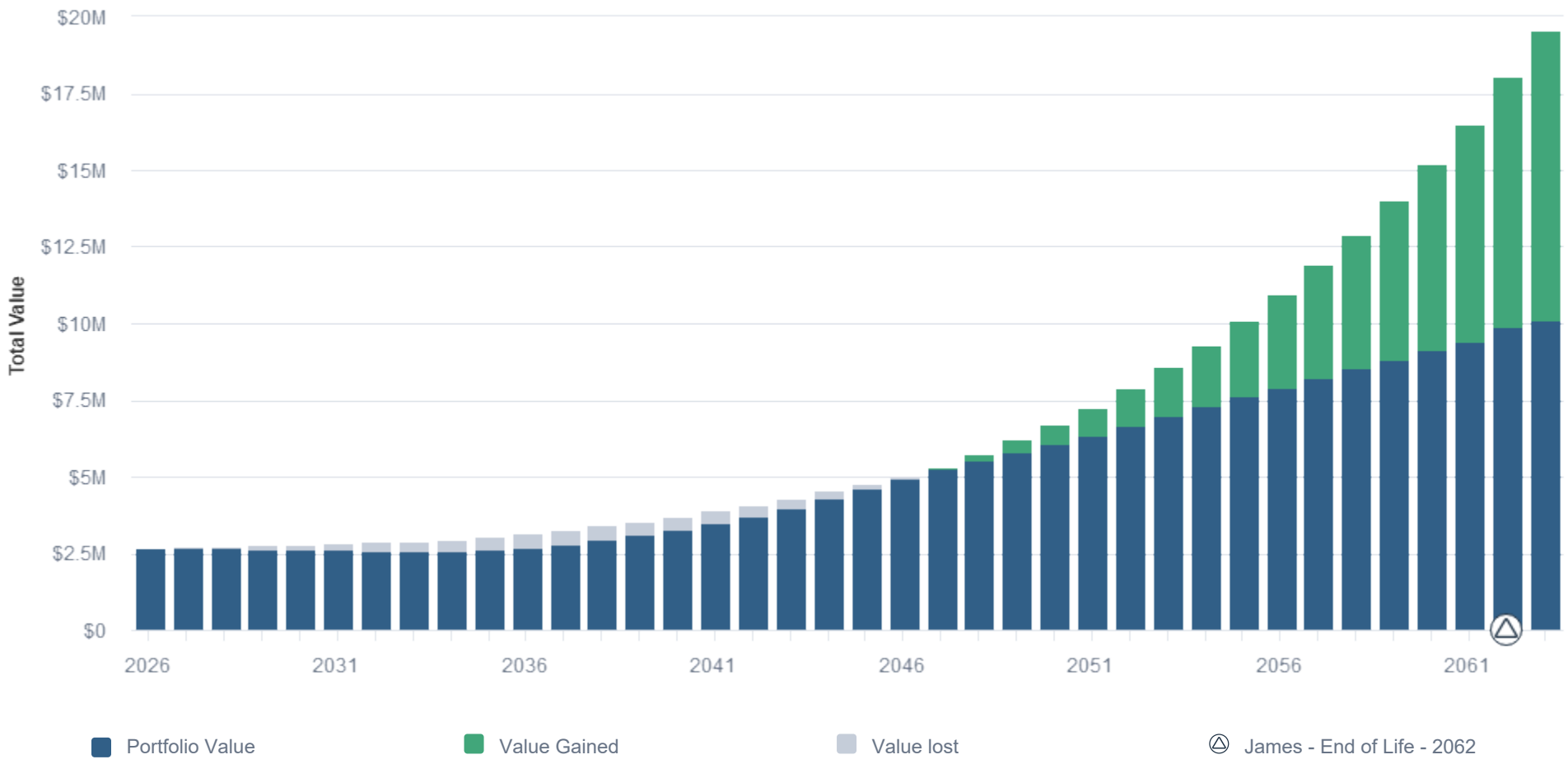
Lifetime Portfolio Value | Roth Conv 2027 15 years 22% @ Growth Income (Only Show Future Values)



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Year	Age	Portfolio Assets (Before)	Portfolio Assets (After)	Portfolio Assets (Net Change)	Net Worth (Before)	Net Worth (After)	Net Worth (Net Change)
2026	58/59	$2,698,036	$2,698,036	$0	$3,800,353	$3,800,353	$0
2027	59/60	$2,717,880	$2,677,558	↓ $40,322	$3,919,300	$3,878,978	↓ $40,322
2028	60/61	$2,747,136	$2,667,420	↓ $79,716	$4,051,846	$3,972,130	↓ $79,716
2029	61/62	$2,786,655	$2,648,935	↓ $137,720	$4,199,028	$4,061,308	↓ $137,720
2030	62/63	$2,817,643	$2,629,756	↓ $187,887	$4,342,243	$4,154,356	↓ $187,887
2031	63/64	$2,847,226	$2,613,257	↓ $233,969	$4,488,818	$4,254,849	↓ $233,969
2032	64/65	$2,880,256	$2,600,745	↓ $279,511	$4,643,818	$4,364,307	↓ $279,511
2033	65/66	$2,917,320	$2,587,315	↓ $330,005	$4,808,053	$4,478,048	↓ $330,005
2034	66/67	$2,963,116	$2,578,814	↓ $384,302	$4,986,456	$4,602,154	↓ $384,302
2035	67/68	$3,061,498	$2,614,202	↓ $447,296	$5,223,132	$4,775,836	↓ $447,296
2036	68/69	$3,173,540	$2,684,308	↓ $489,232	$5,479,415	$4,990,183	↓ $489,232
2037	69/70	$3,293,514	$2,814,309	↓ $479,205	$5,749,852	$5,270,647	↓ $479,205
2038	70/71	$3,422,046	$2,955,488	↓ $466,558	$6,035,358	$5,568,800	↓ $466,558
2039	71/72	$3,559,661	$3,108,787	↓ $450,874	$6,336,769	$5,885,895	↓ $450,874
2040	72/73	$3,728,740	$3,293,520	↓ $435,220	$6,658,135	$6,222,915	↓ $435,220
2041	73/74	$3,916,294	$3,499,416	↓ $416,878	$6,998,778	$6,581,900	↓ $416,878
2042	74/75	$4,109,178	$3,728,119	↓ $381,059	$7,345,895	$6,964,836	↓ $381,059
2043	75/76	$4,320,736	$3,988,682	↓ $332,054	$7,705,230	$7,373,176	↓ $332,054
2044	76/77	$4,548,155	$4,280,841	↓ $267,314	$8,075,522	$7,808,208	↓ $267,314
2045	77/78	$4,781,613	$4,597,967	↓ $183,646	$8,455,844	$8,272,198	↓ $183,646
2046	78/79	$5,020,765	$4,942,184	↓ $78,581	$8,845,968	$8,767,387	↓ $78,581
2047	79/80	$5,271,122	$5,325,869	↑ $54,747	$9,241,409	$9,296,156	↑ $54,747
2048	80/81	$5,535,329	$5,751,012	↑ $215,683	$9,646,046	$9,861,729	↑ $215,683
2049	81/82	$5,804,087	$6,212,714	↑ $408,627	$10,059,129	$10,467,756	↑ $408,627

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	Year	Age	Portfolio Assets (Before)	Portfolio Assets (After)	Portfolio Assets (Net Change)	Net Worth (Before)	Net Worth (After)	Net Worth (Net Change)
	2050	82/83	$6,076,919	$6,714,082	↑ $637,163	$10,480,294	$11,117,457	↑ $637,163
	2051	83/84	$6,362,986	$7,271,218	↑ $908,232	$10,903,298	$11,811,530	↑ $908,232
	2052	84/85	$6,677,125	$7,901,762	↑ $1,224,637	$11,331,971	$12,556,608	↑ $1,224,637
	2053	85/86	$6,992,983	$8,584,295	↑ $1,591,312	$11,765,130	$13,356,442	↑ $1,591,312
	2054	86/87	$7,305,486	$9,320,330	↑ $2,014,844	$12,197,892	$14,212,736	↑ $2,014,844
	2055	87/88	$7,617,869	$10,117,251	↑ $2,499,382	$12,633,563	$15,132,945	↑ $2,499,382
	2056	88/89	$7,928,325	$10,980,203	↑ $3,051,878	$13,070,415	$16,122,293	↑ $3,051,878
	2057	89/90	$8,236,150	$11,914,740	↑ $3,678,590	$13,507,821	$17,186,411	↑ $3,678,590
	2058	90/91	$8,539,854	$12,926,956	↑ $4,387,102	$13,944,371	$18,331,473	↑ $4,387,102
	2059	91/92	$8,838,024	$14,023,515	↑ $5,185,491	$14,378,735	$19,564,226	↑ $5,185,491
	2060	92/93	$9,129,149	$15,211,526	↑ $6,082,377	$14,809,485	$20,891,862	↑ $6,082,377
	2061	93/94	$9,413,025	$16,498,706	↑ $7,085,681	$15,236,504	$22,322,185	↑ $7,085,681
△	2062	94/95	$9,866,727	$18,071,636	↑ $8,204,909	$15,836,957	$24,041,866	↑ $8,204,909
	2063	95/—	$10,084,621	$19,551,112	↑ $9,466,491	$16,205,300	$25,671,791	↑ $9,466,491

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Fact Changes Details | Sell rental(s), Exchange, 5% CF, 75% improvement 39 YR Cost Rec.

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

Assets

Property, Real Estate

789 Pine St (removed)

Available: Year 2026	**Value:** $556,000	**Pre-Retire Gross Growth:** Inflation (2.52%)
Post-Retire Gross Growth: Inflation (2.52%)	**Owner:** Mary and James (Joint/ROS)	**Property Type:** Non-residence
Address 1: 789 Pine Street	**Address 2:** —	**City, State, Zip:** Woodland Park, CO 80863
Purchase Year: 2021	**Purchase Amount:** $490,000	

Mortgages

No Mortgages have been defined.

Schedule

Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2026	$8,872	$0	$4,860	($4,860)	$0
2027	$8,872	$0	$4,982	($4,982)	$0
2028	$8,872	$0	$5,108	($5,108)	$0
2029	$8,872	$0	$5,237	($5,237)	$0
2030	$8,872	$0	$5,369	($5,369)	$0
2031	$8,872	$0	$5,504	($5,504)	$0
2032	$8,872	$0	$5,643	($5,643)	$0
2033	$8,872	$0	$5,785	($5,785)	$0
2034	$8,872	$0	$5,931	($5,931)	$0
2035	$8,872	$0	$6,080	($6,080)	$0

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Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2036	$8,872	$0	$6,233	($6,233)	$0
2037	$8,872	$0	$6,390	($6,390)	$0
2038	$8,872	$0	$6,551	($6,551)	$0
2039	$8,872	$0	$6,717	($6,717)	$0
2040	$8,872	$0	$6,886	($6,886)	$0
2041	$8,872	$0	$7,059	($7,059)	$0
2042	$8,872	$0	$7,237	($7,237)	$0
2043	$8,872	$0	$7,420	($7,420)	$0
2044	$8,872	$0	$7,607	($7,607)	$0
2045	$8,872	$0	$7,798	($7,798)	$0
2046	$8,872	$0	$7,995	($7,995)	$0
2047	$8,872	$0	$8,196	($8,196)	$0
2048	$8,872	$0	$8,403	($8,403)	$0
2049	$0	$0	$8,615	($8,615)	$0
2050	$0	$0	$8,832	($8,832)	$0
2051	$0	$0	$9,054	($9,054)	$0
2052	$0	$0	$9,282	($9,282)	$0
2053	$0	$0	$9,516	($9,516)	$0
2054	$0	$0	$9,756	($9,756)	$0
2055	$0	$0	$10,002	($10,002)	$0
2056	$0	$0	$10,254	($10,254)	$0
2057	$0	$0	$10,512	($10,512)	$0
2058	$0	$0	$10,777	($10,777)	$0
2059	$0	$0	$11,049	($11,049)	$0
2060	$0	$0	$11,327	($11,327)	$0

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Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2061	$0	$0	$11,613	($11,613)	$0
2062	$0	$0	$11,905	($11,905)	$0
2063	$0	$0	$12,205	($12,205)	$0

789 Pine St Replacement (added)

Available: Year 2026	**Value:** $511,520	**Tax Basis:** $511,520
Pre-Retire Gross Growth: Inflation (2.52%)	**Post-Retire Gross Growth:** Inflation (2.52%)	**Owner:** Mary and James (Joint/ROS)
Property Type: Non-residence	**Address 1:** —	**Address 2:** —
City, State, Zip: —	**Purchase Year:** 2026	**Purchase Amount:** $511,520

Mortgages

No Mortgages have been defined.

Schedule

Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2026	$9,837	$10,183	$0	$10,183	$9,837
2027	$9,837	$10,440	$0	$10,440	$9,837
2028	$9,837	$10,703	$0	$10,703	$9,837
2029	$9,837	$10,972	$0	$10,972	$9,837
2030	$9,837	$11,249	$0	$11,249	$9,837
2031	$9,837	$11,532	$0	$11,532	$9,837
2032	$9,837	$11,823	$0	$11,823	$9,837
2033	$9,837	$12,121	$0	$12,121	$9,837
2034	$9,837	$12,426	$0	$12,426	$9,837
2035	$9,837	$12,740	$0	$12,740	$9,837
2036	$9,837	$13,061	$0	$13,061	$9,837
2037	$9,837	$13,390	$0	$13,390	$9,837

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Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2038	$9,837	$13,727	$0	$13,727	$9,837
2039	$9,837	$14,073	$0	$14,073	$9,837
2040	$9,837	$14,428	$0	$14,428	$9,837
2041	$9,837	$14,791	$0	$14,791	$9,837
2042	$9,837	$15,164	$0	$15,164	$9,837
2043	$9,837	$15,546	$0	$15,546	$9,837
2044	$9,837	$15,938	$0	$15,938	$9,837
2045	$9,837	$16,340	$0	$16,340	$9,837
2046	$9,837	$16,751	$0	$16,751	$9,837
2047	$9,837	$17,173	$0	$17,173	$9,837
2048	$9,837	$17,606	$0	$17,606	$9,837
2049	$9,837	$18,050	$0	$18,050	$9,837
2050	$9,837	$18,505	$0	$18,505	$9,837
2051	$9,837	$18,971	$0	$18,971	$9,837
2052	$9,837	$19,449	$0	$19,449	$9,837
2053	$9,837	$19,939	$0	$19,939	$9,837
2054	$9,837	$20,442	$0	$20,442	$9,837
2055	$9,837	$20,957	$0	$20,957	$9,837
2056	$0	$21,485	$0	$21,485	$0
2057	$0	$22,026	$0	$22,026	$0
2058	$0	$22,581	$0	$22,581	$0
2059	$0	$23,150	$0	$23,150	$0
2060	$0	$23,734	$0	$23,734	$0
2061	$0	$24,332	$0	$24,332	$0
2062	$0	$24,945	$0	$24,945	$0

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Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2063	$0	$25,574	$0	$25,574	$0

234 Maple Dr (removed)

Available: Year 2026	**Value:** $450,500	**Pre-Retire Gross Growth:** Inflation (2.52%)
Post-Retire Gross Growth: Inflation (2.52%)	**Owner:** Mary and James (Joint/ROS)	**Property Type:** Non-residence
Address 1: 234 Maple Drive	**Address 2:** —	**City, State, Zip:** Colorado Springs, CO
Purchase Year: 2018	**Purchase Amount:** $305,000	

Mortgages

No Mortgages have been defined.

Schedule

Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2026	$9,426	$29,583	$17,471	$12,112	$9,426
2027	$9,426	$30,470	$17,995	$12,475	$9,426
2028	$9,426	$31,385	$18,535	$12,850	$9,426
2029	$9,426	$32,326	$19,091	$13,235	$9,426
2030	$9,426	$33,296	$19,664	$13,632	$9,426
2031	$9,426	$34,295	$20,254	$14,041	$9,426
2032	$9,426	$35,324	$20,861	$14,463	$9,426
2033	$9,426	$36,383	$21,487	$14,896	$9,426
2034	$9,426	$37,475	$22,132	$15,343	$9,426
2035	$9,426	$38,599	$22,796	$15,803	$9,426
2036	$9,426	$39,757	$23,480	$16,277	$9,426
2037	$9,426	$40,950	$24,184	$16,766	$9,426
2038	$9,426	$42,178	$24,909	$17,269	$9,426
2039	$9,426	$43,444	$25,657	$17,787	$9,426

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Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2040	$9,426	$44,747	$26,426	$18,321	$9,426
2041	$9,426	$46,089	$27,219	$18,870	$9,426
2042	$9,426	$47,472	$28,036	$19,436	$9,426
2043	$9,426	$48,896	$28,877	$20,019	$9,426
2044	$9,426	$50,363	$29,743	$20,620	$9,426
2045	$9,426	$51,874	$30,636	$21,238	$9,426
2046	$9,426	$53,430	$31,555	$21,875	$9,426
2047	$9,426	$55,033	$32,501	$22,532	$9,426
2048	$9,426	$56,684	$33,476	$23,208	$9,426
2049	$9,426	$58,385	$34,481	$23,904	$9,426
2050	$9,426	$60,136	$35,515	$24,621	$9,426
2051	$9,426	$61,940	$36,580	$25,360	$9,426
2052	$9,426	$63,798	$37,678	$26,120	$9,426
2053	$9,426	$65,712	$38,808	$26,904	$9,426
2054	$0	$67,684	$39,972	$27,712	$0
2055	$0	$69,714	$41,172	$28,542	$0
2056	$0	$71,806	$42,407	$29,399	$0
2057	$0	$73,960	$43,679	$30,281	$0
2058	$0	$76,179	$44,989	$31,190	$0
2059	$0	$78,464	$46,339	$32,125	$0
2060	$0	$80,818	$47,729	$33,089	$0
2061	$0	$83,242	$49,161	$34,081	$0
2062	$0	$85,740	$50,636	$35,104	$0
2063	$0	$88,312	$52,155	$36,157	$0

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234 Maple Dr Replacement Property (added)

Available: Year 2026	**Value:** $414,460	**Tax Basis:** $414,460
Pre-Retire Gross Growth: Inflation (2.52%)	**Post-Retire Gross Growth:** Inflation (2.52%)	**Owner:** Mary and James (Joint/ROS)
Property Type: Non-residence	**Address 1:** —	**Address 2:** —
City, State, Zip: —	**Purchase Year:** 2026	**Purchase Amount:** $414,460

Mortgages

No Mortgages have been defined.

Schedule

Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2026	$7,970	$10,969	$0	$10,969	$7,970
2027	$7,970	$11,245	$0	$11,245	$7,970
2028	$7,970	$11,529	$0	$11,529	$7,970
2029	$7,970	$11,819	$0	$11,819	$7,970
2030	$7,970	$12,117	$0	$12,117	$7,970
2031	$7,970	$12,423	$0	$12,423	$7,970
2032	$7,970	$12,736	$0	$12,736	$7,970
2033	$7,970	$13,057	$0	$13,057	$7,970
2034	$7,970	$13,386	$0	$13,386	$7,970
2035	$7,970	$13,723	$0	$13,723	$7,970
2036	$7,970	$14,069	$0	$14,069	$7,970
2037	$7,970	$14,423	$0	$14,423	$7,970
2038	$7,970	$14,787	$0	$14,787	$7,970
2039	$7,970	$15,159	$0	$15,159	$7,970
2040	$7,970	$15,541	$0	$15,541	$7,970
2041	$7,970	$15,933	$0	$15,933	$7,970

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Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2042	$7,970	$16,334	$0	$16,334	$7,970
2043	$7,970	$16,746	$0	$16,746	$7,970
2044	$7,970	$17,168	$0	$17,168	$7,970
2045	$7,970	$17,601	$0	$17,601	$7,970
2046	$7,970	$18,044	$0	$18,044	$7,970
2047	$7,970	$18,499	$0	$18,499	$7,970
2048	$7,970	$18,965	$0	$18,965	$7,970
2049	$7,970	$19,443	$0	$19,443	$7,970
2050	$7,970	$19,933	$0	$19,933	$7,970
2051	$7,970	$20,435	$0	$20,435	$7,970
2052	$7,970	$20,950	$0	$20,950	$7,970
2053	$7,970	$21,478	$0	$21,478	$7,970
2054	$7,970	$22,020	$0	$22,020	$7,970
2055	$7,970	$22,574	$0	$22,574	$7,970
2056	$0	$23,143	$0	$23,143	$0
2057	$0	$23,726	$0	$23,726	$0
2058	$0	$24,324	$0	$24,324	$0
2059	$0	$24,937	$0	$24,937	$0
2060	$0	$25,566	$0	$25,566	$0
2061	$0	$26,210	$0	$26,210	$0
2062	$0	$26,871	$0	$26,871	$0
2063	$0	$27,548	$0	$27,548	$0

567 Cedar Ln (removed)

Available: Year 2026 **Value:** $359,300 **Pre-Retire Gross Growth:** Inflation (2.52%)

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Post-Retire Gross Growth: Inflation (2.52%)	**Owner:** 567 Cedar Ln LLC	**Property Type:** Non-residence
Address 1: 567 Cedar Lane	**Address 2:** —	**City, State, Zip:** Monument, CO
Purchase Year: 2019	**Purchase Amount:** $210,000	

Mortgages

No Mortgages have been defined.

