WAR ROOM | TAX COORDINATION CHECK

Prepared for: Fictional Sample Household **Prepared by:** Fictional Review Professional
Report date: 2026-11-01 · **Return year:** Not supplied Planning year: 2026 · As of: 2026-11-01
Source: *Synthetic selected ranges, assumptions not verified. For illustrative and educational purposes only.*

Taxable investments

$5,000 to $14,000 — Annual federal distribution tax at stake

Could an unexpected tax bill take money away from your plans? A fund can pass taxable gains to you even when you have not sold it. Ask your CPA and financial advisor whether changes could help—without creating a bigger tax bill to make the change.

How we estimated this: Taxable balance $500,000–$1,000,000 × annual capital-gain payout assumption 5.0%–7.0% × federal capital-gain tax assumption 20.0%. The payout rate is not total return.

What this does not tell you: Tax at stake is not avoidable tax. Distributions vary. Transition gains, fees, state tax, NIIT and loss use are not modeled.

Bring to the conversation: Holdings, tax lots, 1099-DIV/B and loss carryforwards. CPA + financial advisor.

ANSWER: YES | REVIEW TOGETHER

Municipal interest

7.9% to 11.1% — Federal-only tax-equivalent yield

Could tax-free income leave more in your pocket? Depending on your tax bracket, a municipal bond's lower stated yield may compare favorably with taxable income. Ask your financial professional to compare the after-tax income, costs and risks for your situation.

How we estimated this: Hypothetical federally tax-exempt yield 5.0%–7.0% ÷ (1 − federal marginal tax assumption 37.0%).

What this does not tell you: Comparison rate, not interest paid. Federal-only; state tax, AMT, Medicare, price changes, fees and risk are excluded. No suitability conclusion.

Bring to the conversation: Holdings, current yields, tax projection and state residency. CPA + financial advisor.

ANSWER: NO | REVIEW TOGETHER

Cash yield

-$20,000 to $20,000 · Could be lower or higher — Gross interest difference over selected period

Is your cash doing the job you need it to do? A different rate could help—or leave you worse off. Compare the income alongside access, protection and the expenses your family or business may need to cover.

How we estimated this: Cash $500,000–$1,000,000 × (hypothetical comparison rate 5.0%–7.0% − current rate 5.0%–7.0%) × 12 months ÷ 12. Both rates are simple annualized rates, not APY.

What this does not tell you: Gross interest, not tax savings. Constant balance and simple annualized rates; no compounding, taxes or fees. Rates, access, insurance and risk can differ.

Bring to the conversation: Statements, same-date rates, fees, access and insurance terms. Financial advisor + CPA.

ANSWER: NO | REVIEW TOGETHER

Social Security

-$1,000 to $1,000 · Could be lower or higher — Monthly benefit difference after both starts

When should your retirement paycheck begin? A larger monthly check may feel reassuring, but waiting also means missing earlier payments. Ask your advisor to compare the household picture, not just the size of one check.

How we estimated this: Later-start monthly SSA estimate $4,000–$5,000 minus earlier-start estimate $4,000–$5,000.

What this does not tell you: After both scenarios start; not lifetime or after-tax benefit. Forgone earlier payments, taxes, COLAs, mortality and survivor effects are not calculated.

Bring to the conversation: SSA estimates for both start ages and household benefit details. Financial advisor + CPA.

ANSWER: NO | REVIEW TOGETHER

Roth and required distributions

Not estimated from this check

Could a tax decision today make retirement harder tomorrow? Review conversion costs and required withdrawals together. Ask your CPA and advisor to map the cash you need before choosing an amount.

How we estimated this: No amount estimated. A projection needs account basis, projected income, statements and the correct required-withdrawal divisor.

What this does not tell you: No tax engine or RMD divisor selection is implemented. Conversion tax is a cost, not savings; an RMD itself cannot be converted.

Bring to the conversation: Basis, income projection, statements and correct RMD divisor. CPA + financial advisor.

ANSWER: YES | REVIEW TOGETHER

Business transition

$1,875,000 to $5,000,000 — Estimated ownership equity value

What would your business really provide for your next chapter? The value of your ownership is not the same as cash from a sale. Bring your business and personal advisors together before building family plans around an exit.

