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: 10/22/2024 (FinSolve Premium Version 1.4)

	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

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:		

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 10/22/2024

Terminal Estate Value (After Tax)	$1,986,877	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			
2024 (57/55)	$153,877	$143,683	$10,194	$30,634	$378,878	$67,777	-$29,388	$447,900	$356,970
2025 (58/56)	$153,801	$138,193	$15,608	$31,832	$402,013	$75,886	-$11,876	$497,855	$401,372
2026 (59/57)	$153,562	$163,204	($9,642)	$6,464	$426,199	$83,294	-$3,726	$512,230	$409,942
2027 (60/58)	$153,114	$163,932	($10,819)	$1,286	$430,146	$91,019	$5,080	$527,530	$424,295
2028 (61/59)	$153,023	$153,911	($888)	$1,431	$423,656	$114,552	$14,565	$554,204	$452,527
2029 (62/60)	$153,043	$138,611	$14,432	$1,808	$446,837	$124,659	$24,752	$598,057	$490,816
2030 (63/61)	$153,054	$138,767	$14,287	$2,034	$472,838	$135,198	$35,670	$645,739	$532,258
2031 (64/62)	$153,061	$138,923	$14,138	$2,109	$500,559	$146,187	$46,198	$695,053	$574,919
2032 (65/63)	$88,063	$128,632	($40,569)	$453	$480,648	$154,517	$57,404	$693,023	$577,667
2033 (66/64)	$87,431	$129,715	($42,284)	$0	$455,352	$174,698	$69,312	$699,362	$590,078
2034 (67/65)	$92,508	$124,787	($32,279)	$2,642	$429,803	$192,588	$81,948	$706,982	$603,829
2035 (68/66)	$141,630	$152,492	($10,861)	$21,146	$353,164	$268,592	$95,340	$738,243	$653,483
2036 (69/67)	$131,815	$151,897	($20,082)	$1,192	$258,251	$394,765	$109,520	$763,727	$701,747
2037 (70/68)	$130,557	$125,088	$5,469	$6,818	$259,283	$422,056	$124,519	$812,677	$750,449
2038 (71/69)	$129,772	$124,622	$5,150	$12,252	$260,359	$450,513	$140,375	$863,499	$801,013
2039 (72/70)	$129,007	$122,291	$6,715	$19,417	$261,481	$480,185	$157,125	$918,208	$855,453
2040 (73/71)	$128,334	$120,839	$7,494	$27,145	$268,045	$505,912	$174,810	$975,912	$911,581
2041 (74/72)	$127,669	$120,499	$7,170	$34,909	$274,709	$532,737	$180,600	$1,022,955	$957,025
2042 (75/73)	$127,026	$121,001	$6,025	$51,860	$276,718	$555,495	$186,901	$1,070,973	$1,004,561
2043 (76/74)	$126,584	$120,691	$5,893	$69,285	$278,610	$579,225	$193,741	$1,120,860	$1,053,994
2044 (77/75)	$126,171	$120,348	$5,823	$87,019	$280,614	$603,968	$201,151	$1,172,753	$1,105,405
2045 (78/76)	$125,784	$120,085	$5,699	$105,434	$282,326	$629,769	$209,167	$1,226,695	$1,158,937
2046 (79/77)	$125,429	$119,827	$5,602	$124,558	$283,746	$656,671	$208,596	$1,273,572	$1,205,473
2047 (80/78)	$125,107	$119,588	$5,519	$144,485	$284,803	$684,723	$208,061	$1,322,072	$1,253,719
2048 (81/79)	$124,819	$119,360	$5,459	$165,273	$285,464	$713,974	$207,559	$1,372,270	$1,303,759
2049 (82/80)	$124,565	$119,143	$5,422	$186,984	$285,698	$744,474	$207,088	$1,424,243	$1,355,676
2050 (83/81)	$124,346	$118,925	$5,421	$209,626	$285,532	$776,276	$206,648	$1,478,082	$1,409,554
2051 (84/82)	$124,162	$118,728	$5,434	$233,317	$284,873	$809,438	$206,234	$1,533,861	$1,465,492
2052 (85/83)	$124,015	$118,529	$5,487	$258,061	$283,756	$844,016	$205,847	$1,591,679	$1,523,578
2053 (86/84)	$123,905	$118,353	$5,552	$283,989	$282,073	$880,071	$205,483	$1,651,616	$1,583,919
2054 (87/85)	$123,833	$118,172	$5,661	$311,101	$279,872	$917,666	$205,143	$1,713,781	$1,646,612
2055 (88/86)	$123,799	$117,999	$5,800	$339,460	$277,123	$956,867	$204,823	$1,778,274	$1,711,764
2056 (89/87)	$123,804	$117,835	$5,969	$369,135	$273,798	$997,743	$204,524	$1,845,200	$1,779,488
2057 (90/88)	$123,849	$117,658	$6,191	$400,096	$269,982	$1,040,365	$204,243	$1,914,687	$1,849,891
2058 (/89)	$60,187	$53,319	$6,868	$432,959	$265,540	$1,084,808	$204,132	$1,987,438	$1,923,709
2059 (/90)	$60,525	$53,348	$7,177	$467,252	$260,579	$1,131,149	$190,435	$2,049,416	$1,986,877
Total	**$4,531,228**	**$4,492,996**	**38,233**						

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
2024	$20,000	$10,740	(24,569)			2035	$50,000	2026	$25,000
2028	$15,000	$6,958	(15,761)					2027	$20,000
2033	$35,000	$31,236	(31,706)					2028	$7,000
2034	$10,000	$2,897	(1,714)						
2035	$65,000	$2,048	(1,113)						
2036	$110,000	$10,464	(7,976)						
2037	$10,000	$1,515	(1,542)						
2038	$10,000	$2,008	(2,020)						
2039	$10,000	$1,986	(1,986)						
2040	$5,000	$1,121	(1,121)						
2041	$5,000	$1,074	(1,074)						
Total	**$295,000**	**$72,047**							

FinSolve - Income Details (Scenario: Base Case)

Report Prepared For: John Doe & Jane Doe As of Date 10/22/2024

Terminal Estate Value (After Tax)	**$1,986,877**	**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**
2024 (57/55)	$150,000	$716	$0	$0	$0	$3,000	$0	$162	**$153,877**
2025 (58/56)	$150,000	$691	$0	$0	$0	$3,000	$0	$110	**$153,801**
2026 (59/57)	$150,000	$197	$0	$0	$0	$3,000	$0	$365	**$153,562**
2027 (60/58)	$150,000	$39	$0	$0	$0	$3,000	$0	$75	**$153,114**
2028 (61/59)	$150,000	$8	$0	$0	$0	$3,000	$0	$15	**$153,023**
2029 (62/60)	$150,000	$43	$0	$0	$0	$3,000	$0	$0	**$153,043**
2030 (63/61)	$150,000	$54	$0	$0	$0	$3,000	$0	$0	**$153,054**
2031 (64/62)	$150,000	$61	$0	$0	$0	$3,000	$0	$0	**$153,061**
2032 (65/63)	$60,000	$63	$0	$5,000	$20,000	$3,000	$0	$0	**$88,063**
2033 (66/64)	$60,000	$14	$0	$5,000	$19,417	$3,000	$0	$0	**$87,431**
2034 (67/65)	$0	$0	$46,656	$9,000	$33,852	$3,000	$0	$0	**$92,508**
2035 (68/66)	$0	$79	$46,656	$8,883	$33,012	$3,000	$50,000	$0	**$141,630**
2036 (69/67)	$0	$127	$87,480	$8,770	$32,193	$3,000	$0	$244	**$131,815**
2037 (70/68)	$0	$7	$87,480	$8,661	$31,395	$3,000	$0	$14	**$130,557**
2038 (71/69)	$0	$41	$87,480	$8,554	$30,618	$3,000	$0	$79	**$129,772**
2039 (72/70)	$0	$74	$87,480	$8,450	$29,861	$3,000	$0	$142	**$129,007**
2040 (73/71)	$0	$116	$87,480	$8,350	$29,123	$3,000	$0	$264	**$128,334**
2041 (74/72)	$0	$163	$87,480	$8,252	$28,404	$3,000	$0	$369	**$127,669**
2042 (75/73)	$0	$209	$87,480	$8,158	$27,704	$3,000	$0	$475	**$127,026**
2043 (76/74)	$0	$311	$87,480	$8,066	$27,022	$3,000	$0	$705	**$126,584**
2044 (77/75)	$0	$416	$87,480	$7,976	$26,357	$3,000	$0	$942	**$126,171**
2045 (78/76)	$0	$522	$87,480	$7,890	$25,709	$3,000	$0	$1,183	**$125,784**
2046 (79/77)	$0	$633	$87,480	$7,806	$25,077	$3,000	$0	$1,434	**$125,429**
2047 (80/78)	$0	$747	$87,480	$7,724	$24,462	$3,000	$0	$1,694	**$125,107**
2048 (81/79)	$0	$867	$87,480	$7,644	$23,862	$3,000	$0	$1,965	**$124,819**
2049 (82/80)	$0	$992	$87,480	$7,567	$23,278	$3,000	$0	$2,248	**$124,565**
2050 (83/81)	$0	$1,122	$87,480	$7,493	$22,709	$3,000	$0	$2,543	**$124,346**
2051 (84/82)	$0	$1,258	$87,480	$7,420	$22,154	$3,000	$0	$2,851	**$124,162**
2052 (85/83)	$0	$1,400	$87,480	$7,350	$21,613	$3,000	$0	$3,173	**$124,015**
2053 (86/84)	$0	$1,548	$87,480	$7,281	$21,086	$3,000	$0	$3,510	**$123,905**
2054 (87/85)	$0	$1,704	$87,480	$7,215	$20,572	$3,000	$0	$3,862	**$123,833**
2055 (88/86)	$0	$1,867	$87,480	$7,150	$20,071	$3,000	$0	$4,231	**$123,799**
2056 (89/87)	$0	$2,037	$87,480	$7,088	$19,583	$3,000	$0	$4,617	**$123,804**
2057 (90/88)	$0	$2,215	$87,480	$7,027	$19,107	$3,000	$0	$5,020	**$123,849**
2058 (/89)	$0	$2,401	$40,824	$1,968	$9,369	$1,000	$0	$4,625	**$60,187**
2059 (/90)	$0	$2,598	$40,824	$1,910	$9,187	$1,000	$0	$5,005	**$60,525**
Total	**$1,320,000**	**$25,337**	**$2,099,520**	**$203,653**	**$676,797**	**$104,000**	**$50,000**	**$51,921**	**$4,531,228**

