



Advisors

Jerry and Ruth Stein

Decision Center

March 27, 2023

Investment and Insurance Products are:

- **Not Insured by the FDIC or Any Federal Government Agency**
- **Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate**
- **Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested**

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Table of Contents



Table of Contents	2
Disclaimer	3
Profile.....	4
Goals Base Facts	5
Balance Sheet Base Facts	6
Income and Savings Summary Base Facts	8
Liabilities and Expenses Summary Base Facts	9
Insurance Summary Base Facts	10
Asset Allocation Base Facts.....	12
Monte Carlo Assumptions Base Facts.....	15
Monte Carlo Base Facts (Only Show Future Values)	17
Monte Carlo Assumptions for Decision Center Trust & Gifting Strategies	19
Monte Carlo for Decision Center Trust & Gifting Strategies (Only Show Future Values)	21
Longevity Risk Base Facts.....	22
Longevity Risk for Decision Center Trust & Gifting Strategies	25
Cash Flow Base Facts (Only Show Future Values).....	28
Cash Flow for Decision Center Trust & Gifting Strategies (Only Show Future Values).....	31
Cash Flow Overview Base Facts (Only Show Future Values).....	34
Cash Flow Overview for Decision Center Trust & Gifting Strategies (Only Show Future Values).....	37
Cash Flow Expenses Base Facts (Only Show Future Values).....	40
Cash Flow Expenses for Decision Center Trust & Gifting Strategies (Only Show Future Values).....	42
Cash Flow Other Income Base Facts (Only Show Future Values).....	44
Cash Flow Other Income for Decision Center Trust & Gifting Strategies (Only Show Future Values).....	46
Total Taxes Base Facts (Only Show Future Values).....	48
Total Taxes for Decision Center Trust & Gifting Strategies (Only Show Future Values).....	51
Tax Bracket Base Facts	54
Tax Bracket for Decision Center Trust & Gifting Strategies.....	57
Plan Changes Trust & Gifting Strategies.....	60
Assumptions Base Facts.....	62

Disclaimer



IMPORTANT: The projections or other information generated in this report regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.

This report is not complete unless all pages, as noted, are included. Please read all information found within this report for an explanation of the terms and concepts presented in this report.

This report is not a financial plan. This report is an investment planning tool designed to monitor changes in markets and life goals based on regular involvement and updates by you and your Financial Advisor (FA). You should not base major life decisions, such as retirement and spending goals, solely on plan results. The delivery of this report does not create an advisory relationship between the firm and you.

By providing you this report, neither the firm nor your FA is acting as a fiduciary for purposes of ERISA or section 4975 of the Code with respect to any external ERISA-covered employee benefit plan or any external individual retirement account in either the planning, execution or provision of this analysis, unless separately contracted to act as a fiduciary with respect to such an account. Any asset allocation information presented in this report for external 401(k), 403(b), Government 457(b), Defined Benefit Plan, Trustee Defined Profit Sharing Plan or individual retirement accounts is for general asset allocation education and informational purposes only and should not be viewed as fiduciary investment advice.

The material has been prepared or is distributed solely for information purposes and does not supersede the proper use of your account statements and/or trade confirmations, which are considered to be the official and accurate records of your account activity. Any market prices are only indications of market values, are subject to change, and may not reflect the value at which securities could be sold. The information contained in this report may not reflect all holdings or transactions, their costs, or proceeds in your account. Contact your FA for further information.

The report may also include information you provided about assets held at other firms. Information on assets held away from WFA was provided by you and may not be covered by SIPC. We have relied solely on information from you regarding those assets. We do not verify or confirm those assets held with other firms or affiliates and you are responsible for notifying your FA of any changes in your externally held investments including cost basis. Incomplete or inaccurate cost basis will affect your plan results because the tax assumptions are incorrect. Due to timing issues, if this report includes assets held at a Trust Company, positions and market data should be verified. Before making any decisions please validate your account information with your FA.

WFA is not a legal or tax advisor. Be sure to consult your own tax advisor and investment professional before taking any action that may involve tax consequences.

Insurance products are offered through nonbank insurance agency affiliates of Wells Fargo & Company and are underwritten by unaffiliated insurance companies.

Foundational Planning 0223-01295 Goal Planner 0223-01287 Decision Center 0223-01272 Advanced Report 0922-00440

Profile



Client Information

Information	Jerry Stein	Ruth Stein
Date of Birth	9/1/1953 (Age 69)	10/2/1954 (Age 68)
Gender	—	—
Marital Status	Married	Married
Retirement Age	67	63
Life Expectancy	90	90

Family & Friends

Children	Relationship	Date of Birth
Diane Stein	Gary's Wife	6/30/1977 (Age 45)
Gary Stein	Son	1/13/1979 (Age 44)
Donna Jenner	Daughter	12/20/1981 (Age 41)
Kevin Jenner	Donna's Husband	12/15/1983 (Age 39)
Travis Stein	Son	9/16/1983 (Age 39)

Extended Family	Relationship	Date of Birth
Jenna Stein	Granddaughter	2/9/2007 (Age 16)
Henry Jenner	Grandson	2/8/2009 (Age 14)
Ian Stein	Grandson	6/16/2011 (Age 11)

Contact Information

You have not specified any contact information.

This report is not complete without all sections noted in the Table of Contents. Please read each section carefully.

Retirement

- Jerry and Ruth are currently retired. They estimated that they would need \$415,000 in today's terms.

Sample

This report is not complete without all sections noted in the Table of Contents. Please read each section carefully.

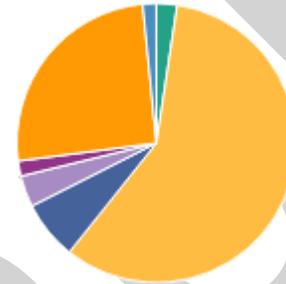
Balance Sheet | Base Facts



Net Worth Summary

Owner	Assets	Liabilities	Total
Jerry	\$8,669,344	—	\$8,669,344
Ruth	\$979,230	—	\$979,230
Joint/ROS	\$11,145,038	(\$12,320)	\$11,132,718
Total Net Worth	\$20,793,612	(\$12,320)	\$20,781,292

Assets by Type



Cash Alternatives	2.40%
Taxable Investments	58.32%
Qualified Retirement	6.83%
Annuities	3.63%
Life Insurance	1.76%
Real Estate	25.49%
Personal Property	1.56%

Assets	Jerry	Ruth	Joint/ROS	Total
Cash & Money Markets	—	—	\$500,000	\$500,000
Company Stock	\$6,881,590	—	—	\$6,881,590
Managed Funds	—	—	\$5,245,038	\$5,245,038
Jerry's IRA	\$1,420,754	—	—	\$1,420,754
Ruth's Annuity	—	\$754,230	—	\$754,230
Jerry's Whole Life Policy	\$367,000	—	—	\$367,000
Beach House	—	—	\$1,800,000	\$1,800,000
Home	—	—	\$1,400,000	\$1,400,000
Rental Apartments	—	—	\$2,100,000	\$2,100,000
Jewelry	—	\$150,000	—	\$150,000
Lexus	—	\$75,000	—	\$75,000
Mercedes	—	—	\$100,000	\$100,000
Total Assets	\$8,669,344	\$979,230	\$11,145,038	\$20,793,612

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Liabilities	Jerry	Ruth	Joint/ROS	Total
Credit Cards	—	—	(\$12,320)	(\$12,320)
Total Liabilities	—	—	(\$12,320)	(\$12,320)
Total Net Worth	\$8,669,344	\$979,230	\$11,132,718	\$20,781,292

This Net Worth statement represents a portfolio of securities and assets and liabilities owned by you based on our records of transactions processed through us or supplemental information supplied by you. This report may not include all accounts in your household. The above statement does not in any way supersede your statements, policies or trade confirmations, which we consider the only official and accurate records of your accounts or policies. We rely on you to review the accuracy and completeness of this analysis. This statement may differ from the Firm's profile information on your accounts.

The information provided for assets not held at Wells Fargo Advisors has not been verified. The actual value and/or performance of these assets may differ from that shown.

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Income and Savings Summary | Base Facts



Social Security

Jerry's Social Security

Full Retirement Age Amount	Start Collecting at: Full Retirement Age	Retirement Benefit: \$31,896
Disability Benefit: \$0	Surviving Child Benefit: \$23,916	

Ruth's Social Security

Full Retirement Age Amount	Start Collecting at: Full Retirement Age	Retirement Benefit: \$13,824
Disability Benefit: \$0	Surviving Child Benefit: \$10,368	

Benefit Options

Exclude All Spousal Benefits: No	Restricted Spousal Benefit: None	Currently Filed & Suspended: No
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This report is not complete without all sections noted in the Table of Contents. Please read each section carefully.

Liabilities and Expenses Summary | Base Facts



Loans

Credit Cards

Type: Credit Card	Institution: —	Original Loan Amount: \$0
Current Balance: \$12,320 as of 10/28/2021	Date of Loan: 1/4/2018	Interest Rate: 9.000%
Number of Payments: 120	Payments are made: Monthly	Repayment Type: Principal and Interest
Estimated Payment: \$156		

Living Expenses

Current Amount (today-66): \$400,000	Retirement Amount (age 67-90): \$415,000
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Living Expense Details

No Expense Details have been defined

Liquidation Strategy

Current: By Type	Retirement: By Type
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This report is not complete without all sections noted in the Table of Contents. Please read each section carefully.

Insurance Summary | Base Facts



Insurance, Life

Guaranteed UL for Insurance Trust

Death Benefit: \$2,000,000	Institution: —	Insured: Jerry Stein
Owner: Insurance Trust	Annual Premium: \$25,000	Cash Value: \$33,000 as of 1/4/2018 5:40 PM
Primary Beneficiaries		
Insurance Trust (100.00%)		
Contingent Beneficiaries		
Equally to Children (100.00%)		

Jerry's Whole Life Policy

Death Benefit: \$500,000	Institution: —	Insured: Jerry Stein
Owner: Jerry Stein	Annual Premium: \$20,000	Cash Value: \$367,000 as of 1/4/2018 5:43 PM
Primary Beneficiaries		
Ruth Stein (100.00%)		
Contingent Beneficiaries		
Equally to Children (100.00%)		

Insurance, Long Term Care

Jerry's LTC Policy

Benefit: \$75,000 Annually	Institution: —	Insured: Jerry Stein
Owner: Jerry Stein	Annual Premium: \$5,400	Elimination Period: 60 Days
Benefit Period: 5 Years		

Ruth's LTC Policy

This report is not complete without all sections noted in the Table of Contents. Please read each section carefully.

Benefit: \$75,000 Annually

Institution: —

Insured: Ruth Stein

Owner: Ruth Stein

Annual Premium: \$6,200

Elimination Period: 60 Days

Benefit Period: 5 Years

Insurance, Property and Casualty

Home Owner's Policy

Insured Asset: Home

Institution Name: —

Owner: Jerry and Ruth (Joint/ROS)

Policy Type: Homeowner's

Umbrella Policy

Institution Name: —

Policy Amount: \$0

Owner: Jerry and Ruth (Joint/ROS)

Policy Type: Umbrella

Insurance, Medical

MediGap Policy

Group Health Plan Sponsor: —

Institution: —

Owner: Jerry and Ruth (Joint/ROS)

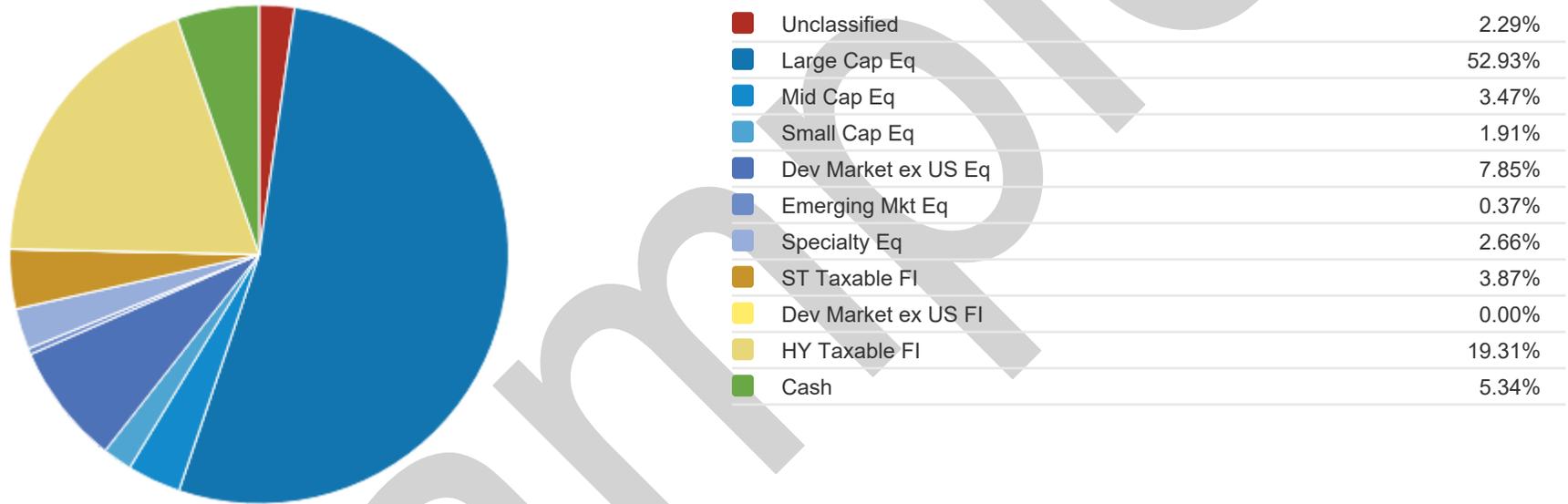
Plan Type: Individual

The policies detail listed above have been based on information you, the client, provided to your Financial Advisor. Wells Fargo Advisors does not guarantee its accuracy or completeness. Please consult the policy literature provided by your Insurance carrier for more complete information and a detailed description of any terms and conditions mentioned in this report.

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All Assets - Current Allocation

(6.44% blended rate)



All Assets - Current Allocation

Assets	Unclassified	Large Cap Eq	Mid Cap Eq	Small Cap Eq	Dev Market ex US Eq	Emerging Mkt Eq	Specialty Eq	ST Taxable FI	Dev Market ex US FI	HY Taxable FI	Cash	Total
Cash & Money Markets	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$27,350	\$300	\$0	\$472,350	\$500,000
Company Stock	\$0	\$6,783,244	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$98,346	\$6,881,590
Guaranteed UL for	\$33,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$33,000

This report is not complete without all sections noted in the Table of Contents. Please read each section carefully.

