FINANCIAL PLANNING REPORT

PREPARED BY
Foundry Financial

SCENARIO
Sample Scenario

DATE
July 15, 2026

PREPARED FOR

Cooper & Susan Sample

Contents

Important Disclosures

This presentation was prepared by Foundry Financial for Cooper Sample and is intended solely for informational and discussion purposes as of July 15, 2026. It is not an offer or solicitation to buy or sell any security, nor is it personalized legal, tax, accounting, or investment advice.

The analyses and projections shown are hypothetical and illustrative. They rely on assumptions — including rates of return, inflation, tax rates, spending, and life expectancy — provided by or developed together with you. These assumptions will not occur exactly as shown; actual results will differ, and the differences may be material.

Hypothetical projections are not a guarantee or prediction of actual investment results. Investing involves risk, including possible loss of principal, and past performance is not indicative of future results. Where probability-based (Monte Carlo) analysis is shown, results are based on simulated scenarios and assumptions and do not guarantee any outcome.

Tax and estate figures are estimates based on current law, which is subject to change. Please consult your attorney, accountant, or tax advisor before acting on any information in this report.

Client Profile | Sample Scenario

Cooper Sample

DOB (Age)	06/20/1975 (51)
Retirement	65 (2040)
Life Expectancy	95 (2070)

Susan Sample

DOB (Age)	01/01/1979 (47)
Retirement	65 (2044)
Life Expectancy	95 (2074)

Caroline Sample
05/05/2015 (11)

Kevin Sample
07/29/2025 (1)

Timmy Sample
—

INCOME SOURCES

Name	Type	Amount	Start	End
Cooper's Salary	Salary	$200,000	Active	2039
Susan - Salary	Salary	$125,000	Active	2043
Pension	Deferred Comp	$33,000	2040	—
Social Security — Cooper	Social Security	$41,184	2042	—
Social Security — Susan	Social Security	$37,149	2046	—

EXPENSES

Name	Current	Retirement
Living	$180,000	$291,174
Insurance	$600	$600
Debt Payments	$17,259	$17,259
Taxes	$90,515	$110,937
Total	**$288,375**	**$419,970**

Balance Sheet | Today

NET WORTH	TOTAL ASSETS	TOTAL LIABILITIES	LIQUID PORTFOLIO
$2,432,663	$2,732,663	$300,000	$2,027,189

Assets

Cash	$117,568
CASH - Checking Account	$50,000
Easy 123 Checking	$54,568
HSA - Client	$10,000
Savings Account	$3,000
Taxable	$496,448
INV - Joint Account	$195,000
Individual Brokerage Account	$301,448
Retirement	$1,413,173
INV - Client 401k	$400,000
INV - Spouse 401k	$350,000
INV - Client Roth IRA	$100,000
Roth Individual Retirement Account	$102,906
Castlewood Industries, Inc. 401(k) Plan	$460,267
Real Estate	$650,000
Home (M)	$650,000
Business	$8,000
Business 1	$8,000
Life Insurance	$47,474
Northbridge Mutual Life Universal Life Insurance	$47,474
Total Assets	$2,732,663

Liabilities

Home Mortgage	$300,000
Total Liabilities	$300,000
Net Worth	$2,432,663

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SCENARIO CHANGES

Scenario Changes | What's different from your current plan

AREA	WHAT CHANGED	CHANGE	DETAILS
Expenses	**Retirement Living Expenses · Annual amount**	$220k → $190k	Adjusts this expense.
Savings	**INV - Client 401k · 14% of salary**	Updated	Roth percent: 100% → 0% Annual percent: 10% → 14.0%
Savings	**+ Reinvestment - 2026**	Added	Year 2026 · All Liquid Assets group New model: Growth (80/20) (6.9%/yr) Taxes realized on switch
Taxes	**+ Roth Conversion**	Added	Fill 22% bracket from INV - Client 401k, Castlewood Industries, Inc. 401(k) Plan → INV - Client Roth IRA · 2026–2074

