

A proposed plan for your next decisions

Executive Summary of Potential Benefits and Coordinated Execution Plan

Dennis and Maria Mitchell

You want work to become optional without leaving each other, your family or the business exposed. You have built meaningful resources; the next opportunity is to make those resources and the people advising you work from the same plan.

Over the next 12 months, success would mean knowing how to fund the early retirement years, how the surviving spouse would be protected, and who is responsible for the next steps in the business.

This meeting is about understanding your choices and deciding what deserves attention first, not committing to a product or making every decision today.

Our meeting agenda

Your story and Q4 priorities.....2-4

The people, goals and resources behind the decisions

Your planning opportunities.....5-9

Investments, insurance, tax, legal and business interests

See the choices in pictures.....10-19

Worked illustrations, assumptions and trade-offs

Choose what deserves attention.....20-22

Decisions, meeting sequence and the one-page overview

Your next twelve months.....23-24

Four 90-day dashes and a take-home priority plan

A proposal we shape together

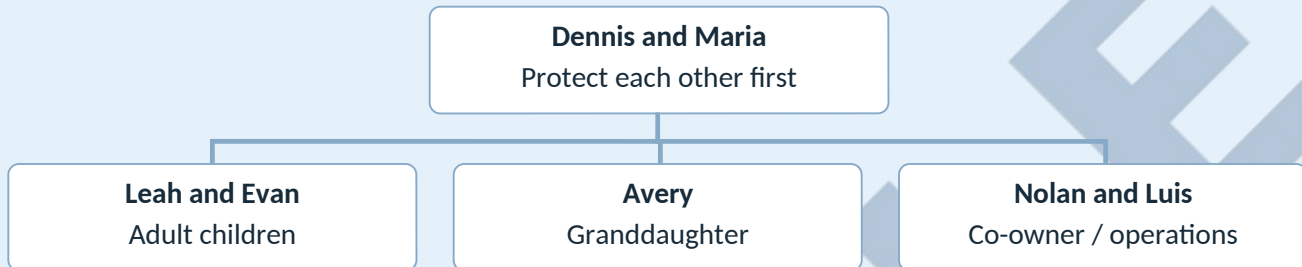
In practice, this proposal is based on facts you provide and verify. We review it together, make notes and modifications, and shape the plan around your preferred agenda. Our job is to explain the trade-offs and considerations so you can make informed choices.

This SAMPLE uses fictional Mitchell estimates and clearly labeled assumptions—not verified client records or promised benefits. No professional approval or transaction has occurred.

Q1 and Q2 Put people before the numbers

A good plan begins with the people you care about and the life you want your resources to support.

Q1 Who matters most



Around you: your advisor, CPA, estate attorney and insurance professional—with your permission to coordinate.

Evan's interest is a starting conversation, not an agreed succession plan. Fair treatment of family may not mean identical inheritances.

Q2 What matters most to you

- **Protect each other** Keep the lifestyle you value and help the surviving spouse feel informed, supported and financially secure.
- **Keep more working for your goals** Explore avoidable taxes and gaps between separate decisions, without chasing every idea or adding unnecessary complexity.
- **Prepare the business and the family** Create choices for succession and a fair legacy while protecting the people who depend on the company.

Dennis hopes to be work-optional at 64 in 2031; Maria at 64 in 2033. Your starting target is \$8,200 a month in today's dollars and a \$60,000 accessible reserve. We will clarify taxes and healthcare together.

Before we move on

When you picture life five years from now, have we put the right people and priorities at the center—or is something important missing?

Your answer helps us choose what to work on first. It is not more homework or a commitment to every strategy in this report.

Q3 What do we have to work with

Here is the picture you have shared so far. Confirming it will help us make decisions with greater confidence.

A01 Bring your financial picture into focus

Resource	Reported amount
Cash and short-term reserves	\$90,000
Taxable investments	\$325,000
Pretax retirement / Roth accounts	\$750,000 / \$125,000
Home / mortgage owed	\$650,000 / (\$180,000)
Net worth excluding business	\$1,760,000
Business stake proxy / net worth including proxy	\$760,000 / \$2,520,000

Snapshot excludes unconfirmed assets, business debt and guarantees. The reported \$650,000 life death benefit is not cash or net worth.

A01 Know what is genuinely available

Reported monthly amount	Amount
Gross household income	\$25,000
Taxes and payroll deductions	(\$6,000)
Living and irregular costs	(\$11,600)
Reported savings transfers	(\$4,000)
Amount still to reconcile	\$3,400

The \$3,400 is still a question, not spendable surplus. Let's check for missed costs or transfers before making plans for it.

What this means for the decisions ahead

Before putting more money to work, let's make sure it is genuinely available. Together, we can match what comes in with what goes out, so a promising idea does not quietly weaken your safety cushion.

Mortgage: \$180,000 at a stated 4.25%; remaining term, payment and escrow need confirmation.

Q3 and Q4 Business and playing to win

The business and the household affect each other. Keep them connected without counting the same dollar twice.

Your business today

Mitchell Home Services LLC reports \$2.8 million in annual sales, \$380,000 in profit and 14 full-time employees. Dennis owns 80%; Nolan owns 20%. The meaning of “profit,” owner compensation, business debt and working cash need the CPA’s confirmation.

The \$760,000 stake estimate is only $\$380,000 \times 2.5 \times 80\%$. It is neither an appraisal nor spendable sale proceeds. Dennis’s \$180,000 salary and \$84,000 distributions cannot simply be added back to profit.

