

Wealth Management Analysis

Prepared for John and Jane Smith

Prepared By

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Content provided in this sample report is intended for informational and educational purposes only based on sample information. The illustrations enclosed are not intended to be used as a primary basis for your investment decisions and are based on sample client facts and circumstances at the point in time they are made and are not specific to your situation. It should not be considered as legal, tax, or investment advice or as an offer to sell or a solicitation to buy, or a recommendation for any security. Accordingly, nothing in this material constitutes investment advice or advice in a fiduciary capacity as defined under ERISA or the IRC of 1986 as amended. Past performance is no guarantee of future results.

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SAMPLE

Client Information

Information	John Smith	Jane Smith
Date of Birth	1/1/1965 (Age 60)	6/1/1966 (Age 59)
Gender	—	—
Marital Status	Married	Married
Annual Before-Tax Income	\$300,000	\$100,000
Retirement Age	65	60
Life Expectancy	95	95

Family & Friends

Children	Relationship	Date of Birth
John Jr Smith	Son	1/1/2008 (Age 17)

Contact Information

You have not specified any contact information.

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Your Goals

Probability of Success

High	80% - 100%
Medium	50% - 79%
Low	0% - 49%



Your Goals	Current Situation
Lifestyle	
Income	\$400,000
Expenses	\$285,364
Savings	\$25,000
Retirement	
72% Probability	
Retirement Ages	65/60
Living Expenses	\$150,000 / year
John Jr's College	
100% Probability	
Years	2026 - 2029
School	Yale University
Annual Cost	\$85,850 / year
Purchase Of 27 Foot Motor Boat	
100% Probability	
Year	2031
Annual Cost	\$175,000

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Your Goals	Current Situation
African Safari Vacation	100% Probability
Year	2026
Annual Cost	\$35,000
Leave To Heirs	
Amount	\$1,000,000

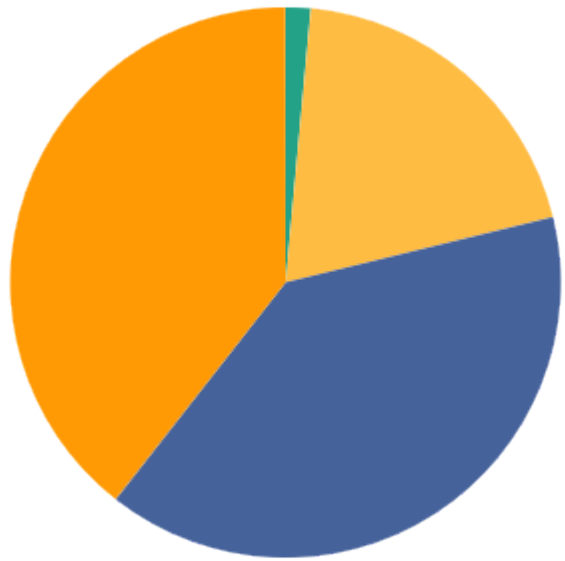
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Balance Sheet | Base Facts as of June 4, 2025

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	1.48%
Taxable Investments	19.70%
Qualified Retirement	39.41%
Real Estate	39.41%

Assets	John	Jane	Joint/ROS	Total
Joint Checking	—	—	\$75,000	\$75,000
Joint Investments	—	—	\$1,000,000	\$1,000,000
Jane's 401(k)	—	\$750,000	—	\$750,000
John's 401(k)	\$1,250,000	—	—	\$1,250,000
Connecticut Home	—	—	\$2,000,000	\$2,000,000
Total Assets	\$1,250,000	\$750,000	\$3,075,000	\$5,075,000

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Liabilities	John	Jane	Joint/ROS	Total
Mortgage	—	—	(\$350,000)	(\$350,000)
Total Liabilities	—	—	(\$350,000)	(\$350,000)
Total Net Worth	\$1,250,000	\$750,000	\$2,725,000	\$4,725,000

SAMPLE

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Income, Transfers and Savings Summary | Base Facts

