

Steve and Andrea Financial Goal Plan

Steve and Andrea Sample



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IMPORTANT DISCLOSURE INFORMATION

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

The return assumptions in MoneyGuideElite are not reflective of any specific product, and do not include any fees or expenses that may be incurred by investing in specific products. The actual returns of a specific product may be more or less than the returns used in MoneyGuideElite. It is not possible to directly invest in an index. Financial forecasts, rates of return, risk, inflation, and other assumptions may be used as the basis for illustrations. They should not be considered a guarantee of future performance or a guarantee of achieving overall financial objectives. Past performance is not a guarantee or a predictor of future results of either the indices or any particular investment.

MoneyGuideElite results may vary with each use and over time.

MoneyGuideElite Assumptions and Limitations

Information Provided by You

Information that you provided about your assets, financial goals, and personal situation are key assumptions for the calculations and projections in this Report. Please review the Report sections titled "Personal Information and Summary of Financial Goals", "Current Portfolio Allocation", and "Tax and Inflation Options" to verify the accuracy of these assumptions. If any of the assumptions are incorrect, you should notify your Financial Advisor. Even small changes in assumptions can have a substantial impact on the results shown in this Report. The information provided by you should be reviewed periodically and updated when either the information or your circumstances change.

All asset and net worth information included in this Report was provided by you or your designated agents, and is not a substitute for the information contained in the official account statements provided to you by custodians. The current asset data and values contained in those account statements should be used to update the asset information included in this Report, as necessary.

Assumptions and Limitations

MoneyGuideElite offers several methods of calculating results, each of which provides one outcome from a wide range of possible outcomes. All results in this Report are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. All results use simplifying assumptions that do not completely or accurately reflect your specific circumstances. No Plan or Report has the ability to accurately predict the future. As investment returns, inflation, taxes, and other economic conditions vary from the MoneyGuideElite assumptions, your actual results will vary (perhaps significantly) from those presented in this Report.

All MoneyGuideElite calculations use asset class returns, not returns of actual investments. The average annual historical returns are calculated using the indices contained in this Report, which serve as proxies for their respective asset classes. The index data are for the period 1990 - 2022. The portfolio returns are calculated by weighting individual return assumptions for each asset class according to your portfolio allocation. The portfolio returns may have been modified by including adjustments to the total return and the inflation rate. The portfolio returns assume reinvestment of interest and dividends at net asset value without taxes, and also assume that the portfolio has been rebalanced to reflect the initial recommendation. No portfolio rebalancing costs, including taxes, if applicable, are deducted from the portfolio value. No portfolio allocation eliminates risk or guarantees investment results.

MoneyGuideElite does not provide recommendations for any products or securities.

IMPORTANT DISCLOSURE INFORMATION

| Asset Class Name | Historical Return Index |
|-------------------------------------|--|
| Cash & Cash Alternatives | Citigroup 3-month Treasury Bill (1979-2022) |
| Cash & Cash Alternatives (Tax-Free) | U.S. 30-Day Treasury Bill adjusted by Donoghue TF discount (1970-1981) Tax-Free Money Market Average (1982-2022) |
| Short Term Bonds | 50% Ibbotson U.S. Treasury Bills and 50% Ibbotson Intermediate-Term Government Bonds (1970-1978) BofA Merrill Lynch 1-3 Year Govt Bonds (1979-2022) |
| Short Term Bonds (Tax-Free) | 50% Ibbotson U.S. T-Bill and 50% Ibbotson Intermediate-Term Government Bonds adjusted by Barclays Capital 3-year Muni discount (1970-1990) Barclays Capital 3-year Muni Bonds (1991-2022) |
| Intermediate Term Bonds | Ibbotson Intermediate Govt Bond (1970-1975) Barclays Capital Intermediate Aggregate Bond (1976-2022) |
| Intermediate Term Bonds (Tax-Free) | Ibbotson Long-Term Government Bonds - Total Return adjusted by Barclays Capital 10-year Muni discount (1970-1979) Barclays Capital 10-year Muni Bonds (1980-2022) |
| Long Term Bonds | Barclays Capital Long Term Gvt/Credit Index (1973-2022) |
| Long Term Bonds (Tax-Free) | Ibbotson Long-Term Government Bonds - Total Return adjusted by Barclays Capital Long Muni Bonds discount (1970-1980) Barclays Capital Long Muni Bonds (1981-2022) |
| Large Cap Value Stocks | S&P 500 Composite Total Return (1970-1994) S&P 500 Value Total Return(1995-2022) |
| Large Cap Growth Stocks | S&P 500 Composite Total Return (1970-1994) S&P 500 Growth Total Return (1995-2022) |
| Mid Cap Stocks | S&P 500 Composite Total Return (1970-1979) Russell Midcap (1980-2022) |
| Small Cap Stocks | Russell 1000 Growth (1979-2022) |
| International Developed Stocks | MSCI EAFE Equity (1970-2022) |
| International Emerging Stocks | MSCI EAFE Equity (1970-1975) IFC Global Emerging Markets Index (1976-1987) MSCI EM (Emerging Markets) (1988-2022) |

| Asset Class Name | Historical Return Index |
|------------------|---|
| REITs | FTSE NAREIT REIT - All (Price and Income) (1973-2022) |
| Commodities | S&P GSCI (Commodity) Index (1970-2022) |
| Fixed Index | N/A |
| 3% Fixed | N/A |

IMPORTANT DISCLOSURE INFORMATION

Risks Inherent in Investing

Investing in fixed income securities involves interest rate risk, credit risk, and inflation risk. Interest rate risk is the possibility that bond prices will decrease because of an interest rate increase. When interest rates rise, bond prices and the values of fixed income securities fall. When interest rates fall, bond prices and the values of fixed income securities rise. Credit risk is the risk that a company will not be able to pay its debts, including the interest on its bonds. Inflation risk is the possibility that the interest paid on an investment in bonds will be lower than the inflation rate, decreasing purchasing power.

Cash alternatives typically include money market securities and U.S. treasury bills. Investing in such cash alternatives involves inflation risk. In addition, investments in money market securities may involve credit risk and a risk of principal loss. Because money market securities are neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency, there is no guarantee the value of your investment will be maintained at \$1.00 per share, and your shares, when sold, may be worth more or less than what you originally paid for them. U.S. Treasury bills are subject to market risk if sold prior to maturity. Market risk is the possibility that the value, when sold, might be less than the purchase price.

Investing in stock securities involves volatility risk, market risk, business risk, and industry risk. The prices of most stocks fluctuate. Volatility risk is the chance that the value of a stock will fall. Market risk is chance that the prices of all stocks will fall due to conditions in the economic environment. Business risk is the chance that a specific company's stock will fall because of issues affecting it. Industry risk is the chance that a set of factors particular to an industry group will adversely affect stock prices within the industry. (See "Asset Class – Stocks" in the Glossary section of this Important Disclosure Information for a summary of the relative potential volatility of different types of stocks.)

International investing involves additional risks including, but not limited to, changes in currency exchange rates, differences in accounting and taxation policies, and political or economic instabilities that can increase or decrease returns.

Report Is a Snapshot and Does Not Provide Legal, Tax, or Accounting Advice

This Report provides a snapshot of your current financial position and can help you to focus on your financial resources and goals, and to create a plan of action. Because the results are calculated over many years, small changes can create large differences in future results. You should use this Report to help you focus on the factors that are most important to you. This Report does not provide legal, tax, or accounting advice. Before making decisions with legal, tax, or accounting ramifications, you should consult appropriate professionals for advice that is specific to your situation.

MoneyGuideElite Methodology

MoneyGuideElite offers several methods of calculating results, each of which provides one outcome from a wide range of possible outcomes. The methods used are: "Average Returns," "Historical Test," "Bad Timing," "Class Sensitivity," and "Monte Carlo Simulations." When using historical returns, the methodologies available are Average Returns, Historical Test, Bad Timing, and Monte Carlo Simulations. When using projected returns, the methodologies available are Average Returns, Bad Timing, Class Sensitivity, and Monte Carlo Simulations.

Results Using Average Returns

The Results Using Average Returns are calculated using one average return for your pre-retirement period and one average return for your post-retirement period. Average Returns are a simplifying assumption. In the real world, investment returns can (and often do) vary widely from year to year and vary widely from a long-term average return.

Results Using Historical Test

The Results Using Historical Test are calculated by using the actual historical returns and inflation rates, in sequence, from a starting year to the present, and assumes that you would receive those returns and inflation rates, in sequence, from this year through the end of your Plan. If the historical sequence is shorter than your Plan, the average return for the historical period is used for the balance of the Plan. The historical returns used are those of the broad-based asset class indices listed in this Important Disclosure Information.

Results with Bad Timing

Results with Bad Timing are calculated by using low returns in one or two years, and average returns for all remaining years of the Plan. For most Plans, the worst time for low returns is when you begin taking substantial withdrawals from your portfolio. The Results with Bad Timing assume that you earn a low return in the year(s) you select and then an Adjusted Average Return in all other years. This Adjusted Average Return is calculated so that the average return of the Results with Bad Timing is equal to the return(s) used in calculating the Results Using Average Returns. This allows you to compare two results with the same overall average return, where one (the Results with Bad Timing) has low returns in one or two years.

IMPORTANT DISCLOSURE INFORMATION

When using historical returns, the default for one year of low returns is the lowest annual return in the historical period you are using, and the default for two years of low returns is the lowest two-year sequence of returns in the historical period. When using projected returns, the default for the first year of low returns is two standard deviations less than the average return, and the default for the second year is one standard deviation less than the average return.

Results Using Class Sensitivity

The Results Using Class Sensitivity are calculated by using different return assumptions for one or more asset classes during the years you select. These results show how your Plan would be affected if the annual returns for one or more asset classes were different than the average returns for a specified period in your Plan.

Results Using Monte Carlo Simulations

Monte Carlo simulations are used to show how variations in rates of return each year can affect your results. A Monte Carlo simulation calculates the results of your Plan by running it many times, each time using a different sequence of returns. Some sequences of returns will give you better results, and some will give you worse results. These multiple trials provide a range of possible results, some successful (you would have met all your goals) and some unsuccessful (you would not have met all your goals). The percentage of trials that were successful is the probability that your Plan, with all its underlying assumptions, could be successful. In MoneyGuideElite, this is the Probability of Success. Analogously, the percentage of trials that were unsuccessful is the Probability of Failure. The Results Using Monte Carlo Simulations indicate the likelihood that an event may occur as well as the likelihood that it may not occur. In analyzing this information, please note that the analysis does not take into account actual market conditions, which may severely affect the outcome of your goals over the long-term.

MoneyGuideElite Presentation of Results

The Results Using Average Returns, Historical Test, Bad Timing, and Class Sensitivity display the results using an "Estimated % of Goal Funded" and a "Safety Margin."

Estimated % of Goal Funded

For each Goal, the "Estimated % of Goal Funded" is the sum of the assets used to fund the Goal divided by the sum of the Goal's expenses. All values are in current dollars. A result of 100% or more does not guarantee that you will reach a Goal, nor does a result under 100% guarantee that you will not. Rather, this information is meant to identify possible shortfalls in this Plan, and is not a guarantee that a certain percentage of your Goals will be funded. The percentage reflects a projection of the total cost of the Goal that was actually funded based upon all the assumptions that are included in this Plan, and assumes that you execute all aspects of the Plan as you have indicated.

Safety Margin

The Safety Margin is the estimated value of your assets at the end of this Plan, based on all the assumptions included in this Report. Only you can determine if that Safety Margin is sufficient for your needs.

Bear Market Loss and Bear Market Test

The Bear Market Loss shows how a portfolio would have been impacted during the worst bear market since the Great Depression. Depending on the composition of the portfolio, the worst bear market is either the "Great Recession" or the "Bond Bear Market."

The Great Recession, from November 2007 through February 2009, was the worst bear market for stocks since the Great Depression. In MoneyGuideElite, the Great Recession Return is the rate of return, during the Great Recession, for a portfolio comprised of cash, bonds, stocks, alternatives, and other classes, with an asset mix equivalent to the portfolio referenced.

The Bond Bear Market, from July 1979 through February 1980, was the worst bear market for bonds since the Great Depression. In MoneyGuideElite, the Bond Bear Market Return is the rate of return, for the Bond Bear Market period, for a portfolio comprised of cash, bonds, stocks, alternatives, and other classes, with an asset mix equivalent to the portfolio referenced.

The Bear Market Loss shows: 1) either the Great Recession Return or the Bond Bear Market Return, whichever is lower, and 2) the potential loss, if you had been invested in this cash-bond-stock-alternative-other portfolio during the period with the lower return. In general, most portfolios with a stock allocation of 20% or more have a lower Great Recession Return, and most portfolios with a combined cash and bond allocation of 80% or more have a lower Bond Bear Market Return.

IMPORTANT DISCLOSURE INFORMATION

The Bear Market Test, included in the Stress Tests, examines the impact on your Plan results if an identical Great Recession or Bond Bear Market, whichever would be worse, occurred this year. The Bear Market Test shows the likelihood that you could fund your Needs, Wants and Wishes after experiencing such an event.

Regardless of whether you are using Historical or Projected returns in your Plan, the Bear Market Loss and Bear Market Test use returns calculated from historical indices where all assets classes included in the referenced portfolio are rolled-up using only the groups below. If you are using Historical returns in your Plan, the indices in the Bear Market Loss and the Bear Market Test may be different from indices used in other calculations. The following indexes are used to calculate the return during the Great Recession and the Bond Bear Market:

| Asset Class | Index | Great Recession Return 11/2007 – 02/2009 | Bond Bear Market Return 07/1979 – 02/1980 |
|-------------|--|---|---|
| Cash | Ibbotson U.S. 30-day Treasury Bills | 2.31% | 7.08% |
| Bond | Ibbotson Intermediate-Term Government Bonds – Total Return | 15.61% | -8.89% |
| Stock | S&P 500 – Total Return | -50.95% | 14.61% |
| Alternative | HFRI FOF: Diversified | -19.87% | N/A |
| | S&P GSCI Commodity - Total Return | N/A | 23.21% |
| Fixed Index | Fixed Index | 0% | 0% |
| 3% Fixed | 3% Fixed | 0% | 0% |

Notes

- HFRI FOF: Diversified stands for Hedge Fund Research Indices Fund of Funds
- S&P GSCI was formerly the Goldman Sachs Commodity Index

Because the Bear Market Loss and Bear Market Test use the returns from asset class indices rather than the returns of actual investments, they do not represent the performance for any specific portfolio, and are not a guarantee of minimum or maximum levels of losses or gains for any portfolio. The actual performance of your portfolio may differ substantially from those shown in the Great Recession Return, the Bond Bear Market Return, the Bear Market Loss, and the Bear Market Test.

MoneyGuideElite Risk Assessment

The MoneyGuideElite Risk Assessment highlights some – but not all – of the trade-offs you might consider when deciding how to invest your money. This approach does not provide a comprehensive, psychometrically-based, or scientifically-validated profile of your risk tolerance, loss tolerance, or risk capacity, and is provided for informational purposes only.

Based on your specific circumstances, you must decide the appropriate balance between potential risks and potential returns. MoneyGuideElite does not and cannot adequately understand or assess the appropriate risk/return balance for you. MoneyGuideElite requires you to select a risk score. Once selected, three important pieces of information are available to help you determine the appropriateness of your score: an appropriate portfolio for your score, the impact of a Bear Market Loss (either the Great Recession or the Bond Bear Market, whichever is lower) on this portfolio, and a compare button to show how your score compares to the risk score of others in your age group.

MoneyGuideElite uses your risk score to select a risk-based portfolio on the Portfolio Table page. This risk-based portfolio selection is provided for informational purposes only, and you should consider it to be a starting point for conversations with your Advisor. It is your responsibility to select the Target Portfolio you want MoneyGuideElite to use. The selection of your Target Portfolio, and other investment decisions, should be made by you, after discussions with your Advisor and, if needed, other financial and/or legal professionals.

Personal Information and Summary of Financial Goals

Steve and Andrea Sample

Needs

10 Retirement - Basic Living Expense



| | |
|----------------------------------|--|
| Steve (2029) | 60 |
| Andrea (2030) | 60 |
| Both Retired (2030-2064) | \$100,000 |
| Andrea Alone Retired (2065-2066) | \$80,000 |
| | Base Inflation Rate plus 0.60% (3.60%) |

10 Health Care



| | |
|--|--|
| Steve Retired Before Medicare / Andrea Employed (2029) | \$13,355 |
| Both Retired Before Medicare (2030-2033) | \$27,436 |
| Steve Medicare / Andrea Retired Before Medicare (2034) | \$20,232 |
| Both Medicare (2035-2064) | \$10,360 |
| Andrea Alone Medicare (2065-2066) | \$6,745 |
| | Base Inflation Rate plus 2.80% (5.80%) |

Wants

6 Travel



| | |
|--|-----------------------------|
| When both are retired | \$5,000 |
| Recurring every year for a total of 10 times | Base Inflation Rate (3.00%) |

Wishes

3 Leave Bequest



| | |
|----------------------|--|
| End of Andrea's Plan | \$250,000 |
| | Base Inflation Rate plus 0.60% (3.60%) |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Personal Information and Summary of Financial Goals

Personal Information

Steve

Male - born 08/13/1969, age 53

Employed - \$140,000, Other Income - \$15,000

Andrea

Female - born 01/11/1970, age 53

Employed - \$70,000

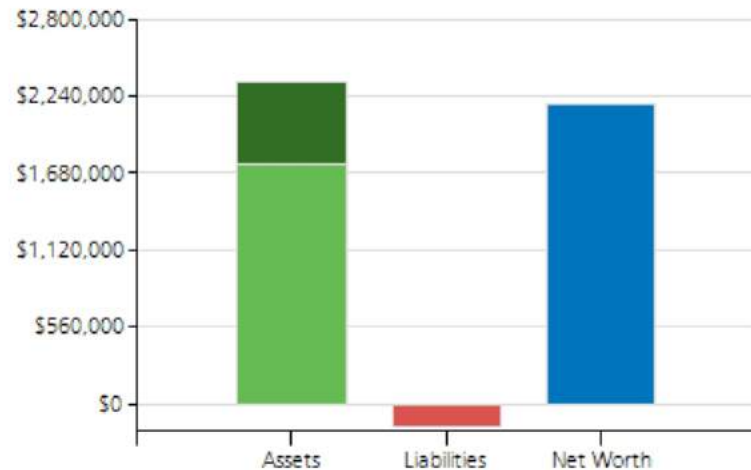
Married, US Citizens living in OH

- This section lists the Personal and Financial Goal information you provided, which will be used to create your Report. It is important that it is accurate and complete.

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Net Worth Summary - All Resources

This is your Net Worth Summary as of 08/11/2023. Your Net Worth is the difference between what you own (your Assets) and what you owe (your Liabilities). To get an accurate Net Worth statement, make certain all of your Assets and Liabilities are entered.



| | | |
|--|---|--------------------|
| ■ Investment Assets | | \$1,740,550 |
| ■ Other Assets | + | \$605,000 |
| Total Assets | | \$2,345,550 |
| ■ Total Liabilities | - | \$160,000 |
| Net Worth | | \$2,185,550 |

| Description | Total |
|----------------------------------|--------------------|
| Investment Assets | |
| Employer Retirement Plans | \$1,446,754 |
| Individual Retirement Accounts | \$14,000 |
| Taxable and/or Tax-Free Accounts | \$279,795 |
| Total Investment Assets: | \$1,740,550 |
| Other Assets | |
| Home and Personal Assets | \$305,000 |
| Business and Property | \$300,000 |
| Total Other Assets: | \$605,000 |
| Liabilities | |
| Business Loan: | \$160,000 |
| Total Liabilities: | \$160,000 |
| Net Worth: | \$2,185,550 |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Goal Strategies Introduction

Roth Conversion - Goal Strategies

This Plan contains a Roth Conversion Goal Strategy. Using this Goal Strategy, the Program will convert all or part of your individual retirement accounts (IRAs) and/or qualified retirement plan assets (“qualified assets”) to a Roth IRA. This conversion will be subject to federal and, if applicable, state and local income taxes. When a Roth Conversion Goal Strategy is included in the Goal Strategies section on the What If Worksheet, there is no verification that the qualified assets selected are eligible for conversion to a Roth IRA. It is your responsibility to determine such eligibility.

When you indicate that conversion taxes will be paid from the investment portfolio, the results displayed include an estimate of the conversion taxes based on all the information you have provided, including, but not limited to, the information for the Roth Conversion Goal Strategy. The tax rates used are for illustrative purposes only in order to generate the What If Worksheet and do not reflect the actual taxes you will pay when converting the qualified assets to a Roth IRA. Since the figures shown are only estimates, the actual taxes you will owe when converting qualified assets to a Roth IRA may be more or less than those included in the report. If you indicated that conversion taxes will be paid from a source outside the investment portfolio, the report includes no analysis of the potential benefits or drawbacks of that decision. The inclusion of a Roth Conversion Goal Strategy is not a solicitation or recommendation that you convert qualified assets to a Roth IRA, and you should not rely on the information presented when making that decision.

For More Information

You should seek the services of your legal and/or tax professionals when converting qualified assets to a Roth IRA. It is also recommended that you obtain a copy of IRS Publication 590 from your local IRS office, or call 1-800-TAX-FORM or visit the IRS website at www.irs.gov for additional information on converting qualified assets to a Roth IRA.

Assumptions

- A conversion occurring in the future uses the future value of the asset(s) as projected in the analysis.
- The amount that can be converted in any year is limited to the value of the selected qualified assets available in that year.
- For employed clients electing to pay conversion taxes from the investment portfolio, the taxes are calculated using the marginal tax rate entered in the Roth Conversion Goal Strategy.

- For retired clients electing to pay conversion taxes from the investment portfolio, the tax calculations are based on which tax methodology was selected for the report. When using the default tax calculation methodology, the conversion taxes are estimated as a part of the overall tax calculations in the year(s) of conversion, using a fixed deduction and progressive tax tables. When using average tax rates, the taxes are calculated using the marginal tax rate entered in the Roth Conversion Goal Strategy.
- For retired clients using the Calculated input method, the distribution amount equals the gross income required to maximize the designated federal tax bracket minus all taxable income in the plan year.
- When taxes for the conversion are paid from the investment portfolio, Taxable Fund All Goals assets are used first and then funds from the converted Roth IRA are used. If the owner is less than age 59½, tax penalties are assessed on the taxes paid from the Roth IRA.
- Only Qualified assets designated as Fund All Goals are available for the Roth Conversion Goal Strategy. Assets earmarked for a specific goal, earmarked as Leave to Estate or earmarked as Not Used in Plan are not available for this Goal Strategy.

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Net Worth Detail - All Resources

This is your Net Worth Detail as of 08/11/2023. Your Net Worth is the difference between what you own (your Assets) and what you owe (your Liabilities). To get an accurate Net Worth statement, make certain all of your Assets and Liabilities are entered.

| Description | Steve | Andrea | Joint | Total |
|---|--------------------|----------------|------------------|--------------------|
| Investment Assets | | | | |
| Employer Retirement Plans | | | | |
| Other Qualified - HSA | \$60,000 | | | \$60,000 |
| Steve's 401(k) | \$1,386,754 | | | \$1,386,754 |
| Individual Retirement Accounts | | | | |
| Andrea's Roth IRA | | \$7,000 | | \$7,000 |
| Steve's Roth IRA | \$7,000 | | | \$7,000 |
| Taxable and/or Tax-Free Accounts | | | | |
| JTWROS | | | \$70,977 | \$70,977 |
| Savings/Checking | | | \$208,819 | \$208,819 |
| Total Investment Assets: | \$1,453,754 | \$7,000 | \$279,795 | \$1,740,550 |
| Other Assets | | | | |
| Home and Personal Assets | | | | |
| Home - 357 Blue Jay Way | | | \$305,000 | \$305,000 |
| Business and Property | | | | |
| Three Rental Properties | | | \$300,000 | \$300,000 |
| Total Other Assets: | \$0 | \$0 | \$605,000 | \$605,000 |
| Liabilities | | | | |
| Business Loan: | | | | |
| Rental Home Mortgages | | | \$160,000 | \$160,000 |
| Total Liabilities: | \$0 | \$0 | \$160,000 | \$160,000 |
| Net Worth: | | | | \$2,185,550 |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Plan Summary

Resource Summary

Investment Assets

| Description | Owner | Account Type | Current Value | Additions | Assign to Goal |
|--|--------------------|--------------------|---------------|-----------|----------------|
| Manually Entered | | | | | |
| Andrea's Roth IRA | Andrea | Roth IRA - Account | \$7,000 | | Fund All Goals |
| Fidelity® Government MMkt | | | \$7,000 | | |
| JTWROS | Joint Survivorship | Account | \$70,977 | | Fund All Goals |
| Fidelity® Government MMkt | | | \$30,001 | | |
| Fidelity® Select Biotechnology | | | \$11,265 | | |
| Fidelity® Inflation-Prot Bd Index | | | \$10,710 | | |
| Fidelity® Select Medical Tech and Devcs | | | \$13,834 | | |
| Fidelity® Select Health Care | | | \$5,167 | | |
| Other Qualified - HSA | Steve | Other Qualified | \$60,000 | | Fund All Goals |
| Account Total | | | \$60,000 | | |
| Savings/Checking | Joint Survivorship | Account | \$208,819 | | Fund All Goals |
| Cash | | | \$208,819 | | |
| Steve's 401(k) | Steve | 401(k) | \$1,386,754 | \$30,252 | Fund All Goals |
| Harbor Capital Appreciation Instl | | | \$846,425 | | |
| Dodge & Cox Stock | | | \$218,207 | | |
| Artisan Mid Cap Institutional | | | \$174,380 | | |
| WF Stable Value Fund | | | \$70,996 | | |
| Hartford Small Cap Growth Y | | | \$55,663 | | |
| Eaton Vance Emerging Markets Local Inc I | | | \$4,159 | | |
| Northern Global Real Estate Index | | | \$3,366 | | |
| DFA Emerging Markets Value I | | | \$3,101 | | |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Resource Summary

Investment Assets

| Description | Owner | Account Type | Current Value | Additions | Assign to Goal |
|---|-------|--------------------|----------------|--------------------|----------------|
| Manually Entered | | | | | |
| American Funds Europacific Growth R6 | | | \$2,626 | | |
| Victory Trivalent International Sm-Cp Y | | | \$2,659 | | |
| Vanguard International Value Inv | | | \$1,951 | | |
| T. Rowe Price Mid-Cap Value | | | \$1,697 | | |
| Northern Small Cap Value | | | \$1,523 | | |
| Steve's Roth IRA | Steve | Roth IRA - Account | \$7,000 | | Fund All Goals |
| Fidelity® Government MMkt | | | \$7,000 | | |
| Total Manually Entered Assets | | | \$1,740,550 | | |
| | | | Total : | \$1,740,550 | |

Other Assets

| Description | Owner | Current Value | Future Value | Assign to Goal |
|--------------------------------|--------------------|------------------|--------------|-------------------|
| Manually Entered | | | | |
| Home - 357 Blue Jay Way | Joint Survivorship | \$305,000 | | Not Funding Goals |
| Three Rental Properties | Joint Survivorship | \$300,000 | \$350,000 | Fund All Goals |
| Total of Other Assets : | | \$605,000 | | |

Insurance Policies

| Description | Owner | Insured | Beneficiary | Annual Premium | Cash Value | Death Benefit | Premium Paid |
|--|-------|---------|--------------------------------|----------------|------------|---------------|-------------------------|
| Manually Entered | | | | | | | |
| Insurance Policies Summary (not included in Assets) | | | | | | | |
| Steve's Term Life Policy Term Life | Steve | Steve | Co-Client of Insured - 100% | | | \$500,000 | Until Policy Terminates |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Resource Summary

Insurance Policies

| Description | Owner | Insured | Beneficiary | Annual Premium | Cash Value | Death Benefit | Premium Paid |
|--|--------|---------|--------------------------------|----------------|------------|------------------|--------------|
| Manually Entered | | | | | | | |
| Insurance Policies Summary (not included in Assets) | | | | | | | |
| Andrea's Term Life Policy Term Life | Andrea | Andrea | Co-Client of Insured - 100% | | | \$100,000 | For 3 years |
| Steve Employer Term Group Term | Steve | Steve | Co-Client of Insured - 100% | | | \$150,000 | |
| Andrea's Employer Term Life Group Term | Andrea | Andrea | Co-Client of Insured - 100% | | | \$25,000 | |
| Total Death Benefit of All Policies : | | | | | | \$775,000 | |

Social Security

| Description | Value | Assign to Goal |
|-----------------|---|----------------|
| Social Security | Steve will file a normal application at age 62. He will receive \$28,116 in retirement benefits at age 62. | Fund All Goals |
| Social Security | Andrea will file a normal application at age 62. She will receive \$368 in retirement benefits and \$12,712 in spousal benefits at age 62. | Fund All Goals |

Retirement Income

| Description | Owner | Value | Inflate? | Assign to Goal |
|-------------------------------|--------|--|----------|----------------|
| Andrea's OPERS Pension Income | Andrea | \$15,192 from 2035 to End of Andrea's Plan | No | Fund All Goals |
| PBGC Pension Income | Steve | \$1,836 from 2024 to End of Plan (100% to Survivor) | No | Fund All Goals |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Resource Summary

Liabilities

| Type | Description/Company | Owner | Outstanding Balance | Interest Rate | Monthly Payment | Date Loan Began | Loan Term |
|------------------------------------|-----------------------|-------|---------------------|---------------|-----------------|-----------------|-----------|
| Manually Entered | | | | | | | |
| Commercial Mortgage | Rental Home Mortgages | Joint | \$160,000 | 5.00% | | | |
| Total Outstanding Balance : | | | \$160,000 | | | | |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Plan Summary

Reaching Your Goals

Status



| Net Worth | |
|------------------|--------------------|
| Assets | \$2,345,550 |
| Liabilities | \$160,000 |
| Net Worth | \$2,185,550 |

Results

If you implement the following suggestions, there is a 80% likelihood of funding all of the Financial Goals in your Plan.

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Plan Summary

Goals

Plan to reduce your Total Goal Spending to \$4,240,282 which is \$254,825, or 6%, less than your Target.

Steve retires at age 62, in the year 2031. This is 2 year(s) later than your retirement age.

Andrea retires at age 62, in the year 2032. This is 2 year(s) later than your retirement age.

| Goal | Amount | Changes |
|------|--------|---------|
|------|--------|---------|

Needs

10 Retirement - Basic Living Expense

| | | |
|-----------------------------------|-----------|--|
| Steve Retired and Andrea Employed | \$0 | |
| Both Retired | \$100,000 | |
| Andrea Alone Retired | \$80,000 | |

10 Health Care

| | | |
|---|----------|-------------------|
| Steve Retired Before Medicare / Andrea Employed | \$14,161 | Increased \$806 |
| Both Retired Before Medicare | \$29,040 | Increased \$1,603 |
| Steve Medicare / Andrea Retired Before Medicare | \$20,232 | |
| Both Medicare | \$10,360 | |
| Andrea Alone Medicare | \$6,745 | |

Wants

| | | |
|---------------------------|-----------------------|--|
| 6 Travel | \$5,000 | |
| Starting | When both are retired | |
| Years between occurrences | 1 | |
| Number of occurrences | 10 | |

Wishes

| | | |
|-----------------|----------------------|--|
| 3 Leave Bequest | \$250,000 | |
| Starting | End of Andrea's Plan | |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

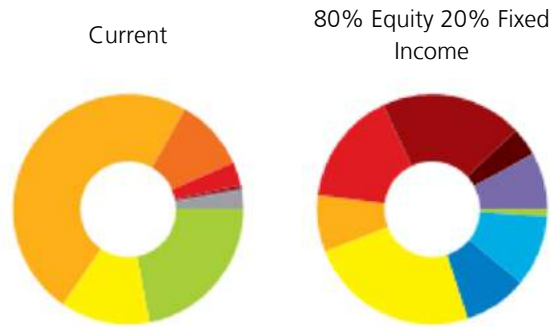
Plan Summary

Save and Invest **Status**

Invest

Consider reallocating your current portfolio

Investment Portfolio Asset Allocation



Adjustment needed to match 80% Equity 20% Fixed Income

| Asset Class | Increase By | Decrease By |
|--------------------------------|--------------------|---------------------|
| Cash & Cash Alternatives | | -\$366,411 |
| Short Term Bonds | \$174,055 | |
| Intermediate Term Bonds | \$156,649 | |
| Large Cap Value Stocks | \$199,525 | |
| Large Cap Growth Stocks | | -\$707,181 |
| Mid Cap Stocks | | -\$176,078 |
| Small Cap Stocks | \$221,302 | |
| International Developed Stocks | \$340,873 | |
| International Emerging Stocks | \$66,521 | |
| REITs | \$135,878 | |
| Unclassified | | -\$45,135 |
| Total : | \$1,294,804 | -\$1,294,804 |

Goal Funding and Investment Strategies

Consider using assets from your Investment Portfolio to implement the proposed strategies listed below.

Roth Conversion: Consider converting money from your qualified retirement accounts to a Roth IRA to take advantage of potential tax benefits for you and/or your heir(s).

Steve - Roth Conversion Strategy: This scenario assumes you will convert funds to a Roth IRA up through the 22.00% Federal tax bracket starting in 2031 and continuing for 15 year(s).

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Plan Summary

Social Security

Status

Personal Information

Your Full Retirement Age (FRA) is the age that you would receive 100% of your Primary Insurance Amount (PIA). Depending on the year you were born, your FRA is between 65-67 years old. Taking benefits before or after your FRA will decrease or increase the amount you receive, respectively.

Steve 's FRA is 67 and 0 months in 2036.

Andrea's FRA is 67 and 0 months in 2037.

Your Primary Insurance Amount (PIA) is the benefit you would receive if you began benefits at your Full Retirement Age (FRA). It is calculated from the earnings on which you paid Social Security taxes, throughout your life.

Steve 's estimated annual PIA is \$40,166

Andrea's estimated annual PIA is \$526

Other Retirement Income

The Government Pension Offset (GPO) applies to people who receive a pension from a government job in which they did not pay Social Security taxes. The GPO reduces the amount of Social Security spouse's or widow(er)'s benefits by two-thirds of the amount of your government pension. The GPO does not affect your own benefit

Andrea has a pension subject to the Government Pension Offset.

Strategy Information

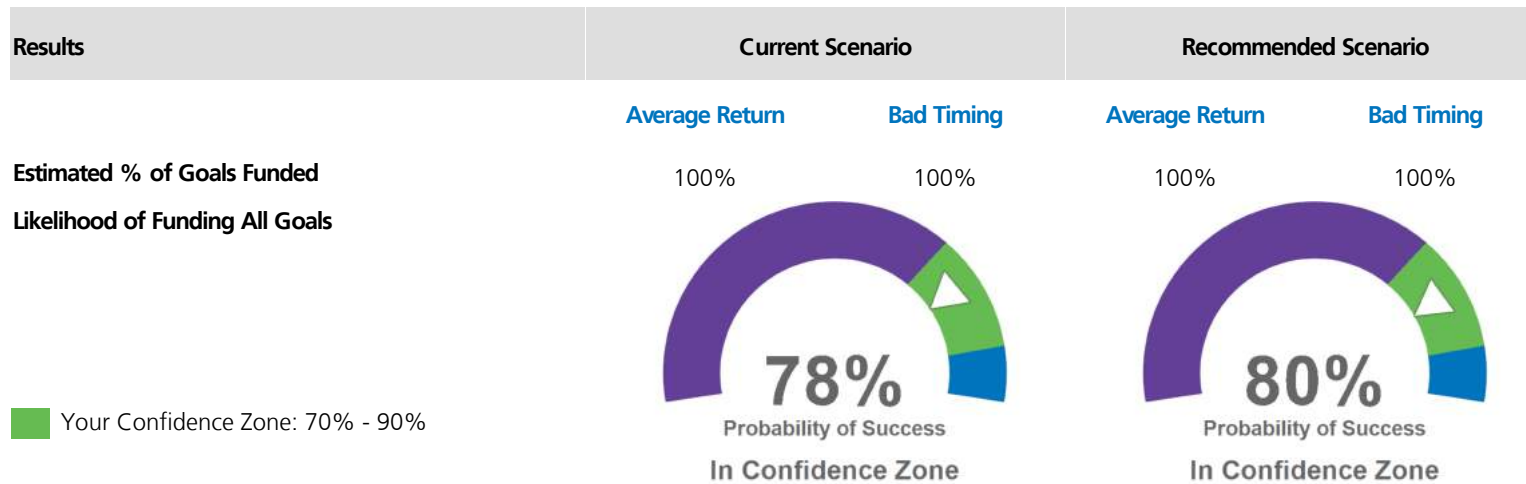
Steve files a normal application at 62 in 2031.

Andrea files a normal application at 62 in 2032.

Using this strategy, your household's total lifetime benefit is estimated to be \$1,226,574 in today's dollars, based upon the information you entered. For a better estimate, go to ssa.gov.

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Results - Current and Recommended



| | Current Scenario | What If Scenario 1 | Changes In Value |
|-----------------------|------------------|--------------------|------------------|
| 66 Retirement | | | |
| Retirement Age | | | |
| Steve | 60 in 2029 | 62 in 2031 | 2 year(s) later |
| Andrea | 60 in 2030 | 62 in 2032 | 2 year(s) later |
| Planning Age | | | |
| Steve | 95 in 2064 | 95 in 2064 | |
| Andrea | 96 in 2066 | 96 in 2066 | |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Results - Current and Recommended

| | Current Scenario | What If Scenario 1 | Changes In Value |
|---|-----------------------|------------------------------------|----------------------|
| Goals | | | |
| Needs | | | |
| Retirement - Basic Living Expense | | | |
| Steve Retired and Andrea Employed | \$0 | \$0 | |
| Both Retired | \$100,000 | \$100,000 | |
| Andrea Alone Retired | \$80,000 | \$80,000 | |
| Health Care | | | |
| Steve Retired Before Medicare / Andrea Employed | \$13,355 | \$14,161 | Increased \$806 |
| Both Retired Before Medicare | \$27,436 | \$29,040 | Increased \$1,603 |
| Steve Medicare / Andrea Retired Before Medicare | \$20,232 | \$20,232 | |
| Both Medicare | \$10,360 | \$10,360 | |
| Andrea Alone Medicare | \$6,745 | \$6,745 | |
| Wants | | | |
| Travel | \$5,000 | \$5,000 | |
| Starting | When both are retired | When both are retired | |
| Years between occurrences | 1 | 1 | |
| Number of occurrences | 10 | 10 | |
| Wishes | | | |
| Leave Bequest | \$250,000 | \$250,000 | |
| Starting | End of Andrea's Plan | End of Andrea's Plan | |
| Total Spending for Life of Plan | \$4,495,106 | \$4,240,282 | Decreased 6% |
| Savings | | | |
| Qualified | \$15,252 | \$15,252 | |
| Roth | \$15,000 | \$15,000 | |
| Total Savings This Year | \$30,252 | \$30,252 | |
| Portfolios | | | |
| Allocation Before Retirement | CURRENT | 80% Equity 20% Fixed Income | 5% Less Stock |


See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Results - Current and Recommended

| | Current Scenario | What If Scenario 1 | Changes In Value |
|-------------------------------------|--------------------------------------|------------------------------------|------------------------|
| Percent Stock | 77% | 72% | |
| Composite Return | 8.28% | 7.32% | |
| Worst One-Year Return since 1990 | -28.04% | -30.97% | |
| Composite Standard Deviation | 14.41% | 13.57% | |
| Great Recession Return 11/07 - 2/09 | -38% | -35% | |
| Bond Bear Market Return 7/79 - 2/80 | 13% | 11% | |
| Allocation During Retirement | CURRENT | 80% Equity 20% Fixed Income | 5% Less Stock |
| Percent Stock | 77% | 72% | |
| Composite Return | 8.28% | 7.32% | |
| Worst One-Year Return since 1990 | -28.04% | -30.97% | |
| Composite Standard Deviation | 14.41% | 13.57% | |
| Great Recession Return 11/07 - 2/09 | -38% | -35% | |
| Bond Bear Market Return 7/79 - 2/80 | 13% | 11% | |
| Inflation | 3.00% | 2.63% | Decreased 0.37% |
| Investments | | | |
| Total Investment Portfolio | \$1,740,550 (Unclassified 3%) | \$1,740,550 | |
| Social Security | | | |
| Social Security Strategy | Current | Current | |
| Steve | | | |
| Filing Method | Normal | Normal | |
| Age to File Application | 62 | 62 | |
| Age Retirement Benefits Begin | 62 | 62 | |
| First Year Benefit | \$28,116 | \$28,116 | |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Results - Current and Recommended

| | Current Scenario | What If Scenario 1 | Changes In Value |
|---|------------------|---------------------------------|------------------|
| Andrea | | | |
| Filing Method | Normal | Normal | |
| Age to File Application | 62 | 62 | |
| Age Retirement Benefits Begin | 62 | 62 | |
| First Year Benefit | \$13,080 | \$13,080 | |
|  Goal Strategies | | | |
| Roth Conversion Strategy | N/A | Roth Conversion Strategy | |
| Maximum Desired Tax Rate | N/A | 22.00% | |
| Conversion Start Year | N/A | 2031 | |
| Number of Years of Conversion | N/A | 15 | |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Summary of Goals and Resources

Expectations and Concerns

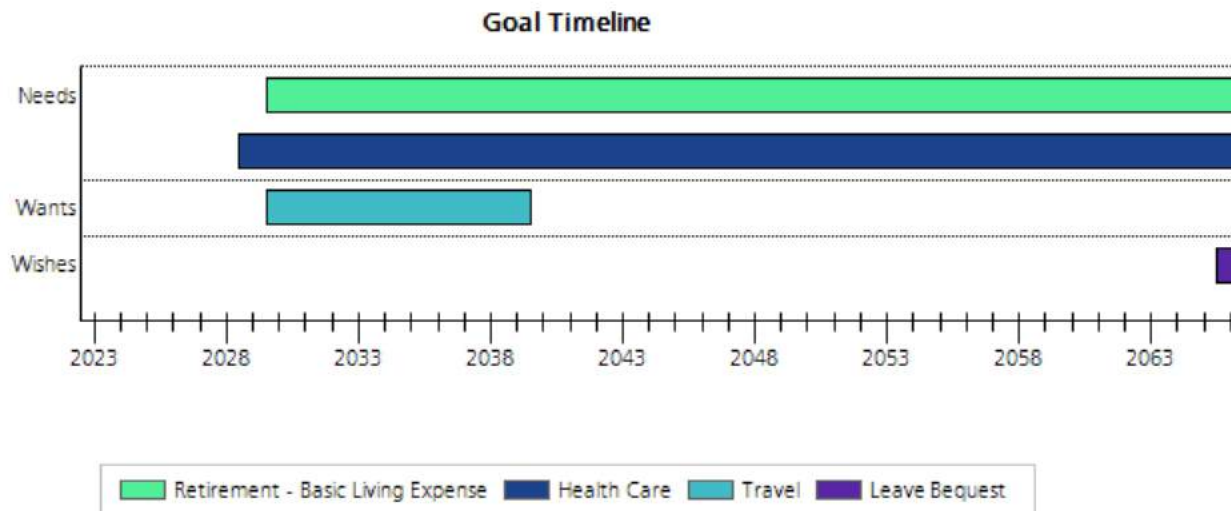
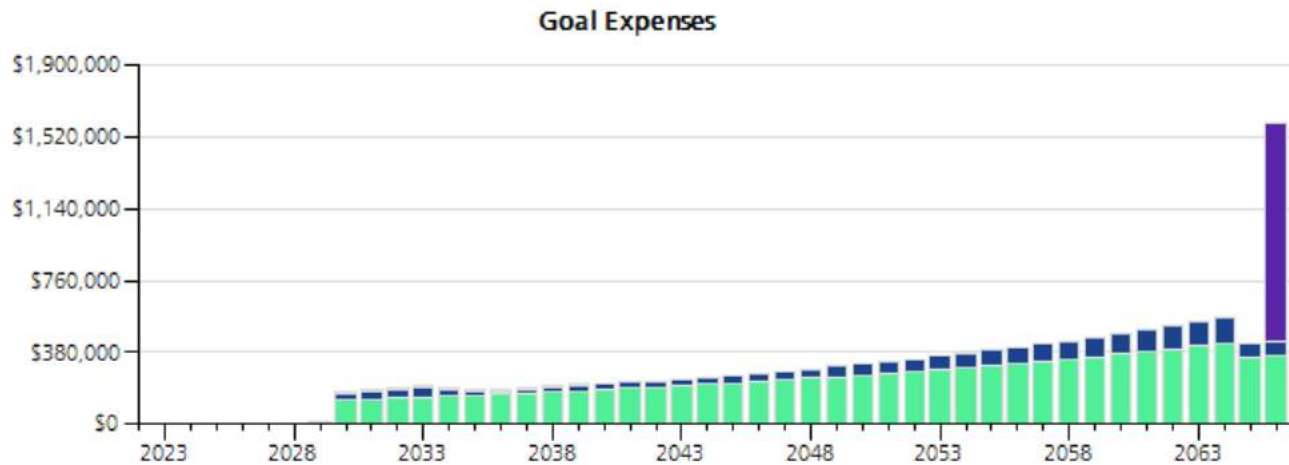
| Expectation |
|------------------------------|
| Both Steve and Andrea |
| No Work |
| Active Lifestyle |
| Quiet Lifestyle |
| Time to Travel |
| Time with Friends & Family |
| Less Stress - Peace of Mind |

| Owner | Concern | What Would Help |
|---------------|---------------------------------------|--|
| High | | |
| Joint | Running out of money | If your plan is in the Confidence Zone, there's less reason to worry. |
| Medium | | |
| Joint | Not having a paycheck anymore | Consider strategies that create a regular source of income. |
| Joint | Cost of health care or long-term care | Include a Goal for Health Care and test to see the impact of a potential Long Term Care expense in the future. |
| Joint | Current or future health issues | See how health issues might affect the results of your plan |
| Low | | |
| Joint | Leaving money to others | Your plan can include bequests and gifting Goals. |
| Joint | Spending too much | Test your plan to see if your money will last as long as you do, or if you may be spending too much. |
| Joint | Going into a nursing home | We'll consider Long-Term Care insurance & discuss the risks to your plan if you have expenses related to a major health issue. |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Current Financial Goals Graph

This graph shows the annual costs for your Financial Goals, as you have specified. Because these costs will be used to create your Plan, it is important that they are accurate and complete. All amounts are in after-tax, future dollars.



