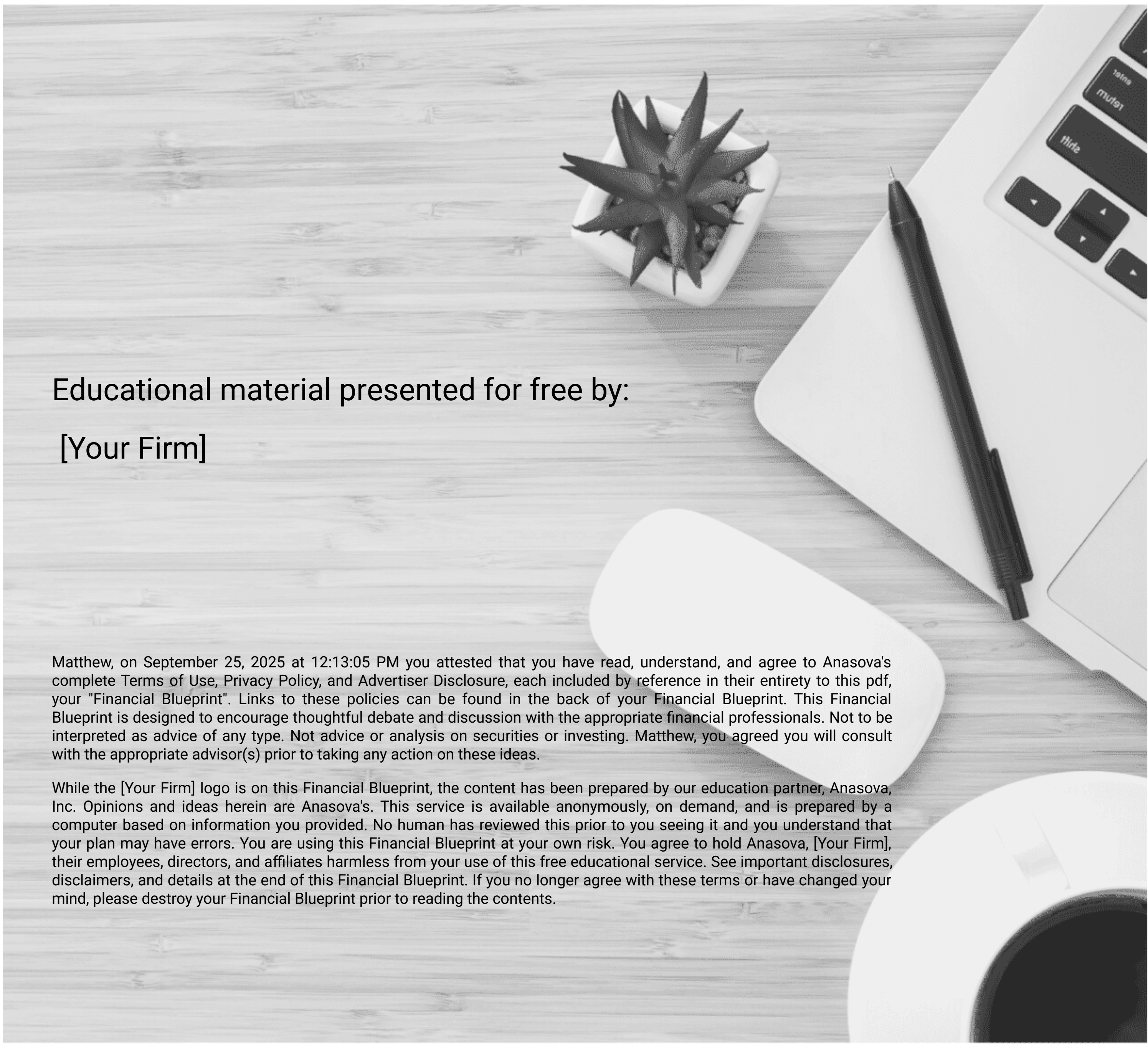
My Financial Blueprint

Minimize Stress | Maximize Life | Prepare for the Future

September 25, 2025 at 12:13:05 PM

Confidential



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[Your Firm]

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Welcome!

