WAR ROOM

War Room

Retirement X-Ray Clarity Report

PREPARED FOR

Dennis Mitchell & Maria Mitchell

October 20, 2026

EDUCATIONAL & ILLUSTRATIVE ONLY

Possibilities to explore—not verified client benefits or professional advice.

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Clarity opens the conversation. Confidence deepens it. Your professional team helps turn supported findings into coordinated decisions.

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Your story. Your priorities.

Who you are and why you came in

Dennis Mitchell and Maria Mitchell came in for retirement preparation, coordinated second opinion. The goal of this first conversation is to see what might be possible and identify the questions worth exploring together.

- **Your household:** Dennis (age 59) and Maria (age 57); Married / partners
- **Retirement timing:** 3–5 years

Who matters most

Dennis and Maria, this planning begins with the people you want to provide for and protect, and the team who can help you do it.

- **Family and dependents:** spouse / partner, children, aging parents
- **Business ownership:** Dennis: 70%; Maria: 20%; other owners: 10%. Other owners' roles remain to be clarified.
- **Professional counsel:** Financial advisor / broker, Accountant, Insurance professional, Estate attorney
- **Who joins the decisions:** Dennis, Maria, Accountant, Estate attorney
- **Team coordination:** Mostly separately

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Your story | continued

What matters most: the purpose of your money

Dennis and Maria want their resources to support dependable retirement income, business transition, family support. The purpose of this review is to connect those priorities with a practical direction for today and the future.

- **What retirement money should do:** Retirement living expenses, Surviving partner, Legacy
- **Today's cash-flow outlook:** We cover today, but future goals may be underfunded
- **Monthly snapshot:** $13,500 take-home income; $8,200 spending; $4,000 saving; estimated surplus $1,300
- **Future income concern:** Concerned about inflation

What we have to work with

Dennis and Maria have the following reported resources to coordinate. The amounts are napkin math; blank amounts count as zero and balances remain unverified.

- **Pre-tax retirement:** $750,000
- **Roth retirement:** $125,000
- **Taxable investments:** $325,000
- **Cash and cash equivalents:** $90,000
- **Annuities:** $100,000
- **Other property and business:** $350,000 additional real-estate value; $1,710,000 estimated household business equity
- **Approximate net worth:** $3,700,000, including the primary home and other reported assets, less reported debts

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Your story | continued

Estate documents and legacy

Dennis and Maria indicated "Yes" about leaving a legacy. Their instructions, ownership and beneficiary choices should work together for the people and causes they care about.

- **Reported documents:** Will, Beneficiaries reviewed
- **What remains to confirm:** Wills, trusts, powers of attorney, healthcare directives and beneficiary instructions. Unselected items are not confirmed absent or inadequate.
- **Business continuity:** Buy-sell arrangement: In place / needs review; funding: insurance, unsure if sufficient

Insurance: providing and protecting

Dennis and Maria described their protection as "Needs review." Their concerns include extended care, business disruption, legacy. Reported benefits are a starting point, not a verified needs analysis.

- **Life insurance:** Dennis: $1,000,000; Maria: $500,000 reported death benefits
- **Disability and long-term care:** $5,000/month disability; $0/month long-term-care benefits reported
- **Health coverage:** Health insurance coverage and costs have not yet been captured.
- **Confidence-stage review:** Confirm coverage terms, costs and eligibility, and whether reviewing each protection area is important to the household.

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Your story | continued

How do we play to win?

Dennis and Maria need a direction that balances near-term access with long-term income, family support and their other priorities. The next stage should establish the constraints before comparing strategies.

- **Values-based investing:** Somewhat important, but not at the expense of returns
- **Alignment with those values:** Never reviewed
- **Near-term use of money:** Pay off mortgage; $180,000 reported for that decision
- **Risk tolerance and liquidity:** Risk tolerance, capacity for losses, time horizons and a dedicated liquidity requirement have not yet been measured.
- **Business transition:** Key-employee purchase; timing 3–5 years; potential successor identified

The 24-month high five

Dennis and Maria, if we were sitting here 24 months from now, what would have had to happen for you to give a high five and feel delighted with the work we have done together for your financial future?

- **Your milestone:** Clear retirement plan
- **Your milestone:** Coordinated tax strategy
- **Your milestone:** Actionable succession plan

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What deserves a closer look?

Five lanes. One screening map. Eligibility is not yet verified.