See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Insurance Inventory

Life

| Description | Owner | Insured | Death Benefit | Cash Value | Annual Premium | Primary Beneficiary | Policy Start Date |
|-----------------------------|--------|---------|---------------|------------|----------------|-----------------------------|-------------------|
| Steve's Term Life Policy | Steve | Steve | \$500,000 | | | Co-Client of Insured - 100% | |
| Andrea's Term Life Policy | Andrea | Andrea | \$100,000 | | | Co-Client of Insured - 100% | |
| Steve Employer Term | Steve | Steve | \$150,000 | | | Co-Client of Insured - 100% | |
| Andrea's Employer Term Life | Andrea | Andrea | \$25,000 | | | Co-Client of Insured - 100% | |

If the assets include a Variable Life Investment Asset, the value shown for this policy in the Annual Premium column reflects only the assumed annual increase in the cash value of the insurance policy and not the total premium.

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Risk and Portfolio Information

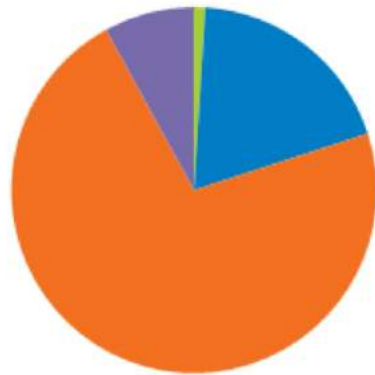
Risk Assessment

You chose a Risk Score of 72.

Appropriate Portfolio: 80% Equity 20% Fixed Income

Percentage Stock: 72%

Average Return: 7.32%



■ Cash: 1%
 ■ Bond: 19%
 ■ Stock: 72%
 ■ Alternative: 8%

Great Recession Return Loss for this Portfolio

If this loss would cause you to sell your investments, you should select a lower score. Don't go past your Breaking Point.

During the Great Recession Return (November 2007 - February 2009) this portfolio had a loss of:

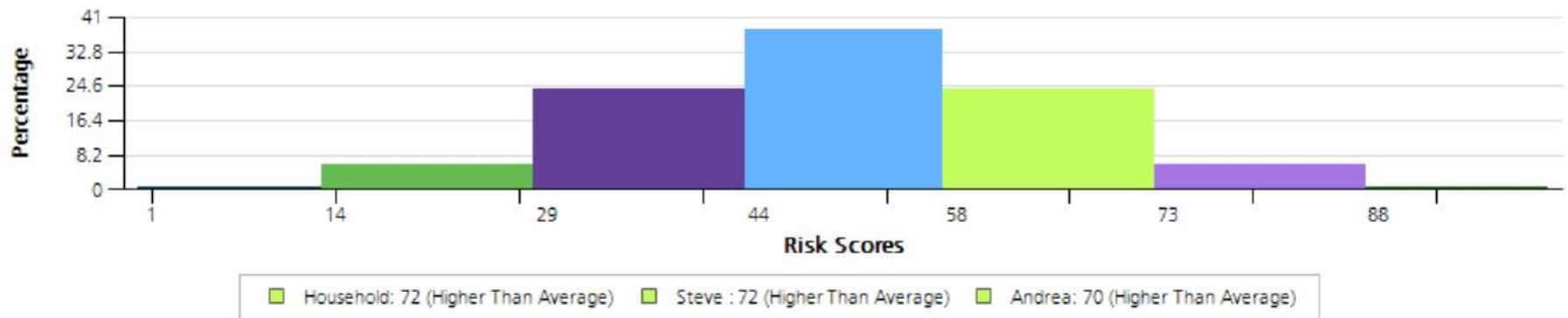
-35%

If you invest \$1,740,550 in this portfolio and the same loss occurred again, you would lose:

-\$614,146

Risk Score Chart for Ages Between 50 to 64



Your Risk Tolerance is Higher Than Average when compared to others in your age group




See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Model Portfolio Table

The Risk-Based Portfolio was selected from this list of Portfolios, based upon the risk assessment. The Risk Band is comprised of the portfolio(s) that could be appropriate for you, based upon the Risk-Based Portfolio indicated. The Target Portfolio was selected by you. Refer to the Worst 1-Year Loss and Standard Deviation columns in the chart below to compare the relative risks of your Current Portfolio to the Target Portfolio.

| Portfolios | Name | Cash | Bond | Stock | Alternative | Fixed Index | Average Return | Worst One Year | Standard Deviation |
|--|-------------------------------|------|------|-------|-------------|-------------|----------------|----------------|--------------------|
| | Capital Preservation I | 5% | 67% | 28% | 0% | 0% | 5.22% | -8.10% | 5.57% |
| | 40% Equity 60% Fixed Income | 1% | 59% | 36% | 4% | 0% | 5.66% | -12.48% | 7.17% |
| | Capital Preservation II | 5% | 57% | 38% | 0% | 0% | 5.66% | -11.28% | 6.97% |
| | Balanced I | 4% | 51% | 45% | 0% | 0% | 6.03% | -14.29% | 8.08% |
| | Balanced II | 4% | 42% | 54% | 0% | 0% | 6.41% | -18.39% | 9.46% |
| | 60% Equity 40% Fixed Income | 1% | 39% | 54% | 6% | 0% | 6.49% | -21.67% | 10.27% |
| | Total Return I | 4% | 35% | 61% | 0% | 0% | 6.75% | -22.01% | 10.73% |
| | Total Return II | 3% | 25% | 72% | 0% | 0% | 7.25% | -26.97% | 12.61% |
|  | 80% Equity 20% Fixed Income | 1% | 19% | 72% | 8% | 0% | 7.32% | -30.97% | 13.57% |
| | Capital Growth I | 2% | 16% | 82% | 0% | 0% | 7.82% | -31.51% | 14.44% |
| | Capital Growth II | 0% | 9% | 91% | 0% | 0% | 8.14% | -35.68% | 15.90% |
| | 100% Equity Aggressive Growth | 0% | 0% | 90% | 10% | 0% | 8.25% | -40.61% | 17.13% |
|  | Current | 22% | 0% | 75% | 0% | 0% | 8.28% | -28.04% | 14.41% |
| | Equity Growth | 0% | 0% | 100% | 0% | 0% | 8.51% | -39.81% | 17.49% |

 Risk Band  Current  Risk-Based  Target

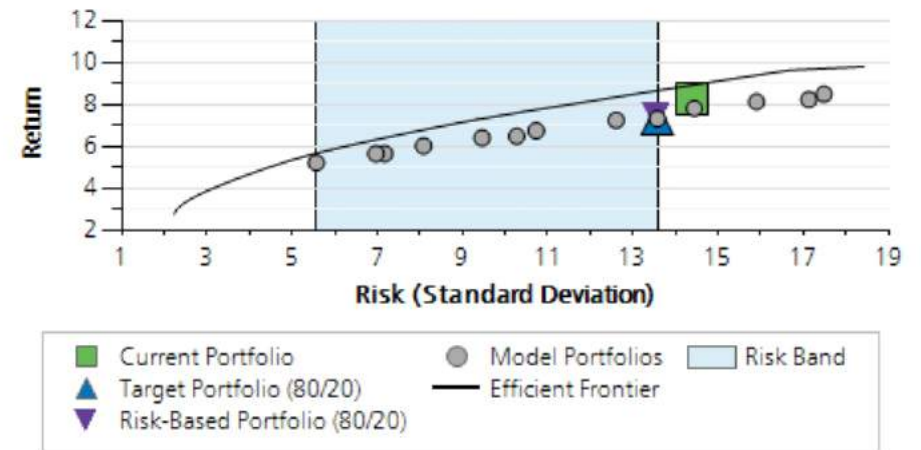
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Model Portfolio Table

Efficient Frontier Graph



When deciding how to invest your money, you must determine the amount of risk you are willing to assume to pursue a desired return. The Efficient Frontier Graph reflects a set of portfolios that assume a low relative level of risk for each level of return, or conversely an optimal return for the degree of investment risk taken. The graph also shows the position of the Risk Band, Target, Risk-Based, and Custom Portfolios, if applicable. The positioning of these portfolios illustrates how their respective risks and returns compare to each other as well as the optimized level of risk and return represented by the Portfolios.





This graph shows the relationship of return and risk for each Portfolio in the chart above.



Model Portfolio Table

The Risk-Based Portfolio was selected from this list of Portfolios, based upon the risk assessment. The Risk Band is comprised of the portfolio(s) that could be appropriate for you, based upon the Risk-Based Portfolio indicated. The Target Portfolio was selected by you. Refer to the Worst 1-Year Loss and Standard Deviation columns in the chart below to compare the relative risks of your Current Portfolio to the Target Portfolio.

| Portfolios | Name | 3% Fixed | Unclassified | Average Return | Worst One Year | Standard Deviation |
|---|-------------------------------|----------|--------------|----------------|----------------|--------------------|
| | Capital Preservation I | 0% | 0% | 5.22% | -8.10% | 5.57% |
| | 40% Equity 60% Fixed Income | 0% | 0% | 5.66% | -12.48% | 7.17% |
| | Capital Preservation II | 0% | 0% | 5.66% | -11.28% | 6.97% |
| | Balanced I | 0% | 0% | 6.03% | -14.29% | 8.08% |
| | Balanced II | 0% | 0% | 6.41% | -18.39% | 9.46% |
| | 60% Equity 40% Fixed Income | 0% | 0% | 6.49% | -21.67% | 10.27% |
| | Total Return I | 0% | 0% | 6.75% | -22.01% | 10.73% |
| | Total Return II | 0% | 0% | 7.25% | -26.97% | 12.61% |
|  | 80% Equity 20% Fixed Income | 0% | 0% | 7.32% | -30.97% | 13.57% |
| | Capital Growth I | 0% | 0% | 7.82% | -31.51% | 14.44% |
| | Capital Growth II | 0% | 0% | 8.14% | -35.68% | 15.90% |
| | 100% Equity Aggressive Growth | 0% | 0% | 8.25% | -40.61% | 17.13% |
|  | Current | 0% | 3% | 8.28% | -28.04% | 14.41% |
| | Equity Growth | 0% | 0% | 8.51% | -39.81% | 17.49% |

 Risk Band
  Current
  Risk-Based
  Target

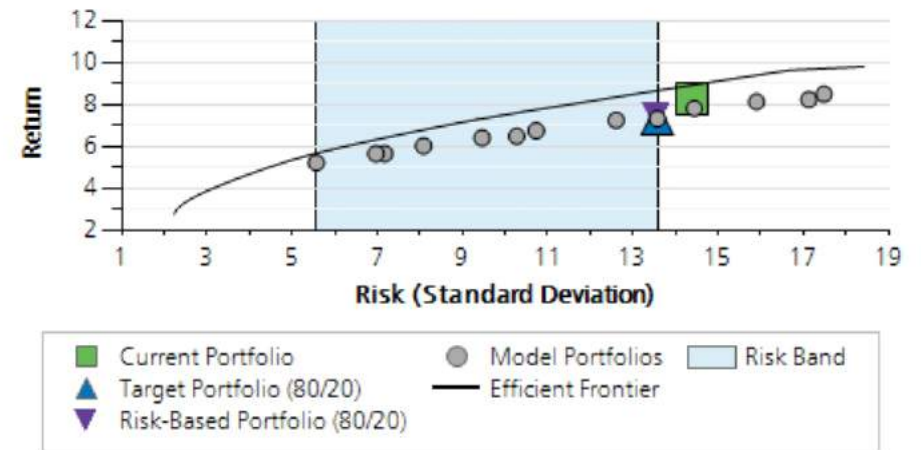
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Model Portfolio Table

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When deciding how to invest your money, you must determine the amount of risk you are willing to assume to pursue a desired return. The Efficient Frontier Graph reflects a set of portfolios that assume a low relative level of risk for each level of return, or conversely an optimal return for the degree of investment risk taken. The graph also shows the position of the Risk Band, Target, Risk-Based, and Custom Portfolios, if applicable. The positioning of these portfolios illustrates how their respective risks and returns compare to each other as well as the optimized level of risk and return represented by the Portfolios.

This graph shows the relationship of return and risk for each Portfolio in the chart above.



Results

What If Worksheet

This Worksheet allows you to analyze and compare the results of one or more scenarios that you created by varying the Plan assumptions.

| Goals | Estimated % of Goal Funded | | | |
|--------------------------------|----------------------------|------------|--------------------|------------|
| | Current Scenario | | What If Scenario 1 | |
| | Average Return | Bad Timing | Average Return | Bad Timing |
| Need | 100% | 100% | 100% | 100% |
| 10 Basic Living Expense | | | | |
| 10 Health Care | | | | |
| Want | 100% | 100% | 100% | 100% |
| 6 Travel | | | | |
| Wish | 100% | 100% | 100% | 100% |
| 3 Leave Bequest | | | | |

Safety Margin (Value at End of Plan)

| | | | | |
|----------------------------------|----------|----------|----------|---------|
| Current dollars (in thousands) : | \$4,721 | \$2,912 | \$3,517 | \$343 |
| Future dollars (in thousands) : | \$16,828 | \$10,379 | \$10,739 | \$1,048 |

| Monte Carlo Results | Likelihood of Funding All Goals | | | |
|---------------------|---------------------------------|--|--|--|
|---------------------|---------------------------------|--|--|--|

Your Confidence Zone: 70% - 90%



| | | |
|------------------|-------------|-------------|
| Total Spending : | \$4,495,106 | \$4,240,282 |
|------------------|-------------|-------------|

• Indicates different data between the Scenario in the first column and the Scenario in any other column.

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

What If Worksheet

| Key Assumptions | Current Scenario | What If Scenario 1 |
|--|--|--|
| Stress Tests | | |
| Method(s) | Bad Timing Program Estimate Years of bad returns: 2029: -5.76% 2030: -22.01% | Bad Timing Program Estimate Years of bad returns: 2031: -1.49% 2032: -30.71% |
| Hypothetical Average Rate of Return | | |
| Before Retirement : | Current | 80/20 |
| Entered Return : | N/A | N/A |
| Composite Return : | 8.28% | 7.32% |
| Composite Standard Deviation : | 14.41% | 13.57% |
| Total Return Adjustment : | 0.00% | 0.00% |
| Adjusted Real Return : | 5.28% | 4.69% |
| After Retirement : | Current | 80/20 |
| Entered Return : | N/A | N/A |
| Composite Return : | 8.28% | 7.32% |
| Composite Standard Deviation : | 14.41% | 13.57% |
| Total Return Adjustment : | 0.00% | 0.00% |
| Adjusted Real Return : | 5.28% | 4.69% |
| Base inflation rate : | 3.00% | 2.63% |

• Indicates different data between the Scenario in the first column and the Scenario in any other column.

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

What If Worksheet

| Key Assumptions | Current Scenario | What If Scenario 1 |
|-----------------------------------|-----------------------|-----------------------|
| Goals | | |
| Basic Living Expense | | |
| Retirement Age | | |
| Steve | 60 | 62 |
| Andrea | 60 | 62 |
| Planning Age | | |
| Steve | 95 | 95 |
| Andrea | 96 | 96 |
| One Retired | | |
| Steve Retired and Andrea Employed | \$0 | \$0 |
| Andrea Retired and Steve Employed | \$0 | \$0 |
| Both Retired | | |
| Both Retired | \$100,000 | \$100,000 |
| One Alone - Retired | | |
| Andrea Alone Retired | \$80,000 | \$80,000 |
| Steve Alone Retired | \$0 | \$0 |
| One Alone - Employed | | |
| Steve Alone Employed | \$0 | \$0 |
| Andrea Alone Employed | \$0 | \$0 |
| Health Care | | |
| Percentage of costs to use : | 100% | 100% |
| Cost determined by Schedule : | See details | See details |
| Travel | | |
| Year : | When both are retired | When both are retired |
| Cost : | \$5,000 | \$5,000 |
| Is recurring : | Yes | Yes |
| Years between occurrences : | 1 | 1 |
| Number of occurrences : | 10 | 10 |
| Leave Bequest | | |

• Indicates different data between the Scenario in the first column and the Scenario in any other column.

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

What If Worksheet

| Key Assumptions | Current Scenario | What If Scenario 1 |
|---|----------------------|----------------------|
| Goals | | |
| Cost : | \$250,000 | \$250,000 |
| Retirement Income | | |
| Andrea's OPERS Pension Income (Andrea) | | |
| Annual Income : | \$15,192 | \$15,192 |
| Start Year : | 2035 | 2035 |
| Select when income will end : | End of Andrea's Plan | End of Andrea's Plan |
| Year to end retirement income : | | |
| Survivor Benefit : | 0% | 0% |
| PBGC Pension Income (Steve) | | |
| Annual Income : | \$1,836 | \$1,836 |
| Start Year : | 2024 | 2024 |
| Select when income will end : | End of Plan | End of Plan |
| Year to end retirement income : | | |
| Survivor Benefit : | 100% | 100% |
| Social Security | | |
| Select Social Security Strategy | Current | Current |
| Steve | | |
| Filing Method : | Normal | Normal |
| Age to File Application : | 62 | 62 |
| Age Retirement Benefits begin : | 62 | 62 |
| First Year Benefit : | \$28,116 | \$28,116 |
| Andrea | | |
| Filing Method : | Normal | Normal |
| Age to File Application : | 62 | 62 |
| Age Retirement Benefits begin : | 62 | 62 |
| First Year Benefit : | \$13,080 | \$13,080 |
| Reduce Benefits By : | 0% | 0% |

● Indicates different data between the Scenario in the first column and the Scenario in any other column.

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What If Worksheet

| Key Assumptions | Current Scenario | What If Scenario 1 |
|--|---------------------|---------------------|
| Goal Strategies | | |
| Roth Conversion Strategy | | |
| Include in Plan Steve Conversion Amount : Calculated Conversion starts at Steve 's retirement | | • Yes |
| Asset Additions | | |
| Steve's 401(k) | Maximum | Maximum |
| Roth: | N/A | N/A |
| Maximum contribution each year: | Yes | Yes |
| % Designated as Roth: | 50.00% | 50.00% |
| Plan addition amount: | \$30,252 | \$30,252 |
| Year additions begin: | 2023 | 2023 |
| Steve - Fund All Goals | | |
| Extra Savings by Tax Category | | |
| Steve 's Qualified | | \$0 |
| Andrea's Qualified | | \$0 |
| Steve 's Roth | | \$0 |
| Andrea's Roth | | \$0 |
| Steve 's Tax-Deferred | | \$0 |
| Andrea's Tax-Deferred | | \$0 |
| Taxable | | \$0 |
| Other Assets | | |
| Three Rental Properties | | |
| Include in Plan : | Yes | Yes |
| When received : | Steve 's retirement | Steve 's retirement |
| Amount of cash received : | \$350,000 | \$350,000 |

• Indicates different data between the Scenario in the first column and the Scenario in any other column.

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What If Worksheet

| Key Assumptions | Current Scenario | What If Scenario 1 |
|--------------------------------------|------------------|---|
| Cash Reserve | | |
| Include : | | No |
| Your Goal Coverage | | |
| Needs : | | 3 |
| Wants : | | 2 |
| Wishes : | | 1 |
| Minimum Amount in Cash Reserve : | | \$0 |
| Annual offset for Cash Reserve : | | \$0 |
| Selected Allocation : | | Enter Own Return and Standard Deviation |
| Return : | | 0.00% |
| Standard Deviation : | | 0.00% |
| Aspirational Bucket | | |
| Include : | | No |
| Additional : | | \$0 |
| Selected Allocation : | | Enter Own Return and Standard Deviation |
| Return : | | 9.00% |
| Standard Deviation : | | 18.00% |
| Tax Options | | |
| Include Tax Penalties : | Yes | Yes |
| Change Tax Rate? | No | No |
| Year To Change : | | |
| Change Tax Rate by this % (+ or -) : | 0.00% | 0.00% |

• Indicates different data between the Scenario in the first column and the Scenario in any other column.

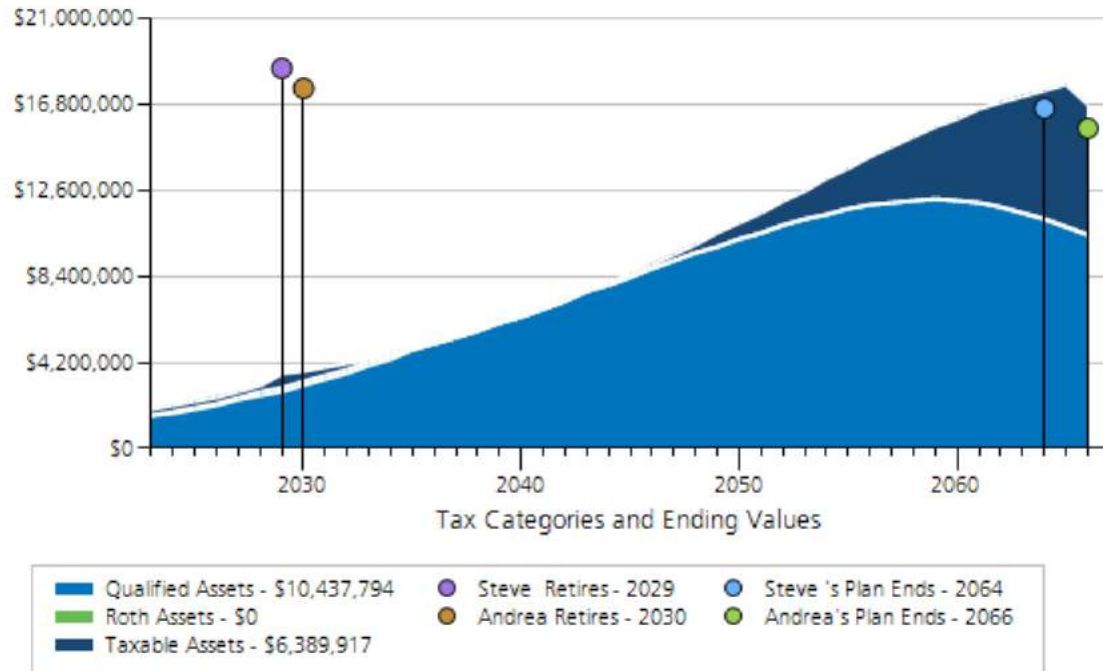
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Worksheet Detail - Combined Details

Scenario : Current Scenario using Average Return

These pages provide a picture of how your Investment Portfolio may hypothetically perform over the life of this Plan. The graph shows the effect on the value of your Investment Portfolio for each year. The chart shows the detailed activities that increase and decrease your Investment Portfolio value each year including the funds needed to pay for each of your Goals. Shortfalls that occur in a particular year are denoted with an 'X' under the Goal column.

Total Portfolio Value Graph



x - denotes shortfall

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Combined Details

Scenario : Current Scenario using Average Return

| Event or Ages | Year | Beginning Portfolio Value | | Additions To Assets | Other Additions | Post Retirement Income | Investment Earnings | Investment Return | Taxes | Funds Used | Ending Portfolio Value |
|----------------|------|---------------------------|----------------|---------------------|-----------------|------------------------|---------------------|-------------------|---------|------------|------------------------|
| | | Earmarked | Fund All Goals | | | | | | | All Goals | |
| 54/53 | 2023 | 0 | 1,740,550 | 30,252 | 0 | 0 | 144,698 | 8.17% | 1,905 | 0 | 1,913,594 |
| 55/54 | 2024 | 0 | 1,913,594 | 30,760 | 0 | 0 | 160,339 | 8.25% | 1,942 | 0 | 2,102,751 |
| 56/55 | 2025 | 0 | 2,102,751 | 31,267 | 0 | 0 | 177,458 | 8.32% | 1,979 | 0 | 2,309,497 |
| 57/56 | 2026 | 0 | 2,309,497 | 32,775 | 0 | 0 | 196,283 | 8.38% | 2,017 | 0 | 2,536,539 |
| 58/57 | 2027 | 0 | 2,536,539 | 33,284 | 0 | 0 | 216,880 | 8.44% | 2,056 | 0 | 2,784,647 |
| 59/58 | 2028 | 0 | 2,784,647 | 34,792 | 0 | 0 | 239,503 | 8.49% | 2,095 | 0 | 3,056,847 |
| Steve Retires | 2029 | 0 | 3,056,847 | 0 | 350,000 | 1,836 | 269,641 | 7.96% | 4,914 | 18,731 | 3,654,679 |
| Andrea Retires | 2030 | 0 | 3,654,679 | 0 | 0 | 1,836 | 288,767 | 8.29% | 0 | 174,952 | 3,770,330 |
| 62/61 | 2031 | 0 | 3,770,330 | 0 | 0 | 33,508 | 310,652 | 8.58% | 91 | 183,300 | 3,931,099 |
| 63/62 | 2032 | 0 | 3,931,099 | 0 | 0 | 48,939 | 334,941 | 8.84% | 1,215 | 192,238 | 4,121,525 |
| 64/63 | 2033 | 0 | 4,121,525 | 0 | 0 | 49,646 | 361,461 | 9.11% | 737 | 201,720 | 4,330,176 |
| 65/64 | 2034 | 0 | 4,330,176 | 0 | 0 | 50,363 | 385,997 | 9.22% | 485 | 192,093 | 4,573,958 |
| 66/65 | 2035 | 0 | 4,573,958 | 0 | 0 | 56,155 | 410,048 | 9.22% | 826 | 180,376 | 4,858,960 |
| 67/66 | 2036 | 0 | 4,858,960 | 0 | 0 | 56,894 | 434,628 | 9.22% | 12,694 | 187,563 | 5,150,225 |
| 68/67 | 2037 | 0 | 5,150,225 | 0 | 0 | 57,644 | 459,298 | 9.22% | 29,511 | 195,104 | 5,442,551 |
| 69/68 | 2038 | 0 | 5,442,551 | 0 | 0 | 58,405 | 485,431 | 9.22% | 31,146 | 203,022 | 5,752,219 |
| 70/69 | 2039 | 0 | 5,752,219 | 0 | 0 | 59,177 | 513,119 | 9.22% | 32,879 | 211,318 | 6,080,318 |
| 71/70 | 2040 | 0 | 6,080,318 | 0 | 0 | 59,961 | 543,491 | 9.22% | 31,813 | 211,741 | 6,440,217 |
| 72/71 | 2041 | 0 | 6,440,217 | 0 | 0 | 60,757 | 575,751 | 9.22% | 33,665 | 220,577 | 6,822,483 |
| 73/72 | 2042 | 0 | 6,822,483 | 0 | 0 | 61,565 | 610,030 | 9.22% | 35,611 | 229,781 | 7,228,686 |
| 74/73 | 2043 | 0 | 7,228,686 | 0 | 0 | 62,385 | 646,475 | 9.22% | 37,647 | 239,353 | 7,660,546 |
| 75/74 | 2044 | 0 | 7,660,546 | 0 | 0 | 63,218 | 679,003 | 9.16% | 62,413 | 249,351 | 8,091,002 |
| 76/75 | 2045 | 0 | 8,091,002 | 0 | 0 | 64,062 | 712,193 | 9.10% | 69,165 | 259,781 | 8,538,310 |
| 77/76 | 2046 | 0 | 8,538,310 | 0 | 0 | 64,920 | 746,019 | 9.03% | 76,160 | 270,669 | 9,002,420 |
| 78/77 | 2047 | 0 | 9,002,420 | 0 | 0 | 65,790 | 780,211 | 8.96% | 84,540 | 281,986 | 9,481,895 |
| 79/78 | 2048 | 0 | 9,481,895 | 0 | 0 | 66,673 | 814,554 | 8.89% | 93,916 | 293,749 | 9,975,458 |
| 80/79 | 2049 | 0 | 9,975,458 | 0 | 0 | 67,570 | 848,805 | 8.81% | 104,201 | 306,014 | 10,481,618 |
| 81/80 | 2050 | 0 | 10,481,618 | 0 | 0 | 68,480 | 882,871 | 8.72% | 114,721 | 318,800 | 10,999,448 |
| 82/81 | 2051 | 0 | 10,999,448 | 0 | 0 | 69,404 | 916,259 | 8.63% | 126,988 | 332,112 | 11,526,011 |
| 83/82 | 2052 | 0 | 11,526,011 | 0 | 0 | 70,341 | 948,833 | 8.53% | 139,439 | 345,878 | 12,059,870 |
| 84/83 | 2053 | 0 | 12,059,870 | 0 | 0 | 71,293 | 979,949 | 8.43% | 154,006 | 360,107 | 12,596,999 |
| 85/84 | 2054 | 0 | 12,596,999 | 0 | 0 | 72,259 | 1,009,421 | 8.32% | 168,653 | 374,941 | 13,135,085 |
| 86/85 | 2055 | 0 | 13,135,085 | 0 | 0 | 73,239 | 1,036,773 | 8.20% | 184,445 | 390,406 | 13,670,245 |

x - denotes shortfall

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Combined Details

Scenario : Current Scenario using Average Return

| Event or Ages | Year | Beginning Portfolio Value | | Additions To Assets | Other Additions | Post Retirement Income | Investment Earnings | Investment Return | Taxes | Funds Used | Ending Portfolio Value |
|--------------------|------|---------------------------|----------------|---------------------|-----------------|------------------------|---------------------|-------------------|---------|------------|------------------------|
| | | Earmarked | Fund All Goals | | | | | | | All Goals | |
| 87/86 | 2056 | 0 | 13,670,245 | 0 | 0 | 74,234 | 1,061,466 | 8.07% | 201,437 | 406,561 | 14,197,947 |
| 88/87 | 2057 | 0 | 14,197,947 | 0 | 0 | 75,244 | 1,083,368 | 7.94% | 217,861 | 423,414 | 14,715,284 |
| 89/88 | 2058 | 0 | 14,715,284 | 0 | 0 | 76,269 | 1,101,421 | 7.79% | 237,253 | 440,995 | 15,214,728 |
| 90/89 | 2059 | 0 | 15,214,728 | 0 | 0 | 77,310 | 1,115,498 | 7.64% | 255,621 | 459,382 | 15,692,532 |
| 91/90 | 2060 | 0 | 15,692,532 | 0 | 0 | 78,366 | 1,124,969 | 7.48% | 277,150 | 478,634 | 16,140,083 |
| 92/91 | 2061 | 0 | 16,140,083 | 0 | 0 | 79,438 | 1,129,109 | 7.31% | 300,474 | 498,679 | 16,549,477 |
| 93/92 | 2062 | 0 | 16,549,477 | 0 | 0 | 80,526 | 1,127,168 | 7.12% | 324,567 | 519,564 | 16,913,040 |
| 94/93 | 2063 | 0 | 16,913,040 | 0 | 0 | 81,631 | 1,119,381 | 6.93% | 344,391 | 541,284 | 17,228,377 |
| Steve 's Plan Ends | 2064 | 0 | 17,228,377 | 0 | 0 | 82,752 | 1,105,289 | 6.72% | 363,827 | 563,807 | 17,488,784 |
| -/95 | 2065 | 0 | 17,488,784 | 0 | 0 | 59,445 | 1,092,341 | 6.53% | 450,288 | 425,353 | 17,764,927 |
| Andrea's Plan Ends | 2066 | 0 | 17,764,927 | 0 | 0 | 60,233 | 1,044,224 | 6.59% | 455,476 | 1,586,196 | 16,827,712 |

x - denotes shortfall

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Worksheet Detail - Combined Details

Scenario : Current Scenario using Average Return

| Event or Ages | Year | Funds Used | | | | Ending Portfolio Value |
|----------------|------|------------|-------------|--------|---------------|------------------------|
| | | Retirement | Health Care | Travel | Leave Bequest | |
| 54/53 | 2023 | 0 | 0 | 0 | 0 | 1,913,594 |
| 55/54 | 2024 | 0 | 0 | 0 | 0 | 2,102,751 |
| 56/55 | 2025 | 0 | 0 | 0 | 0 | 2,309,497 |
| 57/56 | 2026 | 0 | 0 | 0 | 0 | 2,536,539 |
| 58/57 | 2027 | 0 | 0 | 0 | 0 | 2,784,647 |
| 59/58 | 2028 | 0 | 0 | 0 | 0 | 3,056,847 |
| Steve Retires | 2029 | 0 | 18,731 | 0 | 0 | 3,654,679 |
| Andrea Retires | 2030 | 128,091 | 40,712 | 6,149 | 0 | 3,770,330 |
| 62/61 | 2031 | 132,702 | 44,264 | 6,334 | 0 | 3,931,099 |
| 63/62 | 2032 | 137,479 | 48,235 | 6,524 | 0 | 4,121,525 |
| 64/63 | 2033 | 142,429 | 52,571 | 6,720 | 0 | 4,330,176 |
| 65/64 | 2034 | 147,556 | 37,616 | 6,921 | 0 | 4,573,958 |
| 66/65 | 2035 | 152,868 | 20,379 | 7,129 | 0 | 4,858,960 |
| 67/66 | 2036 | 158,371 | 21,848 | 7,343 | 0 | 5,150,225 |
| 68/67 | 2037 | 164,073 | 23,468 | 7,563 | 0 | 5,442,551 |
| 69/68 | 2038 | 169,979 | 25,253 | 7,790 | 0 | 5,752,219 |
| 70/69 | 2039 | 176,099 | 27,196 | 8,024 | 0 | 6,080,318 |
| 71/70 | 2040 | 182,438 | 29,303 | 0 | 0 | 6,440,217 |
| 72/71 | 2041 | 189,006 | 31,571 | 0 | 0 | 6,822,483 |
| 73/72 | 2042 | 195,810 | 33,971 | 0 | 0 | 7,228,686 |
| 74/73 | 2043 | 202,859 | 36,494 | 0 | 0 | 7,660,546 |
| 75/74 | 2044 | 210,162 | 39,189 | 0 | 0 | 8,091,002 |
| 76/75 | 2045 | 217,728 | 42,053 | 0 | 0 | 8,538,310 |
| 77/76 | 2046 | 225,566 | 45,103 | 0 | 0 | 9,002,420 |
| 78/77 | 2047 | 233,687 | 48,299 | 0 | 0 | 9,481,895 |
| 79/78 | 2048 | 242,099 | 51,649 | 0 | 0 | 9,975,458 |
| 80/79 | 2049 | 250,815 | 55,199 | 0 | 0 | 10,481,618 |
| 81/80 | 2050 | 259,844 | 58,955 | 0 | 0 | 10,999,448 |
| 82/81 | 2051 | 269,199 | 62,913 | 0 | 0 | 11,526,011 |
| 83/82 | 2052 | 278,890 | 66,988 | 0 | 0 | 12,059,870 |
| 84/83 | 2053 | 288,930 | 71,177 | 0 | 0 | 12,596,999 |
| 85/84 | 2054 | 299,331 | 75,609 | 0 | 0 | 13,135,085 |

x - denotes shortfall

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Combined Details

Scenario : Current Scenario using Average Return

| Event or Ages | Year | Funds Used | | | | Ending Portfolio Value |
|--------------------|------|------------|-------------|--------|---------------|------------------------|
| | | Retirement | Health Care | Travel | Leave Bequest | |
| 86/85 | 2055 | 310,107 | 80,298 | 0 | 0 | 13,670,245 |
| 87/86 | 2056 | 321,271 | 85,290 | 0 | 0 | 14,197,947 |
| 88/87 | 2057 | 332,837 | 90,577 | 0 | 0 | 14,715,284 |
| 89/88 | 2058 | 344,819 | 96,176 | 0 | 0 | 15,214,728 |
| 90/89 | 2059 | 357,233 | 102,150 | 0 | 0 | 15,692,532 |
| 91/90 | 2060 | 370,093 | 108,541 | 0 | 0 | 16,140,083 |
| 92/91 | 2061 | 383,416 | 115,263 | 0 | 0 | 16,549,477 |
| 93/92 | 2062 | 397,219 | 122,345 | 0 | 0 | 16,913,040 |
| 94/93 | 2063 | 411,519 | 129,765 | 0 | 0 | 17,228,377 |
| Steve 's Plan Ends | 2064 | 426,334 | 137,473 | 0 | 0 | 17,488,784 |
| -/95 | 2065 | 353,346 | 72,008 | 0 | 0 | 17,764,927 |
| Andrea's Plan Ends | 2066 | 366,066 | 76,173 | 0 | 1,143,956 | 16,827,712 |

x - denotes shortfall

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Worksheet Detail - Combined Details

Notes

- Calculations are based on a "Rolling Year" rather than a Calendar Year. The current date begins the 365-day "Rolling Year".
- Additions and withdrawals occur at the beginning of the year.
- Other Additions come from items entered in the Other Assets section and any applicable proceeds from insurance policies.
- Stock Options and Restricted Stock values are after-tax.
- Strategy Income is based on the particulars of the Goal Strategies selected. Strategy Income from immediate annuities, 72(t) distributions, and variable annuities with a guaranteed minimum withdrawal benefit (GMWB) is pre-tax. Strategy Income from Net Unrealized Appreciation (NUA) is after-tax.
- Post Retirement Income includes the following: Social Security, pension, annuity, rental property, royalty, alimony, part-time employment, trust, and any other retirement income as entered in the Plan.
- When married, if either Social Security Program Estimate or Use a Better Estimate of Annual Benefits is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit, which is based on the other participant's benefit.
- Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expense', 'Taxes on Withdrawals' and 'Tax Penalties' are subtracted.
- The taxes column is a sum of (1) taxes on retirement income, (2) taxes on strategy income, (3) taxes on withdrawals from qualified assets for Required Minimum Distributions, (4) taxes on withdrawals from taxable assets' untaxed gain used to fund Goals in that year, (5) taxes on withdrawals from tax-deferred or qualified assets used to fund Goals in that year, and (6) taxes on the investment earnings of taxable assets. Tax rates used are detailed in the Tax and Inflation Options page. (Please note, the Taxes column does not include any taxes owed from the exercise of Stock Options or the vesting of Restricted Stock.)
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- Funds for each Goal Expense are first used from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- All funds needed for a Goal must be available in the year the Goal occurs. Funds from Earmarked Assets that become available after the Goal year(s) have passed are not included in the funding of that Goal, and accumulate until the end of the Plan.
- When married, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. It is also assumed the surviving co-client inherits all assets of the original owner.

x - denotes shortfall

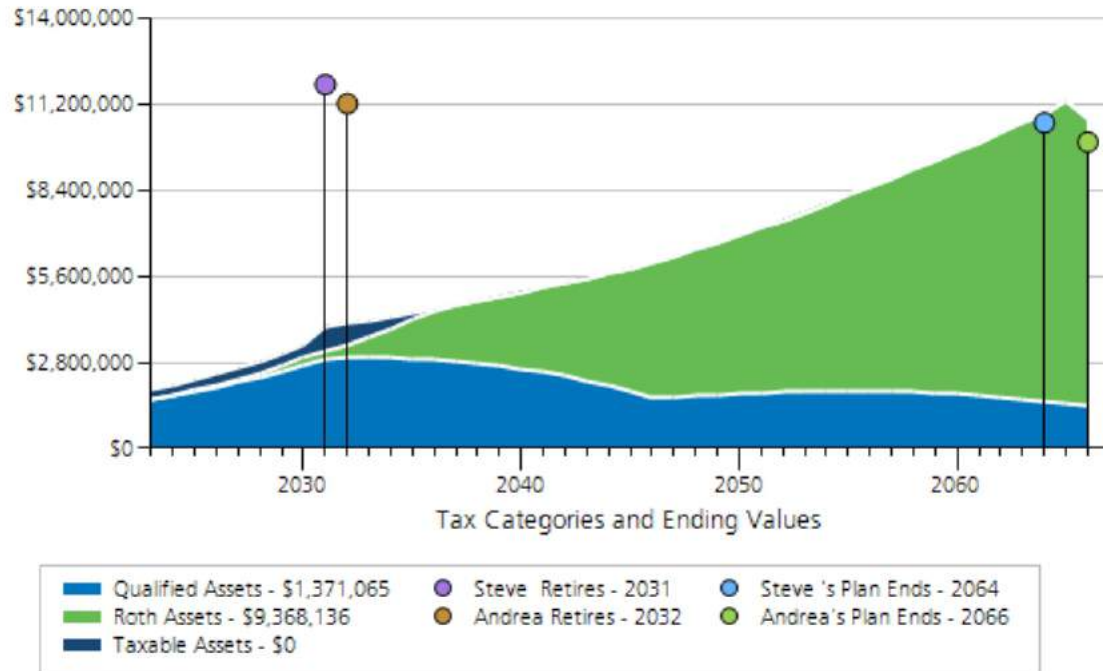
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Worksheet Detail - Combined Details

Scenario : What If Scenario 1 using Average Return

These pages provide a picture of how your Investment Portfolio may hypothetically perform over the life of this Plan. The graph shows the effect on the value of your Investment Portfolio for each year. The chart shows the detailed activities that increase and decrease your Investment Portfolio value each year including the funds needed to pay for each of your Goals. Shortfalls that occur in a particular year are denoted with an 'X' under the Goal column.