On behalf of [Your Firm], we'd like to welcome you to your complimentary Financial Blueprint. This is the first step in your financial journey, providing an initial overview of potential strategies and insights.

However, this is just the beginning. Our financial planning process is personalized, detailed, and comprehensive—crafted specifically to align with your individual goals and circumstances.

The next step is where we dive deeper. Our team would love to sit down with you to explore these ideas further, gaining a clearer understanding of your unique financial picture.

With this personalized approach, we'll be able to develop a thorough and tailored financial plan that goes beyond the basics, offering guidance that addresses both your immediate needs and long-term vision for the future.

Our process starts with an introductory meeting. Just click to get started!

Schedule a 15-minute call with our team

[Your Firm]

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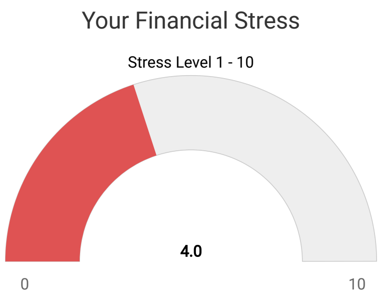
Executive Summary

Minimize Stress

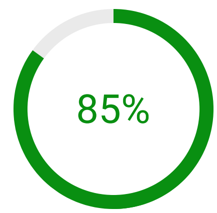


- Keep a cash reserve of at least $77,430.
- Update your will.
- Review your personal insurance.
- Review your liquidity and evaluate getting a line of credit.
- Monitor your accounts.

Maximize Life

- Keep low-cost debt. Debt under 10%, and particularly debt under 5%, should be used as a strategic tool. Make the minimum payments, but avoid paying extra principal. Instead, build up investments. Later, you can pay down this debt.
- Use low-cost debt. For large purchases, use debt with a rate under 8% as a strategy. Make payments from your income without affecting your savings.

Prepare for the Future



On Track Assessment

- Currently, you have $1,200,000 in investments. To achieve your retirement goal, it would be ideal to have $6,266,765 at the time of your retirement, in today's dollars. Your focus should be to build this investment foundation.
- Build your investment portfolio. Avoid taking on too much or too little risk. Consider allocating no more than two-thirds of your savings to retirement plans such as 401(k)s and IRAs.

Snapshot

Name	Age	Credit Score	Health
Matthew	48.00	Excellent (780+)	Good
Catherine	46.00	Excellent (780+)	Excellent

Working?
Yes

Your balance sheet shows what you own (assets) and what you owe (debts). Your net worth is what you own minus what you owe.

What You Own (Assets)	$
Cash	25,000
Car(s)	75,000
Investment(s)	1,200,000
Home(s)	850,000
Other	275,000
Total Assets (what you own)	**$2,425,000**

What You Owe (Debts)	$
Credit card	0
Car loan(s)	50,000
Student loan(s)	25,000
Home loan(s)	500,000
Other debts	0
Total Debts (what you owe)	**$575,000**

Net Worth (what you own - owe)	$1,850,000

Note: anticipated inheritance of $250,000 is included in other assets, as per your request.

Key concept: your net worth can grow by building up your assets (saving and investing) or by paying down debts.

Income & Savings	$ (Annually)
Household income	$500,000.00
Household savings	$100,000

Retirement	Goal
Desired income after-tax	$26,000.00 / month
Desired retirement age	sometime between 60 and 70 years old

Other important information

Family: 3 children

Age of youngest child: 8 years old

Attitude: comfortable with strategic debt.

Reason for visit: I have specific questions, needs, or concerns

Working with an advisor? I'm looking for an advisor

Key question: Retirement planning

Legacy: 90% to family, 10% to charity

Have stock options, Interested in crypto

Your Goal: To Minimize Financial Stress

Feeling stressed about finances? You're not alone.

Stress is a natural part of anything important to us, including our finances.

But aiming for zero financial stress might not be realistic.

However, cutting it in half?

Now that's a goal worth pursuing.

Here's the thing: for some, pinpointing stress is easy.

But for you, it's more complex.

We analyze 20+ variables across thousands of peers to compare stress levels.

The analysis is complex with many data points, so we group them into areas of probability.

