FINANCIAL PLANNING REPORT

PREPARED BY
Foundry Financial

SCENARIO
Proposed Plan

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 | Proposed Plan

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	$283,512
Insurance	$600	$600
Debt Payments	$17,259	$17,259
Taxes	$99,839	$9,453
Total	**$297,699**	**$310,824**

Balance Sheet | Today

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

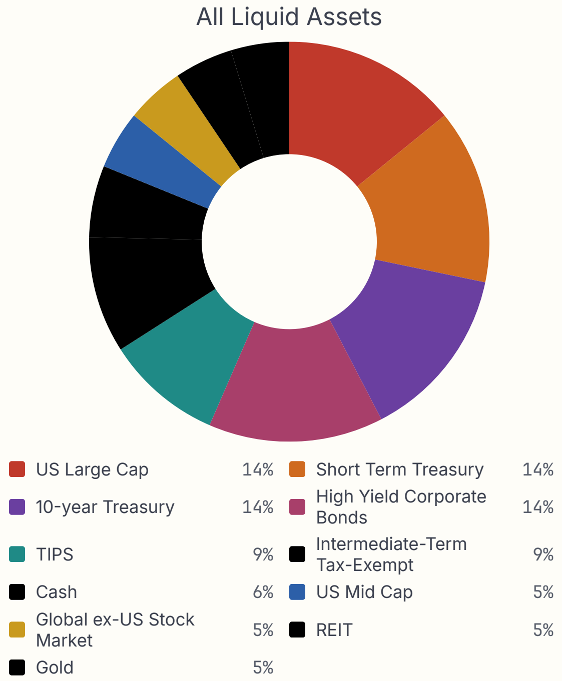
Assets

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

Asset Allocation | All Liquid Assets



ASSET CLASS	ALL LIQUID ASSETS
US Large Cap	14.1%
US Mid Cap	4.7%
Global ex-US Stock Market	4.7%
Short Term Treasury	14.1%
10-year Treasury	14.1%
TIPS	9.4%
High Yield Corporate Bonds	14.1%
Intermediate-Term Tax-Exempt	9.4%
REIT	4.7%
Gold	4.7%
Cash	5.8%

Investable assets only.

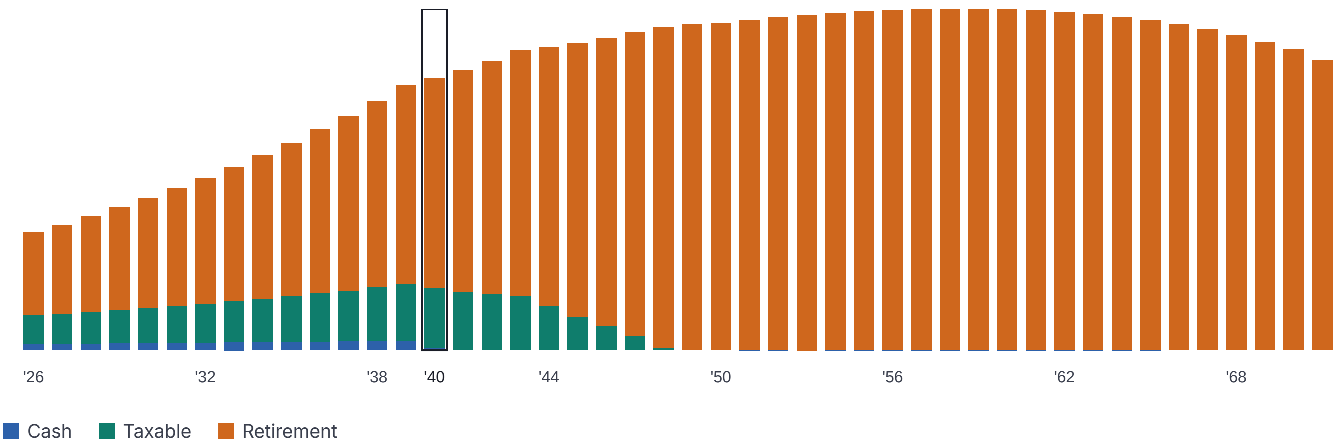
Retirement Summary

Proposed Plan · Retire age 65 in 2040 · through 2071

MONTE CARLO	RETIRE AGE	TOTAL SPEND
92%	**65 · 2040**	**$14.9M**

LIQUID — NOW	LIQUID — RETIRE	LIQUID — END
$2.2M	**$5.1M**	**$5.5M**

PORTFOLIO ASSETS OVER TIME



ASSETS AT RETIREMENT (2040)

