

Sample's Financial Plan 4Retiring Review

Date 4/15/2023

Personal Information

| | | | | |
|---------------------------------------|-------------------------|----------|------|--|
| | Last Name | Sample | | |
| | First Name | Me | | |
| | Birthday | 1/1/1960 | | |
| Age to Start Social Security Benefits | 66 | Year | 2026 | |
| | Second Name | Me2 | | |
| | Birthday | 1/1/1963 | | |
| Age to Start Social Security Benefits | 67 | Year | 2030 | |
| | Current Year | 2023 | | |
| | Retirement Phase Begins | 2027 | | |

Living Expenses

| | |
|----------------------------------|--------------|
| Estimated | |
| Estimated Aggregate Total | |
| Detailed | |
| Housing Costs | 803 |
| Individual Expenses | 3,300 |
| Insurance Premiums | 900 |
| Debt Payments | 1,800 |
| Other Expenses | 500 |
| Total Detailed Expenses | 7,303 |

Taxable Income, Taxes & Tax Rates

| | | | | |
|--------------------------------------|---------------------------|---------|--|--|
| | Tax Year | 2021 | | |
| | Taxable Income (IRS 1040) | 135,000 | | |
| | Federal Income Taxes | 13,500 | | |
| | State Income Taxes | 4,000 | | |
| Sample's Effective Income Tax Rate | | 12.96% | | |
| Estimated Retirement Income Tax Rate | | 8.00% | | |

Performance Metrics

| | |
|-------------------------------|------|
| Accumulation Phase Target ROR | 8% |
| Retirement Phase Target ROR | 6% |
| Target Inflation Rate | 2.0% |
| ROR: Rate of Return | |

Income Summary

| | | |
|--------------------------------------|--------|--------------|
| W-2 Employment Wages - Annual | | Total |
| Me's Pre-Tax Wages | 75,000 | 130,000 |
| Me2's Pre-Tax Wages | 55,000 | |
| 2023 Payroll Tax Rate | 7.65% | |

| | | |
|---|--------|--------------|
| Self Employment & 1099 Income - Annual | | Total |
| Me's Pre-Tax Business Income | 3,500 | 7,000 |
| Me2's Pre-Tax Business Income | 3,500 | |
| 2023 Self Employment Tax Rate | 15.30% | |

| | | |
|---|--|--------------|
| Social Security & Disability Benefits - Annual | | Total |
| | | |
| | | |

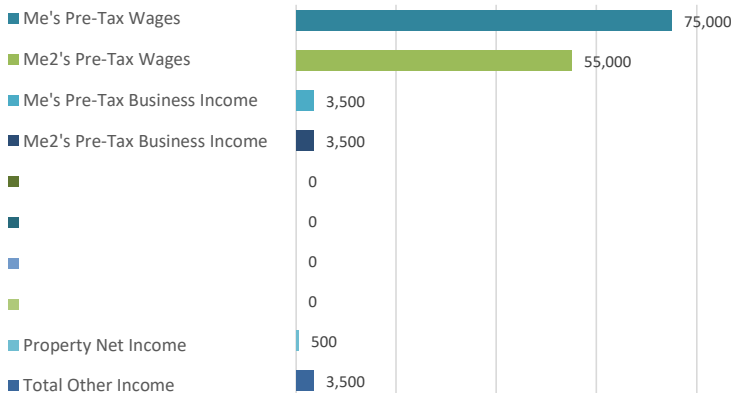
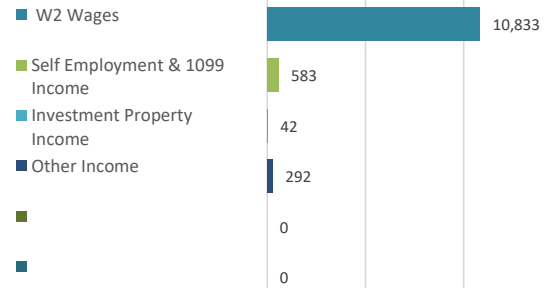
| | | |
|---|--|--------------|
| Pension & Retirement Benefits - Annual | | Total |
| | | |
| | | |

| | | |
|-------------------------------------|---------|----------------------------|
| Investment Property - Annual | | Property Net Income |
| Debt Payments | (5,000) | 500 |
| Expenses | (2,000) | |
| Revenues | 7,500 | |

| | | |
|------------------------------|-------|--------------|
| Other Income - Annual | | Total |
| Total Other Income | 3,500 | 3,500 |