Schedule

Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2026	$10,001	$22,743	$12,769	$9,974	$9,974
2027	$10,001	$23,425	$13,152	$10,273	$10,001
2028	$10,001	$24,128	$13,547	$10,581	$10,001
2029	$10,001	$24,852	$13,953	$10,899	$10,001
2030	$10,001	$25,597	$14,372	$11,225	$10,001
2031	$10,001	$26,365	$14,803	$11,562	$10,001
2032	$10,001	$27,156	$15,247	$11,909	$10,001
2033	$10,001	$27,971	$15,704	$12,267	$10,001
2034	$10,001	$28,810	$16,175	$12,635	$10,001
2035	$10,001	$29,674	$16,661	$13,013	$10,001
2036	$10,001	$30,565	$17,160	$13,405	$10,001
2037	$10,001	$31,482	$17,675	$13,807	$10,001
2038	$10,001	$32,426	$18,206	$14,220	$10,001
2039	$10,001	$33,399	$18,752	$14,647	$10,001
2040	$10,001	$34,401	$19,314	$15,087	$10,001
2041	$10,001	$35,433	$19,894	$15,539	$10,001
2042	$10,001	$36,496	$20,490	$16,006	$10,001
2043	$10,001	$37,591	$21,105	$16,486	$10,001

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Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2044	$10,001	$38,718	$21,738	$16,980	$10,001
2045	$10,001	$39,880	$22,391	$17,489	$10,001
2046	$10,001	$41,076	$23,062	$18,014	$10,001
2047	$0	$42,309	$23,754	$18,555	$0
2048	$0	$43,578	$24,467	$19,111	$0
2049	$0	$44,885	$25,201	$19,684	$0
2050	$0	$46,232	$25,957	$20,275	$0
2051	$0	$47,619	$26,735	$20,884	$0
2052	$0	$49,047	$27,538	$21,509	$0
2053	$0	$50,519	$28,364	$22,155	$0
2054	$0	$52,034	$29,215	$22,819	$0
2055	$0	$53,595	$30,091	$23,504	$0
2056	$0	$55,203	$30,994	$24,209	$0
2057	$0	$56,859	$31,924	$24,935	$0
2058	$0	$58,565	$32,881	$25,684	$0
2059	$0	$60,322	$33,868	$26,454	$0
2060	$0	$62,132	$34,884	$27,248	$0
2061	$0	$63,996	$35,930	$28,066	$0
2062	$0	$65,916	$37,008	$28,908	$0
2063	$0	$67,893	$38,118	$29,775	$0

567 Cedar Ln LLC Replacement (added)

Available: Year 2026	**Value:** $330,556	**Tax Basis:** $330,556
Pre-Retire Gross Growth: Inflation (2.52%)	**Post-Retire Gross Growth:** Inflation (2.52%)	**Owner:** Mary and James (Joint/ROS)
Property Type: Non-residence	**Address 1:** —	**Address 2:** —

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City, State, Zip: — **Purchase Year:** 2026 **Purchase Amount:** $330,556

Mortgages

No Mortgages have been defined.

Schedule

Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2026	$6,357	$9,265	$0	$9,265	$6,357
2027	$6,357	$9,498	$0	$9,498	$6,357
2028	$6,357	$9,738	$0	$9,738	$6,357
2029	$6,357	$9,983	$0	$9,983	$6,357
2030	$6,357	$10,235	$0	$10,235	$6,357
2031	$6,357	$10,493	$0	$10,493	$6,357
2032	$6,357	$10,757	$0	$10,757	$6,357
2033	$6,357	$11,028	$0	$11,028	$6,357
2034	$6,357	$11,306	$0	$11,306	$6,357
2035	$6,357	$11,591	$0	$11,591	$6,357
2036	$6,357	$11,883	$0	$11,883	$6,357
2037	$6,357	$12,183	$0	$12,183	$6,357
2038	$6,357	$12,490	$0	$12,490	$6,357
2039	$6,357	$12,804	$0	$12,804	$6,357
2040	$6,357	$13,127	$0	$13,127	$6,357
2041	$6,357	$13,458	$0	$13,458	$6,357
2042	$6,357	$13,797	$0	$13,797	$6,357
2043	$6,357	$14,145	$0	$14,145	$6,357
2044	$6,357	$14,501	$0	$14,501	$6,357
2045	$6,357	$14,867	$0	$14,867	$6,357

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Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2046	$6,357	$15,241	$0	$15,241	$6,357
2047	$6,357	$15,625	$0	$15,625	$6,357
2048	$6,357	$16,019	$0	$16,019	$6,357
2049	$6,357	$16,423	$0	$16,423	$6,357
2050	$6,357	$16,836	$0	$16,836	$6,357
2051	$6,357	$17,261	$0	$17,261	$6,357
2052	$6,357	$17,696	$0	$17,696	$6,357
2053	$6,357	$18,142	$0	$18,142	$6,357
2054	$6,357	$18,599	$0	$18,599	$6,357
2055	$6,357	$19,068	$0	$19,068	$6,357
2056	$6,357	$19,548	$0	$19,548	$6,357
2057	$0	$20,041	$0	$20,041	$0
2058	$0	$20,546	$0	$20,546	$0
2059	$0	$21,063	$0	$21,063	$0
2060	$0	$21,594	$0	$21,594	$0
2061	$0	$22,138	$0	$22,138	$0
2062	$0	$22,696	$0	$22,696	$0
2063	$0	$23,268	$0	$23,268	$0

890 First Ave (removed)

Available: Year 2026	**Value:** $444,600	**Pre-Retire Gross Growth:** Inflation (2.52%)
Post-Retire Gross Growth: Inflation (2.52%)	**Owner:** Mary and James (Joint/ROS)	**Property Type:** Non-residence
Address 1: 890 First Avenue	**Address 2:** —	**City, State, Zip:** Colorado Springs
Purchase Year: 2022	**Purchase Amount:** $471,499	

Mortgages

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No Mortgages have been defined.

Schedule

Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2026	$14,811	$28,443	$12,875	$15,568	$14,811
2027	$14,811	$29,296	$13,261	$16,035	$14,811
2028	$14,811	$30,175	$13,659	$16,516	$14,811
2029	$14,811	$31,080	$14,069	$17,011	$14,811
2030	$14,811	$32,013	$14,491	$17,522	$14,811
2031	$14,811	$32,973	$14,926	$18,047	$14,811
2032	$14,811	$33,962	$15,373	$18,589	$14,811
2033	$14,811	$34,981	$15,835	$19,146	$14,811
2034	$14,811	$36,031	$16,310	$19,721	$14,811
2035	$14,811	$37,112	$16,799	$20,313	$14,811
2036	$14,811	$38,225	$17,303	$20,922	$14,811
2037	$14,811	$39,372	$17,822	$21,550	$14,811
2038	$14,811	$40,553	$18,357	$22,196	$14,811
2039	$14,811	$41,770	$18,907	$22,863	$14,811
2040	$14,811	$43,023	$19,475	$23,548	$14,811
2041	$14,811	$44,313	$20,059	$24,254	$14,811
2042	$14,811	$45,643	$20,661	$24,982	$14,811
2043	$14,811	$47,012	$21,280	$25,732	$14,811
2044	$14,811	$48,422	$21,919	$26,503	$14,811
2045	$14,811	$49,875	$22,576	$27,299	$14,811
2046	$14,811	$51,371	$23,254	$28,117	$14,811
2047	$14,811	$52,912	$23,951	$28,961	$14,811

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Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2048	$14,811	$54,500	$24,670	$29,830	$14,811
2049	$14,811	$56,135	$25,410	$30,725	$14,811
2050	$14,811	$57,819	$26,172	$31,647	$14,811
2051	$0	$59,553	$26,957	$32,596	$0
2052	$0	$61,340	$27,766	$33,574	$0
2053	$0	$63,180	$28,599	$34,581	$0
2054	$0	$65,076	$29,457	$35,619	$0
2055	$0	$67,028	$30,341	$36,687	$0
2056	$0	$69,039	$31,251	$37,788	$0
2057	$0	$71,110	$32,189	$38,921	$0
2058	$0	$73,243	$33,154	$40,089	$0
2059	$0	$75,440	$34,149	$41,291	$0
2060	$0	$77,704	$35,173	$42,531	$0
2061	$0	$80,035	$36,228	$43,807	$0
2062	$0	$82,436	$37,315	$45,121	$0
2063	$0	$84,909	$38,435	$46,474	$0

890 First Ave Replacement (added)

Available: Year 2026	**Value:** $444,600	**Tax Basis:** $444,600
Pre-Retire Gross Growth: Inflation (2.52%)	**Post-Retire Gross Growth:** Inflation (2.52%)	**Owner:** Mary and James (Joint/ROS)
Property Type: Non-residence	**Address 1:** —	**Address 2:** —
City, State, Zip: —	**Purchase Year:** 2026	**Purchase Amount:** $444,600

Mortgages

No Mortgages have been defined.

Schedule

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Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2026	$7,866	$4,868	$0	$4,868	$4,868
2027	$7,866	$4,991	$0	$4,991	$4,991
2028	$7,866	$5,116	$0	$5,116	$5,116
2029	$7,866	$5,245	$0	$5,245	$5,245
2030	$7,866	$5,378	$0	$5,378	$5,378
2031	$7,866	$5,513	$0	$5,513	$5,513
2032	$7,866	$5,652	$0	$5,652	$5,652
2033	$7,866	$5,794	$0	$5,794	$5,794
2034	$7,866	$5,940	$0	$5,940	$5,940
2035	$7,866	$6,090	$0	$6,090	$6,090
2036	$7,866	$6,244	$0	$6,244	$6,244
2037	$7,866	$6,401	$0	$6,401	$6,401
2038	$7,866	$6,562	$0	$6,562	$6,562
2039	$7,866	$6,728	$0	$6,728	$6,728
2040	$7,866	$6,897	$0	$6,897	$6,897
2041	$7,866	$7,071	$0	$7,071	$7,071
2042	$7,866	$7,249	$0	$7,249	$7,249
2043	$7,866	$7,432	$0	$7,432	$7,432
2044	$7,866	$7,619	$0	$7,619	$7,619
2045	$7,866	$7,811	$0	$7,811	$7,811
2046	$7,866	$8,008	$0	$8,008	$7,866
2047	$7,866	$8,210	$0	$8,210	$7,866
2048	$7,866	$8,417	$0	$8,417	$7,866
2049	$7,866	$8,629	$0	$8,629	$7,866
2050	$7,866	$8,846	$0	$8,846	$7,866

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Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2051	$7,866	$9,069	$0	$9,069	$7,866
2052	$7,866	$9,298	$0	$9,298	$7,866
2053	$7,866	$9,532	$0	$9,532	$7,866
2054	$7,866	$9,772	$0	$9,772	$7,866
2055	$7,866	$10,018	$0	$10,018	$7,866
2056	$0	$10,271	$0	$10,271	$0
2057	$0	$10,530	$0	$10,530	$0
2058	$0	$10,795	$0	$10,795	$0
2059	$0	$11,067	$0	$11,067	$0
2060	$0	$11,346	$0	$11,346	$0
2061	$0	$11,632	$0	$11,632	$0
2062	$0	$11,925	$0	$11,925	$0
2063	$0	$12,226	$0	$12,226	$0

7897 Via Real (removed)

Available: Year 2026	**Value:** $285,671	**Pre-Retire Gross Growth:** Inflation (2.52%)
Post-Retire Gross Growth: Inflation (2.52%)	**Owner:** Mary and James (Joint/ROS)	**Property Type:** Non-residence
Address 1: 500 Sunrise Blvd	**Address 2:** #120	**City, State, Zip:**
Purchase Year: 2020	**Purchase Amount:** $203,000	

Mortgages

No Mortgages have been defined.

Schedule

Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2026	$7,777	$16,644	$15,737	$907	$907
2027	$7,777	$17,143	$16,209	$934	$934

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Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2028	$7,777	$17,658	$16,695	$963	$963
2029	$7,777	$18,187	$17,196	$991	$991
2030	$7,777	$18,733	$17,712	$1,021	$1,021
2031	$7,777	$19,295	$18,243	$1,052	$1,052
2032	$7,777	$19,874	$18,791	$1,083	$1,083
2033	$7,777	$20,470	$19,355	$1,115	$1,115
2034	$7,777	$21,084	$19,935	$1,149	$1,149
2035	$7,777	$21,717	$20,533	$1,184	$1,184
2036	$7,777	$22,368	$21,149	$1,219	$1,219
2037	$7,777	$23,039	$21,784	$1,255	$1,255
2038	$7,777	$23,730	$22,437	$1,293	$1,293
2039	$7,777	$24,442	$23,110	$1,332	$1,332
2040	$7,777	$25,176	$23,804	$1,372	$1,372
2041	$7,777	$25,931	$24,518	$1,413	$1,413
2042	$7,777	$26,709	$25,253	$1,456	$1,456
2043	$7,777	$27,510	$26,011	$1,499	$1,499
2044	$7,777	$28,335	$26,791	$1,544	$1,544
2045	$7,777	$29,185	$27,595	$1,590	$1,590
2046	$7,777	$30,061	$28,423	$1,638	$1,638
2047	$7,777	$30,963	$29,275	$1,688	$1,688
2048	$7,777	$31,892	$30,154	$1,738	$1,738
2049	$7,777	$32,848	$31,058	$1,790	$1,790
2050	$7,777	$33,834	$31,990	$1,844	$1,844
2051	$7,777	$34,849	$32,950	$1,899	$1,899
2052	$7,777	$35,894	$33,938	$1,956	$1,956

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Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2053	$7,777	$36,971	$34,956	$2,015	$2,015
2054	$0	$38,080	$36,005	$2,075	$0
2055	$0	$39,223	$37,085	$2,138	$0
2056	$0	$40,399	$38,198	$2,201	$0
2057	$0	$41,611	$39,344	$2,267	$0
2058	$0	$42,860	$40,524	$2,336	$0
2059	$0	$44,145	$41,740	$2,405	$0
2060	$0	$45,470	$42,992	$2,478	$0
2061	$0	$46,834	$44,282	$2,552	$0
2062	$0	$48,239	$45,610	$2,629	$0
2063	$0	$49,686	$46,979	$2,707	$0

7897 Via Real (added)

Available: Year 2026	**Value:** $262,817	**Tax Basis:** $262,817
Pre-Retire Gross Growth: Inflation (2.52%)	**Post-Retire Gross Growth:** Inflation (2.52%)	**Owner:** Mary and James (Joint/ROS)
Property Type: Non-residence	**Address 1:** —	**Address 2:** —
City, State, Zip: —	**Purchase Year:** 2026	**Purchase Amount:** $262,817

Mortgages

No Mortgages have been defined.

Schedule

Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2026	$5,054	$7,553	$0	$7,553	$5,054
2027	$5,054	$7,743	$0	$7,743	$5,054
2028	$5,054	$7,938	$0	$7,938	$5,054
2029	$5,054	$8,139	$0	$8,139	$5,054

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Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2030	$5,054	$8,344	$0	$8,344	$5,054
2031	$5,054	$8,554	$0	$8,554	$5,054
2032	$5,054	$8,769	$0	$8,769	$5,054
2033	$5,054	$8,990	$0	$8,990	$5,054
2034	$5,054	$9,217	$0	$9,217	$5,054
2035	$5,054	$9,449	$0	$9,449	$5,054
2036	$5,054	$9,687	$0	$9,687	$5,054
2037	$5,054	$9,931	$0	$9,931	$5,054
2038	$5,054	$10,182	$0	$10,182	$5,054
2039	$5,054	$10,438	$0	$10,438	$5,054
2040	$5,054	$10,701	$0	$10,701	$5,054
2041	$5,054	$10,971	$0	$10,971	$5,054
2042	$5,054	$11,248	$0	$11,248	$5,054
2043	$5,054	$11,531	$0	$11,531	$5,054
2044	$5,054	$11,822	$0	$11,822	$5,054
2045	$5,054	$12,119	$0	$12,119	$5,054
2046	$5,054	$12,425	$0	$12,425	$5,054
2047	$5,054	$12,738	$0	$12,738	$5,054
2048	$5,054	$13,059	$0	$13,059	$5,054
2049	$5,054	$13,388	$0	$13,388	$5,054
2050	$5,054	$13,725	$0	$13,725	$5,054
2051	$5,054	$14,071	$0	$14,071	$5,054
2052	$5,054	$14,426	$0	$14,426	$5,054
2053	$5,054	$14,789	$0	$14,789	$5,054
2054	$5,054	$15,162	$0	$15,162	$5,054

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Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2055	$5,054	$15,544	$0	$15,544	$5,054
2056	$0	$15,936	$0	$15,936	$0
2057	$0	$16,338	$0	$16,338	$0
2058	$0	$16,749	$0	$16,749	$0
2059	$0	$17,171	$0	$17,171	$0
2060	$0	$17,604	$0	$17,604	$0
2061	$0	$18,048	$0	$18,048	$0
2062	$0	$18,502	$0	$18,502	$0
2063	$0	$18,969	$0	$18,969	$0

Liabilities and Expenses

Mortgages

789 Pine St - Residence (removed)

Type: Mortgage	**Property:** 789 Pine St	**Loan Amount:** $392,000
Interest Rate: 3.250%	**Term:** 30 years	**Payments are made:** Monthly
Repayment Type: Principal and Interest	**Interest Is Deductible?:** Yes	**Insured for Life?:** No

234 Maple Dr (removed)

Type: Mortgage	**Property:** 234 Maple Dr	**Loan Amount:** $263,200
Interest Rate: 5.625%	**Term:** 30 years	**Payments are made:** Monthly
Repayment Type: Principal and Interest	**Interest Is Deductible?:** Yes	**Insured for Life?:** No

567 Cedar Ln (removed)

Type: Mortgage	**Property:** 567 Cedar Ln	**Loan Amount:** $174,000
Interest Rate: 6.624%	**Term:** 30 years	**Payments are made:** Monthly
Repayment Type: Principal and Interest	**Interest Is Deductible?:** Yes	**Insured for Life?:** No

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890 First Ave (removed)

Type: Mortgage	**Property:** 890 First Ave	**Loan Amount:** $377,199
Interest Rate: 3.625%	**Term:** 30 years	**Payments are made:** Monthly
Repayment Type: Principal and Interest	**Interest Is Deductible?:** Yes	**Insured for Life?:** No

7897 Via Real (removed)

Type: Mortgage	**Property:** 7897 Via Real	**Loan Amount:** $152,250
Interest Rate: 7.000%	**Term:** 30 years	**Payments are made:** Monthly
Repayment Type: Principal and Interest	**Interest Is Deductible?:** Yes	**Insured for Life?:** No

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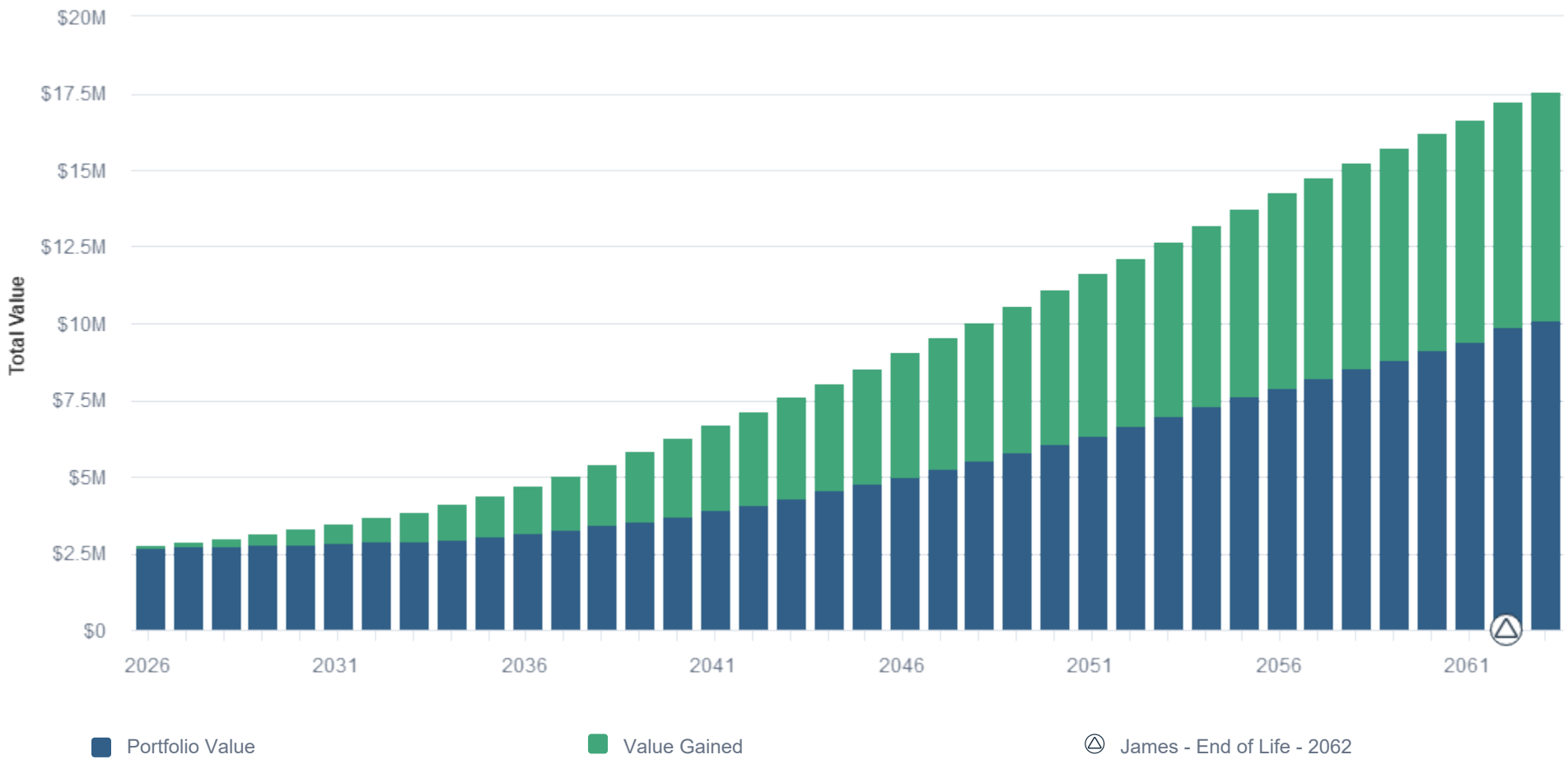
Lifetime Portfolio Value | Sell rental(s), Exchange, 5% CF, 75% improvement 39 YR Cost Rec. (Only Show Future Values)