Assets	Unclassified	Large Cap Eq	Mid Cap Eq	Small Cap Eq	Dev Market ex US Eq	Emerging Mkt Eq	Specialty Eq	ST Taxable FI	Dev Market ex US FI	HY Taxable FI	Cash	Total
Insurance Trust												
Jerry's IRA	\$0	\$995,376	\$0	\$0	\$425,379	\$0	\$0	\$0	\$0	\$0	\$0	\$1,420,755
Jerry's Whole Life Policy	\$367,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$367,000
Managed Funds	\$0	\$541,258	\$189,283	\$98,688	\$0	\$23,853	\$0	\$649,393	\$0	\$3,379,436	\$363,128	\$5,245,039
Ruth's Annuity	\$0	\$0	\$0	\$0	\$754,230	\$0	\$0	\$0	\$0	\$0	\$0	\$754,230
Trust Funds	\$0	\$944,262	\$418,777	\$235,491	\$194,318	\$41,188	\$465,457	\$0	\$0	\$0	\$0	\$2,299,493
Totals	\$400,000	\$9,264,140	\$608,060	\$334,179	\$1,373,927	\$65,041	\$465,457	\$676,743	\$300	\$3,379,436	\$933,824	\$17,501,107

Assets/ Disparity	Unclassified	Large Cap Eq	Mid Cap Eq	Small Cap Eq	Dev Market ex US Eq	Emerging Mkt Eq	Specialty Eq	ST Taxable FI	Dev Market ex US FI	HY Taxable FI	Cash	Total
All Assets	2.29%	52.93%	3.47%	1.91%	7.85%	0.37%	2.66%	3.87%	0.00%	19.31%	5.34%	100.00%

Asset Class Assumptions

All individual funds, ETFs, UITs and annuity sub-accounts may be assigned to multiple asset classes based on their underlying holdings. Funds in alternative and real asset investment strategies are assigned to a single asset class. Asset classification of holdings in external accounts where classification is not readily available may be assigned to a multi-asset class category or reassigned into additional asset classes by your Financial Advisor which may not be the most accurate asset class based on the holding's characteristics and risk profile. It is your responsibility to review the asset classification for external accounts and notify us of any changes. Asset Classification for mutual funds, variable annuities and exchange-traded funds are derived from Morningstar Categories. Underlying holdings classification provided by Morningstar. Asset Classification for mutual funds, variable annuities and exchange-traded funds are derived from Morningstar Categories. Underlying holdings classification provided by Morningstar.

Risks

Different investments offer different levels of potential return and market risk. All investing involves risk, including the loss of principal. The level of risk associated with a particular investment or asset class generally correlates with the level of return the investment or asset class might achieve.

Alternative Investments: Alternative investments, such as hedge funds, private capital, and private real estate funds, are speculative and entail significant risks that can include losses due to leveraging or other speculative investment practices, lack of liquidity, volatility of returns, restrictions on transferring interests in a fund, potential lack of diversification, absence and/or delay of information regarding valuations and pricing, complex tax structures and delays in tax reporting, less regulation, and higher fees than mutual funds. Hedge fund, private capital, and private real estate fund investing involves other material risks, including capital loss and the loss of the entire amount invested. They are intended for qualified, financially sophisticated investors who can bear the risks associated with these investments. Hedge fund strategies, such as equity hedge, event driven,

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macro, and relative value may expose investors to risks such as short selling, leverage, counterparty, liquidity, volatility, the use of derivative instruments, and other significant risks.

Cash Alternatives: Each type of cash alternatives, such as bank certificates of deposits, Treasury bills, and ultrashort bond mutual funds, has advantages and disadvantages. They typically offer lower rates of return than longer-term equity or fixed-income securities and may not keep pace with inflation over extended periods of time. While government securities are backed by the full faith and credit of the federal government as to payment of principal and interest if held to maturity and are considered free from credit risk, they are subject to interest rate risk.

Commodities: Exposure to the commodities markets may subject an investment to greater share price volatility than an investment in traditional equity or debt securities. The commodities markets are considered speculative, carry substantial risks, and have experienced periods of extreme volatility. Commodities may be affected by changes in overall market movements, commodity index volatility, changes in interest rates, or other factors affecting a particular industry or commodity.

Equities: Stock markets, especially foreign markets, are volatile. Stock values may fluctuate in response to general economic and market conditions, the prospects of individual companies, and industry sectors. Foreign investing has additional risks, including those associated with currency fluctuation, political and economic instability, and different accounting standards. These risks are heightened in emerging markets. Mid-and small-cap stocks are generally more volatile, are subject to greater risks, and are less liquid than large-company stocks. Preferred stocks are subject to issuer-specific and market risks. They are generally subordinated to bonds or other debt instruments in an issuer's capital structure, subjecting them to a greater risk of nonpayment than more senior securities.

Fixed Income: Investments in fixed-income securities are subject to interest rate, credit/default, call, liquidity, inflation, and other risks. Bond prices fluctuate inversely to changes in interest rates. Therefore, a general rise in interest rates can result in a decline in the bond's price. Credit risk is the risk that an issuer will default on payments of interest and/or principal. This risk is heightened in lower-rated bonds. If sold prior to maturity, fixed-income securities are subject to market risk. All fixed-income investments may be worth less than their original cost upon redemption or maturity. Inflation-linked fixed-income securities are subject to interest rate risk, especially when real interest rates rise. Municipal bonds offer interest payments exempt from federal taxes, and potentially state and local income taxes. These bonds are subject to interest rate and credit/default risk and potentially the alternative minimum tax (AMT). Quality varies widely depending on the specific issuer.

Real Estate: There are special risks associated with an investment in real estate, including the possible illiquidity of the underlying properties, credit risk, interest rate fluctuations and the impact of varied economic conditions.

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Monte Carlo Assumptions | Base Facts



Based on accepted statistical methods, this report uses a mathematical process used to implement complex statistical methods that chart the probability of certain financial outcomes at certain times in the future. This charting is accomplished by generating hundreds of possible economic scenarios that could affect the performance of your investments. Using Monte Carlo simulation this report uses up to 1000 scenarios to determine the probability of outcomes resulting from the asset allocation choices and underlying assumptions regarding rates of return and volatility of certain asset classes. Some of these scenarios will assume very favorable financial market returns, consistent with some of the best periods in investing history for investors. Some scenarios will conform to the worst periods in investing history. Most scenarios will fall somewhere in between. This report uses the Wells Fargo Investment Institute's Strategic Capital Market Assumptions (see the Assumptions section for more information on the Wells Fargo Investment Institute's Strategic Capital Market Assumptions). For more details regarding the report methodology or the Wells Fargo Investment Institute Capital Market Assumptions, please contact your financial advisor.

Carefully consider the high, low and average values in terms of how comfortable you would be with those results. Keep in mind it is impossible to predict future investment results and this analysis should be monitored over time.

Monte Carlo Assumptions

The following fixed growth rates were used in the simulation:

Asset	Pre-Retirement Rate	Post-Retirement Rate
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All other rates were varied statistically according to projected data.

Monte Carlo Definitions

- **Mean:** Simple average, equal to the sum of all values divided by the number of values.
- **Maximum:** The largest value of the distribution.
- **97.5 Percentile:** The value of the distribution that 97.5% of the values fall below.
- **Median:** The middle value of a distribution, above and below which lies an equal number of values.
- **2.5 Percentile:** The value of the distribution that 2.5% of the values fall below.
- **Minimum:** The smallest value of the distribution.
- **Monte Carlo Simulation:** A statistical analysis model generally used to analyze the effect of varying inputs on the outputs of a model. The Monte Carlo simulation randomly applies values for uncertain variables over and over to simulate a model.
- **Standard Deviation:** Standard Deviation is a statistical measure of the volatility of the investment's return. The higher the standard deviation, the greater the volatility has been.
- **Total Assets:** Includes all Total Portfolio Assets plus any Personal Property, Real Estate, Notes Receivable, Business assets, Irrevocable Trust assets and Family Limited Partnerships.
- **Total Portfolio Assets:** Includes all holdings within the following categories: Investment Assets, Cash Assets, Retirement Assets, Annuities, Insurance Assets and any Stock Options / Grants.

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The application generates random returns based on the Wells Fargo Investment Institute Capital Market Assumptions. Once all of the returns are created, the portfolio's asset allocation will determine the weightings of the returns used in each asset class. In this fashion, random returns are then selected for each year for every scenario over the course of 1,000 scenarios. Through all scenarios, the inflows (Social Security, savings, etc.), outflows (retirement income, one-time purchases, etc.) and inflation remain constant while the suitable effective tax rates are applied. It's only the random simulated market scenarios which cause each of the 1,000 scenarios to have different ending portfolio values.

The application uses a lognormal distribution method. This method uses more returns near the average, which in turn produces fewer above average returns. Similarly, historical market returns are typically close to the average, but sometimes have rare large up and down years that "push out" the tails of the returns.

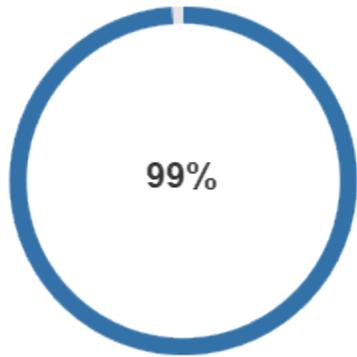
Performance Disclosures

The information in this report compares returns and other characteristics of your current portfolio to a proposed asset allocation selected based upon your current investment profile as represented. This report contains hypothetical results, calculated based upon the information and assumptions that you provided or that are disclosed in the report. This report does not attempt to address all financial issues that may impact you and is limited to the areas addressed to in the report. Hypothetical results do not reflect actual manager allocation decisions, as well as material market and economic factors that would affect decision making. The asset allocation references in this report may fluctuate based on asset values, portfolio decisions, and client needs. As circumstances change, your investment allocation should be reviewed and adjusted as needed as portfolio results will fluctuate with market and economic conditions.

This report is meant to be updated from time to time as changes occur in your life, your investments, and your goals. It is imperative to review and revise your plan regularly to keep pace with changes in the tax laws, investment climate, economic conditions, actual future investment results, rate of inflation, and other impacting circumstances. If you fail to review your plan on a regular basis and adjust it as necessary, your actual financial outcome could differ dramatically from the results in this report. Hypothetical projections included in this report are for illustrative purposes only and are not intended to represent past or future performance of any specific investment. Returns for individual accounts may be higher or lower than the performance data shown, and may receive more or less than the original investment upon termination of the account.

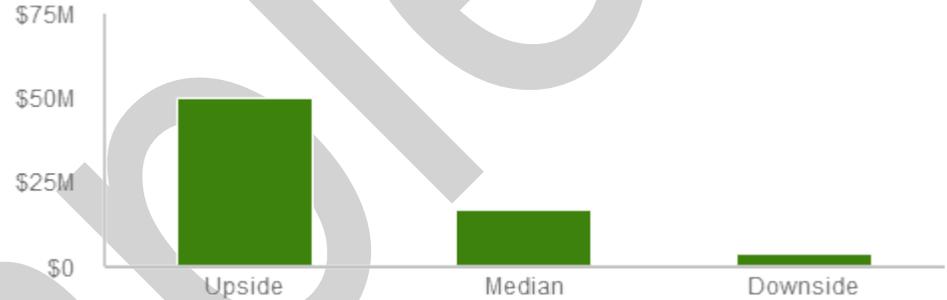
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Probability Of Success



High	91% - 100%
Medium	75% - 90%
Low	0% - 74%

Portfolio Assets



Market Conditions	Percentile	Portfolio Assets
Upside	97.5%	\$50,408,919
Median	50.0%	\$16,938,476
Downside	2.5%	\$4,243,450

This Monte Carlo analysis illustrates the potential results of your plan using 1000 trial runs.

IMPORTANT: The projections or other information generated by this Monte Carlo simulation regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time. Calculations are based upon market index and growth rate assumptions in your plan. Other investments not considered might have characteristics similar or superior to those analyzed in this report. Refer to the Assumptions Summary and Monte Carlo Assumptions reports for additional assumption details.

Based on accepted statistical methods, this report uses a mathematical process used to implement complex statistical methods that chart the probability of certain financial outcomes at certain times in the future. This charting is accomplished by generating hundreds of possible economic scenarios that could affect the performance of your investments. Using Monte Carlo simulation this report uses up to 1000 scenarios to determine the probability of outcomes resulting from the asset allocation choices and underlying assumptions regarding rates of return and volatility of certain asset classes. Some of these scenarios will assume very favorable financial market returns, consistent with some of the best periods in investing history for investors. Some scenarios will conform to the worst periods in investing history. Most scenarios will fall somewhere in between. This report uses the Wells Fargo Investment Institute's Strategic Capital Market Assumptions (see the Assumptions section for more information on the Wells Fargo

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Investment Institute's Strategic Capital Market Assumptions). For more details regarding the report methodology or the Wells Fargo Investment Institute Capital Market Assumptions, please contact your Wealth Advisor.

Sample

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Monte Carlo Assumptions for Decision Center | Trust & Gifting Strategies



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Monte Carlo Assumptions

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Asset	Pre-Retirement Rate	Post-Retirement Rate
-------	---------------------	----------------------

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- **Total Assets:** Includes all Total Portfolio Assets plus any Personal Property, Real Estate, Notes Receivable, Business assets, Irrevocable Trust assets and Family Limited Partnerships.
- **Total Portfolio Assets:** Includes all holdings within the following categories: Investment Assets, Cash Assets, Retirement Assets, Annuities, Insurance Assets and any Stock Options / Grants.

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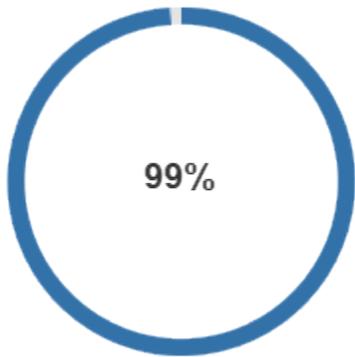
Performance Disclosures

The information in this report compares returns and other characteristics of your current portfolio to a proposed asset allocation selected based upon your current investment profile as represented. This report contains hypothetical results, calculated based upon the information and assumptions that you provided or that are disclosed in the report. This report does not attempt to address all financial issues that may impact you and is limited to the areas addressed to in the report. Hypothetical results do not reflect actual manager allocation decisions, as well as material market and economic factors that would affect decision making. The asset allocation references in this report may fluctuate based on asset values, portfolio decisions, and client needs. As circumstances change, your investment allocation should be reviewed and adjusted as needed as portfolio results will fluctuate with market and economic conditions.

This report is meant to be updated from time to time as changes occur in your life, your investments, and your goals. It is imperative to review and revise your plan regularly to keep pace with changes in the tax laws, investment climate, economic conditions, actual future investment results, rate of inflation, and other impacting circumstances. If you fail to review your plan on a regular basis and adjust it as necessary, your actual financial outcome could differ dramatically from the results in this report. Hypothetical projections included in this report are for illustrative purposes only and are not intended to represent past or future performance of any specific investment. Returns for individual accounts may be higher or lower than the performance data shown, and may receive more or less than the original investment upon termination of the account.

This report is not complete without all sections noted in the Table of Contents. Please read each section carefully.

