WAR ROOM

Retirement X-Ray Confidence Report

PREPARED FOR

Dennis Mitchell & Maria Mitchell

October 20, 2026

A clearer picture. A more informed next step.

PRELIMINARY · ITEMS REQUIRE CONFIRMATION

FICTIONAL MITCHELL WORKED EXAMPLE

Educational and illustrative purposes only. War Room strives for accuracy but does not warrant accuracy or completeness. This is not tax, legal, financial or investment advice. Work with appropriately qualified financial, tax, legal and insurance professionals before decisions.

Your report at a glance

Your story & review priorities	3
What your completed answers reveal	4
What the additional answers clarify	5
Illustrated strategy reviews · five lanes	6–20
A more specific coordination picture	21
More than one kind of potential value	22
Why coordinate before acting?	23
Turn insight into an informed next step	24
Appendix A · Completed client intake (7 pages)	25–31
Appendix B · One-page document checklist	32
Your next 24 months	33

How to read this report

Illustrations show possibilities, not promises. Questionnaire: black questions · blue reported answers · red items to verify · gray N/A.

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Your story & review priorities

What brought Dennis and Maria here

Dennis, 59, and Maria, 57, want work to become optional in five years. Their advisors have worked separately; they want a coordinated retirement, tax and business-transition roadmap.

Who matters most

They want to protect each other, leave an equal legacy to Emily and James, and prepare for Helen’s possible care needs. Alex Rivera, a 10% business partner, is a potential successor. Their financial advisor, CPA and estate attorney each have a role.

What matters most

Their target is $8,500 a month after tax in today’s dollars, a $60,000 liquid reserve, time for travel and family, and an orderly employee transition. In 24 months they want an income and tax roadmap, a care-funding decision and a successor development plan.

Resources, protection and constraints

Reported financial assets total $1.39 million; estimated household business equity is $1.71 million. Family term coverage is $1.5 million, but no LTC benefits are in place. Core estate documents exist; rental trust funding needs attention. They prefer balanced risk, faith-aware choices and joint approval for illiquid commitments.

YOUR REVIEW PACKET

A refined strategy screen, illustrative comparisons, the complete answer register and a one-page document checklist—all designed to support a more productive professional conversation.

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What your completed answers reveal

CURRENT CASH FLOW

$13,500 / month

After-tax household inflow; $8,200 spending + $4,000 saving leaves $1,300 unallocated.

RETIREMENT FUNDING NEED

$3,000 / month

$8,500 target less $5,500 conservative mature dependable income; $36,000 a year must come from other resources.

CARE-FUNDING EXPOSURE

$225,000

$75,000 additional annual care cost for three years; no existing LTC benefit. This is a stress need, not an insurance quote.

Income timing matters: the $5,500 estimate is a conservative mature-income budget, not income available on the first day of retirement. Dennis’s age-70 claiming choice and Maria’s age-67 benefit require a separate bridge-income plan.

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What the additional answers clarify

Five lanes · 18 screens · no missing fact treated as zero

INVESTMENTS

Retirement Foundation	Supplied inputs support an illustration
Social Security	Supplied inputs support an illustration
Mortgage vs. Investing	Supplied inputs support an illustration
Cash Efficiency	Supplied inputs support an illustration
Risk Alignment	Supplied inputs support an illustration

INSURANCE

Sequence / Income Floor	Supplied inputs support an illustration
Surviving Spouse	Supplied inputs support an illustration
Supplemental Insurance	Not applicable today
Family / Business Protection	Supplied inputs support an illustration
Long-Term Care	Supplied inputs support an illustration

TAX

Roth / IRA Strategy	Supplied inputs support an illustration
Investment Tax Drag	Supplied inputs support an illustration
Portfolio Tax Efficiency	Supplied inputs support an illustration
Current QCD illustration	Not applicable today

LEGAL

Estate Coordination	Supplied inputs support an illustration

BUSINESS INTEREST

Business Retirement Plan	Supplied inputs support an illustration
Business Value Acceleration	Supplied inputs support an illustration
Second Offer Succession	Supplied inputs support an illustration

Refinement is not verification. Items marked inapplicable reflect supplied facts, not a universal ruling. Remaining items need the stated evidence, assumptions or professional judgment.

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Retirement Foundation

INVESTMENTS | SUPPLEMENTAL-ANSWER ILLUSTRATION



CONCEPT

Spending, income and savings runway.

CHALLENGE

Lifestyle funding may be uncertain.

WHAT THE ADDITIONAL INPUTS SUGGEST

Funding need, not a strategy-created benefit.

POTENTIAL IMPROVEMENT TO TEST

Test funding and realistic adjustments.

SUPPLIED MODEL INPUTS

Estimated retirement age: 64

Planning-through age: 95

Desired monthly retirement spending after estimated taxes ($): 8500

Dependable monthly retirement income after estimated taxes, excluding savings withdrawals and earnings that stop ($): 5500

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Social Security

INVESTMENTS | LIFETIME INCOME ILLUSTRATION

A larger later check. A longer view.

$91,800 net additional receipts

Through age 95 · skipped early checks deducted

Compare $2,550/month from age 67 with $3,162/month from age 70. These are supplied estimates after a hypothetical tax haircut, not verified SSA benefits.

ANNUAL INCREASE AFTER DELAY

$7,344 / year

SIMPLE CUMULATIVE BREAK-EVEN

About age 82.5

Planning-through age	Claim earlier	Claim later	Difference
80	$397,800	$379,440	**-$18,360**
85	$550,800	$569,160	**$18,360**
90	$703,800	$758,880	**$55,080**
95	$856,800	$948,600	**$91,800**

Why the earlier figure was negative

The common 20-year wealth test runs from current age 59 to about 79. It includes $91,800 in forgone early payments and their investment opportunity cost. That shorter result is not a lifetime benefit estimate.

This lifetime illustration assumes survival through the stated age. No COLA, investment growth, discounting, survivor benefits or changing taxes are modeled. Earlier death can favor earlier claiming. The lifetime receipts above are not added to the separate 20-year wealth total. Verify statements, health, bridge funding and household claiming choices with your advisor. SSA: ssa.gov/benefits/retirement/planner/delayret.html

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Sequence / Income Floor

INSURANCE | SUPPLEMENTAL-ANSWER ILLUSTRATION



CONCEPT

Essential spending less dependable income.

CHALLENGE

Markets may fund essential spending.

WHAT THE ADDITIONAL INPUTS SUGGEST

No modeled essential-income shortfall: stated dependable income covers the selected essential-spending budget. Timing and inflation still need review.

POTENTIAL IMPROVEMENT TO TEST

Compare income-floor and liquidity options.

SUPPLIED MODEL INPUTS

Essential monthly spending ($): 5000

An income need, not an annuity quote or economic gain. Product cost and legacy trade-offs require the focused comparison.

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Surviving Spouse

INSURANCE | SUPPLEMENTAL-ANSWER ILLUSTRATION

$528,000

Income gap after a death

CONCEPT

Survivor spending versus retained income.

CHALLENGE

Income can change after a death.

WHAT THE ADDITIONAL INPUTS SUGGEST

Income gap after a death

POTENTIAL IMPROVEMENT TO TEST

Review survivor elections and funding.

SUPPLIED MODEL INPUTS

Survivor monthly spending AFTER any planned debt payoff ($): 6000

Survivor monthly income after estimated taxes ($): 3800

Years to illustrate the income gap: 20

Level nominal survivor income gap, not death benefit, insurance quote or added investment wealth. May overlap Family Protection.

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Mortgage vs. Investing

INVESTMENTS | SUPPLEMENTAL-ANSWER ILLUSTRATION

$7,081 – $36,601

Potential after-tax wealth difference over 20 years

CONCEPT

Payoff versus equal-resource investing.

CHALLENGE

Debt relief competes with liquidity.

WHAT THE ADDITIONAL INPUTS SUGGEST

Funding not available for the full comparison (cash); not added.

POTENTIAL IMPROVEMENT TO TEST

Verify payoff, liquidity and risk fit.

SUPPLIED MODEL INPUTS

Mortgage balance / cash payoff amount ($): 180000

Mortgage annual interest rate (%): 4.25

Estimated years remaining: 12

Cash-funded full payoff. Same starting resources; freed principal-and-interest payments are invested while the baseline continues payments. No interest deduction, penalties or taxable liquidation modeled.