By type

Cash	1%	**$52k**
Taxable	22%	**$1.1M**
Retirement	77%	**$3.9M**

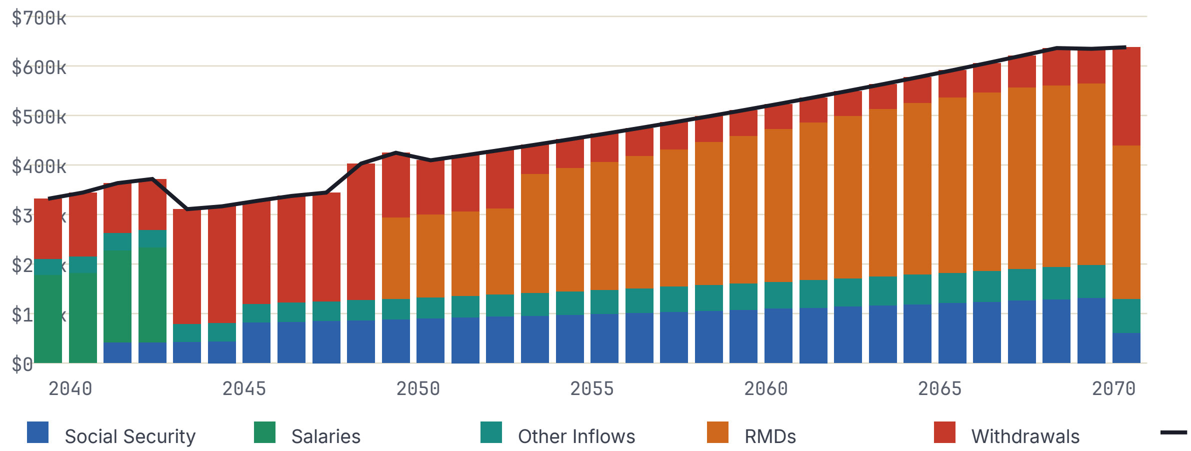
By tax type

Roth	21%	**$1.0M**
Pre-tax	57%	**$2.8M**
Taxable	22%	**$1.1M**

Takeaways. The plan has a 92% Monte Carlo success rate, ending with about $5.5M in liquid assets.
Projected spending exceeds available funding by $17 over retirement — a shortfall the plan does not currently cover.
RMDs is the largest funding source, covering 42% of lifetime retirement spending.
Roth assets make up 21% of the retirement-year portfolio — a tax-free reserve for later-life or legacy needs.

Income, Spending & Funding

CASH FLOW IN RETIREMENT



HOW RETIREMENT IS FUNDED (2040–2071)

Social Security	19%	**$2.8M**
Ongoing income	15%	**$2.3M**
RMDs	42%	**$6.3M**
Cash withdrawals	1%	**$173k**
Taxable withdrawals	10%	**$1.4M**
Pre-tax withdrawals	12%	**$1.9M**
Total cost of retirement		**$14.9M**
Shortfall (unfunded)		**$17**

RETIREMENT SPENDING

Living — today	**$185k**
Living — at retirement	**$258k**
Insurance	**$600**
Debt service	**$17k**

INCOME IN RETIREMENT

Susan - Salary	**$178k**
Pension	**$33k**

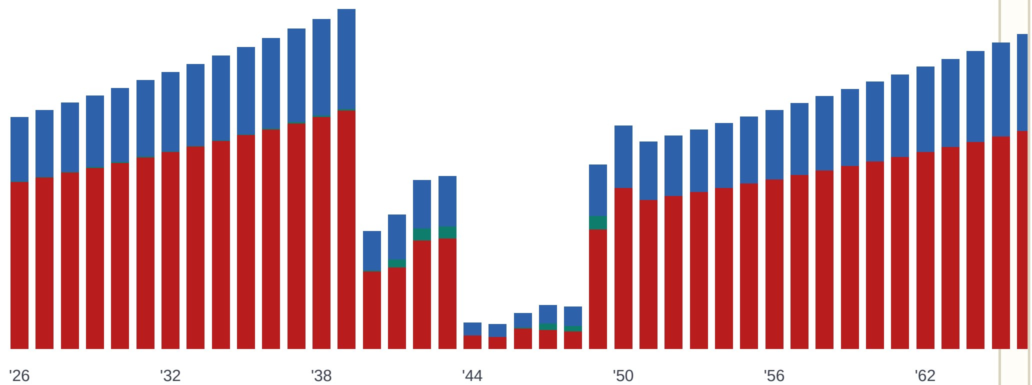
Takeaways. The plan has a 92% Monte Carlo success rate, ending with about $5.5M in liquid assets.