Probability Of Success



High	91% - 100%
Medium	75% - 90%
Low	0% - 74%

Portfolio Assets



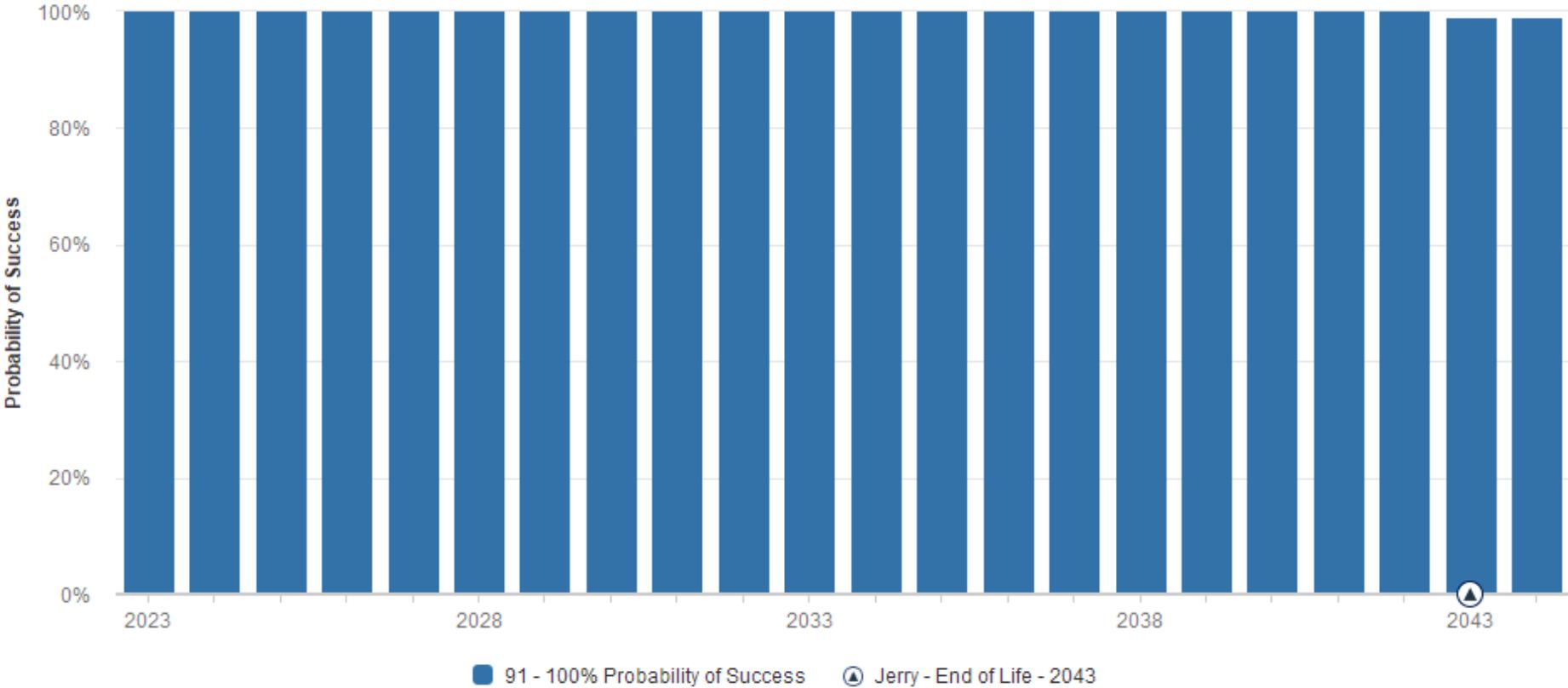
Market Conditions	Percentile	Portfolio Assets
Upside	97.5%	\$44,214,181
Median	50.0%	\$14,367,711
Downside	2.5%	\$1,784,333

This Monte Carlo analysis illustrates the potential results of your plan using 1000 trial runs.

IMPORTANT: The projections or other information generated by this Monte Carlo simulation regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time. Calculations are based upon market index and growth rate assumptions in your plan. Other investments not considered might have characteristics similar or superior to those analyzed in this report. Refer to the Assumptions Summary and Monte Carlo Assumptions reports for additional assumption details.

This report is not complete without all sections noted in the Table of Contents. Please read each section carefully.

Longevity Risk | Base Facts



This report is not complete without all sections noted in the Table of Contents. Please read each section carefully.

Longevity Risk

 Jerry - End of Life - 2043

Year	Age	Likelihood both clients are alive at this age	Likelihood one client is alive at this age	Probability of Success
2023	70/69	99+%	99+%	100%
2024	71/70	98%	99+%	100%
2025	72/71	97%	99+%	100%
2026	73/72	95%	99+%	100%
2027	74/73	93%	99+%	100%
2028	75/74	91%	99+%	100%
2029	76/75	89%	99+%	100%
2030	77/76	86%	99%	100%
2031	78/77	83%	99%	100%
2032	79/78	80%	99%	100%
2033	80/79	77%	98%	100%
2034	81/80	73%	98%	100%
2035	82/81	70%	97%	100%
2036	83/82	66%	96%	100%
2037	84/83	62%	95%	100%
2038	85/84	58%	94%	100%
2039	86/85	54%	93%	100%
2040	87/86	49%	91%	100%
2041	88/87	45%	89%	100%
2042	89/88	40%	87%	100%
 2043	90/89	36%	84%	99%
2044	—/90	31%	80%	99%

This Monte Carlo analysis illustrates the potential results of your plan using 1000 trial runs.

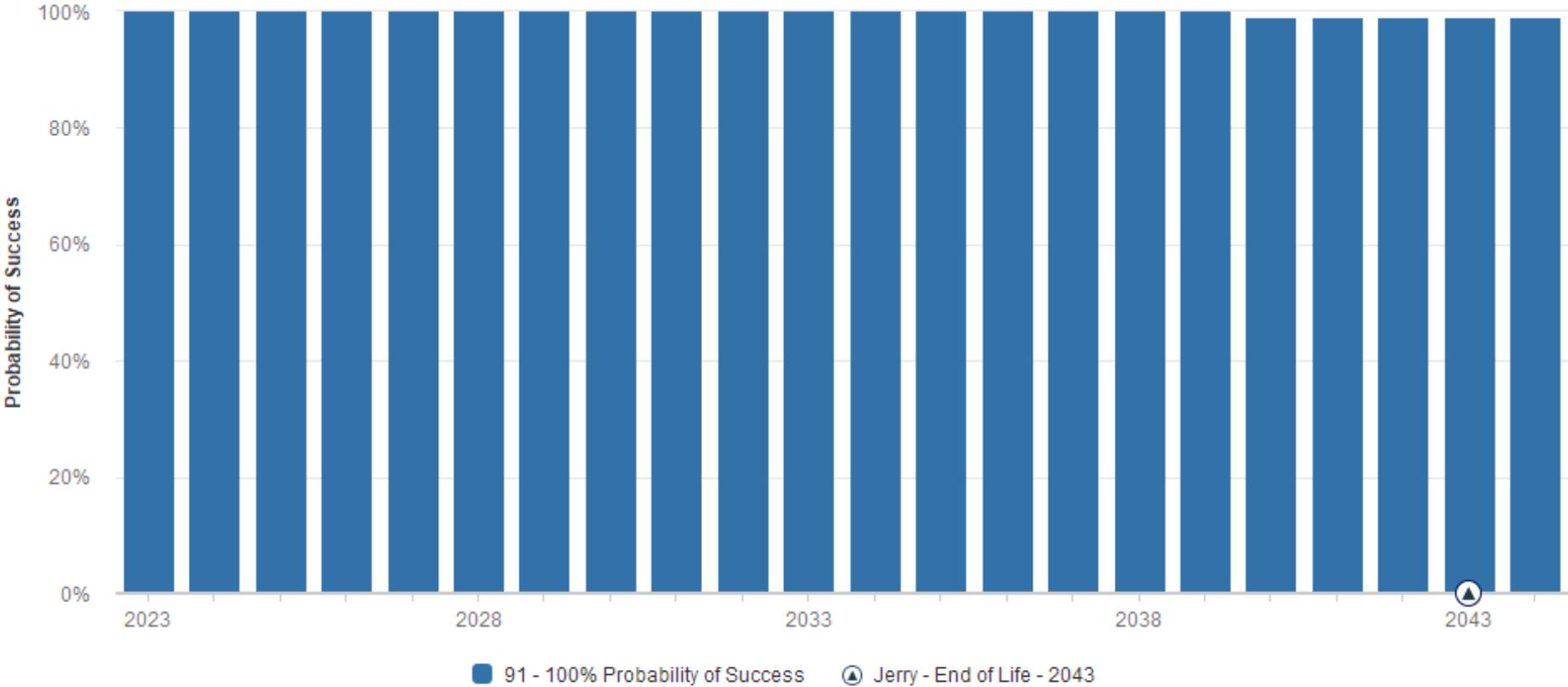
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rate assumptions in your plan. Other investments not considered might have characteristics similar or superior to those analyzed in this report. Refer to the Assumptions Summary and Monte Carlo Assumptions reports for additional assumption details. The life probabilities are calculated using the Annuity 2000 Basic Table – Male / Female with Mortality Improvement Scale G applied.

Sample

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Longevity Risk for Decision Center | Trust & Gifting Strategies



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Longevity Risk

 Jerry - End of Life - 2043

Year	Age	Likelihood both clients are alive at this age	Likelihood one client is alive at this age	Probability of Success
2023	70/69	99+%	99+%	100%
2024	71/70	98%	99+%	100%
2025	72/71	97%	99+%	100%
2026	73/72	95%	99+%	100%
2027	74/73	93%	99+%	100%
2028	75/74	91%	99+%	100%
2029	76/75	89%	99+%	100%
2030	77/76	86%	99%	100%
2031	78/77	83%	99%	100%
2032	79/78	80%	99%	100%
2033	80/79	77%	98%	100%
2034	81/80	73%	98%	100%
2035	82/81	70%	97%	100%
2036	83/82	66%	96%	100%
2037	84/83	62%	95%	100%
2038	85/84	58%	94%	100%
2039	86/85	54%	93%	100%
2040	87/86	49%	91%	99%
2041	88/87	45%	89%	99%
2042	89/88	40%	87%	99%
 2043	90/89	36%	84%	99%
2044	—/90	31%	80%	99%

This Monte Carlo analysis illustrates the potential results of your plan using 1000 trial runs.

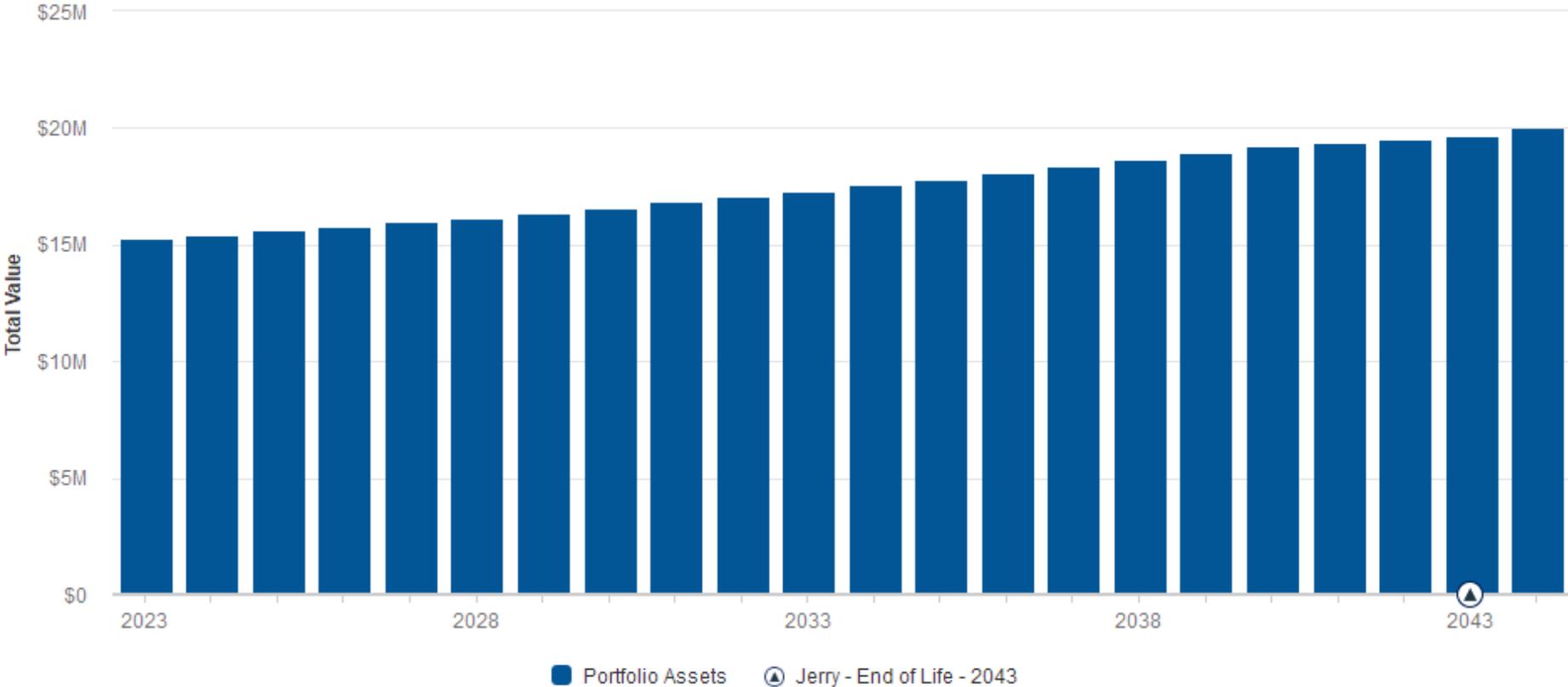
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Sample