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Cash Efficiency

INVESTMENTS | SUPPLEMENTAL-ANSWER ILLUSTRATION

$4,062 – $6,567

Potential after-tax wealth difference over 20 years

CONCEPT

After-tax yields on the same dollars.

CHALLENGE

Cash may have a hidden opportunity cost.

WHAT THE ADDITIONAL INPUTS SUGGEST

Included with separate available funding.

POTENTIAL IMPROVEMENT TO TEST

Compare liquid cash options and terms.

SUPPLIED MODEL INPUTS

Cash amount to compare, beyond reserves ($): 10000

Current annual yield (%): 1

Alternative yield to test — low (%): 3

Alternative yield to test — high (%): 4

Same cash principal; annual yields and tax rate held constant. No term lock or product guarantee assumed.

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Roth / IRA Strategy

TAX | SUPPLEMENTAL-ANSWER ILLUSTRATION

$230 – $10,853

Potential after-tax wealth difference over 20 years

CONCEPT

Conversion, future tax and funding cost.

CHALLENGE

Tax treatment may affect future wealth.

WHAT THE ADDITIONAL INPUTS SUGGEST

Included with separate available funding.

POTENTIAL IMPROVEMENT TO TEST

Verify basis, brackets and conversion fit.

SUPPLIED MODEL INPUTS

Pre-tax amount to test converting ($): 50000

Is this amount entirely pre-tax, with no IRA basis complication?: yes

Equal starting resources: conversion tax is paid from outside cash; its foregone growth is included. Qualified Roth withdrawals assumed. No RMD, IRMAA, state-tax or inherited-account model added.

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Investment Tax Drag

TAX | SUPPLEMENTAL-ANSWER ILLUSTRATION

-$3,072 – $17,114

Potential after-tax wealth difference over 20 years

CONCEPT

Timing benefit net of costs and giveback.

CHALLENGE

Tax bills can interrupt compounding.

WHAT THE ADDITIONAL INPUTS SUGGEST

Included with separate available funding.

POTENTIAL IMPROVEMENT TO TEST

Verify distributions, basis and alternatives.

SUPPLIED MODEL INPUTS

Taxable investment amount being compared ($): 150000

Annual tax-bill reduction to TEST — low ($): 1500

Annual tax-bill reduction to TEST — high ($): 3000

Additional annual strategy costs ($): 300

Transition taxes and fees paid now ($): 1500

Tax timing only: all avoided annual tax is assumed repaid at the end, without another deduction. Annual savings and costs are level nominal estimates; no guaranteed tax alpha.

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Portfolio Tax Efficiency

TAX | SUPPLEMENTAL-ANSWER ILLUSTRATION

-$2,048 – $11,409

Potential after-tax wealth difference over 20 years

CONCEPT

Tax timing and costs across account types.

CHALLENGE

Account placement may create tax friction.

WHAT THE ADDITIONAL INPUTS SUGGEST

Alternative using overlapping economics; not added.

POTENTIAL IMPROVEMENT TO TEST

Verify asset location and tax treatment.

SUPPLIED MODEL INPUTS

Taxable assets involved in this comparison ($): 150000

Annual tax-bill reduction to TEST — low ($): 1000

Annual tax-bill reduction to TEST — high ($): 2000

Additional annual costs ($): 200

Transition taxes and fees now ($): 1000

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Risk Alignment

INVESTMENTS | SUPPLEMENTAL-ANSWER ILLUSTRATION



CONCEPT

Hypothetical loss versus tolerance.

CHALLENGE

Investment risk may exceed comfort.

WHAT THE ADDITIONAL INPUTS SUGGEST

Stress loss above comfort level

POTENTIAL IMPROVEMENT TO TEST

Review allocation, concentration and behavior.

SUPPLIED MODEL INPUTS

Hypothetical portfolio decline to test (%): 20

Dollar decline you could tolerate without selling ($): 150000

A hypothetical risk exposure, not a forecast or guaranteed loss avoided. No reference allocation recommendation.

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Family / Business Protection

INSURANCE | SUPPLEMENTAL-ANSWER ILLUSTRATION



CONCEPT

Income needs, payoffs and existing coverage.

CHALLENGE

Dependents may face a funding gap.

WHAT THE ADDITIONAL INPUTS SUGGEST

No modeled unfunded need: stated death benefits and earmarked assets cover this selected survivor scenario. This does not establish adequacy for every event or policy term.

POTENTIAL IMPROVEMENT TO TEST

Verify protection and ownership funding.

SUPPLIED MODEL INPUTS

Survivor monthly spending AFTER debt payoff ($): 6000

Survivor dependable monthly income after tax ($): 3800

Years of replacement income to test: 20

Mortgage payoff and other one-time needs ($): 204000

Existing available death benefits ($): 1000000

Other money specifically available for these needs ($): 100000

Survivor spending must exclude payments for debts included in lump-sum payoffs. Existing policies, earmarked assets and business obligations require verification. Not a new insurance benefit.

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Long-Term Care

INSURANCE | SUPPLEMENTAL-ANSWER ILLUSTRATION

$225,000

Unfunded incremental care cost

CONCEPT

Incremental care cost less benefits.

CHALLENGE

Care may consume household resources.

WHAT THE ADDITIONAL INPUTS SUGGEST

Unfunded incremental care cost

POTENTIAL IMPROVEMENT TO TEST

Verify care funding and policy terms.

SUPPLIED MODEL INPUTS

Annual ADDITIONAL care cost above normal living costs ($): 75000

Years of care to test: 3

Existing annual LTC benefits available ($): 0

Incremental care above ordinary living costs. Existing benefit availability assumed; no premiums, underwriting, inflation rider or payout guarantee modeled.

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Business Retirement Plan

BUSINESS INTEREST | SUPPLEMENTAL-ANSWER ILLUSTRATION

-$9,378 – $4,407

Potential after-tax wealth difference over 20 years

CONCEPT

Matched saving, future tax and employee costs.

CHALLENGE

Plan design may limit owner outcomes.

WHAT THE ADDITIONAL INPUTS SUGGEST

Alternative using overlapping economics; not added.

POTENTIAL IMPROVEMENT TO TEST

Verify eligibility, census and plan design.

SUPPLIED MODEL INPUTS

Additional annual pre-tax owner contribution to test ($): 15000

Annual employee benefits and added administration cost ($): 3000

Years you expect to fund this saving: 5

Equal annual owner outlay, not deductions counted as free money. Future distribution tax and added employee/admin costs included. Contribution eligibility, statutory limits, nondiscrimination and ongoing funding must be verified.

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Business Value Acceleration

BUSINESS INTEREST | SUPPLEMENTAL-ANSWER ILLUSTRATION

$147,614 – $403,982

Potential after-tax wealth difference over 20 years

CONCEPT

Incremental earnings at the same exit date.

CHALLENGE

Income may not translate to sale value.

WHAT THE ADDITIONAL INPUTS SUGGEST

Included with separate available funding.

POTENTIAL IMPROVEMENT TO TEST

Verify valuation and transferability.

SUPPLIED MODEL INPUTS

Annual sustainable EBITDA improvement to test — low ($): 40000
Annual sustainable EBITDA improvement to test — high ($): 80000
Same valuation multiple for both cases: 4
Years until the same assumed sale date: 5
Owner-funded improvement cost now ($): 5000
Your ownership (%): 90
Estimated incremental sale tax rate (%): 20

Same future sale date and valuation multiple in both cases. Only incremental sustainable earnings value; current business value is not new wealth. No additional interim distributions or multiple expansion counted. Buyer validation and tax structure required.

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Second Offer Succession

BUSINESS INTEREST | SUPPLEMENTAL-ANSWER ILLUSTRATION

$2,000,000

Possible sale price, not new wealth

CONCEPT

Owner cash flow after replacement pay.

CHALLENGE

An internal buyer may need financing.

WHAT THE ADDITIONAL INPUTS SUGGEST

Positive estimated cash after replacement; financing remains unverified.

POTENTIAL IMPROVEMENT TO TEST

Verify successor, terms and feasibility.

