Sample Basic Plan

Prepared for Paul Price *Client Site and Lynn Price

Prepared By

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Disclaimer

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

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

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

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

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

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

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

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

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

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

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

Sample

Paul Price *Client Site: _____ _____
Signature Date

Lynn Price: _____ _____
Signature Date

Prominent Peak Wealth Management: _____ _____
Signature Date

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Family Information Summary

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

Personal Information

Paul's Information

Date of Birth: 1/1/1965

Lynn's Information

Date of Birth: 1/1/1966

Employment

Paul's Employment Information

Lynn's Employment Information

Children

Michael Price - 7/6/1991

Stacy Price - 4/10/1993

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Net Worth Statement | As of March 8, 2022

ASSETS:	Paul	Lynn	Joint	Total
NON-QUALIFIED ASSETS:				
Cash Alternatives:				
Lynn and Paul Savings	--	--	$100,000	$100,000
Taxable Investments:				
Paul and Lynn's Joint Investment	--	--	$676,950	$676,950
Insurance Policies:				
Lynn's Whole Life	--	$5,000	--	$5,000
Paul's Whole Life	$55,000	--	--	$55,000
Total: Non-Qualified Assets	**$55,000**	**$5,000**	**$776,950**	**$836,950**
RETIREMENT ASSETS:				
Qualified Retirement:				
Inherited IRA from Paul's Dad	$148,971	--	--	$148,971
Paul's Price Wealth Advisors 401(k)	$1,153,512	--	--	$1,153,512
Total: Retirement Assets	**$1,302,483**	**--**	**--**	**$1,302,483**
TOTAL LIQUID ASSETS	**$1,357,483**	**$5,000**	**$776,950**	**$2,139,433**
BUSINESS INTERESTS:				
Paul's Price Wealth Advisors, LLC	$1,500,000	--	--	$1,500,000
Total: Business Interests	**$1,500,000**	**--**	**--**	**$1,500,000**
REAL ESTATE ASSETS:				
Primary Residence	--	--	$1,000,000	$1,000,000
Shore House	--	--	$400,000	$400,000
Total: Real Estate Assets	**--**	**--**	**$1,400,000**	**$1,400,000**
PERSONAL ASSETS:				
Lynn's Car	--	$30,000	--	$30,000
Paul's Car	$50,000	--	--	$50,000
Total: Personal Assets	**$50,000**	**$30,000**	**--**	**$80,000**
TOTAL ASSETS	**$2,907,483**	**$35,000**	**$2,176,950**	**$5,119,433**

LIABILITIES:	Paul	Lynn	Joint	Total
SHORT TERM LIABILITIES:				
Loan 1	--	--	--	--
Total: Short Term Liabilities	**$0**	**$0**	**$0**	**$0**
LONG TERM LIABILITIES:				
Home Mortgage	--	--	($200,000)	($200,000)
Lynn's Car Loan	--	($20,000)	--	($20,000)
Paul's Car Loan	($40,000)	--	--	($40,000)
Vacation Home Mortgage	--	--	($100,000)	($100,000)
Total: Long Term Liabilities	**($40,000)**	**($20,000)**	**($300,000)**	**($360,000)**
TOTAL LIABILITIES	**($40,000)**	**($20,000)**	**($300,000)**	**($360,000)**
NET WORTH	**$2,867,483**	**$15,000**	**$1,876,950**	**$4,759,433**

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TOTAL NET WORTH: $4,759,433

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Beneficiary Designation Details | Base Facts

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

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Retirement Assets

	Primary	Contingent	Current Value
Owner: Paul Price *Client Site			
Inherited IRA from Paul's Dad	Lynn Price	Michael Price (50.00%) Stacy Price (50.00%)	$148,971
Paul's Price Wealth Advisors 401(k)	Lynn Price	Equally to Children	$1,153,512

Life Insurance Policies

	Primary	Contingent	Death Benefit
Insured: Paul Price *Client Site			
Paul's Term	Lynn Price	Equally to Children	$750,000
Paul's Whole Life	Lynn Price	Equally to Children	$1,000,000
Insured: Lynn Price			
Lynn's Whole Life	Paul Price *Client Site	Equally to Children	$50,000