Dennis reports about 45 hours a week, with Luis handling crews and scheduling. Pricing exceptions, key customers and emergency authority still depend on Dennis.

Q4 How do we play to win

Let’s make the first retirement years feel manageable before reaching for more growth. Updated six-question assessment pending for each person; earlier results are from the prior method.

You do not have to feel the same way about risk. We can protect near-term needs, agree which money has time to recover and translate a difficult market into dollars you both understand.

If investing in line with your values matters, let’s explore the choices together, including costs and diversification, before setting any restrictions.

Operations that keep the plan working

- **Access** Would each of you know how to reach the right accounts when needed? Let’s confirm authorized access before an urgent situation.
- **People** Let’s check who receives assets and who can help. Beneficiaries, trusted contacts and legal authority do different jobs.
- **Income** Neither spouse currently takes RMDs. The future \$4,600 combined Social Security estimate is gross, begins at different dates and is not separate after-tax income.
- **Choice** You can ask for education, defer an idea or say it is not a priority now.

Investments Make the resources serve the plan

Your investments should help you enjoy the life you have worked for—not leave you guessing which dollars are safe to spend.

A practical place to begin

- **A02 Reserve and access** Let's protect your \$60,000 reserve while exploring whether the \$90,000 cash balance can work harder without giving up the access or protection you value.
- **A04 Holdings and risk** We can separate money you may need soon from money with time to recover, then talk about what a market decline would feel like in dollars—not just percentages.

A higher yield can come with access limits, changing rates or different protections. More growth exposure also means more potential loss.

Big rock | A04 The retirement bridge

What would make retiring at 64 feel comfortable rather than like a leap? We can compare the timing, spending and income choices first, without depending on a business sale to make the plan work.

- **Why this matters to you** Dennis's planned retirement in 2031 and Maria's in 2033 precede their estimated age-67 benefits. Income and healthcare do not all start or change together.
- **The trade-off** More reserve can reduce growth potential; earlier withdrawals can increase pressure on investments. Working longer can help financially but may conflict with your time goals.
- **What we will clarify together** Official benefit statements, verified spending and taxes, healthcare costs, account details and agreed assumptions. Advisor and CPA review before a strategy is selected.

A06 Tax-aware investment choices

You may be keeping less of your investment return than you need to. Let's examine whether coordinating gains or harvesting losses could help, after trading costs, wash-sale rules and your wider tax picture.

- **Potential benefit** A clearer view of what you keep and what you give up. The examples later in this report are hypothetical, not verified savings.

Decision to discuss: What reserve and downside limits should the bridge protect?

No allocation, security purchase, account transfer or values restriction is approved by this sample.

Insurance Protect the people and the options

The point of protection is not to own more policies. It is to give the people you care about better choices when life changes.

A05 Start with the protection you already have

Before discussing anything new, let's understand the reported \$650,000 of life coverage: who it protects, how long it lasts, what it costs and who would receive it. The contract and statement help us replace assumptions with answers.

- **Also review** Health, disability, liability and employer or business benefits may also be part of your safety net. We will verify what is actually in place.

Policy documents and an authorized carrier illustration are needed before comparing keeping, changing or replacing coverage.

Big rock | A05 Survivor and long-term care choices

If one of you had to carry on alone, what income and support would make life easier? The \$3,500 monthly illustrated gap gives us a starting question, not an answer about how much insurance to buy.

You would prefer care at home if practical, without placing the whole burden on Maria or the children. Let's compare using your resources, available coverage or a combination that fits your family.

- **The trade-off** Premiums consume cash; coverage has exclusions, underwriting and limits. Self-funding preserves flexibility but leaves uncertain future costs with the family.
- **Needed before deciding** Policy terms, health/insurability information through proper channels, care-cost assumptions and a household affordability review.

Coordinate family and business protection

A policy meant to protect the business may not put money in the family's hands. We will connect each policy to the person or obligation it serves, so one benefit is not quietly expected to do two jobs.

- **Potential benefit** Knowing what is protected, what remains uncertain and which response feels affordable. No new coverage or premium is agreed here.

Decision to discuss: Which protection concern deserves the first comparison?

Insurance professional, attorney and advisor review are needed for any coordinated change.

Tax Compare the whole picture before acting

You have worked hard to build these resources. The question is whether better coordination could help you keep more—without creating a bigger problem elsewhere.

Low-hanging fruit Establish the tax baseline

- **A01 Establish the baseline** Let's bring your CPA into the same picture: income, payments, gains, losses and carryforwards. That makes the next comparison more useful than guessing at a bracket.
- **A06 Review taxable holdings** Could you keep more of what these investments earn? Let's review the \$325,000 account, tax lots and wider tax picture before weighing loss harvesting, rebalancing or direct indexing.

Loss harvesting is not a guaranteed tax saving; transaction rules, replacement holdings, future taxes and fees matter. Any harvesting or direct-indexing benefit needs its own case-specific analysis.

Big rocks Roth and business retirement plans

- **A06 Roth and withdrawal coordination** Would paying some tax earlier give you more control later? We can compare keeping pretax assets with measured Roth conversions, using your actual situation rather than a rule of thumb.
- **A08 Business retirement-plan design** Could the company support your retirement goals while meeting employee obligations comfortably? Let's compare designs against a budget the business can sustain.
- **The trade-off** Conversions can create current tax and other income-related effects. A business plan can require employer contributions for employees, ongoing administration and commitments the company must support.
- **The facts that will make the comparison useful** Tax brackets, IRA basis, plan details, employee census, healthcare assumptions and affordable contributions. CPA and plan-specialist review come before commitments.