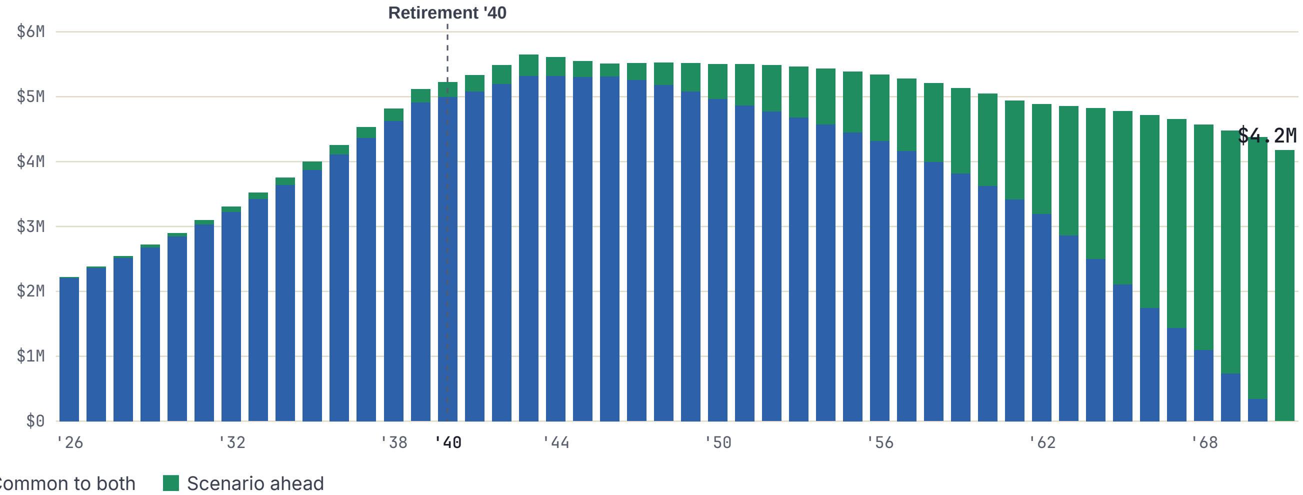
RETIREMENT COMPARISON

Retirement Comparison | Base Case vs. Sample Scenario

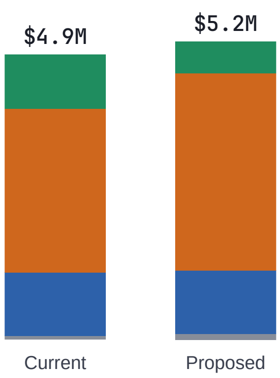
87% chance your plan fully funds your life — up from 63%.

PROBABILITY OF SUCCESS	LEGACY TO HEIRS	MAX SUSTAINABLE SPEND	DOWNSIDE ENDING BALANCE
63% → 87%	$-163K → $4.2M	$190K/yr → $190K/yr	$-2.7M → $1.5M
+24 pts	+$4.3M	+$0/yr	+$4.1M

PORTFOLIO ASSETS OVER TIME — PROPOSED VS. CURRENT



AT RETIREMENT (2040) — PORTFOLIO ASSETS BY TAX TREATMENT



	CURRENT	PROPOSED	CHANGE
Cash	$69K	$100K	+$31K
Taxable	$1.1M	$1.1M	+$0
Pre-tax	$2.8M	$3.4M	+$584K
Roth	$938K	$550K	-$389K
Total	$4.9M	$5.2M	+$226K

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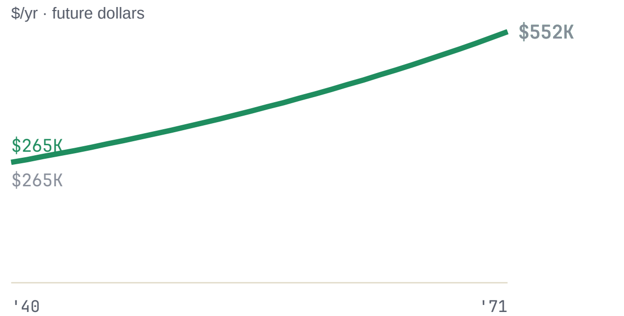
RETIREMENT COMPARISON

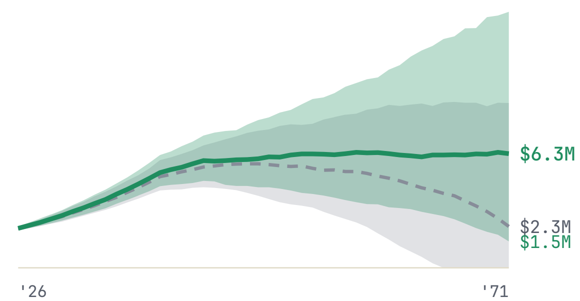
Retirement Comparison — detail

MAXIMUM SUSTAINABLE SPENDING (TODAY'S $)



