Written Financial Plan prepared for John and Jane Doe

August 13, 2022

SWELL FINANCIAL

Planning + Investments

Nick Covyeau, CFP®
150 Paularino Ave- Bldg B
Costa Mesa, CA 92627
949-375-3294

Written Financial Plan prepared for
John and Jane Doe

SWELL FINANCIAL
Planning + Investments

TABLE OF CONTENTS

SWELL FINANCIAL
Planning + Investments

OBSERVATIONS & DATA

Cash Flow and Surplus How you're saving today

- Monthly Income: Est. $12,600
- Saving Aggressively
  - Maxing out Jane 403b at $27,000
  - Maxing our John 401k at $27,000
  - Maxing out both Roth IRA's at $7,000
  - Addtl, $18,000/year to Brokerage
  - HSA fully funded by Employer ($7,300)

Taxes Today

- Under Roth Threshold
- Standard Deduction
  - Losing Mortgage deduction to have no impact
- Future Sch. E Cap Losses?
- Art and Science of funding:
  - 401k vs. Brokerage account

Taxes in Retirement

- Timing of:
  - Roth conversions
  - Pension and Social Security
- Impact of Rental Income on taxes and strategy

Investments

- Discussion about Asset Location
- Loss of municipal tax benefit if abroad
- Aspirational vs. Foundational
- Diversification & Home Team (USA) bias
- Role of Bonds and Income in Retirement

Income in Retirement

- Est. total: $9,500 before Rental
- John's CALPERS timing discussion
  - At Age 60 - $4,300/mo
  - At Age 63 - $5,300/mo
- Social Security strategy discussion
  - Jane at FRA: $2,642
  - If John delays til Age 70: $3,318
  - Jane at FRA -$2,606

Estate Planning

- Trust * Will last updated in 202_?
- Ensure accuracy of:
  - Beneficiaries and Amounts
  - Titling of Assets
  - Wish and desires
- *Check with your Attorney to ensure your current Estate Plan will be valid and binding in a different country

Insurance

- Auto Policy is very thorough
  - Consider dropping Collision on 06' Honda
- Property:
  - Increase Personal Liability to cover
    - Net Worth with Assets
  - May want to consider adding Umbrella
- Life Insurance
  - John's $500k TERM to lapse in 2039
  - Jane's $750k TERM to lapse in 2035

HIGHLIGHTS AND KEY AREAS OF IMPORTANCE

Money's purpose in our life is to ....

create the opportunity to make lasting memories and new expereinces with each other and with our children through travel and living abroad.

Goals and Objectives

- Retire early by Age 60 for Jane and Age 65 for John
- Travel the world
- Retire abroad in Portugal
- Spend more time with each other and family
- Leave house for daughters to share/split

Measuring Financial Success

In 1 year our work together would be a success if....

- Craft a gameplan for when to take my CalPERS Pension
- Craft a gameplan for when to best take Social Security
- How to best lower our tax bill and optimize taxation

Long -term, in order to feel confident about our financial situation, we would loke to accomplish...

- Ensuring our "burn rate" in retirement is sufficient to last 30+ years
- Building a retirement portfolio that can sustain our style of living and keep up with inflation
- Having flexibility with monthly income to be able to rent, sell or, gift house to daughters

SWELL FINANCIAL
Planning + Investments

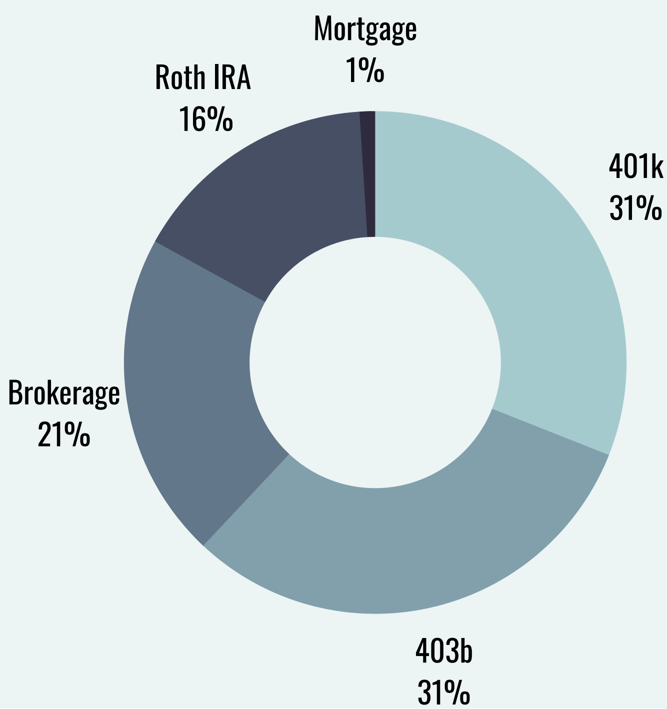
NET WORTH STATEMENT

Estimated Net Worth	
Assets	
Cash	
Emergency Savings	$72,000
Series I Bonds	$10,000
Total Cash	**$82,000**
Taxable	
Charles Schwab Trust	$59,000
Merrill Edge	$8,300
Total Taxable Assets	**$67,300**
Retirement (Pre-tax)	
Jane's 457	$48,000
Jane's 403b	$10,600
John's 401k	$306,000
Total Pre-Tax Savings*	**$364,600**
Retirement (Roth - Tax Free)	
Jane's Vanguard Roth	$27,400
John's Vanguard Roth	$51,300
Total Roth Savings	**$78,700**
Other	
Health Savings Account	$7,000
Total	**$7,000**
Investment Assets -Excludes Cash & 529	**$517,600**
Home per Zillow- 1234 Touchstone	$1,280,000
Total Assets	**$1,879,600**
Liabilities	
Mortgage @ 4.125%	-$89,000
Total Liabilities	**-$89,000**
Net Worth	**$1,968,600**

YOUR SURPLUS BREAKDOWN TODAY

Details:

- Maxing out John's Roth 403b at $27,000/yr
- Maxing our Jane's 401k at $27,000/yr
- Maxing out both Roth IRA's at $14,000/yr
- Addtl, $18,000/year to Brokerage
- HSA fully funded by Employer ($7,300)



Summary

By making the decision two years ago during the lockdown to pursue Financial Independence (F.I.) you are now in a great position to have options on how you wish to navigate your retirement.

