

PHILLIP B. WHITE
& COMPANY

25-01 Base Model

Prepared for Frank and Mary Johnson

Prepared By

Bruce D. White, MS, CFP®
319 Diablo Road, #211
Danville, CA 94526
(925) 378-3393

Table of Contents

Table of Contents	2
Disclaimer	3
Balance Sheet Base Facts as of July 2, 2025.....	5
Income, Transfers and Savings Summary Base Facts	7
Liabilities and Expenses Summary Base Facts	9
Cash Flow Base Facts (All Years) (Only Show Future Values)	11
Portfolio Growth Base Facts (All Years).....	14
Cash Flow - Other Portfolio Activity Base Facts (All Years).....	17
Cash Flow - Income Flows Base Facts (All Years).....	20
Cash Flow - Expenses Base Facts (All Years)	23
Cash Flow - Expense Flows Base Facts (All Years).....	26
Withdrawals Base Facts (All Years).....	29
Income Base Facts (All Years).....	32
Income Tax Base Facts (All Years).....	35
Federal Income Taxes Base Facts (All Years).....	38
Other Income Taxes Base Facts (All Years).....	41

Disclaimer

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

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

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

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

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

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

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

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

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

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

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

Frank Johnson:

Signature

Date

Mary Johnson:

Signature

Date

Bruce D. White, MS, CFP®:

Signature

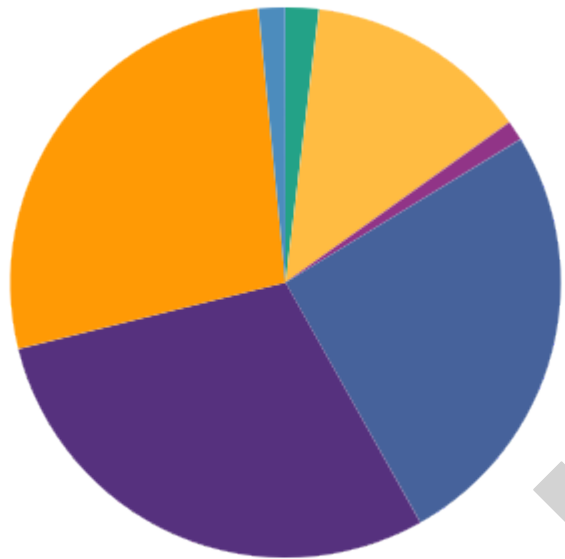
Date

Sample

Balance Sheet | Base Facts as of July 2, 2025

The Balance Sheet shows the value of your assets and liabilities, and your net worth.

Assets by Type - Current Year (2025) Base Facts



Cash Alternatives	1.95%
Taxable Investments	13.17%
Life Insurance	1.17%
Qualified Retirement	25.56%
Business Interests	29.27%
Real Estate	27.32%
Personal Property	1.56%

Assets	Frank	Mary	Joint/ROS	Total
Joint Savings	—	—	\$100,000	\$100,000
Joint Brokerage Account	—	—	\$675,000	\$675,000
Jerome's Whole Life	\$55,000	—	—	\$55,000
Taneka's Whole Life	—	\$5,000	—	\$5,000
Jerome's 401(k)	\$1,150,000	—	—	\$1,150,000
Taneka's 401(k)	\$160,000	—	—	\$160,000
Jerome's Johnson Wealth Advisors, LLC	\$1,500,000	—	—	\$1,500,000
Primary Residence	—	—	\$1,000,000	\$1,000,000

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

Assets	Frank	Mary	Joint/ROS	Total
Shore House	—	—	\$400,000	\$400,000
Jerome's Car	\$50,000	—	—	\$50,000
Taneka's Car	—	\$30,000	—	\$30,000
Total Assets	\$2,915,000	\$35,000	\$2,175,000	\$5,125,000
Liabilities	Frank	Mary	Joint/ROS	Total
Jerome's Car Loan	(\$40,000)	—	—	(\$40,000)
Taneka's Car Loan	—	(\$20,000)	—	(\$20,000)
Home Mortgage	—	—	(\$200,000)	(\$200,000)
Total Liabilities	(\$40,000)	(\$20,000)	(\$200,000)	(\$260,000)
Total Net Worth	\$2,875,000	\$15,000	\$1,975,000	\$4,865,000

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

Income, Transfers and Savings Summary | Base Facts

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



Income, Salaries & Bonuses

Jerome's Salary from Business

Amount: \$450,000

Starts: Active

Owner: Frank Johnson

Ends: Client's Retirement (age 62 in 2033)

Taneka's School Principal Salary

Amount: \$100,000

Starts: Active

Owner: Mary Johnson

Ends: Spouse's Retirement (age 62 in 2035)

Social Security

Frank's Social Security

Full Retirement Age Amount

Start Collecting at: Age 65

Retirement Benefit: \$21,830

Disability Benefit: \$0

Surviving Child Benefit: \$0

Mary's Social Security

Exempt Pension

Benefit Options

Currently Filed & Suspended: No

Income, Deferred

Taneka's School Pension

Amount: \$60,000

Starts: Spouse's Retirement (age 62 in 2035)

Owner: Mary Johnson

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

Ends: Spouse's Death (age 95 in 2068)

Savings & Contributions

Name	Destination	Starts	Ends	Amount
Joint Brokerage Account: Annual Contribution	Joint Brokerage Account	Active	Client's Retirement (age 62 in 2033)	\$10,000 per year
Jerome's 401(k): Pre-Tax Contribution	Jerome's 401(k)	Active	Client's Retirement (age 62 in 2033)	Maximum
Jerome's 401(k): Employer Contribution	Jerome's 401(k)	Active	Client's Retirement (age 62 in 2033)	50.0% of the first 5.0% of employee's salary contributed
Taneka's 401(k): Roth Contribution	Taneka's 401(k)	Active	Client's Retirement (age 62 in 2033)	5.0% of salary

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

Liabilities and Expenses Summary | Base Facts

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



Mortgages

Home Mortgage

Type: Mortgage	Property: Primary Residence	Institution: —
Original Loan Amount: \$200,000	Current Balance: \$200,000 as of 1/1/2021	Date of Loan: 1/1/2021
Interest Rate: 4.000%	Term: 15 years	Payments are made: Monthly
Repayment Type: Principal and Interest	Estimated Payment: \$1,479	

Loans

Jerome's Car Loan

Type: Automobile	Institution: —	Original Loan Amount: \$40,000
Current Balance: \$40,000 as of 1/1/2021	Date of Loan: 1/1/2021	Interest Rate: 5.000%
Number of Payments: 60	Payments are made: Monthly	Repayment Type: Principal and Interest
Estimated Payment: \$755		

Taneka's Car Loan

Type: Automobile	Institution: —	Original Loan Amount: \$20,000
Current Balance: \$20,000 as of 1/1/2021	Date of Loan: 1/1/2021	Interest Rate: 5.000%
Number of Payments: 60	Payments are made: Monthly	Repayment Type: Principal and Interest
Estimated Payment: \$377		

Living Expenses

Current Amount (today-61): \$145,000	Retirement Amount (age 62-95): \$170,000
---	---

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

Living Expense Details

No Expense Details have been defined

Expenses, Education

Kylie - Education Expense

Amount: \$20,000

Treat As: Goal

Starts: Year 2041

Ends: Year 2044

Indexed At: Inflation (2.52%)

Institution: —

Tuition: \$0

Room and Board: \$0

Books and Supplies: \$0

Other Expenses: \$0

Grants: \$0

Scholarships: \$0

Other Outside Funds: \$0

Expenses, Other

Travel

Amount: \$5,000

Treat As: Normal Expense

Starts: Year 2034

Ends: Year 2044

Pre Retirement Index: No Growth (0.00%)

Post Retirement Index: No Growth (0.00%)

Expense Type: Travel

Tax Treatment: Basic Expenses

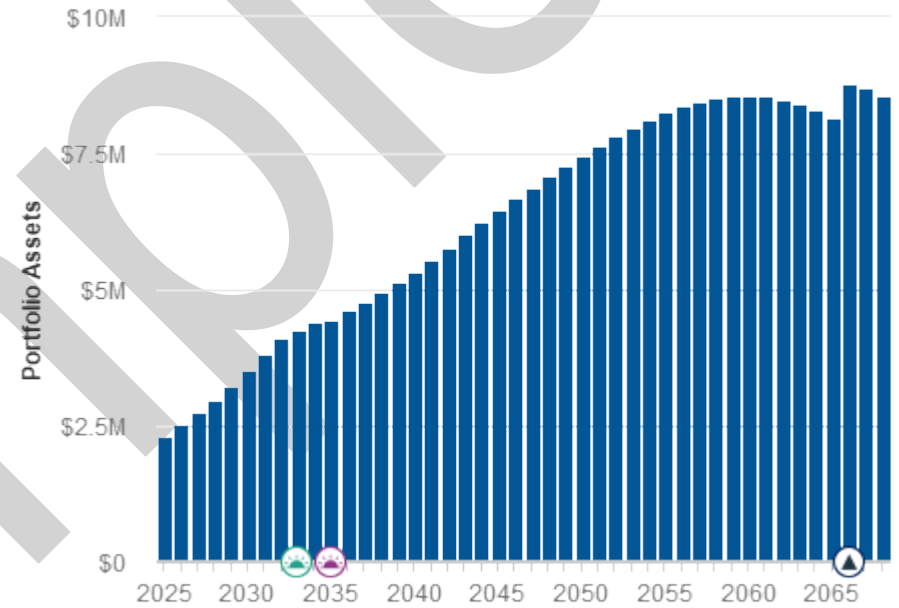
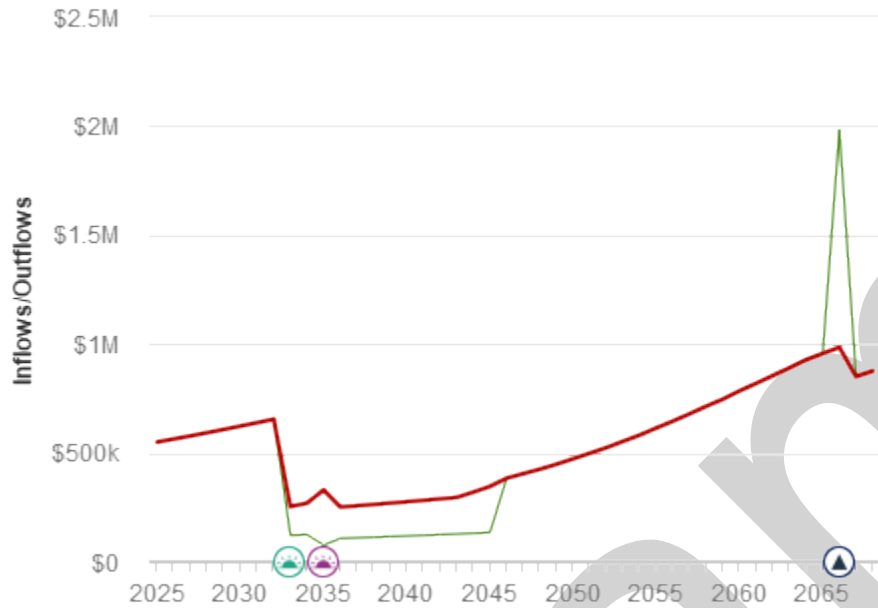
This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are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

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

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

Inflows and Outflows Base Facts

Portfolio Assets Base Facts



- Total Inflows
- Total Outflows
- Portfolio Assets
- 👤 Frank - Retirement - 2033
- 👤 Mary - Retirement - 2035
- 👤 Frank - End of Life - 2065

