CASE STUDY · FICTIONAL

CLARITY & CONFIDENCE REPORT

A coordinated look at your investments, taxes, legal plans, insurance and business. What you told us, why it matters, and what to do with it.

PREPARED NOVEMBER 13, 2026

Who matters most · What matters most · What we have to work with · How we play to win

For educational and illustrative purposes only. This is not tax, legal, or financial advice. We strongly encourage you to talk to your tax, legal, and financial professionals before making any decisions.

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HOW TO READ THE STATUS MARKS

Question raised
Your answer points to a question worth asking.

Needs review: no information yet
No information is not the same as no issue.

Not covered by this short review
Shown so nothing is hidden. Not counted in your result.

Looks in place
Keep it under review as things change.

Set aside by you
Not reviewed, at your request.

Every figure in this report is one you entered. Nothing has been verified.

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YOUR PROFILE

WHERE YOU STAND TODAY

You are a business owner. Your biggest priority right now is retirement and income. The people and causes that matter most: spouse or partner, children, grandchildren, business partners and key employees. Your professional team today: a CPA or tax professional, a financial advisor, an estate attorney and an insurance professional.

5 of 5 planning areas reviewed	**19** items to review	**2 of 8** resource types you hold	**$1,290,000** net worth minus primary residence

Every figure here is one you entered. Nothing has been verified. Net worth here is the rough amounts you listed, less the debts you listed.

YOUR RESULT

DO YOU NEED COMPREHENSIVE PLANNING?

A NEED IS INDICATED

Your answers point to a need for comprehensive planning.

14 of your 19 open questions sit beyond what investment planning and goals-based planning cover. 3 of your answers say your professionals are not yet working from one plan.

6 of the 18 areas are not covered by this short review. They are listed further down so nothing is hidden. They are not counted in your result.

You told us: net profit over $1 million; gross sales $5 million or more; employees 5 or more. You listed about $1,290,000 in liquid, investable assets.

That is the range comprehensive planning is generally built for: about $1 million or more in yearly net profit or $5 million or more in sales, at least 5 employees, and $250,000 or more in liquid, investable assets.

This review only shows whether a closer look is worth your time. It is not a plan, and it is not a recommendation.

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YOUR TOP 3 QUESTIONS TO TAKE TO A PROFESSIONAL

1. How much of my return am I giving up to taxes each year, and are there lower-tax ways to invest that are worth comparing?
2. In dollars, how far could my portfolio fall in a bad market, and would my plan still work if it did?
3. What are the rules for how my money is divided, when it is adjusted, and what would make us change course?

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Not everybody needs comprehensive planning. Each level includes everything in the level before it. You have 19 items to review: 19 open questions, and 0 areas with no information yet. 6 more areas are outside this short review and are not counted.

01

INVESTMENT PLANNING

A good start.

4 of 18 areas

4 of your 19 items to review

The basics for any assets: how your money is invested, what taxes take from it, and whether the risk fits you.

This level reviews:

- **Cash and what it earns** Not covered by this short review
- **Growth lost to taxes** Question raised
- **Which account holds what** Question raised
- **Risk that fits you** Question raised

LEFT OUT AT THIS LEVEL

14 of 18 areas, and 15 of your 19 items to review.

02

GOALS-BASED PLANNING

Better direction.

9 of 18 areas

5 of your 19 items to review

Adds the basics for retirement or a specific goal: what you need, when you need it, and where the income comes from.

Everything in level 1, plus:

Retirement spending and income
Not covered by this short review

Social Security
Not covered by this short review

Market falls early in retirement
Not covered by this short review

Surviving Spouse
Question raised

Pay off the mortgage or invest
Not covered by this short review

LEFT OUT AT THIS LEVEL

9 of 18 areas, and 14 of your 19 items to review.

03

COMPREHENSIVE FINANCIAL PLANNING

A more complete picture.

18 of 18 areas

19 of your 19 items to review

Adds tax, legal, insurance and business, and how each one affects the others.

