CAPITAL INSIGHT
FINANCIAL GROUP

Freedom to be Inspired ®

Comprehensive Financial Plan

PREPARED FOR

John & Janice Sample

Plan Date: January 1, 2026

PREPARED BY

Jacob J. Reid, Financial Advisor

Capital Insight Financial Group

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Your complete financial plan is presented in the following order.

SECTION

01

Action Items

Immediate and future steps for your plan

A concise checklist of the decisions and next steps agreed to during your planning review. These items drive the strategies detailed in the sections that follow.

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Capital Insight Financial Group

John & Janice Sample
January 1, 2026

Your next steps, in order.

John & Janice Sample • Plan as of January 1, 2026

Goals

- Solidify financial standing heading into retirement.
- Purchase mountain cabin in 5 to 10 years.
- Start college savings for grandchildren.

Immediate – to act on in 2026

In 2026 John & Janice, up your 401(k) contributions to meet the maximum limit allowed of $35,750. Continue to meet the maximum limit until retirement. John & Janice will update these contributions through their employers.

ASAP Establish two 529 accounts, one for each grandkid. Front fund each account with $25,000, then establish an automatic monthly contribution of $300 to each account, totaling $600 per month. Capital Insight will be assisting with account set up.

In 2026 John, seek to divest 10% of your Oracle Stock Plan. Working with Capital Insight, sell 10% of the Oracle shares and transfer the proceeds to your diversified Joint Investment Account.

In 2026 John & Janice, work with an Estate attorney to set up a Family Trust and to write out your Wills. Capital Insight will provide referral to an Attorney.

Future – coordinated as plan unfolds

At Retirement Capital Insight will lead you through a Roth Conversion Program to decrease tax liability on your assets.

2028 Purchase Mountain Cabin; our goal is 2028 for $350,000. We will use your Joint Investment Account to fund this purchase.

Post-Trust Setup Retitle your properties and non-qualified accounts into the name of your new Family Trust.

SECTION

02

Financial Plan

Goal coverage across education, purchases, retirement, and long-term care

An integrated analysis of your financial picture. The pages that follow walk through your goal coverage in four parts: Education, Major Purchase, Retirement, and Long-Term Care.

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NaviPlan via Capital Insight

John & Janice Sample

January 1, 2026

SECTION

02 Part A

Cash Flow Analysis

Net worth, financial snapshot, and cash flow outlook

A look at the underlying cash flow picture — net worth, year-by-year inflows and outflows, and the projected surplus or deficit over the plan horizon.

PREPARED FOR

John & Janice Sample

January 1, 2026

Financial Analysis

PREPARED FOR:

John and Janice Sample

April 27, 2026

PREPARED BY:

Jacob J Reid
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Financial Snapshot

Current Plan - John and Janice Sample

Goal Coverage

Retirement	100%
College Education - Samuel	100%
College Education - Candice	100%
Mountain Cabin (Joint)	100%
Long Term Care - John	100%
Long Term Care - Janice	100%

Insurance Coverage

John	**Benefit Amount**
Term Life	$500,000

Janice	**Benefit Amount**
Term Life	$200,000

Your Advisor

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Net Worth $3,581,851

Assets	$3,726,751
Liabilities	$144,900

Cash Flow $392

Inflows	$340,116
Outflows	$339,724

Assumptions

	John	Janice
Inflation Rate	3.50%	3.50%
Retire At	65	62
Life Expectancy	87	95

Estate

	John	Janice
Has A Will	No	No

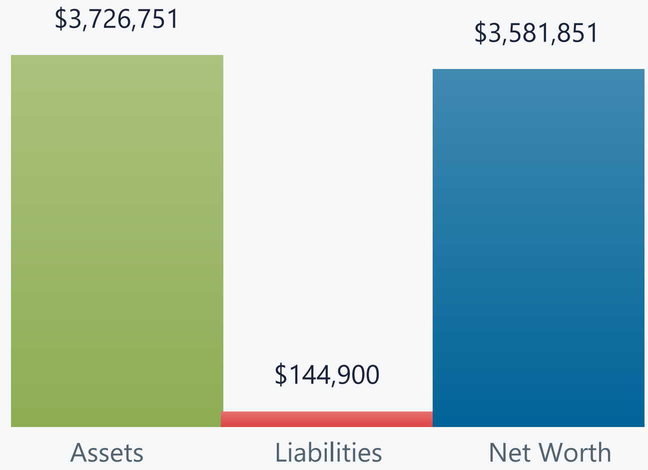
Net Worth Summary

Current Plan

This report summarizes your net worth information as of the analysis date. Net worth represents the total value of your assets (what you own) after subtracting your liabilities (what you owe). This figure allows you to get a good picture of your overall financial situation.

Your net worth as of **Apr 24, 2026** is:

$3,581,851.



Net Worth Summary as of 4/24/2026	John	Janice	Joint	Community	Total
Assets					
Non-Qualified Assets	$0	$0	$332,174	$265,779	$597,954
Qualified Assets	$1,448,871	$362,025	$0	$0	$1,810,896
Lifestyle Assets	$0	$0	$1,317,901	$0	$1,317,901
Liabilities	**$0**	**$0**	**$144,900**	**$0**	**$144,900**
Total	**$1,448,871**	**$362,025**	**$1,505,175**	**$265,779**	**$3,581,851**

Net Worth Statement

Current Plan

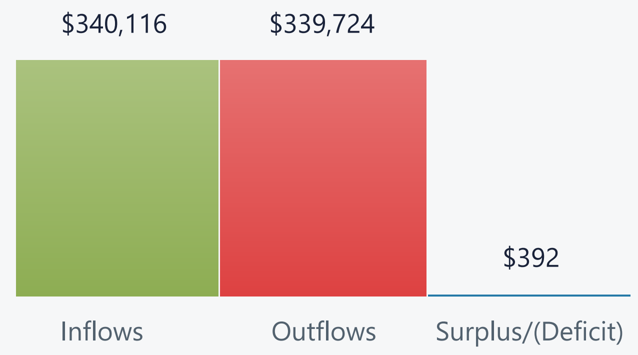
This report displays a comprehensive list of your assets and liabilities as of **Apr 24, 2026**. Use this report to better understand your net worth situation. **Note:** Term life insurance policies and annuitized annuities do not appear on this report as they have no cash value.

Assets	John	Janice	Joint	Community Property	Total
Non-Qualified Assets					
Joint Investment Account			$270,696		$270,696
Savings			$56,443		$56,443
Checking			$5,034		$5,034
Oracle Stock Plan (RSUs and ESPP)				$265,779	$265,779
Total	**$0**	**$0**	**$332,174**	**$265,779**	**$597,954**
Qualified Assets					
Oracle 401(k)	$1,330,760				$1,330,760
College Savings - Samuel	$59,055				$59,055
College Savings - Candice	$59,055				$59,055
Kaiser 401(k)		$362,025			$362,025
Total	**$1,448,871**	**$362,025**	**$0**	**$0**	**$1,810,896**
Lifestyle Assets					
2021 Las Positas Court			$1,256,814		$1,256,814
Toyota Highlander			$21,929		$21,929
Tesla Model Y			$39,158		$39,158
Total	**$0**	**$0**	**$1,317,901**	**$0**	**$1,317,901**
Liabilities	**John**	**Janice**	**Joint**		**Total**
Mortgage			$131,341		$131,341
Auto Loan - Toyota			$2,886		$2,886
Auto Loan - Tesla			$10,673		$10,673
Total	**$0**	**$0**	**$144,900**		**$144,900**
Total Net Worth	**$1,448,871**	**$362,025**	**$1,505,175**	**$265,779**	**$3,581,851**

Current Year Cash Flow

Current Plan

This report displays detailed cash flow information over a single year for the selected scenario. Cash inflows and outflows are divided into categories to explain their source. Use this report to understand whether a cash flow surplus or deficit exists for the current year for the selected scenario.



Current Year Cash Flow	John	Janice	Total
Inflows			
Earned Income	$165,000	$120,000	$285,000
Non-Qualified Proceeds	$45,382	$9,733	$55,116
Total	**$210,382**	**$129,733**	**$340,116**
Outflows			
Lifestyle & Medical Expenses	$43,900	$44,483	$88,383
Qualified Contributions	$92,950	$35,750	$128,700
Non-Qualified Contributions	$20,290	$13,944	$34,234
Other Outflows	$8,865	$8,065	$16,931
Taxes	$44,287	$27,189	$71,476
Total	**$210,293**	**$129,431**	**$339,724**
Surplus/(Deficit)	**$90**	**$302**	**$392**

Cash Flow Outlook

Current Plan

This report projects itemized cash flow information over the duration of the selected years. Cash inflows and outflows are categorized by source and summarized as aggregate totals. This provides an overview of your cash flow projections.

Year Age	2026 63/61	2027 64/62	2028 *65/63*	2029 66/64	2030 67/65
Cash Inflows					
Earned Income					
Oracle Salary (John)	$165,000	$168,300	$0	$0	$0
Kaiser Salary (Janice)	$120,000	$122,400	$0	$0	$0
Total	$285,000	$290,700	$0	$0	$0
Social Security					
Social Security Benefits (John)	$0	$0	$0	$0	$50,995
Total	$0	$0	$0	$0	$50,995
Qualified Liquidations					
Kaiser 401(k) (Janice)	$0	$0	$0	$12,922	$79,834
John's Roth IRA	$0	$0	$0	$2,747	$6,559
Total	$0	$0	$0	$15,670	$86,394
Non-Qualified Liquidations					
Joint Investment Account	$7,156	$0	$350,542	$10,342	$0
Oracle Stock Plan (RSUs and ESPP) (John)	$26,775	$24,922	$128,615	$101,980	$0
Mountain House Savings (Joint)	$0	$0	$346,053	$947	$0
Total	$33,931	$24,922	$825,210	$113,268	$0
Investment Income					
Joint Investment Account	$10,629	$11,403	$12,695	$225	$0
Savings (Joint)	$1,544	$1,572	$1,602	$1,632	$1,663
Oracle Stock Plan (RSUs and ESPP) (John)	$8,874	$8,260	$7,691	$3,414	$0
Checking (Joint)	$138	$140	$143	$146	$148
Total	$21,184	$21,376	$22,131	$5,417	$1,812
Total Cash Inflows	**$340,116**	**$336,998**	**$847,341**	**$134,355**	**$139,200**
Cash Outflows					
Lifestyle Expenses					
Housing (utilities, repairs, purchases) (...	$13,165	$13,626	$14,103	$14,596	$15,107
Insurance (home, auto, umbrella) (Joint)	$2,588	$2,678	$2,772	$2,869	$2,969
Food (groceries, restaurants) (Joint)	$9,936	$10,284	$10,644	$11,016	$11,402

Year Age	2026 63/61	2027 64/62	2028 *65/63*	2029 66/64	2030 67/65
Cash Outflows					
Auto (gas, oil, repairs) (Joint)	$4,968	$5,142	$5,322	$5,508	$5,701
Entertainment (Joint)	$3,105	$3,214	$3,326	$3,443	$3,563
Associations/Clubs (Joint)	$3,726	$3,856	$3,991	$4,131	$4,276
Dues/Subscriptions (Joint)	$1,242	$1,285	$1,330	$1,377	$1,425
Personal (clothing, beauty) (Joint)	$4,347	$4,499	$4,657	$4,820	$4,988
Pet Care (Joint)	$1,242	$1,285	$1,330	$1,377	$1,425
Gifts (birthday, holidays) (Joint)	$1,035	$1,071	$1,109	$1,148	$1,188
Vacations (Joint)	$5,175	$5,356	$0	$0	$0
PostTax Payroll Deductions (disability, l...	$2,400	$2,448	$0	$0	$0
Mortgage (Joint)	$21,875	$21,875	$21,875	$21,875	$21,875
Auto Loan - Toyota (Joint)	$4,020	$0	$0	$0	$0
Auto Loan - Tesla (Joint)	$6,630	$6,078	$0	$0	$0
Retirement Vacations (Joint)	$0	$0	$10,712	$11,087	$11,475
Mountain Cabin (Joint)	$0	$0	$346,053	$0	$0
Total	$85,454	$82,698	$427,224	$83,247	$85,395
Medical Expenses[1]					
John HALO Out of Pocket Expenses (J...	$1,173	$1,220	$1,269	$1,319	$1,372
Janice HALO Out of Pocket Expenses (J...	$1,756	$1,826	$1,899	$1,975	$2,054
Medicare (premiums, supplement) (Joint)	$0	$0	$8,436	$8,774	$9,125
Total	$2,929	$3,046	$11,604	$12,069	$12,551
Qualified Contributions					
Oracle 401(k) (John)	$35,750	$32,500	$0	$0	$0
Kaiser 401(k) (Janice)	$35,750	$35,750	$0	$0	$0
College Savings - Samuel (John)	$28,600	$3,600	$3,600	$3,600	$3,600
College Savings - Candice (John)	$28,600	$3,600	$3,600	$3,600	$3,600
Total	$128,700	$75,450	$7,200	$7,200	$7,200
Non-Qualified Savings					
Joint Investment Account	$26,766	$24,914	$23,198	$10,298	$0
Mountain House Savings (Joint)	$0	$0	$347,000	$0	$0
Total	$26,766	$24,914	$370,198	$10,298	$0
Non-Qualified Reinvestments					
Joint Investment Account	$0	$8,260	$0	$0	$0
Savings (Joint)	$1,030	$1,080	$1,101	$1,121	$1,397

Year Age	2026 63/61	2027 64/62	2028 *65/63*	2029 66/64	2030 67/65
Cash Outflows					
Oracle Stock Plan (RSUs and ESPP) (John)	$6,346	$5,984	$0	$0	$0
Checking (Joint)	$92	$96	$98	$100	$125
Total	$7,468	$15,420	$1,199	$1,222	$1,522
Miscellaneous Expenses					
Charitable Giving (Joint)	$2,484	$2,571	$2,661	$2,754	$2,850
PreTax Payroll Deductions (medical, de...	$3,600	$3,672	$0	$0	$0
Life Insurance (John)	$1,500	$1,500	$1,500	$1,500	$1,500
Life Insurance (Janice)	$700	$700	$700	$700	$700
2021 Las Positas Court (Joint)	$8,647	$8,950	$9,263	$9,587	$9,923
Mountain Cabin (Joint)	$0	$0	$0	$2,799	$2,897
Total	$16,931	$17,392	$14,124	$17,340	$17,870
Taxes					
Federal Income Tax	$35,197	$36,000	$7,260	$1,294	$13,117
State Income Tax	$14,162	$14,409	$8,188	$1,604	$1,545
Social Security Tax - Employment	$17,670	$18,023	$0	$0	$0
Medicare Tax	$4,448	$4,756	$0	$0	$0
Total	$71,476	$73,189	$15,448	$2,897	$14,662
Total Cash Outflows	**$339,724**	**$292,110**	**$846,997**	**$134,272**	**$139,200**
Surplus/(Deficit)	**$392**	**$44,887**	**$344**	**$83**	**$0**

** = year of retirement*

[1] The Healthcare Expense is based on a sophisticated third-party algorithm from Aivante Health Solutions. This uses the clients' specific information to project their estimated healthcare costs. For more information, please consult your advisor.

Cash Flow Outlook

Current Plan

This report projects itemized cash flow information over the duration of the selected years. Cash inflows and outflows are categorized by source and summarized as aggregate totals. This provides an overview of your cash flow projections.

Year	2031	2032	2033	2034	2035
Age	68/66	69/67	70/68	71/69	72/70
Cash Inflows					
Social Security					
Social Security Benefits (John)	$56,743	$57,878	$59,036	$60,216	$61,421
Social Security Benefits (Janice)	$0	$11,445	$35,022	$35,722	$36,437
Total	$56,743	$69,323	$94,057	$95,938	$97,857
Qualified Liquidations					
Kaiser 401(k) (Janice)	$77,426	$66,090	$15,411	$16,460	$18,301
John's Roth IRA	$6,431	$6,239	$12,923	$13,043	$13,284
Total	$83,856	$72,329	$28,334	$29,503	$31,586
Investment Income					
Savings (Joint)	$1,702	$1,740	$1,780	$1,820	$1,861
Checking (Joint)	$152	$155	$159	$162	$166
Total	$1,854	$1,895	$1,938	$1,982	$2,027
Total Cash Inflows	**$142,453**	**$143,548**	**$124,330**	**$127,424**	**$131,470**
Cash Outflows					
Lifestyle Expenses					
Housing (utilities, repairs, purchases) (...	$15,636	$16,183	$16,750	$17,336	$17,943
Insurance (home, auto, umbrella) (Joint)	$3,073	$3,181	$3,292	$3,407	$3,526
Food (groceries, restaurants) (Joint)	$11,801	$12,214	$12,641	$13,084	$13,542
Auto (gas, oil, repairs) (Joint)	$5,900	$6,107	$6,321	$6,542	$6,771
Entertainment (Joint)	$3,688	$3,817	$3,950	$4,089	$4,232
Associations/Clubs (Joint)	$4,425	$4,580	$4,741	$4,906	$5,078
Dues/Subscriptions (Joint)	$1,475	$1,527	$1,580	$1,635	$1,693
Personal (clothing, beauty) (Joint)	$5,163	$5,344	$5,531	$5,724	$5,925
Pet Care (Joint)	$1,475	$1,527	$1,580	$1,635	$1,693
Gifts (birthday, holidays) (Joint)	$1,229	$1,272	$1,317	$1,363	$1,411
Retirement Vacations (Joint)	$11,877	$12,293	$12,723	$13,168	$13,629
Mortgage (Joint)	$21,875	$21,875	$0	$0	$0
Total	$87,618	$89,919	$70,425	$72,890	$75,441

Year Age Cash Outflows	2031 68/66	2032 69/67	2033 70/68	2034 71/69	2035 72/70
Medical Expenses[1]					
Medicare (premiums, supplement) (Joint)	$9,490	$9,869	$10,264	$10,675	$11,102
John HALO Out of Pocket Expenses (J...	$1,427	$1,484	$1,544	$1,605	$1,670
Janice HALO Out of Pocket Expenses (J...	$2,136	$2,222	$2,311	$2,403	$2,499
Total	$13,053	$13,576	$14,119	$14,683	$15,271
Qualified Contributions					
College Savings - Samuel (John)	$3,600	$3,600	$3,600	$3,600	$3,600
College Savings - Candice (John)	$3,600	$3,600	$3,600	$3,600	$3,600
Total	$7,200	$7,200	$7,200	$7,200	$7,200
Non-Qualified Reinvestments					
Savings (Joint)	$1,395	$1,427	$1,459	$1,492	$1,526
Checking (Joint)	$124	$127	$130	$133	$136
Total	$1,520	$1,554	$1,589	$1,625	$1,662
Miscellaneous Expenses					
Charitable Giving (Joint)	$2,950	$3,053	$3,160	$3,271	$3,385
Life Insurance (John)	$1,500	$0	$0	$0	$0
Life Insurance (Janice)	$700	$700	$700	$0	$0
2021 Las Positas Court (Joint)	$10,270	$10,629	$11,001	$11,386	$11,785
Mountain Cabin (Joint)	$2,998	$3,103	$3,212	$3,324	$3,441
Total	$18,418	$17,486	$18,074	$17,982	$18,611
Taxes					
Federal Income Tax	$13,265	$12,986	$12,834	$12,984	$13,237
State Income Tax	$1,378	$827	$89	$59	$47
Total	$14,643	$13,813	$12,923	$13,043	$13,284
Total Cash Outflows	**$142,453**	**$143,548**	**$124,330**	**$127,424**	**$131,470**
Surplus/(Deficit)	**$0**	**$0**	**$0**	**$0**	**$0**

[1] The Healthcare Expense is based on a sophisticated third-party algorithm from Aivante Health Solutions. This uses the clients' specific information to project their estimated healthcare costs. For more information, please consult your advisor.

Cash Flow Surplus/(Deficit)

Current Plan

This report displays the total cash amount remaining after covering all expenses by projecting annual end-of-year cash flow surplus or deficit through the duration of the analysis.

Year	Age	Total Inflows	Total Outflows	Surplus/(Deficit)
2026	63/61	$340,116	$339,724	$392
2027	64/62	$336,998	$292,110	$44,887
2028	*65/63*	$847,341	$846,997	$344
2029	66/64	$134,355	$134,272	$83
2030	67/65	$139,200	$139,200	$0
2031	68/66	$142,453	$142,453	$0
2032	69/67	$143,548	$143,548	$0
2033	70/68	$124,330	$124,330	$0
2034	71/69	$127,424	$127,424	$0
2035	72/70	$131,470	$131,470	$0
2036	73/71	$122,125	$122,125	$0
2037	74/72	$106,588	$106,588	$0
2038	75/73	$176,118	$117,468	$58,650
2039	76/74	$220,850	$161,454	$59,397
2040	77/75	$236,516	$168,671	$67,845
2041	78/76	$281,903	$213,411	$68,492
2042	79/77	$287,387	$218,140	$69,247
2043	80/78	$253,073	$183,000	$70,073
2044	81/79	$258,467	$187,968	$70,499
2045	82/80	$224,450	$153,168	$71,283
2046	83/81	$229,998	$158,468	$71,531
2047	84/82	$364,738	$364,738	$0
2048	85/83	$378,489	$378,489	$0
2049	86/84	$390,370	$390,370	$0
2050	87/85	$226,189	$176,984	$49,205
2051	-/86	$171,453	$149,158	$22,295
2052	-/87	$175,554	$154,276	$21,277
2053	-/88	$179,044	$159,482	$19,562
2054	-/89	$433,286	$433,286	$0

** = year of retirement*

Year	Age	Total Inflows	Total Outflows	Surplus/(Deficit)
2055	-/90	$996,084	$997,362	**($1,278)**
2056	-/91	$444,806	$444,806	$0
2057	-/92	$467,991	$467,991	$0
2058	-/93	$492,224	$492,224	$0
2059	-/94	$836,585	$836,585	$0
2060	-/95	$236,385	$236,385	$0

** = year of retirement*

SECTION

02 Part B

Education

Goal coverage for college funding

Your ability to fund the planned education goal, compared against current resources and contributions.

PREPARED FOR

John & Janice Sample

January 1, 2026

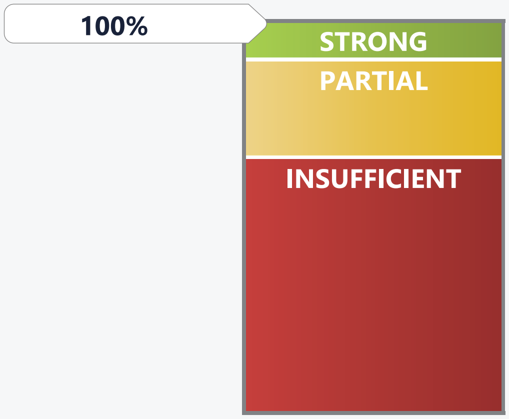
Education Goal Coverage

College Education - Samuel - Current Plan

Your ability to cover your education goal is determined by comparing your available resources to the total expected value of the goal.

The following report shows the details and the projected goal coverage amount for your Current Plan.

EDUCATION GOAL COVERAGE



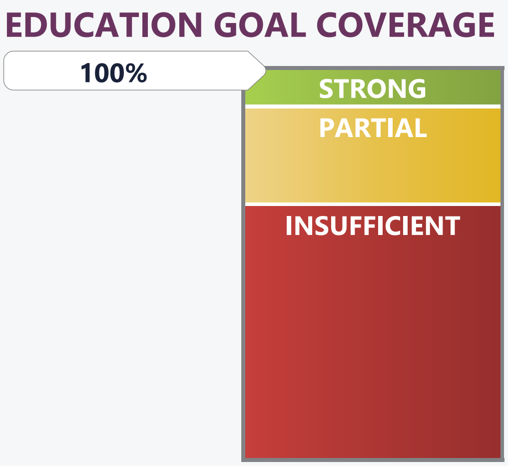
Cost Details	Current Plan
Estimated Cost per Year (Today's $)	$40,000
Annual Cost Index Rate	0.00%
Start Year of Education	2039
Duration of Goal	4
Expense % Coverage	100%
Estimated Total Cost	$160,000
Resources	
Assets Available Today	$59,055
Return Rate on Assets	4.00%
Year of First Shortfall	--
Current Monthly Savings	$300
Additional Monthly Savings	$0
Savings Start Date	5/1/2026
Savings Indexed At	0.00%
Additional Lump Sum Savings	$0
Savings Date	5/1/2026
Capital at Start of Goal	$151,432

Education Goal Coverage

College Education - Candice - Current Plan

Your ability to cover your education goal is determined by comparing your available resources to the total expected value of the goal.

The following report shows the details and the projected goal coverage amount for your Current Plan.



Cost Details	Current Plan
Estimated Cost per Year (Today's $)	$40,000
Annual Cost Index Rate	0.00%
Start Year of Education	2041
Duration of Goal	4
Expense % Coverage	100%
Estimated Total Cost	$160,000
Resources	
Assets Available Today	$59,055
Return Rate on Assets	4.00%
Year of First Shortfall	--
Current Monthly Savings	$300
Additional Monthly Savings	$0
Savings Start Date	5/1/2026
Savings Indexed At	0.00%
Additional Lump Sum Savings	$0
Savings Date	5/1/2026
Capital at Start of Goal	$161,701

Assets Dedicated to Education Goals

Current Plan

In order to meet your education goals, you will need to dedicate assets to fund them. The following table reflects the accounts that you have chosen to fund these objectives. By determining which assets are available to fund your education goal, you will be more likely to meet your target.

Account	% Allocated to Goal	Present Market Value	Cost Basis	Return %	Value at Start of Goal
College Education - Samuel					
College Savings - Samuel	100.00%	$32,574	$0	4.00%	$151,432
College Education - Candice					
College Savings - Candice	100.00%	$32,574	$0	4.00%	$161,701

Education Funding Details

College Education - Samuel - Current Plan

The following report outlines your ability to cover your education goal through the last year of education. A shortfall represents an inability to cover one (or potentially multiple goals) in a given year. Identifying these shortfalls is a necessary step in moving closer to achieving your goals.

Year	Age	Start of Year Assets	Contributions[1]	Growth & Reinvestments[1]	Withdrawals	End of Year Assets	Expected Cost	Shortfall
2026	63/61	$32,574	-	-	$0	$63,554	$0	**$0**
2027	64/62	$63,554	$3,600	$2,619	$0	$69,773	$0	**$0**
2028	*65/63*	$69,773	$3,600	$2,868	$0	$76,241	$0	**$0**
2029	66/64	$76,241	$3,600	$3,127	$0	$82,968	$0	**$0**
2030	67/65	$82,968	$3,600	$3,396	$0	$89,963	$0	**$0**
2031	68/66	$89,963	$3,600	$3,676	$0	$97,239	$0	**$0**
2032	69/67	$97,239	$3,600	$3,967	$0	$104,806	$0	**$0**
2033	70/68	$104,806	$3,600	$4,269	$0	$112,675	$0	**$0**
2034	71/69	$112,675	$3,600	$4,584	$0	$120,859	$0	**$0**
2035	72/70	$120,859	$3,600	$4,911	$0	$129,370	$0	**$0**
2036	73/71	$129,370	$3,600	$5,252	$0	$138,222	$0	**$0**
2037	74/72	$138,222	$1,800	$5,585	$0	$145,608	$0	**$0**
2038	75/73	$145,608	$0	$5,824	$0	$151,432	$0	**$0**
2039	76/74	$151,432	$0	$4,457	$40,000	$115,889	$40,000	**$0**
2040	77/75	$115,889	$0	$3,036	$40,000	$78,925	$40,000	**$0**
2041	78/76	$78,925	$0	$1,557	$40,000	$40,482	$40,000	**$0**
2042	79/77	$40,482	$0	$19	$40,000	$501	$40,000	**$0**

[1] *Does not include the first year's Contributions and Growth & Reinvestments due to partial year calculations.*

Education Funding Details

College Education - Candice - Current Plan

The following report outlines your ability to cover your education goal through the last year of education. A shortfall represents an inability to cover one (or potentially multiple goals) in a given year. Identifying these shortfalls is a necessary step in moving closer to achieving your goals.

