INCOME INSIGHT

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Prepared for:
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GET MORE OUT OF YOUR RETIREMENT

Retiring is a big step and comes with lots of unknowns and some uncertainty. Retirement planning includes identifying expenses, income streams, accounts, investments and insurance and projecting how each of these could be used throughout your lifetime to provide for the retirement you desire.

This report is based on information you provided. Its purpose is to help you become better informed before making your next plan decision. This report is not intended to provide an exact analysis. However, through this report and with the help of your financial advisor, you will have a clear vision of your retirement situation, any challenges for which you may need to prepare and a number of suggested strategies and alternative strategies.

The software demonstrates the impact of multiple possible retirement decisions and helps your financial advisor resolve or eliminate conflicts that one decision may have on other decisions you may be preparing to make, while identifying a variety of potential opportunities that may help you better pursue your goals.

TAX EFFICIENCY AND RETIREMENT INCOME

Your retirement lifestyle is not determined by your total gross income or gross withdrawals from your accounts, but instead, by what you can spend, or leave to the people or causes you care about on an after-tax basis. As a result, this analysis is focused on the after-tax impacts of different decisions.

Therefore, it's important to recognize that "tax efficiency" is not the same as "tax reduction." Although a lesser tax bill may seem desirable, sometimes controlling taxes at critical points in retirement, or even paying a higher net tax bill over time, can create a more desirable retirement income strategy.

The following report illustrates a base case retirement income strategy alongside a collection of suggested techniques that may improve your financial situation, referred to as the plan case. **The value of the plan versus the base case is demonstrated using three specific measures:**

1. Does your savings last through your specified life expectancy?
2. If your savings does not last through your life expectancy, what percentage of your after tax retirement lifestyle could you maintain?
3. If your savings does last through life expectancy, how much would you expect to leave to your children or other beneficiaries after tax?

STRESS-TESTING YOUR RETIREMENT STRATEGY

This report also highlights the possible impact that different economic and family situations could have on your strategy. We call these "stress tests." After all, a strategy that works well if everything goes smoothly but fails in all other situations is not desirable to most retirees. Thus, the analysis considers the impact of an early death, high health care expenses, such as a long-term care, and a down market early in retirement.

ASSUMPTIONS

This section outlines the assumptions you provided in order to complete this analysis. Varying the assumptions used could significantly alter your results.

Based on your dates of birth and entered life expectancy (87 for Bob, 95 for Sally), this report assumes you will need income for 28 years in retirement. The “spendable” portion of your income, excluding insurance premiums and any debt payments will need to increase annually by 2.4% to keep up with inflation.

You have the following savings:

Account	Amount	Basis	Portfolio
Mr & Mrs Joint NQ	$100,000	$100,000	Custom Portfolio
Bob's 401k	$600,000	$0	Moderate
Sally's 401K	$400,000	$0	Moderate
Bob's Roth	$0	$0	Aggressive
Sally's Roth	$0	$0	Moderate

You do not have any specific plans to take (withdrawals) or to make contributions.

The following additional assumptions were used in the preparation of this analysis:

State Tax Rate	Beneficiary Tax Rate	Discount Rate
0%	25%	4%

Because each state varies in how income tax is calculated and because state income tax generally comprises a significantly smaller portion of your overall tax bill, this analysis assumes a state income tax rate of 0% of your AGI.

The beneficiary tax rate is applied to any taxable amounts that are not spent during the lifetime specified in this analysis. The beneficiary tax rate is important because it highlights the difference in value of different types of accounts. For example, the value to a beneficiary of inheriting a Roth IRA, which would generally be income tax free is most often higher than the value to a beneficiary of inheriting a traditional IRA, which would generally be taxable as ordinary income upon withdrawal.

The discount rate is the method used to adjust the value of cash flows that occur at some point in the future to allow a fair comparison of costs that are paid today with benefits that are paid in the future. For example, it would not make sense to pay an additional $50,000 in tax to create estate growth of only $50,000 in twenty years. You could consider the discount rate as a reasonably safe return on assets, should you choose to save rather than spend those assets today in exchange for some future benefit. A higher discount rate will make future benefits less attractive. A lower discount rate would make future benefits more attractive.

The analysis also uses current federal marginal income tax brackets, deductions, exemptions, and phaseouts projected forward for inflation and assumes that the Tax Cuts and Jobs Act will sunset in 2026.

In the “Base Case” we assume you elect Social Security as early as possible and use any non-qualified funds to pay living expenses while deferring withdrawals from Qualified accounts for as long as possible. Withdrawals from Qualified accounts begin only when they are necessary, and are taken only to the extent necessary to meet your income needs or to satisfy Required Minimum Distributions beginning at 70 1/2 if your date of birth is prior to 7/1/1949, at 72 if your date of birth is between 7/1/1949 and 12/31/1950, 73 if your year of birth is 1951-1959 or 75 if your year of birth is 1960 or later. We have considered your income needs, economic and investment projections and tax rules. Roth assets are assumed to be used only when other options have been exhausted.

BASE CASE CHECKUP

Average Returns Scenario —In the event your investments experience average returns (as defined in the appendix), and you do not experience any unexpected life events, your retirement assets are likely to meet your goals; however, you have some risks worth addressing.

Down market —We assume that the economy experiences a recession, which is modeled across your accounts. We then assume a recovery period before returning to a normal return scenario. This stress test applies the down-market assumptions across each account differently based on the growth model of the individual account. The portfolio would run out with 5 years remaining in retirement; 47% of the spendable income need would continue to be met. The expected estate value would be $0. For a more detailed explanation of the rates of return used to calculate the down-market stress test, see the appendix.

