

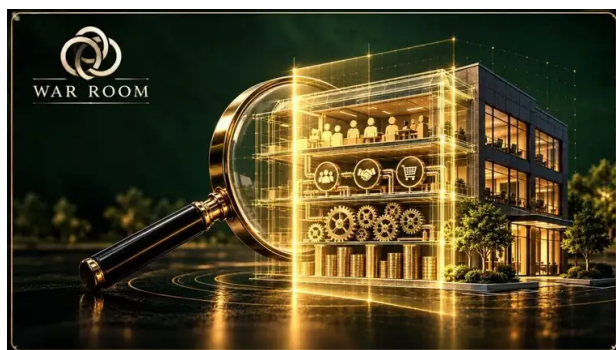
Simplifying sophisticated financial planning for small business owners and their families.

FOR ESTABLISHED BUSINESS OWNERS / YOUR NEXT CHAPTER

You built the business. Who's connecting the money?

Your taxes, investments, insurance, legal plans and business affect one another. When they do not work together, what could your family be leaving on the table?

01 / ONE QUESTION: COULD THE BUSINESS TRANSFER MORE VALUE?



MITCHELL HOME SERVICES / FICTIONAL BUSINESS

\$120,000-\$240,000

incremental after-tax family sale proceeds

Current assumed proceeds

\$792,000

Improved assumed proceeds

\$912,000-\$1,032,000

Target \$50,000-\$100,000 more sustainable annual earnings, valued at 4x; 80% family ownership; assumed 25% sale tax. \$25,000 improvement cost paid upfront. No higher multiple, transaction costs or extra interim profit counted.

Buyer validation is required. Costs beyond the initial \$25,000 are unmodeled. Existing business equity is not new wealth; this isolated receipt difference is not the joint retirement total.

WHY ONE ANSWER IS ONLY THE START

- ☐ Could retirement work without the sale price you hope for?
- ☐ Would transition choices preserve income, flexibility and family priorities?

You did not build all this just for a number. Your people, your promises and the life you worked for belong at the center of the plan.

Owners: 5+ staff / 5+ years / \$500K-\$25M+ gross sales. Retirees: \$500K+ invested; multiple accounts/business interests.

WHAT COULD A CLOSER LOOK REVEAL FOR YOU?

Try the free Retirement X-Ray Demo.

Less than 20 questions. Take it yourself or with your professional.
Use estimates to begin. Contact details requested at entry.

WarRoomOcala.com/retirement-xray | 352-766-1994



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02 / THE WHOLE PICTURE / MITCHELL FAMILY FICTIONAL SAMPLE

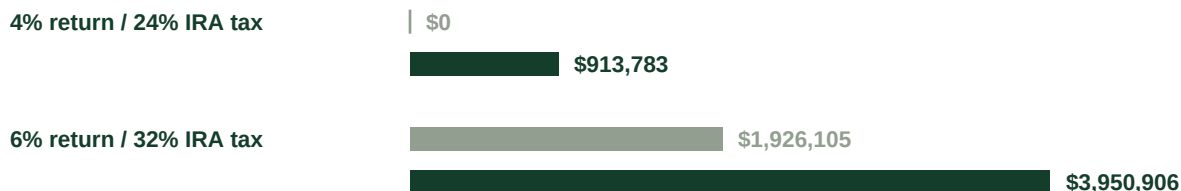
One strategy must earn its place in the whole plan.

Dennis & Maria Mitchell | \$1.29M financial accounts | \$2.8M business sales
Starting age 59. Retirement-spending goal: \$8,200/month from 64.

JOINT MODEL / AFTER-TAX WEALTH DIFFERENCE AT AGE 95

\$913,783 to \$2,024,801

Two defined sensitivities; not a forecast, probability range or sum of separate strategy benefits.



Gray: baseline. Green: coordinated alternative. Same opening assets, saving and spending.
Earlier horizons: difference at 80, \$158,217-\$519,279; at 85, \$361,735-\$864,291.

03 / WEIGH THE TRADE-OFFS: THE SAME DOLLAR CANNOT DO EVERY JOB.

ROTH CONVERSION

Tax paid today must fit the income bridge and reserves.

MORTGAGE PAYOFF

Fewer payments can mean less cash available for other goals.

INSURANCE & CARE

Protection has premiums, conditions and competing uses of cash.

BUSINESS IMPROVEMENT

Potential sale proceeds require spending, execution and a buyer.

Compare feasible choices against goals, resources and constraints. Joint model: funded Roth, income bridge, cash/tax choices and business improvement. Mortgage payoff and new premiums stay separate.

04 / WHAT THE NUMBERS ARE MEANT TO SERVE

FINANCIAL POSSIBILITY

\$131,348-\$243,681 lower modeled taxes before terminal liquidation, already reflected in wealth. In the 4% case, unfunded spending falls from \$65,296 to \$0; both are \$0 in the 6% case.

YOUR PEOPLE. YOUR PROMISES.

Test the retirement bridge. Clarify Maria's income and access. Define roles for Nolan and Luis. Reflect Leah, Evan and Avery in the plan. Four goals to verify / one shared 90-day plan; not measured emotional outcomes.

Assumptions: \$48,000/year saving for 5 years; \$98,400 spending from 64, rising 2.5%; 4% / 6% gross returns and 24% / 32% future IRA tax; six \$50,000 conversions at 24%. Funded costs and terminal taxes follow the full case. No sequence, mortality, IRMAA or full tax-return model. Death, care and estate outcomes are separate. Source: Mitchell report, pp. 15-18, 40, 42. Outcomes can be smaller, negative or unavailable.

Collaboration is our preferred model. Ask about War Room, Sellable and Retirement X-Ray for you or those you serve.

Fictional educational illustrations. Not individual tax, legal, investment or insurance advice.

No outcome promised. Professional verification of facts, assumptions, costs and suitability is required.