Assuming you are able to stay on track during these next (3-5) years until retirement, continue living beneath your means, and investing over $86,000 per year, you are going to be able to choose your path as to how to go about deciding when to rent your house, if Roth conversions are important to you, and how to spend your time.

A few observations:

- Once retired, your accumulated assets, CalPERS, Social Security, AND rental income will be sufficient to achieve the retirement you desire.
- That said, to achieve optimal tax efficiency, consider traveling in the first 2-3 years of retirement without renting the house to afford yourself the opportunity to be in a lower tax bracket and implement sizable Roth conversions.
    - Or if you decide to rent, work with your CPA to begin a depreciation schedule on your house as a rental.

SWELL FINANCIAL
Planning + Investments

ESTIMATED 5-YEAR CASH FLOW IN RETIREMENT

5-Year Cash Flow Roth Conv. for 3 Years and Delay Rent in 2026

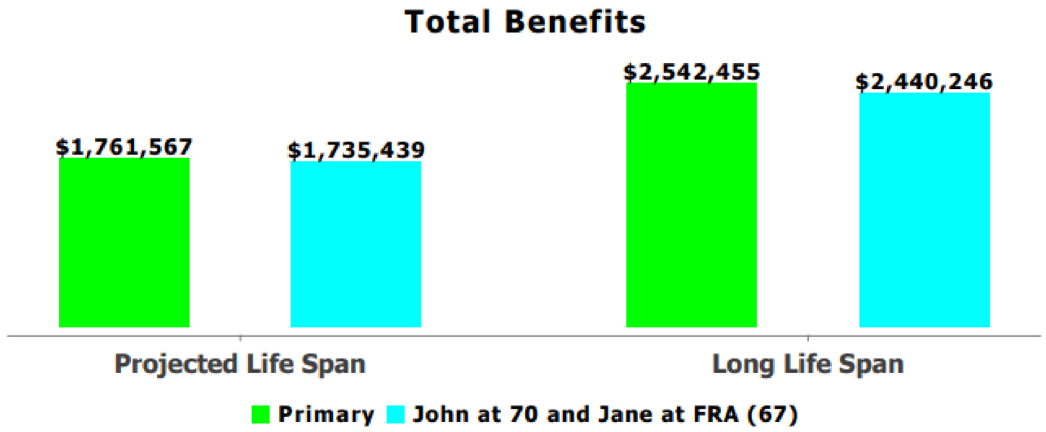
The 5-Year Cash Flow report illustrates your income, savings, expenses, and resulting net cash flow on an annual basis.

Year/Age	2026 (60/65)	2027 (61/66)	2028 (62/67)	2029 (63/68)	2030 (64/69)
Portfolio Asset Balances (Beginning of Year)					
Taxable Investments	243,211	289,897	214,436	106,368	0
Retirement Accounts	826,217	935,921	968,305	1,003,464	1,031,947
Cash Accounts	37,626	26,621	0	0	0
Total Portfolio Asset Balances (Beginning of Year)	**1,107,054**	**1,252,439**	**1,182,741**	**1,109,832**	**1,031,947**
Cash Inflows					
Salary					
Jane's Est. Salary/Bonus	117,720	0	0	0	0
John's Est. Salary/Bonus	56,974	0	0	0	0
Deferred Income					
Jane's CalPERS (52.27% at Age 61 - W/22YoS)	0	58,857	59,446	60,040	60,640
Other Income Flows					
Rent out House	0	0	0	0	50,656
Total Cash Inflows	**174,694**	**58,857**	**59,446**	**60,040**	**111,296**
Cash Outflows					
Living Expenses	43,928	112,426	115,090	117,818	120,610
Spent Savings	0	538	548	5	0
Liabilities	10,872	10,872	10,872	10,872	10,872
Insurance Premiums	2,000	2,000	2,000	1,000	1,000
Taxes	33,209	33,504	32,993	34,591	26,506
Other Expenses					
Property Taxes	5,491	5,621	5,754	5,890	6,030
Travel	0	28,108	28,774	29,456	0
Planned Savings	90,500	0	0	0	0
Total Cash Outflows	**186,000**	**193,069**	**196,031**	**199,632**	**165,018**
Total Inflows	**174,694**	**58,857**	**59,446**	**60,040**	**111,296**
LESS: Total Outflows	**186,000**	**193,069**	**196,031**	**199,632**	**165,018**
EQUALS: Net Cash Flow	**(11,306)**	**(134,212)**	**(136,585)**	**(139,592)**	**(53,722)**
Total Portfolio Asset Balances (End of Year)	**1,252,439**	**1,182,741**	**1,109,832**	**1,031,947**	**1,038,031**