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

Income, Salaries & Bonuses

Jane's Salary

Amount: \$100,000	Starts: Active	Owner: Jane Smith
Ends: Spouse's Retirement (age 60 in 2026)		

John's Salary

Amount: \$300,000	Starts: Active	Owner: John Smith
Ends: Client's Retirement (age 65 in 2030)		

Social Security

John's Social Security

Estimated From Income	Start Collecting at: Retirement	Years Employed: 35
Last Year Employed: 2024	Highest Salary Earned: \$300,000	

Jane's Social Security

Estimated From Income	Start Collecting at: Retirement	Years Employed: 35
Last Year Employed: 2024	Highest Salary Earned: \$100,000	

Benefit Options

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

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Name	Destination	Starts	Ends	Amount
Jane's 401(k): Pre-Tax Contribution	Jane's 401(k)	Active	Spouse's Retirement (age 60 in 2026)	\$25,000 per year
Jane's 401(k): Pre-Tax Contribution	Jane's 401(k)	Active	Spouse's Retirement (age 60 in 2026)	\$25,000 per year

SAMPLE

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Liabilities and Expenses Summary | Base Facts

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

Mortgages

Mortgage		
Type: Mortgage	Property: Connecticut Home	Institution: —
Original Loan Amount: \$800,000	Current Balance: \$350,000 as of 6/4/2025	Date of Loan: 1/10/2020
Interest Rate: 3.500%	Term: 30 years	Payments are made: Monthly
Repayment Type: Principal and Interest	Estimated Payment: \$4,295	

Living Expenses

Current Amount (today-64): \$125,000	Retirement Amount (age 65-95): \$150,000
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Living Expense Details

No Expense Details have been defined

Liquidation Strategy

Current: By Type	Retirement: By Type
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Expenses, Education

John Jr's College		
Amount: \$68,000	Treat As: Normal Expense	Starts: Year 2021
Ends: Year 2024	Indexed At: Custom (3.50%)	
Institution: Harvard University	Tuition: \$0	Room and Board: \$0
Books and Supplies: \$0	Other Expenses: \$0	Grants: \$0

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Scholarships: \$0

Other Outside Funds: \$0

John Jr's College

Amount: \$85,850

Treat As: Normal Expense

Starts: Year 2026

Ends: Year 2029

Indexed At: Inflation (2.43%)

Institution: Yale University

Tuition: \$62,250

Room and Board: \$19,180

Books and Supplies: \$1,000

Other Expenses: \$3,420

Grants: \$0

Scholarships: \$0

Other Outside Funds: \$0

Expenses, Other

African Safari Vacation

Amount: \$35,000

Treat As: Normal Expense

Starts: Year 2026

Ends: Year 2026

Pre Retirement Index: No Growth (0.00%)

Post Retirement Index: No Growth (0.00%)

Expense Type: Travel

Tax Treatment: Basic Expenses

Annual Beach House Summer Rental

Amount: \$50,000

Treat As: Normal Expense

Starts: Year 2026

Ends: Year 2046

Pre Retirement Index: Inflation (2.43%)

Post Retirement Index: Inflation (2.43%)

Expense Type: Travel

Tax Treatment: —

Purchase of 27 Foot Motor Boat

Amount: \$175,000

Treat As: Normal Expense

Starts: Year 2031

Ends: Year 2031

Pre Retirement Index: No Growth (0.00%)

Post Retirement Index: No Growth (0.00%)