Future topics and the tax decision

Neither spouse currently takes RMDs. Keep future RMD exposure on the longer-term calendar rather than presenting a current RMD transaction. Giving is already \$500 per month in the budget; charitable strategies must fit your wishes, not drive them.

- **Potential benefit** Knowing what remains after taxes and fees. We will not count the same improvement twice just because it appears under both investments and tax.

Decision to discuss: Shall we prepare a CPA-reviewed comparison after records arrive?

Legal Make wishes and authority work together

Your wishes should be easier for the people you trust to carry out—not a puzzle they must solve during a difficult time.

A03 Beneficiaries, titles and authority

You may already have the right documents. Let's ask counsel whether the will, trust, deeds and powers of attorney still work with the way the accounts are titled and your wishes today.

- **Match the people** A recent review can bring peace of mind. Let's confirm primary and backup beneficiaries, account instructions and trusted contacts together.
- **Check authority** If you could not act, who could step in—and who backs them up? A trusted contact can help, but does not automatically have legal authority.

No beneficiary, title, trust or deed change is recommended without reviewing the relevant records and consequences.

Big rocks Family and business legal coordination

What would fair treatment of Leah, Evan and Avery look like to you? The business and other assets may have different roles, especially if one family member becomes involved in the company.

Let's also ask how the business agreements would respond to death, disability or departure—and whether the funding would support the promise on paper.

- **The trade-off** Legal work has costs and requires choices about control, flexibility and family expectations. A transfer may have tax, creditor, funding or practical consequences.
- **What we will clarify together** Signed documents, registrations, debt/guarantee records and the family's intended outcomes. Estate and business counsel, with CPA and insurance coordination.

The legal decision

Your questionnaire flags a Lady Bird deed as a question for counsel, not an assumed solution. Whether any deed or trust change fits depends on the property, ownership, state law and the complete plan.

- **Potential benefit** Less uncertainty for the people you trust. Any effect on probate, taxes or protection depends on counsel's review; it is not established here.

Decision to discuss: Who should lead the document and beneficiary reconciliation?

Separate contact permission and legal engagement are required; the sample grants neither.

Business interests Protect today and prepare the transition

You have built more than a balance sheet. Let's protect what works today while giving you more choice about the next chapter.

Low-hanging fruit Business continuity and readiness

- **A07 Emergency authority** Luis helps run the work. If Dennis stepped away unexpectedly, who could sign, bank and make ownership decisions? Let's clarify that before the answer is urgent.
- **A07 Agreements and funding** Bring the agreements, guarantees and business coverage into one conversation so the legal promises and funding can be checked together.
- **A09 Readiness preparation** Which relationships or decisions still depend on Dennis? Clarifying those—and verifying the customer concentration estimates—can make a future handoff less personal and more repeatable.

Big rocks Retirement plans and succession

- **A08 Qualified-plan fit** With 14 reported full-time employees, a useful retirement plan must serve owner goals and fit the company's real obligations. We will compare options before assuming a deduction or design.
- **A09 Succession and exit** What would you want to preserve if ownership changed? We can compare family or key-person transition, an outside sale and continued ownership against money, control, staff and service.
- **Important distinction** Improving repeatable earnings is different from supporting a higher valuation multiple. Neither a higher multiple nor a buyer is guaranteed.

Evan's interest, Luis's role and Nolan's ownership all require discussion. Those conversations are still ahead; we do not yet have an agreed successor, buyer or financing.

Keep your options open before choosing a transition

Before judging an offer, let's understand what you would actually keep—and what your family would need. That means clarifying earnings, debt, working cash, taxes and agreements. The \$760,000 estimate is a conversation starter, not a check you can plan to spend.

- **The trade-off** A gradual handoff may preserve continuity but retain seller risk and delay cash. More upfront proceeds may mean less control. Specialist legal, tax, valuation and lender input may be needed.

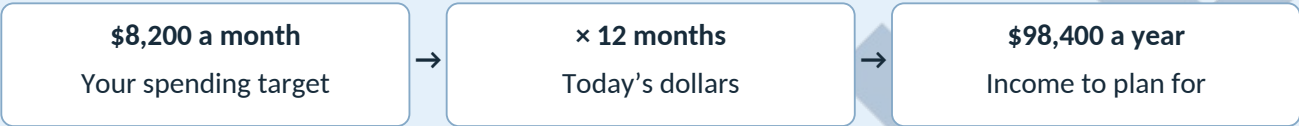
Decision: Begin readiness work without committing to a sale or transfer?

Investments Picture the retirement income choices

A picture can make the choice easier to discuss. Added assumptions are illustrative—not verified benefits or forecasts.

01 Give retirement a practical starting point

What would help you enjoy stepping back from work without wondering whether the money will last?



Dennis hopes to retire in 2031; Maria in 2033. Income starts at different times.

What this shows This is the lifestyle target we need to fund—not a saving or a guaranteed withdrawal amount. We will build a year-by-year bridge before subtracting future income.

Taxes, healthcare and the timing of Social Security still need clarification. A business sale is not assumed.

02 Social Security More later or income sooner

Would waiting for a larger check feel worthwhile if it strengthened income for both of you?



Assumed monthly benefits: waiting adds \$672/month but forgoes \$100,800 first.

What this shows If Dennis lives to 80 and Maria to 95, this assumed timeline produces \$116,928 more gross lifetime benefits after the three-year wait. Different lifespans change that comparison.