SOCIAL SECURITY TIMING

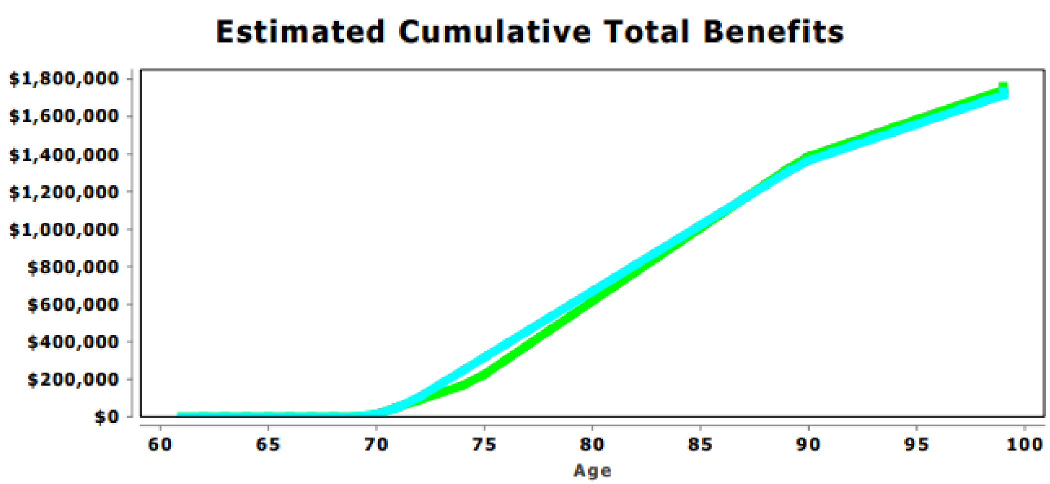
Comparison of Two Selected Strategies

These bar graphs show the Total Value of lifetime benefits between two selected strategies, including the total value of each strategy if you were to live longer.



In this line graph, the two lines indicate the cumulative benefits of each strategy over time. The "breakeven point" indicates the age at which one strategy begins to pay more in benefits than the other, meaning that if you live beyond that age, the strategy with the highest ending line is probably the best choice for your situation.

Primary Strategy becomes better than John at 70 and Jane at FRA (67) at age 88



SOCIAL SECURITY TIMING

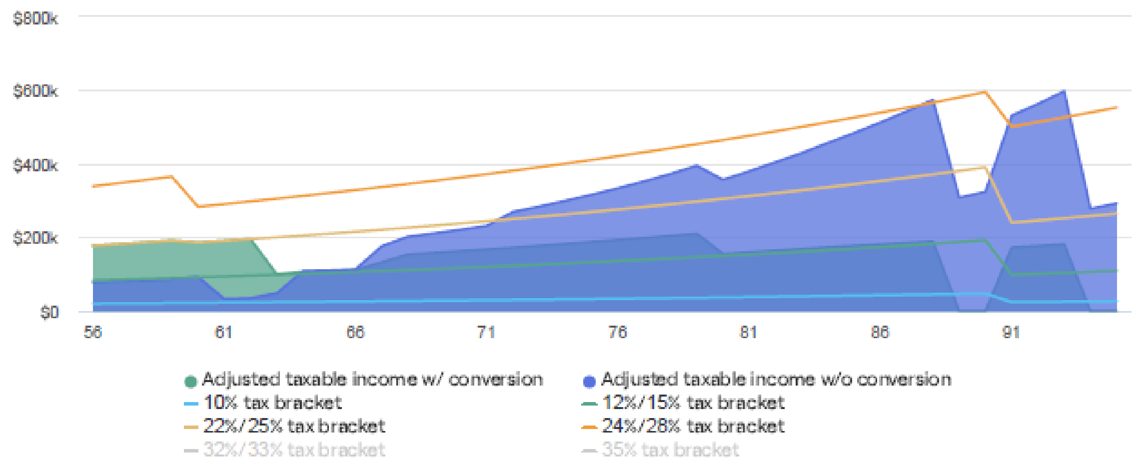
Strategy Comparison Schedules

Year	John	Jane	John at 70 and Jane at FRA (67)				Primary				Difference
			John (PIA=2606.0)	Jane (PIA=2642.0)	Annual Benefits	Cumulative Benefits	John (PIA=2606.0)	Jane (PIA=2642.0)	Annual Benefits	Cumulative Benefits	
2022	61	56	$0	$0	$0	$0	$0	$0	$0	$0	$0
2023	62	57	$0	$0	$0	$0	$0	$0	$0	$0	$0
2024	63	58	$0	$0	$0	$0	$0	$0	$0	$0	$0
2025	64	59	$0	$0	$0	$0	$0	$0	$0	$0	$0
2026	65	60	$0	$0	$0	$0	$0	$0	$0	$0	$0
2027	66	61	$0	$0	$0	$0	$0	$0	$0	$0	$0
2028	67	62	$0	$0	$0	$0	$0	$0	$0	$0	$0
2029	68	63	$0	$0	$0	$0	$0	$0	$0	$0	$0
2030	69	64	$0	$0	$0	$0	$0	$0	$0	$0	$0
2031	70	65	$3,231	$0	$12,926	$12,926	$3,231	$0	$12,926	$12,926	$0
2032	71	66	$3,231	$0	$38,777	$51,702	$3,231	$0	$38,777	$51,702	$0
2033	72	67	$3,231	$2,642	$54,629	$106,331	$3,231	$0	$38,777	$90,479	-$15,852
2034	73	68	$3,231	$2,642	$70,481	$176,812	$3,231	$0	$38,777	$129,256	-$47,556
2035	74	69	$3,231	$2,642	$70,481	$247,293	$3,231	$0	$38,777	$168,033	-$79,260
2036	75	70	$3,231	$2,642	$70,481	$317,774	$3,231	$3,276	$58,433	$226,465	-$91,309
2037	76	71	$3,231	$2,642	$70,481	$388,254	$3,231	$3,276	$78,089	$304,554	-$83,700
2038	77	72	$3,231	$2,642	$70,481	$458,735	$3,231	$3,276	$78,089	$382,643	-$76,092
2039	78	73	$3,231	$2,642	$70,481	$529,216	$3,231	$3,276	$78,089	$460,732	-$68,484
2040	79	74	$3,231	$2,642	$70,481	$599,697	$3,231	$3,276	$78,089	$538,821	-$60,876
2041	80	75	$3,231	$2,642	$70,481	$670,178	$3,231	$3,276	$78,089	$616,909	-$53,269
2042	81	76	$3,231	$2,642	$70,481	$740,658	$3,231	$3,276	$78,089	$694,998	-$45,660
2043	82	77	$3,231	$2,642	$70,481	$811,139	$3,231	$3,276	$78,089	$773,087	-$38,052
2044	83	78	$3,231	$2,642	$70,481	$881,620	$3,231	$3,276	$78,089	$851,176	-$30,444
2045	84	79	$3,231	$2,642	$70,481	$952,101	$3,231	$3,276	$78,089	$929,265	-$22,836
2046	85	80	$3,231	$2,642	$70,481	$1,022,582	$3,231	$3,276	$78,089	$1,007,353	-$15,229
2047	86	81	$3,231	$2,642	$70,481	$1,093,062	$3,231	$3,276	$78,089	$1,085,442	-$7,620
2048	87	82	$3,231	$2,642	$70,481	$1,163,543	$3,231	$3,276	$78,089	$1,163,531	-$12
Break Even Point											
2049	88	83	$3,231	$2,642	$70,481	$1,234,024	$3,231	$3,276	$78,089	$1,241,620	$7,596
2050	89	84	$3,231	$2,642	$70,481	$1,304,504	$3,231	$3,276	$78,089	$1,319,708	$15,204
2051	90	85	$3,231	$3,231	$62,555	$1,367,059	$3,231	$3,276	$68,395	$1,388,103	$21,044
2052	91	86	$0	$3,231	$38,777	$1,405,836	$0	$3,276	$39,312	$1,427,415	$21,579
2053	92	87	$0	$3,231	$38,777	$1,444,613	$0	$3,276	$39,312	$1,466,727	$22,114
2054	93	88	$0	$3,231	$38,777	$1,483,390	$0	$3,276	$39,312	$1,506,039	$22,649
2055	94	89	$0	$3,231	$38,777	$1,522,166	$0	$3,276	$39,312	$1,545,351	$23,185
2056	95	90	$0	$3,231	$38,777	$1,560,943	$0	$3,276	$39,312	$1,584,663	$23,720
2057	96	91	$0	$3,231	$38,777	$1,599,720	$0	$3,276	$39,312	$1,623,975	$24,255
2058	97	92	$0	$3,231	$38,777	$1,638,497	$0	$3,276	$39,312	$1,663,287	$24,790
2059	98	93	$0	$3,231	$38,777	$1,677,273	$0	$3,276	$39,312	$1,702,599	$25,326
2060	99	94	$0	$3,231	$38,777	$1,716,050	$0	$3,276	$39,312	$1,741,911	$25,861
2061	99	95	$0	$3,231	$19,388	$1,735,439	$0	$3,276	$19,656	$1,761,567	$26,128