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Year	Age	Portfolio Assets (Before)	Portfolio Assets (After)	Portfolio Assets (Net Change)	Net Worth (Before)	Net Worth (After)	Net Worth (Net Change)
2026	58/59	$2,698,036	$2,790,777	↑ $92,741	$3,800,353	$4,964,234	↑ $1,163,881
2027	59/60	$2,717,880	$2,908,272	↑ $190,392	$3,919,300	$5,144,428	↑ $1,225,128
2028	60/61	$2,747,136	$3,037,017	↑ $289,881	$4,051,846	$5,337,672	↑ $1,285,826
2029	61/62	$2,786,655	$3,177,866	↑ $391,211	$4,199,028	$5,544,883	↑ $1,345,855
2030	62/63	$2,817,643	$3,331,215	↑ $513,572	$4,342,243	$5,766,522	↑ $1,424,279
2031	63/64	$2,847,226	$3,498,013	↑ $650,787	$4,488,818	$6,003,602	↑ $1,514,784
2032	64/65	$2,880,256	$3,685,691	↑ $805,435	$4,643,818	$6,263,626	↑ $1,619,808
2033	65/66	$2,917,320	$3,889,505	↑ $972,185	$4,808,053	$6,541,921	↑ $1,733,868
2034	66/67	$2,963,116	$4,117,015	↑ $1,153,899	$4,986,456	$6,846,125	↑ $1,859,669
2035	67/68	$3,061,498	$4,410,273	↑ $1,348,775	$5,223,132	$7,218,372	↑ $1,995,240
2036	68/69	$3,173,540	$4,731,816	↑ $1,558,276	$5,479,415	$7,621,282	↑ $2,141,867
2037	69/70	$3,293,514	$5,076,469	↑ $1,782,955	$5,749,852	$8,049,765	↑ $2,299,913
2038	70/71	$3,422,046	$5,445,904	↑ $2,023,858	$6,035,358	$8,505,586	↑ $2,470,228
2039	71/72	$3,559,661	$5,841,914	↑ $2,282,253	$6,336,769	$8,990,637	↑ $2,653,868
2040	72/73	$3,728,740	$6,266,433	↑ $2,537,693	$6,658,135	$9,506,951	↑ $2,848,816
2041	73/74	$3,916,294	$6,721,533	↑ $2,805,239	$6,998,778	$10,056,708	↑ $3,057,930
2042	74/75	$4,109,178	$7,160,585	↑ $3,051,407	$7,345,895	$10,588,149	↑ $3,242,254
2043	75/76	$4,320,736	$7,618,686	↑ $3,297,950	$7,705,230	$11,132,624	↑ $3,427,394
2044	76/77	$4,548,155	$8,088,851	↑ $3,540,696	$8,075,522	$11,691,341	↑ $3,615,819
2045	77/78	$4,781,613	$8,570,301	↑ $3,788,688	$8,455,844	$12,263,574	↑ $3,807,730
2046	78/79	$5,020,765	$9,062,043	↑ $4,041,278	$8,845,968	$12,848,387	↑ $4,002,419
2047	79/80	$5,271,122	$9,563,125	↑ $4,292,003	$9,241,409	$13,444,884	↑ $4,203,475
2048	80/81	$5,535,329	$10,072,995	↑ $4,537,666	$9,646,046	$14,052,574	↑ $4,406,528
2049	81/82	$5,804,087	$10,590,060	↑ $4,785,973	$10,059,129	$14,669,924	↑ $4,610,795

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	Year	Age	Portfolio Assets (Before)	Portfolio Assets (After)	Portfolio Assets (Net Change)	Net Worth (Before)	Net Worth (After)	Net Worth (Net Change)
	2050	82/83	$6,076,919	$11,113,458	↑ $5,036,539	$10,480,294	$15,296,134	↑ $4,815,840
	2051	83/84	$6,362,986	$11,641,095	↑ $5,278,109	$10,903,298	$15,929,175	↑ $5,025,877
	2052	84/85	$6,677,125	$12,171,796	↑ $5,494,671	$11,331,971	$16,567,936	↑ $5,235,965
	2053	85/86	$6,992,983	$12,703,724	↑ $5,710,741	$11,765,130	$17,210,646	↑ $5,445,516
	2054	86/87	$7,305,486	$13,234,707	↑ $5,929,221	$12,197,892	$17,855,203	↑ $5,657,311
	2055	87/88	$7,617,869	$13,763,507	↑ $6,145,638	$12,633,563	$18,500,439	↑ $5,866,876
	2056	88/89	$7,928,325	$14,275,854	↑ $6,347,529	$13,070,415	$19,132,156	↑ $6,061,741
	2057	89/90	$8,236,150	$14,778,783	↑ $6,542,633	$13,507,821	$19,757,464	↑ $6,249,643
	2058	90/91	$8,539,854	$15,272,009	↑ $6,732,155	$13,944,371	$20,376,152	↑ $6,431,781
	2059	91/92	$8,838,024	$15,752,726	↑ $6,914,702	$14,378,735	$20,985,493	↑ $6,606,758
	2060	92/93	$9,129,149	$16,217,903	↑ $7,088,754	$14,809,485	$21,582,535	↑ $6,773,050
	2061	93/94	$9,413,025	$16,666,626	↑ $7,253,601	$15,236,504	$22,166,445	↑ $6,929,941
△	2062	94/95	$9,866,727	$17,274,708	↑ $7,407,981	$15,836,957	$22,913,122	↑ $7,076,165
	2063	95/—	$10,084,621	$17,604,938	↑ $7,520,317	$16,205,300	$23,385,440	↑ $7,180,140

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Fact Changes Details | Sell rentals, Pay taxes, Invest @ Growth w Income, 2 rentals

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

Assets

Property, Real Estate

789 Pine St (removed)

Available: Year 2026	**Value:** $556,000	**Pre-Retire Gross Growth:** Inflation (2.52%)
Post-Retire Gross Growth: Inflation (2.52%)	**Owner:** Mary and James (Joint/ROS)	**Property Type:** Non-residence
Address 1: 789 Pine Street	**Address 2:** —	**City, State, Zip:** Woodland Park, CO 80863
Purchase Year: 2021	**Purchase Amount:** $490,000	

Mortgages

No Mortgages have been defined.

Schedule

Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2026	$8,872	$0	$4,860	($4,860)	$0
2027	$8,872	$0	$4,982	($4,982)	$0
2028	$8,872	$0	$5,108	($5,108)	$0
2029	$8,872	$0	$5,237	($5,237)	$0
2030	$8,872	$0	$5,369	($5,369)	$0
2031	$8,872	$0	$5,504	($5,504)	$0
2032	$8,872	$0	$5,643	($5,643)	$0
2033	$8,872	$0	$5,785	($5,785)	$0
2034	$8,872	$0	$5,931	($5,931)	$0
2035	$8,872	$0	$6,080	($6,080)	$0
2036	$8,872	$0	$6,233	($6,233)	$0

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Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2037	$8,872	$0	$6,390	($6,390)	$0
2038	$8,872	$0	$6,551	($6,551)	$0
2039	$8,872	$0	$6,717	($6,717)	$0
2040	$8,872	$0	$6,886	($6,886)	$0
2041	$8,872	$0	$7,059	($7,059)	$0
2042	$8,872	$0	$7,237	($7,237)	$0
2043	$8,872	$0	$7,420	($7,420)	$0
2044	$8,872	$0	$7,607	($7,607)	$0
2045	$8,872	$0	$7,798	($7,798)	$0
2046	$8,872	$0	$7,995	($7,995)	$0
2047	$8,872	$0	$8,196	($8,196)	$0
2048	$8,872	$0	$8,403	($8,403)	$0
2049	$0	$0	$8,615	($8,615)	$0
2050	$0	$0	$8,832	($8,832)	$0
2051	$0	$0	$9,054	($9,054)	$0
2052	$0	$0	$9,282	($9,282)	$0
2053	$0	$0	$9,516	($9,516)	$0
2054	$0	$0	$9,756	($9,756)	$0
2055	$0	$0	$10,002	($10,002)	$0
2056	$0	$0	$10,254	($10,254)	$0
2057	$0	$0	$10,512	($10,512)	$0
2058	$0	$0	$10,777	($10,777)	$0
2059	$0	$0	$11,049	($11,049)	$0
2060	$0	$0	$11,327	($11,327)	$0
2061	$0	$0	$11,613	($11,613)	$0

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Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2062	$0	$0	$11,905	($11,905)	$0
2063	$0	$0	$12,205	($12,205)	$0

234 Maple Dr (removed)

Available: Year 2026	**Value:** $450,500	**Pre-Retire Gross Growth:** Inflation (2.52%)
Post-Retire Gross Growth: Inflation (2.52%)	**Owner:** Mary and James (Joint/ROS)	**Property Type:** Non-residence
Address 1: 234 Maple Drive	**Address 2:** —	**City, State, Zip:** Colorado Springs, CO
Purchase Year: 2018	**Purchase Amount:** $305,000	

Mortgages

No Mortgages have been defined.

Schedule

Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2026	$9,426	$29,583	$17,471	$12,112	$9,426
2027	$9,426	$30,470	$17,995	$12,475	$9,426
2028	$9,426	$31,385	$18,535	$12,850	$9,426
2029	$9,426	$32,326	$19,091	$13,235	$9,426
2030	$9,426	$33,296	$19,664	$13,632	$9,426
2031	$9,426	$34,295	$20,254	$14,041	$9,426
2032	$9,426	$35,324	$20,861	$14,463	$9,426
2033	$9,426	$36,383	$21,487	$14,896	$9,426
2034	$9,426	$37,475	$22,132	$15,343	$9,426
2035	$9,426	$38,599	$22,796	$15,803	$9,426
2036	$9,426	$39,757	$23,480	$16,277	$9,426
2037	$9,426	$40,950	$24,184	$16,766	$9,426
2038	$9,426	$42,178	$24,909	$17,269	$9,426

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Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2039	$9,426	$43,444	$25,657	$17,787	$9,426
2040	$9,426	$44,747	$26,426	$18,321	$9,426
2041	$9,426	$46,089	$27,219	$18,870	$9,426
2042	$9,426	$47,472	$28,036	$19,436	$9,426
2043	$9,426	$48,896	$28,877	$20,019	$9,426
2044	$9,426	$50,363	$29,743	$20,620	$9,426
2045	$9,426	$51,874	$30,636	$21,238	$9,426
2046	$9,426	$53,430	$31,555	$21,875	$9,426
2047	$9,426	$55,033	$32,501	$22,532	$9,426
2048	$9,426	$56,684	$33,476	$23,208	$9,426
2049	$9,426	$58,385	$34,481	$23,904	$9,426
2050	$9,426	$60,136	$35,515	$24,621	$9,426
2051	$9,426	$61,940	$36,580	$25,360	$9,426
2052	$9,426	$63,798	$37,678	$26,120	$9,426
2053	$9,426	$65,712	$38,808	$26,904	$9,426
2054	$0	$67,684	$39,972	$27,712	$0
2055	$0	$69,714	$41,172	$28,542	$0
2056	$0	$71,806	$42,407	$29,399	$0
2057	$0	$73,960	$43,679	$30,281	$0
2058	$0	$76,179	$44,989	$31,190	$0
2059	$0	$78,464	$46,339	$32,125	$0
2060	$0	$80,818	$47,729	$33,089	$0
2061	$0	$83,242	$49,161	$34,081	$0
2062	$0	$85,740	$50,636	$35,104	$0
2063	$0	$88,312	$52,155	$36,157	$0

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Taxable Investments

Hypo 789 Pine St (added)

Available: Year 2026	**Value:** $159,177	**Institution:** —
Pre-Retire Gross Growth: Growth And Income (60/40) (5.93%)	**Post-Retire Gross Growth:** Growth And Income (60/40) (5.93%)	**Owner:** Mary and James (Joint/ROS)
Tax Basis: $159,177	**Realization Model:** By Asset Mix	**Under Our Management?:** —

Hypo 234 Maple Dr (added)

Available: Year 2026	**Value:** $180,843	**Institution:** —
Pre-Retire Gross Growth: Growth And Income (60/40) (5.93%)	**Post-Retire Gross Growth:** Growth And Income (60/40) (5.93%)	**Owner:** Mary and James (Joint/ROS)
Tax Basis: $180,843	**Realization Model:** By Asset Mix	**Under Our Management?:** —

Liabilities and Expenses

Mortgages

789 Pine St - Residence (removed)

Type: Mortgage	**Property:** 789 Pine St	**Loan Amount:** $392,000
Interest Rate: 3.250%	**Term:** 30 years	**Payments are made:** Monthly
Repayment Type: Principal and Interest	**Interest Is Deductible?:** Yes	**Insured for Life?:** No

234 Maple Dr (removed)

Type: Mortgage	**Property:** 234 Maple Dr	**Loan Amount:** $263,200
Interest Rate: 5.625%	**Term:** 30 years	**Payments are made:** Monthly
Repayment Type: Principal and Interest	**Interest Is Deductible?:** Yes	**Insured for Life?:** No

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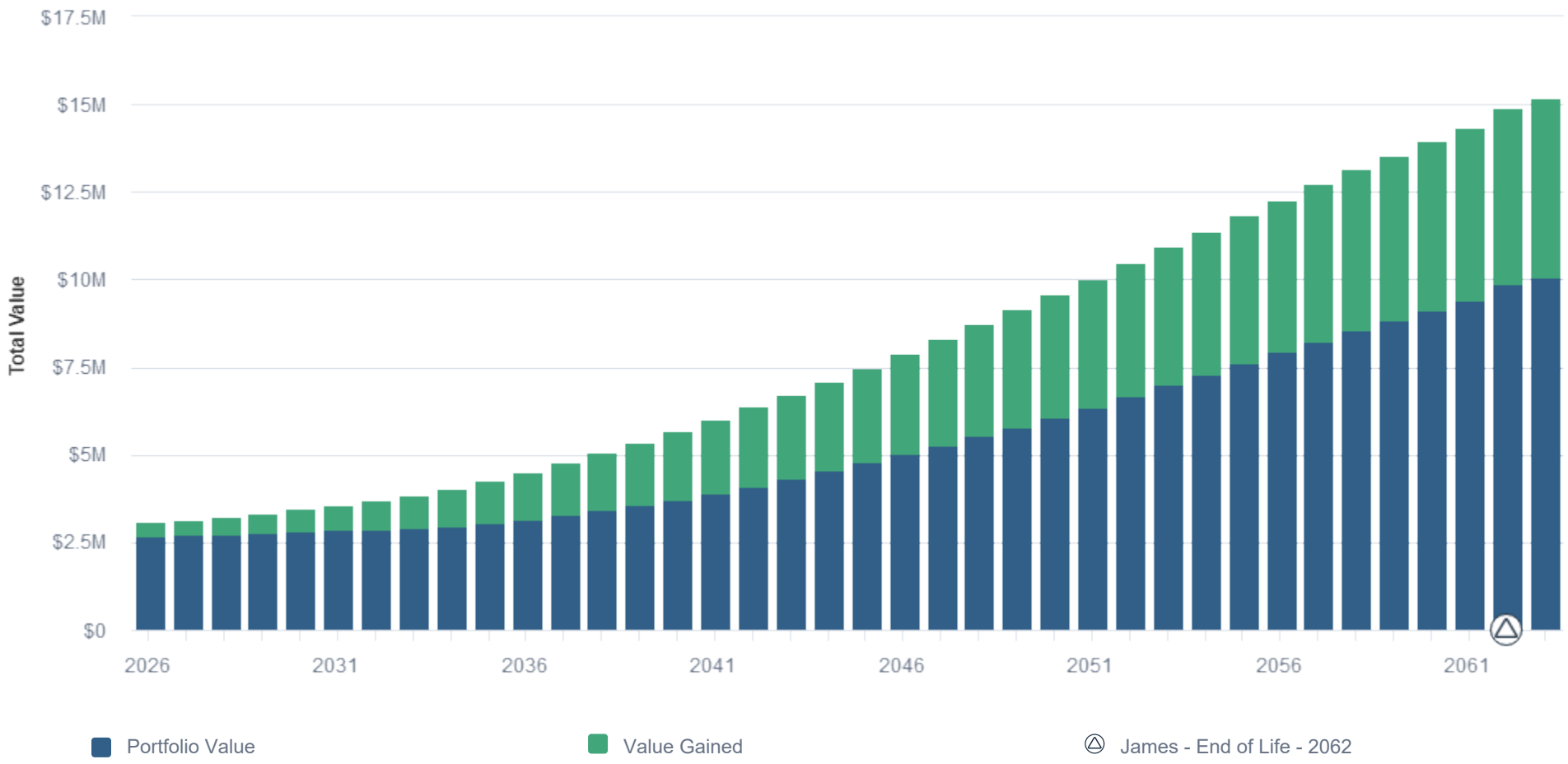
Lifetime Portfolio Value | Sell rentals, Pay taxes, Invest @ Growth w Income, 2 rentals (Only Show Future Values)



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Year	Age	Portfolio Assets (Before)	Portfolio Assets (After)	Portfolio Assets (Net Change)	Net Worth (Before)	Net Worth (After)	Net Worth (Net Change)
2026	58/59	$2,698,036	$3,089,755	↑ $391,719	$3,800,353	$3,723,594	↓ $76,759
2027	59/60	$2,717,880	$3,167,577	↑ $449,697	$3,919,300	$3,853,509	↓ $65,791
2028	60/61	$2,747,136	$3,256,572	↑ $509,436	$4,051,846	$3,997,151	↓ $54,695
2029	61/62	$2,786,655	$3,357,199	↑ $570,544	$4,199,028	$4,155,098	↓ $43,930
2030	62/63	$2,817,643	$3,470,421	↑ $652,778	$4,342,243	$4,328,436	↓ $13,807
2031	63/64	$2,847,226	$3,593,097	↑ $745,871	$4,488,818	$4,514,154	↑ $25,336
2032	64/65	$2,880,256	$3,731,029	↑ $850,773	$4,643,818	$4,718,193	↑ $74,375
2033	65/66	$2,917,320	$3,879,376	↑ $962,056	$4,808,053	$4,935,856	↑ $127,803
2034	66/67	$2,963,116	$4,045,316	↑ $1,082,200	$4,986,456	$5,174,475	↑ $188,019
2035	67/68	$3,061,498	$4,271,303	↑ $1,209,805	$5,223,132	$5,476,668	↑ $253,536
2036	68/69	$3,173,540	$4,520,071	↑ $1,346,531	$5,479,415	$5,805,341	↑ $325,926
2037	69/70	$3,293,514	$4,785,419	↑ $1,491,905	$5,749,852	$6,154,474	↑ $404,622
2038	70/71	$3,422,046	$5,069,830	↑ $1,647,784	$6,035,358	$6,526,740	↑ $491,382
2039	71/72	$3,559,661	$5,372,010	↑ $1,812,349	$6,336,769	$6,921,054	↑ $584,285
2040	72/73	$3,728,740	$5,695,682	↑ $1,966,942	$6,658,135	$7,341,353	↑ $683,218
2041	73/74	$3,916,294	$6,042,337	↑ $2,126,043	$6,998,778	$7,789,356	↑ $790,578
2042	74/75	$4,109,178	$6,381,214	↑ $2,272,036	$7,345,895	$8,229,304	↑ $883,409
2043	75/76	$4,320,736	$6,738,928	↑ $2,418,192	$7,705,230	$8,680,174	↑ $974,944
2044	76/77	$4,548,155	$7,115,605	↑ $2,567,450	$8,075,522	$9,143,602	↑ $1,068,080
2045	77/78	$4,781,613	$7,501,212	↑ $2,719,599	$8,455,844	$9,618,411	↑ $1,162,567
2046	78/79	$5,020,765	$7,895,038	↑ $2,874,273	$8,845,968	$10,103,961	↑ $1,257,993
2047	79/80	$5,271,122	$8,304,176	↑ $3,033,054	$9,241,409	$10,597,305	↑ $1,355,896
2048	80/81	$5,535,329	$8,729,052	↑ $3,193,723	$9,646,046	$11,100,059	↑ $1,454,013
2049	81/82	$5,804,087	$9,159,564	↑ $3,355,477	$10,059,129	$11,610,621	↑ $1,551,492

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	Year	Age	Portfolio Assets (Before)	Portfolio Assets (After)	Portfolio Assets (Net Change)	Net Worth (Before)	Net Worth (After)	Net Worth (Net Change)
	2050	82/83	$6,076,919	$9,594,875	↑ $3,517,956	$10,480,294	$12,128,221	↑ $1,647,927
	2051	83/84	$6,362,986	$10,027,690	↑ $3,664,704	$10,903,298	$12,645,625	↑ $1,742,327
	2052	84/85	$6,677,125	$10,482,898	↑ $3,805,773	$11,331,971	$13,166,923	↑ $1,834,952
	2053	85/86	$6,992,983	$10,938,571	↑ $3,945,588	$11,765,130	$13,690,233	↑ $1,925,103
	2054	86/87	$7,305,486	$11,391,966	↑ $4,086,480	$12,197,892	$14,212,970	↑ $2,015,078
	2055	87/88	$7,617,869	$11,842,640	↑ $4,224,771	$12,633,563	$14,734,733	↑ $2,101,170
	2056	88/89	$7,928,325	$12,287,520	↑ $4,359,195	$13,070,415	$15,252,494	↑ $2,182,079
	2057	89/90	$8,236,150	$12,725,283	↑ $4,489,133	$13,507,821	$15,764,975	↑ $2,257,154
	2058	90/91	$8,539,854	$13,153,665	↑ $4,613,811	$13,944,371	$16,269,957	↑ $2,325,586
	2059	91/92	$8,838,024	$13,570,207	↑ $4,732,183	$14,378,735	$16,765,029	↑ $2,386,294
	2060	92/93	$9,129,149	$13,972,263	↑ $4,843,114	$14,809,485	$17,247,594	↑ $2,438,109
	2061	93/94	$9,413,025	$14,359,135	↑ $4,946,110	$15,236,504	$17,717,003	↑ $2,480,499
△	2062	94/95	$9,866,727	$14,907,007	↑ $5,040,280	$15,836,957	$18,349,493	↑ $2,512,536
	2063	95/—	$10,084,621	$15,189,161	↑ $5,104,540	$16,205,300	$18,718,397	↑ $2,513,097

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Fact Changes Details | Sell rental(s), Pay taxes, Invest @ Growth w Income - All

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

Assets

Property, Real Estate

789 Pine St (removed)

Available: Year 2026	**Value:** $556,000	**Pre-Retire Gross Growth:** Inflation (2.52%)
Post-Retire Gross Growth: Inflation (2.52%)	**Owner:** Mary and James (Joint/ROS)	**Property Type:** Non-residence
Address 1: 789 Pine Street	**Address 2:** —	**City, State, Zip:** Woodland Park, CO 80863
Purchase Year: 2021	**Purchase Amount:** $490,000	

Mortgages

No Mortgages have been defined.