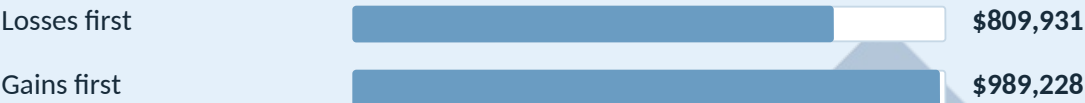
Verify actual quotes and survivor eligibility. No tax, investment return or time-value adjustment; survivor checks are not added together.

Investments Balance resilience and flexibility

A picture can make the choice easier to discuss. Added assumptions are illustrative—not verified benefits or forecasts.

03 Why the first retirement years deserve care

The same average experience can feel very different when withdrawals begin during a difficult market.



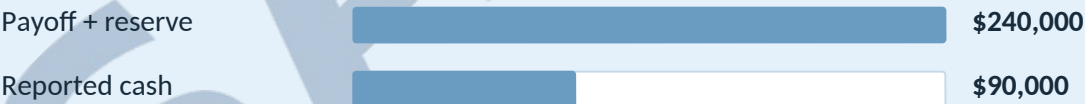
Five-year ending values: same hypothetical returns, reversed order.

What this shows Start with \$1.2 million; withdraw \$74,400 at each year’s start. Returns of -20%, -10%, 5%, 15%, 25% versus reverse order create a \$179,297 difference—not an attainable gain.

No spending growth, taxes or fees. We still need to agree the actual withdrawals and money set aside for near-term needs.

05 A paid-off home should not leave you cash-poor

Would removing the mortgage give you peace of mind—or make it harder to reach cash when you need it?



\$180,000 payoff + \$60,000 reserve leaves a \$150,000 funding shortfall.

What this shows Using the unverified 12-year term at 4.25%, fixed amortization and no extra payments, the \$180,000 loan implies \$1,597.89 monthly principal/interest and \$50,096 scheduled interest.

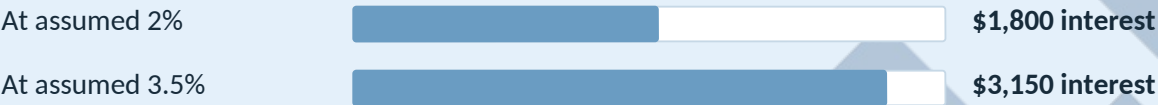
Avoided interest is not net benefit. Funding costs, taxes, forgone growth and continuing housing costs matter; actual loan terms need review.

Investments Make cash and risk understandable

A picture can make the choice easier to discuss. Added assumptions are illustrative—not verified benefits or forecasts.

06 Could your cash work harder without working against you

Your reserve has an important job. Could it earn more while staying just as accessible and protected?



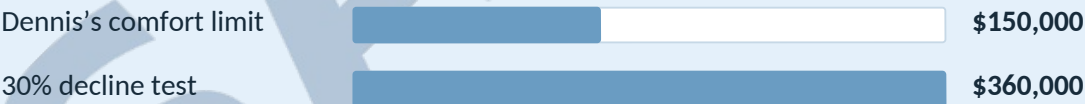
First-year interest on the SAME \$90,000—not a change in the principal shown.

What this shows That is \$1,350 more gross interest in year one. If rates stay constant and interest is reinvested for five years with no withdrawals, the difference is \$7,524 before taxes and fees.

These are not quotes. Keep the \$60,000 reserve intact. If only \$30,000 qualifies, the differences are \$450 and \$2,508; do not add annual and compounded results.

11 Make risk a conversation you can both recognize

A category means little until we translate a difficult market into dollars—and ask how each of you would feel.



A \$1.2 million exposed pool × 30% = \$360,000, or \$210,000 above that comfort.

What this shows This illustration uses a \$150,000 comfort limit for Dennis; each person's updated assessment is pending. This picture opens a conversation rather than choosing an allocation for either of you.

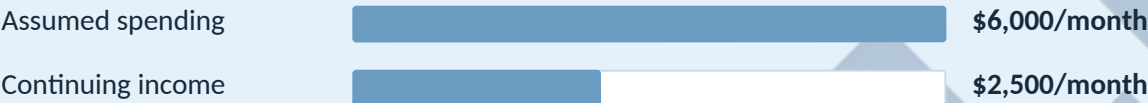
Not a loss forecast or a loss we claim to prevent. Agree near-term reserves and the actual exposed investment pool first.

Insurance Start with the people you want to protect

A picture can make the choice easier to discuss. Added assumptions are illustrative—not verified benefits or forecasts.

04 Help the surviving spouse feel prepared

If one of you had to manage the household alone, what would make the financial side feel less overwhelming?



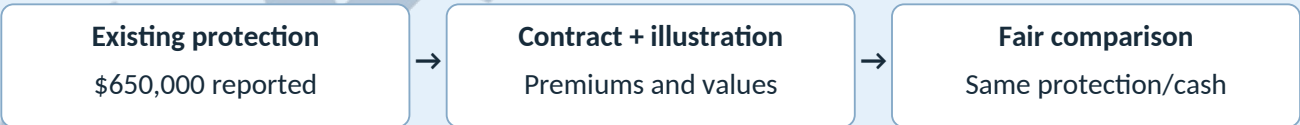
Illustrative assumptions: the difference is \$3,500/month, or \$42,000/year.

What this shows The useful question is how that gap would be filled, for how long, and with whose help. We can bring the accounts, benefits and insurance into one understandable survivor plan.

This is a need to verify, not a saving. Actual spending, taxes, debt payoff, income and access to assets may change the result.