SUPPLIED MODEL INPUTS

Annual seller discretionary earnings ($): 500000

Annual replacement-manager compensation ($): 150000

Possible sale price ($): 2000000

Other annual business debt / capital commitments ($): 50000

No loan approval, debt-service ratio, lender terms, tax or seller-note present value calculated here. Full Second Offer underwriting is still required.

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A more specific coordination picture

FUNDED SCENARIOS · AFTER-TAX ENDING-WEALTH DIFFERENCE

$133,945 – $426,367

20-year educational test. Funding is reserved once; overlapping alternatives are excluded. Includes $500/year in recurring planning costs. This is a scenario range, not a forecast or probability estimate.

Cash Efficiency	**$4,062 – $6,567**
Roth / IRA Strategy	**$230 – $10,853**
Investment Tax Drag	**-$3,072 – $17,114**
Business Value Acceleration	**$147,614 – $403,982**

Not likely to apply today

- Current QCD: Dennis is 59; future charitable / RMD planning can still matter.
- Supplemental permanent insurance: no lasting need identified in this example.

Compared, but excluded from this combined illustration

- Social Security: the lifetime receipts appear on its strategy page; the shorter wealth-window result is excluded here.
- Mortgage payoff: insufficient available cash after preserving the reserve and other commitments.
- Portfolio tax efficiency: an alternative to the tax-drag scenario; not counted twice.
- Business retirement plan: competing tax / business economics; requires a joint comparison.

Two file follow-ups: validate the business equity estimate and rental trust funding. All strategy screens have supplied inputs. A professional team must verify facts, fees, tax effects and suitability before deciding what to implement.

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More than one kind of potential value

POTENTIAL INCREASE IN AFTER-TAX WEALTH

$133,945 – $426,367

Combined ending-wealth difference for the funded, nonduplicated scenarios; 20-year assumptions, including recurring planning costs.

POTENTIAL INCREASE IN ANNUAL CASH FLOW

$7,344 / year after later claiming

The later check is larger. See its strategy page for lifetime receipts, forgone payments and longevity sensitivity. Bridge funding matters. Do not add annual income or lifetime receipts to the separate ending-wealth total.

POTENTIAL REDUCTION IN FINANCIAL RISK

$225,000 care exposure to address

This is an unfunded care stress, not an established benefit or a promise of protection. Compare self-funding and suitable insurance, including premiums, eligibility and exclusions. Survivor exposures may overlap.

Personal outcomes worth pursuing

More confidence in income decisions; reassurance for loved ones; clearer legacy instructions; business transition choices; fewer coordination gaps. These benefits matter even when they cannot responsibly be assigned a dollar value.

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Why coordinate before acting?

The Pac-Man problem: what reaches your life?

War Room uses this metaphor for the way taxes, fees, financing costs, liquidity needs and uncoordinated decisions can consume part of a gross financial result. A headline business price or investment balance is not automatically money available for retirement, family or legacy goals.

1 Gross business or portfolio value

2 Less taxes, debt, fees and transition costs

3 Resources available for your goals

For a business owner: consider CEPA expertise

A Certified Exit Planning Advisor (CEPA) can help connect business value, personal financial readiness and life after an exit, working with the financial advisor, accountant, attorney and other specialists. The designation does not replace the licenses, competence or authority needed for investment, tax or legal advice.

Discuss the planning fee alongside the potential value

Comprehensive planning may involve a fee. A fee may be modest relative to a verified improvement, but scope and cost vary and no payoff is guaranteed. Ask for a written scope, total fee, compensation and conflicts, and compare them with realistic net value—not the largest uncoordinated illustration.

CEPA reference: Exit Planning Institute, exit-planning-institute.org/program/certified-exit-planning-advisor. Pac-Man is used here as a War Room explanation, not a separate financial rule.

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Turn insight into an informed next step

Dennis Mitchell & Maria Mitchell, picture the next 24 months.

If the progress you described could become possible—using your resources to provide for and protect the people who matter most—which of these possibilities could meaningfully improve your life?

And if that progress is worth exploring, how long should we wait before we begin?

1 Request a coordinated review

Consider calling or requesting an appointment with a qualified CEPA® financial advisor and accountant, with legal and insurance specialists as needed. No appointment is assumed or booked.

2 Bring the complete picture

Bring this Confidence Report, its full completed questionnaire, the one-page checklist and the relevant supporting documents. Confirm blue answers, resolve red items and review gray N/A entries.

3 Decide whether planning adds value

Ask the team to validate the facts, compare feasible combinations and explain scope, fees, conflicts and realistic net value. If your current advisor has not coordinated these areas, ask whether they offer this scope or consider a more comprehensive advisor for your next stage.

PREPARE A PROFESSIONAL REVIEW REQUEST →

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Complete questionnaire · 1 of 7

BLACK questions · BLUE reported answers · RED follow-up · GRAY N/A

Profile

Why today?

1. Reason for visit: *Retirement preparation; Coordinated second opinion*
2. Interested in a brief opportunity screen?: *Yes*
3. Desired outcome: *Retire in five years; Protect Maria; Create a transferable business*
4. Anything about previous planning that would help us serve you better?: *Separate advisors; no coordinated retirement/exit review*
5. Preferred follow-up method: *Email*
6. May we contact you about this conversation?: *Yes*

Client basics

7. Full legal name: *Dennis Mitchell*
8. Work situation: *Business owner*
9. Role: *President / operations*
10. Employer / organization,: *Mitchell Services LLC*
11. Date of birth: *1967-02-12*
12. Age: *59*
13. Preferred name, if different: *Dennis*
14. When did you start working there?: *2001-04-02*
15. Retired from / current status: *Still working*
16. Actual / planned retirement date: *2031-10-20*

Partner basics

17. Planning with a spouse or partner?: *Yes*
18. Full legal name: *Maria Mitchell*
19. Work situation: *Business owner*
20. Role: *Finance director*
21. Employer / organization,: *Mitchell Services LLC*
22. Date of birth: *1969-03-08*
23. Age: *57*
24. Preferred name, if different: *Maria*
25. When did you start working there?: *2001-04-02*
26. Retired from / current status: *Still working*
27. Actual / planned retirement date: *2031-10-20*

Business ownership

28. Have a business ownership interest?: *Yes*

QCC fit

29. Believe you have enough income, assets or moving parts to value coordination?: *Yes*
30. Open-minded to change if it could improve your situation?: *Yes*
31. If an improvement takes work and discipline, are you willing to make that effort?: *Yes*

Q1 · Who matters most

You & your partner

32. How do you share decisions, and what responsibilities do you have to one another?: *Joint decisions with CPA and estate counsel*

Q1 · Who matters most

You & your partner

33. Who depends on your income, care or support—and for how long?: *Adult children; aging mother may need care*

Family · scope

34. Register scope: *Entries below*

Family · 1

35. Name: *Emily Mitchell*
36. Relationship / role: *Child*
37. Age: *30*
38. Planning significance: *Alternate agent; equal legacy*
39. Organization: *Example Health*
40. Phone: *352-555-0104*
41. Email: *emily@example.com*
42. Support / care needs: *Independent; no current support*

Family · 2

43. Name: *James Mitchell*
44. Relationship / role: *Child*
45. Age: *27*
46. Planning significance: *Equal legacy*
47. Organization: *Example Engineering*
48. Phone: *352-555-0105*
49. Email: *james@example.com*
50. Support / care needs: *Independent; no current support*

Family · 3

51. Name: *Helen Mitchell*
52. Relationship / role: *Parent*
53. Age: *82*
54. Planning significance: *Dennis's mother; care planning*
55. Organization: *Retired*
56. Phone: *352-555-0106*
57. Email: *helen@example.com*
58. Support / care needs: *Possible $1,000/month care support*

Business relationships · scope

59. Register scope: *Entries below*

Business relationships · 1

60. Name: *Alex Rivera*
61. Relationship / role: *Business partner*
62. Age: *44*
63. Planning significance: *10% owner; potential buyer*
64. Organization: *Mitchell Services LLC*
65. Phone: *352-555-0107*
66. Email: *alex@example.com*
67. Support / care needs: *Manager succession; financing review*