Tax Summary

Proposed Plan · Lifetime 2026–2071

LIFETIME FEDERAL TAX	LIFETIME STATE TAX	LIFETIME CAPITAL GAINS TAX	LIFETIME TOTAL TAX	LIFETIME EFFECTIVE RATE
$2.7M	$1.2M	$26k	$4.2M	22%

TAXES PAID BY YEAR



BRACKET EXPOSURE

Years below the 22% bracket	5
Years above the 24% bracket	0
Marginal rate range	12% – 24%

ACCOUNT COMPOSITION AT RETIREMENT (2040)

Roth	21%	$1.0M
Pre-tax	57%	$2.8M
Taxable	22%	$1.1M
Total		**$5.0M**

Takeaways. Over the plan, total taxes are projected at $4.2M — a 22% lifetime effective rate.
A $120k realized gain in 2048 drives $2k of capital-gains tax.
5 years fall below the 22% bracket — windows for additional Roth conversions or 0% capital-gains harvesting.

Life Insurance Summary

Solved for death in 2045 · proceeds → Plan default rate · 90% MC target

POLICIES	TOTAL DEATH BENEFIT	CASH VALUE	ANNUAL PREMIUM
3	$520k	$47k	$600

ALL POLICIES

POLICY / CARRIER	TYPE	OWNER	INSURED	DEATH BEN.	CASH VAL.	PREMIUM	EXPIRY
Group Term Life — Cooper Ethos Financial Group	Term	Cooper Sample	Cooper Sample	$400k	—	$500	2045
Group Term Life — Spouse Ethos Financial Group	Term	Susan	Susan	$120k	—	$100	2045
Northbridge Mutual Life Universal Life Insurance	Universal	Cooper Sample	Cooper Sample	$0	$47k	$0	—

BENEFICIARIES

Group Term Life — Cooper
No beneficiaries on file.

Group Term Life — Spouse
No beneficiaries on file.

Northbridge Mutual Life Universal Life Insurance
No beneficiaries on file.

Takeaways. 3 policies totaling $520k of death benefit.
If Cooper Sample dies in 2045, an additional $0–$850k of coverage is suggested on top of $400k in force.
If Susan dies in 2045, an additional $0–$650k of coverage is suggested on top of $120k in force.

Coverage vs. need

Solved for death in 2045 · proceeds → Plan default rate · 90% MC target

IF COOPER SAMPLE DIES IN 2045

$0 → **$850k**

STRAIGHT-LINE — MONTE CARLO · 90.4%

Additional life insurance needed

Existing coverage in force	$400k
Group Term Life — Cooper	$400k
Northbridge Mutual Life Universal Life Insurance	$0
Total recommended coverage	**$400k – $1.3M**

IF SUSAN DIES IN 2045

$0 → **$650k**

STRAIGHT-LINE — MONTE CARLO · 90%

Additional life insurance needed

Existing coverage in force	$120k
Group Term Life — Spouse	$120k
Total recommended coverage	**$150k – $800k**

If Cooper Sample dies (2045)