FinSolve - Expense Details (Scenario: Base Case)

Report Prepared For: John Doe & Jane Doe

As of Date 10/22/2024

Terminal Estate Value (After Tax) $1,986,877

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
2024 (57/55)	$90,000	$15,000	$0	$0	**$105,000**	$20,758	$11,475	$6,450	$0	$0	**$143,683**
2025 (58/56)	$90,000	$15,146	$0	$0	**$105,146**	$16,353	$11,475	$5,219	$0	$0	**$138,193**
2026 (59/57)	$90,000	$15,293	$0	$25,000	**$130,293**	$16,244	$11,475	$5,192	$0	$0	**$163,204**
2027 (60/58)	$90,000	$15,441	$0	$20,000	**$125,441**	$20,610	$11,475	$6,407	$0	$0	**$163,932**
2028 (61/59)	$90,000	$15,591	$0	$7,000	**$112,591**	$22,803	$11,475	$7,042	$0	$0	**$153,911**
2029 (62/60)	$90,000	$15,742	$0	$0	**$105,742**	$16,210	$11,475	$5,183	$0	$0	**$138,611**
2030 (63/61)	$90,000	$15,895	$0	$0	**$105,895**	$16,213	$11,475	$5,184	$0	$0	**$138,767**
2031 (64/62)	$90,000	$16,050	$0	$0	**$106,050**	$16,214	$11,475	$5,184	$0	$0	**$138,923**
2032 (65/63)	$90,000	$15,894	$0	$0	**$105,894**	$12,035	$4,590	$4,135	$1,979	$0	**$128,632**
2033 (66/64)	$90,000	$15,742	$0	$0	**$105,742**	$13,021	$4,590	$4,383	$1,979	$0	**$129,715**
2034 (67/65)	$90,000	$15,437	$0	$0	**$105,437**	$11,414	$0	$3,979	$3,958	$0	**$124,787**
2035 (68/66)	$90,000	$15,137	$0	$0	**$105,137**	$33,326	$0	$10,071	$3,958	$0	**$152,492**
2036 (69/67)	$90,000	$14,843	$0	$0	**$104,843**	$33,088	$0	$10,008	$3,958	$0	**$151,897**
2037 (70/68)	$90,000	$14,555	$0	$0	**$104,555**	$10,861	$0	$3,840	$5,832	$0	**$125,088**
2038 (71/69)	$90,000	$14,272	$0	$0	**$104,272**	$10,714	$0	$3,803	$5,832	$0	**$124,622**
2039 (72/70)	$90,000	$13,995	$0	$0	**$103,995**	$10,571	$0	$3,767	$3,958	$0	**$122,291**
2040 (73/71)	$90,000	$13,723	$0	$0	**$103,723**	$9,723	$0	$3,435	$3,958	$0	**$120,839**
2041 (74/72)	$90,000	$13,457	$0	$0	**$103,457**	$9,673	$0	$3,412	$3,958	$0	**$120,499**
2042 (75/73)	$90,000	$13,196	$0	$0	**$103,196**	$10,196	$0	$3,652	$3,958	$0	**$121,001**
2043 (76/74)	$90,000	$12,939	$0	$0	**$102,939**	$10,159	$0	$3,635	$3,958	$0	**$120,691**
2044 (77/75)	$90,000	$12,688	$0	$0	**$102,688**	$10,096	$0	$3,606	$3,958	$0	**$120,348**
2045 (78/76)	$90,000	$12,442	$0	$0	**$102,442**	$10,084	$0	$3,601	$3,958	$0	**$120,085**
2046 (79/77)	$90,000	$12,200	$0	$0	**$102,200**	$10,073	$0	$3,596	$3,958	$0	**$119,827**
2047 (80/78)	$90,000	$11,963	$0	$0	**$101,963**	$10,072	$0	$3,595	$3,958	$0	**$119,588**
2048 (81/79)	$90,000	$11,731	$0	$0	**$101,731**	$10,075	$0	$3,597	$3,958	$0	**$119,360**
2049 (82/80)	$90,000	$11,503	$0	$0	**$101,503**	$10,082	$0	$3,600	$3,958	$0	**$119,143**
2050 (83/81)	$90,000	$11,280	$0	$0	**$101,280**	$10,086	$0	$3,602	$3,958	$0	**$118,925**
2051 (84/82)	$90,000	$11,061	$0	$0	**$101,061**	$10,101	$0	$3,609	$3,958	$0	**$118,728**
2052 (85/83)	$90,000	$10,846	$0	$0	**$100,846**	$10,112	$0	$3,614	$3,958	$0	**$118,529**
2053 (86/84)	$90,000	$10,635	$0	$0	**$100,635**	$10,135	$0	$3,624	$3,958	$0	**$118,353**
2054 (87/85)	$90,000	$10,429	$0	$0	**$100,429**	$10,153	$0	$3,632	$3,958	$0	**$118,172**
2055 (88/86)	$90,000	$10,226	$0	$0	**$100,226**	$10,173	$0	$3,642	$3,958	$0	**$117,999**
2056 (89/87)	$90,000	$10,028	$0	$0	**$100,028**	$10,196	$0	$3,653	$3,958	$0	**$117,835**
2057 (90/88)	$90,000	$9,833	$0	$0	**$99,833**	$10,209	$0	$3,658	$3,958	$0	**$117,658**
2058 (/89)	$40,000	$3,341	$0	$0	**$43,341**	$6,033	$0	$1,966	$1,979	$0	**$53,319**
2059 (/90)	$40,000	$3,276	$0	$0	**$43,276**	$6,108	$0	$1,985	$1,979	$0	**$53,348**
Total	**$3,140,000**	**$460,832**	**$0**	**$52,000**	**$3,652,832**	**$473,977**	**$100,980**	**$158,560**	**$106,646**	**$0**	**$4,492,996**

