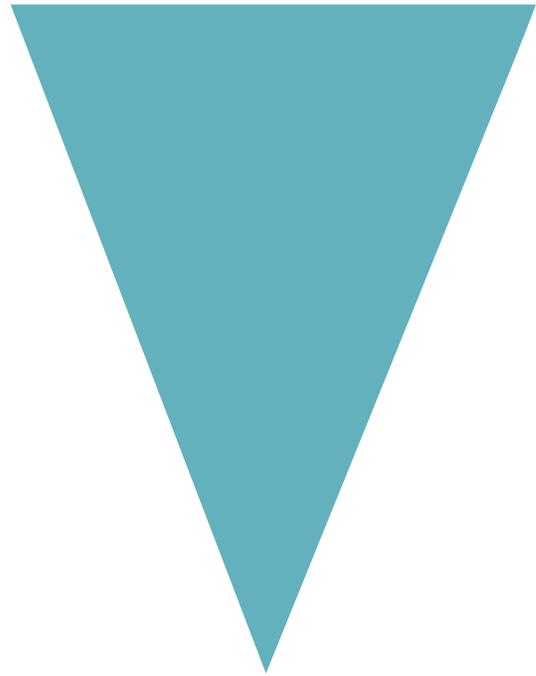




Acute
WealthCare



REPORT PREPARED FOR

**John Doe &
Jane Doe**

by Steve Allender, CRPC
Acute WealthCare, LLC

Generated on 01/19/2022

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Important Information

This report is intended to provide you with an analysis of your financial plan. It is based on the data and assumptions provided by you and your financial professional including but not limited to asset expected returns, volatility, and inflation assumptions. Detailed information regarding assumptions can be found on the disclosure page of this report.

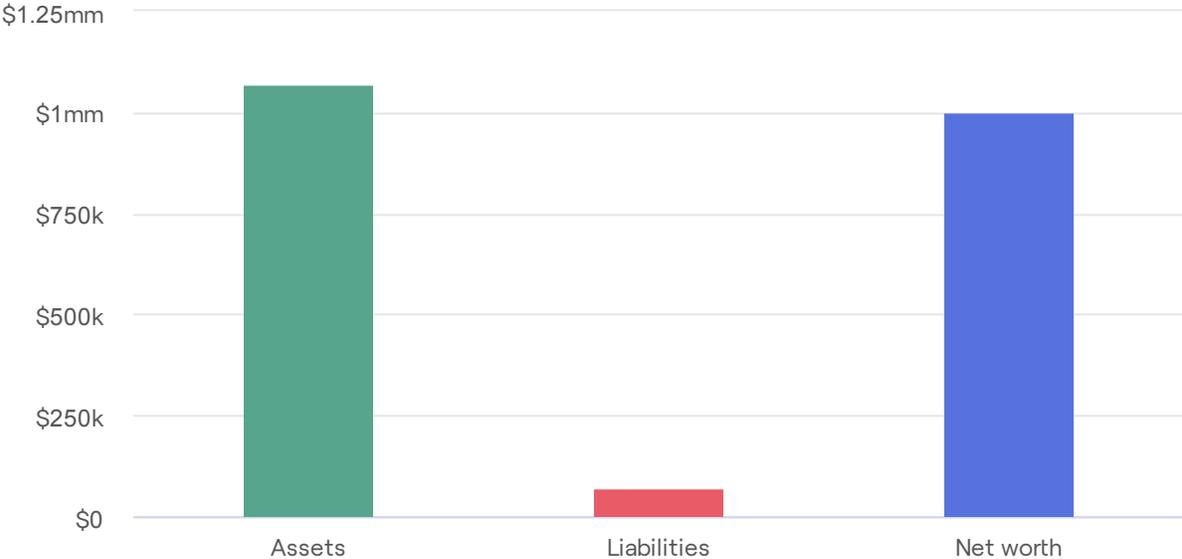
The report shows comparisons of your current plan and a proposed plan. The proposed plan is a recommendation formulated by your financial professional. The report also shows comparisons of your current asset allocation and a proposed asset allocation. The proposed asset allocation is the recommendation formulated by your financial professional.

The report shows the Probability of Success of your plan using a Monte Carlo simulation calculated by running the projection 1,000 separate times. Some sequences of returns used in the Monte Carlo simulation will give you better results, and some will give you worse results. These multiple trials provide a range of possible results. RightCapital considers a trial to be "successful" if, at the end of your planning horizon, your invested assets are greater than zero. The percentage of trials that were successful is the Probability of Success of your plan, with all its underlying assumptions. Detailed disclosure regarding the calculations can be found on the disclosure page of this report.