Schedule

Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2026	$8,872	$0	$4,860	($4,860)	$0
2027	$8,872	$0	$4,982	($4,982)	$0
2028	$8,872	$0	$5,108	($5,108)	$0
2029	$8,872	$0	$5,237	($5,237)	$0
2030	$8,872	$0	$5,369	($5,369)	$0
2031	$8,872	$0	$5,504	($5,504)	$0
2032	$8,872	$0	$5,643	($5,643)	$0
2033	$8,872	$0	$5,785	($5,785)	$0
2034	$8,872	$0	$5,931	($5,931)	$0
2035	$8,872	$0	$6,080	($6,080)	$0
2036	$8,872	$0	$6,233	($6,233)	$0

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Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2037	$8,872	$0	$6,390	($6,390)	$0
2038	$8,872	$0	$6,551	($6,551)	$0
2039	$8,872	$0	$6,717	($6,717)	$0
2040	$8,872	$0	$6,886	($6,886)	$0
2041	$8,872	$0	$7,059	($7,059)	$0
2042	$8,872	$0	$7,237	($7,237)	$0
2043	$8,872	$0	$7,420	($7,420)	$0
2044	$8,872	$0	$7,607	($7,607)	$0
2045	$8,872	$0	$7,798	($7,798)	$0
2046	$8,872	$0	$7,995	($7,995)	$0
2047	$8,872	$0	$8,196	($8,196)	$0
2048	$8,872	$0	$8,403	($8,403)	$0
2049	$0	$0	$8,615	($8,615)	$0
2050	$0	$0	$8,832	($8,832)	$0
2051	$0	$0	$9,054	($9,054)	$0
2052	$0	$0	$9,282	($9,282)	$0
2053	$0	$0	$9,516	($9,516)	$0
2054	$0	$0	$9,756	($9,756)	$0
2055	$0	$0	$10,002	($10,002)	$0
2056	$0	$0	$10,254	($10,254)	$0
2057	$0	$0	$10,512	($10,512)	$0
2058	$0	$0	$10,777	($10,777)	$0
2059	$0	$0	$11,049	($11,049)	$0
2060	$0	$0	$11,327	($11,327)	$0
2061	$0	$0	$11,613	($11,613)	$0

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Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2062	$0	$0	$11,905	($11,905)	$0
2063	$0	$0	$12,205	($12,205)	$0

234 Maple Dr (removed)

Available: Year 2026	**Value:** $450,500	**Pre-Retire Gross Growth:** Inflation (2.52%)
Post-Retire Gross Growth: Inflation (2.52%)	**Owner:** Mary and James (Joint/ROS)	**Property Type:** Non-residence
Address 1: 234 Maple Drive	**Address 2:** —	**City, State, Zip:** Colorado Springs, CO
Purchase Year: 2018	**Purchase Amount:** $305,000	

Mortgages

No Mortgages have been defined.

Schedule

Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2026	$9,426	$29,583	$17,471	$12,112	$9,426
2027	$9,426	$30,470	$17,995	$12,475	$9,426
2028	$9,426	$31,385	$18,535	$12,850	$9,426
2029	$9,426	$32,326	$19,091	$13,235	$9,426
2030	$9,426	$33,296	$19,664	$13,632	$9,426
2031	$9,426	$34,295	$20,254	$14,041	$9,426
2032	$9,426	$35,324	$20,861	$14,463	$9,426
2033	$9,426	$36,383	$21,487	$14,896	$9,426
2034	$9,426	$37,475	$22,132	$15,343	$9,426
2035	$9,426	$38,599	$22,796	$15,803	$9,426
2036	$9,426	$39,757	$23,480	$16,277	$9,426
2037	$9,426	$40,950	$24,184	$16,766	$9,426
2038	$9,426	$42,178	$24,909	$17,269	$9,426

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Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2039	$9,426	$43,444	$25,657	$17,787	$9,426
2040	$9,426	$44,747	$26,426	$18,321	$9,426
2041	$9,426	$46,089	$27,219	$18,870	$9,426
2042	$9,426	$47,472	$28,036	$19,436	$9,426
2043	$9,426	$48,896	$28,877	$20,019	$9,426
2044	$9,426	$50,363	$29,743	$20,620	$9,426
2045	$9,426	$51,874	$30,636	$21,238	$9,426
2046	$9,426	$53,430	$31,555	$21,875	$9,426
2047	$9,426	$55,033	$32,501	$22,532	$9,426
2048	$9,426	$56,684	$33,476	$23,208	$9,426
2049	$9,426	$58,385	$34,481	$23,904	$9,426
2050	$9,426	$60,136	$35,515	$24,621	$9,426
2051	$9,426	$61,940	$36,580	$25,360	$9,426
2052	$9,426	$63,798	$37,678	$26,120	$9,426
2053	$9,426	$65,712	$38,808	$26,904	$9,426
2054	$0	$67,684	$39,972	$27,712	$0
2055	$0	$69,714	$41,172	$28,542	$0
2056	$0	$71,806	$42,407	$29,399	$0
2057	$0	$73,960	$43,679	$30,281	$0
2058	$0	$76,179	$44,989	$31,190	$0
2059	$0	$78,464	$46,339	$32,125	$0
2060	$0	$80,818	$47,729	$33,089	$0
2061	$0	$83,242	$49,161	$34,081	$0
2062	$0	$85,740	$50,636	$35,104	$0
2063	$0	$88,312	$52,155	$36,157	$0

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567 Cedar Ln (removed)

Available: Year 2026	**Value:** $359,300	**Pre-Retire Gross Growth:** Inflation (2.52%)
Post-Retire Gross Growth: Inflation (2.52%)	**Owner:** 567 Cedar Ln LLC	**Property Type:** Non-residence
Address 1: 567 Cedar Lane	**Address 2:** —	**City, State, Zip:** Monument, CO
Purchase Year: 2019	**Purchase Amount:** $210,000	

Mortgages

No Mortgages have been defined.

Schedule

Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2026	$10,001	$22,743	$12,769	$9,974	$9,974
2027	$10,001	$23,425	$13,152	$10,273	$10,001
2028	$10,001	$24,128	$13,547	$10,581	$10,001
2029	$10,001	$24,852	$13,953	$10,899	$10,001
2030	$10,001	$25,597	$14,372	$11,225	$10,001
2031	$10,001	$26,365	$14,803	$11,562	$10,001
2032	$10,001	$27,156	$15,247	$11,909	$10,001
2033	$10,001	$27,971	$15,704	$12,267	$10,001
2034	$10,001	$28,810	$16,175	$12,635	$10,001
2035	$10,001	$29,674	$16,661	$13,013	$10,001
2036	$10,001	$30,565	$17,160	$13,405	$10,001
2037	$10,001	$31,482	$17,675	$13,807	$10,001
2038	$10,001	$32,426	$18,206	$14,220	$10,001
2039	$10,001	$33,399	$18,752	$14,647	$10,001
2040	$10,001	$34,401	$19,314	$15,087	$10,001
2041	$10,001	$35,433	$19,894	$15,539	$10,001

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Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2042	$10,001	$36,496	$20,490	$16,006	$10,001
2043	$10,001	$37,591	$21,105	$16,486	$10,001
2044	$10,001	$38,718	$21,738	$16,980	$10,001
2045	$10,001	$39,880	$22,391	$17,489	$10,001
2046	$10,001	$41,076	$23,062	$18,014	$10,001
2047	$0	$42,309	$23,754	$18,555	$0
2048	$0	$43,578	$24,467	$19,111	$0
2049	$0	$44,885	$25,201	$19,684	$0
2050	$0	$46,232	$25,957	$20,275	$0
2051	$0	$47,619	$26,735	$20,884	$0
2052	$0	$49,047	$27,538	$21,509	$0
2053	$0	$50,519	$28,364	$22,155	$0
2054	$0	$52,034	$29,215	$22,819	$0
2055	$0	$53,595	$30,091	$23,504	$0
2056	$0	$55,203	$30,994	$24,209	$0
2057	$0	$56,859	$31,924	$24,935	$0
2058	$0	$58,565	$32,881	$25,684	$0
2059	$0	$60,322	$33,868	$26,454	$0
2060	$0	$62,132	$34,884	$27,248	$0
2061	$0	$63,996	$35,930	$28,066	$0
2062	$0	$65,916	$37,008	$28,908	$0
2063	$0	$67,893	$38,118	$29,775	$0

890 First Ave (removed)

Available: Year 2026 **Value:** $444,600 **Pre-Retire Gross Growth:** Inflation (2.52%)

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Post-Retire Gross Growth: Inflation (2.52%)	**Owner:** Mary and James (Joint/ROS)	**Property Type:** Non-residence
Address 1: 890 First Avenue	**Address 2:** —	**City, State, Zip:** Colorado Springs
Purchase Year: 2022	**Purchase Amount:** $471,499	

Mortgages

No Mortgages have been defined.

Schedule

Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2026	$14,811	$28,443	$12,875	$15,568	$14,811
2027	$14,811	$29,296	$13,261	$16,035	$14,811
2028	$14,811	$30,175	$13,659	$16,516	$14,811
2029	$14,811	$31,080	$14,069	$17,011	$14,811
2030	$14,811	$32,013	$14,491	$17,522	$14,811
2031	$14,811	$32,973	$14,926	$18,047	$14,811
2032	$14,811	$33,962	$15,373	$18,589	$14,811
2033	$14,811	$34,981	$15,835	$19,146	$14,811
2034	$14,811	$36,031	$16,310	$19,721	$14,811
2035	$14,811	$37,112	$16,799	$20,313	$14,811
2036	$14,811	$38,225	$17,303	$20,922	$14,811
2037	$14,811	$39,372	$17,822	$21,550	$14,811
2038	$14,811	$40,553	$18,357	$22,196	$14,811
2039	$14,811	$41,770	$18,907	$22,863	$14,811
2040	$14,811	$43,023	$19,475	$23,548	$14,811
2041	$14,811	$44,313	$20,059	$24,254	$14,811
2042	$14,811	$45,643	$20,661	$24,982	$14,811
2043	$14,811	$47,012	$21,280	$25,732	$14,811

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Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2044	$14,811	$48,422	$21,919	$26,503	$14,811
2045	$14,811	$49,875	$22,576	$27,299	$14,811
2046	$14,811	$51,371	$23,254	$28,117	$14,811
2047	$14,811	$52,912	$23,951	$28,961	$14,811
2048	$14,811	$54,500	$24,670	$29,830	$14,811
2049	$14,811	$56,135	$25,410	$30,725	$14,811
2050	$14,811	$57,819	$26,172	$31,647	$14,811
2051	$0	$59,553	$26,957	$32,596	$0
2052	$0	$61,340	$27,766	$33,574	$0
2053	$0	$63,180	$28,599	$34,581	$0
2054	$0	$65,076	$29,457	$35,619	$0
2055	$0	$67,028	$30,341	$36,687	$0
2056	$0	$69,039	$31,251	$37,788	$0
2057	$0	$71,110	$32,189	$38,921	$0
2058	$0	$73,243	$33,154	$40,089	$0
2059	$0	$75,440	$34,149	$41,291	$0
2060	$0	$77,704	$35,173	$42,531	$0
2061	$0	$80,035	$36,228	$43,807	$0
2062	$0	$82,436	$37,315	$45,121	$0
2063	$0	$84,909	$38,435	$46,474	$0

7897 Via Real (removed)

Available: Year 2026	**Value:** $285,671	**Pre-Retire Gross Growth:** Inflation (2.52%)
Post-Retire Gross Growth: Inflation (2.52%)	**Owner:** Mary and James (Joint/ROS)	**Property Type:** Non-residence
Address 1: 500 Sunrise Blvd	**Address 2:** #120	**City, State, Zip:**

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Purchase Year: 2020 **Purchase Amount:** $203,000

Mortgages

No Mortgages have been defined.

Schedule

Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2026	$7,777	$16,644	$15,737	$907	$907
2027	$7,777	$17,143	$16,209	$934	$934
2028	$7,777	$17,658	$16,695	$963	$963
2029	$7,777	$18,187	$17,196	$991	$991
2030	$7,777	$18,733	$17,712	$1,021	$1,021
2031	$7,777	$19,295	$18,243	$1,052	$1,052
2032	$7,777	$19,874	$18,791	$1,083	$1,083
2033	$7,777	$20,470	$19,355	$1,115	$1,115
2034	$7,777	$21,084	$19,935	$1,149	$1,149
2035	$7,777	$21,717	$20,533	$1,184	$1,184
2036	$7,777	$22,368	$21,149	$1,219	$1,219
2037	$7,777	$23,039	$21,784	$1,255	$1,255
2038	$7,777	$23,730	$22,437	$1,293	$1,293
2039	$7,777	$24,442	$23,110	$1,332	$1,332
2040	$7,777	$25,176	$23,804	$1,372	$1,372
2041	$7,777	$25,931	$24,518	$1,413	$1,413
2042	$7,777	$26,709	$25,253	$1,456	$1,456
2043	$7,777	$27,510	$26,011	$1,499	$1,499
2044	$7,777	$28,335	$26,791	$1,544	$1,544
2045	$7,777	$29,185	$27,595	$1,590	$1,590

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Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2046	$7,777	$30,061	$28,423	$1,638	$1,638
2047	$7,777	$30,963	$29,275	$1,688	$1,688
2048	$7,777	$31,892	$30,154	$1,738	$1,738
2049	$7,777	$32,848	$31,058	$1,790	$1,790
2050	$7,777	$33,834	$31,990	$1,844	$1,844
2051	$7,777	$34,849	$32,950	$1,899	$1,899
2052	$7,777	$35,894	$33,938	$1,956	$1,956
2053	$7,777	$36,971	$34,956	$2,015	$2,015
2054	$0	$38,080	$36,005	$2,075	$0
2055	$0	$39,223	$37,085	$2,138	$0
2056	$0	$40,399	$38,198	$2,201	$0
2057	$0	$41,611	$39,344	$2,267	$0
2058	$0	$42,860	$40,524	$2,336	$0
2059	$0	$44,145	$41,740	$2,405	$0
2060	$0	$45,470	$42,992	$2,478	$0
2061	$0	$46,834	$44,282	$2,552	$0
2062	$0	$48,239	$45,610	$2,629	$0
2063	$0	$49,686	$46,979	$2,707	$0

Taxable Investments

Hypothetical taxable account (added)

Available: Year 2026	**Value:** $613,268	**Institution:** —
Pre-Retire Gross Growth: Growth And Income (60/40) (5.93%)	**Post-Retire Gross Growth:** Growth And Income (60/40) (5.93%)	**Owner:** Mary and James (Joint/ROS)
Tax Basis: $613,268	**Realization Model:** By Asset Mix	**Under Our Management?:** —

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Liabilities and Expenses

Mortgages

789 Pine St - Residence (removed)

Type: Mortgage	**Property:** 789 Pine St	**Loan Amount:** $392,000
Interest Rate: 3.250%	**Term:** 30 years	**Payments are made:** Monthly
Repayment Type: Principal and Interest	**Interest Is Deductible?:** Yes	**Insured for Life?:** No

234 Maple Dr (removed)

Type: Mortgage	**Property:** 234 Maple Dr	**Loan Amount:** $263,200
Interest Rate: 5.625%	**Term:** 30 years	**Payments are made:** Monthly
Repayment Type: Principal and Interest	**Interest Is Deductible?:** Yes	**Insured for Life?:** No

567 Cedar Ln (removed)

Type: Mortgage	**Property:** 567 Cedar Ln	**Loan Amount:** $174,000
Interest Rate: 6.624%	**Term:** 30 years	**Payments are made:** Monthly
Repayment Type: Principal and Interest	**Interest Is Deductible?:** Yes	**Insured for Life?:** No

890 First Ave (removed)

Type: Mortgage	**Property:** 890 First Ave	**Loan Amount:** $377,199
Interest Rate: 3.625%	**Term:** 30 years	**Payments are made:** Monthly
Repayment Type: Principal and Interest	**Interest Is Deductible?:** Yes	**Insured for Life?:** No

7897 Via Real (removed)

Type: Mortgage	**Property:** 7897 Via Real	**Loan Amount:** $152,250
Interest Rate: 7.000%	**Term:** 30 years	**Payments are made:** Monthly
Repayment Type: Principal and Interest	**Interest Is Deductible?:** Yes	**Insured for Life?:** No

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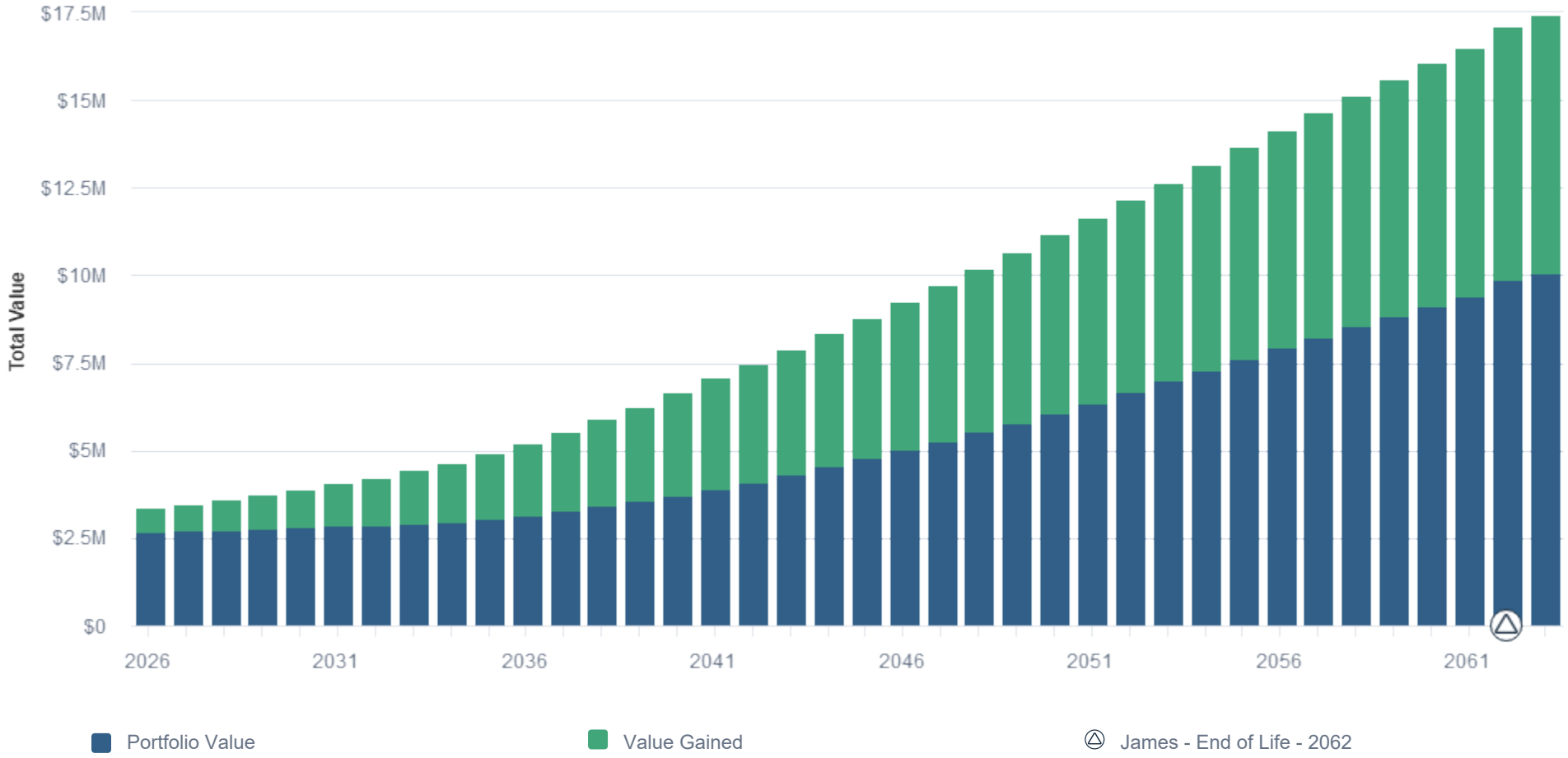
Lifetime Portfolio Value | Sell rental(s), Pay taxes, Invest @ Growth w Income - All (Only Show Future Values)



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Year	Age	Portfolio Assets (Before)	Portfolio Assets (After)	Portfolio Assets (Net Change)	Net Worth (Before)	Net Worth (After)	Net Worth (Net Change)
2026	58/59	$2,698,036	$3,390,284	↑ $692,248	$3,800,353	$3,550,297	↓ $250,056
2027	59/60	$2,717,880	$3,502,385	↑ $784,505	$3,919,300	$3,674,358	↓ $244,942
2028	60/61	$2,747,136	$3,626,454	↑ $879,318	$4,051,846	$3,810,909	↓ $240,937
2029	61/62	$2,786,655	$3,762,876	↑ $976,221	$4,199,028	$3,960,365	↓ $238,663
2030	62/63	$2,817,643	$3,912,652	↑ $1,095,009	$4,342,243	$4,123,758	↓ $218,485
2031	63/64	$2,847,226	$4,076,453	↑ $1,229,227	$4,488,818	$4,301,791	↓ $187,027
2032	64/65	$2,880,256	$4,257,353	↑ $1,377,097	$4,643,818	$4,497,575	↓ $146,243
2033	65/66	$2,917,320	$4,450,603	↑ $1,533,283	$4,808,053	$4,706,397	↓ $101,656
2034	66/67	$2,963,116	$4,663,471	↑ $1,700,355	$4,986,456	$4,935,565	↓ $50,891
2035	67/68	$3,061,498	$4,937,959	↑ $1,876,461	$5,223,132	$5,227,125	↑ $3,993
2036	68/69	$3,173,540	$5,238,609	↑ $2,065,069	$5,479,415	$5,545,664	↑ $66,249
2037	69/70	$3,293,514	$5,560,714	↑ $2,267,200	$5,749,852	$5,886,523	↑ $136,671
2038	70/71	$3,422,046	$5,905,735	↑ $2,483,689	$6,035,358	$6,251,214	↑ $215,856
2039	71/72	$3,559,661	$6,275,358	↑ $2,715,697	$6,336,769	$6,641,480	↑ $304,711
2040	72/73	$3,728,740	$6,671,402	↑ $2,942,662	$6,658,135	$7,059,198	↑ $401,063
2041	73/74	$3,916,294	$7,095,819	↑ $3,179,525	$6,998,778	$7,506,383	↑ $507,605
2042	74/75	$4,109,178	$7,499,872	↑ $3,390,694	$7,345,895	$7,929,124	↑ $583,229
2043	75/76	$4,320,736	$7,923,075	↑ $3,602,339	$7,705,230	$8,363,144	↑ $657,914
2044	76/77	$4,548,155	$8,358,491	↑ $3,810,336	$8,075,522	$8,809,650	↑ $734,128
2045	77/78	$4,781,613	$8,805,351	↑ $4,023,738	$8,455,844	$9,267,879	↑ $812,035
2046	78/79	$5,020,765	$9,262,726	↑ $4,241,961	$8,845,968	$9,736,910	↑ $890,942
2047	79/80	$5,271,122	$9,729,800	↑ $4,458,678	$9,241,409	$10,215,933	↑ $974,524
2048	80/81	$5,535,329	$10,206,079	↑ $4,670,750	$9,646,046	$10,704,463	↑ $1,058,417
2049	81/82	$5,804,087	$10,690,039	↑ $4,885,952	$10,059,129	$11,200,982	↑ $1,141,853

