Pleasant Street
WEALTH ADVISORS

One Page Plan

Prepared For:
Edward & Emily Executive

Primary Goals:

1. Re-evaulate relationship with City National Bank
2. Update investments to improve returns, reduce taxes & achieve financial goals
3. Evaluate mortgage pay off
4. Determine education planning strategy
5. Review estate plan

Snapshot

Statement of Financial Purpose

Develop a plan to provide financial freedom and flexibility to pursue my passions, while planning for the long-term.

11.9%
Savings rate

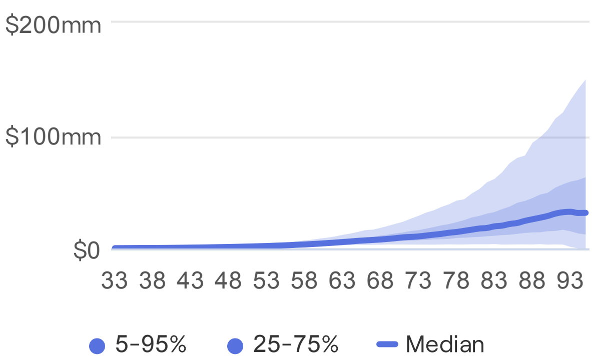
13.4%
Effective federal tax rate

Probability of success of Proposed plan

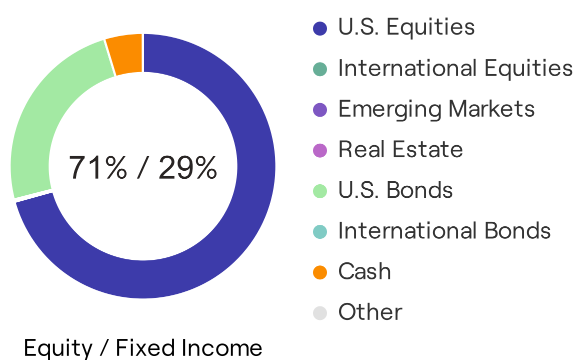
Balance Sheet

Bank	$25,000
Invested assets	$162,516
Real estate assets	$0
Life insurance cash value	$0
Other assets	$0
Credit cards	$12,500
Mortgages	$0
Home equities	$0
Student loans	$155,000
Other debts	$14,500
Net worth	**$5,516**

Asset simulation results of Proposed plan



Current allocation



Tax allocation summary

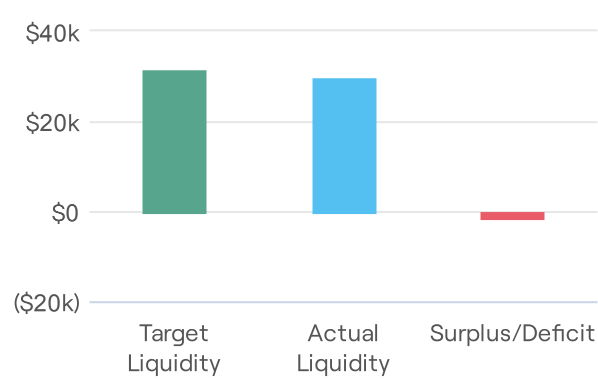
$50,516
Taxable asset

$112,000
Tax deferred asset

$0
Tax free asset

Taxable · Tax deferred · Tax free

Liquidity analysis



RETIREMENT PLANNING

- [ ] Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua.
- [ ] Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat.
- [ ] Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur.
- [ ] Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum.

RISK MANAGEMENT

- [ ] Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum."
- [ ] Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat.
- [ ] Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur.
- [ ] Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum.

TAX PLANNING

- [ ] Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum."
- [ ] Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat.

- [ ] Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur.
- [ ] Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum.

ESTATE PLANNING

- [ ] Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum."
- [ ] Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat.
- [ ] Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur.
- [ ] Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum.