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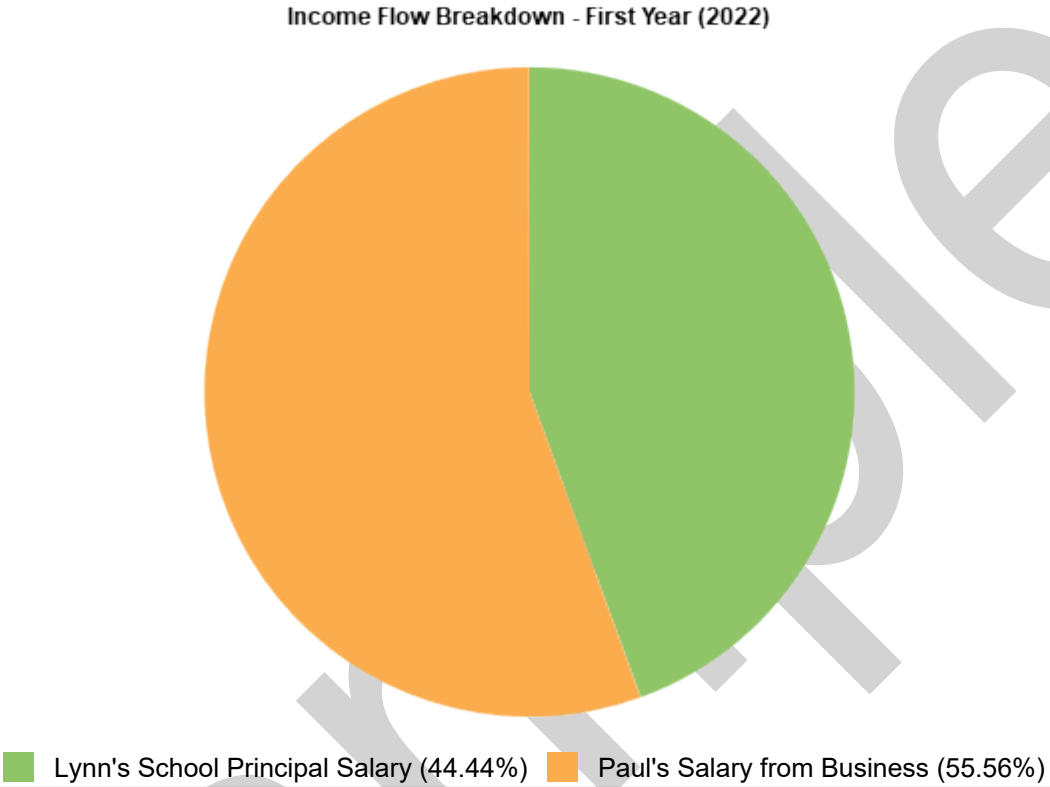
Cash Flow - Income Flows | Base Facts in First Year (2022)

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



SUMMARY		
Year:		2022
Lynn's School Pension:	$0	0.0%
Lynn's School Principal Salary:	$100,000	44.4%
Paul's Salary from Business:	$125,000	55.6%
Total Income Flows:	**$225,000**	**100.0%**

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Life Insurance Analysis | Base Facts

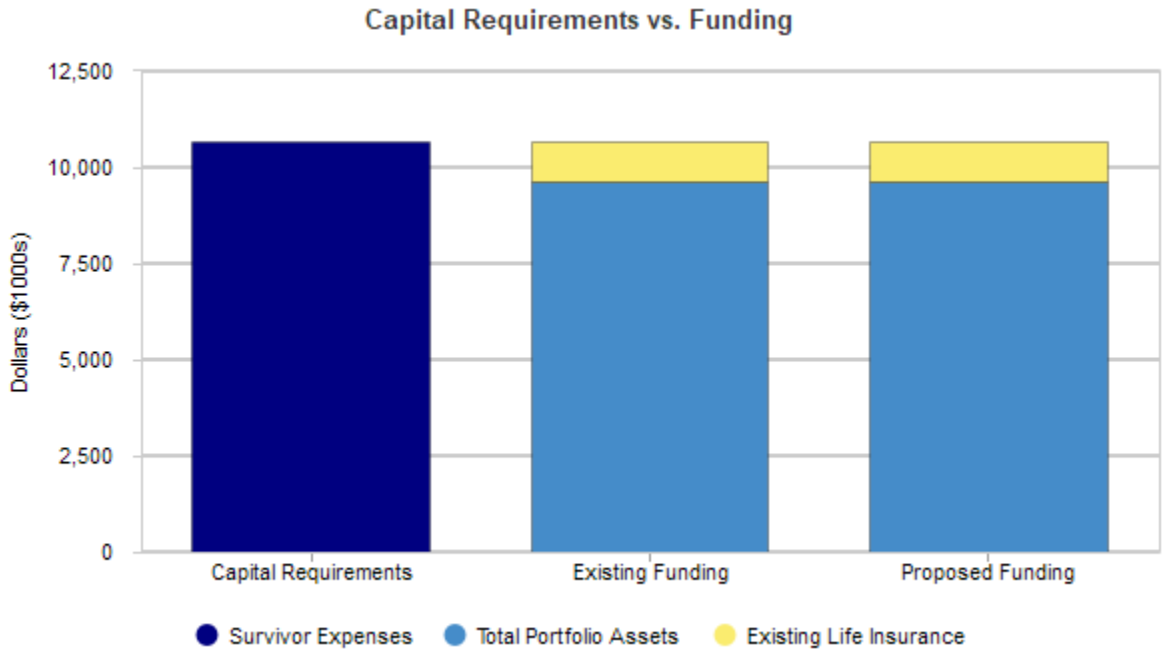
This report analyzes whether current capital is sufficient to meet the survivor's capital requirements over time. If capital is not sufficient, additional capital can be created through the purchase of additional life insurance.