↗ Investments

MAY APPLY

- Social Security timing
- Cash yield and reserves
- Mortgage versus investing
- Values alignment
- Withdrawal coordination

NOT LIKELY TO APPLY TODAY

- None ruled out in this screen

+ Insurance

MAY APPLY

- Life insurance
- Disability protection
- Long-term care
- Retirement income alternatives

NOT LIKELY TO APPLY TODAY

- None ruled out in this screen

% Tax

MAY APPLY

- Mutual-fund distribution exposure
- Embedded capital gains
- Roth conversion review

NOT LIKELY TO APPLY TODAY

- Charitable / RMD planning

§ Legal

MAY APPLY

- Estate and legacy

NOT LIKELY TO APPLY TODAY

- None ruled out in this screen

B Business Interest

MAY APPLY

- Company retirement plan
- Buy-sell funding
- Business value acceleration
- Exit and succession

NOT LIKELY TO APPLY TODAY

- None ruled out in this screen

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strategies to screen in the Confidence stage

Listed by lane on this page. Some overlap: separate reviews must become one coordinated plan.

A screening result is a question to investigate, not a recommendation.

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Three kinds of potential value

WEALTH

Keep more working toward your goals

Review investment costs, cash yields and tax friction. Small recurring improvements may leave more available to invest or spend over time.

Confidence checks: actual holdings, tax basis, fees and competing uses of money.

INCOME

Build a more dependable retirement

Explore Social Security timing, withdrawal choices and dependable income sources alongside inflation, liquidity and the lifestyle you want.

Confidence checks: benefit estimates, spending, timing, longevity and tradeoffs.

PROTECTION

Prepare for the moments that change plans

Review care costs, income disruption, survivor needs and legacy instructions, so a difficult event is less likely to become a financial crisis.

Confidence checks: existing coverage, policy terms, legal documents and funding.

These are directions worth exploring—not established savings, insurance benefits or recommendations. Some possibilities may narrow out when the fuller facts are known.

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Small changes can have a long reach

ONE GENERIC SCALE EXAMPLE · NOT YOUR HOUSEHOLD ESTIMATE

What if you could retain an extra $1,000 a year through some combination of better yields, lower costs or less tax friction?

About $20,000–$33,000

Illustrative value after 20 years

That is the scale of twenty $1,000 year-end deposits, using hypothetical net growth assumptions from 0% to 5%. It is a rounded teaching illustration, not a return forecast or an estimate of what planning will produce for you.

THE MORE IMPORTANT QUESTION

Where, if anywhere, might a repeatable improvement exist in your situation—and would the benefit remain meaningful after costs and tradeoffs?

An annual saving can be spent or invested; the same dollars cannot do both. Taxes, fees, eligibility, implementation costs and inflation affect the result. Actual outcomes may be lower or negative. No client-specific combined benefit is calculated at this stage.

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What could this mean for your life?

MORE PEACE OF MIND

A clearer sense of what your money needs to do, what is already in place, and what still deserves attention.

REASSURANCE FOR LOVED ONES

Greater understanding of how the people who depend on you could be supported through a difficult change.

LEGACY WITH INTENTION

Clearer wishes about who benefits, when, and under what conditions—coordinated with qualified legal counsel.

BUSINESS OPTIONALITY

More room to explore successors, value improvement, buyers and a transition that fits your life.

A TEAM WORKING TOGETHER

Fewer gaps between investment, insurance, tax, legal and business conversations.

CONFIDENCE TO TAKE THE NEXT STEP

Less guesswork and a stronger basis for decisions, without needing every answer today.

Which of these would meaningfully improve your life? Your answers—not a generic dollar total—should set the priorities for the deeper review. Personal outcomes are possibilities, not guarantees.

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The gaps may be between the lanes

A good answer in one area can create a problem in another. Coordination means checking the connections before acting.

INVESTMENTS + TAX

A lower-tax approach may create transition costs or change the holdings you want.

The fuller review checks the assets, basis, fees and liquidity involved.

INSURANCE + LEGAL

A policy or estate document may be in place while ownership, beneficiaries or funding no longer match your wishes.

The fuller review checks who receives what, who can act and what remains exposed.

BUSINESS + PERSONAL FINANCES

A business price can look attractive while taxes, debt, timing and life after the transition remain disconnected.

The fuller review connects value, successor readiness and household funding needs.

17 of 18 strategy areas deserve further screening based on this first conversation. Being flagged does not establish suitability or a positive financial outcome. The Confidence Report can narrow the list.

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Your next step: the Confidence Report

Dennis Mitchell and Maria Mitchell, which of these possibilities could meaningfully improve your life?

If we were sitting here 24 months from now, celebrating progress toward what matters most—using the resources we've discussed to provide for and protect the people you care about—how long should we wait before we begin?

CLARITY · WHERE YOU ARE NOW

Your story. Potential blind spots. Personal benefits. Areas worth exploring.

CONFIDENCE · THE DEEPER REVIEW

Fuller facts. More specific illustrations. Costs, tradeoffs and better-supported exclusions.

Complete the supplemental questions to explore which possibilities hold up under closer examination.

CONTINUE TO YOUR CONFIDENCE QUESTIONS →

The Confidence Report remains educational and illustrative. A qualified financial professional or coordinated team should verify the findings, consider suitability and decide with you whether comprehensive planning adds value. Implementation is a separate professional step.

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