Total Portfolio Value Graph



x - denotes shortfall

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Combined Details

Scenario : What If Scenario 1 using Average Return

| Event or Ages | Year | Beginning Portfolio Value | | Additions To Assets | Other Additions | Post Retirement Income | Investment Earnings | Investment Return | Taxes | Funds Used | Ending Portfolio Value |
|----------------|------|---------------------------|----------------|---------------------|-----------------|------------------------|---------------------|-------------------|--------|------------|------------------------|
| | | Earmarked | Fund All Goals | | | | | | | All Goals | |
| 54/53 | 2023 | 0 | 1,740,550 | 30,252 | 0 | 0 | 129,647 | 7.32% | 5,365 | 0 | 1,895,084 |
| 55/54 | 2024 | 0 | 1,895,084 | 30,759 | 0 | 0 | 140,999 | 7.32% | 5,655 | 0 | 2,061,186 |
| 56/55 | 2025 | 0 | 2,061,186 | 31,265 | 0 | 0 | 153,197 | 7.32% | 5,961 | 0 | 2,239,688 |
| 57/56 | 2026 | 0 | 2,239,688 | 32,272 | 0 | 0 | 166,339 | 7.32% | 6,283 | 0 | 2,432,017 |
| 58/57 | 2027 | 0 | 2,432,017 | 32,780 | 0 | 0 | 180,458 | 7.32% | 6,622 | 0 | 2,638,632 |
| 59/58 | 2028 | 0 | 2,638,632 | 34,287 | 0 | 0 | 195,695 | 7.32% | 6,980 | 0 | 2,861,634 |
| 60/59 | 2029 | 0 | 2,861,634 | 36,794 | 0 | 0 | 212,206 | 7.32% | 7,357 | 0 | 3,103,277 |
| 61/60 | 2030 | 0 | 3,103,277 | 37,802 | 0 | 0 | 229,971 | 7.32% | 7,755 | 0 | 3,363,296 |
| Steve Retires | 2031 | 0 | 3,363,296 | 0 | 350,000 | 33,508 | 272,146 | 7.32% | 23,008 | 21,618 | 3,974,325 |
| Andrea Retires | 2032 | 0 | 3,974,325 | 0 | 0 | 48,939 | 280,872 | 7.32% | 51,670 | 186,177 | 4,066,289 |
| 64/63 | 2033 | 0 | 4,066,289 | 0 | 0 | 49,646 | 287,039 | 7.32% | 52,571 | 194,666 | 4,155,737 |
| 65/64 | 2034 | 0 | 4,155,737 | 0 | 0 | 50,363 | 294,372 | 7.32% | 53,504 | 184,708 | 4,262,260 |
| 66/65 | 2035 | 0 | 4,262,260 | 0 | 0 | 56,155 | 303,438 | 7.32% | 54,652 | 172,812 | 4,394,390 |
| 67/66 | 2036 | 0 | 4,394,390 | 0 | 0 | 56,894 | 312,713 | 7.32% | 55,630 | 179,057 | 4,529,310 |
| 68/67 | 2037 | 0 | 4,529,310 | 0 | 0 | 57,644 | 322,173 | 7.32% | 56,837 | 185,593 | 4,666,697 |
| 69/68 | 2038 | 0 | 4,666,697 | 0 | 0 | 58,405 | 331,791 | 7.32% | 58,332 | 192,438 | 4,806,122 |
| 70/69 | 2039 | 0 | 4,806,122 | 0 | 0 | 59,177 | 341,536 | 7.32% | 59,866 | 199,589 | 4,947,381 |
| 71/70 | 2040 | 0 | 4,947,381 | 0 | 0 | 59,961 | 351,395 | 7.32% | 61,440 | 207,055 | 5,090,242 |
| 72/71 | 2041 | 0 | 5,090,242 | 0 | 0 | 60,757 | 361,348 | 7.32% | 63,056 | 214,837 | 5,234,454 |
| 73/72 | 2042 | 0 | 5,234,454 | 0 | 0 | 61,565 | 371,979 | 7.32% | 64,715 | 214,725 | 5,388,559 |
| 74/73 | 2043 | 0 | 5,388,559 | 0 | 0 | 62,385 | 382,731 | 7.32% | 66,417 | 222,875 | 5,544,384 |
| 75/74 | 2044 | 0 | 5,544,384 | 0 | 0 | 63,218 | 392,644 | 7.32% | 68,163 | 231,360 | 5,700,723 |
| 76/75 | 2045 | 0 | 5,700,723 | 0 | 0 | 64,062 | 403,558 | 7.32% | 69,956 | 240,181 | 5,858,206 |
| 77/76 | 2046 | 0 | 5,858,206 | 0 | 0 | 64,920 | 414,548 | 7.32% | 71,796 | 249,359 | 6,016,519 |
| 78/77 | 2047 | 0 | 6,016,519 | 0 | 0 | 65,790 | 425,589 | 7.32% | 10,501 | 258,862 | 6,238,535 |
| 79/78 | 2048 | 0 | 6,238,535 | 0 | 0 | 66,673 | 441,142 | 7.32% | 11,131 | 268,703 | 6,466,516 |
| 80/79 | 2049 | 0 | 6,466,516 | 0 | 0 | 67,570 | 457,101 | 7.32% | 11,805 | 278,929 | 6,700,452 |
| 81/80 | 2050 | 0 | 6,700,452 | 0 | 0 | 68,480 | 473,469 | 7.32% | 12,456 | 289,552 | 6,940,393 |
| 82/81 | 2051 | 0 | 6,940,393 | 0 | 0 | 69,404 | 490,241 | 7.32% | 13,224 | 300,572 | 7,186,242 |
| 83/82 | 2052 | 0 | 7,186,242 | 0 | 0 | 70,341 | 507,425 | 7.32% | 13,955 | 311,920 | 7,438,133 |
| 84/83 | 2053 | 0 | 7,438,133 | 0 | 0 | 71,293 | 525,018 | 7.32% | 14,825 | 323,600 | 7,696,019 |
| 85/84 | 2054 | 0 | 7,696,019 | 0 | 0 | 72,259 | 543,021 | 7.32% | 15,642 | 335,735 | 7,959,921 |
| 86/85 | 2055 | 0 | 7,959,921 | 0 | 0 | 73,239 | 561,428 | 7.32% | 16,500 | 348,343 | 8,229,746 |

x - denotes shortfall

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Combined Details

Scenario : What If Scenario 1 using Average Return

| Event or Ages | Year | Beginning Portfolio Value | | Additions To Assets | Other Additions | Post Retirement Income | Investment Earnings | Investment Return | Taxes | Funds Used | Ending Portfolio Value |
|--------------------|------|---------------------------|----------------|---------------------|-----------------|------------------------|---------------------|-------------------|--------|------------|------------------------|
| | | Earmarked | Fund All Goals | | | | | | | All Goals | |
| 87/86 | 2056 | 0 | 8,229,746 | 0 | 0 | 74,234 | 580,229 | 7.32% | 17,398 | 361,471 | 8,505,340 |
| 88/87 | 2057 | 0 | 8,505,340 | 0 | 0 | 75,244 | 599,423 | 7.32% | 18,184 | 375,120 | 8,786,703 |
| 89/88 | 2058 | 0 | 8,786,703 | 0 | 0 | 76,269 | 618,988 | 7.32% | 19,154 | 389,311 | 9,073,496 |
| 90/89 | 2059 | 0 | 9,073,496 | 0 | 0 | 77,310 | 638,919 | 7.32% | 19,970 | 404,106 | 9,365,648 |
| 91/90 | 2060 | 0 | 9,365,648 | 0 | 0 | 78,366 | 659,195 | 7.32% | 20,791 | 419,550 | 9,662,867 |
| 92/91 | 2061 | 0 | 9,662,867 | 0 | 0 | 79,438 | 679,801 | 7.32% | 21,608 | 435,572 | 9,964,926 |
| 93/92 | 2062 | 0 | 9,964,926 | 0 | 0 | 80,526 | 700,719 | 7.32% | 22,411 | 452,207 | 10,271,553 |
| 94/93 | 2063 | 0 | 10,271,553 | 0 | 0 | 81,631 | 721,951 | 7.32% | 22,904 | 469,443 | 10,582,787 |
| Steve 's Plan Ends | 2064 | 0 | 10,582,787 | 0 | 0 | 82,752 | 743,486 | 7.32% | 23,328 | 487,245 | 10,898,451 |
| -/95 | 2065 | 0 | 10,898,451 | 0 | 0 | 59,445 | 773,316 | 7.32% | 29,294 | 366,201 | 11,335,716 |
| Andrea's Plan Ends | 2066 | 0 | 11,335,716 | 0 | 0 | 60,233 | 732,622 | 7.32% | 29,150 | 1,360,220 | 10,739,201 |

x - denotes shortfall

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Combined Details

Scenario : What If Scenario 1 using Average Return

| Event or Ages | Year | Funds Used | | | | Ending Portfolio Value |
|----------------|------|------------|-------------|--------|---------------|------------------------|
| | | Retirement | Health Care | Travel | Leave Bequest | |
| 54/53 | 2023 | 0 | 0 | 0 | 0 | 1,895,084 |
| 55/54 | 2024 | 0 | 0 | 0 | 0 | 2,061,186 |
| 56/55 | 2025 | 0 | 0 | 0 | 0 | 2,239,688 |
| 57/56 | 2026 | 0 | 0 | 0 | 0 | 2,432,017 |
| 58/57 | 2027 | 0 | 0 | 0 | 0 | 2,638,632 |
| 59/58 | 2028 | 0 | 0 | 0 | 0 | 2,861,634 |
| 60/59 | 2029 | 0 | 0 | 0 | 0 | 3,103,277 |
| 61/60 | 2030 | 0 | 0 | 0 | 0 | 3,363,296 |
| Steve Retires | 2031 | 0 | 21,618 | 0 | 0 | 3,974,325 |
| Andrea Retires | 2032 | 133,123 | 46,738 | 6,316 | 0 | 4,066,289 |
| 64/63 | 2033 | 137,423 | 50,761 | 6,482 | 0 | 4,155,737 |
| 65/64 | 2034 | 141,862 | 36,194 | 6,653 | 0 | 4,262,260 |
| 66/65 | 2035 | 146,444 | 19,540 | 6,828 | 0 | 4,394,390 |
| 67/66 | 2036 | 151,174 | 20,876 | 7,007 | 0 | 4,529,310 |
| 68/67 | 2037 | 156,057 | 22,345 | 7,191 | 0 | 4,666,697 |
| 69/68 | 2038 | 161,098 | 23,960 | 7,380 | 0 | 4,806,122 |
| 70/69 | 2039 | 166,301 | 25,713 | 7,575 | 0 | 4,947,381 |
| 71/70 | 2040 | 171,673 | 27,608 | 7,774 | 0 | 5,090,242 |
| 72/71 | 2041 | 177,218 | 29,641 | 7,978 | 0 | 5,234,454 |
| 73/72 | 2042 | 182,942 | 31,783 | 0 | 0 | 5,388,559 |
| 74/73 | 2043 | 188,851 | 34,024 | 0 | 0 | 5,544,384 |
| 75/74 | 2044 | 194,951 | 36,409 | 0 | 0 | 5,700,723 |
| 76/75 | 2045 | 201,247 | 38,934 | 0 | 0 | 5,858,206 |
| 77/76 | 2046 | 207,748 | 41,611 | 0 | 0 | 6,016,519 |
| 78/77 | 2047 | 214,458 | 44,404 | 0 | 0 | 6,238,535 |
| 79/78 | 2048 | 221,385 | 47,318 | 0 | 0 | 6,466,516 |
| 80/79 | 2049 | 228,536 | 50,394 | 0 | 0 | 6,700,452 |
| 81/80 | 2050 | 235,917 | 53,634 | 0 | 0 | 6,940,393 |
| 82/81 | 2051 | 243,538 | 57,035 | 0 | 0 | 7,186,242 |
| 83/82 | 2052 | 251,404 | 60,516 | 0 | 0 | 7,438,133 |
| 84/83 | 2053 | 259,524 | 64,076 | 0 | 0 | 7,696,019 |
| 85/84 | 2054 | 267,907 | 67,828 | 0 | 0 | 7,959,921 |

x - denotes shortfall

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Combined Details

Scenario : What If Scenario 1 using Average Return

| Event or Ages | Year | Funds Used | | | | Ending Portfolio Value |
|--------------------|------|------------|-------------|--------|---------------|------------------------|
| | | Retirement | Health Care | Travel | Leave Bequest | |
| 86/85 | 2055 | 276,560 | 71,783 | 0 | 0 | 8,229,746 |
| 87/86 | 2056 | 285,493 | 75,978 | 0 | 0 | 8,505,340 |
| 88/87 | 2057 | 294,715 | 80,406 | 0 | 0 | 8,786,703 |
| 89/88 | 2058 | 304,234 | 85,077 | 0 | 0 | 9,073,496 |
| 90/89 | 2059 | 314,061 | 90,046 | 0 | 0 | 9,365,648 |
| 91/90 | 2060 | 324,205 | 95,346 | 0 | 0 | 9,662,867 |
| 92/91 | 2061 | 334,677 | 100,896 | 0 | 0 | 9,964,926 |
| 93/92 | 2062 | 345,487 | 106,721 | 0 | 0 | 10,271,553 |
| 94/93 | 2063 | 356,646 | 112,797 | 0 | 0 | 10,582,787 |
| Steve 's Plan Ends | 2064 | 368,165 | 119,080 | 0 | 0 | 10,898,451 |
| -/95 | 2065 | 304,046 | 62,155 | 0 | 0 | 11,335,716 |
| Andrea's Plan Ends | 2066 | 313,866 | 65,521 | 0 | 980,833 | 10,739,201 |

x - denotes shortfall

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Combined Details

Notes


- Calculations are based on a "Rolling Year" rather than a Calendar Year. The current date begins the 365-day "Rolling Year".
- Additions and withdrawals occur at the beginning of the year.
- Other Additions come from items entered in the Other Assets section and any applicable proceeds from insurance policies.
- Stock Options and Restricted Stock values are after-tax.
- Strategy Income is based on the particulars of the Goal Strategies selected. Strategy Income from immediate annuities, 72(t) distributions, and variable annuities with a guaranteed minimum withdrawal benefit (GMWB) is pre-tax. Strategy Income from Net Unrealized Appreciation (NUA) is after-tax.
- Post Retirement Income includes the following: Social Security, pension, annuity, rental property, royalty, alimony, part-time employment, trust, and any other retirement income as entered in the Plan.
- When married, if either Social Security Program Estimate or Use a Better Estimate of Annual Benefits is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit, which is based on the other participant's benefit.
- Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expense', 'Taxes on Withdrawals' and 'Tax Penalties' are subtracted.
- The taxes column is a sum of (1) taxes on retirement income, (2) taxes on strategy income, (3) taxes on withdrawals from qualified assets for Required Minimum Distributions, (4) taxes on withdrawals from taxable assets' untaxed gain used to fund Goals in that year, (5) taxes on withdrawals from tax-deferred or qualified assets used to fund Goals in that year, and (6) taxes on the investment earnings of taxable assets. Tax rates used are detailed in the Tax and Inflation Options page. (Please note, the Taxes column does not include any taxes owed from the exercise of Stock Options or the vesting of Restricted Stock.)
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- Funds for each Goal Expense are first used from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- All funds needed for a Goal must be available in the year the Goal occurs. Funds from Earmarked Assets that become available after the Goal year(s) have passed are not included in the funding of that Goal, and accumulate until the end of the Plan.
- When married, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. It is also assumed the surviving co-client inherits all assets of the original owner.

x - denotes shortfall

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Goal Details

Details of "Retirement - Basic Living Expense" for Current Scenario using Average Returns

| Goal | Amount | Estimated % of Goal Funded |
|--|-----------|--|
| Retirement - Basic Living Expense | | |
| Steve (2029) | 60 | 100%  |
| Andrea (2030) | 60 | |
| Both Retired (2030-2064) | \$100,000 | |
| Andrea Alone Retired (2065-2066) | \$80,000 | |

| Event or Ages | Year | Earmarked Assets Only | | | | | | Goal Expense | Use Fund All Goals Asts | | | | Shortfall | | |
|----------------|------|---------------------------|---------------------|-----------------|-------------------|---------------------|-------|--------------|-------------------------|-----------------------|------------------|-----------------------|-----------|-------------|---|
| | | Value of Earmarked Assets | Additions To Assets | Other Additions | Retirement Income | Investment Earnings | Taxes | | For Goal Expense | For Tax on Withdrawal | For Goal Expense | For Tax on Withdrawal | | Tax Penalty | |
| 54 / 53 | 2023 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 55 / 54 | 2024 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 56 / 55 | 2025 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 57 / 56 | 2026 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 58 / 57 | 2027 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 59 / 58 | 2028 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Steve Retires | 2029 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Andrea Retires | 2030 | 0 | 0 | 0 | 0 | 0 | 0 | 128,091 | 0 | 0 | 128,091 | 0 | 0 | 0 | 0 |
| 62 / 61 | 2031 | 0 | 0 | 0 | 0 | 0 | 0 | 132,702 | 0 | 0 | 132,702 | 0 | 0 | 0 | 0 |
| 63 / 62 | 2032 | 0 | 0 | 0 | 0 | 0 | 0 | 137,479 | 0 | 0 | 137,479 | 0 | 0 | 0 | 0 |
| 64 / 63 | 2033 | 0 | 0 | 0 | 0 | 0 | 0 | 142,429 | 0 | 0 | 142,429 | 0 | 0 | 0 | 0 |
| 65 / 64 | 2034 | 0 | 0 | 0 | 0 | 0 | 0 | 147,556 | 0 | 0 | 147,556 | 0 | 0 | 0 | 0 |
| 66 / 65 | 2035 | 0 | 0 | 0 | 0 | 0 | 0 | 152,868 | 0 | 0 | 152,868 | 0 | 0 | 0 | 0 |
| 67 / 66 | 2036 | 0 | 0 | 0 | 0 | 0 | 0 | 158,371 | 0 | 0 | 158,371 | 9,348 | 0 | 0 | 0 |
| 68 / 67 | 2037 | 0 | 0 | 0 | 0 | 0 | 0 | 164,073 | 0 | 0 | 164,073 | 22,929 | 0 | 0 | 0 |
| 69 / 68 | 2038 | 0 | 0 | 0 | 0 | 0 | 0 | 169,979 | 0 | 0 | 169,979 | 24,255 | 0 | 0 | 0 |
| 70 / 69 | 2039 | 0 | 0 | 0 | 0 | 0 | 0 | 176,099 | 0 | 0 | 176,099 | 25,649 | 0 | 0 | 0 |
| 71 / 70 | 2040 | 0 | 0 | 0 | 0 | 0 | 0 | 182,438 | 0 | 0 | 182,438 | 27,111 | 0 | 0 | 0 |
| 72 / 71 | 2041 | 0 | 0 | 0 | 0 | 0 | 0 | 189,006 | 0 | 0 | 189,006 | 28,642 | 0 | 0 | 0 |
| 73 / 72 | 2042 | 0 | 0 | 0 | 0 | 0 | 0 | 195,810 | 0 | 0 | 195,810 | 30,238 | 0 | 0 | 0 |
| 74 / 73 | 2043 | 0 | 0 | 0 | 0 | 0 | 0 | 202,859 | 0 | 0 | 202,859 | 31,895 | 0 | 0 | 0 |
| 75 / 74 | 2044 | 0 | 0 | 0 | 0 | 0 | 0 | 210,162 | 0 | 0 | 210,162 | 0 | 0 | 0 | 0 |
| 76 / 75 | 2045 | 0 | 0 | 0 | 0 | 0 | 0 | 217,728 | 0 | 0 | 217,728 | 0 | 0 | 0 | 0 |
| 77 / 76 | 2046 | 0 | 0 | 0 | 0 | 0 | 0 | 225,566 | 0 | 0 | 225,566 | 0 | 0 | 0 | 0 |
| 78 / 77 | 2047 | 0 | 0 | 0 | 0 | 0 | 0 | 233,687 | 0 | 0 | 233,687 | 0 | 0 | 0 | 0 |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Goal Details

Details of "Retirement - Basic Living Expense" for Current Scenario using Average Returns

| Event or Ages | Year | Earmarked Assets Only | | | | | | Goal Expense | Use Fund All Goals Asts | | | Shortfall | | |
|--------------------|------|---------------------------|---------------------|-----------------|-------------------|---------------------|-------|--------------|-------------------------|-----------------------|------------------|-----------|-----------------------|-------------|
| | | Value of Earmarked Assets | Additions To Assets | Other Additions | Retirement Income | Investment Earnings | Taxes | | For Goal Expense | For Tax on Withdrawal | For Goal Expense | | For Tax on Withdrawal | Tax Penalty |
| 79 / 78 | 2048 | 0 | 0 | 0 | 0 | 0 | 0 | 242,099 | 0 | 0 | 242,099 | 0 | 0 | 0 |
| 80 / 79 | 2049 | 0 | 0 | 0 | 0 | 0 | 0 | 250,815 | 0 | 0 | 250,815 | 0 | 0 | 0 |
| 81 / 80 | 2050 | 0 | 0 | 0 | 0 | 0 | 0 | 259,844 | 0 | 0 | 259,844 | 0 | 0 | 0 |
| 82 / 81 | 2051 | 0 | 0 | 0 | 0 | 0 | 0 | 269,199 | 0 | 0 | 269,199 | 0 | 0 | 0 |
| 83 / 82 | 2052 | 0 | 0 | 0 | 0 | 0 | 0 | 278,890 | 0 | 0 | 278,890 | 0 | 0 | 0 |
| 84 / 83 | 2053 | 0 | 0 | 0 | 0 | 0 | 0 | 288,930 | 0 | 0 | 288,930 | 0 | 0 | 0 |
| 85 / 84 | 2054 | 0 | 0 | 0 | 0 | 0 | 0 | 299,331 | 0 | 0 | 299,331 | 0 | 0 | 0 |
| 86 / 85 | 2055 | 0 | 0 | 0 | 0 | 0 | 0 | 310,107 | 0 | 0 | 310,107 | 0 | 0 | 0 |
| 87 / 86 | 2056 | 0 | 0 | 0 | 0 | 0 | 0 | 321,271 | 0 | 0 | 321,271 | 0 | 0 | 0 |
| 88 / 87 | 2057 | 0 | 0 | 0 | 0 | 0 | 0 | 332,837 | 0 | 0 | 332,837 | 0 | 0 | 0 |
| 89 / 88 | 2058 | 0 | 0 | 0 | 0 | 0 | 0 | 344,819 | 0 | 0 | 344,819 | 0 | 0 | 0 |
| 90 / 89 | 2059 | 0 | 0 | 0 | 0 | 0 | 0 | 357,233 | 0 | 0 | 357,233 | 0 | 0 | 0 |
| 91 / 90 | 2060 | 0 | 0 | 0 | 0 | 0 | 0 | 370,093 | 0 | 0 | 370,093 | 0 | 0 | 0 |
| 92 / 91 | 2061 | 0 | 0 | 0 | 0 | 0 | 0 | 383,416 | 0 | 0 | 383,416 | 0 | 0 | 0 |
| 93 / 92 | 2062 | 0 | 0 | 0 | 0 | 0 | 0 | 397,219 | 0 | 0 | 397,219 | 0 | 0 | 0 |
| 94 / 93 | 2063 | 0 | 0 | 0 | 0 | 0 | 0 | 411,519 | 0 | 0 | 411,519 | 0 | 0 | 0 |
| Steve 's Plan Ends | 2064 | 0 | 0 | 0 | 0 | 0 | 0 | 426,334 | 0 | 0 | 426,334 | 0 | 0 | 0 |
| - / 95 | 2065 | 0 | 0 | 0 | 0 | 0 | 0 | 353,346 | 0 | 0 | 353,346 | 0 | 0 | 0 |
| Andrea's Plan Ends | 2066 | 0 | 0 | 0 | 0 | 0 | 0 | 366,066 | 0 | 0 | 366,066 | 0 | 0 | 0 |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Goal Details

Details of "Retirement - Basic Living Expense" for Current Scenario using Average Returns


Notes

- Funds for each Goal Expense are used first from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- There are values in the columns 'Additions to Assets' and 'Other Additions' if there are assets assigned to this Goal. Additions and withdrawals occur at the beginning of the year.
- There are values in the 'Investment Earnings' and 'Tax on Earnings' columns if there are assets earmarked for this Goal. Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expenses', 'Taxes on Withdrawals', and 'Tax Penalties' are subtracted.
- Taxes are calculated on the Investment Earnings of taxable assets, retirement income, and strategy income assigned to this Goal. Tax rates used are detailed in the Tax and Inflation Options page.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.
- Other Additions come from items entered in the Other Assets section and any applicable proceeds from insurance policies.
- Stock Options and Restricted Stock values are after-tax.
- Strategy Income is based on the particulars of the Goal Strategies selected. Strategy Income from immediate annuities, 72(t) distributions, and variable annuities with a guaranteed minimum withdrawal benefit (GMWB) is pre-tax. Strategy Income from Net Unrealized Appreciation (NUA) is after-tax.
- Retirement Income includes the following: Social Security, pension, annuity, rental property, royalty, alimony, part-time employment, trust, and any other retirement income as entered in the Plan. There are values in this column if you have assigned Retirement Income to the Retirement Goal.
- When married, if either Social Security Program Estimate or Use a Better Estimate of Annual Benefits is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit, which is based on the other participant's benefit.
- When married, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. It is also assumed the surviving co-client inherits all assets of the original owner.
- The 'For Tax on Withdrawals' column represents any taxes from taxable assets' untaxed gain used to fund Goals in that year as well as any taxes on withdrawals from tax-deferred or qualified assets to fund Goals in that year.
- Taxes due on Required Minimum Distributions are included in the calculations but are not illustrated separately.

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Goal Details

Details of "Health Care" for Current Scenario using Average Returns

| Goal | Amount | Estimated % of Goal Funded |
|--|----------|--|
| Health Care | | |
| Steve Retired Before Medicare / Andrea Employed (2029) | \$13,355 | 100%  |
| Both Retired Before Medicare (2030-2033) | \$27,436 | |
| Steve Medicare / Andrea Retired Before Medicare (2034) | \$20,232 | |
| Both Medicare (2035-2064) | \$10,360 | |
| Andrea Alone Medicare (2065-2066) | \$6,745 | |



See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Goal Details

Details of "Health Care" for Current Scenario using Average Returns

| Year | Earmarked Assets Only | | | | | Goal Expense | Use Earmarked Asts | | Use Fund All Goals Asts | | Tax Penalty | Shortfall |
|------|---------------------------|---------------------|-----------------|---------------------|-----------------|--------------|--------------------|-----------------------|-------------------------|-----------------------|-------------|-----------|
| | Value of Earmarked Assets | Additions To Assets | Other Additions | Investment Earnings | Tax on Earnings | | For Goal Expense | For Tax on Withdrawal | For Goal Expense | For Tax on Withdrawal | | |
| 2023 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2024 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2025 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2026 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2027 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2028 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2029 | 0 | 0 | 0 | 0 | 0 | 18,731 | 0 | 0 | 18,731 | 0 | 0 | 0 |
| 2030 | 0 | 0 | 0 | 0 | 0 | 40,712 | 0 | 0 | 40,712 | 0 | 0 | 0 |
| 2031 | 0 | 0 | 0 | 0 | 0 | 44,264 | 0 | 0 | 44,264 | 0 | 0 | 0 |
| 2032 | 0 | 0 | 0 | 0 | 0 | 48,235 | 0 | 0 | 48,235 | 0 | 0 | 0 |
| 2033 | 0 | 0 | 0 | 0 | 0 | 52,571 | 0 | 0 | 52,571 | 0 | 0 | 0 |
| 2034 | 0 | 0 | 0 | 0 | 0 | 37,616 | 0 | 0 | 37,616 | 0 | 0 | 0 |
| 2035 | 0 | 0 | 0 | 0 | 0 | 20,379 | 0 | 0 | 20,379 | 0 | 0 | 0 |
| 2036 | 0 | 0 | 0 | 0 | 0 | 21,848 | 0 | 0 | 21,848 | 1,290 | 0 | 0 |
| 2037 | 0 | 0 | 0 | 0 | 0 | 23,468 | 0 | 0 | 23,468 | 3,280 | 0 | 0 |
| 2038 | 0 | 0 | 0 | 0 | 0 | 25,253 | 0 | 0 | 25,253 | 3,604 | 0 | 0 |
| 2039 | 0 | 0 | 0 | 0 | 0 | 27,196 | 0 | 0 | 27,196 | 3,961 | 0 | 0 |
| 2040 | 0 | 0 | 0 | 0 | 0 | 29,303 | 0 | 0 | 29,303 | 4,354 | 0 | 0 |
| 2041 | 0 | 0 | 0 | 0 | 0 | 31,571 | 0 | 0 | 31,571 | 4,784 | 0 | 0 |
| 2042 | 0 | 0 | 0 | 0 | 0 | 33,971 | 0 | 0 | 33,971 | 5,246 | 0 | 0 |
| 2043 | 0 | 0 | 0 | 0 | 0 | 36,494 | 0 | 0 | 36,494 | 5,738 | 0 | 0 |
| 2044 | 0 | 0 | 0 | 0 | 0 | 39,189 | 0 | 0 | 39,189 | 0 | 0 | 0 |
| 2045 | 0 | 0 | 0 | 0 | 0 | 42,053 | 0 | 0 | 42,053 | 0 | 0 | 0 |
| 2046 | 0 | 0 | 0 | 0 | 0 | 45,103 | 0 | 0 | 45,103 | 0 | 0 | 0 |
| 2047 | 0 | 0 | 0 | 0 | 0 | 48,299 | 0 | 0 | 48,299 | 0 | 0 | 0 |
| 2048 | 0 | 0 | 0 | 0 | 0 | 51,649 | 0 | 0 | 51,649 | 0 | 0 | 0 |
| 2049 | 0 | 0 | 0 | 0 | 0 | 55,199 | 0 | 0 | 55,199 | 0 | 0 | 0 |
| 2050 | 0 | 0 | 0 | 0 | 0 | 58,955 | 0 | 0 | 58,955 | 0 | 0 | 0 |
| 2051 | 0 | 0 | 0 | 0 | 0 | 62,913 | 0 | 0 | 62,913 | 0 | 0 | 0 |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Goal Details

Details of "Health Care" for Current Scenario using Average Returns

| Year | Earmarked Assets Only | | | | | Goal Expense | Use Earmarked Asts | | Use Fund All Goals Asts | | Tax Penalty | Shortfall |
|------|---------------------------|---------------------|-----------------|---------------------|-----------------|--------------|--------------------|-----------------------|-------------------------|-----------------------|-------------|-----------|
| | Value of Earmarked Assets | Additions To Assets | Other Additions | Investment Earnings | Tax on Earnings | | For Goal Expense | For Tax on Withdrawal | For Goal Expense | For Tax on Withdrawal | | |
| 2052 | 0 | 0 | 0 | 0 | 0 | 66,988 | 0 | 0 | 66,988 | 0 | 0 | 0 |
| 2053 | 0 | 0 | 0 | 0 | 0 | 71,177 | 0 | 0 | 71,177 | 0 | 0 | 0 |
| 2054 | 0 | 0 | 0 | 0 | 0 | 75,609 | 0 | 0 | 75,609 | 0 | 0 | 0 |
| 2055 | 0 | 0 | 0 | 0 | 0 | 80,298 | 0 | 0 | 80,298 | 0 | 0 | 0 |
| 2056 | 0 | 0 | 0 | 0 | 0 | 85,290 | 0 | 0 | 85,290 | 0 | 0 | 0 |
| 2057 | 0 | 0 | 0 | 0 | 0 | 90,577 | 0 | 0 | 90,577 | 0 | 0 | 0 |
| 2058 | 0 | 0 | 0 | 0 | 0 | 96,176 | 0 | 0 | 96,176 | 0 | 0 | 0 |
| 2059 | 0 | 0 | 0 | 0 | 0 | 102,150 | 0 | 0 | 102,150 | 0 | 0 | 0 |
| 2060 | 0 | 0 | 0 | 0 | 0 | 108,541 | 0 | 0 | 108,541 | 0 | 0 | 0 |
| 2061 | 0 | 0 | 0 | 0 | 0 | 115,263 | 0 | 0 | 115,263 | 0 | 0 | 0 |
| 2062 | 0 | 0 | 0 | 0 | 0 | 122,345 | 0 | 0 | 122,345 | 0 | 0 | 0 |
| 2063 | 0 | 0 | 0 | 0 | 0 | 129,765 | 0 | 0 | 129,765 | 0 | 0 | 0 |
| 2064 | 0 | 0 | 0 | 0 | 0 | 137,473 | 0 | 0 | 137,473 | 0 | 0 | 0 |
| 2065 | 0 | 0 | 0 | 0 | 0 | 72,008 | 0 | 0 | 72,008 | 0 | 0 | 0 |
| 2066 | 0 | 0 | 0 | 0 | 0 | 76,173 | 0 | 0 | 76,173 | 0 | 0 | 0 |


Notes

- Funds for each Goal Expense are used first from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- There are values in the columns 'Additions to Assets' and 'Other Additions' if there are assets earmarked for this Goal. Additions and withdrawals occur at the beginning of the year.
- There are values in the 'Investment Earnings' and 'Tax on Earnings' columns if there are assets assigned to this Goal. Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expenses', 'Taxes on Withdrawals', and 'Tax Penalties' are subtracted.
- Taxes are calculated on the Investment Earnings of taxable assets, retirement income, and strategy income assigned to this Goal. Tax rates used are detailed in the Tax and Inflation Options page.
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.
- Other Additions come from items entered in the Other Assets section as well as any stock option or restricted stock proceeds, retirement income or strategy income assigned to this Goal.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- When married, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. It is also assumed the surviving co-client inherits all assets of the original owner.
- The For Tax on Withdrawals column represents any taxes from taxable assets' untaxed gain used to fund Goals in that year as well as any taxes on withdrawals from tax-deferred or qualified assets to fund Goals in that year.
- Taxes due on Required Minimum Distributions are included in the calculations but are not illustrated separately.

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Worksheet Detail - Goal Details

Details of "Travel" for Current Scenario using Average Returns

| Goal | Amount | Estimated % of Goal Funded |
|--|---------|--|
| Travel When both are retired Recurring every year for a total of 10 times | \$5,000 | 100%  |



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Worksheet Detail - Goal Details

Details of "Travel" for Current Scenario using Average Returns

| Year | Earmarked Assets Only | | | | | Goal Expense | Use Earmarked Asts | | Use Fund All Goals Asts | | Tax Penalty | Shortfall |
|------|---------------------------|---------------------|-----------------|---------------------|-----------------|--------------|--------------------|-----------------------|-------------------------|-----------------------|-------------|-----------|
| | Value of Earmarked Assets | Additions To Assets | Other Additions | Investment Earnings | Tax on Earnings | | For Goal Expense | For Tax on Withdrawal | For Goal Expense | For Tax on Withdrawal | | |
| 2023 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2024 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2025 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2026 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2027 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2028 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2029 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2030 | 0 | 0 | 0 | 0 | 0 | 6,149 | 0 | 0 | 6,149 | 0 | 0 | 0 |
| 2031 | 0 | 0 | 0 | 0 | 0 | 6,334 | 0 | 0 | 6,334 | 0 | 0 | 0 |
| 2032 | 0 | 0 | 0 | 0 | 0 | 6,524 | 0 | 0 | 6,524 | 0 | 0 | 0 |
| 2033 | 0 | 0 | 0 | 0 | 0 | 6,720 | 0 | 0 | 6,720 | 0 | 0 | 0 |
| 2034 | 0 | 0 | 0 | 0 | 0 | 6,921 | 0 | 0 | 6,921 | 0 | 0 | 0 |
| 2035 | 0 | 0 | 0 | 0 | 0 | 7,129 | 0 | 0 | 7,129 | 0 | 0 | 0 |
| 2036 | 0 | 0 | 0 | 0 | 0 | 7,343 | 0 | 0 | 7,343 | 1,319 | 0 | 0 |
| 2037 | 0 | 0 | 0 | 0 | 0 | 7,563 | 0 | 0 | 7,563 | 2,656 | 0 | 0 |
| 2038 | 0 | 0 | 0 | 0 | 0 | 7,790 | 0 | 0 | 7,790 | 2,736 | 0 | 0 |
| 2039 | 0 | 0 | 0 | 0 | 0 | 8,024 | 0 | 0 | 8,024 | 2,818 | 0 | 0 |
| 2040 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2041 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2042 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2043 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2044 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2045 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2046 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2047 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2048 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2049 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2050 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2051 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

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Worksheet Detail - Goal Details

Details of "Travel" for Current Scenario using Average Returns

| Year | Earmarked Assets Only | | | | | Goal Expense | Use Earmarked Asts | | Use Fund All Goals Asts | | Tax Penalty | Shortfall |
|------|---------------------------|---------------------|-----------------|---------------------|-----------------|--------------|--------------------|-----------------------|-------------------------|-----------------------|-------------|-----------|
| | Value of Earmarked Assets | Additions To Assets | Other Additions | Investment Earnings | Tax on Earnings | | For Goal Expense | For Tax on Withdrawal | For Goal Expense | For Tax on Withdrawal | | |
| 2052 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2053 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2054 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2055 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2056 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2057 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2058 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2059 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2060 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2061 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2062 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2063 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2064 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2065 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2066 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |


Notes

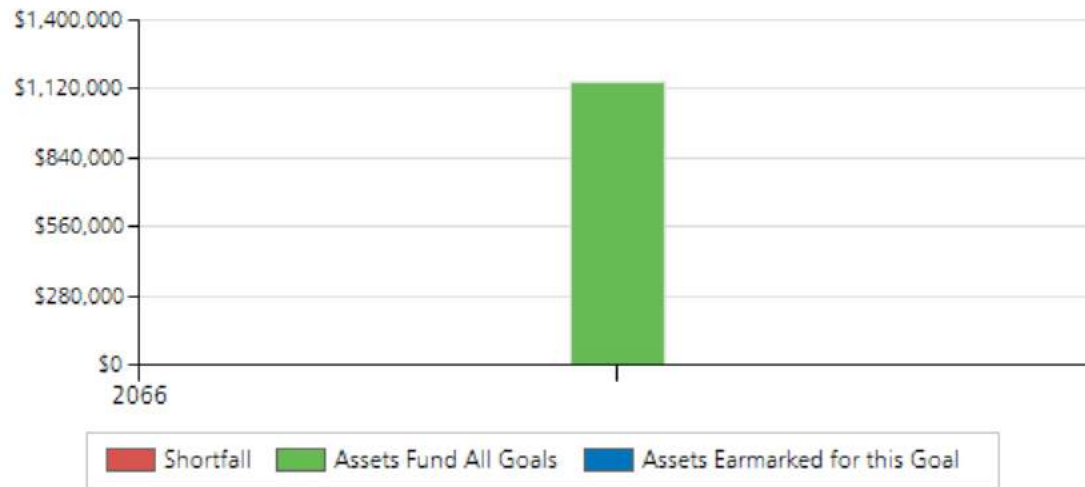
- Funds for each Goal Expense are used first from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- There are values in the columns 'Additions to Assets' and 'Other Additions' if there are assets earmarked for this Goal. Additions and withdrawals occur at the beginning of the year.
- There are values in the 'Investment Earnings' and 'Tax on Earnings' columns if there are assets assigned to this Goal. Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expenses', 'Taxes on Withdrawals', and 'Tax Penalties' are subtracted.
- Taxes are calculated on the Investment Earnings of taxable assets, retirement income, and strategy income assigned to this Goal. Tax rates used are detailed in the Tax and Inflation Options page.
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.
- Other Additions come from items entered in the Other Assets section as well as any stock option or restricted stock proceeds, retirement income or strategy income assigned to this Goal.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- When married, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. It is also assumed the surviving co-client inherits all assets of the original owner.
- The For Tax on Withdrawals column represents any taxes from taxable assets' untaxed gain used to fund Goals in that year as well as any taxes on withdrawals from tax-deferred or qualified assets to fund Goals in that year.
- Taxes due on Required Minimum Distributions are included in the calculations but are not illustrated separately.