Causes & churches · scope

68. Register scope: *Entries below*

Causes & churches · 1

69. Name: *Example Community Church*
70. Relationship / role: *Church / faith community*
71. Age: *25*

Q1 · Who matters most

Causes & churches · 1

72. Planning significance: *Ongoing giving; legacy interest*
73. Organization: *Example Community Church*
74. Phone: *352-555-0108*
75. Email: *office@example.com*
76. Support / care needs: *$6,000 annual giving*

Professional team · scope

77. Register scope: *Entries below*

Professional team · 1

78. Name: *Jordan Reed, CEPA*
79. Relationship / role: *Financial advisor*
80. Age: *48*
81. Planning significance: *Coordinate retirement and exit review*
82. Organization: *Example Advisory*
83. Phone: *352-555-0110*
84. Email: *jordan@example.com*
85. Support / care needs: *Investment / planning review*

Professional team · 2

86. Name: *Sam Patel, CPA*
87. Relationship / role: *CPA / tax professional*
88. Age: *50*
89. Planning significance: *Tax projections and basis*
90. Organization: *Example Tax*
91. Phone: *352-555-0111*
92. Email: *sam@example.com*
93. Support / care needs: *Tax review*

Professional team · 3

94. Name: *Laura Bennett*
95. Relationship / role: *Estate attorney*
96. Age: *46*
97. Planning significance: *Trust, title and authority*
98. Organization: *Example Legal*
99. Phone: *352-555-0112*
100. Email: *laura@example.com*
101. Support / care needs: *Estate implementation*

Trusted people & authority

102. Trusted contact — select someone already entered: *Emily Mitchell*
103. Contact details, if not already supplied: *Emily; 352-555-0104; emily@example.com*
104. Financial agent — select someone already entered: *Maria Mitchell*
105. Healthcare agent — select someone already entered: *Maria Mitchell*
106. Executor / personal representative — select someone already entered: *Maria Mitchell*
107. Authority is documented, and what needs to be clarified?: *Emily is alternate agent and successor trustee*

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Complete questionnaire · 2 of 7

BLACK questions · BLUE reported answers · RED follow-up · GRAY N/A

Q2 · What matters most

Purpose & priorities

108. You like your money to help you do?: *Income / lifestyle; Protect family; Business transition; Reduce unnecessary tax drag*

109. Why do these priorities matter to you?: *Time with family; less owner dependence*

110. Are you unwilling to sacrifice?: *Keep $60,000 liquid; protect essential spending*

111. Of the priorities you selected, which are first, second and third?: *1 Income; 2 Protection; 3 Exit; 4 Legacy*

Goals & life events · scope

112. Register scope: *Entries below*

Goals & life events · 1

113. Goal: *Work optional; $8,500/month after tax*
114. Timing: *2031*
115. Cost ($): *102000*
116. Priority: *Essential*
117. Flexibility: *Travel can fall $500/month*

Goals & life events · 2

118. Goal: *Mother's care reserve*
119. Timing: *Within 24 months*
120. Cost ($): *24000*
121. Priority: *Important*
122. Flexibility: *Coordinate with siblings*

Goals & life events · 3

123. Goal: *Employee transition roadmap*
124. Timing: *Five years*
125. Cost ($): *10000*
126. Priority: *Important*
127. Flexibility: *Compare external buyer*

Life after work

128. Where would you like to live, and what would an ordinary week look like?: *Travel; volunteer; work optional at 64 / 62*

129. Family, health, education, relocation or business changes should we anticipate?: *Mother's care; employee transition in five years*

Legacy & trade-offs

130. Who or what should benefit from what you build—and why?: *Equal remainder to two children; ongoing church gifts*

131. Any wishes about amounts, fairness, timing or control?: *Lifetime gifts from surplus; balance at second death*

132. Might you be willing to adjust to protect what matters most?: *Flexible travel; no forced business sale*

Q3 · Resources

Checking / savings / money market · scope

133. Register scope: *Entries below*

Checking / savings / money market · 1

134. Owner: *Client*
135. Provider: *Example Bank A*
136. Balance ($): *15000*
137. Account type: *Savings*
138. Bank details securely on file?: *Yes*
139. ACH setup: *Set up for both*
140. ACH authorized?: *Yes*

Q3 · Resources

Checking / savings / money market · 1

141. Bank follow-up: *No open banking issue*
142. Rate (%): *1*
143. Interest / period: *$150/year*
144. Reserve ($): *15000*

Checking / savings / money market · 2

145. Owner: *Partner*
146. Provider: *Example Bank B*
147. Balance ($): *15000*
148. Account type: *Savings*
149. Bank details securely on file?: *Yes*
150. ACH setup: *Set up for both*
151. ACH authorized?: *Yes*
152. Bank follow-up: *No open banking issue*
153. Rate (%): *1*
154. Interest / period: *$150/year*
155. Reserve ($): *15000*

Checking / savings / money market · 3

156. Owner: *Joint*
157. Provider: *Example Bank C*
158. Balance ($): *50000*
159. Account type: *Money market*
160. Bank details securely on file?: *Yes*
161. ACH setup: *Set up for both*
162. ACH authorized?: *Yes*
163. Bank follow-up: *Retain $30k; compare yield on $20k*
164. Rate (%): *1*
165. Interest / period: *$500/year*
166. Reserve ($): *30000*

Certificates of deposit · scope

167. Register scope: *Entries below*

Certificates of deposit · 1

168. Owner: *Joint*
169. Provider: *Example Bank C*
170. Balance ($): *10000*
171. Maturity: *2027-01-15*
172. Rate (%): *3.5*
173. Interest / period: *$350/year*
174. Withdrawal penalty: *90 days interest*

Investments & retirement accounts

175. Reviewed whether a Roth conversion could fit?: *No*

176. When, with whom, and what still needs answering?: *Test $50,000 conversion; CPA to compare brackets*

Taxable brokerage · scope

177. Register scope: *Entries below*

Taxable brokerage · 1

178. Owner: *Client*
179. Provider: *Example Brokerage A*
180. Balance ($): *100000*
181. Holdings: *ETFs; Stocks*
182. Stocks (%): *65*
183. Bonds (%): *30*
184. Cash (%): *5*
185. Other allocation: *None*

Q3 · Resources

Taxable brokerage · 1

186. Taxable mutual funds?: *No*
187. Gains / distributions: *$25,000 unrealized gain*

Taxable brokerage · 2

188. Owner: *Partner*
189. Provider: *Example Brokerage B*
190. Balance ($): *75000*
191. Holdings: *Mutual funds*
192. Stocks (%): *60*
193. Bonds (%): *35*
194. Cash (%): *5*
195. Other allocation: *None*
196. Taxable mutual funds?: *Yes*
197. Gains / distributions: *$20,000 unrealized gain*

Taxable brokerage · 3

198. Owner: *Joint*
199. Provider: *Example Brokerage C*
200. Balance ($): *150000*
201. Holdings: *Mutual funds; ETFs*
202. Stocks (%): *60*
203. Bonds (%): *35*
204. Cash (%): *5*
205. Other allocation: *None*
206. Taxable mutual funds?: *Yes*
207. Gains / distributions: *$45,000 unrealized gain; $3,500 last-year distributions*

Traditional / inherited IRAs · scope

208. Register scope: *Entries below*

Traditional / inherited IRAs · 1

209. Owner: *Client*
210. Provider: *Example Custodian A*
211. Balance ($): *400000*
212. Holdings: *ETFs*
213. Stocks (%): *60*
214. Bonds (%): *35*
215. Cash (%): *5*
216. Other allocation: *None*
217. Nondeductible IRA basis?: *No*

Traditional / inherited IRAs · 2

218. Owner: *Partner*
219. Provider: *Example Custodian B*
220. Balance ($): *150000*
221. Holdings: *Mutual funds*
222. Stocks (%): *60*
223. Bonds (%): *35*
224. Cash (%): *5*
225. Other allocation: *None*
226. Nondeductible IRA basis?: *No*

Roth accounts · scope

227. Register scope: *Entries below*

Roth accounts · 1

228. Owner: *Client*
229. Provider: *Example Custodian A*
230. Balance ($): *75000*
231. Holdings: *ETFs*

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Complete questionnaire · 3 of 7

