FinSolve Report

Prepared For: John Doe & Jane Doe

Disclaimer: This report is for informational and educational purpose only. Please consult your tax and financial advisor before making any decisions with respect to investments, taxes and any financial or tax matters.

As of Date: 03/28/2025 (FinSolve Premium Version 1.5)

	Scenario	Base Case
Client/Spouse Names	**John Doe**	**Jane Doe**	Client and spouse names
Personal Info & Assumptions (Required)			
Demographic Information			
Current Age	57	55	
Retirement Age	65	65	Age when plan to stop working
Social Security Start Age	67	67	Age when plan to claim Social Security Benefits
Projection Until Age	90	90	Life Expectancy
Annual Salaries/Wages/Social Security/Expenses			
Current Wages/Salary ($)	$90,000	$60,000	
Salary Growth ($)	3.00%	3.00%	Annual Salary Growth Rate
Social Security Amount ($)	$40,000	$35,000	Social Security benefit
Social Security Amount At	At FRA	At FRA	FRA --> Full Retirement Age
Pension, Annuity (Enter Annual Amounts)			
Annual Pension Amount ($)	$5,000	$4,000	
Pension Annual Increase	3%	0%	Annual Increase in pension
Pension Start Age	65	65	
Annuity Annual Amount ($)	$20,000	$15,000	
Annuity Annual Increase	0%	1%	Annual Increase in annuity payment
Annuity Start Age	65	65	
Is Annuity Qualified?	No	No	Yes means it will be 100% taxable and subject to RMD
Annuity Payout Portion Subject to Tax	80%	70%	Needed only when annuity is not qualified, qualified annuities are always 100% taxable
Other Income (Enter Annual Amounts)			Rental or any other Income etc.
Annual Other Income Amount ($)	$2,000	$1,000	
Other Income Annual Increase	3%	3%	
Other Income Start Age	57	55	Age when other income starts
Other Income Subject to Tax	100%	100%	% of other income subject to tax
Other Income End Age			Age when other income ends
Current Assets			
Taxable Accounts ($)	$25,000	$10,000	Brokerage, Stocks, Bonds, Mutual Funds, CDs
Tax-Deferred ($)	$200,000	$175,000	401(K), IRA
Tax-Exempt ($)	$25,000	$15,000	Roth IRA, Roth 401K, 529, HSA
Cost Basis for Taxable Account ($)	$10,000	$8,000	Current value of the account minus investment growth
Current Annual Savings			
Annual Savings into Tax-Deferred (Annual) ($)	$5,000	$4,000	Current 401K, IRA contribution (Annual)
Annual Savings into Tax-Exempt (Annual) ($)	$3,000	$2,000	Current Roth 401K, Roth IRA contribution (Annual)
Expenses (Enter Annual Amounts)			
Discretionary Expense Growth Before Retirement (%)	4.00%	4.00%	Annual Discretionary Expense Growth Rate
Expense Decrease After Retirement (%)	1.00%	1.00%	Annual Discretionary Expense **Decrease** Rate after retirement
Annual Living Expenses-Fixed ($)	$50,000	$40,000	Annual Essential expenses such as Mortgage, Rent, Utility, Car payments etc. Exclude Medicare premium which is calculated by FinSolve.
Annual Living Expenses-Discretionary ($)	$10,000	$5,000	Annual Non Essential or discretionary expenses such as Eating out, vacation, hobby, gifts etc.
Tax Filing Status	MFJ	MFJ	MFJ-->Married Filing Jointly
Tax Filing State	NJ	NJ	
Legacy Goals			
Legacy Goal (After Tax)	$50,000	$50,000	Desired amount (in today's dollars) to be left as inheritance
Legacy Beneficiary Avg Tax Rate	24%	24%	Expected average income tax rate of the beneficiary
Reserved for Future Use			

Non Financial Assets, Liabilities (Required)

Client Assets (Home/Car/Boat etc.)

Asset Name	Current/Anticipated Market Value	Annual Growth	Year Acquired
Home (123 Main St)	$200,000	3.0%	2010
Toyota Camry	$20,000	(3.0%)	2015

Spouse Assets (Home/Car/Boat etc.)

Asset Name	Current/Anticipated Market Value	Annual Growth	Year Acquired
Chevy Malibu	$18,000	(4.0%)	2019

Client Liabilities (Loans & Debts)

Name	Current/Anticipated Loan Amount	Loan Start Year	Loan Maturity Year	Annual Interest Rate	Include Loan Payment In Expenses
Home Mortgage	$150,000	2010	2040	4.00%	No
Toyota Camry Loan	$5,000	2015	2024	6.00%	No
John's Student Loan	$60,000	2005	2045	7.00%	No
					No

Spouse Liabilities (Loans & Debts)

Name	Current/Anticipated Loan Amount	Loan Start Year	Loan Maturity Year	Annual Interest Rate	Include Loan Payment In Expenses
Chevy Malibu Loan	$10,000	2019	2025	1.40%	No
Jane's Personal Loan	$5,000	2022	2030	10.00%	No
Jane's Student Loan	$40,000	2007	2045	7.00%	No
					No

Investment Returns,Inflation, Risk Tolerance (Optional)

Investment Type	Expected Return	Description		
Bucket-1 (1-2 Years)	3.00%	Bank Deposits, CDs (Recommended 3%)		
Bucket-2 (3-4 Years)	3.50%	Government Bonds, Treasuries (Recommended 3.5%)		
Bucket-3 (5-7 Years)	5.00%	Corporate Bonds (Apple, Ford etc.) (Recommended 5%)		
Bucket-4 (>7 Years)	8.50%	Stocks, Mutual Funds, ETFs (Recommended 8.5%)	Bucket-4 Return from Dividend	1.70%
Inflation	3.00%	Long term inflation expectation (Recommended 3%)		
Risk Tolerance (Willingness to take recommended investment risk)	8	Valid values are 1 to 10; Willingness to take recommended investment risk, 0: 0% of Recommended Risk, 5: 50% of Recommended Risk, 10: 100% of		

Onetime Annual Income/Expenses & Manual Roth Conversion Amounts (in Today's Dollars) (Optional)

Year	Onetime Income	Onetime Expense	Manual Roth Conversion Amount	Comments/Description
2026		$25,000		Vacation Home purchase
2027		$20,000		New Car purchase
2028		$7,000		Big vacation to Europe
2035	$50,000			Inheritance from Jane's mother

FinSolve Summary Report (Scenario: Base Case)

Report Prepared For: John Doe & Jane Doe

As of Date 3/28/2025

Terminal Estate Value (After Tax) $2,047,588

Risk Tolerance 8 (Aggressive)

Year (Client/Spouse Age)	Annual Income/Expense/Savings			Assets: Investments			Assets: Non Investments (Net)	Net Worth	Estate Value (After Tax)
	Total Income	Total Expense (excl savings)	Net Savings	Taxable	Tax Deferred	Tax Exempt			
2025 (57/55)	$153,960	$136,805	$17,155	$37,461	$400,404	$46,922	-$19,388	$465,398	$369,302
2026 (58/56)	$153,951	$161,901	($7,950)	$13,919	$425,503	$54,140	-$10,876	$482,686	$380,565
2027 (59/57)	$153,426	$159,739	($6,313)	$2,788	$441,677	$60,593	-$1,670	$503,387	$397,385
2028 (60/58)	$153,084	$146,815	$6,268	$4,909	$458,557	$67,332	$8,252	$539,050	$428,996
2029 (61/59)	$153,147	$137,196	$15,952	$6,661	$484,859	$74,366	$18,917	$584,803	$468,437
2030 (62/60)	$153,200	$137,361	$15,838	$8,251	$512,286	$82,757	$30,354	$633,648	$510,699
2031 (63/61)	$153,248	$137,527	$15,720	$9,681	$542,391	$91,506	$41,275	$684,853	$554,679
2032 (64/62)	$153,279	$137,687	$15,592	$11,001	$573,668	$100,628	$52,901	$738,198	$600,518
2033 (65/63)	$88,216	$126,017	($37,801)	$2,252	$566,078	$107,012	$65,259	$740,601	$604,742
2034 (66/64)	$87,462	$119,650	($32,189)	$31	$594,431	$88,669	$78,374	$761,506	$618,842
2035 (67/65)	$142,508	$125,352	$17,156	$17,595	$619,824	$92,457	$92,276	$822,152	$673,395
2036 (68/66)	$91,896	$121,404	($29,508)	$18,515	$616,302	$96,407	$106,998	$838,221	$690,309
2037 (69/67)	$131,806	$121,805	$10,001	$29,191	$642,630	$100,525	$122,572	$894,918	$740,686
2038 (70/68)	$131,108	$121,402	$9,706	$39,818	$670,082	$104,819	$139,035	$953,755	$792,935
2039 (71/69)	$130,433	$121,008	$9,425	$50,410	$698,707	$109,297	$156,427	$1,014,841	$847,151
2040 (72/70)	$129,779	$120,622	$9,157	$60,978	$728,555	$113,966	$174,790	$1,078,288	$903,435
2041 (73/71)	$129,148	$122,672	$6,476	$83,228	$745,830	$118,834	$180,677	$1,128,569	$949,570
2042 (74/72)	$128,768	$122,423	$6,345	$106,499	$763,228	$123,911	$187,089	$1,180,727	$997,552
2043 (75/73)	$128,212	$124,846	$3,366	$139,602	$769,326	$129,204	$194,054	$1,232,186	$1,047,548
2044 (76/74)	$128,019	$124,642	$3,377	$174,118	$775,080	$134,723	$201,605	$1,285,527	$1,099,507
2045 (77/75)	$127,871	$124,423	$3,447	$210,045	$780,571	$140,479	$209,777	$1,340,871	$1,153,534
2046 (78/76)	$127,767	$124,374	$3,392	$247,875	$785,215	$146,480	$209,167	$1,388,736	$1,200,285
2047 (79/77)	$127,716	$124,340	$3,376	$287,700	$788,966	$152,737	$208,596	$1,437,999	$1,248,647
2048 (80/78)	$127,718	$124,343	$3,375	$329,680	$791,693	$159,262	$208,061	$1,488,696	$1,298,690
2049 (81/79)	$127,776	$124,344	$3,433	$373,871	$793,407	$166,065	$207,559	$1,540,902	$1,350,484
2050 (82/80)	$127,891	$124,394	$3,497	$420,473	$793,925	$173,159	$207,088	$1,594,645	$1,404,104
2051 (83/81)	$128,065	$124,417	$3,648	$469,485	$793,340	$180,556	$206,648	$1,650,029	$1,459,627
2052 (84/82)	$128,298	$124,515	$3,783	$521,180	$791,379	$188,269	$206,234	$1,707,062	$1,517,131
2053 (85/83)	$128,594	$124,576	$4,018	$575,543	$788,159	$196,312	$205,847	$1,765,861	$1,576,703
2054 (86/84)	$128,953	$124,681	$4,273	$632,774	$783,513	$204,698	$205,483	$1,826,468	$1,638,425
2055 (87/85)	$129,378	$124,777	$4,601	$692,939	$777,455	$213,442	$205,143	$1,888,979	$1,702,390
2056 (88/86)	$129,869	$124,841	$5,028	$756,045	$770,084	$222,560	$204,823	$1,953,513	$1,768,693
2057 (89/87)	$130,427	$124,967	$5,459	$822,352	$761,163	$232,068	$204,524	$2,020,107	$1,837,428
2058 (90/88)	$131,054	$125,014	$6,040	$891,748	$750,959	$241,981	$204,243	$2,088,932	$1,908,702
2059 (/89)	$68,820	$60,741	$8,079	$963,100	$742,053	$252,318	$204,132	$2,161,603	$1,983,510
2060 (/90)	$69,834	$60,985	$8,849	$1,037,794	$731,924	$263,097	$190,435	$2,223,250	$2,047,588
Total	**$4,614,678**	**$4,492,609**	**122,069**						