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Worksheet Detail - Goal Details

Details of "Leave Request" for Current Scenario using Average Returns

| Goal | Amount | Estimated % of Goal Funded |
|----------------------|-----------|--|
| Leave Request | | |
| End of Andrea's Plan | \$250,000 | 100%  |



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Worksheet Detail - Goal Details

Details of "Leave Bequest" for Current Scenario using Average Returns

| Year | Earmarked Assets Only | | | | | Goal Expense | Use Earmarked Asts | | Use Fund All Goals Asts | | Tax Penalty | Shortfall |
|------|---------------------------|---------------------|-----------------|---------------------|-----------------|--------------|--------------------|-----------------------|-------------------------|-----------------------|-------------|-----------|
| | Value of Earmarked Assets | Additions To Assets | Other Additions | Investment Earnings | Tax on Earnings | | For Goal Expense | For Tax on Withdrawal | For Goal Expense | For Tax on Withdrawal | | |
| 2023 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2024 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2025 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2026 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2027 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2028 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2029 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2030 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2031 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2032 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2033 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2034 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2035 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2036 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2037 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2038 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2039 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2040 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2041 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2042 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2043 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2044 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2045 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2046 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2047 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2048 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2049 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2050 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2051 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

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Worksheet Detail - Goal Details

Details of "Leave Bequest" for Current Scenario using Average Returns

| Year | Earmarked Assets Only | | | | | Goal Expense | Use Earmarked Asts | | Use Fund All Goals Asts | | Tax Penalty | Shortfall |
|------|---------------------------|---------------------|-----------------|---------------------|-----------------|--------------|--------------------|-----------------------|-------------------------|-----------------------|-------------|-----------|
| | Value of Earmarked Assets | Additions To Assets | Other Additions | Investment Earnings | Tax on Earnings | | For Goal Expense | For Tax on Withdrawal | For Goal Expense | For Tax on Withdrawal | | |
| 2052 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2053 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2054 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2055 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2056 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2057 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2058 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2059 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2060 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2061 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2062 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2063 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2064 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2065 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2066 | 0 | 0 | 0 | 0 | 0 | 1,143,956 | 0 | 0 | 1,143,956 | 0 | 0 | 0 |


Notes

- Funds for each Goal Expense are used first from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- There are values in the columns 'Additions to Assets' and 'Other Additions' if there are assets earmarked for this Goal. Additions and withdrawals occur at the beginning of the year.
- There are values in the 'Investment Earnings' and 'Tax on Earnings' columns if there are assets assigned to this Goal. Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expenses', 'Taxes on Withdrawals', and 'Tax Penalties' are subtracted.
- Taxes are calculated on the Investment Earnings of taxable assets, retirement income, and strategy income assigned to this Goal. Tax rates used are detailed in the Tax and Inflation Options page.
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.
- Other Additions come from items entered in the Other Assets section as well as any stock option or restricted stock proceeds, retirement income or strategy income assigned to this Goal.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- When married, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. It is also assumed the surviving co-client inherits all assets of the original owner.
- The For Tax on Withdrawals column represents any taxes from taxable assets' untaxed gain used to fund Goals in that year as well as any taxes on withdrawals from tax-deferred or qualified assets to fund Goals in that year.
- Taxes due on Required Minimum Distributions are included in the calculations but are not illustrated separately.

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Worksheet Detail - Goal Details

Details of "Retirement - Basic Living Expense" for What If Scenario 1 using Average Returns

| Goal | Amount | Estimated % of Goal Funded |
|--|-----------|--|
| Retirement - Basic Living Expense | | |
| Steve (2031) | 62 | 100%  |
| Andrea (2032) | 62 | |
| Both Retired (2032-2064) | \$100,000 | |
| Andrea Alone Retired (2065-2066) | \$80,000 | |

| Event or Ages | Year | Earmarked Assets Only | | | | | | Goal Expense | Use Fund All Goals Asts | | | | Shortfall | | |
|----------------|------|---------------------------|---------------------|-----------------|-------------------|---------------------|-------|--------------|-------------------------|-----------------------|------------------|-----------------------|-----------|-------------|---|
| | | Value of Earmarked Assets | Additions To Assets | Other Additions | Retirement Income | Investment Earnings | Taxes | | For Goal Expense | For Tax on Withdrawal | For Goal Expense | For Tax on Withdrawal | | Tax Penalty | |
| 54 / 53 | 2023 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 55 / 54 | 2024 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 56 / 55 | 2025 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 57 / 56 | 2026 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 58 / 57 | 2027 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 59 / 58 | 2028 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 60 / 59 | 2029 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 61 / 60 | 2030 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Steve Retires | 2031 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Andrea Retires | 2032 | 0 | 0 | 0 | 0 | 0 | 0 | 133,123 | 0 | 0 | 133,123 | 0 | 0 | 0 | 0 |
| 64 / 63 | 2033 | 0 | 0 | 0 | 0 | 0 | 0 | 137,423 | 0 | 0 | 137,423 | 0 | 0 | 0 | 0 |
| 65 / 64 | 2034 | 0 | 0 | 0 | 0 | 0 | 0 | 141,862 | 0 | 0 | 141,862 | 0 | 0 | 0 | 0 |
| 66 / 65 | 2035 | 0 | 0 | 0 | 0 | 0 | 0 | 146,444 | 0 | 0 | 146,444 | 0 | 0 | 0 | 0 |
| 67 / 66 | 2036 | 0 | 0 | 0 | 0 | 0 | 0 | 151,174 | 0 | 0 | 151,174 | 0 | 0 | 0 | 0 |
| 68 / 67 | 2037 | 0 | 0 | 0 | 0 | 0 | 0 | 156,057 | 0 | 0 | 156,057 | 0 | 0 | 0 | 0 |
| 69 / 68 | 2038 | 0 | 0 | 0 | 0 | 0 | 0 | 161,098 | 0 | 0 | 161,098 | 0 | 0 | 0 | 0 |
| 70 / 69 | 2039 | 0 | 0 | 0 | 0 | 0 | 0 | 166,301 | 0 | 0 | 166,301 | 0 | 0 | 0 | 0 |
| 71 / 70 | 2040 | 0 | 0 | 0 | 0 | 0 | 0 | 171,673 | 0 | 0 | 171,673 | 0 | 0 | 0 | 0 |
| 72 / 71 | 2041 | 0 | 0 | 0 | 0 | 0 | 0 | 177,218 | 0 | 0 | 177,218 | 0 | 0 | 0 | 0 |
| 73 / 72 | 2042 | 0 | 0 | 0 | 0 | 0 | 0 | 182,942 | 0 | 0 | 182,942 | 0 | 0 | 0 | 0 |
| 74 / 73 | 2043 | 0 | 0 | 0 | 0 | 0 | 0 | 188,851 | 0 | 0 | 188,851 | 0 | 0 | 0 | 0 |
| 75 / 74 | 2044 | 0 | 0 | 0 | 0 | 0 | 0 | 194,951 | 0 | 0 | 194,951 | 0 | 0 | 0 | 0 |
| 76 / 75 | 2045 | 0 | 0 | 0 | 0 | 0 | 0 | 201,247 | 0 | 0 | 201,247 | 0 | 0 | 0 | 0 |
| 77 / 76 | 2046 | 0 | 0 | 0 | 0 | 0 | 0 | 207,748 | 0 | 0 | 207,748 | 0 | 0 | 0 | 0 |
| 78 / 77 | 2047 | 0 | 0 | 0 | 0 | 0 | 0 | 214,458 | 0 | 0 | 214,458 | 0 | 0 | 0 | 0 |

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Worksheet Detail - Goal Details

Details of "Retirement - Basic Living Expense" for What If Scenario 1 using Average Returns

| Event or Ages | Year | Earmarked Assets Only | | | | | | Goal Expense | Use Fund All Goals Asts | | | Shortfall | | |
|--------------------|------|---------------------------|---------------------|-----------------|-------------------|---------------------|-------|--------------|-------------------------|-----------------------|------------------|-----------|-----------------------|-------------|
| | | Value of Earmarked Assets | Additions To Assets | Other Additions | Retirement Income | Investment Earnings | Taxes | | For Goal Expense | For Tax on Withdrawal | For Goal Expense | | For Tax on Withdrawal | Tax Penalty |
| 79 / 78 | 2048 | 0 | 0 | 0 | 0 | 0 | 0 | 221,385 | 0 | 0 | 221,385 | 0 | 0 | 0 |
| 80 / 79 | 2049 | 0 | 0 | 0 | 0 | 0 | 0 | 228,536 | 0 | 0 | 228,536 | 0 | 0 | 0 |
| 81 / 80 | 2050 | 0 | 0 | 0 | 0 | 0 | 0 | 235,917 | 0 | 0 | 235,917 | 0 | 0 | 0 |
| 82 / 81 | 2051 | 0 | 0 | 0 | 0 | 0 | 0 | 243,538 | 0 | 0 | 243,538 | 0 | 0 | 0 |
| 83 / 82 | 2052 | 0 | 0 | 0 | 0 | 0 | 0 | 251,404 | 0 | 0 | 251,404 | 0 | 0 | 0 |
| 84 / 83 | 2053 | 0 | 0 | 0 | 0 | 0 | 0 | 259,524 | 0 | 0 | 259,524 | 0 | 0 | 0 |
| 85 / 84 | 2054 | 0 | 0 | 0 | 0 | 0 | 0 | 267,907 | 0 | 0 | 267,907 | 0 | 0 | 0 |
| 86 / 85 | 2055 | 0 | 0 | 0 | 0 | 0 | 0 | 276,560 | 0 | 0 | 276,560 | 0 | 0 | 0 |
| 87 / 86 | 2056 | 0 | 0 | 0 | 0 | 0 | 0 | 285,493 | 0 | 0 | 285,493 | 0 | 0 | 0 |
| 88 / 87 | 2057 | 0 | 0 | 0 | 0 | 0 | 0 | 294,715 | 0 | 0 | 294,715 | 0 | 0 | 0 |
| 89 / 88 | 2058 | 0 | 0 | 0 | 0 | 0 | 0 | 304,234 | 0 | 0 | 304,234 | 0 | 0 | 0 |
| 90 / 89 | 2059 | 0 | 0 | 0 | 0 | 0 | 0 | 314,061 | 0 | 0 | 314,061 | 0 | 0 | 0 |
| 91 / 90 | 2060 | 0 | 0 | 0 | 0 | 0 | 0 | 324,205 | 0 | 0 | 324,205 | 0 | 0 | 0 |
| 92 / 91 | 2061 | 0 | 0 | 0 | 0 | 0 | 0 | 334,677 | 0 | 0 | 334,677 | 0 | 0 | 0 |
| 93 / 92 | 2062 | 0 | 0 | 0 | 0 | 0 | 0 | 345,487 | 0 | 0 | 345,487 | 0 | 0 | 0 |
| 94 / 93 | 2063 | 0 | 0 | 0 | 0 | 0 | 0 | 356,646 | 0 | 0 | 356,646 | 0 | 0 | 0 |
| Steve 's Plan Ends | 2064 | 0 | 0 | 0 | 0 | 0 | 0 | 368,165 | 0 | 0 | 368,165 | 0 | 0 | 0 |
| - / 95 | 2065 | 0 | 0 | 0 | 0 | 0 | 0 | 304,046 | 0 | 0 | 304,046 | 0 | 0 | 0 |
| Andrea's Plan Ends | 2066 | 0 | 0 | 0 | 0 | 0 | 0 | 313,866 | 0 | 0 | 313,866 | 0 | 0 | 0 |

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Worksheet Detail - Goal Details

Details of "Retirement - Basic Living Expense" for What If Scenario 1 using Average Returns

Notes

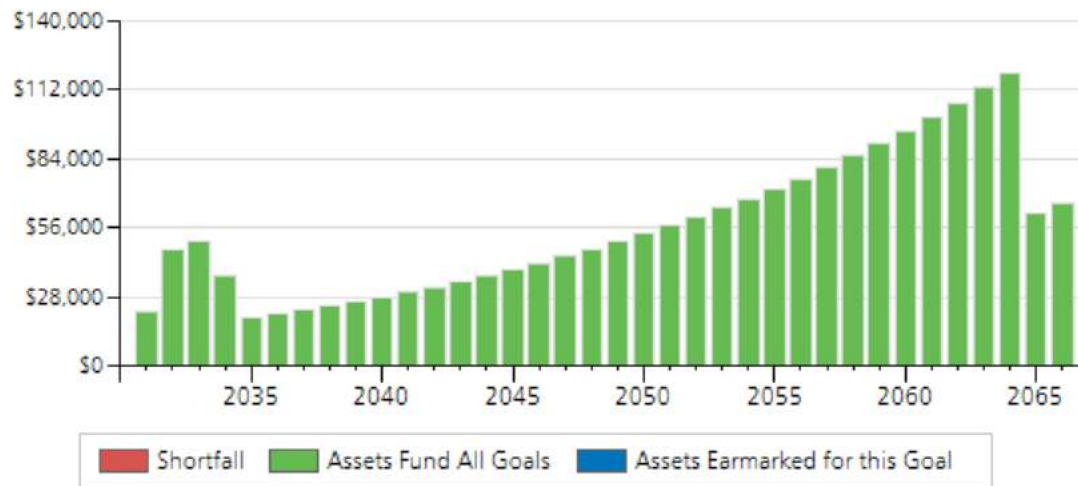
- Funds for each Goal Expense are used first from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- There are values in the columns 'Additions to Assets' and 'Other Additions' if there are assets assigned to this Goal. Additions and withdrawals occur at the beginning of the year.
- There are values in the 'Investment Earnings' and 'Tax on Earnings' columns if there are assets earmarked for this Goal. Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expenses', 'Taxes on Withdrawals', and 'Tax Penalties' are subtracted.
- Taxes are calculated on the Investment Earnings of taxable assets, retirement income, and strategy income assigned to this Goal. Tax rates used are detailed in the Tax and Inflation Options page.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.
- Other Additions come from items entered in the Other Assets section and any applicable proceeds from insurance policies.
- Stock Options and Restricted Stock values are after-tax.
- Strategy Income is based on the particulars of the Goal Strategies selected. Strategy Income from immediate annuities, 72(t) distributions, and variable annuities with a guaranteed minimum withdrawal benefit (GMWB) is pre-tax. Strategy Income from Net Unrealized Appreciation (NUA) is after-tax.
- Retirement Income includes the following: Social Security, pension, annuity, rental property, royalty, alimony, part-time employment, trust, and any other retirement income as entered in the Plan. There are values in this column if you have assigned Retirement Income to the Retirement Goal.
- When married, if either Social Security Program Estimate or Use a Better Estimate of Annual Benefits is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit, which is based on the other participant's benefit.
- When married, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. It is also assumed the surviving co-client inherits all assets of the original owner.
- The 'For Tax on Withdrawals' column represents any taxes from taxable assets' untaxed gain used to fund Goals in that year as well as any taxes on withdrawals from tax-deferred or qualified assets to fund Goals in that year.
- Taxes due on Required Minimum Distributions are included in the calculations but are not illustrated separately.

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Goal Details

Details of "Health Care" for What If Scenario 1 using Average Returns

| Goal | Amount | Estimated % of Goal Funded |
|--|----------|----------------------------|
| Health Care | | |
| Steve Retired Before Medicare / Andrea Employed (2031) | \$14,161 | 100% ★★★★★ |
| Both Retired Before Medicare (2032-2033) | \$29,040 | |
| Steve Medicare / Andrea Retired Before Medicare (2034) | \$20,232 | |
| Both Medicare (2035-2064) | \$10,360 | |
| Andrea Alone Medicare (2065-2066) | \$6,745 | |



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Worksheet Detail - Goal Details

Details of "Health Care" for What If Scenario 1 using Average Returns

| Year | Earmarked Assets Only | | | | | Goal Expense | Use Earmarked Asts | | Use Fund All Goals Asts | | Tax Penalty | Shortfall |
|------|---------------------------|---------------------|-----------------|---------------------|-----------------|--------------|--------------------|-----------------------|-------------------------|-----------------------|-------------|-----------|
| | Value of Earmarked Assets | Additions To Assets | Other Additions | Investment Earnings | Tax on Earnings | | For Goal Expense | For Tax on Withdrawal | For Goal Expense | For Tax on Withdrawal | | |
| 2023 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2024 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2025 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2026 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2027 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2028 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2029 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2030 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2031 | 0 | 0 | 0 | 0 | 0 | 21,618 | 0 | 0 | 21,618 | 0 | 0 | 0 |
| 2032 | 0 | 0 | 0 | 0 | 0 | 46,738 | 0 | 0 | 46,738 | 0 | 0 | 0 |
| 2033 | 0 | 0 | 0 | 0 | 0 | 50,761 | 0 | 0 | 50,761 | 0 | 0 | 0 |
| 2034 | 0 | 0 | 0 | 0 | 0 | 36,194 | 0 | 0 | 36,194 | 0 | 0 | 0 |
| 2035 | 0 | 0 | 0 | 0 | 0 | 19,540 | 0 | 0 | 19,540 | 0 | 0 | 0 |
| 2036 | 0 | 0 | 0 | 0 | 0 | 20,876 | 0 | 0 | 20,876 | 0 | 0 | 0 |
| 2037 | 0 | 0 | 0 | 0 | 0 | 22,345 | 0 | 0 | 22,345 | 0 | 0 | 0 |
| 2038 | 0 | 0 | 0 | 0 | 0 | 23,960 | 0 | 0 | 23,960 | 0 | 0 | 0 |
| 2039 | 0 | 0 | 0 | 0 | 0 | 25,713 | 0 | 0 | 25,713 | 0 | 0 | 0 |
| 2040 | 0 | 0 | 0 | 0 | 0 | 27,608 | 0 | 0 | 27,608 | 0 | 0 | 0 |
| 2041 | 0 | 0 | 0 | 0 | 0 | 29,641 | 0 | 0 | 29,641 | 0 | 0 | 0 |
| 2042 | 0 | 0 | 0 | 0 | 0 | 31,783 | 0 | 0 | 31,783 | 0 | 0 | 0 |
| 2043 | 0 | 0 | 0 | 0 | 0 | 34,024 | 0 | 0 | 34,024 | 0 | 0 | 0 |
| 2044 | 0 | 0 | 0 | 0 | 0 | 36,409 | 0 | 0 | 36,409 | 0 | 0 | 0 |
| 2045 | 0 | 0 | 0 | 0 | 0 | 38,934 | 0 | 0 | 38,934 | 0 | 0 | 0 |
| 2046 | 0 | 0 | 0 | 0 | 0 | 41,611 | 0 | 0 | 41,611 | 0 | 0 | 0 |
| 2047 | 0 | 0 | 0 | 0 | 0 | 44,404 | 0 | 0 | 44,404 | 0 | 0 | 0 |
| 2048 | 0 | 0 | 0 | 0 | 0 | 47,318 | 0 | 0 | 47,318 | 0 | 0 | 0 |
| 2049 | 0 | 0 | 0 | 0 | 0 | 50,394 | 0 | 0 | 50,394 | 0 | 0 | 0 |
| 2050 | 0 | 0 | 0 | 0 | 0 | 53,634 | 0 | 0 | 53,634 | 0 | 0 | 0 |
| 2051 | 0 | 0 | 0 | 0 | 0 | 57,035 | 0 | 0 | 57,035 | 0 | 0 | 0 |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Goal Details

Details of "Health Care" for What If Scenario 1 using Average Returns

| Year | Earmarked Assets Only | | | | | Goal Expense | Use Earmarked Asts | | Use Fund All Goals Asts | | Tax Penalty | Shortfall |
|------|---------------------------|---------------------|-----------------|---------------------|-----------------|--------------|--------------------|-----------------------|-------------------------|-----------------------|-------------|-----------|
| | Value of Earmarked Assets | Additions To Assets | Other Additions | Investment Earnings | Tax on Earnings | | For Goal Expense | For Tax on Withdrawal | For Goal Expense | For Tax on Withdrawal | | |
| 2052 | 0 | 0 | 0 | 0 | 0 | 60,516 | 0 | 0 | 60,516 | 0 | 0 | 0 |
| 2053 | 0 | 0 | 0 | 0 | 0 | 64,076 | 0 | 0 | 64,076 | 0 | 0 | 0 |
| 2054 | 0 | 0 | 0 | 0 | 0 | 67,828 | 0 | 0 | 67,828 | 0 | 0 | 0 |
| 2055 | 0 | 0 | 0 | 0 | 0 | 71,783 | 0 | 0 | 71,783 | 0 | 0 | 0 |
| 2056 | 0 | 0 | 0 | 0 | 0 | 75,978 | 0 | 0 | 75,978 | 0 | 0 | 0 |
| 2057 | 0 | 0 | 0 | 0 | 0 | 80,406 | 0 | 0 | 80,406 | 0 | 0 | 0 |
| 2058 | 0 | 0 | 0 | 0 | 0 | 85,077 | 0 | 0 | 85,077 | 0 | 0 | 0 |
| 2059 | 0 | 0 | 0 | 0 | 0 | 90,046 | 0 | 0 | 90,046 | 0 | 0 | 0 |
| 2060 | 0 | 0 | 0 | 0 | 0 | 95,346 | 0 | 0 | 95,346 | 0 | 0 | 0 |
| 2061 | 0 | 0 | 0 | 0 | 0 | 100,896 | 0 | 0 | 100,896 | 0 | 0 | 0 |
| 2062 | 0 | 0 | 0 | 0 | 0 | 106,721 | 0 | 0 | 106,721 | 0 | 0 | 0 |
| 2063 | 0 | 0 | 0 | 0 | 0 | 112,797 | 0 | 0 | 112,797 | 0 | 0 | 0 |
| 2064 | 0 | 0 | 0 | 0 | 0 | 119,080 | 0 | 0 | 119,080 | 0 | 0 | 0 |
| 2065 | 0 | 0 | 0 | 0 | 0 | 62,155 | 0 | 0 | 62,155 | 0 | 0 | 0 |
| 2066 | 0 | 0 | 0 | 0 | 0 | 65,521 | 0 | 0 | 65,521 | 0 | 0 | 0 |


Notes

- Funds for each Goal Expense are used first from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- There are values in the columns 'Additions to Assets' and 'Other Additions' if there are assets earmarked for this Goal. Additions and withdrawals occur at the beginning of the year.
- There are values in the 'Investment Earnings' and 'Tax on Earnings' columns if there are assets assigned to this Goal. Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expenses', 'Taxes on Withdrawals', and 'Tax Penalties' are subtracted.
- Taxes are calculated on the Investment Earnings of taxable assets, retirement income, and strategy income assigned to this Goal. Tax rates used are detailed in the Tax and Inflation Options page.
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.
- Other Additions come from items entered in the Other Assets section as well as any stock option or restricted stock proceeds, retirement income or strategy income assigned to this Goal.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- When married, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. It is also assumed the surviving co-client inherits all assets of the original owner.
- The For Tax on Withdrawals column represents any taxes from taxable assets' untaxed gain used to fund Goals in that year as well as any taxes on withdrawals from tax-deferred or qualified assets to fund Goals in that year.
- Taxes due on Required Minimum Distributions are included in the calculations but are not illustrated separately.

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Worksheet Detail - Goal Details

Details of "Travel" for What If Scenario 1 using Average Returns

| Goal | Amount | Estimated % of Goal Funded |
|--|---------|--|
| Travel When both are retired Recurring every year for a total of 10 times | \$5,000 | 100%  |



See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Goal Details

Details of "Travel" for What If Scenario 1 using Average Returns

| Year | Earmarked Assets Only | | | | | Goal Expense | Use Earmarked Asts | | Use Fund All Goals Asts | | Tax Penalty | Shortfall |
|------|---------------------------|---------------------|-----------------|---------------------|-----------------|--------------|--------------------|-----------------------|-------------------------|-----------------------|-------------|-----------|
| | Value of Earmarked Assets | Additions To Assets | Other Additions | Investment Earnings | Tax on Earnings | | For Goal Expense | For Tax on Withdrawal | For Goal Expense | For Tax on Withdrawal | | |
| 2023 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2024 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2025 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2026 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2027 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2028 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2029 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2030 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2031 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2032 | 0 | 0 | 0 | 0 | 0 | 6,316 | 0 | 0 | 6,316 | 0 | 0 | 0 |
| 2033 | 0 | 0 | 0 | 0 | 0 | 6,482 | 0 | 0 | 6,482 | 0 | 0 | 0 |
| 2034 | 0 | 0 | 0 | 0 | 0 | 6,653 | 0 | 0 | 6,653 | 0 | 0 | 0 |
| 2035 | 0 | 0 | 0 | 0 | 0 | 6,828 | 0 | 0 | 6,828 | 0 | 0 | 0 |
| 2036 | 0 | 0 | 0 | 0 | 0 | 7,007 | 0 | 0 | 7,007 | 0 | 0 | 0 |
| 2037 | 0 | 0 | 0 | 0 | 0 | 7,191 | 0 | 0 | 7,191 | 0 | 0 | 0 |
| 2038 | 0 | 0 | 0 | 0 | 0 | 7,380 | 0 | 0 | 7,380 | 0 | 0 | 0 |
| 2039 | 0 | 0 | 0 | 0 | 0 | 7,575 | 0 | 0 | 7,575 | 0 | 0 | 0 |
| 2040 | 0 | 0 | 0 | 0 | 0 | 7,774 | 0 | 0 | 7,774 | 0 | 0 | 0 |
| 2041 | 0 | 0 | 0 | 0 | 0 | 7,978 | 0 | 0 | 7,978 | 0 | 0 | 0 |
| 2042 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2043 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2044 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2045 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2046 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2047 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2048 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2049 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2050 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2051 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

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Worksheet Detail - Goal Details

Details of "Travel" for What If Scenario 1 using Average Returns

| Year | Earmarked Assets Only | | | | | Goal Expense | Use Earmarked Asts | | Use Fund All Goals Asts | | Tax Penalty | Shortfall |
|------|---------------------------|---------------------|-----------------|---------------------|-----------------|--------------|--------------------|-----------------------|-------------------------|-----------------------|-------------|-----------|
| | Value of Earmarked Assets | Additions To Assets | Other Additions | Investment Earnings | Tax on Earnings | | For Goal Expense | For Tax on Withdrawal | For Goal Expense | For Tax on Withdrawal | | |
| 2052 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2053 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2054 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2055 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2056 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2057 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2058 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2059 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2060 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2061 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2062 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2063 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2064 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2065 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2066 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Notes

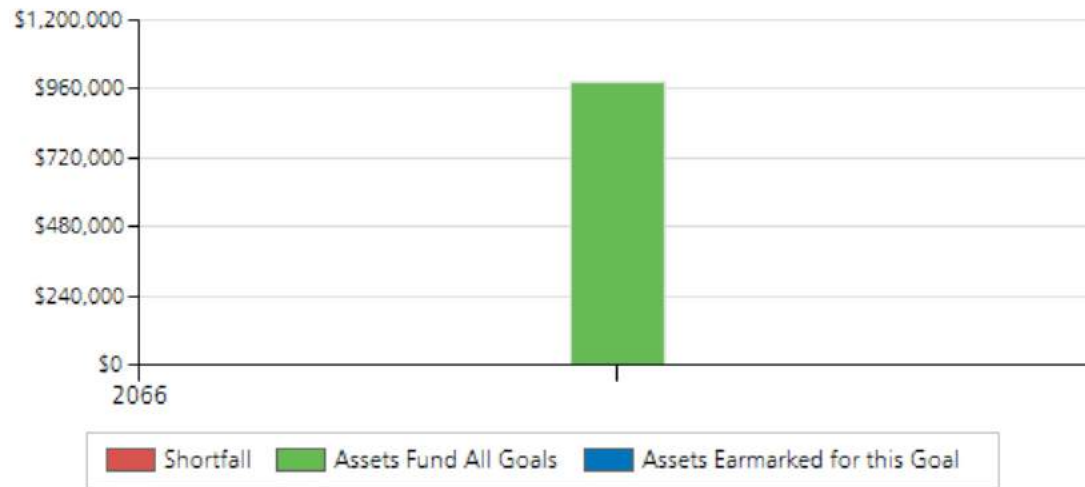
- Funds for each Goal Expense are used first from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- There are values in the columns 'Additions to Assets' and 'Other Additions' if there are assets earmarked for this Goal. Additions and withdrawals occur at the beginning of the year.
- There are values in the 'Investment Earnings' and 'Tax on Earnings' columns if there are assets assigned to this Goal. Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expenses', 'Taxes on Withdrawals', and 'Tax Penalties' are subtracted.
- Taxes are calculated on the Investment Earnings of taxable assets, retirement income, and strategy income assigned to this Goal. Tax rates used are detailed in the Tax and Inflation Options page.
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.
- Other Additions come from items entered in the Other Assets section as well as any stock option or restricted stock proceeds, retirement income or strategy income assigned to this Goal.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- When married, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. It is also assumed the surviving co-client inherits all assets of the original owner.
- The For Tax on Withdrawals column represents any taxes from taxable assets' untaxed gain used to fund Goals in that year as well as any taxes on withdrawals from tax-deferred or qualified assets to fund Goals in that year.
- Taxes due on Required Minimum Distributions are included in the calculations but are not illustrated separately.

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Worksheet Detail - Goal Details

Details of "Leave Request" for What If Scenario 1 using Average Returns

| Goal | Amount | Estimated % of Goal Funded | |
|-------------------------------|-----------|----------------------------|-------|
| Leave Request | | | |
| End of Andrea's Plan | \$250,000 | 100% | ★★★★★ |



See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Goal Details

Details of "Leave Request" for What If Scenario 1 using Average Returns

| Year | Earmarked Assets Only | | | | | Goal Expense | Use Earmarked Asts | | Use Fund All Goals Asts | | Tax Penalty | Shortfall |
|------|---------------------------|---------------------|-----------------|---------------------|-----------------|--------------|--------------------|-----------------------|-------------------------|-----------------------|-------------|-----------|
| | Value of Earmarked Assets | Additions To Assets | Other Additions | Investment Earnings | Tax on Earnings | | For Goal Expense | For Tax on Withdrawal | For Goal Expense | For Tax on Withdrawal | | |
| 2023 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2024 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2025 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2026 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2027 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2028 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2029 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2030 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2031 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2032 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2033 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2034 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2035 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2036 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2037 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2038 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2039 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2040 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2041 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2042 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2043 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2044 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2045 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2046 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2047 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2048 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2049 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2050 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2051 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

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Worksheet Detail - Goal Details

Details of "Leave Bequest" for What If Scenario 1 using Average Returns

| Year | Earmarked Assets Only | | | | | Goal Expense | Use Earmarked Asts | | Use Fund All Goals Asts | | Tax Penalty | Shortfall |
|------|---------------------------|---------------------|-----------------|---------------------|-----------------|--------------|--------------------|-----------------------|-------------------------|-----------------------|-------------|-----------|
| | Value of Earmarked Assets | Additions To Assets | Other Additions | Investment Earnings | Tax on Earnings | | For Goal Expense | For Tax on Withdrawal | For Goal Expense | For Tax on Withdrawal | | |
| 2052 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2053 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2054 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2055 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2056 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2057 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2058 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2059 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2060 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2061 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2062 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2063 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2064 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2065 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2066 | 0 | 0 | 0 | 0 | 0 | 980,833 | 0 | 0 | 980,833 | 0 | 0 | 0 |

Notes

- Funds for each Goal Expense are used first from Earmarked Assets. If sufficient funds are not available from Earmarked Assets, Fund All Goals Assets will be used to fund the remaining portion of the Goal Expense, if available in that year.
- There are values in the columns 'Additions to Assets' and 'Other Additions' if there are assets earmarked for this Goal. Additions and withdrawals occur at the beginning of the year.
- There are values in the 'Investment Earnings' and 'Tax on Earnings' columns if there are assets assigned to this Goal. Investment Earnings are calculated on all assets after any withdrawals for 'Goal Expenses', 'Taxes on Withdrawals', and 'Tax Penalties' are subtracted.
- Taxes are calculated on the Investment Earnings of taxable assets, retirement income, and strategy income assigned to this Goal. Tax rates used are detailed in the Tax and Inflation Options page.
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this column, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.
- Other Additions come from items entered in the Other Assets section as well as any stock option or restricted stock proceeds, retirement income or strategy income assigned to this Goal.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- When married, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. It is also assumed the surviving co-client inherits all assets of the original owner.
- The For Tax on Withdrawals column represents any taxes from taxable assets' untaxed gain used to fund Goals in that year as well as any taxes on withdrawals from tax-deferred or qualified assets to fund Goals in that year.
- Taxes due on Required Minimum Distributions are included in the calculations but are not illustrated separately.

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Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

| Year Age (Steve / Andrea) | | 2030 61 / 60 | 2031 62 / 61 | 2032 63 / 62 | 2033 64 / 63 | 2034 65 / 64 | 2035 66 / 65 | 2036 67 / 66 | 2037 68 / 67 |
|---|---------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Retirement and Strategy Income | Assign To | | | | | | | | |
| Andrea's OPERS Pension Income | Fund All Goals | 0 | 0 | 0 | 0 | 0 | 15,192 | 15,192 | 15,192 |
| PBGC Pension Income | Fund All Goals | 1,836 | 1,836 | 1,836 | 1,836 | 1,836 | 1,836 | 1,836 | 1,836 |
| Social Security - Andrea | Fund All Goals | 0 | 0 | 14,956 | 15,180 | 15,408 | 5,511 | 5,745 | 5,984 |
| Social Security - Steve | Fund All Goals | 0 | 31,672 | 32,148 | 32,630 | 33,119 | 33,616 | 34,120 | 34,632 |
| Total Retirement and Strategy Income | | 1,836 | 33,508 | 48,939 | 49,646 | 50,363 | 56,155 | 56,894 | 57,644 |
| Total Income | | 1,836 | 33,508 | 48,939 | 49,646 | 50,363 | 56,155 | 56,894 | 57,644 |
| Cash Used To Fund Goals | Estimated % Funded | | | | | | | | |
| Health Care | 100.00% | 40,712 | 44,264 | 48,235 | 52,571 | 37,616 | 20,379 | 21,848 | 23,468 |
| Retirement - Basic Living Expense | 100.00% | 128,091 | 132,702 | 137,479 | 142,429 | 147,556 | 152,868 | 158,371 | 164,073 |
| Travel | 100.00% | 6,149 | 6,334 | 6,524 | 6,720 | 6,921 | 7,129 | 7,343 | 7,563 |
| Leave Bequest | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Goal Funding | | (174,952) | (183,300) | (192,238) | (201,720) | (192,093) | (180,376) | (187,563) | (195,104) |
| Total Taxes and Tax Penalty | | 0 | (91) | (1,215) | (737) | (485) | (826) | (12,694) | (29,511) |
| Total Outflows | | (174,952) | (183,391) | (193,454) | (202,456) | (192,578) | (181,202) | (200,257) | (224,615) |
| Cash Surplus/Deficit (Net Income) | | (173,116) | (149,883) | (144,514) | (152,810) | (142,215) | (125,047) | (143,363) | (166,971) |

Portfolio Value

Future Dollars

| | | | | | | | | |
|----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Beginning Value | 3,654,679 | 3,770,330 | 3,931,099 | 4,121,525 | 4,330,176 | 4,573,958 | 4,858,960 | 5,150,225 |
| Strategy Reductions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Investment Earnings | 288,767 | 310,652 | 334,941 | 361,461 | 385,997 | 410,048 | 434,628 | 459,298 |
| Cash Surplus/Deficit | (173,116) | (149,883) | (144,514) | (152,810) | (142,215) | (125,047) | (143,363) | (166,971) |
| Investment Asset Additions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Ending Value | 3,770,330 | 3,931,099 | 4,121,525 | 4,330,176 | 4,573,958 | 4,858,960 | 5,150,225 | 5,442,551 |

Current Dollars

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

| Year Age (Steve / Andrea) | 2030 61 / 60 | 2031 62 / 61 | 2032 63 / 62 | 2033 64 / 63 | 2034 65 / 64 | 2035 66 / 65 | 2036 67 / 66 | 2037 68 / 67 |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Ending Value | 3,065,623 | 3,103,246 | 3,158,806 | 3,222,058 | 3,304,325 | 3,407,976 | 3,507,052 | 3,598,168 |
| Cash Surplus/Deficit | (140,759) | (118,319) | (110,758) | (113,705) | (102,739) | (87,705) | (97,623) | (110,388) |
| Taxes | | | | | | | | |
| Total Taxes | 0 | 91 | 1,215 | 737 | 485 | 826 | 12,694 | 29,511 |
| Tax Penalty | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Federal Marginal Tax Rate | 0.00% | 10.00% | 10.00% | 10.00% | 10.00% | 10.00% | 12.00% | 22.00% |
| State Marginal and Local Tax Rate | 0.00% | 0.00% | 2.77% | 2.77% | 2.77% | 2.77% | 3.23% | 3.99% |
| Estimated Required Minimum Distribution (RMD) | | | | | | | | |
| Steve | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Andrea | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Qualified Strategic Distributions | | | | | | | | |
| Total Qualified Strategic Distributions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Adjusted Portfolio Value | 3,654,679 | 3,770,330 | 3,931,099 | 4,121,525 | 4,330,176 | 4,573,958 | 4,858,960 | 5,150,225 |
| Portfolio Withdrawal Rate | 4.74% | 3.98% | 3.68% | 3.71% | 3.28% | 2.73% | 2.95% | 3.24% |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

| Year Age (Steve / Andrea) | | 2038 69 / 68 | 2039 70 / 69 | 2040 71 / 70 | 2041 72 / 71 | 2042 73 / 72 | 2043 74 / 73 | 2044 75 / 74 | 2045 76 / 75 |
|---|---------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Retirement and Strategy Income | Assign To | | | | | | | | |
| Andrea's OPERS Pension Income | Fund All Goals | 15,192 | 15,192 | 15,192 | 15,192 | 15,192 | 15,192 | 15,192 | 15,192 |
| PBGC Pension Income | Fund All Goals | 1,836 | 1,836 | 1,836 | 1,836 | 1,836 | 1,836 | 1,836 | 1,836 |
| Social Security - Andrea | Fund All Goals | 6,225 | 6,471 | 6,719 | 6,972 | 7,229 | 7,489 | 7,753 | 8,022 |
| Social Security - Steve | Fund All Goals | 35,152 | 35,679 | 36,214 | 36,757 | 37,309 | 37,868 | 38,436 | 39,013 |
| Total Retirement and Strategy Income | | 58,405 | 59,177 | 59,961 | 60,757 | 61,565 | 62,385 | 63,218 | 64,062 |
| Total Income | | 58,405 | 59,177 | 59,961 | 60,757 | 61,565 | 62,385 | 63,218 | 64,062 |
| Cash Used To Fund Goals | Estimated % Funded | | | | | | | | |
| Health Care | 100.00% | 25,253 | 27,196 | 29,303 | 31,571 | 33,971 | 36,494 | 39,189 | 42,053 |
| Retirement - Basic Living Expense | 100.00% | 169,979 | 176,099 | 182,438 | 189,006 | 195,810 | 202,859 | 210,162 | 217,728 |
| Travel | 100.00% | 7,790 | 8,024 | 0 | 0 | 0 | 0 | 0 | 0 |
| Leave Bequest | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Goal Funding | | (203,022) | (211,318) | (211,741) | (220,577) | (229,781) | (239,353) | (249,351) | (259,781) |
| Total Taxes and Tax Penalty | | (31,146) | (32,879) | (31,813) | (33,665) | (35,611) | (37,647) | (62,413) | (69,165) |
| Total Outflows | | (234,168) | (244,197) | (243,554) | (254,242) | (265,392) | (277,000) | (311,765) | (328,946) |
| Cash Surplus/Deficit (Net Income) | | (175,763) | (185,020) | (183,592) | (193,485) | (203,826) | (214,615) | (248,547) | (264,884) |

Portfolio Value

Future Dollars

| | | | | | | | | |
|----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Beginning Value | 5,442,551 | 5,752,219 | 6,080,318 | 6,440,217 | 6,822,483 | 7,228,686 | 7,660,546 | 8,091,002 |
| Strategy Reductions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Investment Earnings | 485,431 | 513,119 | 543,491 | 575,751 | 610,030 | 646,475 | 679,003 | 712,193 |
| Cash Surplus/Deficit | (175,763) | (185,020) | (183,592) | (193,485) | (203,826) | (214,615) | (248,547) | (264,884) |
| Investment Asset Additions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Ending Value | 5,752,219 | 6,080,318 | 6,440,217 | 6,822,483 | 7,228,686 | 7,660,546 | 8,091,002 | 8,538,310 |

Current Dollars

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

| Year Age (Steve / Andrea) | 2038 69 / 68 | 2039 70 / 69 | 2040 71 / 70 | 2041 72 / 71 | 2042 73 / 72 | 2043 74 / 73 | 2044 75 / 74 | 2045 76 / 75 |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Ending Value | 3,692,130 | 3,789,053 | 3,896,437 | 4,007,489 | 4,122,419 | 4,241,459 | 4,349,312 | 4,456,080 |
| Cash Surplus/Deficit | (112,816) | (115,298) | (111,076) | (113,652) | (116,239) | (118,827) | (133,606) | (138,241) |
| Taxes | | | | | | | | |
| Total Taxes | 31,146 | 32,879 | 31,813 | 33,665 | 35,611 | 37,647 | 62,413 | 69,165 |
| Tax Penalty | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Federal Marginal Tax Rate | 22.00% | 22.00% | 22.00% | 22.00% | 22.00% | 22.00% | 22.00% | 22.00% |
| State Marginal and Local Tax Rate | 3.99% | 3.99% | 3.99% | 3.99% | 3.99% | 3.99% | 3.99% | 3.99% |
| Estimated Required Minimum Distribution (RMD) | | | | | | | | |
| Steve | 0 | 0 | 0 | 0 | 0 | 0 | 311,404 | 338,671 |
| Andrea | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Qualified Strategic Distributions | | | | | | | | |
| Total Qualified Strategic Distributions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Adjusted Portfolio Value | 5,442,551 | 5,752,219 | 6,080,318 | 6,440,217 | 6,822,483 | 7,228,686 | 7,660,546 | 8,091,002 |
| Portfolio Withdrawal Rate | 3.23% | 3.22% | 3.02% | 3.00% | 2.99% | 2.97% | 3.24% | 3.27% |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

| Year | | 2046 | 2047 | 2048 | 2049 | 2050 | 2051 | 2052 | 2053 |
|---|---------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Age (Steve / Andrea) | | 77 / 76 | 78 / 77 | 79 / 78 | 80 / 79 | 81 / 80 | 82 / 81 | 83 / 82 | 84 / 83 |
| Retirement and Strategy Income | Assign To | | | | | | | | |
| Andrea's OPERS Pension Income | Fund All Goals | 15,192 | 15,192 | 15,192 | 15,192 | 15,192 | 15,192 | 15,192 | 15,192 |
| PBGC Pension Income | Fund All Goals | 1,836 | 1,836 | 1,836 | 1,836 | 1,836 | 1,836 | 1,836 | 1,836 |
| Social Security - Andrea | Fund All Goals | 8,294 | 8,570 | 8,851 | 9,135 | 9,424 | 9,717 | 10,015 | 10,317 |
| Social Security - Steve | Fund All Goals | 39,598 | 40,192 | 40,795 | 41,407 | 42,028 | 42,658 | 43,298 | 43,948 |
| Total Retirement and Strategy Income | | 64,920 | 65,790 | 66,673 | 67,570 | 68,480 | 69,404 | 70,341 | 71,293 |
| Total Income | | 64,920 | 65,790 | 66,673 | 67,570 | 68,480 | 69,404 | 70,341 | 71,293 |
| Cash Used To Fund Goals | Estimated % Funded | | | | | | | | |
| Health Care | 100.00% | 45,103 | 48,299 | 51,649 | 55,199 | 58,955 | 62,913 | 66,988 | 71,177 |
| Retirement - Basic Living Expense | 100.00% | 225,566 | 233,687 | 242,099 | 250,815 | 259,844 | 269,199 | 278,890 | 288,930 |
| Travel | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Leave Bequest | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Goal Funding | | (270,669) | (281,986) | (293,749) | (306,014) | (318,800) | (332,112) | (345,878) | (360,107) |
| Total Taxes and Tax Penalty | | (76,160) | (84,540) | (93,916) | (104,201) | (114,721) | (126,988) | (139,439) | (154,006) |
| Total Outflows | | (346,829) | (366,526) | (387,664) | (410,215) | (433,521) | (459,099) | (485,316) | (514,113) |
| Cash Surplus/Deficit (Net Income) | | (281,909) | (300,736) | (320,991) | (342,645) | (365,041) | (389,696) | (414,975) | (442,820) |