Age Assets Last Until 2068 (age — / 95)

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

Year	Age	Income Flows	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2025	54/52	\$550,000	\$0	\$0	\$550,000	\$509,000	\$41,000	\$550,000	\$0	\$2,333,660
2026	55/53	\$563,860	\$0	\$0	\$563,860	\$522,108	\$41,752	\$563,860	\$0	\$2,536,402
2027	56/54	\$578,070	\$0	\$0	\$578,070	\$535,060	\$43,010	\$578,070	\$0	\$2,754,716
2028	57/55	\$592,638	\$0	\$0	\$592,638	\$548,363	\$44,275	\$592,638	\$0	\$2,989,579
2029	58/56	\$607,572	\$0	\$0	\$607,572	\$562,025	\$45,547	\$607,572	\$0	\$3,242,282
2030	59/57	\$622,883	\$0	\$0	\$622,883	\$576,558	\$46,325	\$622,883	\$0	\$3,513,586
2031	60/58	\$638,580	\$0	\$0	\$638,580	\$586,470	\$52,110	\$638,580	\$0	\$3,809,802
2032	61/59	\$654,672	\$0	\$0	\$654,672	\$601,769	\$52,903	\$654,672	\$0	\$4,127,693
 2033	62/60	\$122,032	\$0	\$0	\$122,032	\$253,989	\$0	\$253,989	(\$131,957)	\$4,266,995
2034	63/61	\$125,107	\$0	\$0	\$125,107	\$269,296	\$0	\$269,296	(\$144,189)	\$4,410,551
 2035	64/62	\$76,954	\$0	\$0	\$76,954	\$330,411	\$0	\$330,411	(\$253,457)	\$4,455,507
2036	65/63	\$107,598	\$0	\$0	\$107,598	\$251,747	\$0	\$251,747	(\$144,149)	\$4,614,454
2037	66/64	\$110,309	\$0	\$0	\$110,309	\$257,328	\$0	\$257,328	(\$147,019)	\$4,782,419
2038	67/65	\$113,089	\$0	\$0	\$113,089	\$263,343	\$0	\$263,343	(\$150,254)	\$4,959,743
2039	68/66	\$115,939	\$0	\$0	\$115,939	\$269,518	\$0	\$269,518	(\$153,579)	\$5,147,077
2040	69/67	\$118,860	\$0	\$0	\$118,860	\$275,822	\$0	\$275,822	(\$156,962)	\$5,345,150
2041	70/68	\$121,855	\$0	\$0	\$121,855	\$282,274	\$0	\$282,274	(\$160,419)	\$5,554,736
2042	71/69	\$124,926	\$0	\$0	\$124,926	\$288,879	\$0	\$288,879	(\$163,953)	\$5,776,664
2043	72/70	\$128,074	\$0	\$0	\$128,074	\$295,641	\$0	\$295,641	(\$167,567)	\$6,011,829
2044	73/71	\$131,301	\$0	\$0	\$131,301	\$319,899	\$0	\$319,899	(\$188,598)	\$6,243,858
2045	74/72	\$134,610	\$0	\$0	\$134,610	\$346,200	\$0	\$346,200	(\$211,590)	\$6,469,832
2046	75/73	\$138,002	\$246,089	\$0	\$384,091	\$384,091	\$0	\$384,091	\$0	\$6,677,193
2047	76/74	\$141,480	\$263,135	\$0	\$404,615	\$404,615	\$0	\$404,615	\$0	\$6,882,072
2048	77/75	\$145,045	\$280,119	\$0	\$425,164	\$425,164	\$0	\$425,164	\$0	\$7,084,354

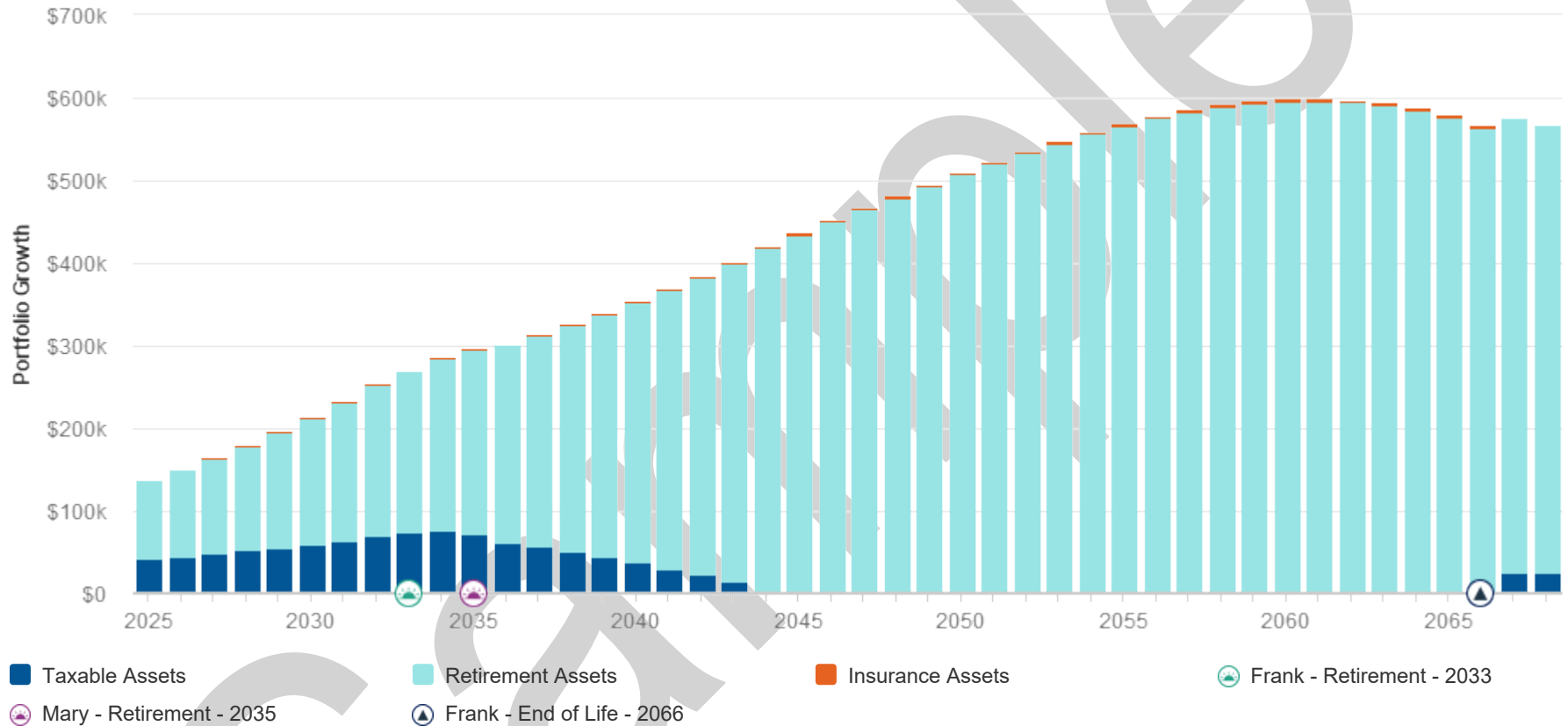
This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are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

Year	Age	Income Flows	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2049	78/76	\$148,700	\$299,489	\$0	\$448,189	\$448,189	\$0	\$448,189	\$0	\$7,281,465
2050	79/77	\$152,448	\$320,177	\$0	\$472,625	\$472,625	\$0	\$472,625	\$0	\$7,471,719
2051	80/78	\$156,290	\$342,271	\$0	\$498,561	\$498,561	\$0	\$498,561	\$0	\$7,653,221
2052	81/79	\$160,229	\$363,975	\$0	\$524,204	\$524,204	\$0	\$524,204	\$0	\$7,825,737
2053	82/80	\$164,267	\$389,031	\$0	\$553,298	\$553,298	\$0	\$553,298	\$0	\$7,985,275
2054	83/81	\$168,406	\$413,422	\$0	\$581,828	\$581,828	\$0	\$581,828	\$0	\$8,131,579
2055	84/82	\$172,650	\$441,800	\$0	\$614,450	\$614,450	\$0	\$614,450	\$0	\$8,259,722
2056	85/83	\$177,001	\$469,121	\$0	\$646,122	\$646,122	\$0	\$646,122	\$0	\$8,369,472
2057	86/84	\$181,461	\$497,910	\$0	\$679,371	\$679,371	\$0	\$679,371	\$0	\$8,458,052
2058	87/85	\$186,034	\$528,206	\$0	\$714,240	\$714,240	\$0	\$714,240	\$0	\$8,522,456
2059	88/86	\$190,722	\$555,946	\$0	\$746,668	\$746,668	\$0	\$746,668	\$0	\$8,563,523
2060	89/87	\$195,528	\$589,129	\$0	\$784,657	\$784,657	\$0	\$784,657	\$0	\$8,574,154
2061	90/88	\$200,456	\$618,746	\$0	\$819,202	\$819,202	\$0	\$819,202	\$0	\$8,555,756
2062	91/89	\$205,508	\$649,078	\$0	\$854,586	\$854,586	\$0	\$854,586	\$0	\$8,505,554
2063	92/90	\$210,687	\$679,981	\$0	\$890,668	\$890,668	\$0	\$890,668	\$0	\$8,420,721
2064	93/91	\$215,996	\$711,263	\$0	\$927,259	\$927,259	\$0	\$927,259	\$0	\$8,298,423
2065	94/92	\$221,439	\$734,853	\$0	\$956,292	\$956,292	\$0	\$956,292	\$0	\$8,143,695
2066	95/93	\$227,020	\$757,361	\$1,000,000	\$1,984,381	\$984,381	\$0	\$984,381	\$1,000,000	\$8,798,890
2067	—/94	\$170,650	\$680,040	\$0	\$850,690	\$850,690	\$0	\$850,690	\$0	\$8,695,563
2068	—/95	\$174,950	\$700,870	\$0	\$875,820	\$875,820	\$0	\$875,820	\$0	\$8,562,925

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

Portfolio Growth | Base Facts (All Years)

The Portfolio Growth report illustrates the projected appreciation of your portfolio assets. Growth consists of interest, dividends, and capital gains.