12 Understand the policy before judging the promise

Before changing coverage, let’s find out what you already own and what you would gain—or give up.



A death benefit is not cash value, and existing coverage is not new wealth.

What this shows A useful comparison puts the same protection and out-of-pocket cost on both sides. Then you can see guarantees, flexibility, risks and costs rather than choosing from a headline.

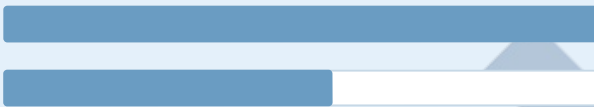
No insurer illustration or verified contract values are available. No policy return, cash value or winner is invented.

Insurance Understand the need before choosing a response

A picture can make the choice easier to discuss. Added assumptions are illustrative—not verified benefits or forecasts.

13 Put a possible protection gap in perspective

How much support might the family need—and which resources are truly available for that purpose?

Assumed total need  **\$1,230,000**

Usable resources **\$680,000**

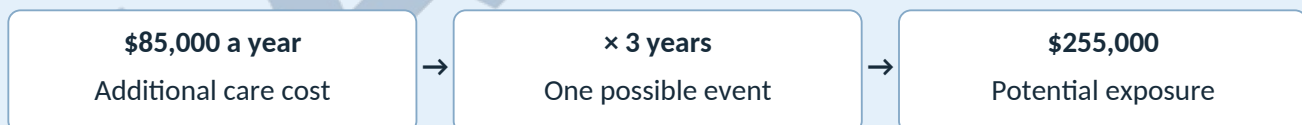
$\$3,500 \times 12 \times 25 + \$180,000$ needs – \$650,000 coverage – \$30,000 funds.

What this shows The result is a \$550,000 undiscounted gap under these assumptions. It gives us a question to investigate, not an instruction to buy \$550,000 of insurance.

Assumes expenses exclude debt paid off and resources are available. This expands the survivor example; do not add the two gaps.

14 Protect care choices as well as the balance sheet

If care became necessary, what would help you preserve choice without leaving the whole burden to family?



Assumes no insurance payment in this test; normal living costs are excluded.

What this shows This is a possible cost to prepare for, not a benefit created by planning. We can compare self-funding, actual insurance offers and a combination that fits your preferences and budget.

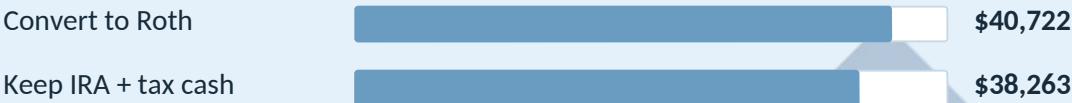
Care duration and cost are uncertain. Do not assign the same assets to the full care, survivor and estate needs without a coordinated plan.

Tax Compare what you keep after the costs

A picture can make the choice easier to discuss. Added assumptions are illustrative—not verified benefits or forecasts.

07 Would paying some tax now improve the later choice

A Roth conversion is not automatically better. The useful comparison starts with the same total resources.



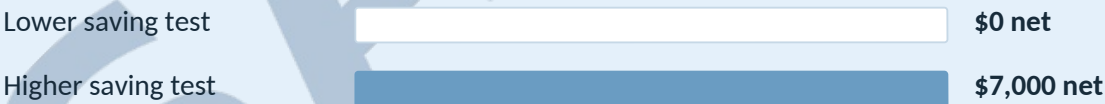
Ten-year illustration; both begin with \$25,000 IRA + \$6,000 outside cash.

What this shows Assume \$6,000 conversion tax, 5% investment growth, 2% on retained tax cash, 24% withdrawal tax and qualified Roth access. The modeled difference is \$2,459 after ten years.

Hypothetical rates, one conversion—not a forecast. Actual basis, taxes, fees, access rules and eligibility may reverse the result.

08 A tax strategy should earn its place after costs

Keeping more of your return sounds appealing. What is left after the price of making the change?



Five years: annual tax reduction \$1,000 or \$2,400; \$200/year cost + \$4,000 setup.

What this shows At the lower assumption, $5 \times (\$1,000 - \$200) - \$4,000$ leaves nothing. At \$2,400, it leaves \$7,000. This is why we compare both the opportunity and what it takes to obtain it.

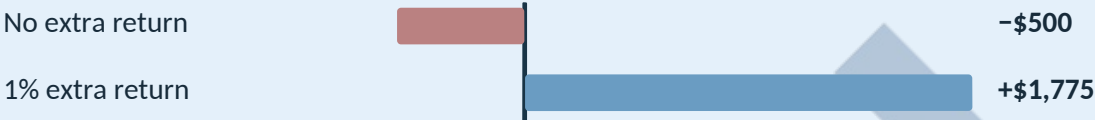
Standalone cost illustration, not verified tax savings. Actual reduction may be zero, and selling can create tax. No growth is assumed.

Tax Put the right questions on the right calendar

A picture can make the choice easier to discuss. Added assumptions are illustrative—not verified benefits or forecasts.

09 Ask what has to be true for a strategy to help

A sophisticated portfolio is not necessarily a better one. Would the added value justify the added cost?



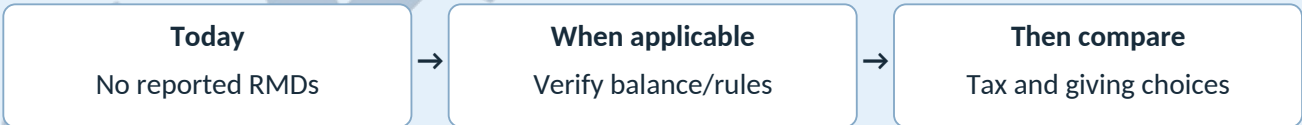
Same \$500 fee in both cases; illustrative first-year difference.