Portfolio Value

Future Dollars

| | | | | | | | | |
|----------------------------|-----------|-----------|-----------|------------|------------|------------|------------|------------|
| Beginning Value | 8,538,310 | 9,002,420 | 9,481,895 | 9,975,458 | 10,481,618 | 10,999,448 | 11,526,011 | 12,059,870 |
| Strategy Reductions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Investment Earnings | 746,019 | 780,211 | 814,554 | 848,805 | 882,871 | 916,259 | 948,833 | 979,949 |
| Cash Surplus/Deficit | (281,909) | (300,736) | (320,991) | (342,645) | (365,041) | (389,696) | (414,975) | (442,820) |
| Investment Asset Additions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Ending Value | 9,002,420 | 9,481,895 | 9,975,458 | 10,481,618 | 10,999,448 | 11,526,011 | 12,059,870 | 12,596,999 |

Current Dollars

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

| Year Age (Steve / Andrea) | 2046 77 / 76 | 2047 78 / 77 | 2048 79 / 78 | 2049 80 / 79 | 2050 81 / 80 | 2051 82 / 81 | 2052 83 / 82 | 2053 84 / 83 |
|--|------------------|------------------|------------------|------------------|-------------------|-------------------|-------------------|-------------------|
| Ending Value | 4,561,452 | 4,664,464 | 4,764,334 | 4,860,271 | 4,951,831 | 5,037,752 | 5,117,562 | 5,189,797 |
| Cash Surplus/Deficit | (142,841) | (147,942) | (153,307) | (158,883) | (164,337) | (170,327) | (176,093) | (182,436) |
| Taxes | | | | | | | | |
| Total Taxes | 76,160 | 84,540 | 93,916 | 104,201 | 114,721 | 126,988 | 139,439 | 154,006 |
| Tax Penalty | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Federal Marginal Tax Rate | 22.00% | 24.00% | 24.00% | 24.00% | 24.00% | 24.00% | 24.00% | 24.00% |
| State Marginal and Local Tax Rate | 3.99% | 3.99% | 3.99% | 3.99% | 3.99% | 3.99% | 3.99% | 3.99% |
| Estimated Required Minimum Distribution (RMD) | | | | | | | | |
| Steve | 366,655 | 398,629 | 433,306 | 470,901 | 509,001 | 552,910 | 597,047 | 648,194 |
| Andrea | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Qualified Strategic Distributions | | | | | | | | |
| Total Qualified Strategic Distributions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Adjusted Portfolio Value | 8,538,310 | 9,002,420 | 9,481,895 | 9,975,458 | 10,481,618 | 10,999,448 | 11,526,011 | 12,059,870 |
| Portfolio Withdrawal Rate | 3.30% | 3.34% | 3.39% | 3.43% | 3.48% | 3.54% | 3.60% | 3.67% |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

| Year Age (Steve / Andrea) | | 2054 85 / 84 | 2055 86 / 85 | 2056 87 / 86 | 2057 88 / 87 | 2058 89 / 88 | 2059 90 / 89 | 2060 91 / 90 | 2061 92 / 91 |
|---|---------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Retirement and Strategy Income | Assign To | | | | | | | | |
| Andrea's OPERS Pension Income | Fund All Goals | 15,192 | 15,192 | 15,192 | 15,192 | 15,192 | 15,192 | 15,192 | 15,192 |
| PBGC Pension Income | Fund All Goals | 1,836 | 1,836 | 1,836 | 1,836 | 1,836 | 1,836 | 1,836 | 1,836 |
| Social Security - Andrea | Fund All Goals | 10,624 | 10,935 | 11,251 | 11,572 | 11,897 | 12,228 | 12,563 | 12,903 |
| Social Security - Steve | Fund All Goals | 44,607 | 45,276 | 45,955 | 46,644 | 47,344 | 48,054 | 48,775 | 49,507 |
| Total Retirement and Strategy Income | | 72,259 | 73,239 | 74,234 | 75,244 | 76,269 | 77,310 | 78,366 | 79,438 |
| Total Income | | 72,259 | 73,239 | 74,234 | 75,244 | 76,269 | 77,310 | 78,366 | 79,438 |
| Cash Used To Fund Goals | Estimated % Funded | | | | | | | | |
| Health Care | 100.00% | 75,609 | 80,298 | 85,290 | 90,577 | 96,176 | 102,150 | 108,541 | 115,263 |
| Retirement - Basic Living Expense | 100.00% | 299,331 | 310,107 | 321,271 | 332,837 | 344,819 | 357,233 | 370,093 | 383,416 |
| Travel | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Leave Bequest | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Goal Funding | | (374,941) | (390,406) | (406,561) | (423,414) | (440,995) | (459,382) | (478,634) | (498,679) |
| Total Taxes and Tax Penalty | | (168,653) | (184,445) | (201,437) | (217,861) | (237,253) | (255,621) | (277,150) | (300,474) |
| Total Outflows | | (543,594) | (574,851) | (607,998) | (641,275) | (678,247) | (715,003) | (755,784) | (799,153) |
| Cash Surplus/Deficit (Net Income) | | (471,335) | (501,612) | (533,764) | (566,030) | (601,978) | (637,693) | (677,418) | (719,715) |

Portfolio Value

Future Dollars

| | | | | | | | | |
|----------------------------|------------|------------|------------|------------|------------|------------|------------|------------|
| Beginning Value | 12,596,999 | 13,135,085 | 13,670,245 | 14,197,947 | 14,715,284 | 15,214,728 | 15,692,532 | 16,140,083 |
| Strategy Reductions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Investment Earnings | 1,009,421 | 1,036,773 | 1,061,466 | 1,083,368 | 1,101,421 | 1,115,498 | 1,124,969 | 1,129,109 |
| Cash Surplus/Deficit | (471,335) | (501,612) | (533,764) | (566,030) | (601,978) | (637,693) | (677,418) | (719,715) |
| Investment Asset Additions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Ending Value | 13,135,085 | 13,670,245 | 14,197,947 | 14,715,284 | 15,214,728 | 15,692,532 | 16,140,083 | 16,549,477 |

Current Dollars

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

| Year Age (Steve / Andrea) | 2054 85 / 84 | 2055 86 / 85 | 2056 87 / 86 | 2057 88 / 87 | 2058 89 / 88 | 2059 90 / 89 | 2060 91 / 90 | 2061 92 / 91 |
|--|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Ending Value | 5,253,865 | 5,308,663 | 5,352,999 | 5,386,455 | 5,407,062 | 5,414,432 | 5,406,652 | 5,382,323 |
| Cash Surplus/Deficit | (188,528) | (194,795) | (201,243) | (207,192) | (213,933) | (220,025) | (226,923) | (234,070) |
| Taxes | | | | | | | | |
| Total Taxes | 168,653 | 184,445 | 201,437 | 217,861 | 237,253 | 255,621 | 277,150 | 300,474 |
| Tax Penalty | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Federal Marginal Tax Rate | 24.00% | 24.00% | 24.00% | 24.00% | 24.00% | 24.00% | 32.00% | 32.00% |
| State Marginal and Local Tax Rate | 3.99% | 3.99% | 3.99% | 3.99% | 3.99% | 3.99% | 3.99% | 3.99% |
| Estimated Required Minimum Distribution (RMD) | | | | | | | | |
| Steve | 699,088 | 753,475 | 811,492 | 866,879 | 932,099 | 992,976 | 1,056,205 | 1,121,511 |
| Andrea | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Qualified Strategic Distributions | | | | | | | | |
| Total Qualified Strategic Distributions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Adjusted Portfolio Value | 12,596,999 | 13,135,085 | 13,670,245 | 14,197,947 | 14,715,284 | 15,214,728 | 15,692,532 | 16,140,083 |
| Portfolio Withdrawal Rate | 3.74% | 3.82% | 3.90% | 3.99% | 4.09% | 4.19% | 4.32% | 4.46% |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

| Year Age (Steve / Andrea) | | 2062 93 / 92 | 2063 94 / 93 | 2064 95 / 94 | 2065 - / 95 | 2066 - / 96 |
|---|-------------------------------|------------------|------------------|------------------|------------------|--------------------|
| Retirement and Strategy Income | Assign To | | | | | |
| Andrea's OPERS Pension Income | Fund All Goals | 15,192 | 15,192 | 15,192 | 15,192 | 15,192 |
| PBGC Pension Income | Fund All Goals | 1,836 | 1,836 | 1,836 | 1,836 | 1,836 |
| Social Security - Andrea | Fund All Goals | 13,249 | 13,600 | 13,956 | 42,417 | 43,205 |
| Social Security - Steve | Fund All Goals | 50,249 | 51,003 | 51,768 | 0 | 0 |
| Total Retirement and Strategy Income | | 80,526 | 81,631 | 82,752 | 59,445 | 60,233 |
| Total Income | | 80,526 | 81,631 | 82,752 | 59,445 | 60,233 |
| Cash Used To Fund Goals | Estimated % Funded | | | | | |
| Health Care | 100.00% | 122,345 | 129,765 | 137,473 | 72,008 | 76,173 |
| Retirement - Basic Living Expense | 100.00% | 397,219 | 411,519 | 426,334 | 353,346 | 366,066 |
| Travel | 100.00% | 0 | 0 | 0 | 0 | 0 |
| Leave Bequest | 100.00% | 0 | 0 | 0 | 0 | 1,143,956 |
| Total Goal Funding | | (519,564) | (541,284) | (563,807) | (425,353) | (1,586,196) |
| Total Taxes and Tax Penalty | | (324,567) | (344,391) | (363,827) | (450,288) | (455,476) |
| Total Outflows | | (844,131) | (885,675) | (927,634) | (875,641) | (2,041,672) |
| Cash Surplus/Deficit (Net Income) | | (763,604) | (804,044) | (844,882) | (816,197) | (1,981,439) |

Portfolio Value

Future Dollars

| | | | | | |
|----------------------------|------------|------------|------------|------------|-------------|
| Beginning Value | 16,549,477 | 16,913,040 | 17,228,377 | 17,488,784 | 17,764,927 |
| Strategy Reductions | 0 | 0 | 0 | 0 | 0 |
| Investment Earnings | 1,127,168 | 1,119,381 | 1,105,289 | 1,092,341 | 1,044,224 |
| Cash Surplus/Deficit | (763,604) | (804,044) | (844,882) | (816,197) | (1,981,439) |
| Investment Asset Additions | 0 | 0 | 0 | 0 | 0 |
| Ending Value | 16,913,040 | 17,228,377 | 17,488,784 | 17,764,927 | 16,827,712 |

Current Dollars

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

| Year Age (Steve / Andrea) | 2062 93 / 92 | 2063 94 / 93 | 2064 95 / 94 | 2065 - / 95 | 2066 - / 96 |
|------------------------------|-----------------|-----------------|-----------------|----------------|----------------|
| Ending Value | 5,340,352 | 5,281,477 | 5,205,152 | 5,133,340 | 4,720,896 |
| Cash Surplus/Deficit | (241,111) | (246,485) | (251,461) | (235,848) | (555,879) |

Taxes

| | | | | | |
|-----------------------------------|---------|---------|---------|---------|---------|
| Total Taxes | 324,567 | 344,391 | 363,827 | 450,288 | 455,476 |
| Tax Penalty | 0 | 0 | 0 | 0 | 0 |
| Federal Marginal Tax Rate | 32.00% | 32.00% | 32.00% | 35.00% | 35.00% |
| State Marginal and Local Tax Rate | 3.99% | 3.99% | 3.99% | 3.99% | 3.99% |

Estimated Required Minimum

Distribution (RMD)

| | | | | | |
|--------|-----------|-----------|-----------|-----------|-----------|
| Steve | 1,188,496 | 1,243,383 | 1,296,951 | 0 | 0 |
| Andrea | 0 | 0 | 0 | 1,257,332 | 1,291,479 |

Qualified Strategic Distributions

| | | | | | |
|---|---|---|---|---|---|
| Total Qualified Strategic Distributions | 0 | 0 | 0 | 0 | 0 |
|---|---|---|---|---|---|

| | | | | | |
|----------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Adjusted Portfolio Value | 16,549,477 | 16,913,040 | 17,228,377 | 17,488,784 | 17,764,927 |
| Portfolio Withdrawal Rate | 4.61% | 4.75% | 4.90% | 4.67% | 11.15% |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : Current Scenario using Average Returns

Notes

- Additions and withdrawals occur at the beginning of the year.
- The Income section includes Retirement Income, Strategy Income, Stock Options, Restricted Stock, Other Assets, proceeds from Insurance Policies, and any remaining asset value after 72(t) distributions have been completed.
- Retirement Income includes the following: Social Security, pension, annuity, rental property, royalty, alimony, part-time employment, trust, and any other retirement income as entered in the Plan.
- When married, if either Social Security Program Estimate or Use This Amount and Evaluate Annually is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit based on the other participant's benefit.
- Strategy Income is based on the particulars of the Goal Strategies selected. Strategy Income from immediate annuities, 72(t) distributions, and variable annuities with a guaranteed minimum withdrawal benefit (GMWB) is pre-tax. Strategy Income from Net Unrealized Appreciation (NUA) is after-tax.
- Stock Options and Restricted Stock values are after-tax.
- Income from Other Assets and proceeds from Insurance Policies are after-tax values. Any remaining asset value after 72(t) distributions have been completed is a pre-tax value.
- Investment Earnings are calculated on all assets after any withdrawals for funding Goals, taxes on withdrawals, and tax penalties, if applicable, are subtracted.
- Shortfalls that occur in a particular year are denoted with an 'x' in the Cash Used to Fund Goals section of the chart.
- Portfolio Withdrawal Rate (%) is the percentage withdrawn from the investment portfolio to cover cash deficits.
- The Total Taxes are a sum of (1) taxes on retirement income, (2) taxes on strategy income, (3) taxes on withdrawals from qualified assets for Required Minimum Distributions, (4) taxes on withdrawals from taxable assets' untaxed gain used to fund Goals in that year, (5) taxes on withdrawals from tax-deferred or qualified assets used to fund Goals in that year, and (6) taxes on the investment earnings of taxable assets. Tax rates used are detailed in the Tax and Inflation Options page. (Please note, the Total Taxes do not include any taxes owed from the exercise of Stock Options or the vesting of Restricted Stock.)
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this row, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.
- The Cash Surplus/Deficit is the net change in the Portfolio Value for the specified year. This value is your income and earnings minus what was spent to fund Goals minus taxes.
- The Ending Value of the Portfolio in Current Dollars is calculated by discounting the Ending Value of the Portfolio in Future Dollars by the Base Inflation Rate for this Plan.
- The Cash Surplus/Deficit in Current Dollars is calculated by discounting the Cash Surplus/Deficit in Future Dollars by the Base Inflation Rate for this Plan.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- When married, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. It is also assumed the surviving co-client inherits all assets of the original owner.

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : What If Scenario 1 using Average Returns

| Year Age (Steve / Andrea) | | 2032 63 / 62 | 2033 64 / 63 | 2034 65 / 64 | 2035 66 / 65 | 2036 67 / 66 | 2037 68 / 67 | 2038 69 / 68 | 2039 70 / 69 |
|---|---------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Retirement and Strategy Income | Assign To | | | | | | | | |
| Andrea's OPERS Pension Income | Fund All Goals | 0 | 0 | 0 | 15,192 | 15,192 | 15,192 | 15,192 | 15,192 |
| PBGC Pension Income | Fund All Goals | 1,836 | 1,836 | 1,836 | 1,836 | 1,836 | 1,836 | 1,836 | 1,836 |
| Social Security - Andrea | Fund All Goals | 14,956 | 15,180 | 15,408 | 5,511 | 5,745 | 5,984 | 6,225 | 6,471 |
| Social Security - Steve | Fund All Goals | 32,148 | 32,630 | 33,119 | 33,616 | 34,120 | 34,632 | 35,152 | 35,679 |
| Total Retirement and Strategy Income | | 48,939 | 49,646 | 50,363 | 56,155 | 56,894 | 57,644 | 58,405 | 59,177 |
| Total Income | | 48,939 | 49,646 | 50,363 | 56,155 | 56,894 | 57,644 | 58,405 | 59,177 |
| Cash Used To Fund Goals | Estimated % Funded | | | | | | | | |
| Health Care | 100.00% | 46,738 | 50,761 | 36,194 | 19,540 | 20,876 | 22,345 | 23,960 | 25,713 |
| Retirement - Basic Living Expense | 100.00% | 133,123 | 137,423 | 141,862 | 146,444 | 151,174 | 156,057 | 161,098 | 166,301 |
| Travel | 100.00% | 6,316 | 6,482 | 6,653 | 6,828 | 7,007 | 7,191 | 7,380 | 7,575 |
| Leave Bequest | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Goal Funding | | (186,177) | (194,666) | (184,708) | (172,812) | (179,057) | (185,593) | (192,438) | (199,589) |
| Total Taxes and Tax Penalty | | (51,670) | (52,571) | (53,504) | (54,652) | (55,630) | (56,837) | (58,332) | (59,866) |
| Total Outflows | | (237,847) | (247,237) | (238,212) | (227,463) | (234,687) | (242,430) | (250,770) | (259,455) |
| Cash Surplus/Deficit (Net Income) | | (188,907) | (197,592) | (187,849) | (171,308) | (177,793) | (184,786) | (192,365) | (200,277) |

Portfolio Value

Future Dollars

| | | | | | | | | |
|----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Beginning Value | 3,974,325 | 4,066,289 | 4,155,737 | 4,262,260 | 4,394,390 | 4,529,310 | 4,666,697 | 4,806,122 |
| Strategy Reductions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Investment Earnings | 280,872 | 287,039 | 294,372 | 303,438 | 312,713 | 322,173 | 331,791 | 341,536 |
| Cash Surplus/Deficit | (188,907) | (197,592) | (187,849) | (171,308) | (177,793) | (184,786) | (192,365) | (200,277) |
| Investment Asset Additions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Ending Value | 4,066,289 | 4,155,737 | 4,262,260 | 4,394,390 | 4,529,310 | 4,666,697 | 4,806,122 | 4,947,381 |

Current Dollars

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : What If Scenario 1 using Average Returns

| Year Age (Steve / Andrea) | 2032 63 / 62 | 2033 64 / 63 | 2034 65 / 64 | 2035 66 / 65 | 2036 67 / 66 | 2037 68 / 67 | 2038 69 / 68 | 2039 70 / 69 |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Ending Value | 3,219,062 | 3,205,566 | 3,203,482 | 3,218,153 | 3,231,959 | 3,244,658 | 3,255,966 | 3,265,774 |
| Cash Surplus/Deficit | (149,547) | (152,414) | (141,186) | (125,454) | (126,867) | (128,478) | (130,320) | (132,203) |
| Taxes | | | | | | | | |
| Total Taxes | 51,670 | 52,571 | 53,504 | 54,652 | 55,630 | 56,837 | 58,332 | 59,866 |
| Tax Penalty | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Federal Marginal Tax Rate | 22.00% | 22.00% | 22.00% | 22.00% | 22.00% | 22.00% | 22.00% | 22.00% |
| State Marginal and Local Tax Rate | 3.99% | 3.99% | 3.99% | 3.99% | 3.99% | 3.99% | 3.99% | 3.99% |
| Estimated Required Minimum Distribution (RMD) | | | | | | | | |
| Steve | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Andrea | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Qualified Strategic Distributions | | | | | | | | |
| Total Qualified Strategic Distributions | 193,991 | 209,231 | 224,709 | 237,564 | 254,177 | 266,953 | 274,683 | 282,623 |
| Adjusted Portfolio Value | 3,974,325 | 4,066,289 | 4,155,737 | 4,262,260 | 4,394,390 | 4,529,310 | 4,666,697 | 4,806,122 |
| Portfolio Withdrawal Rate | 4.75% | 4.86% | 4.52% | 4.02% | 4.05% | 4.08% | 4.12% | 4.17% |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : What If Scenario 1 using Average Returns

| Year Age (Steve / Andrea) | | 2040 71 / 70 | 2041 72 / 71 | 2042 73 / 72 | 2043 74 / 73 | 2044 75 / 74 | 2045 76 / 75 | 2046 77 / 76 | 2047 78 / 77 |
|---|---------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Retirement and Strategy Income | Assign To | | | | | | | | |
| Andrea's OPERS Pension Income | Fund All Goals | 15,192 | 15,192 | 15,192 | 15,192 | 15,192 | 15,192 | 15,192 | 15,192 |
| PBGC Pension Income | Fund All Goals | 1,836 | 1,836 | 1,836 | 1,836 | 1,836 | 1,836 | 1,836 | 1,836 |
| Social Security - Andrea | Fund All Goals | 6,719 | 6,972 | 7,229 | 7,489 | 7,753 | 8,022 | 8,294 | 8,570 |
| Social Security - Steve | Fund All Goals | 36,214 | 36,757 | 37,309 | 37,868 | 38,436 | 39,013 | 39,598 | 40,192 |
| Total Retirement and Strategy Income | | 59,961 | 60,757 | 61,565 | 62,385 | 63,218 | 64,062 | 64,920 | 65,790 |
| Total Income | | 59,961 | 60,757 | 61,565 | 62,385 | 63,218 | 64,062 | 64,920 | 65,790 |
| Cash Used To Fund Goals | Estimated % Funded | | | | | | | | |
| Health Care | 100.00% | 27,608 | 29,641 | 31,783 | 34,024 | 36,409 | 38,934 | 41,611 | 44,404 |
| Retirement - Basic Living Expense | 100.00% | 171,673 | 177,218 | 182,942 | 188,851 | 194,951 | 201,247 | 207,748 | 214,458 |
| Travel | 100.00% | 7,774 | 7,978 | 0 | 0 | 0 | 0 | 0 | 0 |
| Leave Bequest | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Goal Funding | | (207,055) | (214,837) | (214,725) | (222,875) | (231,360) | (240,181) | (249,359) | (258,862) |
| Total Taxes and Tax Penalty | | (61,440) | (63,056) | (64,715) | (66,417) | (68,163) | (69,956) | (71,796) | (10,501) |
| Total Outflows | | (268,495) | (277,893) | (279,439) | (289,292) | (299,523) | (310,137) | (321,155) | (269,364) |
| Cash Surplus/Deficit (Net Income) | | (208,534) | (217,136) | (217,874) | (226,907) | (236,306) | (246,075) | (256,235) | (203,574) |

Portfolio Value

Future Dollars

| | | | | | | | | |
|----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Beginning Value | 4,947,381 | 5,090,242 | 5,234,454 | 5,388,559 | 5,544,384 | 5,700,723 | 5,858,206 | 6,016,519 |
| Strategy Reductions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Investment Earnings | 351,395 | 361,348 | 371,979 | 382,731 | 392,644 | 403,558 | 414,548 | 425,589 |
| Cash Surplus/Deficit | (208,534) | (217,136) | (217,874) | (226,907) | (236,306) | (246,075) | (256,235) | (203,574) |
| Investment Asset Additions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Ending Value | 5,090,242 | 5,234,454 | 5,388,559 | 5,544,384 | 5,700,723 | 5,858,206 | 6,016,519 | 6,238,535 |

Current Dollars

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : What If Scenario 1 using Average Returns

| Year Age (Steve / Andrea) | 2040 71 / 70 | 2041 72 / 71 | 2042 73 / 72 | 2043 74 / 73 | 2044 75 / 74 | 2045 76 / 75 | 2046 77 / 76 | 2047 78 / 77 |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Ending Value | 3,273,971 | 3,280,451 | 3,290,489 | 3,298,882 | 3,304,981 | 3,309,249 | 3,311,584 | 3,345,790 |
| Cash Surplus/Deficit | (134,126) | (136,080) | (133,043) | (135,009) | (136,998) | (139,006) | (141,036) | (109,179) |
| Taxes | | | | | | | | |
| Total Taxes | 61,440 | 63,056 | 64,715 | 66,417 | 68,163 | 69,956 | 71,796 | 10,501 |
| Tax Penalty | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Federal Marginal Tax Rate | 22.00% | 22.00% | 22.00% | 22.00% | 22.00% | 22.00% | 22.00% | 12.00% |
| State Marginal and Local Tax Rate | 3.99% | 3.99% | 3.99% | 3.99% | 3.99% | 3.99% | 3.99% | 3.23% |
| Estimated Required Minimum Distribution (RMD) | | | | | | | | |
| Steve | 0 | 0 | 0 | 0 | 89,925 | 86,154 | 80,787 | 74,316 |
| Andrea | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Qualified Strategic Distributions | | | | | | | | |
| Total Qualified Strategic Distributions | 290,780 | 299,158 | 307,765 | 316,606 | 235,762 | 248,861 | 263,809 | 0 |
| Adjusted Portfolio Value | 4,947,381 | 5,090,242 | 5,234,454 | 5,388,559 | 5,544,384 | 5,700,723 | 5,858,206 | 6,016,519 |
| Portfolio Withdrawal Rate | 4.22% | 4.27% | 4.16% | 4.21% | 4.26% | 4.32% | 4.37% | 3.38% |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : What If Scenario 1 using Average Returns

| Year Age (Steve / Andrea) | | 2048 79 / 78 | 2049 80 / 79 | 2050 81 / 80 | 2051 82 / 81 | 2052 83 / 82 | 2053 84 / 83 | 2054 85 / 84 | 2055 86 / 85 |
|---|---------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Retirement and Strategy Income | Assign To | | | | | | | | |
| Andrea's OPERS Pension Income | Fund All Goals | 15,192 | 15,192 | 15,192 | 15,192 | 15,192 | 15,192 | 15,192 | 15,192 |
| PBGC Pension Income | Fund All Goals | 1,836 | 1,836 | 1,836 | 1,836 | 1,836 | 1,836 | 1,836 | 1,836 |
| Social Security - Andrea | Fund All Goals | 8,851 | 9,135 | 9,424 | 9,717 | 10,015 | 10,317 | 10,624 | 10,935 |
| Social Security - Steve | Fund All Goals | 40,795 | 41,407 | 42,028 | 42,658 | 43,298 | 43,948 | 44,607 | 45,276 |
| Total Retirement and Strategy Income | | 66,673 | 67,570 | 68,480 | 69,404 | 70,341 | 71,293 | 72,259 | 73,239 |
| Total Income | | 66,673 | 67,570 | 68,480 | 69,404 | 70,341 | 71,293 | 72,259 | 73,239 |
| Cash Used To Fund Goals | Estimated % Funded | | | | | | | | |
| Health Care | 100.00% | 47,318 | 50,394 | 53,634 | 57,035 | 60,516 | 64,076 | 67,828 | 71,783 |
| Retirement - Basic Living Expense | 100.00% | 221,385 | 228,536 | 235,917 | 243,538 | 251,404 | 259,524 | 267,907 | 276,560 |
| Travel | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Leave Bequest | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Goal Funding | | (268,703) | (278,929) | (289,552) | (300,572) | (311,920) | (323,600) | (335,735) | (348,343) |
| Total Taxes and Tax Penalty | | (11,131) | (11,805) | (12,456) | (13,224) | (13,955) | (14,825) | (15,642) | (16,500) |
| Total Outflows | | (279,834) | (290,735) | (302,008) | (313,796) | (325,875) | (338,425) | (351,377) | (364,843) |
| Cash Surplus/Deficit (Net Income) | | (213,161) | (223,165) | (233,528) | (244,392) | (255,534) | (267,132) | (279,118) | (291,604) |

Portfolio Value

Future Dollars

| | | | | | | | | |
|----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Beginning Value | 6,238,535 | 6,466,516 | 6,700,452 | 6,940,393 | 7,186,242 | 7,438,133 | 7,696,019 | 7,959,921 |
| Strategy Reductions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Investment Earnings | 441,142 | 457,101 | 473,469 | 490,241 | 507,425 | 525,018 | 543,021 | 561,428 |
| Cash Surplus/Deficit | (213,161) | (223,165) | (233,528) | (244,392) | (255,534) | (267,132) | (279,118) | (291,604) |
| Investment Asset Additions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Ending Value | 6,466,516 | 6,700,452 | 6,940,393 | 7,186,242 | 7,438,133 | 7,696,019 | 7,959,921 | 8,229,746 |

Current Dollars

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : What If Scenario 1 using Average Returns

| Year Age (Steve / Andrea) | 2048 79 / 78 | 2049 80 / 79 | 2050 81 / 80 | 2051 82 / 81 | 2052 83 / 82 | 2053 84 / 83 | 2054 85 / 84 | 2055 86 / 85 |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Ending Value | 3,379,186 | 3,411,705 | 3,443,318 | 3,473,927 | 3,503,551 | 3,532,126 | 3,559,628 | 3,585,980 |
| Cash Surplus/Deficit | (111,391) | (113,630) | (115,860) | (118,142) | (120,363) | (122,602) | (124,820) | (127,062) |
| Taxes | | | | | | | | |
| Total Taxes | 11,131 | 11,805 | 12,456 | 13,224 | 13,955 | 14,825 | 15,642 | 16,500 |
| Tax Penalty | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Federal Marginal Tax Rate | 12.00% | 12.00% | 12.00% | 12.00% | 12.00% | 12.00% | 12.00% | 12.00% |
| State Marginal and Local Tax Rate | 3.23% | 3.23% | 3.23% | 3.23% | 3.23% | 3.23% | 3.23% | 3.23% |
| Estimated Required Minimum Distribution (RMD) | | | | | | | | |
| Steve | 79,379 | 84,769 | 90,037 | 96,107 | 101,978 | 108,793 | 115,298 | 122,112 |
| Andrea | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Qualified Strategic Distributions | | | | | | | | |
| Total Qualified Strategic Distributions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Adjusted Portfolio Value | 6,238,535 | 6,466,516 | 6,700,452 | 6,940,393 | 7,186,242 | 7,438,133 | 7,696,019 | 7,959,921 |
| Portfolio Withdrawal Rate | 3.42% | 3.45% | 3.49% | 3.52% | 3.56% | 3.59% | 3.63% | 3.66% |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : What If Scenario 1 using Average Returns

| Year Age (Steve / Andrea) | | 2056 87 / 86 | 2057 88 / 87 | 2058 89 / 88 | 2059 90 / 89 | 2060 91 / 90 | 2061 92 / 91 | 2062 93 / 92 | 2063 94 / 93 |
|---|---------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Retirement and Strategy Income | Assign To | | | | | | | | |
| Andrea's OPERS Pension Income | Fund All Goals | 15,192 | 15,192 | 15,192 | 15,192 | 15,192 | 15,192 | 15,192 | 15,192 |
| PBGC Pension Income | Fund All Goals | 1,836 | 1,836 | 1,836 | 1,836 | 1,836 | 1,836 | 1,836 | 1,836 |
| Social Security - Andrea | Fund All Goals | 11,251 | 11,572 | 11,897 | 12,228 | 12,563 | 12,903 | 13,249 | 13,600 |
| Social Security - Steve | Fund All Goals | 45,955 | 46,644 | 47,344 | 48,054 | 48,775 | 49,507 | 50,249 | 51,003 |
| Total Retirement and Strategy Income | | 74,234 | 75,244 | 76,269 | 77,310 | 78,366 | 79,438 | 80,526 | 81,631 |
| Total Income | | 74,234 | 75,244 | 76,269 | 77,310 | 78,366 | 79,438 | 80,526 | 81,631 |
| Cash Used To Fund Goals | Estimated % Funded | | | | | | | | |
| Health Care | 100.00% | 75,978 | 80,406 | 85,077 | 90,046 | 95,346 | 100,896 | 106,721 | 112,797 |
| Retirement - Basic Living Expense | 100.00% | 285,493 | 294,715 | 304,234 | 314,061 | 324,205 | 334,677 | 345,487 | 356,646 |
| Travel | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Leave Bequest | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Goal Funding | | (361,471) | (375,120) | (389,311) | (404,106) | (419,550) | (435,572) | (452,207) | (469,443) |
| Total Taxes and Tax Penalty | | (17,398) | (18,184) | (19,154) | (19,970) | (20,791) | (21,608) | (22,411) | (22,904) |
| Total Outflows | | (378,869) | (393,304) | (408,465) | (424,077) | (440,342) | (457,181) | (474,618) | (492,347) |
| Cash Surplus/Deficit (Net Income) | | (304,635) | (318,060) | (332,196) | (346,767) | (361,975) | (377,742) | (394,092) | (410,717) |

Portfolio Value

Future Dollars

| | | | | | | | | |
|----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|
| Beginning Value | 8,229,746 | 8,505,340 | 8,786,703 | 9,073,496 | 9,365,648 | 9,662,867 | 9,964,926 | 10,271,553 |
| Strategy Reductions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Investment Earnings | 580,229 | 599,423 | 618,988 | 638,919 | 659,195 | 679,801 | 700,719 | 721,951 |
| Cash Surplus/Deficit | (304,635) | (318,060) | (332,196) | (346,767) | (361,975) | (377,742) | (394,092) | (410,717) |
| Investment Asset Additions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Ending Value | 8,505,340 | 8,786,703 | 9,073,496 | 9,365,648 | 9,662,867 | 9,964,926 | 10,271,553 | 10,582,787 |

Current Dollars

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : What If Scenario 1 using Average Returns

| Year Age (Steve / Andrea) | 2056 87 / 86 | 2057 88 / 87 | 2058 89 / 88 | 2059 90 / 89 | 2060 91 / 90 | 2061 92 / 91 | 2062 93 / 92 | 2063 94 / 93 |
|--|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------|
| Ending Value | 3,611,094 | 3,634,953 | 3,657,406 | 3,678,426 | 3,697,906 | 3,715,776 | 3,731,962 | 3,746,510 |
| Cash Surplus/Deficit | (129,338) | (131,578) | (133,904) | (136,195) | (138,525) | (140,855) | (143,185) | (145,402) |
| Taxes | | | | | | | | |
| Total Taxes | 17,398 | 18,184 | 19,154 | 19,970 | 20,791 | 21,608 | 22,411 | 22,904 |
| Tax Penalty | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Federal Marginal Tax Rate | 12.00% | 12.00% | 12.00% | 12.00% | 12.00% | 12.00% | 12.00% | 12.00% |
| State Marginal and Local Tax Rate | 3.23% | 3.23% | 3.23% | 3.23% | 3.23% | 3.23% | 3.23% | 3.23% |
| Estimated Required Minimum Distribution (RMD) | | | | | | | | |
| Steve | 129,232 | 135,656 | 143,331 | 150,042 | 156,827 | 163,633 | 170,397 | 175,173 |
| Andrea | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Qualified Strategic Distributions | | | | | | | | |
| Total Qualified Strategic Distributions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Adjusted Portfolio Value | 8,229,746 | 8,505,340 | 8,786,703 | 9,073,496 | 9,365,648 | 9,662,867 | 9,964,926 | 10,271,553 |
| Portfolio Withdrawal Rate | 3.70% | 3.74% | 3.78% | 3.82% | 3.86% | 3.91% | 3.95% | 4.00% |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : What If Scenario 1 using Average Returns

| Year | | 2064 | 2065 | 2066 |
|---|---------------------------|------------------|------------------|--------------------|
| Age (Steve / Andrea) | | 95 / 94 | - / 95 | - / 96 |
| Retirement and Strategy Income | | | | |
| | Assign To | | | |
| Andrea's OPERS Pension Income | Fund All Goals | 15,192 | 15,192 | 15,192 |
| PBGC Pension Income | Fund All Goals | 1,836 | 1,836 | 1,836 |
| Social Security - Andrea | Fund All Goals | 13,956 | 42,417 | 43,205 |
| Social Security - Steve | Fund All Goals | 51,768 | 0 | 0 |
| Total Retirement and Strategy Income | | 82,752 | 59,445 | 60,233 |
| Total Income | | 82,752 | 59,445 | 60,233 |
| Cash Used To Fund Goals | | | | |
| | Estimated % Funded | | | |
| Health Care | 100.00% | 119,080 | 62,155 | 65,521 |
| Retirement - Basic Living Expense | 100.00% | 368,165 | 304,046 | 313,866 |
| Travel | 100.00% | 0 | 0 | 0 |
| Leave Bequest | 100.00% | 0 | 0 | 980,833 |
| Total Goal Funding | | (487,245) | (366,201) | (1,360,220) |
| Total Taxes and Tax Penalty | | (23,328) | (29,294) | (29,150) |
| Total Outflows | | (510,573) | (395,496) | (1,389,369) |
| Cash Surplus/Deficit (Net Income) | | (427,822) | (336,051) | (1,329,137) |

Portfolio Value

Future Dollars

| | | | |
|----------------------------|------------|------------|-------------|
| Beginning Value | 10,582,787 | 10,898,451 | 11,335,716 |
| Strategy Reductions | 0 | 0 | 0 |
| Investment Earnings | 743,486 | 773,316 | 732,622 |
| Cash Surplus/Deficit | (427,822) | (336,051) | (1,329,137) |
| Investment Asset Additions | 0 | 0 | 0 |
| Ending Value | 10,898,451 | 11,335,716 | 10,739,201 |

Current Dollars

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : What If Scenario 1 using Average Returns

| Year Age (Steve / Andrea) | 2064 95 / 94 | 2065 - / 95 | 2066 - / 96 |
|------------------------------|-----------------|----------------|----------------|
| Ending Value | 3,759,389 | 3,810,019 | 3,517,028 |
| Cash Surplus/Deficit | (147,576) | (112,949) | (435,285) |

Taxes

| | | | |
|-----------------------------------|--------|--------|--------|
| Total Taxes | 23,328 | 29,294 | 29,150 |
| Tax Penalty | 0 | 0 | 0 |
| Federal Marginal Tax Rate | 12.00% | 22.00% | 22.00% |
| State Marginal and Local Tax Rate | 3.23% | 3.23% | 3.23% |

Estimated Required Minimum

Distribution (RMD)

| | | | |
|--------|---------|---------|---------|
| Steve | 179,549 | 0 | 0 |
| Andrea | 0 | 171,043 | 172,639 |

Qualified Strategic Distributions

| | | | |
|---|---|---|---|
| Total Qualified Strategic Distributions | 0 | 0 | 0 |
|---|---|---|---|

| | | | |
|----------------------------------|-------------------|-------------------|-------------------|
| Adjusted Portfolio Value | 10,582,787 | 10,898,451 | 11,335,716 |
| Portfolio Withdrawal Rate | 4.04% | 3.08% | 11.73% |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Chart

Scenario : What If Scenario 1 using Average Returns

Notes

- Additions and withdrawals occur at the beginning of the year.
- The Income section includes Retirement Income, Strategy Income, Stock Options, Restricted Stock, Other Assets, proceeds from Insurance Policies, and any remaining asset value after 72(t) distributions have been completed.
- Retirement Income includes the following: Social Security, pension, annuity, rental property, royalty, alimony, part-time employment, trust, and any other retirement income as entered in the Plan.
- When married, if either Social Security Program Estimate or Use This Amount and Evaluate Annually is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit based on the other participant's benefit.
- Strategy Income is based on the particulars of the Goal Strategies selected. Strategy Income from immediate annuities, 72(t) distributions, and variable annuities with a guaranteed minimum withdrawal benefit (GMWB) is pre-tax. Strategy Income from Net Unrealized Appreciation (NUA) is after-tax.
- Stock Options and Restricted Stock values are after-tax.
- Income from Other Assets and proceeds from Insurance Policies are after-tax values. Any remaining asset value after 72(t) distributions have been completed is a pre-tax value.
- Investment Earnings are calculated on all assets after any withdrawals for funding Goals, taxes on withdrawals, and tax penalties, if applicable, are subtracted.
- Shortfalls that occur in a particular year are denoted with an 'x' in the Cash Used to Fund Goals section of the chart.
- Portfolio Withdrawal Rate (%) is the percentage withdrawn from the investment portfolio to cover cash deficits.
- The Total Taxes are a sum of (1) taxes on retirement income, (2) taxes on strategy income, (3) taxes on withdrawals from qualified assets for Required Minimum Distributions, (4) taxes on withdrawals from taxable assets' untaxed gain used to fund Goals in that year, (5) taxes on withdrawals from tax-deferred or qualified assets used to fund Goals in that year, and (6) taxes on the investment earnings of taxable assets. Tax rates used are detailed in the Tax and Inflation Options page. (Please note, the Total Taxes do not include any taxes owed from the exercise of Stock Options or the vesting of Restricted Stock.)
- Tax Penalties can occur when Qualified and Tax-Deferred Assets are used prior to age 59½. If there is a value in this row, it illustrates that you are using your assets in this Plan in a manner that may incur tax penalties. Generally, it is better to avoid tax penalties whenever possible.
- The Cash Surplus/Deficit is the net change in the Portfolio Value for the specified year. This value is your income and earnings minus what was spent to fund Goals minus taxes.
- The Ending Value of the Portfolio in Current Dollars is calculated by discounting the Ending Value of the Portfolio in Future Dollars by the Base Inflation Rate for this Plan.
- The Cash Surplus/Deficit in Current Dollars is calculated by discounting the Cash Surplus/Deficit in Future Dollars by the Base Inflation Rate for this Plan.
- These calculations do not incorporate penalties associated with use of 529 Plan withdrawals for non-qualified expenses.
- When married, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner. It is also assumed the surviving co-client inherits all assets of the original owner.