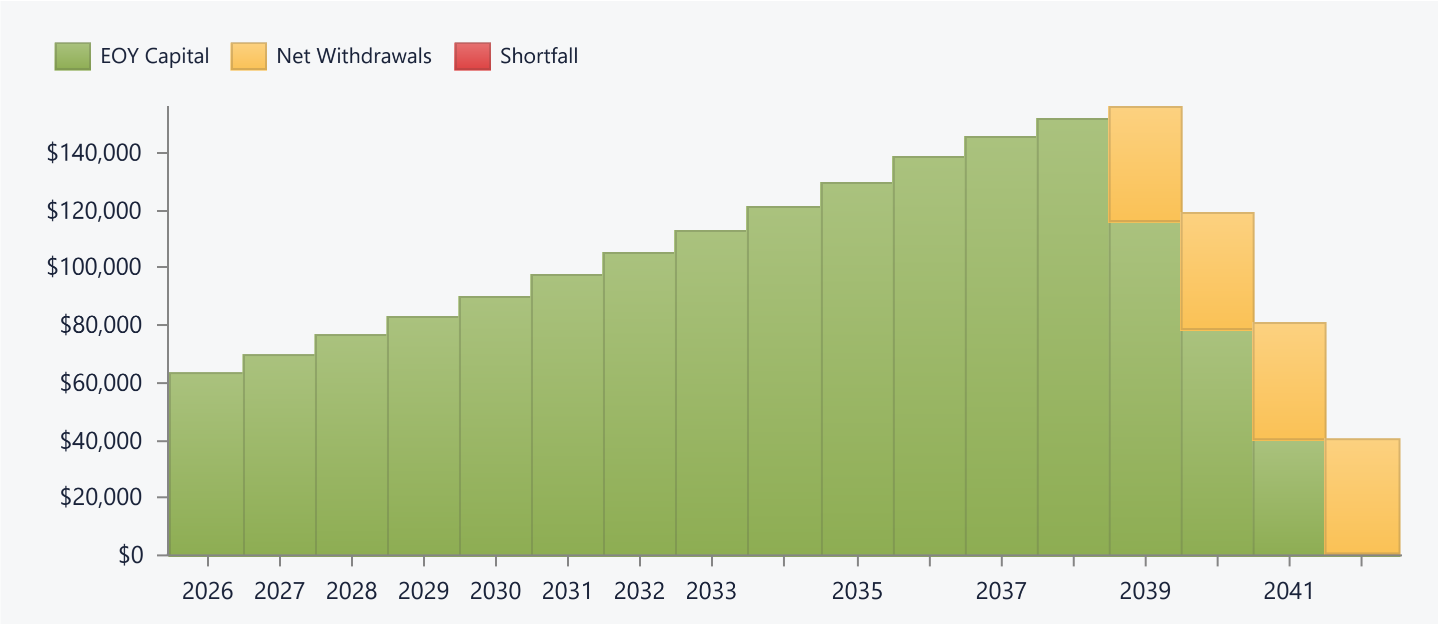
Year	Age	Start of Year Assets	Contributions[1]	Growth & Reinvestments[1]	Withdrawals	End of Year Assets	Expected Cost	Shortfall
2026	63/61	$32,574	-	-	$0	$63,554	$0	**$0**
2027	64/62	$63,554	$3,600	$2,619	$0	$69,773	$0	**$0**
2028	*65/63*	$69,773	$3,600	$2,868	$0	$76,241	$0	**$0**
2029	66/64	$76,241	$3,600	$3,127	$0	$82,968	$0	**$0**
2030	67/65	$82,968	$3,600	$3,396	$0	$89,963	$0	**$0**
2031	68/66	$89,963	$3,600	$3,676	$0	$97,239	$0	**$0**
2032	69/67	$97,239	$3,600	$3,967	$0	$104,806	$0	**$0**
2033	70/68	$104,806	$3,600	$4,269	$0	$112,675	$0	**$0**
2034	71/69	$112,675	$3,600	$4,584	$0	$120,859	$0	**$0**
2035	72/70	$120,859	$3,600	$4,911	$0	$129,370	$0	**$0**
2036	73/71	$129,370	$3,600	$5,252	$0	$138,222	$0	**$0**
2037	74/72	$138,222	$0	$5,529	$0	$143,751	$0	**$0**
2038	75/73	$143,751	$0	$5,750	$0	$149,501	$0	**$0**
2039	76/74	$149,501	$0	$5,980	$0	$155,481	$0	**$0**
2040	77/75	$155,481	$0	$6,219	$0	$161,701	$0	**$0**
2041	78/76	$161,701	$0	$4,868	$40,000	$126,569	$40,000	**$0**
2042	79/77	$126,569	$0	$3,463	$40,000	$90,031	$40,000	**$0**
2043	80/78	$90,031	$0	$2,001	$40,000	$52,033	$40,000	**$0**
2044	81/79	$52,033	$0	$481	$40,000	$12,514	$40,000	**$0**

[1] Does not include the first year's Contributions and Growth & Reinvestments due to partial year calculations.

What Are My Education Goal Options?

College Education - Samuel - Current Plan

Congratulations, you have enough savings to cover this education goal! This means the additional funds could help pay for books or provide for additional education options.

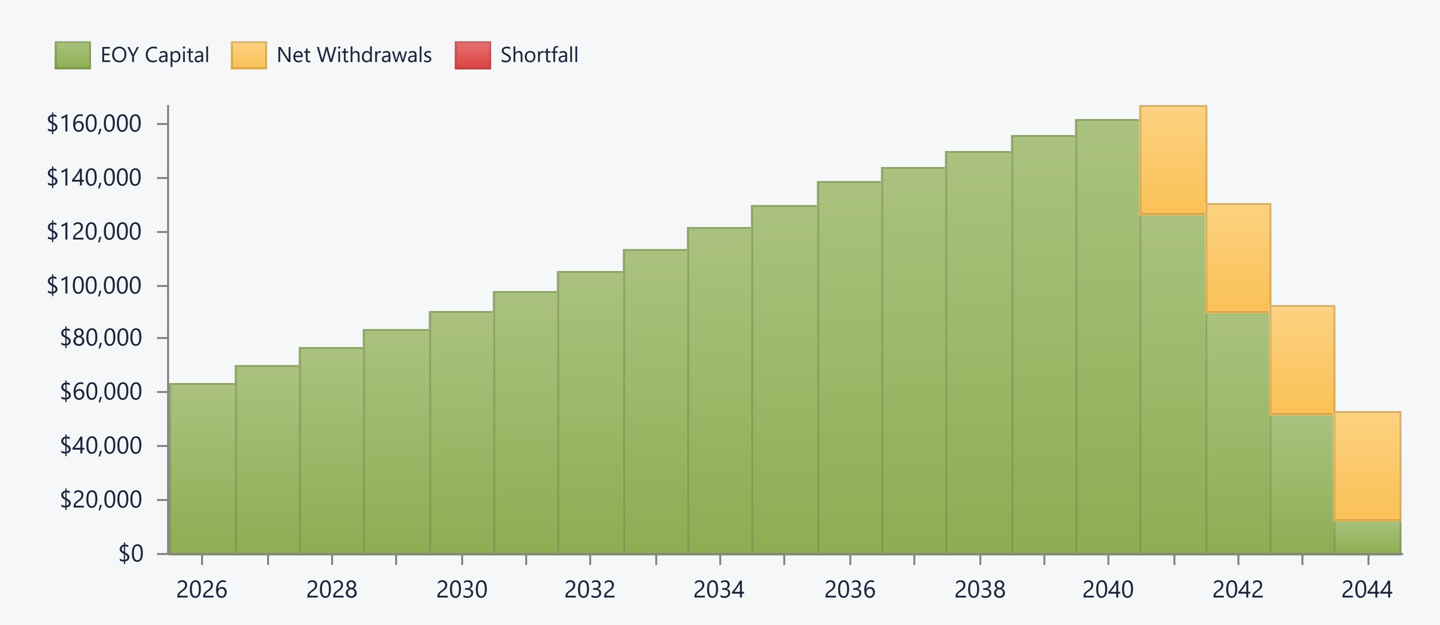


Alter Spending
Goal Coverage is 100%. You have the ability to fund 100% of expenses.

What Are My Education Goal Options?

College Education - Candice - Current Plan

Congratulations, you have enough savings to cover this education goal! This means the additional funds could help pay for books or provide for additional education options.



Alter Spending
Goal Coverage is 100%. You have the ability to fund 107% of expenses.

SECTION

02 Part C

Major Purchase

Goal coverage for the planned mountain cabin

Your ability to fund the planned major purchase, showing projected goal coverage from available resources.

PREPARED FOR

John & Janice Sample

January 1, 2026

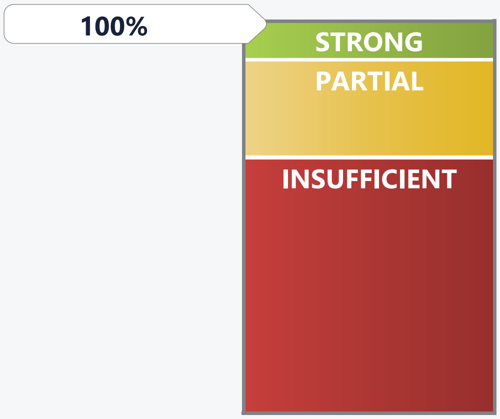
Major Purchase Goal Coverage

Mountain Cabin (Joint) - Current Plan

Your ability to cover your major purchase goal is determined by comparing your available resources to the total expected value of the purchase.

The following report shows the details and the projected goal coverage amount for your Current Plan.

MAJOR PURCHASE GOAL COVERAGE



Cost Details	Current Plan
Purchase Date	5/1/2028
Purchase Amount (Today's $)	$332,615
Index Rate	2.00%
Resources	
Assets Available Today	$0
Return Rate on Assets	0.00%
Current Monthly Savings	$0
Additional Monthly Savings	$0
Savings Start Date	5/1/2026
Savings Indexed At	0.00%
Additional Lump Sum Savings	$0
Savings Date	5/1/2026
Goal Coverage Results	
Projected Purchase Amount	$346,053
Return Rate on Assets	0.00%
Capital at Start of Goal	$347,000
Surplus/(Shortfall) at Goal Date	$0
Goal Coverage %	**100%**

Assets Dedicated to Major Purchase Goals

Current Plan

In order to meet your major purchase goals, you need to dedicate assets to fund them. The following table reflects the accounts you have chosen to fund these objectives. By determining which assets are available to fund your major purchase goal, you will be more likely to meet your target.

Account	% Allocated to Goal	Present Market Value	Cost Basis	Return %	Value at Start of Goal
Mountain Cabin (Joint)					
Mountain House Savings	100.00%	$0	$0	0.00%	$347,000

Major Purchase Funding Details

Mountain Cabin (Joint) - Current Plan

The following report outlines your ability to cover your major purchase goal. A shortfall represents an inability to cover one (or potentially multiple goals) in a given year. Identifying these shortfalls is a necessary step in moving closer to achieving your goals.

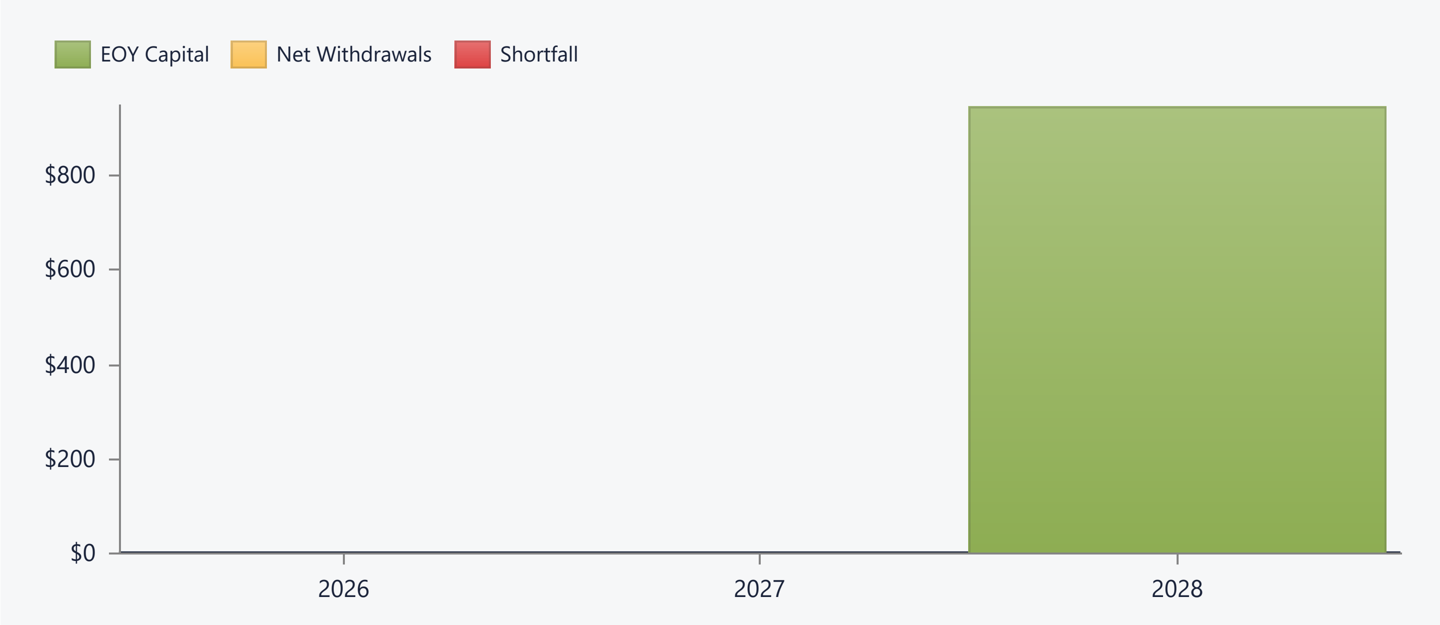
Year	Age	Start of Year Assets	Contributions[1]	Growth & Reinvestments[1]	Withdrawals	End of Year Assets	Intended Purchases	Shortfall
2026	63/61	$0	-	-	$0	$0	$0	**$0**
2027	64/62	$0	$0	$0	$0	$0	$0	**$0**
2028	*65/63*	$0	$347,000	$0	$346,053	$947	$346,053	**$0**

[1] Does not include the first year's Contributions and Growth & Reinvestments due to partial year calculations.

What Are My Major Purchase Goal Options?

Mountain Cabin (Joint) - Current Plan

The following options can help you achieve your major purchase goal. You can use any of these options, or a combination of several options to reach 100% goal coverage.



Alter Spending
Goal Coverage is 100%. You have the ability to fund **100%** of expenses.

SECTION

02 Part D

Retirement

Income, expenses, and discretionary spending in retirement

Progress against the retirement goal, including expense coverage, taxes, and discretionary spending across the plan.

PREPARED FOR

John & Janice Sample

January 1, 2026

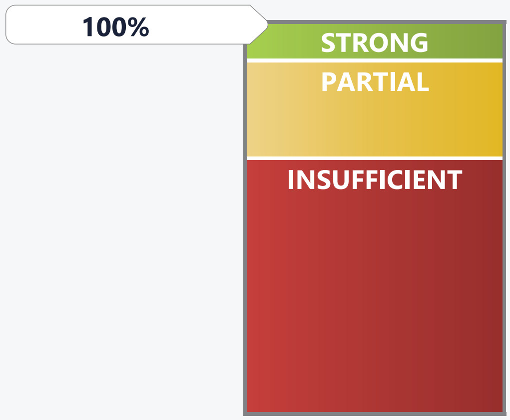
Retirement Goal Coverage

Current Plan

This report shows progress towards the retirement goal. That is, your ability to cover expenses, pay taxes, and maintain discretionary spending during your retirement. The chart to the right shows your Current Plan.

The table below contains the assumptions and needs for your Current Plan.

RETIREMENT GOAL COVERAGE



Assumptions	Current Plan
Retirement Age - John	65
Life Expectancy - John	87
Retirement Age - Janice	62
Life Expectancy - Janice	95
Inflation Rate	3.50%
1st Year Retirement Needs*	$430,441
Assets Funding Retirement	$2,229,261
Current Monthly Savings	$6,671
Additional Monthly Savings	$0
Savings Start Date	5/1/2026
Savings Indexed At	0.00%
Additional Lump Sum Savings	$0
Savings Date	5/1/2026
Pre-Retirement Rate of Return	4.12%
Retirement Rate of Return	4.12%
Plan Overview	
Net Worth at Retirement	$3,899,987
Net Worth at Plan End	$2,825,303
Year of First Shortfall	2055

** = Today's Dollars*

Retirement:

Setting goals & addressing risk

Setting Retirement Goals

Saving enough to support ourselves in retirement is often viewed as the most important financial goal. In order to determine the best method for achieving this goal, you must make several key considerations. What are your retirement goals? How do they affect the level of assets you will need? What level of risk can you tolerate? Based on your answers to these questions, a variety of responses may be appropriate; you may need to reduce expenses now or set assets aside. Whatever your best course of action is, the goals you set and the level of risk you accept are primary concerns.

Addressing Retirement Risks

The level of risk you can tolerate depends not only on your attitude toward risk, but also on your financial situation. The most critical point in determining the ability to take risk and how to allocate investments for retirement is financial risk tolerance analysis. There are three primary risks that can lead to failure: financial market risk, longevity risk, and the risk of not saving enough.

Financial Market Risk

This includes the volatility of investment returns, as well as the risk to your earning power. If the value of investments allocated to retirement goals drops early in the retirement period, the portfolio may not be able to generate the income necessary for cash flow needs. Too often in the process of formulating a strategy, a constant rate of return is assumed. Protracted economic slowdowns can greatly decrease the personal earnings that fund retirement, and could all but remove the option of earning additional income from employment in retirement if necessary.

Longevity Risk

While we all generally desire to live longer, there is risk in outliving the assets saved for retirement. This is especially true for those who retire early. For individuals retiring at age 65, there is a 70% chance that they will reach age 80 if female, and 62% if male. This means that it is likely that you will need to save for at least 15 years of expenses after your work years; and potentially many more. This potential risk continues to increase alongside rising life expectancies.

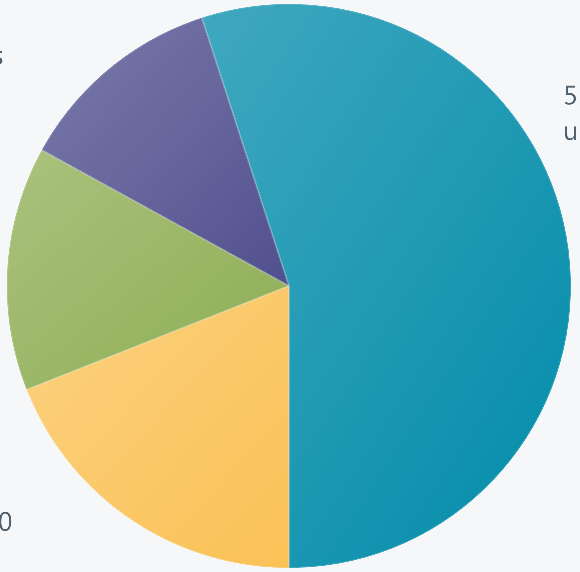
Risk of Not Saving Enough

Retirees are increasingly relying on investment income from their own portfolio, employer defined contribution plans, and social security. Because of the uncertainty of returns from these income sources, it is difficult to determine exactly how much income will be available each year. Maximizing 401k contributions that are matched by employers and setting aside funds for retirement before being deposited into personal accounts are just two ways that may help you increase your savings.

By adequately identifying your retirement goals, how much risk you can tolerate, and what risks pose the greatest threat to your goals, and a trusted professional can take steps to most efficiently and effectively increase the likelihood that you will achieve all of your objectives in retirement.

Retirement income statistics in the US

According to government statistics, people age 65 and older have the following incomes:



The median income for people aged 65 or older is $30,193, but there are wide differences within the total group. Approximately 11% have income under $10,000, and roughly 32% have an income of $50,000 or more.

Income differences by age are associated with differences in marital status. Income is highest for married couples, who have a median income more than 2 ½ times that of non-married persons. Median income is generally lower in older age groups. The striking differences by age are due in part to the disproportionate number of non-married women in older age groups.

In 2015, 85% of married couples and 84% of non-married persons aged 65 or older received Social Security benefits. Social Security was the major source of income (providing at least 50% of total income) for 50% of married couples and 71% of non-married persons aged 65 or older.

Source:
Social Security Administration, Office of Retirement and Disability Policy, Income of the Aged Chartbook 2014; and Income of the Population 55 or older 2014; Released April 2016.

Roth IRA Conversion

Converting your traditional IRA to a Roth IRA may increase retirement income

Characteristics	Traditional IRA	Roth IRA
Deductibility of contributions	Contributions to traditional IRAs can be deducted if they qualify.	Contributions are not deductible. This means that a conversion to a Roth will be a taxable event.
Required minimum distributions (RMDs)	RMDs must be taken at age 73 or 75 (review Secure Act 2.0).	RMDs are not required.
Are withdrawals taxable?	Deductible contributions and earnings are taxable in addition to a possible penalty for early withdrawals (before age 59 ½).	No, if the distribution qualifies and it does not occur before age 59 ½.
Which plan will be more beneficial from a tax perspective?	All else equal, the traditional IRA will be more beneficial if your income tax rate is lower during retirement than in earning years.	All else equal, the Roth IRA will be more beneficial if your income tax rate is lower during earning years than retirement.

■ Denotes best choice

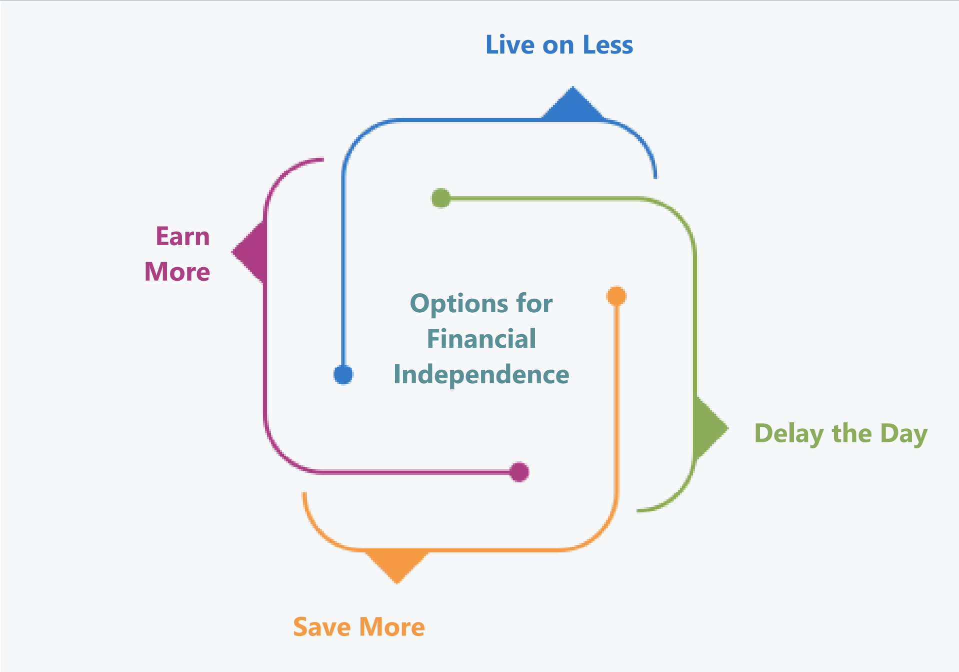
A Roth IRA conversion can provide several benefits including tax-free income and no required minimum distributions during the Roth IRA owner's life. Roth IRAs are not subject to lifetime required minimum distributions or after-death RMDs when transferred to a spouse. However, a conversion from a traditional IRA to a Roth IRA will incur an income tax consequence on the taxable amount of the conversion.

A conversion will generate a tax obligation. The amount and timing of that should be considered within your financial preparations. You may choose to pay for these income taxes from the account at conversion (which, in addition to ordinary income taxes, may result in a 10% federal income tax penalty if you have not reached age 59½ at the time the funds are taken from the account to pay the income taxes), or from an outside source which would maximize tax-free potential.

Distributions of taxable amounts taken from the traditional IRA would be taxable, while qualified distributions taken from a Roth IRA would be income tax-free. This is a key benefit of the Roth IRA conversion. However, even with the advantage of tax-free income, maintaining your original traditional IRA could result in a larger annual after-tax income than if the funds were converted to a Roth IRA. The benefits of both strategies should be discussed with a trusted professional to determine what is best for your situation.

Strategies to Achieve Financial Success in Retirement

Saving for retirement is becoming increasingly difficult due to rising costs and reduced reliance on retirement savings options (like pension plans). If your current strategy does not satisfy your anticipated needs and expenses, there are strategies you can use to help meet your goal:



Spend less:

We all have an idea of the type of lifestyle we want for our retirement. However, compromises may be necessary. With life expectancy growing each decade while the retirement age stays relatively the same, retirement expenses must last over a longer period of time. With this in mind, as well as the risk that portfolio volatility poses, reducing planned retirement expenses may be one of the easiest ways to achieve success in retirement.

Save more:

Increasing your amount of monthly savings to provide the capital desired at retirement is a great way of increasing your nest egg. While many of us find this difficult, one way to ensure that you save more is to set up a regular savings plan directly from your paycheck. This way, no additional action is needed, and you are able to plan for regular expenses in pre-retirement by using the post-savings paycheck amount as a baseline.

Earn more:

Earning more money today, while more difficult than other options, is a way to increase savings for retirement. This includes, but is not limited to, working more hours, searching for another job, and making a more aggressive investment allocation.

Delay the start of Retirement:

While we generally have a plan far in advance of what age we would like to retire, if we are unable to achieve a higher likelihood of financial success in retirement through the other means suggested here, a delayed retirement may be necessary. One particular date or age on which to retire is not a commitment and usually can be changed. If this is not an option that appears particularly appealing, spending less, saving more, or earning more may be steps that you can take to reach your family's goals.

Assets Dedicated to the Retirement Goal

Current Plan

In order to meet your retirement goal, you will need to dedicate assets to fund it. The following table reflects the accounts that you have chosen to fund these objectives. By determining which assets are available to fund your future, you will be more likely to meet your target.

Account	% Allocated to Goal	Present Market Value	Cost Basis	Return %	Value at Start of Goal
Oracle 401(k)	100%	$1,276,884	$0	4.00%	$1,464,150
Joint Investment Account	100%	$267,688	$171,040	4.50%	$324,832
Kaiser 401(k)	100%	$319,091	$0	4.00%	$428,689
Oracle Stock Plan (RSUs and ESPP)	100%	$262,826	$109,275	4.50%	$227,788
John's Roth IRA	100%	$0	n/a	4.00%	$0
Additional proceeds	100%	$0	$0	0.00%	$0

Retirement Income & Expenses

Current Plan

This report shows your annual cash flow during the retirement period, for the selected scenario. Positive cash flow values are shown in bold whereas negative values are shown in red and in parentheses. Use this report to show detailed cash flow information and thereby demonstrate the underlying numbers that comprise the year-over-year cash flow graphs.

Year	Age	Social Security	Required Minimum Distributions	Additional Qualified Proceeds	Non-Qualified Proceeds	Other Inflows	Fixed Needs (incl. taxes)	Total Needs (incl. taxes)	Shortfall
2028	*65/63*	$0	$0	$0	$475,873	$0	$475,873	$475,873	-
2029	66/64	$0	$0	$15,670	$106,496	$0	$122,166	$122,166	-
2030	67/65	$50,995	$0	$86,394	$0	$0	$137,388	$137,388	-
2031	68/66	$56,743	$0	$83,856	$0	$0	$140,599	$140,599	-
2032	69/67	$69,323	$0	$72,329	$0	$0	$141,652	$141,652	-
2033	70/68	$94,057	$0	$28,334	$0	$0	$122,391	$122,391	-
2034	71/69	$95,938	$0	$29,503	$0	$0	$125,442	$125,442	-
2035	72/70	$97,857	$0	$31,586	$0	$0	$129,443	$129,443	-
2036	73/71	$99,814	$0	$20,238	$0	$0	$120,426	$120,426	-
2037	74/72	$101,811	$0	$2,658	$0	$0	$104,468	$104,468	-
2038	75/73	$103,847	$70,093	$0	$0	$0	$115,290	$115,290	-
2039	76/74	$105,924	$72,689	$0	$0	$0	$119,216	$119,216	-
2040	77/75	$108,042	$86,184	$0	$0	$0	$126,381	$126,381	-
2041	78/76	$110,203	$89,358	$0	$0	$0	$131,069	$131,069	-
2042	79/77	$112,407	$92,584	$0	$0	$0	$135,745	$135,745	-
2043	80/78	$114,655	$95,968	$0	$0	$0	$140,551	$140,551	-
2044	81/79	$116,948	$99,014	$0	$0	$0	$145,463	$145,463	-
2045	82/80	$119,287	$102,602	$0	$0	$0	$150,606	$150,606	-
2046	83/81	$121,673	$105,706	$0	$0	$0	$155,848	$155,848	-

Year	Age	Social Security	Required Minimum Distributions	Additional Qualified Proceeds	Non-Qualified Proceeds	Other Inflows	Fixed Needs (incl. taxes)	Total Needs (incl. taxes)	Shortfall
2047	84/82	$124,107	$109,496	$128,457	$0	$0	$362,060	$362,060	-
2048	85/83	$126,589	$105,439	$143,721	$0	$0	$375,750	$375,750	-
2049	86/84	$129,120	$99,848	$158,599	$0	$0	$387,568	$387,568	-
2050	87/85	$131,703	$91,619	$0	$0	$0	$174,116	$174,116	-
2051	-/86	$84,317	$84,202	$0	$0	$0	$146,224	$146,224	-
2052	-/87	$86,004	$86,550	$0	$0	$0	$151,277	$151,277	-
2053	-/88	$87,724	$88,253	$0	$0	$0	$156,415	$156,415	-
2054	-/89	$89,478	$90,590	$250,082	$0	$0	$430,150	$430,150	-
2055	-/90	$91,268	$71,647	$0	$236,297	$589,695	$988,907	$988,907	**($1,278)**
2056	-/91	$93,093	$72,778	$0	$275,655	$0	$441,526	$441,526	-
2057	-/92	$94,955	$73,813	$248,639	$47,213	$0	$464,620	$464,620	-
2058	-/93	$96,854	$50,113	$341,794	$0	$0	$488,761	$488,761	-
2059	-/94	$98,791	$14,122	$720,129	$0	$0	$833,545	$833,545	-
2060	-/95	$100,767	$0	$74,336	$0	$0	$175,103	$175,103	-

** = year of retirement*

Retirement Asset Accumulation & Depletion

Current Plan

This report displays a yearly summary of changes to the value of retirement assets for the selected scenario. Additionally, all other (non-retirement) assets are shown in the EOY Other Assets column in order to show the potential for additional ability to cover spending needs.

Note: The initial asset values in this report represent their projected value at the end of the year of the analysis.