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

Year	Age	Taxable Assets	Retirement Assets	Insurance Assets	Portfolio Growth
2025	54/52	\$41,850	\$95,548	\$1,512	\$138,910
2026	55/53	\$45,065	\$105,375	\$1,550	\$151,990
2027	56/54	\$48,494	\$115,971	\$1,589	\$166,054
2028	57/55	\$52,153	\$127,431	\$1,629	\$181,213
2029	58/56	\$56,054	\$139,807	\$1,670	\$197,531
2030	59/57	\$60,214	\$153,177	\$1,713	\$215,104
2031	60/58	\$64,650	\$167,576	\$1,755	\$233,981
2032	61/59	\$69,378	\$183,435	\$1,800	\$254,613
 2033	62/60	\$74,417	\$194,997	\$1,845	\$271,259
2034	63/61	\$77,050	\$208,803	\$1,892	\$287,745
 2035	64/62	\$72,887	\$223,586	\$1,940	\$298,413
2036	65/63	\$61,692	\$239,416	\$1,988	\$303,096
2037	66/64	\$56,580	\$256,366	\$2,038	\$314,984
2038	67/65	\$50,972	\$274,517	\$2,089	\$327,578
2039	68/66	\$44,817	\$293,953	\$2,143	\$340,913
2040	69/67	\$38,074	\$314,765	\$2,196	\$355,035
2041	70/68	\$30,703	\$337,050	\$2,252	\$370,005
2042	71/69	\$22,660	\$360,913	\$2,308	\$385,881
2043	72/70	\$13,900	\$386,466	\$2,366	\$402,732
2044	73/71	\$4,373	\$413,828	\$2,426	\$420,627
2045	74/72	\$0	\$435,077	\$2,487	\$437,564
2046	75/73	\$0	\$450,900	\$2,550	\$453,450
2047	76/74	\$0	\$465,400	\$2,614	\$468,014
2048	77/75	\$0	\$479,721	\$2,680	\$482,401

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

Year	Age	Taxable Assets	Retirement Assets	Insurance Assets	Portfolio Growth
2049	78/76	\$0	\$493,852	\$2,748	\$496,600
2050	79/77	\$0	\$507,614	\$2,817	\$510,431
2051	80/78	\$0	\$520,885	\$2,888	\$523,773
2052	81/79	\$0	\$533,530	\$2,961	\$536,491
2053	82/80	\$0	\$545,534	\$3,035	\$548,569
2054	83/81	\$0	\$556,615	\$3,111	\$559,726
2055	84/82	\$0	\$566,753	\$3,190	\$569,943
2056	85/83	\$0	\$575,600	\$3,271	\$578,871
2057	86/84	\$0	\$583,138	\$3,352	\$586,490
2058	87/85	\$0	\$589,173	\$3,437	\$592,610
2059	88/86	\$0	\$593,489	\$3,524	\$597,013
2060	89/87	\$0	\$596,147	\$3,613	\$599,760
2061	90/88	\$0	\$596,644	\$3,704	\$600,348
2062	91/89	\$0	\$595,079	\$3,797	\$598,876
2063	92/90	\$0	\$591,256	\$3,892	\$595,148
2064	93/91	\$0	\$584,974	\$3,991	\$588,965
2065	94/92	\$0	\$576,033	\$4,092	\$580,125
2066	95/93	\$0	\$564,788	\$4,195	\$568,983
2067	—/94	\$25,200	\$551,155	\$358	\$576,713
2068	—/95	\$25,835	\$542,030	\$367	\$568,232



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

Cash Flow - Other Portfolio Activity | Base Facts (All Years)

The Other Portfolio Activity report is designed to show other items that impact your portfolio value, as well as balance calculations where some values are inherent to both the cash flow and valuation sections of the main report.

Cash Flow - Other Portfolio Activity

 Frank - Retirement - 2033
  Mary - Retirement - 2035
  Frank - End of Life - 2066

Year	Age	Planned Savings	Qualified Plan Matching	Planned Distributions	Change in Insurance Cash Value	Other Portfolio Activity
2025	54/52	\$41,000	\$8,750	\$0	\$0	\$49,750
2026	55/53	\$41,752	\$9,000	\$0	\$0	\$50,752
2027	56/54	\$43,010	\$9,250	\$0	\$0	\$52,260
2028	57/55	\$44,275	\$9,375	\$0	\$0	\$53,650
2029	58/56	\$45,547	\$9,625	\$0	\$0	\$55,172
2030	59/57	\$46,325	\$9,875	\$0	\$0	\$56,200
2031	60/58	\$52,110	\$10,125	\$0	\$0	\$62,235
2032	61/59	\$52,903	\$10,375	\$0	\$0	\$63,278
 2033	62/60	\$0	\$0	\$0	\$0	\$0
2034	63/61	\$0	\$0	\$0	\$0	\$0
 2035	64/62	\$0	\$0	\$0	\$0	\$0
2036	65/63	\$0	\$0	\$0	\$0	\$0
2037	66/64	\$0	\$0	\$0	\$0	\$0
2038	67/65	\$0	\$0	\$0	\$0	\$0
2039	68/66	\$0	\$0	\$0	\$0	\$0
2040	69/67	\$0	\$0	\$0	\$0	\$0
2041	70/68	\$0	\$0	\$0	\$0	\$0
2042	71/69	\$0	\$0	\$0	\$0	\$0
2043	72/70	\$0	\$0	\$0	\$0	\$0

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

Year	Age	Planned Savings	Qualified Plan Matching	Planned Distributions	Change in Insurance Cash Value	Other Portfolio Activity
2044	73/71	\$0	\$0	\$0	\$0	\$0
2045	74/72	\$0	\$0	\$0	\$0	\$0
2046	75/73	\$0	\$0	(\$246,089)	\$0	(\$246,089)
2047	76/74	\$0	\$0	(\$263,135)	\$0	(\$263,135)
2048	77/75	\$0	\$0	(\$280,119)	\$0	(\$280,119)
2049	78/76	\$0	\$0	(\$299,489)	\$0	(\$299,489)
2050	79/77	\$0	\$0	(\$320,177)	\$0	(\$320,177)
2051	80/78	\$0	\$0	(\$342,271)	\$0	(\$342,271)
2052	81/79	\$0	\$0	(\$363,975)	\$0	(\$363,975)
2053	82/80	\$0	\$0	(\$389,031)	\$0	(\$389,031)
2054	83/81	\$0	\$0	(\$413,422)	\$0	(\$413,422)
2055	84/82	\$0	\$0	(\$441,800)	\$0	(\$441,800)
2056	85/83	\$0	\$0	(\$469,121)	\$0	(\$469,121)
2057	86/84	\$0	\$0	(\$497,910)	\$0	(\$497,910)
2058	87/85	\$0	\$0	(\$528,206)	\$0	(\$528,206)
2059	88/86	\$0	\$0	(\$555,946)	\$0	(\$555,946)
2060	89/87	\$0	\$0	(\$589,129)	\$0	(\$589,129)
2061	90/88	\$0	\$0	(\$618,746)	\$0	(\$618,746)
2062	91/89	\$0	\$0	(\$649,078)	\$0	(\$649,078)
2063	92/90	\$0	\$0	(\$679,981)	\$0	(\$679,981)
2064	93/91	\$0	\$0	(\$711,263)	\$0	(\$711,263)
2065	94/92	\$0	\$0	(\$734,853)	\$0	(\$734,853)
2066	95/93	\$0	\$0	(\$757,361)	(\$156,427)	(\$913,788)
2067	—/94	\$0	\$0	(\$680,040)	\$0	(\$680,040)

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

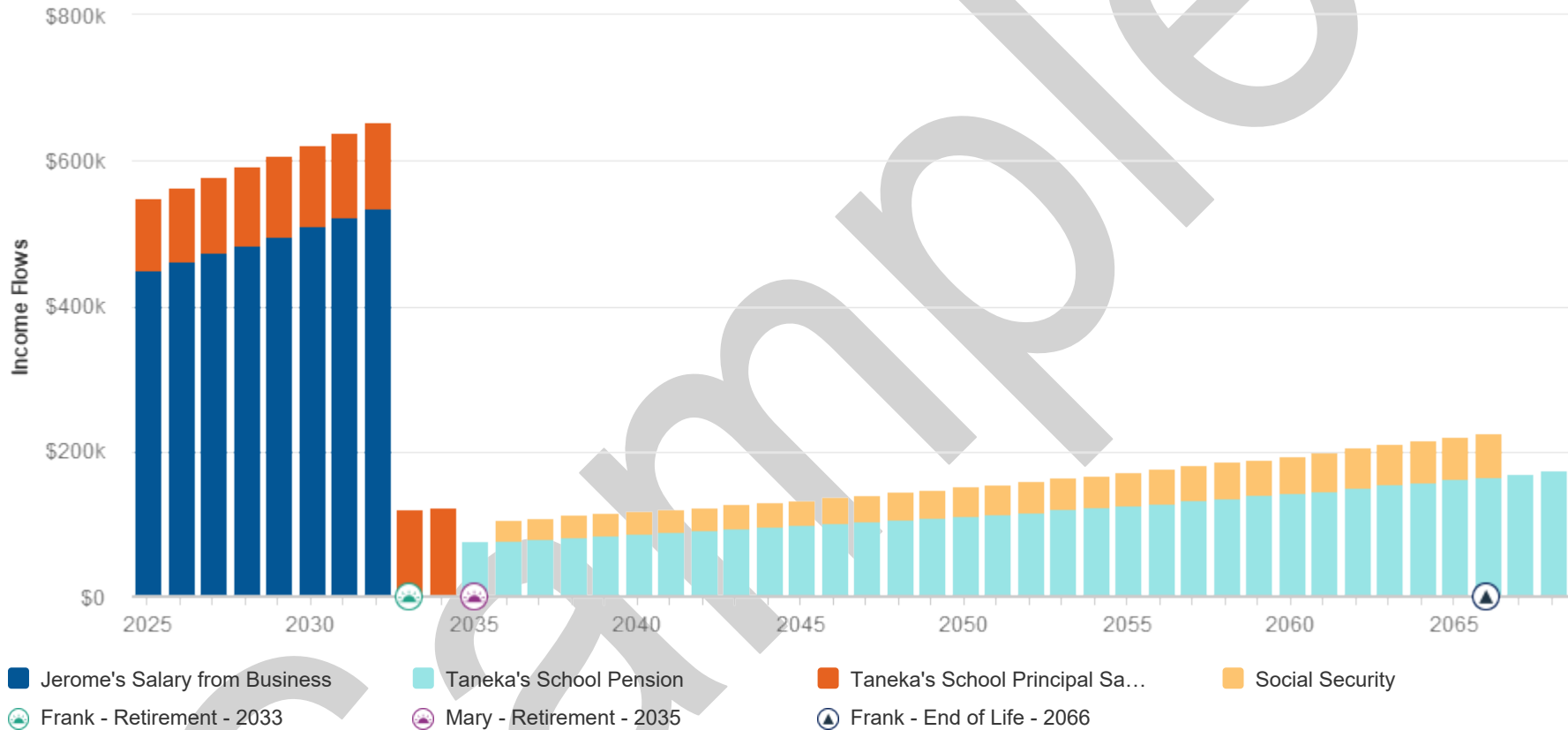
Year	Age	Planned Savings	Qualified Plan Matching	Planned Distributions	Change in Insurance Cash Value	Other Portfolio Activity
2068	—/95	\$0	\$0	(\$700,870)	\$0	(\$700,870)

Sample

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

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

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



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

Year	Age	Jerome's Salary from Business	Taneka's School Pension	Taneka's School Principal Salary	Social Security	Income Flows
2025	54/52	\$450,000	\$0	\$100,000	\$0	\$550,000
2026	55/53	\$461,340	\$0	\$102,520	\$0	\$563,860
2027	56/54	\$472,966	\$0	\$105,104	\$0	\$578,070
2028	57/55	\$484,885	\$0	\$107,753	\$0	\$592,638
2029	58/56	\$497,104	\$0	\$110,468	\$0	\$607,572
2030	59/57	\$509,631	\$0	\$113,252	\$0	\$622,883
2031	60/58	\$522,474	\$0	\$116,106	\$0	\$638,580
2032	61/59	\$535,640	\$0	\$119,032	\$0	\$654,672
2033	62/60	\$0	\$0	\$122,032	\$0	\$122,032
2034	63/61	\$0	\$0	\$125,107	\$0	\$125,107
2035	64/62	\$0	\$76,954	\$0	\$0	\$76,954
2036	65/63	\$0	\$78,893	\$0	\$28,705	\$107,598
2037	66/64	\$0	\$80,881	\$0	\$29,428	\$110,309
2038	67/65	\$0	\$82,919	\$0	\$30,170	\$113,089
2039	68/66	\$0	\$85,009	\$0	\$30,930	\$115,939
2040	69/67	\$0	\$87,151	\$0	\$31,709	\$118,860
2041	70/68	\$0	\$89,347	\$0	\$32,508	\$121,855
2042	71/69	\$0	\$91,599	\$0	\$33,327	\$124,926
2043	72/70	\$0	\$93,907	\$0	\$34,167	\$128,074
2044	73/71	\$0	\$96,273	\$0	\$35,028	\$131,301
2045	74/72	\$0	\$98,699	\$0	\$35,911	\$134,610
2046	75/73	\$0	\$101,186	\$0	\$36,816	\$138,002
2047	76/74	\$0	\$103,736	\$0	\$37,744	\$141,480
2048	77/75	\$0	\$106,350	\$0	\$38,695	\$145,045