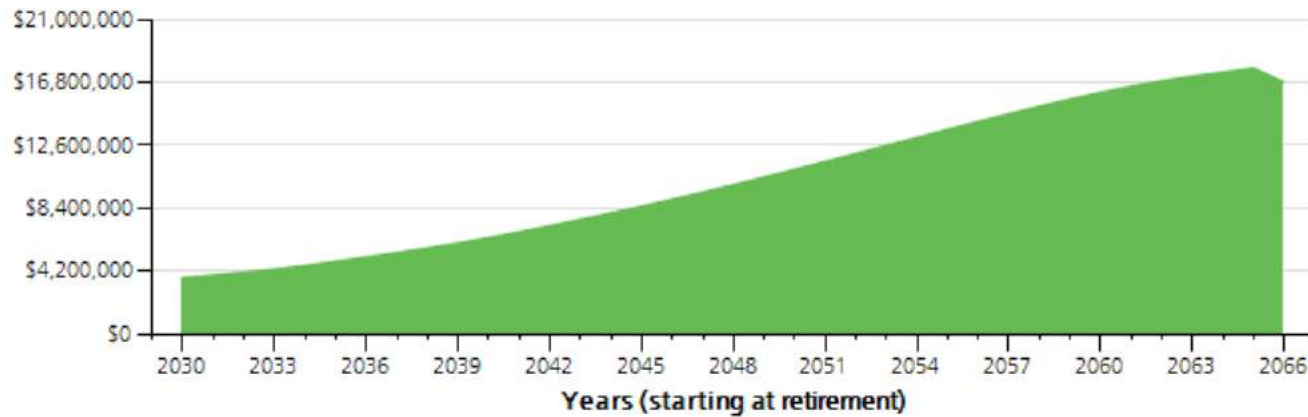
See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Retirement Distribution Cash Flow Graphs

Scenario : Current Scenario using Average Returns

This graph shows the ending portfolio value for each year, from retirement through the End of the Plan. Amounts are shown in future dollars. The Ending Portfolio Values are estimates based on all the assumptions that you have included in this Plan.

**Portfolio Value During Retirement in Future Dollars
(Impact of Cash Surplus/Deficit on Portfolio Value)**

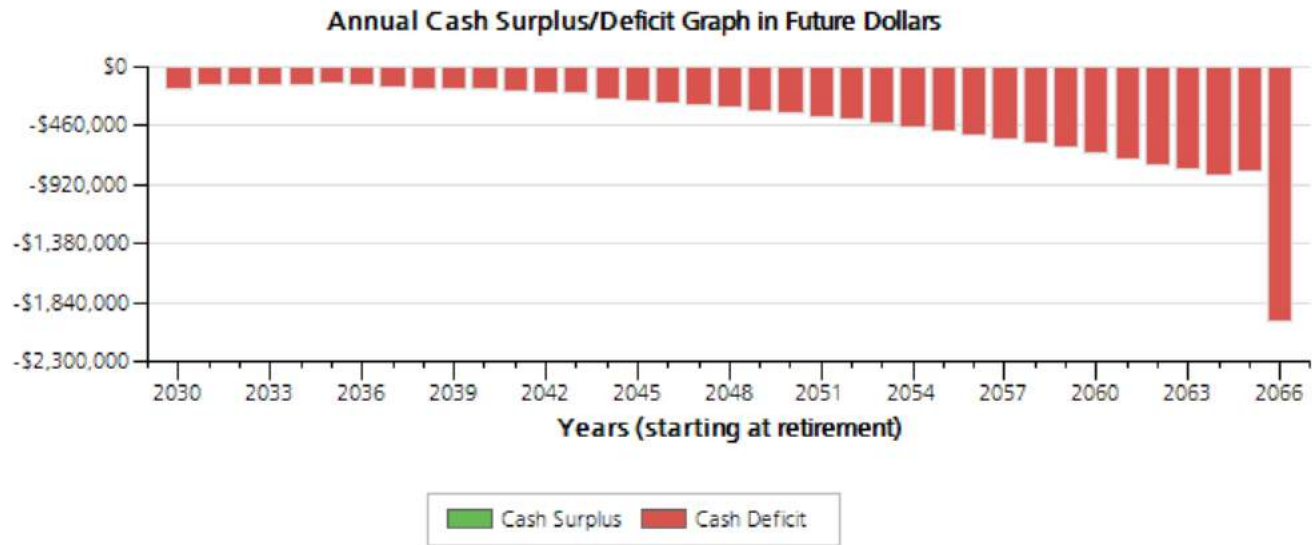


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Worksheet Detail - Retirement Distribution Cash Flow Graphs

Scenario : Current Scenario using Average Returns

This graph shows the cash surplus or cash deficit year-by-year, from retirement through the End of the Plan. Amounts are shown in future dollars.



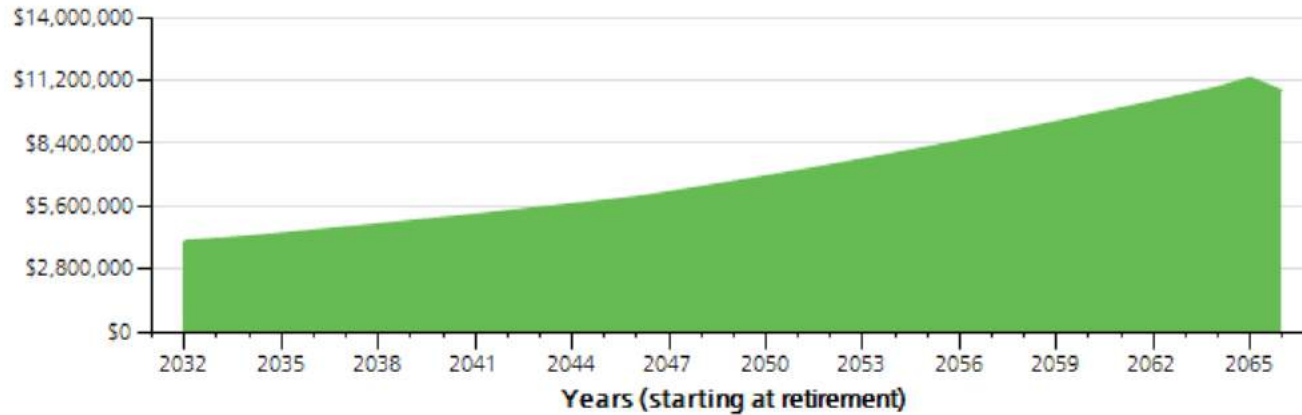
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Worksheet Detail - Retirement Distribution Cash Flow Graphs

Scenario : What If Scenario 1 using Average Returns

This graph shows the ending portfolio value for each year, from retirement through the End of the Plan. Amounts are shown in future dollars. The Ending Portfolio Values are estimates based on all the assumptions that you have included in this Plan.

**Portfolio Value During Retirement in Future Dollars
(Impact of Cash Surplus/Deficit on Portfolio Value)**

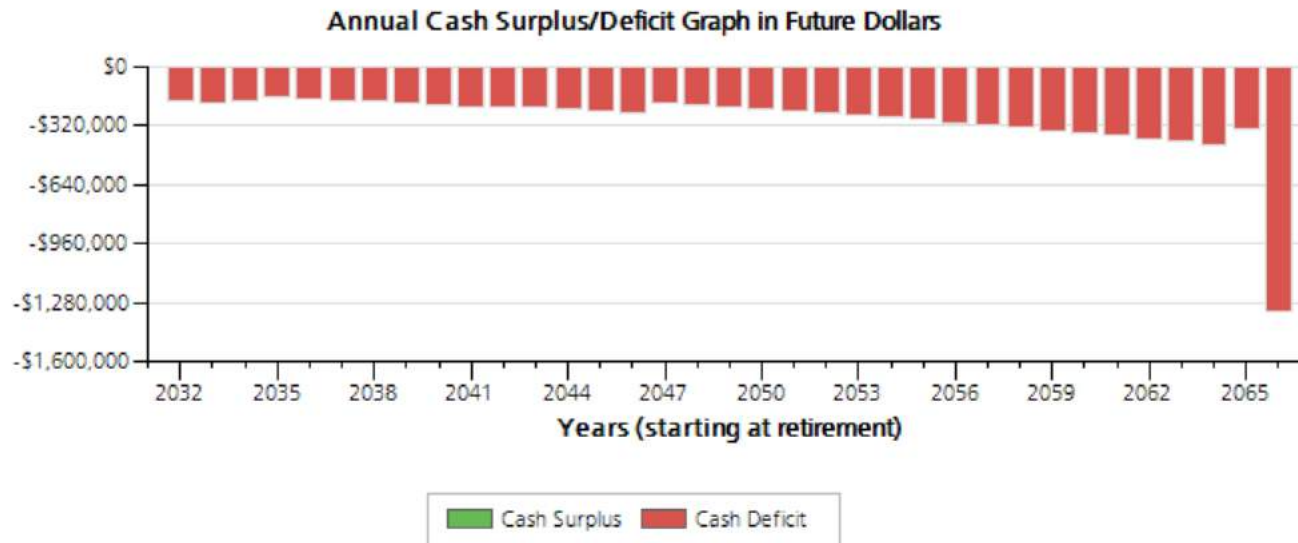


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Worksheet Detail - Retirement Distribution Cash Flow Graphs

Scenario : What If Scenario 1 using Average Returns

This graph shows the cash surplus or cash deficit year-by-year, from retirement through the End of the Plan. Amounts are shown in future dollars.

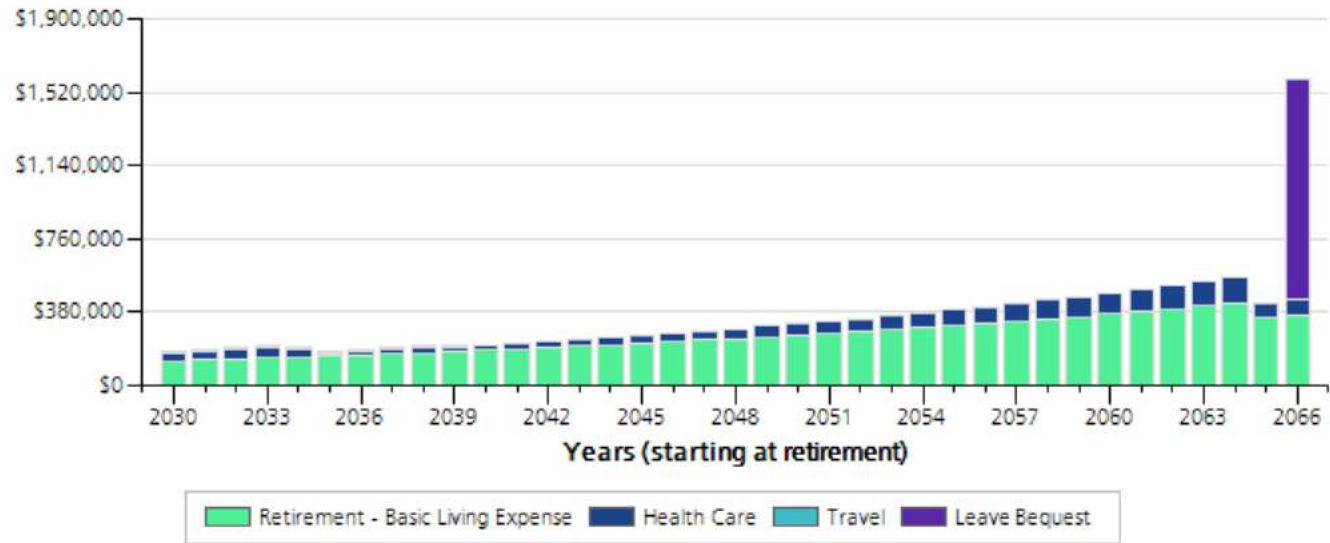


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Worksheet Detail - Cash Used to Fund Goals

Scenario : Current Scenario using Average Returns

This graph shows the amounts available to fund each Goal from retirement through the End of the Plan. In each year, the amount available includes the portfolio principal, retirement income, investment earnings, and any lump-sum additions to the portfolio. All amounts are in after-tax, future dollars.



Notes

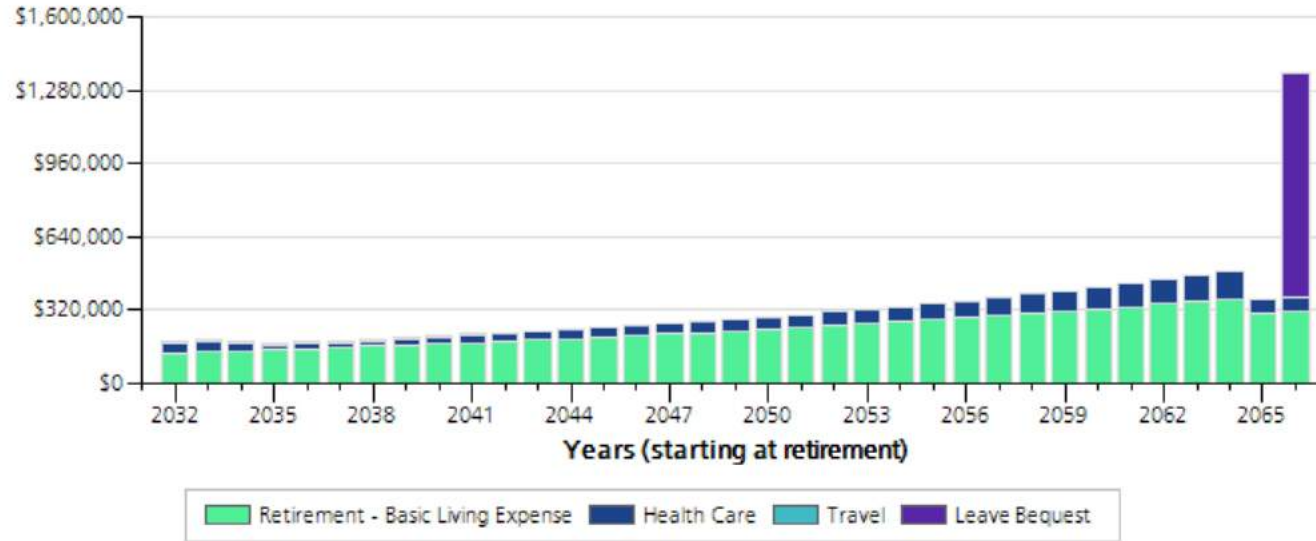
- The value shown for each Goal is the amount available to fund the Goal, based on all the assumptions that you have included in this Plan. In any year, this value can be less than the amount you specified for the Goal expense. This graph does not indicate whether or not you have a Goal shortfall in any year. Rather, it shows the amount of the Goal expense that was funded, assuming that you execute all aspects of the Plan as you have indicated. Goals are funded in the order specified in the Plan.

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Worksheet Detail - Cash Used to Fund Goals

Scenario : What If Scenario 1 using Average Returns

This graph shows the amounts available to fund each Goal from retirement through the End of the Plan. In each year, the amount available includes the portfolio principal, retirement income, investment earnings, and any lump-sum additions to the portfolio. All amounts are in after-tax, future dollars.



Notes

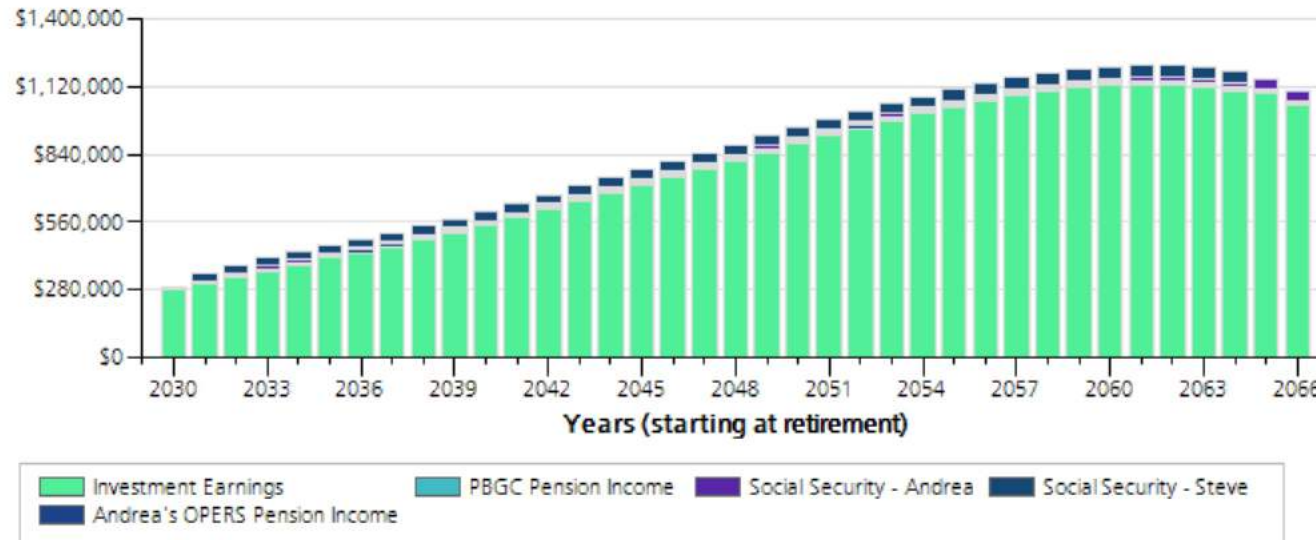
- The value shown for each Goal is the amount available to fund the Goal, based on all the assumptions that you have included in this Plan. In any year, this value can be less than the amount you specified for the Goal expense. This graph does not indicate whether or not you have a Goal shortfall in any year. Rather, it shows the amount of the Goal expense that was funded, assuming that you execute all aspects of the Plan as you have indicated. Goals are funded in the order specified in the Plan.

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Worksheet Detail - Sources of Income and Earnings

Scenario : Current Scenario using Average Returns

This graph shows the income sources and investment earnings available in each year from retirement through the End of the Plan.



Notes

- Sources of Income can include Retirement Income, Strategy Income, Stock Options, Restricted Stock, Other Assets, proceeds from Insurance Policies, and any remaining asset value after 72(t) distributions have been completed.
- Investment Earnings are calculated on all assets after any withdrawals for funding Goals, taxes on withdrawals, and tax penalties, if applicable, are subtracted.
- All Retirement Income, Immediate Annuity Strategy Income, 72(t) Strategy Income, the remaining asset value after 72(t) distributions, Strategy income from Variable Annuities with a guaranteed minimum withdrawal benefit (GMWB), and Investment Earnings are pre-tax, future values.

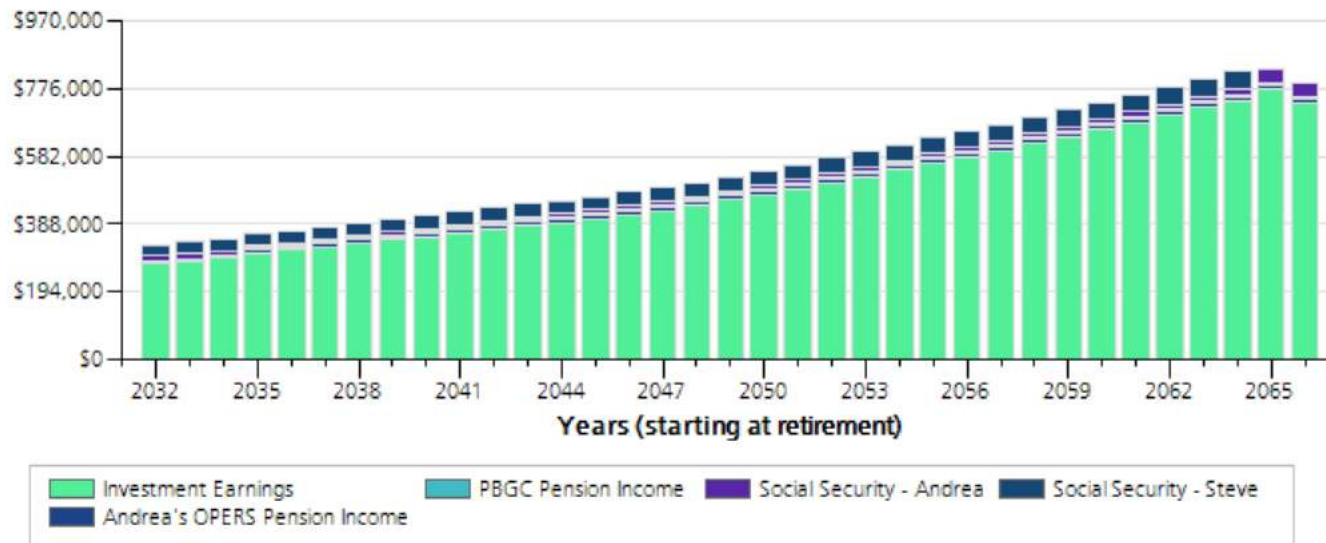
- NUA Strategy Income, Stock Options, Restricted Stock, Other Assets, and proceeds from Insurance Policies are after-tax future values.
- When married, if either Social Security Program Estimate or Use This Amount and Evaluate Annually is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit based on the other participant's benefit.

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Worksheet Detail - Sources of Income and Earnings

Scenario : What If Scenario 1 using Average Returns

This graph shows the income sources and investment earnings available in each year from retirement through the End of the Plan.



Notes

- Sources of Income can include Retirement Income, Strategy Income, Stock Options, Restricted Stock, Other Assets, proceeds from Insurance Policies, and any remaining asset value after 72(t) distributions have been completed.
- Investment Earnings are calculated on all assets after any withdrawals for funding Goals, taxes on withdrawals, and tax penalties, if applicable, are subtracted.
- All Retirement Income, Immediate Annuity Strategy Income, 72(t) Strategy Income, the remaining asset value after 72(t) distributions, Strategy income from Variable Annuities with a guaranteed minimum withdrawal benefit (GMWB), and Investment Earnings are pre-tax, future values.

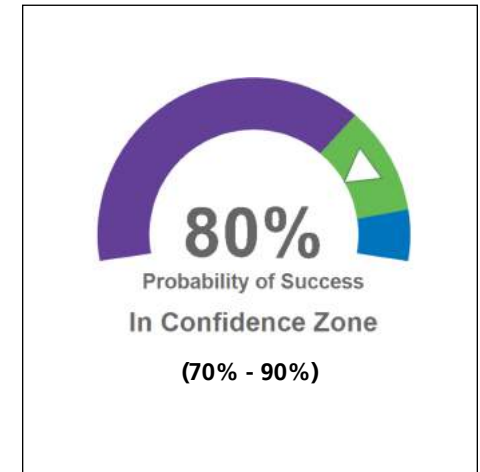
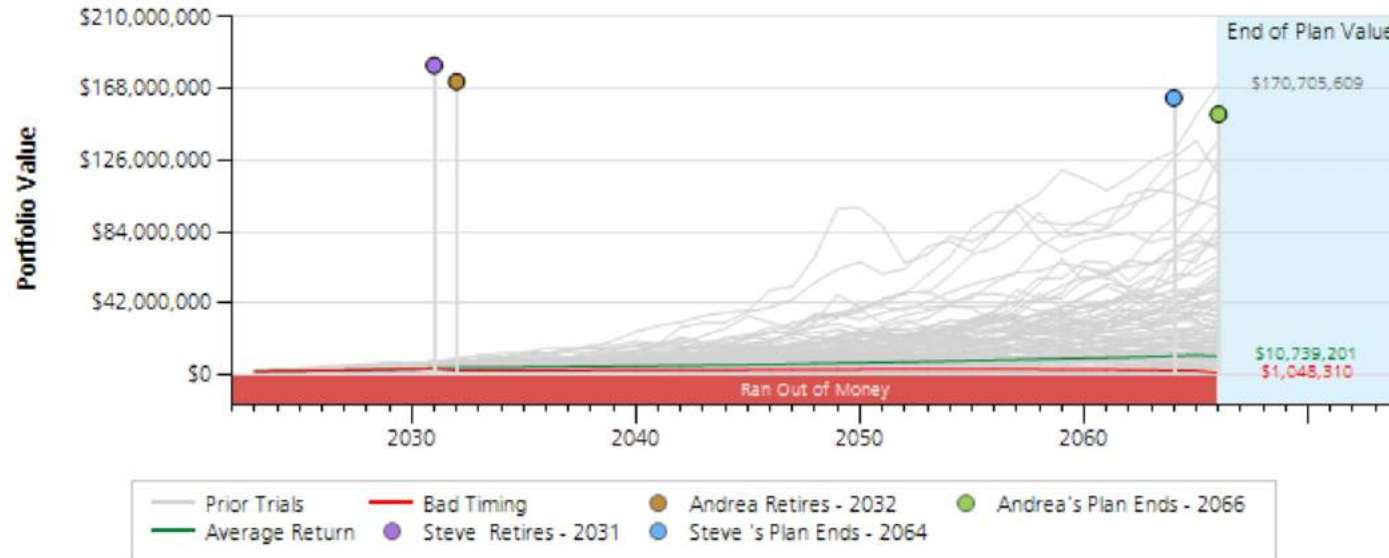
- NUA Strategy Income, Stock Options, Restricted Stock, Other Assets, and proceeds from Insurance Policies are after-tax future values.
- When married, if either Social Security Program Estimate or Use This Amount and Evaluate Annually is selected for a participant, the program will default to the greater of the selected benefit or the age adjusted spousal benefit based on the other participant's benefit.

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Worksheet Detail - Inside the Numbers Final Result

Inside the Numbers - Final Result For What If Scenario 1

- The graph below shows the results for all 1000 Monte Carlo Trials.
- The Probability of Success meter displays the percentage of trials that were successful in funding all of your goals.
- We identify the Confidence Zone as a probability of Success between 70% and 90%.



In the table below, values are shown for the 99th, 75th, 50th, 25th and 1st percentile trials based on the End of Plan value. For each trial displayed, the corresponding portfolio value is illustrated for specific years of the plan. These trials serve as checkpoints to illustrate how the portfolio might perform over the life of the plan.

Although the graph and table help illustrate a general range of results you may expect, neither of them reflect the Final Result, your Probability of Success.

| Trial Number | Percentile | Year 5 | Year 10 | Year 15 | Year 20 | Year 25 | End of Plan Future Dollars | End of Plan Current Dollars | Year Money Goes to \$0 |
|--------------|-----------------|-------------|-------------|--------------|--------------|--------------|----------------------------|-----------------------------|------------------------|
| 10 | 99th Percentile | \$2,802,825 | \$7,249,242 | \$14,434,578 | \$30,746,649 | \$51,632,249 | \$170,705,609 | \$55,905,128 | |
| 250 | 75th Percentile | \$2,752,547 | \$5,874,281 | \$6,514,650 | \$8,282,397 | \$11,595,723 | \$43,130,951 | \$14,125,144 | |
| 500 | 50th Percentile | \$2,266,779 | \$3,040,219 | \$3,811,226 | \$3,598,457 | \$5,130,763 | \$17,645,188 | \$5,778,700 | |
| 750 | 25th Percentile | \$3,436,709 | \$3,741,899 | \$3,343,146 | \$2,855,380 | \$2,396,813 | \$2,082,790 | \$682,102 | |
| 990 | 1st Percentile | \$2,455,142 | \$2,132,256 | \$1,527,223 | \$730,292 | \$0 | \$0 | \$0 | 2047 |

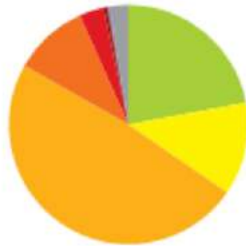
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Worksheet Detail - Allocation Comparison

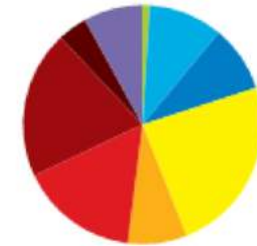
Scenario : What If Scenario 1

These charts compare your Current Portfolio with the Composite Portfolio you selected and show changes associated with investment strategies (if applicable) and allocation changes you should consider.

Current Portfolio



Composite Portfolio
80% Equity 20% Fixed Income



| Historical Returns (1990 to 2022) | | |
|-----------------------------------|--------------------------------------|----------------|
| 8.28% | Total Return | 7.32% |
| 3.00% | Base Inflation Rate | 2.63% |
| 5.28% | Real Return | 4.69% |
| -28.04% | Worst One-Year Loss (or Lowest Gain) | -30.97% |
| 14.41% | Standard Deviation | 13.57% |
| Bear Market Returns | | |
| -38% | Great Recession | -35% |
| 13% | Bond Bear Market | 11% |

Portfolio Comparison with Allocation Changes

| Current Amount | % of Total | Asset Class | % of Total | Composite Amount | Increase / Decrease |
|----------------|------------|--------------------------------|------------|------------------|---------------------|
| \$383,816 | 22% | Cash & Cash Alternatives | 1% | \$17,405 | -\$366,411 |
| \$0 | 0% | Short Term Bonds | 10% | \$174,055 | \$174,055 |
| \$0 | 0% | Intermediate Term Bonds | 9% | \$156,649 | \$156,649 |
| \$0 | 0% | Long Term Bonds | 0% | \$0 | \$0 |
| \$218,207 | 13% | Large Cap Value Stocks | 24% | \$417,732 | \$199,525 |
| \$846,425 | 49% | Large Cap Growth Stocks | 8% | \$139,244 | -\$707,181 |
| \$176,078 | 10% | Mid Cap Stocks | 0% | \$0 | -\$176,078 |
| \$57,186 | 3% | Small Cap Stocks | 16% | \$278,488 | \$221,302 |
| \$7,237 | 0% | International Developed Stocks | 20% | \$348,110 | \$340,873 |
| \$3,101 | 0% | International Emerging Stocks | 4% | \$69,622 | \$66,521 |
| \$3,366 | 0% | REITs | 8% | \$139,244 | \$135,878 |
| \$0 | 0% | Commodities | 0% | \$0 | \$0 |

**The program cannot determine a Historical Return for the Unclassified asset class. Therefore, it is not included in the calculations of the Average Historical Return for this Portfolio.

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Worksheet Detail - Allocation Comparison

Scenario : What If Scenario 1

Portfolio Comparison with Allocation Changes

| Current Amount | % of Total | Asset Class | % of Total | Composite Amount | Increase / Decrease |
|--------------------|------------|----------------|------------|--------------------|---------------------|
| \$0 | 0% | Fixed Index | 0% | \$0 | \$0 |
| \$0 | 0% | 3% Fixed | 0% | \$0 | \$0 |
| \$45,135 | 3% | Unclassified** | 0% | \$0 | -\$45,135 |
| \$1,740,550 | | | | \$1,740,550 | \$0 |

**The program cannot determine a Historical Return for the Unclassified asset class.
Therefore, it is not included in the calculations of the Average Historical Return for this Portfolio.

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Portfolio Changes

Scenario: What If Scenario 1



| Asset Class Group | Current Portfolio | | Composite Portfolio | | Difference | |
|-------------------|--------------------|-------------|---------------------|-------------|------------|------|
| | \$ | % | \$ | % | \$ | % |
| Cash | \$383,816 | 22% | \$17,405 | 1% | -\$366,411 | -21% |
| Bond | | 0% | \$330,704 | 19% | \$330,704 | 19% |
| Stock | \$1,308,233 | 75% | \$1,253,196 | 72% | -\$55,037 | -3% |
| Alternative | \$3,366 | 0% | \$139,244 | 8% | \$135,878 | 8% |
| Fixed Index | | 0% | | 0% | \$0 | 0% |
| 3% Fixed | | 0% | | 0% | \$0 | 0% |
| Unclassified | \$45,135 | 3% | | 0% | -\$45,135 | -3% |
| Total: | \$1,740,550 | 100% | \$1,740,550 | 100% | | |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Reallocation Detail

Scenario: What If Scenario 1

| Description | Cash & Cash Alternatives | Short Term Bonds | Intermediate Term Bonds | Long Term Bonds | Large Cap Value Stocks | Large Cap Growth Stocks | Mid Cap Stocks | Small Cap Stocks | International Developed Stocks | International Emerging Stocks | REITs | Total Value |
|--|--------------------------|------------------|-------------------------|-----------------|------------------------|-------------------------|----------------|------------------|--------------------------------|-------------------------------|---------|-------------|
| Andrea's Roth IRA | | | | | | | | | | | | |
| Fidelity® Government MMkt | \$7,000 | | | | | | | | | | | \$7,000 |
| JTWROS | | | | | | | | | | | | |
| Fidelity® Government MMkt | \$30,001 | | | | | | | | | | | \$30,001 |
| Fidelity® Inflation-Prot Bd Index | | | | | | | | | | | | \$10,710 |
| Fidelity® Select Biotechnology | | | | | | | | | | | | \$11,265 |
| Fidelity® Select Health Care | | | | | | | | | | | | \$5,167 |
| Fidelity® Select Medical Tech and Devcs | | | | | | | | | | | | \$13,834 |
| Other Qualified - HSA | | | | | | | | | | | | |
| Account Total | \$60,000 | | | | | | | | | | | \$60,000 |
| Savings/Checking | | | | | | | | | | | | |
| Cash | \$208,819 | | | | | | | | | | | \$208,819 |
| Steve's 401(k) | | | | | | | | | | | | |
| American Funds Europacific Growth R6 | | | | | | | | | \$2,626 | | | \$2,626 |
| Artisan Mid Cap Institutional | | | | | | | \$174,380 | | | | | \$174,380 |
| DFA Emerging Markets Value I | | | | | | | | | | \$3,101 | | \$3,101 |
| Dodge & Cox Stock | | | | | \$218,207 | | | | | | | \$218,207 |
| Eaton Vance Emerging Markets Local Inc I | | | | | | | | | | | | \$4,159 |
| Harbor Capital Appreciation Instl | | | | | | \$846,425 | | | | | | \$846,425 |
| Hartford Small Cap Growth Y | | | | | | | | \$55,663 | | | | \$55,663 |
| Northern Global Real Estate Index | | | | | | | | | | | \$3,366 | \$3,366 |
| Northern Small Cap Value | | | | | | | | \$1,523 | | | | \$1,523 |
| T. Rowe Price Mid-Cap Value | | | | | | | \$1,697 | | | | | \$1,697 |
| Vanguard International Value Inv | | | | | | | | | \$1,951 | | | \$1,951 |
| Victory Trivalent International Sm-Cp Y | | | | | | | | | \$2,659 | | | \$2,659 |
| WF Stable Value Fund | \$70,996 | | | | | | | | | | | \$70,996 |

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Worksheet Detail - Reallocation Detail

Scenario: What If Scenario 1

| Description | Cash & Cash Alternatives | Short Term Bonds | Intermediate Term Bonds | Long Term Bonds | Large Cap Value Stocks | Large Cap Growth Stocks | Mid Cap Stocks | Small Cap Stocks | International Developed Stocks | International Emerging Stocks | REITs | Total Value |
|------------------------------------|--------------------------|------------------|-------------------------|-----------------|------------------------|-------------------------|-------------------|------------------|--------------------------------|-------------------------------|------------------|--------------------|
| Steve's Roth IRA | | | | | | | | | | | | |
| Fidelity® Government MMkt | \$7,000 | | | | | | | | | | | \$7,000 |
| Total Current Portfolio : | \$383,816 | \$0 | \$0 | \$0 | \$218,207 | \$846,425 | \$176,078 | \$57,186 | \$7,237 | \$3,101 | \$3,366 | \$1,740,550 |
| Increase / Decrease : | -\$366,411 | \$174,055 | \$156,649 | \$0 | \$199,525 | -\$707,181 | -\$176,078 | \$221,302 | \$340,873 | \$66,521 | \$135,878 | \$0 |
| Total Composite Portfolio : | \$17,405 | \$174,055 | \$156,649 | \$0 | \$417,732 | \$139,244 | \$0 | \$278,488 | \$348,110 | \$69,622 | \$139,244 | \$1,740,550 |
| Percent of Total Value : | 1% | 10% | 9% | 0% | 24% | 8% | 0% | 16% | 20% | 4% | 8% | 100% |

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Worksheet Detail - Reallocation Detail

Scenario: What If Scenario 1

| Description | Commodities | Fixed Index | 3% Fixed | Unclassified | Total Value |
|--|-------------|-------------|----------|--------------|-------------|
| Andrea's Roth IRA | | | | | |
| Fidelity® Government MMkt | | | | | \$7,000 |
| JTWROS | | | | | |
| Fidelity® Government MMkt | | | | | \$30,001 |
| Fidelity® Inflation-Prot Bd Index | | | | \$10,710 | \$10,710 |
| Fidelity® Select Biotechnology | | | | \$11,265 | \$11,265 |
| Fidelity® Select Health Care | | | | \$5,167 | \$5,167 |
| Fidelity® Select Medical Tech and Devcs | | | | \$13,834 | \$13,834 |
| Other Qualified - HSA | | | | | |
| Account Total | | | | | \$60,000 |
| Savings/Checking | | | | | |
| Cash | | | | | \$208,819 |
| Steve's 401(k) | | | | | |
| American Funds Europacific Growth R6 | | | | | \$2,626 |
| Artisan Mid Cap Institutional | | | | | \$174,380 |
| DFA Emerging Markets Value I | | | | | \$3,101 |
| Dodge & Cox Stock | | | | | \$218,207 |
| Eaton Vance Emerging Markets Local Inc I | | | | \$4,159 | \$4,159 |
| Harbor Capital Appreciation Instl | | | | | \$846,425 |
| Hartford Small Cap Growth Y | | | | | \$55,663 |
| Northern Global Real Estate Index | | | | | \$3,366 |
| Northern Small Cap Value | | | | | \$1,523 |
| T. Rowe Price Mid-Cap Value | | | | | \$1,697 |
| Vanguard International Value Inv | | | | | \$1,951 |
| Victory Trivalent International Sm-Cp Y | | | | | \$2,659 |
| WF Stable Value Fund | | | | | \$70,996 |

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Worksheet Detail - Reallocation Detail

Scenario: What If Scenario 1

| Description | Commodities | Fixed Index | 3% Fixed | Unclassified | Total Value |
|------------------------------------|-------------|-------------|------------|------------------|--------------------|
| Steve's Roth IRA | | | | | |
| Fidelity® Government MMkt | | | | | \$7,000 |
| Total Current Portfolio : | \$0 | \$0 | \$0 | \$45,135 | \$1,740,550 |
| Increase / Decrease : | \$0 | \$0 | \$0 | -\$45,135 | \$0 |
| Total Composite Portfolio : | \$0 | \$0 | \$0 | \$0 | \$1,740,550 |
| Percent of Total Value : | 0% | 0% | 0% | 0% | 100% |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Bear Market Test

Bear Market Test for What If Scenario 1

Likelihood of Reaching Goals After Loss of 35% - Using All Assets to Fund Goals by Importance



Goals

Needs

| | | | |
|--|-------------------------------------|-------------------------------------|-------------------------------------|
| 10 - Retirement - Basic Living Expense | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| 10 - Health Care | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |

Wants

| | | | |
|------------|--|-------------------------------------|-------------------------------------|
| 6 - Travel | | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
|------------|--|-------------------------------------|-------------------------------------|

Wishes



| | | | |
|-------------------|--|--|-------------------------------------|
| 3 - Leave Bequest | | | <input checked="" type="checkbox"/> |
|-------------------|--|--|-------------------------------------|

This test assumes your investment allocation matches the 80% Equity 20% Fixed Income portfolio. If your investments suffered a loss of 35% this year, your portfolio value would be reduced by \$609,192. This is the approximate loss sustained by a portfolio with a similar composition of asset classes during the Great Recession, which lasted from November 2007 through February 2009. These results show the likelihood you would be able to fund your Needs, Wants and Wishes after experiencing this loss.

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Risk/Reward

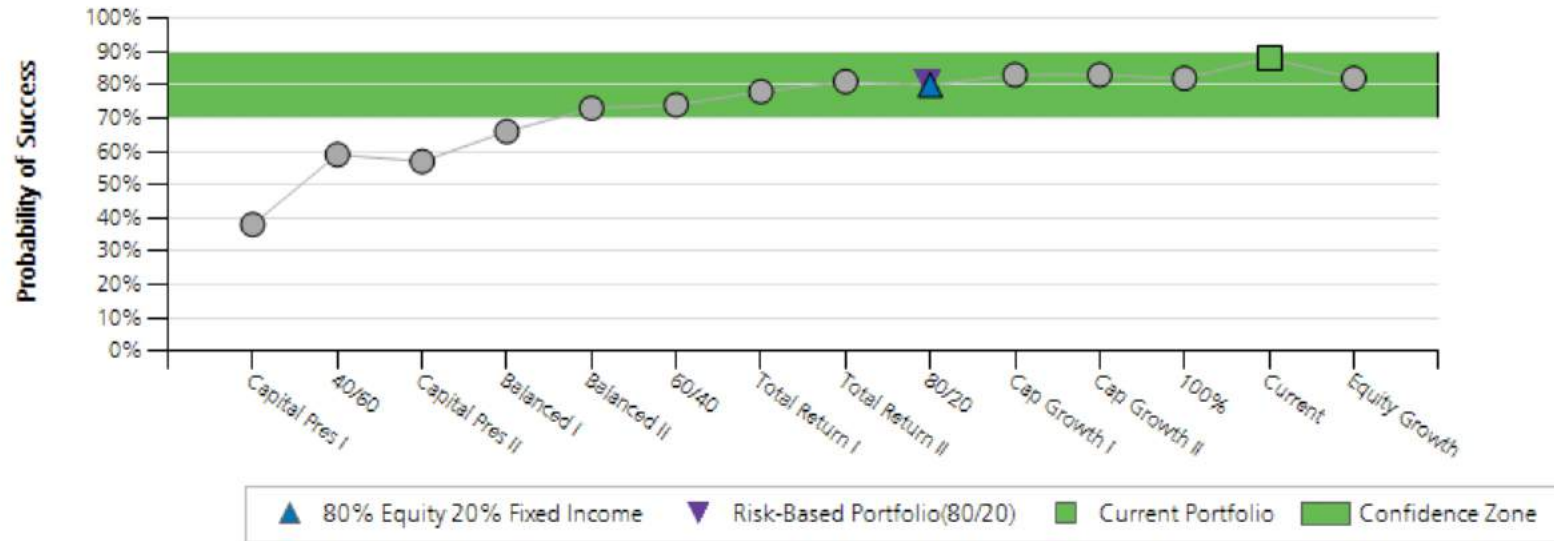
Risk / Reward for What If Scenario 1

| Risk Based Portfolio | Portfolio used in What If Scenario 1 | Both before and during Retirement with same portfolio | Results | | Bear Market Loss | |
|---|---|---|------------------------|---------------------------------|------------------------|-------------------------|
| | | | Probability of Success | Safety Margin (Current Dollars) | Great Recession Return | Bond Bear Market Return |
| | | Capital Preservation I | 38% | \$0 | -4% | -2% |
| | | 40% Equity 60% Fixed Income | 59% | \$0 | -10% | 1% |
| | | Capital Preservation II | 57% | \$0 | -10% | 1% |
| | | Balanced I | 66% | \$212,930 | -15% | 2% |
| | | Balanced II | 73% | \$983,438 | -21% | 4% |
| | | 60% Equity 40% Fixed Income | 74% | \$1,170,058 | -23% | 6% |
| | | Total Return I | 78% | \$1,815,805 | -26% | 6% |
| | | Total Return II | 81% | \$3,295,413 | -33% | 9% |
|  |  | 80% Equity 20% Fixed Income | 80% | \$3,517,028 | -35% | 11% |
| | | Capital Growth I | 83% | \$5,479,330 | -39% | 11% |
| | | Capital Growth II | 83% | \$6,938,981 | -45% | 12% |
| | | 100% Equity Aggressive Growth | 82% | \$7,479,637 | -48% | 15% |
| | | Current | 88% | \$11,619,890 | -38% | 13% |
| | | Equity Growth | 82% | \$8,888,849 | -51% | 15% |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Risk/Reward

Risk / Reward for What If Scenario 1



See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Social Security Analysis

Social Security Analysis for What If Scenario 1

| Social Security Strategy | Selected Strategy | As Soon As Possible | At Retirement | At FRA | At Age 70 | Steve begins at age 70 and Andrea begins at FRA |
|---|-------------------|---------------------|---------------|-------------|-------------|---|
| Start age | | | | | | |
| Steve | 62 | 62 | 62 | 67 | 70 | 70 |
| Andrea | 62 | 62 | 62 | 67 | 70 | 67 |
| First year benefit in current dollars | | | | | | |
| Steve | \$28,116 | \$28,116 | \$28,116 | \$40,166 | \$49,805 | \$49,805 |
| Andrea | \$13,080 | \$13,080 | \$13,080 | \$11,860 | \$12,220 | \$526 |
| Total lifetime benefit in current dollars | \$1,226,574 | \$1,226,574 | \$1,226,574 | \$1,607,027 | \$1,720,499 | \$1,733,653 |
| Probability of success | 80% | 80% | 80% | 82% | 81% | 82% |
| Break Even Point | | | | | | |
| Steve | N/A | N/A | N/A | 76 | 79 | 78 |
| Andrea | N/A | N/A | N/A | 75 | 78 | 77 |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Worksheet Detail - Social Security Analysis

Social Security Analysis for What If Scenario 1

Notes

Selected Strategy:

This is the strategy you selected.