Year	Age	SOY Assets	Growth & Reinvestments	Contributions[1]	Withdrawals[2]	Withdrawal Rate	EOY Assets	EOY Other Assets
2026	63/61	$2,126,489	$90,486	$106,816	$46,685	0.0%	$2,277,106	$1,521,247
2027	64/62	$2,277,106	$96,433	$101,885	$29,966	0.0%	$2,445,458	$1,554,734
2028	*65/63*	$2,445,458	$100,206	$23,198	$499,194	19.5%	$2,069,669	$1,941,399
2029	66/64	$2,070,616	$43,132	$50,298	$132,422	4.0%	$2,031,625	$1,984,115
2030	67/65	$2,031,625	$41,265	$40,000	$86,394	2.3%	$2,026,496	$2,029,743
2031	68/66	$2,026,496	$41,060	$40,000	$83,856	2.2%	$2,023,700	$2,077,025
2032	69/67	$2,023,700	$40,948	$40,000	$72,329	1.6%	$2,032,318	$2,125,992
2033	70/68	$2,032,318	$11,293	$70,000	$28,334	0.0%	$2,085,277	$2,176,644
2034	71/69	$2,085,277	$13,411	$70,000	$29,503	0.0%	$2,139,184	$2,228,987
2035	72/70	$2,139,184	$15,567	$70,000	$31,586	0.0%	$2,193,166	$2,283,033
2036	73/71	$2,193,166	$87,727	$0	$20,238	0.9%	$2,260,654	$2,338,796
2037	74/72	$2,260,654	$90,426	$0	$2,658	0.1%	$2,348,423	$2,391,178
2038	75/73	$2,348,423	$93,485	$0	$70,093	3.0%	$2,371,814	$2,443,262
2039	76/74	$2,371,814	$94,404	$0	$72,689	3.1%	$2,393,529	$2,454,890
2040	77/75	$2,393,529	$95,185	$0	$86,184	3.6%	$2,402,530	$2,466,356
2041	78/76	$2,402,530	$95,525	$0	$89,358	3.7%	$2,408,697	$2,435,967
2042	79/77	$2,408,697	$95,751	$0	$92,584	3.8%	$2,411,863	$2,403,659
2043	80/78	$2,411,863	$95,855	$0	$95,968	4.0%	$2,411,750	$2,410,919
2044	81/79	$2,411,750	$95,831	$0	$99,014	4.1%	$2,408,567	$2,417,695
2045	82/80	$2,408,567	$95,681	$0	$102,602	4.3%	$2,401,647	$2,465,535
2046	83/81	$2,401,647	$95,384	$0	$105,706	4.4%	$2,391,325	$2,514,449
2047	84/82	$2,391,325	$94,947	$0	$237,953	10.0%	$2,248,318	$2,564,449

** = year of retirement*

Year	Age	SOY Assets	Growth & Reinvestments	Contributions[1]	Withdrawals[2]	Withdrawal Rate	EOY Assets	EOY Other Assets
2048	85/83	$2,248,318	$89,252	$0	$249,161	11.1%	$2,088,410	$2,615,604
2049	86/84	$2,088,410	$82,892	$0	$258,448	12.4%	$1,912,854	$2,667,874
2050	87/85	$1,912,854	$75,923	$0	$91,619	4.8%	$1,897,158	$2,721,276
2051	-/86	$1,897,158	$75,343	$0	$84,202	4.4%	$1,888,299	$2,775,767
2052	-/87	$1,888,299	$74,974	$0	$86,550	4.6%	$1,876,722	$2,831,422
2053	-/88	$1,876,722	$74,500	$0	$88,253	4.7%	$1,862,969	$2,888,259
2054	-/89	$1,862,969	$73,934	$0	$340,671	18.3%	$1,596,232	$2,946,296
2055	-/90	$1,596,232	$76,393	$529,508	$307,126	0.0%	$1,895,006	$2,407,059
2056	-/91	$1,895,006	$76,852	$0	$348,433	18.4%	$1,623,425	$2,456,182
2057	-/92	$1,623,425	$64,685	$0	$369,665	22.8%	$1,318,444	$2,506,360
2058	-/93	$1,318,444	$52,414	$0	$391,907	29.7%	$978,951	$2,557,058
2059	-/94	$978,951	$39,067	$0	$734,251	75.0%	$283,767	$2,608,752
2060	-/95	$283,767	$11,351	$0	$74,336	26.2%	$220,783	$2,604,521

** = year of retirement*

[1]Includes all additional funds added to assets funding the retirement goal. [2]Includes all assets removed from the assets funding the retirement goal.

Net Worth Outlook

Current Plan

This report shows changes in your net worth over time. These projected end-of-year values begin with the analysis year and end with death of the last surviving client. Furthermore, assets included in this report are categorized to show how changes in net worth occur. Use this report to assess your total net worth by asset category through the duration of the analysis.

Year & Age	Non-Qualified Assets	Qualified Assets	Lifestyle Assets	Total Liabilities	Total Net Worth
2026 (63/61)	$596,219	$1,870,174	$1,331,960	$124,188	**$3,674,165**
2027 (64/62)	$615,976	$2,032,384	$1,351,833	$100,206	**$3,899,987**
2028 (*65/63*)	$166,618	$2,121,034	$1,723,416	$81,540	**$3,929,528**
2029 (66/64)	$65,776	$2,197,560	$1,752,403	$62,211	**$3,953,528**
2030 (67/65)	$67,298	$2,206,423	$1,782,519	$42,195	**$4,014,045**
2031 (68/66)	$68,818	$2,218,178	$1,813,729	$21,466	**$4,079,259**
2032 (69/67)	$70,372	$2,241,929	$1,846,008	$0	**$4,158,310**
2033 (70/68)	$71,961	$2,310,627	$1,879,333	$0	**$4,261,921**
2034 (71/69)	$73,587	$2,380,902	$1,913,683	$0	**$4,368,172**
2035 (72/70)	$75,249	$2,451,907	$1,949,044	$0	**$4,476,199**
2036 (73/71)	$76,948	$2,537,099	$1,985,403	$0	**$4,599,450**
2037 (74/72)	$79,068	$2,637,782	$2,022,752	$0	**$4,739,601**
2038 (75/73)	$81,245	$2,672,748	$2,061,083	$0	**$4,815,076**
2039 (76/74)	$83,125	$2,664,900	$2,100,394	$0	**$4,848,419**
2040 (77/75)	$85,048	$2,643,156	$2,140,682	$0	**$4,868,886**
2041 (78/76)	$86,969	$2,575,747	$2,181,948	$0	**$4,844,664**
2042 (79/77)	$88,933	$2,502,396	$2,224,193	$0	**$4,815,522**
2043 (80/78)	$90,942	$2,464,304	$2,267,423	$0	**$4,822,669**
2044 (81/79)	$92,996	$2,421,623	$2,311,643	$0	**$4,826,263**
2045 (82/80)	$95,096	$2,415,225	$2,356,861	$0	**$4,867,182**
2046 (83/81)	$97,244	$2,405,446	$2,403,084	$0	**$4,905,774**
2047 (84/82)	$99,440	$2,263,004	$2,450,323	$0	**$4,812,767**
2048 (85/83)	$101,741	$2,103,683	$2,498,589	$0	**$4,704,013**
2049 (86/84)	$104,095	$1,928,739	$2,547,894	$0	**$4,580,728**
2050 (87/85)	$106,503	$1,913,678	$2,598,252	$0	**$4,618,434**
2051 (-/86)	$108,909	$1,905,480	$2,649,678	$0	**$4,664,066**
2052 (-/87)	$111,369	$1,894,590	$2,702,185	$0	**$4,708,145**

** = year of retirement*

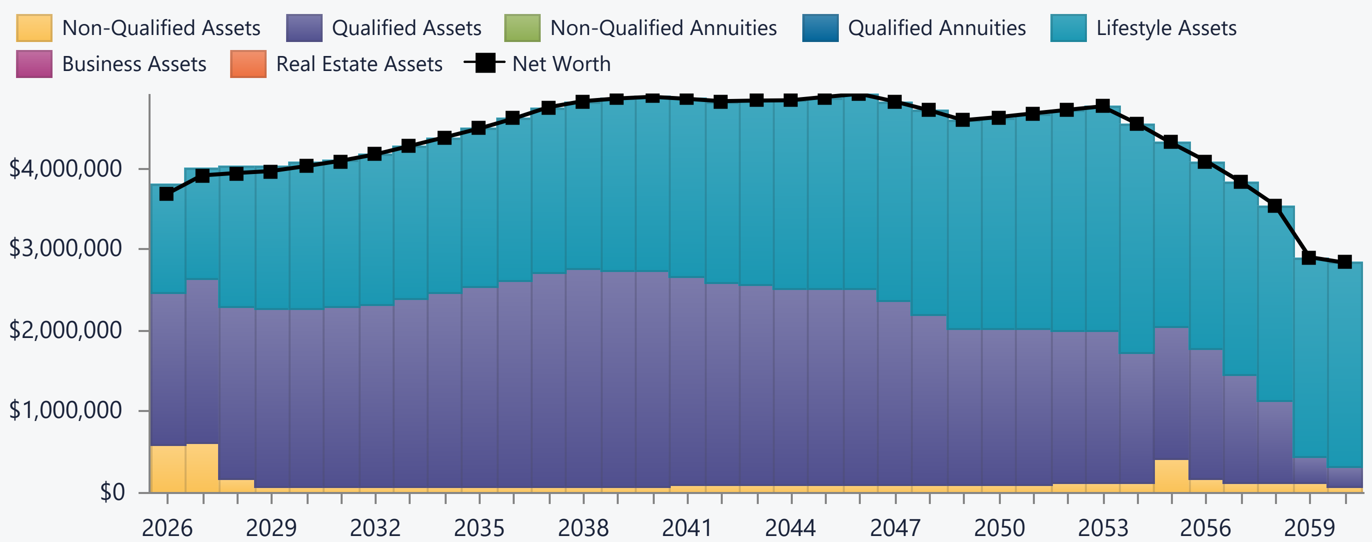
Year & Age	Non-Qualified Assets	Qualified Assets	Lifestyle Assets	Total Liabilities	Total Net Worth
2053 (-/88)	$113,884	$1,881,552	$2,755,792	$0	**$4,751,227**
2054 (-/89)	$116,456	$1,615,558	$2,810,514	$0	**$4,542,528**
2055 (-/90)	$426,121	$1,608,070	$2,267,874	$0	**$4,302,065**
2056 (-/91)	$167,549	$1,599,145	$2,312,913	$0	**$4,079,606**
2057 (-/92)	$125,737	$1,340,183	$2,358,884	$0	**$3,824,804**
2058 (-/93)	$128,646	$1,001,560	$2,405,803	$0	**$3,536,009**
2059 (-/94)	$131,551	$307,281	$2,453,687	$0	**$2,892,519**
2060 (-/95)	$77,515	$245,236	$2,502,552	$0	**$2,825,303**

** = year of retirement*

Net Worth Timeline

Current Plan

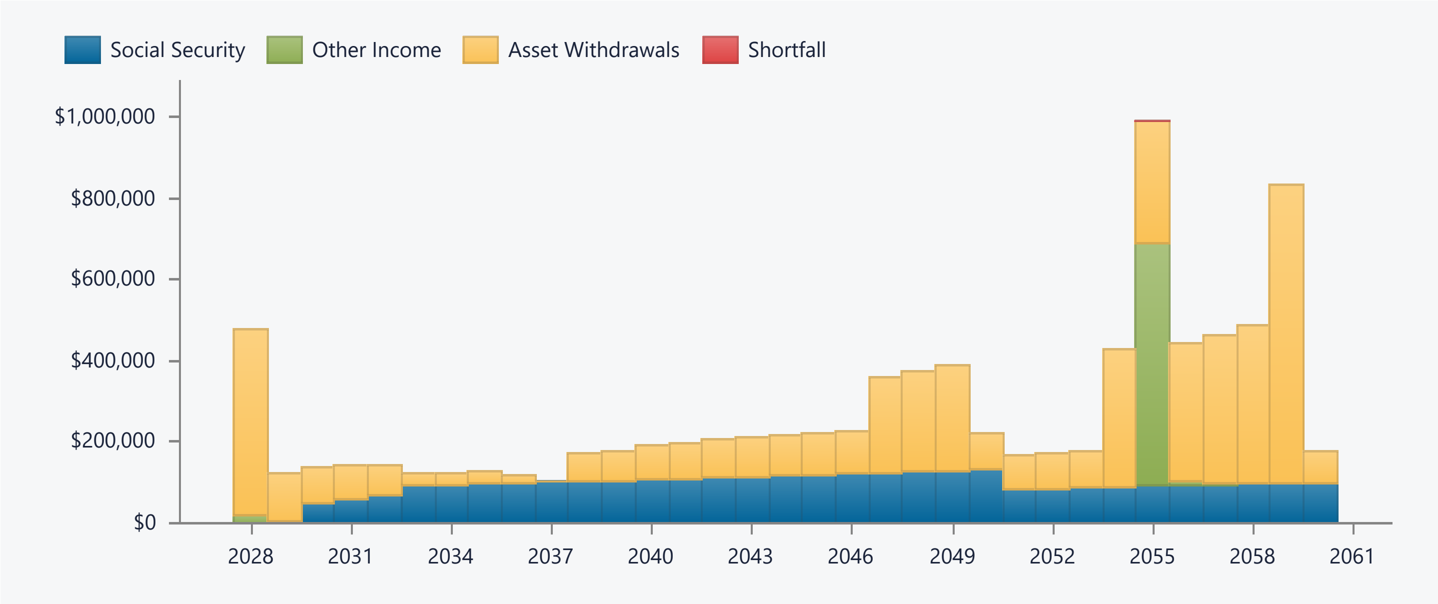
This report displays net worth data over time according to asset category. The projections show end-of-year values beginning in the year of the analysis until the last surviving client's year of death. Use this report to show how each asset category contributes to total net worth throughout the plan.



What Are My Retirement Goal Options?

Current Plan

Congratulations, you have met your retirement goal! To make the most of your retirement consider the options below.



Alter Spending	*OR*	Retire In
Goal coverage is 100%. You have the ability to fund **103%** of expenses.		John retires in **1/2028** at age **65** Janice retires in **1/2028** at age **62**

SECTION

02 Part E

Long-Term Care

Protecting against the cost of extended care

Long-term care exposure and how it interacts with the rest of the plan, including funding strategies if needed.

PREPARED FOR

John & Janice Sample

January 1, 2026

Long-term care:

The high cost of low coverage

Long-term Care (LTC) insurance protects against large, out-of-pocket medical expenses in case you (or a family member) are unable to perform daily activities due to illness, injury, or accident. LTC insurance is unique in that it will provide for your needs over a longer period of time. For example, in the case of disability insurance your lost income will only be replaced at the time of injury, not throughout the duration of your care and recovery period.

The benefits of LTC insurance increase when it is purchased earlier in life; premiums decrease progressively the earlier the policy is purchased. The annual premium for an individual purchasing LTC coverage at age 55 is roughly one quarter of the cost of the same coverage purchased at age 65.

The Big Risk

Data shows that LTC is required more often than we would like to believe. According to the Wall Street Journal, a 65 year old couple has a 75% chance that at least one member will require LTC. Unfortunately, this risk is something that many people overlook - the consequences of which can be financially overwhelming.

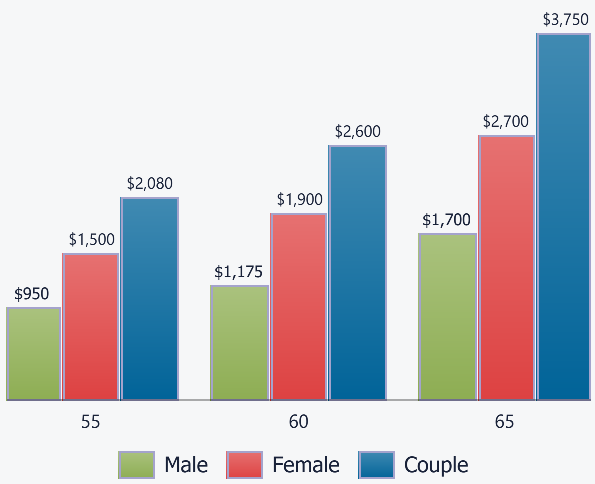
LTC can be a daunting prospect both in terms of the frequency with which it is required and its associated costs. Per LTC Tree, 75% of single people and 50% of couples spend their entire savings within one year of entering a nursing home. Like other healthcare expenses, LTC costs have been growing much more quickly than the general rate of inflation, a trend that should be reflected in your analysis.

The Little Risk

The top objection against insurance of all varieties is: “what if I buy insurance and don’t use it?” While it is natural to want something tangible in return for payments, insurance discussions should always revolve around risk. Premiums cover the risk of a future LTC need, which is substantial. The larger risk, however, is becoming disabled without a safety net. It is highly unlikely that your financial goals will be negatively impacted by paying premiums. Conversely, loss of all or even a portion of income due to medical needs is very likely to have a significant and negative impact on your goals.

Cost of Waiting

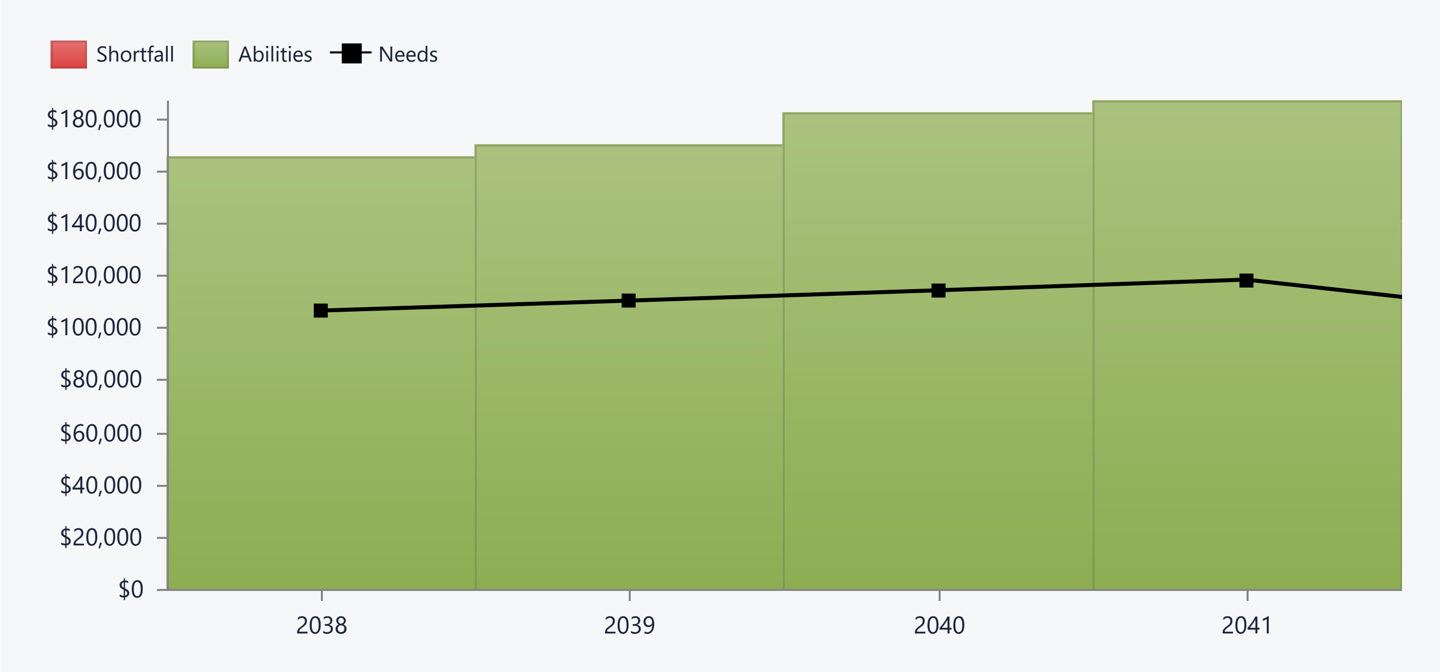
Waiting to buy long-term care insurance can greatly increase your annual premium payments.



Long-term Care Needs vs. Abilities

Do we meet our needs if John requires long-term care services? - Current Plan

The following graph represents your ability to cover needs starting in the year in which you are projected to require long-term care services. Yearly deficits are reflected in the red bars and represent a year in which your abilities will not be enough to cover long-term care needs. Preparation can help to mitigate the risk of these shortfalls occurring.



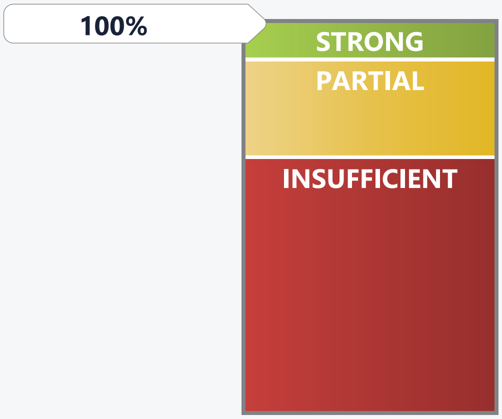
How Much LTC Insurance Is Needed?

If John requires long-term care services - Current Plan

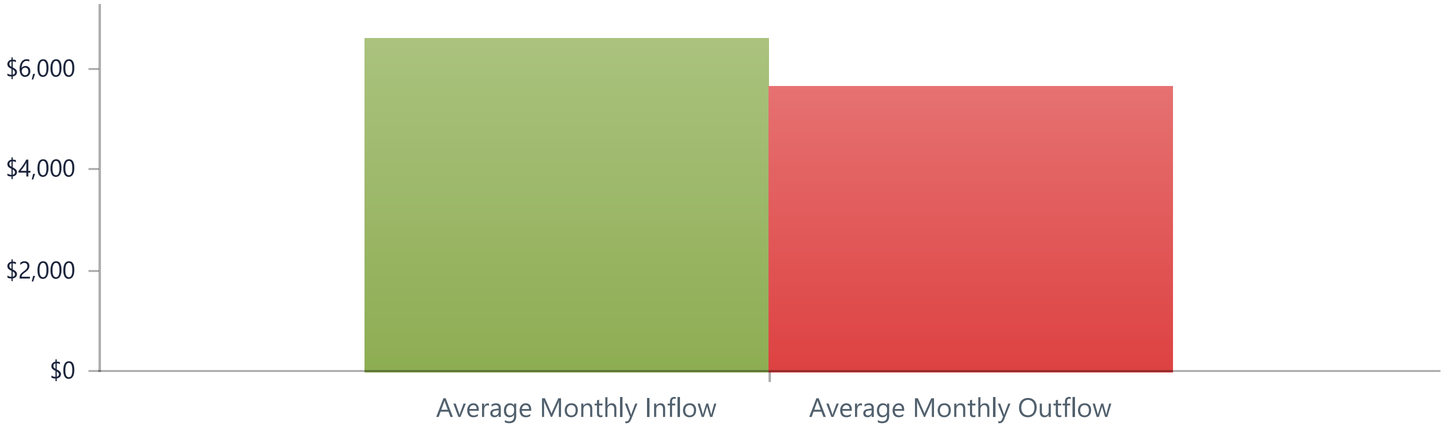
Your long-term care (LTC) goal coverage is determined by how much of your cash outflows are covered by your cash inflows. A deficit indicates that additional coverage is needed. The average monthly deficit is a present value figure based on any future deficits that occur over the long-term care coverage period.

It is important to note that because of calculation differences, the amount of coverage recommended and that you are approved for may be very different than your average monthly shortfall. Due to other considerations, it is possible that goal coverage is not met even though inflows are greater than outflows.

LONG-TERM CARE GOAL COVERAGE



Inflows vs. Outflows	Current Plan
Total Inflows	$6,521,238
Total Outflows	$5,834,693
Total Deficit	$686,545
Average Monthly LTC Shortfall	**$0**



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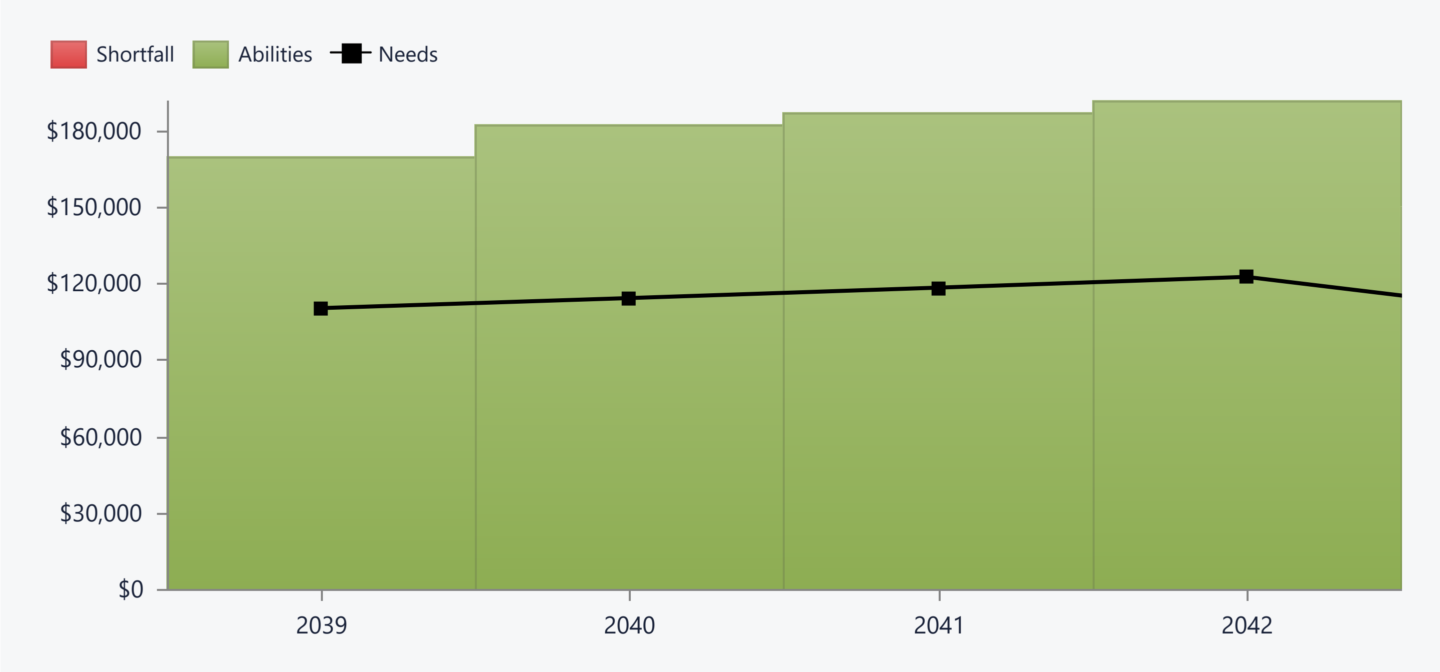
Long-term Care Needs vs. Abilities

Do we meet our needs if Janice requires long-term care services? - Current Plan

The following graph represents your ability to cover needs starting in the year in which you are projected to require long-term care services. Yearly deficits are reflected in the red bars and represent a year in which your abilities will not be enough to cover long-term care needs. Preparation can help to mitigate the risk of these shortfalls occurring.



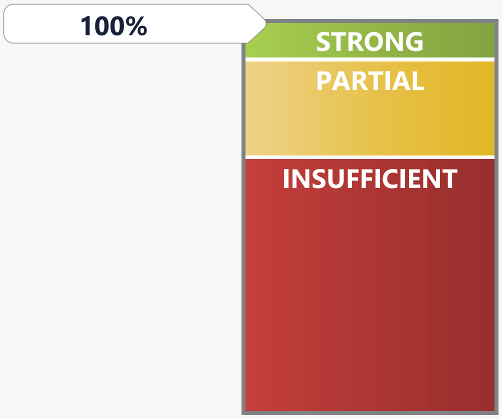
How Much LTC Insurance Is Needed?

If Janice requires long-term care services - Current Plan

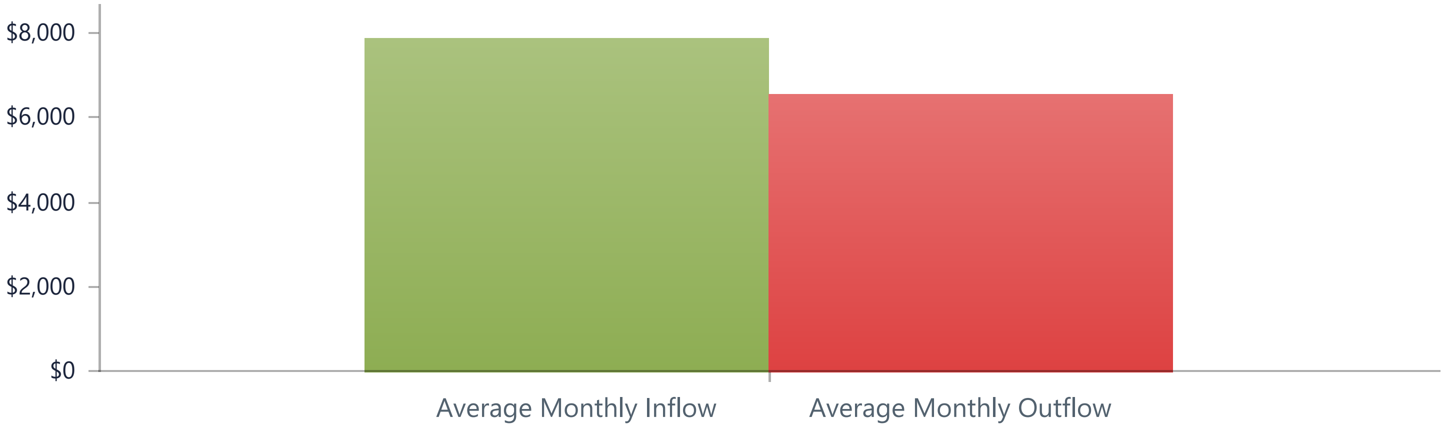
Your long-term care (LTC) goal coverage is determined by how much of your cash outflows are covered by your cash inflows. A deficit indicates that additional coverage is needed. The average monthly deficit is a present value figure based on any future deficits that occur over the long-term care coverage period.

It is important to note that because of calculation differences, the amount of coverage recommended and that you are approved for may be very different than your average monthly shortfall. Due to other considerations, it is possible that goal coverage is not met even though inflows are greater than outflows.

LONG-TERM CARE GOAL COVERAGE



Inflows vs. Outflows		Current Plan
Total Inflows		$3,046,991
Total Outflows		$2,588,443
Total Deficit		$458,548
Average Monthly LTC Shortfall		**$0**



SECTION

03

John — HALO Care Cost Report

Personalized healthcare and longevity forecast

A projection of future healthcare costs, longevity outlook, and care planning considerations for John.