Ten Years of High Inflation —We assume inflation runs at 7.6% per year for the first ten years of the plan, requiring the same increases to your after-tax income to maintain your living standard. This inflation rate is equivalent to the annual geometric average inflation from 1975-1984. Under this stress test, the portfolio would run out with 7 years remaining in retirement; 47% of the spendable income need would continue to be met. The expected estate value would be $0.

Social Security Benefit Cut —We assume that Social Security benefits are cut for all beneficiaries across the board by 23% in year 2033. In this scenario, cost of living adjustments will continue to be applied to the reduced benefit amount. The expected estate value would be $196,567.

Bob dies early —We assume that Bob dies at age 70 and 1 month. Sally’s monthly income need after Bob’s death is $6,000. The portfolio would last through retirement; 100% of the spendable income need would continue to be met. The expected estate value would be $328,009.

Bob needs long-term care —We assume that Bob has a long-term care need at age 83. The additional monthly cost of care is $4,000, which inflates annually by 5%, and the need lasts for 4 years. The portfolio would last through retirement; 100% of the spendable income need would continue to be met. The expected estate value would be $109,496.

Sally dies early —We assume that Sally dies at age 70 and 1 month. Bob's monthly income need after Sally's death is $6,000. The portfolio would last through retirement; 100% of the spendable income need would continue to be met. The expected estate value would be $481,005.

Sally needs long-term care —We assume that Sally has a long-term care need at age 91. The additional monthly cost of care is $4,000, which inflates annually by 5%, and the need lasts for 4 years. The portfolio would last through retirement; 100% of the spendable income need would continue to be met. The expected estate value would be $117,561.

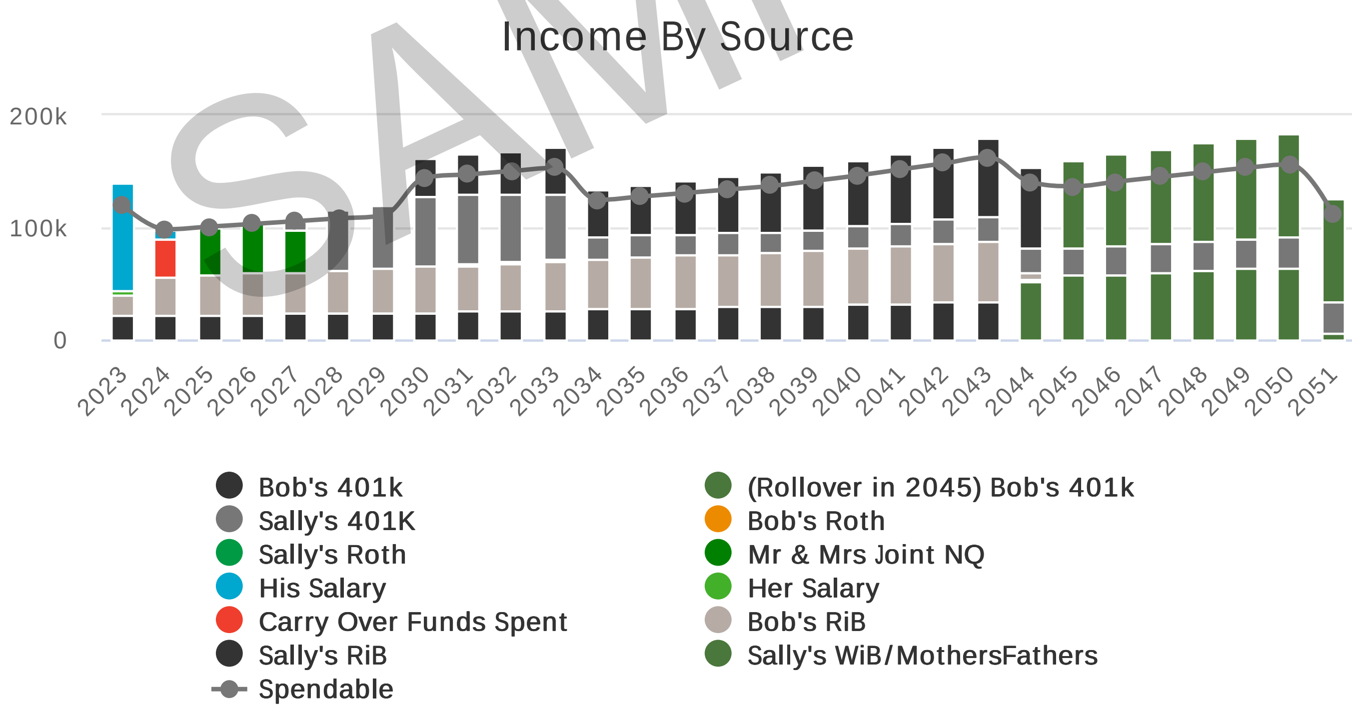
BASE CASE DETAILS

The following sections of the report provide a deeper look into each strategy, including when withdrawals begin from each account, the amount of the withdrawals, the portion of the withdrawals that represent spendable income versus tax.