Optimal Roth Conversions				Reserved for Future Use		Onetime Income		Onetime Expenses	
Year	Amount	TEV Chg.-Add Year Sequentially	TEV Chg. - Remove Only One Year	Year	Amount	Year	Amount	Year	Amount
						2035	$50,000	2026	$25,000
								2027	$20,000
								2028	$7,000
Total	**$0**	**$0**							

FinSolve - Income Details (Scenario: Base Case)

Report Prepared For: John Doe & Jane Doe

As of Date 3/28/2025

Terminal Estate Value (After Tax) $2,047,588

Risk Tolerance 8 (Aggressive)

Year (Client/Spouse Age)	Annual Income								
	Wages/Salary	Other Income (Ordinary Interest)	Social Security Benefits	Pension	Annuity	Other Income	Onetime Income	Dividend Income (After Tax)	Total
2025 (57/55)	$150,000	$876	$0	$0	$0	$3,000	$0	$84	**$153,960**
2026 (58/56)	$150,000	$695	$0	$0	$0	$3,000	$0	$256	**$153,951**
2027 (59/57)	$150,000	$339	$0	$0	$0	$3,000	$0	$87	**$153,426**
2028 (60/58)	$150,000	$84	$0	$0	$0	$3,000	$0	$0	**$153,084**
2029 (61/59)	$150,000	$147	$0	$0	$0	$3,000	$0	$0	**$153,147**
2030 (62/60)	$150,000	$200	$0	$0	$0	$3,000	$0	$0	**$153,200**
2031 (63/61)	$150,000	$248	$0	$0	$0	$3,000	$0	$0	**$153,248**
2032 (64/62)	$150,000	$268	$0	$0	$0	$3,000	$0	$11	**$153,279**
2033 (65/63)	$60,000	$66	$0	$5,000	$20,000	$3,000	$0	$150	**$88,216**
2034 (66/64)	$60,000	$14	$0	$5,000	$19,417	$3,000	$0	$31	**$87,462**
2035 (67/65)	$0	$0	$46,656	$9,000	$33,852	$3,000	$50,000	$0	**$142,508**
2036 (68/66)	$0	$106	$46,656	$8,883	$33,012	$3,000	$0	$239	**$91,896**
2037 (69/67)	$0	$111	$87,480	$8,770	$32,193	$3,000	$0	$252	**$131,806**
2038 (70/68)	$0	$175	$87,480	$8,661	$31,395	$3,000	$0	$397	**$131,108**
2039 (71/69)	$0	$239	$87,480	$8,554	$30,618	$3,000	$0	$542	**$130,433**
2040 (72/70)	$0	$302	$87,480	$8,450	$29,861	$3,000	$0	$686	**$129,779**
2041 (73/71)	$0	$366	$87,480	$8,350	$29,123	$3,000	$0	$829	**$129,148**
2042 (74/72)	$0	$499	$87,480	$8,252	$28,404	$3,000	$0	$1,132	**$128,768**
2043 (75/73)	$0	$639	$87,480	$8,158	$27,704	$3,000	$0	$1,231	**$128,212**
2044 (76/74)	$0	$838	$87,480	$8,066	$27,022	$3,000	$0	$1,614	**$128,019**
2045 (77/75)	$0	$1,045	$87,480	$7,976	$26,357	$3,000	$0	$2,013	**$127,871**
2046 (78/76)	$0	$1,260	$87,480	$7,890	$25,709	$3,000	$0	$2,428	**$127,767**
2047 (79/77)	$0	$1,487	$87,480	$7,806	$25,077	$3,000	$0	$2,865	**$127,716**
2048 (80/78)	$0	$1,726	$87,480	$7,724	$24,462	$3,000	$0	$3,326	**$127,718**
2049 (81/79)	$0	$1,978	$87,480	$7,644	$23,862	$3,000	$0	$3,811	**$127,776**
2050 (82/80)	$0	$2,243	$87,480	$7,567	$23,278	$3,000	$0	$4,322	**$127,891**
2051 (83/81)	$0	$2,523	$87,480	$7,493	$22,709	$3,000	$0	$4,861	**$128,065**
2052 (84/82)	$0	$2,817	$87,480	$7,420	$22,154	$3,000	$0	$5,427	**$128,298**
2053 (85/83)	$0	$3,127	$87,480	$7,350	$21,613	$3,000	$0	$6,025	**$128,594**
2054 (86/84)	$0	$3,453	$87,480	$7,281	$21,086	$3,000	$0	$6,653	**$128,953**
2055 (87/85)	$0	$3,797	$87,480	$7,215	$20,572	$3,000	$0	$7,315	**$129,378**
2056 (88/86)	$0	$4,158	$87,480	$7,150	$20,071	$3,000	$0	$8,010	**$129,869**
2057 (89/87)	$0	$4,536	$87,480	$7,088	$19,583	$3,000	$0	$8,740	**$130,427**
2058 (90/88)	$0	$4,934	$87,480	$7,027	$19,107	$3,000	$0	$9,506	**$131,054**
2059 (/89)	$0	$5,350	$40,824	$1,968	$9,369	$1,000	$0	$10,309	**$68,820**
2060 (/90)	$0	$5,779	$40,824	$1,910	$9,187	$1,000	$0	$11,133	**$69,834**
Total	**$1,320,000**	**$56,425**	**$2,099,520**	**$203,653**	**$676,797**	**$104,000**	**$50,000**	**$104,284**	**$4,614,678**

FinSolve - Expense Details (Scenario: Base Case)

Report Prepared For: John Doe & Jane Doe

As of Date 3/28/2025

Terminal Estate Value (After Tax) $2,047,588

Risk Tolerance 8 (Aggressive)