BLACK questions · BLUE reported answers · RED follow-up · GRAY N/A

Q3 · Resources

Roth accounts · 1

232. Stocks (%): *80*
233. Bonds (%): *15*
234. Cash (%): *5*
235. Other allocation: *None*

Roth accounts · 2

236. Owner: *Partner*
237. Provider: *Example Custodian B*
238. Balance ($): *50000*
239. Holdings: *ETFs*
240. Stocks (%): *80*
241. Bonds (%): *15*
242. Cash (%): *5*
243. Other allocation: *None*

Current / former employer plans · scope

244. Register scope: *Entries below*

Current / former employer plans · 1

245. Owner: *Client*
246. Provider: *Example 401(k)*
247. Balance ($): *100000*
248. Holdings: *Mutual funds*
249. Stocks (%): *65*
250. Bonds (%): *30*
251. Cash (%): *5*
252. Other allocation: *None*
253. Plan type: *401(k), pretax*
254. Current employer?: *Yes*
255. Employer reference: *Current employer*
256. Employee contribution: *$18,000/year*
257. Employer match: *3% compensation*

Current / former employer plans · 2

258. Owner: *Partner*
259. Provider: *Example 401(k)*
260. Balance ($): *100000*
261. Holdings: *Mutual funds*
262. Stocks (%): *60*
263. Bonds (%): *35*
264. Cash (%): *5*
265. Other allocation: *None*
266. Plan type: *401(k), pretax*
267. Current employer?: *Yes*
268. Employer reference: *Current employer*
269. Employee contribution: *$12,000/year*
270. Employer match: *3% compensation*

HSA, 529 and other assets · scope

271. Register scope: *None*

HSA, 529 and other assets · register

272. Owner: *N/A*
273. Provider: *N/A*
274. Balance ($): *N/A*
275. Asset type: *N/A*
276. Restrictions / basis: *N/A*

Income & cash flow · scope

277. Register scope: *Entries below*

Income & cash flow · 1

278. Owner: *Joint*

Q3 · Resources

Income & cash flow · 1

279. Income source: *Business distributions*
280. Timing: *Current*
281. Gross income / yr ($): *198000*
282. Net income / mo ($): *12300*
283. Starts: *Current; stops at exit*
284. Start age: *59*
285. Survivor share (%): *0*
286. Survivor terms: *Requires continued operations*
287. Provider: *Mitchell Services LLC*
288. Notes: *Net $12,300 before savings; plus $1,200 net rent = $13,500 household*

Income & cash flow · 2

289. Owner: *Client*
290. Income source: *Social Security*
291. Timing: *Expected later*
292. Gross income / yr ($): *44640*
293. Net income / mo ($): *3162*
294. Starts: *Age 70*
295. Start age: *70*
296. Survivor share (%): *100*
297. Survivor terms: *Household benefit rules; not additive after death*
298. Provider: *SSA estimate assumption*
299. Notes: *$3,720 gross; 15% illustrative tax haircut*

Income & cash flow · 3

300. Owner: *Partner*
301. Income source: *Social Security*
302. Timing: *Expected later*
303. Gross income / yr ($): *24000*
304. Net income / mo ($): *1700*
305. Starts: *Age 67*
306. Start age: *67*
307. Survivor share (%): *0*
308. Survivor terms: *Replaced by higher survivor benefit if eligible*
309. Provider: *SSA estimate assumption*
310. Notes: *15% illustrative tax haircut*

Income & cash flow · 4

311. Owner: *Joint*
312. Income source: *Rent / royalties*
313. Timing: *Both / clarify*
314. Gross income / yr ($): *18000*
315. Net income / mo ($): *1200*
316. Starts: *Current / continuing*
317. Start age: *59*
318. Survivor share (%): *100*
319. Survivor terms: *Joint property*
320. Provider: *Rental duplex*
321. Notes: *Net after operating costs and tax estimate*

Social Security · client

322. Already receiving Social Security?: *No*
323. Est. monthly benefit at full retirement age? ($): *3000*
324. Full retirement age: *67*

Q3 · Resources

Social Security · client

325. Claiming age would you like to explore?: *70*
326. If already receiving: current monthly benefit ($): *0*

Social Security · partner

327. Already receiving Social Security?: *No*
328. Est. monthly benefit at full retirement age? ($): *2000*
329. Full retirement age: *67*
330. Claiming age would you like to explore?: *67*
331. If already receiving: current monthly benefit ($): *0*

Spending, saving & reserves

332. Marital / tax filing status: *Married / joint*
333. Monthly taxes / deductions ($): *4500*
334. Monthly essential living costs ($): *5000*
335. Monthly discretionary spending ($): *2200*
336. Other monthly or irregular expenses ($): *1000*
337. Current monthly personal saving / investment contributions ($): *4000*
338. If more saving could materially help, how much extra could you consider monthly? ($): *500*
339. Monthly investment distributions / withdrawals ($): *0*
340. Are those withdrawals used for?: *No current portfolio withdrawals*
341. Expected retirement spending per month, in today's dollars ($): *8500*
342. Expected dependable retirement income per month, after est. taxes ($): *5500*
343. Are the income estimates before or after taxes?: *After tax*

Real estate · scope

344. Register scope: *Entries below*

Real estate · 1

345. Owner: *Joint*
346. Property: *Primary home, Ocala*
347. Value ($): *550000*
348. Equity ($): *370000*
349. Rent / mo ($): *0*
350. Homestead claimed?: *Yes*
351. Title / deed: *Joint; estate counsel reviewed*

Real estate · 2

352. Owner: *Joint*
353. Property: *Rental duplex, Ocala*
354. Value ($): *350000*
355. Equity ($): *230000*
356. Rent / mo ($): *1500*
357. Homestead claimed?: *N/A*
358. Title / deed: *Transfer to trust under review*

Loans and guarantees · scope

359. Register scope: *Entries below*

Loans and guarantees · 1

360. Owner: *Joint*

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Complete questionnaire · 4 of 7

BLACK questions · BLUE reported answers · RED follow-up · GRAY N/A

Q3 · Resources

Loans and guarantees · 1

361. Type: *Primary mortgage*
362. Lender: *Example Home Bank*
363. Balance ($): *180000*
364. Rate (%): *4.25*
365. Payment / mo ($): *1597*
366. Years: *12*
367. Loan terms: *Fixed; 2038 payoff*
368. Includes tax / insurance?: *No*
369. Guarantees / collateral: *Home collateral; no other guarantee*

Loans and guarantees · 2

370. Owner: *Joint*
371. Type: *Other property loan*
372. Lender: *Example Rental Bank*
373. Balance ($): *120000*
374. Rate (%): *4.5*
375. Payment / mo ($): *918*
376. Years: *15*
377. Loan terms: *Fixed; 2041 payoff*
378. Includes tax / insurance?: *No*
379. Guarantees / collateral: *Rental property collateral*

Insurance & annuities

380. Are long-term-care costs a concern for you or your partner?: *Yes*
381. Considered what extended care might cost and how you would pay for it?: *Yes*
382. If $100,000-$200,000 had to come from your savings, what would it change for you or your partner?: *Protect survivor lifestyle; avoid forced business sale*
383. Would you like that exposure reviewed?: *Yes*

Insurance & annuities · scope

384. Register scope: *Entries below*

Insurance & annuities · 1

385. Owner: *Client*
386. Insured / annuitant: *Dennis Mitchell*
387. Type: *Term life*
388. Provider: *Example Life A*
389. Purchased: *2015-06-01*
390. Contract value ($): *0*
391. Benefit / face amount ($): *1000000*
392. Cash value ($): *0*
393. Premium: *$1,200/year*
394. Expiry / review date: *2035-06-01*
395. Portable?: *Yes*
396. Surrender terms: *No surrender value*
397. Fees: *Included in premium*
398. Riders / guarantees: *No additional riders*
399. Meets current needs?: *Yes*
400. Contract terms: *20-year term; family beneficiaries*
401. Records status: *Available*

Insurance & annuities · 2

402. Owner: *Partner*
403. Insured / annuitant: *Maria Mitchell*

Q3 · Resources

Insurance & annuities · 2

404. Type: *Term life*
405. Provider: *Example Life B*
406. Purchased: *2015-06-01*
407. Contract value ($): *0*
408. Benefit / face amount ($): *500000*
409. Cash value ($): *0*
410. Premium: *$650/year*
411. Expiry / review date: *2035-06-01*
412. Portable?: *Yes*
413. Surrender terms: *No surrender value*
414. Fees: *Included in premium*
415. Riders / guarantees: *No additional riders*
416. Meets current needs?: *Yes*
417. Contract terms: *20-year term; family beneficiaries*
418. Records status: *Available*