The first three factors may or may not cause stress individually,

but peers with all three have low financial stress — this is a "high correlation cluster."

Then, we explore factors clearly linked to low stress— these are "high correlation factors."

Minimizing stress comes down to having positive indicators in these initial factors.

But for some, stress persists.

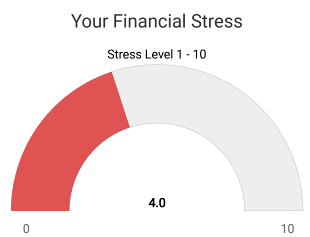
Lastly, we consider low correlation factors—a comprehensive checklist.

Financial Stress Radar

Based on data from your peers and you, these are your likely causes of stress

"High Correlation Cluster" (3 "Must Do" Goals / Achievements)

It is called a cluster because peers who have low financial stress tend to have all three of these boxes checked.



Credit Card Debt

Not a likely cause of stress

Emergency Fund

Peers who keep $77,430 in cash have less stress.

How Much You Save

Not a likely cause of stress

"High Correlation Factors" = high link to low stress (0 to 6 "Should Do" Tasks)

If there's a red flag indicating tasks to be done, take note; otherwise, your dashboard looks good.

- Update your will
- Get a line of credit & review your liquidity
- Get personal liability insurance (an umbrella)
- Get separate coverage for your personal property, like jewelry

"Low Correlation Factors" (0 to 7 "Can Do" Tasks)

If there's a red flag indicating tasks to be done, take note; otherwise, your dashboard looks good.

- Get a home insurance quote
- Monitor your accounts by seeing everything in one place
- Get a car insurance quote

Help

Not individualized advice. For education only. Not advice on securities, investing, or lending. Disclosures at the end apply to this page.

What you want:

Goal: $26,000.00 per month after taxes sometime between 60 and 70 years old

Goal | Income | Gap	$
Monthly goal (after tax income)	26,000.00
x 12 = Annual Goal	312,000
Less Social Security	(65,000)
Less pension (after 15% tax)	(0)
= Gap (after-tax need)	247,000

Peers who retire with a lifestyle of $26,000.00 per month retire with very different amounts of money.

Key point:

There isn't "one figure" that is "right". Instead, there is a range, with tradeoffs.

⚠️ Our simple Social Security estimate was $65,000, which may not be accurate. Please note you entered a figure of $65,000. Our after-tax lifestyle estimate was $26,000 per month. You entered a figure of $26,000.00. Also, you entered a pension of $0 per year.

What you need: (likely range required to achieve this goal with these assumptions)

Likely minimum you will need	In the retirement zone	Likely maximum required
Assumes Social Security + pension (if any) and does not consider your target age.	Common target among your peers retiring sometime between 60 and 70 years old	Without ever relying on pension or Social Security and assuming conservative returns.
$3,459,384	$6,266,765	$12,480,000

What you should think about: (key themes)

Presently, you have $1,200,000 in investments. To achieve your retirement goal it would be ideal for you to have at least $3,459,384 in investments. Therefore:

- **Maintain low-cost debt**. Debt under 10%, especially under 5%, should be used strategically. Make minimum payments without paying extra principal, and focus on building up investments. You can pay down this debt later.
- **Build your investment portfolio.** Avoid taking on too much or too little risk. Consider allocating no more than two-thirds of your savings to retirement plans such as 401(k)s and IRAs.

Details

"Knowledge is power, but only if you use it."

- Anonymous

You asked for details, so we provided them.

You don't need to review everything,

but feel free to scan and dive into the topics that interest you most.

Investing discussion points

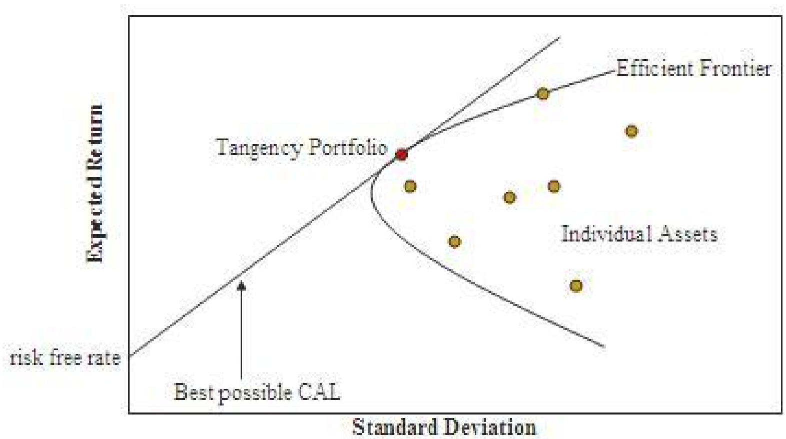
Key point: follow a goal-based progression