BASE CASE: INCOME BY SOURCE

Portfolio Longevity	Income Floor	Estate Value	Lifetime Tax
28 years	$96,000	$338,532	$314,393

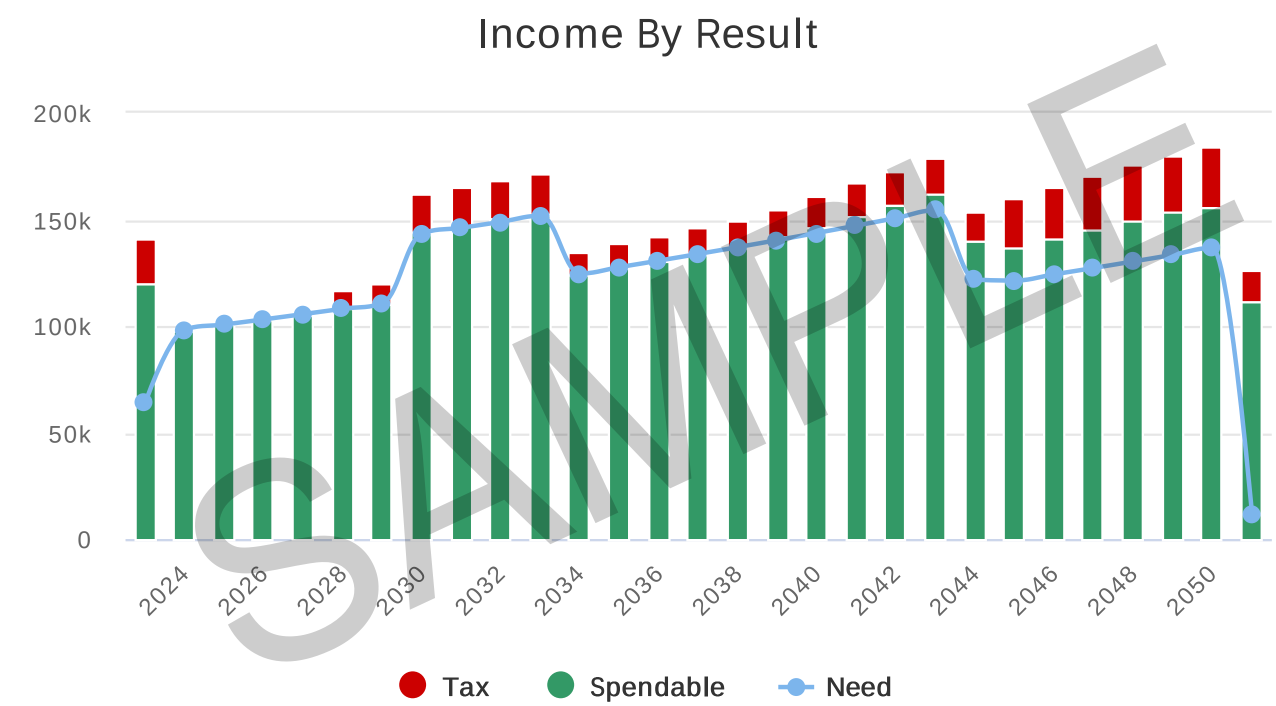
- You would begin to receive an income from His Salary totaling $96,000 in 2023
- You would begin to receive an income from Her Salary totaling $4,000 in 2023
- You would begin to receive a Social Security benefit from Bob's Retirement Benefit totaling $19,901 in 2023
- You would begin to receive a Social Security benefit from Sally's Retirement Benefit totaling $21,060 in 2023
- You would begin to receive an income from Carry Over Funds Spent totaling $34,420 in 2024
- You would begin to withdraw $42,811 from Mr & Mrs Joint NQ in 2025
- You would begin to withdraw $7,227 from Sally's 401K in 2027
- You would begin to withdraw $34,406 from Bob's 401k in 2030
- You would begin to receive a Social Security benefit from Sally's Survivors Benefit totaling $51,447 in 2044



BASE CASE: INCOME BY RESULT

This report focuses on the amount of after-tax, spendable income you may have at your disposal for each year in your retirement. The bar chart for each year represents your total income. The green portion of the bar is the spendable portion and the red portion is the portion paid in taxes. The blue line represents your need for after-tax spendable income. Ideally, the green bar will neither exceed nor fall short of the blue line.

In this base case, your income sources exceed your income need, and the green bars extend above the blue line. In general, when this occurs, there may be opportunities to use the excess income to increase your estate value. We assume these funds are saved into your non-qualified account.



BASE CASE: EXPECTED INCOME

Year	His Salary	Her Salary	Bob's RiB	Sally's RiB	Bob's 401k	Sally's 401K
2023	$96,000	$4,000	$19,901	$21,060	$0	$0
2024	$8,000	$0	$34,932	$21,564	$0	$0
2025	$0	$0	$35,772	$22,080	$0	$0
2026	$0	$0	$36,624	$22,608	$0	$0
2027	$0	$0	$37,500	$23,148	$0	$7,227
2028	$0	$0	$38,400	$23,700	$0	$54,466
2029	$0	$0	$39,324	$24,276	$0	$55,920
2030	$0	$0	$40,272	$24,852	$34,406	$63,055
2031	$0	$0	$41,232	$25,452	$36,525	$61,308
2032	$0	$0	$42,228	$26,064	$38,618	$60,456
2033	$0	$0	$43,236	$26,688	$40,823	$59,319
2034	$0	$0	$44,268	$27,324	$42,960	$18,940
2035	$0	$0	$45,336	$27,984	$45,399	$20,074
2036	$0	$0	$46,428	$28,656	$47,967	$19,229
2037	$0	$0	$47,532	$29,340	$50,669	$18,314
2038	$0	$0	$48,684	$30,048	$53,236	$17,540
2039	$0	$0	$49,848	$30,768	$56,210	$18,215
2040	$0	$0	$51,048	$31,500	$58,998	$19,221
2041	$0	$0	$52,272	$32,256	$62,260	$20,150
2042	$0	$0	$53,520	$33,036	$65,269	$21,110
2043	$0	$0	$54,804	$33,828	$68,378	$22,099
2044	$0	$0	$4,677	$2,886	$71,581	$22,947
2045	$0	$0	$0	$0	$0	$23,983
2046	$0	$0	$0	$0	$0	$24,834
2047	$0	$0	$0	$0	$0	$25,676
2048	$0	$0	$0	$0	$0	$26,501
2049	$0	$0	$0	$0	$0	$27,298
2050	$0	$0	$0	$0	$0	$27,759
2051	$0	$0	$0	$0	$0	$28,144