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

Report Prepared For: John Doe & Jane Doe

As of Date 10/22/2024

Terminal Estate Value (After Tax)	$1,986,877

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	
2024 (57/55)	$35,000	$0	$162	($4,280)	$0	($248)	**$30,634**	67%; 1%; 0%; 32%
2025 (58/56)	$30,634	$1,498	$110	$0	$0	($410)	**$31,832**	75%; 0%; 0%; 25%
2026 (59/57)	$31,832	$0	$365	($25,880)	$0	$147	**$6,464**	21%; 0%; 0%; 79%
2027 (60/58)	$6,464	$0	$75	($5,283)	$0	$30	**$1,286**	20%; 0%; 0%; 80%
2028 (61/59)	$1,286	$97	$15	$0	$0	$33	**$1,431**	20%; 0%; 0%; 80%
2029 (62/60)	$1,431	$432	$0	$0	$0	($54)	**$1,808**	100%; 0%; 0%; 0%
2030 (63/61)	$1,808	$287	$0	$0	$0	($61)	**$2,034**	100%; 0%; 0%; 0%
2031 (64/62)	$2,034	$138	$0	$0	$0	($63)	**$2,109**	100%; 0%; 0%; 0%
2032 (65/63)	$2,109	$0	$0	($1,642)	$0	($14)	**$453**	100%; 0%; 0%; 0%
2033 (66/64)	$453	$0	$0	($453)	$0	$0	**$0**	100%; 0%; 0%; 0%
2034 (67/65)	$0	$2,721	$0	$0	$0	($79)	**$2,642**	100%; 0%; 0%; 0%
2035 (68/66)	$2,642	$19,139	$0	$0	$0	($634)	**$21,146**	100%; 0%; 0%; 0%
2036 (69/67)	$21,146	$0	$244	($20,234)	$8	$28	**$1,192**	20%; 0%; 0%; 80%
2037 (70/68)	$1,192	$5,455	$14	$0	$0	$158	**$6,818**	20%; 0%; 0%; 80%
2038 (71/69)	$6,818	$5,071	$79	$0	$0	$284	**$12,252**	20%; 0%; 0%; 80%
2039 (72/70)	$12,252	$6,574	$142	$0	$0	$449	**$19,417**	20%; 0%; 0%; 80%
2040 (73/71)	$19,417	$6,836	$264	$0	$0	$628	**$27,145**	20%; 0%; 0%; 80%
2041 (74/72)	$27,145	$6,587	$369	$0	$0	$808	**$34,909**	20%; 0%; 0%; 80%
2042 (75/73)	$34,909	$15,276	$475	$0	$0	$1,200	**$51,860**	20%; 0%; 0%; 80%
2043 (76/74)	$51,860	$15,116	$705	$0	$0	$1,603	**$69,285**	20%; 0%; 0%; 80%
2044 (77/75)	$69,285	$14,778	$942	$0	$0	$2,014	**$87,019**	20%; 0%; 0%; 80%
2045 (78/76)	$87,019	$14,792	$1,183	$0	$0	$2,440	**$105,434**	20%; 0%; 0%; 80%
2046 (79/77)	$105,434	$14,808	$1,434	$0	$0	$2,882	**$124,558**	20%; 0%; 0%; 80%
2047 (80/78)	$124,558	$14,889	$1,694	$0	$0	$3,344	**$144,485**	20%; 0%; 0%; 80%
2048 (81/79)	$144,485	$14,998	$1,965	$0	$0	$3,825	**$165,273**	20%; 0%; 0%; 80%
2049 (82/80)	$165,273	$15,136	$2,248	$0	$0	$4,327	**$186,984**	20%; 0%; 0%; 80%
2050 (83/81)	$186,984	$15,248	$2,543	$0	$0	$4,851	**$209,626**	20%; 0%; 0%; 80%
2051 (84/82)	$209,626	$15,441	$2,851	$0	$0	$5,399	**$233,317**	20%; 0%; 0%; 80%
2052 (85/83)	$233,317	$15,599	$3,173	$0	$0	$5,972	**$258,061**	20%; 0%; 0%; 80%
2053 (86/84)	$258,061	$15,847	$3,510	$0	$0	$6,572	**$283,989**	20%; 0%; 0%; 80%
2054 (87/85)	$283,989	$16,050	$3,862	$0	$0	$7,199	**$311,101**	20%; 0%; 0%; 80%
2055 (88/86)	$311,101	$16,273	$4,231	$0	$0	$7,855	**$339,460**	20%; 0%; 0%; 80%
2056 (89/87)	$339,460	$16,516	$4,617	$0	$0	$8,542	**$369,135**	20%; 0%; 0%; 80%
2057 (90/88)	$369,135	$16,682	$5,020	$0	$0	$9,259	**$400,096**	20%; 0%; 0%; 80%
2058 (/89)	$400,096	$18,218	$4,625	$0	$0	$10,019	**$432,959**	20%; 0%; 0%; 80%
2059 (/90)	$432,959	$18,476	$5,005	$0	$0	$10,813	**$467,252**	20%; 0%; 0%; 80%
Total	**$35,000**	**$338,979**	**$51,921**	**($57,771)**	**$8**	**$99,116**	**$467,252**	

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

Report Prepared For: John Doe & Jane Doe

As of Date 10/22/2024

Terminal Estate Value (After Tax)	$1,986,877	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	
2024 (57/55)	$375,000	$9,000	($20,000)	$0	$0	($20,000)	$14,878	**$378,878**	27%; 0%; 0%; 73%
2025 (58/56)	$378,878	$9,000	$0	$0	$0	$0	$14,135	**$402,013**	23%; 9%; 0%; 67%
2026 (59/57)	$402,013	$9,000	$0	$0	$0	$0	$15,185	**$426,199**	20%; 12%; 0%; 68%
2027 (60/58)	$426,199	$9,000	$0	$0	($20,000)	($20,000)	$14,947	**$430,146**	20%; 17%; 0%; 63%
2028 (61/59)	$430,146	$9,000	($15,000)	$0	($15,000)	($30,000)	$14,511	**$423,656**	28%; 11%; 0%; 61%
2029 (62/60)	$423,656	$9,000	$0	$0	$0	$0	$14,180	**$446,837**	31%; 8%; 0%; 61%
2030 (63/61)	$446,837	$9,000	$0	$0	$0	$0	$17,001	**$472,838**	28%; 2%; 0%; 70%
2031 (64/62)	$472,838	$9,000	$0	$0	$0	$0	$18,721	**$500,559**	27%; 0%; 0%; 73%
2032 (65/63)	$500,559	$4,000	$0	$0	($45,000)	($45,000)	$21,089	**$480,648**	22%; 0%; 0%; 78%
2033 (66/64)	$480,648	$4,000	($35,000)	$0	($15,000)	($50,000)	$20,703	**$455,352**	20%; 0%; 0%; 80%
2034 (67/65)	$455,352	$0	($10,000)	$0	($35,000)	($45,000)	$19,452	**$429,803**	20%; 0%; 0%; 80%
2035 (68/66)	$429,803	$0	($65,000)	$0	($30,000)	($95,000)	$18,361	**$353,164**	20%; 0%; 0%; 80%
2036 (69/67)	$353,164	$0	($110,000)	$0	$0	($110,000)	$15,087	**$258,251**	20%; 0%; 0%; 80%
2037 (70/68)	$258,251	$0	($10,000)	$0	$0	($10,000)	$11,032	**$259,283**	20%; 0%; 0%; 80%
2038 (71/69)	$259,283	$0	($10,000)	$0	$0	($10,000)	$11,076	**$260,359**	20%; 0%; 0%; 80%
2039 (72/70)	$260,359	$0	($10,000)	$0	$0	($10,000)	$11,122	**$261,481**	20%; 0%; 0%; 80%
2040 (73/71)	$261,481	$0	($5,000)	$394	($0)	($4,606)	$11,170	**$268,045**	20%; 0%; 0%; 80%
2041 (74/72)	$268,045	$0	($5,000)	$214	$0	($4,786)	$11,450	**$274,709**	20%; 0%; 0%; 80%
2042 (75/73)	$274,709	$0	$0	($9,726)	$0	($9,726)	$11,735	**$276,718**	20%; 0%; 0%; 80%
2043 (76/74)	$276,718	$0	$0	($9,929)	$0	($9,929)	$11,821	**$278,610**	20%; 0%; 0%; 80%
2044 (77/75)	$278,610	$0	$0	($9,898)	$0	($9,898)	$11,902	**$280,614**	20%; 0%; 0%; 80%
2045 (78/76)	$280,614	$0	$0	($10,276)	$0	($10,276)	$11,987	**$282,326**	20%; 0%; 0%; 80%
2046 (79/77)	$282,326	$0	$0	($10,640)	$0	($10,640)	$12,061	**$283,746**	20%; 0%; 0%; 80%
2047 (80/78)	$283,746	$0	$0	($11,065)	$0	($11,065)	$12,121	**$284,803**	20%; 0%; 0%; 80%
2048 (81/79)	$284,803	$0	$0	($11,505)	$0	($11,505)	$12,166	**$285,464**	20%; 0%; 0%; 80%
2049 (82/80)	$285,464	$0	$0	($11,961)	$0	($11,961)	$12,195	**$285,698**	20%; 0%; 0%; 80%
2050 (83/81)	$285,698	$0	$0	($12,370)	$0	($12,370)	$12,205	**$285,532**	20%; 0%; 0%; 80%
2051 (84/82)	$285,532	$0	$0	($12,857)	$0	($12,857)	$12,198	**$284,873**	20%; 0%; 0%; 80%
2052 (85/83)	$284,873	$0	$0	($13,286)	$0	($13,286)	$12,169	**$283,756**	20%; 0%; 0%; 80%
2053 (86/84)	$283,756	$0	$0	($13,805)	$0	($13,805)	$12,122	**$282,073**	20%; 0%; 0%; 80%
2054 (87/85)	$282,073	$0	$0	($14,251)	$0	($14,251)	$12,050	**$279,872**	20%; 0%; 0%; 80%
2055 (88/86)	$279,872	$0	$0	($14,705)	$0	($14,705)	$11,956	**$277,123**	20%; 0%; 0%; 80%
2056 (89/87)	$277,123	$0	$0	($15,163)	$0	($15,163)	$11,838	**$273,798**	20%; 0%; 0%; 80%
2057 (90/88)	$273,798	$0	$0	($15,512)	$0	($15,512)	$11,696	**$269,982**	20%; 0%; 0%; 80%
2058 (/89)	$269,982	$0	$0	($15,975)	$0	($15,975)	$11,533	**$265,540**	20%; 0%; 0%; 80%
2059 (/90)	$265,540	$0	$0	($16,304)	$0	($16,304)	$11,343	**$260,579**	20%; 0%; 0%; 80%
Total	**$375,000**	**$80,000**	**($295,000)**	**($228,620)**	**($160,000)**	**($683,620)**	**$489,199**	**$260,579**	