What this shows Assume 70% of \$325,000 is in equities and an added \$500 annual fee. A hypothetical 1% extra return gives \$1,775 in year one; no extra return leaves you \$500 behind.

Not proven tax benefit or expected return. Harvesting/direct indexing need separate analysis. This overlaps tool 08; do not add the results.

10 Put future required withdrawals on the right calendar

You do not need a transaction today simply because a rule may affect you later. You need a useful reminder.



Neither spouse currently reports taking required minimum distributions.

What this shows We will revisit the timing before required withdrawals become relevant, then use the applicable year, account values and verified divisor to compare the choices.

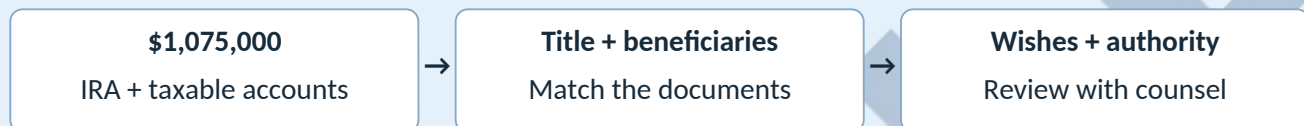
No current RMD amount or tax saving is calculated. Future eligibility and rules must be checked when the decision is relevant.

Legal Connect your wishes with the ability to act

A picture can make the choice easier to discuss. Added assumptions are illustrative—not verified benefits or forecasts.

15 Estate planning Let the instructions tell one story

Would the people you chose know what to do—and would the accounts follow the wishes you have put on paper?



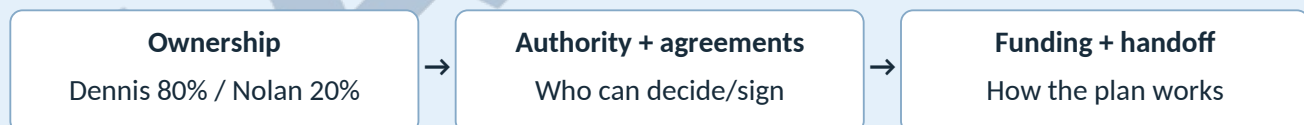
\$750,000 pretax retirement + \$325,000 taxable investments; other assets also matter.

What this shows This is account value to align, not a loss or saving. A coordinated review connects the will, trust, account registrations and backups so the family is not left to interpret separate pieces.

No legal defect is presumed. Cash, Roth, property and insurance also need review; counsel must confirm appropriate instructions.

15 Business continuity Know who can act

If Dennis needed to step away unexpectedly, could the company keep serving people while the family had room to breathe?



This is the second report path within tool 15, not a second business value.

What this shows Luis's operational role does not automatically give legal or banking authority. Let's connect the people, signed agreements and funding so responsibilities are clear before an emergency.

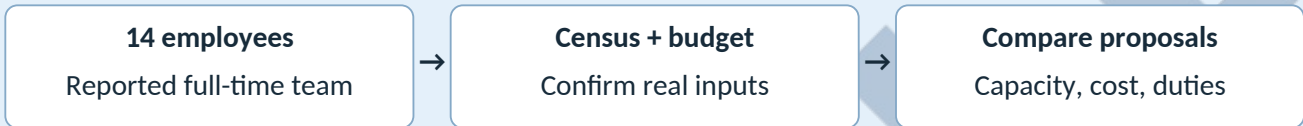
No agreement defect, authority or insurance funding is assumed. Counsel, the co-owner and specialists need to verify the actual arrangements.

Business interests Prepare for the future you want

A picture can make the choice easier to discuss. Added assumptions are illustrative—not verified benefits or forecasts.

16 A retirement plan should work for the whole company

Could the business help you prepare for retirement in a way it can comfortably sustain for employees too?



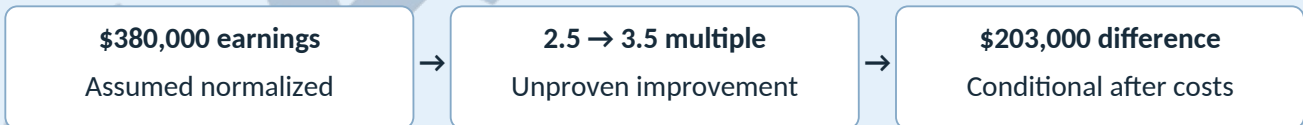
More owner contribution capacity is not the same as tax savings or profit.

What this shows Ask for a side-by-side view of owner funding, employer contributions for employees, administration, setup and ongoing duties. Use the same census and year for each alternative.

Current plan details and sustainable funding are unknown. No contribution limit, eligibility, deductible amount or case-specific saving is assumed.

17 More value is useful only if you can realize it

What would make the company more transferable—and how much of any increase could actually reach your family?



$\$380,000 \times (3.5 - 2.5) \times 80\% \times 75\% - \$25,000$ improvement cost.

What this shows This tests the same assumed sale date, 80% ownership and 25% tax on the increment. Improving earnings is a separate path; we have not added an earnings increase to this multiple test.

Not a valuation, offer or forecast. Debt, deal costs and time value remain unmodeled; market support for a higher multiple is not established.