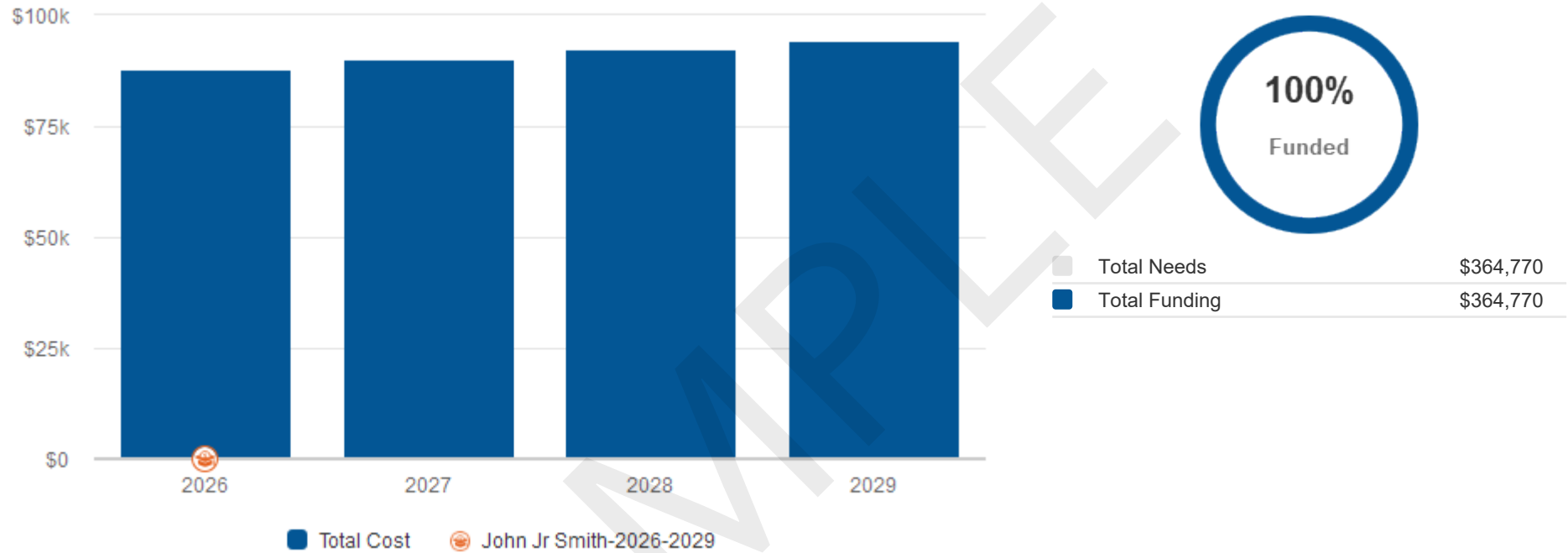
Expense Type: Celebration

Tax Treatment: Basic Expenses

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All Education Goals

Needs Summary



Details

John Jr

Education Years	2026 - 2029
Annual Cost (Today's Value)	\$85,850
Annual Cost (Future Value)	\$87,936
Total Cost	\$364,770

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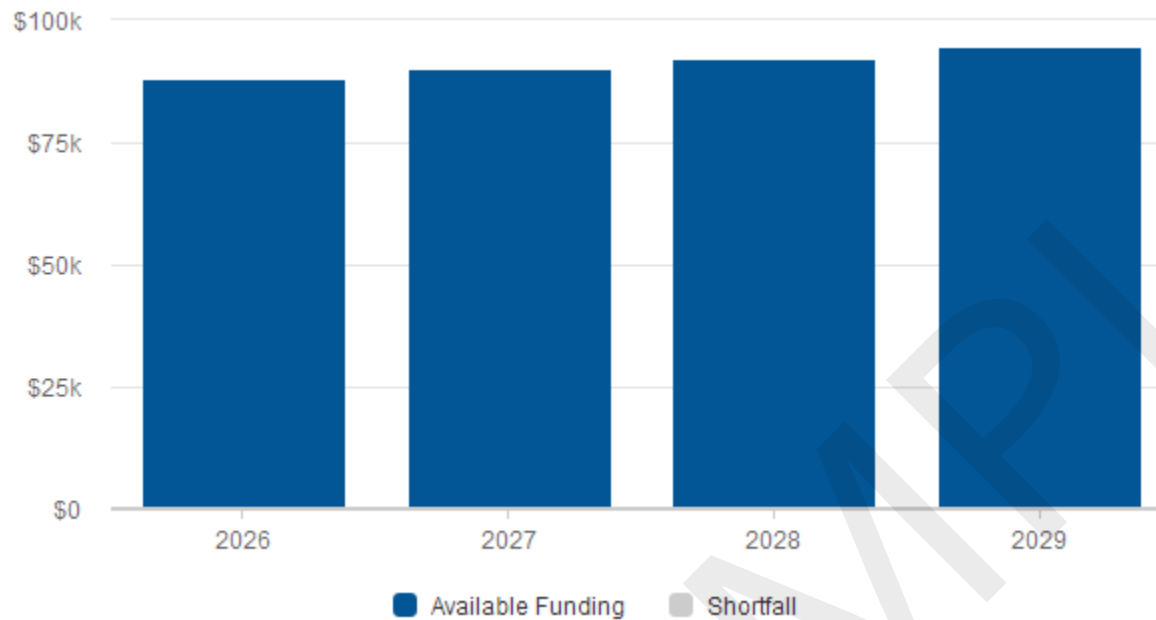
John Jr Smith's Education Goal