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Lifetime Portfolio Value



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Cash Flow Details

 Jerry - End of Life - 2043

Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
2023	70/69	\$47,844	\$364,896	\$0	\$173,288	\$586,028	\$1,027,774	\$1,027,774	(\$441,746)	\$15,294,709
2024	71/70	\$48,921	\$371,346	\$0	\$176,754	\$597,021	\$1,035,604	\$1,035,604	(\$438,583)	\$15,452,394
2025	72/71	\$50,022	\$377,909	\$0	\$180,289	\$608,220	\$1,033,484	\$1,033,484	(\$425,264)	\$15,632,326
2026	73/72	\$51,147	\$384,589	\$65,605	\$183,895	\$685,236	\$1,064,148	\$1,064,148	(\$378,912)	\$15,799,977
2027	74/73	\$52,298	\$391,387	\$70,350	\$187,573	\$701,608	\$1,067,428	\$1,067,428	(\$365,820)	\$15,981,388
2028	75/74	\$53,474	\$398,304	\$75,140	\$191,324	\$718,242	\$1,078,690	\$1,078,690	(\$360,448)	\$16,169,481
2029	76/75	\$54,677	\$405,344	\$80,251	\$195,151	\$735,423	\$1,077,673	\$1,077,673	(\$342,250)	\$16,377,058
2030	77/76	\$55,907	\$412,509	\$85,331	\$199,054	\$752,801	\$1,086,188	\$1,086,188	(\$333,387)	\$16,595,814
2031	78/77	\$57,165	\$419,800	\$91,125	\$203,035	\$771,125	\$1,096,380	\$1,096,380	(\$325,255)	\$16,824,841
2032	79/78	\$58,451	\$427,220	\$97,306	\$207,096	\$790,073	\$1,108,015	\$1,108,015	(\$317,942)	\$17,063,411
2033	80/79	\$59,766	\$434,771	\$103,898	\$211,238	\$809,673	\$1,121,028	\$1,121,028	(\$311,355)	\$17,310,819
2034	81/80	\$61,110	\$442,456	\$110,357	\$215,462	\$829,385	\$1,135,056	\$1,135,056	(\$305,671)	\$17,566,674
2035	82/81	\$62,486	\$450,276	\$117,815	\$219,772	\$850,349	\$1,154,003	\$1,154,003	(\$303,654)	\$17,826,672
2036	83/82	\$63,891	\$442,133	\$125,054	\$224,167	\$855,245	\$1,165,858	\$1,165,858	(\$310,613)	\$18,093,646
2037	84/83	\$65,328	\$433,478	\$133,480	\$228,650	\$860,936	\$1,179,214	\$1,179,214	(\$318,278)	\$18,366,432
2038	85/84	\$66,798	\$424,263	\$141,566	\$233,223	\$865,850	\$1,193,237	\$1,193,237	(\$327,387)	\$18,644,604
2039	86/85	\$68,301	\$414,402	\$150,075	\$237,888	\$870,666	\$1,208,225	\$1,208,225	(\$337,559)	\$18,927,394
2040	87/86	\$69,839	\$403,827	\$159,016	\$242,646	\$875,328	\$1,224,113	\$1,224,113	(\$348,785)	\$19,214,031
2041	88/87	\$71,411	\$392,471	\$167,166	\$0	\$631,048	\$1,120,453	\$1,120,453	(\$489,405)	\$19,376,622
2042	89/88	\$73,017	\$373,457	\$176,931	\$0	\$623,405	\$1,131,729	\$1,131,729	(\$508,324)	\$19,533,779
 2043	90/89	\$74,660	\$353,104	\$185,601	\$585,591	\$1,198,956	\$1,142,918	\$1,142,918	\$56,038	\$19,684,861
2044	—/90	\$50,893	\$331,265	\$183,306	\$67,282	\$632,746	\$983,210	\$983,210	(\$350,464)	\$20,055,332

This analysis reflects any Social Security and Income Sources during retirement. Growth rates are based on the Wells Fargo Investment Institute Capital Market Assumptions and are for hypothetical purposes only. They are not a guarantee nor do they reflect any specific investment or investment strategy. In addition, the analysis is based upon information
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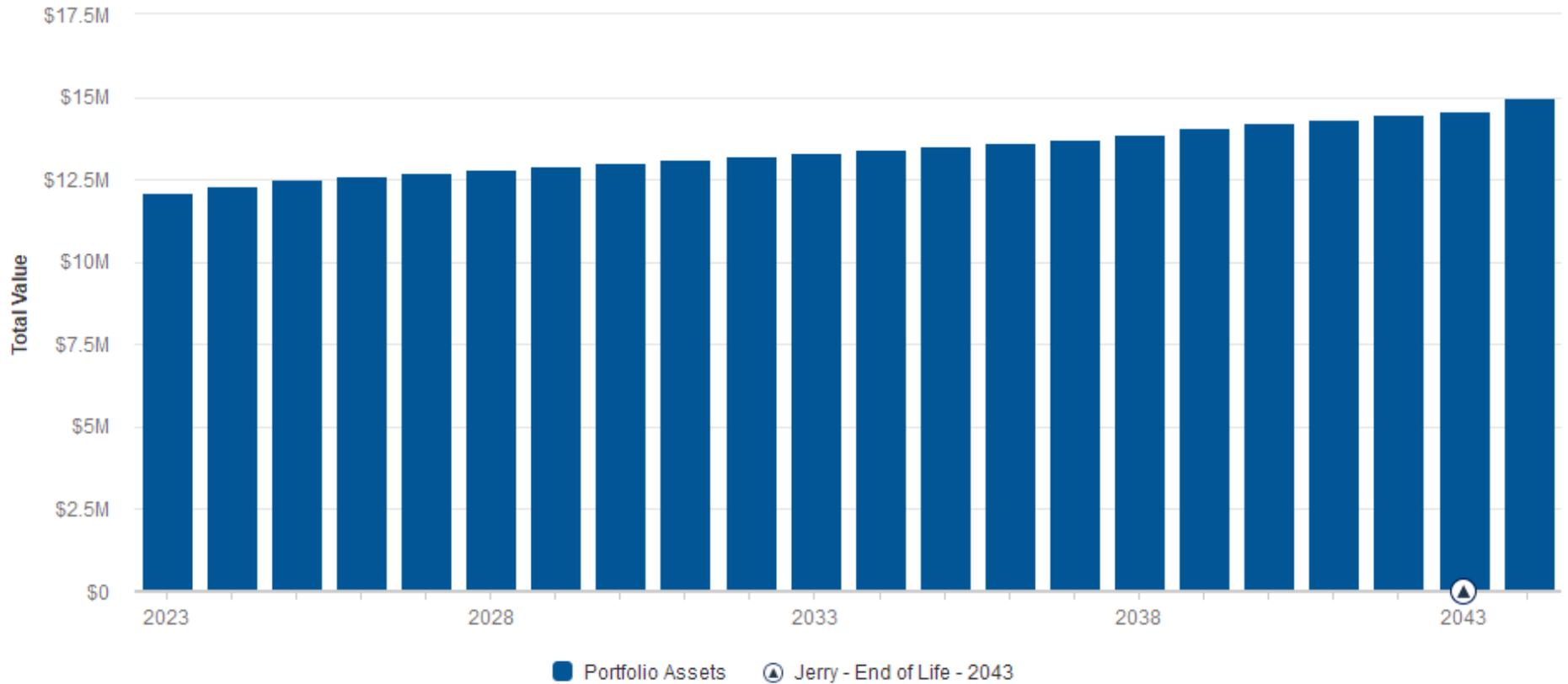
Sample

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Cash Flow for Decision Center | Trust & Gifting Strategies (Only Show Future Values)



Lifetime Portfolio Value



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Cash Flow Details

 Jerry - End of Life - 2043

Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Total Outflows	Net Cash Flow	Total Portfolio Assets
2023	70/69	\$47,844	\$183,982	\$0	\$414,144	\$645,970	\$777,840	\$777,840	(\$131,870)	\$12,101,440
2024	71/70	\$48,921	\$187,221	\$0	\$417,778	\$653,920	\$960,802	\$960,802	(\$306,882)	\$12,327,387
2025	72/71	\$50,022	\$190,517	\$0	\$421,482	\$662,021	\$1,038,681	\$1,038,681	(\$376,660)	\$12,512,484
2026	73/72	\$51,147	\$193,871	\$65,605	\$425,257	\$735,880	\$1,152,238	\$1,152,238	(\$416,358)	\$12,605,133
2027	74/73	\$52,298	\$197,283	\$70,350	\$429,104	\$749,035	\$1,161,299	\$1,161,299	(\$412,264)	\$12,700,792
2028	75/74	\$53,474	\$200,756	\$75,140	\$433,024	\$762,394	\$1,177,121	\$1,177,121	(\$414,727)	\$12,792,993
2029	76/75	\$54,677	\$204,290	\$80,251	\$437,020	\$776,238	\$1,179,820	\$1,179,820	(\$403,582)	\$12,894,799
2030	77/76	\$55,907	\$207,886	\$85,331	\$441,092	\$790,216	\$1,191,286	\$1,191,286	(\$401,070)	\$12,998,104
2031	78/77	\$57,165	\$211,546	\$91,125	\$445,243	\$805,079	\$1,203,714	\$1,203,714	(\$398,635)	\$13,102,164
2032	79/78	\$58,451	\$215,270	\$97,306	\$449,473	\$820,500	\$1,216,933	\$1,216,933	(\$396,433)	\$13,206,352
2033	80/79	\$59,766	\$219,059	\$103,898	\$453,785	\$836,508	\$1,230,923	\$1,230,923	(\$394,415)	\$13,310,029
2034	81/80	\$61,110	\$222,916	\$110,357	\$458,179	\$852,562	\$1,245,394	\$1,245,394	(\$392,832)	\$13,412,802
2035	82/81	\$62,486	\$226,839	\$117,815	\$462,658	\$869,798	\$1,260,825	\$1,260,825	(\$391,027)	\$13,513,787
2036	83/82	\$63,891	\$221,133	\$125,054	\$467,223	\$877,301	\$1,282,796	\$1,282,796	(\$405,495)	\$13,606,452
2037	84/83	\$65,328	\$203,274	\$133,480	\$471,877	\$873,959	\$1,292,196	\$1,292,196	(\$418,237)	\$13,696,981
2038	85/84	\$66,798	\$186,783	\$141,566	\$476,620	\$871,767	\$1,214,930	\$1,214,930	(\$343,163)	\$13,871,732
2039	86/85	\$68,301	\$171,626	\$150,075	\$481,455	\$871,457	\$1,227,142	\$1,227,142	(\$355,685)	\$14,047,014
2040	87/86	\$69,839	\$155,458	\$159,016	\$486,384	\$870,697	\$1,240,018	\$1,240,018	(\$369,321)	\$14,222,018
2041	88/87	\$71,411	\$136,406	\$167,166	\$243,908	\$618,891	\$1,058,551	\$1,058,551	(\$439,660)	\$14,343,370
2042	89/88	\$73,017	\$114,591	\$176,931	\$244,079	\$608,618	\$1,069,665	\$1,069,665	(\$461,047)	\$14,457,032
 2043	90/89	\$74,660	\$90,905	\$185,601	\$829,841	\$1,181,007	\$1,080,815	\$1,080,815	\$100,192	\$14,562,100
2044	—/90	\$50,893	\$84,751	\$183,306	\$513,548	\$832,498	\$1,015,124	\$1,015,124	(\$182,626)	\$14,991,666

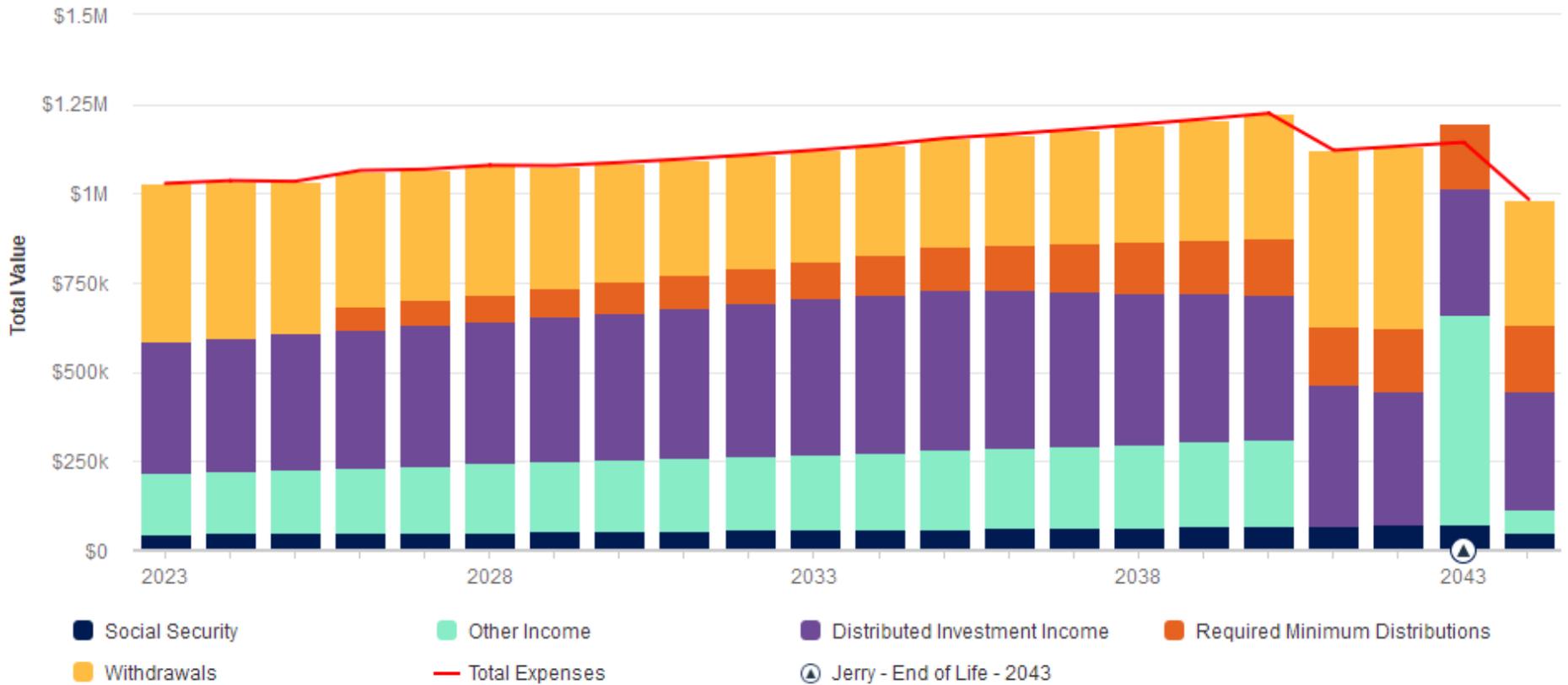
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Sample

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Cash Flow Overview | Base Facts (Only Show Future Values)



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Cash Flow Overview

Year	Age	Total Expenses	Social Security	Other Income	Distributed Investment Income	Required Minimum Distributions	Withdrawals	Net Savings	Total Withdrawals Spent	Total Portfolio Assets
2023	70/69	\$1,027,774	\$47,844	\$173,288	\$364,896	\$0	\$441,746	\$0	\$441,746	\$15,294,709
2024	71/70	\$1,035,604	\$48,921	\$176,754	\$371,346	\$0	\$438,583	\$0	\$438,583	\$15,452,394
2025	72/71	\$1,033,484	\$50,022	\$180,289	\$377,909	\$0	\$425,264	\$0	\$425,264	\$15,632,326
2026	73/72	\$1,064,148	\$51,147	\$183,895	\$384,589	\$65,605	\$378,912	\$0	\$444,517	\$15,799,977
2027	74/73	\$1,067,428	\$52,298	\$187,573	\$391,387	\$70,350	\$365,820	\$0	\$436,170	\$15,981,388
2028	75/74	\$1,078,690	\$53,474	\$191,324	\$398,304	\$75,140	\$360,448	\$0	\$435,588	\$16,169,481
2029	76/75	\$1,077,673	\$54,677	\$195,151	\$405,344	\$80,251	\$342,250	\$0	\$422,501	\$16,377,058
2030	77/76	\$1,086,188	\$55,907	\$199,054	\$412,509	\$85,331	\$333,387	\$0	\$418,718	\$16,595,814
2031	78/77	\$1,096,380	\$57,165	\$203,035	\$419,800	\$91,125	\$325,255	\$0	\$416,380	\$16,824,841
2032	79/78	\$1,108,015	\$58,451	\$207,096	\$427,220	\$97,306	\$317,942	\$0	\$415,248	\$17,063,411
2033	80/79	\$1,121,028	\$59,766	\$211,238	\$434,771	\$103,898	\$311,355	\$0	\$415,253	\$17,310,819
2034	81/80	\$1,135,056	\$61,110	\$215,462	\$442,456	\$110,357	\$305,671	\$0	\$416,028	\$17,566,674
2035	82/81	\$1,154,003	\$62,486	\$219,772	\$450,276	\$117,815	\$303,654	\$0	\$421,469	\$17,826,672
2036	83/82	\$1,165,858	\$63,891	\$224,167	\$442,133	\$125,054	\$310,613	\$0	\$435,667	\$18,093,646
2037	84/83	\$1,179,214	\$65,328	\$228,650	\$433,478	\$133,480	\$318,278	\$0	\$451,758	\$18,366,432
2038	85/84	\$1,193,237	\$66,798	\$233,223	\$424,263	\$141,566	\$327,387	\$0	\$468,953	\$18,644,604
2039	86/85	\$1,208,225	\$68,301	\$237,888	\$414,402	\$150,075	\$337,559	\$0	\$487,634	\$18,927,394
2040	87/86	\$1,224,113	\$69,839	\$242,646	\$403,827	\$159,016	\$348,785	\$0	\$507,801	\$19,214,031
2041	88/87	\$1,120,453	\$71,411	\$0	\$392,471	\$167,166	\$489,405	\$0	\$656,571	\$19,376,622
2042	89/88	\$1,131,729	\$73,017	\$0	\$373,457	\$176,931	\$508,324	\$0	\$685,255	\$19,533,779
 2043	90/89	\$1,142,918	\$74,660	\$585,591	\$353,104	\$185,601	\$0	\$56,038	\$129,563	\$19,684,861
2044	—/90	\$983,210	\$50,893	\$67,282	\$331,265	\$183,306	\$350,464	\$0	\$533,770	\$20,055,332