ROTH CONVERSION TIMING

Ordinary income tax bracket

Ordinary income tax bracket | Current plan



ACTION ITEMS

Proposed distribution strategy

1. Withdrawal strategy

Withdrawal sequence	Standard - taxable, tax deferred, tax free	Compare to	Pro-rata

2. Roth IRA conversion

Conversion target	Ordinary income tax bracket	Fill up the tax bracket	22%/25%
Estimated terminal tax rate	15%		

Edit

By delaying renting out your house for the first 2-3 years of retirement and instead traveling, you are able to take advantage of having your only Income be your CalPERS pension.

With the Sunset Tax Provision, tax brackets would revert to those of 2017 and place you in the 15% tax bracket
Should you decide to rent your house, your tax bracket would jump up to 25%.

Thus by delaying renting out your house and instead traveling for several years, this gives you a solid window to facilitate Roth Conversions up to the full 22/25% tax bracket.

SWELL FINANCIAL
Planning + Investments

TWO WAYS TO APPROACH PLANNING

The Breakdown

Approach # 1- The 4% Rule otherwise known as "Back of the Napkin Planning and is considered a high-level analysis

Approach # 2 - Detailed Monte Carlo analysis - Much more granular and dives deeper into multiple variables/layers

The 4% Rule

- The 4% rule is a rule of thumb that suggests retirees can safely withdraw the amount equal to 4 percent of their savings during the year they retire and then adjust for inflation each subsequent year for approximately 30 years; which is the average length of retirement. The 4% rule is a simple rule of thumb as opposed to a hard and fast rule for retirement income and aims to provide a rough estimate of the amount of steady income a retiree can receive without depleting their retirement account. Though once considered safe, recent research suggests that with the prior low-interest rate environment, the rule should be lowered to a 3% withdrawal rate.

Example: If total retirement annual spending is $100,000

Asset Size of Retirement Portfolio Needed in today's dollars:
Under 4% Rule: $2,500,000
Under 3% Rule: $3,333,333

*These numbers can be discounted to account for your CalPERS Pension
Present Value of CalPERS Pension is approx. $750,000+

Detailed analysis for planing software

We ran the following calculation in our software. This is very similar to the 4% withdrawal rate calculation but will take in additional variables that are excluded in the last analysis.

For example, the last calculation does not take into consideration:

- Ability to model market swings, stress tests, or standard deviation
- Achieving Financial Independence by the age of 60-65 (the 4% rule was built & based on 30-year rolling time periods)
- Planning for change in rental situation - Worst Case Scenario
- Planning for change in spending & income

SWELL FINANCIAL
Planning + Investments

PLANNING ASSUMPTIONS

What We're Trying to Solve for and Proposed Recommendations/Changes:

Base Facts

- Retirement in (5) years when Jane is 61 and John is 66
- Assuming Income remains consistent at approx. $150,000 per year until retirement
- Social Security to start at Age 70 for john and Age 67 (FRA) for Jane
- Annual Retirement Spending of $90,000
- Ability to rent out house for 10 years at $3,500/mo
- Health care to run approx. $6,000/year each in retirement

Scenario # 1 - Timing of Roth Conversions

- All of the above "Base Facts" to remain true with the following changes:
    - Delay renting by 2-3 years to afford yourself the opportunity to be in a lower tax bracket and implement sizable Roth conversions.
    - Add a line item for "Travel" spending of $25,000 per year
    - Convert up to 22% tax bracket threshold