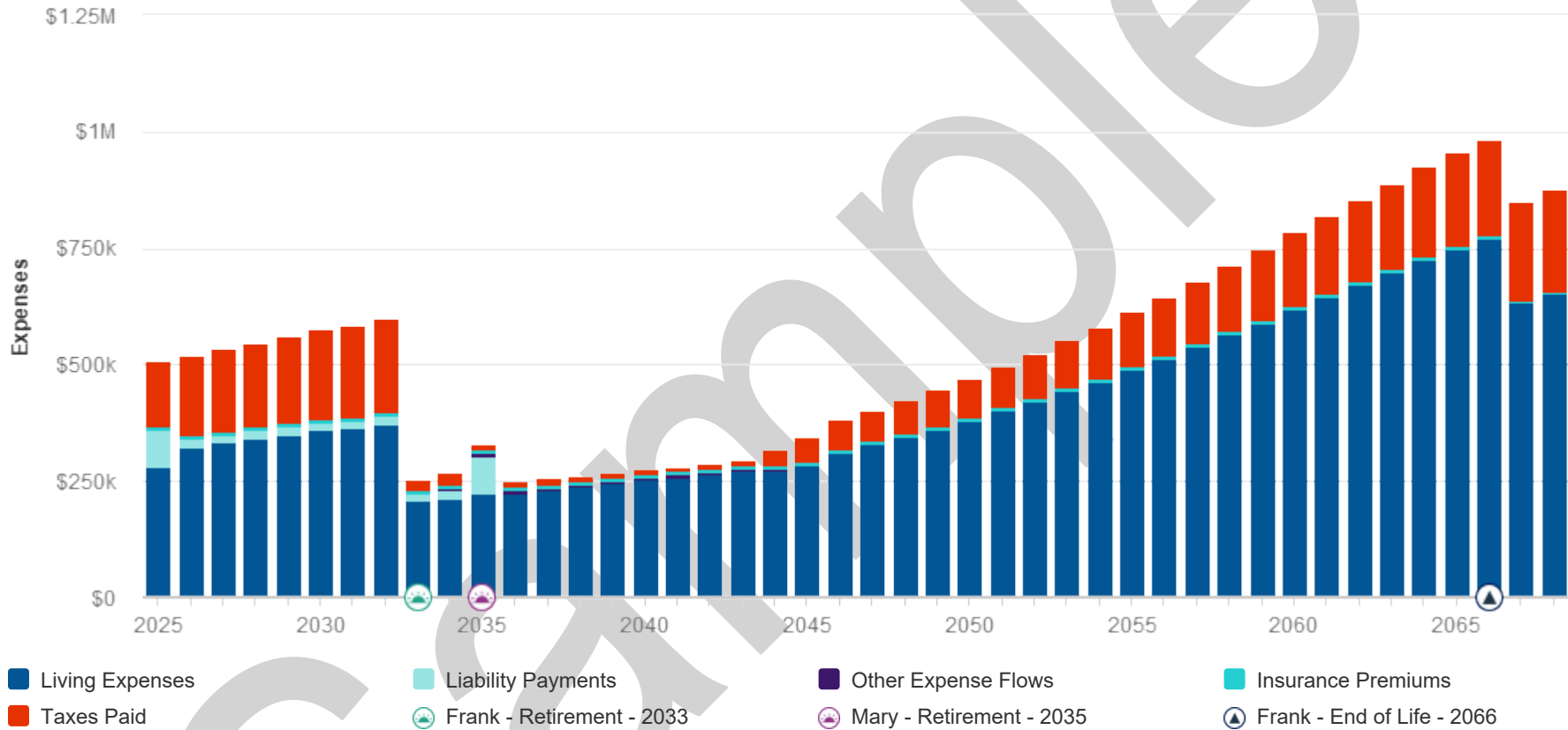
This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are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

Year	Age	Jerome's Salary from Business	Taneka's School Pension	Taneka's School Principal Salary	Social Security	Income Flows
2049	78/76	\$0	\$109,030	\$0	\$39,670	\$148,700
2050	79/77	\$0	\$111,778	\$0	\$40,670	\$152,448
2051	80/78	\$0	\$114,595	\$0	\$41,695	\$156,290
2052	81/79	\$0	\$117,483	\$0	\$42,746	\$160,229
2053	82/80	\$0	\$120,444	\$0	\$43,823	\$164,267
2054	83/81	\$0	\$123,479	\$0	\$44,927	\$168,406
2055	84/82	\$0	\$126,591	\$0	\$46,059	\$172,650
2056	85/83	\$0	\$129,781	\$0	\$47,220	\$177,001
2057	86/84	\$0	\$133,051	\$0	\$48,410	\$181,461
2058	87/85	\$0	\$136,404	\$0	\$49,630	\$186,034
2059	88/86	\$0	\$139,841	\$0	\$50,881	\$190,722
2060	89/87	\$0	\$143,365	\$0	\$52,163	\$195,528
2061	90/88	\$0	\$146,978	\$0	\$53,478	\$200,456
2062	91/89	\$0	\$150,682	\$0	\$54,826	\$205,508
2063	92/90	\$0	\$154,479	\$0	\$56,208	\$210,687
2064	93/91	\$0	\$158,372	\$0	\$57,624	\$215,996
2065	94/92	\$0	\$162,363	\$0	\$59,076	\$221,439
2066	95/93	\$0	\$166,455	\$0	\$60,565	\$227,020
2067	—/94	\$0	\$170,650	\$0	\$0	\$170,650
2068	—/95	\$0	\$174,950	\$0	\$0	\$174,950

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

Cash Flow - Expenses | Base Facts (All Years)

The Expenses report illustrates your projected cash expenditures.



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

Year	Age	Living Expenses	Liability Payments	Other Expense Flows	Insurance Premiums	Taxes Paid	Total Expenses
2025	54/52	\$279,626	\$80,502	\$0	\$8,000	\$140,872	\$509,000
2026	55/53	\$324,366	\$17,748	\$0	\$8,000	\$171,994	\$522,108
2027	56/54	\$333,012	\$17,748	\$0	\$7,500	\$176,800	\$535,060
2028	57/55	\$341,476	\$17,748	\$0	\$7,500	\$181,639	\$548,363
2029	58/56	\$350,017	\$17,748	\$0	\$7,500	\$186,760	\$562,025
2030	59/57	\$359,164	\$17,748	\$0	\$7,500	\$192,146	\$576,558
2031	60/58	\$363,715	\$17,748	\$0	\$7,500	\$197,507	\$586,470
2032	61/59	\$373,302	\$17,748	\$0	\$7,500	\$203,219	\$601,769
 2033	62/60	\$207,456	\$17,748	\$0	\$7,500	\$21,285	\$253,989
2034	63/61	\$212,914	\$17,748	\$5,000	\$7,500	\$26,134	\$269,296
 2035	64/62	\$222,430	\$83,330	\$5,000	\$7,500	\$12,151	\$330,411
2036	65/63	\$225,626	\$0	\$5,000	\$7,500	\$13,621	\$251,747
2037	66/64	\$232,382	\$0	\$5,000	\$7,500	\$12,446	\$257,328
2038	67/65	\$239,074	\$0	\$5,000	\$7,500	\$11,769	\$263,343
2039	68/66	\$245,964	\$0	\$5,000	\$7,500	\$11,054	\$269,518
2040	69/67	\$252,887	\$0	\$5,000	\$7,500	\$10,435	\$275,822
2041	70/68	\$259,419	\$0	\$5,000	\$7,500	\$10,355	\$282,274
2042	71/69	\$266,121	\$0	\$5,000	\$7,500	\$10,258	\$288,879
2043	72/70	\$272,998	\$0	\$5,000	\$7,500	\$10,143	\$295,641
2044	73/71	\$272,783	\$0	\$5,000	\$7,500	\$34,616	\$319,899
2045	74/72	\$283,629	\$0	\$0	\$7,500	\$55,071	\$346,200
2046	75/73	\$312,831	\$0	\$0	\$7,500	\$63,760	\$384,091
2047	76/74	\$328,765	\$0	\$0	\$7,500	\$68,350	\$404,615
2048	77/75	\$344,664	\$0	\$0	\$7,500	\$73,000	\$425,164

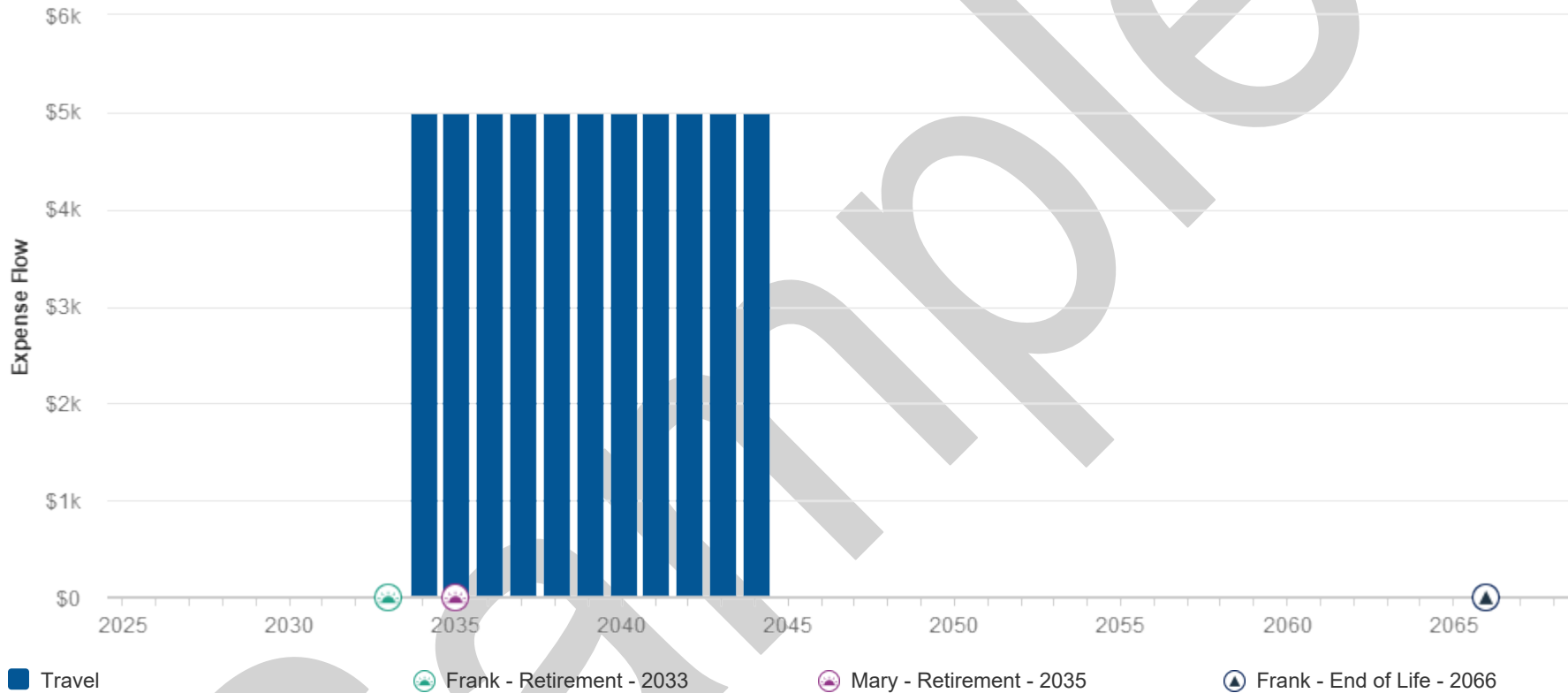
This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are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