Yale University



New Haven, CT
Out-of-State

Cost	Value
Years	2026 - 2029
Annual Cost (Today's Value)	\$85,850
Cost Grows at	2.43%
Annual Cost (Future Value)	\$87,936
Funding	Value
Dedicated Funding	\$250,000
Annual Contributions	\$0 / year
Growth	\$47,825
Outside Funding	\$0
Dedicated Funding Used	\$297,825
Other Portfolio Assets Used	\$66,945



Options for Meeting Needs

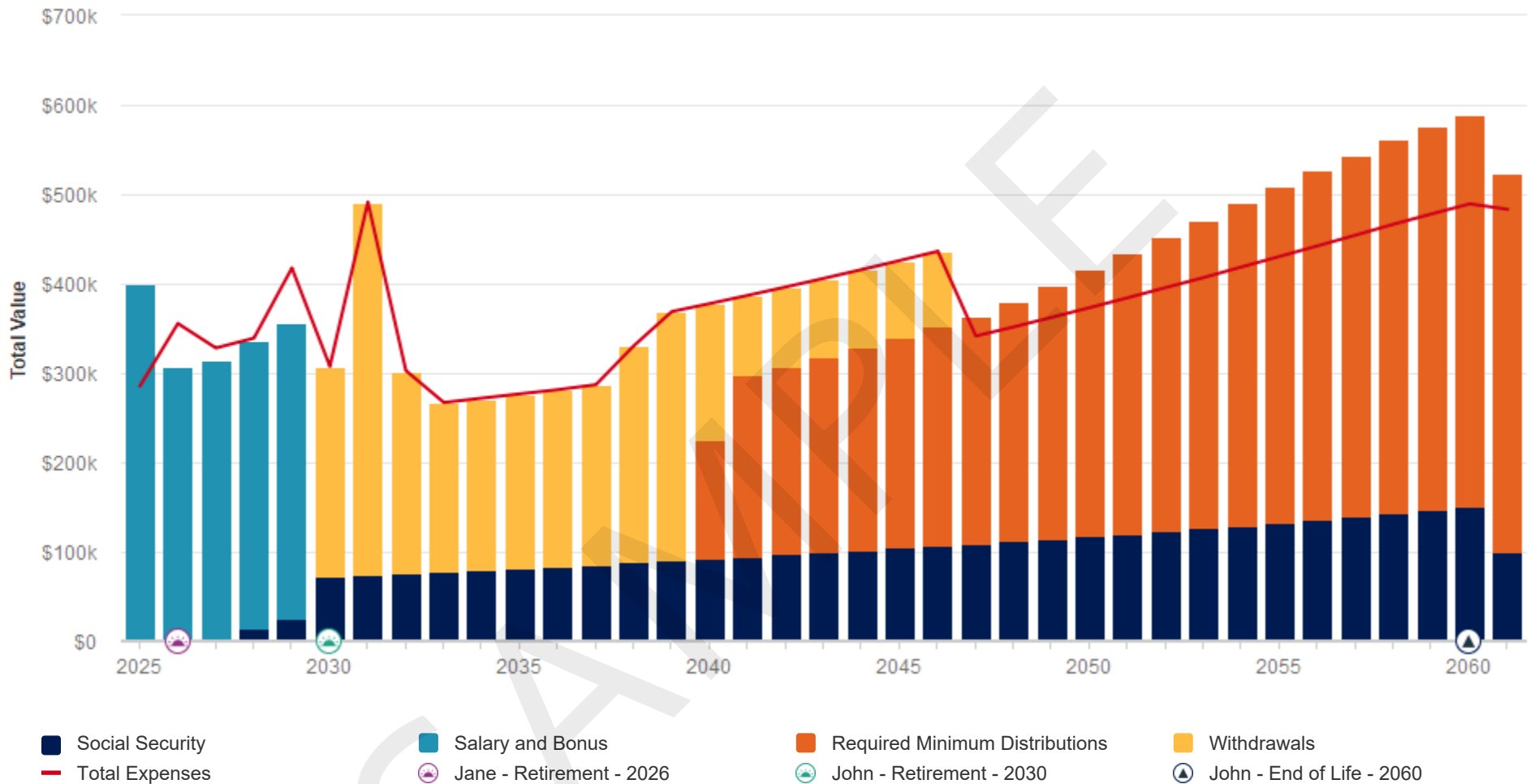
This goal is projected to be fully funded. No additional savings are required to achieve it.

