MEETING PREP

INTERNAL — NOT FOR CLIENT

Cooper & Susan Sample

We are focusing on the investments and recent notes

Meeting 2026-07-15 · Last meeting 2026-06-30 · Client since 2026-06-30

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BRIEFING

Cooper and Susan Sample are a recently onboarded household, client since 2026-06-30, with the current meeting focused on investments and recent notes. They have two children, Caroline and Kevin, and have previously discussed retirement around Cooper’s 60th birthday, college funding, insurance, and estate planning.

SINCE LAST MEETING

- At the 2026-06-30 mid-year review, the portfolio was rebalanced back to target.
- Contribution increases were confirmed as in effect.
- Monte Carlo success was reviewed at 87% at that meeting.
- Estate documents were noted as in draft with the attorney.
- A Q3 check-in was set for late September, with the next full review in January.
- On 2026-07-01, Cooper mentioned an expected future inheritance of about $400k from his father Frank, and a plan scenario task was added to model it.

TASKS

COMPLETED

Send fact-finder packet to Cooper & Susan	2026-02-20
Collect outstanding account statements	2026-03-04
Build baseline retirement projection	2026-03-11
Prepare first plan presentation	2026-03-12
Get 2025 tax return from CPA (Mark Feldman)	2026-04-15
Request term life quotes for Susan - $1M, 20-year	2026-04-20
Send estate attorney referral	2026-05-07
Q2 check-in call	2026-06-30

OUTSTANDING

Ë	Follow up on Susan's term life application	MED	overdue 2026-06-28
Ë	Roth conversion analysis - 2026 bracket headroom	HIGH	overdue 2026-07-08
Ë	Model Susan part-time scenario (2028, ~60% income)	HIGH	overdue 2026-07-10
Ë	Update 401(k) beneficiaries for Cooper	MED	due 2026-07-20
Ë	Deliver updated ADV Part 2B + confirm receipt	LOW	due 2026-07-31

- Ë 529 superfunding decision memo for Caroline — MED — due 2026-08-01
- Ë Add inheritance scenario to plan (Frank, ~$400k) — LOW — due 2026-08-15
- Ë Q2 check-in call — LOW — due 2026-09-30

PORTFOLIO SNAPSHOT (PLANNING)

NET WORTH	LIQUID PORTFOLIO	YEARS TO RETIREMENT	MONTE CARLO SUCCESS
$2,746,663	**$2,041,189**	**14**	**63%**

Cash	$117,568
Taxable	$496,448
Retirement	$1,413,173
Business	$8,000
Real Estate	$650,000
529 / Education	$14,000
Life Insurance	$47,474

ACCOUNT	CATEGORY	CUSTODIAN	BALANCE	AS OF
Household Cash	Cash	—	$0	–
CASH - Checking Account	Cash	—	$50,000	–
Easy 123 Checking	Cash	—	$54,568	–
INV - Joint Account	Taxable	—	$195,000	–
INV - Client 401k	Retirement	—	$400,000	–
INV - Spouse 401k	Retirement	—	$350,000	–
INV - Client Roth IRA	Retirement	—	$100,000	–
HSA - Client	Cash	—	$10,000	–
Business 1	Business	—	$8,000	–
Home	Real Estate	—	$650,000	–
Savings Account	Cash	—	$3,000	–
529 Plan	529 / Education	—	$14,000	–
Group Term Life — Cooper	Life Insurance	—	$0	–
Group Term Life — Spouse	Life Insurance	—	$0	–
Northbridge Mutual Life Universal Life Insurance	Life Insurance	—	$47,474	–
Roth Individual Retirement Account	Retirement	—	$102,906	–
Individual Brokerage Account	Taxable	—	$301,448	–
	Retirement	—	$460,267	–

Castlewood Industries, Inc. 401(k) Plan

TOTAL PORTFOLIO **$2,746,663**

ALERTS

- Monte Carlo success 63%

TALKING POINTS & OPEN QUESTIONS

TALKING POINTS

- Review current investment positioning after the rebalancing back to target.
- Discuss the Monte Carlo result trend and reconcile the 87% review figure with the current alert showing 63% success.
- Check whether the contribution increases remain in place and whether they are still aligned with goals.
- Ask for any updates on the Roth conversion analysis that is in progress.
- Confirm next steps on estate documents already in draft with the attorney.
- If appropriate, revisit the inheritance scenario task and how it may affect planning assumptions.

OPEN QUESTIONS

- Why does the latest alert show Monte Carlo success at 63% when the mid-year review recorded 87%?
- What is the status and expected completion of the Roth conversion analysis?
- Has Susan's term life application been completed, given the open follow-up task was due 2026-06-28?
- What is the latest on Susan's part-time scenario model for 2028 and its impact on retirement timing?
- Is Cooper's 401(k) beneficiary update still blocked, and what is needed to unblock it?
- Have the estate documents progressed beyond draft with Kaplan & Reyes?
- What decision, if any, has been made on Caroline's 529 superfunding analysis?
- Should the $400k inheritance scenario be added to the plan assumptions now or later?

PERSONAL NOTES

- Cooper's father Frank is updating his estate plan, and Cooper expects to inherit roughly $400k eventually.
- The household includes two children: Caroline and Kevin.
- Cooper's 60th birthday was previously a retirement target milestone.
- Susan previously asked about going part-time in a few years, and a 2028 ~60% income scenario is under review.
- No upcoming age-based dates like 59½, 65, or RMD age 73 were identified in the notes.