Insurance & annuities · 3

419. Owner: *Client*
420. Insured / annuitant: *Dennis Mitchell*
421. Type: *Annuity*
422. Provider: *Example Annuity*
423. Purchased: *2018-01-01*
424. Contract value ($): *100000*
425. Benefit / face amount ($): *100000*
426. Cash value ($): *100000*
427. Premium: *Single premium; $0 ongoing*
428. Expiry / review date: *2026-01-01*
429. Portable?: *Yes*
430. Surrender terms: *Surrender period ended*
431. Fees: *1.2%/year*
432. Riders / guarantees: *No income rider*
433. Meets current needs?: *Yes*
434. Contract terms: *Pretax IRA annuity; no distribution assumed*
435. Records status: *Available*

Insurance & annuities · 4

436. Owner: *Client*
437. Insured / annuitant: *Dennis Mitchell*
438. Type: *Disability*
439. Provider: *Example Disability*
440. Purchased: *2018-01-01*
441. Contract value ($): *0*
442. Benefit / face amount ($): *60000*
443. Cash value ($): *0*
444. Premium: *$1,800/year*
445. Expiry / review date: *2032-02-12*
446. Portable?: *Yes*
447. Surrender terms: *No cash value*
448. Fees: *Included in premium*
449. Riders / guarantees: *$5,000/month; 90-day wait*
450. Meets current needs?: *Yes*
451. Contract terms: *To age 65; policy definitions apply*
452. Records status: *Available*

Insurance & annuities · 5

453. Owner: *Joint*

Q3 · Resources

Insurance & annuities · 5

454. Insured / annuitant: *Dennis and Maria Mitchell*
455. Type: *Health / Medicare*
456. Provider: *Example Health*
457. Purchased: *2026-01-01*
458. Contract value ($): *0*
459. Benefit / face amount ($): *0*
460. Cash value ($): *0*
461. Premium: *$1,100/month*
462. Expiry / review date: *2026-12-31*
463. Portable?: *No*
464. Surrender terms: *Annual renewable coverage*
465. Fees: *Deductible $4,000/person*
466. Riders / guarantees: *No optional riders*
467. Meets current needs?: *Yes*
468. Contract terms: *Employer group health; Medicare transition later*
469. Records status: *Available*

Beneficiaries & estate documents

470. Have all accounts and assets been reviewed for proper trust funding?: *Partially*
471. Most recent trust-funding review date: *2024-06-10*
472. Reviewer / firm: *Laura Bennett, estate attorney*
473. Ownership, funding instructions, beneficiaries or legal questions still needing attention: *Rental deed to trust — attorney to verify*
474. Is your will current and consistent with your intentions?: *Yes*
475. Are primary and contingent beneficiaries current?: *Yes*
476. Have ownership, TOD/POD instructions and applicable transfer deeds been reviewed?: *No*
477. If you have a trust, are its terms and funding coordinated?: *No*
478. Are executors, trustees and alternates current and willing to serve?: *Yes*
479. Is financial power of attorney in place?: *Yes*
480. Are healthcare authority and directives in place?: *Yes*

Beneficiary designations · scope

481. Register scope: *Entries below*

Beneficiary designations · 1

482. Account / policy: *Dennis IRA / Roth / annuity / term life*
483. Owner: *Client*
484. Primary beneficiary: *Maria Mitchell*
485. Primary share (%): *100*
486. Contingent beneficiary: *Emily 50% / James 50%*
487. Contingent share (%): *100*
488. Reviewed: *2026-09-15; current*

Beneficiary designations · 2

489. Account / policy: *Maria IRA / Roth / term life*
490. Owner: *Partner*

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Complete questionnaire · 5 of 7

BLACK questions · BLUE reported answers · RED follow-up · GRAY N/A

Q3 · Resources

Beneficiary designations · 2

491. Primary beneficiary: *Dennis Mitchell*
492. Primary share (%): *100*
493. Contingent beneficiary: *Emily 50% / James 50%*
494. Contingent share (%): *100*
495. Reviewed: *2026-09-15; current*

Beneficiary designations · 3

496. Account / policy: *Joint taxable / bank accounts*
497. Owner: *Joint*
498. Primary beneficiary: *Surviving joint owner*
499. Primary share (%): *100*
500. Contingent beneficiary: *Family trust*
501. Contingent share (%): *100*
502. Reviewed: *2026-09-15; title review ongoing*

Estate document register · scope

503. Register scope: *Entries below*

Estate document register · 1

504. Type: *Will*
505. In place?: *Yes*
506. Signed: *2024-06-10*
507. Reviewed: *2026-09-15*
508. Reviewer: *Laura Bennett, Example Legal*
509. Agent / trustee: *Maria Mitchell*
510. Alternate: *Emily Mitchell*
511. Open questions: *No other open issue*

Estate document register · 2

512. Type: *Trust / amendments*
513. In place?: *Yes*
514. Signed: *2024-06-10*
515. Reviewed: *2026-09-15*
516. Reviewer: *Laura Bennett, Example Legal*
517. Agent / trustee: *Maria Mitchell*
518. Alternate: *Emily Mitchell*
519. Open questions: *Rental deed transfer pending*

Estate document register · 3

520. Type: *Financial power of attorney*
521. In place?: *Yes*
522. Signed: *2024-06-10*
523. Reviewed: *2026-09-15*
524. Reviewer: *Laura Bennett, Example Legal*
525. Agent / trustee: *Maria Mitchell*
526. Alternate: *Emily Mitchell*
527. Open questions: *No other open issue*

Estate document register · 4

528. Type: *Healthcare POA / directive*
529. In place?: *Yes*
530. Signed: *2024-06-10*
531. Reviewed: *2026-09-15*
532. Reviewer: *Laura Bennett, Example Legal*
533. Agent / trustee: *Maria Mitchell*
534. Alternate: *Emily Mitchell*
535. Open questions: *No other open issue*

Q3 · Resources

Business picture

536. Business legal name / DBA: *Mitchell Services LLC*
537. Industry / type of work: *Commercial maintenance*
538. Full-time employees / eligible employees: *12*
539. Qualified retirement plan in place?: *Yes*
540. Retirement plans or employee benefits do you offer?: *401(k), 3% match, group health*
541. Is there a contingency plan if you could not run the business?: *Yes*
542. Is an exit plan in place?: *No*
543. Years in business: *25*
544. Business address / city / state / ZIP: *200 Example Way, Ocala, FL 34470*
545. Legal structure: *LLC*
546. Tax election, if different or known: *S corporation*
547. Owners / percentages: *Dennis 70%; Maria 20%; Alex 10%*
548. Spouse / family involved and their roles — refer to Q1: *Maria: finance; Dennis: operations*
549. Annual gross sales ($): *3200000*
550. Sustainable annual business profit ($): *400000*
551. Annual SDE, ($): *500000*
552. Is included in SDE / owner earnings?: *EBITDA $400k + Dennis compensation $100k*
553. Business banks and investments: provider, est. balance and ownership: *Operating cash $150k; included in equity value, not household cash*
554. Partnership, shareholder or operating agreements and restrictions: *Operating agreement; buy-sell at appraised value*
555. Have business tax deductions and available planning opportunities been reviewed with your tax professional?: *Yes*
556. Have retirement strategies for you as an owner been reviewed?: *No*

Business value & transition

557. Est. business value / family share ($): *1710000*
558. Valuation type / date / prepared by: *CEPA to validate owner's $1.9m equity estimate*
559. Profit gap, transferable-value gap or owner dependence to explore: *Owner dependence; improve EBITDA $40k–$80k*
560. Transition would you like to explore?: *Employee / management*
561. Target timing / desired net proceeds or income: *Five years; explore $2m total price*
562. Intended successor — select someone already entered: *Alex Rivera*
563. Successor readiness / interim leader, if needed: *Operations manager; 10% owner; needs financing review*
564. Arrangements exist?: *Buy-sell agreement; Death / disability triggers reviewed; Key-person insurance; Insurance funding*

