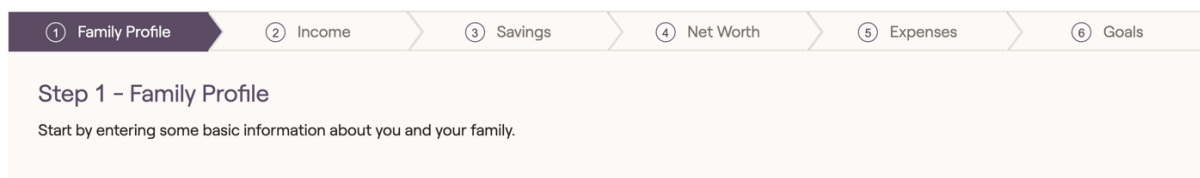


## Financial Planning – Simplified

Begin the financial planning process by entering some of your details into RightCapital. This document will guide you through the six-step process to input your earnings, savings, investments, liabilities, expenses, and goals so that your advisor has the full financial picture and can make the best recommendations possible. Move forward, backward, or skip steps as needed and always pick up where you left off, even after you've hit the 'complete' button.

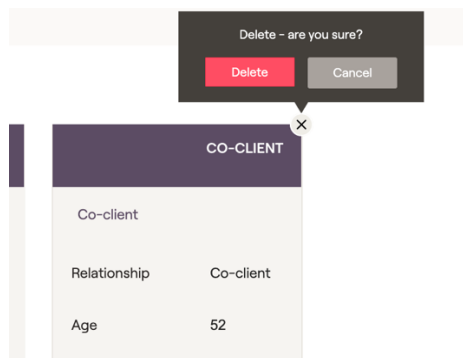
**Note:** RightCapital uses bank-level encryption and multiple layers of security to make sure your information is safeguarded.

### Step One: Family Profile

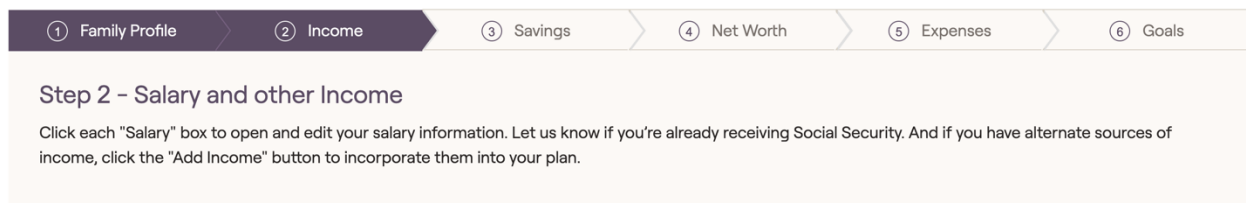


The screenshot shows a horizontal navigation bar with six steps: 1 Family Profile (active), 2 Income, 3 Savings, 4 Net Worth, 5 Expenses, and 6 Goals. Below the bar, the text reads: "Step 1 - Family Profile" and "Start by entering some basic information about you and your family."

- Click and update each card to reflect your family’s information with details such as name, date of birth, state of residence, and planning horizon.
- To add members to the plan, click the 'add participant' button and select from the drop-down menu.
- To remove members from the plan, click the 'x' on the top right-hand corner of the card.