Variable #1 - Timing of Pension and Social Security

- Use Social Security Analyzer tool to determine the optimal time for Jane and John to begin taking benefits
    - Both to delay Social Security until Age 70 to maximize benefits
    - With age gap, John to take at Age 70 and Jane at Age 67 (FRA)
    - **Solve for: Is it more important to have more money early on in retirement or later?**

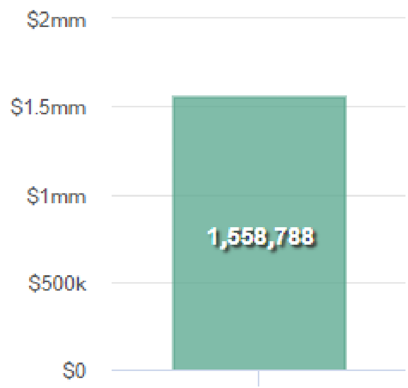
- Factor in Jane's CalPERS
    - Better to take Day 1 of Retirement or
    - Retire at Age 61 and defer/delay benefits until Age 63 to max out Age Factor at 2.5

Variable #2 - Rent Considerations

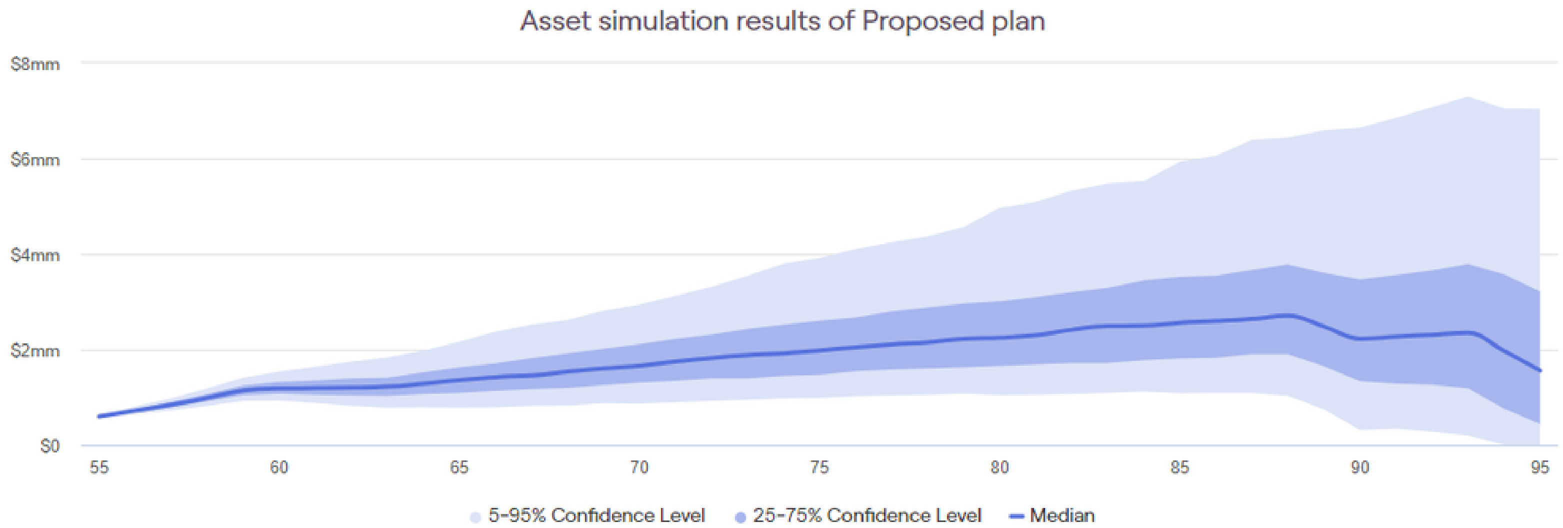
- Run models for the occurrence if John and Jane cannot find a tenant for their house in retirement

MONTE CARLO ANALYSIS

Probability of Success: Based on all of the assumptions listed above, we calculate that you have a probability of success of around 85%



*Assumes you work full time until year 2027 (Age 61/66)



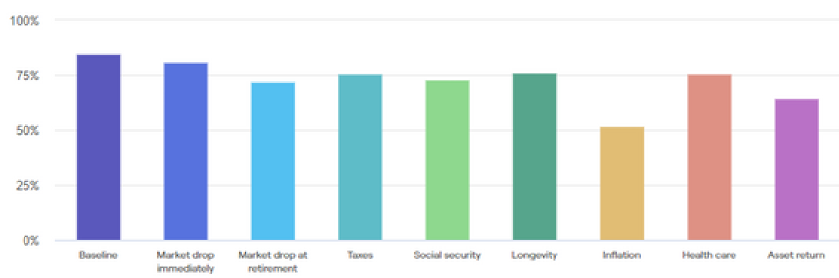
STRESS TEST

Stress Test

Even the best retirement plans will be exposed to various risks. These risks can include market volatility, taxation, low Social Security payments, longevity, inflation, and short and long-term health care expenses. It is important to both anticipate and plan for such risks. Doing so can substantially increase your probability of success.

Stress test - probability of success

Proposed plan



ACTION ITEMS

Equity markets drop immediately by	20%	Equity markets drop at retirement by	30%
Tax expense will be higher by	30%	Social Security will be reduced by	30%
You (and your spouse) will live	5 yrs. longer	Inflation will be higher by	1%
Health care cost will be higher by	20%	Asset return will be lower by	1%

What can we learn from this stress test?

The stress test is a helpful tool to help us analyze where our plan may* have some potential weaknesses should things move, shift or change in our plan like changes to Inflation, Stock Market performance, or a major unexpected life event.