Proposed	$190K/yr
Current	$190K/yr

RANGE OF OUTCOMES — DOWNSIDE PROTECTION



Proposed	$1.5M
Current	$-2.7M

AT END OF LIFE (2071) — PORTFOLIO ASSETS BY TAX TREATMENT

	CURRENT	PROPOSED	CHANGE
Cash	$-304K	$0	+$304K
Roth	$0	$4.0M	+$4.0M
Total	$-304K	$4.0M	+$4.3M

SUMMARY

This scenario is a meaningful step up for your plan. As a set, the lower retirement spending target, added reinvestment, Roth conversion, and 401(k) contribution changes leave more money in the portfolio and improve tax efficiency, which shows up in a much stronger probability of success: 63% to 87%.

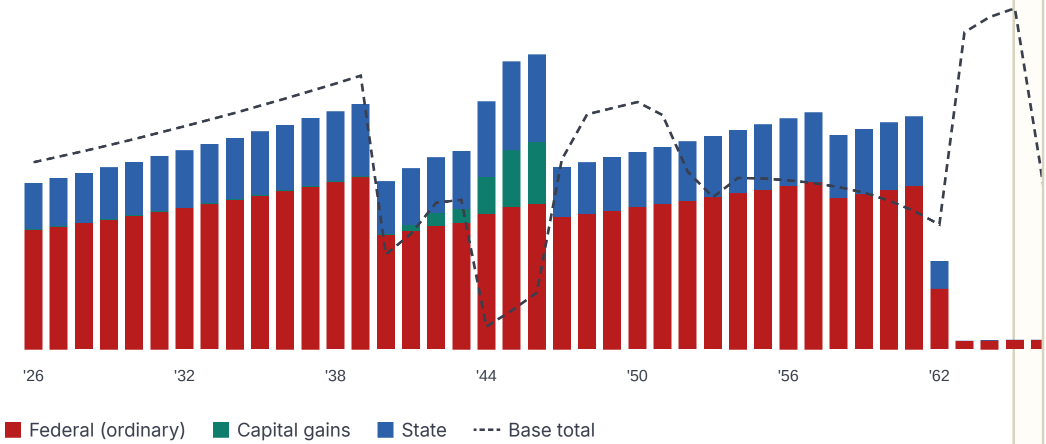
You can see that in the balances over time too. At retirement, total portfolio assets rise from $5.0M to $5.2M, and by the end of life the result improves from $-163 K to $4.2M — a swing of $4.3M — while the poor-market outcome improves from $-2.7M to $1.5M. Cooper and Susan, that combination suggests the plan is not just stronger in the median case, but also more resilient when markets are less helpful. Lifetime taxes also edge down from $3.9M to $3.8M, which fits with the tax-shift from the Roth-related changes, and it's notable that you get all of this while keeping maximum sustainable spending unchanged at $190 K per year.

Tax Comparison

Base Case vs. Sample Scenario · Lifetime 2026–2071

LIFETIME FEDERAL TAX	LIFETIME STATE TAX	LIFETIME CAPITAL GAINS TAX	LIFETIME TOTAL TAX	LIFETIME EFFECTIVE RATE
$2.5M → **$2.5M**	$1.0M → **$1.0M**	$42k → **$90k**	$3.9M → **$3.8M**	21% → **21%**
−$33k	−$32k	+$48k	−$65k	+0 pts

TAXES PAID BY YEAR (PROPOSED)



BRACKET EXPOSURE

	BASE	PROPOSED	Δ
Years below the 22% bracket	8	**10**	+2
Years above the 24% bracket	0	**0**	+0
Marginal rate range	10% – 24%	**10% – 24%**	

ACCOUNT COMPOSITION AT RETIREMENT (2040)

	BASE	PROPOSED	Δ
Roth	$938k	**$550k**	−$389k
Pre-tax	$2.8M	**$3.4M**	+$584k
Taxable	$1.1M	**$1.1M**	+$0
Total	$4.9M	**$5.1M**	+$196k

Comparison. The proposed plan lowers projected lifetime taxes by $65k (2%), from $3.9M to $3.8M.
By retirement, the proposed plan holds $389k less in Roth assets.
Low-bracket years (below 22%) rise from 8 to 10 — more room for Roth conversions or 0% capital-gains harvesting.