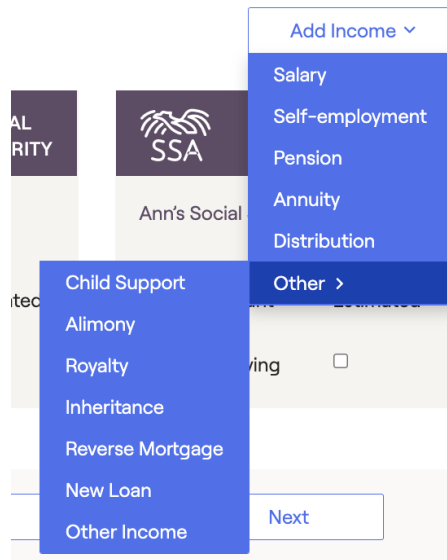
### Step Two: Income



The screenshot shows a horizontal navigation bar with six steps: 1 Family Profile, 2 Income (active), 3 Savings, 4 Net Worth, 5 Expenses, and 6 Goals. Below the bar, the text reads: "Step 2 - Salary and other Income" and "Click each 'Salary' box to open and edit your salary information. Let us know if you're already receiving Social Security. And if you have alternate sources of income, click the 'Add Income' button to incorporate them into your plan."

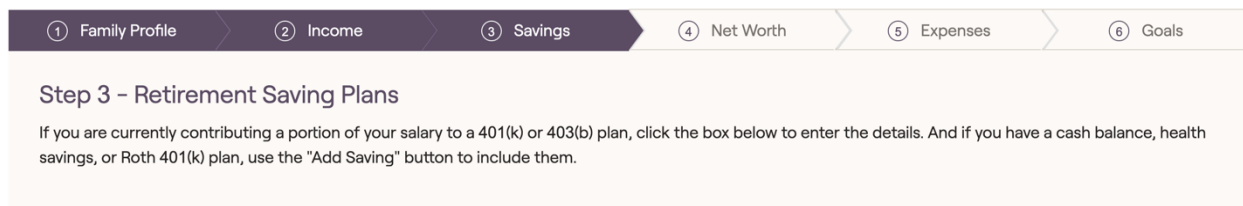
- Click into the 'Salary' card and add your salary information—enter the gross amount as taxes will automatically be calculated within the software.

- For Social Security, click into the card and select from the drop-down menu:
  - 'Simple Estimate' will estimate your future benefit based off your current salary.
  - If you know your primary insurance amount at full retirement age, use the 'based off full retirement benefit' option and input the PIA value.
  - If you are already collecting, check the 'already receiving' box and input your monthly benefit amount.
  - If you are ineligible for Social Security, select 'No Social Security'.
- If you have other streams of income, click the 'add income' button and select from the menu accordingly.



**Pro-tip:** Leave placeholder cards if you have items you need to discuss with your advisor. For example, if you have a pension but don't know all the details, click 'Add Income' > 'Pension' and leave the card as a placeholder.

### Step Three: Savings



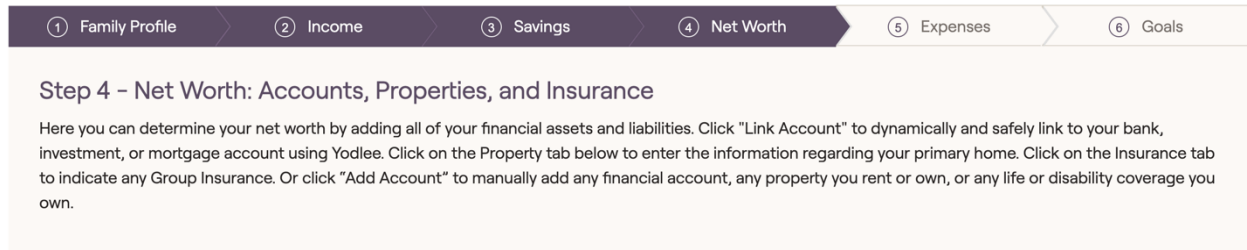
The goal here is to account for annual contributions we make toward our investments, NOT their total balances—those will be entered in the next step.

- Click into the 401(k) savings card and update with your contribution amount, duration, and employer match information. If you do not participate in a 401(k) plan, you can remove the card.
- Add other savings types by clicking 'Add Savings' and select which type. For example, if you save in a Roth IRA, select 'Roth IRA' from the savings drop-down

menu and input your contribution information. If you save toward a taxable brokerage account, select 'taxable' and input your contribution information.

- If you are saving toward an investment, but unsure which category to pick, add a savings card as a placeholder to discuss with your advisor.