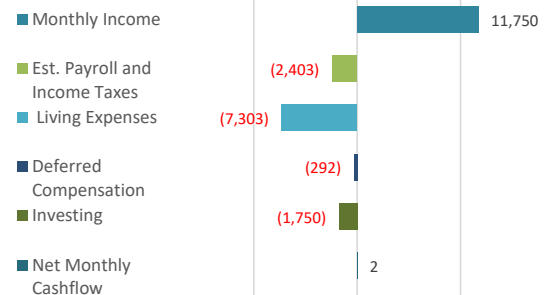
Monthly Pre-Tax Income

| | | | | |
|-----------------------------|-------------------------------|---------------|---------------|----------------|
| | W2 Wages | 10,833 | | |
| | Self Employment & 1099 Income | 583 | | |
| | Investment Property Income | 42 | | |
| | Other Income | 292 | | |
| | | | | |
| | | | | |
| Total Monthly Income | | 11,750 | Annual | 141,000 |



Monthly Cashflow

| | | | | |
|-----------------------------|-------------------------------|----------|---------------|-----------|
| | Monthly Income | 11,750 | | |
| | Est. Payroll and Income Taxes | (2,403) | | |
| | Living Expenses | (7,303) | | |
| | Deferred Compensation | (292) | | |
| | Investing | (1,750) | | |
| Net Monthly Cashflow | | 2 | Annual | 20 |



See Analysis Limitations and LayLine Disclaimers bottom of page 4

Sample's Retirement Income Analysis

Retirement Metrics

| | |
|--|---------|
| Annual Pre-Tax Retirement Income Goal | 108,000 |
| Estimated Income Tax Rate | 8% |
| Target Inflation Rate | 2.0% |
| Retirement Phase Target Rate of Return | 6.0% |

Social Security & Disability Benefits

| Social Security & Disability Benefits - Monthly | | Starting |
|---|-------|----------|
| Me's Benefits | 2,400 | 2027 |
| Me2's Benefits | 2,250 | 2031 |

Monthly Retirement Wages & Earnings

| Me's Job Description | Wages | Starting | Through |
|----------------------|-------|----------|---------|
| PT1 | 400 | 2025 | 2030 |
| | | | |
| | | | |

| Me2's Job Description | Wages | Starting | Through |
|-----------------------|-------|----------|---------|
| PT1 | 400 | 2030 | 2035 |
| | | | |
| | | | |

Monthly Pension & Retirement Benefits

| Me's Benefit(s) | Income | Starting |
|-----------------|--------|----------|
| Pension 1 | 800 | 2027 |
| | | |
| | | |

| Me2's Benefit(s) | Income | Starting |
|------------------|--------|----------|
| Pension 2 | 1,800 | 2031 |
| | | |
| | | |