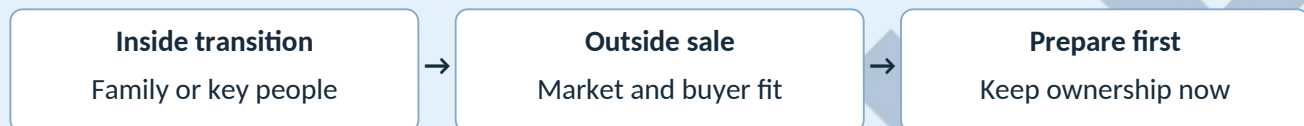
A = priority-plan action; Review = examine options; Prepare = gather facts.

Business interests Create choices and give progress time

A picture can make the choice easier to discuss. Added assumptions are illustrative—not verified benefits or forecasts.

18 Second Offer Build choices before you need an exit

Would you rather decide the next chapter with options in hand than discover your options when you are ready to leave?



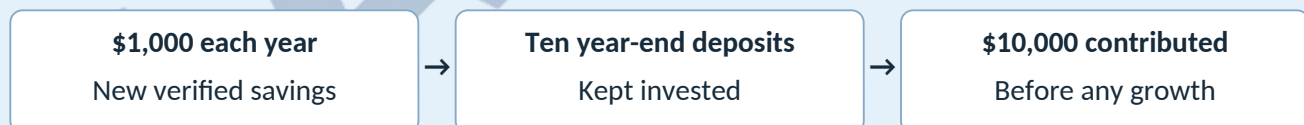
Three routes for the SAME business—not three separate benefits to add.

What this shows Reported sales are \$2.8 million, profit \$380,000 and Dennis's stake 80%. Before pricing a route, clarify owner benefit, replacement pay, debt, reserves, buyer resources and terms.

Profit is not automatically seller discretionary earnings. No successor, financeable price, buyer or lender approval is established.

Let a real saving have time to work

Small, repeatable improvements can matter—if the money is genuinely retained and has time to grow.



Hypothetical totals after ten years: 0% \$10,000 | 3% \$11,464 | 5% \$12,578.

What this shows These totals include your contributions. They illustrate what a real recurring saving could become, not another benefit to add to the strategy that produced the saving.

Before taxes/fees; returns fluctuate and can be negative. Existing \$4,000 monthly savings is baseline; the \$3,400 mismatch is not available cash.

Choose the opportunities that fit your life

You do not need to do everything. You need the right next steps, in an order that feels manageable and works together.

Begin with the benefit you want

- **Clarity** Know what can fund retirement and what remains uncertain.
- **Protection** Understand survivor, care and business-interruption exposure.
- **Control** Know the trade-offs, costs, authority and next responsible person.
- **Continuity** Keep family, professional and business decisions connected.

These are potential planning benefits. They are not promises of a particular investment return, tax saving, insurance outcome or business price.

Give every dollar a clear job

Before selecting a strategy, allocate money by purpose and timing. The same reserve cannot simultaneously pay conversion tax, a mortgage, insurance premiums and a business transition.

- **Household protection** A policy benefit or asset used for survivor needs cannot also cover the full estate or business obligation without a separate allocation.
- **Taxes** Portfolio tax drag and portfolio efficiency overlap. Compare one baseline and do not add the same saving twice.
- **Business** Value, cash at closing and deferred sale payments are different measures, not three benefits to add together.

The \$3,400 monthly mismatch remains unresolved. Do not commit it to any option until the evidence establishes what it represents.

Four questions before we move forward

- **Does it fit?** Which person, priority or risk does it address?
- **Is it practical?** What cash, time, fees, specialists and authority are required?
- **What might we give up?** Compare costs, restrictions, taxes, risk and doing nothing for now.
- **How will we know?** State the intended result, evidence needed and review date.

You can choose Proceed, Learn more, Defer or Not a priority. Proceed with further analysis is not authorization for a transaction.

From confidence to coordinated execution

One plan stays with the relationship. Each meeting begins with what changed, what is complete and what comes next.

The next meetings | Proposed sequence, not booked

- **Confidence Verify** Confirm the story and cash flow. Review reserves, family authority and emergency business gaps before committing resources.
- **Strategy Choose** Compare retirement, protection, tax and employer-plan options once facts are verified. Discuss succession when the household and business facts support it.
- **Execution Act and revisit** Use A10 Scope and follow-through to carry selected actions forward. Bring the right specialist into the right decision; repeat meetings as needed over weeks, months or years.

A10 How we will work together

Agree the planning scope, fees and permission to coordinate first. Review pros, cons and any partner involvement before acting. Choosing a third party remains entirely up to you.

Your assistant maintains the same numbered action list in the office file, marks decisions and evidence in the meeting, and gives you an updated copy. Open actions become the next agenda; you do not rewrite the report or transfer tasks.

Bring or mail copies through the agreed return process, not private financial documents by email. Keep originals. The dates in the companion sample are illustrative, not booked appointments.

Bring the four questions back together

If we could:

- **Q4** Build the priority plan we've just described,
- **Q3** using the resources we've discussed,
- **Q2** to accomplish what matters most to you,
- **Q1** while providing for and protecting the people you care most about...

Perhaps it's time to find out. The elephant is not always eaten all at once. We can take a bite at a time as we work through the decisions together.

Thank you for your time and trust. We take the responsibility of improving lives seriously, and want to earn your confidence through clear explanations and coordinated follow-through.

Your potential impact at a glance

All 18 strategies in one place. These are illustrations, not verified benefits. Choose what fits your priorities—not everything on the page.