PREPARED IN PARTNERSHIP WITH

Lumiant

John & Janice Sample

January 1, 2026

HALO

Longevity Planner by Lumiant

Lumiant Halo Assessment Report

Health Analysis & Longevity Optimizer

Prepared for:

John Sample
schipman@capitalinsightfg.com

By:

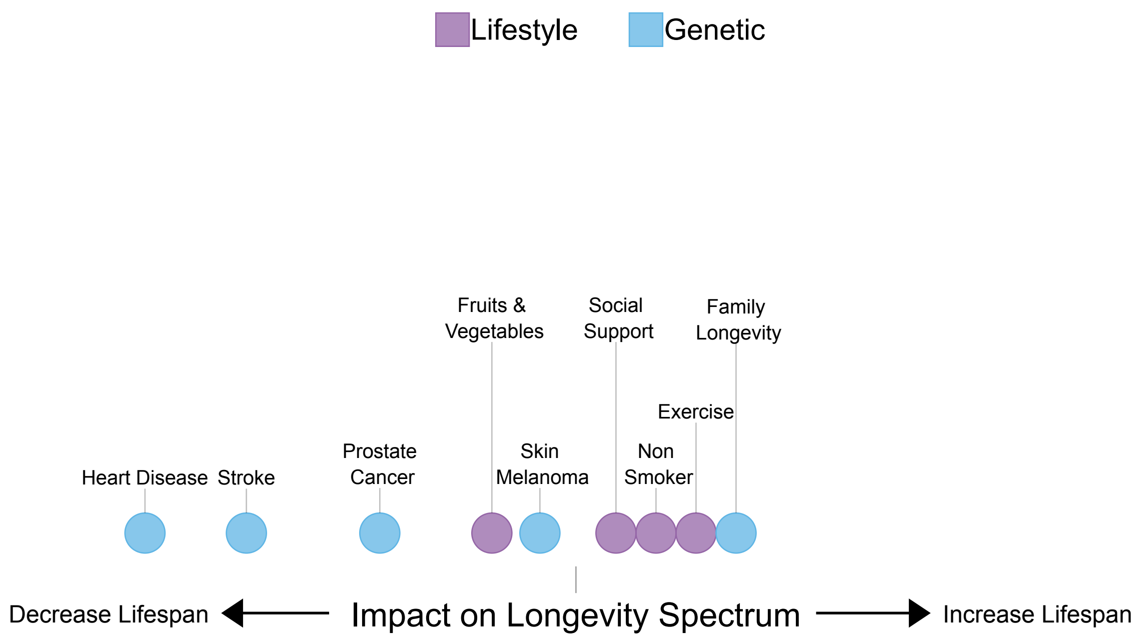
Jacob Reid
April 27, 2026

1. Longevity Healthspan
2. Extended Care Years & Expenses
3. Out-of-Pocket Health Expenses
4. Preventative Steps
5. Expense Spending Summary

What you shared with us:

- Male
- 63 years old
- BMI
- Muscle Mass
- Social Support
- European Ancestry
- Exercise
- Fruits & Vegetables
- Alcohol
- 0-2 Doctor visits per year
- Cancer
- Heart Disease
- Stroke
- Retire at: 65 years old
- Retire in: California

How your history impacts your longevity:



This report belongs to John Sample at schipman@capitalinsightfg.com.

Longevity Healthspan:

How do you want to live the years in your life?

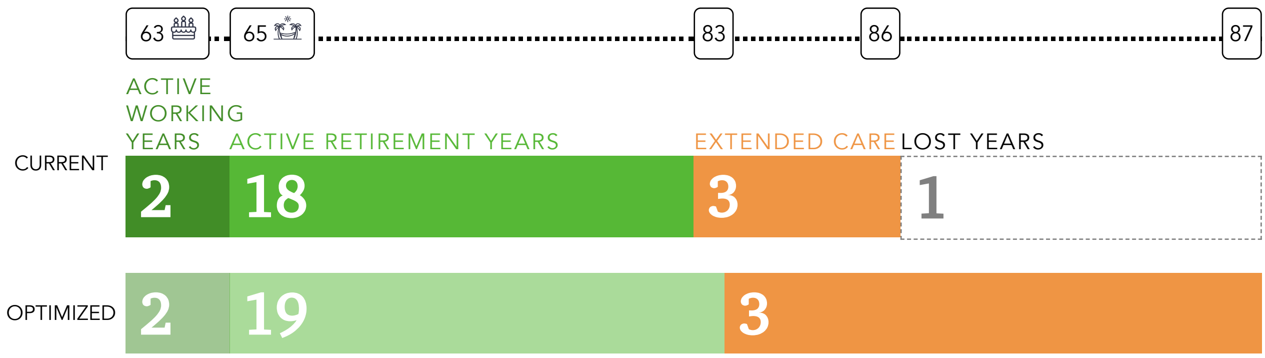
From travel and recreation to work and financial plans, knowing how many years you should look forward to can help you plan appropriately and allows time to potentially improve or maintain healthy lifestyle habits.

There are several factors that affect your life expectancy. The two single most important factors are when you were born and your gender. Additional factors that can influence your life expectancy are:

- Your ethnicity
- Lifestyle factors
- Personal medical conditions
- Family medical history

The following health conditions are taken into account: heart disease, diabetes, cancer (bladder, colon, breast (female), kidney, lung, ovarian (female), pancreatic, prostate (male) and skin), stroke, and Alzheimer's disease. It is estimated that heart disease, cancer, and diabetes account for 7 of every 10 deaths in the United States.

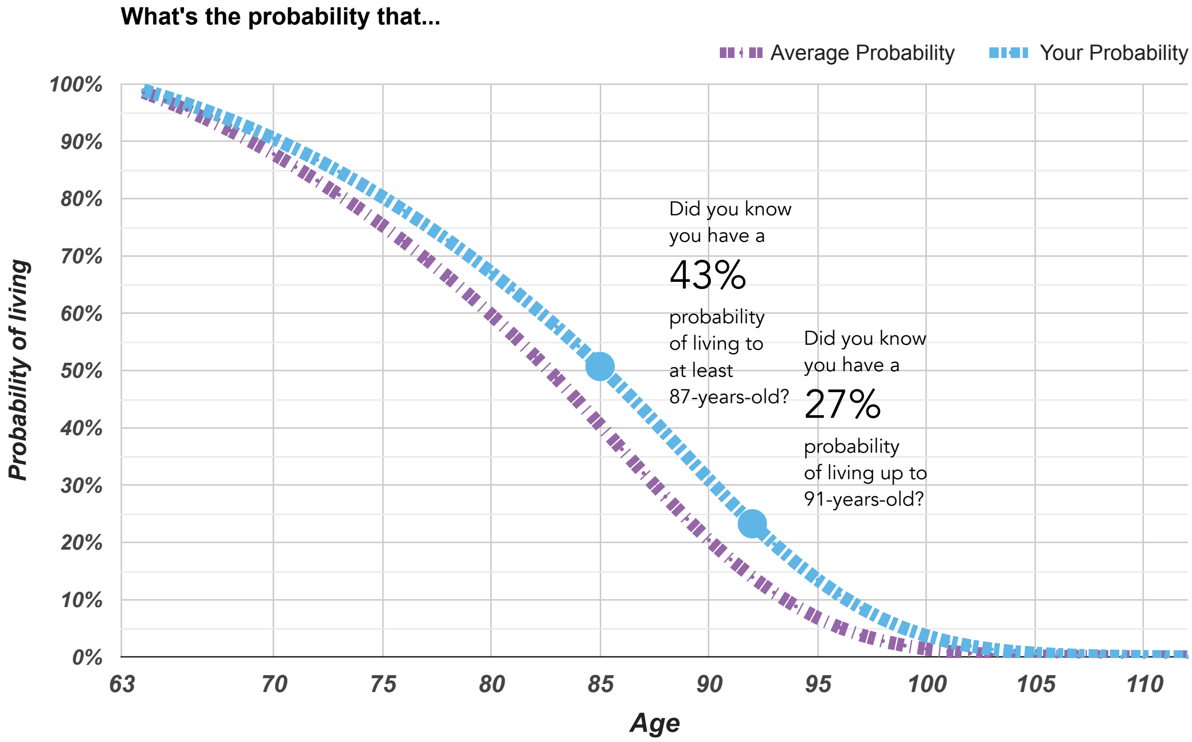
Longevity Healthspan



While it's important to see how long your expected lifespan is for planning purposes, it's also a way to better understand how lifestyle changes can impact your longevity. On average, someone with your family health history and lifestyle factors is expected to live – in your case, 86. However, many people (about half) will live longer than this average. The graph below shows the additional probabilities of living to different ages in the future out to age 110.

This report belongs to John Sample at schipman@capitalinsightfg.com.

Expanded Longevity Projections[1]



[1]For your personal longevity probabilities (blue line), we match you to people who have the following traits similar to you: Same gender; same specific family history; same lifestyle factors; and genetic age. For comparison, we have also included the longevity probabilities for the average person (purple line) based on actuarial tables with the: Same gender; same biological age; average family risk (but with no lifestyle factors taken into consideration).

Your HALO analysis is calculated off of your Lumiant Genetic Age (which includes expected lifespan, expected years of disability, etc.). Your Genetic Age corresponds to the age of an average person having the same risk of disease as you and similar lifestyle choices (as determined by your history and the health history of your first degree relatives).

HALO uses proprietary mathematical algorithms developed by Lumiant, along with general health care statistical data, to approximate the general impact of the applicable listed health conditions and lifestyle choices on the average person. Individual results may vary.

Active Working Years = 2

Based on your current lifestyle and health risks, we estimate you have approximately 2 healthy, active years until your retirement goal age. A healthy diet, regular exercise, and smoke-free life can all contribute to adding more healthy and happy years, and will provide an opportunity to potentially extend your active years.

Depending on your risks, the number of active working years may not match your retirement goal age. This is an opportunity to reevaluate your lifestyle and financial plans to accommodate the potential reality of aging given these risks. Below, you can find additional information about lifestyle risks and how they can affect your plan.

Active Retirement Years = 18

How do you envision spending your time in retirement? Your active retirement years reflect how many healthy years you potentially have to look forward to in retirement. This is the number of years after your retirement goal age, which you can expect good health.

Please keep in mind that if you have an exceptionally long and active retirement because of a healthy lifestyle your out-of-pocket healthcare expenses can surpass the cost of extended care, so it's important to plan accordingly.

Extended Care = 3

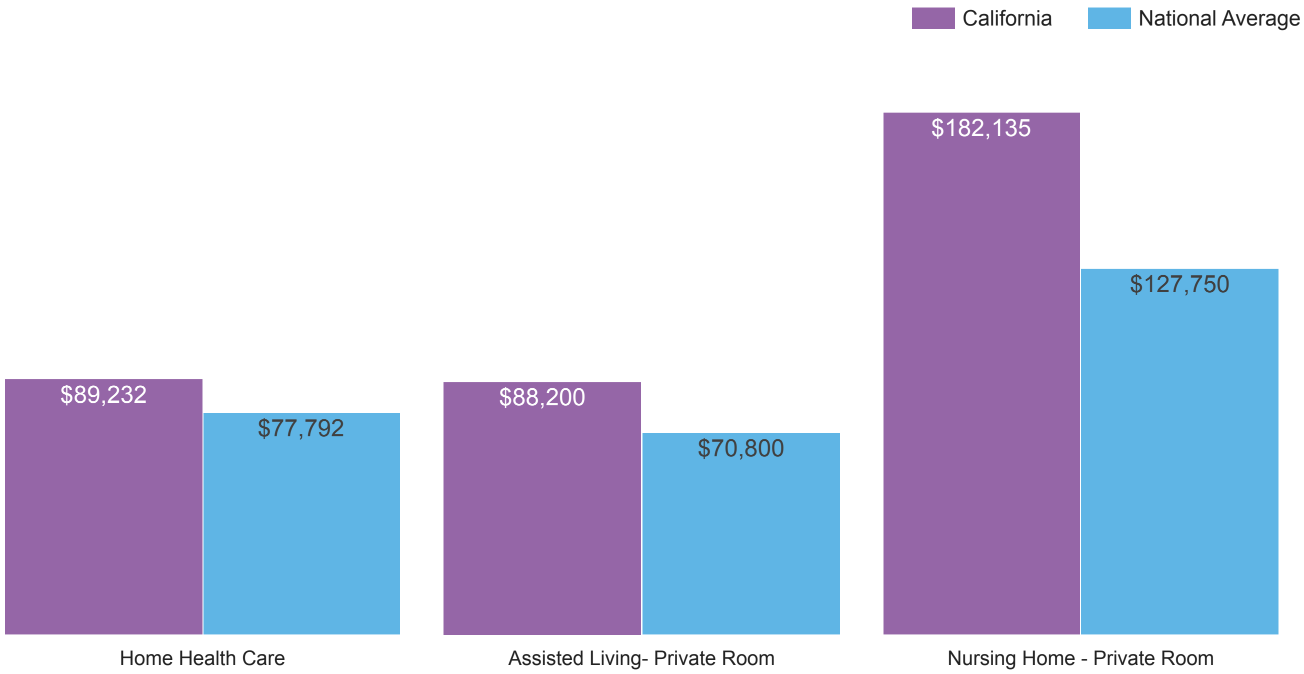
Should you need extended care, it is projected to start around age 83, in 2046.

Where do you see yourself feeling most comfortable? Plans should be made to cover future care needs based on where and how you would like to be cared for (including family support). Based on the national average, if you have 3 years of extended care, the breakdown of care type might look like the chart below and based on that distribution would cost $266,664 in today's dollars.

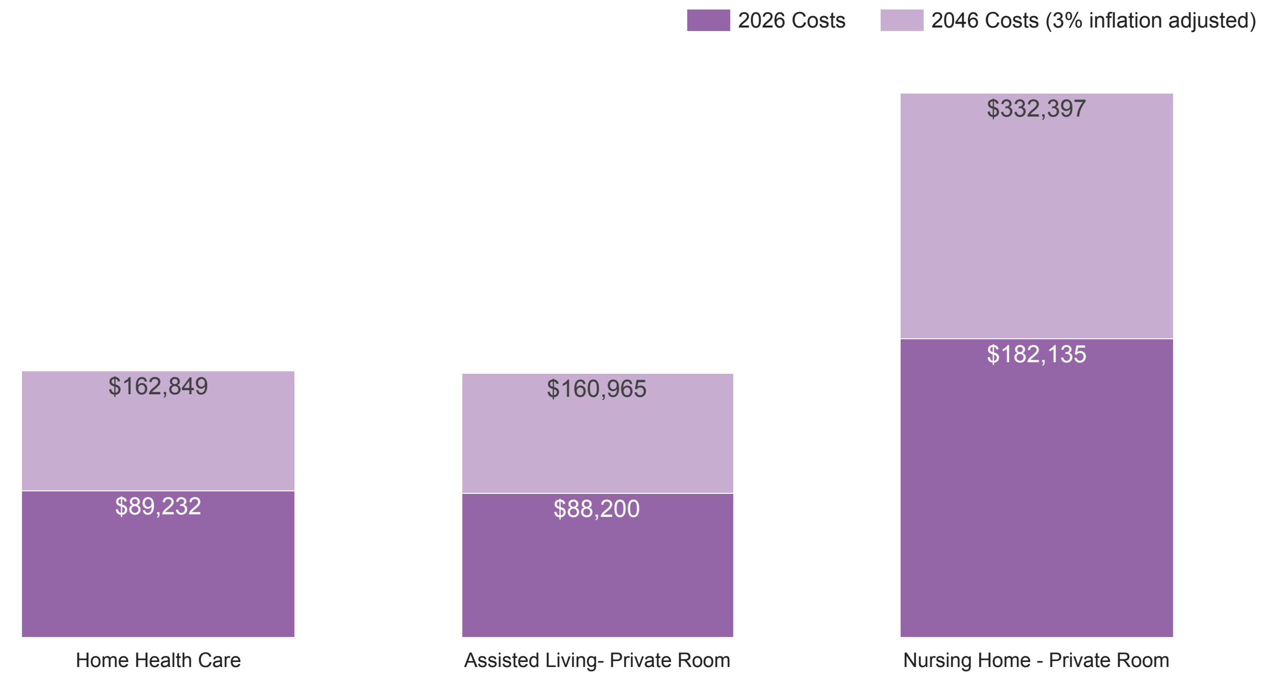
Expected years of extended care, like overall life expectancy, are influenced by both your family health history and lifestyle factors. The number of extended years includes the number of years to plan on needing additional assistance with daily living for quality of life.

The below charts are customized cost projections based on your desired retirement state and care provider options:

Annual Extended Care Costs in 2026 - State Comparison



California Extended Care Options (Today's Annual Cost - 2026 vs. Cost When Needed - 2046)



The above health care costs are estimates.[2]

Years Lost = 1

This number represents the number of lifespan years potentially lost due to elevated disease risk and/or lifestyle choices. Current lifestyle decisions have a direct impact on longevity and how to plan for the future, both from a health and wealth perspective.

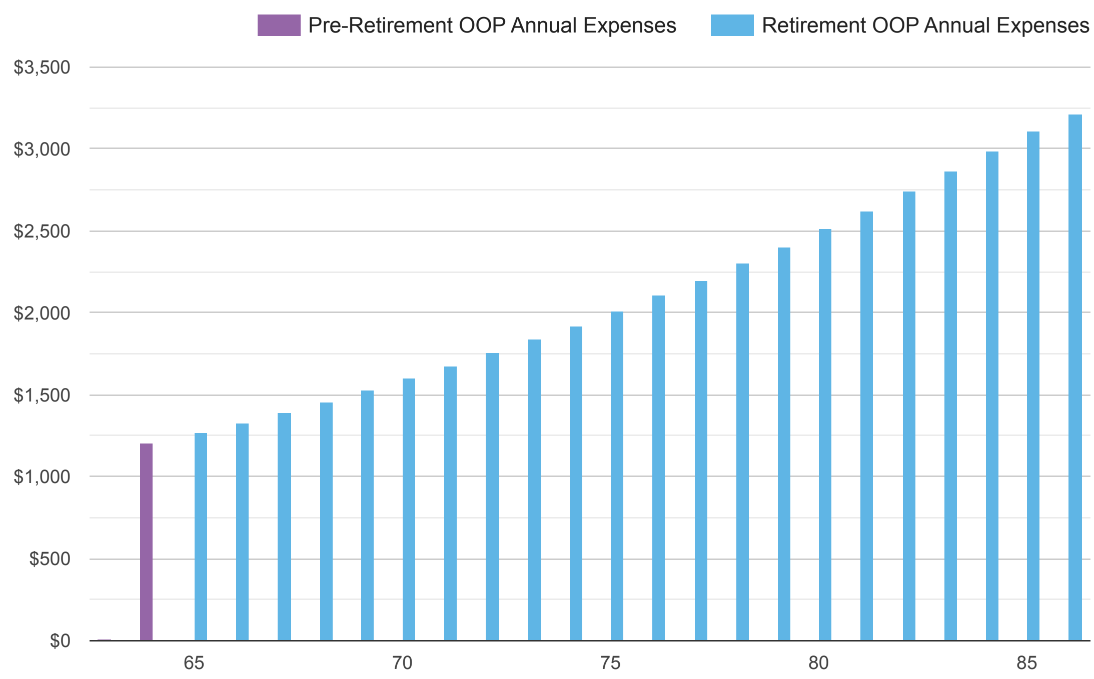
[2]These figures are based on general health care cost data for the U.S. population who have had Heart Disease. Actual costs may vary depending on the individual's specific health conditions, health insurance plan and eligibility for various government programs such as Medicare or Medicaid. Individuals should review their information and corresponding financial planning strategy periodically as health and financial circumstances change.

Out-of-Pocket Healthcare Expenses

Out-of-pocket healthcare expenses consist of medical-related expenses besides premiums, such as deductibles, co-payments, and co-insurance associated with hospitalization, doctors and tests, and prescription drugs.

The following graph shows the average estimated out-of-pocket healthcare expenses for the stated time period.

Annual Out-Of-Pocket Healthcare Costs by Age (with 3% inflation)



Please keep in mind that having a healthier lifestyle will increase your lifetime out-of-pocket care costs because you are living longer (in comparison to your estimated Extended Years).

The above health care costs are estimates.[3]

[3]These figures are based on general health care cost data for the U.S. population who have had Heart Disease. Actual costs may vary depending on the individual's specific health conditions, health insurance plan and eligibility for various government programs such as Medicare or Medicaid. These calculations are designed to be informational and educational only and do not constitute medical or financial advice. Individuals should review their information and corresponding financial planning strategy periodically as health and financial circumstances change. Lumiant and its affiliates are not responsible for the consequences of any decisions or actions taken in reliance upon or as a result of the information provided.

Preventative Steps

What are some preventative steps I can take with my health?

Children, parents, and grandparents often share similar health problems. If a particular disease runs in your family, you may have inherited factors that put you at risk. Inherited risk factors are passed down from parent to child by way of genes. All humans have the same genes, but different people have slightly different versions of these genes.

If a certain disease runs in your family, you may be at risk. To be at risk for a disease means you have a chance of getting it, but you also may be able to prevent it. Your family tree includes the following health risks and here are some preventative steps you can take to take control of your health:

Heart Disease

✓ Get off the couch! Exercise can help you maintain a healthy weight and keep you heart-healthy.
✓ Eat well. Fruits, veggies and whole grains help protect your heart. Try to limit your intake of red meats, deep-fried foods, and baked goodies.

Prostate Cancer

✓ Eat well. Fresh fruits, veggies, and fish can all help reduce your risk. Try to stick to a low-fat diet, and the fats from plants (e.g. olive oil) are better than fats from animals (e.g. butter).
✓ Stay fit. Obesity is associated with an increased risk of prostate cancer. Maintaining a healthy weight is important for many reasons, including protecting your prostate.
✓ Talk with your doctor. Some men may benefit from medication. Your doctor can discuss the pros and cons of such medications with you.

Melanoma Skin Cancer

✓ Be sun-smart. This means using sunscreen, even in winter. Also, try to wear protective clothing when you are enjoying the outdoors, and avoid the sun midday, when rays are most intense.
✓ Tanning beds are a big no-no. Tanning beds are not good for anyone, and are an especially bad idea for someone with a family history of melanoma.
✓ Talk with your doctor about any changes you notice. If you notice changes in moles or other suspicious skin changes, make sure you share with your physician.

Stroke

✓ Keep your blood pressure in check. Next time you are at the doctor, ask them to check your blood pressure and discuss any lifestyle changes you may need to make.
✓ Stay fit. Obesity is associated with an increased risk of stroke, and staying active and fit can reduce your risk.

What else can I do to lower my risk?

Even if your family medical history puts you at high risk for developing a disease, your living environment and the lifestyle choices you make will largely determine your risk of developing a disease over your lifetime. With healthy living, you can reduce, if not neutralize, some genetic risk factors. That's why the HALO Assessment also looks at lifestyle risk to highlight opportunities where you may lower your risk.

Fruits and Vegetables

When it comes to fruit and veggies, more is better. USDA Guidelines suggest that about half your plate should be fruit and vegetables. The benefits of a produce-heavy diet are many: less weight gain due the lower-calorie content, reduced risk for many common health conditions, and a great natural source for vitamins and minerals. Want to try a new fun way to explore produce you might not normally pick up on your own? Many cities and towns offer fruits and veggies delivered to door in the form of a CSA (community supported agriculture) box.

Appendix: Expense Summary

The amount of money you spend on personal healthcare expenses over the course of your lifetime greatly depends upon a variety of factors including your family history of disease and illness, your lifestyle choices, as well as your environment. It is important to understand that while these projections give you a great place to start for your goal-based planning, they are not set in stone and can shift over time given changes in lifestyle and an evolving family health history.

The following section summarizes your projected total extended care expenses as well as your total out-of-pocket healthcare expenditures given your current situation. Use these projections as a starting point for understanding what your financial goals are and then to get started on a path toward a lasting legacy for you and your family.

In summary, your total projected out-of-pocket health expenses include:

Extended Care Support Options

Should you need extended care, it is projected to start around age 83 in year 2046 and last for approximately 3 years.

Care Type	Today's Cost - 2026 (Annually)	Projected Year (&Age)	Projected Number of Years per care level	Your Projected Costs in Today's Dollars	Your Projected Future Costs (3% inflation)
Home Health Care	$89,232	2046 (83)	2	$178,464	$325,697
Assisted Living-Private Room	$88,200	2048 (85)	1	$88,200	$160,965
Total Projected Extended Care Costs		**2046 - 2049 (83 - 86)**	**3**	**$266,664**	**$486,663**

Out-of-Pocket Healthcare Expenses: Summary by Age Bracket

	Years & Age Ranges	Total OOP Expenses Per Age Bracket: Today's Dollars	Total OOP Expenses Per Age Bracket: Future Dollars*
Pre-Retirement	2026 - 2027 (63-64)	$1,173	$1,208
Retirement	2028 - 2047 (65-84)	$28,005	$40,521
Retirement	2048 - 2049 (85-86)	$3,252	$6,325
Total OOP Expense Projections (Retirement Only)	**2026 - 2049 (65 - 86)**	**$31,257**	**$46,846**

*Future dollars include 3% inflation rate.

Out-of-Pocket Healthcare Expenses: Detailed Year Over Year

Years	Age	Annual OOP Expenses: Today's Dollars	Annual OOP Expenses: Future Dollars*
2027	64	$1,173	$1,208
2028	65	$1,194	$1,267
2029	66	$1,216	$1,329
2030	67	$1,238	$1,393
2031	68	$1,259	$1,460
2032	69	$1,281	$1,530
2033	70	$1,303	$1,602
2034	71	$1,324	$1,678
2035	72	$1,346	$1,756
2036	73	$1,368	$1,838
2037	74	$1,389	$1,923
2038	75	$1,411	$2,012
2039	76	$1,433	$2,104
2040	77	$1,454	$2,200
2041	78	$1,476	$2,300
2042	79	$1,498	$2,404
2043	80	$1,519	$2,511
2044	81	$1,541	$2,624
2045	82	$1,563	$2,740
2046	83	$1,585	$2,862
2047	84	$1,606	$2,988
2048	85	$1,622	$3,108
2049	86	$1,630	$3,217

*Future dollars include 3% inflation rate.

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SECTION

04

Janice — HALO Care Cost Report

Personalized healthcare and longevity forecast

A projection of future healthcare costs, longevity outlook, and care planning considerations for Janice.

PREPARED IN PARTNERSHIP WITH

Lumiant

John & Janice Sample

January 1, 2026

Longevity Planner by Lumiant

Lumiant Halo Assessment Report

Health Analysis & Longevity Optimizer

Prepared for:

Janice Sample
schipman@capitalinsightfg.com

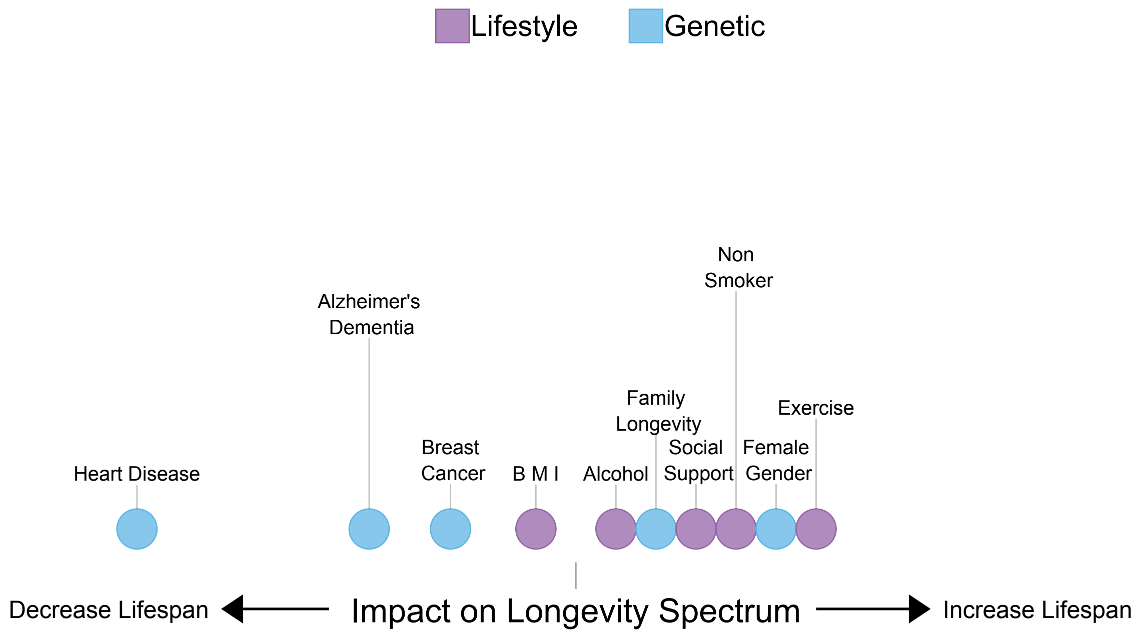
By:

Jacob Reid
April 27, 2026

What you shared with us:

- Female
- 61 years old
- BMI
- Muscle Mass
- Social Support
- European Ancestry
- Exercise
- Fruits & Vegetables
- Alcohol
- 3-5 Doctor visits per year
- Cancer
- Alzheimer'S/ Dementia
- Heart Disease
- Retire at: 62 years old
- Retire in: California

How your history impacts your longevity:



Longevity Healthspan:

How do you want to live the years in your life?