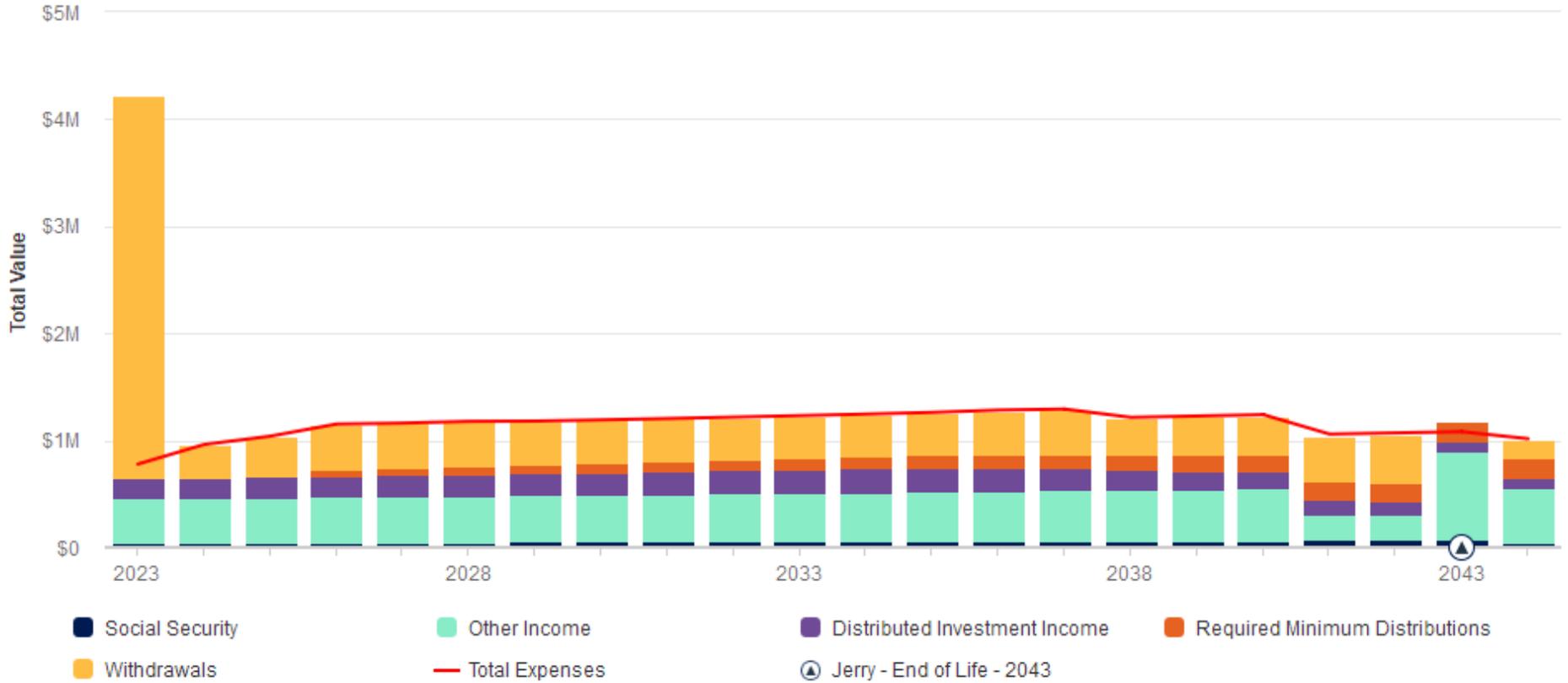
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Sample

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Cash Flow Overview for Decision Center | Trust & Gifting Strategies (Only Show Future Values)



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Cash Flow Overview

 Jerry - End of Life - 2043

Year	Age	Total Expenses	Social Security	Other Income	Distributed Investment Income	Required Minimum Distributions	Withdrawals	Net Savings	Total Withdrawals Spent	Total Portfolio Assets
2023	70/69	\$777,840	\$47,844	\$414,144	\$183,982	\$0	\$3,574,199	\$3,442,329	\$131,870	\$12,101,440
2024	71/70	\$960,802	\$48,921	\$417,778	\$187,221	\$0	\$308,430	\$1,548	\$306,882	\$12,327,387
2025	72/71	\$1,038,681	\$50,022	\$421,482	\$190,517	\$0	\$378,222	\$1,562	\$376,660	\$12,512,484
2026	73/72	\$1,152,238	\$51,147	\$425,257	\$193,871	\$65,605	\$417,934	\$1,576	\$481,963	\$12,605,133
2027	74/73	\$1,161,299	\$52,298	\$429,104	\$197,283	\$70,350	\$413,854	\$1,590	\$482,614	\$12,700,792
2028	75/74	\$1,177,121	\$53,474	\$433,024	\$200,756	\$75,140	\$416,331	\$1,604	\$489,867	\$12,792,993
2029	76/75	\$1,179,820	\$54,677	\$437,020	\$204,290	\$80,251	\$405,200	\$1,618	\$483,833	\$12,894,799
2030	77/76	\$1,191,286	\$55,907	\$441,092	\$207,886	\$85,331	\$402,702	\$1,632	\$486,401	\$12,998,104
2031	78/77	\$1,203,714	\$57,165	\$445,243	\$211,546	\$91,125	\$400,281	\$1,646	\$489,760	\$13,102,164
2032	79/78	\$1,216,933	\$58,451	\$449,473	\$215,270	\$97,306	\$398,093	\$1,660	\$493,739	\$13,206,352
2033	80/79	\$1,230,923	\$59,766	\$453,785	\$219,059	\$103,898	\$396,089	\$1,674	\$498,313	\$13,310,029
2034	81/80	\$1,245,394	\$61,110	\$458,179	\$222,916	\$110,357	\$394,520	\$1,688	\$503,189	\$13,412,802
2035	82/81	\$1,260,825	\$62,486	\$462,658	\$226,839	\$117,815	\$392,728	\$1,701	\$508,842	\$13,513,787
2036	83/82	\$1,282,796	\$63,891	\$467,223	\$221,133	\$125,054	\$397,510	\$0	\$522,564	\$13,606,452
2037	84/83	\$1,292,196	\$65,328	\$471,877	\$203,274	\$133,480	\$409,422	\$0	\$542,902	\$13,696,981
2038	85/84	\$1,214,930	\$66,798	\$476,620	\$186,783	\$141,566	\$335,818	\$0	\$477,384	\$13,871,732
2039	86/85	\$1,227,142	\$68,301	\$481,455	\$171,626	\$150,075	\$347,558	\$0	\$497,633	\$14,047,014
2040	87/86	\$1,240,018	\$69,839	\$486,384	\$155,458	\$159,016	\$360,279	\$0	\$519,295	\$14,222,018
2041	88/87	\$1,058,551	\$71,411	\$243,908	\$136,406	\$167,166	\$427,762	\$0	\$594,928	\$14,343,370
2042	89/88	\$1,069,665	\$73,017	\$244,079	\$114,591	\$176,931	\$447,395	\$0	\$624,326	\$14,457,032
 2043	90/89	\$1,080,815	\$74,660	\$829,841	\$90,905	\$185,601	\$0	\$100,192	\$85,409	\$14,562,100
2044	—/90	\$1,015,124	\$50,893	\$513,548	\$84,751	\$183,306	\$183,599	\$973	\$365,932	\$14,991,666

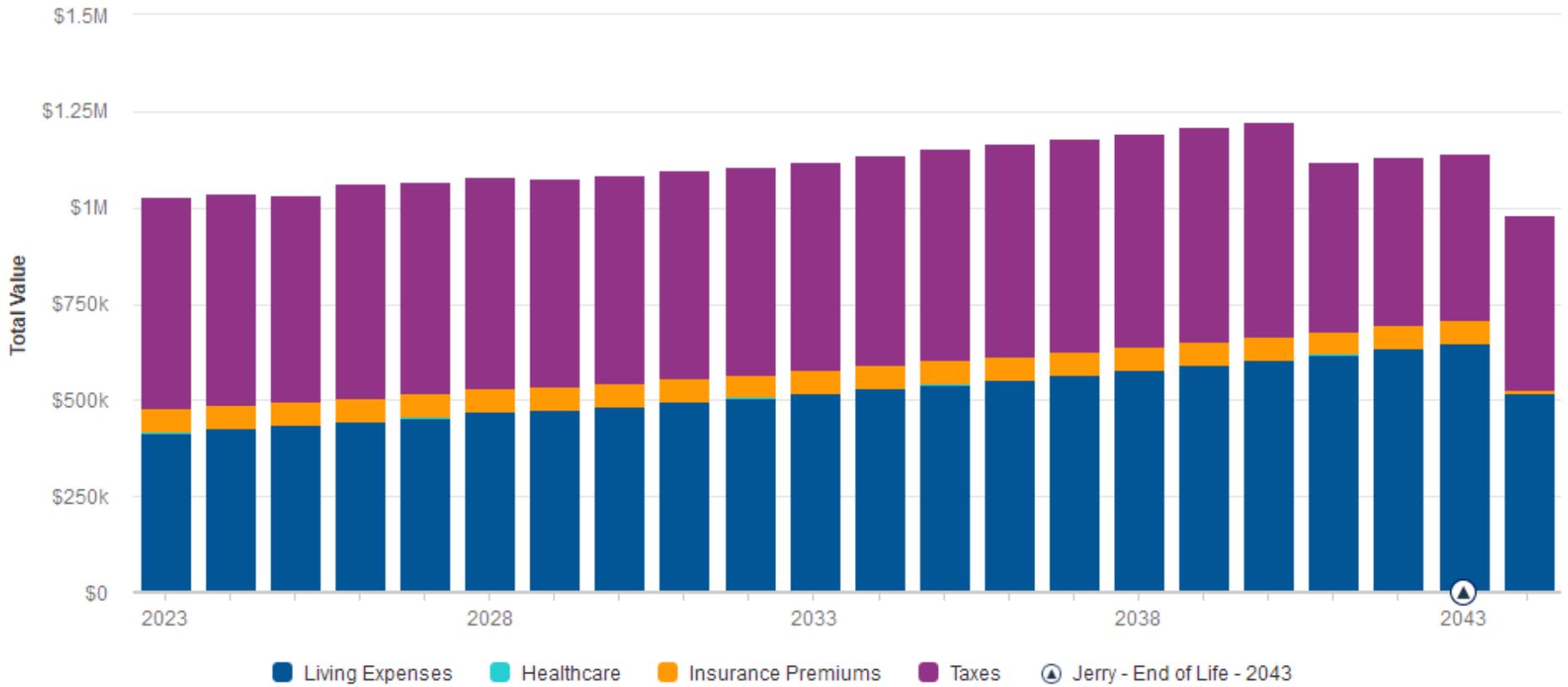
This analysis reflects any Social Security and Income Sources during retirement. Growth rates are based on the Wells Fargo Investment Institute Capital Market Assumptions and are for hypothetical purposes only. They are not a guarantee nor do they reflect any specific investment or investment strategy. In addition, the analysis is based upon information
 This report is not complete without all sections noted in the Table of Contents. Please read each section carefully.

you provided. Because this information is likely to change over time, your actual cash flow experience will differ. Analysis does not reflect the deduction of any commissions. Deduction of such charges would result in a lower rate of return. You should periodically review this information with your Financial Advisor and discuss any changes to your goals and personal situation in order to keep your Recommended Investment Plan up-to-date.

Sample

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Cash Flow Expenses | Base Facts (Only Show Future Values)



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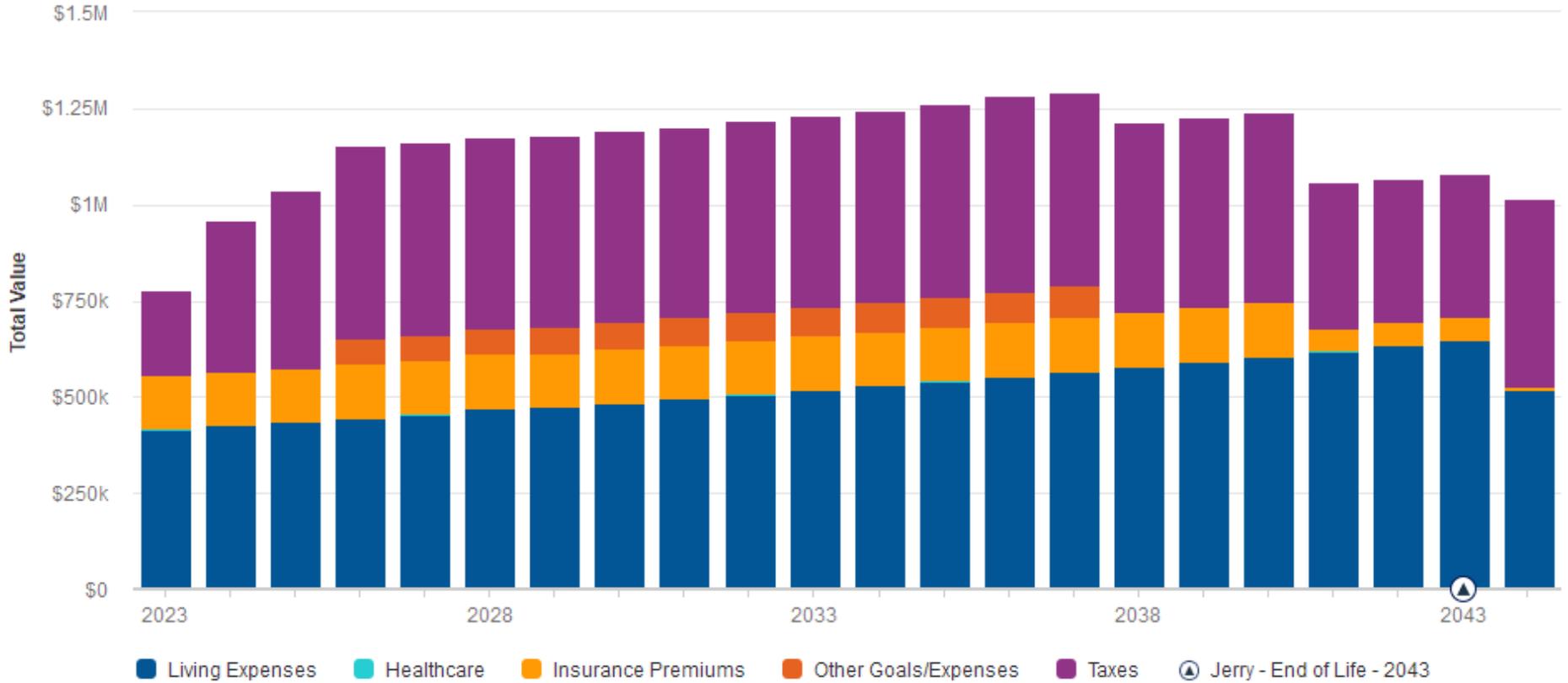
Cash Flow Expenses