Year	Age	Living Expenses	Liability Payments	Other Expense Flows	Insurance Premiums	Taxes Paid	Total Expenses
2049	78/76	\$362,428	\$0	\$0	\$7,500	\$78,261	\$448,189
2050	79/77	\$381,220	\$0	\$0	\$7,500	\$83,905	\$472,625
2051	80/78	\$401,108	\$0	\$0	\$7,500	\$89,953	\$498,561
2052	81/79	\$420,817	\$0	\$0	\$7,500	\$95,887	\$524,204
2053	82/80	\$443,045	\$0	\$0	\$7,500	\$102,753	\$553,298
2054	83/81	\$464,930	\$0	\$0	\$7,500	\$109,398	\$581,828
2055	84/82	\$489,722	\$0	\$0	\$7,500	\$117,228	\$614,450
2056	85/83	\$513,946	\$0	\$0	\$7,500	\$124,676	\$646,122
2057	86/84	\$539,325	\$0	\$0	\$7,500	\$132,546	\$679,371
2058	87/85	\$565,862	\$0	\$0	\$7,500	\$140,878	\$714,240
2059	88/86	\$590,663	\$0	\$0	\$7,500	\$148,505	\$746,668
2060	89/87	\$619,584	\$0	\$0	\$7,500	\$157,573	\$784,657
2061	90/88	\$645,490	\$0	\$0	\$7,500	\$166,212	\$819,202
2062	91/89	\$671,811	\$0	\$0	\$7,500	\$175,275	\$854,586
2063	92/90	\$698,710	\$0	\$0	\$7,500	\$184,458	\$890,668
2064	93/91	\$725,975	\$0	\$0	\$7,500	\$193,784	\$927,259
2065	94/92	\$748,286	\$0	\$0	\$7,500	\$200,506	\$956,292
2066	95/93	\$769,995	\$0	\$0	\$7,500	\$206,886	\$984,381
2067	—/94	\$635,142	\$0	\$0	\$2,000	\$213,548	\$850,690
2068	—/95	\$653,656	\$0	\$0	\$2,000	\$220,164	\$875,820

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

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

The Expense Flows report illustrates your projected cash expenditures.



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

Year	Age	Travel	Total Expense Flows
2025	54/52	\$0	\$0
2026	55/53	\$0	\$0
2027	56/54	\$0	\$0
2028	57/55	\$0	\$0
2029	58/56	\$0	\$0
2030	59/57	\$0	\$0
2031	60/58	\$0	\$0
2032	61/59	\$0	\$0
 2033	62/60	\$0	\$0
2034	63/61	\$5,000	\$5,000
 2035	64/62	\$5,000	\$5,000
2036	65/63	\$5,000	\$5,000
2037	66/64	\$5,000	\$5,000
2038	67/65	\$5,000	\$5,000
2039	68/66	\$5,000	\$5,000
2040	69/67	\$5,000	\$5,000
2041	70/68	\$5,000	\$5,000
2042	71/69	\$5,000	\$5,000
2043	72/70	\$5,000	\$5,000
2044	73/71	\$5,000	\$5,000
2045	74/72	\$0	\$0
2046	75/73	\$0	\$0
2047	76/74	\$0	\$0
2048	77/75	\$0	\$0

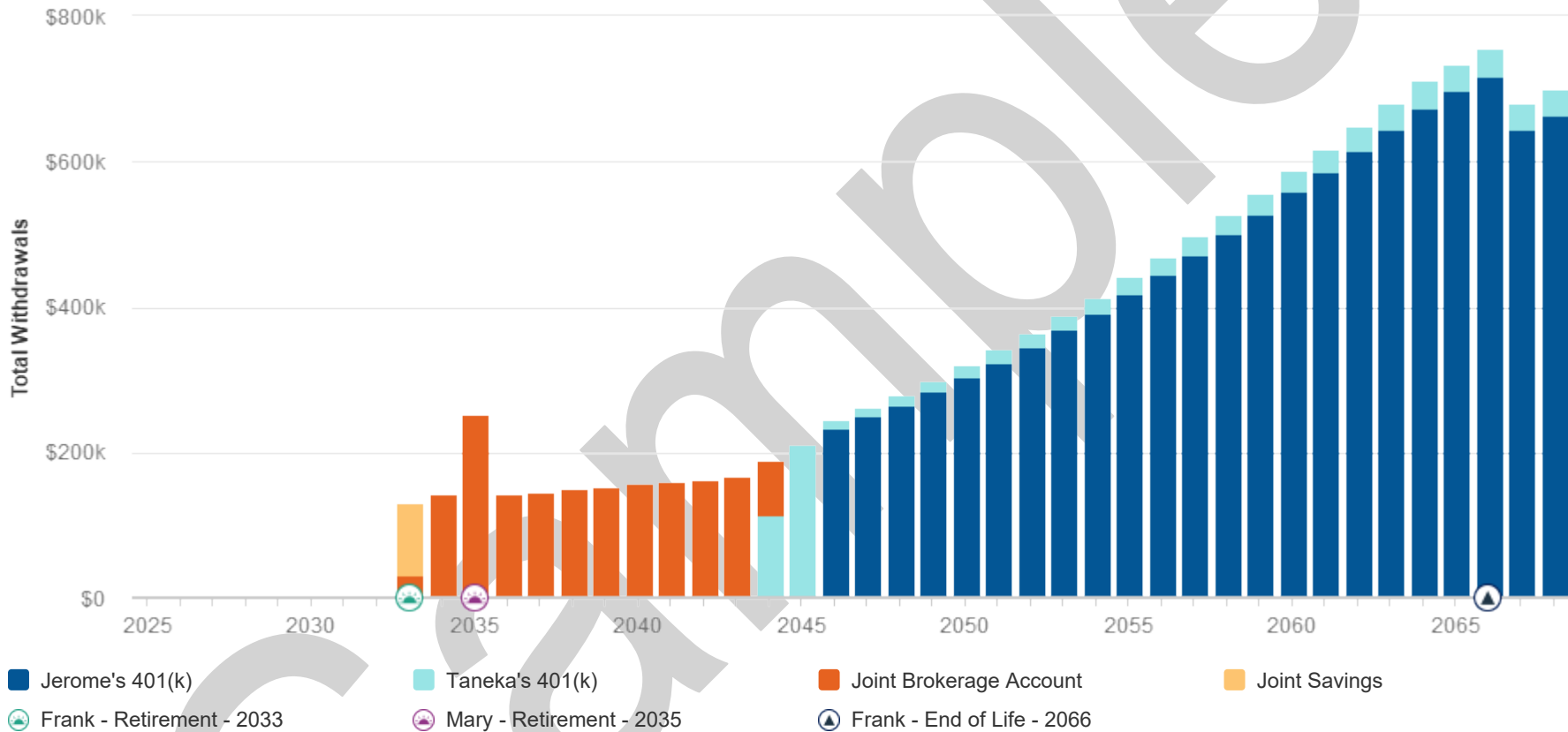
This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are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

Year	Age	Travel	Total Expense Flows
2049	78/76	\$0	\$0
2050	79/77	\$0	\$0
2051	80/78	\$0	\$0
2052	81/79	\$0	\$0
2053	82/80	\$0	\$0
2054	83/81	\$0	\$0
2055	84/82	\$0	\$0
2056	85/83	\$0	\$0
2057	86/84	\$0	\$0
2058	87/85	\$0	\$0
2059	88/86	\$0	\$0
2060	89/87	\$0	\$0
2061	90/88	\$0	\$0
2062	91/89	\$0	\$0
2063	92/90	\$0	\$0
2064	93/91	\$0	\$0
2065	94/92	\$0	\$0
2066	95/93	\$0	\$0
2067	—/94	\$0	\$0
2068	—/95	\$0	\$0

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

Withdrawals | Base Facts (All Years)

The Withdrawals report provides a breakdown of your Planned and Supplemental Withdrawals and the percentage of your Total Portfolio Assets (BoY) that these withdrawals represent.



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

Year	Age	Jerome's 401(k)*	Taneka's 401(k)*	Joint Brokerage Account†	Joint Savings†	Taneka's 401(k)†	Total Withdrawals	Total Portfolio Assets (BoY)	Withdrawal Percentage	
2025	54/52	\$0	\$0	\$0	\$0	\$0	\$0	\$2,145,000	0.00%	
2026	55/53	\$0	\$0	\$0	\$0	\$0	\$0	\$2,333,660	0.00%	
2027	56/54	\$0	\$0	\$0	\$0	\$0	\$0	\$2,536,402	0.00%	
2028	57/55	\$0	\$0	\$0	\$0	\$0	\$0	\$2,754,716	0.00%	
2029	58/56	\$0	\$0	\$0	\$0	\$0	\$0	\$2,989,579	0.00%	
2030	59/57	\$0	\$0	\$0	\$0	\$0	\$0	\$3,242,282	0.00%	
2031	60/58	\$0	\$0	\$0	\$0	\$0	\$0	\$3,513,586	0.00%	
2032	61/59	\$0	\$0	\$0	\$0	\$0	\$0	\$3,809,802	0.00%	
🌿	2033	62/60	\$0	\$0	\$31,957	\$100,000	\$0	\$131,957	\$4,127,693	3.20%
	2034	63/61	\$0	\$0	\$144,189	\$0	\$0	\$144,189	\$4,266,995	3.38%
🌸	2035	64/62	\$0	\$0	\$253,457	\$0	\$0	\$253,457	\$4,410,551	5.75%
	2036	65/63	\$0	\$0	\$144,149	\$0	\$0	\$144,149	\$4,455,507	3.24%
	2037	66/64	\$0	\$0	\$147,019	\$0	\$0	\$147,019	\$4,614,454	3.19%
	2038	67/65	\$0	\$0	\$150,254	\$0	\$0	\$150,254	\$4,782,419	3.14%
	2039	68/66	\$0	\$0	\$153,579	\$0	\$0	\$153,579	\$4,959,743	3.10%
	2040	69/67	\$0	\$0	\$156,962	\$0	\$0	\$156,962	\$5,147,077	3.05%
	2041	70/68	\$0	\$0	\$160,419	\$0	\$0	\$160,419	\$5,345,150	3.00%
	2042	71/69	\$0	\$0	\$163,953	\$0	\$0	\$163,953	\$5,554,736	2.95%
	2043	72/70	\$0	\$0	\$167,567	\$0	\$0	\$167,567	\$5,776,664	2.90%
	2044	73/71	\$0	\$0	\$74,900	\$0	\$113,698	\$188,598	\$6,011,829	3.14%
	2045	74/72	\$0	\$0	\$0	\$0	\$211,590	\$211,590	\$6,243,858	3.39%
	2046	75/73	\$233,361	\$12,728	\$0	\$0	\$0	\$246,089	\$6,469,832	3.80%
	2047	76/74	\$249,526	\$13,609	\$0	\$0	\$0	\$263,135	\$6,677,193	3.94%
	2048	77/75	\$265,631	\$14,488	\$0	\$0	\$0	\$280,119	\$6,882,072	4.07%