Retirement Income Analysis

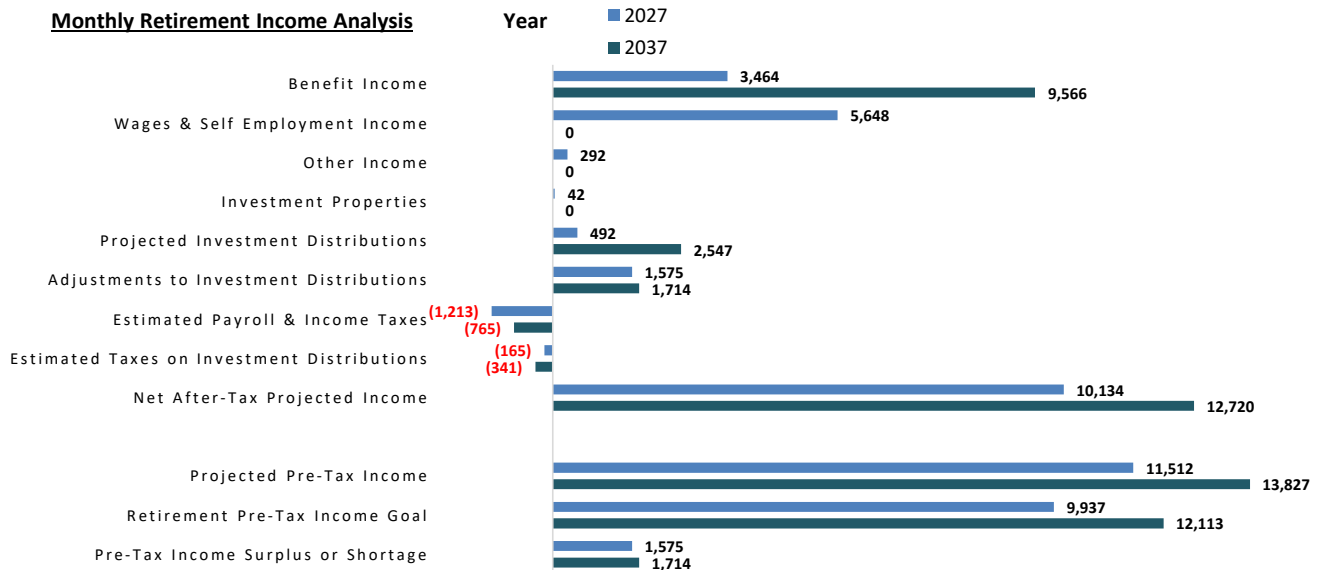
Investment Distributions Management

| | | |
|---|--------|--|
| Annual % Change to Investment Distribution | 2.5% | |
| Starting In (yr) | 2027 | |
| Through (yr) | 2060 | |
| Change in Investment Distributions starting in 2027 | 18,937 | |

Comparing Years

| Year of Analysis | 2027 | | 2037 | |
|---|---------------|----------------|---------------|----------------|
| | Monthly | Annually | Monthly | Annually |
| Benefit Income | 3,464 | 41,565 | 9,566 | 114,795 |
| Wages & Self Employment Income | 5,648 | 67,773 | 0 | 0 |
| Other Income | 292 | 3,500 | 0 | 0 |
| Investment Properties | 42 | 500 | 0 | 0 |
| Projected Investment Distributions | 492 | 5,903 | 2,547 | 30,559 |
| Adjustments to Investment Distributions | 1,575 | 18,906 | 1,714 | 20,566 |
| Estimated Payroll & Income Taxes | (1,213) | (14,551) | (765) | (9,184) |
| Estimated Taxes on Investment Distributions | (165) | (1,985) | (341) | (4,090) |
| Net After-Tax Projected Income | 10,134 | 121,611 | 12,720 | 152,646 |
| Projected Pre-Tax Income | 11,512 | 138,147 | 13,827 | 165,919 |
| Retirement Pre-Tax Income Goal | 9,937 | 119,241 | 12,113 | 145,354 |
| Pre-Tax Income Surplus or Shortage | 1,575 | 18,906 | 1,714 | 20,566 |

Monthly Retirement Income Analysis

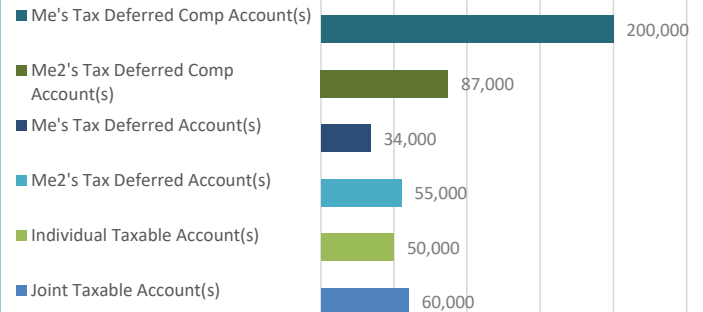


See Analysis Limitations and LayLine Disclaimers bottom of page 4

Sample's Investments and Investing

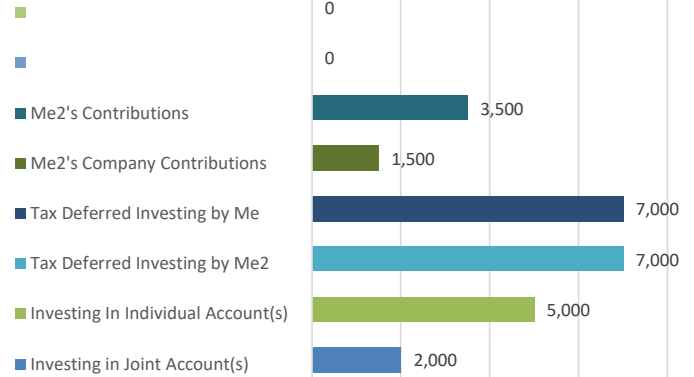
Current Investment Accounts

| Tax-Deferred Compensation Accounts | Value | Total |
|---|---------|----------------|
| Me's Tax Deferred Comp Account(s) | 200,000 | 287,000 |
| Me2's Tax Deferred Comp Account(s) | 87,000 | |
| Tax Deferred Investment Accounts | | |
| | Value | |
| Me's Tax Deferred Account(s) | 34,000 | 89,000 |
| Me2's Tax Deferred Account(s) | 55,000 | |
| Taxable Investment Accounts | | |
| | Value | |
| Individual Taxable Account(s) | 50,000 | 110,000 |
| Joint Taxable Account(s) | 60,000 | |
| Total Current Investments | | 486,000 |