Balance Sheet

Just like any well-run business, your personal balance sheet should always be in check. Your net worth is the difference between your assets and your liabilities. Assets are everything you own such as your home and investments, and liabilities are everything you owe such as the balance on your mortgage and other debt.

Your net worth is \$999,611 as of 1/19/22



Assets	
Bank	\$11,000
Invested assets	\$675,345
Real estate assets	\$380,000
Life insurance cash value	\$0
Other assets	\$0
Total assets	\$1,066,345

Liabilities	
Credit cards	\$1,734
Mortgages	\$65,000
Home equities	\$0
Student loans	\$0
Other debts	\$0
Total liabilities	\$66,734
Net Worth	\$999,611

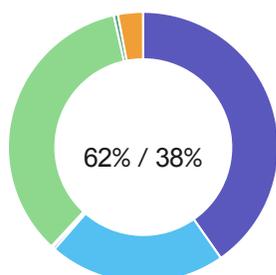
Balance Sheet Details

Description	John	Jane	Joint	Total
Assets				
Cash				
Joint Bank Account			\$11,000	\$11,000
Total Cash	\$0	\$0	\$11,000	\$11,000
Invested Assets				
Non-qualified				
Joint Investment Account			\$263,000	\$263,000
Qualified				
John's 401k	\$155,000			\$155,000
Jane's IRA		\$190,000		\$190,000
David's College 529 Savings	\$67,345			\$67,345
Total Invested Assets	\$222,345	\$190,000	\$263,000	\$675,345
Real Estate Assets				
Primary Home	\$380,000			\$380,000
Total Real Estate Assets	\$380,000	\$0	\$0	\$380,000
Total Assets	\$602,345	\$190,000	\$274,000	\$1,066,345
Liabilities				
Joint Credit Card			\$1,734	\$1,734
Home Mortgage			\$65,000	\$65,000
Total Liabilities	\$0	\$0	\$66,734	\$66,734
Net Worth				
Total Net Worth	\$602,345	\$190,000	\$207,266	\$999,611

Asset Allocation

Current allocation

All Accounts



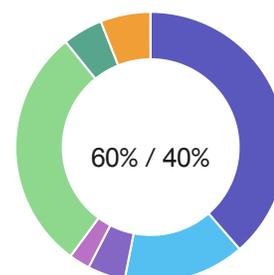
Equity / Fixed Income

Annual return: 5.9%
Standard deviation: 10.5%

40.3%	● U.S. Equities	38.6%
21.1%	● International Equities	14.5%
0.3%	● Emerging Markets	4.5%
0.2%	● Real Estate	2.5%
34.6%	● U.S. Bonds	29.1%
0.5%	● International Bonds	4.8%
3%	● Cash	6%
0%	● Other	0%

Target allocation

Moderate



Equity / Fixed Income

Annual return: 5.9%
Standard deviation: 10.2%

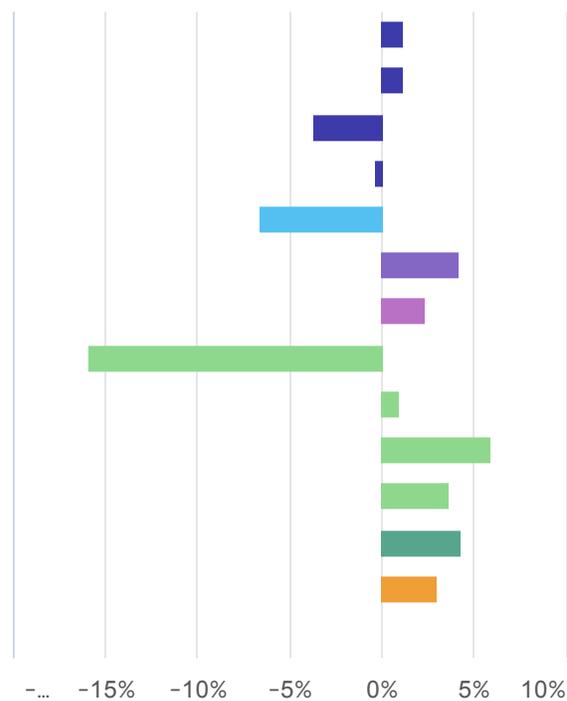
To balance back to your target portfolio:

U.S. Equities	Sell	\$ 11,481	U.S. Bonds	Sell	\$ 37,144
International Equities	Sell	\$ 44,573	International Bonds	Buy	\$ 29,041
Emerging Markets	Buy	\$ 28,364	Cash	Buy	\$ 20,260
Real Estate	Buy	\$ 15,533	Other	Sell	\$ 0

This page shows a need to increase or decrease the amounts currently represented in these asset classes of the current portfolio.