This is a basic interpretation and application of Modern Portfolio Theory, including the Nobel Prize-winning work of Markowitz, Sharpe, and Tobin. Modern Portfolio Theory has three primary levers, much like any painting can be created from the three primary colors. These levers are:

- How much you hold in the "risk-free asset", which is something that pays around the rate of inflation (like FDIC-insured cash).
- How much you hold in the "risky portfolio" (known as the 'tangency portfolio').
- The decisions you make with debt.

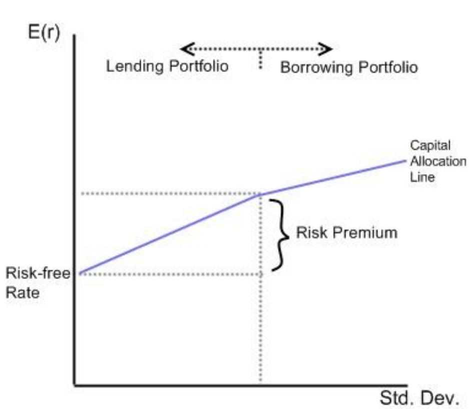
Using these levers, your financial journey involves phases:

- **Until you have $6,266,765 of investments, you need to consider building your investment base and the potential benefits of low-cost strategic debt.**
- When you have between $6,266,765 and $12,480,000, you should pay off debt then, gradually reduce risk in your investments.
- Above this you should de-emphasize risk. At the extreme, if you were to have $12,480,000, you could be debt free and 100% in low-risk investments.
- If you were to exceed $12,480,000, you could start taking on more risk or giving to charity. The level above your theoretical maximum is "excess wealth."



Your financial life is a progression of managing risk. This concept isn't about reaching $12,480,000. **It's about adjusting your decisions based on your goals and resources to maximize your chances of success while minimizing risk.**

What about debt?



Your strategic use of debt can be simplified. Until you have $6,266,765 in investments, you should keep and use debt that has a cost lower than inflation + 5%. In today's environment:

- Debt with an interest rate under 5% should be kept.
- Debt with an interest rate between 5% and 10% should be evaluated.
- Debt with an interest rate over 10% should be avoided and eliminated.

Once you have more than $6,266,765 in investments, start paying off your low-cost debt. It's important to balance paying off debt with building sufficient assets for financial independence and to distinguish between good debt and bad debt.

Leave a legacy

Key point: update beneficiary now, consider other gifts later

"Must do" Task

You indicated that upon your death you would like approximately 90% of your estate to pass on to your family and 10% to pass on to charities you support. **At a minimum, consider having the charities you support designated as beneficiaries to a portion of your retirement plan (IRA / 401K) and / or as a part of your will or trust. This is a simple, no-cost way to make an impact. It can be done next time you update your will. Be sure to let your charities know.**

"Can do" Idea

You are also a strong candidate to explore planned giving as a part of your retirement income strategy. This is a great way for you to create a win / win outcome that aligns with your objectives.

- You give: money to a charity (now or in the future).
- You get back: income from the charity (now or in the future).
- In the end: the charity gets the rest of the money (after you die, or some other condition, which you may set).

Win / Win Legacy Table (for discussion)	$
Percent of assets to family	90%
Percent of assets to charity	10%
Give (at some point in the future)	For every $100,000
Get annually (for discussion)	$5,000 to $7,000

Charitable Giving Topics to Explore With Our Team

- **Gifting appreciated assets**
- **Maximizing tax deductions / tax strategies**
- **Giving for income (fixed or variable payments)**
- **Creating income for life (or life plus a period certain)**
- **Giving to multiple potential beneficiaries**

For example, with a deferred charitable gift annuity, you may benefit from an immediate income tax deduction and can wait to receive payments until a future date, e.g., until retirement. By deferring payments, you can receive a payment rate that is higher than the payment rate of an immediate-payment charitable gift annuity. Your payment rate is determined by your age and the amount of time your payments are deferred.