Current Annual Investing

| Tax Deferred Compensation | Annual | Total |
|---------------------------------------|--------|---------------|
| | | 5,000 |
| Me2's Contributions | 3,500 | |
| Me2's Company Contributions | 1,500 | |
| Tax Deferred | | |
| | Annual | |
| Tax Deferred Investing by Me | 7,000 | 14,000 |
| Tax Deferred Investing by Me2 | 7,000 | |
| Taxable | | |
| | Annual | |
| Investing In Individual Account(s) | 5,000 | 7,000 |
| Investing in Joint Account(s) | 2,000 | |
| Total Current Annual Investing | | 26,000 |



One Time Investment or Withdrawal

| Taxable Accounts | |
|----------------------|------------------|
| Description | Collectable sale |
| Expected Amount | 50,000 |
| Expected in the Year | 2037 |
| Description | New Car |
| Expected Amount | (40,000) |
| Expected in the Year | 2028 |

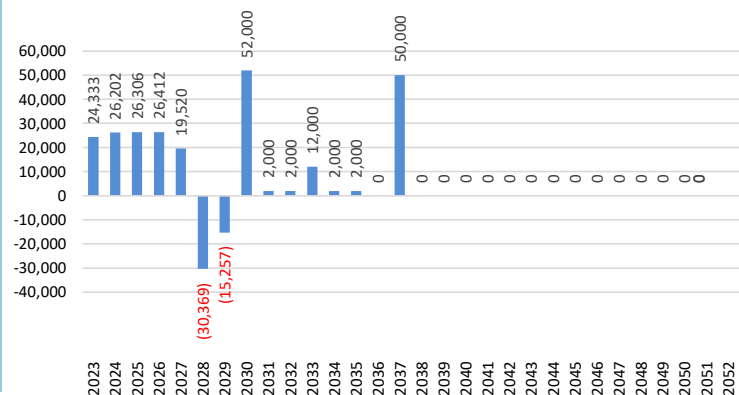
| Tax Deferred Accounts | |
|-----------------------|-------------------|
| Description | Rollover |
| Expected Amount | 50,000 |
| Expected in the Year | 2030 |
| Description | 401K Loan Pay off |
| Expected Amount | (25,000) |
| Expected in the Year | 2029 |

Investment Property

| Property | Estimated Value | Net Annual Income | Planned Sale Year |
|--------------|-----------------|-------------------|-------------------|
| 1 | 10,000 | 500 | 2033 |
| Total | 10,000 | 500 | |

Investment Property Estimated Value(s) are not included in Investing until they are sold.

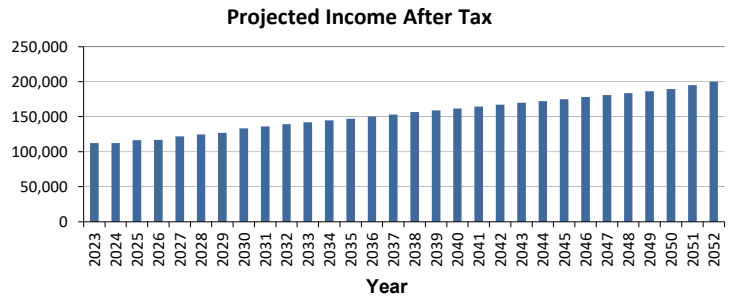
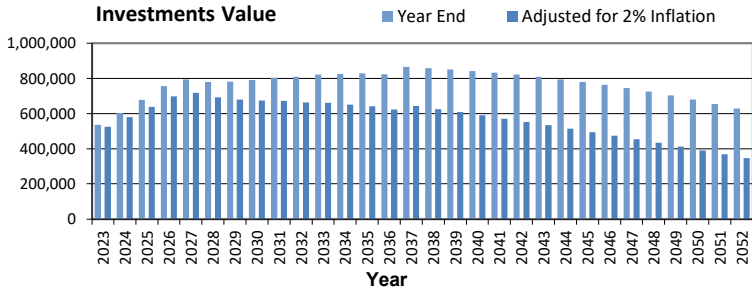
Investing: Annual & One Time