Year (Client/Spouse Age)	Annual Expenses										
	Living Expenses-Fixed	Living Expenses-Descretionary	Loan/Debt Payments	Living Expenses-OneTime	Living Expenses-Total	Federal Taxes	FICA Taxes	State Taxes	Medicare Premium (IRMAA Adjusted)	Charitable Giving	Total
2025 (57/55)	$90,000	$15,000	$0	$0	**$105,000**	$15,101	$11,475	$5,229	$0	$0	**$136,805**
2026 (58/56)	$90,000	$15,146	$0	$25,000	**$130,146**	$15,061	$11,475	$5,219	$0	$0	**$161,901**
2027 (59/57)	$90,000	$15,293	$0	$20,000	**$125,293**	$17,183	$11,475	$5,789	$0	$0	**$159,739**
2028 (60/58)	$90,000	$15,441	$0	$7,000	**$112,441**	$17,126	$11,475	$5,773	$0	$0	**$146,815**
2029 (61/59)	$90,000	$15,591	$0	$0	**$105,591**	$14,940	$11,475	$5,189	$0	$0	**$137,196**
2030 (62/60)	$90,000	$15,742	$0	$0	**$105,742**	$14,952	$11,475	$5,192	$0	$0	**$137,361**
2031 (63/61)	$90,000	$15,895	$0	$0	**$105,895**	$14,962	$11,475	$5,195	$0	$0	**$137,527**
2032 (64/62)	$90,000	$16,050	$0	$0	**$106,050**	$14,967	$11,475	$5,196	$0	$0	**$137,687**
2033 (65/63)	$90,000	$15,894	$0	$0	**$105,894**	$9,731	$4,590	$3,582	$2,220	$0	**$126,017**
2034 (66/64)	$90,000	$15,742	$0	$0	**$105,742**	$5,469	$4,590	$1,629	$2,220	$0	**$119,650**
2035 (67/65)	$90,000	$15,437	$0	$0	**$105,437**	$11,221	$0	$4,255	$4,440	$0	**$125,352**
2036 (68/66)	$90,000	$15,137	$0	$0	**$105,137**	$8,713	$0	$3,114	$4,440	$0	**$121,404**
2037 (69/67)	$90,000	$14,843	$0	$0	**$104,843**	$9,189	$0	$3,333	$4,440	$0	**$121,805**
2038 (70/68)	$90,000	$14,555	$0	$0	**$104,555**	$9,110	$0	$3,297	$4,440	$0	**$121,402**
2039 (71/69)	$90,000	$14,272	$0	$0	**$104,272**	$9,034	$0	$3,262	$4,440	$0	**$121,008**
2040 (72/70)	$90,000	$13,995	$0	$0	**$103,995**	$8,960	$0	$3,227	$4,440	$0	**$120,622**
2041 (73/71)	$90,000	$13,723	$0	$0	**$103,723**	$10,549	$0	$3,959	$4,440	$0	**$122,672**
2042 (74/72)	$90,000	$13,457	$0	$0	**$103,457**	$10,562	$0	$3,965	$4,440	$0	**$122,423**
2043 (75/73)	$90,000	$13,196	$0	$0	**$103,196**	$12,607	$0	$4,603	$4,440	$0	**$124,846**
2044 (76/74)	$90,000	$12,939	$0	$0	**$102,939**	$12,649	$0	$4,614	$4,440	$0	**$124,642**
2045 (77/75)	$90,000	$12,688	$0	$0	**$102,688**	$12,675	$0	$4,620	$4,440	$0	**$124,423**
2046 (78/76)	$90,000	$12,442	$0	$0	**$102,442**	$12,833	$0	$4,660	$4,440	$0	**$124,374**
2047 (79/77)	$90,000	$12,200	$0	$0	**$102,200**	$12,998	$0	$4,701	$4,440	$0	**$124,340**
2048 (80/78)	$90,000	$11,963	$0	$0	**$101,963**	$13,190	$0	$4,750	$4,440	$0	**$124,343**
2049 (81/79)	$90,000	$11,731	$0	$0	**$101,731**	$13,376	$0	$4,796	$4,440	$0	**$124,344**
2050 (82/80)	$90,000	$11,503	$0	$0	**$101,503**	$13,599	$0	$4,852	$4,440	$0	**$124,394**
2051 (83/81)	$90,000	$11,280	$0	$0	**$101,280**	$13,796	$0	$4,902	$4,440	$0	**$124,417**
2052 (84/82)	$90,000	$11,061	$0	$0	**$101,061**	$14,049	$0	$4,965	$4,440	$0	**$124,515**
2053 (85/83)	$90,000	$10,846	$0	$0	**$100,846**	$14,269	$0	$5,021	$4,440	$0	**$124,576**
2054 (86/84)	$90,000	$10,635	$0	$0	**$100,635**	$14,521	$0	$5,084	$4,440	$0	**$124,681**
2055 (87/85)	$90,000	$10,429	$0	$0	**$100,429**	$14,763	$0	$5,145	$4,440	$0	**$124,777**
2056 (88/86)	$90,000	$10,226	$0	$0	**$100,226**	$14,977	$0	$5,198	$4,440	$0	**$124,841**
2057 (89/87)	$90,000	$10,028	$0	$0	**$100,028**	$15,236	$0	$5,263	$4,440	$0	**$124,967**
2058 (90/88)	$90,000	$9,833	$0	$0	**$99,833**	$15,429	$0	$5,312	$4,440	$0	**$125,014**
2059 (/89)	$40,000	$3,341	$0	$0	**$43,341**	$11,538	$0	$3,643	$2,220	$0	**$60,741**
2060 (/90)	$40,000	$3,276	$0	$0	**$43,276**	$11,777	$0	$3,712	$2,220	$0	**$60,985**
Total	**$3,140,000**	**$460,832**	**$0**	**$52,000**	**$3,652,832**	**$461,112**	**$100,980**	**$162,245**	**$115,440**	**$0**	**$4,492,609**

FinSolve - Inv. Details (Taxable Account) (Scenario: Base Case)

Report Prepared For: John Doe & Jane Doe | As of Date 3/28/2025

Terminal Estate Value (After Tax)	**$2,047,588**	**Risk Tolerance**	**8 (Aggressive)**

Year (Client/Spouse Age)	Taxable Account							Optimal Asset Allocation % (Savings,Gov Bond,Corp Bond,Stock)
	Beg. Balance	Savings	Dividend Income (After Tax)	Withdrawls (Including Capital Gains Tax)	Net Investment Income Tax	Inflation Adjusted Gain/Loss (After Tax)	Ending Balance	
2025 (57/55)	$35,000	$3,071	$84	$0	$0	($694)	**$37,461**	83%; 0%; 0%; 17%
2026 (58/56)	$37,461	$0	$256	($23,827)	$0	$29	**$13,919**	39%; 0%; 14%; 47%
2027 (59/57)	$13,919	$0	$87	($11,217)	$0	($2)	**$2,788**	20%; 0%; 37%; 43%
2028 (60/58)	$2,788	$2,268	$0	$0	$0	($147)	**$4,909**	100%; 0%; 0%; 0%
2029 (61/59)	$4,909	$1,952	$0	$0	$0	($200)	**$6,661**	100%; 0%; 0%; 0%
2030 (62/60)	$6,661	$1,838	$0	$0	$0	($248)	**$8,251**	100%; 0%; 0%; 0%
2031 (63/61)	$8,251	$1,720	$0	$0	$0	($290)	**$9,681**	100%; 0%; 0%; 0%
2032 (64/62)	$9,681	$1,581	$11	$0	$0	($272)	**$11,001**	92%; 0%; 0%; 8%
2033 (65/63)	$11,001	$0	$150	($8,951)	$0	$52	**$2,252**	20%; 0%; 0%; 80%
2034 (66/64)	$2,252	$0	$31	($2,252)	$0	$1	**$31**	20%; 0%; 0%; 80%
2035 (67/65)	$31	$17,156	$0	$0	$0	$407	**$17,595**	20%; 0%; 0%; 80%
2036 (68/66)	$17,595	$253	$239	$0	$0	$428	**$18,515**	20%; 0%; 0%; 80%
2037 (69/67)	$18,515	$9,749	$252	$0	$0	$676	**$29,191**	20%; 0%; 0%; 80%
2038 (70/68)	$29,191	$9,309	$397	$0	$0	$921	**$39,818**	20%; 0%; 0%; 80%
2039 (71/69)	$39,818	$8,883	$542	$0	$0	$1,167	**$50,410**	20%; 0%; 0%; 80%
2040 (72/70)	$50,410	$8,472	$686	$0	$0	$1,411	**$60,978**	20%; 0%; 0%; 80%
2041 (73/71)	$60,978	$19,495	$829	$0	$0	$1,926	**$83,228**	20%; 0%; 0%; 80%
2042 (74/72)	$83,228	$19,675	$1,132	$0	$0	$2,465	**$106,499**	20%; 0%; 0%; 80%
2043 (75/73)	$106,499	$28,641	$1,231	$0	$0	$3,231	**$139,602**	20%; 0%; 0%; 80%
2044 (76/74)	$139,602	$28,873	$1,614	$0	$0	$4,029	**$174,118**	20%; 0%; 0%; 80%
2045 (77/75)	$174,118	$29,053	$2,013	$0	$0	$4,861	**$210,045**	20%; 0%; 0%; 80%
2046 (78/76)	$210,045	$29,666	$2,428	$0	$0	$5,736	**$247,875**	20%; 0%; 0%; 80%
2047 (79/77)	$247,875	$30,302	$2,865	$0	$0	$6,658	**$287,700**	20%; 0%; 0%; 80%
2048 (80/78)	$287,700	$31,025	$3,326	$0	$0	$7,629	**$329,680**	20%; 0%; 0%; 80%
2049 (81/79)	$329,680	$31,728	$3,811	$0	$0	$8,652	**$373,871**	20%; 0%; 0%; 80%
2050 (82/80)	$373,871	$32,550	$4,322	$0	$0	$9,730	**$420,473**	20%; 0%; 0%; 80%
2051 (83/81)	$420,473	$33,286	$4,861	$0	$0	$10,864	**$469,485**	20%; 0%; 0%; 80%
2052 (84/82)	$469,485	$34,207	$5,427	$0	$0	$12,061	**$521,180**	20%; 0%; 0%; 80%
2053 (85/83)	$521,180	$35,020	$6,025	$0	$0	$13,319	**$575,543**	20%; 0%; 0%; 80%
2054 (86/84)	$575,543	$35,934	$6,653	$0	$0	$14,643	**$632,774**	20%; 0%; 0%; 80%
2055 (87/85)	$632,774	$36,815	$7,315	$0	$0	$16,035	**$692,939**	20%; 0%; 0%; 80%
2056 (88/86)	$692,939	$37,600	$8,010	$0	$0	$17,496	**$756,045**	20%; 0%; 0%; 80%
2057 (89/87)	$756,045	$38,537	$8,740	$0	$0	$19,030	**$822,352**	20%; 0%; 0%; 80%
2058 (90/88)	$822,352	$39,254	$9,506	$0	$0	$20,636	**$891,748**	20%; 0%; 0%; 80%
2059 (/89)	$891,748	$38,756	$10,309	$0	$0	$22,287	**$963,100**	20%; 0%; 0%; 80%
2060 (/90)	$963,100	$39,545	$11,133	$0	$0	$24,016	**$1,037,794**	20%; 0%; 0%; 80%
Total	**$35,000**	**$716,213**	**$104,284**	**($46,246)**	**$0**	**$228,543**	**$1,037,794**	

FinSolve - Inv. Details (Tax Deferred Account) (Scenario: Base Case)