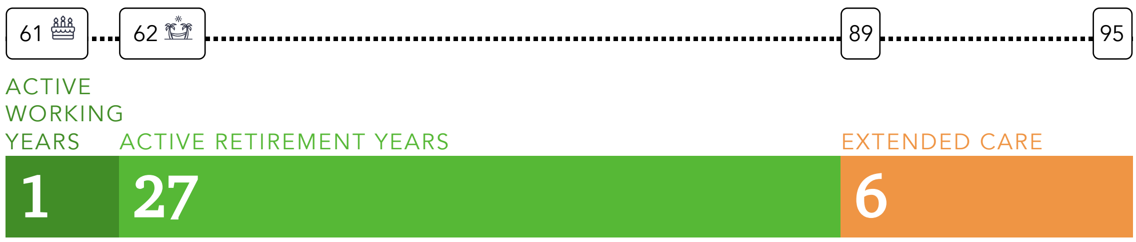
From travel and recreation to work and financial plans, knowing how many years you should look forward to can help you plan appropriately and allows time to potentially improve or maintain healthy lifestyle habits.

There are several factors that affect your life expectancy. The two single most important factors are when you were born and your gender. Additional factors that can influence your life expectancy are:

- Your ethnicity
- Lifestyle factors
- Personal medical conditions
- Family medical history

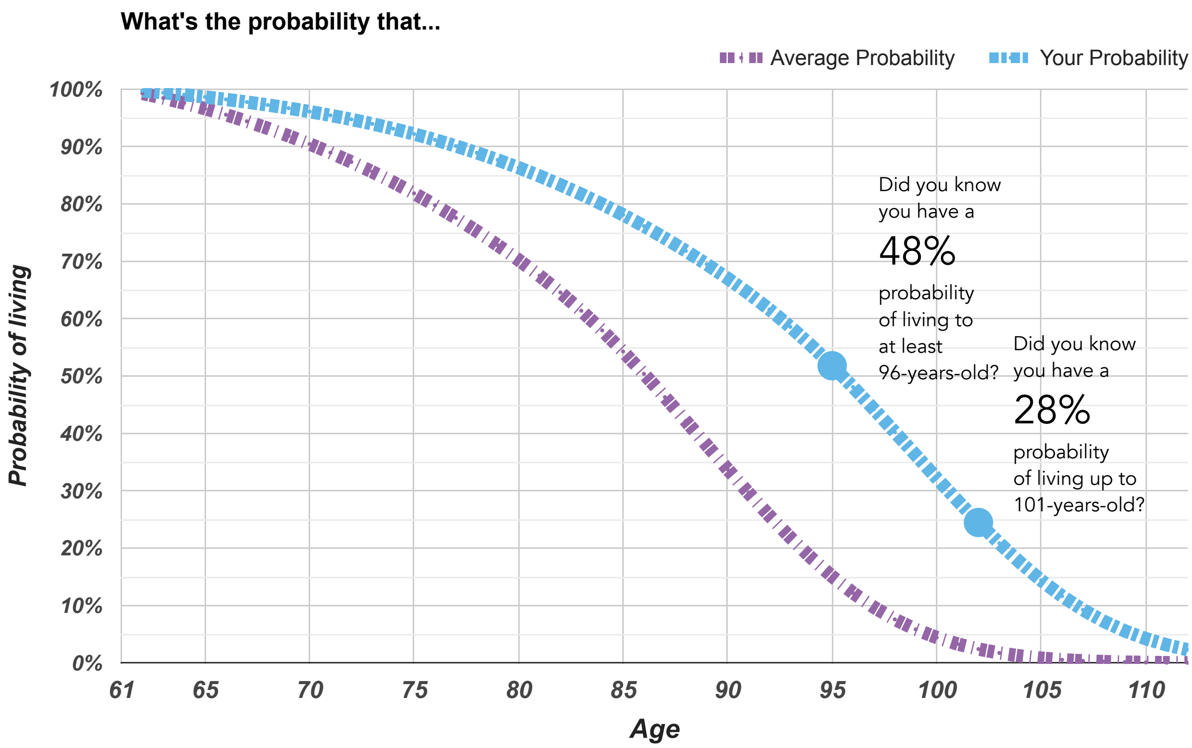
The following health conditions are taken into account: heart disease, diabetes, cancer (bladder, colon, breast (female), kidney, lung, ovarian (female), pancreatic, prostate (male) and skin), stroke, and Alzheimer's disease. It is estimated that heart disease, cancer, and diabetes account for 7 of every 10 deaths in the United States.

Longevity Healthspan



While it's important to see how long your expected lifespan is for planning purposes, it's also a way to better understand how lifestyle changes can impact your longevity. On average, someone with your family health history and lifestyle factors is expected to live – in your case, 95. However, many people (about half) will live longer than this average. The graph below shows the additional probabilities of living to different ages in the future out to age 110.

Expanded Longevity Projections[1]



[1]For your personal longevity probabilities (blue line), we match you to people who have the following traits similar to you: Same gender; same specific family history; same lifestyle factors; and genetic age. For comparison, we have also included the longevity probabilities for the average person (purple line) based on actuarial tables with the: Same gender; same biological age; average family risk (but with no lifestyle factors taken into consideration).

Your HALO analysis is calculated off of your Lumiant Genetic Age (which includes expected lifespan, expected years of disability, etc.). Your Genetic Age corresponds to the age of an average person having the same risk of disease as you and similar lifestyle choices (as determined by your history and the health history of your first degree relatives).

HALO uses proprietary mathematical algorithms developed by Lumiant, along with general health care statistical data, to approximate the general impact of the applicable listed health conditions and lifestyle choices on the average person. Individual results may vary.

Active Working Years = 1

Based on your current lifestyle and health risks, we estimate you have approximately 1 healthy, active years until your retirement goal age. A healthy diet, regular exercise, and smoke-free life can all contribute to adding more healthy and happy years, and will provide an opportunity to potentially extend your active years.

Depending on your risks, the number of active working years may not match your retirement goal age. This is an opportunity to reevaluate your lifestyle and financial plans to accommodate the potential reality of aging given these risks. Below, you can find additional information about lifestyle risks and how they can affect your plan.

Active Retirement Years = 27

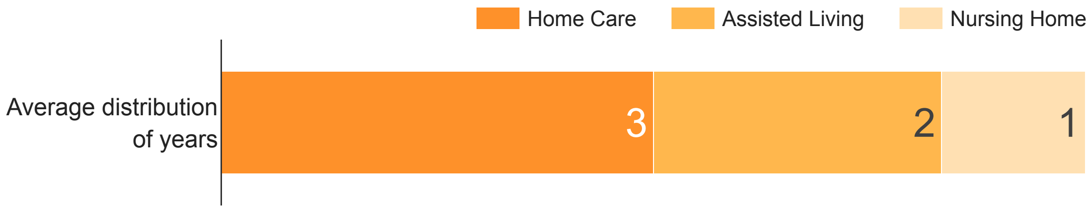
How do you envision spending your time in retirement? Your active retirement years reflect how many healthy years you potentially have to look forward to in retirement. This is the number of years after your retirement goal age, which you can expect good health.

Please keep in mind that if you have an exceptionally long and active retirement because of a healthy lifestyle your out-of-pocket healthcare expenses can surpass the cost of extended care, so it's important to plan accordingly.

Extended Care = 6

Should you need extended care, it is projected to start around age 89, in 2054.

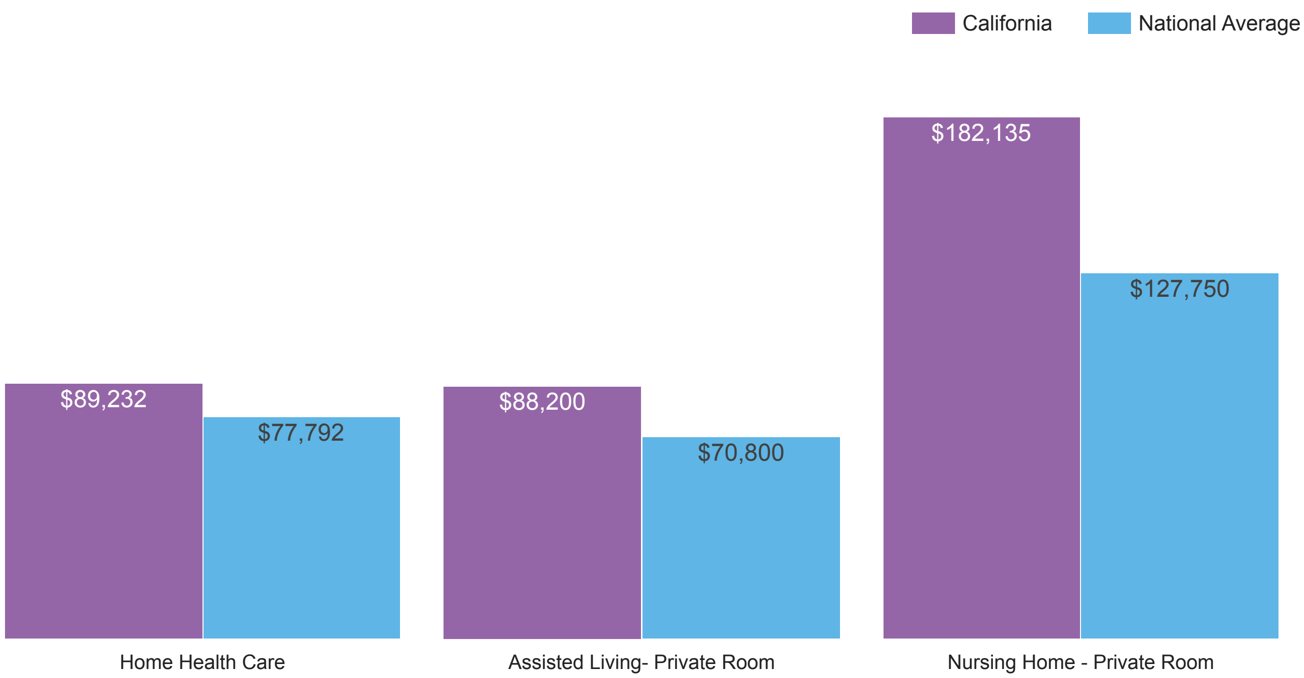
Where do you see yourself feeling most comfortable? Plans should be made to cover future care needs based on where and how you would like to be cared for (including family support). Based on the national average, if you have 6 years of extended care, the breakdown of care type might look like the chart below and based on that distribution would cost $626,231 in today's dollars.



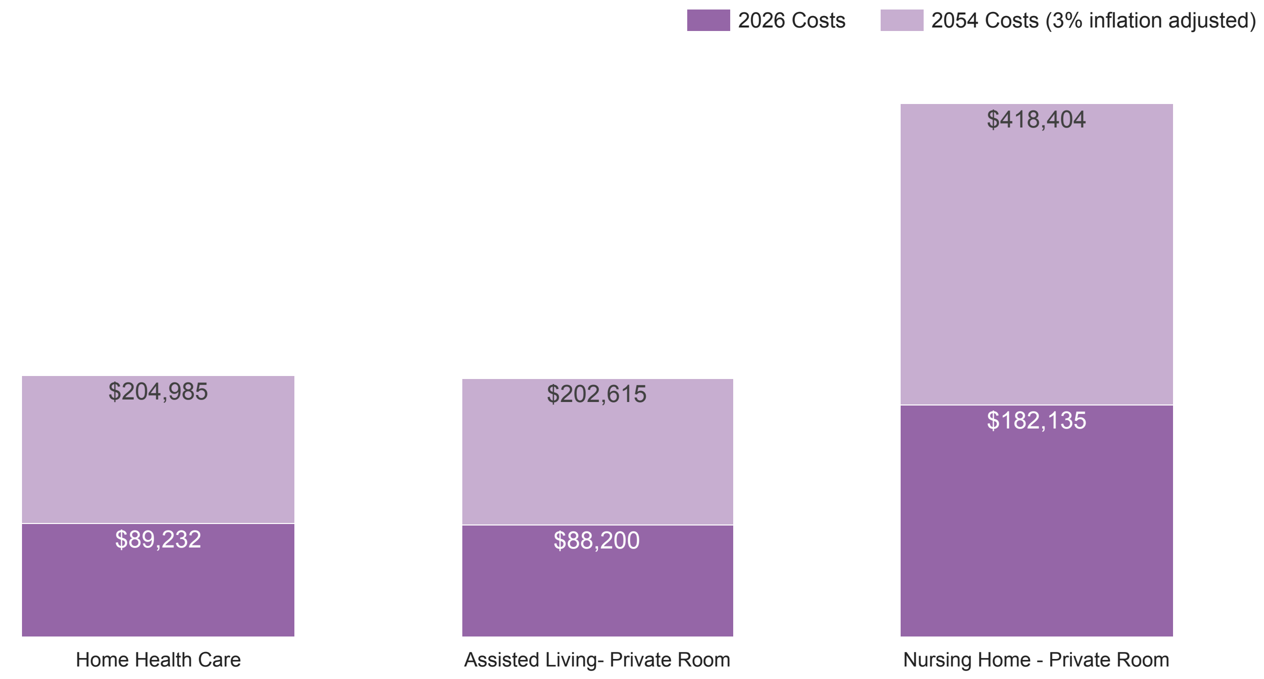
Expected years of extended care, like overall life expectancy, are influenced by both your family health history and lifestyle factors. The number of extended years includes the number of years to plan on needing additional assistance with daily living for quality of life.

The below charts are customized cost projections based on your desired retirement state and care provider options:

Annual Extended Care Costs in 2026 - State Comparison



California Extended Care Options (Today's Annual Cost - 2026 vs. Cost When Needed - 2054)



The above health care costs are estimates.[2]

[2]These figures are based on general health care cost data for the U.S. population who have had Heart Disease. Actual costs may vary depending on the individual's specific health conditions, health insurance plan and eligibility for various government programs such as Medicare or Medicaid. Individuals should review their information and corresponding financial planning strategy periodically as health and financial circumstances change.

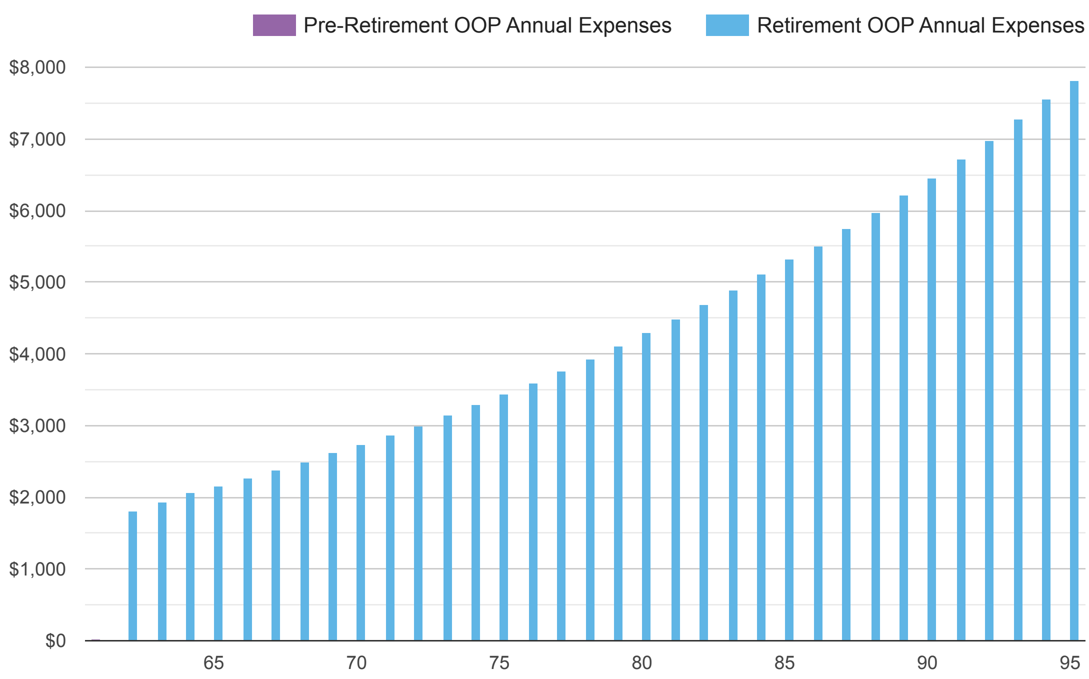
This report belongs to Janice Sample at schipman@capitalinsightfg.com.

Out-of-Pocket Healthcare Expenses

Out-of-pocket healthcare expenses consist of medical-related expenses besides premiums, such as deductibles, co-payments, and co-insurance associated with hospitalization, doctors and tests, and prescription drugs.

The following graph shows the average estimated out-of-pocket healthcare expenses for the stated time period.

Annual Out-Of-Pocket Healthcare Costs by Age (with 3% inflation)



Please keep in mind that having a healthier lifestyle will increase your lifetime out-of-pocket care costs because you are living longer (in comparison to your estimated Extended Years).

The above health care costs are estimates.[3]

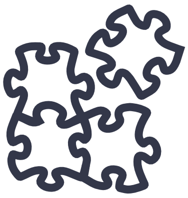
[3] These figures are based on general health care cost data for the U.S. population who have had Heart Disease. Actual costs may vary depending on the individual's specific health conditions, health insurance plan and eligibility for various government programs such as Medicare or Medicaid. These calculations are designed to be informational and educational only and do not constitute medical or financial advice. Individuals should review their information and corresponding financial planning strategy periodically as health and financial circumstances change. Lumiant and its affiliates are not responsible for the consequences of any decisions or actions taken in reliance upon or as a result of the information provided.

Preventative Steps

What are some preventative steps I can take with my health?

Children, parents, and grandparents often share similar health problems. If a particular disease runs in your family, you may have inherited factors that put you at risk. Inherited risk factors are passed down from parent to child by way of genes. All humans have the same genes, but different people have slightly different versions of these genes.

If a certain disease runs in your family, you may be at risk. To be at risk for a disease means you have a chance of getting it, but you also may be able to prevent it. Your family tree includes the following health risks and here are some preventative steps you can take to take control of your health:



Alzheimer's or Dementia

✓ Engage in social and intellectually stimulating activities
✓ Exercise regularly and eat a healthy diet rich in fruits and vegetables
✓ Maintain a healthy weight and get treatment for depression (if applicable)

Breast Cancer

✓ Limit your alcohol consumption. Drinking larger amounts of alcohol - beer, wine, and liquor - is associated with increased risk of breast cancer. Try to limit yourself to one drink per day.
✓ Stay fit. Keeping active and your weight in check can lower your risk of breast cancer.

Heart Disease

✓ Get off the couch! Exercise can help you maintain a healthy weight and keep you heart-healthy.
✓ Eat well. Fruits, veggies and whole grains help protect your heart. Try to limit your intake of red meats, deep-fried foods, and baked goodies.

What else can I do to lower my risk?

Even if your family medical history puts you at high risk for developing a disease, your living environment and the lifestyle choices you make will largely determine your risk of developing a disease over your lifetime. With healthy living, you can reduce, if not neutralize, some genetic risk factors. That's why the HALO Assessment also looks at lifestyle risk to highlight opportunities where you may lower your risk.

Appendix: Expense Summary

The amount of money you spend on personal healthcare expenses over the course of your lifetime greatly depends upon a variety of factors including your family history of disease and illness, your lifestyle choices, as well as your environment. It is important to understand that while these projections give you a great place to start for your goal-based planning, they are not set in stone and can shift over time given changes in lifestyle and an evolving family health history.

The following section summarizes your projected total extended care expenses as well as your total out-of-pocket healthcare expenditures given your current situation. Use these projections as a starting point for understanding what your financial goals are and then to get started on a path toward a lasting legacy for you and your family.

In summary, your total projected out-of-pocket health expenses include:

Extended Care Support Options

Should you need extended care, it is projected to start around age 89 in year 2054 and last for approximately 6 years.

Care Type	Today's Cost - 2026 (Annually)	Projected Year (&Age)	Projected Number of Years per care level	Your Projected Costs in Today's Dollars	Your Projected Future Costs (3% inflation)
Home Health Care	$89,232	2054 (89)	3	$267,696	$614,956
Assisted Living- Private Room	$88,200	2057 (92)	2	$176,400	$405,229
Nursing Home - Private Room	$182,135	2059 (94)	1	$182,135	$418,404
Total Projected Extended Care Costs		**2054 - 2060 (89 - 95)**	**6**	**$626,231**	**$1,438,590**

Out-of-Pocket Healthcare Expenses: Summary by Age Bracket

	Years & Age Ranges	Total OOP Expenses Per Age Bracket: Today's Dollars	Total OOP Expenses Per Age Bracket: Future Dollars*
Retirement	2027 - 2029 (62-64)	$5,468	$5,807
Retirement	2030 - 2049 (65-84)	$45,130	$69,275
Retirement	2050 - 2060 (85-95)	$30,149	$71,555
Total OOP Expense Projections (Retirement Only)	**2026 - 2060 (62 - 95)**	**$80,746**	**$146,637**

*Future dollars include 3% inflation rate.

Out-of-Pocket Healthcare Expenses: Detailed Year Over Year

Years	Age	Annual OOP Expenses: Today's Dollars	Annual OOP Expenses: Future Dollars*
2027	62	$1,756	$1,808
2028	63	$1,823	$1,934
2029	64	$1,890	$2,065
2030	65	$1,925	$2,166
2031	66	$1,960	$2,272
2032	67	$1,995	$2,382
2033	68	$2,029	$2,496
2034	69	$2,064	$2,615
2035	70	$2,099	$2,739
2036	71	$2,134	$2,868
2037	72	$2,169	$3,003
2038	73	$2,204	$3,143
2039	74	$2,239	$3,288
2040	75	$2,274	$3,440
2041	76	$2,309	$3,597
2042	77	$2,344	$3,761
2043	78	$2,379	$3,932
2044	79	$2,414	$4,109
2045	80	$2,449	$4,294
2046	81	$2,484	$4,486
2047	82	$2,518	$4,685
2048	83	$2,553	$4,893
2049	84	$2,588	$5,108
2050	85	$2,614	$5,314
2051	86	$2,627	$5,500
2052	87	$2,666	$5,748
2053	88	$2,691	$5,978
2054	89	$2,717	$6,216
2055	90	$2,743	$6,463
2056	91	$2,768	$6,720
2057	92	$2,794	$6,986
2058	93	$2,824	$7,272
2059	94	$2,846	$7,548
2060	95	$2,859	$7,809

*Future dollars include 3% inflation rate.

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SECTION

05

2026 Tax Report

Federal tax outlook for the current year

A summary of your 2026 federal tax position, including key figures, marginal and average rates, and a tax breakdown that informs planning decisions.

PREPARED IN PARTNERSHIP WITH

Holistiplan

John & Janice Sample

January 1, 2026

2026 Tax Report for John Sample and Janice Sample

Jacob Reid | jreid@capitalinsightfg.com

Scenario: Tax Year 2026

KEY FIGURES

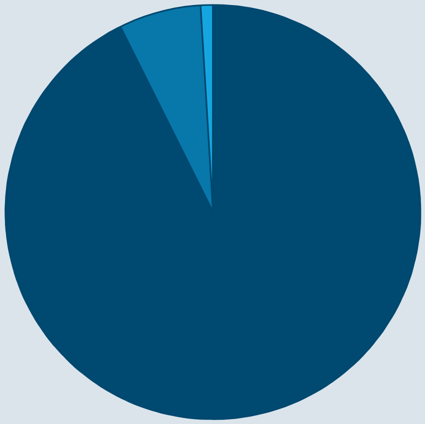
Total Income	$234,689
Adjusted Gross Income (AGI)	$234,689
Deductions	$32,200
Taxable Income	$200,489
Total Tax	$32,864

Filing Status	Married Filing Jointly
Marginal Bracket	22.0%
Average Rate	14.0%
2026 Safe Harbor	$29,578

Qualified/Ordinary Dividends	$0 / $9,215
ST/LT Capital Gains	$0 / $14,030
Carryforward Loss	$0
Credits Claimed	$0

Let's take a look at your

Tax Breakdown



Tax on Ordinary Income
$30,445 | 92.6%

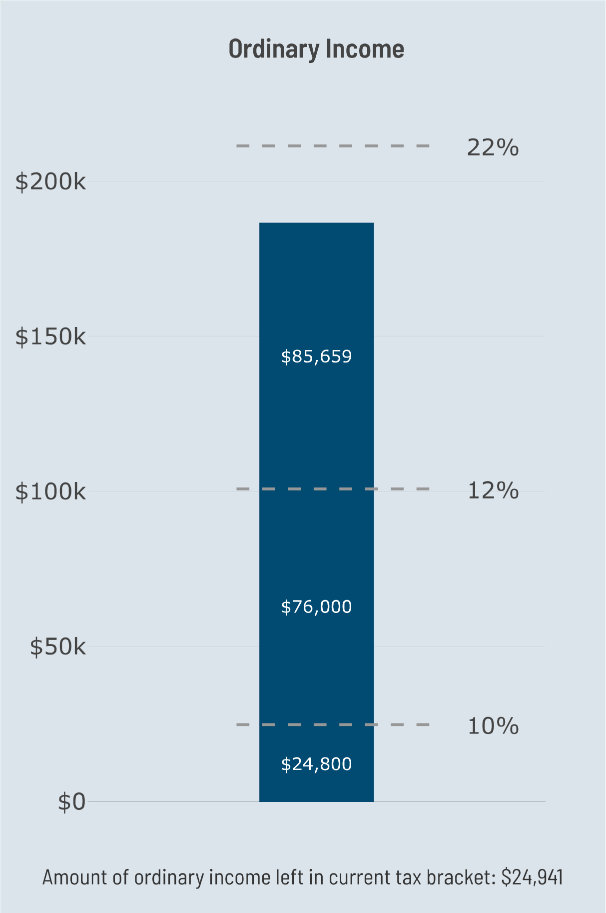
Tax on Long Term Gains & Qualified Dividends
$2,105 | 6.4%

Additional Medicare Tax
$315 | 1.0%

Marginal Tax Brackets: Ordinary Income

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

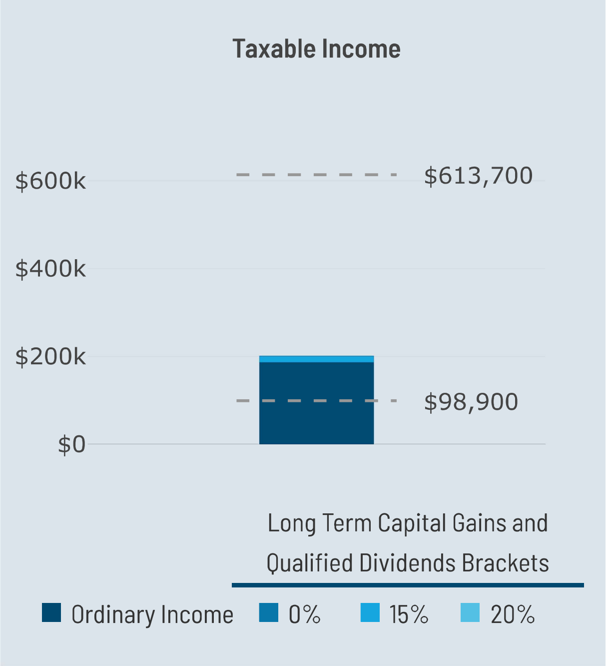
Marginal Rate	Ordinary Income Threshold	Ordinary Income	Tax
10%	$0 to $24,800	$24,800	$2,480
12%	$24,800 to $100,800	$76,000	$9,120
22%	**$100,800 to $211,400**	**$85,659**	**$18,845**
24%	$211,400 to $403,550	$0	$0
32%	$403,550 to $512,450	$0	$0
35%	$512,450 to $768,700	$0	$0
37%	$768,700 and above	$0	$0
Total		$186,459	$30,445



Marginal Tax Brackets: Long Term Capital Gains & Qualified Dividends

Your taxable income of $200,489 includes $14,030 of long-term gains and qualified dividends that are taxed at lower rates compared to ordinary income. Long-term gains are added on top of your ordinary income to determine the tax rates that apply.

Marginal Rate	Taxable Income Threshold	Taxable Income	Qualified Income	Tax
0.0%	$0 to $98,900		$0	$0
15.0%	**$98,900 to $613,700**	**$200,489**	**$14,030**	**$2,105**
20.0%	$613,700 and above		$0	$0
Total			$14,030	$2,105



Medicare Part B/D Premiums for 2028

Medicare Parts B and D premiums can be impacted by Modified Adjusted Gross Income* (MAGI). Your MAGI is $234,689.

Amounts are monthly per person.