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	Year	Age	Portfolio Assets (Before)	Portfolio Assets (After)	Portfolio Assets (Net Change)	Net Worth (Before)	Net Worth (After)	Net Worth (Net Change)
	2050	82/83	$6,076,919	$11,180,894	↑ $5,103,975	$10,480,294	$11,704,713	↑ $1,224,419
	2051	83/84	$6,362,986	$11,676,625	↑ $5,313,639	$10,903,298	$12,213,644	↑ $1,310,346
	2052	84/85	$6,677,125	$12,176,143	↑ $5,499,018	$11,331,971	$12,726,695	↑ $1,394,724
	2053	85/86	$6,992,983	$12,677,712	↑ $5,684,729	$11,765,130	$13,242,138	↑ $1,477,008
	2054	86/87	$7,305,486	$13,179,267	↑ $5,873,781	$12,197,892	$13,757,917	↑ $1,560,025
	2055	87/88	$7,617,869	$13,679,672	↑ $6,061,803	$12,633,563	$14,272,904	↑ $1,639,341
	2056	88/89	$7,928,325	$14,175,623	↑ $6,247,298	$13,070,415	$14,783,804	↑ $1,713,389
	2057	89/90	$8,236,150	$14,665,723	↑ $6,429,573	$13,507,821	$15,289,230	↑ $1,781,409
	2058	90/91	$8,539,854	$15,147,522	↑ $6,607,668	$13,944,371	$15,786,741	↑ $1,842,370
	2059	91/92	$8,838,024	$15,618,354	↑ $6,780,330	$14,378,735	$16,273,681	↑ $1,894,946
	2060	92/93	$9,129,149	$16,075,335	↑ $6,946,186	$14,809,485	$16,747,176	↑ $1,937,691
	2061	93/94	$9,413,025	$16,517,708	↑ $7,104,683	$15,236,504	$17,206,479	↑ $1,969,975
△	2062	94/95	$9,866,727	$17,121,456	↑ $7,254,729	$15,836,957	$17,827,584	↑ $1,990,627
	2063	95/—	$10,084,621	$17,449,891	↑ $7,365,270	$16,205,300	$18,173,813	↑ $1,968,513

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Fact Changes Details | Social Security > James @ age 62

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

Income and Savings

Social Security

Mary's Social Security (updated)

Estimated From Income	**Start Collecting at:** Age 67	**Years Employed:** 35
Last Year Employed: 2025	**Highest Salary Earned:** $0	

James's Social Security (updated)

Manually at Specific Age	**Start Collecting at:** Age 62	**Retirement Benefit:** $25,766
Disability Benefit: $0	**Surviving Child Benefit:** $0	

Benefit Options (updated)

Exclude All Spousal Benefits: No	**Restricted Spousal Benefit:** None	**Percent of Household Benefit:** 100%
Currently Filed & Suspended: No		

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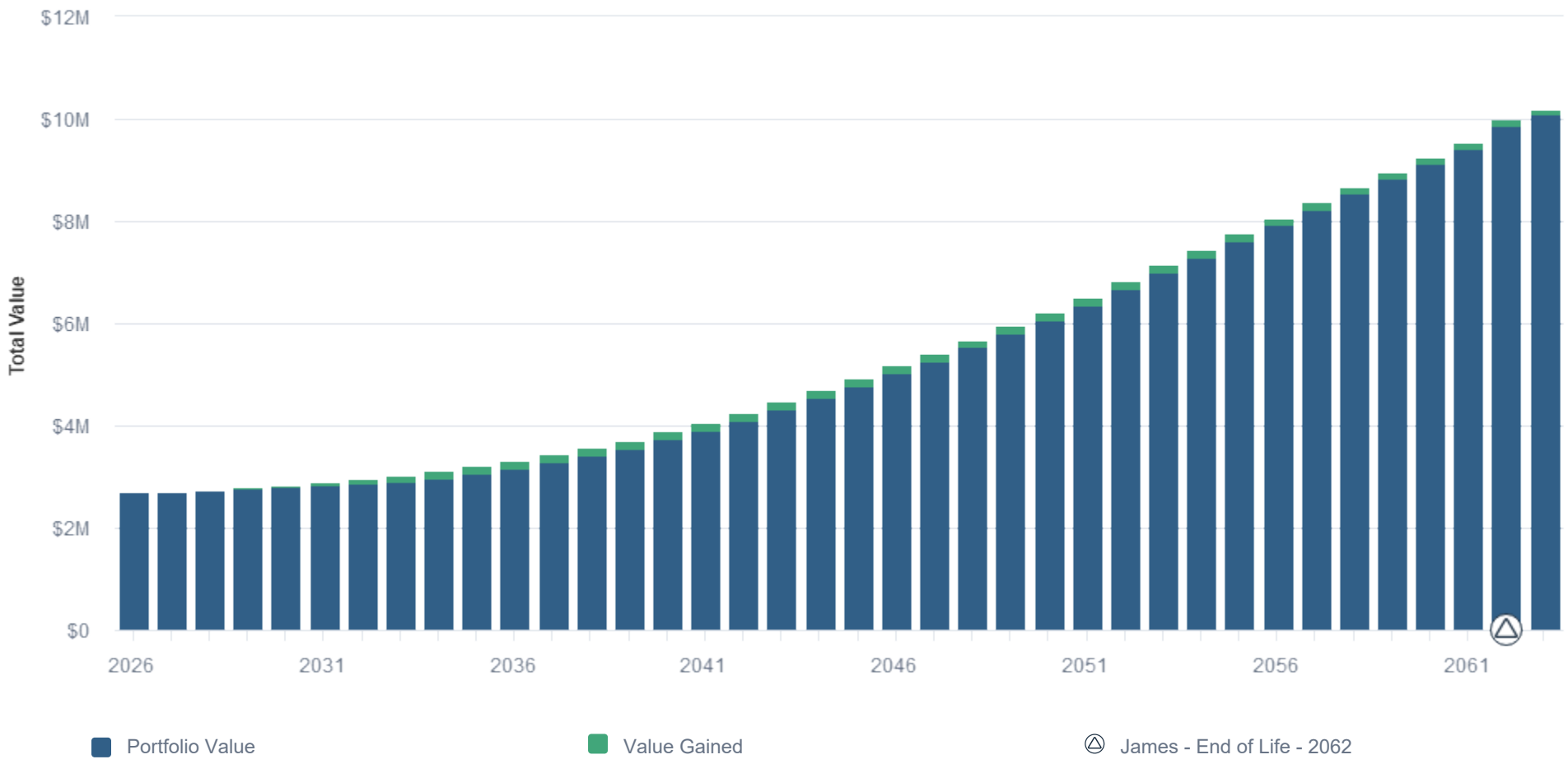
Lifetime Portfolio Value | Social Security > James @ age 62 (Only Show Future Values)



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Year	Age	Portfolio Assets (Before)	Portfolio Assets (After)	Portfolio Assets (Net Change)	Net Worth (Before)	Net Worth (After)	Net Worth (Net Change)
2026	58/59	$2,698,036	$2,698,036	$0	$3,800,353	$3,800,353	$0
2027	59/60	$2,717,880	$2,717,880	$0	$3,919,300	$3,919,300	$0
2028	60/61	$2,747,136	$2,747,136	$0	$4,051,846	$4,051,846	$0
2029	61/62	$2,786,655	$2,790,949	↑ $4,294	$4,199,028	$4,203,322	↑ $4,294
2030	62/63	$2,817,643	$2,848,162	↑ $30,519	$4,342,243	$4,372,762	↑ $30,519
2031	63/64	$2,847,226	$2,907,769	↑ $60,543	$4,488,818	$4,549,361	↑ $60,543
2032	64/65	$2,880,256	$2,975,111	↑ $94,855	$4,643,818	$4,738,673	↑ $94,855
2033	65/66	$2,917,320	$3,048,045	↑ $130,725	$4,808,053	$4,938,778	↑ $130,725
2034	66/67	$2,963,116	$3,125,809	↑ $162,693	$4,986,456	$5,149,149	↑ $162,693
2035	67/68	$3,061,498	$3,223,669	↑ $162,171	$5,223,132	$5,385,303	↑ $162,171
2036	68/69	$3,173,540	$3,335,702	↑ $162,162	$5,479,415	$5,641,577	↑ $162,162
2037	69/70	$3,293,514	$3,455,449	↑ $161,935	$5,749,852	$5,911,787	↑ $161,935
2038	70/71	$3,422,046	$3,583,506	↑ $161,460	$6,035,358	$6,196,818	↑ $161,460
2039	71/72	$3,559,661	$3,720,396	↑ $160,735	$6,336,769	$6,497,504	↑ $160,735
2040	72/73	$3,728,740	$3,888,489	↑ $159,749	$6,658,135	$6,817,884	↑ $159,749
2041	73/74	$3,916,294	$4,074,772	↑ $158,478	$6,998,778	$7,157,256	↑ $158,478
2042	74/75	$4,109,178	$4,267,517	↑ $158,339	$7,345,895	$7,504,234	↑ $158,339
2043	75/76	$4,320,736	$4,478,989	↑ $158,253	$7,705,230	$7,863,483	↑ $158,253
2044	76/77	$4,548,155	$4,706,360	↑ $158,205	$8,075,522	$8,233,727	↑ $158,205
2045	77/78	$4,781,613	$4,939,781	↑ $158,168	$8,455,844	$8,614,012	↑ $158,168
2046	78/79	$5,020,765	$5,178,882	↑ $158,117	$8,845,968	$9,004,085	↑ $158,117
2047	79/80	$5,271,122	$5,429,146	↑ $158,024	$9,241,409	$9,399,433	↑ $158,024
2048	80/81	$5,535,329	$5,693,195	↑ $157,866	$9,646,046	$9,803,912	↑ $157,866
2049	81/82	$5,804,087	$5,961,682	↑ $157,595	$10,059,129	$10,216,724	↑ $157,595

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	Year	Age	Portfolio Assets (Before)	Portfolio Assets (After)	Portfolio Assets (Net Change)	Net Worth (Before)	Net Worth (After)	Net Worth (Net Change)
	2050	82/83	$6,076,919	$6,234,102	↑ $157,183	$10,480,294	$10,637,477	↑ $157,183
	2051	83/84	$6,362,986	$6,519,553	↑ $156,567	$10,903,298	$11,059,865	↑ $156,567
	2052	84/85	$6,677,125	$6,832,839	↑ $155,714	$11,331,971	$11,487,685	↑ $155,714
	2053	85/86	$6,992,983	$7,147,548	↑ $154,565	$11,765,130	$11,919,695	↑ $154,565
	2054	86/87	$7,305,486	$7,458,546	↑ $153,060	$12,197,892	$12,350,952	↑ $153,060
	2055	87/88	$7,617,869	$7,769,029	↑ $151,160	$12,633,563	$12,784,723	↑ $151,160
	2056	88/89	$7,928,325	$8,077,095	↑ $148,770	$13,070,415	$13,219,185	↑ $148,770
	2057	89/90	$8,236,150	$8,381,965	↑ $145,815	$13,507,821	$13,653,636	↑ $145,815
	2058	90/91	$8,539,854	$8,682,079	↑ $142,225	$13,944,371	$14,086,596	↑ $142,225
	2059	91/92	$8,838,024	$8,975,957	↑ $137,933	$14,378,735	$14,516,668	↑ $137,933
	2060	92/93	$9,129,149	$9,262,006	↑ $132,857	$14,809,485	$14,942,342	↑ $132,857
	2061	93/94	$9,413,025	$9,539,990	↑ $126,965	$15,236,504	$15,363,469	↑ $126,965
△	2062	94/95	$9,866,727	$9,986,907	↑ $120,180	$15,836,957	$15,957,137	↑ $120,180
	2063	95/—	$10,084,621	$10,202,738	↑ $118,117	$16,205,300	$16,323,417	↑ $118,117

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Fact Changes Details | Social Security > James @ age 70

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

Income and Savings

Social Security

Mary's Social Security (updated)

Estimated From Income	**Start Collecting at:** Age 62	**Years Employed:** 35
Last Year Employed: 2025	**Highest Salary Earned:** $0	

James's Social Security (updated)

Manually at Specific Age	**Start Collecting at:** Age 70	**Retirement Benefit:** $50,458
Disability Benefit: $0	**Surviving Child Benefit:** $0	

Benefit Options (updated)

Exclude All Spousal Benefits: No	**Restricted Spousal Benefit:** None	**Percent of Household Benefit:** 100%
Currently Filed & Suspended: No		

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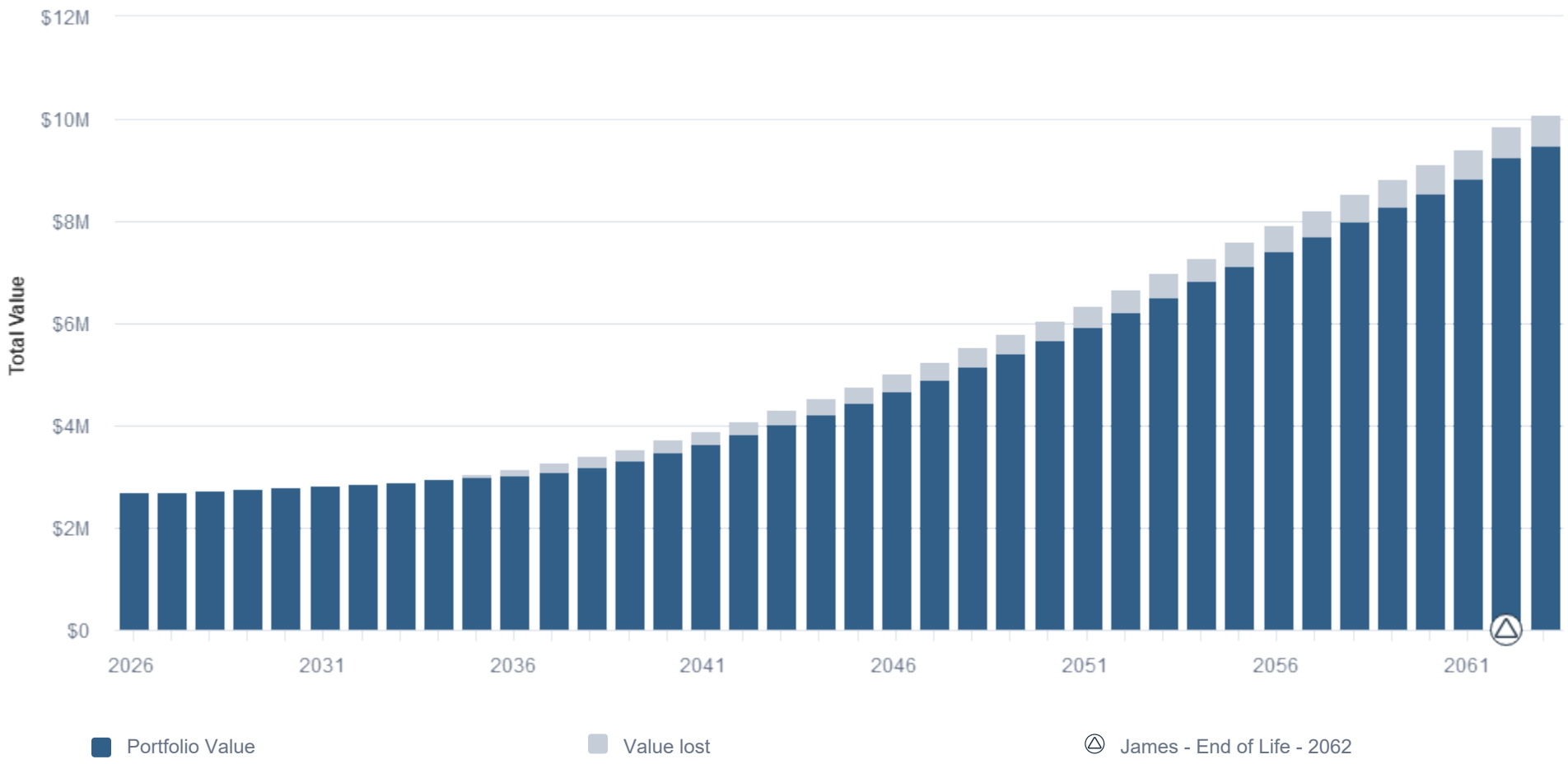
Lifetime Portfolio Value | Social Security > James @ age 70 (Only Show Future Values)



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Year	Age	Portfolio Assets (Before)	Portfolio Assets (After)	Portfolio Assets (Net Change)	Net Worth (Before)	Net Worth (After)	Net Worth (Net Change)
2026	58/59	$2,698,036	$2,698,036	$0	$3,800,353	$3,800,353	$0
2027	59/60	$2,717,880	$2,717,880	$0	$3,919,300	$3,919,300	$0
2028	60/61	$2,747,136	$2,747,136	$0	$4,051,846	$4,051,846	$0
2029	61/62	$2,786,655	$2,786,655	$0	$4,199,028	$4,199,028	$0
2030	62/63	$2,817,643	$2,817,643	$0	$4,342,243	$4,342,243	$0
2031	63/64	$2,847,226	$2,847,226	$0	$4,488,818	$4,488,818	$0
2032	64/65	$2,880,256	$2,880,256	$0	$4,643,818	$4,643,818	$0
2033	65/66	$2,917,320	$2,917,320	$0	$4,808,053	$4,808,053	$0
2034	66/67	$2,963,116	$2,956,008	↓ $7,108	$4,986,456	$4,979,348	↓ $7,108
2035	67/68	$3,061,498	$2,996,335	↓ $65,163	$5,223,132	$5,157,969	↓ $65,163
2036	68/69	$3,173,540	$3,038,254	↓ $135,286	$5,479,415	$5,344,129	↓ $135,286
2037	69/70	$3,293,514	$3,093,309	↓ $200,205	$5,749,852	$5,549,647	↓ $200,205
2038	70/71	$3,422,046	$3,208,795	↓ $213,251	$6,035,358	$5,822,107	↓ $213,251
2039	71/72	$3,559,661	$3,331,743	↓ $227,918	$6,336,769	$6,108,851	↓ $227,918
2040	72/73	$3,728,740	$3,485,108	↓ $243,632	$6,658,135	$6,414,503	↓ $243,632
2041	73/74	$3,916,294	$3,655,830	↓ $260,464	$6,998,778	$6,738,314	↓ $260,464
2042	74/75	$4,109,178	$3,833,294	↓ $275,884	$7,345,895	$7,070,011	↓ $275,884
2043	75/76	$4,320,736	$4,029,052	↓ $291,684	$7,705,230	$7,413,546	↓ $291,684
2044	76/77	$4,548,155	$4,240,300	↓ $307,855	$8,075,522	$7,767,667	↓ $307,855
2045	77/78	$4,781,613	$4,457,347	↓ $324,266	$8,455,844	$8,131,578	↓ $324,266
2046	78/79	$5,020,765	$4,679,702	↓ $341,063	$8,845,968	$8,504,905	↓ $341,063
2047	79/80	$5,271,122	$4,914,942	↓ $356,180	$9,241,409	$8,885,229	↓ $356,180
2048	80/81	$5,535,329	$5,161,879	↓ $373,450	$9,646,046	$9,272,596	↓ $373,450
2049	81/82	$5,804,087	$5,413,218	↓ $390,869	$10,059,129	$9,668,260	↓ $390,869

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	Year	Age	Portfolio Assets (Before)	Portfolio Assets (After)	Portfolio Assets (Net Change)	Net Worth (Before)	Net Worth (After)	Net Worth (Net Change)
	2050	82/83	$6,076,919	$5,668,525	↓ $408,394	$10,480,294	$10,071,900	↓ $408,394
	2051	83/84	$6,362,986	$5,937,053	↓ $425,933	$10,903,298	$10,477,365	↓ $425,933
	2052	84/85	$6,677,125	$6,233,695	↓ $443,430	$11,331,971	$10,888,541	↓ $443,430
	2053	85/86	$6,992,983	$6,532,183	↓ $460,800	$11,765,130	$11,304,330	↓ $460,800
	2054	86/87	$7,305,486	$6,827,535	↓ $477,951	$12,197,892	$11,719,941	↓ $477,951
	2055	87/88	$7,617,869	$7,123,048	↓ $494,821	$12,633,563	$12,138,742	↓ $494,821
	2056	88/89	$7,928,325	$7,417,061	↓ $511,264	$13,070,415	$12,559,151	↓ $511,264
	2057	89/90	$8,236,150	$7,708,940	↓ $527,210	$13,507,821	$12,980,611	↓ $527,210
	2058	90/91	$8,539,854	$7,997,487	↓ $542,367	$13,944,371	$13,402,004	↓ $542,367
	2059	91/92	$8,838,024	$8,281,427	↓ $556,597	$14,378,735	$13,822,138	↓ $556,597
	2060	92/93	$9,129,149	$8,559,384	↓ $569,765	$14,809,485	$14,239,720	↓ $569,765
	2061	93/94	$9,413,025	$8,831,072	↓ $581,953	$15,236,504	$14,654,551	↓ $581,953
△	2062	94/95	$9,866,727	$9,273,626	↓ $593,101	$15,836,957	$15,243,856	↓ $593,101
	2063	95/—	$10,084,621	$9,492,851	↓ $591,770	$16,205,300	$15,613,530	↓ $591,770

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Data and Assumptions

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Client Notes

The Client Notes report lists all notes made regarding the client.

TUE 6/23/2026 06:41 PM

Author: Rich Arzaga RE: Mary Whole Life Legacy 100

Note:
Premiums over the term of the illustration provided change (lower) over periods. To represent the total output in this plan, the premiums were averaged. Actual will be higher than current, and then lower over time.

TUE 6/23/2026 06:40 PM

Author: Rich Arzaga RE: James Whole Life Legacy

Note:
Premiums over the term of the illustration provided change (lower) over periods. To represent the total output in this plan, the premiums were averaged. Actual will be higher than current, and then lower over time.