Education Goal Summary

Total 4-Year Cost	\$364,770
Total Funding	\$364,770

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



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Year	Age	Total Expenses	Social Security	Salary and Bonus	Required Minimum Distributions	Withdrawals	Total Withdrawals Spent	Net Savings	Total Portfolio Assets
2025	60/59	\$285,364	\$0	\$400,000	\$0	\$0	\$0	\$114,636	\$3,419,459
 2026	61/60	\$355,343	\$0	\$307,290	\$0	\$0	\$0	\$0	\$3,631,249
2027	62/61	\$327,925	\$0	\$314,757	\$0	\$0	\$0	\$0	\$3,893,911
2028	63/62	\$338,949	\$14,361	\$322,406	\$0	\$0	\$0	\$0	\$4,187,500
2029	64/63	\$417,380	\$25,217	\$330,240	\$0	\$0	\$0	\$0	\$4,443,637
 2030	65/64	\$307,449	\$72,998	\$0	\$0	\$234,451	\$234,451	\$0	\$4,479,583
2031	66/65	\$491,207	\$74,772	\$0	\$0	\$416,435	\$416,435	\$0	\$4,335,762
2032	67/66	\$302,622	\$76,589	\$0	\$0	\$226,033	\$226,033	\$0	\$4,373,359
2033	68/67	\$266,902	\$78,451	\$0	\$0	\$188,451	\$188,451	\$0	\$4,450,965
2034	69/68	\$271,802	\$80,358	\$0	\$0	\$191,444	\$191,444	\$0	\$4,530,267
2035	70/69	\$276,592	\$82,311	\$0	\$0	\$194,281	\$194,281	\$0	\$4,611,483
2036	71/70	\$281,293	\$84,311	\$0	\$0	\$196,982	\$196,982	\$0	\$4,694,860
2037	72/71	\$286,835	\$86,360	\$0	\$0	\$200,475	\$200,475	\$0	\$4,779,728
2038	73/72	\$330,420	\$88,459	\$0	\$0	\$241,961	\$241,961	\$0	\$4,828,233
2039	74/73	\$368,675	\$90,609	\$0	\$0	\$278,066	\$278,066	\$0	\$4,844,206
2040	75/74	\$377,633	\$92,811	\$0	\$132,367	\$152,455	\$284,822	\$0	\$4,854,396
2041	76/75	\$386,810	\$95,066	\$0	\$202,461	\$89,283	\$291,744	\$0	\$4,858,284
2042	77/76	\$396,208	\$97,376	\$0	\$209,980	\$88,852	\$298,832	\$0	\$4,855,322
2043	78/77	\$405,836	\$99,742	\$0	\$218,172	\$87,922	\$306,094	\$0	\$4,844,918
2044	79/78	\$415,697	\$102,166	\$0	\$227,001	\$86,530	\$313,531	\$0	\$4,826,443
2045	80/79	\$425,798	\$104,648	\$0	\$236,222	\$84,928	\$321,150	\$0	\$4,799,223
2046	81/80	\$436,146	\$107,191	\$0	\$244,900	\$84,055	\$328,955	\$0	\$4,762,541
2047	82/81	\$341,354	\$109,796	\$0	\$254,562	\$0	\$231,558	\$23,004	\$4,821,021