## Step Four: Net Worth

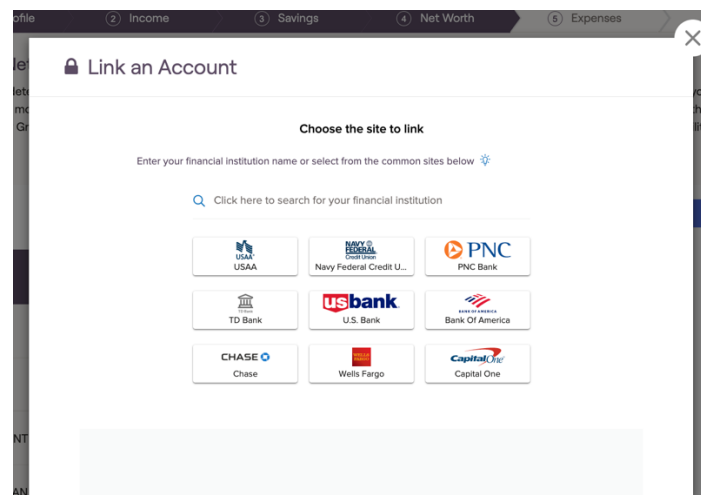


Step 4 - Net Worth: Accounts, Properties, and Insurance

Here you can determine your net worth by adding all of your financial assets and liabilities. Click "Link Account" to dynamically and safely link to your bank, investment, or mortgage account using Yodlee. Click on the Property tab below to enter the information regarding your primary home. Click on the Insurance tab to indicate any Group Insurance. Or click "Add Account" to manually add any financial account, any property you rent or own, or any life or disability coverage you own.

The Net Worth section is a crucial piece of the data entry process—this is where you will input all assets (bank accounts, investments, properties, insurance policies) and liabilities (credit cards, loans) as they stand today.

- You may see the 'Link Account' button. When utilizing this tool, we can pull in your account information from thousands of financial institutions. You can link checking and savings accounts, credit cards, investments, and loans to house them all in one place.



- Look up your financial institution in the search field and align the URL listed to the one you use to log in normally. Enter username, password, and any multi-factor security information you are prompted for.

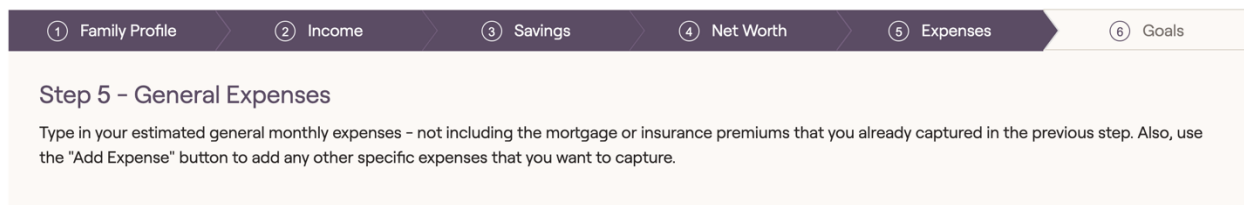
**Note:** Most financial institutions require multi-factor authentication to link to third-party vendors. Please ensure multi-factor authentication is set up at your institution's end-site to link. If you run into any errors, reach out to your advisor for next steps.

- If you do not see the 'Link Account' feature, add accounts manually by clicking the 'Add Account' button and selecting from the drop-down menu. When

adding investment accounts, make sure to select the correct account type from the drop-down menu and input the current balance.