Report Prepared For: John Doe & Jane Doe As of Date 3/28/2025

Terminal Estate Value (After Tax)	$2,047,588	Risk Tolerance	8 (Aggressive)

Year (Client/Spouse Age)	Tax Deferred Account								Optimal Asset Allocation % (Savings,Gov Bond,Corp Bond,Stock)
	Beg. Balance	Contribution	Liquidation 1: Roth Conversion	Liquidation 2: RMD	Liquidation 3: Additional To Meet Expenses	Liquidation: Total	Inflation Adjusted Gain/Loss	Ending Balance	
2025 (57/55)	$375,000	$9,000	$0	$0	$0	$0	$16,404	**$400,404**	20%; 0%; 0%; 80%
2026 (58/56)	$400,404	$9,000	$0	$0	$0	$0	$16,099	**$425,503**	20%; 7%; 0%; 73%
2027 (59/57)	$425,503	$9,000	$0	$0	($10,000)	($10,000)	$17,173	**$441,677**	20%; 7%; 0%; 73%
2028 (60/58)	$441,677	$9,000	$0	$0	($10,000)	($10,000)	$17,881	**$458,557**	20%; 6%; 0%; 74%
2029 (61/59)	$458,557	$9,000	$0	$0	$0	$0	$17,301	**$484,859**	26%; 5%; 0%; 69%
2030 (62/60)	$484,859	$9,000	$0	$0	$0	$0	$18,427	**$512,286**	26%; 5%; 0%; 69%
2031 (63/61)	$512,286	$9,000	$0	$0	$0	$0	$21,106	**$542,391**	20%; 5%; 0%; 75%
2032 (64/62)	$542,391	$9,000	$0	$0	$0	$0	$22,276	**$573,668**	24%; 0%; 0%; 76%
2033 (65/63)	$573,668	$4,000	$0	$0	($35,000)	($35,000)	$23,411	**$566,078**	24%; 0%; 0%; 76%
2034 (66/64)	$566,078	$4,000	$0	$0	$0	$0	$24,353	**$594,431**	20%; 0%; 0%; 80%
2035 (67/65)	$594,431	$0	$0	$0	$0	$0	$25,393	**$619,824**	20%; 0%; 0%; 80%
2036 (68/66)	$619,824	$0	$0	$0	($30,000)	($30,000)	$26,478	**$616,302**	20%; 0%; 0%; 80%
2037 (69/67)	$616,302	$0	$0	$0	$0	$0	$26,327	**$642,630**	20%; 0%; 0%; 80%
2038 (70/68)	$642,630	$0	$0	$0	$0	$0	$27,452	**$670,082**	20%; 0%; 0%; 80%
2039 (71/69)	$670,082	$0	$0	$0	$0	$0	$28,625	**$698,707**	20%; 0%; 0%; 80%
2040 (72/70)	$698,707	$0	$0	$0	$0	$0	$29,848	**$728,555**	20%; 0%; 0%; 80%
2041 (73/71)	$728,555	$0	$0	($13,848)	$0	($13,848)	$31,123	**$745,830**	20%; 0%; 0%; 80%
2042 (74/72)	$745,830	$0	$0	($14,462)	$0	($14,462)	$31,861	**$763,228**	20%; 0%; 0%; 80%
2043 (75/73)	$763,228	$0	$0	($26,507)	$0	($26,507)	$32,604	**$769,326**	20%; 0%; 0%; 80%
2044 (76/74)	$769,326	$0	$0	($27,110)	$0	($27,110)	$32,864	**$775,080**	20%; 0%; 0%; 80%
2045 (77/75)	$775,080	$0	$0	($27,619)	$0	($27,619)	$33,110	**$780,571**	20%; 0%; 0%; 80%
2046 (78/76)	$780,571	$0	$0	($28,701)	$0	($28,701)	$33,345	**$785,215**	20%; 0%; 0%; 80%
2047 (79/77)	$785,215	$0	$0	($29,792)	$0	($29,792)	$33,543	**$788,966**	20%; 0%; 0%; 80%
2048 (80/78)	$788,966	$0	$0	($30,976)	$0	($30,976)	$33,703	**$791,693**	20%; 0%; 0%; 80%
2049 (81/79)	$791,693	$0	$0	($32,107)	$0	($32,107)	$33,820	**$793,407**	20%; 0%; 0%; 80%
2050 (82/80)	$793,407	$0	$0	($33,375)	$0	($33,375)	$33,893	**$793,925**	20%; 0%; 0%; 80%
2051 (83/81)	$793,925	$0	$0	($34,499)	$0	($34,499)	$33,915	**$793,340**	20%; 0%; 0%; 80%
2052 (84/82)	$793,340	$0	$0	($35,852)	$0	($35,852)	$33,890	**$791,379**	20%; 0%; 0%; 80%
2053 (85/83)	$791,379	$0	$0	($37,026)	$0	($37,026)	$33,806	**$788,159**	20%; 0%; 0%; 80%
2054 (86/84)	$788,159	$0	$0	($38,315)	$0	($38,315)	$33,669	**$783,513**	20%; 0%; 0%; 80%
2055 (87/85)	$783,513	$0	$0	($39,529)	$0	($39,529)	$33,470	**$777,455**	20%; 0%; 0%; 80%
2056 (88/86)	$777,455	$0	$0	($40,583)	$0	($40,583)	$33,212	**$770,084**	20%; 0%; 0%; 80%
2057 (89/87)	$770,084	$0	$0	($41,817)	$0	($41,817)	$32,897	**$761,163**	20%; 0%; 0%; 80%
2058 (90/88)	$761,163	$0	$0	($42,720)	$0	($42,720)	$32,516	**$750,959**	20%; 0%; 0%; 80%
2059 (/89)	$750,959	$0	$0	($40,985)	$0	($40,985)	$32,080	**$742,053**	20%; 0%; 0%; 80%
2060 (/90)	$742,053	$0	$0	($41,829)	$0	($41,829)	$31,699	**$731,924**	20%; 0%; 0%; 80%
Total	**$375,000**	**$80,000**	**$0**	**($657,652)**	**($85,000)**	**($742,652)**	**$1,019,576**	**$731,924**	

FinSolve - Inv. Details (Tax Exempt Account) (Scenario: Base Case)

Report Prepared For: John Doe & Jane Doe As of Date 3/28/2025

Terminal Estate Value (After Tax)	$2,047,588	Risk Tolerance	8 (Aggressive)

Year (Client/Spouse Age)	Tax Exempt Account						Optimal Asset Allocation % (Savings,Gov Bond,Corp Bond,Stock)
	Beg. Balance	Contributions	Roth Conversion Amount	Liquidation	Inflation Adjusted Gain/Loss	Ending Balance	
2025 (57/55)	$40,000	$5,000	$0	$0	$1,922	**$46,922**	20%; 0%; 0%; 80%
2026 (58/56)	$46,922	$5,000	$0	$0	$2,218	**$54,140**	20%; 0%; 0%; 80%
2027 (59/57)	$54,140	$5,000	$0	$0	$1,453	**$60,593**	54%; 0%; 0%; 46%
2028 (60/58)	$60,593	$5,000	$0	$0	$1,738	**$67,332**	50%; 0%; 0%; 50%
2029 (61/59)	$67,332	$5,000	$0	$0	$2,034	**$74,366**	47%; 0%; 0%; 53%
2030 (62/60)	$74,366	$5,000	$0	$0	$3,390	**$82,757**	20%; 0%; 0%; 80%
2031 (63/61)	$82,757	$5,000	$0	$0	$3,749	**$91,506**	20%; 0%; 0%; 80%
2032 (64/62)	$91,506	$5,000	$0	$0	$4,123	**$100,628**	20%; 0%; 0%; 80%
2033 (65/63)	$100,628	$2,000	$0	$0	$4,384	**$107,012**	20%; 0%; 0%; 80%
2034 (66/64)	$107,012	$2,000	$0	($25,000)	$4,657	**$88,669**	20%; 0%; 0%; 80%
2035 (67/65)	$88,669	$0	$0	$0	$3,788	**$92,457**	20%; 0%; 0%; 80%
2036 (68/66)	$92,457	$0	$0	$0	$3,950	**$96,407**	20%; 0%; 0%; 80%
2037 (69/67)	$96,407	$0	$0	$0	$4,118	**$100,525**	20%; 0%; 0%; 80%
2038 (70/68)	$100,525	$0	$0	$0	$4,294	**$104,819**	20%; 0%; 0%; 80%
2039 (71/69)	$104,819	$0	$0	$0	$4,478	**$109,297**	20%; 0%; 0%; 80%
2040 (72/70)	$109,297	$0	$0	$0	$4,669	**$113,966**	20%; 0%; 0%; 80%
2041 (73/71)	$113,966	$0	$0	$0	$4,868	**$118,834**	20%; 0%; 0%; 80%
2042 (74/72)	$118,834	$0	$0	$0	$5,076	**$123,911**	20%; 0%; 0%; 80%
2043 (75/73)	$123,911	$0	$0	$0	$5,293	**$129,204**	20%; 0%; 0%; 80%
2044 (76/74)	$129,204	$0	$0	$0	$5,519	**$134,723**	20%; 0%; 0%; 80%
2045 (77/75)	$134,723	$0	$0	$0	$5,755	**$140,479**	20%; 0%; 0%; 80%
2046 (78/76)	$140,479	$0	$0	$0	$6,001	**$146,480**	20%; 0%; 0%; 80%
2047 (79/77)	$146,480	$0	$0	$0	$6,257	**$152,737**	20%; 0%; 0%; 80%
2048 (80/78)	$152,737	$0	$0	$0	$6,525	**$159,262**	20%; 0%; 0%; 80%
2049 (81/79)	$159,262	$0	$0	$0	$6,803	**$166,065**	20%; 0%; 0%; 80%
2050 (82/80)	$166,065	$0	$0	$0	$7,094	**$173,159**	20%; 0%; 0%; 80%
2051 (83/81)	$173,159	$0	$0	$0	$7,397	**$180,556**	20%; 0%; 0%; 80%
2052 (84/82)	$180,556	$0	$0	$0	$7,713	**$188,269**	20%; 0%; 0%; 80%
2053 (85/83)	$188,269	$0	$0	$0	$8,043	**$196,312**	20%; 0%; 0%; 80%
2054 (86/84)	$196,312	$0	$0	$0	$8,386	**$204,698**	20%; 0%; 0%; 80%
2055 (87/85)	$204,698	$0	$0	$0	$8,744	**$213,442**	20%; 0%; 0%; 80%
2056 (88/86)	$213,442	$0	$0	$0	$9,118	**$222,560**	20%; 0%; 0%; 80%
2057 (89/87)	$222,560	$0	$0	$0	$9,507	**$232,068**	20%; 0%; 0%; 80%
2058 (90/88)	$232,068	$0	$0	$0	$9,914	**$241,981**	20%; 0%; 0%; 80%
2059 (/89)	$241,981	$0	$0	$0	$10,337	**$252,318**	20%; 0%; 0%; 80%
2060 (/90)	$252,318	$0	$0	$0	$10,779	**$263,097**	20%; 0%; 0%; 80%
Total	**$40,000**	**$44,000**	**$0**	**($25,000)**	**$204,097**	$263,097	