TUE 6/23/2026 06:39 PM

Author: Rich Arzaga RE: James Whole Life Legacy

Note:
Additional Disclosure – Premium Funding: Changes to premium funding can materially impact policy performance, including cash value accumulation, dividend assumptions, and the long-term sustainability of the policy. The current funding approach should be reviewed against the original illustration and updated projections to assess potential impacts. Clients should consult with their financial and tax professionals before making any changes.

TUE 6/23/2026 06:38 PM

Author: Rich Arzaga RE: Mary Whole Life Legacy 100

Note:
Additional Disclosure – Premium Funding: Changes to premium funding can materially impact policy performance, including cash value accumulation, dividend assumptions, and the long-term sustainability of the policy. The current funding approach should be reviewed against the original illustration and updated projections to assess potential impacts. Clients should consult with their financial and tax professionals before making any changes.

FRI 4/10/2026 09:57 PM

Author: Rich Arzaga RE: Social Security Assumption

Note:
This analysis is based on Social Security Administration benefit estimates and is for illustrative planning purposes only. Benefits are shown as annualized amounts from monthly estimates provided by the SSA. **The "discounted" adjusted values, equal to 80% of the stated amount,** reflect a hypothetical reduction for planning purposes and do not represent actual Social Security adjustments. Actual benefits may vary based on future earnings, legislative changes, and claiming decisions. Clients should verify all information with the Social Security Administration and consult with their financial and tax professionals before making decisions.

James
As Reported by Social Security

Age	Annual Benefit
62	$32,208
63	$34,860
64	$37,788
65	$41,592
66	$45,504
67	$49,512
68	$51,264
69	$55,872
70	$63,072

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Discounted by 20%

Age	Annual Benefit
62	$25,766
63	$27,888
64	$30,230
65	$33,274
66	$36,403
67	$39,610
68	$41,011
69	$44,698
70	$50,458

FRI 4/10/2026 09:27 PM

Author: Rich Arzaga RE: Unemployment Insurance

Note:
Assumed $844/week x 26 weeks. Other details are:
Original effective date was 1/25/26 and will run through 1/23/27
Maximum Benefit Amount $21,944
Weekly Benefit Amount $844
Week Last Certified 3/22/2026

WED 4/8/2026 09:36 PM

Author: Rich Arzaga RE: James (CND) Reg Retire Savings Plan

Note:
Proxy for RBC Quant is IDV

WED 4/8/2026 09:18 PM

Author: Rich Arzaga RE: Mary (CND) Reg Retire Savings Plan

Note:
Proxy's used for CPX (BIPC), and RENAISSANCE OPTIMAL INCOMEPORTFOLIO (048)/ATL048 (VSCGX)

WED 4/8/2026 08:47 PM

Author: Rich Arzaga RE: James Roth 8297

Note:
Gold and Silver Account — Statement dated 12/31/2025. For planning purposes, an assumed annual growth rate of **8.5%** was applied. This assumption is informed by long-term historical data, including World Gold Council reports indicating that gold has produced approximately **8–9% annualized returns** over extended periods, including the past two decades. This rate is used for illustrative modeling only and is not a guarantee of future performance. Actual results will vary and may be materially different.

WED 4/8/2026 08:47 PM

Author: Rich Arzaga RE: Mary Roth 8407

Note:
Gold and Silver Account — Statement dated 12/31/2025. For planning purposes, an assumed annual growth rate of **8.5%** was applied. This assumption is informed by long-term historical data, including World Gold Council reports indicating that gold has produced approximately **8–9% annualized returns** over extended periods, including the past two decades. This rate is used for illustrative modeling only and is not a guarantee of future performance. Actual results will vary and may be materially different.

THU 4/2/2026 10:54 PM

Author: Rich Arzaga RE: James Retirement Savings

Note:
Disclaimer (Planning Use Only)
The account statement provided does not include specific investment symbols, which is common for employer-sponsored retirement

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plans. For financial planning and illustrative purposes only, we have mapped each listed asset category to a broadly comparable, publicly available ETF proxy.

These proxy selections are intended solely to approximate general asset class exposure in order to support analysis and modeling. They are not exact representations of the underlying holdings and should not be interpreted as investment recommendations, substitutions, or instructions to buy or sell any specific security.

Label/Proxy

Small Cap Eqty Index/VBUS

Small Company/IJR

Intl Company Index/VXUS

US Large Co Index/VOO

Intermediate US Bond/AGG

Inflation Protected/TIP

MM Portfolio/BIL

THU 4/2/2026 09:30 PM

Author: Rich Arzaga RE: Residence Property Insurance

Note:
Per the client's expense worksheet.

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List of Advisors

The List of Advisors report lists your additional advisors.

Advisors

Rich Arzaga, CFP, CCIM - Financial Advisor

Email Address: redacted	**Phone:** redacted	**Company:** The Real Estate Whisperer Financial Planning
Fax: —	**Cell Phone:** —	**Address 1:** redacted
City, State Zip: redacted		

Jennifer Clark - Mortgage Broker

Email Address: redacted	**Phone:** redacted	**Company:** Clark Mortgage Solutions
Fax: —	**Cell Phone:** —	**Address 1:** redacted
City, State Zip: Colorado Springs, CO 80906		

Karen Mitchell - Health Insurance

Email Address: redacted	**Phone:** redacted	**Company:** Mitchell Health Group
Fax: —	**Cell Phone:** —	**Address 1:** redacted
City, State Zip: Colorado Springs, CO 80904		

Patricia Thompson - Accountant/CPA

Email Address: redacted	**Phone:** redacted	**Company:** Summit Tax Advisors, LLC
Fax: —	**Cell Phone:** —	**Address 1:** redacted
City, State Zip: Colorado Springs, CO 80904		

Agent Williams - Realtor

Email Address: redacted	**Phone:** redacted	**Company:** Colorado Homes LLC
Fax: —	**Cell Phone:** —	**Address 1:** —
City, State Zip: —		

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Alex Thompson - Insurance Agent

Email Address: redacted	**Phone:** redacted	**Company:** National Insurance Co.
Fax: —	**Cell Phone:** —	**Address 1:** redacted
City, State Zip: Woodland Park, CO 80863		

David Park - Realtor

Email Address: redacted	**Phone:** redacted	**Company:** Park Property Group
Fax: —	**Cell Phone:** —	**Address 1:** —
City, State Zip: —		

Sarah Davis - Estate Planning Attorney

Email Address: redacted	**Phone:** redacted	**Company:** The Davis Law Firm, P.C.
Fax: —	**Cell Phone:** —	**Address 1:** redacted
City, State Zip: redacted		

Jennifer Lee - Private Banker

Email Address: redacted	**Phone:** redacted	**Company:** First Bank
Fax: —	**Cell Phone:** —	**Address 1:** redacted
City, State Zip: Colorado Springs, CO 80904		

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Family Information Summary

The Family Information Summary report shows your family's basic information.

Personal Information

Mary's Information

Date of Birth: 4/16/1968	**Email:** redacted	**Cell Phone:** redacted
Address 1: 789 Pine Street	**City, State, Zip:** Woodland Park, CO 80863	

James's Information

Date of Birth: 10/13/1967	**Email:** redacted	**Cell Phone:** redacted

Employment

Mary's Employment Information

No Employment Details have been defined

James's Employment Information

No Employment Details have been defined

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Property Details | Base Facts

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

Property, Real Estate

789 Pine St

Available: Year 2026	**Value:** $556,000	**Pre-Retire Gross Growth:** Inflation (2.52%)
Post-Retire Gross Growth: Inflation (2.52%)	**Owner:** Mary and James (Joint/ROS)	**Property Type:** Non-residence
Address 1: 789 Pine Street	**Address 2:** —	**City, State, Zip:** Woodland Park, CO 80863
Purchase Year: 2021	**Purchase Amount:** $490,000	

Mortgages

Mortgage Balance: $352,343 as of 4/3/2026	**Institution:** 1st Bank	**Date of Loan:** 6/2/2021
Original Loan Amount: $392,000	**Interest Rate:** 3.250%	**Term:** 30 years
Payments are made: Monthly	**Estimated Payment:** $1,706	**Repayment Type:** Principal and Interest
Interest is Deductible: Yes	**Insured for Life:** No	

Schedule

Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2026	$8,872	$0	$4,860	($4,860)	$0
2027	$8,872	$0	$4,982	($4,982)	$0
2028	$8,872	$0	$5,108	($5,108)	$0
2029	$8,872	$0	$5,237	($5,237)	$0
2030	$8,872	$0	$5,369	($5,369)	$0
2031	$8,872	$0	$5,504	($5,504)	$0
2032	$8,872	$0	$5,643	($5,643)	$0
2033	$8,872	$0	$5,785	($5,785)	$0
2034	$8,872	$0	$5,931	($5,931)	$0

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Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2035	$8,872	$0	$6,080	($6,080)	$0
2036	$8,872	$0	$6,233	($6,233)	$0
2037	$8,872	$0	$6,390	($6,390)	$0
2038	$8,872	$0	$6,551	($6,551)	$0
2039	$8,872	$0	$6,717	($6,717)	$0
2040	$8,872	$0	$6,886	($6,886)	$0
2041	$8,872	$0	$7,059	($7,059)	$0
2042	$8,872	$0	$7,237	($7,237)	$0
2043	$8,872	$0	$7,420	($7,420)	$0
2044	$8,872	$0	$7,607	($7,607)	$0
2045	$8,872	$0	$7,798	($7,798)	$0
2046	$8,872	$0	$7,995	($7,995)	$0
2047	$8,872	$0	$8,196	($8,196)	$0
2048	$8,872	$0	$8,403	($8,403)	$0
2049	$0	$0	$8,615	($8,615)	$0
2050	$0	$0	$8,832	($8,832)	$0
2051	$0	$0	$9,054	($9,054)	$0
2052	$0	$0	$9,282	($9,282)	$0
2053	$0	$0	$9,516	($9,516)	$0
2054	$0	$0	$9,756	($9,756)	$0
2055	$0	$0	$10,002	($10,002)	$0
2056	$0	$0	$10,254	($10,254)	$0
2057	$0	$0	$10,512	($10,512)	$0
2058	$0	$0	$10,777	($10,777)	$0
2059	$0	$0	$11,049	($11,049)	$0

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Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2060	$0	$0	$11,327	($11,327)	$0
2061	$0	$0	$11,613	($11,613)	$0
2062	$0	$0	$11,905	($11,905)	$0
2063	$0	$0	$12,205	($12,205)	$0

234 Maple Dr

Available: Year 2026	**Value:** $450,500	**Pre-Retire Gross Growth:** Inflation (2.52%)
Post-Retire Gross Growth: Inflation (2.52%)	**Owner:** Mary and James (Joint/ROS)	**Property Type:** Non-residence
Address 1: 234 Maple Drive	**Address 2:** —	**City, State, Zip:** Colorado Springs, CO
Purchase Year: 2018	**Purchase Amount:** $305,000	

Mortgages

Mortgage Balance: $231,117 as of 4/3/2026	**Institution:** 1st Bank	**Date of Loan:** 8/27/2019
Original Loan Amount: $263,200	**Interest Rate:** 5.625%	**Term:** 30 years
Payments are made: Monthly	**Estimated Payment:** $1,970	**Repayment Type:** Principal and Interest
Interest is Deductible: Yes	**Insured for Life:** No	

Schedule

Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2026	$9,426	$29,583	$17,471	$12,112	$9,426
2027	$9,426	$30,470	$17,995	$12,475	$9,426
2028	$9,426	$31,385	$18,535	$12,850	$9,426
2029	$9,426	$32,326	$19,091	$13,235	$9,426
2030	$9,426	$33,296	$19,664	$13,632	$9,426
2031	$9,426	$34,295	$20,254	$14,041	$9,426
2032	$9,426	$35,324	$20,861	$14,463	$9,426
2033	$9,426	$36,383	$21,487	$14,896	$9,426

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Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2034	$9,426	$37,475	$22,132	$15,343	$9,426
2035	$9,426	$38,599	$22,796	$15,803	$9,426
2036	$9,426	$39,757	$23,480	$16,277	$9,426
2037	$9,426	$40,950	$24,184	$16,766	$9,426
2038	$9,426	$42,178	$24,909	$17,269	$9,426
2039	$9,426	$43,444	$25,657	$17,787	$9,426
2040	$9,426	$44,747	$26,426	$18,321	$9,426
2041	$9,426	$46,089	$27,219	$18,870	$9,426
2042	$9,426	$47,472	$28,036	$19,436	$9,426
2043	$9,426	$48,896	$28,877	$20,019	$9,426
2044	$9,426	$50,363	$29,743	$20,620	$9,426
2045	$9,426	$51,874	$30,636	$21,238	$9,426
2046	$9,426	$53,430	$31,555	$21,875	$9,426
2047	$9,426	$55,033	$32,501	$22,532	$9,426
2048	$9,426	$56,684	$33,476	$23,208	$9,426
2049	$9,426	$58,385	$34,481	$23,904	$9,426
2050	$9,426	$60,136	$35,515	$24,621	$9,426
2051	$9,426	$61,940	$36,580	$25,360	$9,426
2052	$9,426	$63,798	$37,678	$26,120	$9,426
2053	$9,426	$65,712	$38,808	$26,904	$9,426
2054	$0	$67,684	$39,972	$27,712	$0
2055	$0	$69,714	$41,172	$28,542	$0
2056	$0	$71,806	$42,407	$29,399	$0
2057	$0	$73,960	$43,679	$30,281	$0
2058	$0	$76,179	$44,989	$31,190	$0

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Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2059	$0	$78,464	$46,339	$32,125	$0
2060	$0	$80,818	$47,729	$33,089	$0
2061	$0	$83,242	$49,161	$34,081	$0
2062	$0	$85,740	$50,636	$35,104	$0
2063	$0	$88,312	$52,155	$36,157	$0

567 Cedar Ln

Available: Year 2026	**Value:** $359,300	**Pre-Retire Gross Growth:** Inflation (2.52%)
Post-Retire Gross Growth: Inflation (2.52%)	**Owner:** 567 Cedar Ln LLC	**Property Type:** Non-residence
Address 1: 567 Cedar Lane	**Address 2:** —	**City, State, Zip:** Monument, CO
Purchase Year: 2019	**Purchase Amount:** $210,000	

Mortgages

Mortgage Balance: $174,000 as of 4/3/2026	**Institution:** RF Mortgage	**Date of Loan:** 3/1/2026
Original Loan Amount: $174,000	**Interest Rate:** 6.624%	**Term:** 30 years
Payments are made: Monthly	**Estimated Payment:** $1,401	**Repayment Type:** Principal and Interest
Interest is Deductible: Yes	**Insured for Life:** No	

Schedule

Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2026	$10,001	$22,743	$12,769	$9,974	$9,974
2027	$10,001	$23,425	$13,152	$10,273	$10,001
2028	$10,001	$24,128	$13,547	$10,581	$10,001
2029	$10,001	$24,852	$13,953	$10,899	$10,001
2030	$10,001	$25,597	$14,372	$11,225	$10,001
2031	$10,001	$26,365	$14,803	$11,562	$10,001
2032	$10,001	$27,156	$15,247	$11,909	$10,001

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Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2033	$10,001	$27,971	$15,704	$12,267	$10,001
2034	$10,001	$28,810	$16,175	$12,635	$10,001
2035	$10,001	$29,674	$16,661	$13,013	$10,001
2036	$10,001	$30,565	$17,160	$13,405	$10,001
2037	$10,001	$31,482	$17,675	$13,807	$10,001
2038	$10,001	$32,426	$18,206	$14,220	$10,001
2039	$10,001	$33,399	$18,752	$14,647	$10,001
2040	$10,001	$34,401	$19,314	$15,087	$10,001
2041	$10,001	$35,433	$19,894	$15,539	$10,001
2042	$10,001	$36,496	$20,490	$16,006	$10,001
2043	$10,001	$37,591	$21,105	$16,486	$10,001
2044	$10,001	$38,718	$21,738	$16,980	$10,001
2045	$10,001	$39,880	$22,391	$17,489	$10,001
2046	$10,001	$41,076	$23,062	$18,014	$10,001
2047	$0	$42,309	$23,754	$18,555	$0
2048	$0	$43,578	$24,467	$19,111	$0
2049	$0	$44,885	$25,201	$19,684	$0
2050	$0	$46,232	$25,957	$20,275	$0
2051	$0	$47,619	$26,735	$20,884	$0
2052	$0	$49,047	$27,538	$21,509	$0
2053	$0	$50,519	$28,364	$22,155	$0
2054	$0	$52,034	$29,215	$22,819	$0
2055	$0	$53,595	$30,091	$23,504	$0
2056	$0	$55,203	$30,994	$24,209	$0
2057	$0	$56,859	$31,924	$24,935	$0

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Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2058	$0	$58,565	$32,881	$25,684	$0
2059	$0	$60,322	$33,868	$26,454	$0
2060	$0	$62,132	$34,884	$27,248	$0
2061	$0	$63,996	$35,930	$28,066	$0
2062	$0	$65,916	$37,008	$28,908	$0
2063	$0	$67,893	$38,118	$29,775	$0

890 First Ave

Available: Year 2026	**Value:** $444,600	**Pre-Retire Gross Growth:** Inflation (2.52%)
Post-Retire Gross Growth: Inflation (2.52%)	**Owner:** Mary and James (Joint/ROS)	**Property Type:** Non-residence
Address 1: 890 First Avenue	**Address 2:** —	**City, State, Zip:** Colorado Springs
Purchase Year: 2022	**Purchase Amount:** $471,499	

Mortgages

Mortgage Balance: $347,248 as of 4/3/2026	**Institution:** 1st Bank	**Date of Loan:** 2/8/2022
Original Loan Amount: $377,199	**Interest Rate:** 3.625%	**Term:** 30 years
Payments are made: Monthly	**Estimated Payment:** $1,720	**Repayment Type:** Principal and Interest
Interest is Deductible: Yes	**Insured for Life:** No	

Schedule

Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2026	$14,811	$28,443	$12,875	$15,568	$14,811
2027	$14,811	$29,296	$13,261	$16,035	$14,811
2028	$14,811	$30,175	$13,659	$16,516	$14,811
2029	$14,811	$31,080	$14,069	$17,011	$14,811
2030	$14,811	$32,013	$14,491	$17,522	$14,811
2031	$14,811	$32,973	$14,926	$18,047	$14,811

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Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2032	$14,811	$33,962	$15,373	$18,589	$14,811
2033	$14,811	$34,981	$15,835	$19,146	$14,811
2034	$14,811	$36,031	$16,310	$19,721	$14,811
2035	$14,811	$37,112	$16,799	$20,313	$14,811
2036	$14,811	$38,225	$17,303	$20,922	$14,811
2037	$14,811	$39,372	$17,822	$21,550	$14,811
2038	$14,811	$40,553	$18,357	$22,196	$14,811
2039	$14,811	$41,770	$18,907	$22,863	$14,811
2040	$14,811	$43,023	$19,475	$23,548	$14,811
2041	$14,811	$44,313	$20,059	$24,254	$14,811
2042	$14,811	$45,643	$20,661	$24,982	$14,811
2043	$14,811	$47,012	$21,280	$25,732	$14,811
2044	$14,811	$48,422	$21,919	$26,503	$14,811
2045	$14,811	$49,875	$22,576	$27,299	$14,811
2046	$14,811	$51,371	$23,254	$28,117	$14,811
2047	$14,811	$52,912	$23,951	$28,961	$14,811
2048	$14,811	$54,500	$24,670	$29,830	$14,811
2049	$14,811	$56,135	$25,410	$30,725	$14,811
2050	$14,811	$57,819	$26,172	$31,647	$14,811
2051	$0	$59,553	$26,957	$32,596	$0
2052	$0	$61,340	$27,766	$33,574	$0
2053	$0	$63,180	$28,599	$34,581	$0
2054	$0	$65,076	$29,457	$35,619	$0
2055	$0	$67,028	$30,341	$36,687	$0
2056	$0	$69,039	$31,251	$37,788	$0

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Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2057	$0	$71,110	$32,189	$38,921	$0
2058	$0	$73,243	$33,154	$40,089	$0
2059	$0	$75,440	$34,149	$41,291	$0
2060	$0	$77,704	$35,173	$42,531	$0
2061	$0	$80,035	$36,228	$43,807	$0
2062	$0	$82,436	$37,315	$45,121	$0
2063	$0	$84,909	$38,435	$46,474	$0

7897 Via Real

Available: Year 2026	**Value:** $285,671	**Pre-Retire Gross Growth:** Inflation (2.52%)
Post-Retire Gross Growth: Inflation (2.52%)	**Owner:** Mary and James (Joint/ROS)	**Property Type:** Non-residence
Address 1: 500 Sunrise Blvd	**Address 2:** #120	**City, State, Zip:**
Purchase Year: 2020	**Purchase Amount:** $203,000	

Mortgages

Mortgage Balance: $134,609 as of 4/3/2026	**Institution:** 1st Bank	**Date of Loan:** 2/24/2020
Original Loan Amount: $152,250	**Interest Rate:** 7.000%	**Term:** 30 years
Payments are made: Monthly	**Estimated Payment:** $1,107	**Repayment Type:** Principal and Interest
Interest is Deductible: Yes	**Insured for Life:** No	

Schedule

Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2026	$7,777	$16,644	$15,737	$907	$907
2027	$7,777	$17,143	$16,209	$934	$934
2028	$7,777	$17,658	$16,695	$963	$963
2029	$7,777	$18,187	$17,196	$991	$991
2030	$7,777	$18,733	$17,712	$1,021	$1,021