Asset Allocation Details

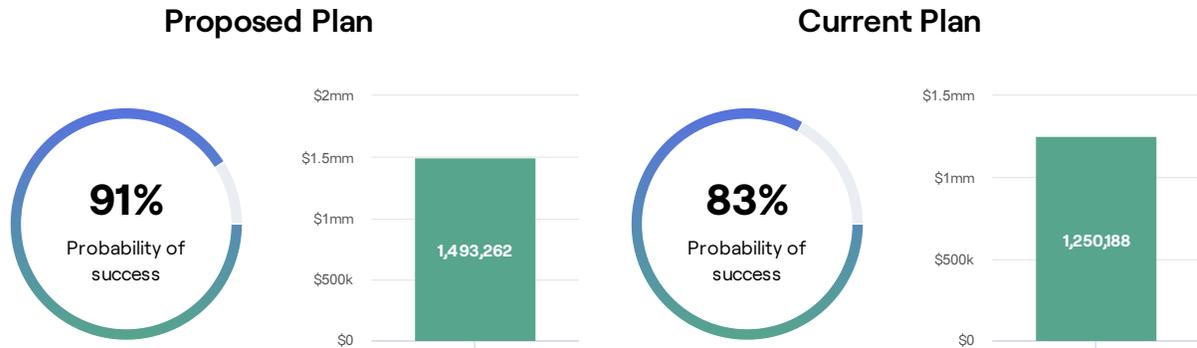
	Current	Target
Large Growth	14.9%	16%
Large Value	14.9%	16%
Mid Cap	6.9%	3.3%
Small Cap	3.6%	3.3%
International Equities	21.1%	14.5%
Emerging Markets	0.3%	4.5%
Real Estate	0.2%	2.5%
Government	23.9%	8%
Municipal	0.1%	1%
Corporate	10.2%	16.1%
High Yield	0.4%	4%
International Bonds	0.5%	4.8%
Cash	3%	6%
Other	0%	0%



Please refer to sections 5 and 8.4 of the disclosure section for more information.

Retirement Analysis

Use of a detailed retirement analysis tool is important to help determine whether you are on track for a successful retirement. Monte Carlo simulations, stress tests, and viewing specific scenarios can help you evaluate your retirement plans and see the impact of potential changes.



This section of the report displays the results of Monte Carlo simulations run on the current and proposed plans. The results are derived from 1000 simulations and the specified retirement cash flows. The chart of probability of success represents the overall likelihood of success in both the current and proposed plan.

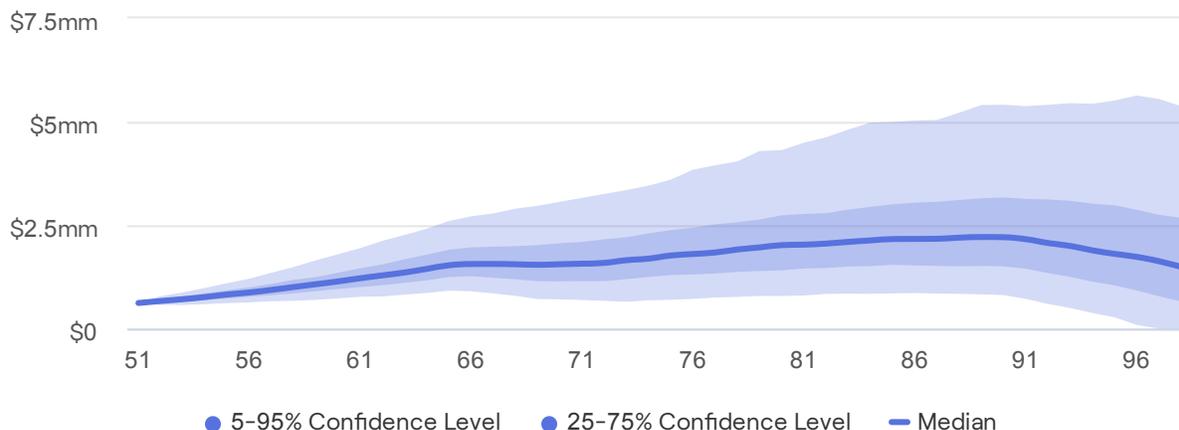
IMPORTANT: The projections or other information generated by RightCapital regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results are based on return and volatility assumptions from a number of market indices shown in disclosure sections 5, 6 and 8.4. Fees and expenses are not included, and thus, are excluded, including, but not limited to, fund fees, account fees, product fees and advisor fees. Inclusion of those fees results in lower returns, which would affect the probability of achieving any particular outcome. Results may vary with each use and over time. The analysis must be reviewed in conjunction with assumptions, limitations and methodologies in the disclosure section. This report is not complete without the accompanying disclosure page.