FinSolve - Net Worth Details (Scenario: Base Case)

Report Prepared For: John Doe & Jane Doe As of Date 3/28/2025

Terminal Estate Value (After Tax) **$2,047,588** **Risk Tolerance** **8 (Aggressive)**

Year (Client/Spouse Age)	Financial Assets	Non Financial Assets				Liabilities					Net Worth
		Assets-1 (Home (123 Main St),Chevy Malibu)	Assets-2 (Toyota Camry)	Assets-3	Total Non Financial Assets	Liabilities-1 (Home Mortgage,Chevy Malibu Loan)	Liabilities-2 (Toyota Camry Loan,Jane's Personal Loan)	Liabilities-3 (John's Student Loan,Jane's Student Loan)	Liabilities-4	Total -Liabilities	
2025 (57/55)	**$484,787**	$216,777	$18,835	$0	**$235,612**	($150,000)	($5,000)	($100,000)		**($255,000)**	**$465,398**
2026 (58/56)	**$493,562**	$215,637	$17,738	$0	**$233,374**	($142,509)	($4,181)	($97,561)		**($244,251)**	**$482,686**
2027 (59/57)	**$505,058**	$214,574	$16,705	$0	**$231,278**	($134,718)	($3,280)	($94,951)		**($232,949)**	**$503,387**
2028 (60/58)	**$530,798**	$213,583	$15,731	$0	**$229,315**	($126,616)	($2,289)	($92,158)		**($221,063)**	**$539,050**
2029 (61/59)	**$565,885**	$212,660	$14,815	$0	**$227,475**	($118,189)	($1,199)	($89,170)		**($208,558)**	**$584,803**
2030 (62/60)	**$603,294**	$211,800	$13,952	$0	**$225,752**	($109,425)		($85,972)		**($195,398)**	**$633,648**
2031 (63/61)	**$643,578**	$210,998	$13,139	$0	**$224,137**	($100,311)		($82,551)		**($182,862)**	**$684,853**
2032 (64/62)	**$685,297**	$210,250	$12,374	$0	**$222,624**	($90,833)		($78,890)		**($169,723)**	**$738,198**
2033 (65/63)	**$675,342**	$209,554	$11,653	$0	**$221,207**	($80,975)		($74,973)		**($155,948)**	**$740,601**
2034 (66/64)	**$683,132**	$208,905	$10,974	$0	**$219,879**	($70,723)		($70,782)		**($141,505)**	**$761,506**
2035 (67/65)	**$729,876**	$208,299	$10,335	$0	**$218,634**	($60,060)		($66,298)		**($126,358)**	**$822,152**
2036 (68/66)	**$731,224**	$207,735	$9,733	$0	**$217,468**	($48,972)		($61,499)		**($110,471)**	**$838,221**
2037 (69/67)	**$772,346**	$207,210	$9,166	$0	**$216,376**	($37,439)		($56,365)		**($93,804)**	**$894,918**
2038 (70/68)	**$814,720**	$206,720	$8,632	$0	**$215,352**	($25,446)		($50,871)		**($76,317)**	**$953,755**
2039 (71/69)	**$858,413**	$206,263	$8,129	$0	**$214,392**	($12,972)		($44,993)		**($57,965)**	**$1,014,841**
2040 (72/70)	**$903,498**	$205,837	$7,656	$0	**$213,493**			($38,703)		**($38,703)**	**$1,078,288**
2041 (73/71)	**$947,892**	$205,441	$7,210	$0	**$212,650**			($31,973)		**($31,973)**	**$1,128,569**
2042 (74/72)	**$993,638**	$205,071	$6,790	$0	**$211,861**			($24,772)		**($24,772)**	**$1,180,727**
2043 (75/73)	**$1,038,132**	$204,726	$6,394	$0	**$211,120**			($17,066)		**($17,066)**	**$1,232,186**
2044 (76/74)	**$1,083,922**	$204,405	$6,022	$0	**$210,427**			($8,822)		**($8,822)**	**$1,285,527**
2045 (77/75)	**$1,131,095**	$204,106	$5,671	$0	**$209,777**					**$0**	**$1,340,871**
2046 (78/76)	**$1,179,569**	$203,827	$5,341	$0	**$209,167**					**$0**	**$1,388,736**
2047 (79/77)	**$1,229,403**	$203,567	$5,029	$0	**$208,596**					**$0**	**$1,437,999**
2048 (80/78)	**$1,280,635**	$203,324	$4,737	$0	**$208,061**					**$0**	**$1,488,696**
2049 (81/79)	**$1,333,343**	$203,098	$4,461	$0	**$207,559**					**$0**	**$1,540,902**
2050 (82/80)	**$1,387,557**	$202,888	$4,201	$0	**$207,088**					**$0**	**$1,594,645**
2051 (83/81)	**$1,443,381**	$202,691	$3,956	$0	**$206,648**					**$0**	**$1,650,029**
2052 (84/82)	**$1,500,828**	$202,509	$3,726	$0	**$206,234**					**$0**	**$1,707,062**
2053 (85/83)	**$1,560,014**	$202,338	$3,509	$0	**$205,847**					**$0**	**$1,765,861**
2054 (86/84)	**$1,620,985**	$202,179	$3,304	$0	**$205,483**					**$0**	**$1,826,468**
2055 (87/85)	**$1,683,836**	$202,031	$3,112	$0	**$205,143**					**$0**	**$1,888,979**
2056 (88/86)	**$1,748,689**	$201,893	$2,930	$0	**$204,823**					**$0**	**$1,953,513**
2057 (89/87)	**$1,815,583**	$201,764	$2,760	$0	**$204,524**					**$0**	**$2,020,107**
2058 (90/88)	**$1,884,688**	$201,644	$2,599	$0	**$204,243**					**$0**	**$2,088,932**
2059 (/89)	**$1,957,471**	$201,533	$2,599	$0	**$204,132**					**$0**	**$2,161,603**
2060 (/90)	**$2,032,815**	$187,836	$2,599	$0	**$190,435**					**$0**	**$2,223,250**

FinSolve - Tax Calculation Details (Scenario: Base Case)