*MAGI = AGI + Tax-Exempt Interest

MAGI Threshold	MAGI	Part B Premium	Part D Premium
$0 to $218,000		$202.90	Your Plan Premium
$218,000 to $274,000	**$234,689**	**$202.90 + $81.20 = $284.10**	**Your Plan Premium + $14.50**
$274,000 to $342,000		$202.90 + $202.90 = $405.80	Your Plan Premium + $37.50
$342,000 to $410,000		$202.90 + $324.60 = $527.50	Your Plan Premium + $60.40
$410,000 to $750,000		$202.90 + $446.30 = $649.20	Your Plan Premium + $83.30
$750,000 and above		$202.90 + $487.00 = $689.90	Your Plan Premium + $91.00

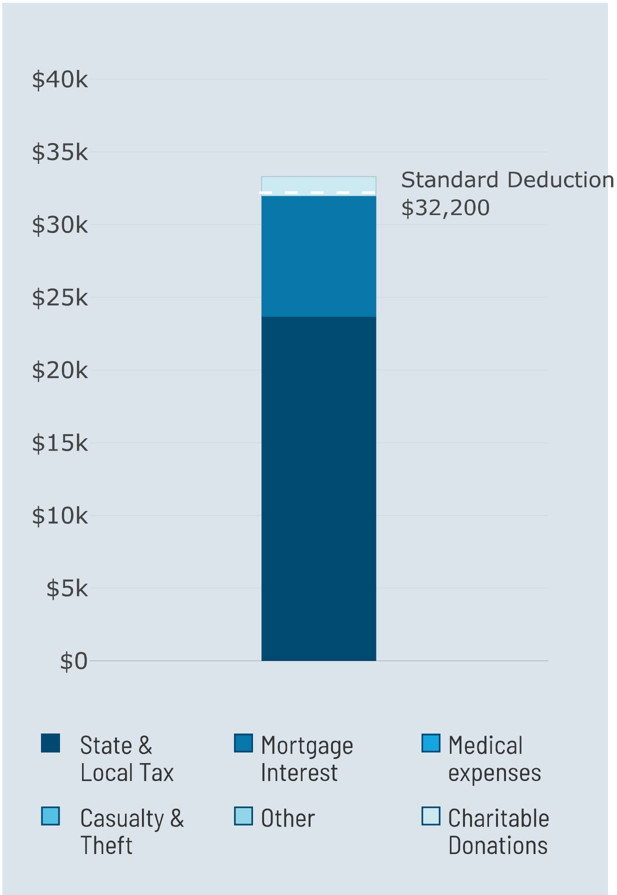
Schedule A

The tax return listed the following items on Schedule A:

ITEMIZED DEDUCTION SUMMARY

Deduction	Amount Claimed
Medical & Dental Expenses	$0
State & Local Taxes	$23,652
Mortgage & Investment Interest Expense	$8,321
Gifts To Charity	$1,311
Casualty & Theft Losses	$0
Other Itemized Deductions	$0
Total Itemized Deductions	$33,283

Your total itemized deductions exceeded the standard deduction by $1,083



Schedule D - Capital Gains/Losses

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

SHORT TERM

Description	Amount
Short Term Gain/Loss for 2026	$0
Total Short Term Gain/Loss for 2026	$0

LONG TERM

Description	Amount
Long Term Gain/Loss for 2026	$14,030
Total Long Term Gain/Loss for 2026	$14,030

TOTAL

Total Gains/Losses for 2026	$14,030

CARRY FORWARD LOSSES TO 2027

Short Term Loss	$0
Long Term Loss	$0

Let's take a look at the tax efficiency of your investment income

Different types of investment income are taxed differently. For example, non-qualified dividends and short-term capital gains are taxed as ordinary income at higher rates, while qualified dividends and long-term capital gains are taxed at lower preferential rates. And depending on your marginal bracket, it may be more tax efficient to use tax-free income vehicles like municipal bonds/bond funds instead of taxable income options.

Modified Adjusted Gross Income (MAGI): Planning Considerations

Certain deductions and tax incentives phase out as income reaches certain levels. The definition of "income" for these phase outs can be different. The term "Modified Adjusted Income" (MAGI) is generally used, but there are several definitions of MAGI that are slightly different from each other.

MAGI Definition 1	**$234,689**	
Coverdell ESA	$190,000 - $220,000	Above
Lifetime Learning Credit	$160,000 - $180,000	Above
American Opportunity Credit	$160,000 - $180,000	Above
Child Tax Credit	$400,000 - $400,000	Under
Qualified Adoption Expenses Credit	$265,080 - $305,080	Under
Savers Credit	$52,250 - $80,500	Above
Enhanced Deduction for Seniors	$150,000 - $250,000	Phase Out
SALT Deduction Cap	$505,000 - $605,000	Under
Qualified Tips Deduction	$300,000 - $550,000	Under
Overtime Deduction	$300,000 - $550,000	Under
Car Loan Interest Deduction	$200,000 - $250,000	Phase Out
MAGI Definition 2	**$234,689**	
Net Investment Income Tax	$0 - $250,000	Under
MAGI Definition 3	**$234,689**	
Roth IRA Contribution	$242,000 - $252,000	Under
MAGI Definition 4	**$234,689**	
Student Loan Interest Deduction	$175,000 - $205,000	Above
MAGI Definition 5	**$234,689**	
IRA Contribution Deductibility - Covered by Qualified Plan	$129,000 - $149,000	Above
IRA Contribution Deductibility - Not Covered/Spouse Covered	$242,000 - $252,000	Under
MAGI Definition 6	**$234,689**	
ACA Premium Credit	1110% of federal poverty limit (48 States and DC)	

Formulas

- MAGI Definition 1: AGI + Foreign Housing Exclusion + Foreign Earned Income Exclusion + Foreign Housing Deduction
- MAGI Definition 2: AGI + Excluded Foreign Earned Income
- MAGI Definition 3: AGI + IRA Deduction + Student Loan Interest Deduction + Tuition and Fees Deduction (2020 only) + Total Foreign Income Exclusions + Foreign Housing Deduction - Taxable Roth Conversion
- MAGI Definition 4: Worksheet 4-1 from Publication 970, Total Income, Several Above the Line Deductions, + Total Foreign Income Exclusions + Foreign Housing Deduction
- MAGI Definition 5: AGI + IRA Deduction + Unemployment Comp. (2020 only) + Student Loan Interest Deduction + Tuition and Fees Deduction (2020 only) + Total Foreign Income Exclusions + Foreign Housing Deduction
- MAGI Definition 6: AGI + Excluded Foreign Income + Nontaxable Social Security Benefits (Including Tier 1 Railroad Retirement Benefits) + Tax Exempt Interest

Deductions & Credits

Deductions reduce the amount of income subject to tax while credits reduce taxes dollar for dollar.

DEDUCTIONS

Claimed	Deduction
Standard Deduction	$32,200
Standard Deduction Charity	$2,000

CREDITS

Claimed	Credit	Type

Observations

Less than 50% of dividend income came from qualified dividends. You may consider reviewing the portfolio to determine if this percentage can be increased to reduce the overall tax paid on dividends.

Income is within 10% of the threshold for the 3.8% Net Investment Income Tax (NIIT). Consider strategies to reduce taxable income and be mindful of realized capital gains.

You are in the 22.0% marginal bracket. Depending on your age and income projections, you might consider a Roth conversion.

Your Modified Adjusted Gross Income (MAGI) suggests you are eligible to contribute to a Roth IRA. Note that Roth contributions must come from what the IRS calls "compensation income". The tax return does include some compensation income.

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

Janice, you are 61 in 2026 and you are eligible to make additional catch-up contributions to your employer-sponsored retirement accounts above the standard limit. Under the SECURE Act 2.0, individuals aged 60–63 can take advantage of this larger catch-up, but starting in 2026 higher-income earners must designate these contributions as Roth (after-tax) rather than traditional/pre-tax.

John, you are 63 in 2026 and you are eligible to make additional catch-up contributions to your employer-sponsored retirement accounts above the standard limit. Under the SECURE Act 2.0, individuals aged 60–63 can take advantage of this larger catch-up, but starting in 2026 higher-income earners must designate these contributions as Roth (after-tax) rather than traditional/pre-tax. Since you turn 64 next year, this is the last year you can take advantage of this extra catch-up opportunity.

Janice, you are age 61 in 2026 and thus are eligible to start taking Social Security next year. In most cases, it is preferable to wait at least until full retirement age to take Social Security.

Your tax return does not list any HSA contributions. If you are eligible to contribute to an HSA, you will get a tax deduction, regardless of whether you itemize or take the standard deduction.

For the ACA Premium Tax Credit, taxpayers with MAGI of less than 100% of the Federal Poverty Limit (FPL) or in excess of 400% of the FPL are not eligible to receive any credits. Generally, taxpayers with MAGI between 100% and 400% of the FPL are eligible to receive the credit on a sliding scale.

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

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

Based on the total tax estimate, the minimum amount of withholding needed in 2026 to avoid an underpayment penalty is 90% of the total tax, or $29,578. Alternatively, the "penalty proof" withholding amount can be calculated based on the previous year's total tax and Adjusted Gross Income.

CA State Tax Hints

Social Security benefits are not taxed.

HSA contributions get added back to AGI for California income tax purposes. California also considers any interest or capital gains you earn in your HSA as taxable income.

529 plan withdrawals for K-12 tuition are taxable in California plus a 2.5% penalty.

Miscellaneous deductions can be itemized, subject to 2% state AGI floor.

Section 179 deductions are limited to $25,000 and bonus depreciation is not available.

Losses from active real estate participants are not deductible.

Use tax on out-of-state purchases is due if sales tax was not paid at the time of purchase or if sales tax paid was lower than that of California.

Capital gains are taxed as ordinary income.

For estimated tax payments, here's a quick guide: if your gross income is over $1M ($500K MFS), you'll need to pay 90% of your current year's tax. If it's $1M or less, you have a choice—either 90% of your current year's tax or 100% of last year's. But if your California AGI is over $150K ($75K MFS), the prior-year option bumps up to 110%, and you'll pay whichever is less: 90% of this year or 110% of last year (including AMT).

There is no 3rd quarter estimated payment. California has an estimated payment schedule of Q1: 30%, Q2: 40%, Q4: 30%.

Alimony is not deductible or taxable if paid under a divorce or separation instrument executed after December 31, 2025, or under an earlier agreement that is later modified to expressly adopt the repeal of the alimony deduction.

SECTION

06

Portfolio Analysis

Risk alignment, allocation, and statistics

An assessment of the current portfolio against your Risk Number, including allocation, concentration, and stress testing.

PREPARED IN PARTNERSHIP WITH

Nitrogen

John & Janice Sample

January 1, 2026

APRIL 27, 2026

Portfolio Stats Overview

Prepared for John & Janice Sample

Jacob Reid

Jacob J Reid

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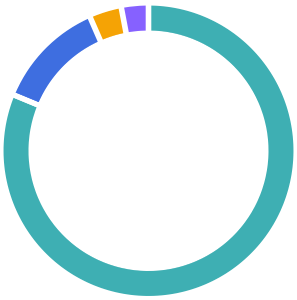
Asset Classification

RISK 67 PORTFOLIO
Current Portfolio

Asset Classification is depicted below. The ratios depicted for Stocks, Bonds, Cash, and Other are reflective of current value for the investments shown, and are subject to change along with changes to those values.



ASSET CLASS	% OF PORTFOLIO
Stocks	82.71%
Bonds	11.85%
Cash	3.02%
Other	2.42%

PORTFOLIO ASSET CLASSIFICATIONS ARE DEFINED AS FOLLOWS:

- **Stocks** Individual equities, along with equity portions of mutual funds and ETFs.
- **Bonds** Individual bonds, along with fixed income portions of mutual funds and ETFs.
- **Cash** Cash, Money Market funds, along with portions of mutual funds and ETFs allocated to cash.
- **Other** Non-traded REITs/DPPs, Variable Annuities and any other custom allocation or any security unrecognized by Nitrogen.

Sector Breakdown

RISK 67 PORTFOLIO **Current Portfolio**

RISK 47 BENCHMARK **60/40 Blend**

The characteristics presented below are a high-level overview of the equity sectors, bond sectors, cash, and other investments in your selected portfolio. Bond duration and maturity calculations are based on a weighted average of the same figures for individual bonds, along with the bond portion of ETFs and mutual funds, held in the portfolio.

STOCKS	BONDS	CASH	OTHER
82.71%	11.85%	3.02%	0.00%

EQUITY SECTORS · 82.69%

Benchmark Equity Sectors · 59.87%

Sector	Portfolio	Benchmark
Basic Materials	1.59%	1.28%
Consumer Cyclical	8.96%	6.07%
Financial Services	6.43%	7.49%
Real Estate	0.80%	1.17%
Consumer Defensive	2.58%	3.14%
Healthcare	8.93%	5.89%
Utilities	0.63%	1.49%
Communication Services	8.04%	6.31%
Energy	1.59%	2.08%
Industrials	5.15%	5.40%
Technology	36.23%	19.53%
Other Equities	1.76%	0.02%

BOND SECTORS · 11.85%

Benchmark Bond Sectors · 38.76%

Sector	Portfolio	Benchmark
Government	7.48%	18.99%
Municipal	0.03%	0.24%
Corporate	1.59%	10.06%
Mortgage/Asset-Backed	2.56%	9.26%
Other / Unknown	0.19%	0.21%

4Y 8M 5D	12Y 1M 19D
AVG. DURATION	AVG. MATURITY

Size & Style

RISK 67 PORTFOLIO **Current Portfolio**

RISK 47 BENCHMARK **60/40 Blend**

We've categorized the "market cap class" of the portfolio's equity exposure into Small, Mid, and Large Cap, and the "investment style class" into Value, Blend, and Growth.

MARKET CAP	PORTFOLIO	BENCHMARK
Large Cap	**85.3%**	**—**
Large Value	4.8%	—
Large Blend	30.5%	—
Large Growth	50%	—
Mid Cap	**11.6%**	**—**
Mid Value	1.6%	—
Mid Blend	8.4%	—
Mid Growth	1.6%	—
Small Cap	**3.1%**	**—**
Small Value	1.1%	—
Small Blend	1.7%	—
Small Growth	0.4%	—

STYLE	PORTFOLIO	BENCHMARK
Value	**7.5%**	**—**
Large Value	4.8%	—
Mid Value	1.6%	—
Small Value	1.1%	—
Blend	**40.6%**	**—**
Large Blend	30.5%	—
Mid Blend	8.4%	—
Small Blend	1.7%	—
Growth	**51.9%**	**—**
Large Growth	50%	—
Mid Growth	1.6%	—
Small Growth	0.4%	—

Performance Analysis

RISK 67 PORTFOLIO **Current Portfolio** | RISK 47 BENCHMARK **60/40 Blend**

Performance Analysis surfaces a deep historical and statistical analysis of your portfolio against a selected benchmark for context. The chart illustrates the performance of your portfolio's holdings during the selected timeframes. In the table below you'll find aggregated statistics for the portfolio and benchmark, specific to the selected timeframes.

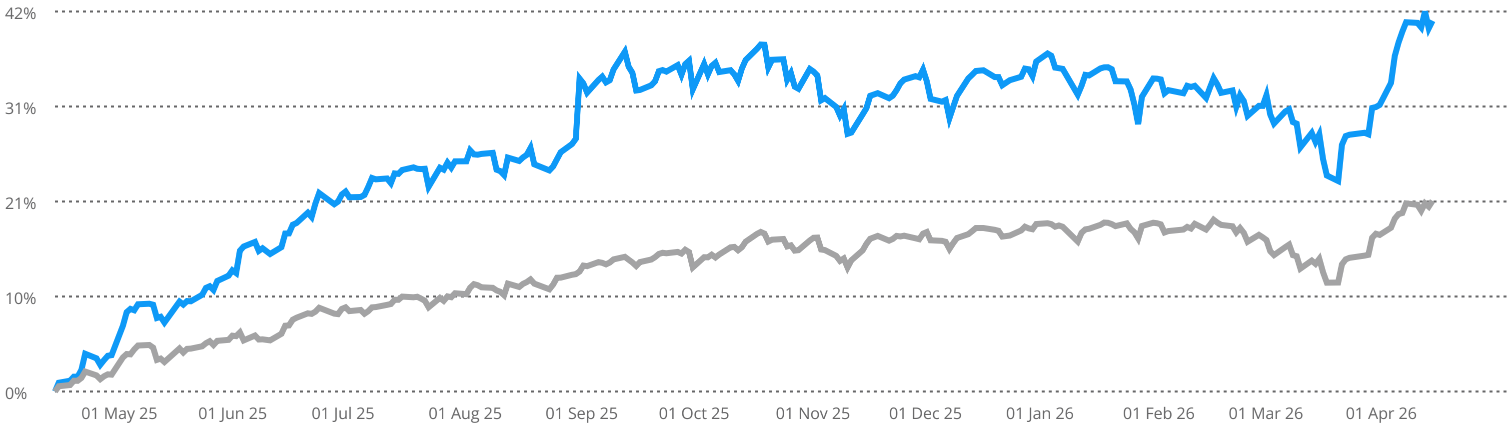
TRAILING RETURNS (AS OF APR. 24, 2026)

	3 MONTHS	6 MONTHS	1 YEAR	3 YEARS	5 YEARS	10 YEARS
Portfolio (68.9% Illustrated)	2.60%	-1.04%	34.84%	22.85%	15.16%	16.25%
Benchmark (100% Illustrated)	2.61%	3.86%	21.00%	14.37%	7.83%	9.77%

MODELED PERFORMANCE

Portfolio (100% Illustrated) Benchmark (100% Illustrated)

Apr 24, 2025 — Apr 24, 2026



PORTFOLIO STATS

	1 Year APR 24, 2025 - APR 24, 2026	
	PORTFOLIO	BENCHMARK
Beta	1.58	—
R^2	0.69	—
Batting Average	0.55	—
Sharpe Ratio	2.64	2.53
Standard Deviation	15.14	7.94
Drawdown	10.88	5.83
Total Return	40.84	21.00

Regional Exposure

RISK 67 PORTFOLIO **Current Portfolio**

RISK 47 BENCHMARK **60/40 Blend**

The portfolio and benchmark are broken down into the following seven geographic regions: North America, Latin America, Europe, Asia, Middle East, Africa, and Oceania.

MOST CONCENTRATION LEAST CONCENTRATION

REGION	% OF PORTFOLIO	% OF BENCHMARK
North America	**87.75%**	**96.73%**
United States	86.88%	96.33%
Canada	0.88%	0.40%
Europe	**7.95%**	**2.33%**
Europe Emerging	0.18%	0.03%
Eurozone	4.09%	1.41%
Ex-Eurozone	1.29%	0.24%

REGION	% OF PORTFOLIO	% OF BENCHMARK
Asia	**3.20%**	**0.52%**
Asia Developed	1.06%	0.06%
Asia Emerging	0.98%	0.27%
Japan	1.16%	0.20%
Latin America	**0.93%**	**0.33%**
Africa	**0.07%**	**0.01%**
Middle East	**0.04%**	**0.02%**

REGION	% OF PORTFOLIO	% OF BENCHMARK
United Kingdom	2.39%	0.64%

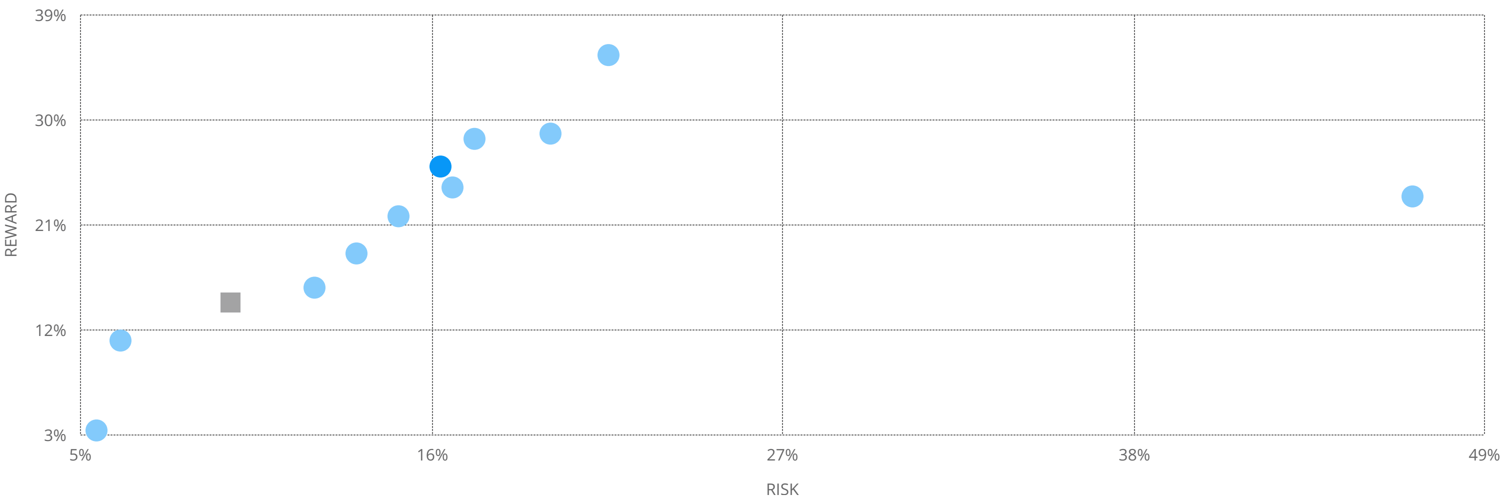
REGION	% OF PORTFOLIO	% OF BENCHMARK
Oceania	**0.05%**	**0.05%**

Risk & Reward

RISK 67 PORTFOLIO **Current Portfolio** RISK 47 BENCHMARK **60/40 Blend**

This chart plots the average annual return and annualized standard deviation for the current portfolio and selected benchmark. For your selected portfolio, you'll also be able to view where that portfolio's top 10 holdings (by allocation percentage) fall on the very same graph.

April 27, 2023 — April 27, 2026



	% OF PORTFOLIO	RISK	REWARD
60/40 Blend		**9.67%**	**14.37%**
Current Portfolio		**16.28%**	**26.01%**
FGKFX · Fidelity Growth Company K6 Fund	22.41%	21.55%	35.56%
VFFSX · Vanguard 500 Index Instl Select	13.34%	14.94%	21.75%
ORCL · Oracle Corporation	12.36%	46.75%	23.45%
PIRMX · PIMCO Inflation Response MultiAsst Instl	11.63%	6.27%	11.10%
VPMAX · Vanguard PRIMECAP Adm	7.88%	16.66%	24.22%
FLCNX · Fidelity Contrafund K6	6.54%	17.37%	28.38%
DOXFX · Dodge & Cox Intl Stock Fund Class X	5.73%	13.64%	18.56%
QQQ · Invesco QQQ Trust	3.12%	19.71%	28.83%
VIVAX · Vanguard Value Index Inv	3.06%	12.32%	15.63%
VBMFX · Vanguard Total Bond Market Index Inv	2.57%	5.48%	3.39%

Diversification

RISK 67 PORTFOLIO **Current Portfolio** RISK 47 BENCHMARK **60/40 Blend**

The historical relationship between a particular investment is an important consideration when constructing your portfolio. Correlation is a statistical measure that can be used to illustrate how two investments move in relation to each other, with +1 representing a perfect positive correlation and -1 representing a perfect negative correlation. Below, you'll find listed the strongest and weakest relationships for each of the largest 15 allocations in your portfolio.

LEAST CORRELATED -1 | MOST CORRELATED +1

SECURITY	% OF PORTFOLIO	STRONGEST CORRELATION		WEAKEST CORRELATION	
FGKFX · Fidelity Growth Company K6 Fund	22.00%	**QQQ** · Invesco QQQ Trust	0.96	**VBMFX** · Vanguard Total Bond Market I...	0.37
VFFSX · Vanguard 500 Index Instl Select	13.00%	**FLCNX** · Fidelity Contrafund K6	0.95	**VBMFX** · Vanguard Total Bond Market I...	0.29
ORCL · Oracle Corporation	12.00%	**QQQ** · Invesco QQQ Trust	0.64	**AGG** · iShares Core US Aggregate Bo...	0.10
PIRMX · PIMCO Inflation Response MultiAsst Instl	12.00%	**CGDV** · Capital Group Dividend ...	0.79	**ORCL** · Oracle Corporation	0.36
VPMAX · Vanguard PRIMECAP Adm	8.00%	**VFFSX** · Vanguard 500 Index Inst...	0.95	**VBMFX** · Vanguard Total Bond Market I...	0.12
FLCNX · Fidelity Contrafund K6	7.00%	**QQQ** · Invesco QQQ Trust	0.96	**VBMFX** · Vanguard Total Bond Market I...	0.29
DOXFX · Dodge & Cox Intl Stock Fund Class X	6.00%	**VIVAX** · Vanguard Value Index Inv	0.90	**VBMFX** · Vanguard Total Bond Market I...	0.12
QQQ · Invesco QQQ Trust	3.00%	**FGKFX** · Fidelity Growth Compan...	0.96	**VBMFX** · Vanguard Total Bond Market I...	0.18
VIVAX · Vanguard Value Index Inv	3.00%	**VPMAX** · Vanguard PRIMECAP Adm	0.93	**VBMFX** · Vanguard Total Bond Market I...	0.08
VBMFX · Vanguard Total Bond Market Index Inv	3.00%	**AGG** · iShares Core US Aggrega...	0.97	**VIVAX** · Vanguard Value Index Inv	0.08
AGG · IShares Core US Aggregate Bond	2.00%	**VBMFX** · Vanguard Total Bond M...	0.97	**ORCL** · Oracle Corporation	0.10
CGDV · Capital Group Dividend Value ETF	2.00%	**VIVAX** · Vanguard Value Index Inv	0.92	**ORCL** · Oracle Corporation	0.51

DIVERSIFICATION RISK

Relationships between this portfolio's underlying investments have reduced its Risk Number by 12 points, from 79 to 67.

RISK 79 → RISK 67

12
POINT REDUCTION

95% HISTORICAL CAPTURE

Using 60/40 Blend as a benchmark, this portfolio captures 160.78% of the benchmark's potential upside and 173.06% of its potential downside.

173.06% | 160.78%

Stock Intersection

RISK 67 PORTFOLIO
Current Portfolio

Stock Intersection depicts the top 10 aggregate stock positions based on market value held in this portfolio, either directly or through the use of models or funds.

		% OF SOURCE	% OF EQUITIES	$ MARKET VALUE
RISK 90 **ORCL** · Oracle Corporation			**15.41%**	**$270,882**
ORCL · Oracle Corporation	—	100.00%	14.96%	$262,866
FGKFX · Fidelity Growth Company K6 Fund	*As of Feb. 28, 2026*	0.96%	0.26%	$4,552
VPMAX · Vanguard PRIMECAP Adm	*As of Dec. 31, 2025*	1.10%	0.11%	$1,850
VFFSX · Vanguard 500 Index Instl Select	*As of Feb. 28, 2026*	0.42%	0.07%	$1,177
CGDV · Capital Group Dividend Value ETF	*As of Mar. 31, 2026*	0.94%	0.02%	$434

		% OF SOURCE	% OF EQUITIES	$ MARKET VALUE
RISK 98 **NVDA** · NVIDIA Corporation			**10.92%**	**$191,837**
FGKFX · Fidelity Growth Company K6 Fund	*As of Feb. 28, 2026*	21.42%	5.81%	$102,092
NVDA · NVIDIA Corporation	—	100.00%	2.37%	$41,654
VFFSX · Vanguard 500 Index Instl Select	*As of Feb. 28, 2026*	7.51%	1.21%	$21,305
FLCNX · Fidelity Contrafund K6	*As of Feb. 28, 2026*	10.13%	0.80%	$14,079
QQQ · Invesco QQQ Trust	*As of Mar. 31, 2026*	8.67%	0.33%	$5,755
VPMAX · Vanguard PRIMECAP Adm	*As of Dec. 31, 2025*	2.76%	0.26%	$4,632
CGDV · Capital Group Dividend Value ETF	*As of Mar. 31, 2026*	5.02%	0.13%	$2,317

			% OF SOURCE	% OF EQUITIES	$ MARKET VALUE
RISK 91	**AAPL** · Apple Inc.			**3.46%**	**$60,867**
	FGKFX · Fidelity Growth Company K6 Fund	*As of Feb. 28, 2026*	6.82%	1.85%	$32,484
	VFFSX · Vanguard 500 Index Instl Select	*As of Feb. 28, 2026*	6.63%	1.07%	$18,799
	QQQ · Invesco QQQ Trust	*As of Mar. 31, 2026*	7.63%	0.29%	$5,066
	FLCNX · Fidelity Contrafund K6	*As of Feb. 28, 2026*	1.90%	0.15%	$2,645
	CGDV · Capital Group Dividend Value ETF	*As of Mar. 31, 2026*	2.25%	0.06%	$1,039
	VPMAX · Vanguard PRIMECAP Adm	*As of Dec. 31, 2025*	0.50%	0.05%	$831

			% OF SOURCE	% OF EQUITIES	$ MARKET VALUE
RISK 99	**TSLA** · Tesla, Inc.			**3.36%**	**$59,042**
	TSLA · Tesla, Inc.	—	100.00%	2.14%	$37,630
	FGKFX · Fidelity Growth Company K6 Fund	*As of Feb. 28, 2026*	1.87%	0.51%	$8,921
	VFFSX · Vanguard 500 Index Instl Select	*As of Feb. 28, 2026*	1.92%	0.31%	$5,446
	VPMAX · Vanguard PRIMECAP Adm	*As of Dec. 31, 2025*	2.63%	0.25%	$4,400
	QQQ · Invesco QQQ Trust	*As of Mar. 31, 2026*	3.80%	0.14%	$2,522
	FLCNX · Fidelity Contrafund K6	*As of Feb. 28, 2026*	0.09%	0.01%	$120

Holding		% OF SOURCE	% OF EQUITIES	$ MARKET VALUE
RISK 98 **META** · Meta Platforms Inc			**3.22%**	**$56,630**
FGKFX · Fidelity Growth Company K6 Fund	*As of Feb. 28, 2026*	4.83%	1.31%	$23,043
FLCNX · Fidelity Contrafund K6	*As of Feb. 28, 2026*	16.28%	1.29%	$22,623
VFFSX · Vanguard 500 Index Instl Select	*As of Feb. 28, 2026*	2.40%	0.39%	$6,798
QQQ · Invesco QQQ Trust	*As of Mar. 31, 2026*	3.46%	0.13%	$2,294
CGDV · Capital Group Dividend Value ETF	*As of Mar. 31, 2026*	2.80%	0.07%	$1,294
VPMAX · Vanguard PRIMECAP Adm	*As of Dec. 31, 2025*	0.34%	0.03%	$576

Holding		% OF SOURCE	% OF EQUITIES	$ MARKET VALUE
RISK 85 **MSFT** · Microsoft Corporation			**2.85%**	**$50,001**
FGKFX · Fidelity Growth Company K6 Fund	*As of Feb. 28, 2026*	4.36%	1.18%	$20,803
VFFSX · Vanguard 500 Index Instl Select	*As of Feb. 28, 2026*	4.96%	0.80%	$14,057
VPMAX · Vanguard PRIMECAP Adm	*As of Dec. 31, 2025*	2.77%	0.26%	$4,637
FLCNX · Fidelity Contrafund K6	*As of Feb. 28, 2026*	3.10%	0.25%	$4,311
QQQ · Invesco QQQ Trust	*As of Mar. 31, 2026*	5.63%	0.21%	$3,737
CGDV · Capital Group Dividend Value ETF	*As of Mar. 31, 2026*	5.32%	0.14%	$2,454