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Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2031	$7,777	$19,295	$18,243	$1,052	$1,052
2032	$7,777	$19,874	$18,791	$1,083	$1,083
2033	$7,777	$20,470	$19,355	$1,115	$1,115
2034	$7,777	$21,084	$19,935	$1,149	$1,149
2035	$7,777	$21,717	$20,533	$1,184	$1,184
2036	$7,777	$22,368	$21,149	$1,219	$1,219
2037	$7,777	$23,039	$21,784	$1,255	$1,255
2038	$7,777	$23,730	$22,437	$1,293	$1,293
2039	$7,777	$24,442	$23,110	$1,332	$1,332
2040	$7,777	$25,176	$23,804	$1,372	$1,372
2041	$7,777	$25,931	$24,518	$1,413	$1,413
2042	$7,777	$26,709	$25,253	$1,456	$1,456
2043	$7,777	$27,510	$26,011	$1,499	$1,499
2044	$7,777	$28,335	$26,791	$1,544	$1,544
2045	$7,777	$29,185	$27,595	$1,590	$1,590
2046	$7,777	$30,061	$28,423	$1,638	$1,638
2047	$7,777	$30,963	$29,275	$1,688	$1,688
2048	$7,777	$31,892	$30,154	$1,738	$1,738
2049	$7,777	$32,848	$31,058	$1,790	$1,790
2050	$7,777	$33,834	$31,990	$1,844	$1,844
2051	$7,777	$34,849	$32,950	$1,899	$1,899
2052	$7,777	$35,894	$33,938	$1,956	$1,956
2053	$7,777	$36,971	$34,956	$2,015	$2,015
2054	$0	$38,080	$36,005	$2,075	$0
2055	$0	$39,223	$37,085	$2,138	$0

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Year	Depreciation	Income	Expenses	Net Income	Depreciation Deduction
2056	$0	$40,399	$38,198	$2,201	$0
2057	$0	$41,611	$39,344	$2,267	$0
2058	$0	$42,860	$40,524	$2,336	$0
2059	$0	$44,145	$41,740	$2,405	$0
2060	$0	$45,470	$42,992	$2,478	$0
2061	$0	$46,834	$44,282	$2,552	$0
2062	$0	$48,239	$45,610	$2,629	$0
2063	$0	$49,686	$46,979	$2,707	$0

500 Sunrise

Available: Year 2026	**Value:** $281,169	**Pre-Retire Gross Growth:** Inflation (2.52%)
Post-Retire Gross Growth: Inflation (2.52%)	**Owner:** Mary and James (Joint/ROS)	**Property Type:** Residence
Address 1: 500 Sunrise Blvd	**Address 2:**	**City, State, Zip:**
Purchase Year: 2020	**Purchase Amount:** $200,000	**Property Taxes:** $957
Taxes Indexed At: Inflation (2.52%)	**Maintenance Expenses:** $5,000	**Maint. Indexed At:** Inflation (2.52%)

Mortgages

Mortgage Balance: $132,620 as of 4/3/2026	**Institution:** 1st Bank	**Date of Loan:** 2/18/2020
Original Loan Amount: $150,000	**Interest Rate:** 7.000%	**Term:** 30 years
Payments are made: Monthly	**Estimated Payment:** $1,127	**Repayment Type:** Principal and Interest
Interest is Deductible: Yes	**Insured for Life:** No	

Property, Personal

Volvo V50 - Mary

Available: Year 2026	**Value:** $0	**Pre-Retire Gross Growth:** Inflation (2.52%)
Post-Retire Gross Growth: Inflation (2.52%)	**Owner:** Mary and James (Joint/ROS)	

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Volvo XC70- James

Available: Year 2026	**Value:** $0	**Pre-Retire Gross Growth:** Inflation (2.52%)
Post-Retire Gross Growth: Inflation (2.52%)	**Owner:** Mary and James (Joint/ROS)	

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Statement of Assets and Liabilities

General Information

Mary Smith
James Smith
789 Pine Street
Woodland Park, CO 80863

Salary, Bonus and Other Income

Source/Name	Type	Annual Amount
Severance/Options	Salary/Bonus	$175,010
Unemployment Insurance	Salary/Bonus	$21,944

Investment Accounts

Name	Institution	Type	Value
Mary Canadian Investment Account	Edward Jones	Taxable Investment	$2,118
James Fidelity	Fidelity	Taxable Investment	$62,751

Cash Accounts

Name	Institution	Type	Value
1st Bank Emergency Fund	1st Bank	Cash Alternative	$14,885
1st Bank Main Account	1st Bank	Cash Alternative	$27,610
Capital 1 Emergency Fund	Capital 1	Cash Alternative	$26,813
Capital 1 Main	Capital	Cash Alternative	$200,547
Capital 1 Travel	Capital 1	Cash Alternative	$11,477
Cash B of A	B of A	Cash Alternative	$29,159

Retirement Plans

Mary (CND) Reg Retire Savings Plan

Institution: Edward Jones | Acct Type: Traditional 401(k) | Owner: Mary Smith
Current Value: $69,961

Primary Beneficiaries
James Smith (100.00%)

Note on Apr 08, 2026 by Rich Arzaga
Proxy's used for CPX (BIPC), and RENAISSANCE OPTIMAL INCOMEPORTFOLIO (048)/ATL048 (VSCGX)

Mary (USD) Reg Retire Savings Plan

Institution: Edward Jones | Acct Type: Traditional 401(k) | Owner: Mary Smith
Current Value: $4,611

Primary Beneficiaries
James Smith (100.00%)

James (CND) Locked Retirement Account

Institution: Edward Jones | Acct Type: Traditional 401(k) | Owner: James Smith
Current Value: $47,668

Primary Beneficiaries
Mary Smith (100.00%)

James (CND) Reg Retire Savings Plan

Institution: Edward Jones | Acct Type: Traditional 401(k) | Owner: James Smith

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Current Value: $49,231

Primary Beneficiaries
Mary Smith (100.00%)

Note on Apr 08, 2026 by Rich Arzaga
Proxy for RBC Quant is IDV

James (USD) Reg Retire Savings Plan

Institution: Edward Jones | Acct Type: Traditional 401(k) | Owner: James Smith
Current Value: $20,653

Primary Beneficiaries
Mary Smith (100.00%)

James Retirement Savings

Institution: | Acct Type: Traditional 401(k) | Owner: James Smith
Current Value: $1,792,665

Primary Beneficiaries
Mary Smith (100.00%)

Note on Apr 02, 2026 by Rich Arzaga
Disclaimer (Planning Use Only)
The account statement provided does not include specific investment symbols, which is common for employer-sponsored retirement plans. For financial planning and illustrative purposes only, we have mapped each listed asset category to a broadly comparable, publicly available ETF proxy.

These proxy selections are intended solely to approximate general asset class exposure in order to support analysis and modeling. They are not exact representations of the underlying holdings and should not be interpreted as investment recommendations, substitutions, or instructions to buy or sell any specific security.

Label/Proxy

Small Cap Eqty Index/VBUS

Small Company/IJR

Intl Company Index/VXUS

US Large Co Index/VOO

Intermediate US Bond/AGG

Inflation Protected/TIP

MM Portfolio/BIL

ROTH IRAS

Mary Roth 8407

Institution: Strata | Owner: Mary Smith | Current Value: $12

Primary Beneficiaries
James Smith (100.00%)

Contingent Beneficiaries
Equally to Children (100.00%)

Beneficiaries at Second Death
Equally to Children (100.00%)

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Note on Apr 08, 2026 by Rich Arzaga
Gold and Silver Account — Statement dated 12/31/2025. For planning purposes, an assumed annual growth rate of **8.5%** was applied. This assumption is informed by long-term historical data, including World Gold Council reports indicating that gold has produced approximately **8–9% annualized returns** over extended periods, including the past two decades. This rate is used for illustrative modeling only and is not a guarantee of future performance. Actual results will vary and may be materially different.

James Roth 8297

Institution: Strata | Owner: James Smith | Current Value: $35,016

Primary Beneficiaries
Mary Smith (100.00%)

Contingent Beneficiaries
Equally to Children (100.00%)

Beneficiaries at Second Death
Equally to Children (100.00%)

Note on Apr 08, 2026 by Rich Arzaga
Gold and Silver Account — Statement dated 12/31/2025. For planning purposes, an assumed annual growth rate of **8.5%** was applied. This assumption is informed by long-term historical data, including World Gold Council reports indicating that gold has produced approximately **8–9% annualized returns** over extended periods, including the past two decades. This rate is used for illustrative modeling only and is not a guarantee of future performance. Actual results will vary and may be materially different.

HEALTH SAVINGS ACCOUNTS

Health Savings Account

Institution: Fidelity | Type: Individual | Owner: James Smith
Current Value: $24,966

Primary Beneficiaries
James Smith (100.00%)

Contingent Beneficiaries
Equally to Children (100.00%)

Beneficiaries at Second Death
Equally to Children (100.00%)

BUSINESS INTERESTS

567 Cedar Ln LLC

Fair Market Value: $185,300 | Business Type: Limited Liability Company | Owner: Mary and James (Joint/ROS)

LIFE INSURANCE

Mary Whole Life Legacy 100

Institution: MassMutual | Owner: Mary Smith
Insured: Mary Smith | Cash Value: $57,735

Primary Beneficiaries
James Smith (100.00%)

Note on Jun 23, 2026 by Rich Arzaga
Premiums over the term of the illustration provided change (lower) over periods. To represent the total output in this plan, the premiums were averaged. Actual will be higher than current, and then lower over time.

Note on Jun 23, 2026 by Rich Arzaga

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Additional Disclosure – Premium Funding: Changes to premium funding can materially impact policy performance, including cash value accumulation, dividend assumptions, and the long-term sustainability of the policy. The current funding approach should be reviewed against the original illustration and updated projections to assess potential impacts. Clients should consult with their financial and tax professionals before making any changes.

James Whole Life Legacy

Institution: MassMutual | Owner: James Smith
Insured: James Smith | Cash Value: $56,291

Primary Beneficiaries
Mary Smith (100.00%)

Note on Jun 23, 2026 by Rich Arzaga
Premiums over the term of the illustration provided change (lower) over periods. To represent the total output in this plan, the premiums were averaged. Actual will be higher than current, and then lower over time.

Note on Jun 23, 2026 by Rich Arzaga
Additional Disclosure – Premium Funding: Changes to premium funding can materially impact policy performance, including cash value accumulation, dividend assumptions, and the long-term sustainability of the policy. The current funding approach should be reviewed against the original illustration and updated projections to assess potential impacts. Clients should consult with their financial and tax professionals before making any changes.

REAL ESTATE

789 Pine St

Owner: Mary and James (Joint/ROS) | Market Value: $556,000 | Property Type: Non-residence

Mortgages
Institution: 1st Bank | Mortgage Balance: 352,343 | Interest Rate: 3.250%
Date of Loan: 6/2/2021 | Term: 30 years | Payments are made: Monthly
Estimated Payment: $1,706

234 Maple Dr

Owner: Mary and James (Joint/ROS) | Market Value: $450,500 | Property Type: Non-residence

Mortgages
Institution: 1st Bank | Mortgage Balance: 231,117 | Interest Rate: 5.625%
Date of Loan: 8/27/2019 | Term: 30 years | Payments are made: Monthly
Estimated Payment: $1,970

890 First Ave

Owner: Mary and James (Joint/ROS) | Market Value: $444,600 | Property Type: Non-residence

Mortgages
Institution: 1st Bank | Mortgage Balance: 347,248 | Interest Rate: 3.625%
Date of Loan: 2/8/2022 | Term: 30 years | Payments are made: Monthly
Estimated Payment: $1,720

7897 Via Real

Owner: Mary and James (Joint/ROS) | Market Value: $285,671 | Property Type: Non-residence

Mortgages
Institution: 1st Bank | Mortgage Balance: 134,609 | Interest Rate: 7.000%
Date of Loan: 2/24/2020 | Term: 30 years | Payments are made: Monthly
Estimated Payment: $1,107

500 Sunrise

Owner: Mary and James (Joint/ROS) | Market Value: $281,169 | Property Type: Residence

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Mortgages

Institution: 1st Bank
Date of Loan: 2/18/2020
Estimated Payment: $1,127

Mortgage Balance: 132,620
Term: 30 years

Interest Rate: 7.000%
Payments are made: Monthly

PERSONAL PROPERTY

Volvo V50 - Mary

Owner: Mary and James (Joint/ROS) Value: $0

Volvo XC70- James

Owner: Mary and James (Joint/ROS) Value: $0

Signature (Owner): _____

Date: _____

Signature (Joint Owner): _____

Date: _____

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Liabilities and Expenses Summary | Base Facts

The Liabilities and Expenses Summary report lists all of your liabilities and expenses.

Mortgages

789 Pine St - Residence

Type: Mortgage	**Property:** 789 Pine St	**Institution:** 1st Bank
Original Loan Amount: $392,000	**Current Balance:** $352,343 as of 4/3/2026	**Date of Loan:** 6/2/2021
Interest Rate: 3.250%	**Term:** 30 years	**Payments are made:** Monthly
Repayment Type: Principal and Interest	**Estimated Payment:** $1,706	

234 Maple Dr

Type: Mortgage	**Property:** 234 Maple Dr	**Institution:** 1st Bank
Original Loan Amount: $263,200	**Current Balance:** $231,117 as of 4/3/2026	**Date of Loan:** 8/27/2019
Interest Rate: 5.625%	**Term:** 30 years	**Payments are made:** Monthly
Repayment Type: Principal and Interest	**Estimated Payment:** $1,970	

567 Cedar Ln

Type: Mortgage	**Property:** 567 Cedar Ln	**Institution:** RF Mortgage
Original Loan Amount: $174,000	**Current Balance:** $174,000 as of 4/3/2026	**Date of Loan:** 3/1/2026
Interest Rate: 6.624%	**Term:** 30 years	**Payments are made:** Monthly
Repayment Type: Principal and Interest	**Estimated Payment:** $1,401	

890 First Ave

Type: Mortgage	**Property:** 890 First Ave	**Institution:** 1st Bank
Original Loan Amount: $377,199	**Current Balance:** $347,248 as of 4/3/2026	**Date of Loan:** 2/8/2022
Interest Rate: 3.625%	**Term:** 30 years	**Payments are made:** Monthly
Repayment Type: Principal and Interest	**Estimated Payment:** $1,720	

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7897 Via Real

Type: Mortgage	**Property:** 7897 Via Real	**Institution:** 1st Bank
Original Loan Amount: $152,250	**Current Balance:** $134,609 as of 4/3/2026	**Date of Loan:** 2/24/2020
Interest Rate: 7.000%	**Term:** 30 years	**Payments are made:** Monthly
Repayment Type: Principal and Interest	**Estimated Payment:** $1,107	

500 Sunrise

Type: Mortgage	**Property:** 500 Sunrise	**Institution:** 1st Bank
Original Loan Amount: $150,000	**Current Balance:** $132,620 as of 4/3/2026	**Date of Loan:** 2/18/2020
Interest Rate: 7.000%	**Term:** 30 years	**Payments are made:** Monthly
Repayment Type: Principal and Interest	**Estimated Payment:** $1,127	

Living Expenses

Current Amount (today-53): $44,810	**Semi-Retirement Amount (age 54-56):** $44,810	**Retirement Amount (age 57-84):** $44,810
Advanced Years Amount (age 85-95): $44,810		

Living Expense Details

Auto	Essential	**Current:** $4,000
Semi-Retirement: $4,000	**Retirement:** $4,000	**Advanced Years:** $4,000
Bank charges	Essential	**Current:** $200
Semi-Retirement: $200	**Retirement:** $200	**Advanced Years:** $200
Utilities	Essential	**Current:** $2,500
Semi-Retirement: $2,500	**Retirement:** $2,500	**Advanced Years:** $2,500
Misc. Cash	Essential	**Current:** $1,200
Semi-Retirement: $1,200	**Retirement:** $1,200	**Advanced Years:** $1,200

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Clothing	Essential	**Current:** $2,000
Semi-Retirement: $2,000	**Retirement:** $2,000	**Advanced Years:** $2,000
Food/Dining	Essential	**Current:** $12,000
Semi-Retirement: $12,000	**Retirement:** $12,000	**Advanced Years:** $12,000
Health care	Essential	**Current:** $1,400
Semi-Retirement: $1,400	**Retirement:** $1,400	**Advanced Years:** $1,400
Home Maintenance	Essential	**Current:** $500
Semi-Retirement: $500	**Retirement:** $500	**Advanced Years:** $500
Services	Essential	**Current:** $1,000
Semi-Retirement: $1,000	**Retirement:** $1,000	**Advanced Years:** $1,000
Miscellaneous	Essential	**Current:** $1,000
Semi-Retirement: $1,000	**Retirement:** $1,000	**Advanced Years:** $1,000
Uncategorized	Essential	**Current:** $1,000
Semi-Retirement: $1,000	**Retirement:** $1,000	**Advanced Years:** $1,000
Travel	Discretionary	**Current:** $15,980
Semi-Retirement: $15,980	**Retirement:** $15,980	**Advanced Years:** $15,980
Finance/Investment	Essential	**Current:** $1,000
Semi-Retirement: $1,000	**Retirement:** $1,000	**Advanced Years:** $1,000

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Leisure	Essential	**Current:** $200
Semi-Retirement: $200	**Retirement:** $200	**Advanced Years:** $200

Personal Taxes	Essential	**Current:** $830
Semi-Retirement: $830	**Retirement:** $830	**Advanced Years:** $830

Liquidation Strategy

Current: By Type	**Semi-Retirement:** By Type	**Retirement:** By Type
Advanced Years: By Type		

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Insurance Summary | Base Facts

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

Insurance, Life

Mary Whole Life Legacy 100

Death Benefit: $294,722	**Institution:** MassMutual	**Insured:** Mary Smith
Owner: Mary Smith	**Annual Premium:** $4,472	**Cash Value:** $57,735 as of 4/8/2026 10:26 PM
Primary Beneficiaries		
James Smith (100.00%)		
Contingent Beneficiaries		
Equally to Children (100.00%)		

James Whole Life Legacy

Death Benefit: $275,157	**Institution:** MassMutual	**Insured:** James Smith
Owner: James Smith	**Annual Premium:** $5,477	**Cash Value:** $56,291 as of 4/8/2026 10:32 PM
Primary Beneficiaries		
Mary Smith (100.00%)		
Contingent Beneficiaries		
Equally to Children (100.00%)		

Insurance, Long Term Care

Mary Long Term Care Rider

Benefit: $3,000 Monthly	**Institution:** MassMutual	**Insured:** Mary Smith
Owner: Mary Smith	**Annual Premium:** $0	**Elimination Period:** 0 Days
Benefit Period: 4 Years		

James Long Term Care Rider

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Benefit: $3,000 Monthly	**Institution:** MassMutual	**Insured:** James Smith
Owner: James Smith	**Annual Premium:** $0	**Elimination Period:** 0 Days
Benefit Period: 4 Years		

Insurance, Property and Casualty

Auto Insurance Mary

Insured Asset: Volvo V50 - Mary	**Institution Name:** National Insurance Co.	**Owner:** Mary and James (Joint/ROS)
Policy Type: Auto		

Auto Insurance James

Insured Asset: Volvo XC70- James	**Institution Name:** National Insurance Co.	**Owner:** Mary and James (Joint/ROS)
Policy Type: Auto		

Personal Liability Umbrella

Institution Name: National Insurance Co.	**Policy Amount:** $1,000,000	**Owner:** Mary and James (Joint/ROS)
Policy Type: Umbrella		

Residence Property Insurance

Insured Asset: 500 Sunrise	**Institution Name:** National Insurance Co.	**Owner:** Mary and James (Joint/ROS)
Policy Type: Homeowner's		

Insurance, Medical

Mary - Private Medical Insurance

Group Health Plan Sponsor: —	**Institution:** —	**Owner:** Mary Smith
Plan Type: Individual		

Mary Medicare + Supps

Group Health Plan Sponsor: —	**Institution:** —	**Owner:** Mary Smith

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Plan Type: Individual

James Medicare + Supps

Group Health Plan Sponsor: —	**Institution:** —	**Owner:** James Smith
Plan Type: Individual		

Both - Private Medical Insurance

Group Health Plan Sponsor: —	**Institution:** —	**Owner:** Mary and James (Joint/ROS)
Plan Type: Family		

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Income, Transfers and Savings Summary | Base Facts

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

Income, Salaries & Bonuses

Severance/Options

Amount: $175,010	**Starts:** Active	**Owner:** James Smith
Ends: After 1 Years		

Unemployment Insurance

Amount: $21,944	**Starts:** Active	**Owner:** James Smith
Ends: After 1 Years		

Social Security

Mary's Social Security

Estimated From Income	**Start Collecting at:** Age 67	**Years Employed:** 35
Last Year Employed: 2025	**Highest Salary Earned:** $0	

James's Social Security

Manually at Specific Age	**Start Collecting at:** Age 67	**Retirement Benefit:** $39,610
Disability Benefit: $0	**Surviving Child Benefit:** $0	

Benefit Options

Exclude All Spousal Benefits: No	**Restricted Spousal Benefit:** None	**Currently Filed & Suspended:** No

Income, Other

Mary CPP Estimate

Amount: $0	**Starts:** When Mary is 60 (2028)	**Owner:** Mary Smith

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Ends: Client's Death (age 95 in 2063)		

Mary OAS Estimate

Amount: $0	**Starts:** When Mary is 65 (2033)	**Owner:** Mary Smith
Ends: Client's Death (age 95 in 2063)		

James CPP Estimate

Amount: $4,135	**Starts:** When James is 65 (2032)	**Owner:** James Smith
Ends: At Second Death (2063)		

Jamess OAS Estimate

Amount: $2,481	**Starts:** When James is 65 (2032)	**Owner:** James Smith
Ends: At Second Death (2063)		

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Wills

Mary Smith

This will contains the following bequests:

Bequest 1

Percent: 100%	**of:** Remaining Estate	**Skip if No Unified Credit Remaining?:** No
Distribute Evenly?: No	**Recipient:** James Smith (100.00%)	

James Smith

This will contains the following bequests:

Bequest 1

Percent: 100%	**of:** Remaining Estate	**Skip if No Unified Credit Remaining?:** No
Distribute Evenly?: No	**Recipient:** Mary Smith (100.00%)	

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Beneficiary Designation Details | Base Facts

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

Investment Assets

	Primary	Contingent	Current Value
Owner: Mary Smith			
Mary (CND) Reg Retire Savings Plan	James Smith	Equally to Children	$69,961
Mary (USD) Reg Retire Savings Plan	James Smith	Equally to Children	$4,611
Mary Roth 8407	James Smith	Equally to Children	$12
Owner: James Smith			
James (CND) Locked Retirement Acct	Mary Smith	Equally to Children	$47,668
James (CND) Reg Retire Savings Plan	Mary Smith	Equally to Children	$49,231
James (USD) Reg Retire Savings Plan	Mary Smith	Equally to Children	$20,653
James Retirement Savings	Mary Smith	Equally to Children	$1,792,665
Health Savings Account	James Smith	Equally to Children	$24,966
James Roth 8297	Mary Smith	Equally to Children	$35,016
Owner: Joint			
1st Bank Emergency Fund	Default Charity	--	$14,885
1st Bank Main Account	Default Charity	--	$27,610
Capital 1 Emergency Fund	Default Charity	--	$26,813
Capital 1 Main	Default Charity	--	$200,547
Capital 1 Travel	Default Charity	--	$11,477
Cash B of A	Default Charity	--	$29,159

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Life Insurance Policies

	Primary	Contingent	Death Benefit
Insured: Mary Smith			
Mary Whole Life Legacy 100	James Smith	Equally to Children	$294,722
Insured: James Smith			
James Whole Life Legacy	Mary Smith	Equally to Children	$275,157

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Assumptions Summary | Base Facts

The Assumptions Summary report shows the various assumptions upon which your plan is based.