Everything in level 2, plus:

- **Roth accounts** Question raised
- **Required withdrawals and giving** Question raised
- **Life insurance used for retirement** Not covered by this short review
- **Protecting family and business** Question raised
- **Long-Term Care** Question raised
- **Estate documents that agree** Question raised
- **Company retirement plan** Question raised
- **What the business is worth** Question raised
- **Selling to an insider** Question raised

LEFT OUT AT THIS LEVEL

Nothing. All 18 areas are on one map.

YOUR 18-AREA CHECKLIST

EIGHTEEN AREAS, ONE PAGE

12 of 18 need a review: 12 where your answers raised a question, and 0 where this review has no information yet. 0 look in place. 0 set aside by you.

Cash and what it earns Not covered by this short review	**Retirement spending and income** Not covered by this short review	**Social Security** Not covered by this short review
Market falls early in retirement Not covered by this short review	**Surviving Spouse** Question raised	**Pay off the mortgage or invest** Not covered by this short review
Roth accounts Question raised	**Growth lost to taxes** Question raised	**Which account holds what** Question raised
Required withdrawals and giving Question raised	**Risk that fits you** Question raised	**Life insurance used for retirement** Not covered by this short review
Protecting family and business Question raised	**Long-Term Care** Question raised	**Estate documents that agree** Question raised
Company retirement plan Question raised	**What the business is worth** Question raised	**Selling to an insider** Question raised

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AREA BY AREA

WHAT YOUR ANSWERS SAY, AND WHY IT MATTERS

INVESTMENTS

3 of 5 answers here raise a question worth asking. This is the first one.

WHAT LOOKS IN PLACE

- **Are all of your investment accounts managed together, as one plan for your household?** Yes—one coordinated strategy
- **Before your investments are changed, does someone look at the taxes, fees and other costs of making the change?** Almost always

Plus 2 more questions in this area. They are counted in your result, and a full review would take them up.

WHAT YOU TOLD US	You are not sure about whether your taxable investments have been checked for growth lost to taxes each year.
WHY THAT MATTERS	Taxes paid along the way on interest, dividends and fund distributions can quietly reduce what a taxable account grows to over time.
THE QUESTION WORTH ASKING	**“How much of my return am I giving up to taxes each year, and are there lower-tax ways to invest that are worth comparing?”**
WHO ANSWERS IT	Your financial advisor and CPA, together.

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INSURANCE

4 of 5 answers here raise a question worth asking. This is the first one.

WHAT LOOKS IN PLACE

- **Has your life insurance been checked against the specific needs it is supposed to cover?** Yes—recently and comprehensively

Plus 3 more questions in this area. They are counted in your result, and a full review would take them up.

WHAT YOU TOLD US	On whether survivor income has been modeled, you answered: “No.”
WHY THAT MATTERS	When one spouse dies, some income often stops or shrinks while many expenses continue. Knowing the amount of life insurance is not the same as knowing what the survivor would live on.
THE QUESTION WORTH ASKING	**“If one of us died, what income would actually continue, and would it be enough?”**
WHO ANSWERS IT	Your financial advisor and insurance professional.

TAX

4 of 5 answers here raise a question worth asking. This is the first one.

WHAT LOOKS IN PLACE

- **Do you know how much tax you pay each year on the income and payouts from your investments?** Yes—quantified annually

Plus 3 more questions in this area. They are counted in your result, and a full review would take them up.

WHAT YOU TOLD US	You are not sure about whether Roth conversions or contributions have been reviewed using your full tax picture.
WHY THAT MATTERS	Whether to pay tax now or later can affect future income, required withdrawals and what heirs receive. The answer depends on your whole tax picture, not on one year.
THE QUESTION WORTH ASKING	**“Given my full tax picture, does a Roth conversion or contribution make sense for me, and what would it cost to do?”**
WHO ANSWERS IT	Your CPA and financial advisor, together.

LEGAL

4 of 5 answers here raise a question worth asking. This is the first one.

WHAT LOOKS IN PLACE

- **When were your will and other estate documents last checked against your family, what you own and your business today?** Within the last 3 years

Plus 3 more questions in this area. They are counted in your result, and a full review would take them up.