Retirement Analysis Action Items

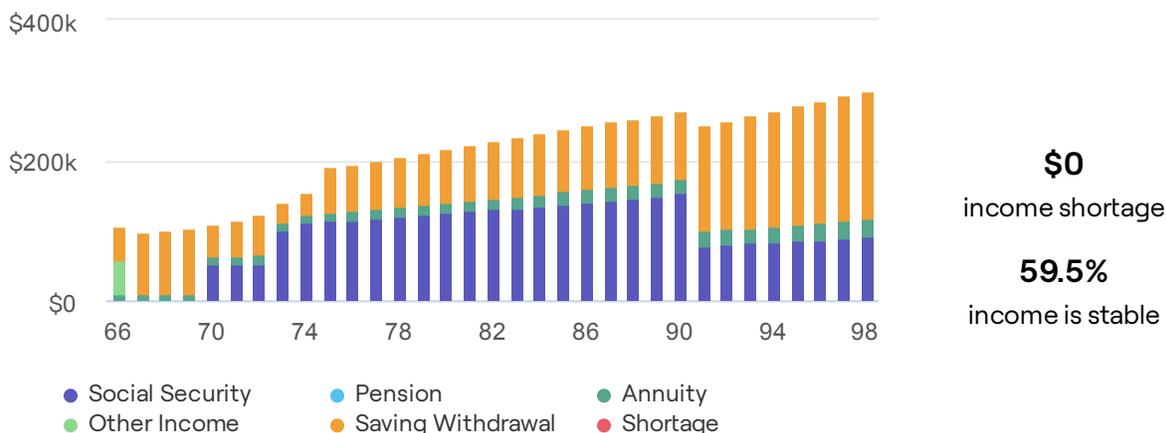
	Proposed	Current
Financial goals		
John's retirement age	66	66
John's retirement healthcare cost	\$ 0	\$ 0
John's LTC cost	\$ 0	\$ 0
John's LTC duration	2	2
John's planning horizon	90	90
Jane's retirement age	64	65
Jane's retirement healthcare cost	\$ 0	\$ 0
Jane's LTC cost	\$ 0	\$ 0
Jane's LTC duration	2	2
Jane's planning horizon	95	95
Retirement Monthly Expense	\$ 5,000	\$ 5,000
Jane's Vacation Goal	\$ 2,000	\$ 2,000
Retirement Income	\$ 0	\$ 0
Savings		
Jane's Savings	\$ 7,000	\$ 5,500
John's Tax-Deferred	\$ 8,000	\$ 8,000
Strategies		
Glide path	Default glide path	Default glide path
Social Security	Optimal strategy	Current strategy
John Doe	Age 70	Age 67
Jane Doe	Age 70	Age 67
Education strategy	Current strategy	Current strategy
Retirement Spending	Inflation Adjusted	Inflation Adjusted

Retirement Analysis Details – Proposed plan

Asset simulation results



Retirement income



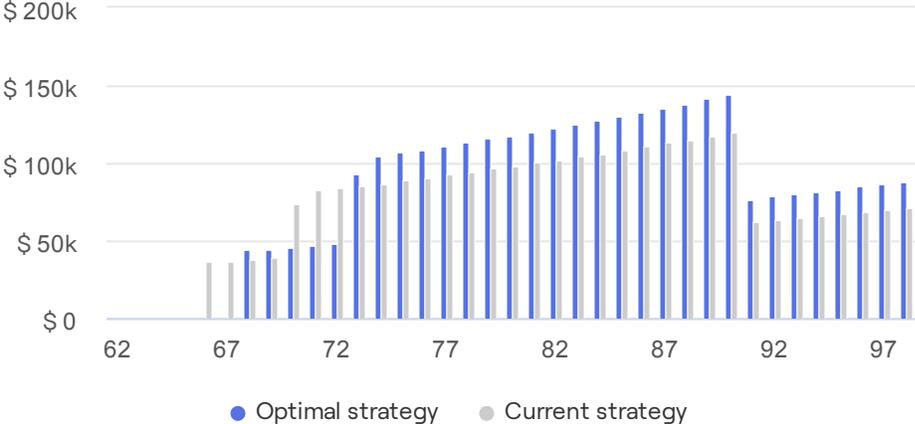
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Optimal Social Security Strategy