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

Report Prepared For: John Doe & Jane Doe

As of Date 10/22/2024

Terminal Estate Value (After Tax)	$1,986,877		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	
2024 (57/55)	$40,000	$5,000	$20,000	$0	$2,777	**$67,777**	20%; 0%; 0%; 80%
2025 (58/56)	$67,777	$5,000	$0	$0	$3,109	**$75,886**	20%; 0%; 0%; 80%
2026 (59/57)	$75,886	$5,000	$0	$0	$2,408	**$83,294**	44%; 0%; 0%; 56%
2027 (60/58)	$83,294	$5,000	$0	$0	$2,725	**$91,019**	42%; 0%; 0%; 58%
2028 (61/59)	$91,019	$5,000	$15,000	$0	$3,533	**$114,552**	40%; 0%; 0%; 60%
2029 (62/60)	$114,552	$5,000	$0	$0	$5,107	**$124,659**	20%; 0%; 0%; 80%
2030 (63/61)	$124,659	$5,000	$0	$0	$5,539	**$135,198**	20%; 0%; 0%; 80%
2031 (64/62)	$135,198	$5,000	$0	$0	$5,989	**$146,187**	20%; 0%; 0%; 80%
2032 (65/63)	$146,187	$2,000	$0	$0	$6,330	**$154,517**	20%; 0%; 0%; 80%
2033 (66/64)	$154,517	$2,000	$35,000	($25,000)	$8,181	**$174,698**	20%; 0%; 0%; 80%
2034 (67/65)	$174,698	$0	$10,000	$0	$7,890	**$192,588**	20%; 0%; 0%; 80%
2035 (68/66)	$192,588	$0	$65,000	$0	$11,004	**$268,592**	20%; 0%; 0%; 80%
2036 (69/67)	$268,592	$0	$110,000	$0	$16,173	**$394,765**	20%; 0%; 0%; 80%
2037 (70/68)	$394,765	$0	$10,000	$0	$17,291	**$422,056**	20%; 0%; 0%; 80%
2038 (71/69)	$422,056	$0	$10,000	$0	$18,457	**$450,513**	20%; 0%; 0%; 80%
2039 (72/70)	$450,513	$0	$10,000	$0	$19,672	**$480,185**	20%; 0%; 0%; 80%
2040 (73/71)	$480,185	$0	$5,000	$0	$20,726	**$505,912**	20%; 0%; 0%; 80%
2041 (74/72)	$505,912	$0	$5,000	$0	$21,825	**$532,737**	20%; 0%; 0%; 80%
2042 (75/73)	$532,737	$0	$0	$0	$22,758	**$555,495**	20%; 0%; 0%; 80%
2043 (76/74)	$555,495	$0	$0	$0	$23,730	**$579,225**	20%; 0%; 0%; 80%
2044 (77/75)	$579,225	$0	$0	$0	$24,744	**$603,968**	20%; 0%; 0%; 80%
2045 (78/76)	$603,968	$0	$0	$0	$25,801	**$629,769**	20%; 0%; 0%; 80%
2046 (79/77)	$629,769	$0	$0	$0	$26,903	**$656,671**	20%; 0%; 0%; 80%
2047 (80/78)	$656,671	$0	$0	$0	$28,052	**$684,723**	20%; 0%; 0%; 80%
2048 (81/79)	$684,723	$0	$0	$0	$29,250	**$713,974**	20%; 0%; 0%; 80%
2049 (82/80)	$713,974	$0	$0	$0	$30,500	**$744,474**	20%; 0%; 0%; 80%
2050 (83/81)	$744,474	$0	$0	$0	$31,803	**$776,276**	20%; 0%; 0%; 80%
2051 (84/82)	$776,276	$0	$0	$0	$33,161	**$809,438**	20%; 0%; 0%; 80%
2052 (85/83)	$809,438	$0	$0	$0	$34,578	**$844,016**	20%; 0%; 0%; 80%
2053 (86/84)	$844,016	$0	$0	$0	$36,055	**$880,071**	20%; 0%; 0%; 80%
2054 (87/85)	$880,071	$0	$0	$0	$37,595	**$917,666**	20%; 0%; 0%; 80%
2055 (88/86)	$917,666	$0	$0	$0	$39,201	**$956,867**	20%; 0%; 0%; 80%
2056 (89/87)	$956,867	$0	$0	$0	$40,876	**$997,743**	20%; 0%; 0%; 80%
2057 (90/88)	$997,743	$0	$0	$0	$42,622	**$1,040,365**	20%; 0%; 0%; 80%
2058 (/89)	$1,040,365	$0	$0	$0	$44,443	**$1,084,808**	20%; 0%; 0%; 80%
2059 (/90)	$1,084,808	$0	$0	$0	$46,341	**$1,131,149**	20%; 0%; 0%; 80%
Total	**$40,000**	**$44,000**	**$295,000**	**($25,000)**	**$777,149**	**$1,131,149**	

FinSolve - Net Worth Details (Scenario: Base Case)