 Jerry - End of Life - 2043

Year	Age	Living Expenses	Healthcare	Insurance Premiums	Taxes	Total Expenses
2023	70/69	\$416,872	\$1,200	\$60,120	\$549,582	\$1,027,774
2024	71/70	\$426,211	\$1,200	\$60,120	\$548,073	\$1,035,604
2025	72/71	\$435,759	\$1,200	\$60,120	\$536,405	\$1,033,484
2026	73/72	\$445,520	\$1,200	\$60,120	\$557,308	\$1,064,148
2027	74/73	\$455,502	\$1,200	\$60,120	\$550,606	\$1,067,428
2028	75/74	\$471,416	\$1,200	\$60,120	\$545,954	\$1,078,690
2029	76/75	\$474,273	\$1,200	\$60,120	\$542,080	\$1,077,673
2030	77/76	\$484,944	\$1,200	\$60,120	\$539,924	\$1,086,188
2031	78/77	\$495,855	\$1,200	\$60,120	\$539,205	\$1,096,380
2032	79/78	\$507,012	\$1,200	\$60,120	\$539,683	\$1,108,015
2033	80/79	\$518,420	\$1,200	\$60,120	\$541,288	\$1,121,028
2034	81/80	\$530,084	\$1,200	\$60,120	\$543,652	\$1,135,056
2035	82/81	\$542,011	\$1,200	\$60,120	\$550,672	\$1,154,003
2036	83/82	\$554,206	\$1,200	\$60,120	\$550,332	\$1,165,858
2037	84/83	\$566,676	\$1,200	\$60,120	\$551,218	\$1,179,214
2038	85/84	\$579,426	\$1,200	\$60,120	\$552,491	\$1,193,237
2039	86/85	\$592,463	\$1,200	\$60,120	\$554,442	\$1,208,225
2040	87/86	\$605,793	\$1,200	\$60,120	\$557,000	\$1,224,113
2041	88/87	\$619,423	\$1,200	\$60,120	\$439,710	\$1,120,453
2042	89/88	\$633,360	\$1,200	\$60,120	\$437,049	\$1,131,729
 2043	90/89	\$647,611	\$1,200	\$60,120	\$433,987	\$1,142,918
2044	—/90	\$518,575	\$1,200	\$9,720	\$453,715	\$983,210

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Cash Flow Expenses for Decision Center | Trust & Gifting Strategies (Only Show Future Values)



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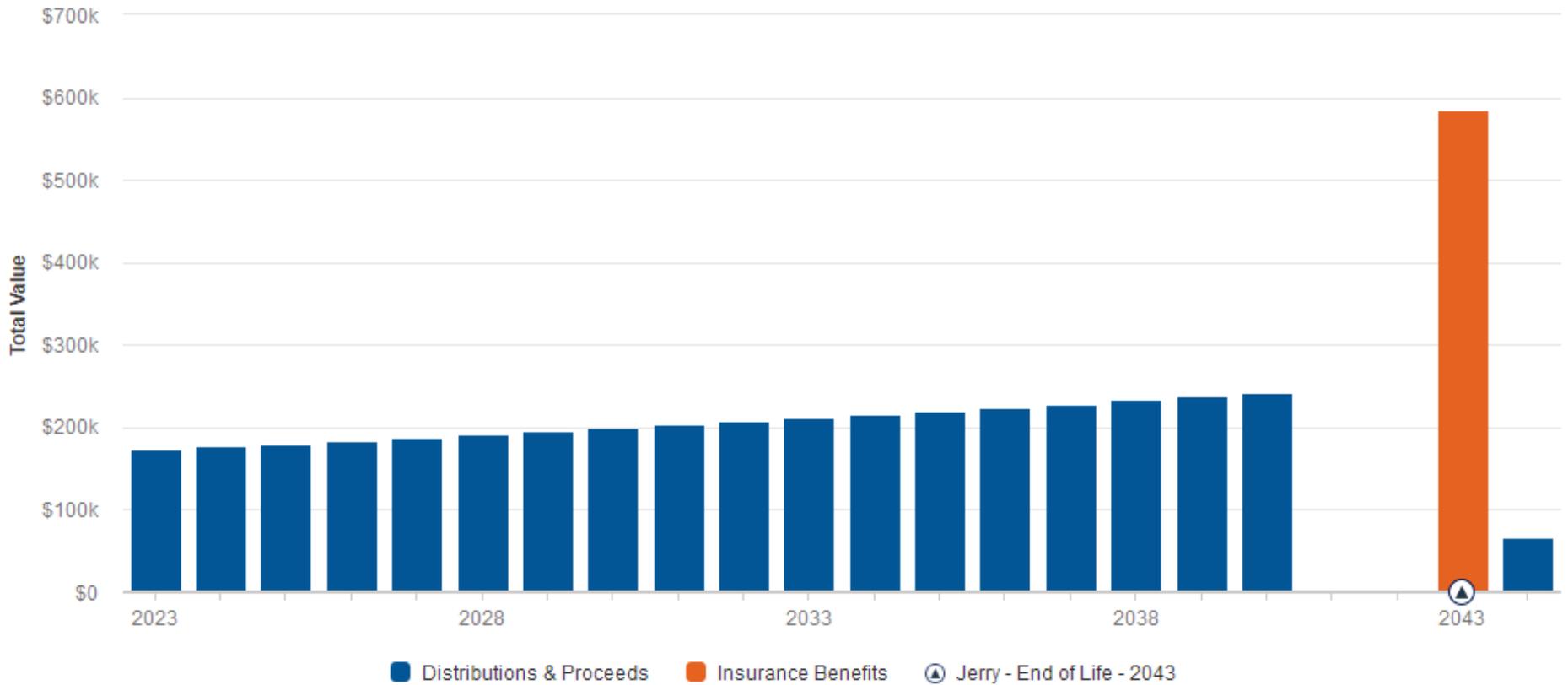
Cash Flow Expenses

 Jerry - End of Life - 2043

Year	Age	Living Expenses	Healthcare	Insurance Premiums	Other Goals/Expenses	Taxes	Total Expenses
2023	70/69	\$416,872	\$1,200	\$140,120	\$0	\$219,648	\$777,840
2024	71/70	\$426,210	\$1,200	\$140,120	\$0	\$393,272	\$960,802
2025	72/71	\$435,758	\$1,200	\$140,120	\$0	\$461,603	\$1,038,681
2026	73/72	\$445,520	\$1,200	\$140,120	\$64,141	\$501,257	\$1,152,238
2027	74/73	\$455,502	\$1,200	\$140,120	\$65,584	\$498,893	\$1,161,299
2028	75/74	\$471,416	\$1,200	\$140,120	\$67,060	\$497,325	\$1,177,121
2029	76/75	\$474,273	\$1,200	\$140,120	\$68,569	\$495,658	\$1,179,820
2030	77/76	\$484,944	\$1,200	\$140,120	\$70,112	\$494,910	\$1,191,286
2031	78/77	\$495,855	\$1,200	\$140,120	\$71,690	\$494,849	\$1,203,714
2032	79/78	\$507,012	\$1,200	\$140,120	\$73,303	\$495,298	\$1,216,933
2033	80/79	\$518,420	\$1,200	\$140,120	\$74,952	\$496,231	\$1,230,923
2034	81/80	\$530,084	\$1,200	\$140,120	\$76,638	\$497,352	\$1,245,394
2035	82/81	\$542,011	\$1,200	\$140,120	\$78,362	\$499,132	\$1,260,825
2036	83/82	\$554,206	\$1,200	\$140,120	\$80,125	\$507,145	\$1,282,796
2037	84/83	\$566,677	\$1,200	\$140,120	\$81,928	\$502,271	\$1,292,196
2038	85/84	\$579,426	\$1,200	\$140,120	\$0	\$494,184	\$1,214,930
2039	86/85	\$592,463	\$1,200	\$140,120	\$0	\$493,359	\$1,227,142
2040	87/86	\$605,793	\$1,200	\$140,120	\$0	\$492,905	\$1,240,018
2041	88/87	\$619,423	\$1,200	\$60,120	\$0	\$377,808	\$1,058,551
2042	89/88	\$633,360	\$1,200	\$60,120	\$0	\$374,985	\$1,069,665
 2043	90/89	\$647,611	\$1,200	\$60,120	\$0	\$371,884	\$1,080,815
2044	—/90	\$518,575	\$1,200	\$9,720	\$0	\$485,629	\$1,015,124

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Cash Flow Other Income | Base Facts (Only Show Future Values)



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Cash Flow Other Income

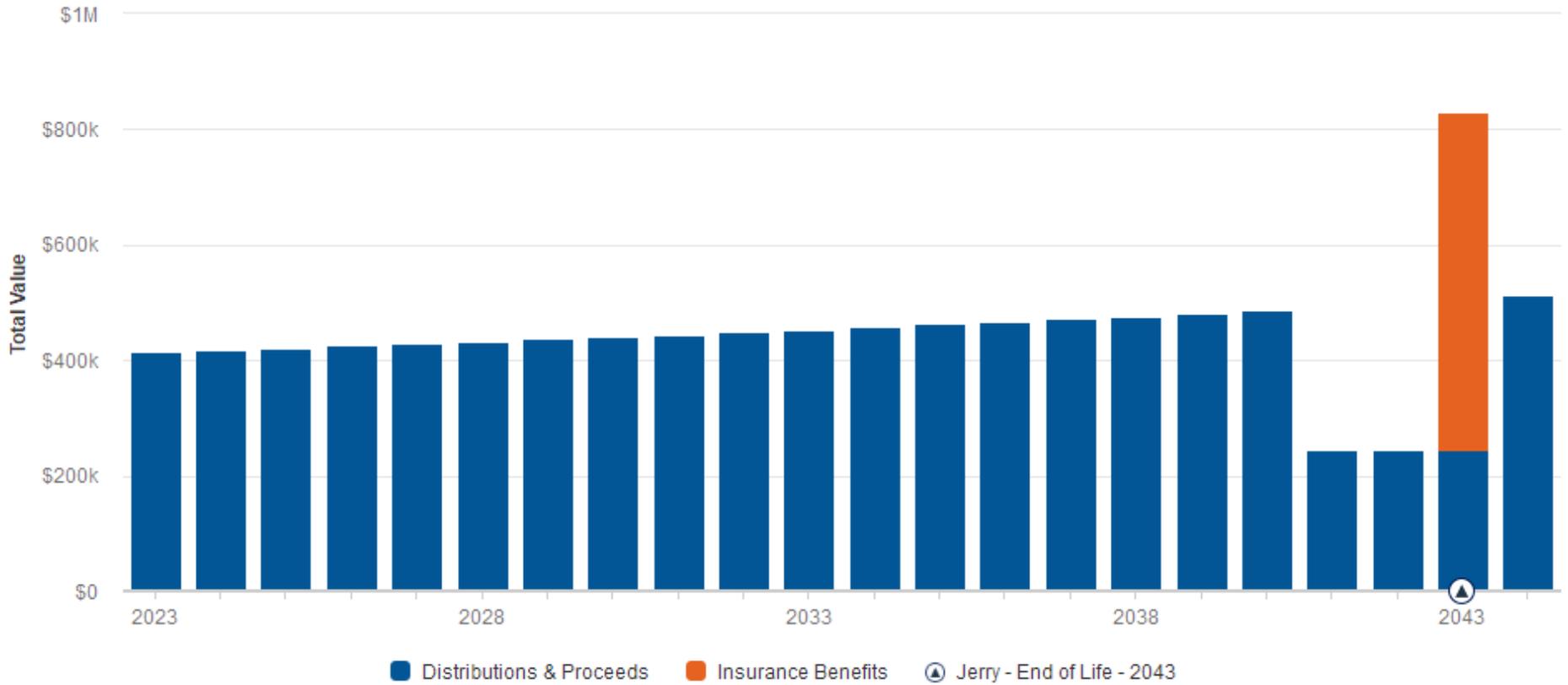
 Jerry - End of Life - 2043

Year	Age	Distributions & Proceeds	Insurance Benefits	Total Other Income
2023	70/69	\$173,288	\$0	\$173,288
2024	71/70	\$176,754	\$0	\$176,754
2025	72/71	\$180,289	\$0	\$180,289
2026	73/72	\$183,895	\$0	\$183,895
2027	74/73	\$187,573	\$0	\$187,573
2028	75/74	\$191,324	\$0	\$191,324
2029	76/75	\$195,151	\$0	\$195,151
2030	77/76	\$199,054	\$0	\$199,054
2031	78/77	\$203,035	\$0	\$203,035
2032	79/78	\$207,096	\$0	\$207,096
2033	80/79	\$211,238	\$0	\$211,238
2034	81/80	\$215,462	\$0	\$215,462
2035	82/81	\$219,772	\$0	\$219,772
2036	83/82	\$224,167	\$0	\$224,167
2037	84/83	\$228,650	\$0	\$228,650
2038	85/84	\$233,223	\$0	\$233,223
2039	86/85	\$237,888	\$0	\$237,888
2040	87/86	\$242,646	\$0	\$242,646
2041	88/87	\$0	\$0	\$0
2042	89/88	\$0	\$0	\$0
 2043	90/89	\$0	\$585,591	\$585,591
2044	—/90	\$67,282	\$0	\$67,282

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Cash Flow Other Income for Decision Center | Trust & Gifting Strategies

(Only Show Future Values)