- **Major Market Drop in Retirement**
  - If you were to experience a 2008/09 like event in the first year of retirement, this could impact the amount of future money you'd be able to spend -- Again this plan assumes you're spending $100k/year
- **Inflation**
  - If the inflation increases by 1% on average for the length of your entire plan, your probability would drop from 85% to 51.5% -- This means your plan is sensitive to big inflation swings.
- **Impact to Social Security Benefits**
  - If Social Security benefits get reduced by just 30%, your probability will go from 85% to 72% - Although having a fixed income source in retirement is helpful, this means your plan is reliant on outside income sources like Soc. Sec and Pension and therefore is sensitive to reductions in benefits

SWELL FINANCIAL
Planning + Investments

ASSET LOCATION

SWELL FINANCIAL
Planning + Investments

TAX BUCKETS WORKSHEET

Not all income is created equal in the eyes of the IRS. In reality, there are FOUR separate tax buckets that income can go in, and great tax planning is all about being intentional. To come out ahead on taxes we need a plan for how and *when* we fill and empty these buckets.

This is the default bucket. Money in this bucket is subject to ordinary income tax rates (0%-37%) as it is earned. This is what happens to all of your money without a plan.

This bucket is filled with pre-tax money, but is subject to ordinary income tax rates (currently 0%-37%) when the money comes back out. This can be a great tool but creates risk based on what tax rates might do in the future.

For special types of income, qualified dividends and long-term capital gains, the IRS has setup preferred rates (0-20%). Having a plan for when money comes out of this bucket can have a big impact on how much tax is ultimately paid.

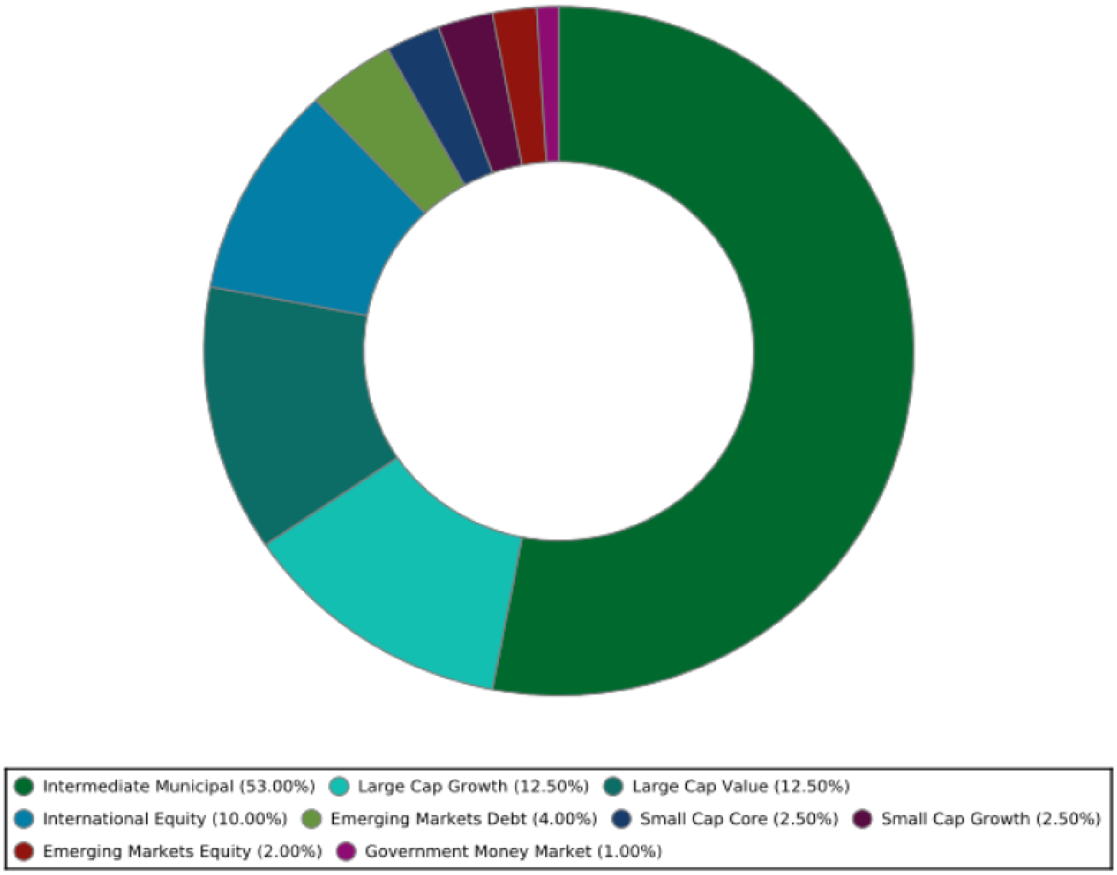
Our favorite bucket, money in this bucket is no longer subject to income tax of any kind once a couple of timing requirements are met. After tax money is used to fill this bucket but all of the growth is tax free.

Written Financial Plan prepared for
John and Jane Doe

SWELL FINANCIAL
Planning + Investments

PORTFOLIO RECOMMENDATIONS

Non Retirement - Schwab Brokerage



WE TAKE RISK WHERE IT'S APPROPRIATE TO AND DON'T TAKE RISK WHERE IT'S NOT

Though you certainly "CAN" afford to take on more risk within this non-retirement account, the goal of this account will be your safety net and the first account you draw distributions from within retirement. Therefore, the sooner it is you will need the money, the less risk you want to take on within the portfolio.

Why?