Report Prepared For: John Doe & Jane Doe

As of Date 10/22/2024

Terminal Estate Value (After Tax)	$1,986,877	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	
2024 (57/55)	**$477,289**	$216,777	$18,835	$0	**$235,612**	($160,000)	($5,000)	($100,000)		**($265,000)**	**$447,900**
2025 (58/56)	**$509,731**	$215,637	$17,738	$0	**$233,374**	($143,127)	($4,352)	($97,771)		**($245,250)**	**$497,855**
2026 (59/57)	**$515,956**	$214,574	$16,705	$0	**$231,278**	($135,979)	($3,639)	($95,386)		**($235,004)**	**$512,230**
2027 (60/58)	**$522,450**	$213,583	$15,731	$0	**$229,315**	($128,545)	($2,855)	($92,834)		**($224,235)**	**$527,530**
2028 (61/59)	**$539,639**	$212,660	$14,815	$0	**$227,475**	($120,814)	($1,992)	($90,104)		**($212,910)**	**$554,204**
2029 (62/60)	**$573,304**	$211,800	$13,952	$0	**$225,752**	($112,774)	($1,044)	($87,182)		**($200,999)**	**$598,057**
2030 (63/61)	**$610,070**	$210,998	$13,139	$0	**$224,137**	($104,412)		($84,056)		**($188,468)**	**$645,739**
2031 (64/62)	**$648,854**	$210,250	$12,374	$0	**$222,624**	($95,715)		($80,711)		**($176,426)**	**$695,053**
2032 (65/63)	**$635,619**	$209,554	$11,653	$0	**$221,207**	($86,671)		($77,132)		**($163,803)**	**$693,023**
2033 (66/64)	**$630,050**	$208,905	$10,974	$0	**$219,879**	($77,264)		($73,302)		**($150,567)**	**$699,362**
2034 (67/65)	**$625,034**	$208,299	$10,335	$0	**$218,634**	($67,482)		($69,205)		**($136,687)**	**$706,982**
2035 (68/66)	**$642,903**	$207,735	$9,733	$0	**$217,468**	($57,308)		($64,820)		**($122,128)**	**$738,243**
2036 (69/67)	**$654,208**	$207,210	$9,166	$0	**$216,376**	($46,728)		($60,128)		**($106,856)**	**$763,727**
2037 (70/68)	**$688,157**	$206,720	$8,632	$0	**$215,352**	($35,724)		($55,109)		**($90,832)**	**$812,677**
2038 (71/69)	**$723,124**	$206,263	$8,129	$0	**$214,392**	($24,280)		($49,737)		**($74,017)**	**$863,499**
2039 (72/70)	**$761,083**	$205,837	$7,656	$0	**$213,493**	($12,378)		($43,990)		**($56,368)**	**$918,208**
2040 (73/71)	**$801,102**	$205,441	$7,210	$0	**$212,650**			($37,840)		**($37,840)**	**$975,912**
2041 (74/72)	**$842,355**	$205,071	$6,790	$0	**$211,861**			($31,260)		**($31,260)**	**$1,022,955**
2042 (75/73)	**$884,072**	$204,726	$6,394	$0	**$211,120**			($24,220)		**($24,220)**	**$1,070,973**
2043 (76/74)	**$927,119**	$204,405	$6,022	$0	**$210,427**			($16,686)		**($16,686)**	**$1,120,860**
2044 (77/75)	**$971,601**	$204,106	$5,671	$0	**$209,777**			($8,625)		**($8,625)**	**$1,172,753**
2045 (78/76)	**$1,017,528**	$203,827	$5,341	$0	**$209,167**					**$0**	**$1,226,695**
2046 (79/77)	**$1,064,976**	$203,567	$5,029	$0	**$208,596**					**$0**	**$1,273,572**
2047 (80/78)	**$1,114,011**	$203,324	$4,737	$0	**$208,061**					**$0**	**$1,322,072**
2048 (81/79)	**$1,164,711**	$203,098	$4,461	$0	**$207,559**					**$0**	**$1,372,270**
2049 (82/80)	**$1,217,155**	$202,888	$4,201	$0	**$207,088**					**$0**	**$1,424,243**
2050 (83/81)	**$1,271,435**	$202,691	$3,956	$0	**$206,648**					**$0**	**$1,478,082**
2051 (84/82)	**$1,327,627**	$202,509	$3,726	$0	**$206,234**					**$0**	**$1,533,861**
2052 (85/83)	**$1,385,833**	$202,338	$3,509	$0	**$205,847**					**$0**	**$1,591,679**
2053 (86/84)	**$1,446,133**	$202,179	$3,304	$0	**$205,483**					**$0**	**$1,651,616**
2054 (87/85)	**$1,508,638**	$202,031	$3,112	$0	**$205,143**					**$0**	**$1,713,781**
2055 (88/86)	**$1,573,450**	$201,893	$2,930	$0	**$204,823**					**$0**	**$1,778,274**
2056 (89/87)	**$1,640,676**	$201,764	$2,760	$0	**$204,524**					**$0**	**$1,845,200**
2057 (90/88)	**$1,710,443**	$201,644	$2,599	$0	**$204,243**					**$0**	**$1,914,687**
2058 (/89)	**$1,783,306**	$201,533	$2,599	$0	**$204,132**					**$0**	**$1,987,438**
2059 (/90)	**$1,858,981**	$187,836	$2,599	$0	**$190,435**					**$0**	**$2,049,416**

FinSolve - Tax Calculation Details (Scenario: Base Case)