INVESTMENTS

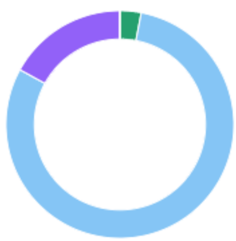
- [ ] Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum."
- [ ] Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat.
- [ ] Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur.
- [ ] Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum.

Based on your answers, your risk score is:

85

The portfolio that aligns closest with your risk objective is:

Aggressive



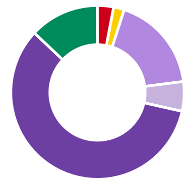
Cash	3%
Stocks	80%
Bonds	17%
Alternatives	0%
Projected Return	4.5%

An Aggressive investor values maximizing returns and is willing to accept substantial risk. The investor may endure extensive volatility and significant losses.

RISK 80 Current Account		Asset Allocation
RYSYX • Rydex S&P 500 C	$500,000	50 %
TGVAX • Thornburg International Value A	$200,000	20 %
VIISX • Virtus KAR International Small-Cap Fund I	$100,000	10 %
PIMIX • PIMCO Income Instl	$100,000	10 %
WLCIX • Wells Fargo Advantage Large Co Value I	$100,000	10 %
Total	$1,000,000	100%

Portfolio Holdings

80/20 Target Allocation ETF



03/11/2022 Allocations

US Equities		**58.50%**
ESGU	iShares ESG Aware MSCI USA ETF	20.50%
IJR	iShares Core S&P Small-Cap ETF	3.50%
IVV	iShares Core S&P 500 ETF	31.00%
USMV	iShares MSCI USA Min Vol Factor ETF	1.50%
VLUE	iShares MSCI USA Value Factor ETF	2.00%
International/Global Equities		**18.00%**
EFG	iShares MSCI EAFE Growth ETF	5.00%
EFV	iShares MSCI EAFE Value ETF	9.00%
ESGE	iShares ESG Aware MSCI EM ETF	4.00%
Sector Equities		**5.50%**
IXN	iShares Global Tech ETF	2.00%
IYE	iShares US Energy ETF	3.50%
US Fixed Income		**13.00%**
GOVT	iShares US Treasury Bond ETF	4.00%
IUSB	iShares Core Total USD Bond Market ETF	5.00%
TIP	iShares TIPS Bond ETF	2.00%
TLH	iShares 10-20 Year Treasury Bond ETF	2.00%
Alternatives		**3.00%**
COMT	iShares GSCI Cmd Dyn Roll Stgy ETF	3.00%
Cash		**2.00%**
CASH-USD	UNITED STATES DOLLAR	2.00%

SCENARIOS

(Powered by Aladdin)

Prepare for Market Moves

As of 1/31/22

This analysis helps you understand potential impacts to your portfolio during selected market events.

Scenario	**80/20 Target Allocation ETF** Dollar Amount: $100,000
Interest Rates / Inflation	
10-Yr US Treasury Rate Rises 1%	**+3.77%** + $3,766
Inflation Expectations Rise 1%	**+8.19%** + $8,186
Bonds / Credit Quality	
High Yield Spreads Widen 30%	**-7.64%** - $7,643
Equities	
US Large Cap Stocks Fall 15%	**-12.69%** - $12,689
Stock Market Volatility Rises 15%	**-7.05%** - $7,050
Past Market Events	
Crash of 2008	**-21.01%** - $21,015

Past performance is not a guarantee of future results. This analysis is strictly an illustration based on historical performance of particular securities and/or asset classes. The results shown are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. The analysis shows how a portfolio would be impacted given the instantaneous application of the selected scenario. The hypothetical performance returns are shown for illustrative purposes only and are not intended to be representative of the actual performance returns of any account, portfolio or strategy. The hypothetical performance returns are shown gross of all fees and expenses. If all fees and expenses were included, the returns would be lower. The hypothetical performance returns do not reflect the reinvestment of all dividends, interest and other income. It is not likely that similar results could be achieved in the future. Hypothetical performance returns have inherent limitations. Unlike actual performance returns, they do not reflect actual trading, liquidity constraints, fees and other costs. Hypothetical performance returns also assume that asset allocations would not have changed over time and in response to market conditions, which might have occurred if an actual account had been managed during the time period shown. No representation is being made that any account, portfolio or strategy will or is likely to achieve results similar to those shown. Please see Important Information at the bottom of the page for more information regarding the Scenario Tester tool. **For standardized performance of the underlying funds within the models or portfolios, please see the Fund Performance table in the Appendix.**

IMPORTANT: The projections or other information generated by the tool regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.