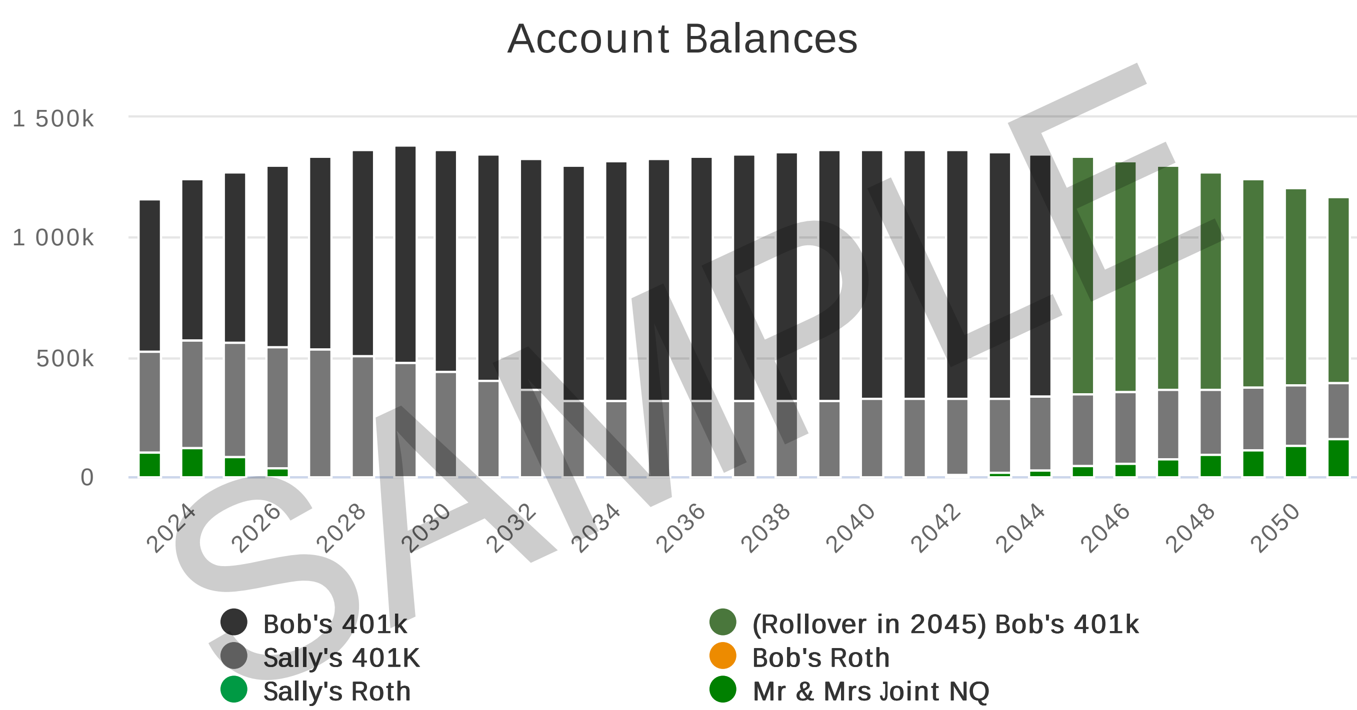
BASE CASE: EXPECTED INCOME

Year	Mr & Mrs Joint NQ	Carry Over Funds Spent	Sally's WiB/MothersFathers	(Rollover in 2045) Bob's 401k
2023	$0	$0	$0	$0
2024	$0	$34,420	$0	$0
2025	$42,811	$0	$0	$0
2026	$43,847	$0	$0	$0
2027	$37,678	$0	$0	$0
2028	$0	$0	$0	$0
2029	$0	$0	$0	$0
2030	$0	$0	$0	$0
2031	$0	$1,008	$0	$0
2032	$0	$1,282	$0	$0
2033	$0	$1,459	$0	$0
2034	$0	$1,372	$0	$0
2035	$0	$0	$0	$0
2036	$0	$0	$0	$0
2037	$0	$0	$0	$0
2038	$0	$0	$0	$0
2039	$0	$0	$0	$0
2040	$0	$0	$0	$0
2041	$0	$0	$0	$0
2042	$0	$0	$0	$0
2043	$0	$0	$0	$0
2044	$0	$0	$51,447	$0
2045	$0	$0	$57,468	$78,936
2046	$0	$0	$58,848	$81,738
2047	$0	$0	$60,252	$84,509
2048	$0	$0	$61,704	$87,223
2049	$0	$0	$63,180	$89,846
2050	$0	$0	$64,704	$91,364
2051	$0	$0	$5,521	$92,633

BASE CASE DETAIL: ACCOUNT BALANCES OVER TIME

Many retirees are concerned about how their account balances will change over time, after accounting for withdrawals and portfolio growth. The chart below depicts year-by-year account changes for your retirement plan under an average return scenario, without stress tests being applied.