Report Prepared For: John Doe & Jane Doe

As of Date ##########

Terminal Estate Value (After Tax) $1,986,877

Risk Tolerance : (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	
2024 (57/55)	$150,000	$716	$0	$0	$20,000	($9,000)	$0	$0	$3,000	$0	$164,716	($27,700)	**$137,016**	$11,475	$20,758	$6,450	$312	$0	**$38,995**	22.0%
2025 (58/56)	$150,000	$691	$0	$0	$0	($9,000)	$0	$0	$3,000	$0	$144,691	($27,700)	**$116,991**	$11,475	$16,353	$5,219	$0	$0	**$33,047**	22.0%
2026 (59/57)	$150,000	$197	$0	$0	$0	($9,000)	$0	$0	$3,000	$0	$144,197	($27,700)	**$116,497**	$11,475	$16,244	$5,192	$1,873	$0	**$34,785**	22.0%
2027 (60/58)	$150,000	$39	$0	$20,000	$0	($9,000)	$0	$0	$3,000	$0	$164,039	($27,700)	**$136,339**	$11,475	$20,610	$6,407	$389	$0	**$38,880**	22.0%
2028 (61/59)	$150,000	$8	$0	$15,000	$15,000	($9,000)	$0	$0	$3,000	$0	$174,008	($27,700)	**$146,308**	$11,475	$22,803	$7,042	$0	$0	**$41,319**	22.0%
2029 (62/60)	$150,000	$43	$0	$0	$0	($9,000)	$0	$0	$3,000	$0	$144,043	($27,700)	**$116,343**	$11,475	$16,210	$5,183	$0	$0	**$32,869**	22.0%
2030 (63/61)	$150,000	$54	$0	$0	$0	($9,000)	$0	$0	$3,000	$0	$144,054	($27,700)	**$116,354**	$11,475	$16,213	$5,184	$0	$0	**$32,872**	22.0%
2031 (64/62)	$150,000	$61	$0	$0	$0	($9,000)	$0	$0	$3,000	$0	$144,061	($27,700)	**$116,361**	$11,475	$16,214	$5,184	$0	$0	**$32,874**	22.0%
2032 (65/63)	$60,000	$63	$0	$45,000	$0	($4,000)	$5,000	$20,000	$3,000	$0	$129,063	($27,700)	**$97,363**	$4,590	$12,035	$4,135	$73	$0	**$20,833**	22.0%
2033 (66/64)	$60,000	$14	$0	$15,000	$35,000	($4,000)	$5,000	$19,417	$3,000	$0	$133,431	($27,700)	**$101,848**	$4,590	$13,021	$4,383	$26	$0	**$22,020**	22.0%
2034 (67/65)	$0	$0	$46,656	$35,000	$10,000	$0	$9,000	$33,852	$3,000	$0	$137,508	($27,700)	**$94,539**	$0	$11,414	$3,979	$0	$0	**$15,392**	22.0%
2035 (68/66)	$0	$79	$46,656	$30,000	$65,000	$0	$8,883	$33,012	$3,000	$50,000	$236,630	($27,700)	**$193,859**	$0	$33,326	$10,071	$0	$0	**$43,397**	24.0%
2036 (69/67)	$0	$127	$87,480	$0	$110,000	$0	$8,770	$32,193	$3,000	$0	$241,570	($27,700)	**$192,867**	$0	$33,088	$10,008	($92)	($8)	**$42,996**	24.0%
2037 (70/68)	$0	$7	$87,480	$0	$10,000	$0	$8,661	$31,395	$3,000	$0	$140,543	($27,700)	**$92,028**	$0	$10,861	$3,840	$0	$0	**$14,701**	22.0%
2038 (71/69)	$0	$41	$87,480	$0	$10,000	$0	$8,554	$30,618	$3,000	$0	$139,693	($27,700)	**$91,361**	$0	$10,714	$3,803	$0	$0	**$14,517**	22.0%
2039 (72/70)	$0	$74	$87,480	$0	$10,000	$0	$8,450	$29,861	$3,000	$0	$138,865	($27,700)	**$90,711**	$0	$10,571	$3,767	$0	$0	**$14,339**	22.0%
2040 (73/71)	$0	$116	$87,480	-$394	$5,000	$0	$8,350	$29,123	$3,000	$0	$132,676	($27,700)	**$84,696**	$0	$9,723	$3,435	$0	$0	**$13,158**	12.0%
2041 (74/72)	$0	$163	$87,480	-$214	$5,000	$0	$8,252	$28,404	$3,000	$0	$132,086	($27,700)	**$84,276**	$0	$9,673	$3,412	$0	$0	**$13,085**	12.0%
2042 (75/73)	$0	$209	$87,480	$9,726	$0	$0	$8,158	$27,704	$3,000	$0	$136,277	($27,700)	**$88,632**	$0	$10,196	$3,652	$0	$0	**$13,848**	12.0%
2043 (76/74)	$0	$311	$87,480	$9,929	$0	$0	$8,066	$27,022	$3,000	$0	$135,808	($27,700)	**$88,324**	$0	$10,159	$3,635	$0	$0	**$13,794**	12.0%
2044 (77/75)	$0	$416	$87,480	$9,898	$0	$0	$7,976	$26,357	$3,000	$0	$135,126	($27,700)	**$87,800**	$0	$10,096	$3,606	$0	$0	**$13,702**	12.0%
2045 (78/76)	$0	$522	$87,480	$10,276	$0	$0	$7,890	$25,709	$3,000	$0	$134,877	($27,700)	**$87,704**	$0	$10,084	$3,601	$0	$0	**$13,686**	12.0%
2046 (79/77)	$0	$633	$87,480	$10,640	$0	$0	$7,806	$25,077	$3,000	$0	$134,635	($27,700)	**$87,612**	$0	$10,073	$3,596	$0	$0	**$13,669**	12.0%
2047 (80/78)	$0	$747	$87,480	$11,065	$0	$0	$7,724	$24,462	$3,000	$0	$134,478	($27,700)	**$87,601**	$0	$10,072	$3,595	$0	$0	**$13,667**	12.0%
2048 (81/79)	$0	$867	$87,480	$11,505	$0	$0	$7,644	$23,862	$3,000	$0	$134,359	($27,700)	**$87,624**	$0	$10,075	$3,597	$0	$0	**$13,672**	12.0%
2049 (82/80)	$0	$992	$87,480	$11,961	$0	$0	$7,567	$23,278	$3,000	$0	$134,278	($27,700)	**$87,683**	$0	$10,082	$3,600	$0	$0	**$13,682**	12.0%
2050 (83/81)	$0	$1,122	$87,480	$12,370	$0	$0	$7,493	$22,709	$3,000	$0	$134,173	($27,700)	**$87,713**	$0	$10,086	$3,602	$0	$0	**$13,687**	12.0%
2051 (84/82)	$0	$1,258	$87,480	$12,857	$0	$0	$7,420	$22,154	$3,000	$0	$134,169	($27,700)	**$87,841**	$0	$10,101	$3,609	$0	$0	**$13,710**	12.0%
2052 (85/83)	$0	$1,400	$87,480	$13,286	$0	$0	$7,350	$21,613	$3,000	$0	$134,128	($27,700)	**$87,930**	$0	$10,112	$3,614	$0	$0	**$13,725**	12.0%
2053 (86/84)	$0	$1,548	$87,480	$13,805	$0	$0	$7,281	$21,086	$3,000	$0	$134,200	($27,700)	**$88,127**	$0	$10,135	$3,624	$0	$0	**$13,760**	12.0%
2054 (87/85)	$0	$1,704	$87,480	$14,251	$0	$0	$7,215	$20,572	$3,000	$0	$134,222	($27,700)	**$88,272**	$0	$10,153	$3,632	$0	$0	**$13,785**	12.0%
2055 (88/86)	$0	$1,867	$87,480	$14,705	$0	$0	$7,150	$20,071	$3,000	$0	$134,272	($27,700)	**$88,442**	$0	$10,173	$3,642	$0	$0	**$13,815**	12.0%
2056 (89/87)	$0	$2,037	$87,480	$15,163	$0	$0	$7,088	$19,583	$3,000	$0	$134,350	($27,700)	**$88,637**	$0	$10,196	$3,653	$0	$0	**$13,849**	12.0%
2057 (90/88)	$0	$2,215	$87,480	$15,512	$0	$0	$7,027	$19,107	$3,000	$0	$134,341	($27,700)	**$88,742**	$0	$10,209	$3,658	$0	$0	**$13,867**	12.0%
2058 (/89)	$0	$2,401	$40,824	$15,975	$0	$0	$1,968	$9,369	$1,000	$0	$71,537	($13,850)	**$48,753**	$0	$6,033	$1,966	$0	$0	**$7,999**	22.0%
2059 (/90)	$0	$2,598	$40,824	$16,304	$0	$0	$1,910	$9,187	$1,000	$0	$71,824	($13,850)	**$49,094**	$0	$6,108	$1,985	$0	$0	**$8,093**	22.0%
Total/Avg.	**$1,320,000**	**$25,337**	**$2,099,520**	**$388,620**	**$295,000**	**($80,000)**	**$203,653**	**$676,797**	**$104,000**	**$50,000**	**$5,082,926**	**($969,500)**	**$3,632,286**	**$100,980**	**$473,977**	**$158,560**	**$2,581**	**-$8**	**$736,090**	**17.1%**

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

port Prepared For: John Doe & Jane Doe — As of Date 10/22/2024

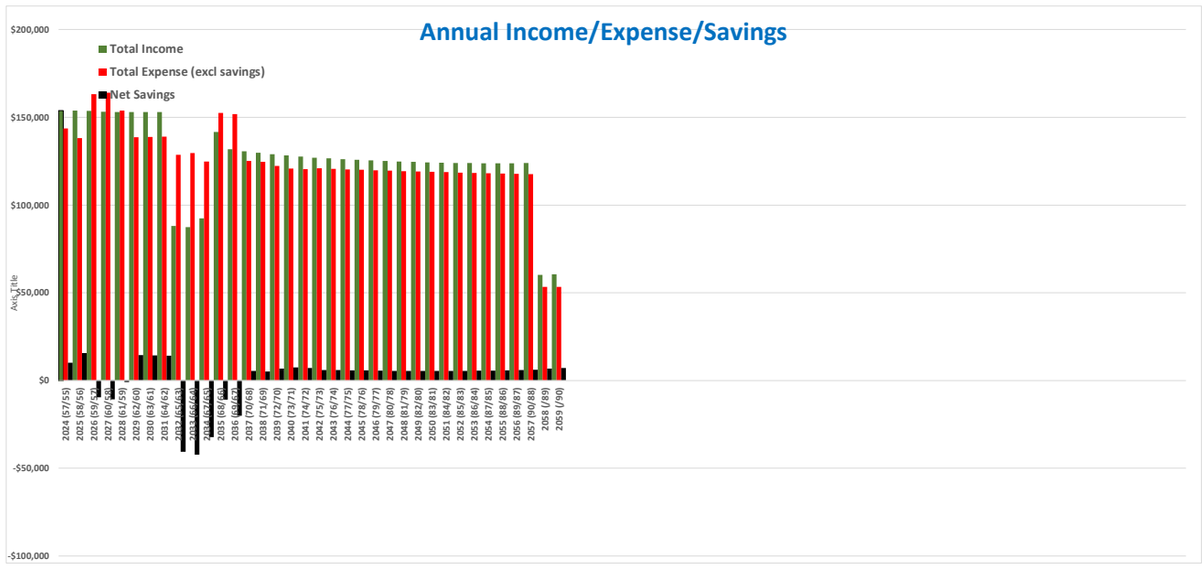
Terminal Estate Value (After Tax) $1,986,877 — **Risk Tolerance 8 (Aggressive)**