Source: Aladdin

2020 TAX REPORT FOR EDWARD EXECUTIVE AND EMILY EXECUTIVE

KEY FIGURES

Total Income:	$525,958	Filing Status:	Married Filing Jointly	Tax Exempt Interest:	$0
AGI:	$525,958	Marginal Rate:	35.0%	Qualified/Ordinary Dividends:	$0 / $11
Deductions:	$26,441	Average Rate:	24.1%	ST/LT Capital Gains:	$0 / $5,282
Taxable Income:	$499,487	2021 Safe Harbor:	$139,322	Carryforward Loss:	$0
Total Tax:	$126,656				

MARGINAL TAX BRACKET INFORMATION

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

Marginal Rate	Ordinary Income Threshold	
10.0%	$0 to $19,750	
12.0%	$19,750 to $80,250	
22.0%	$80,250 to $171,050	
24.0%	$171,050 to $326,600	
32.0%	$326,600 to $414,700	
35.0%	$414,700 to $622,050	**You: $494,205**
37.0%	$622,050 and above.	

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

Marginal Rate	Taxable Income Threshold		Qualified Income ($5,282 Total)
0.0%	$0		$0
15.0%	$80,000		$2,395
20.0%	$496,600	**You: $499,487**	$2,887

The tax return also includes these extra Medicare taxes:

- $2,184.00 additional Medicare tax on Form 8959.
- $974.00 net investment income tax on Form 8960.

MODIFIED ADJUSTED GROSS INCOME TIERS

Planning Opportunity	Limits	Over/Under?
Net Investment Income Tax	$250k	Over
Coverdell ESA	$190k - $220k	Over
Roth IRA Contribution	$196k - $206k	Over
Lifetime Learning Credit	$118k - $138k	Over
Student Loan Interest Deduction	$140k - $170k	Over
American Opportunity Credit	$160k - $180k	Over
Child Tax Credit	$400k - $440k	Over
Qualified Adoption Expenses Credit	$217k - $257k	Over
Saver's Credit	$39k - $65k	Over
IRA Contribution Deductibility - Covered Spouse	$104k - $124k	Over
IRA Contribution Deductibility - Non-Covered Spouse	$196k - $206k	Over

ITEMIZED DEDUCTION SUMMARY

Total Itemized Deductions: $26,441 vs. Standard Deduction of $24,800

Deduction	Amount Claimed
Health Care Expenses	$0
Taxes Paid	$10,000
Mortgage and Investment Interest Expense	$14,096
Charity	$2,000
TOTAL	**$26,441**

MEDICARE PART B/D PREMIUMS FOR 2022

Medicare Parts B and D premiums can be impacted by Modified Adjusted Gross Income* (MAGI). Amounts below are in addition to the base premiums. Amounts are monthly.

*MAGI = AGI + Tax-Exempt Interest

MAGI Threshold	Part B Premium Adjustment	Part D Premium Adjustment	
$0 to $176,000	$0	$0	
$176,000 to $222,000	$59	$12	
$222,000 to $276,000	$149	$32	
$276,000 to $330,000	$238	$51	
$330,000 to $750,000	$327	$71	**You: $525,958**
$750,000 and above.	$356	$77	