Your portfolio is expected to last through your retirement under average economic conditions, but, you'll want to pay special attention to the risks outlined in the checkup. Some of the strategies outlined in the plan case may be targeted at increasing your estate value or reducing risk to achieve a higher level of confidence in the range of potential outcomes.



SUGGESTED PLAN CHANGES

Our analysis would suggest that you could increase your estate value by $205,942 by implementing the following changes:

1. **Refine Spending Strategy**
    - Change amount for Travel Fund with a monthly amount of $1,250 from 1/1/2030 to 12/31/2033.

2. **Implement a Roth Conversions Strategy:**
   In the "Roth Conversions" strategy, we calculate annually the amount you could convert from Qualified accounts that would be taxed at a rate less than or equal to 24%. These conversions are as follows:

Year	Amount
2023	$93,000
2024	$190,281
2025	$135,054

   We assume you spend Non-Qualified money first, paying the additional tax on the conversions from non-qualified funds as well. We also assume you delay withdrawals from IRA accounts for as long as possible, taking only what is necessary to meet your income needs or Required Minimum Distributions once withdrawals begin. The amounts converted to Roth IRA would be used only if necessary.

3. **Implement the following Social Security Strategy**
   October 2024
    - Sally files a standard application for benefits requesting a month of election of January 2025 at 69. Sally's first check would be received in February 2025 for approximately $2,147.

   October 2026
    - Bob files a standard application for benefits requesting a month of election of January 2027 at 70. Bob's first check would be received in February 2027 for approximately $4,045.

   December 9999
    - Sally files a standard application for Widow(er)'s benefits requesting a month of election of January 2044 at 88. Sally's first check would be received in February 2044 for approximately $6,054.

PLAN CASE CHECKUP

In the plan case checkup, we assume you have implemented each of the changes outlined above.

Average Returns Scenario —In the event your investments experience average returns (as defined in the appendix), and you do not experience any unexpected life events, your retirement assets are likely to meet your goals. Alternative strategies may be considered to increase the value of the estate you leave behind to the people or the causes you care about.

Down market —We assume that the economy experiences a recession, which is modeled across your accounts. We then assume a recovery period before returning to a normal return scenario. This stress test applies the down-market assumptions across each account differently based on the growth model of the individual account. The portfolio would last through retirement; 100% of the spendable income need would continue to be met. The expected estate value would be $85,733. For a more detailed explanation of the rates of return used to calculate the down-market stress test, see the appendix.

Ten Years of High Inflation —We assume inflation runs at 7.6% per year for the first ten years of the plan, requiring the same increases to your after-tax income to maintain your living standard. This inflation rate is equivalent to the annual geometric average inflation from 1975-1984. Under this stress test, the portfolio would last through retirement; 100% of the spendable income need would continue to be met. The expected estate value would be $56,075.

Social Security Benefit Cut —We assume that Social Security benefits are cut for all beneficiaries across the board by 23% in year 2033. In this scenario, cost of living adjustments will continue to be applied to the reduced benefit amount. The expected estate value would be $283,106.

Bob dies early —We assume that Bob dies at age 70 and 1 month. Sally’s monthly income need after Bob’s death is $6,000. The portfolio would last through retirement; 100% of the spendable income need would continue to be met. The expected estate value would be $465,346.

Bob needs long-term care —We assume that Bob has a long-term care need at age 83. The additional monthly cost of care is $4,000, which inflates annually by 5%, and the need lasts for 4 years. The portfolio would last through retirement; 100% of the spendable income need would continue to be met. The expected estate value would be $252,127.

Sally dies early —We assume that Sally dies at age 70 and 1 month. Bob's monthly income need after Sally's death is $6,000. The portfolio would last through retirement; 100% of the spendable income need would continue to be met. The expected estate value would be $569,976.

Sally needs long-term care —We assume that Sally has a long-term care need at age 91. The additional monthly cost of care is $4,000, which inflates annually by 5%, and the need lasts for 4 years. The portfolio would last through retirement; 100% of the spendable income need would continue to be met. The expected estate value would be $270,825.