How we estimated this: Estimated whole-business equity after debt $2,500,000–$5,000,000 × ownership share 75.0%–100.0%.

What this does not tell you: User-estimated ownership equity value after business debt, not sale proceeds or a funding gap. Taxes, transaction costs, marketability and sale feasibility are untested. No value uplift assumed.

Bring to the conversation: Equity valuation/debt records, ownership documents, buy-sell plan and personal goals. CEPA + CPA + attorney + valuation specialist.

ANSWER: NO | REVIEW TOGETHER

Qualified plan design

$18,500 to $37,000 — Conditional current tax reduction

Would a retirement plan help both your future and your business? A deduction can matter, but employee commitments and ongoing costs matter too. Ask a qualified plan specialist to test the full fit before funding a change.

How we estimated this: Professionally supported extra deductible yearly contribution $50,000–$100,000 × assumed marginal tax rate 37.0%.

What this does not tell you: Conditional current deduction effect, not lifetime savings. Funding requirement and employee/admin costs are not estimated. Future tax and plan obligations remain.

Bring to the conversation: TPA/actuary design, census, related businesses and funding forecast. CPA + TPA/actuary + financial advisor.

ANSWER: NO | REVIEW TOGETHER

Insurance and estate

$2,500,000 to $5,000,000 — Policy death-benefit scale

Will your policy support the people you meant to protect? Ownership and beneficiary details can change how a plan works. Ask your attorney and insurance professional to confirm those details before making changes.

How we estimated this: Selected policy death benefit $2,500,000–$5,000,000 only. No tax rate is applied.

What this does not tell you: Policy benefit scale only: not gift value, estate inclusion, tax due or savings. Goodman-type consequences depend on legal rights and facts; no ownership change is recommended.

Bring to the conversation: Carrier-confirmed ownership/beneficiaries, trusts and agreements. Attorney + CPA + licensed insurance professional.

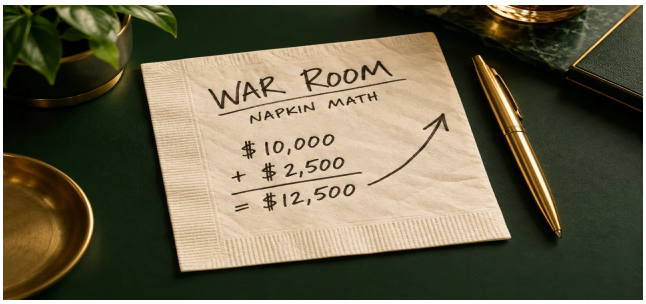
ANSWER: NO | REVIEW TOGETHER

The coordination-gap story



8 of 8 topics flagged for review or confirmation; 0 unreviewed. Answers do not establish actual problems. A coordinated review is still to be connected. A financial advisor can help connect implementation with your CPA and relevant specialists.

The napkin-math story



QCC, applicability, then selected ranges. These numbers size questions, not promised savings. Missing evidence remains unknown. The picture’s $12,500 is an illustration, not your result. Never add these overlapping topic figures.

QCC: Qualified — no; Coachable — no; Committed — no. No eligibility gate.

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Strongly consider a comprehensive financial review.

If you already have a comprehensive financial advisor: bring this assessment to them and ask for a coordinated review of the items marked Review together or Confirm information, working with your CPA and other relevant specialists.

If you don’t have a financial advisor, or feel your current planning isn’t as comprehensive and coordinated as it should be, consider a conversation with Chris Cahill. The goal is not a product conversation. The goal is to make sure your legal, tax and financial decisions work together.

Chris is one optional local resource for reviewing the financial side and coordinating next steps with your professional team. You may choose any qualified financial professional; he is not a required provider.

For business owners, include a CEPA to connect business, personal and financial readiness. Confirm facts before changes; no change may be the appropriate outcome.

Research basis: IRS Publications 550 / 590-B and qualified-plan guidance; SSA retirement planning; SEC cash-sweep investor bulletin; Goodman v. Commissioner. Private source ledger 2026-11-01. Original copy; no restricted publication reproduced.

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Chris Cahill

Financial Advisor
Edward Jones
352-354-4289
8960 Southwest Highway 200, Suite 3
Ocala, FL 34481
Contact Chris for a complimentary consultation.

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