Typically, the minimum gift amount is $25,000. You will receive a charitable income tax deduction for a portion of your gift, and if you use appreciated securities to fund your gift, you will also receive capital gains tax savings. Rather than do it once, some of your peers choose to fund these gifts annually during their working years, maximizing near-term deductions and building up an income stream for later in life.

This idea is not for you right now. It's just something you may want to consider in the future. Thinking about charitable giving for income years in advance can be helpful from a planning perspective.

"Income" in retirement

Key point: "Income" is a tricky word in retirement. You should understand why.

In retirement, "income" is a tricky word. Many successful investments generate no "income" (and many investments that generate income might not be good long-term investments). **What really matters is total return: how much cash comes in to pay your bills.**

Cash comes from outside sources (which typically can't be controlled) or from your investments (which you select). When you select investments, you can take a total return mindset.

Here is a sketch of $26,000.00, after taxes. (We'll cover taxes in detail on the next page.)

Income Source	$
Social Security	65,000
Plus: Pension	0
Plus: Pre-tax cash (income) from assets	313,338
Less: Taxes	(47,001)
= Total income, after taxes	312,000
Monthly income, after taxes	**26,000.00**

Cash from your investments can be generated one of four ways:

1. IRA / 401K / tax deferred plan distribution
2. Cash flow from the asset (such as interest, dividends, or rental payments)
3. Selling the asset
4. Borrowing against an asset

None of these levers are inherently "good" or "bad"; they each have different pros and cons.

A common target among your peers is to generate 5% cash from $6,266,765 (or $313,338). Some of your peers structure their portfolio to generate $313,338 of cash using a combination of distributions, interest, dividends, proceeds from sales, and borrowing, regardless of the actual income generated from these assets. This total return approach not only enhances their income goals but also considers tax efficiency and continued appreciation to combat inflation over time.

At the extreme, some of your peers position their investments to generate no "income" or regular cash flow, even in retirement. Instead, they rely exclusively on asset appreciation over time. The majority of your peers optimize their retirement plans by leveraging a combination of strategies.

The crucial takeaway is that while income is undoubtedly important, it's essential not to equate your income goal directly with the income produced by an asset or investment. Connecting the two can often lead to incorrect conclusions. To navigate this, consider:

- Separating your income goal from the income generated by your investments.
- Embracing a total return approach.
- Understanding that income can be generated in various ways, including from assets which produce limited or no "income".

By adopting these strategies, you can make more informed investment decisions. These are topics we would enjoy discussing with you.

Taxes in retirement

Key point: it is often not as much as you think

While the federal income tax code may seem daunting and ever-changing, its core concepts are straightforward:

1. Taxes begin at zero and increase based on the type of income you earn.
2. Today's decisions shape your future tax situation.
3. Planning your portfolio with tax efficiency in mind now can lead to significant benefits later.

For retirees, the first $100,000 of retirement income ($8,333 per month) is often very tax-efficient. Here are some examples:

	A	B	C	D	E
Social Security	$50,000	$50,000	$50,000	$50,000	$50,000
IRA Distribution	50,000				12,500
Qualified Dividends		50,000			12,500
Capital Gains			50,000		12,500
Interest				50,000	12,500
Total Income	**$100,000**	**$100,000**	**$100,000**	**$100,000**	**$100,000**
Federal Tax	**$5,758**	**$0**	**$165**	**$5,758**	**$1,603**
Effective tax rate	**6%**	**0%**	**0%**	**6%**	**2%**

Note: does not factor in state or local taxes.

Source: Turbo Tax Tax Estimator 2024. Standard deduction, married, filing jointly, both age 65. No other income, no other deductions.

This shows the first $100,000 of income. However, **taxes on income above this threshold are influenced by decisions made today**.