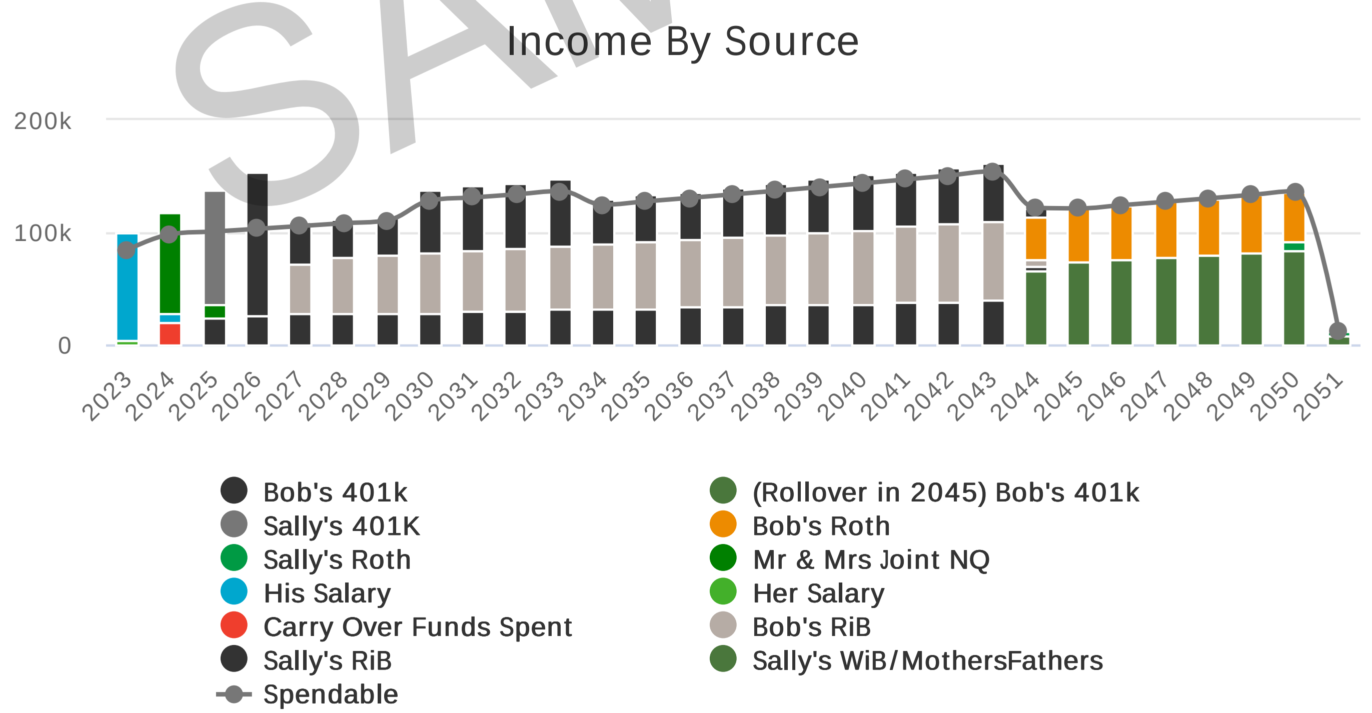
PLAN CASE DETAILS

The following sections of the report provide a deeper look into each strategy, including when withdrawals begin from each account, the amount of the withdrawals, the portion of the withdrawals that represent spendable income versus tax.

PLAN CASE: INCOME BY SOURCE

Portfolio Longevity	Income Floor	Estate Value	Lifetime Tax
28 years	$96,000	$544,474	$193,209

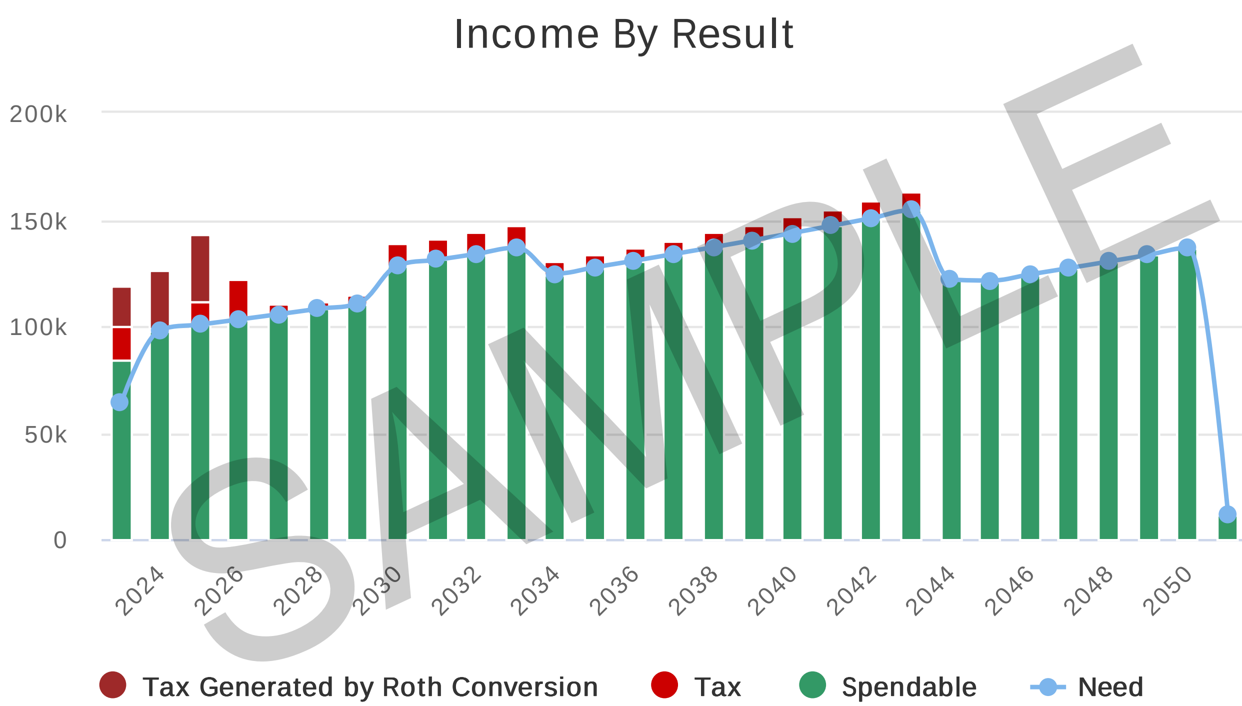
- You would begin to receive an income from His Salary totaling $96,000 in 2023
- You would begin to receive an income from Her Salary totaling $4,000 in 2023
- You would begin to withdraw $89,107 from Mr & Mrs Joint NQ in 2024
- You would begin to receive an income from Carry Over Funds Spent totaling $20,354 in 2024
- You would begin to withdraw $102,546 from Sally's 401K in 2025
- You would begin to receive a Social Security benefit from Sally's Retirement Benefit totaling $23,617 in 2025
- You would begin to withdraw $128,002 from Bob's 401k in 2026
- You would begin to receive a Social Security benefit from Bob's Retirement Benefit totaling $44,495 in 2027
- You would begin to withdraw $38,036 from Bob's Roth in 2044
- You would begin to receive a Social Security benefit from Sally's Survivors Benefit totaling $66,594 in 2044
- You would begin to withdraw $9,045 from Sally's Roth in 2050



PLAN CASE: INCOME BY RESULT

This report focuses on the amount of after-tax, spendable income you may have at your disposal for each year in your retirement. The bar chart for each year represents your total income. The green portion of the bar is the spendable portion and the red portion is the portion paid in taxes. The blue line represents your need for after-tax spendable income. Ideally, the green bar will neither exceed nor fall short of the blue line.