		% OF SOURCE	% OF EQUITIES	$ MARKET VALUE
RISK 89 **GOOGL** · Alphabet Inc. Class A			**2.78%**	**$48,903**
FGKFX · Fidelity Growth Company K6 Fund	*As of Feb. 28, 2026*	5.27%	1.43%	$25,114
VFFSX · Vanguard 500 Index Instl Select	*As of Feb. 28, 2026*	3.08%	0.50%	$8,735
VPMAX · Vanguard PRIMECAP Adm	*As of Dec. 31, 2025*	3.95%	0.38%	$6,620
FLCNX · Fidelity Contrafund K6	*As of Feb. 28, 2026*	3.99%	0.32%	$5,548
QQQ · Invesco QQQ Trust	*As of Mar. 31, 2026*	3.43%	0.13%	$2,276
CGDV · Capital Group Dividend Value ETF	*As of Mar. 31, 2026*	1.32%	0.03%	$608

		% OF SOURCE	% OF EQUITIES	$ MARKET VALUE
RISK 92 **AMZN** · Amazon.com Inc.			**2.69%**	**$47,351**
FGKFX · Fidelity Growth Company K6 Fund	*As of Feb. 28, 2026*	4.66%	1.26%	$22,216
VFFSX · Vanguard 500 Index Instl Select	*As of Feb. 28, 2026*	3.47%	0.56%	$9,838
FLCNX · Fidelity Contrafund K6	*As of Feb. 28, 2026*	5.17%	0.41%	$7,184
VPMAX · Vanguard PRIMECAP Adm	*As of Dec. 31, 2025*	2.57%	0.25%	$4,310
QQQ · Invesco QQQ Trust	*As of Mar. 31, 2026*	4.58%	0.17%	$3,040
CGDV · Capital Group Dividend Value ETF	*As of Mar. 31, 2026*	1.65%	0.04%	$761

RISK			% OF SOURCE	% OF EQUITIES	$ MARKET VALUE
87	**LLY** · Eli Lilly and Company			**1.95%**	**$34,267**
	VPMAX · Vanguard PRIMECAP Adm	*As of Dec. 31, 2025*	7.69%	0.73%	$12,887
	FGKFX · Fidelity Growth Company K6 Fund	*As of Feb. 28, 2026*	2.42%	0.66%	$11,548
	VFFSX · Vanguard 500 Index Instl Select	*As of Feb. 28, 2026*	1.42%	0.23%	$4,023
	FLCNX · Fidelity Contrafund K6	*As of Feb. 28, 2026*	1.75%	0.14%	$2,433
	XLV · Health Care Select Sector SPDR® ETF	*As of Mar. 31, 2026*	13.60%	0.11%	$1,960
	CGDV · Capital Group Dividend Value ETF	*As of Mar. 31, 2026*	3.06%	0.08%	$1,413

RISK			% OF SOURCE	% OF EQUITIES	$ MARKET VALUE
94	**AVGO** · Broadcom Inc.			**1.60%**	**$28,138**
	FGKFX · Fidelity Growth Company K6 Fund	*As of Feb. 28, 2026*	3.04%	0.82%	$14,469
	VFFSX · Vanguard 500 Index Instl Select	*As of Feb. 28, 2026*	2.56%	0.41%	$7,267
	CGDV · Capital Group Dividend Value ETF	*As of Mar. 31, 2026*	4.46%	0.12%	$2,060
	FLCNX · Fidelity Contrafund K6	*As of Feb. 28, 2026*	1.48%	0.12%	$2,057
	QQQ · Invesco QQQ Trust	*As of Mar. 31, 2026*	3.01%	0.11%	$1,995
	VPMAX · Vanguard PRIMECAP Adm	*As of Dec. 31, 2025*	0.17%	0.02%	$287

Exchange Traded Funds and Mutual Funds Referenced in this Report

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

AVERAGE ANNUAL TOTAL RETURN AS OF MARCH 31, 2026

FUND	MAX SALES LOAD	GROSS EXPENSE RATIO	VALUE	1 YEAR	5 YEAR	10 YEAR	RETURN SINCE INCEPTION
AGG · iShares Core US Aggregate Bond ETF· Inception Date: 9/22/2003	—	0.03%	Annualized Total Return	4.35%	0.31%	1.67%	3.15%
CGDV · Capital Group Dividend Value ETF ETF· Inception Date: 2/22/2022	—	0.33%	Annualized Total Return	20.99%	—	—	15.96%
DOXFX · Dodge & Cox Intl Stock Fund Class X FUND· Inception Date: 5/2/2022	—	0.56%	Annualized Total Return	27.56%	—	—	14.21%
FGKFX · Fidelity Growth Company K6 Fund FUND· Inception Date: 6/13/2019	—	0.45%	Annualized Total Return	41.25%	14.92%	—	22.55%
FLCNX · Fidelity Contrafund K6 FUND· Inception Date: 5/25/2017	—	0.45%	Annualized Total Return	20.65%	13.74%	—	15.95%
PIRMX · PIMCO Inflation Response MultiAsst Instl FUND· Inception Date: 8/31/2011	—	2.17%	Annualized Total Return	13.81%	7.67%	6.85%	4.36%
PRIDX · T. Rowe Price International Discovery FUND· Inception Date: 12/30/1988	—	1.24%	Annualized Total Return	21.96%	0.98%	8.27%	9.57%
QQQ · Invesco QQQ Trust ETF· Inception Date: 3/10/1999	—	0.18%	Annualized Total Return	23.73%	13.28%	18.97%	10.06%
VBMFX · Vanguard Total Bond Market Index Inv FUND· Inception Date: 12/11/1986	—	0.15%	Annualized Total Return	4.21%	0.22%	1.58%	5.00%
VFFSX · Vanguard 500 Index Instl Select FUND· Inception Date: 6/24/2016	—	0.01%	Annualized Total Return	17.79%	12.04%	—	14.57%
VIVAX · Vanguard Value Index Inv FUND· Inception Date: 11/2/1992	—	0.17%	Annualized Total Return	15.90%	10.85%	11.71%	9.88%
VPMAX · Vanguard PRIMECAP Adm FUND· Inception Date: 11/12/2001	—	0.30%	Annualized Total Return	27.73%	11.58%	15.14%	11.59%
XLV · Health Care Select Sector SPDR® ETF ETF· Inception Date: 12/16/1998	—	0.08%	Annualized Total Return	2.25%	6.36%	9.83%	8.38%

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

AVERAGE ANNUAL TOTAL RETURN AS OF MOST RECENT CALENDAR QUARTER END MARCH 31, 2026

FUND	MAX SALES LOAD	GROSS EXPENSE RATIO	VALUE	1 YEAR	5 YEAR	10 YEAR	RETURN SINCE INCEPTION
AGG · iShares Core US Aggregate Bond ETF· Inception Date: 9/22/2003	—	0.03%	Annualized Total Return	4.35%	0.31%	1.67%	3.15%
CGDV · Capital Group Dividend Value ETF ETF· Inception Date: 2/22/2022	—	0.33%	Annualized Total Return	20.99%	—	—	15.96%
DOXFX · Dodge & Cox Intl Stock Fund Class X FUND· Inception Date: 5/2/2022	—	0.56%	Annualized Total Return	27.56%	—	—	14.21%
FGKFX · Fidelity Growth Company K6 Fund FUND· Inception Date: 6/13/2019	—	0.45%	Annualized Total Return	41.25%	14.92%	—	22.55%
FLCNX · Fidelity Contrafund K6 FUND· Inception Date: 5/25/2017	—	0.45%	Annualized Total Return	20.65%	13.74%	—	15.95%
PIRMX · PIMCO Inflation Response MultiAsst Instl FUND· Inception Date: 8/31/2011	—	2.17%	Annualized Total Return	13.81%	7.67%	6.85%	4.36%
PRIDX · T. Rowe Price International Discovery FUND· Inception Date: 12/30/1988	—	1.24%	Annualized Total Return	21.96%	0.98%	8.27%	9.57%
QQQ · Invesco QQQ Trust ETF· Inception Date: 3/10/1999	—	0.18%	Annualized Total Return	23.73%	13.28%	18.97%	10.06%
VBMFX · Vanguard Total Bond Market Index Inv FUND· Inception Date: 12/11/1986	—	0.15%	Annualized Total Return	4.21%	0.22%	1.58%	5.00%
VFFSX · Vanguard 500 Index Instl Select FUND· Inception Date: 6/24/2016	—	0.01%	Annualized Total Return	17.79%	12.04%	—	14.57%
VIVAX · Vanguard Value Index Inv FUND· Inception Date: 11/2/1992	—	0.17%	Annualized Total Return	15.90%	10.85%	11.71%	9.88%
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XLV · Health Care Select Sector SPDR® ETF ETF· Inception Date: 12/16/1998	—	0.08%	Annualized Total Return	2.25%	6.36%	9.83%	8.38%

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

Disclosures

This report should not be relied on as a substitute for official account statements. This document should be considered as output from, and a component of, an interactive analysis tool to be used between financial professional and client.

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

Investors should consider the investment objectives, risks, charges and expenses of the investment company carefully before investing. The prospectus and, if available, the summary prospectus provide an overview of these considerations, and other important information about the investment security or company. Request a prospectus from the offering institution or your financial professional. Read carefully before investing.

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

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

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

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

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

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

Mutual funds may contain sales charges, expenses, management fees, and breakpoint discounts (quantity discounts); which vary from mutual fund to mutual fund. Therefore, you should discuss these issues with your financial professional and review each mutual fund's prospectus, annual report, and statement of additional information to get the specific information regarding the charges and breakpoint discounts associated with a particular mutual fund. Please see the mutual fund prospectus, annual report, and statement of additional information for details about sales charges, expenses, management fees, discount programs (rights of accumulation, letter of intent, breakpoint discounts, etc). A mutual fund's expense ratio is shown as provided by a third party vendor and may or may not contain fee waivers or expense reimbursements that may be in effect for the fund. Please refer to the fee table in the fund's prospectus or annual report. The prospectus is the primary source for information, however, investors may also find additional relevant disclosures in the annual report as part of the fund's ongoing transparency and reporting obligations.

ETFs and Closed-End Funds trade like a stock and may trade for less than their net asset value. See prospectus for details.

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

Cash is defined as cash and cash equivalents. Portfolio value and position values are likely as of the day before the date listed on this report.

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

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

IMPORTANT: The information generated by Nitrogen regarding the likelihood of various investment outcomes is hypothetical in nature, does not reflect your actual investment results and are not guarantees of future results. These figures may exclude commissions or sales charges which, if included, would have had a negative effect on returns. Advisory fees also have a negative effect on returns. All returns and return-based metrics in this report are modeled net of fees as provided by the financial professional, which are 0% for the selected portfolio.

Asset Classification

The equity portion of the selected portfolio(s) and benchmark are sorted into the following categories: Basic Materials, Consumer Defensive, Consumer Cyclical, Financial Services, Real Estate, Technology, Health Care, Utilities, Communication Services, Energy, Industrial, and Other Equities.

Bonds (individual bonds as well as the bond portion of mutual funds and ETFs) are sorted into the following categories: Government, Municipal, Corporate, Mortgage/Asset-Backed, and Other/Unknown.

Non-Traded REITs/DPPs, Variable Annuities, and any other custom investment, securities with incomplete information as provided by a third party vendor, or any security unrecognized by Nitrogen will display as "Other."

Cash, Money Market funds and cash allocations as part of a Mutual Fund or ETF allocation will display as cash.

Asset Allocation

Asset classification is depicted below for the portfolio(s) in this report. The ratios depicted for Stocks, Bonds, Cash, and Other, are reflective of current value for the portfolio(s) shown, and are subject to change along with changes to the portfolio value. Portfolio asset allocations are defined as follows:

- Stocks: Individual equities, along with equity portions of mutual funds and ETFs.
- Bonds: Individual bonds, along with fixed income portions of mutual funds and ETFs.
- Cash: Cash, Money Market funds, along with portions of mutual funds and ETFs allocated to cash.
- Other: Non-Traded REITs/DPPs, Variable Annuities and any other custom security or any security unrecognized by Nitrogen.

Size and Style

Size and Style further describes the equity portion of the indicated portfolio. Size classes are defined based on market capitalization, and include Large, Mid, and Small Cap. Style classes include Value, Blend, and Growth. Evaluation of investment style is based on a number of factors including revenue growth rate, dividend yield, earnings growth, EPS, price-to-earnings ratio, and price-to-book, among others. All investments contain risk and there is no assurance the money you invest will appreciate over time and may be worth less than the original cost. Diversification does not guarantee a profit or guarantee protection against losses.

Large-Cap Growth: This asset class represents companies with market capitalizations above approximately $30 billion that may exhibit above average growth potential, often demonstrated by accelerating revenue and earnings growth. The market capitalization of large cap companies may change over time and is not authoritatively defined. While larger companies tend to be less volatile than small or mid cap companies, an investor can still lose money when investing in the stocks of large cap companies.

Large-Cap Value: This asset class represents companies with market capitalizations above approximately $30 billion that often exhibit relatively low P/E ratios and/or are undervalued by other objective measures, such as price-to-book ratios. The market capitalization of large cap companies may change over time and is not authoritatively defined. While larger companies tend to be less volatile than small or mid cap companies, an investor can still lose money when investing in the stocks of large cap companies.

Large-Cap Blend: This asset class represents companies with market capitalizations above approximately $30 billion that may demonstrate average consistency in earnings growth and reasonable market valuations. The market capitalization of large cap companies may change over time and is not authoritatively defined. While larger companies tend to be less volatile than small or mid cap companies, an investor can still lose money when investing in the stocks of large cap companies. The blend style is assigned to portfolios where neither growth nor value characteristics are predominant.

Mid-Cap Growth: This asset class represents companies with market capitalizations typically between $5 to $30 billion that often exhibit above average growth potential, often demonstrated by accelerating revenue and earnings growth. The market capitalization of mid cap companies may change over time and is not authoritatively defined. The securities of these companies may be more volatile and less liquid than the securities of larger companies.

Mid-Cap Value: This asset class represents companies with market capitalizations typically between $5 to $30 billion that often exhibit relatively low P/E ratios or are undervalued by other objective measures, such as price-to-book ratios. The market capitalization of mid cap companies may change over time and is not authoritatively defined. The securities of these companies may be more volatile and less liquid than the securities of larger companies.

Mid-Cap Blend: This asset class represents companies with market capitalizations typically between $5 to $30 billion that may demonstrate average consistency in earnings growth and reasonable market valuations. The market capitalization of mid cap companies may change over time and is not authoritatively defined. The securities of these companies may be more volatile and less liquid than the securities of larger companies. The blend style is assigned to portfolios where neither growth nor value characteristics are predominant.

Small-Cap Growth: This asset class represents companies with market capitalizations typically of up to $5 billion that may exhibit above average growth potential, often demonstrated by accelerating revenue and earnings growth. The market capitalization of small cap companies may change over time and is not authoritatively defined. Funds that invest in stocks of small companies involve additional risks, including relatively low trading volumes, a greater degree of change in earnings, and greater short-term volatility. Smaller companies typically have a higher risk of failure, and are not as well established as larger companies.

Small-Cap Value: This asset class represents companies with market capitalizations typically of up to $5 billion that often exhibit relatively low P/E ratios or are undervalued by other objective measures, such as price-to-book ratios. The market capitalization of small cap companies may change over time and is not authoritatively defined. Funds that invest in stocks of small companies involve additional risks, including relatively low trading volumes, a greater degree of change in earnings, and greater short-term volatility. Smaller companies typically have a higher risk of failure, and are not as well established as larger companies.

Small-Cap Blend: This asset class represents companies with market capitalizations typically of up to $5 billion that may demonstrate average consistency in earnings growth and reasonable market valuations. The market capitalization of small cap companies may change over time and is not authoritatively defined. Funds that invest in stocks of small companies involve additional risks, including relatively low trading volumes, a greater degree of change in earnings, and greater short-term volatility. Smaller companies typically have a higher risk of failure, and are not as well established as larger companies. The blend style is assigned to portfolios where neither growth nor value characteristics are predominant.

Performance Analysis

The **Performance Analysis** section includes a historical and statistical analysis of the selected portfolio(s) in this report. This is representative of current holdings only, and does not account for reallocation events or securities no longer held in existing accounts. The **Modeled Performance** chart assumes a calendar-quarter rebalance to the current asset allocation. Modeled Performance return data has certain inherent limitations; in particular, it is not representative of any actual trading activity and may not reflect the impact that material economic and market factors might have had on the portfolio manager's decision-making if the portfolio manager were actually managing the accounts defined herein. Performance results for client investments pursuant to this proposal may vary due to market conditions and other factors, including cash flows, fund allocations, frequency and precision of rebalancing, cash balances, varying custodial fees, and the timing of fee deductions. As a result, actual performance for client accounts may differ materially from, and may be lower than, those illustrated during the specified timeframe in Modeled Performance.

Note:

The Modeled Performance chart illustrates performance for the portfolio's current allocations, excluding allocations to securities with an inception date that falls after the selected time frame's start date. Likewise, Trailing Returns may also exclude allocations to securities with an inception date newer than the applicable timeframe, as determined by your financial professional. The performance will reflect this unless the plan is a partial illustration if securities are excluded (as noted with the analysis), or limited to only those with 100% illustration.

Modeled Performance also includes calculated statistics for the charted portfolio(s) and selected benchmark. These statistics are shown for up to three (3) selected time frames, including the charted time frame. These statistics include:

- **Beta:** A comparative statistic expressing the ratio of a portfolio's volatility to that of the indicated benchmark.
- **R-Squared:** Quantifies the percentage of a portfolio's movement (both positive and negative) that can be attributed to movement in the indicated benchmark.
- **Sharpe Ratio:** This "bang-for-your-buck" metric assesses a portfolio's risk efficiency, by illustrating its return relative to its risk exposure. This ratio can help to facilitate a comparison of portfolios with drastically different Risk Numbers.
- **Batting Average:** A portfolio's batting average is simply the percentage of months during the time period where the portfolio outperformed the indicated benchmark.
- **Drawdown:** The maximum percent loss, from peak-to-trough, for a portfolio before a new peak is established during the specified time period.
- **Standard Deviation:** Volatility metric expressing an annualized standard deviation of returns for the portfolio during the time period specified.
- **Total Return:** Cumulative percentage gained or lost during the specified time period.

Benchmark

Benchmark returns may or may not be adjusted to reflect ongoing expenses or fees. Investment portfolios may differ significantly from the securities in the benchmark. Returns for custom benchmarks consisting of multiple underlying components are aggregated by applying user-supplied weightings to each components' returns and assumes a calendar-quarter rebalance.

This portfolio's selected benchmark: 60/40 Blend.

The 60/40 Blend consists of a 60% allocation to SPY and a 40% allocation to AGG.

Regional Exposure

A portfolio's regional exposure as determined by the current portfolio holdings broken down into the following seven geographic regions: North America, Latin America, Europe, Asia, Middle East, Africa, and Oceania, with sub-regions listed for North America, Europe, and Asia.

Diversification

The correlation coefficients listed for the selected portfolio allocations are based on historical performance from either security inception date to present or 2008 to present, whichever is shorter, with a value of (-1.00) representing a strong inverse relationship and a value of (1.00) representing a strong positive correlation between the two allocations.

95% Historical Capture

The portfolio's 95% Historical Capture ratios compare the portfolio's 6-month 95% probable worst case and probable best case to the 6-month 95% probable worst case and probable best case of the selected benchmark. This statistic measures the relative range of potential outcomes between the portfolio and the selected benchmark. Values in excess of 100% indicate the portfolio range exceeds that of the selected benchmark, and conversely, less than 100% indicates the portfolio range is less than that of the selected benchmark. In the calculation of both percentages, the portfolio's 6-month best case and worst case are divided by the benchmark's 6-month best case and worst case, respectively.

Risk and Reward

The Risk and Reward scatterplot allows for visualization of the portfolio's risk-return efficiency during the timeframe specified. Both "Risk" and "Reward" are illustrated for the portfolio, benchmark, and (up to) the portfolio's top-ten holdings. Those figures are calculated as follows:

- Risk: Annualized standard deviation is calculated by multiplying the standard deviation of returns for the specified timeframe by the square root of the average number of periods, as determined by the periodicity of the available security data, such as daily, monthly or quarterly, per year during the specified timeframe.

- Reward: The compound annual growth rate is calculated using the actual price history of the portfolio's underlying holdings during the specified timeframe. At the holding-level, this is calculated as (final price / initial price) ^ (1 / number of years) - 1.

Stock Intersection

All data on mutual fund and ETF holdings are as of the funds' portfolio date as indicated by third party data providers. The funds' portfolio dates vary and the funds may have changed the holdings and positions from what is shown. The "As of" date is not necessarily when the funds last updated their portfolios. Individual stock portfolio holdings are as of report date, not necessarily the date a stock was added to your portfolio. This report displays stock holdings only. Securities may be excluded from this analysis due to limited availability of information. To the extent a funds' constituents include holdings classified as a mutual fund or ETF, the stock holdings for these funds are not included. Weights displayed as "Market Value", "% of Source" and "% of Equities" are based on the market value securities classified as stock as of the date of the report and may not include all securities classified as equity.

SECTION

07

Plan Synopsis & Disclosures

Inputs, assumptions, and important disclosures

A summary of the data, assumptions, and methodology used to build this plan, followed by the required disclosures. Please read carefully.

PREPARED IN PARTNERSHIP WITH

NaviPlan via Capital Insight

John & Janice Sample
January 1, 2026

Plan Analysis Synopsis

Client Information

	John Sample	Janice Sample
Birth Date	1/29/1963	8/17/1965
Address	2021 Las Positas Ct	2021 Las Positas Ct
	Livermore, California 94551	Livermore, California 94551
	United States	United States
Citizenship	United States	United States

Family Member Information

Name	Birth Date	Age as of Plan Date	Relationship	Dependent of
William Sample	6/29/1985	40	Son	Both
John Jr. Sample	10/12/1989	36	Son	Both
Samuel Sample	11/23/2021	4	Grandson	Other
Candice Sample	4/8/2023	3	Granddaughter	Other

Additional Members and Beneficiaries

Name	Type	Relationship
Other	Other	Other
William Sample	Heir	Child
John Jr. Sample	Heir	Child
Samuel Sample	Heir	Grandchild
Candice Sample	Heir	Grandchild

Advisor Information

Name	Advisor Type	Business Phone	Cell Phone
Jacob J Reid	Advisor	(925) 449-7830	(510) 919-5151

Plan Assumptions

Individual Assumptions	John Sample	Janice Sample
Retirement Date	1/1/2028	1/1/2028
Life Expectancy	87	95

Shared Assumptions	
Tax Filing Status	Married Filing Jointly
Income Tax Method	Detailed Tax
Inflation Rate	3.50%
Federal Budget/State Tax Changes	No Sunset

Estate Assumptions

Detail	John	Janice
Is there a will?	No	No
Last revised?	n/a	n/a
Where are the wills kept?	n/a	n/a

Income Information

Regular Income Source	Member	Applicable	Current Amount	Indexed By
Oracle Salary	John	1/1/2026 to 12/31/2027	$13,750/mo	2.00%
Kaiser Salary	Janice	1/1/2026 to 12/31/2027	$10,000/mo	2.00%

Social Security Retirement Benefits

Member	Start Date/Age	Monthly Benefit	Eligible for Spousal Benefits	Indexed By
John	2/1/2030 / 67	$4,283	Yes	2.00%
Janice	9/1/2032 / 67	$2,541	Yes	2.00%

Social Security Survivor Benefits

Member	Spouse's Revised Start Date During Retirement	Monthly Benefit to Survivor and Eligible Dependents	Monthly Benefit to Survivor at Retirement	Indexed By
John	9/1/2032 / 67	$0	$4,390	2.00%
Janice	2/1/2030 / 67	$0	$2,431	2.00%

Social Security Disability Benefits

Member	Spouse's Revised Start Date During Retirement	Monthly Benefit	Indexed By
John	9/1/2032 / 67	$4,081	2.00%
Janice	2/1/2030 / 67	$2,269	2.00%

Expense Information

Regular Expenses

Expense Description	Member	Period Applicable	Current Amount	Frequency	Indexed By	Fixed?
Housing (utilities, repairs, purchases)	Joint	1/1/2026 to 12/31/2060	$1,097	Monthly	3.50%	Yes
Insurance (home, auto, umbrella)	Joint	1/1/2026 to 12/31/2060	$2,588	Annual	3.50%	Yes
Food (groceries, restaurants)	Joint	1/1/2026 to 12/31/2060	$828	Monthly	3.50%	Yes
Auto (gas, oil, repairs)	Joint	1/1/2026 to 12/31/2060	$414	Monthly	3.50%	Yes
Entertainment	Joint	1/1/2026 to 12/31/2060	$259	Monthly	3.50%	Yes
Associations/Clubs	Joint	1/1/2026 to 12/31/2060	$311	Monthly	3.50%	Yes
Dues/Subscriptions	Joint	1/1/2026 to 12/31/2060	$104	Monthly	3.50%	Yes
Personal (clothing, beauty)	Joint	1/1/2026 to 12/31/2060	$362	Monthly	3.50%	Yes
Pet Care	Joint	1/1/2026 to 12/31/2060	$104	Monthly	3.50%	Yes
Charitable Giving	Joint	1/1/2026 to 12/31/2060	$207	Monthly	3.50%	Yes
Gifts (birthday, holidays)	Joint	1/1/2026 to 12/31/2060	$1,035	Annual	3.50%	Yes
Vacations	Joint	1/1/2026 to 12/31/2027	$5,175	Annual	3.50%	Yes
Retirement Vacations	Joint	1/1/2028 to 12/31/2036	$10,000	Annual	3.50%	Yes
PreTax Payroll Deductions (medical, dental)	Joint	1/1/2026 to 12/31/2027	$300	Monthly	2.00%	Yes
PostTax Payroll Deductions (disability, life insurance)	Joint	1/1/2026 to 12/31/2027	$200	Monthly	2.00%	Yes
Medicare (premiums, supplement)	Joint	1/1/2028 to 12/31/2060	$650	Monthly	4.00%	Yes
John HALO Out of Pocket Expenses	John	1/1/2026 to 12/31/2050	$1,173	Annual	4.00%	Yes
Janice HALO Out of Pocket Expenses	Janice	1/1/2026 to 12/31/2060	$1,756	Annual	4.00%	Yes

Regular Expenses

Expense Description	Member	Period Applicable	Current Amount	Frequency	Indexed By	Fixed?
John HALO Home Care	John	1/1/2047 to 12/31/2048	$89,232	Annual	4.00%	Yes
John HALO Assisted Living	John	1/1/2049 to 12/31/2049	$88,200	Annual	4.00%	Yes
Janice HALO Home Care	Janice	1/1/2054 to 12/31/2056	$89,232	Annual	4.00%	Yes
Janice HALO Assisted Living	Janice	1/1/2057 to 12/31/2058	$88,200	Annual	4.00%	Yes
College Education - Samuel	Samuel	1/1/2039 to 12/31/2042	$40,000	Annual	0.00%	No
College Education - Candice	Candice	1/1/2041 to 12/31/2044	$40,000	Annual	0.00%	No
Janice HALO Nursing Home	Janice	1/1/2059 to 12/31/2059	$182,135	Annual	4.00%	Yes

Lifestyle Asset Information

Asset	Asset Type	Owner	Purchase Date	Purchase Amount	Market Value	Value as of	Current Pre-Tax Growth
2021 Las Positas Court	Residence	Joint	1/1/2005	$650,000	$1,250,561	1/1/2026	2.00%
Tesla Model Y	Vehicle	Joint	12/31/2024	$50,000	$40,163	1/1/2026	-10.00%
Toyota Highlander	Vehicle	Joint	12/1/2023	$35,000	$22,491	1/1/2026	-10.00%

Lifestyle Asset Sale Information

Asset	Asset Type	Sale Date	Direct After Tax Proceeds To	Projected Gross Sale value in Future $	Projected Gross Sale value in Present $

Portfolio Assets

Market Value Date	Market Value	Cost Basis	Int.	Div.	Cap. Gains	Tax-Free	Def. Growth	Total Return	Annual Account Fee	Reinvest Income?
Account Name: Oracle 401(k/John/401(k))										**Goal: Retirement**
1/1/2026	$1,276,884	$0	0.00%	0.00%	0.00%	0.00%	4.00%	4.00%	0.00%	Yes
Account Name: Joint Investment Account (Non-Qualified)										**Goal: Retirement**
1/1/2026	$267,688	$171,040	0.25%	2.00%	1.50%	0.00%	0.74%	4.50%	0.00%	Yes

Market Value Date	Market Value	Cost Basis	Int.	Div.	Cap. Gains	Tax-Free	Def. Growth	Total Return	Annual Account Fee	Reinvest Income?
Account Name: Kaiser 401(k/Janice/401(k))										**Goal: Retirement**
1/1/2026	$319,091	$0	0.00%	0.00%	0.00%	0.00%	4.00%	4.00%	0.00%	Yes
Account Name: Savings (Joint/Non-Qualified)										**Goal: Emergency Fund**
1/1/2026	$56,057	$56,057	2.75%	0.00%	0.00%	0.00%	0.00%	2.75%	0.00%	Yes
Account Name: Oracle Stock Plan (RSUs and ESPP/John/Non-Qualified)										**Goal: Retirement**
1/1/2026	$262,826	$109,275	0.25%	2.00%	1.50%	0.00%	0.74%	4.50%	0.00%	Yes
Account Name: Checking (Joint/Non-Qualified)										**Goal: Emergency Fund**
1/1/2026	$5,000	$5,000	2.75%	0.00%	0.00%	0.00%	0.00%	2.75%	0.00%	Yes
Account Name: College Savings - Samuel (John/529 Plan)										**Goal: College Education - Samuel**
1/1/2026	$32,574	$0	0.00%	0.00%	0.00%	0.00%	4.00%	4.00%	0.00%	Yes
Account Name: College Savings - Candice (John/529 Plan)										**Goal: College Education - Candice**
1/1/2026	$32,574	$0	0.00%	0.00%	0.00%	0.00%	4.00%	4.00%	0.00%	Yes
Account Name: Mountain House Savings (Joint/Non-Qualified)										**Goal: Mountain Cabin**
1/1/2026	$0	$0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	Yes
Account Name: John's Roth IRA										**Goal: Retirement**
1/1/2026	$0	n/a	0.00%	0.00%	0.00%	0.00%	4.00%	4.00%	0.00%	Yes