An additional **$0** of life insurance is needed to meet survivor costs, and achieve desired remaining assets of **$0**.

Goals & Survivor Expenses	Total Cost	Capital Required*	Dedicated Funding	Dedicated Funding Shortfall	Non-Dedicated Funding	Capital Needed (2066)
Survivor Expenses	$523,625	$358,317	$358,317	$0	N/A	$0
Total:	$523,625	$358,317	$358,317			$0

* Capital Required is the part of Total Cost not funded by income. It also includes desired remaining assets at death.

Summary Values for Survivorship (2066)	
Portfolio Assets in 2066 (BOY)	$9,658,057
Existing Life Insurance Available to Survivor	$1,000,000
Additional Life Insurance Needed	$0
Capital Available in 2066	$10,658,057



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Building Your Retirement Assets | Base Facts

Along with your expected retirement income, the other primary resource for funding your retirement is your accumulated portfolio assets. When estimating the portfolio assets you could have available at your retirement, the key assumptions are your current portfolio balance, planned savings, expected growth rate of the portfolio assets and annual cash flow prior to retirement. You can also increase your portfolio assets before or during retirement by liquidating other assets such as a house or business.

Defined portfolio assets currently total **$2,139,433**. In **2022**, savings include **$37,000** in planned savings and **$3,125** in employer contributions. From **2022** through **2030** planned savings will total **$321,334** and employer contributions will total **$30,932**, for a total of **$352,266**. Projected asset growth prior to retirement is **$1,341,528**.

In the first year of retirement, your portfolio assets are projected to consist of **$1,148,701** in taxable assets, **$100,000** in cash, **$2,442,098** in retirement assets, **$0** in annuities, and **$72,141** in life insurance cash value.

Taking into account savings, growth, and cash flow, your portfolio assets are projected to total **$3,762,940** at the beginning of **2030**.

SUMMARY

Planned Savings
$321,334

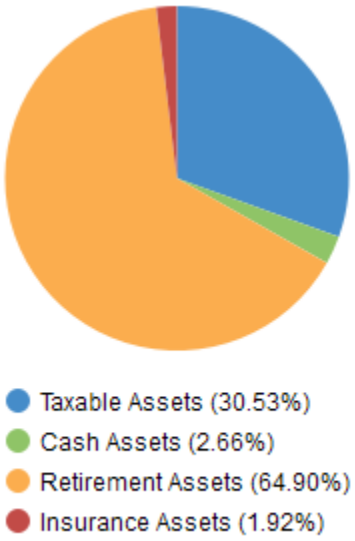
Employer Contributions
$30,932

Growth
$1,341,528

Portfolio Assets (2030) at Beginning of Year
$3,762,940

What Comprises Your Portfolio Assets

The chart below reflects the projected value of portfolio assets at the beginning of 2030.



At the beginning of 2030, the breakdown of portfolio assets is projected to be as follows:

Asset Type	Amount	Percent
Taxable	$1,148,701	30.53%
Cash	100,000	2.66%
Retirement	2,442,098	64.90%
Annuity	0	0.00%
Insurance	72,141	1.92%
Total	**$3,762,940**	**100.00%**

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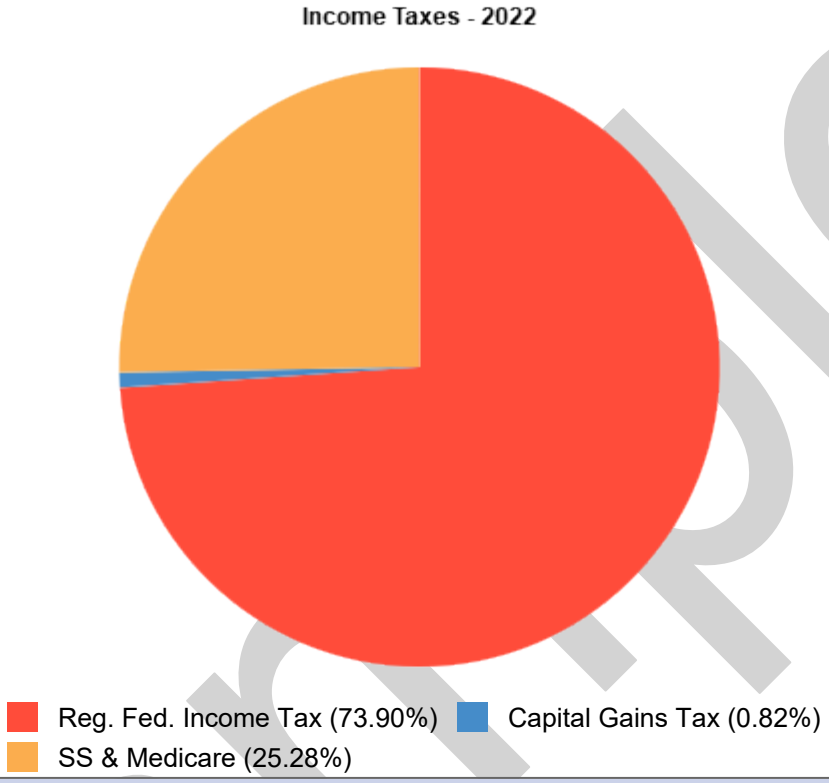
Income Tax | Base Facts in 2022