Strategy	Potential impact or next test	Over time / at event
INVESTMENTS		
01 Retirement foundation	\$98,400 annual spending target	Retirement bridge
02 Social Security	\$672/month more; \$116,928 test	Age 70 / death test
03 Return order	\$179,297 sensitivity, not gain	Five years
05 Mortgage	\$50,096 scheduled interest	12-year illustration
06 Cash efficiency	\$1,350 year 1; \$7,524 total	Five years gross
11 Risk alignment	\$210,000 above loss comfort	30% decline test
INSURANCE		
04 Surviving spouse	\$3,500/month funding need	After spouse death
12 Life insurance / LIRP	Need insurer illustration	Before comparison
13 Family protection	\$550,000 illustrated funding gap	25-year support
14 Long-term care	\$255,000 additional exposure	One 3-year event
TAX		
07 Roth comparison	\$2,459 modeled difference	Ten-year test
08 Investment tax cost	\$0–\$7,000 conditional net	Five years; no growth
09 Portfolio efficiency	–\$500 to +\$1,775 sensitivity	First year only
10 Required distributions	No current reported need	When applicable
LEGAL		
15 Estate / continuity	\$1.075m accounts to align	Death / incapacity
BUSINESS INTERESTS		
16 Qualified-plan review	14 employees; proposal needed	Before plan choice
17 Value / sale proceeds	\$203,000 conditional difference	Same assumed sale date
18 Second Offer / succession	Financing not yet testable	Before transition

Do not add these rows: needs, exposures and gains differ. Compounding example: page 19; inputs and limits: pages 10–19. Tool 15 covers estate and business continuity.

A = priority-plan action; Review = examine options; Prepare = gather facts.

Your next twelve months The first two dashes

DETACHABLE CLIENT COPY • Keep pages 23 and 24 together • Proposed sequence—not commitments

One plan Four 90-day dashes

Our target is to work through agreed priorities over 12 months. Timing depends on your choices, records, specialists and business readiness; some items may take longer.

All actions begin Proposed. The office updates this one list; you do not copy tasks.

Dash 1 Months 1–3 Build confidence in the foundation

- **A01 Verify cash flow** office assistant + you, with advisor review. Explain the \$3,400 difference and assemble a sourced household picture.
- **A02 Reserve and access** Advisor + you. Confirm the \$60,000 reserve, access and loan terms before committing cash.
- **A03 Beneficiaries and authority** Attorney + advisor. Match documents, account instructions and backups to your wishes.
- **A07 Business continuity** Business counsel + CPA. Clarify signed agreements, emergency authority and funding needs.
- **A10 Scope and follow-through** Advisor + you. Agree scope, fees, permissions and who will keep the plan current.

Ready to move on when: facts and urgent concerns are clear, with an owner for each open question.

Dash lead: _____ Review date: _____ Status: _____

Dash 2 Months 4–6 Compare the choices that fit

- **A04 Retirement bridge and risk** Advisor + CPA. Compare income timing, healthcare, spending and market risk without assuming a business sale.
- **A05 Survivor and care protection** Insurance professional + advisor. Compare existing coverage, family needs, self-funding and real alternatives.
- **A06 Tax-aware investments and Roth** CPA + advisor. Compare after-tax, after-fee choices using actual holdings and records.
- **A08 Business retirement plan** Plan specialist + CPA. Compare owner goals, employee obligations and a sustainable company budget.

Ready to move on when: you understand the useful alternatives, their costs and trade-offs—and choose a compatible subset, including what not to do.

Your choice: Proceed with review / Learn more / Defer / Not a priority

Dash lead: _____ Review date: _____ Status: _____

A = priority-plan action; Review = examine options; Prepare = gather facts.

FICTIONAL SAMPLE • NOT A CLIENT RECORD

Your next twelve months Act and keep improving

DETACHABLE CLIENT COPY • The same priorities continue here • No action is approved by this sample

Dash 3 Months 7–9 Turn selected decisions into progress

- **A09 Succession and exit options** CEPA advisor + legal, tax and other specialists. Compare inside, outside and prepare-first routes; agree readiness steps without forcing a sale.
- **A10 Scope and follow-through** Advisor + you; office assistant maintains the list. Implement only the steps you authorize, in an order that protects cash, family and business continuity.

Preparation can begin sooner where useful. A sale, transfer, insurance approval or complex plan may take longer than this dash; the goal is thoughtful progress, not a rushed finish.

Ready to move on when: chosen steps have an owner, required approvals, documented costs and evidence of what actually changed.

Dash lead: _____ Review date: _____ Status: _____

Dash 4 Months 10–12 Check that the pieces work together

We will revisit the agreed actions, confirm what is complete and test whether the household, investments, taxes, protection, legal instructions and business arrangements still support the same priorities.

- **A10 Scope and follow-through** Record evidence before marking work complete. Carry unfinished or deliberately deferred items forward with a reason, owner and next review date.

The aim is a coordinated plan you understand—not mandatory use of all 18 tools or a promise that every complex transaction will close within a year.

Dash lead: _____ Review date: _____ Status: _____

Your annual review Keep the plan connected to your life

After the first 12 months, review annually—and sooner when family, health, work, tax rules or business circumstances change. Begin again with who matters most and what matters most, then update resources and priorities.

Annual review target: _____ Open item to revisit: _____

Next meeting Date: _____ Time: _____

Location: _____ Main decision: _____

Agreed dash start: _____ Preferred contact: _____

A = priority-plan action; Review = examine options; Prepare = gather facts.

FICTIONAL SAMPLE • NOT A CLIENT RECORD