WHAT YOU TOLD US	You are not sure about whether beneficiary designations and account ownership match your will or trust.
WHY THAT MATTERS	Retirement accounts and insurance policies usually pass by beneficiary form, not by will. If the forms and the documents tell different stories, the result may not be the one you planned.
THE QUESTION WORTH ASKING	**"Do my beneficiary forms and account titles match my will or trust, account by account?"**
WHO ANSWERS IT	Your estate attorney and financial advisor, together.

BUSINESS

4 of 5 answers here raise a question worth asking. This is the first one.

WHAT LOOKS IN PLACE

- **Could the business operate for at least 90 days without your daily involvement?** Yes—leadership and systems are in place

Plus 3 more questions in this area. They are counted in your result, and a full review would take them up.

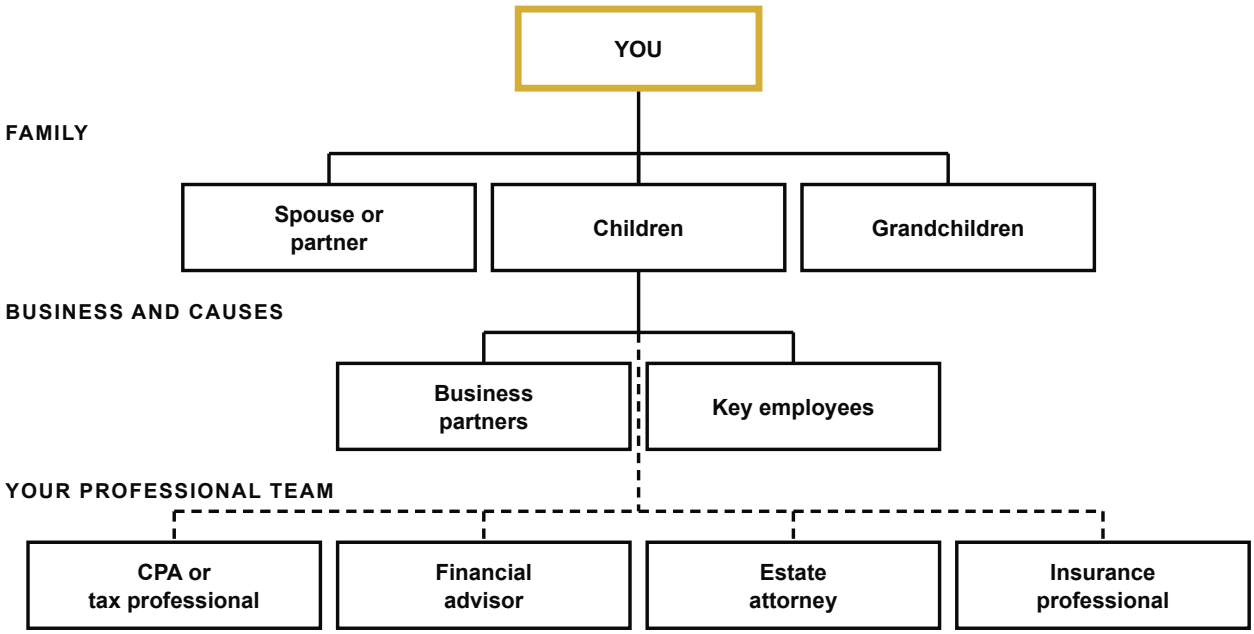
WHAT YOU TOLD US	You are not sure about what your business is worth, and what you would keep after a sale.
WHY THAT MATTERS	For many owners, the business is the largest part of their retirement. If its value is a guess, the retirement date built on it may be a guess too.
THE QUESTION WORTH ASKING	**"What would a buyer pay for this business without me in it, and what would I keep after taxes and debts?"**
WHO ANSWERS IT	A valuation or exit-planning advisor, working with your CPA.

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THE FOUR QUESTIONS

YOUR BIG PICTURE

1 WHO MATTERS MOST?



2 WHAT MATTERS MOST?

1. **Sustain lifestyle**
2. **Protect and preserve**
3. **Provide a legacy**

Your single biggest priority right now: Retirement and income.