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

Year	Age	Jerome's 401(k)*	Taneka's 401(k)*	Joint Brokerage Account†	Joint Savings†	Taneka's 401(k)†	Total Withdrawals	Total Portfolio Assets (BoY)	Withdrawal Percentage
2049	78/76	\$283,999	\$15,490	\$0	\$0	\$0	\$299,489	\$7,084,354	4.23%
2050	79/77	\$303,618	\$16,559	\$0	\$0	\$0	\$320,177	\$7,281,465	4.40%
2051	80/78	\$324,569	\$17,702	\$0	\$0	\$0	\$342,271	\$7,471,719	4.58%
2052	81/79	\$345,150	\$18,825	\$0	\$0	\$0	\$363,975	\$7,653,221	4.76%
2053	82/80	\$368,910	\$20,121	\$0	\$0	\$0	\$389,031	\$7,825,737	4.97%
2054	83/81	\$392,040	\$21,382	\$0	\$0	\$0	\$413,422	\$7,985,275	5.18%
2055	84/82	\$418,950	\$22,850	\$0	\$0	\$0	\$441,800	\$8,131,579	5.43%
2056	85/83	\$444,858	\$24,263	\$0	\$0	\$0	\$469,121	\$8,259,722	5.68%
2057	86/84	\$472,158	\$25,752	\$0	\$0	\$0	\$497,910	\$8,369,472	5.95%
2058	87/85	\$500,887	\$27,319	\$0	\$0	\$0	\$528,206	\$8,458,052	6.25%
2059	88/86	\$527,193	\$28,753	\$0	\$0	\$0	\$555,946	\$8,522,456	6.52%
2060	89/87	\$558,659	\$30,470	\$0	\$0	\$0	\$589,129	\$8,563,523	6.88%
2061	90/88	\$586,745	\$32,001	\$0	\$0	\$0	\$618,746	\$8,574,154	7.22%
2062	91/89	\$615,508	\$33,570	\$0	\$0	\$0	\$649,078	\$8,555,756	7.59%
2063	92/90	\$644,813	\$35,168	\$0	\$0	\$0	\$679,981	\$8,505,554	7.99%
2064	93/91	\$674,477	\$36,786	\$0	\$0	\$0	\$711,263	\$8,420,721	8.45%
2065	94/92	\$696,847	\$38,006	\$0	\$0	\$0	\$734,853	\$8,298,423	8.86%
2066	95/93	\$718,191	\$39,170	\$0	\$0	\$0	\$757,361	\$8,143,695	9.30%
2067	—/94	\$644,869	\$35,171	\$0	\$0	\$0	\$680,040	\$8,798,890	7.73%
2068	—/95	\$664,621	\$36,249	\$0	\$0	\$0	\$700,870	\$8,695,563	8.06%

* Planned Withdrawals - Consists of Required Minimum Distributions, withdrawals from accounts specified as the source of a transfer flow, and withdrawals from accounts specified to fund an expense.

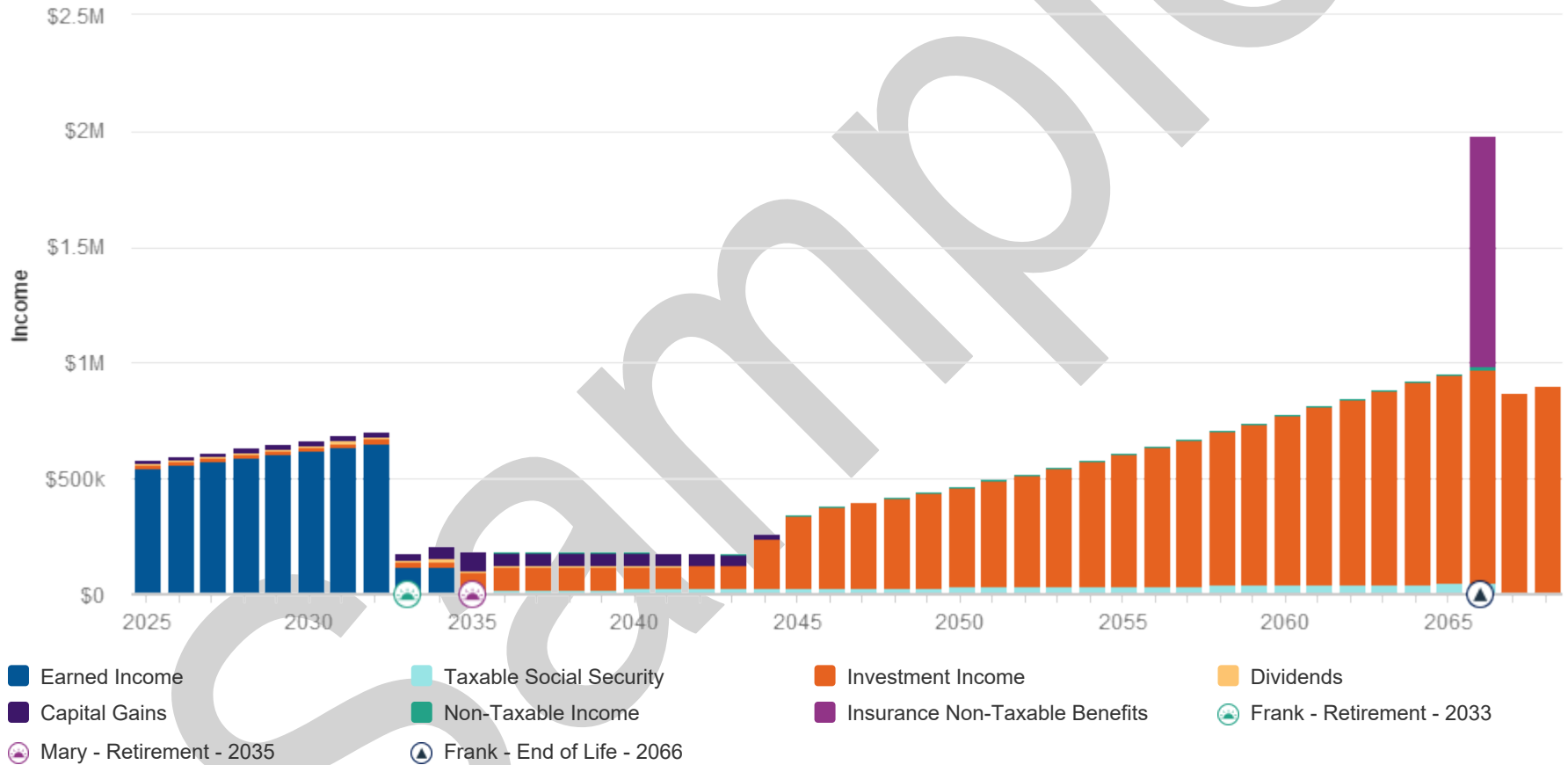
† Supplemental Withdrawals - After income and planned withdrawals are accounted for, if cash flow is still negative, then supplemental withdrawals occur to get cash flow back to \$0 for the year. Supplemental withdrawals use the Liquidation Strategy as entered under Expenses to determine from which accounts withdrawals are to be made. Supplemental withdrawals will also include any applicable tax withholding associated with the supplemental withdrawal.

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

Income | Base Facts (All Years)

The Income report projects your future income.

Income Source Breakdown



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

Year	Age	Earned Income	Taxable Social Security	Investment Income	Dividends	Capital Gains	Total Income	Non-Taxable Income	Insurance Non-Taxable Benefits	Gross Total Income
2025	54/52	\$550,000	\$0	\$11,407	\$6,916	\$17,500	\$585,823	\$0	\$0	\$585,823
2026	55/53	\$563,860	\$0	\$12,283	\$7,447	\$18,027	\$601,617	\$0	\$0	\$601,617
2027	56/54	\$578,070	\$0	\$13,218	\$8,014	\$18,667	\$617,969	\$0	\$0	\$617,969
2028	57/55	\$592,638	\$0	\$14,214	\$8,619	\$19,419	\$634,890	\$0	\$0	\$634,890
2029	58/56	\$607,572	\$0	\$15,279	\$9,263	\$20,285	\$652,399	\$0	\$0	\$652,399
2030	59/57	\$622,883	\$0	\$16,412	\$9,951	\$21,268	\$670,514	\$0	\$0	\$670,514
2031	60/58	\$638,580	\$0	\$17,621	\$10,684	\$22,369	\$689,254	\$0	\$0	\$689,254
2032	61/59	\$654,672	\$0	\$18,910	\$11,465	\$23,591	\$708,638	\$0	\$0	\$708,638
2033	62/60	\$122,032	\$0	\$20,284	\$12,298	\$25,761	\$180,375	\$0	\$0	\$180,375
2034	63/61	\$125,107	\$0	\$21,002	\$12,733	\$54,601	\$213,443	\$0	\$0	\$213,443
2035	64/62	\$0	\$0	\$96,820	\$12,045	\$81,785	\$190,650	\$0	\$0	\$190,650
2036	65/63	\$0	\$24,399	\$95,709	\$10,195	\$52,329	\$182,632	\$4,306	\$0	\$186,938
2037	66/64	\$0	\$25,014	\$96,303	\$9,350	\$52,370	\$183,037	\$4,414	\$0	\$187,451
2038	67/65	\$0	\$25,645	\$96,812	\$8,424	\$52,283	\$183,164	\$4,525	\$0	\$187,689
2039	68/66	\$0	\$26,291	\$97,225	\$7,406	\$51,992	\$182,914	\$4,639	\$0	\$187,553
2040	69/67	\$0	\$26,953	\$97,528	\$6,292	\$51,485	\$182,258	\$4,756	\$0	\$187,014
2041	70/68	\$0	\$27,632	\$97,715	\$5,074	\$50,763	\$181,184	\$4,876	\$0	\$186,060
2042	71/69	\$0	\$28,328	\$97,776	\$3,745	\$49,818	\$179,667	\$4,999	\$0	\$184,666
2043	72/70	\$0	\$29,042	\$97,695	\$2,297	\$48,648	\$177,682	\$5,125	\$0	\$182,807
2044	73/71	\$0	\$29,774	\$211,163	\$723	\$21,336	\$262,996	\$5,254	\$0	\$268,250
2045	74/72	\$0	\$30,524	\$310,289	\$0	\$0	\$340,813	\$5,387	\$0	\$346,200
2046	75/73	\$0	\$31,294	\$347,275	\$0	\$0	\$378,569	\$5,522	\$0	\$384,091
2047	76/74	\$0	\$32,082	\$366,871	\$0	\$0	\$398,953	\$5,662	\$0	\$404,615
2048	77/75	\$0	\$32,891	\$386,469	\$0	\$0	\$419,360	\$5,804	\$0	\$425,164