Coverage $400k

Recommended $1.3M

Shortfall $850k

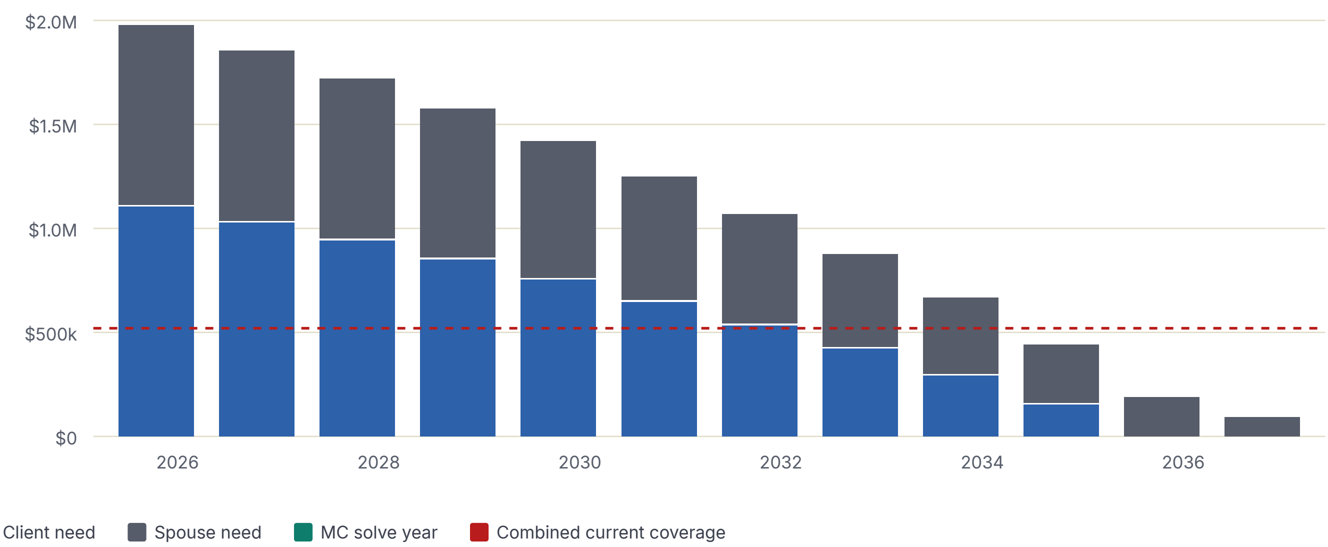
If Susan dies (2045)

Coverage $120k

Recommended $770k

Shortfall $650k

LIFE INSURANCE NEED OVER TIME



Takeaways. 3 policies totaling $520k of death benefit.
If Cooper Sample dies in 2045, an additional $0–$850k of coverage is suggested on top of $400k in force.
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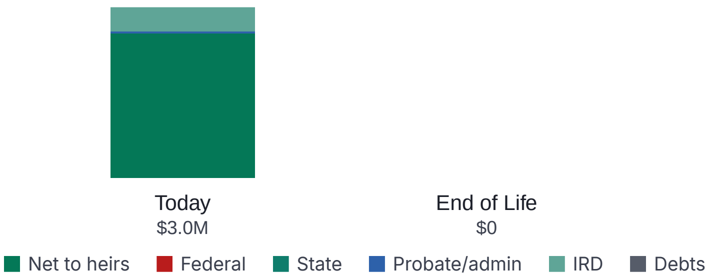
Estate Summary

Proposed Plan · As of 2026 vs. End of Life

GROSS ESTATE · EOL	TOTAL TAX & COSTS · EOL	NET TO HEIRS · EOL	ESTATE SHRINKAGE · EOL
$0	**$0**	**$0**	**0%**
Today: $3.0M	Today: $457k	Today: $2.5M	Today: 15%

ESTATE TODAY VS. END OF LIFE — WHERE IT GOES



BY DEATH EVENT (FORM 706)	GROSS	FEDERAL	STATE	PROBATE	IRD	NET
TODAY (IF DEATH OCCURRED NOW)						
First death · Cooper Sample, 2026	$1.7M	$0	$0	$200	$0	$1.7M
Second death · Susan, 2026	$3.0M	$0	$0	$33k	$424k	$2.5M
END OF LIFE (PROJECTED DEATH YEARS)						
First death · Cooper Sample, 2070	$5.4M	$0	$0	$0	$0	$5.4M

Gross is each decedent's Form 706 chargeable estate (e.g. ~50% of jointly-titled assets at the first death) — a different basis than the headline Gross Estate, so these need not sum to it.

DISTRIBUTIONS TO HEIRS (NET)

HEIR	TODAY · OUTRIGHT	TODAY · IN TRUST	EOL · OUTRIGHT	EOL · IN TRUST
Caroline Sample	$1.2M	—	—	—
Kevin Sample	$1.2M	—	—	—

"Today" = household dies now (after both deaths). "End of Life" = each spouse's projected death year. Surviving-spouse pass-through is excluded; amounts are net of taxes & costs.

Takeaways. At end of life, estate taxes & costs consume $0 (0%) of the estate — up from $457k (15%) today.
The estate passes with minimal tax under current assumptions.
The first death is fully sheltered by the marital deduction; tax is deferred to the second death.