Report Prepared For: John Doe & Jane Doe

As of Date 3/28/2025

Terminal Estate Value (After Tax) $2,047,588

Risk Tolerance 3 (Aggressive

Year (Client/Spouse Age)	Income											Deductions: Standard/Itemized	Taxable Income	Taxes						Marginal Tax Rate (Federal)
	Wages/Salary	Other Income (Ordinary Interest)	Social Security Benefits	RMD+Additional Tax Def. Sale	Roth Conversion Amount	Tax Deferred Savings	Pension	Annuity	Other Income	Onetime Income	Gross Income for Tax Purpose			FICA (Payroll Taxes)	Federal Taxes On Ordinary Income	State Income Taxes	Capital Gains Taxes	Net Investment Income Tax	Taxes-Total	
2025 (57/55)	$150,000	$876	$0	$0	$0	($9,000)	$0	$0	$3,000	$0	$144,876	($30,000)	**$114,876**	$11,475	$15,101	$5,229	$0	$0	**$31,805**	22.0%
2026 (58/56)	$150,000	$695	$0	$0	$0	($9,000)	$0	$0	$3,000	$0	$144,695	($30,000)	**$114,695**	$11,475	$15,061	$5,219	$1,621	$0	**$33,376**	22.0%
2027 (59/57)	$150,000	$339	$0	$10,000	$0	($9,000)	$0	$0	$3,000	$0	$154,339	($30,000)	**$124,339**	$11,475	$17,183	$5,789	$816	$0	**$35,263**	22.0%
2028 (60/58)	$150,000	$84	$0	$10,000	$0	($9,000)	$0	$0	$3,000	$0	$154,084	($30,000)	**$124,084**	$11,475	$17,126	$5,773	$0	$0	**$34,374**	22.0%
2029 (61/59)	$150,000	$147	$0	$0	$0	($9,000)	$0	$0	$3,000	$0	$144,147	($30,000)	**$114,147**	$11,475	$14,940	$5,189	$0	$0	**$31,605**	22.0%
2030 (62/60)	$150,000	$200	$0	$0	$0	($9,000)	$0	$0	$3,000	$0	$144,200	($30,000)	**$114,200**	$11,475	$14,952	$5,192	$0	$0	**$31,619**	22.0%
2031 (63/61)	$150,000	$248	$0	$0	$0	($9,000)	$0	$0	$3,000	$0	$144,248	($30,000)	**$114,248**	$11,475	$14,962	$5,195	$0	$0	**$31,632**	22.0%
2032 (64/62)	$150,000	$268	$0	$0	$0	($9,000)	$0	$0	$3,000	$0	$144,268	($30,000)	**$114,268**	$11,475	$14,967	$5,196	$0	$0	**$31,638**	22.0%
2033 (65/63)	$60,000	$66	$0	$35,000	$0	($4,000)	$5,000	$20,000	$3,000	$0	$119,066	($30,000)	**$85,066**	$4,590	$9,731	$3,582	$0	$0	**$17,903**	12.0%
2034 (66/64)	$60,000	$14	$0	$0	$0	($4,000)	$5,000	$19,417	$3,000	$0	$83,431	($30,000)	**$49,547**	$4,590	$5,469	$1,629	$0	$0	**$11,688**	12.0%
2035 (67/65)	$0	$0	$46,656	$0	$0	$0	$9,000	$33,852	$3,000	$50,000	$142,508	($30,000)	**$97,239**	$0	$11,221	$4,255	$0	$0	**$15,476**	22.0%
2036 (68/66)	$0	$106	$46,656	$30,000	$0	$0	$8,883	$33,012	$3,000	$0	$121,657	($30,000)	**$76,585**	$0	$8,713	$3,114	$0	$0	**$11,827**	12.0%
2037 (69/67)	$0	$111	$87,480	$0	$0	$0	$8,770	$32,193	$3,000	$0	$131,554	($30,000)	**$80,551**	$0	$9,189	$3,333	$0	$0	**$12,522**	12.0%
2038 (70/68)	$0	$175	$87,480	$0	$0	$0	$8,661	$31,395	$3,000	$0	$130,711	($30,000)	**$79,896**	$0	$9,110	$3,297	$0	$0	**$12,407**	12.0%
2039 (71/69)	$0	$239	$87,480	$0	$0	$0	$8,554	$30,618	$3,000	$0	$129,891	($30,000)	**$79,259**	$0	$9,034	$3,262	$0	$0	**$12,296**	12.0%
2040 (72/70)	$0	$302	$87,480	$0	$0	$0	$8,450	$29,861	$3,000	$0	$129,094	($30,000)	**$78,640**	$0	$8,960	$3,227	$0	$0	**$12,187**	12.0%
2041 (73/71)	$0	$366	$87,480	$13,848	$0	$0	$8,350	$29,123	$3,000	$0	$142,167	($30,000)	**$91,886**	$0	$10,549	$3,959	$0	$0	**$14,509**	12.0%
2042 (74/72)	$0	$499	$87,480	$14,462	$0	$0	$8,252	$28,404	$3,000	$0	$142,099	($30,000)	**$91,988**	$0	$10,562	$3,965	$0	$0	**$14,526**	12.0%
2043 (75/73)	$0	$639	$87,480	$26,507	$0	$0	$8,158	$27,704	$3,000	$0	$153,487	($30,000)	**$103,542**	$0	$12,607	$4,603	$0	$0	**$17,211**	22.0%
2044 (76/74)	$0	$838	$87,480	$27,110	$0	$0	$8,066	$27,022	$3,000	$0	$153,515	($30,000)	**$103,731**	$0	$12,649	$4,614	$0	$0	**$17,263**	22.0%
2045 (77/75)	$0	$1,045	$87,480	$27,619	$0	$0	$7,976	$26,357	$3,000	$0	$153,476	($30,000)	**$103,850**	$0	$12,675	$4,620	$0	$0	**$17,295**	22.0%
2046 (78/76)	$0	$1,260	$87,480	$28,701	$0	$0	$7,890	$25,709	$3,000	$0	$154,040	($30,000)	**$104,567**	$0	$12,833	$4,660	$0	$0	**$17,493**	22.0%
2047 (79/77)	$0	$1,487	$87,480	$29,792	$0	$0	$7,806	$25,077	$3,000	$0	$154,642	($30,000)	**$105,319**	$0	$12,998	$4,701	$0	$0	**$17,699**	22.0%
2048 (80/78)	$0	$1,726	$87,480	$30,976	$0	$0	$7,724	$24,462	$3,000	$0	$155,368	($30,000)	**$106,192**	$0	$13,190	$4,750	$0	$0	**$17,940**	22.0%
2049 (81/79)	$0	$1,978	$87,480	$32,107	$0	$0	$7,644	$23,862	$3,000	$0	$156,072	($30,000)	**$107,037**	$0	$13,376	$4,796	$0	$0	**$18,173**	22.0%
2050 (82/80)	$0	$2,243	$87,480	$33,375	$0	$0	$7,567	$23,278	$3,000	$0	$156,944	($30,000)	**$108,048**	$0	$13,599	$4,852	$0	$0	**$18,451**	22.0%
2051 (83/81)	$0	$2,523	$87,480	$34,499	$0	$0	$7,493	$22,709	$3,000	$0	$157,704	($30,000)	**$108,944**	$0	$13,796	$4,902	$0	$0	**$18,697**	22.0%
2052 (84/82)	$0	$2,817	$87,480	$35,852	$0	$0	$7,420	$22,154	$3,000	$0	$158,722	($30,000)	**$110,095**	$0	$14,049	$4,965	$0	$0	**$19,014**	22.0%
2053 (85/83)	$0	$3,127	$87,480	$37,026	$0	$0	$7,350	$21,613	$3,000	$0	$159,596	($30,000)	**$111,097**	$0	$14,269	$5,021	$0	$0	**$19,290**	22.0%
2054 (86/84)	$0	$3,453	$87,480	$38,315	$0	$0	$7,281	$21,086	$3,000	$0	$160,615	($30,000)	**$112,242**	$0	$14,521	$5,084	$0	$0	**$19,605**	22.0%
2055 (87/85)	$0	$3,797	$87,480	$39,529	$0	$0	$7,215	$20,572	$3,000	$0	$161,592	($30,000)	**$113,342**	$0	$14,763	$5,145	$0	$0	**$19,908**	22.0%
2056 (88/86)	$0	$4,158	$87,480	$40,583	$0	$0	$7,150	$20,071	$3,000	$0	$162,441	($30,000)	**$114,312**	$0	$14,977	$5,198	$0	$0	**$20,175**	22.0%
2057 (89/87)	$0	$4,536	$87,480	$41,817	$0	$0	$7,088	$19,583	$3,000	$0	$163,504	($30,000)	**$115,491**	$0	$15,236	$5,263	$0	$0	**$20,499**	22.0%
2058 (90/88)	$0	$4,934	$87,480	$42,720	$0	$0	$7,027	$19,107	$3,000	$0	$164,268	($30,000)	**$116,369**	$0	$15,429	$5,312	$0	$0	**$20,741**	22.0%
2059 (/89)	$0	$5,350	$40,824	$40,985	$0	$0	$1,968	$9,369	$1,000	$0	$99,497	($15,000)	**$75,563**	$0	$11,538	$3,643	$0	$0	**$15,180**	22.0%
2060 (/90)	$0	$5,779	$40,824	$41,829	$0	$0	$1,910	$9,187	$1,000	$0	$100,529	($15,000)	**$76,649**	$0	$11,777	$3,712	$0	$0	**$15,489**	22.0%
Total/Avg.	**$1,320,000**	**$56,425**	**$2,099,520**	**$742,652**	**$0**	**($80,000)**	**$203,653**	**$676,797**	**$104,000**	**$50,000**	**$5,173,046**	**($1,050,000)**	**$3,641,905**	**$100,980**	**$461,112**	**$162,245**	**$2,437**	**$0**	**$726,775**	**19.5%**

FinSolve - Inv. Asset Allocation Amount By Account Type (Scenario: Base Case)