Q3 · Resources

Business value & transition

565. Transfer terms, retained equity, funding, restrictions or contingency questions: *Compare employee purchase vs third party; seller risk*
566. Have business partners?: *Yes*
567. If you have partners, has a cross-purchase or other buy-sell structure been reviewed?: *Yes*
568. Is there a documented and funded plan for an owner's death?: *Yes*
569. Is there a plan for an owner's disability or inability to work?: *Yes*
570. Understand value acceleration and whether it could help your business?: *Yes*

Q4 · Play to win

Define success

571. Picture our next milestone in: *24 months*
572. In your own words, what would success mean for you?: *Work optional roadmap; fewer financial blind spots*
573. 24-month success milestones: *Coordinated income / tax plan; funded family protection; successor roadmap*
574. Questions or outcomes should we focus on first?: *Income gap; care funding; business transferability*

Timeline, health & assumptions

575. Dennis Mitchell tentative retirement / work-optional age, if still working: *64*
576. Maria Mitchell tentative retirement / work-optional age, if still working: *62*
577. Dennis Mitchell planning-through age — estimate, not a prediction: *95*
578. Maria Mitchell planning-through age — estimate, not a prediction: *95*
579. Dennis Mitchell family longevity — longest-lived close relative (age,): *92*
580. Maria Mitchell family longevity — longest-lived close relative (age,): *94*
581. Does your family history make you want to plan for?: *Plan through 95; stress-test a longer survivor life*
582. Any health or care considerations affecting timing, spending or work?: *No diagnosed limiting condition; mother may need care*
583. Could change the timeline or spending plan?: *Trim travel $500/month; work one extra year*
584. Annual Roth conversion amount to explore ($): *50000*
585. Number of conversion years to explore: *1*
586. Alternative annual cash yield to test (%): *4*
587. Annual brokerage tax-drag reduction to test (%): *0.5*
588. Additional annual strategy costs ($): *500*
589. Dennis Mitchell age when a spouse-death stress event is assumed: *80*
590. Who dies in the stress scenario?: *Client*
591. Survivor spending as a percentage of household spending (%): *75*

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Complete questionnaire · 6 of 7

BLACK questions · BLUE reported answers · RED follow-up · GRAY N/A

Q4 · Play to win

Risk · client

592. Account or pool of money are we discussing?: *Retirement + taxable investments*
593. When will you need a substantial part of this money?: *8-10 years*
594. How much do you rely on this money for living expenses?: *Some bills; other dependable income covers most essentials*
595. Temporary decline could you accept without changing your plan?: *About 10% ($10,000 per $100,000)*
596. If the account fell 20%, what would you most likely do?: *Hold and review the plan with my professional*
597. Trade-off best matches your priority for this money?: *Balance income and long-term growth*
598. Allocation fits risk temperament?: *Somewhat confident*
599. Loss capacity ($): *150000*
600. Have past losses taught you, and what might keep you awake at night?: *Held through 2022; avoid forced sales*

Risk · partner

601. Account or pool of money are we discussing?: *Retirement + taxable investments*
602. When will you need a substantial part of this money?: *8-10 years*
603. How much do you rely on this money for living expenses?: *Some bills; other dependable income covers most essentials*
604. Temporary decline could you accept without changing your plan?: *About 10% ($10,000 per $100,000)*
605. If the account fell 20%, what would you most likely do?: *Hold and review the plan with my professional*
606. Trade-off best matches your priority for this money?: *Balance income and long-term growth*
607. Allocation fits risk temperament?: *Somewhat confident*
608. Loss capacity ($): *125000*
609. Have past losses taught you, and what might keep you awake at night?: *Prefer a protected spending reserve*

Preferences & considerations

610. Matters deserve special attention?: *Mother care; successor readiness; liquidity*
611. Are there any investments you prefer to avoid?: *Faith-based preferences; compare costs / returns*
612. Why would you prefer to avoid them?: *Faith preferences; maintain diversification*
613. Are there any values or faith filters we need to apply?: *No illiquid commitment without joint consent*
614. How would you like investment trading decisions to be made?: *I want to be actively involved in the trading decisions*
615. Any other restrictions or special considerations the team should understand?: *Joint approval for illiquid investments*

Q4 · Play to win

Preferences & considerations

616. Concerns or unanswered questions should we clarify?: *Conversion vs plan funding; exit cash flow*

Illustration assumptions — agree before testing

617. Comparison horizon (years): *20*
618. Hypothetical growth after investment fees — low (%): *3*
619. Hypothetical growth after investment fees — high (%): *5*
620. Hypothetical annual taxable tax drag (%): *1*
621. Current est. marginal tax rate (%): *24*
622. Future tax assumption — low (%): *20*
623. Future tax assumption — high (%): *28*
624. Discount assumption (%): *3*
625. Protected cash reserve ($): *60000*
626. Taxable capital available after commitments ($): *200000*
627. Annual funding available after commitments ($): *18000*
628. Additional recurring planning/strategy costs ($): *500*
629. Test these supplied assumptions as educational illustrations?: *Yes — test my supplied assumptions*

Retirement Foundation

630. Review with team?: *Yes, review*
631. Retirement age: *64*
632. Plan-through age: *95*
633. Retirement spending / mo ($): *8500*
634. Rent / mo ($): *5500*

Social Security

635. Review with team?: *Yes, review*
636. Earlier claim age: *67*
637. Later claim age: *70*
638. Earlier net benefit / mo ($): *2550*
639. Later net benefit / mo ($): *3162*

Sequence / Income Floor

640. Review with team?: *Yes, review*
641. Essential spending / mo ($): *5000*

Surviving Spouse

642. Review with team?: *Yes, review*
643. Survivor spend / mo ($): *6000*
644. Survivor income / mo ($): *3800*
645. Support years: *20*

Mortgage vs. Investing

646. Review with team?: *Yes, review*
647. Balance ($): *180000*
648. Rate (%): *4.25*
649. Remaining years: *12*

Cash Efficiency

650. Review with team?: *Yes, review*
651. Amount tested ($): *10000*
652. Current yield (%): *1*
653. Alternative yield low (%): *3*
654. Alternative yield high (%): *4*

Q4 · Play to win

Roth / IRA Strategy

655. Review with team?: *Yes, review*
656. Amount tested ($): *50000*
657. Entirely pretax / no basis?: *Yes*

Investment Tax Drag

658. Review with team?: *Yes, review*
659. Amount tested ($): *150000*
660. Annual tax reduction low ($): *1500*
661. Annual tax reduction high ($): *3000*
662. Added annual cost ($): *300*
663. Transition tax / fees ($): *1500*

Portfolio Tax Efficiency

664. Review with team?: *Yes, review*
665. Amount tested ($): *150000*
666. Annual tax reduction low ($): *1000*
667. Annual tax reduction high ($): *2000*
668. Added annual cost ($): *200*
669. Transition tax / fees ($): *1000*

RMD / Tax / Legacy

670. Review with team?: *Yes, review*
671. Current RMD / yr ($): *0*
672. Charity / yr ($): *6000*
673. QCD eligible / intended?: *No*
674. Gift already deducted?: *No*

Risk Alignment

675. Review with team?: *Yes, review*
676. Stress decline (%): *20*
677. Tolerable decline ($): *150000*

Supplemental Insurance

678. Review with team?: *Yes, review*
679. Lasting insurance need?: *No*
680. Premium capacity / yr ($): *0*
681. Permanent death benefit ($): *0*

Family / Business Protection

682. Review with team?: *Yes, review*
683. Survivor spend / mo ($): *6000*
684. Survivor income / mo ($): *3800*
685. Support years: *20*
686. One-time needs ($): *204000*
687. Available death benefits ($): *1000000*
688. Earmarked liquid assets ($): *100000*

Long-Term Care

689. Review with team?: *Yes, review*
690. Extra care cost / yr ($): *75000*
691. Years: *3*
692. LTC benefit / yr ($): *0*

Estate Coordination

693. Review with team?: *Yes, review*
694. Core documents current?: *Yes*
695. Agents documented?: *Yes*
696. Beneficiaries coordinated?: *Yes*
697. Titles reviewed?: *No*
698. Trust exists?: *Yes*
699. Trust fully funded?: *No*