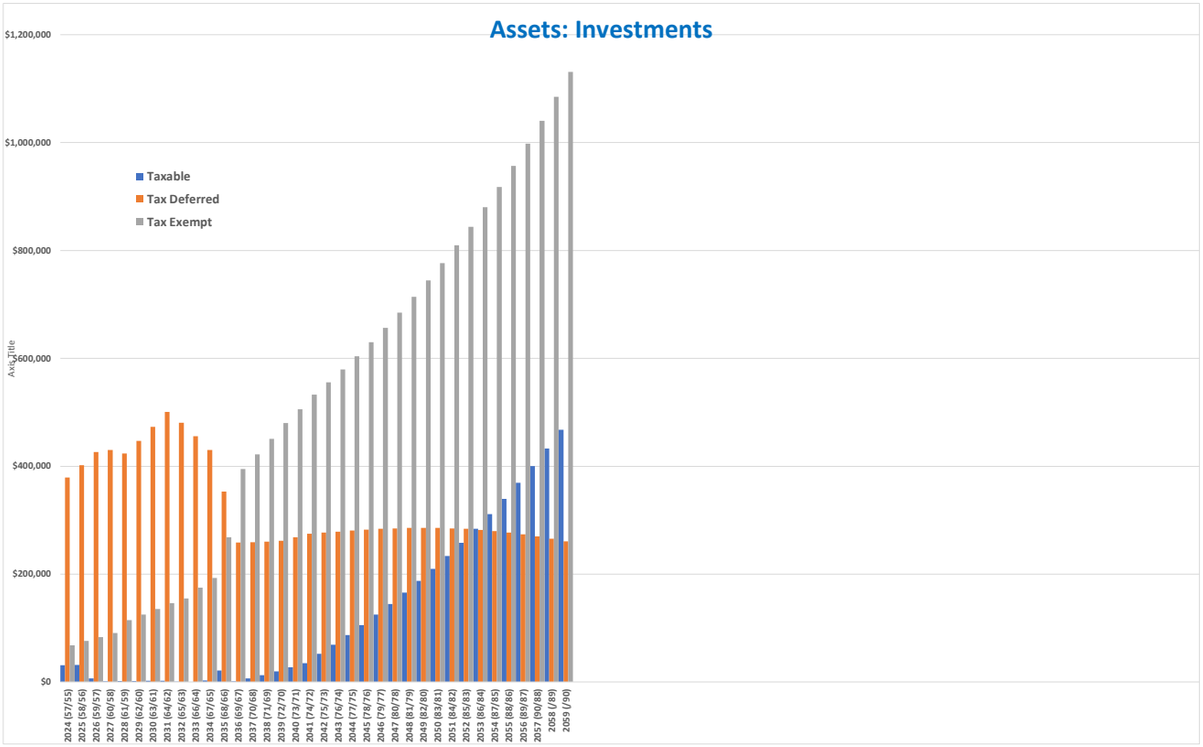
Year (Client/Spouse Age)	Taxable Account					Tax Deferred Account					Tax Exempt Account					Total -All Accounts			
	Optimal Asset Allocation (Savings,Gov Bond,Corp Bond,Stock)	CDs/Savings Account	Gov. Bonds	Corporate Bonds	Stocks	Optimal Asset Allocation (Savings,Gov Bond,Corp Bond,Stock)	CDs/Savings 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
2024 (57/55)	67%; 1%; 0%; 32%	$23,607	$210	$0	$11,184	27%; 0%; 0%; 73%	$102,905	$0	$0	$272,095	20%; 0%; 0%; 80%	$8,000	$0	$0	$32,000	$134,512	$210	$0	$315,278
2025 (58/56)	75%; 0%; 0%; 25%	$23,019	$0	$0	$7,615	23%; 9%; 0%; 67%	$87,653	$35,918	$0	$255,307	20%; 0%; 0%; 80%	$13,555	$0	$0	$54,221	$124,228	$35,918	$0	$317,143
2026 (59/57)	21%; 0%; 0%; 79%	$6,577	$0	$0	$25,255	20%; 12%; 0%; 68%	$80,403	$47,805	$0	$273,806	44%; 0%; 0%; 56%	$33,577	$0	$0	$42,308	$120,557	$47,805	$0	$341,369
2027 (60/58)	20%; 0%; 0%; 80%	$1,293	$0	$0	$5,171	20%; 17%; 0%; 63%	$85,240	$73,509	$0	$267,450	42%; 0%; 0%; 58%	$35,152	$0	$0	$48,142	$121,685	$73,509	$0	$320,762
2028 (61/59)	20%; 0%; 0%; 80%	$257	$0	$0	$1,029	28%; 11%; 0%; 61%	$121,858	$46,325	$0	$261,963	40%; 0%; 0%; 60%	$36,770	$0	$0	$54,248	$158,885	$46,325	$0	$317,240
2029 (62/60)	100%; 0%; 0%; 0%	$1,431	$0	$0	$0	31%; 8%; 0%; 61%	$132,418	$34,321	$0	$256,917	20%; 0%; 0%; 80%	$22,910	$0	$0	$91,642	$156,759	$34,321	$0	$348,559
2030 (63/61)	100%; 0%; 0%; 0%	$1,808	$0	$0	$0	28%; 2%; 0%; 70%	$126,879	$8,652	$0	$311,306	20%; 0%; 0%; 80%	$24,932	$0	$0	$99,727	$153,619	$8,652	$0	$411,033
2031 (64/62)	100%; 0%; 0%; 0%	$2,034	$0	$0	$0	27%; 0%; 0%; 73%	$128,790	$0	$0	$344,048	20%; 0%; 0%; 80%	$27,040	$0	$0	$108,158	$157,864	$0	$0	$452,206
2032 (65/63)	100%; 0%; 0%; 0%	$2,109	$0	$0	$0	22%; 0%; 0%; 78%	$108,745	$0	$0	$391,814	20%; 0%; 0%; 80%	$29,237	$0	$0	$116,949	$140,091	$0	$0	$508,764
2033 (66/64)	100%; 0%; 0%; 0%	$453	$0	$0	$0	20%; 0%; 0%; 80%	$96,130	$0	$0	$384,518	20%; 0%; 0%; 80%	$30,903	$0	$0	$123,614	$127,486	$0	$0	$508,132
2034 (67/65)	100%; 0%; 0%; 0%	$0	$0	$0	$0	20%; 0%; 0%; 80%	$91,070	$0	$0	$364,281	20%; 0%; 0%; 80%	$34,940	$0	$0	$139,759	$126,010	$0	$0	$504,040
2035 (68/66)	100%; 0%; 0%; 0%	$2,642	$0	$0	$0	20%; 0%; 0%; 80%	$85,961	$0	$0	$343,843	20%; 0%; 0%; 80%	$38,518	$0	$0	$154,071	$127,120	$0	$0	$497,914
2036 (69/67)	20%; 0%; 0%; 80%	$4,229	$0	$0	$16,917	20%; 0%; 0%; 80%	$70,633	$0	$0	$282,531	20%; 0%; 0%; 80%	$53,718	$0	$0	$214,874	$128,581	$0	$0	$514,322
2037 (70/68)	20%; 0%; 0%; 80%	$238	$0	$0	$953	20%; 0%; 0%; 80%	$51,650	$0	$0	$206,600	20%; 0%; 0%; 80%	$78,953	$0	$0	$315,812	$130,842	$0	$0	$523,366
2038 (71/69)	20%; 0%; 0%; 80%	$1,364	$0	$0	$5,455	20%; 0%; 0%; 80%	$51,857	$0	$0	$207,426	20%; 0%; 0%; 80%	$84,411	$0	$0	$337,645	$137,631	$0	$0	$550,526
2039 (72/70)	20%; 0%; 0%; 80%	$2,450	$0	$0	$9,802	20%; 0%; 0%; 80%	$52,072	$0	$0	$208,287	20%; 0%; 0%; 80%	$90,103	$0	$0	$360,410	$144,625	$0	$0	$578,499
2040 (73/71)	20%; 0%; 0%; 80%	$3,883	$0	$0	$15,533	20%; 0%; 0%; 80%	$52,296	$0	$0	$209,185	20%; 0%; 0%; 80%	$96,037	$0	$0	$384,148	$152,217	$0	$0	$608,866
2041 (74/72)	20%; 0%; 0%; 80%	$5,429	$0	$0	$21,716	20%; 0%; 0%; 80%	$53,609	$0	$0	$214,436	20%; 0%; 0%; 80%	$101,182	$0	$0	$404,729	$160,220	$0	$0	$640,881
2042 (75/73)	20%; 0%; 0%; 80%	$6,982	$0	$0	$27,927	20%; 0%; 0%; 80%	$54,942	$0	$0	$219,767	20%; 0%; 0%; 80%	$106,547	$0	$0	$426,190	$168,471	$0	$0	$673,884
2043 (76/74)	20%; 0%; 0%; 80%	$10,372	$0	$0	$41,488	20%; 0%; 0%; 80%	$55,344	$0	$0	$221,375	20%; 0%; 0%; 80%	$111,099	$0	$0	$444,396	$176,814	$0	$0	$707,258
2044 (77/75)	20%; 0%; 0%; 80%	$13,857	$0	$0	$55,428	20%; 0%; 0%; 80%	$55,722	$0	$0	$222,888	20%; 0%; 0%; 80%	$115,845	$0	$0	$463,380	$185,424	$0	$0	$741,695
2045 (78/76)	20%; 0%; 0%; 80%	$17,404	$0	$0	$69,615	20%; 0%; 0%; 80%	$56,123	$0	$0	$224,491	20%; 0%; 0%; 80%	$120,794	$0	$0	$483,174	$194,320	$0	$0	$777,281
2046 (79/77)	20%; 0%; 0%; 80%	$21,087	$0	$0	$84,347	20%; 0%; 0%; 80%	$56,465	$0	$0	$225,860	20%; 0%; 0%; 80%	$125,954	$0	$0	$503,815	$203,506	$0	$0	$814,023
2047 (80/78)	20%; 0%; 0%; 80%	$24,912	$0	$0	$99,647	20%; 0%; 0%; 80%	$56,749	$0	$0	$226,997	20%; 0%; 0%; 80%	$131,334	$0	$0	$525,337	$212,995	$0	$0	$851,981
2048 (81/79)	20%; 0%; 0%; 80%	$28,897	$0	$0	$115,588	20%; 0%; 0%; 80%	$56,961	$0	$0	$227,842	20%; 0%; 0%; 80%	$136,945	$0	$0	$547,779	$222,802	$0	$0	$891,209
2049 (82/80)	20%; 0%; 0%; 80%	$33,055	$0	$0	$132,219	20%; 0%; 0%; 80%	$57,093	$0	$0	$228,372	20%; 0%; 0%; 80%	$142,795	$0	$0	$571,179	$232,942	$0	$0	$931,769
2050 (83/81)	20%; 0%; 0%; 80%	$37,397	$0	$0	$149,587	20%; 0%; 0%; 80%	$57,140	$0	$0	$228,558	20%; 0%; 0%; 80%	$148,895	$0	$0	$595,579	$243,431	$0	$0	$973,724
2051 (84/82)	20%; 0%; 0%; 80%	$41,925	$0	$0	$167,701	20%; 0%; 0%; 80%	$57,106	$0	$0	$228,426	20%; 0%; 0%; 80%	$155,255	$0	$0	$621,021	$254,287	$0	$0	$1,017,148
2052 (85/83)	20%; 0%; 0%; 80%	$46,663	$0	$0	$186,653	20%; 0%; 0%; 80%	$56,975	$0	$0	$227,898	20%; 0%; 0%; 80%	$161,888	$0	$0	$647,550	$265,525	$0	$0	$1,062,102
2053 (86/84)	20%; 0%; 0%; 80%	$51,612	$0	$0	$206,449	20%; 0%; 0%; 80%	$56,751	$0	$0	$227,005	20%; 0%; 0%; 80%	$168,803	$0	$0	$675,212	$277,167	$0	$0	$1,108,666
2054 (87/85)	20%; 0%; 0%; 80%	$56,798	$0	$0	$227,191	20%; 0%; 0%; 80%	$56,415	$0	$0	$225,659	20%; 0%; 0%; 80%	$176,014	$0	$0	$704,056	$289,227	$0	$0	$1,156,906
2055 (88/86)	20%; 0%; 0%; 80%	$62,220	$0	$0	$248,881	20%; 0%; 0%; 80%	$55,974	$0	$0	$223,897	20%; 0%; 0%; 80%	$183,533	$0	$0	$734,133	$301,728	$0	$0	$1,206,910
2056 (89/87)	20%; 0%; 0%; 80%	$67,892	$0	$0	$271,568	20%; 0%; 0%; 80%	$55,425	$0	$0	$221,698	20%; 0%; 0%; 80%	$191,373	$0	$0	$765,494	$314,690	$0	$0	$1,258,760
2057 (90/88)	20%; 0%; 0%; 80%	$73,827	$0	$0	$295,308	20%; 0%; 0%; 80%	$54,760	$0	$0	$219,038	20%; 0%; 0%; 80%	$199,549	$0	$0	$798,194	$328,135	$0	$0	$1,312,541
2058 (/89)	20%; 0%; 0%; 80%	$80,019	$0	$0	$320,077	20%; 0%; 0%; 80%	$53,996	$0	$0	$215,985	20%; 0%; 0%; 80%	$208,073	$0	$0	$832,292	$342,089	$0	$0	$1,368,355
2059 (/90)	20%; 0%; 0%; 80%	$86,592	$0	$0	$346,367	20%; 0%; 0%; 80%	$53,108	$0	$0	$212,432	20%; 0%; 0%; 80%	$216,962	$0	$0	$867,846	$356,661	$0	$0	$1,426,645