Sample's Investing & Income Analysis

| | | | |
|---|-------|--|-----------|
| Accumulation Phase Target Rate of Return (Default 7%) | 8.0% | Date | 4/15/2023 |
| Retirement Phase Target Rate of Return (Default 5%) | 6.0% | First Full Year of Social Security for Me | 2027 |
| Target Inflation Rate (Default 2.5%) | 2.0% | First Full Year of Social Security for Me2 | 2031 |
| Estimated Tax on Capital Gains (Default .45%) | 0.80% | Retirement Income Goal for 2027 | 108,000 |
| Current Effective Tax Rate % | 13.0% | Retirement Phase Begins | 2027 |
| Estimated Retirement Phase Tax Rate % | 8.0% | | |

| Year | Investments | | | | | | Income | | | | | | | |
|------|----------------------------|-----------------------|-------------------------------------|-----------------------|------------------|-------------|------------------|--------------------------------|-------------------|---------------------------|--------------------------|--------------------|---------------------------------------|----------------------------|
| | Investment Distributions | | | Value | | Investing | | | Investments Value | | Projected Income Pre-Tax | Estimated Taxes on | | Projected Income After Tax |
| | From Tax Deferred Accounts | From Taxable Accounts | Changes to Investment Distributions | Tax Deferred Accounts | Taxable Accounts | Investments | Investment Gains | Estimated Tax on Capital Gains | Year End | Adjusted for 2% Inflation | | Income | Tax Deferred Investment Distributions | |
| 2023 | 0 | 0 | 0 | 376,000 | 110,000 | 24,333 | 25,920 | (880) | 535,373 | 524,876 | 141,000 | (28,840) | 0 | 112,160 |
| 2024 | 0 | 0 | 0 | 413,387 | 121,987 | 26,202 | 42,830 | (976) | 603,429 | 579,997 | 141,140 | (28,880) | 0 | 112,260 |
| 2025 | 0 | 0 | 0 | 465,660 | 137,770 | 26,306 | 48,274 | (1,102) | 676,908 | 637,865 | 146,277 | (29,949) | 0 | 116,327 |
| 2026 | 0 | 0 | 0 | 522,218 | 154,689 | 26,412 | 54,153 | (1,238) | 756,235 | 698,644 | 146,522 | (30,011) | 0 | 116,511 |
| 2027 | 5,903 | 0 | 18,906 | 558,600 | 172,827 | 19,520 | 43,886 | (1,383) | 793,450 | 718,652 | 138,147 | (14,551) | (1,985) | 121,611 |
| 2028 | 7,201 | 0 | 19,836 | 577,599 | 188,814 | (30,369) | 45,985 | (1,511) | 780,518 | 693,077 | 141,462 | (14,669) | (2,163) | 124,629 |
| 2029 | 8,525 | 0 | 19,513 | 589,848 | 162,632 | (15,257) | 45,149 | (1,301) | 781,071 | 679,970 | 143,571 | (14,790) | (2,243) | 126,538 |
| 2030 | 63,382 | 0 | 19,527 | 523,074 | 175,089 | 52,000 | 41,890 | (1,401) | 790,652 | 674,814 | 146,066 | (6,511) | (6,633) | 132,922 |
| 2031 | 13,411 | 0 | 19,766 | 571,281 | 186,194 | 2,000 | 45,448 | (1,490) | 803,433 | 672,277 | 148,836 | (10,310) | (2,654) | 135,872 |
| 2032 | 21,442 | 0 | 20,086 | 564,030 | 197,876 | 2,000 | 45,714 | (1,583) | 808,037 | 662,872 | 151,737 | (9,256) | (3,322) | 139,159 |
| 2033 | 21,881 | 0 | 20,201 | 555,790 | 210,165 | 12,000 | 45,957 | (1,681) | 822,231 | 661,290 | 154,485 | (9,440) | (3,367) | 141,679 |
| 2034 | 22,828 | 0 | 20,556 | 545,754 | 233,094 | 2,000 | 46,731 | (1,865) | 825,713 | 651,069 | 157,526 | (9,588) | (3,471) | 144,467 |