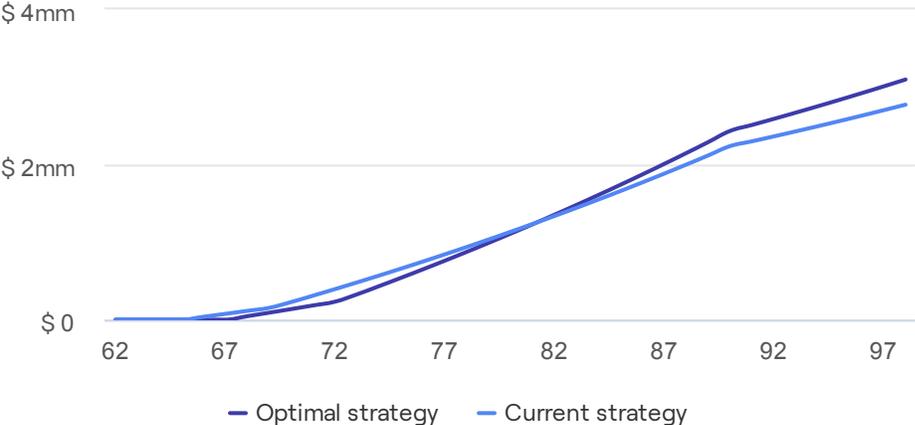
There are as many as 700 different Social Security filing strategies that can be tested in order to identify the optimal Social Security benefit for your specific retirement needs. Compare your optimal strategy to others to see the potential benefit of optimization.

Annual cash flow comparison



\$ 324,293 more
from the optimal
Social Security filing
strategy
than Current strategy

Cumulative cash flow comparison



To obtain maximum Social Security benefit

1. John applies own retirement/spousal benefit at age 69.
2. Jane applies own retirement/spousal benefit at age 70.

Medicare Coverage

It is important to select the Medicare options that meet your needs and enroll in Medicare on time. Delayed enrollment can result in penalties and coverage gaps.

Your Medicare Considerations



Location Consideration

I spend most of my time at home and visit in-network Dr. in my area

Flexibility on doctor choices



Health Consideration

I'm healthy and can work with deductible/copay/coinsurance for lower premiums

Deductible/copay



Risk Consideration

I prefer more predictable cost with an out of pocket limit

No out of pocket limit

Proposed Medicare Choices

Original Medicare Part A, B, D covers Hospital insurance, Medical insurance and prescription drugs. Dental and vision is NOT included. Original Medicare enables you to see Dr. in any location in U.S. Original Medicare has less predictable costs with deductibles, copays, and no out of pocket limit.

Medicare Coverage

It is important to select the Medicare options that meet your needs and enroll in Medicare on time. Delayed enrollment can result in penalties and coverage gaps.

Coverage Analysis

Description	Coverage
Hospital Insurance	✔ Covered in Medicare Part A
Medical insurance	✔ Covered in Medicare Part B
Prescription drug	✔ Covered in Medicare Part D
Dental, vision and hearing	✘ Not covered
Long term Care	✘ Not covered

Proposed option
**Original Medicare, Part A,
B, D**

Medicare Enrollment

It is important to select the Medicare options that meet your needs and enroll in Medicare on time. Delayed enrollment can result in penalties and coverage gaps.

John Doe

Social Security at 65 I will have received retirement benefits by age 65

Group Plan Coverage at 65 I have group coverage from me/spouse. Plan covers more than 20 employees

Jane Doe

Social Security at 65 I will have received retirement benefits by age 65

Group Plan Coverage at 65 I have group coverage from me/spouse. Plan covers more than 20 employees

Your Enrollment Period

John should talk to the group benefit administrator and ask about signing up for Medicare 3 months before John's 65th birthday. John will be auto enrolled in Part A and B. John can consider declining Part A, B coverage, delaying Medicare enrollment, and continuing to use Group plan coverage. John needs to enroll in Medicare when John loses Group plan coverage.