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

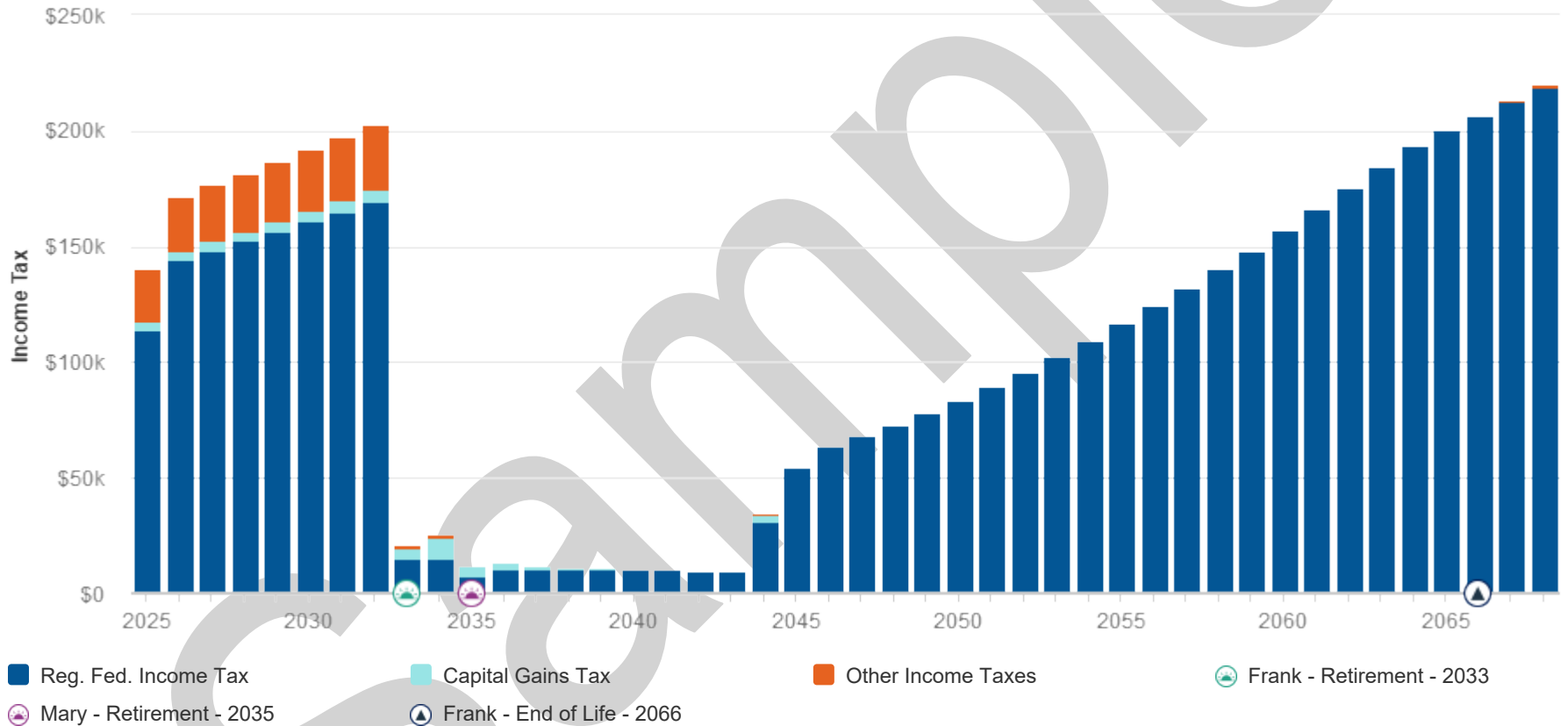
Year	Age	Earned Income	Taxable Social Security	Investment Income	Dividends	Capital Gains	Total Income	Non-Taxable Income	Insurance Non-Taxable Benefits	Gross Total Income
2049	78/76	\$0	\$33,720	\$408,519	\$0	\$0	\$442,239	\$5,950	\$0	\$448,189
2050	79/77	\$0	\$34,570	\$431,955	\$0	\$0	\$466,525	\$6,100	\$0	\$472,625
2051	80/78	\$0	\$35,441	\$456,866	\$0	\$0	\$492,307	\$6,254	\$0	\$498,561
2052	81/79	\$0	\$36,334	\$481,458	\$0	\$0	\$517,792	\$6,412	\$0	\$524,204
2053	82/80	\$0	\$37,250	\$509,475	\$0	\$0	\$546,725	\$6,573	\$0	\$553,298
2054	83/81	\$0	\$38,188	\$536,901	\$0	\$0	\$575,089	\$6,739	\$0	\$581,828
2055	84/82	\$0	\$39,150	\$568,391	\$0	\$0	\$607,541	\$6,909	\$0	\$614,450
2056	85/83	\$0	\$40,137	\$598,902	\$0	\$0	\$639,039	\$7,083	\$0	\$646,122
2057	86/84	\$0	\$41,149	\$630,961	\$0	\$0	\$672,110	\$7,261	\$0	\$679,371
2058	87/85	\$0	\$42,186	\$664,610	\$0	\$0	\$706,796	\$7,444	\$0	\$714,240
2059	88/86	\$0	\$43,249	\$695,787	\$0	\$0	\$739,036	\$7,632	\$0	\$746,668
2060	89/87	\$0	\$44,339	\$732,494	\$0	\$0	\$776,833	\$7,824	\$0	\$784,657
2061	90/88	\$0	\$45,456	\$765,724	\$0	\$0	\$811,180	\$8,022	\$0	\$819,202
2062	91/89	\$0	\$46,602	\$799,760	\$0	\$0	\$846,362	\$8,224	\$0	\$854,586
2063	92/90	\$0	\$47,777	\$834,460	\$0	\$0	\$882,237	\$8,431	\$0	\$890,668
2064	93/91	\$0	\$48,980	\$869,635	\$0	\$0	\$918,615	\$8,644	\$0	\$927,259
2065	94/92	\$0	\$50,215	\$897,216	\$0	\$0	\$947,431	\$8,861	\$0	\$956,292
2066	95/93	\$0	\$51,480	\$923,816	\$0	\$0	\$975,296	\$9,085	\$1,000,000	\$1,984,381
2067	—/94	\$0	\$0	\$875,890	\$0	\$0	\$875,890	\$0	\$0	\$875,890
2068	—/95	\$0	\$0	\$901,655	\$0	\$0	\$901,655	\$0	\$0	\$901,655

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

Income Tax | Base Facts (All Years)

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

Income Taxes



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

Year	Age	Gross Total Income	Regular Federal Income Tax	Capital Gains Tax	Other Income Taxes	Total Income Tax	Effective Income Tax Rate
2025	54/52	\$585,823	\$114,256	\$3,662	\$22,954	\$140,872	24.05%
2026	55/53	\$601,617	\$144,539	\$3,822	\$23,633	\$171,994	28.59%
2027	56/54	\$617,969	\$148,471	\$4,002	\$24,327	\$176,800	28.61%
2028	57/55	\$634,890	\$152,376	\$4,206	\$25,057	\$181,639	28.61%
2029	58/56	\$652,399	\$156,544	\$4,432	\$25,784	\$186,760	28.63%
2030	59/57	\$670,514	\$160,896	\$4,683	\$26,567	\$192,146	28.66%
2031	60/58	\$689,254	\$165,182	\$4,958	\$27,367	\$197,507	28.66%
2032	61/59	\$708,638	\$169,773	\$5,259	\$28,187	\$203,219	28.68%
2033	62/60	\$180,375	\$15,020	\$4,496	\$1,769	\$21,285	11.80%
2034	63/61	\$213,443	\$15,434	\$8,886	\$1,814	\$26,134	12.24%
2035	64/62	\$190,650	\$7,576	\$4,575	\$0	\$12,151	6.37%
2036	65/63	\$186,938	\$10,871	\$2,750	\$0	\$13,621	7.29%
2037	66/64	\$187,451	\$10,565	\$1,881	\$0	\$12,446	6.64%
2038	67/65	\$187,689	\$10,529	\$1,240	\$0	\$11,769	6.27%
2039	68/66	\$187,553	\$10,497	\$557	\$0	\$11,054	5.89%
2040	69/67	\$187,014	\$10,435	\$0	\$0	\$10,435	5.58%
2041	70/68	\$186,060	\$10,355	\$0	\$0	\$10,355	5.57%
2042	71/69	\$184,666	\$10,258	\$0	\$0	\$10,258	5.55%
2043	72/70	\$182,807	\$10,143	\$0	\$0	\$10,143	5.55%
2044	73/71	\$268,250	\$30,814	\$3,308	\$494	\$34,616	12.90%
2045	74/72	\$346,200	\$55,071	\$0	\$0	\$55,071	15.91%
2046	75/73	\$384,091	\$63,760	\$0	\$0	\$63,760	16.60%
2047	76/74	\$404,615	\$68,350	\$0	\$0	\$68,350	16.89%
2048	77/75	\$425,164	\$73,000	\$0	\$0	\$73,000	17.17%

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

Year	Age	Gross Total Income	Regular Federal Income Tax	Capital Gains Tax	Other Income Taxes	Total Income Tax	Effective Income Tax Rate
2049	78/76	\$448,189	\$78,261	\$0	\$0	\$78,261	17.46%
2050	79/77	\$472,625	\$83,905	\$0	\$0	\$83,905	17.75%
2051	80/78	\$498,561	\$89,953	\$0	\$0	\$89,953	18.04%
2052	81/79	\$524,204	\$95,887	\$0	\$0	\$95,887	18.29%
2053	82/80	\$553,298	\$102,753	\$0	\$0	\$102,753	18.57%
2054	83/81	\$581,828	\$109,398	\$0	\$0	\$109,398	18.80%
2055	84/82	\$614,450	\$117,228	\$0	\$0	\$117,228	19.08%
2056	85/83	\$646,122	\$124,676	\$0	\$0	\$124,676	19.30%
2057	86/84	\$679,371	\$132,546	\$0	\$0	\$132,546	19.51%
2058	87/85	\$714,240	\$140,878	\$0	\$0	\$140,878	19.72%
2059	88/86	\$746,668	\$148,505	\$0	\$0	\$148,505	19.89%
2060	89/87	\$784,657	\$157,573	\$0	\$0	\$157,573	20.08%
2061	90/88	\$819,202	\$166,212	\$0	\$0	\$166,212	20.29%
2062	91/89	\$854,586	\$175,275	\$0	\$0	\$175,275	20.51%
2063	92/90	\$890,668	\$184,458	\$0	\$0	\$184,458	20.71%
2064	93/91	\$927,259	\$193,784	\$0	\$0	\$193,784	20.90%
2065	94/92	\$956,292	\$200,506	\$0	\$0	\$200,506	20.97%
2066	95/93	\$1,984,381	\$206,886	\$0	\$0	\$206,886	21.02%
2067	—/94	\$875,890	\$212,590	\$0	\$958	\$213,548	24.38%
2068	—/95	\$901,655	\$219,182	\$0	\$982	\$220,164	24.42%

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

Federal Income Taxes | Base Facts (All Years)

The Federal Income Taxes report breaks down your projected future federal tax calculations.