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Complete questionnaire · 7 of 7

BLACK questions · BLUE reported answers · RED follow-up · GRAY N/A

Q4 · Play to win

Business Retirement Plan

700. Review with team?: *Yes, review*
701. Employee contribution: *15000*
702. Added annual cost ($): *3000*
703. Years: *5*

Business Value / Exit

704. Review with team?: *Yes, review*
705. EBITDA improvement low ($): *40000*
706. EBITDA improvement high ($): *80000*
707. Valuation multiple: *4*
708. Years: *5*
709. Improvement cost now ($): *5000*
710. Household ownership (%): *90*
711. Sale tax assumption (%): *20*

Second Offer Succession

712. Review with team?: *Yes, review*
713. SDE / yr ($): *500000*
714. Replacement pay / yr ($): *150000*
715. Sale price ($): *2000000*
716. Other annual commitments ($): *50000*

Logistics

Documents & verification

717. Needs correction or verification? Fact / source / date / owner / due date.: *CPA to confirm tax basis; advisor to confirm buy-sell funding*
718. Any shared funding, double-counted assets or competing uses of the same dollars?: *Roth taxes, cash yield and exit costs compete for cash; tax strategies overlap*
719. Agreed secure return method / office contact: *Chosen advisor's secure portal; no sensitive email*
720. Homework due date: *2026-11-02*

Documents and verification checklist

721. Personal balance sheet / debt schedule: *Available*
722. Bank, savings, money-market and CD statements: *Available*
723. Retirement-account statements: *Available*
724. Brokerage, cost-basis and stock-option records: *Available*
725. Social Security, pensions and income records: *Available*
726. Two years of complete personal tax returns: *Available*
727. W-2s, 1099s, K-1s, Forms 8606 and carryforwards: *Available*
728. Annuity contracts, riders and surrender schedules: *Available*
729. Life insurance policies, beneficiaries and in-force illustrations: *Available*
730. LTC, disability, health and other relevant coverage: *Available*
731. Wills, trusts, POAs and healthcare directives: *Available*
732. Deeds, titles and beneficiary designations: *Available*
733. Special-needs, charitable or estate-equalization arrangements: *Available*

Logistics

Documents and verification checklist

734. Partnership, shareholder, operating and buy-sell agreements: *Available*
735. Business tax returns and financial statements: *Available*
736. Qualified-plan documents, employee census and fees: *Available*
737. Buy-sell / key-person funding policies: *Available*
738. Business bank and investment statements: *Available*
739. Valuation, exit, succession, buyer terms and lending records: *Available*
740. Current photo ID / license record with your advisor: *Available*
741. Bank / ACH instructions and authorization status with advisor: *Available*

Contact and file readiness

742. Email address: *dennis.mitchell@example.com*
743. Phone: *352-555-0102*
744. Street address: *100 Example Lane*
745. City: *Ocala*
746. State / province: *FL*
747. ZIP / postal code: *34470*
748. Is your mailing address the same?: *Yes*
749. Different mailing address, if needed: *Same as home*
750. Email address: *maria.mitchell@example.com*
751. Phone: *352-555-0103*
752. Street address: *100 Example Lane*
753. City: *Ocala*
754. State / province: *FL*
755. ZIP / postal code: *34470*
756. Is your mailing address the same?: *Yes*
757. Different mailing address, if needed: *Same as home*
758. Is your preferred email current and working?: *Yes, current*
759. Is your preferred phone number current?: *Yes, current*
760. Is your home and mailing address current?: *Yes, current*
761. Are the values-based investing preferences recorded in How do we play to win complete and current?: *Yes, current*

Identity records

762. Dennis Mitchell country of birth: *United States*
763. Dennis Mitchell state / province of birth: *Florida*
764. Dennis Mitchell U.S. citizenship: *Yes*
765. Dennis Mitchell Social Security number record available?: *Yes*
766. Is the client's current driver's license securely on file with the advisor?: *Yes*
767. Dennis Mitchell license issuing state: *FL*
768. Dennis Mitchell license issue date: *2024-03-01*
769. Dennis Mitchell license expiration date: *2032-03-01*

Logistics

Identity records

770. Maria Mitchell country of birth: *United States*
771. Maria Mitchell state / province of birth: *Georgia*
772. Maria Mitchell U.S. citizenship: *Yes*
773. Maria Mitchell Social Security number record available?: *Yes*
774. Is the partner's current driver's license securely on file with the advisor?: *Yes*
775. Maria Mitchell license issuing state: *FL*
776. Maria Mitchell license issue date: *2024-03-01*
777. Maria Mitchell license expiration date: *2032-03-01*

Permissions & communication

778. Are complete beneficiary records securely on file and current?: *Yes*
779. Are bank account and routing details securely on file where needed?: *Yes*
780. Is a trusted contact and required contact information on file?: *Yes*
781. Arrange permission for your team to coordinate?: *Yes*
782. Annual review + quarterly calls?: *Yes*
783. Communication preferences should your chosen team understand?: *Email first; include both spouses; quarterly calls*

Next steps & meeting

784. Most useful next action?: *Request coordinated CEPA / CPA review*
785. Who will take responsibility?: *Dennis and Maria*
786. When will it be done?: *Within two weeks*
787. Would you like a comprehensive review with a qualified financial advisor?: *Yes*
788. Help you feel ready?: *Written scope, fee and evidence-based comparisons*
789. Preferred financial advisor — select someone already entered: *Jordan Reed, CEPA*
790. Preferred meeting date: *2026-11-05*
791. Preferred time: *14:00*
792. Time zone / location or meeting link: *America/New_York; office preferred*
793. Appointment status: *Preferred time only — not confirmed*
794. If confirmed directly: who confirmed it and when?: *Preference only; no appointment confirmed*

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Your one-page document checklist

If you arrange a review, bring the report, questionnaire and these records.

Use your chosen advisor's secure process for sensitive documents.

People & goals

- ☐ Additional family and care responsibilities
- ☐ Churches, causes and giving intentions
- ☐ Goal priorities, amounts and timing

Status: Available / on file

Accounts & taxes

- ☐ IRA, Roth, brokerage and bank statements
- ☐ Cost basis, holdings and tax returns
- ☐ SSA estimates and pension elections

Status: Available / on file

Protection & care

- ☐ Life / LTC / disability / annuity contracts
- ☐ Ownership, beneficiaries and premiums
- ☐ Benefits, riders and surrender terms

Status: Available / on file

Estate & authority

- ☐ Will, trusts and amendments
- ☐ Deeds, titles and TOD/POD instructions
- ☐ Beneficiaries, agents and alternates

Status: Available / on file

Business & transition

- ☐ Financials, tax returns and earnings
- ☐ Employee census and plan documents
- ☐ Buy-sell, valuation and succession records

Status: Available / on file

Logistics & meeting

- ☐ Photo ID / ACH status with advisor
- ☐ Trusted contact and coordination permissions
- ☐ Secure return method and meeting details

Status: Available / on file

Suggested next step: call or request a qualified CEPA advisor and accountant review. Bring this packet and the relevant checklist documents. Review blue answers, resolve red items and confirm gray N/A entries.

Do not send full SSNs, bank/routing numbers or license images by ordinary email. Confirm a secure delivery method directly

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Your next 24 months

Dennis Mitchell & Maria Mitchell, consider this:

If we could improve your situation in a way that does what you want to do over the next 24 months—using all of the resources we've discussed as smartly as possible to accomplish your goals, while providing for and protecting the people you care about most—

How long should we wait before we begin?

Schedule a follow-up with a comprehensive financial advisor.

For business owners, particularly consider a qualified CEPA® financial advisor—a Certified Exit Planning Advisor—working with your accountant and the relevant legal and insurance specialists. Bring this report, the completed questionnaire, the checklist and supporting documents.

Need help finding the right team?

If you don't have a comprehensive advisor, or aren't getting the care and coordination you feel you deserve from your current team, you can request an introduction through the War Room to a network-affiliated advisor trained in the Q4 methodology.

REQUEST A WAR ROOM ADVISOR INTRODUCTION →

Request an introduction or contact your chosen advisor. The demo prepares an email draft; it does not send a referral or book an appointment.

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