At FRA:

You apply for and begin retirement benefits at your Full Retirement Age (FRA), which is determined by your date of birth. If the retirement age you specified is after your FRA, we assume you will begin benefits at FRA, and we will adjust the benefit for inflation until your retirement age.

At Retirement:

You apply for and begin retirement benefits at the retirement age shown. The benefit is automatically adjusted to account for excess earnings from part-time work and/or taking benefits prior to your FRA, if either is applicable.

As soon as possible:

You apply for and begin benefits at the later of your current age or age 62. The benefit is automatically adjusted to account for excess earnings from part-time work, if applicable, and taking benefits prior to your FRA.

At age 70:

You apply for and begin benefits at age 70.

(Higher Wage Earner) begins at age 70 and (Lower Wage Earner) begins at FRA:

This strategy is available only if you are married. The higher wage earner applies for and begins benefits at age 70. The lower wage earner applies for and begins benefits at his/her FRA. The higher/lower wage earners are determined based on the employment incomes you specified.

(Higher Wage Earner) files/suspends and (Lower Wage Earner) restricted application:

This strategy is available only if you are married and assumes that you filed for and suspended your benefits prior to April 30, 2016 and your spouse reached age 62 by January 1, 2016. The higher wage earner applies for and suspends taking benefits until age 70. The higher wage earner can file at or after his/her FRA, at which time the spouse (the lower wage earner) files for and takes spousal benefits. The spouse then files for and begins his/her own benefit at age 70, at the higher benefit amount.

The lower wage earner makes a restricted application at his/her FRA. Restricted application allows the account holder to apply only for the spousal benefit s/he would be due under dual entitlement rules. At any age beyond his/her FRA, the lower wage earner can apply for and receive benefits based on his/her own work history.

After April 30, 2016, you (or your spouse) can still file and suspend your benefits upon reaching your FRA; but this strategy (that allowed your spouse to receive spousal benefits for the same period that the benefits are suspended) has been discontinued by the Social Security Administration.

(Lower Wage Earner) files/suspends and (Higher Wage Earner) restricted application:

This strategy is available only if you are married and assumes that you filed for and suspended your benefits prior to April 30, 2016 and your spouse reached age 62 by January 1, 2016. The lower wage earner applies for and suspends taking benefits until age 70. The lower wage earner can file at or after his/her FRA, at which time the spouse (the higher wage earner) files for and takes spousal benefits. The spouse then files for and begins his/her own benefit at age 70, at the higher benefit amount.

The higher wage earner makes a restricted application at his/her FRA. Restricted application allows the account holder to apply only for the spousal benefit s/he would be due under dual entitlement rules. At any age beyond his/her FRA, the higher wage earner can apply for and receive benefits based on his/her own work history.

After April 30, 2016, you (or your spouse) can still file and suspend your benefits upon reaching your FRA; but this strategy (that allowed your spouse to receive spousal benefits for the same period that the benefits are suspended) has been discontinued by the Social Security Administration.

Maximized Benefits:

This is the strategy that provides the highest estimate of lifetime Social Security income, assuming you live to the age(s) shown on the Detailed Results page.

Total Lifetime Benefit:

The total estimate of benefits you and your co-client, if applicable, would receive in your lifetime, assuming you live to the age(s) shown on the Detailed Results page. This amount is in current (non-inflated) dollars.

Break Even Point:

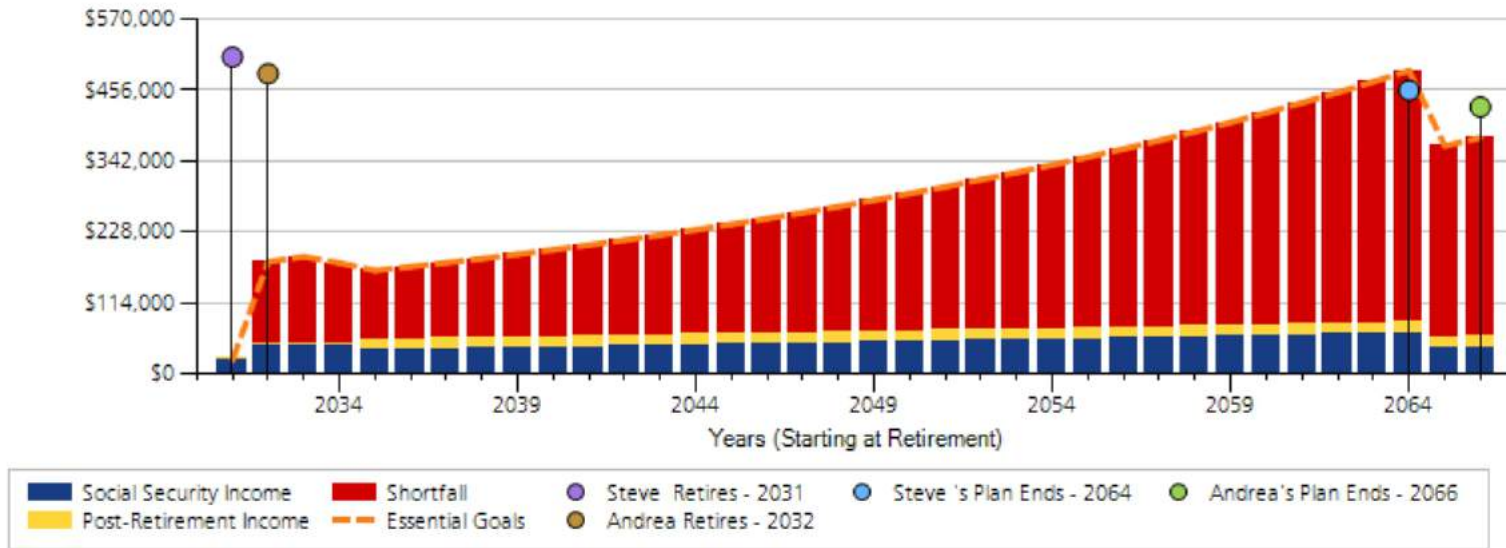
The age(s) at which this strategy would provide greater benefits than the As Soon As Possible strategy. If you live longer than the break even age for a strategy, your total lifetime benefits using that strategy would be greater than the lifetime benefits of the "As Soon As Possible" strategy. If you are older than age 62, the break even comparison uses the strategy that begins at the earliest age(s) as the baseline for comparison.

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

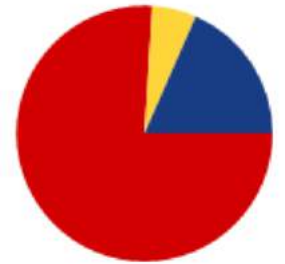
Income Planning

Secure Income Analysis

The Income Analysis shows all the goals categorized as Needs and the sources of income beginning at retirement. Incomes and goal expenses are shown in future dollars. Social Security and Post Retirement Income are displayed as after-tax figures. The graph and figures represent one simulated trial's calculated results for the Recommended Scenario.



Shortfall
\$3,791,616



Values are in Current Dollars

Goals

| Goal | Amount | Proration |
|-----------------------------------|-----------|-----------|
| Need | | |
| Health Care | \$21,618 | 100% |
| Retirement - Basic Living Expense | \$133,123 | 100% |

Social Security Income

| Include | Description | Amount |
|-------------------------------------|--------------------------|----------|
| <input checked="" type="checkbox"/> | Social Security - Steve | \$24,137 |
| <input checked="" type="checkbox"/> | Social Security - Andrea | \$14,187 |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Secure Income Analysis

Post Retirement Income

| Include | Description | Amount |
|-------------------------------------|-------------------------------|----------|
| <input checked="" type="checkbox"/> | PBGC Pension Income | \$1,322 |
| <input checked="" type="checkbox"/> | Andrea's OPERS Pension Income | \$15,192 |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Total Income Analysis

The Total Income Analysis shows all the goals and the sources of income beginning at retirement. Incomes and goal expenses are shown in future dollars. Social Security and Post Retirement Income are displayed as after-tax figures. The graph and figures represent one simulated trial's calculated results for the Recommended Scenario.



Surplus
\$5,778,700



Values are in Current Dollars

Goals

| Goal | Amount |
|-----------------------------------|-----------|
| Need | |
| Health Care | \$21,618 |
| Retirement - Basic Living Expense | \$133,123 |
| Want | |
| Travel | \$6,316 |
| Wish | |
| Leave Bequest | \$980,833 |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Total Income Analysis

Social Security Income

| Description | Amount |
|--------------------------|----------|
| Social Security - Steve | \$24,137 |
| Social Security - Andrea | \$14,187 |

Post Retirement Income

| Description | Amount |
|-------------------------------|----------|
| PBGC Pension Income | \$1,322 |
| Andrea's OPERS Pension Income | \$15,192 |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Risk Management

Life Insurance Analysis - Results

What Happens If Andrea Dies Early? It May Depend On How Early.

No insurance policies are being used in the selected scenario.

Existing Policies

| Description | Insured | Death Benefit | Annual Cost | Cash Value | Action |
|--|---------|---------------|-------------|------------|--------|
| Andrea's Term Life Policy (3 Years Remaining) | Andrea | \$100,000 | \$0 | N/A | Cancel |
| Andrea's Employer Term Life (10 Years Remaining) | Andrea | \$25,000 | \$0 | N/A | Cancel |

Life Insurance Analysis - Results

What Happens If Steve Dies Early? It May Depend On How Early.

No insurance policies are being used in the selected scenario.

Existing Policies

| Description | Insured | Death Benefit | Annual Cost | Cash Value | Action |
|--|---------|---------------|-------------|------------|--------|
| Steve's Term Life Policy (3 Years Remaining) | Steve | \$500,000 | \$0 | N/A | Cancel |
| Steve Employer Term (9 Years Remaining) | Steve | \$150,000 | \$0 | N/A | Cancel |

Life Insurance Analysis - Input Details

For Steve 's Plan

Transition Money

| | |
|----------------|------------------------|
| Extra Cash | \$0 |
| Final Expenses | \$10,000 |
| New Services | \$0 per year for 1 yrs |
| Other | \$0 |

Individual Goals

| Name | Amount |
|---------------|-----------|
| Leave Bequest | \$250,000 |
| Travel | \$5,000 |

Expense Buckets

| Name | Amount |
|--|-----------|
| Living Expenses Before Retirement | |
| Employed | \$143,517 |
| Steve Alone Employed | \$129,165 |
| Living Expenses After Retirement | |
| Both Retired | \$100,000 |
| Steve Alone Retired | \$0 |

Other Assets

| Name | Amount |
|-------------------------|-----------|
| Three Rental Properties | \$300,000 |

Life Insurance Analysis - Input Details

For Andrea's Plan

Transition Money

| | |
|----------------|------------------------|
| Extra Cash | \$0 |
| Final Expenses | \$10,000 |
| New Services | \$0 per year for 1 yrs |
| Other | \$0 |

Individual Goals

| Name | Amount |
|---------------|-----------|
| Leave Bequest | \$250,000 |
| Travel | \$5,000 |

Expense Buckets

| Name | Amount |
|--|-----------|
| Living Expenses Before Retirement | |
| Employed | \$143,517 |
| Andrea Alone Employed | \$129,165 |
| Living Expenses After Retirement | |
| Both Retired | \$100,000 |
| Andrea Alone Retired | \$80,000 |

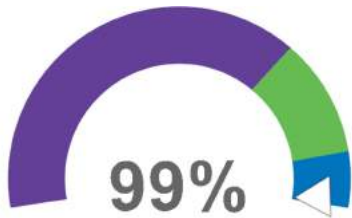
Other Assets

| Name | Amount |
|-------------------------|-----------|
| Three Rental Properties | \$300,000 |

Life Insurance Analysis - True Cost Summary

Survivor Plans with Proposed Policies

Steve 's Plan if Andrea Dies In This Year



Probability of Success

Above Confidence Zone

Andrea's Plan if Steve Dies In This Year



Probability of Success

Below Confidence Zone

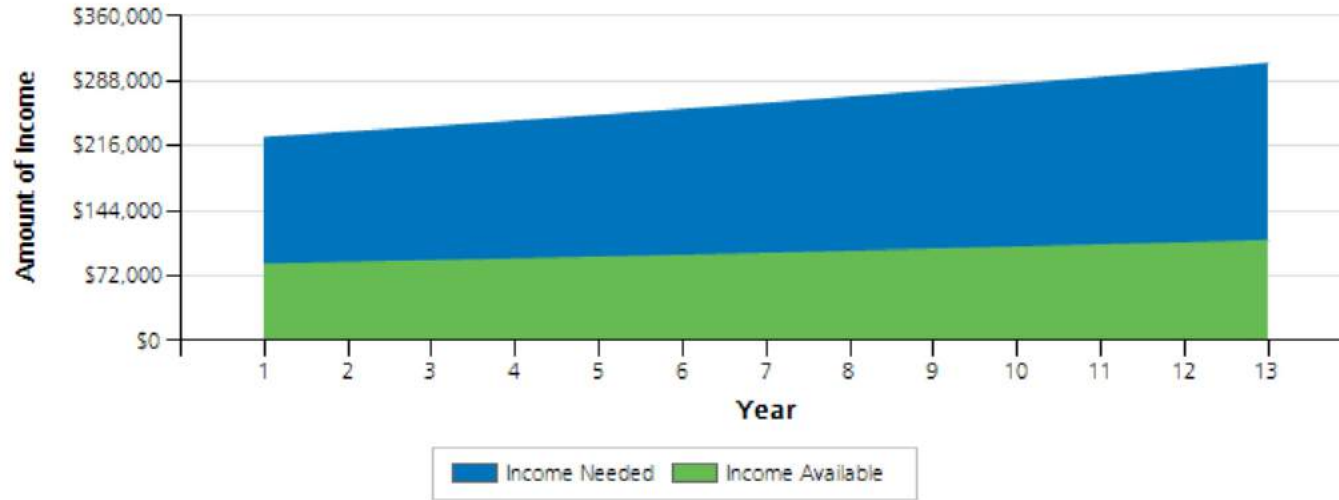
Cost Summary

| Period | Steve | | Andrea | | Total Cost/Yr | |
|---------------------|---------|---------|---------|---------|---------------|-------------------|
| | Benefit | Cost/Yr | Benefit | Cost/Yr | New Policies | Increase/Decrease |
| 2023 to Andrea Dies | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |

Disability Needs Analysis - Steve

If Steve is Disabled

Disability Insurance can provide an important source of funds during the time when you are unable to work due to a prolonged illness or injury. This section compares your income needs to your income sources for various disability periods. If there is an Income Shortfall, you may want to consider the purchase of a Disability Insurance Policy.



| Length of Disability | Income Needed | Employment Income | Other Income | Social Security Benefit | Group* Insurance | Personal Insurance | Surplus or (Shortfall) |
|----------------------|---------------|-------------------|--------------|-------------------------|------------------|--------------------|------------------------|
| 1 year(s) | \$225,000 | \$70,000 | \$15,000 | \$0 | \$0 | \$0 | -\$140,000 |
| 2 year(s) | \$230,918 | \$71,841 | \$15,000 | \$0 | \$0 | \$0 | -\$144,077 |
| 5 year(s) | \$249,620 | \$77,660 | \$15,000 | \$0 | \$0 | \$0 | -\$156,961 |
| 10 year(s) | \$284,218 | \$88,423 | \$15,000 | \$0 | \$0 | \$0 | -\$180,795 |
| 13 year(s) | \$307,238 | \$95,585 | \$15,000 | \$0 | \$0 | \$0 | -\$196,653 |

* The benefit amount may include an after-tax portion that has been grossed up to reflect its pre-tax value.

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Disability Needs Analysis - Steve

If Steve is Disabled

Refine Needs Analysis

Social Security

| | |
|---|----|
| Do you want to include Social Security Disability Benefits in the analysis? | No |
|---|----|

Other Income (pre-tax, current dollars)

| | |
|---|----------|
| Start year | 2023 |
| Stop year | 2035 |
| Annual amount | \$15,000 |
| Will this amount increase with inflation? | No |

Income Needed (pre-tax, current dollars)

| During the first year | | During these years | | |
|-----------------------|--------------------|--------------------|--------------------|--------------------|
| Month 1 | \$18,750 per month | Year 2 | \$18,750 per month | \$225,000 per year |
| Month 2 & 3 | \$18,750 per month | Year 3 - 5 | \$18,750 per month | \$225,000 per year |
| Month 4 & 5 | \$18,750 per month | Year 6 to Age 65 | \$18,750 per month | \$225,000 per year |
| Month 6 - 12 | \$18,750 per month | | | |

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Disability Needs Analysis - Steve

If Steve is Disabled

Surplus or Shortfall During First Year

All amounts in this table are monthly, pre-tax amounts.

| First Year - Month | Income Needed | Employment Income | Other Income | Social Security Benefit | Group* Insurance | Personal Insurance | Surplus or (Shortfall) |
|--------------------|---------------|-------------------|--------------|-------------------------|------------------|--------------------|------------------------|
| 1 | \$18,750 | \$5,833 | \$1,250 | \$0 | \$0 | \$0 | -\$11,667 |
| 2 | \$18,750 | \$5,833 | \$1,250 | \$0 | \$0 | \$0 | -\$11,667 |
| 3 | \$18,750 | \$5,833 | \$1,250 | \$0 | \$0 | \$0 | -\$11,667 |
| 4 | \$18,750 | \$5,833 | \$1,250 | \$0 | \$0 | \$0 | -\$11,667 |
| 5 | \$18,750 | \$5,833 | \$1,250 | \$0 | \$0 | \$0 | -\$11,667 |
| 6 | \$18,750 | \$5,833 | \$1,250 | \$0 | \$0 | \$0 | -\$11,667 |
| 7 | \$18,750 | \$5,833 | \$1,250 | \$0 | \$0 | \$0 | -\$11,667 |
| 8 | \$18,750 | \$5,833 | \$1,250 | \$0 | \$0 | \$0 | -\$11,667 |
| 9 | \$18,750 | \$5,833 | \$1,250 | \$0 | \$0 | \$0 | -\$11,667 |
| 10 | \$18,750 | \$5,833 | \$1,250 | \$0 | \$0 | \$0 | -\$11,667 |
| 11 | \$18,750 | \$5,833 | \$1,250 | \$0 | \$0 | \$0 | -\$11,667 |
| 12 | \$18,750 | \$5,833 | \$1,250 | \$0 | \$0 | \$0 | -\$11,667 |

* The benefit amount may include an after-tax portion that has been grossed up to reflect its pre-tax value.

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Disability Needs Analysis - Steve

If Steve is Disabled

Surplus or Shortfall by Age

All amounts in this table are annual, pre-tax amounts.

| Age | Income Needed | Employment Income | Other Income | Social Security Benefit | Group* Insurance | Personal Insurance | Surplus or (Shortfall) |
|-----|---------------|-------------------|--------------|-------------------------|------------------|--------------------|------------------------|
| 54 | \$230,918 | \$71,841 | \$15,000 | \$0 | \$0 | \$0 | -\$144,077 |
| 55 | \$236,991 | \$73,730 | \$15,000 | \$0 | \$0 | \$0 | -\$148,260 |
| 56 | \$243,223 | \$75,670 | \$15,000 | \$0 | \$0 | \$0 | -\$152,554 |
| 57 | \$249,620 | \$77,660 | \$15,000 | \$0 | \$0 | \$0 | -\$156,961 |
| 58 | \$256,185 | \$79,702 | \$15,000 | \$0 | \$0 | \$0 | -\$161,483 |
| 59 | \$262,923 | \$81,798 | \$15,000 | \$0 | \$0 | \$0 | -\$166,125 |
| 60 | \$269,838 | \$83,950 | \$15,000 | \$0 | \$0 | \$0 | -\$170,888 |
| 61 | \$276,935 | \$86,157 | \$15,000 | \$0 | \$0 | \$0 | -\$175,777 |
| 62 | \$284,218 | \$88,423 | \$15,000 | \$0 | \$0 | \$0 | -\$180,795 |
| 63 | \$291,693 | \$90,749 | \$15,000 | \$0 | \$0 | \$0 | -\$185,944 |
| 64 | \$299,364 | \$93,136 | \$15,000 | \$0 | \$0 | \$0 | -\$191,229 |
| 65 | \$307,238 | \$95,585 | \$15,000 | \$0 | \$0 | \$0 | -\$196,653 |

* The benefit amount may include an after-tax portion that has been grossed up to reflect its pre-tax value.

Notes

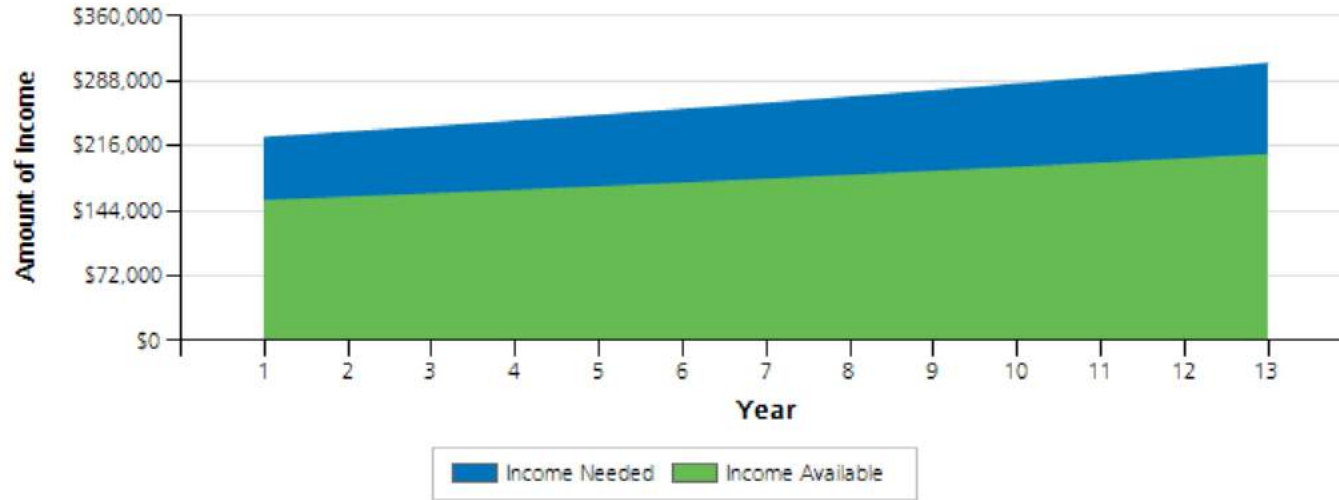
- Disability benefits may be subject to an elimination period or benefit age cap.
- Income Needed is the amount you have indicated is necessary to maintain your standard of living during the disability period.

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Disability Needs Analysis - Andrea

If Andrea is Disabled

Disability Insurance can provide an important source of funds during the time when you are unable to work due to a prolonged illness or injury. This section compares your income needs to your income sources for various disability periods. If there is an Income Shortfall, you may want to consider the purchase of a Disability Insurance Policy.



| Length of Disability | Income Needed | Employment Income | Other Income | Social Security Benefit | Group* Insurance | Personal Insurance | Surplus or (Shortfall) |
|----------------------|---------------|-------------------|--------------|-------------------------|------------------|--------------------|------------------------|
| 1 year(s) | \$225,000 | \$140,000 | \$15,000 | \$0 | \$0 | \$0 | -\$70,000 |
| 2 year(s) | \$230,918 | \$143,682 | \$15,000 | \$0 | \$0 | \$0 | -\$72,236 |
| 5 year(s) | \$249,620 | \$155,319 | \$15,000 | \$0 | \$0 | \$0 | -\$79,301 |
| 10 year(s) | \$284,218 | \$176,847 | \$15,000 | \$0 | \$0 | \$0 | -\$92,371 |
| 13 year(s) | \$307,238 | \$191,170 | \$15,000 | \$0 | \$0 | \$0 | -\$101,068 |

* The benefit amount may include an after-tax portion that has been grossed up to reflect its pre-tax value.

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Disability Needs Analysis - Andrea

If Andrea is Disabled

Refine Needs Analysis

Social Security

| | |
|---|----|
| Do you want to include Social Security Disability Benefits in the analysis? | No |
|---|----|

Other Income (pre-tax, current dollars)

| | |
|---|----------|
| Start year | 2023 |
| Stop year | 2035 |
| Annual amount | \$15,000 |
| Will this amount increase with inflation? | No |

Income Needed (pre-tax, current dollars)

| During the first year | | During these years | | |
|-----------------------|--------------------|--------------------|--------------------|--------------------|
| Month 1 | \$18,750 per month | Year 2 | \$18,750 per month | \$225,000 per year |
| Month 2 & 3 | \$18,750 per month | Year 3 - 5 | \$18,750 per month | \$225,000 per year |
| Month 4 & 5 | \$18,750 per month | Year 6 to Age 65 | \$18,750 per month | \$225,000 per year |
| Month 6 - 12 | \$18,750 per month | | | |

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Disability Needs Analysis - Andrea

If Andrea is Disabled

Surplus or Shortfall During First Year

All amounts in this table are monthly, pre-tax amounts.

| First Year - Month | Income Needed | Employment Income | Other Income | Social Security Benefit | Group* Insurance | Personal Insurance | Surplus or (Shortfall) |
|--------------------|---------------|-------------------|--------------|-------------------------|------------------|--------------------|------------------------|
| 1 | \$18,750 | \$11,667 | \$1,250 | \$0 | \$0 | \$0 | -\$5,833 |
| 2 | \$18,750 | \$11,667 | \$1,250 | \$0 | \$0 | \$0 | -\$5,833 |
| 3 | \$18,750 | \$11,667 | \$1,250 | \$0 | \$0 | \$0 | -\$5,833 |
| 4 | \$18,750 | \$11,667 | \$1,250 | \$0 | \$0 | \$0 | -\$5,833 |
| 5 | \$18,750 | \$11,667 | \$1,250 | \$0 | \$0 | \$0 | -\$5,833 |
| 6 | \$18,750 | \$11,667 | \$1,250 | \$0 | \$0 | \$0 | -\$5,833 |
| 7 | \$18,750 | \$11,667 | \$1,250 | \$0 | \$0 | \$0 | -\$5,833 |
| 8 | \$18,750 | \$11,667 | \$1,250 | \$0 | \$0 | \$0 | -\$5,833 |
| 9 | \$18,750 | \$11,667 | \$1,250 | \$0 | \$0 | \$0 | -\$5,833 |
| 10 | \$18,750 | \$11,667 | \$1,250 | \$0 | \$0 | \$0 | -\$5,833 |
| 11 | \$18,750 | \$11,667 | \$1,250 | \$0 | \$0 | \$0 | -\$5,833 |
| 12 | \$18,750 | \$11,667 | \$1,250 | \$0 | \$0 | \$0 | -\$5,833 |

* The benefit amount may include an after-tax portion that has been grossed up to reflect its pre-tax value.

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Disability Needs Analysis - Andrea

If Andrea is Disabled

Surplus or Shortfall by Age

All amounts in this table are annual, pre-tax amounts.

| Age | Income Needed | Employment Income | Other Income | Social Security Benefit | Group* Insurance | Personal Insurance | Surplus or (Shortfall) |
|-----|---------------|-------------------|--------------|-------------------------|------------------|--------------------|------------------------|
| 54 | \$230,918 | \$143,682 | \$15,000 | \$0 | \$0 | \$0 | -\$72,236 |
| 55 | \$236,991 | \$147,461 | \$15,000 | \$0 | \$0 | \$0 | -\$74,530 |
| 56 | \$243,223 | \$151,339 | \$15,000 | \$0 | \$0 | \$0 | -\$76,884 |
| 57 | \$249,620 | \$155,319 | \$15,000 | \$0 | \$0 | \$0 | -\$79,301 |
| 58 | \$256,185 | \$159,404 | \$15,000 | \$0 | \$0 | \$0 | -\$81,781 |
| 59 | \$262,923 | \$163,597 | \$15,000 | \$0 | \$0 | \$0 | -\$84,326 |
| 60 | \$269,838 | \$167,899 | \$15,000 | \$0 | \$0 | \$0 | -\$86,939 |
| 61 | \$276,935 | \$172,315 | \$15,000 | \$0 | \$0 | \$0 | -\$89,620 |
| 62 | \$284,218 | \$176,847 | \$15,000 | \$0 | \$0 | \$0 | -\$92,371 |
| 63 | \$291,693 | \$181,498 | \$15,000 | \$0 | \$0 | \$0 | -\$95,195 |
| 64 | \$299,364 | \$186,271 | \$15,000 | \$0 | \$0 | \$0 | -\$98,093 |
| 65 | \$307,238 | \$191,170 | \$15,000 | \$0 | \$0 | \$0 | -\$101,068 |

* The benefit amount may include an after-tax portion that has been grossed up to reflect its pre-tax value.

Notes

- Disability benefits may be subject to an elimination period or benefit age cap.
- Income Needed is the amount you have indicated is necessary to maintain your standard of living during the disability period.

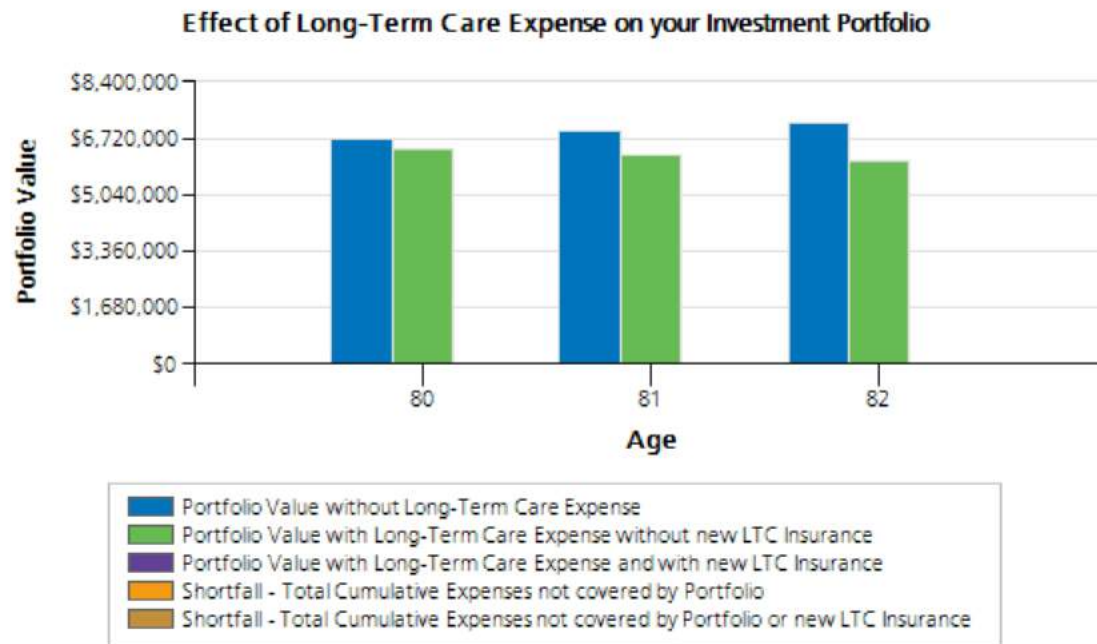
See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Long-Term Care Needs Analysis - Steve

Scenario : What If Scenario 1

One of the greatest threats to the financial well-being of many people over 50 is the possible need for an extended period of Long-Term Care, either at home, in an Assisted Living Facility or in a Nursing Home. This Section demonstrates how these expenses could adversely affect your Investment Portfolio and how you might protect it with a Long-Term Care policy.

This graph shows what would happen to your portfolio if Steve enters a Nursing Home at age 80 for 3 years at an annual cost, in Current Dollars, of \$98,550 inflating at 4.50%.



| | |
|--|-----------|
| Total Cost of Long-Term Care : | \$970,953 |
| Total of Existing Long-Term Care Policy Benefits : | \$0 |
| Total Benefits from purchasing a new Long-Term Care Policy : | \$0 |
| Amount offset by expense reduction during care period : | \$0 |
| | |
| Net Cost of care to be paid from Portfolio : | \$970,953 |

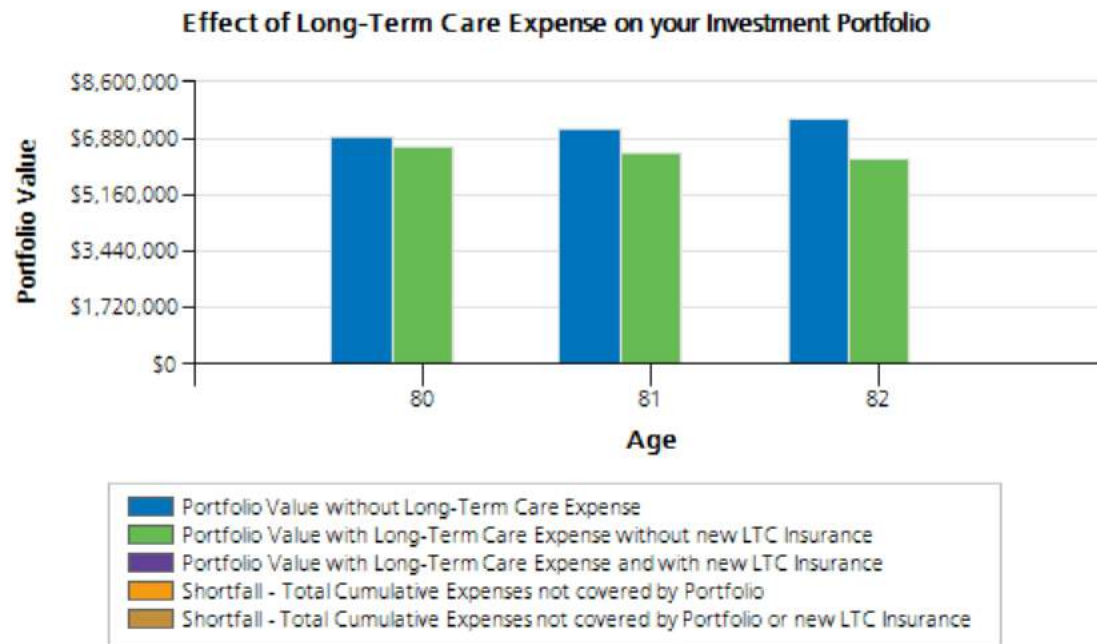
See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Long-Term Care Needs Analysis - Andrea

Scenario : What If Scenario 1

One of the greatest threats to the financial well-being of many people over 50 is the possible need for an extended period of Long-Term Care, either at home, in an Assisted Living Facility or in a Nursing Home. This Section demonstrates how these expenses could adversely affect your Investment Portfolio and how you might protect it with a Long-Term Care policy.

This graph shows what would happen to your portfolio if Andrea enters a Nursing Home at age 80 for 3 years at an annual cost, in Current Dollars, of \$98,550 inflating at 4.50%.



| | |
|--|-------------|
| Total Cost of Long-Term Care : | \$1,014,646 |
| Total of Existing Long-Term Care Policy Benefits : | \$0 |
| Total Benefits from purchasing a new Long-Term Care Policy : | \$0 |
| Amount offset by expense reduction during care period : | \$0 |
| <hr/> | |
| Net Cost of care to be paid from Portfolio : | \$1,014,646 |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Estate Analysis

Estate Analysis Introduction

This section of your report provides a general overview of your current estate situation and shows the projected value of your estate at death. It includes an estimate of Federal Estate taxes, expenses, and the amounts to be received by your beneficiaries. If appropriate, this report also illustrates one or more estate planning strategies that you may want to consider.

Important Note: This analysis is intended solely to illustrate potential estate analysis issues. Prior to taking any action, we recommend that you review the legal and/or tax implication of this analysis with your personal legal and/or tax professional.

You have told us the following about your current Estate situation;

- Neither Steve nor Andrea have a Will.
- Neither Steve nor Andrea have a Medical Directive.
- Neither Steve nor Andrea have a Power Of Attorney.

This Estate Analysis assumes that you both maintain valid wills that bequeath all assets to each other (Simple Will). This Estate Analysis may not accurately reflect your current estate where one or both of you does not have a Simple Will. This Estate Analysis does not include review of any estate planning documents, and is based on information provided by the client or co-client as part of their overall financial analysis.

It is important that both of you have a Will that is valid and up-to-date. Your Wills should be periodically reviewed by your legal professional. You should also discuss the appropriateness of a Medical Directive and Power of Attorney with your legal professional.

You have indicated that you have not made provisions for a Bypass Trust. When this analysis illustrates the potential benefit of a Bypass Trust, it assumes that your assets will be properly titled and appropriate to fully fund the amount shown.

The Need for Estate Planning

How Will You Be Remembered?

It is often said that you cannot take your money with you; however, it is somewhat comforting to know that you can determine what happens to it after you're gone. A well-designed estate plan can not only help make sure that your assets go where you want them to, but also makes the process simpler, faster, less expensive, and less painful. Such planning followed by an orderly transition of your estate can have a positive impact on the people you care about.

Goal Planning is Important

When it comes to estate taxes, the tax law seemingly penalizes those who fail to plan properly. Failure to properly plan can sometimes lead to greater estate taxes due. A well-designed estate plan can potentially reduce taxes substantially, and leave more money for your heirs.

Probate - Expense and Delays

Probate is the legal process for settling your Estate, which basically means that all your debts and taxes are paid and remaining assets are distributed. Probate can be time consuming and expensive, and is open to public review. A well-designed estate plan can reduce the costs of probate, save time, and even avoid probate for many assets.

Your Beneficiaries - Leaving More

The desire to control the ultimate disposition of that which we accumulate during our lifetime and to provide for those we care about is a strong motivation in most people. In this regard, there are many questions to answer:

- Who should get the money, and how much?
- When should they get it - all at once or over time?
- Who will manage the money?
- Do you want to place restrictions on some assets such as a business or property?
- How much should go to charity?
- Who gets important tangible assets (e.g. wedding rings, family heirlooms)?
- Which assets do you want sold? Which assets should never be sold?
- Will there be enough liquidity to pay taxes?

You - Having Enough

Estate Planning focuses on what happens after you die and includes strategies you can employ to increase the amount of your assets that pass to your beneficiaries. Some of these strategies, such as gifting and purchasing life insurance, can cost you a significant amount of money during your lifetime. While this is certainly financially helpful for your heirs, is it financially sound for you? A good estate plan also considers the impact of these strategies on you, while you're alive. You want to make sure that you will have enough money to support your own lifestyle, before spending money to help your heirs.

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Estate Analysis Introduction

Important Information on Assumptions

This analysis makes a number of assumptions that could significantly affect your results including, but not limited to, the following:

- Both of you are U.S. Citizens.
- For married clients, ownership of qualified assets is assumed to roll over to the surviving co-client at the death of the original owner.
- State inheritance or gift taxes have not been incorporated.
- Gift taxes are not calculated every year, but are totaled and settled at the death of the donor.
- Generation-skipping taxes, if applicable, have not been calculated.
- All custodial accounts (UGMA and/or UTMA) are not included in the estate calculations.
- All amounts contributed to 529 Savings Plans are treated as completed gifts and there is no recapture provision for any 5-year pre-funding contribution elections.
- Financial Goals such as "Gift or Donation" or "Leave a Bequest" are not reflected in the Estate Analysis.
- Bequests stipulated in your will, including charitable bequests, are not reflected in the Estate Analysis.
- In certain calculations, the Bypass Trust may not be fully funded to the available estate exemption equivalent amount due to prior gifts, titling of assets, insufficient resources, and/or other bequests.
- The current values of vested stock options are included in the gross estate. The current values of unvested stock options are included if you indicated, on the Stock Options page, that the options vest at death.
- In the event Other Assets, such as a Primary Residence or Personal Property, are used to fund the Bypass Trust, the program assumes these assets have a specific value and can in fact be used to fund the Bypass Trust.
- If applicable, the value of any payment that continues past death created by the Immediate Annuity Goal Strategy is not included in the estate calculations.
- When applicable a State's Estate Tax Brackets and Exclusion are used to estimate a potential State Estate Tax liability, because this is an estimate, State-specific Estate Tax Laws are not included in the estate analysis.