Note: *The Portfolio Assets section includes your major investment assets. It supplies the market value and cost basis of these assets. Cost basis for non-qualified assets is equal to the amount you paid to acquire the assets, plus income reinvestments, less any amounts you received income tax-free. Your total pretax growth rate is broken down into specific return rate types, as some of these Items currently receive special tax treatment. At present interest is taxed as ordinary income at the marginal tax rates. Capital gains are either long-term or short-term. For non-qualified assets, income from the deferred growth component is not subject to tax until the asset is sold and is usually subject to the capital gains tax rules. For qualified assets, income from the deferred growth component is usually subject to tax as ordinary income at the average tax rates. Tax-free returns are not subject to regular income tax, but may be subject to the Alternative Minimum Tax. The actual total return rates that you will receive will depend on many factors, including inflation, type of investment, market conditions and investment performance.*

Liabilities

Liability Description	Original Principal	Current Principal	Interest Rate	Payment	Payment Type	End Date	Linked Asset
Mortgage	$450,000	$135,635	3.50%	$1,822.92	Principal and Interest	12/31/2032	2021 Las Positas Court
Auto Loan - Toyota	$20,000	$3,951	3.50%	$365.48	Principal and Interest	11/30/2026	Toyota Highlander
Auto Loan - Tesla	$30,000	$12,213	4.00%	$552.50	Principal and Interest	11/30/2027	Tesla Model Y

Life Insurance Policies

Description	Insured	Payer	Beneficiary	Benefit Amount	Premium Amount	Cash Surrender Value
Policy Type: Term Life						
Life Insurance	John	John	Janice	$500,000	$1,500/yr	$0
Life Insurance	Janice	Janice	John	$200,000	$700/yr	$0

Education Goals

College Education - Samuel: Expenses

Member	Start Year	End Year	Annual Amount (at Present)	Total Projected Cost
Samuel	2039	2042	$40,000	$160,000

Assets Allocated to College Education - Samuel

Account	Market Value Date	Value Allocated to this Goal	Growth Rate
College Savings - Samuel	1/1/2026	$32,574	4.00%

College Education - Candice: Expenses

Member	Start Year	End Year	Annual Amount (at Present)	Total Projected Cost
Candice	2041	2044	$40,000	$160,000

Assets Allocated to College Education - Candice

Account	Market Value Date	Value Allocated to this Goal	Growth Rate
College Savings - Candice	1/1/2026	$32,574	4.00%

Major Purchase Goals

Mountain Cabin (Joint)

Member	Asset Type	Purchase Date	Purchase Amount (Today's $)	Projected Purchase Amount
Joint	2nd Residence	5/1/2028	$332,615	$346,053

Assets Allocated To Mountain Cabin

Account	Market Value Date	Value Allocated to this Goal	Growth Rate
Mountain House Savings	1/1/2026	$0	0.00%

Savings Strategies

Account Saved To	Applicable	Amount	Indexed By
Oracle 401(k) - Pre-tax Contribution	1/1/2026 to 12/31/2026	$35,750 /yr	0.00%
Oracle 401(k) - Employer Contribution	1/1/2026 to 12/31/2026	3.00% /yr	n/a
Oracle 401(k) - Pre-tax Contribution	1/1/2027 to 12/31/2027	$32,500 /yr	0.00%
Oracle 401(k) - Employer Contribution	1/1/2027 to 12/31/2027	3.00% /yr	n/a
Kaiser 401(k) - Pre-tax Contribution	1/1/2026 to 12/31/2027	$35,750 /yr	0.00%
Kaiser 401(k) - Employer Contribution	1/1/2026 to 12/31/2027	3.00% /yr	n/a
College Savings - Samuel	1/1/2026 to 6/1/2037	$300 /mo	0.00%
College Savings - Samuel	1/1/2026	$25,000 /1x	n/a
College Savings - Candice	1/1/2026 to 12/31/2036	$300 /mo	0.00%
College Savings - Candice	1/1/2026	$25,000 /1x	n/a
Mountain House Savings	4/30/2028	$347,000 /1x	n/a

Note: *A percentage value in the Amount column indicates the portion of salary that is being saved. These income percentages use the salary's index rate.*

Transfer Strategies

Source Asset	Destination Asset	Amount	When
Oracle Stock Plan (RSUs and ESPP)	Joint Investment Account	10.00%	6/1/2026
Oracle Stock Plan (RSUs and ESPP)	Joint Investment Account	10.00%	6/1/2027
Oracle Stock Plan (RSUs and ESPP)	Joint Investment Account	10.00%	6/1/2028
Oracle 401(k)	John's Roth IRA	0.00%	12/31/2028
Oracle Stock Plan (RSUs and ESPP)	Joint Investment Account	10.00%	6/1/2029
Life Insurance	Additional proceeds	100.00%	12/31/2050
Life Insurance	Additional proceeds	100.00%	12/31/2060

Note: *Transfers specify a plan for moving your investments from one type of asset to another on specific dates or events such as retirement. Also, transfers will be desirable in some cases to move from one type of investment to another type at a certain point in time.*

Deficit Coverage Order During Pre-Retirement

Account	Account Type	Owner
Joint Investment Account	Non-Qualified	Joint

Note: *The assets listed above are available and will be redeemed in the order they appear to meet cash flow needs during the pre-retirement period.*

Liquidation Order During Retirement

Account	Account Type	Owner
Joint Investment Account	Non-Qualified	Joint
Oracle Stock Plan (RSUs and ESPP)	Non-Qualified	John
Mountain House Savings	Non-Qualified	Joint
Kaiser 401(k)	401(k)	Janice
Oracle 401(k)	401(k)	John
John's Roth IRA	Roth IRA	John

***Note**: The assets listed above are available and will be redeemed in the order they appear to meet cash flow needs during the retirement period.*

Trusts

Credit Shelter Trust			
At Death of	First to Die		
Allocation for GSTT Exemption	Equals trust funding amount	Trust Tax Rate	37.00%
Retained Rates of Return			
Interest	0.00%	Dividends	0.00%
Capital Gains	0.00%	Tax Free	0.00%
Deferred Growth	0.00%	Reinvestment Frequency	Annual
Remainder Beneficiaries			
Other (Other)	11%	William (Heir)	12%
John Jr. (Heir)	11%	Samuel (Heir)	11%
Candice (Heir)	11%	William (Heir)	11%
John Jr. (Heir)	11%	Samuel (Heir)	11%
Candice (Heir)	11%		

Marital Trust			
At Death of	First to Die		
Allocation for GSTT Exemption	Equals trust funding amount	Trust Tax Rate	37.00%
Retained Rates of Return			
Interest	0.00%	Dividends	0.00%
Capital Gains	0.00%	Tax Free	0.00%
Deferred Growth	0.00%	Reinvestment Frequency	Annual
Income Beneficiaries			
Janice	100%		
Remainder Beneficiaries			
Other (Other)	11%	William (Heir)	12%
John Jr. (Heir)	11%	Samuel (Heir)	11%
Candice (Heir)	11%	William (Heir)	11%
John Jr. (Heir)	11%	Samuel (Heir)	11%
Candice (Heir)	11%		

Will Details/Either Dies First

Testamentary Trusts

Description	Trust Type	Funding Option	Value ($)	At Death of
Credit Shelter Trust	Credit Shelter Trust	Maximum Exclusion	n/a	First to Die
Marital Trust	Marital Trust	Remainder	n/a	First to Die

Gifting Growth

Beneficiary	GSTT applicable for John's gift	GSTT applicable for Janice's gift	60% Charity	Growth Rate	Average Income Tax Rate	Net After-Tax Growth
Other (Other)	No	No	No	3.50%	0.00%	3.50%
William (Heir)	No	No	No	3.50%	0.00%	3.50%
John Jr. (Heir)	No	No	No	3.50%	0.00%	3.50%
Samuel (Heir)	No	No	No	3.50%	0.00%	3.50%
Candice (Heir)	No	No	No	3.50%	0.00%	3.50%
William (Heir)	No	No	No	3.50%	0.00%	3.50%
John Jr. (Heir)	No	No	No	3.50%	0.00%	3.50%
Samuel (Heir)	No	No	No	3.50%	0.00%	3.50%
Candice (Heir)	No	No	No	3.50%	0.00%	3.50%

Gifting History (John)

Beneficiary	Prior Cash Gifts	Prior Cash Gifts with Growth
Other (Other)	$0	$0
William (Heir)	$0	$0
John Jr. (Heir)	$0	$0
Samuel (Heir)	$0	$0
Candice (Heir)	$0	$0
William (Heir)	$0	$0
John Jr. (Heir)	$0	$0
Samuel (Heir)	$30,700	$30,700
Candice (Heir)	$30,700	$30,700

Gifting History (Janice)

Beneficiary	Prior Cash Gifts	Prior Cash Gifts with Growth
Other (Other)	$0	$0
William (Heir)	$0	$0
John Jr. (Heir)	$0	$0
Samuel (Heir)	$0	$0
Candice (Heir)	$0	$0
William (Heir)	$0	$0
John Jr. (Heir)	$0	$0
Samuel (Heir)	$0	$0
Candice (Heir)	$0	$0

Disclaimer

Important: Please read this section carefully. It contains an explanation of some of the limitations of this report.

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

Below is an outline of several specific limitations of the calculations of financial models in general and of NaviPlan specifically.

The Calculations Contained in This Report Depend in Part, on Personal Data That You Provide

The assumptions used in this analysis are based on information provided and reviewed by you. These assumptions must be reconsidered on a frequent basis to ensure the results are adjusted accordingly. The smallest of changes in assumptions can have a dramatic impact on the outcome of this analysis. Any inaccurate representation by you of any facts or assumptions used in this analysis invalidates the results.

This Report is Not a Comprehensive Financial Report and Does Not Include, Among Other Things, a Review of Your Insurance Policies

We have made no attempt to review your property and liability insurance policies (auto and homeowners, for example). We strongly recommend that in conjunction with this analysis, you consult with your property and liability agent to review your current coverage to ensure it continues to be appropriate. In doing so, you may wish to review the dollar amount of your coverage, the deductibles, the liability coverage (including an umbrella policy), and the premium amounts.

NaviPlan Does Not Constitute Legal, Accounting, or Tax Advice

This analysis does not constitute advice in the areas of legal, accounting or tax. It is your responsibility to consult with the appropriate professionals in those areas either independently or in conjunction with this planning process.

Circular 230: Any income tax, estate tax or gift tax advice contained within this document was not intended or written to be used for, and cannot be used for, the purpose of avoiding penalties that may be imposed.

Discussion of the Limits of Financial Modeling

Inherent Limitations in Financial Model Results

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

Results May Vary With Each Use and Over Time

The results presented in this analysis are not predictions of actual results. Actual results may vary to a material degree due to external factors beyond the scope and control of this analysis. Historical data is used to produce future assumptions used in the analysis, such as rates of return. Utilizing historical data has limitations as past performance is not a guarantee or predictor of future performance.

Outline of the Limitations of NaviPlan and Financial Modeling

Your Future Resources and Needs May Be Different From the Estimates That You Provide

This analysis is intended to help you in making decisions on your financial future based, in part, on information that you have provided and reviewed.

The calculations contained in the report utilize the information that you have provided and reviewed including, but not limited to, your age, tolerance for investment risk, income, assets, liabilities, anticipated expenses, and likely retirement age. Some of this information may change in unanticipated ways in the future and those changes may make NaviPlan less useful.

*NaviPlan Considers Investment in Only a Few Broad Investment Categories**

Where applicable, NaviPlan utilizes this information to estimate your future needs and financial resources and to identify an allocation of your current and future resources, given your tolerance for investment risk, to a few broad investment categories: large-cap equity, mid-cap equity, small-cap equity, international equity, emerging equity, bonds, and cash.

In general and where applicable, NaviPlan favors the investment categories that have higher historical and expected returns. The extent of the recommended allocation to these favored investment categories is limited by the investor's disclosed tolerance for risk. In general, higher returns are associated with higher risk.

These broad investment categories are not specific securities, funds, or investment products and NaviPlan is not an offer or solicitation to purchase any securities or investment products. The assumed rates of return of these broad categories are based on the returns of indices. These indices do not include fees or operating expenses and are not available for investment. These indices are unmanaged and the returns are shown for illustrative purposes only.

It is important to note that the broad categories that are used are not comprehensive and other investments that are not considered may have characteristics that are similar or superior to the categories that are used in NaviPlan.

Refer to the Asset Allocation section of this report for details on return rate assumptions used throughout this analysis.

* Investment categories may not apply to Forecaster Assessments.

*NaviPlan Calculates Investment Returns Far Into the Future Using Morningstar Data**

For all asset class forecasts, Morningstar uses the building block approach to generate expected return estimates. The building block approach uses current market statistics as its foundation and adds historical performance relationships to build expected return forecasts. This approach separates the expected return of each asset class into three components: the real risk-free rate, expected inflation, and risk premia. The real risk-free rate is the return that can be earned without incurring any default or inflation risk. Expected inflation is the additional reward demanded to compensate investors for future price increases, and risk premia measures the additional reward demanded for accepting uncertainty associated with investing in a given asset class. Any calculation of future returns of any asset category, including any calculation using historical returns as a guide, has severe limitations. Changes in market conditions or economic conditions can cause investment returns in the future to be very different from returns in the past. Returns realized in the future can, in fact, be much lower, or even negative, for all or some of these asset categories and, if so, the calculations in NaviPlan will be less useful.

Any assets, including the broad asset categories considered in NaviPlan, that offer potential profits also entail the possibility of losses.

Furthermore, it is significant that the historical data for these investment categories does not reflect investment fees or expenses that an investor would pay when investing in securities or investment products. The fees and expenses would significantly reduce net investment returns and a calculation taking account of fees and expenses would result in lower expected asset values in the future.

Refer to the Asset Allocation section of this report for details on return rate assumptions used throughout this analysis.

* Investment categories may not apply to Forecaster Assessments.

NaviPlan Calculations Include Limited Accounting for Taxes

The federal and state income tax laws are extremely complex and subject to continuous change. NaviPlan has limited capability to model any individual's tax liability, and future tax laws may be significantly different from current tax laws. Any changes in tax law may affect returns for any given investment and make the calculations produced by NaviPlan less useful. The calculations contain limited support for the tax impact on transfers of money or redemptions of funds.

NaviPlan Calculations Do Not Include Fees and Expenses

The calculations utilize return data that do not include fees or operating expenses. If included, fees and other operating expenses would materially reduce these calculations. Recommendations included in the calculations to redeem funds from certain investments or transfer money to others do not account for fees and charges that may be incurred.

NaviPlan Calculations May Include Variable Products

Variable life insurance policies or deferred variable annuities are inherently risky and may be included in the calculations. The return rate assumptions used throughout this analysis do not relate to the underlying product illustrated. These returns should not be used as a proxy for actual performance as they may exaggerate the performance potential of the underlying investment accounts (subaccounts). Any calculations incorporating variable products are hypothetical and intended to show how the performance of the underlying subaccounts could affect the value and death benefit of the variable products; these calculations are not intended to predict or project investment results.

The rates of return have not been adjusted to include mortality and expense fees attributable to variable annuities. These fees, and their effects on asset growth, are accounted for as a monthly expense of the annuity contract and can be observed in applicable net worth reports.

If a variable annuity included in this analysis contains a guaranteed minimum withdrawal rider, it is important to understand that if the contract value is greater than the guaranteed minimum withdrawal benefit once withdrawals begin, as an investor you will have paid for the rider and not actually used it.

Income taxes during the annuitization phase are accounted for in the calculations. See the section titled NaviPlan Calculations Include Limited Accounting for Taxes in this Disclaimer for further information on the tax methodology used.

Review of Advisor-Client Fiduciary Relationship or Information about Fiduciary Standards

NaviPlan's role in Financial Planning

NaviPlan provides general analysis and planning with non-specific recommendation language that does not qualify as investment advice and therefore does not create a fiduciary relationship. Specific investment recommendations found on this deliverable are solely created by the advisor and may materially change the advisor-client fiduciary relationship, and thus should be reviewed between the interested parties.

Delivery Acknowledgement

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

____

John Sample

____

Janice Sample

Date:

Note

This analysis has been prepared based on the information provided. There has been no attempt to verify the accuracy or completeness of this information. As the future cannot be forecast with certainty, actual results will vary from these calculations. It is possible that these variations may be material. The degree of uncertainty normally increases with the length of the future period covered.

SECTION

08

Financial Planning Workbook

The intake document that started your plan

Your completed Financial Planning Workbook. This is the foundation document that anchors every other section in this plan.

PREPARED IN PARTNERSHIP WITH

Capital Insight Financial Group

John & Janice Sample

January 1, 2026

Jacob J. Reid

Life Planning Strategist™

Financial Planning Questionnaire

CAPITAL INSIGHT

FINANCIAL GROUP

Freedom to be Inspired ®

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Personal Information

1.

Title	First Name	Last Name	Date of Birth	Social Security #	Gender
	John	Sample	01/29/1963	001-01-0001	Male

Home Phone #	Business Phone #	Cell Phone #	Email Address
(925)449-7830	(650)326-7500	(925)449-7830	johnsample@gmail.com

Street	City	State	Zip
2021 Las Positas Ct Ste 165	Livermore	CA	94551

2.

Title	First Name	Last Name	Date of Birth	Social Security #	Gender
	Janice	Sample	08/17/1965	002-02-0002	Female

Home Phone #	Business Phone #	Cell Phone #	Email Address
(925)449-7830	(650)326-7500	(925)449-7830	janicesample@gm

Street	City	State	Zip
2021 Las Positas Ct Ste 165	Livermore	CA	94551

Dependents

1.

Relation & Dependent

Title	First Name	Last Name	Date of Birth	Social Security #	Gender

Street	City	State	Zip

2.

Relation & Dependent

Title	First Name	Last Name	Date of Birth	Social Security #	Gender

Street	City	State	Zip

Notes

(2) Adult Sons
John Sample Jr. born 10/12/1989
William Sample born 06/29/1985
(2) Grandkids - Will's children
Samuel Sample age 4 born 11/23/2021
Candice Sample age 2 born 04/08/2023

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Professional Advisors

1. Financial Advisor

First Name	Last Name	Business Phone #	Email Address
Jacob	Reid	(925)449-7830	jreid@capitalinsightfg.com

Street	City	State	Zip
2021 Las Positas Ct Ste 165	Livermore	CA	94551

2. CPA – Tax Preparer

First Name	Last Name	Business Phone #	Email Address
Robert	Mendes	(925)447-2010	rmendes@kcpag.com

Street	City	State	Zip
2117 Fourth Street	Livermore	CA	94550

3. Estate/Trust Attorney

First Name	Last Name	Business Phone #	Email Address

Street	City	State	Zip

4. Property Casualty Insurance Agent

First Name	Last Name	Business Phone #	Email Address

Street	City	State	Zip

Notes

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CA Insurance License #0H05483

General Information

What are your hobbies, areas of interest, clubs and associations you participate in?

Golf (Wente Membership); pickleball; wine club memeber; trips to the mountains

Is there anyone that may become financially dependent on you in the future?

maybe kids, grandkids

When you think about money, what keeps you awake at night?

having enough money to get us through retirement; longevity/health care expenses down the road

Is there anyone else that you look to for financial advice?

401(k) advisor through work; CPA

At the end of this process, what would you feel is a successful outcome?

a better handle on our current situation; having the confidence to move forward with purchases/life experiences we want in retirement

Children's Education

Is it your goal for your children to attend college? ☑ Yes ☐ No

☐ Public In-State ☐ Public Out-of-State ☐ Private

Do you currently have funds or accounts specifically set aside for education? ☐ Yes ☑ No

Notes

Grandchildren...we want to put money away for their future college tuition

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Estate Planning

Do you have a living trust? ☐ Yes ☑ No If yes, date signed ______________

Do you have wills? ☐ Yes ☑ No

Do you and your spouse have durable powers of attorney for health? ☐ Yes ☑ No

Do you and your spouse have durable powers of attorney for financial matters? ☐ Yes ☑ No

What is your ultimate goal for the distribution of your wealth?

Inheritance to children / grandchildren X

Charitable purposes during lifetime X

Charitable purposes after death ______

Is your estate valuation over 5.5 Million?

no

Have you taken any steps to avoid estate taxes (life insurance trust, annual gifting, etc.)?

no

Estate / Retirement / Trust Beneficiaries

Name	Relation	Percentage
John Jr	son	40%
William	son	40%
Grandkids		20%

Notes

No estate planning to date. Is this something we should consider?

Capital Insight Financial Group

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Retirement Planning

	John	Janice
Most Desired Retirement Age	65	63
Acceptable Retirement Age	67	65
Desired pre-tax monthly income	$ 5000	$ 5000
Acceptable pre-tax monthly income	$ 4000	$ 4000

Which of the following might be included in your plans?

Relocation: Sell home to purchase another? no

Purchase vacation home? yes Time share? no

Work part-time? no Full-time / new career path? no

Travel? yes Are travel funds included in desired income? no

Other help grandkids pay for college

Retirement Income Sources

	John		Janice	
Are you eligible for Social Security?	☑ Yes	☐ No	☑ Yes	☐ No
Currently Receiving Benefits	☐ Yes	☑ No	☐ Yes	☑ No
Amount Receiving	$ $3,951		$	

Pension Income Description

Pre-Tax Amount

Whose Pension: n/a Description ______ $ ______ /month

Will this amount inflate? ☐ Yes ☐ No Survivor Benefit: ______ %

Whose Pension: n/a Description ______ $ ______ /month

Will this amount inflate? ☐ Yes ☐ No Survivor Benefit: ______ %

Notes

not sure on desired monthly income, that is part of the reason why we are doing planning.

Capital Insight Financial Group

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CA Insurance License #0H05483

Employer & Income Information

1.

Family Member	Employer Name	Title	Years Employed
John	Oracle	Senior Enginee	23

Occupation & Brief Description: Software Engineer

Street	City	State	Zip
5815 Owens Dr	Pleasanton	CA	94566

Monthly Pre-Tax Income	Annual Pre-Tax Income	Pension or Retirement Account
$13,750	$165,000	401(k) & RSUs

2.

Family Member	Employer Name	Title	Years Employed
Janice	Kaiser Permanente	Administrator	8

Occupation & Brief Description: Administrator

Street	City	State	Zip
3000 Las Positas Rd	Livermore	CA	94551

Monthly Pre-Tax Income	Annual Pre-Tax Income	Pension or Retirement Account
$10,000	$120,000	401(k)

Current Annual Household Income (gross) / Insurance Coverages

Please provide a copy of most recent year's tax returns and employer pay stubs

- ☐ Under $50,000
- ☐ $50,001 to $74,999
- ☐ $75,000 to $99,999
- ☐ $100,000 to $150,000
- ☐ $150,001 to $200,000
- ☑ $200,001 and over

Health Insurance: Group coverage through employer X Private provider ______

Disability Insurance: Group coverage through employer X Private provider ______

Life Insurance:

Company	Insured	Beneficiary	Start Date	Expires	Death Benefit	Cash Value	Annual Premium
Protecti	John	Janice	2011	2031	$ 500,00(	$ n/a	$ 1,500
Protecti	Janice	John	2013	2033	$ 200,00(	$ n/a	$ 700

Long Term Care Insurance

Company	Insured	Daily Benefit	Current Period	Premium
n/a		$		$
		$		$

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Real Estate & Lifestyle Assets

1.

Description	Type: Residence / Rental	Purchase Date	Purchase Amount
Primary	Residence	Jan 1 2003	$650,000

Address	Market Value	Valuation Date
2021 Las Positas Ct Ste 165	$1,200,000	Jan 1 2026

Property Tax	Frequency
$7,535	Annual

2.

Description	Type: Residence / Rental	Purchase Date	Purchase Amount
n/a			

Address	Market Value	Valuation Date

Property Tax	Frequency

Mortgage Information

Information regarding your home and / or other real estate holdings:

Original cost of your home $ 650,000

Estimate of today's market value $ 1,200,000

How is the property titled? Joint Owners (John & Jani

Current mortgage balance $ 170,000 Original loan amount $ 450,000

Interest rate 3.5 % Fixed X Variable ____ # of Years 15

Monthly payment $ 1,822.92 Date of first payment Jan 1 2018

Is property tax and home insurance wrapped into mortgage? ☐ Yes ☑ No

Second Mortgage / Credit Line? ☐ Yes ☑ No

Interest Rate ____ % Amount $ ____ Monthly Payment $ ____

For rental or other real estate holdings, please provide similar information on a separate sheet.

Notes

Wish to purchase a mountain cabin early in retirement (estimated budget $300,000)

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Liabilities

1. Auto Loan

Liability Name:	Amount	Interest Rate	Payment Type
Toyota Loan	$3,951	3.5%	Principal & Interes

Payment Frequency	Amortization (Years)	Principal Amount	Start Date	End Date
Monthly	5	$20,000	12/01/202	11/30/2026

Linked to Asset: Toyota Highlander

2. Equity Line

Liability Name:	Amount	Interest Rate	Payment Type
n/a			

Payment Frequency	Amortization (Years)	Principal Amount	Start Date

Linked to Asset

3. Credit Cards

Liability Name:	Amount Owed	Interest Rate	Payment Amount
Visa (pay off monthly)	$0	24.99%	$0

Payment Frequency: Monthly

4. Credit Cards

Liability Name:	Amount Owed	Interest Rate	Payment Amount

Payment Frequency

5. Misc.

Liability Name:	Amount	Interest Rate	Payment Type
Tesla Auto Loan	$12,213	4.00%	Principal & Interes

Payment Frequency	Amortization (Years)	Principal Amount
Monthly	5	$30,000

Notes

Tesla Loan - start date: 12/01/2022 end date: 11/30/2027

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Investment Accounts and Bank Accounts

1. Oracle 401(k) | 401(k) | John
Description | Account Type | Owner
$1,276,884 | Jan 1 2026 |
Market Value $ | Date of Value | Cost Basis (If Known)

2. Kaiser 401(k) | 401(k) | Janice
Description | Account Type | Owner
$319,091 | Jan 1 2026 |
Market Value $ | Date of Value | Cost Basis (If Known)

3. Oracle Stock Plan | RSUs | John
Description | Account Type | Owner
$262,826 | Jan 1 2026 | $109,275
Market Value $ | Date of Value | Cost Basis (If Known)

4. Joint Investment Account | Joint Brokerage | John & Janice
Description | Account Type | Owner
$267,688 | Jan 1 2026 | $171,040
Market Value $ | Date of Value | Cost Basis (If Known)

5. Bank Checking | Checking | John & Janice
Description | Account Type | Owner
$5,000 | Jan 1 2026 | $5,000
Market Value $ | Date of Value | Cost Basis (If Known)

6. Bank Savings | Savings | John & Janice
Description | Account Type | Owner
$56,057 | Jan 1 2026 | $56,057
Market Value $ | Date of Value | Cost Basis (If Known)

7. Additional Assets (Property, Items of significant value)

Toyota Highlander est value $27,767

Description

Tesla Model Y est value $49,583

Notes

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Cash Flow Worksheet

General Living Expenses:	Monthly	General Living Expenses:	Monthly
House Payment	$ 1,823.00	Hobbies/Entertainment	$ 250.00
Utilities - Energy (PG&E)	$ 300.00	Associations/Clubs	$ 300.00
Utilities - Water	$ 100.00	Dues/Subscriptions	$ 100.00
Utilities - Internet/Cable	$ 150.00	Personal/Clothing/Beauty	$ 350.00
Utilities - Phone	$ 75.00	Allowances	$
Home Maintenance	$ 208.33	Pets	$ 100.00
Cleaners/Domestic Help	$ 150.00	Donations/Tithe	$ 200.00
Household Purchases	$ 75.00	Gifts/Birthday/Christmas	$ 200.00
Property Tax (Annual)	$ 7,535.00	Vacations	$ 416.67
House Insurance (Annual)	$ 2,588.00	Medical (Premiums & Co-payments)	$
Umbrella Policy (Annual)	$	Dental (Premiums & Co-payments)	$
Food, Groceries	$ 400.00	Retirement Vacations (Annual)	$ 10,000.0
Restaurant (Eating Out)	$ 400.00	Medicare (start at retirement)	$ 600.00
Car Loan	$ 918.03		$
Car Insurance (Annual)	$		$
Auto Maintenance (Gas, Oil, Repairs)	$ 400.00		$
	$		$
	$		$

Notes

Insurance (Auto, Home, Umbrella) = $2,500 per year
Payroll deductions for health care, dental, disability, & life insurance (see pay stub)

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Financial Information

Please provide copies of the documents listed below (to ensure accuracy of plan results)

- ✓ Federal and State Income Tax Returns (most recent)
- ✓ Current Pay Stub
- Personal Financial Statement (If available)
- ✓ Most Recent Bank and Brokerage Account Statements
- ✓ Retirement Plan Statement (401(k), 403(b), etc.)
- Retirement Plan – List of Investment Options
- ✓ Social Security Statements
- Trust Documents (as Grantor or Beneficiary)
- Will(s)
- Pension Fund Information
- ✓ Life and Long Term Care Insurance Policies
- Cash Value Life Insurance Current Statement of Values
- Disability Insurance Policies & Current Statement
- Group and Individual Accident & Health Insurance Policies
- Pro / Post Nuptial Agreements
- Other ______________________

Notes

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Freedom to be Inspired ®

Thank you.

We're here whenever you need us — questions, updates, or fresh ideas.

GET IN TOUCH

Jacob J. Reid, Financial Advisor

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