Jane should talk to the group benefit administrator and ask about signing up for Medicare 3 months before Jane's 65th birthday. Jane will be auto enrolled in Part A and B. Jane can consider declining Part A, B coverage, delaying Medicare enrollment, and continuing to use Group plan coverage. Jane needs to enroll in Medicare when Jane loses Group plan coverage.

Start Enrollment

To enroll in Medicare part A and B: www.ssa.gov

To enroll in MediGap, Medicare Advantage and Medicare Part D, you need to compare plans from private insurance companies. Start at www.medicare.gov

Medicare Tips

Scenario	Tip
I'm turning 65	Medicare enrollment is NOT automatic
I have group retiree benefit or COBRA	You still need Medicare
I missed my enrollment period	You have a LIFETIME penalty of higher premiums. You are likely to have months of a coverage gap
I enrolled in Medicare	You cannot contribute to an HSA
I enrolled in Medicare Advantage	You don't need a MediGap policy
What's my total health care cost?	Varying by plan, premium plus out of pocket expenses range from \$5,000 to \$8,000 per year.

College Funding Analysis for David

The cost of college education has risen substantially over the years. Projecting the future cost of education, as well as your current funding level, will help you in determining the proper course of action based on your goals, the type of funding you are using, and your time horizon.

David’s projected college cost is \$ 139,739



To achieve desired college funding level

David’s College Goal	
Annual college cost	\$ 26,820
Scholarship/other	\$ 0
Student borrowing	\$ 0
Annual net cost	\$ 26,820
Current 529 balance	
529 balance	\$ 67,345
Annual 529 savings	
Lump sum saving	\$ 0
Additional annual 529 saving	\$ 2,400
Strategy	
529 asset allocation	Current
Funding sources	529 only

College Funding Details

College cost and funding summary for David

Year	Age	College Cost	Grants/Scholarship	Student Borrowing	Net Cost	529 Funding	Other Funding	Total Funding	Shortfall
2023	15	0	0	0	0	0	0	0	0
2024	16	0	0	0	0	0	0	0	0
2025	17	0	0	0	0	0	0	0	0
2026	18	31,943	0	0	31,943	31,943	0	31,943	0
2027	19	33,860	0	0	33,860	33,860	0	33,860	0
2028	20	35,891	0	0	35,891	32,251	0	32,251	3,640
2029	21	38,045	0	0	38,045	0	0	0	38,045

529 account summary for David

Year	Age	Beginning Balance	Portfolio Return	Savings	Withdrawals	Ending Balance
2023	15	67,345	3,569	2,400	0	73,314
2024	16	73,314	3,885	2,400	0	79,599
2025	17	79,599	4,218	2,400	0	86,217
2026	18	86,217	4,569	2,400	31,943	61,243
2027	19	61,243	3,245	0	33,860	30,628
2028	20	30,628	1,623	0	32,251	0

Estate Checklist

To protect and control the financial future of your family and loved ones, keep track of your progress on creating important estate checklist documents.

Important estate checklist tasks

	John	Jane
Will		
Document created		
Power of Attorney		
Document created		
Living Will		
Document created	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Document last updated		
Health Care Proxy		
Document created		
Beneficiary Designations		
Created and reviewed	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Living Trust		
Document created		

Beneficiaries

Life changes, it is important to review your beneficiaries periodically to ensure your money will go where you intended.

	Account Balance	Primary Beneficiary	Contingent Beneficiary
Bank			
Joint Accounts			
Joint Bank Account	\$11,000		
Invested Assets			
John's Accounts			
John's 401k	\$155,000	Jane	
David's College 529 Savings	\$67,345	David	
Jane's Accounts			
Jane's IRA	\$190,000	John	
Joint Accounts			
Joint Investment Account	\$263,000		