ort Prepared For: John Doe & Jane Doe As of Date 3/28/2025

Terminal Estate Value (After Tax) $2,047,588 **Risk Tolerance 8 (Aggressive)**

Year (Client/Spouse Age)	Taxable Account					Tax Deferred Account					Tax Exempt Account					Total -All Accounts			
	Optimal Asset Allocation (Savings,Gov Bond,Corp Bond,Stock)	CDs/Savings Account	Gov. Bonds	Corporate Bonds	Stocks	Optimal Asset Allocation (Savings,Gov Bond,Corp Bond,Stock)	CDs/Savings Account	Gov. Bonds	Corporate Bonds	Stocks	Optimal Asset Allocation (Savings,Gov Bond,Corp Bond,Stock)	CDs/Savings Account	Gov. Bonds	Corporate Bonds	Stocks	CDs/Savings Account	Gov. Bonds	Corporate Bonds	Stocks
2025 (57/55)	83%; 0%; 0%; 17%	$29,203	$0	$0	$5,797	20%; 0%; 0%; 80%	$75,000	$0	$0	$300,000	20%; 0%; 0%; 80%	$8,000	$0	$0	$32,000	$112,203	$0	$0	$337,797
2026 (58/56)	39%; 0%; 14%; 47%	$14,632	$0	$5,113	$17,715	20%; 7%; 0%; 73%	$80,081	$28,000	$0	$292,323	20%; 0%; 0%; 80%	$9,384	$0	$0	$37,538	$104,097	$28,000	$5,113	$347,576
2027 (59/57)	20%; 0%; 37%; 43%	$2,784	$0	$5,111	$6,024	20%; 7%; 0%; 73%	$85,101	$28,000	$0	$312,403	54%; 0%; 0%; 46%	$29,228	$0	$0	$24,912	$117,112	$28,000	$5,111	$343,339
2028 (60/58)	100%; 0%; 0%; 0%	$2,788	$0	$0	$0	20%; 6%; 0%; 74%	$88,335	$27,687	$0	$325,655	50%; 0%; 0%; 50%	$30,519	$0	$0	$30,075	$121,642	$27,687	$0	$355,729
2029 (61/59)	100%; 0%; 0%; 0%	$4,909	$0	$0	$0	26%; 5%; 0%; 69%	$119,398	$23,531	$0	$315,628	47%; 0%; 0%; 53%	$31,866	$0	$0	$35,466	$156,173	$23,531	$0	$351,094
2030 (62/60)	100%; 0%; 0%; 0%	$6,661	$0	$0	$0	26%; 5%; 0%; 69%	$124,664	$23,536	$0	$336,658	20%; 0%; 0%; 80%	$14,873	$0	$0	$59,493	$146,198	$23,536	$0	$396,151
2031 (63/61)	100%; 0%; 0%; 0%	$8,251	$0	$0	$0	20%; 5%; 0%; 75%	$102,457	$23,541	$0	$386,287	20%; 0%; 0%; 80%	$16,551	$0	$0	$66,205	$127,260	$23,541	$0	$452,493
2032 (64/62)	92%; 0%; 0%; 8%	$8,943	$0	$0	$738	24%; 0%; 0%; 76%	$132,024	$0	$0	$410,367	20%; 0%; 0%; 80%	$18,301	$0	$0	$73,204	$159,268	$0	$0	$484,310
2033 (65/63)	20%; 0%; 0%; 80%	$2,200	$0	$0	$8,801	24%; 0%; 0%; 76%	$138,283	$0	$0	$435,385	20%; 0%; 0%; 80%	$20,126	$0	$0	$80,503	$160,609	$0	$0	$524,688
2034 (66/64)	20%; 0%; 0%; 80%	$450	$0	$0	$1,801	20%; 0%; 0%; 80%	$113,216	$0	$0	$452,863	20%; 0%; 0%; 80%	$21,402	$0	$0	$85,610	$135,068	$0	$0	$540,274
2035 (67/65)	20%; 0%; 0%; 80%	$6	$0	$0	$25	20%; 0%; 0%; 80%	$118,886	$0	$0	$475,545	20%; 0%; 0%; 80%	$17,734	$0	$0	$70,935	$136,626	$0	$0	$546,505
2036 (68/66)	20%; 0%; 0%; 80%	$3,519	$0	$0	$14,076	20%; 0%; 0%; 80%	$123,965	$0	$0	$495,860	20%; 0%; 0%; 80%	$18,491	$0	$0	$73,966	$145,975	$0	$0	$583,901
2037 (69/67)	20%; 0%; 0%; 80%	$3,703	$0	$0	$14,812	20%; 0%; 0%; 80%	$123,260	$0	$0	$493,042	20%; 0%; 0%; 80%	$19,281	$0	$0	$77,125	$146,245	$0	$0	$584,979
2038 (70/68)	20%; 0%; 0%; 80%	$5,838	$0	$0	$23,353	20%; 0%; 0%; 80%	$128,526	$0	$0	$514,104	20%; 0%; 0%; 80%	$20,105	$0	$0	$80,420	$154,469	$0	$0	$617,877
2039 (71/69)	20%; 0%; 0%; 80%	$7,964	$0	$0	$31,855	20%; 0%; 0%; 80%	$134,016	$0	$0	$536,066	20%; 0%; 0%; 80%	$20,964	$0	$0	$83,855	$162,944	$0	$0	$651,776
2040 (72/70)	20%; 0%; 0%; 80%	$10,082	$0	$0	$40,328	20%; 0%; 0%; 80%	$139,741	$0	$0	$558,965	20%; 0%; 0%; 80%	$21,859	$0	$0	$87,437	$171,683	$0	$0	$686,731
2041 (73/71)	20%; 0%; 0%; 80%	$12,196	$0	$0	$48,782	20%; 0%; 0%; 80%	$145,711	$0	$0	$582,844	20%; 0%; 0%; 80%	$22,793	$0	$0	$91,173	$180,700	$0	$0	$722,799
2042 (74/72)	20%; 0%; 0%; 80%	$16,646	$0	$0	$66,582	20%; 0%; 0%; 80%	$149,166	$0	$0	$596,664	20%; 0%; 0%; 80%	$23,767	$0	$0	$95,067	$189,578	$0	$0	$758,313
2043 (75/73)	20%; 0%; 0%; 80%	$21,300	$0	$0	$85,200	20%; 0%; 0%; 80%	$152,646	$0	$0	$610,582	20%; 0%; 0%; 80%	$24,782	$0	$0	$99,129	$198,728	$0	$0	$794,911
2044 (76/74)	20%; 0%; 0%; 80%	$27,920	$0	$0	$111,682	20%; 0%; 0%; 80%	$153,865	$0	$0	$615,460	20%; 0%; 0%; 80%	$25,841	$0	$0	$103,363	$207,626	$0	$0	$830,505
2045 (77/75)	20%; 0%; 0%; 80%	$34,824	$0	$0	$139,295	20%; 0%; 0%; 80%	$155,016	$0	$0	$620,064	20%; 0%; 0%; 80%	$26,945	$0	$0	$107,779	$216,784	$0	$0	$867,137
2046 (78/76)	20%; 0%; 0%; 80%	$42,009	$0	$0	$168,036	20%; 0%; 0%; 80%	$156,114	$0	$0	$624,457	20%; 0%; 0%; 80%	$28,096	$0	$0	$112,383	$226,219	$0	$0	$904,876
2047 (79/77)	20%; 0%; 0%; 80%	$49,575	$0	$0	$198,300	20%; 0%; 0%; 80%	$157,043	$0	$0	$628,172	20%; 0%; 0%; 80%	$29,296	$0	$0	$117,184	$235,914	$0	$0	$943,655
2048 (80/78)	20%; 0%; 0%; 80%	$57,540	$0	$0	$230,160	20%; 0%; 0%; 80%	$157,793	$0	$0	$631,173	20%; 0%; 0%; 80%	$30,547	$0	$0	$122,190	$245,881	$0	$0	$983,523
2049 (81/79)	20%; 0%; 0%; 80%	$65,936	$0	$0	$263,744	20%; 0%; 0%; 80%	$158,339	$0	$0	$633,355	20%; 0%; 0%; 80%	$31,852	$0	$0	$127,409	$256,127	$0	$0	$1,024,508
2050 (82/80)	20%; 0%; 0%; 80%	$74,774	$0	$0	$299,097	20%; 0%; 0%; 80%	$158,681	$0	$0	$634,725	20%; 0%; 0%; 80%	$33,213	$0	$0	$132,852	$266,669	$0	$0	$1,066,674
2051 (83/81)	20%; 0%; 0%; 80%	$84,095	$0	$0	$336,379	20%; 0%; 0%; 80%	$158,785	$0	$0	$635,140	20%; 0%; 0%; 80%	$34,632	$0	$0	$138,527	$277,511	$0	$0	$1,110,046
2052 (84/82)	20%; 0%; 0%; 80%	$93,897	$0	$0	$375,588	20%; 0%; 0%; 80%	$158,668	$0	$0	$634,672	20%; 0%; 0%; 80%	$36,111	$0	$0	$144,445	$288,676	$0	$0	$1,154,705
2053 (85/83)	20%; 0%; 0%; 80%	$104,236	$0	$0	$416,944	20%; 0%; 0%; 80%	$158,276	$0	$0	$633,103	20%; 0%; 0%; 80%	$37,654	$0	$0	$150,615	$300,166	$0	$0	$1,200,663
2054 (86/84)	20%; 0%; 0%; 80%	$115,109	$0	$0	$460,434	20%; 0%; 0%; 80%	$157,632	$0	$0	$630,527	20%; 0%; 0%; 80%	$39,262	$0	$0	$157,049	$312,003	$0	$0	$1,248,011
2055 (87/85)	20%; 0%; 0%; 80%	$126,555	$0	$0	$506,219	20%; 0%; 0%; 80%	$156,703	$0	$0	$626,811	20%; 0%; 0%; 80%	$40,940	$0	$0	$163,758	$324,197	$0	$0	$1,296,788
2056 (88/86)	20%; 0%; 0%; 80%	$138,588	$0	$0	$554,351	20%; 0%; 0%; 80%	$155,491	$0	$0	$621,964	20%; 0%; 0%; 80%	$42,688	$0	$0	$170,754	$336,767	$0	$0	$1,347,069
2057 (89/87)	20%; 0%; 0%; 80%	$151,209	$0	$0	$604,836	20%; 0%; 0%; 80%	$154,017	$0	$0	$616,067	20%; 0%; 0%; 80%	$44,512	$0	$0	$178,048	$349,738	$0	$0	$1,398,951
2058 (90/88)	20%; 0%; 0%; 80%	$164,470	$0	$0	$657,881	20%; 0%; 0%; 80%	$152,233	$0	$0	$608,931	20%; 0%; 0%; 80%	$46,414	$0	$0	$185,654	$363,117	$0	$0	$1,452,466
2059 (/89)	20%; 0%; 0%; 80%	$178,350	$0	$0	$713,398	20%; 0%; 0%; 80%	$150,192	$0	$0	$600,767	20%; 0%; 0%; 80%	$48,396	$0	$0	$193,585	$376,938	$0	$0	$1,507,751
2060 (/90)	20%; 0%; 0%; 80%	$192,620	$0	$0	$770,480	20%; 0%; 0%; 80%	$148,411	$0	$0	$593,643	20%; 0%; 0%; 80%	$50,464	$0	$0	$201,855	$391,494	$0	$0	$1,565,977