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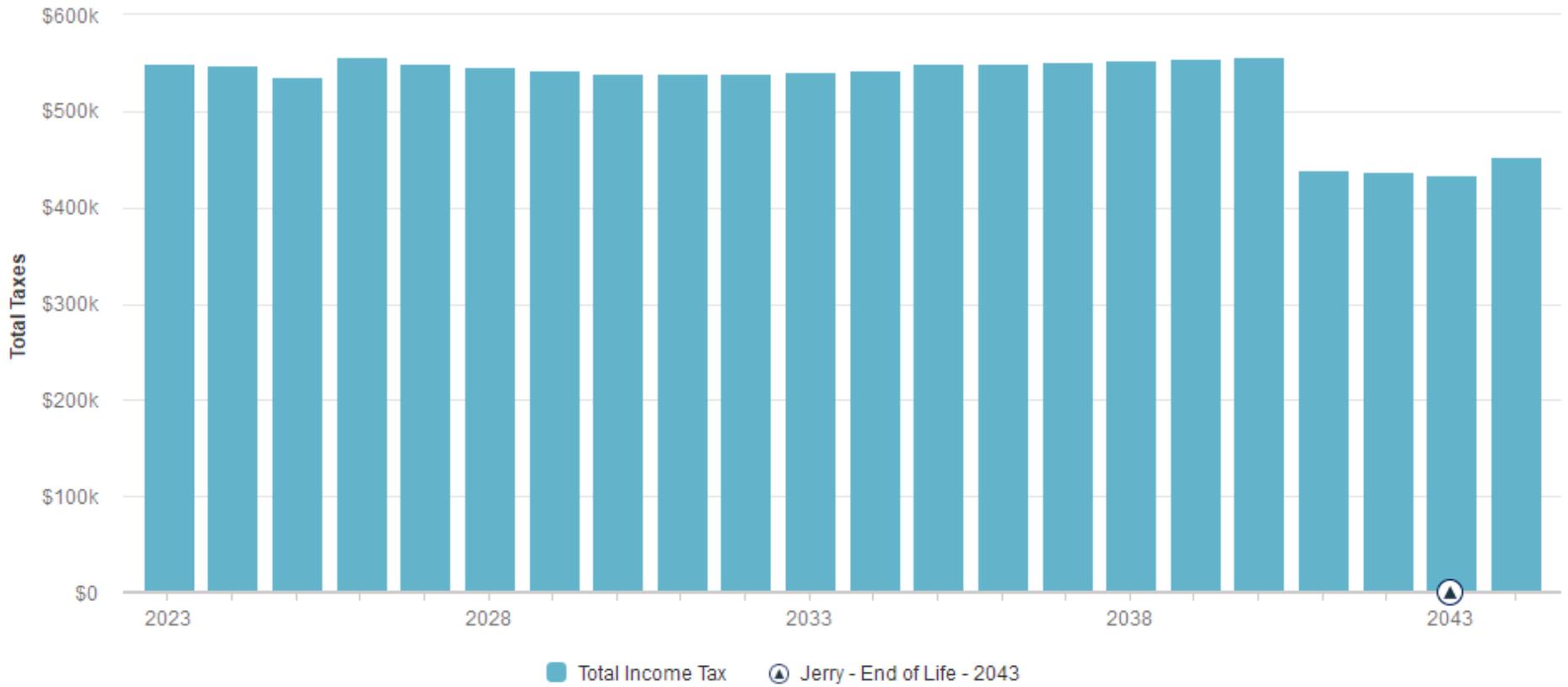
Cash Flow Other Income

 Jerry - End of Life - 2043

Year	Age	Distributions & Proceeds	Insurance Benefits	Total Other Income
2023	70/69	\$414,144	\$0	\$414,144
2024	71/70	\$417,778	\$0	\$417,778
2025	72/71	\$421,482	\$0	\$421,482
2026	73/72	\$425,257	\$0	\$425,257
2027	74/73	\$429,104	\$0	\$429,104
2028	75/74	\$433,024	\$0	\$433,024
2029	76/75	\$437,020	\$0	\$437,020
2030	77/76	\$441,092	\$0	\$441,092
2031	78/77	\$445,243	\$0	\$445,243
2032	79/78	\$449,473	\$0	\$449,473
2033	80/79	\$453,785	\$0	\$453,785
2034	81/80	\$458,179	\$0	\$458,179
2035	82/81	\$462,658	\$0	\$462,658
2036	83/82	\$467,223	\$0	\$467,223
2037	84/83	\$471,877	\$0	\$471,877
2038	85/84	\$476,620	\$0	\$476,620
2039	86/85	\$481,455	\$0	\$481,455
2040	87/86	\$486,384	\$0	\$486,384
2041	88/87	\$243,908	\$0	\$243,908
2042	89/88	\$244,079	\$0	\$244,079
 2043	90/89	\$244,250	\$585,591	\$829,841
2044	—/90	\$513,548	\$0	\$513,548

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Total Taxes | Base Facts (Only Show Future Values)



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Total Taxes

 Jerry - End of Life - 2043

Year	Age	Federal Income Tax	Capital Gains Tax	Other Income Tax	Total Income Tax	Effective Income Tax Rate	Federal Marginal Bracket
2023	70/69	\$243,547	\$115,516	\$190,519	\$549,582	37.53%	37%
2024	71/70	\$250,906	\$108,926	\$188,241	\$548,073	37.64%	37%
2025	72/71	\$252,391	\$101,473	\$182,541	\$536,405	37.55%	37%
2026	73/72	\$277,982	\$92,721	\$186,605	\$557,308	38.23%	39.60%
2027	74/73	\$283,129	\$85,550	\$181,927	\$550,606	38.34%	39.60%
2028	75/74	\$288,117	\$79,285	\$178,552	\$545,954	38.46%	39.60%
2029	76/75	\$293,226	\$73,309	\$175,545	\$542,080	38.58%	39.60%
2030	77/76	\$298,452	\$68,154	\$173,318	\$539,924	38.69%	39.60%
2031	78/77	\$303,969	\$63,533	\$171,703	\$539,205	38.80%	39.60%
2032	79/78	\$309,681	\$59,399	\$170,603	\$539,683	38.89%	39.60%
2033	80/79	\$315,600	\$55,705	\$169,983	\$541,288	38.99%	39.60%
2034	81/80	\$321,517	\$52,415	\$169,720	\$543,652	39.07%	39.60%
2035	82/81	\$327,451	\$51,575	\$171,646	\$550,672	39.10%	39.60%
2036	83/82	\$331,646	\$48,174	\$170,512	\$550,332	39.14%	39.60%
2037	84/83	\$336,206	\$45,138	\$169,874	\$551,218	39.17%	39.60%
2038	85/84	\$340,587	\$42,446	\$169,458	\$552,491	39.19%	39.60%
2039	86/85	\$345,052	\$40,050	\$169,340	\$554,442	39.20%	39.60%
2040	87/86	\$349,598	\$37,913	\$169,489	\$557,000	39.21%	39.60%
2041	88/87	\$270,030	\$38,043	\$131,637	\$439,710	36.95%	39.60%
2042	89/88	\$271,122	\$35,867	\$130,060	\$437,049	36.92%	39.60%
 2043	90/89	\$271,712	\$33,908	\$128,367	\$433,987	36.87%	39.60%
2044	—/90	\$292,617	\$19,873	\$141,225	\$453,715	39.60%	39.60%

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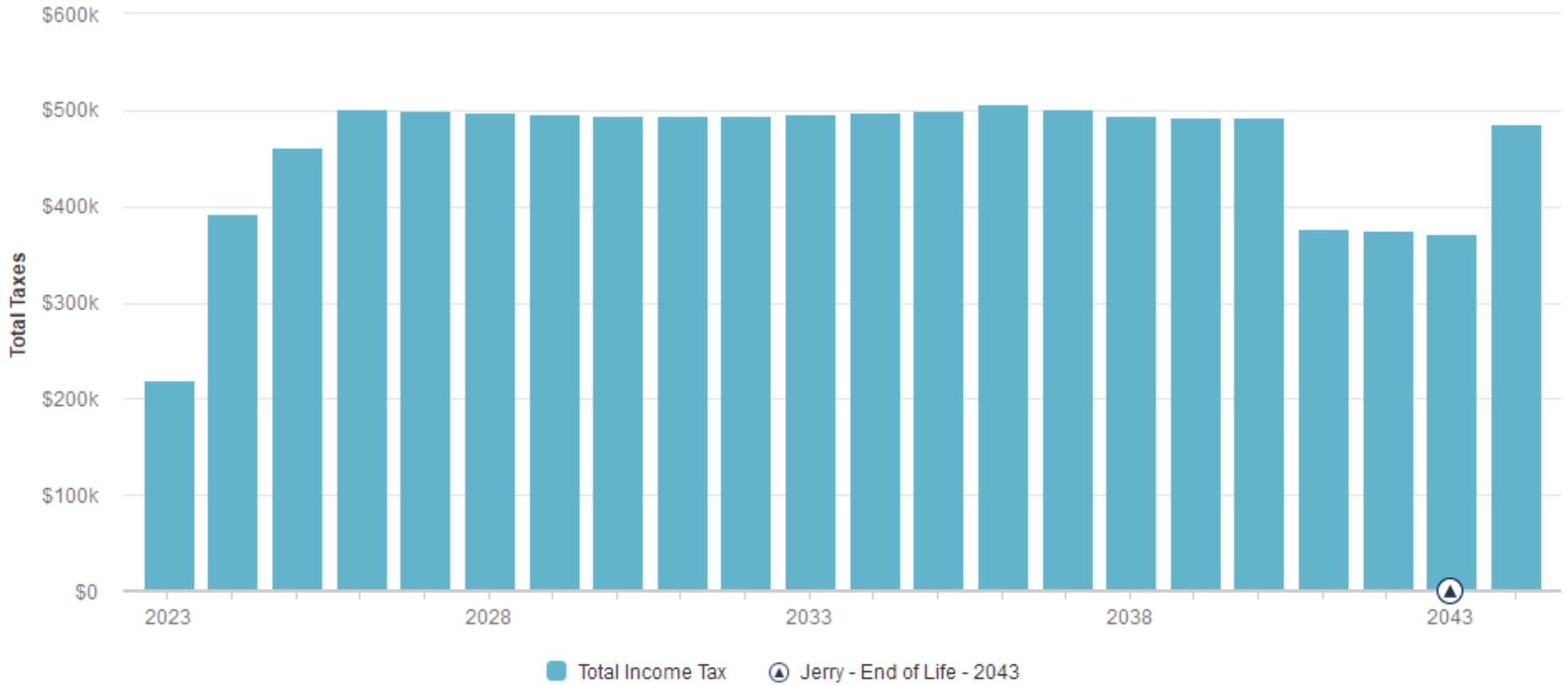
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Sample

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Total Taxes for Decision Center | Trust & Gifting Strategies (Only Show Future Values)



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Total Taxes

 Jerry - End of Life - 2043

Year	Age	Federal Income Tax	Capital Gains Tax	Other Income Tax	Total Income Tax	Effective Income Tax Rate	Federal Marginal Bracket
2023	70/69	\$22,147	\$49,262	\$148,239	\$219,648	18.11%	22%
2024	71/70	\$184,798	\$61,133	\$147,341	\$393,272	32.47%	35%
2025	72/71	\$254,833	\$58,591	\$148,179	\$461,603	37.82%	37%
2026	73/72	\$287,658	\$57,471	\$156,128	\$501,257	38.87%	39.60%
2027	74/73	\$290,271	\$54,328	\$154,294	\$498,893	38.86%	39.60%
2028	75/74	\$292,823	\$51,656	\$152,846	\$497,325	38.85%	39.60%
2029	76/75	\$295,416	\$48,906	\$151,336	\$495,658	38.83%	39.60%
2030	77/76	\$298,026	\$46,631	\$150,253	\$494,910	38.80%	39.60%
2031	78/77	\$300,825	\$44,586	\$149,438	\$494,849	38.76%	39.60%
2032	79/78	\$303,711	\$42,755	\$148,832	\$495,298	38.72%	39.60%
2033	80/79	\$306,692	\$41,117	\$148,422	\$496,231	38.67%	39.60%
2034	81/80	\$309,558	\$39,664	\$148,130	\$497,352	38.62%	39.60%
2035	82/81	\$312,711	\$38,359	\$148,062	\$499,132	38.56%	39.60%
2036	83/82	\$315,028	\$40,997	\$151,120	\$507,145	38.41%	39.60%
2037	84/83	\$315,764	\$38,041	\$148,466	\$502,271	38.31%	39.60%
2038	85/84	\$316,527	\$33,357	\$144,300	\$494,184	38.23%	39.60%
2039	86/85	\$318,731	\$31,425	\$143,203	\$493,359	38.14%	39.60%
2040	87/86	\$320,940	\$29,695	\$142,270	\$492,905	38.04%	39.60%
2041	88/87	\$244,680	\$29,064	\$104,064	\$377,808	35.82%	39.60%
2042	89/88	\$245,730	\$26,971	\$102,284	\$374,985	35.73%	35%
 2043	90/89	\$246,619	\$24,657	\$100,608	\$371,884	35.65%	35%
2044	—/90	\$315,717	\$26,190	\$143,722	\$485,629	38.98%	39.60%

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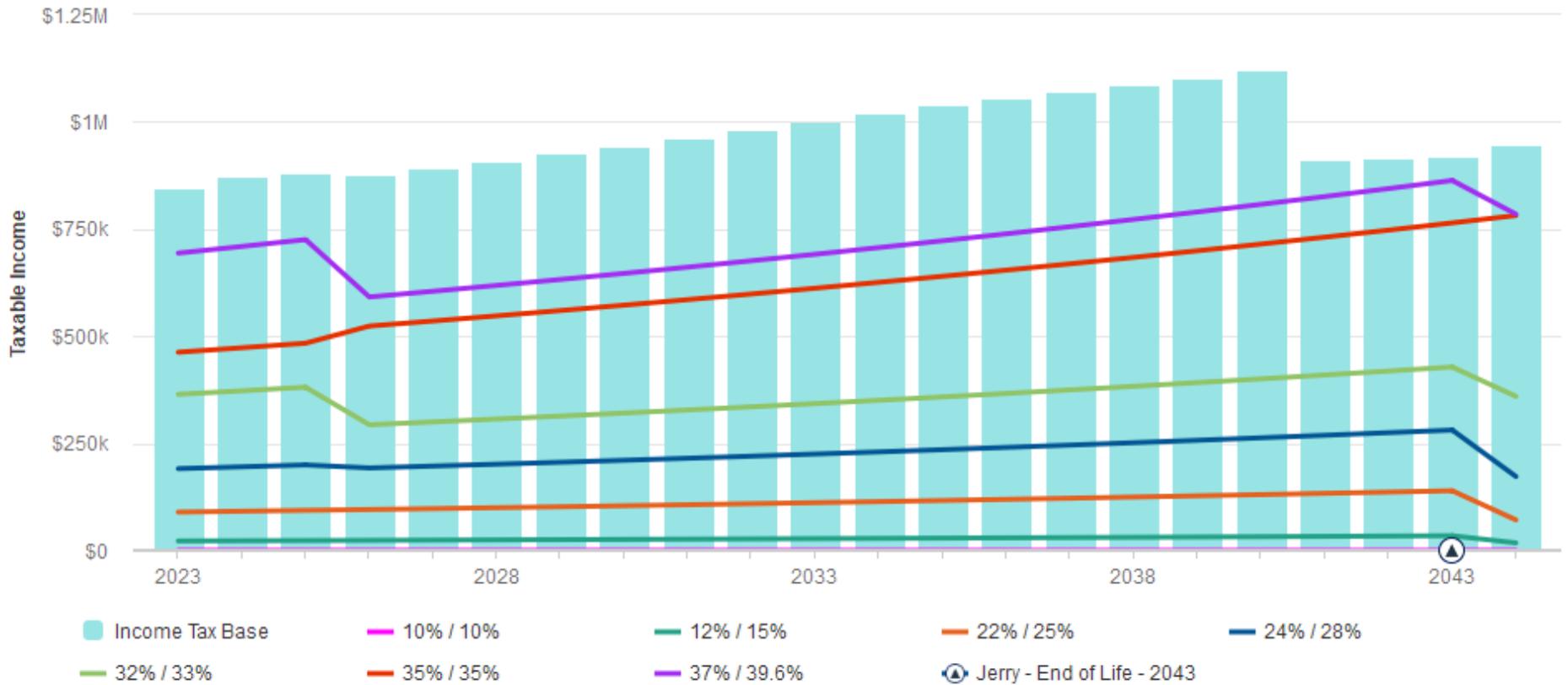
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Tax Bracket | Base Facts