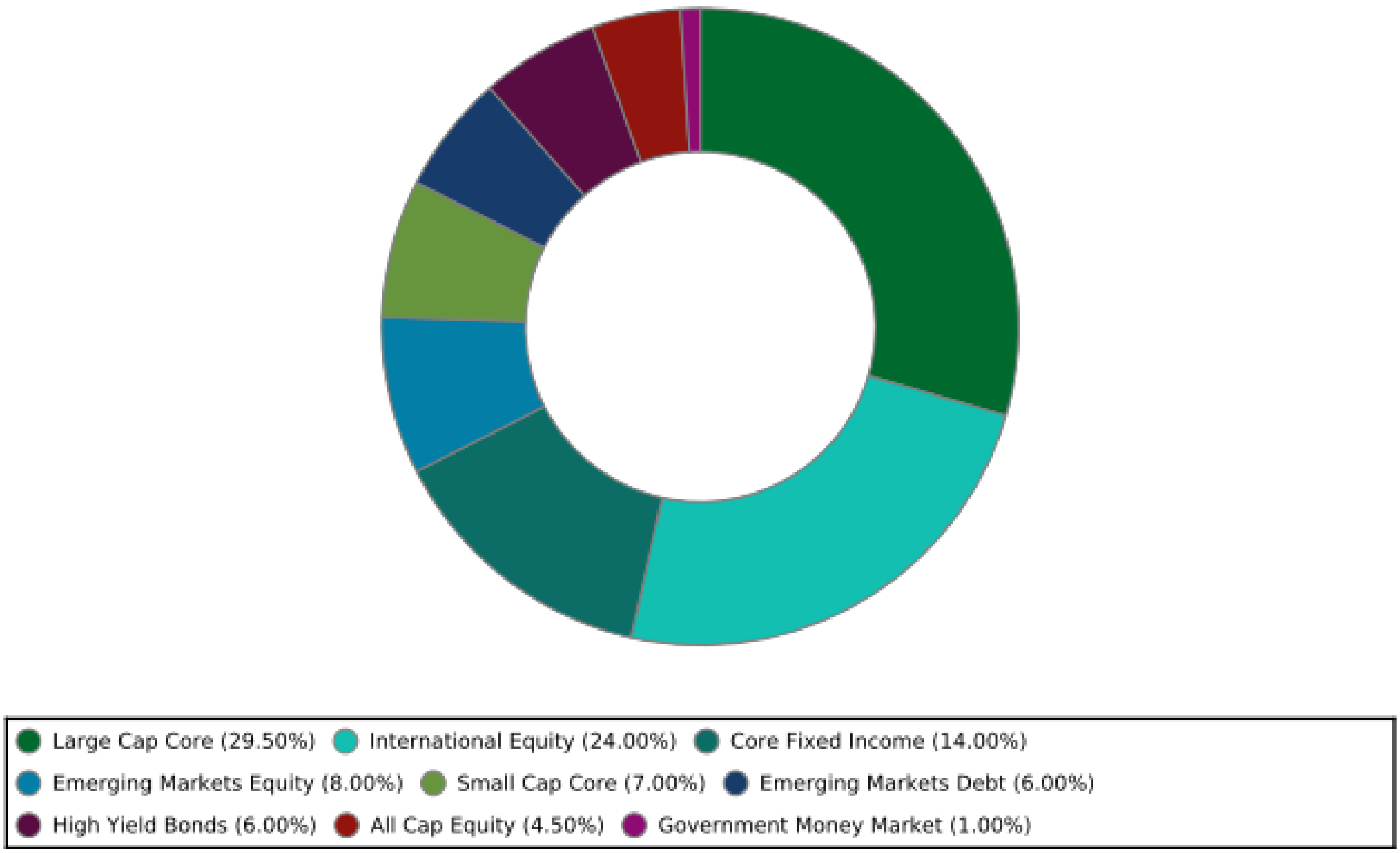
You do not want to have to be pulling money from a portfolio when it's down 15-25%. Rather than seeking long-term growth, this account aims to have much more consistency, less volatility than a more aggressive account, and produce more income.

Additionally, municipal bonds will not offer the tax-free haven most experience as these benefits do not apply aborad.

SWELL FINANCIAL
Planning + Investments

PORTFOLIO RECOMMENDATIONS

Retirement Bucket # 2 - Pre Tax IRA



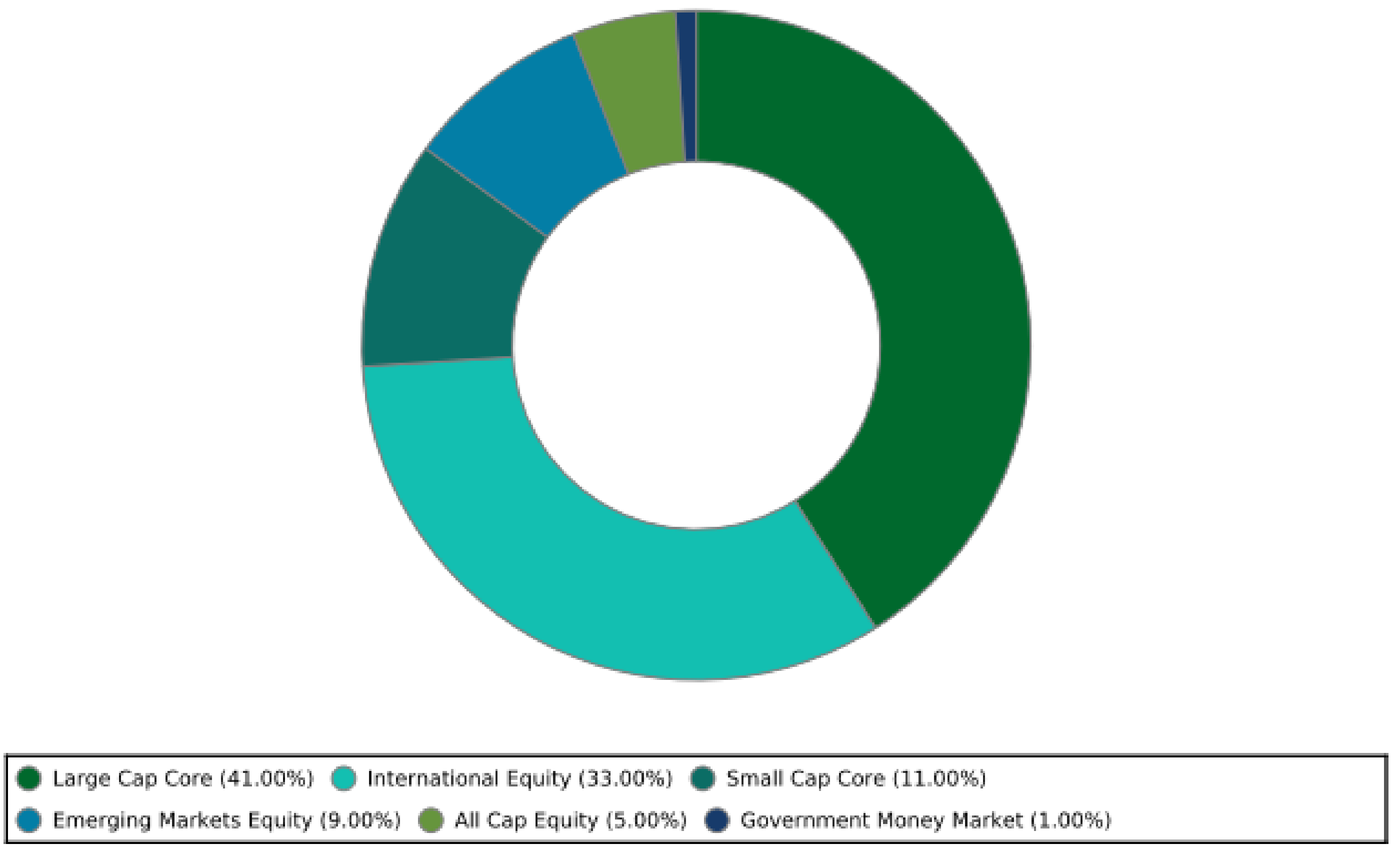
The goal of this account is to seek long term growth through extended periods of market exposure.