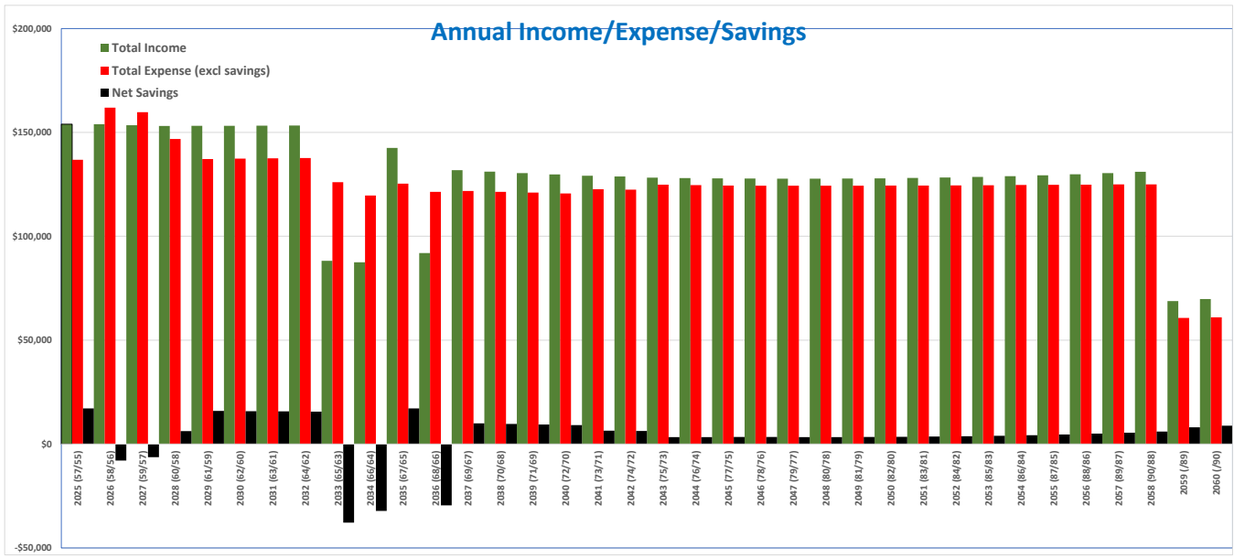
FinSolve - Income,Expenses,Savings,Assets & Net Worth by Year (Scenario: Base Case)

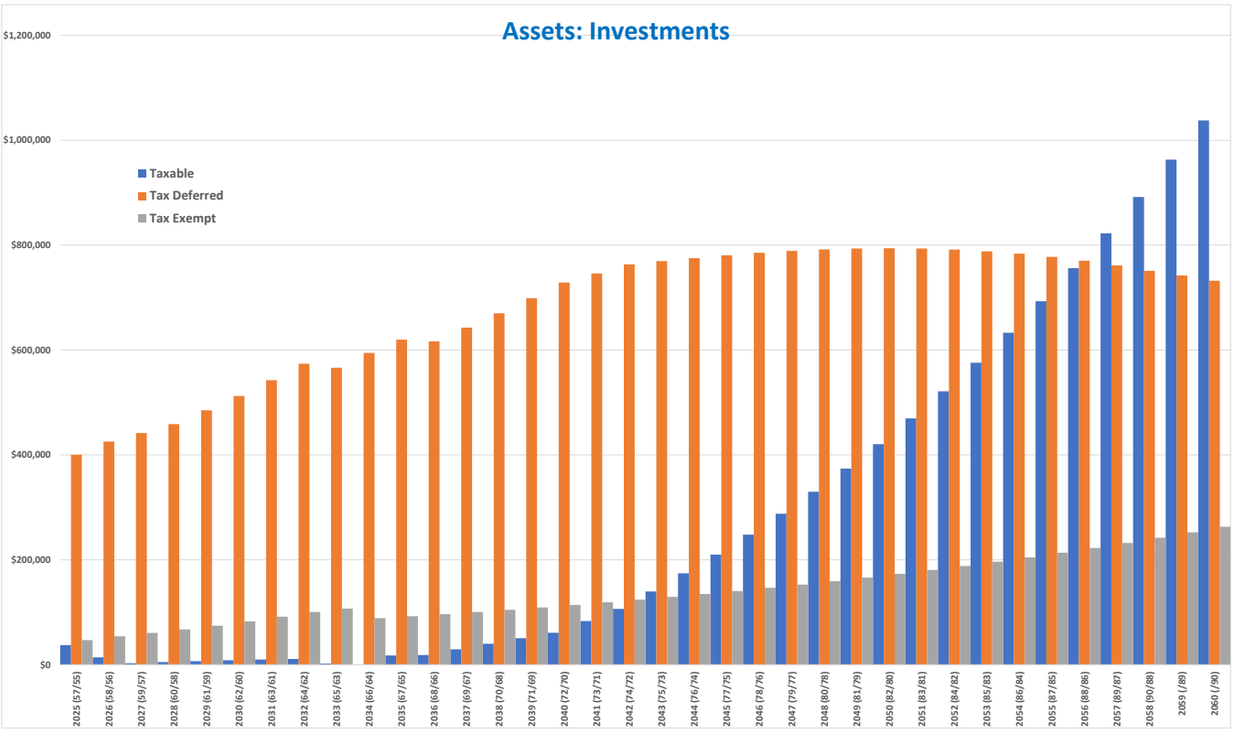
Prepared For: John Doe & Jane Doe

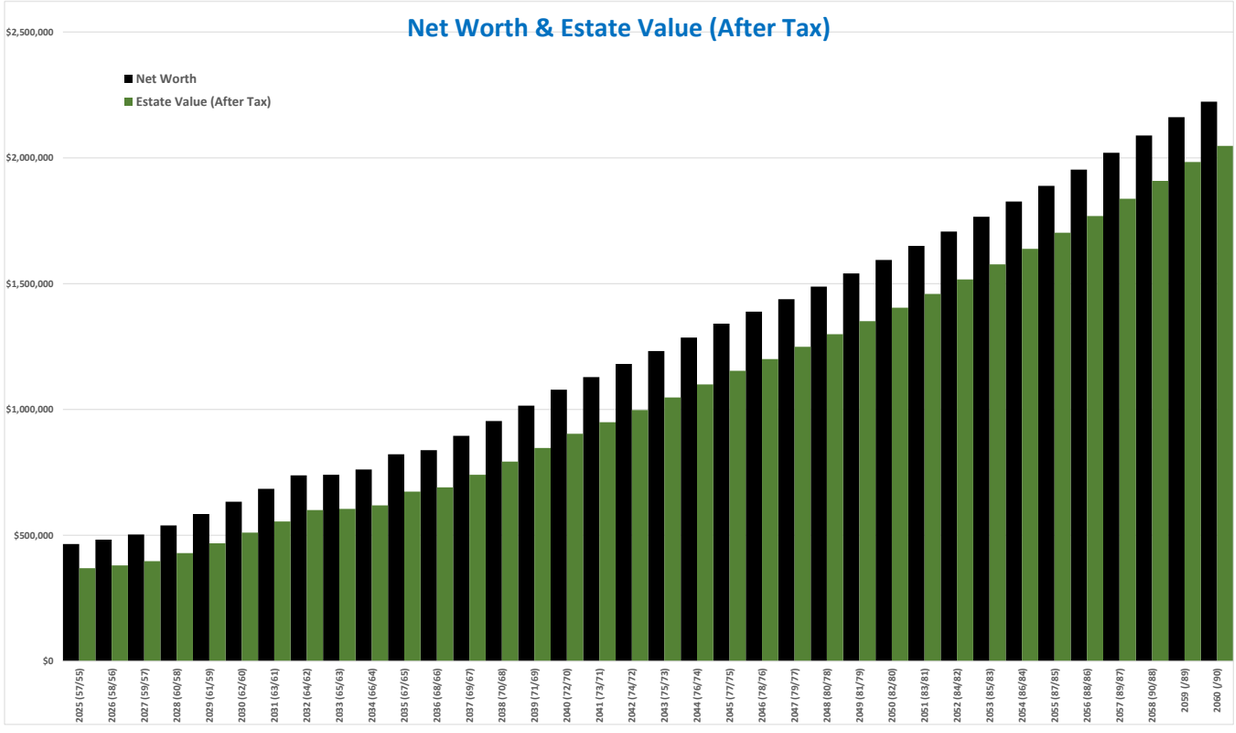
As of Date 3/28/2025

Terminal Estate Value (After Tax) $2,047,588

Risk Tolerance 8 (Aggressive)







FinSolve - Scenario Analysis

Report Prepared For: John Doe & Jane Doe

As of Date 3/28/2025

Standard Scenarios (Without Roth Conversion Optimization)

Terminal Estate Values at Different Retirement Age/Social Security Start Age Combinations

Social Security Start Age	Retirement Age						
			64	65	66		
66			$1,617,317	$1,988,103	$2,287,700		
67			$1,672,461	$2,048,173	$2,322,257		
68			$1,675,003	$2,015,177	$2,347,820		

Terminal Estate Values at Different Risk Tolerance Levels

1 (Very Conservative)	3 (Conservative)	5 (Moderate)	7 (Aggressive)	8 (Aggressive)	9 (Very Aggressive)	10 (Very Aggressive)
$735,012	$969,640	$1,287,372	$1,754,570	$2,048,173	$2,398,889	$2,841,507

Custom Scenarios (Without Roth Conversion Optimization)

Terminal Estate Values in Various Custom Scenarios

Base Case	1:Optmistic Case	2:Pessimistic Case	3:	4:	5:	6:	7:
$2,047,588	$2,835,610	$1,447,954					
$0	$788,021	($599,634)					
Yes	Yes	Yes	No	No	No	No	No
3/28/25 2:26 PM	3/28/25 2:38 PM	3/28/25 2:39 PM					