In this plan case, your income sources exceed your income need, and the green bars extend above the blue line. In general, when this occurs, there may be opportunities to use the excess income to increase your estate value. We assume these funds are saved into your non-qualified account.



PLAN CASE: EXPECTED INCOME

Year	His Salary	Her Salary	Bob's 401k	Sally's 401K	Bob's Roth	Sally's Roth
2023	$96,000	$4,000	$0	$0	$0	$0
2024	$8,000	$0	$0	$0	$0	$0
2025	$0	$0	$0	$102,546	$0	$0
2026	$0	$0	$128,002	$0	$0	$0
2027	$0	$0	$38,961	$0	$0	$0
2028	$0	$0	$34,687	$0	$0	$0
2029	$0	$0	$35,673	$0	$0	$0
2030	$0	$0	$57,452	$0	$0	$0
2031	$0	$0	$58,494	$0	$0	$0
2032	$0	$0	$59,542	$0	$0	$0
2033	$0	$0	$60,632	$0	$0	$0
2034	$0	$0	$40,986	$0	$0	$0
2035	$0	$0	$42,132	$0	$0	$0
2036	$0	$0	$43,295	$0	$0	$0
2037	$0	$0	$44,492	$0	$0	$0
2038	$0	$0	$45,725	$0	$0	$0
2039	$0	$0	$46,979	$0	$0	$0
2040	$0	$0	$48,262	$0	$0	$0
2041	$0	$0	$49,588	$0	$0	$0
2042	$0	$0	$50,942	$0	$0	$0
2043	$0	$0	$52,315	$0	$0	$0
2044	$0	$0	$7,715	$0	$38,036	$0
2045	$0	$0	$0	$0	$46,931	$0
2046	$0	$0	$0	$0	$48,055	$0
2047	$0	$0	$0	$0	$49,213	$0
2048	$0	$0	$0	$0	$50,394	$0
2049	$0	$0	$0	$0	$51,600	$0
2050	$0	$0	$0	$0	$43,801	$9,045
2051	$0	$0	$0	$0	$0	$4,509