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Year	Age	Total Expenses	Social Security	Salary and Bonus	Required Minimum Distributions	Withdrawals	Total Withdrawals Spent	Net Savings	Total Portfolio Assets
2048	83/82	\$351,524	\$112,464	\$0	\$268,250	\$0	\$239,060	\$29,190	\$4,874,160
2049	84/83	\$362,249	\$115,197	\$0	\$283,498	\$0	\$247,052	\$36,446	\$4,920,766
2050	85/84	\$373,088	\$117,997	\$0	\$298,528	\$0	\$255,091	\$43,437	\$4,959,951
2051	86/85	\$384,151	\$120,865	\$0	\$313,772	\$0	\$263,286	\$50,486	\$4,990,682
2052	87/86	\$395,543	\$123,802	\$0	\$329,624	\$0	\$271,741	\$57,883	\$5,011,755
2053	88/87	\$406,782	\$126,811	\$0	\$344,143	\$0	\$279,971	\$64,172	\$5,022,357
2054	89/88	\$418,664	\$129,892	\$0	\$360,495	\$0	\$288,772	\$71,723	\$5,020,896
2055	90/89	\$430,432	\$133,048	\$0	\$375,633	\$0	\$297,384	\$78,249	\$5,006,365
2056	91/90	\$442,254	\$136,281	\$0	\$390,215	\$0	\$305,973	\$84,242	\$4,977,595
2057	92/91	\$454,281	\$139,593	\$0	\$404,814	\$0	\$314,688	\$90,126	\$4,933,227
2058	93/92	\$466,485	\$142,985	\$0	\$419,309	\$0	\$323,500	\$95,809	\$4,871,857
2059	94/93	\$477,962	\$146,459	\$0	\$430,067	\$0	\$331,503	\$98,564	\$4,792,911
 2060	95/94	\$489,188	\$150,018	\$0	\$438,959	\$0	\$339,170	\$99,789	\$4,695,488
2061	—/95	\$483,079	\$99,289	\$0	\$423,861	\$0	\$383,790	\$40,071	\$4,541,435

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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.

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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.

John Smith:

Signature

Date

Jane Smith:

Signature

Date

William J. Baxter IV:

Signature

Date

SAMPLE

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Growth Rates Details | Base Facts

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

Growth Rates

	Pre-Retirement Rate of Return	Post-Retirement Rate of Return	Pre-Retirement Effective Growth	Post-Retirement Effective Growth	Pre-Retirement Portfolio Model	Post-Retirement Portfolio Model	
Investments							
<i>Cash</i>							
Joint Checking	2.43%	2.43%	2.43%	2.43%	Inflation	Inflation	
<i>Taxable</i>							
Joint Investments	7.60%	6.09%	7.60%	6.09%	Growth	Growth And Income	
<i>Qualified Retirement</i>							
Jane's 401(k)	7.60%	6.09%	7.60%	6.09%	Growth	Growth And Income	
John's 401(k)	7.60%	6.09%	7.60%	6.09%	Growth	Growth And Income	
<i>529 Plans</i>							
John Jr's 529	5.67%	5.67%	5.67%	5.67%	Enhanced Income	Enhanced Income	
Real Estate & Personal Property							
<i>Real Estate</i>							
Connecticut Home	2.43%	2.43%	2.43%	2.43%	Inflation	Inflation	
Inflation Rate			Percent	Rate of Return	Standard Deviation	Time Period (years)	Period Ending
Consumer Price Index			100.00%	2.43%	1.16%	30	9/30/2019
Total			100.00%	2.43%	—	—	

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