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Tax Bracket

Year	Age	Income Tax Base	Federal Marginal Bracket	Amount into Federal Marginal Bracket	Remaining in Federal Marginal Bracket
2023	70/69	\$847,656	37%	\$153,906	--
2024	71/70	\$871,817	37%	\$162,467	--
2025	72/71	\$880,191	37%	\$154,891	--
2026	73/72	\$875,759	39.60%	\$284,359	--
2027	74/73	\$892,659	39.60%	\$287,959	--
2028	75/74	\$909,258	39.60%	\$290,908	--
2029	76/75	\$926,241	39.60%	\$293,991	--
2030	77/76	\$943,612	39.60%	\$297,162	--
2031	78/77	\$961,836	39.60%	\$300,836	--
2032	79/78	\$980,633	39.60%	\$304,733	--
2033	80/79	\$1,000,034	39.60%	\$308,934	--
2034	81/80	\$1,019,541	39.60%	\$312,891	--
2035	82/81	\$1,039,210	39.60%	\$316,660	--
2036	83/82	\$1,054,572	39.60%	\$315,772	--
2037	84/83	\$1,070,980	39.60%	\$315,530	--
2038	85/84	\$1,087,048	39.60%	\$314,598	--
2039	86/85	\$1,103,432	39.60%	\$313,632	--
2040	87/86	\$1,120,119	39.60%	\$312,519	--
2041	88/87	\$910,386	39.60%	\$84,636	--
2042	89/88	\$915,578	39.60%	\$71,228	--
 2043	90/89	\$919,055	39.60%	\$55,705	--
2044	—/90	\$948,166	39.60%	\$163,516	--

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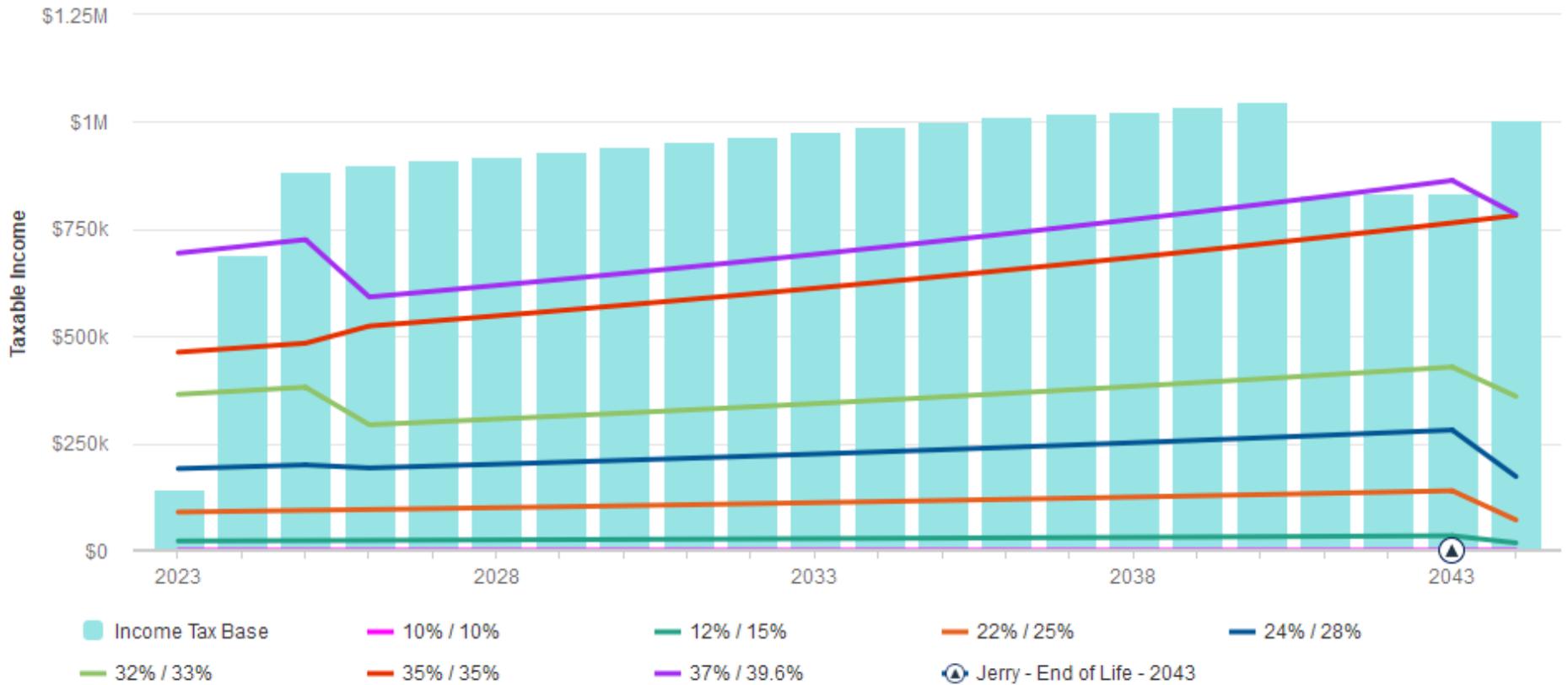
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Tax Bracket for Decision Center | Trust & Gifting Strategies



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Tax Bracket

 Jerry - End of Life - 2043

Year	Age	Income Tax Base	Federal Marginal Bracket	Amount into Federal Marginal Bracket	Remaining in Federal Marginal Bracket	Change in Income Tax Base
2023	70/69	\$143,328	22%	\$53,878	\$47,422	(\$704,328)
2024	71/70	\$692,224	35%	\$219,324	\$17,126	(\$179,593)
2025	72/71	\$886,792	37%	\$161,492	--	\$6,601
2026	73/72	\$900,192	39.60%	\$308,792	--	\$24,433
2027	74/73	\$910,695	39.60%	\$305,995	--	\$18,036
2028	75/74	\$921,143	39.60%	\$302,793	--	\$11,885
2029	76/75	\$931,769	39.60%	\$299,519	--	\$5,528
2030	77/76	\$942,535	39.60%	\$296,085	--	(\$1,077)
2031	78/77	\$953,896	39.60%	\$292,896	--	(\$7,940)
2032	79/78	\$965,557	39.60%	\$289,657	--	(\$15,076)
2033	80/79	\$977,540	39.60%	\$286,440	--	(\$22,494)
2034	81/80	\$989,342	39.60%	\$282,692	--	(\$30,199)
2035	82/81	\$1,001,986	39.60%	\$279,436	--	(\$37,224)
2036	83/82	\$1,012,608	39.60%	\$273,808	--	(\$41,964)
2037	84/83	\$1,019,360	39.60%	\$263,910	--	(\$51,620)
2038	85/84	\$1,026,290	39.60%	\$253,840	--	(\$60,758)
2039	86/85	\$1,036,963	39.60%	\$247,163	--	(\$66,469)
2040	87/86	\$1,047,751	39.60%	\$240,151	--	(\$72,368)
2041	88/87	\$830,763	39.60%	\$5,013	--	(\$79,623)
2042	89/88	\$833,763	35%	\$86,313	\$10,587	(\$81,815)
 2043	90/89	\$834,718	35%	\$70,418	\$28,632	(\$84,337)
2044	—/90	\$1,006,499	39.60%	\$221,849	--	\$58,333

Tax information is based on information you have provided. Wells Fargo & Company and its affiliates do not provide tax advice. Please consult your legal and/or tax advisors to determine how this information, and any planned tax results may apply to your situation at the time your tax return is filed.

This report is not complete without all sections noted in the Table of Contents. Please read each section carefully.

Tax laws or regulations are subject to change at any time and can have a substantial impact on your individual situation.

Sample

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Insurance

Insurance, Life

New \$6 Million Life Policy for Family Trust (added)

Death Benefit: \$6,000,000	Institution: —	Insured: Jerry Stein
Owner: Insurance Trust	Annual Premium: \$80,000	Cash Value: \$0 as of 1/4/2018 6:27 PM
Primary Beneficiaries		
Insurance Trust (100.00%)		
Contingent Beneficiaries		
Equally to Children (100.00%)		

Liabilities and Expenses

Expenses, Other

\$60,000 College for Each Grandkid (added)

Amount: \$60,000	Treat As: Normal Expense	Starts: Year 2026
Ends: Year 2037	Pre Retirement Index: Inflation (2.25%)	Post Retirement Index: Inflation (2.25%)
Expense Type: —	Tax Treatment: —	

Estate

Qualified Personal Residence Trusts

Beach House (added)

Current Value: n/a	Term: 5 years
Remainder Beneficiaries	

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Gary and Diane Stein (100.00%)

Charitable Remainder Trusts

50% of Company Stock to Charity Trust (added)

Current Value: n/a

Grantor: Jerry and Ruth (Joint/ROS)

Expires at Death of: Last to Die

IRC Rate: 2.0%

Income Beneficiaries

Jerry and Ruth (Joint/ROS) (100.00%)

Remainder Beneficiaries

Boys and Girls Club (25.00%)

Various Local Charities (50.00%)

Wounded Warriors (25.00%)

Assets to be Transferred to Trust

Company Stock

Percent of Asset: 50%

Current Asset Value: \$6,881,590

This plan uses the General Default Inflation Rate Assumption for "Annual Increase" calculations. If the "Annual Increase" or inflation rate is overwritten at the individual cash flow level, the selected rate applies to all years of the plan. "Annual Increase" or inflation assumptions impact your projected future savings and help estimate the future cost of goods and services. Estimating what things will cost when you are ready to retire allows you to compare your estimated retirement spending needs against your estimated retirement savings and income. Please note that the assumption used in your plan for specific life goals and cash flow amounts may have been changed based on your discussion with your advisor. Inflation assumptions are selected individually for each plan item that utilizes an inflation assumption; therefore, inflation assumptions may be different for each goal. Scenarios and results are all hypothetical and there is no guarantee that any particular scenario or plan results will be achieved.

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Assumptions | Base Facts



The actual performance of an account will vary and will be reduced by management and other fees. The collection of fees produces a negative compounding effect on the total rate of return net of management fees.

Model Portfolios in Use

The table below displays the underlying assumptions used for the gross growth rates of investment assets.

Inflation Rate	Percent	Rate of Return	Mean Rate	Standard Deviation
Consumer Price Index	100.00%	2.25%	2.25%	0.00%
Total	100.00%	2.25%	—	—
Strategic Models - Conservative Income	Percent	Rate of Return	Mean Rate	Standard Deviation
Developed Market Ex-U.S. Equities	2.00%	6.36%	7.68%	17.00%
Commodities	2.00%	6.72%	7.88%	16.00%
U.S. Large Cap Equities	12.00%	7.13%	8.29%	16.00%
U.S. Long Term Taxable Fixed Income	14.00%	3.85%	4.28%	9.50%
High Yield Taxable Fixed Income	3.00%	5.83%	6.30%	10.00%
U.S. Mid Cap Equities	4.00%	7.81%	9.11%	17.00%
U.S. Short Term Taxable Fixed Income	14.00%	2.48%	2.49%	1.50%
Cash Alternatives	2.00%	1.87%	1.87%	1.00%
Emerging Market Fixed Income	3.00%	6.29%	6.81%	10.50%
U.S. Intermediate Term Taxable Fixed Income	44.00%	3.56%	3.63%	3.75%
Total	100.00%	4.56%	—	—
Strategic Models - Moderate Income	Percent	Rate of Return	Mean Rate	Standard Deviation
U.S. Intermediate Term Taxable Fixed Income	35.00%	3.56%	3.63%	3.75%
U.S. Small Cap Equities	4.00%	7.72%	9.50%	20.00%

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Strategic Models - Moderate Income	Percent	Rate of Return	Mean Rate	Standard Deviation
Cash Alternatives	2.00%	1.87%	1.87%	1.00%
Emerging Market Fixed Income	5.00%	6.29%	6.81%	10.50%
U.S. Mid Cap Equities	5.00%	7.81%	9.11%	17.00%
U.S. Short Term Taxable Fixed Income	11.00%	2.48%	2.49%	1.50%
High Yield Taxable Fixed Income	4.00%	5.83%	6.30%	10.00%
U.S. Large Cap Equities	16.00%	7.13%	8.29%	16.00%
U.S. Long Term Taxable Fixed Income	12.00%	3.85%	4.28%	9.50%
Commodities	2.00%	6.72%	7.88%	16.00%
Developed Market Ex-U.S. Equities	4.00%	6.36%	7.68%	17.00%
Total	100.00%	5.16%	—	—

Tax Mode

Tax Mode: Form 1040

Tax Exemptions: automatic

Income Tax Sunset: Sunset Occurs for 2026

Estate Tax Sunset: Sunset Occurs for 2026

Tax Rates

State and Local Tax

Start Year

Income Taxes

Local Taxes

Estate & Inheritance Taxes

—

By State Rules
State: CA

—

Flat Tax
Jerry's Flat Rate: —
Ruth's Flat Rate: —
Additional Estate Tax Amount: —
Estate Tax Exemption Amount: —

Other Rates

Heirs Income Tax Rate (IRD): 35.0%

IRC Sec. 7520: 2.4%

Present Value Discount for Estate Valuation: 2.40%

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Default Income Tax Rate for Entities: 35.0%

Giftgiving Assumptions

Jerry Stein

Taxable Gifts Given (Post-1976): \$0

Basic Exclusion Amount Used: \$0

DSUE Amount Used: \$0

Federal Gift Tax Paid (Post-1976): \$0

GST Exemption Used: \$0

Ruth Stein

Taxable Gifts Given (Post-1976): \$0

Basic Exclusion Amount Used: \$0

DSUE Amount Used: \$0

Federal Gift Tax Paid (Post-1976): \$0

GST Exemption Used: \$0

Simulation

Simulation Starts: Jan 1 of This Year

Default Core Cash Account Growth Rate: 0.00%

Desired Remainder Amount: \$0

Desired Remainder Indexed At: 0.00%

Retirement and Death

Jerry Stein

Retirement Age: 67; 2020

Assumed Age of Death: 90; 2043

Probate Rate: —

Final Expenses: \$0

Ruth Stein

Retirement Age: 63; 2017

Assumed Age of Death: 90; 2044

Probate Rate: —

Final Expenses: \$0

Estate Analysis Reports will end in 2044 (21 years)

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