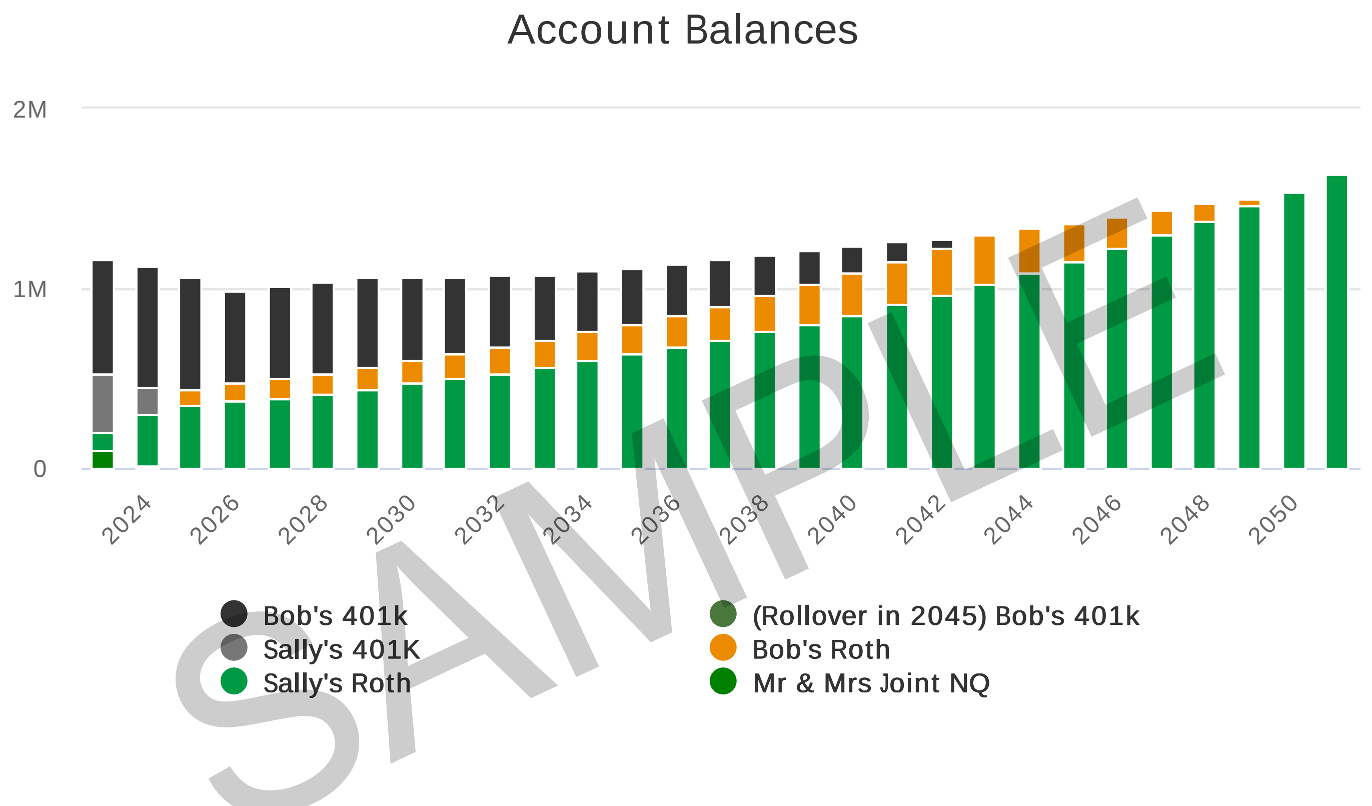
PLAN CASE: EXPECTED INCOME

Year	Mr & Mrs Joint NQ	Carry Over Funds Spent	Sally's RiB	Bob's RiB	Sally's WiB/MothersFathers
2023	$0	$0	$0	$0	$0
2024	$89,107	$20,354	$0	$0	$0
2025	$12,012	$0	$23,617	$0	$0
2026	$0	$0	$26,376	$0	$0
2027	$0	$0	$27,012	$44,495	$0
2028	$0	$0	$27,660	$49,704	$0
2029	$0	$0	$28,320	$50,904	$0
2030	$0	$0	$28,992	$52,128	$0
2031	$0	$0	$29,688	$53,376	$0
2032	$0	$0	$30,408	$54,660	$0
2033	$0	$0	$31,140	$55,968	$0
2034	$0	$0	$31,884	$57,312	$0
2035	$0	$0	$32,652	$58,680	$0
2036	$0	$0	$33,432	$60,096	$0
2037	$0	$0	$34,236	$61,536	$0
2038	$0	$0	$35,052	$63,012	$0
2039	$0	$0	$35,892	$64,524	$0
2040	$0	$0	$36,756	$66,072	$0
2041	$0	$0	$37,632	$67,656	$0
2042	$0	$0	$38,532	$69,276	$0
2043	$0	$0	$39,456	$70,944	$0
2044	$0	$0	$3,367	$6,054	$66,594
2045	$0	$0	$0	$0	$74,388
2046	$0	$0	$0	$0	$76,176
2047	$0	$0	$0	$0	$78,000
2048	$0	$0	$0	$0	$79,872
2049	$0	$0	$0	$0	$81,792
2050	$0	$0	$0	$0	$83,748
2051	$0	$0	$0	$0	$7,147

PLAN CASE DETAIL: ACCOUNT BALANCES OVER TIME

Many retirees are concerned about how their account balances will change over time, after accounting for withdrawals and portfolio growth. The chart below depicts year-by-year account changes for your retirement plan under an average return scenario, without stress tests being applied.

Your portfolio is expected to last through your retirement under average economic conditions.



APPENDIX:

ASSET CLASSES

Name		% Turnover	% CG	% OI	% Dividend	Duration (years)
Bonds		**20%**	**-0.5%**	**5.4%**	**0%**	
	Down Market	10%	-8%	5.5%	0%	1
	Recovery	20%	-0.5%	5.4%	0%	1
Cash		**0%**	**0%**	**1%**	**0%**	
	Down Market	0%	0%	1%	0%	1
	Recovery	0%	0%	1%	0%	1
US Stock		**20%**	**5%**	**0%**	**2%**	
	Down Market	40%	-43%	0%	2%	1
	Recovery	20%	5%	0%	2%	1

PORTFOLIOS

In this report your portfolio holdings were approximated using a model portfolio from a set of defaults. These holdings may or may not be reflective of the actual holdings in your portfolio but were used to provide a reasonable baseline for how your accounts may perform over time. The contents of the portfolio used in the projection are outlined below.

Name	Holding/Asset Class	Percentage
Moderate (Default)	AGG (Bonds) SPY (US Stock)	40% 60%
Aggressive (Default)	AGG (Bonds) SPY (US Stock)	20% 80%

INCOME INSIGHT DISCLOSURES

The projections, illustrations and other material contained in this analysis are based on information provided by you, and will not be valid if the information you provide is not accurate and complete. This report is solely for general and educational purposes, and its contents should not be considered legal, tax or investment advice, nor a recommendation of any specific insurance product(s). The software used to generate this report does not provide fiduciary advice or recommendations concerning investments or investment management. This report contains no representations, warranties, or guarantees as to the technical accuracy of the information presented or its compliance or currency with any law (federal, state, or local) or professional standard. Please consult your attorney, tax advisor, or financial professional. Neither Covisum, LLC or the advisor who generates this report is connected with or endorsed by the United States government, the Internal Revenue Service or the Social Security Administration. In order to consider the impact of incomes paid in different periods, the income floor number is adjusted for inflation. The lifetime tax number is adjusted to account for the fact that taxes lost early in retirement could have been invested and generated some type of return. The Estate value is also adjusted to account for the fact that money received by a client's heirs at some point in the future is not the same as money that could be given to them today.

Because your advisor also uses SmartRisk, the down market stress test used in your plan for accounts that have specified holdings was based on a statistical modeling of potential returns using an Estimated Tail Loss methodology at a 99.5% confidence level. This measure estimates your one-year portfolio drawdown risk by account as follows:

Account Name	**Risk**
Mr & Mrs Joint NQ	0%
Bob's 401k	-28.91%
Sally's 401K	-28.91%

Although multiple year losses are possible, and losses greater than the loss represented are possible, this method was used as a reasonable representation of the risk you may face.