Model Portfolios in Use

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

Inflation Rate	Percent	Rate of Return	Mean Rate	Standard Deviation	Time Period (years)	Period Ending
Consumer Price Index	100.00%	2.52%	2.53%	1.26%	30	9/30/2024
Total	**100.00%**	**2.52%**	**—**	**—**		

Growth And Income (60/40) - Recommended	Percent	Rate of Return	Mean Rate	Standard Deviation	Time Period (years)	Period Ending
Russell 1000 Growth Index	23.00%	8.48%	10.20%	19.70%	25	9/30/2024
Russell 1000 Value Index	17.00%	7.68%	8.99%	17.09%	25	9/30/2024
Russell Midcap Growth Index	5.00%	8.66%	11.09%	23.63%	25	9/30/2024
Russell Midcap Value Index	5.00%	9.93%	11.63%	19.71%	25	9/30/2024
Russell 2000 Growth Index	3.00%	6.98%	9.81%	25.39%	25	9/30/2024
Russell 2000 Value Index	2.00%	9.10%	11.27%	22.29%	25	9/30/2024
MSCI EAFE Index	5.00%	9.46%	11.02%	18.83%	54	9/30/2024
Barclays Capital U.S. Aggregate Bond Index	20.00%	2.60%	2.69%	4.46%	15	9/30/2024
Barclays Capital U.S. 1-3 Year Treasury Bond Index	10.00%	1.30%	1.31%	1.36%	15	9/30/2024
Barclays Capital U.S. TIPS Index	6.00%	3.18%	3.32%	5.30%	15	9/30/2024
FTSE 1-Month Treasury Bill Index	4.00%	1.09%	1.09%	0.50%	15	9/30/2024
Total	**100.00%**	**5.93%**	**—**	**—**		

Tax Mode

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Tax Mode: Form 1040

Tax Rates

State and Local Tax

Start Year	Income Taxes	Local Taxes	Estate & Inheritance Taxes
—	By State Rules State: CO	—	By State Rules State: CO

Other Rates

Heirs Income Tax Rate (IRD): 35.0%

IRC Sec. 7520: 4.6%

Present Value Discount for Estate Valuation: 4.60%

Default Income Tax Rate for Entities: 35.0%

Gifting Assumptions

Mary Smith

Taxable Gifts Given (Post-1976): $0

Basic Exclusion Amount Used: $0

DSUE Amount Used: $0

Federal Gift Tax Paid (Post-1976): $0

GST Exemption Used: $0

James Smith

Taxable Gifts Given (Post-1976): $0

Basic Exclusion Amount Used: $0

DSUE Amount Used: $0

Federal Gift Tax Paid (Post-1976): $0

GST Exemption Used: $0

Simulation

Simulation Starts:

Default Core Cash Account Growth Rate:

Desired Remainder Amount: $0

Desired Remainder Indexed At: 0.00%

Retirement and Death

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Mary Smith

Semi-Retirement Age: 54; 2022	**Retirement Age:** 57; 2025	**Advanced Years Age:** 85; 2053
Assumed Age of Death: 95; 2063	**Probate Rate:** —	**Final Expenses:** $0

James Smith

Semi-Retirement Age: 55; 2022	**Retirement Age:** 58; 2025	**Advanced Years Age:** 85; 2052
Assumed Age of Death: 95; 2062	**Probate Rate:** —	**Final Expenses:** $0

Estate Analysis Reports will end in 2063 (37 years)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Small/Mid-Cap Equity Indexes
Russell 2500 Growth Index - Measures the performance of those Russell 2500 companies with higher price-to-book ratios and higher forecasted growth values.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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Growth Rates Details | Base Facts

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

Growth Rates

	Pre-Retirement Rate of Return	Post-Retirement Rate of Return	Pre-Retirement Effective Growth	Post-Retirement Effective Growth	Pre-Retirement Portfolio Model	Post-Retirement Portfolio Model
Investments						
Cash						
1st Bank Emergency Fund	1.09%	1.09%	1.09%	1.09%	Use Default - By Asset Mix	Use Default - By Asset Mix
1st Bank Main Account	1.09%	1.09%	1.09%	1.09%	Use Default - By Asset Mix	Use Default - By Asset Mix
Capital 1 Emergency Fund	1.09%	1.09%	1.09%	1.09%	Use Default - By Asset Mix	Use Default - By Asset Mix
Capital 1 Main	1.09%	1.09%	1.09%	1.09%	Use Default - By Asset Mix	Use Default - By Asset Mix
Capital 1 Travel	1.09%	1.09%	1.09%	1.09%	Use Default - By Asset Mix	Use Default - By Asset Mix
Cash B of A	1.09%	1.09%	1.09%	1.09%	Use Default - By Asset Mix	Use Default - By Asset Mix
Taxable						
Mary Canadian Investment Account	2.52%	2.52%	2.52%	2.52%	Use Default - By Asset Mix	Use Default - By Asset Mix
James Fidelity	3.22%	3.22%	3.22%	3.22%	Use Default - By Asset Mix	Use Default - By Asset Mix
Qualified Retirement						
Mary (CND) Reg Retire Savings Plan	7.96%	7.96%	7.96%	7.96%	Use Default - By Asset Mix	Use Default - By Asset Mix
Mary (USD) Reg Retire Savings Plan	1.09%	1.09%	1.09%	1.09%	Use Default - By Asset Mix	Use Default - By Asset Mix
James (CND) Locked Retirement Account	8.38%	8.38%	8.38%	8.38%	Use Default - By Asset Mix	Use Default - By Asset Mix
James (CND) Reg Retire Savings Plan	9.38%	9.38%	9.38%	9.38%	Use Default - By Asset Mix	Use Default - By Asset Mix
James (USD) Reg Retire Savings Plan	8.13%	8.13%	8.13%	8.13%	Use Default - By Asset Mix	Use Default - By Asset Mix
James Retirement Savings	7.21%	7.21%	7.21%	7.21%	Use Default - By Asset Mix	Use Default - By Asset Mix

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	Pre-Retirement Rate of Return	Post-Retirement Rate of Return	Pre-Retirement Effective Growth	Post-Retirement Effective Growth	Pre-Retirement Portfolio Model	Post-Retirement Portfolio Model
Roth IRAs						
Mary Roth 8407	8.50%	8.50%	8.50%	8.50%	Custom	Custom
James Roth 8297	8.50%	8.50%	8.50%	8.50%	Custom	Custom
Health Savings Accounts						
Health Savings Account	1.12%	1.12%	1.12%	1.12%	Use Default - By Asset Mix	Use Default - By Asset Mix
Life Insurance						
Mary Whole Life Legacy 100	1.48%	1.48%	1.48%	1.48%	Custom	Use Pre-Retire - Custom
James Whole Life Legacy	1.48%	1.48%	1.48%	1.48%	Custom	Use Pre-Retire - Custom
Real Estate & Personal Property						
Real Estate						
789 Pine St	2.52%	2.52%	2.52%	2.52%	Inflation	Inflation
234 Maple Dr	2.52%	2.52%	2.52%	2.52%	Inflation	Inflation
567 Cedar Ln	2.52%	2.52%	2.52%	2.52%	Inflation	Inflation
890 First Ave	2.52%	2.52%	2.52%	2.52%	Inflation	Inflation
7897 Via Real	2.52%	2.52%	2.52%	2.52%	Inflation	Inflation
500 Sunrise	2.52%	2.52%	2.52%	2.52%	Inflation	Inflation
Personal Property						
Volvo V50 - Mary	2.52%	2.52%	2.52%	2.52%	Inflation	Inflation
Volvo XC70- James	2.52%	2.52%	2.52%	2.52%	Inflation	Inflation
Businesses						
567 Cedar Ln LLC	0.00%	0.00%	0.00%	0.00%	No Growth	No Growth

Default Growth Rates

Retirement Assets

Pre-Retirement Rate of Return: By Asset Mix **Post Retirement Rate of Return:** By Asset Mix

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Taxable Investments	
Pre-Retirement Rate of Return: By Asset Mix	**Post Retirement Rate of Return:** By Asset Mix
Cash Alternatives	
Pre-Retirement Rate of Return: By Asset Mix	**Post Retirement Rate of Return:** By Asset Mix
529 Plans	
Pre-Retirement Rate of Return: By Asset Mix	**Post Retirement Rate of Return:** By Asset Mix
Life Insurance	
Cash Value Growth Rate: Inflation (2.52%)	**Proceeds Reinvested at:** Inflation (2.52%)

Model Portfolios in Use

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

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Russell 2000 Value Index	2.00%	9.10%	11.27%	22.29%	25	9/30/2024
MSCI EAFE Index	5.00%	9.46%	11.02%	18.83%	54	9/30/2024

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Growth And Income (60/40) - Recommended	Percent	Rate of Return	Mean Rate	Standard Deviation	Time Period (years)	Period Ending
Barclays Capital U.S. Aggregate Bond Index	20.00%	2.60%	2.69%	4.46%	15	9/30/2024
Barclays Capital U.S. 1-3 Year Treasury Bond Index	10.00%	1.30%	1.31%	1.36%	15	9/30/2024
Barclays Capital U.S. TIPS Index	6.00%	3.18%	3.32%	5.30%	15	9/30/2024
FTSE 1-Month Treasury Bill Index	4.00%	1.09%	1.09%	0.50%	15	9/30/2024
Total	**100.00%**	**5.93%**	**—**	**—**		

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Small/Mid-Cap Equity Indexes
Russell 2500 Growth Index - Measures the performance of those Russell 2500 companies with higher price-to-book ratios and higher forecasted growth values.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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Annual Property Operating Data

Property Name	789 Pine St
Location	Colorado
Type of Property	Single Family Home
Size of Property	(Sq. Ft./Units)
Purpose of analysis	Hypothetical planning purposes

Market Value	556,000
Plus Acquisiition Costs	
Plus Loan Fees/Costs	
Less Mortgages	352,343
Equals Initial Investment	203,657

Assessed/Appraised Values

Land	0	
Improvements	0	
Personal Property	0	0%
Total	0	100%

Adjusted Basis as of 19-Jun-26 $556,000

	Balance	Periodic Pmt	Pmts/Yr	Interest	Amort Period	Loan Term
1st	$392,000	$1,706	12	3.25%	30	30
2nd			12			

	ALL FIGURES ARE ANNUAL	$/SQ FT or $/Unit	% of GOI			COMMENTS/FOOTNOTES
1	**POTENTIAL RENTAL INCOME**				20,196	From original spreadsheet
2	Less: Vacancy & Cr. Losses			(5.% of PRI)	1,010	
3	**EFFECTIVE RENTAL INCOME**				19,186	
4	Plus: Other Income (collectable)					
5	**GROSS OPERATING INCOME**				19,186	
	OPERATING EXPENSES:					
6	Real Estate Taxes			1,761		From client
7	Personal Property Taxes					
8	Property Insurance			2,819		
9	Off Site Management		10%	1,919		Assumed
10	Payroll					
11	Expenses/Benefits					
12	Taxes/Worker's Compensation					
13	Repairs and Maintenance			3,000		repairs and supplies 2024 return
14	Utilities:			3,298		2024 return
15	Commercial Umbrella					
16						
17						
18	Tax Prep					
19	Accounting and Legal			750		Tax prep, legal reserve, tax advice
20	Licenses/Permits					
21	Advertising			1,500		2024 tax return
22	Supplies			3,000		
23	Miscellaneous Contract Services:					
24						
25	Maintenance reserves			6,000		From earlier conversation
26						
27						
28						
29	TOTAL OPERATING EXPENSES				24,047	
30	**NET OPERATING INCOME**				(4,860)	
31	Less: Annual Debt Service				20,472	
32	Less: Participation Payments (from Assumptions)				-	
33	Less: Leasing Commissions					
34	Less: Funded Reserves					
35	**CASH FLOW BEFORE TAXES**				($25,333)	

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Prepared for: **James and Mary**

Prepared by: **Must be checked by CPA/EA**

Annual Property Operating Data

Property Name	234 Maple Dr
Location	234 Maple Dr Village Hgts, COS
Type of Property	Linked Semi-Detached Home
Size of Property	(Sq. Ft./Units)
Purpose of analysis	Hypothetical planning purposes

Market Value	450,500
Plus Acquisiition Costs	
Plus Loan Fees/Costs	
Less Mortgages	231,117
Equals Initial Investment	219,383

Assessed/Appraised Values

Land	0	15%
Improvements	0	85%
Personal Property	0	0%
Total	0	100%

Adjusted Basis as of 16-Apr-26 $450,500

	Balance	Periodic Pmt	Pmts/Yr	Interest	Amort Period	Loan Term
1st	$263,200	$1,515	12	5.63%	30	30
2nd			12			

	ALL FIGURES ARE ANNUAL	$/SQ FT or $/Unit	% of GOI			COMMENTS/FOOTNOTES
1	**POTENTIAL RENTAL INCOME**				31,140	Lease Agreement
2	Less: Vacancy & Cr. Losses			(5.% of PRI)	1,557	
3	**EFFECTIVE RENTAL INCOME**				29,583	
4	Plus: Other Income (collectable)					
5	**GROSS OPERATING INCOME**				29,583	
	OPERATING EXPENSES:					
6	Real Estate Taxes			1,500		Estimate
7	Personal Property Taxes					
8	Property Insurance			2,395		Insurance Statement
9	Off Site Management		9%	2,662		Opportunity cost
10	Payroll					
11	Expenses/Benefits					
12	Taxes/Worker's Compensation					
13	Repairs and Maintenance					$0 per client
14	Utilities:					$0 per client
15	Commercial Umbrella			50		1/5th of Commercial Statement
16	HOA			4,200		statement
17						
18	Tax Prep			664		1/5th of est tax prep fee
19	Accounting and Legal			1,000		Estimate
20	Licenses/Permits					
21	Advertising					$0 per client
22	Supplies					$0 per client
23	Miscellaneous Contract Services:					
24						
25	Maintenance reserves			5,000		Per client
26						
27						
28						
29	TOTAL OPERATING EXPENSES				17,471	
30	**NET OPERATING INCOME**				12,112	2.7 Cap219
31	Less: Annual Debt Service				18,182	
32	Less: Participation Payments (from Assumptions)				-	
33	Less: Leasing Commissions					
34	Less: Funded Reserves					
35	**CASH FLOW BEFORE TAXES**				($6,070)	(-2.7%)

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Annual Property Operating Data

Property Name	567 Cedar Ln
Location	567 Cedar Ln Hill Dr., Monument, CO
Type of Property	Single Family Home
Size of Property	(Sq. Ft./Units)
Purpose of analysis	Hypothetical planning purposes

Market Value	359,300
Plus Acquisiition Costs	
Plus Loan Fees/Costs	
Less Mortgages	174,000
Equals Initial Investment	185,300

Assessed/Appraised Values

Land	0	
Improvements	0	
Personal Property	0	0%
Total	0	100%

Adjusted Basis as of 16-Apr-26 $359,300

	Balance	Periodic Pmt	Pmts/Yr	Interest	Amort Period	Loan Term
1st	$174,000	$1,114	12	6.63%	30	30
2nd			12			

	ALL FIGURES ARE ANNUAL	$/SQ FT or $/Unit	% of GOI			COMMENTS/FOOTNOTES
1	**POTENTIAL RENTAL INCOME**				23,940	Lease Agreement $1.995 x 12 mos
2	Less: Vacancy & Cr. Losses			(5.% of PRI)	1,197	
3	**EFFECTIVE RENTAL INCOME**				22,743	
4	Plus: Other Income (collectable)					
5	**GROSS OPERATING INCOME**				22,743	
	OPERATING EXPENSES:					
6	Real Estate Taxes			1,292		2024 Scehdule E
7	Personal Property Taxes					
8	Property Insurance			3,458		Insurance Statement
9	Off Site Management					$0 per client
10	Payroll					
11	Expenses/Benefits					
12	Taxes/Worker's Compensation					
13	Repairs and Maintenance			1,205		Avg. 1773 + 638 for past 2 years
14	Utilities:			100		High rouded Avg. from 2023-2024 Sched E
15	Commercial Umbrella			50		1/5th of Commercial Statement
16	HOA					$0 per client
17						
18	Tax Prep			664		1/5th of est tax prep fee
19	Accounting and Legal			1,000		Estimate
20	Licenses/Permits					
21	Advertising			1,000		Per client
22	Supplies					$0 per client
23	Miscellaneous Contract Services:					
24						
25	Maintenance reserves			4,000		Per client9974
26						
27						
28						
29	TOTAL OPERATING EXPENSES				12,769	
30	**NET OPERATING INCOME**				9,974	2.7Cap1
31	Less: Annual Debt Service				13,370	
32	Less: Participation Payments (from Assumptions)				-	
33	Less: Leasing Commissions					
34	Less: Funded Reserves					
35	**CASH FLOW BEFORE TAXES**				($3,396)	(-1.8%)

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Annual Property Operating Data

Property Name	890 First Avenue
Location	890 First Avenue, COS
Type of Property	Single Family Home
Size of Property	(Sq. Ft./Units)
Purpose of analysis	Hypothetical planning purposes

Market Value	444,600
Plus Acquisiition Costs	
Plus Loan Fees/Costs	
Less Mortgages	347,248
Equals Initial Investment	97,352

Assessed/Appraised Values

Land	0	
Improvements	0	
Personal Property	0	0%
Total	0	100%

Adjusted Basis as of 16-Apr-26 $444,600

	Balance	Periodic Pmt	Pmts/Yr	Interest	Amort Period	Loan Term
1st	$377,199	$1,720	12	3.63%	30	30
2nd			12			

	ALL FIGURES ARE ANNUAL	$/SQ FT or $/Unit	% of GOI			COMMENTS/FOOTNOTES
1	**POTENTIAL RENTAL INCOME**				29,940	Lease Agreement $2,495x 12 mos
2	Less: Vacancy & Cr. Losses			(5.% of PRI)	1,497	
3	**EFFECTIVE RENTAL INCOME**				28,443	
4	Plus: Other Income (collectable)					
5	**GROSS OPERATING INCOME**				28,443	
	OPERATING EXPENSES:					
6	Real Estate Taxes			1,775		Schedule E
7	Personal Property Taxes					
8	Property Insurance			1,856		Insurance Statement
9	Off Site Management					Per client
10	Payroll					
11	Expenses/Benefits					
12	Taxes/Worker's Compensation					
13	Repairs and Maintenance					$0 per client
14	Utilities:					Per client, tenant pays
15	Commercial Umbrella			50		1/5th of Commercial Statement
16	HOA			330		statement
17						
18	Tax Prep			664		1/5th of est tax prep fee
19	Accounting and Legal			1,000		Estimate
20	Licenses/Permits					
21	Advertising			2,000		Per client
22	Supplies			200		Est
23	Miscellaneous Contract Services:					
24						
25	Maintenance reserves			5,000		Per client
26						
27						
28						
29	TOTAL OPERATING EXPENSES				12,875	
30	**NET OPERATING INCOME**				15,568	3.5 Cap
31	Less: Annual Debt Service				20,643	
32	Less: Participation Payments (from Assumptions)				-	
33	Less: Leasing Commissions					
34	Less: Funded Reserves					
35	**CASH FLOW BEFORE TAXES**				($5,075)	(-5.2%)

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Annual Property Operating Data

Property Name	7897 Via Real
Location	7897 Via Real
Type of Property	Condo
Size of Property	(Sq. Ft./Units)
Purpose of analysis	Hypothetical planning purposes

Assessed/Appraised Values		
Land	0	
Improvements	0	
Personal Property	0	0%
Total	0	100%
Adjusted Basis as of	16-Apr-26	$285,671

Market Value	285,671
Plus Acquisiition Costs	
Plus Loan Fees/Costs	
Less Mortgages	134,609
Equals Initial Investment	151,062

	Balance	Periodic Pmt	Pmts/Yr	Interest	Amort Period	Loan Term
1st	$152,250	$1,013	12	7.%	30	30
2nd			12			

	ALL FIGURES ARE ANNUAL	$/SQ FT or $/Unit	% of GOI			COMMENTS/FOOTNOTES
1	**POTENTIAL RENTAL INCOME**				17,520	Rent Blog $1,460 x 12 mos
2	Less: Vacancy & Cr. Losses			(5.% of PRI)	876	
3	**EFFECTIVE RENTAL INCOME**				16,644	
4	Plus: Other Income (collectable)					
5	**GROSS OPERATING INCOME**				16,644	
	OPERATING EXPENSES:					
6	Real Estate Taxes			1,015		2024 Scehdule E
7	Personal Property Taxes					
8	Property Insurance			3,458		Insurance Statement
9	Off Site Management					Per client
10	Payroll					
11	Expenses/Benefits					
12	Taxes/Worker's Compensation					
13	Repairs and Maintenance			100		Rounded Avg. 2023 + 2024 Sched E
14	Utilities:					None stated in schedule Es
15	Commercial Umbrella			50		1/5th of Commercial Statement
16	HOA + Other			3,850		2024 Schedule E - Other
17	Auto/Travel			600		
18	Tax Prep			664		1/5th of est tax prep fee
19	Accounting and Legal			1,000		Estimate
20	Licenses/Permits					
21	Advertising					Per client
22	Supplies					Per client
23	Miscellaneous Contract Services:					
24						
25	Maintenance reserves			5,000		Perc client
26						
27						
28						
29	TOTAL OPERATING EXPENSES				15,737	
30	**NET OPERATING INCOME**				907	0.03% Cap
31	Less: Annual Debt Service				12,155	
32	Less: Participation Payments (from Assumptions)				-	
33	Less: Leasing Commissions					
34	Less: Funded Reserves					
35	**CASH FLOW BEFORE TAXES**				($11,248)	(0.7%) cash flow

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