| 2035 | 23,285 | 0 | 20,643 | 534,571 | 247,215 | 2,000 | 46,907 | (1,978) | 828,715 | 640,624 | 160,352 | (9,780) | (3,514) | 147,058 |
| 2036 | 29,960 | 0 | 20,718 | 515,967 | 262,070 | 0 | 46,682 | (2,097) | 822,623 | 623,445 | 163,222 | (9,004) | (4,054) | 150,164 |
| 2037 | 30,559 | 0 | 20,566 | 495,801 | 275,697 | 50,000 | 46,290 | (2,206) | 865,582 | 643,141 | 165,919 | (9,184) | (4,090) | 152,646 |
| 2038 | 31,170 | 0 | 21,640 | 472,739 | 340,034 | 0 | 48,766 | (2,720) | 858,819 | 625,603 | 169,900 | (9,367) | (4,225) | 156,308 |
| 2039 | 31,794 | 0 | 21,470 | 447,839 | 357,715 | 0 | 48,333 | (2,862) | 851,026 | 607,771 | 172,697 | (9,555) | (4,261) | 158,881 |
| 2040 | 32,430 | 0 | 21,276 | 421,004 | 376,317 | 0 | 47,839 | (3,011) | 842,150 | 589,639 | 175,526 | (9,746) | (4,296) | 161,484 |
| 2041 | 33,078 | 0 | 21,054 | 392,133 | 395,885 | 0 | 47,281 | (3,167) | 832,132 | 571,201 | 178,389 | (9,941) | (4,331) | 164,118 |
| 2042 | 33,740 | 0 | 20,803 | 361,117 | 416,471 | 0 | 46,655 | (3,332) | 820,912 | 552,450 | 181,286 | (10,139) | (4,363) | 166,783 |
| 2043 | 34,415 | 0 | 20,523 | 327,847 | 438,128 | 0 | 45,958 | (3,505) | 808,428 | 533,381 | 184,215 | (10,342) | (4,395) | 169,478 |
| 2044 | 35,103 | 0 | 20,211 | 292,204 | 460,910 | 0 | 45,187 | (3,687) | 794,614 | 513,988 | 187,177 | (10,549) | (4,425) | 172,202 |
| 2045 | 35,805 | 0 | 19,865 | 254,067 | 484,878 | 0 | 44,337 | (3,879) | 779,402 | 494,262 | 190,170 | (10,760) | (4,454) | 174,957 |
| 2046 | 36,521 | 0 | 19,485 | 213,304 | 510,091 | 0 | 43,404 | (4,081) | 762,719 | 474,199 | 193,196 | (10,975) | (4,480) | 177,741 |
| 2047 | 37,251 | 0 | 19,068 | 169,783 | 536,616 | 0 | 42,384 | (4,293) | 744,490 | 453,790 | 196,253 | (11,195) | (4,506) | 180,553 |
| 2048 | 37,996 | 0 | 18,612 | 123,362 | 564,520 | 0 | 41,273 | (4,516) | 724,638 | 433,029 | 199,341 | (11,419) | (4,529) | 183,394 |
| 2049 | 38,756 | 0 | 18,116 | 73,891 | 593,875 | 0 | 40,066 | (4,751) | 703,081 | 411,908 | 202,460 | (11,647) | (4,550) | 186,263 |
| 2050 | 39,531 | 0 | 17,577 | 21,216 | 624,756 | 0 | 38,758 | (4,998) | 679,733 | 390,421 | 205,608 | (11,880) | (4,569) | 189,159 |
| 2051 | 22,489 | 17,833 | 16,993 | 0 | 622,417 | 0 | 37,345 | (4,979) | 654,783 | 368,716 | 208,785 | (12,118) | (1,799) | 194,868 |
| 2052 | 0 | 41,129 | 16,370 | 0 | 597,285 | 0 | 35,837 | (4,778) | 628,344 | 346,890 | 211,997 | (12,360) | 0 | 199,637 |



Notes

- Bold years are Retirement Phase years.
- Estimated Taxes on Income includes both payroll and income taxes.
- Investments includes: Deferred Comp, Company Match, Taxable & Tax Deferred Investing.
- Projected Income includes: Benefits, Wages, Investment Properties Income, Other Income, and Investment Distributions.
- First years Deferred Compensation and Investment Gains are adjusted for partial year.
- Income is adjusted (increased) by Target Inflation Rate managed in Investment Planning.

Analysis Limitations and LayLine Disclaimers

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