STOCK PRO®

Sam & Alex's Stock Pro Plan

Sam (61) / Alex (59) / August 28, 2026

/// PREPARED BY STOCK PRO

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Your entire financial life. One plan.

PLAN SCORE	RETIREMENT SUCCESS	NET WORTH	LEGACY
88 /100	**99** %+	**$2.8M**	**$5.6M**
overall financial health	Monte Carlo, at this spend	today	at age 92, before ~$334k WA estate tax

PROJECTED RETIREMENT INCOME (TODAY'S DOLLARS)

$154,500/yr

~$12,875/mo lifestyle, 99%+ confidence (4.0% of $2.6M portfolio, today's $)

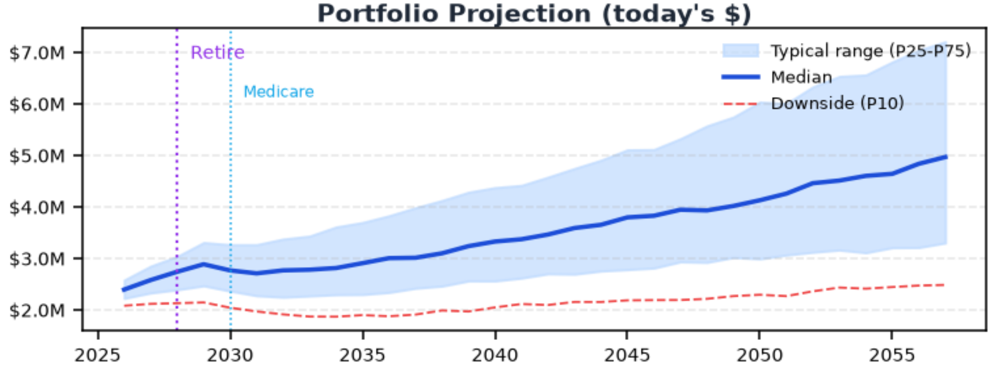
Portfolio withdrawal	$105k
of which required from 2040 (RMD if you don't convert), passing it by 2042	$93k
+ SS & pension (avg over retirement)	$75k
- mortgage in retirement	-$3k
- healthcare bridge (pre-Medicare)	-$3k
= If markets average out	**$176k**
- Monte Carlo safety buffer	-$21k
= 99%+ confident target	**$154k**

Top Action Items

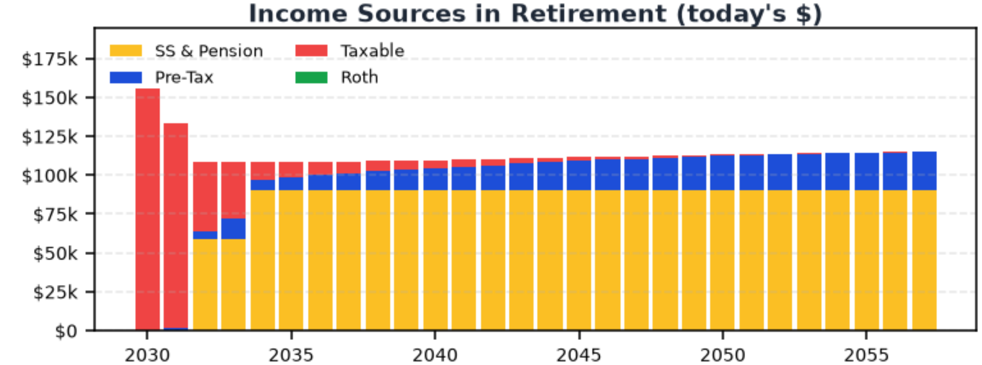
Ranked by Plan Score impact. Critical items first.

- HIGH — **Run Roth conversions: save $380k in lifetime taxes**
  +2 pts · $380k value
- HIGH — **Add $4,500/mo of disability insurance for Alex**
  ~$424/mo · +2 pts
- HIGH — **Add long-term care coverage for you**
  +2 pts
- HIGH — **Add trust provisions to your wills: save $334k in WA estate tax**
  $334k value
- MEDIUM — **Get $100k of term life insurance for Alex**
  ~$32/mo · +4 pts

Portfolio Projection (today's $)



Income Sources in Retirement (today's $)



/// HEALTHCARE

Retiring before 65 leaves a coverage gap until Medicare. Budgeted at full unsubsidized rates ($76k) - conservative. Withdrawal sequencing during those years affects what you actually pay - ask your advisor about bridge planning.

/// ROTH CONVERSION

$380k tax saved

Start at $36k in 2028, tapering across 14 years as required withdrawals take the bracket. $769k in total. Pre-Medicare years capped below the $85k ACA subsidy cliff.

