

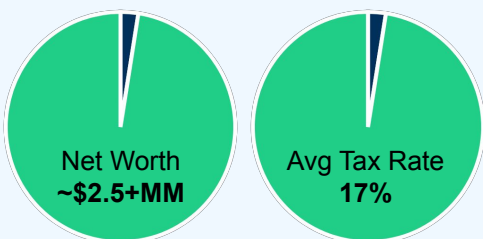
ONE PAGE PLAN PLUS - MONEY BRIEF

HOUSEHOLD SUMMARY

- John (64)
- Jane (62)

RETIREMENT INCOME STYLE

- Let's find out - [RISA link](#)
- Preference for: ?



TAX HIGHLIGHTS

- Need tax return from 2022
- Major purchase/investment from IRA analysis – compare loan to withdrawal to hybrid

TOP PRIORITIES AND GOALS



Tax guidance.
10-15 year runway.



How to manage large distributions from pretax accounts



Develop an investing and overall distribution strategy



“This is what I would do for a defensive approach for the portfolio.”

THE KEY AREAS OF PLANNING

- **Income plan:** Complete RISA survey. Do you have a preference for an income floor or are you okay with a variable spending strategy?
- **Investment plan:** It will be important to keep pace with inflation. Discuss portfolio construction and tradeoffs for different return targets. Discuss what metrics we look at to determine the quality of the portfolio. Right now, there are 232 holdings. We can simplify this, not harm any return numbers, and decrease risk.
- **Tax plan:** Most likely, we would do a hybrid solution to fund the farm investment with a combination of loans and withdrawals (that's the mathematical solution). Otherwise, discuss trade offs for funding with all pretax dollars.
- **Insurance plan:** What is your current health insurance plan and LTC plan?
- **Estate plan:** What documents do you currently have in place?

IMMEDIATE RECOMMENDATIONS

- Consider a more simplified strategy for your investments (232 holdings)
- Upload 2022 tax returns and project what 2023 and 2024 would look like re: farm investment.
- Confirm income for 2023 and consider funding Roth IRAs if possible.

Retirement Funded Ratio (live to 90)

Expected Net Return	Funded Percentage
0%	76%
1%	80%
2%	86%
3%	92%
4%	98%
5%	106%
6%	114%
7%	125%