

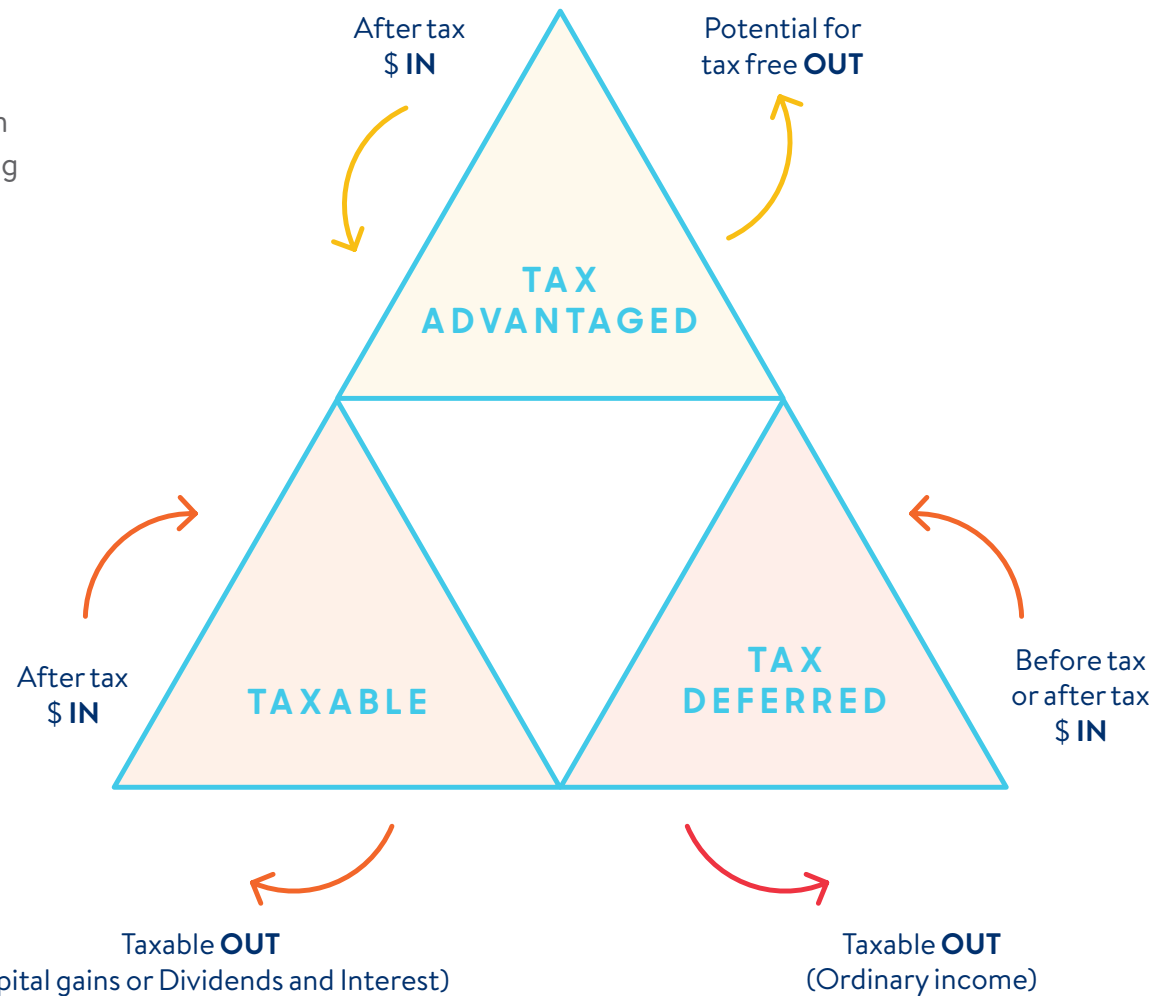
FINANCIAL PLANNING SERVICES

Tax control triangle:

Tailoring a strategy that's right for you

Because different types of accounts and investments offer specific tax advantages, you can gain more control over your future taxes by placing money in a variety of assets. Taxation is just one consideration when making investment decisions.

Let's take a look at your current portfolio and tax diversification opportunities for your situation.



Please only fill out the rows and fields that start with orange text.	Tax-Advantaged	Taxable	Tax-Deferred
Current asset level:	\$	\$	\$
Current asset %:			
Recommended asset level:	\$	\$	\$
Recommended asset % (must total 100%):		%	%

Future Need Scenarios	
Annual Income Need (Investable Assets)	\$
Assumed Capital Gains Tax Rate:	%
Assumed Ordinary Income Tax Rate (Federal & State):	%

Annual Asset Need	Current Scenario	Recommended Scenario
Tax-Advantaged:	\$	\$
Taxable: Need ÷ (1-Capital Gains Tax)	\$	\$
Tax-Deferred: Need ÷ (1-Ordinary Income Tax)	\$	\$

Assets Needed For One Year:	\$	\$
Difference (tax savings per year):		\$
# of Years in Retirement		
Potential Tax Savings in Retirement		\$

Assets are distributed proportionately to the corresponding percentages above and are grossed up for tax rates indicated – arriving at the after-tax income need.

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