SCHEDULE B INCOME SOURCES

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

INTEREST

Description	Amount
XYZ EXECUTIVE INTERESTS	$118
XYZ CAPITAL MANAGERS III	$21,517
XYZ CAPITAL MANAGEMENT VI	$1

DIVIDENDS

Description	Amount
XYZ EXECUTIVE INTERESTS	$11

SCHEDULE D - CAPITAL GAINS/LOSSES

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

SHORT TERM

Description	Amount
Short Term Loss Carryover from 2019	$0
Short Term Gain/Loss for 2020	$0
Total Short Term Gain/Loss for 2020	$0

LONG TERM

Description	Amount
Long Term Loss Carryover from 2019	$0
Long Term Gain/Loss for 2020	$5,282
Total Long Term Gain/Loss for 2020	$5,282

TOTAL

Total Gains/Losses for 2020	$5,282

SCHEDULE E INCOME SOURCES

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

PARTNERSHIPS AND S CORPORATIONS

XYZ EXECUTIVE INTERESTS
XYZ POINT CAPITAL MANAGERS III
XYZ CAPITAL MANAGEMENT VI

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

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

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

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.

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.

You were unable to deduct $45,357 of state and local taxes due to the $10,000 maximum cap created by the Tax Cuts and Jobs Act.

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.

Congress introduced legislation in mid-September 2021 that, if passed, could have significant impact on tax planning for the remainder of the 2021 tax year and beyond, including some of the observations listed on this report. Depending on your tax bracket and the outcome of that legislation, you may wish to recognize income this year and defer deductions to next year.

CONNECTICUT STATE TAX HINTS

In-state 529 contribution deductions - $5,000 single, $10,000 MFJ

- NIIT = AGI + Excluded Foreign Earned Income
- Coverdell, Lifetime Learning, American Opportunity, Child Tax Credit MAGI, Adoption Credit, Saver's Credit = AGI + Excluded Foreign Earned Income + Housing
- Roth MAGI = AGI - Roth Conversions + IRA Deduction + Student Loan Interest Deduction + Tuition Deduction + Excluded Foreign Earned Income + Housing
- Student Loan Deduction MAGI = AGI not including student loan interest
- IRA Deduction MAGI = AGI + Student Loan Interest Deduction + Tuition and Fees Deduction + Excluded Foreign Earned Income + Housing

DISCLAIMER: Our attorneys would like us to remind you that this report is provided as a courtesy and is for informational purposes only. Only the statements you receive directly from the investment companies should be considered official. While we spend a great deal of time and money ensuring the accuracy of this report, mistakes can happen.

This document is for informational purposes only and does not constitute a complete description of our investment services. This document is in no way a solicitation or offer to sell securities. THE INFORMATION ON THIS DOCUMENT IS NOT AN OFFER BY OR ON BEHALF OF ADVISER OR ITS AFFILIATES TO SELL OR SOLICIT AN OFFER TO BUY ANY SECURITY OR OTHER SERVICES.
The Company and its investment adviser representatives only transact business in states where they are properly registered, or excluded or exempted from registration requirements. Information on this document should not be construed as personal investment advice.

Nothing on this document should be interpreted to state or imply that past results are an indication of future performance. Past performance may not be indicative of future results. Therefore, no current or prospective client should assume that the future performance of any specific investment, investment strategy (including the investments and/or investment strategies recommended and/or purchased by adviser), or product made reference to directly or indirectly on this website, or indirectly via link to any unaffiliated third-party website, will be profitable or equal to corresponding indicated performance levels.

Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment will either be suitable or profitable for a client's investment portfolio. No client or prospective client should assume that any information presented and/or made available on this document serves as the receipt of, or a substitute for, personalized individual advice from the adviser or any other investment professional.

Historical performance results for investment indexes and/or categories generally do not reflect the deduction of transaction and/or custodial charges or the deduction of an investment-management fee, the incurrence of which would have the effect of decreasing historical performance results.

Diversification does not protect against loss in a declining market.

Clients should contact adviser directly if they believe that there may be an error in their statement.

We urge our clients to carefully compare the information provided on our statements to statements provided by their custodian in order to ensure that all account transactions, holdings and values are correct and current.