/// SURVIVOR INCOME

-44.7%

Guaranteed income falls from $90k to $50k if Sam is on their own - and single tax brackets are half as wide. Detail overleaf.

/// YOUR INVESTMENT MAP

60/40/0 stocks / bonds / cash

equity: 50 broad / 10 growth-oriented

<5y to retire; income floor 49% of spending; growth optional.

Equity via Stock Pro Plus + bond/cash sleeves

Current Monthly Cashflow ($19k/mo)

Taxes	**$4,332/mo**	Housing	**$2,400/mo**
Debt service	**$0/mo**	Insurance	**$0/mo**
Savings	**$4,417/mo**	Lifestyle	**$8,268/mo**

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Required Minimum Distributions

When the IRS starts making you withdraw - and pay tax on it

	STARTS AT	FIRST YEAR	FIRST AMOUNT	SUBJECT BALANCE
Sam	75	2040	$93k	$1.1M
Alex	75	2042	$43k	$480k

Sam: Can be deferred to 2041-04-01, but that stacks two withdrawals into one tax year.
Still working where this plan is held? These may be postponable - but only while the money stays there.

Alex: Can be deferred to 2043-04-01, but that stacks two withdrawals into one tax year.
Still working where this plan is held? These may be postponable - but only while the money stays there.

Social Security

Full retirement age depends on the year you were born

Sam	**$3,400/mo**	Full retirement age 67
Alex	**$2,600/mo**	Full retirement age 67

If one of you dies first

The survivor keeps the larger Social Security check. The smaller one stops - you do not keep both.

Alex alone	$90k -> $59k	**-$31k (34.7%)**
Sam alone	$90k -> $50k	**-$40k (44.7%)**

The survivor also files as a single taxpayer from the following year, on brackets roughly half as wide - so the same withdrawal costs more in tax exactly when income has dropped.

Roth Conversion Schedule

Filling the 12% bracket each year there is room. Required withdrawals come out first and cannot be converted.

YEAR	AGES	OTHER INCOME	REQUIRED WITHDRAWAL	DEDUCTION	CONVERT	TAX ON THE CONVERSION
2026	61 / 59	$233k	-	$32k	$0	-
2027	62 / 60	$233k	-	$32k	$0	-
2028	**63 / 61**	**$88k**	**-**	**$32k**	**$36k**	**$4k**
2029	**64 / 62**	**$88k**	**-**	**$32k**	**$36k**	**$4k**
2030	**65 / 63**	**$0**	**-**	**$39k**	**$80k**	**$4k**
2031	**66 / 64**	**$0**	**-**	**$39k**	**$80k**	**$4k**
2032	**67 / 65**	**$59k**	**-**	**$47k**	**$82k**	**$9k**
2033	**68 / 66**	**$59k**	**-**	**$47k**	**$82k**	**$9k**
2034	**69 / 67**	**$90k**	**-**	**$47k**	**$58k**	**$7k**
2035	**70 / 68**	**$90k**	**-**	**$47k**	**$58k**	**$7k**
2036	**71 / 69**	**$90k**	**-**	**$47k**	**$58k**	**$7k**
2037	**72 / 70**	**$90k**	**-**	**$47k**	**$58k**	**$7k**
2038	**73 / 71**	**$90k**	**-**	**$47k**	**$58k**	**$7k**
2039	**74 / 72**	**$90k**	**-**	**$47k**	**$58k**	**$7k**
2040	**75 / 73**	**$90k**	**$51k**	**$47k**	**$13k**	**$2k**
2041	**76 / 74**	**$90k**	**$52k**	**$47k**	**$11k**	**$1k**

Total converted $769k over 14 years. Tax over your lifetime $1.5M -> $1.1M, including tax still owed on whatever pre-tax money is left.

Estate & Trusts

Do you need one? Washington's answer

$334k - trust provisions in your wills

Estate projects to $5.7M at the second death (2057); above the $3,076,000 WA exclusion, tax runs 10-20% - about $334k if nothing is done. WA exclusions are NOT portable between spouses. Disclaimer-trust provisions (survivor decides at first death) preserve both.

DOCUMENTS ON FILE

Will: yes POAs: yes Benef.: yes Trust: ? CPA: ?

Federal estate tax starts at $15M/person (portable) - not a factor here.

Plan-grade estimates on current-year brackets. Required-withdrawal dates are computed from each person's date of birth; where one is missing the year is shown as a range. Social Security survivor figures assume the benefits and elections on file. Not tax advice - confirm with your CPA before executing a conversion. Estate figures are educational estimates under current Washington law, not legal advice - estate documents are drafted by your attorney.