Similar to your current asset allocation between your IRA and 401k's, this account is designed to attempt to achieve returns consistent with long-term historical market returns. This is the risk/return trade-off we are after and will allow this account to ride various waves of volatility in hopes of higher long-term returns.

This account will be the one that replenishes our first bucket when it begins to run out and will be more aggressive due to its tax favorability through deferring gains. Asset location is equally as important as asset location and we will continue to take on more risk in this tax-favorable account and less risk with the Cash and Non-Retirement assets.

PORTFOLIO RECOMMENDATIONS

Retirement Bucket # 3 - Tax Free Roth IRA



The goal of this account is to seek long-term growth through diversified market exposure and a long time horizon. The risk/return trade-off we are attempting to achieve are returns consistent with historical equity returns over a 20+ year period. As a result of your aggressive allocation, this account will experience the most volatility of all of your accounts in hopes of higher long-term returns.

Traditional "Aggressive" allocation ranges from 75% - 100% equity exposure.

This will be the most aggressive of all of your accounts and will be the last in line to be touched or distributed from. Any distribution will be tax-free and therefore, we want to allow assets to grow as long as possible, uninterrupted.

NOTE: As you get closer to financial independence or find yourself in need of cash sooner, these recommendations may change significantly. These recommendations are made as of the date of this plan was presented & at your current ages based on the agreed-upon assumptions stated above

ACTION ITEMS

High Priority

- **Funding your retirement**
  - Max out Jane'ss Roth 403b and begin filling up all of your available tax-free buckets
  - Begin scaling back 401k John's Pre Tax 401k contributions and instead place them into the Schwab Brokerage account
    - Example: $17,000 instead of $27,000 into 401k and the rest into Brokerage
    - This account is going to be your haven and "bridge" to help pay for the first few years of retirement and distributions from it will be taxed at a much lower rate (Capital Gains vs. Ordinary Income)

- **Rental Options - Determine which is right for you**
  - Delay Rent for first 2-3 years of retirement to create Roth Conversion window and travel
  - Rent out Day 1 of retirement and depreciate your house as a Rental unit

- **Property and Casualty Insurance**
  - Consider adding an Umbrella policy for added protection and to offset liability; especially as you consider renting out your house
  - Increase liability limit on current Homeowner's policy to cover your Net Worth and further protect your assets
  - Increase Auto coverage to $500k/$1M and consider dropping Collision on your 20004 vehicle

- **Living Abroad and your Benefits**
  - Consult with CPA with Intl. expereince to see how your Pension and Social Security will be taxed -- Foreign Tax Credit
  - From SSA.gov - You can receive benefits as long as you reside in Portugal regardless of your nationality
  - Ability to maintain Investment accounts - Yes
  - https://smartasset.com/retirement/how-to-retire-in-portugal

- **Delaying CalPERS til Age 63 could cost you your Health Benefits and Sick Leave**
  - If you wanted to attempt to optimize your benefits and receive the highest payout, you could retire and delay receiving benefits until Age 63 when your Age Factor has capped at 2.5%
    - However, you only have 120 days to make a decision following your last day on payroll
      - If you elect to delay benefits past the 120-day cutoff, depending on your District, you risk:
        - Losing your Sick Leave and Health Coverage until Medicare

- **Estate Plan Abroad - Make sure to update it to include coverage while outside the US**
  - **Check with your Attorney to ensure your current Estate Plan will be valid and binding in a different country

SWELL FINANCIAL
Planning + Investments

MY COMMITMENT TO YOU

The “One Time Financial Plan” is designed to help you focus on your most pressing concerns, review your overall finances from “10,000 feet high” and offer suggestions on how to get to your goals.

Please remember that the report is simply reflective of today’s data, your goals, and a given set of assumptions. Personal circumstances, market conditions, tax laws, and life all change. All these factors will have an impact on your financial plan. As you know, there is no guarantee that you will achieve your goals in the exact time frame or manner you would like. That said, these suggestions will help you build a stronger financial plan.

As part of my ongoing commitment to you, I will remain available by email or phone for any questions as you start to implement the recommendation for the 12 months following the date of the signed contract. Included in your package is the option for you to schedule maintenance meetings at your discretion for the 12 months following the signed contract; limit (3) per plan.

Congratulations on receiving your very own customized financial plan!