Some retirees may face tax rates exceeding 35%, while others with significant income (measured in millions) could pay less than 15% in federal taxes and some, in fact, pay much less (and even near $0).

Key point: Many people oversimplify taxes in retirement or equate them with current income tax situations. However, the complexity of the tax code means retirees' tax situations - your tax situation - will often differ significantly from those of working individuals.

Effective tax rates, not just marginal rates, are what truly matter. Do not make simple assumptions. Envisioning your future balance sheet and designing a flexible structure will help you make better decisions today. With the right decisions, your tax rate while retired can be significantly lower than you might otherwise expect.

Yes, at some point you will have a Required Minimum Distribution from retirement plans. But your income from your assets (and your future tax bill) will be determined by decisions you make today and in the future. These decisions relate to the type of account, type of investments, when and if you sell investments, and decisions to borrow or to repay debt.

The key point is consulting with our team can help uncover potential tax-saving opportunities and help you make informed decisions that align with your retirement goals.

Assumptions used to determine need

Key point: there is not "one figure" that is right for you

	Minimum	Target	"Maximum"
Monthly goal (after tax income)	26,000.00	26,000.00	26,000.00
x 12 = Annual Goal	312,000	312,000	312,000
Less Social Security	(65,000)	(65,000)	(don't include)
Less pension (after 15% tax)	(0)	(0)	(don't include)
= Gap (after-tax need)	247,000	247,000	312,000
Investments / net worth needed	**$3,459,384**	**$6,266,765**	**$12,480,000***

⚠️ Our simple Social Security estimate was $65,000, which may not be accurate. Please note you entered a figure of $65,000. Our after-tax lifestyle estimate was $26,000 per month. You entered a figure of $26,000.00.Also, you entered a pension of $0 per year.

Critical Note

How and when you release your home equity is crucial and should be evaluated by a professional. It is also essential that your monthly goal aligns with accurate assumptions about your future housing costs.

Your key question: net worth or investments? The conservative view is that you'll need a certain level of investments, ignoring other assets. The aggressive view is that you'll be fine with your net worth, using all components of your balance sheet. There is no "right answer," and the trade-offs are significant. This is a crucial area to explore with a professional. Consider asking how much you will need at a minimum in liquid, diversified investments versus illiquid assets like home equity.

- **Likely minimum scenario (in today's dollars):** This scenario assumes full retirement age (67+) and relies on Social Security and Pension (if any). To not run out of money, this scenario implies a 100% weighting, of all assets to equities, with historically average returns or better, a favorable sequence of returns, and extreme tax optimization. The average return of the S&P 500 adjusted for inflation is 8.78% from 1871 through 2021, the inflation adjusted Compound Annual Growth Rate ("CAGR"), a more appropriate measure, is 7.14%. Many levers such as adjusting the annual distribution rate (rather than holding it constant), a willingness to change lifestyle, or use leverage can improve the probability of success. This scenario is not shown as a recommendation but as a baseline for educational purposes to facilitate discussion. For many reasons this scenario may be unrealistic, untenable, or undesirable.
- **Target Scenario (in today's dollars):** We use a two-step process. Part 1: We calculate a base target using a pre-tax return of 5% on the gap between your anticipated income sources and your target lifestyle ($312,000). Taxed at an effective rate of 15%, this results in an after-tax return of 4.25%. Base: $312,000 / .0425. Although debated, a net return of inflation plus 4% to 5% aligns with the objectives and assumptions of many large endowments, foundations, and high-net-worth individuals. In many downside scenarios, though not all, this strategy could sustain your finances for 30 to 40+ years in today's dollars. Adjusting your lifestyle over time or strategically using debt could extend this period if needed. This scenario assumes net returns after fees, which could significantly impact the results. Part 2: We calculate an adjustment based on your target retirement age, considering potential income gaps like Social Security. Some may find our target aggressive, others conservative. The net worth versus investments debate adds to this discussion. The aim is to encourage dialogue about what is right for you.
- *** "Maximum" Scenario (in today's dollars):** There is no absolute risk-free maximum. If the after-tax inflation adjusted compound annual growth rate is 1.76%, with a favorable sequence of returns, the principal would remain intact and pass on, inflation adjusted, to heirs. With returns at the rate of inflation and excluding Social Security (0% after-tax inflation adjusted growth rate), the goal would be achieved for 40 years.