Disclosure

1. **No Warranties.** RightCapital makes no warranties, expressed or implied, as to accuracy, completeness, or results obtained from any information on www.rightcapital.com (the "Platform"). The Platform uses simplified assumptions derived and/or obtained from historical data that are used to create assumptions about potential investment returns.
2. **Advice.** RIGHTCAPITAL DOES NOT PROVIDE LEGAL, TAX, ACCOUNTING, INVESTMENT OR FINANCIAL ADVICE. RIGHTCAPITAL DOES NOT PROVIDE RECOMMENDATIONS FOR ANY PRODUCTS OR SECURITIES. Your financial professional may not provide tax or legal advice. The appropriate professionals should be consulted on all legal and accounting matters prior to or in conjunction with implementation of any strategy. Use prospectus for any discussions about securities.
3. **Data** provided by you or your financial professional for your assets, liabilities, goals, accounts, and other assumptions are key inputs for the calculations at RightCapital. The information should be reviewed periodically and updated whenever there is a change in information or circumstances.
4. **Monte Carlo Simulation methodology.** RightCapital generated Monte Carlo simulations calculating the results of your plan by running the projection 1000 times. Some sequences of returns will give you better results, and some will give you worse results. These multiple trials provide a range of possible results. RightCapital considers a trial to be "successful" if at the end of the planning horizon your invested assets are greater than zero. The percentage of trials that were successful is the Probability of Success of your plan, with all its underlying assumptions.
5. **Asset classes used in Monte Carlo simulation** RightCapital uses only a few asset classes. The default return and volatility assumptions of the asset classes are estimated based on the historical return data of indices, which serve as proxies for their respective asset classes. They are not returns of actual investments. The historical return data used to derive returns for all asset classes are:

U.S. Large Growth, U.S Large Value and Other: S&P500 Total Return Index - 12/1970 - 12/2020
U.S. Mid Cap: Russell Midcap total return index - 12/1995 - 12/2020
Small Cap: Russell 2000 total return index - 12/1980 - 12/2020
International Equities: EAFE Total return (USD return) - 12/1970 - 12/2020
Emerging Markets Equity: MSCI Emerging market index (USD return) - 12/1987 - 12/2020
Real Estate: MSCI US REIT Index - 12/2009 - 12/2020
U.S. Government: Treasury bonds - 12/1999 - 12/2020
Municipal: Bloomberg Barclays Muni Bond Index - 12/1999 - 12/2020
U.S. Corporate and International Bonds: Bloomberg Barclays US Aggregate Bond Index - 12/1999 - 12/2020
High Yield: ICE BofA US High Yield Index - 12/1999 - 12/2020
Cash: 3 Month Treasury returns - 12/1999 - 12/2020

Note: The S&P500 Total Return Index is made up of both large cap growth and large cap value stocks. This index return and volatility data is used for both large cap growth and large cap value asset classes in the RightCapital system as it is an appropriate benchmark for both. RightCapital uses the S&P500 total return index as the best proxy for any unclassified assets labeled as 'Other'

6. Return and volatility assumptions used in Monte Carlo simulations

Asset Class	Total Return	Volatility
Large Growth	7.79%	16.1%
Large Value	7.79%	16.1%
Mid Cap	7.79%	16.1%
Small Cap	9.18%	21.9%
International Equities	8.3%	18.5%
Emerging Markets	10.55%	27.1%

Asset Class	Total Return	Volatility
Cash	1%	1.9%
Other	8.79%	16.1%

Asset Class	Total Return	Volatility
Real Estate	7.92%	16.3%
Government	2.5%	5.1%
Municipal	3%	3.95%
Corporate	2.85%	5.1%
High Yield	2.85%	5.1%
International Bonds	2.85%	5.1%

7. **Tax and Inflation assumptions used in Monte Carlo simulations** Starting federal and state standard deductions, exemptions and the tax brackets used in projections are as of 2019. The following inflation assumptions are used in the projection: General inflation 3%; Education inflation 6%; Tax inflation 0%; Social Security inflation 2%; Health inflation: 5%

8. Assumption and calculation limitations of Monte Carlo Simulations

8.1 **Your resources and goals may be different from the estimates that you provided:** The report is intended to help you in making decisions on your financial future based, in part, on information that you have provided and reviewed including, but not limited to, your age, income, assets, liabilities, anticipated expenses and retirement age. Some of this information may change in unanticipated ways in the future and those changes may make this RightCapital projection less useful.

8.2 **Inherent limitations in RightCapital financial model results:** Investment outcomes in the real world are the results of a near infinite set of variables, few of which can be accurately anticipated. Any financial model, such as RightCapital, can only consider a small subset of the factors that may affect investment outcomes and the ability to accurately anticipate those few factors is limited. For these reasons, investors should understand that the calculations made in this report are hypothetical, do not reflect actual investment results, and are not guarantees of future results.

8.3 **Results may vary with each use and over time:** The results presented in this report are not predictions of actual results. Actual results may vary to a material degree due to external factors

beyond the scope and control of this report. As investment returns, inflation, taxes, and other economic conditions vary from the assumptions, your actual results will vary from those presented in RightCapital. Small changes in these inputs and assumptions may have a significant impact on the results.