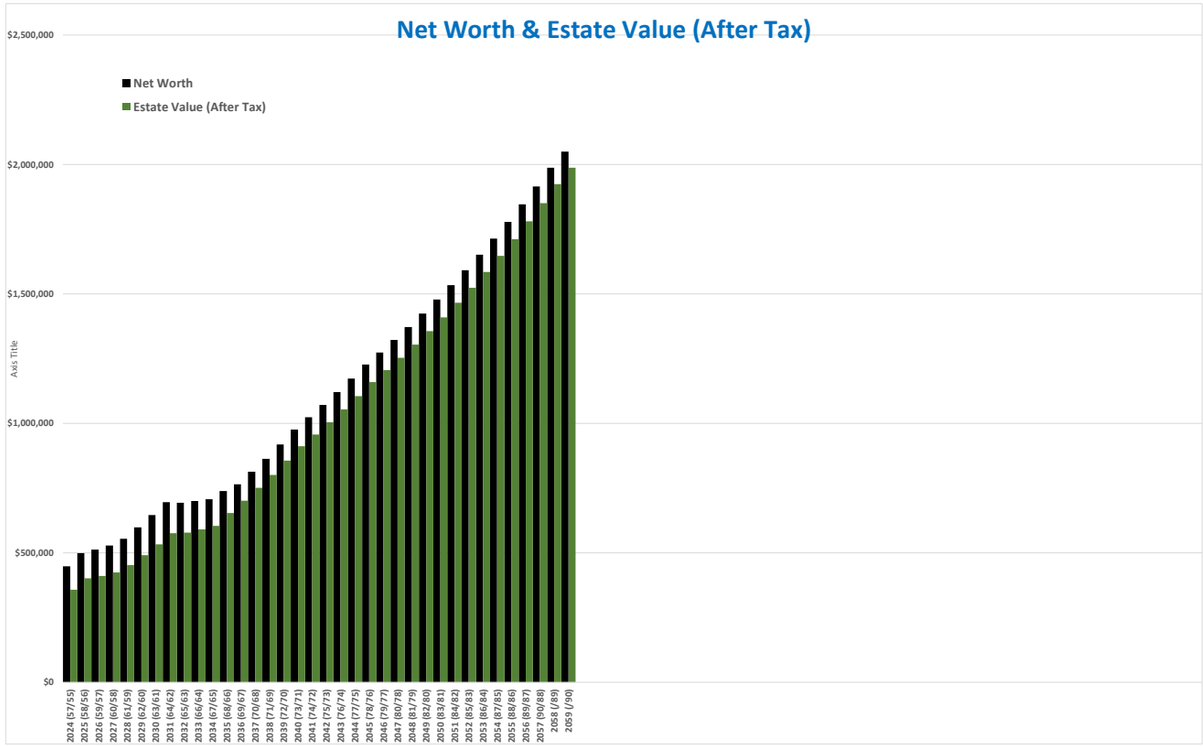
FinSolve - Income,Expenses,Savings,Assets & Net Worth by Year (Scenario: Base Case)

Prepared For: John Doe & Jane Doe — As of Date 10/22/2024

Terminal Estate Value (After Tax) $1,986,877 — **Risk Tolerance 8 (Aggressive)**







FinSolve - Scenario Analysis

Report Prepared For: John Doe & Jane Doe

As of Date 10/22/2024

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			$1,538,217	$1,920,943	$2,257,266		
67			$1,580,829	$1,955,115	$2,290,940		
68			$1,552,747	$1,924,828	$2,261,767		

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)
$715,732	$929,869	$1,242,006	$1,684,511	$1,955,115	$2,289,776	$2,681,703

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:
$1,944,191	$2,741,840	$1,383,328					
$0	$797,648	($560,863)					
Yes	Yes	Yes	No	No	No	No	No
10/22/24 10:11 AM	10/22/24 10:21 AM	10/22/24 10:21 AM					