Sources: Robert Shiller, Yahoo Finance, MoneyChimp, Vanguard.

Design center

Key point: you can be the architect of your future balance sheet

Companies hire a CFO to design their balance sheet, using thousands of examples for reference. Similarly, individuals can design their own balance sheet. Here are different balance sheets. **They are not recommendations or projections, just ideas to inspire strategic thought and discussion.** Which one appeals to you the most? Bonus: Who is wealthiest? What happens to each when they die?

Assets	$
Investment(s)	5,416,765
Home(s)	850,000
Total Assets	**$6,266,765**

Debts	$
Total Debts	**$0**

Net Worth	$6,266,765

Scenario: No debt

For discussion:

What about this is attractive? How do you feel about your liquidity and flexibility? Does this put you closer to achieving your retirement goals?

Assets	$
Investment(s)	6,266,765
Home(s)	850,000
Total Assets	**$7,116,765**

Debts	$
Low cost loan	212,500
Home loan(s)	637,500
Total Debts	**$850,000**

Net Worth	$6,266,765

Scenario: With debt

For discussion:

Are you more or less likely to achieve your retirement goals? When could you pay off your debt? What don't you like?

Assets	$
Cars, nice things	842,400
Investment(s)	14,040,000
Home(s)	6,318,000
Total Assets	**$21,200,400**

Debts	$
Credit card	$0
Low-cost loan	2,737,800
Home loan(s)	4,422,600
Total Debts	**$7,160,400**

Net Worth	$14,040,000

Scenario: Lottery

For discussion:

If you won the $14,040,000 lottery, would you choose to be debt free or to have your balance sheet look like this? Or perhaps something else? Do billionaires borrow? Why? How easy or hard would it be to pay off this debt?

Next Steps

"Action is the foundational key to all success."

- Pablo Picasso

Unlocking wisdom from our team

Harnessing expertise for financial growth

As your net worth grows, financial professionals become invaluable resources. They witness a multitude of financial paths and can offer insights based on broad experience. Here’s why seeking the advice of our team s valuable and some insightful questions to ask:

Topic	"Show me..."
Retirement planning:	• Show me different plans for $26,000.00 per month after taxes: comparing a net worth of $3,459,384 and $15,600,000 vs. having investments of $3,459,384 and $15,600,000.
Future balance sheet:	• Show me how you envision my future balance sheet. ◦ Show me what you envision changing over time.
Income:	• Show me how 100% of someone's investments could be in assets that do not produce "income", yet they could have $26,000.00 of "income" per month in retirement.
Tax efficiency:	• Show me how someone could have $26,000.00 per month of income in retirement and pay no taxes. ◦ Show me how much tax you think I will pay annually in retirement.
Investing:	• Show me how you would invest the funds of an endowment that has a goal of inflation + 5% in perpetuity.
Enjoying life:	• Show me how people do this: ◦ $60,000 car, payment under $500 / month. ◦ $120,000 car, payment under $1,000 / month. ◦ $360,000 home renovation, boat, or other toy: payment under $3,000 / month. ◦ 100% financing on a second home.
Helping children / family:	• Show me how I can help my children / family with a down payment on their home, pay for a major expense, or pay off credit card debt - without disrupting my cash or investments.
Charitable giving:	• Show me how I could give to causes I support and generate a tax efficient income stream.
Insurance coverage:	• Show me what I should and should not self-insure. ◦ "Do I need a personal liability umbrella policy?" ◦ "Should I have a rider for my personal items?" ◦ "What is the right deductible for me?"

Help

Seize the moment

It is your time to act!

You've completed your Financial Blueprint,

and now it's time to take action.

Learn more about: Retirement planning

(or anything else in your plan)

Schedule a 15-minute call with our team

[Your Firm]

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Matthew, how was the content

in your Financial Blueprint?

☆ ☆ ☆ ☆ ☆

Presented by: [Your Firm]

This educational material

was created by:

Important disclosures and disclaimers

Reminders, end notes, and how you may contact us

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