8.4 RightCapital considers investments in only a few Broad Investment Categories: RightCapital utilizes U.S. Large Growth, U.S. Large Value, U.S. Mid Cap, U.S. Small Cap, Real Estate, International Equities, Emerging Markets Equity, U.S. Government, U.S. Corporate, U.S. High Yield, International Bonds and Cash. These broad investment categories are not specific securities, funds, or investment products. The assumed rates of return of these broad categories are based on the returns of indices. These indices do not include fees or operating expenses and are not available for investment. These indices are unmanaged and the returns are shown for illustrative purpose. It important to note that the broad categories that are used are not comprehensive and other investments that are not considered may have characteristics that are similar or superior to the categories that are used in RightCapital.

8.4.1 Investment Risk: Clients and prospective clients should be prepared to bear investment loss including loss of original principal. Clients should assess their tolerance for risk with their financial professional and update when a change in financial status occurs. Investments are subject to many risks depending on the asset class, including but not limited to: Large Growth, Large Value, Mid Cap, Small Cap, Real Estate: Either the stock market as a whole, or the value of an individual company, may go down resulting in a decrease in the value of client investments. Common stocks are susceptible to general stock market fluctuations and to volatile increases and decreases in value as market confidence in and perceptions of their issuers change. If you held common stock, or common stock equivalents, of any given issuer, you would generally be exposed to greater risk than if you held preferred stocks and debt obligations of the issuer. Small cap stocks may be subject to risks such as but not limited to volatility, lack of available information and liquidity due to low trading volume. International Equities, Emerging Markets: Foreign investments may carry risks associated with investing outside the United States, such as currency fluctuation, economic or financial instability, lack of timely or reliable financial information or unfavorable political or legal developments. Those risks are increased for investments in emerging markets. Foreign securities can be more volatile than domestic (U.S.) securities. Government, Municipal, Corporate, High Yield, International Bonds: Investments in fixed income are subject to various risks including changes in interest rates, credit quality, inflation risk, market valuations, prepayments, corporate events, tax ramifications and other factors. Investing in securities involves risk of loss. Further, depending on the different types of investments there may be varying degrees of risk.

8.5 Insurance, Annuities and other related calculations. RightCapital may include Life insurance, annuity or other products in the calculation. The return or returns of any such life insurance product, annuity or other product, as may be included in the calculation, are hypothetical and shall not be used as proxy, replacement for nor construed as actual performance of the product or to predict or project investment results of those products. Product fees, expenses and detailed features may not be completely included and modeled in the calculation. This report should not be construed as an insurance policy application or pre-qualification.

8.6 Fees and expenses: The portfolio returns assume that the portfolio is rebalanced on an annual basis to reflect the target allocation. No portfolio rebalancing costs are deducted from the

portfolio value. Fees and expenses are not included, and thus, are excluded, including, but not limited to, fund fees, account fees, product fees and advisor fee. Inclusion of those fees results in lower returns, which would affect the probability of achieving any particular outcome.

8.7 Taxes: RightCapital includes limited accounting for taxes. RightCapital calculates taxes based on your input. RightCapital estimates federal, state and local taxes based on current laws with simplified deduction, exemption, and tax bracket parameters of the current year. In the projection, tax parameters are adjusted by an inflation assumption provided by you or your financial professional. Future tax laws may be significantly different than current tax laws and may result in higher or lower taxes due than what are reflected within this report. Roth IRA distribution are tax free if made 5 years after the initial contribution to the plan and you are over 59 1/2. Before investing in a 529 plan, consider whether your state offers a 529 plan that provides residents with favorable state tax benefits. RightCapital includes limited accounting for Federal Estate Tax with simplified deduction, exemption, and tax bracket parameters of the current year. RightCapital does not include any State Estate tax.

8.8 Current Dollars and Future Dollars: The results of RightCapital calculations are in future dollars. To help you compare dollar amounts in different years, results can also be expressed in current dollars by discounting the future dollars by the inflation rate you or your financial professional provides.

8.9 Current allocation and target allocation: Current allocation is the allocation based on the current portfolio holdings entered in the system as well as asset classification data from Morningstar. The target allocation is the allocation recommended by your financial professional.

8.10 Current plan and proposed plan: Current plan is the plan based on the information you and your financial professional input in the profile section. Proposed plan is the plan recommended by your financial professional, with the plan details as shown in the retirement analysis section.

9. Liquidation of holdings: this report may include liquidation of holdings, recommended by your financial professional. The transaction cost of liquidation is not included in the analysis. The liquidation will also result in the loss of future earnings.

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