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Estate Analysis Options

Liabilities

What is the remaining value of Liabilities at death?

| | |
|---|-------------|
| Die Today (Liabilities in Plan = \$160,000) : | \$160,000 |
| Die in fixed number of years : | \$255,962 |
| Die at Life Expectancy (last death) : | \$1,396,183 |

Taxable Gifts since 1976 on which no gift tax was paid

| | | |
|---|--------------|---------------|
| What is the value of prior gifts in excess of the annual gift exclusion on which you did not pay taxes? | Steve | Andrea |
| | \$0 | \$0 |

Final Expenses

What costs do you want to include for Final Expenses?

| | At 1st Death | At 2nd Death |
|--------------------------|---------------------|---------------------|
| Funeral : | \$10,000 | \$10,000 |
| Administration Fees | | |
| Fixed Amount | \$0 | \$0 |
| Plus % of Probate assets | 2.00% | 5.00% |

Personal Exclusion Amount

What assumption do you want to use for the amount of the Personal Exclusion?

Maximum Personal Exclusion Amount (Current Law)

Bypass Trust Funding Amount

Portability with no Bypass Trust

* Income in Respect of a Decedent (IRD) is income a decedent earned or was entitled to receive before death (e.g. retirement plan assets). IRD assets are excluded from the probate estate and non-IRD assets are included in the probate estate.

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Estate Analysis Current Asset Ownership Detail

This chart summarizes the current ownership and designated beneficiary(ies) of all of your Assets used in this Plan.

Note: All Qualified Retirement Plans, IRA and Tax-deferred Assets are assumed to have the spouse as the beneficiary if married with the estate as contingent beneficiary, or the estate as the beneficiary if single. All other Assets owned individually or jointly are assumed to operate as prescribed by applicable law. We do not provide legal or tax advice. Please consult with your tax and/or legal professional to review the ownership and beneficiary designations and their legal and tax implications since they can have a significant impact on the distribution of assets at your death and whether or not certain basic estate strategies can be implemented.

| Description | Steve | Andrea | Joint (Andrea) | | | | Joint (Other) | Total | Beneficiaries |
|---|--------------------|----------------|------------------|------------|------------|--------------------|---------------|--------------------|-----------------------------|
| | | | Survivorship | Common | Entirety | Community Property | | | |
| Investment Assets | | | | | | | | | |
| Employer Retirement Plans | | | | | | | | | |
| Other Qualified - HSA | \$60,000 | | | | | | | \$60,000 | |
| Steve's 401(k) | \$1,386,754 | | | | | | | \$1,386,754 | Co-Client of Insured (100%) |
| Individual Retirement Accounts | | | | | | | | | |
| Andrea's Roth IRA | | \$7,000 | | | | | | \$7,000 | Co-Client of Insured (100%) |
| Steve's Roth IRA | \$7,000 | | | | | | | \$7,000 | Co-Client of Insured (100%) |
| Taxable and/or Tax-Free Accounts | | | | | | | | | |
| JTWROS | | | \$70,977 | | | | | \$70,977 | |
| Savings/Checking | | | \$208,819 | | | | | \$208,819 | |
| <i>Total Investment Assets</i> | <i>\$1,453,754</i> | <i>\$7,000</i> | <i>\$279,795</i> | <i>\$0</i> | <i>\$0</i> | <i>\$0</i> | <i>\$0</i> | <i>\$1,740,550</i> | |
| Other Assets | | | | | | | | | |
| Home and Personal Assets | | | | | | | | | |
| Home - 357 Blue Jay Way | | | \$305,000 | | | | | \$305,000 | |
| Business and Property | | | | | | | | | |
| Three Rental Properties | | | \$300,000 | | | | | \$300,000 | |
| <i>Total Other Assets</i> | <i>\$0</i> | <i>\$0</i> | <i>\$605,000</i> | <i>\$0</i> | <i>\$0</i> | <i>\$0</i> | <i>\$0</i> | <i>\$605,000</i> | |
| Total Assets : | \$1,453,754 | \$7,000 | \$884,795 | \$0 | \$0 | \$0 | \$0 | \$2,345,550 | |

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Estate Analysis Results Combined Summary

Using What If Scenario 1 - Both Die today - Steve Predeceases Andrea, Both Dying in Ohio

Current Estate



| | |
|------------------------|-------------|
| ■ Federal Estate Tax : | \$0 |
| ■ State Estate Tax : | \$0 |
| ■ Estate Expenses : | -\$262,990 |
| ■ Amount to Heirs : | \$2,857,560 |

Amount to Heirs

| | |
|-----------------------------|-------------|
| Net Estate Value : | \$2,857,560 |
| Bypass Trust : | \$0 |
| Other Life Insurance : | \$0 |
| Life Insurance To Charity : | \$0 |
| Life Insurance in Trust : | \$0 |
| Other Previous Gifts : | \$0 |

Total Transfer to Heirs : \$2,857,560

Cash Needed to Pay Tax and Expenses

| | |
|-----------------------------|-----|
| Shortfall at First Death : | \$0 |
| Shortfall at Second Death : | \$0 |

Notes

- Prior gifts are not included in the amount to heirs.

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Estate Analysis Results Combined Summary

Using What If Scenario 1 - Both Die today - Andrea Predeceases Steve , Both Dying in Ohio

Current Estate



| | |
|----------------------|-------------|
| Federal Estate Tax : | \$0 |
| State Estate Tax : | \$0 |
| Estate Expenses : | -\$262,990 |
| Amount to Heirs : | \$2,857,560 |

Amount to Heirs

| | |
|-----------------------------|-------------|
| Net Estate Value : | \$2,857,560 |
| Bypass Trust : | \$0 |
| Other Life Insurance : | \$0 |
| Life Insurance To Charity : | \$0 |
| Life Insurance in Trust : | \$0 |
| Other Previous Gifts : | \$0 |

Total Transfer to Heirs : **\$2,857,560**

Cash Needed to Pay Tax and Expenses

| | |
|-----------------------------|-----|
| Shortfall at First Death : | \$0 |
| Shortfall at Second Death : | \$0 |

Notes

- Prior gifts are not included in the amount to heirs.

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Estate Analysis Results Individual Detail

Using What If Scenario 1 - Both Die today - Steve Predeceases Andrea

Steve 's Estate

| | Current Estate |
|---|----------------|
| Gross Estate in 2023 | \$2,546,152 |
| Total Deductions and Expenses | -\$2,546,152 |
| Taxable Estate | \$0 |
| Ohio State Estate Tax | \$0 |
| Federal Estate Tax | \$0 |
| Total Estate Taxes | \$0 |
| Bypass Trust - Remaining Personal Exclusion (DSUEA) | \$0 |
| Spousal Transfer | \$2,536,152 |
| Other Transfers | \$0 |

Andrea's Estate

| | Current Estate |
|------------------------------------|----------------|
| Gross Estate in 2023 | \$3,110,550 |
| Total Deductions and Expenses | -\$252,990 |
| Taxable Estate | \$2,857,560 |
| Amount Transferred to Bypass Trust | \$0 |
| Ohio State Estate Tax | \$0 |
| Federal Estate Tax | \$0 |
| Total Estate Taxes | \$0 |

| | Current Estate |
|-----------------|----------------|
| Amount to Heirs | \$2,857,560 |

Notes

- DSUEA – Deceased Spouse Unused Exclusion Amount

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Estate Analysis Results Individual Detail

Using What If Scenario 1 - Both Die today - Andrea Predeceases Steve

Andrea's Estate

| | Current Estate |
|---|----------------|
| Gross Estate in 2023 | \$574,398 |
| Total Deductions and Expenses | -\$574,398 |
| Taxable Estate | \$0 |
| Ohio State Estate Tax | \$0 |
| Federal Estate Tax | \$0 |
| Total Estate Taxes | \$0 |
| Bypass Trust - Remaining Personal Exclusion (DSUEA) | \$0 |
| Spousal Transfer | \$564,398 |
| Other Transfers | \$0 |

Steve 's Estate

| | Current Estate |
|------------------------------------|----------------|
| Gross Estate in 2023 | \$3,110,550 |
| Total Deductions and Expenses | -\$252,990 |
| Taxable Estate | \$2,857,560 |
| Amount Transferred to Bypass Trust | \$0 |
| Ohio State Estate Tax | \$0 |
| Federal Estate Tax | \$0 |
| Total Estate Taxes | \$0 |

| | Current Estate |
|-----------------|----------------|
| Amount to Heirs | \$2,857,560 |

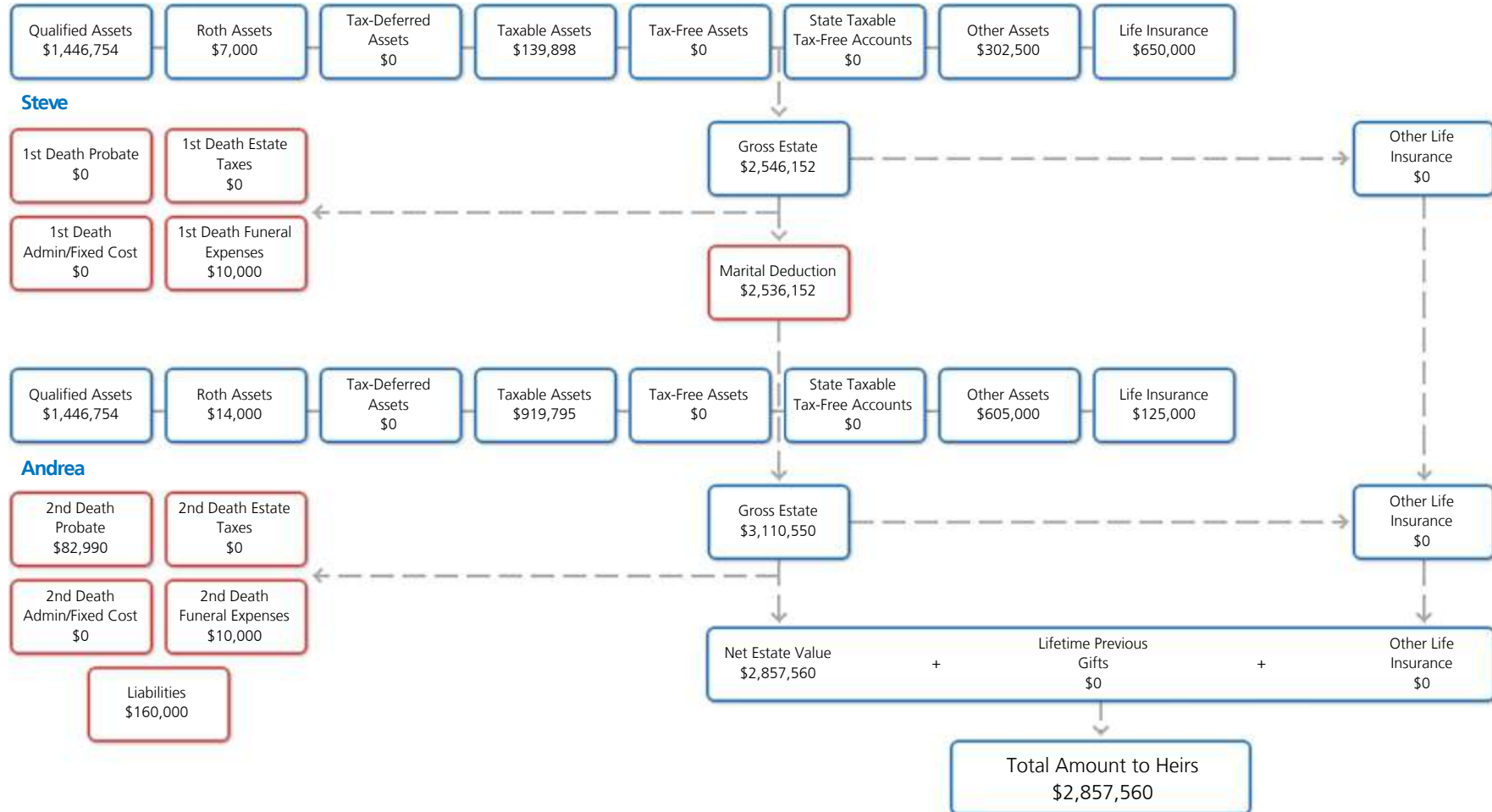
Notes

- DSUEA – Deceased Spouse Unused Exclusion Amount

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Estate Analysis Results Flowchart

Using What If Scenario 1 - Both Die today - Steve Predeceases Andrea, Current Estate - Will without Bypass Trust



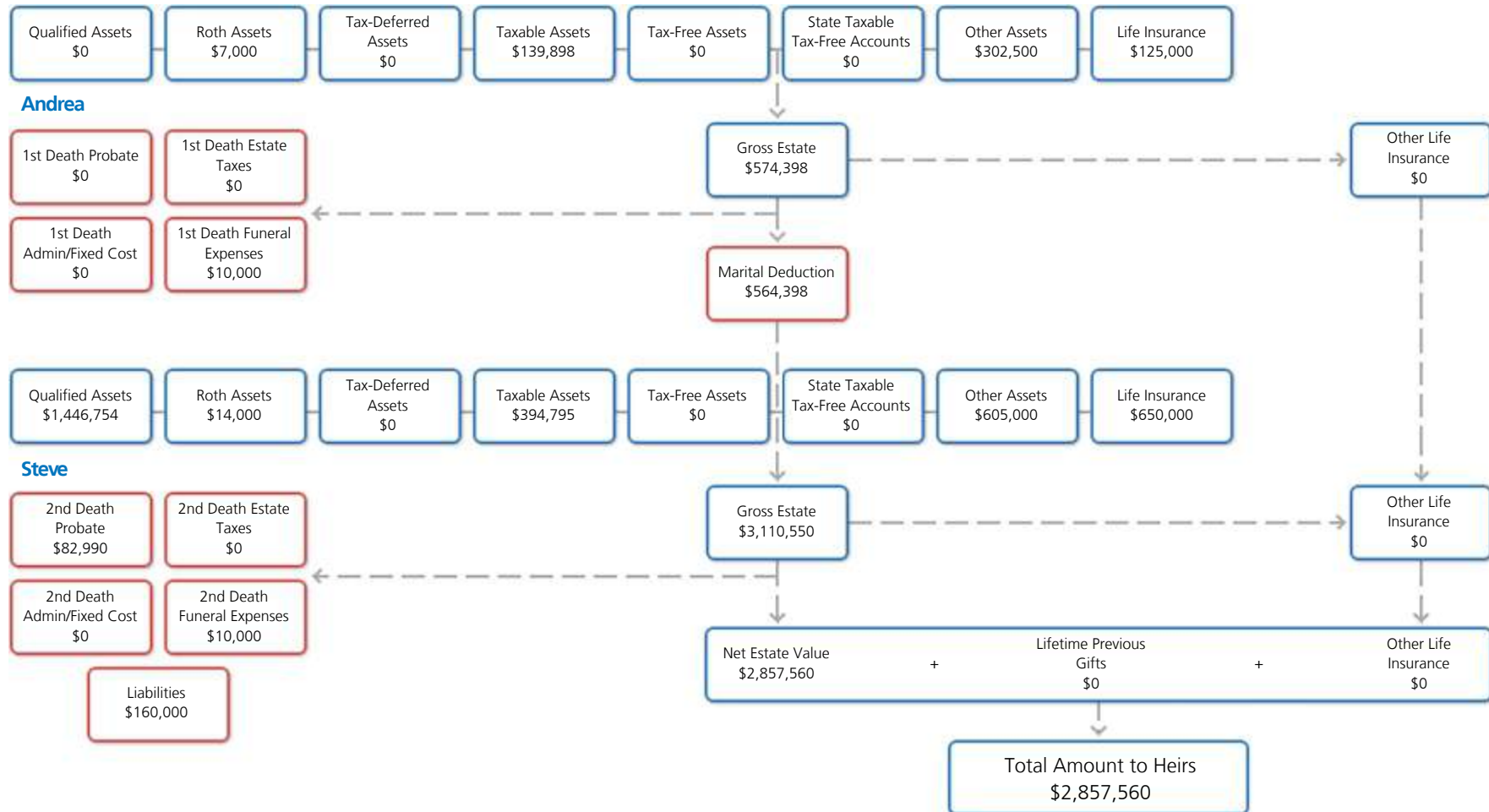
Notes

- Gross Estate amounts may include the value of reverted gifts.
- Other Life Insurance includes policies where the first person to die is the owner and insured and the beneficiary of the policy is not the co-client or estate.
- Gross Estate amounts do not include the value of prior gifts.
- The Bypass Trust may not be fully funded to the available estate exemption equivalent amount due to prior gifts, titling of assets, insufficient resources, and/or other bequests.

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Estate Analysis Results Flowchart

Using What If Scenario 1 - Both Die today - Andrea Predeceases Steve , Current Estate - Will without Bypass Trust



Notes

- Gross Estate amounts may include the value of reverted gifts.
- Other Life Insurance includes policies where the first person to die is the owner and insured and the beneficiary of the policy is not the co-client or estate.
- Gross Estate amounts do not include the value of prior gifts.
- The Bypass Trust may not be fully funded to the available estate exemption equivalent amount due to prior gifts, titling of assets, insufficient resources, and/or other bequests.

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Estate Analysis What If Results Combined Summary

Using What If Scenario 1 - Both Die today - Steve Predeceases Andrea, Both Dying in Ohio

Estate Scenario 1



| | |
|----------------------|-------------|
| Federal Estate Tax : | \$0 |
| State Estate Tax : | \$0 |
| Estate Expenses : | -\$262,990 |
| Amount to Heirs : | \$2,857,560 |

Amount to Heirs

| | |
|-----------------------------|-------------|
| Net Estate Value : | \$2,857,560 |
| Bypass Trust : | \$0 |
| Other Life Insurance : | \$0 |
| Life Insurance To Charity : | \$0 |
| Life Insurance in Trust : | \$0 |
| Other Previous Gifts : | \$0 |

Total Transfer to Heirs : \$2,857,560

Cash Needed to Pay Tax and Expenses

| | |
|-----------------------------|-----|
| Shortfall at First Death : | \$0 |
| Shortfall at Second Death : | \$0 |

Notes

- Prior gifts are not included in the amount to heirs.

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Estate Analysis What If Results Combined Summary

Using What If Scenario 1 - Both Die today - Andrea Predeceases Steve , Both Dying in Ohio

Estate Scenario 1



| | |
|----------------------|-------------|
| Federal Estate Tax : | \$0 |
| State Estate Tax : | \$0 |
| Estate Expenses : | -\$262,990 |
| Amount to Heirs : | \$2,857,560 |

Amount to Heirs

| | |
|-----------------------------|-------------|
| Net Estate Value : | \$2,857,560 |
| Bypass Trust : | \$0 |
| Other Life Insurance : | \$0 |
| Life Insurance To Charity : | \$0 |
| Life Insurance in Trust : | \$0 |
| Other Previous Gifts : | \$0 |

Total Transfer to Heirs : **\$2,857,560**

Cash Needed to Pay Tax and Expenses

| | |
|-----------------------------|-----|
| Shortfall at First Death : | \$0 |
| Shortfall at Second Death : | \$0 |

Notes

- Prior gifts are not included in the amount to heirs.

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Estate Analysis What If Results Combined Summary

Using What If Scenario 1 - Both Die today - Steve Predeceases Andrea

Steve 's Estate

| | Estate Scenario 1 |
|---|-------------------|
| Gross Estate in 2023 | \$2,546,152 |
| Total Deductions and Expenses | -\$2,546,152 |
| Taxable Estate | \$0 |
| Ohio State Estate Tax | \$0 |
| Federal Estate Tax | \$0 |
| Total Estate Taxes | \$0 |
| Bypass Trust - Remaining Personal Exclusion (DSUEA) | \$0 |
| Spousal Transfer | \$2,536,152 |
| Other Transfers | \$0 |

Andrea's Estate

| | Estate Scenario 1 |
|------------------------------------|-------------------|
| Gross Estate in 2023 | \$3,110,550 |
| Total Deductions and Expenses | -\$252,990 |
| Taxable Estate | \$2,857,560 |
| Amount Transferred to Bypass Trust | \$0 |
| Ohio State Estate Tax | \$0 |
| Federal Estate Tax | \$0 |
| Total Estate Taxes | \$0 |

| | Estate Scenario 1 |
|-----------------|-------------------|
| Amount to Heirs | \$2,857,560 |

Notes

- DSUEA – Deceased Spouse Unused Exclusion Amount

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Estate Analysis What If Results Combined Summary

Using What If Scenario 1 - Both Die today - Andrea Predeceases Steve

Andrea's Estate

| | Estate Scenario 1 |
|---|-------------------|
| Gross Estate in 2023 | \$574,398 |
| Total Deductions and Expenses | -\$574,398 |
| Taxable Estate | \$0 |
| Ohio State Estate Tax | \$0 |
| Federal Estate Tax | \$0 |
| Total Estate Taxes | \$0 |
| Bypass Trust - Remaining Personal Exclusion (DSUEA) | \$0 |
| Spousal Transfer | \$564,398 |
| Other Transfers | \$0 |

Steve 's Estate

| | Estate Scenario 1 |
|------------------------------------|-------------------|
| Gross Estate in 2023 | \$3,110,550 |
| Total Deductions and Expenses | -\$252,990 |
| Taxable Estate | \$2,857,560 |
| Amount Transferred to Bypass Trust | \$0 |
| Ohio State Estate Tax | \$0 |
| Federal Estate Tax | \$0 |
| Total Estate Taxes | \$0 |

| | Estate Scenario 1 |
|-----------------|-------------------|
| Amount to Heirs | \$2,857,560 |

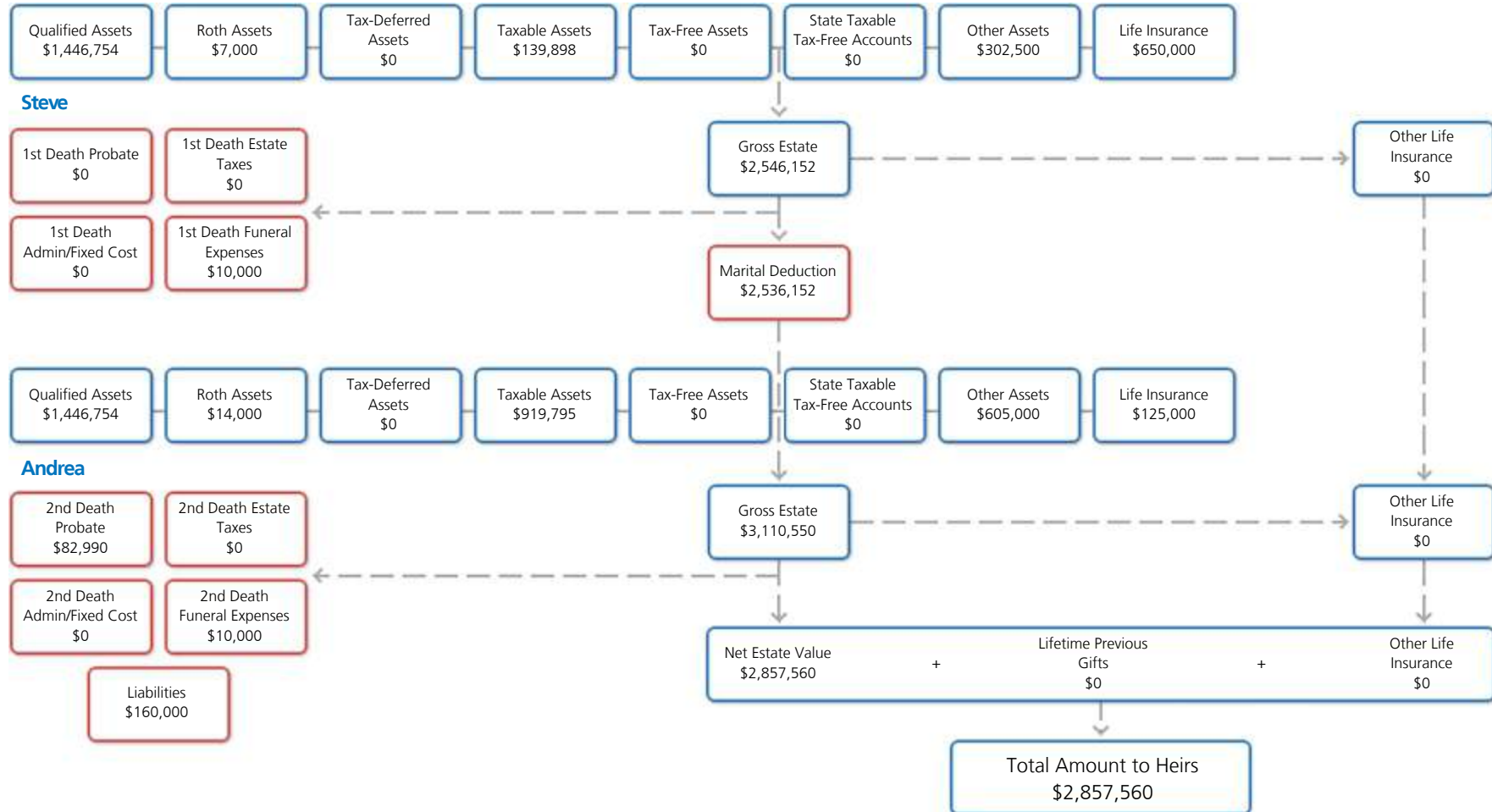
Notes

- DSUEA – Deceased Spouse Unused Exclusion Amount

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Estate Analysis What If Results Individual Detail

Using What If Scenario 1 - Both Die today - Steve Predeceases Andrea, Estate Scenario 1



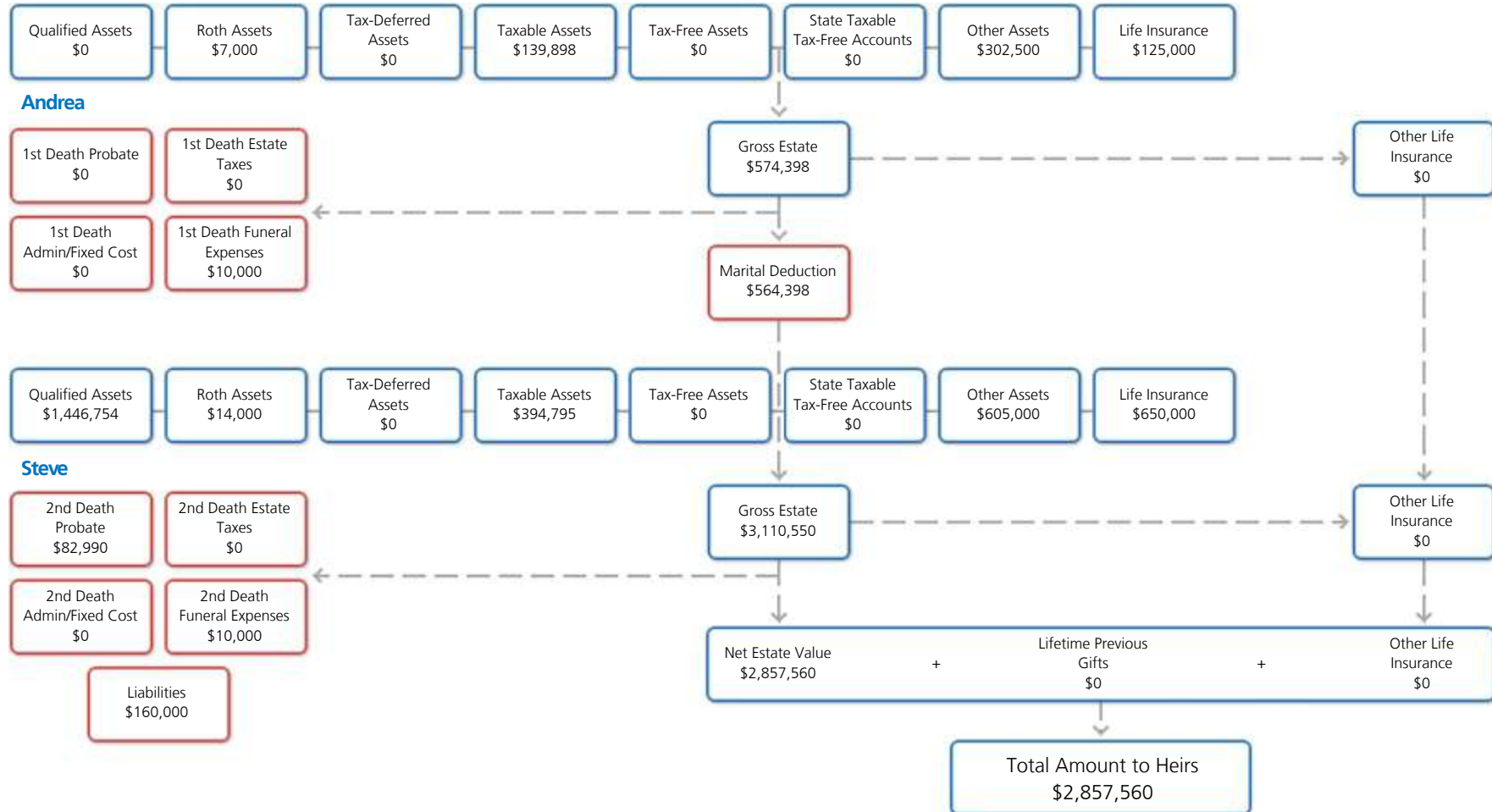
Notes

- Gross Estate amounts may include the value of reverted gifts.
- Gross Estate amounts do not include the value of prior gifts.
- Other Life Insurance includes policies where the first person to die is the owner and insured and the beneficiary of the policy is not the co-client or estate.
- The Bypass Trust may not be fully funded to the available estate exemption equivalent amount due to prior gifts, titling of assets, insufficient resources, and/or other bequests.

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Estate Analysis What If Results Individual Detail

Using What If Scenario 1 - Both Die today - Andrea Predeceases Steve , Estate Scenario 1



Notes

- Gross Estate amounts may include the value of reverted gifts.
- Gross Estate amounts do not include the value of prior gifts.
- Other Life Insurance includes policies where the first person to die is the owner and insured and the beneficiary of the policy is not the co-client or estate.
- The Bypass Trust may not be fully funded to the available estate exemption equivalent amount due to prior gifts, titling of assets, insufficient resources, and/or other bequests.

See Important Disclosure Information section in this Report for explanations of assumptions, limitations, methodologies, and a glossary.

Employer Stock Plans

Star Track

Glossary

Aspirational Cash Reserve Strategy

This optional strategy simulates setting aside funds to establish an account to fund goals outside of your Plan. These funds are segmented out of the investment portfolio and are never spent. Rather, the assets are grown based on the specified investment option and the potential balances are displayed. Generally, this strategy is included when you have excess funds after fulfilling your financial goals and used to create a legacy or to fund discretionary objectives.

Asset Allocation

Asset Allocation is the process of determining what portions of your portfolio holdings are to be invested in the various asset classes.

Asset Class

Asset Class is a standard term that broadly defines a category of investments. The three basic asset classes are Cash, Bonds, and Stocks. Bonds and Stocks are often further subdivided into more narrowly defined classes. Some of the most common asset classes are defined below.

Cash and Cash Alternatives

Cash typically includes bank accounts or certificates of deposit, which are insured by the Federal Deposit Insurance Corporation up to a limit per account. Cash Alternatives typically include money market securities, U.S. treasury bills, and other investments that are readily convertible to cash, have a stable market value, and a very short-term maturity. U.S. Treasury bills are backed by the full faith and credit of the U.S. Government and, when held to maturity, provide safety of principal. (See the "Risks Inherent in Investing" section in this Important Disclosure Information for a summary of the risks associated with investing in cash alternatives.)

Bonds

Bonds are either domestic (U.S.) or global debt securities issued by either private corporations or governments. (See the "Risks Inherent in Investing" section in this Important Disclosure Information for a summary of the risks associated with investing in bonds. Bonds are also called "fixed income securities.")

Domestic government bonds are backed by the full faith and credit of the U.S. Government and have superior liquidity and, when held to maturity, safety of principal. Domestic corporate bonds carry the credit risk of their issuers and thus usually offer additional yield. Domestic government and corporate bonds can be sub-divided based upon their term to maturity. Short-term bonds have an approximate term to maturity of 1 to 5 years; intermediate-term bonds have an approximate term to maturity of 5 to 10 years; and, long-term bonds have an approximate term to maturity greater than 10 years.

Stocks

Stocks are equity securities of domestic and foreign corporations. (See the "Risks Inherent in Investing" section in this Important Disclosure Information for a summary of the risks associated with investing in stocks.)

Domestic stocks are equity securities of U.S. corporations. Domestic stocks are often sub-divided based upon the market capitalization of the company (the market value of the company's stock). "Large cap" stocks are from larger companies, "mid cap" from the middle range of companies, and "small cap" from smaller, perhaps newer, companies. Generally, small cap stocks experience greater market volatility than stocks of companies with larger capitalization. Small cap stocks are generally those from companies whose capitalization is less than \$500 million, mid cap stocks those between \$500 million and \$5 billion, and large cap over \$5 billion.

Large cap, mid cap and small cap may be further sub-divided into "growth" and "value" categories. Growth companies are those with an orientation towards growth, often characterized by commonly used metrics such as higher price-to-book and price-to-earnings ratios. Analogously, value companies are those with an orientation towards value, often characterized by commonly used metrics such as lower price-to-book and price-to-earnings ratios.

International stocks are equity securities from foreign corporations. International stocks are often sub-divided into those from "developed" countries and those from "emerging markets." The emerging markets are in less developed countries with emerging economies that may be characterized by lower income per capita, less developed infrastructure and nascent capital markets. These "emerging markets" usually are less economically and politically stable than the "developed markets." Investing in international stocks involves special risks, among which include foreign exchange volatility and risks of investing under different tax, regulatory and accounting standards.

Glossary

Asset Mix

Asset Mix is the combination of asset classes within a portfolio, and is usually expressed as a percentage for each asset class.

Base Inflation Rate

The Base Inflation Rate is the default inflation rate in the Program. You can adjust this rate in financial goal expenses, retirement income sources, savings rates, and in each What If scenario. Also see "Inflation Rate."

Bear Market Loss

The Bear Market Loss shows how a portfolio would have been impacted during the Great Recession (November 2007 through February 2009) or the Bond Bear Market (July 1979 through February 1980). The Bear Market Loss shows: 1) either the Great Recession Return or the Bond Bear Market Return, whichever is lower, and 2) the potential loss, if you had been invested in this cash-bond-stock-alternative-other portfolio during the period with the lower return. See Bear Market Test, Great Recession Return, and Bond Bear Market Return.

Bear Market Test

The Bear Market Test, included in the Stress Tests, examines the impact on your Plan results if a Bear Market Loss occurred this year. The Bear Market Test shows the likelihood that you could fund your Needs, Wants and Wishes after experiencing such an event. See Bear Market Loss.

Bond Bear Market Return

The Bond Bear Market Return is the rate of return for a cash-bond-stock-alternative-other portfolio during the Bond Bear Market (July 1979 through February 1980), the worst bear market for bonds since the Great Depression. MoneyGuideElite shows a Bond Bear Market Return for your Current, Risk-based, and Target Portfolios, calculated using historical returns of broad-based asset class indices. See Great Recession Return.

Cash Receipt Schedule

A Cash Receipt Schedule consists of one or more years of future after-tax amounts received from the anticipated sale of an Other Asset, exercising of Stock Options grants, or proceeds from Restricted Stock grants.

Composite Portfolio

The Composite Portfolio provides an aggregated view of your Target Portfolio along with any assets that are considered to be unavailable for reallocation.

Concentrated Position

A Concentrated Position is when your portfolio contains a significant amount (as a percentage of the total portfolio value) in individual stock or bonds. Concentrated Positions have the potential to increase the risk of your portfolio.

Confidence Zone

See Monte Carlo Confidence Zone.

Current Dollars

The Results of MoneyGuideElite calculations are in Future Dollars. To help you compare dollar amounts in different years, we also express the Results in Current Dollars, calculated by discounting the Future Dollars by the sequence of inflation rates used in the Plan.

Current Portfolio

Your Current Portfolio is comprised of all the investment assets you currently own (or a subset of your assets, based on the information you provided for this Plan), categorized by Asset Class and Asset Mix.

Expense Adjustments

When using historical returns, some users of MoneyGuideElite include Expense Adjustments. These adjustments (which are specified by the user) reduce the return of the affected Asset Classes and are commonly used to account for transaction costs or other types of fees associated with investing. If Expense Adjustments have been used in this Report, they will be listed beside the historical indices at the beginning of this Report.

Fund All Goals

Fund All Goals is one of two ways for your assets and retirement income to be used to fund your goals. The other is Earmark, which means that an asset or retirement income is assigned to one or more goals, and will be used only for those goals. Fund All Goals means that the asset or income is not earmarked to fund specific goals, and can be used to fund any goal, as needed in the calculations.

Future Dollars

Future Dollars are inflated dollars. The Results of MoneyGuideElite calculations are in Future Dollars. To help you compare dollar amounts in different years, we discount the Future Dollar amounts by the inflation rates used in the calculations and display the Results in the equivalent Current Dollars.

Glossary

Great Recession Return

The Great Recession Return is the rate of return for a cash-bond-stock-alternative-other portfolio during the Great Recession (November 2007 through February 2009), the worst bear market for stocks since the Great Depression. MoneyGuideElite shows a Great Recession Return for your Current, Risk-based, and Target Portfolios, calculated using historical returns of broad-based asset class indices. See Bond Bear Market Return.

Inflation Rate

Inflation is the percentage increase in the cost of goods and services for a specified time period. A historical measure of inflation is the Consumer Price Index (CPI). In MoneyGuideElite, the Inflation Rate is selected by your Advisor, and can be adjusted in different scenarios.

Liquidity

Liquidity is the ease with which an investment can be converted into cash.

Locked Asset

An asset is considered to be locked by the software if it is unavailable to be reallocated to the Target Portfolio. Any account that has been indicated as locked, as well as specific account types such as Variable Annuity with a Guaranteed Minimum Withdrawal Benefit are considered locked.

Model Portfolio Table

The Model Portfolio Table is the portfolio(s) that could be appropriate for you, based upon the risk-based portfolio.

Monte Carlo Confidence Zone

The Monte Carlo Confidence Zone is the range of probabilities that you (and/or your Advisor) have selected as your target range for the Monte Carlo Probability of Success in your Plan. The Confidence Zone reflects the Monte Carlo Probabilities of Success with which you would be comfortable, based upon your Plan, your specific time horizon, risk profile, and other factors unique to you.

Monte Carlo Probability of Success / Probability of Failure

The Monte Carlo Probability of Success is the percentage of trials of your Plan that were successful. If a Monte Carlo simulation runs your Plan 1,000 times, and if 600 of those runs are successful (i.e., all your goals are funded and you have at least \$1 of Safety Margin), then the Probability of Success for that Plan, with all its underlying assumptions, would be 60%, and the Probability of Failure would be 40%.

Monte Carlo Simulations

Monte Carlo simulations are used to show how variations in rates of return each year can affect your results. A Monte Carlo simulation calculates the results of your Plan by running it many times, each time using a different sequence of returns. Some sequences of returns will give you better results, and some will give you worse results. These multiple trials provide a range of possible results, some successful (you would have met all your goals) and some unsuccessful (you would not have met all your goals).

Needs / Wants / Wishes

In MoneyGuideElite, you choose an importance level from 10 to 1 (where 10 is the highest) for each of your financial goals. Then, the importance levels are divided into three groups: Needs, Wants, and Wishes. Needs are the goals that you consider necessary for your lifestyle, and are the goals that you must fulfill. Wants are the goals that you would really like to fulfill, but could live without. Wishes are the “dream goals” that you would like to fund, although you won’t be too dissatisfied if you can’t fund them. In MoneyGuideElite, Needs are your most important goals, then Wants, then Wishes.

Portfolio Set

A Portfolio Set is a group of portfolios that provides a range of risk and return strategies for different investors.

Portfolio Total Return

A Portfolio Total Return is determined by weighting the return assumption for each Asset Class according to the Asset Mix. Also see “Expense Adjustments.”

Probability of Success / Probability of Failure

See Monte Carlo Probability of Success / Probability of Failure.

Real Return

The Real Return is the Total Return of your portfolio minus the Inflation Rate.

Recommended Scenario

The Recommended Scenario is the scenario selected by your Advisor to be shown on the Results page and in Play Zone.

Glossary

Retirement Cash Reserve Strategy

This optional strategy simulates creating a cash account to provide funding for near-term goal expenses. You select the number of years of Needs, Wants, and Wishes to be included in the cash account. The Program then funds the Retirement Cash Reserve with the designated amounts, and simulates rebalancing your remaining investments to match the selected Target Portfolio.

Retirement Start Date

For married couples, retirement in MoneyGuideElite begins when both the client and spouse are retired. For single, divorced, or widowed clients, retirement begins when the client retires.

Risk

Risk is the chance that the actual return of an investment, asset class, or portfolio will be different from its expected or average return.

Risk-based Portfolio

The risk-based portfolio is the Model Portfolio associated with the risk score you selected.

Safety Margin

The Safety Margin is the hypothetical portfolio value at the end of the Plan, based on all the inputs and assumptions included in this Report. A Safety Margin of zero indicates the portfolio was depleted before the Plan ended. The Safety Margin does not protect you or your Target Portfolio from investment losses, and, as with all other results in the Plan, is not guaranteed.

Standard Deviation

Standard Deviation is a statistical measure of the volatility of an investment, an asset class, or a portfolio. It measures the degree by which an actual return might vary from the average return, or mean. Typically, the higher the standard deviation, the higher the potential risk of the investment, asset class, or portfolio.

Star Track

Star Track provides a summary of your Plan results over time, using a bar graph. Each bar shows the Monte Carlo Probability of Success for your Recommended Scenario, on the date specified, compared to the Monte Carlo Probability of Success for a scenario using all Target values.

Target Goal Amount

The Target Goal Amount is the amount you would expect to spend, or the amount you would like to spend, for each financial goal.

Target Portfolio

Target Portfolio is the portfolio you have selected based upon your financial goals and your risk tolerance.

Target Retirement Age

Target Retirement Age is the age at which you would like to retire.

Target Savings Amount

In the Resources section of MoneyGuideElite, you enter the current annual additions being made to your investment assets. The total of these additions is your Target Savings Amount.

Time Horizon

Time Horizon is the period from now until the time the assets in this portfolio will begin to be used.

Total Return

Total Return is an assumed, hypothetical growth rate for a specified time period. The Total Return is either (1) the Portfolio Total Return or (2) as entered by you or your Advisor. Also see "Real Return."

Wants

See "Needs / Wants / Wishes".

Willingness

In MoneyGuideElite, in addition to specifying Target Goal Amounts, a Target Savings Amount, and Target Retirement Ages, you also specify a Willingness to adjust these Target values. The Willingness choices are Very Willing, Somewhat Willing, Slightly Willing, and Not at All.

Wishes

See "Needs / Wants / Wishes".

Worst One-Year Loss

The Worst One-Year Loss is the lowest annual return that a portfolio with the specified asset mix and asset class indices would have received during the historical period specified.