3 WHAT DO WE HAVE TO WORK WITH?

Resource	You have it	Rough amount you listed
Taxable savings and investments	**Yes**	**$90,000**
Pre-tax retirement accounts	Not listed	
Roth accounts	Not listed	
Annuities	Not listed	
Social Security	Not listed	
Pension	Not listed	
Real estate, not counting your home	Not listed	
Business interest	**Yes**	**Not given**
Debts, not counting your home mortgage	Not listed	

No amount given yet for: business interest. These still count toward your picture.

The Mitchell case file also lists three investment accounts totalling $1,200,000 without saying whether they are taxable, pre-tax or Roth. They are not placed in a row above until that is known.

Net worth minus primary residence, from what you listed: $1,290,000. These are your own rough figures, not verified amounts.

4 HOW DO WE PLAY TO WIN?

Twelve months from now, looking back, you would feel great about your progress if:

> **“Our retirement bridge has been tested, Maria knows what income and access she would have on her own, Nolan and Luis understand the business transition, and Leah, Evan and Avery are reflected in our legal and beneficiary intentions.”**

PLAYING TO WIN

START AT THE FINISH AND WORK BACK

12 MONTHS FROM NOW

THE WIN YOU DESCRIBED

> **"Our retirement bridge has been tested, Maria knows what income and access she would have on her own, Nolan and Luis understand the business transition, and Leah, Evan and Avery are reflected in our legal and beneficiary intentions."**

FOR THAT TO BE TRUE

DECISIONS MADE, WITH THE RIGHT PEOPLE IN THE ROOM

The 19 open questions in this report would need answers, and the answers would need to agree with each other.

WHICH MEANS, IN THE NEXT 90 DAYS

THE PRIORITIES THAT OVERLAP

18 of your 19 priorities reach into more than one area. Each one has a professional who owns part of it. No one owns all of it. That is where coordination gaps show up.

The table on the last page shows where each one reaches.

WHICH MEANS, THIS MONTH

ONE CONVERSATION, WITH EVERYONE IN IT

Your priorities reach into investments, insurance, tax, legal and business. Take this report to the people who cover those areas, and ask them to look at it together.

On your team today: a financial advisor, an insurance professional, a CPA or tax professional and an estate attorney.

Not on your team yet: a business or exit-planning advisor.

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WHAT TO DO WITH THIS REPORT

YOUR NEXT CONVERSATION

Your priorities do not sit in one box. The table shows where each one reaches. Where a priority crosses areas, someone has to coordinate it.

WHERE YOUR PRIORITIES OVERLAP

Your priority	Investments	Insurance	Tax	Legal	Business	Whole plan	Areas
Insurance checked against the whole plan	●	●	●	●	●	●	**5**
Tax moves checked against the whole plan	●	●	●	●	●	●	**5**
Legal plan checked against the whole plan	●	●	●	●	●	●	**5**
Cash to settle the estate	●	●		●	●	●	**4**
Income for a surviving spouse	●	●		●		●	**3**
Cost of long-term care	●	●		●		●	**3**
Moving money into a Roth account	●		●	●		●	**3**
Required withdrawals and future tax rates	●		●	●		●	**3**
Priorities landing in each area	**15**	**10**	**10**	**12**	**10**	**18**	

Showing the 8 that overlap the most. 11 more are counted in your result.

A dot shows an area the priority touches. The last column marks every priority that crosses areas and needs someone coordinating it.

NEXT ACTION	**Gather your records, and ask the professionals who cover these areas to review them together.**
WHO IS RESPONSIBLE, AND BY WHEN	_____
PROFESSIONAL AND OFFICE	_____
RECORDS TO GATHER	Recent account statements, two years of tax returns, insurance policies and beneficiary forms, estate documents, and business agreements.

Before acting on any advice, review holdings, tax impact, fees and potential penalties. Verify licenses, experience and fit. Advice, implementation and professional fees require a separate engagement.

Do not have a professional for one of these questions? Ask the person who shared this report with you for an introduction.

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