Federal Taxes Breakdown



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

Year	Age	Total Income	Above Line Deduct.	Adjusted Gross Income	Exempt.	Below Line Deduct.	Taxable Income	Income Tax Base	Tax Table Calc	AMT Tax (Credit)	Regular Federal Income Tax	Capital Gains Tax	Total Federal Tax
2025	54/52	\$585,823	\$31,000	\$554,823	\$0	\$30,000	\$524,823	\$500,407	\$114,256	\$0	\$114,256	\$3,662	\$117,918
2026	55/53	\$601,617	\$24,000	\$577,617	\$0	\$16,600	\$561,017	\$535,543	\$144,372	\$167	\$144,539	\$3,822	\$148,361
2027	56/54	\$617,969	\$24,500	\$593,469	\$0	\$17,100	\$576,369	\$549,688	\$148,224	\$247	\$148,471	\$4,002	\$152,473
2028	57/55	\$634,890	\$25,500	\$609,390	\$0	\$17,500	\$591,890	\$563,852	\$152,069	\$307	\$152,376	\$4,206	\$156,582
2029	58/56	\$652,399	\$26,000	\$626,399	\$0	\$17,900	\$608,499	\$578,951	\$156,184	\$360	\$156,544	\$4,432	\$160,976
2030	59/57	\$670,514	\$26,500	\$644,014	\$0	\$18,400	\$625,614	\$594,395	\$160,413	\$483	\$160,896	\$4,683	\$165,579
2031	60/58	\$689,254	\$27,500	\$661,754	\$0	\$18,900	\$642,854	\$609,801	\$164,592	\$590	\$165,182	\$4,958	\$170,140
2032	61/59	\$708,638	\$28,000	\$680,638	\$0	\$19,300	\$661,338	\$626,282	\$169,110	\$663	\$169,773	\$5,259	\$175,032
 2033	62/60	\$180,375	\$0	\$180,375	\$12,700	\$19,800	\$147,875	\$109,816	\$15,020	\$0	\$15,020	\$4,496	\$19,516
2034	63/61	\$213,443	\$0	\$213,443	\$13,000	\$20,300	\$180,143	\$112,809	\$15,434	\$0	\$15,434	\$8,886	\$24,320
 2035	64/62	\$190,650	\$0	\$190,650	\$13,300	\$22,850	\$154,500	\$60,670	\$7,576	\$0	\$7,576	\$4,575	\$12,151
2036	65/63	\$182,632	\$0	\$182,632	\$13,700	\$23,500	\$145,432	\$82,908	\$10,871	\$0	\$10,871	\$2,750	\$13,621
2037	66/64	\$183,037	\$0	\$183,037	\$14,000	\$26,200	\$142,837	\$81,117	\$10,565	\$0	\$10,565	\$1,881	\$12,446
2038	67/65	\$183,164	\$0	\$183,164	\$14,400	\$26,900	\$141,864	\$81,157	\$10,529	\$0	\$10,529	\$1,240	\$11,769
2039	68/66	\$182,914	\$0	\$182,914	\$14,700	\$27,600	\$140,614	\$81,216	\$10,497	\$0	\$10,497	\$557	\$11,054
2040	69/67	\$182,258	\$0	\$182,258	\$15,100	\$28,300	\$138,858	\$81,081	\$10,435	\$0	\$10,435	\$0	\$10,435
2041	70/68	\$181,184	\$0	\$181,184	\$15,500	\$29,000	\$136,684	\$80,847	\$10,355	\$0	\$10,355	\$0	\$10,355
2042	71/69	\$179,667	\$0	\$179,667	\$15,900	\$29,700	\$134,067	\$80,504	\$10,258	\$0	\$10,258	\$0	\$10,258
2043	72/70	\$177,682	\$0	\$177,682	\$16,300	\$30,400	\$130,982	\$80,037	\$10,143	\$0	\$10,143	\$0	\$10,143
2044	73/71	\$262,996	\$0	\$262,996	\$16,700	\$31,300	\$214,996	\$192,937	\$30,814	\$0	\$30,814	\$3,308	\$34,122
2045	74/72	\$340,813	\$0	\$340,813	\$17,100	\$32,000	\$291,713	\$291,713	\$55,071	\$0	\$55,071	\$0	\$55,071
2046	75/73	\$378,569	\$0	\$378,569	\$17,500	\$32,800	\$328,269	\$328,269	\$63,760	\$0	\$63,760	\$0	\$63,760
2047	76/74	\$398,953	\$0	\$398,953	\$18,000	\$33,700	\$347,253	\$347,253	\$68,350	\$0	\$68,350	\$0	\$68,350

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

Year	Age	Total Income	Above Line Deduct.	Adjusted Gross Income	Exempt.	Below Line Deduct.	Taxable Income	Income Tax Base	Tax Table Calc	AMT Tax (Credit)	Regular Federal Income Tax	Capital Gains Tax	Total Federal Tax
2048	77/75	\$419,360	\$0	\$419,360	\$18,400	\$34,500	\$366,460	\$366,460	\$73,000	\$0	\$73,000	\$0	\$73,000
2049	78/76	\$442,239	\$0	\$442,239	\$18,900	\$35,400	\$387,939	\$387,939	\$78,261	\$0	\$78,261	\$0	\$78,261
2050	79/77	\$466,525	\$0	\$466,525	\$19,400	\$36,300	\$410,825	\$410,825	\$83,905	\$0	\$83,905	\$0	\$83,905
2051	80/78	\$492,307	\$0	\$492,307	\$19,900	\$37,200	\$435,207	\$435,207	\$89,953	\$0	\$89,953	\$0	\$89,953
2052	81/79	\$517,792	\$0	\$517,792	\$20,400	\$38,100	\$459,292	\$459,292	\$95,887	\$0	\$95,887	\$0	\$95,887
2053	82/80	\$546,725	\$0	\$546,725	\$20,900	\$39,100	\$486,725	\$486,725	\$102,753	\$0	\$102,753	\$0	\$102,753
2054	83/81	\$575,089	\$0	\$575,089	\$21,400	\$40,200	\$513,489	\$513,489	\$109,398	\$0	\$109,398	\$0	\$109,398
2055	84/82	\$607,541	\$0	\$607,541	\$21,900	\$41,100	\$544,541	\$544,541	\$117,228	\$0	\$117,228	\$0	\$117,228
2056	85/83	\$639,039	\$0	\$639,039	\$22,500	\$42,200	\$574,339	\$574,339	\$124,676	\$0	\$124,676	\$0	\$124,676
2057	86/84	\$672,110	\$0	\$672,110	\$23,100	\$43,300	\$605,710	\$605,710	\$132,546	\$0	\$132,546	\$0	\$132,546
2058	87/85	\$706,796	\$0	\$706,796	\$23,600	\$44,400	\$638,796	\$638,796	\$140,878	\$0	\$140,878	\$0	\$140,878
2059	88/86	\$739,036	\$0	\$739,036	\$24,200	\$45,400	\$669,436	\$669,436	\$148,505	\$0	\$148,505	\$0	\$148,505
2060	89/87	\$776,833	\$0	\$776,833	\$24,900	\$46,600	\$705,333	\$705,333	\$157,573	\$0	\$157,573	\$0	\$157,573
2061	90/88	\$811,180	\$0	\$811,180	\$25,500	\$47,700	\$737,980	\$737,980	\$166,212	\$0	\$166,212	\$0	\$166,212
2062	91/89	\$846,362	\$0	\$846,362	\$26,100	\$48,900	\$771,362	\$771,362	\$175,275	\$0	\$175,275	\$0	\$175,275
2063	92/90	\$882,237	\$0	\$882,237	\$26,800	\$50,200	\$805,237	\$805,237	\$184,458	\$0	\$184,458	\$0	\$184,458
2064	93/91	\$918,615	\$0	\$918,615	\$27,500	\$51,400	\$839,715	\$839,715	\$193,784	\$0	\$193,784	\$0	\$193,784
2065	94/92	\$947,431	\$0	\$947,431	\$28,200	\$52,800	\$866,431	\$866,431	\$200,506	\$0	\$200,506	\$0	\$200,506
2066	95/93	\$975,296	\$0	\$975,296	\$28,900	\$54,100	\$892,296	\$892,296	\$206,886	\$0	\$206,886	\$0	\$206,886
2067	—/94	\$875,890	\$0	\$875,890	\$14,800	\$34,650	\$826,440	\$826,440	\$212,590	\$0	\$212,590	\$0	\$212,590
2068	—/95	\$901,655	\$0	\$901,655	\$15,150	\$35,500	\$851,005	\$851,005	\$219,182	\$0	\$219,182	\$0	\$219,182

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

Other Income Taxes | Base Facts (All Years)

The Other Income Taxes report provides a breakdown of your projected future Social Security, Medicare, Self-Employment, State Income and Local Income Taxes.

Other Income Taxes Breakdown



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

Year	Age	Social Security Tax	Earned Income Medicare Tax	Add'l Earned Income Medicare Tax	Unearned Income Medicare Tax	Total Other Income Tax
2025	54/52	\$10,918	\$7,975	\$2,700	\$1,361	\$22,954
2026	55/53	\$11,197	\$8,176	\$2,825	\$1,435	\$23,633
2027	56/54	\$11,476	\$8,382	\$2,953	\$1,516	\$24,327
2028	57/55	\$11,774	\$8,593	\$3,084	\$1,606	\$25,057
2029	58/56	\$12,053	\$8,810	\$3,218	\$1,703	\$25,784
2030	59/57	\$12,369	\$9,032	\$3,356	\$1,810	\$26,567
2031	60/58	\$12,685	\$9,259	\$3,497	\$1,926	\$27,367
2032	61/59	\$13,001	\$9,493	\$3,642	\$2,051	\$28,187
2033	62/60	\$0	\$1,769	\$0	\$0	\$1,769
2034	63/61	\$0	\$1,814	\$0	\$0	\$1,814
2035	64/62	\$0	\$0	\$0	\$0	\$0
2036	65/63	\$0	\$0	\$0	\$0	\$0
2037	66/64	\$0	\$0	\$0	\$0	\$0
2038	67/65	\$0	\$0	\$0	\$0	\$0
2039	68/66	\$0	\$0	\$0	\$0	\$0
2040	69/67	\$0	\$0	\$0	\$0	\$0
2041	70/68	\$0	\$0	\$0	\$0	\$0
2042	71/69	\$0	\$0	\$0	\$0	\$0
2043	72/70	\$0	\$0	\$0	\$0	\$0
2044	73/71	\$0	\$0	\$0	\$494	\$494
2045	74/72	\$0	\$0	\$0	\$0	\$0
2046	75/73	\$0	\$0	\$0	\$0	\$0
2047	76/74	\$0	\$0	\$0	\$0	\$0
2048	77/75	\$0	\$0	\$0	\$0	\$0

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

Year	Age	Social Security Tax	Earned Income Medicare Tax	Add'l Earned Income Medicare Tax	Unearned Income Medicare Tax	Total Other Income Tax
2049	78/76	\$0	\$0	\$0	\$0	\$0
2050	79/77	\$0	\$0	\$0	\$0	\$0
2051	80/78	\$0	\$0	\$0	\$0	\$0
2052	81/79	\$0	\$0	\$0	\$0	\$0
2053	82/80	\$0	\$0	\$0	\$0	\$0
2054	83/81	\$0	\$0	\$0	\$0	\$0
2055	84/82	\$0	\$0	\$0	\$0	\$0
2056	85/83	\$0	\$0	\$0	\$0	\$0
2057	86/84	\$0	\$0	\$0	\$0	\$0
2058	87/85	\$0	\$0	\$0	\$0	\$0
2059	88/86	\$0	\$0	\$0	\$0	\$0
2060	89/87	\$0	\$0	\$0	\$0	\$0
2061	90/88	\$0	\$0	\$0	\$0	\$0
2062	91/89	\$0	\$0	\$0	\$0	\$0
2063	92/90	\$0	\$0	\$0	\$0	\$0
2064	93/91	\$0	\$0	\$0	\$0	\$0
2065	94/92	\$0	\$0	\$0	\$0	\$0
2066	95/93	\$0	\$0	\$0	\$0	\$0
2067	—/94	\$0	\$0	\$0	\$958	\$958
2068	—/95	\$0	\$0	\$0	\$982	\$982

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