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



SUMMARY		
Year:	2022	
Gross Total Income:	$256,942	
Regular Federal Income Tax:	$32,198	(73.9%)
Capital Gains Tax:	$356	(0.8%)
Social Security Tax:	$7,750	(17.8%)
Earned Income Medicare Tax:	$3,263	(7.5%)
Total Income Tax:	**$43,567**	**(100.0%)**
Effective Income Tax Rate:	**16.96%**	

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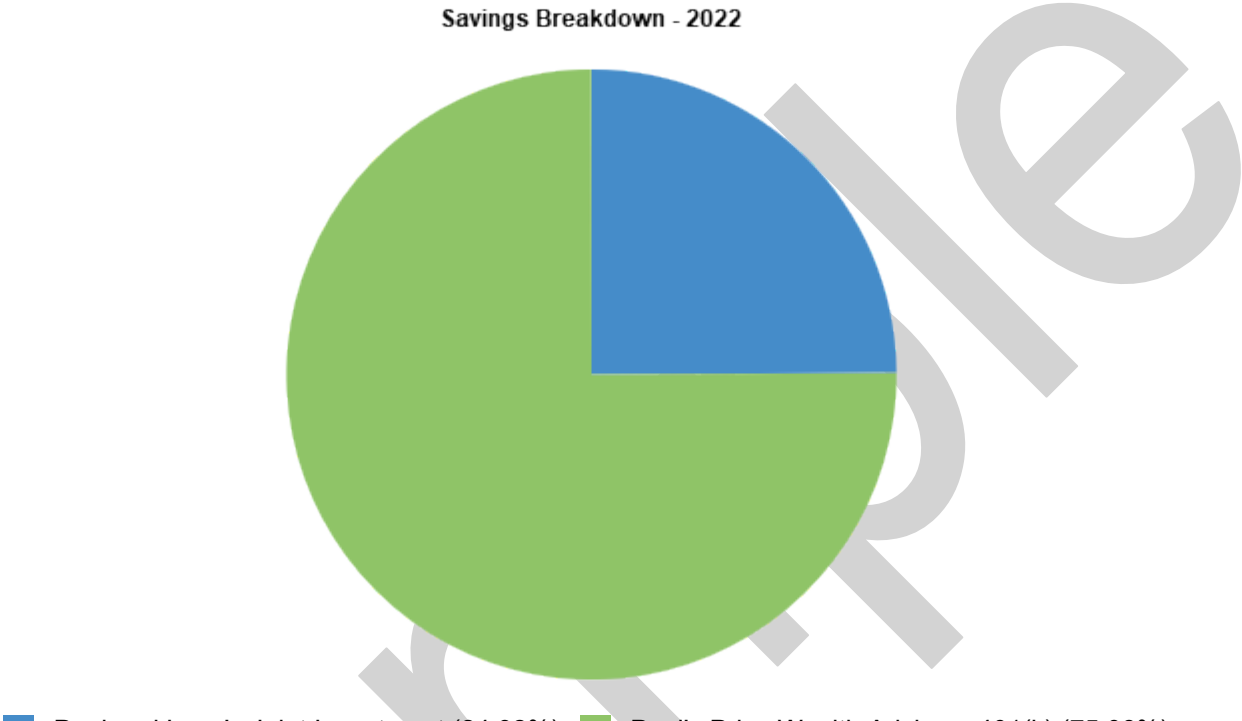
Savings | Base Facts in 2022

The Savings report provides a breakdown of your Planned Savings, Employer Provided, and Year-End Savings.



SAVINGS SUMMARY		
Year/Age:		**2022 (57/56)**
Paul and Lynn's Joint Investment:	$10,000	24.9%
Paul's Price Wealth Advisors 401(k):	$27,000	67.3%
Planned Savings	**$37,000**	
Paul's Price Wealth Advisors 401(k):	$3,125	7.8%
Employer Provided	**$3,125**	
Total Savings:	**$40,125**	**100.0%**

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