- To account for your primary residence, click into the 'Property' section on the left-hand menu. If you rent, input your monthly rent. If you own, select 'own' from the drop-down and input the details such as purchase price, purchase year, current value, annual taxes, insurance, and maintenance costs.
- If you have any loans, click 'Add Account' > 'Loan' and input the parameters of the loan. If you have a mortgage associated with your home, select 'mortgage' and enter details such as original amount, the year you took out the loan, current balance, interest, and term. Once in place, a minimum payment will generate. If you are making more than the minimum payment, you can include that amount in the 'monthly payment' field.
- If you own multiple properties, be sure to include them—select 'Add Account' > 'Property' and chose from the menu accordingly. If you have assets that don't fall under these traditional categories you can select 'Add Account' > 'Other' and indicate the assets worth, any anticipated growth and year of sale if applicable. Examples of other assets might be boats, luxury vehicles or your prized collection of original artworks!
- If you have insurance, click 'Add Account' > 'Insurance' and input the policy details. For example, if you have Group Life through your employer, select 'Group Life', input the premium and death benefit and click 'Save'.

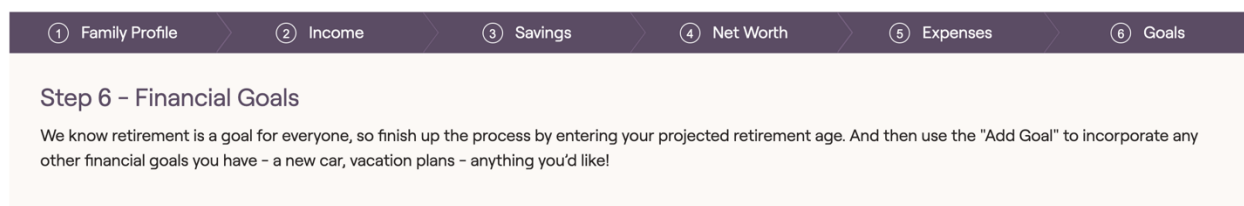
## Step Five: Expenses



The screenshot shows a progress bar at the top with six steps: 1 Family Profile, 2 Income, 3 Savings, 4 Net Worth, 5 Expenses (highlighted), and 6 Goals. Below the progress bar, the heading "Step 5 - General Expenses" is displayed. The main text reads: "Type in your estimated general monthly expenses - not including the mortgage or insurance premiums that you already captured in the previous step. Also, use the 'Add Expense' button to add any other specific expenses that you want to capture."

- Click into the 'Pre-retirement Expense' card and input your monthly expenses—we should net out any payments previously entered in the net worth (ex. debt payments, property taxes, or insurance premiums). This card should reflect household expenses such as bills and utilities, groceries, etc.
- If you have other expenses to include, such as medical, alimony, or extra debt payments, click the 'add expense' button and select from the drop-down menu. For any expense outside of what is listed, select 'other' from the drop-down menu and input the expense accordingly.

## Step Six: Goals



The screenshot shows a progress bar at the top with six steps: 1 Family Profile, 2 Income, 3 Savings, 4 Net Worth, 5 Expenses, and 6 Goals (highlighted). Below the progress bar, the heading "Step 6 - Financial Goals" is displayed. The main text reads: "We know retirement is a goal for everyone, so finish up the process by entering your projected retirement age. And then use the 'Add Goal' to incorporate any other financial goals you have - a new car, vacation plans - anything you'd like!"

- Click into the 'Retirement Age' card and update anticipated retirement age.

- Click into the 'Retirement Monthly Expense' card and update it with your anticipated monthly expenses in retirement. This card operates similarly to our 'Pre-retirement' expense card from the previous section. If you don't know this number, keep it on par with your pre-retirement living expense.
- You will find two pre-populated cards 'Retirement Health Costs' and 'Retirement LTC Costs'—these cards default to national averages for Medicare expenses and Long Term Care expenses. You can leave these as national averages, or customize the amount if you have a different idea.
- Now for the fun part! You likely have other goals; maybe funding your child's college education or purchasing a vacation home in retirement. Click the 'Add Goal' button and select from the menu accordingly.

**Pro-tip:** Have a goal, but not sure of the details? Let's say you're looking to buy a boat. You can input this as a 'Lifestyle Asset Purchase' goal and leave the inputs at 0. Later, you can play around with potential amounts and funding options.

After you've accounted for your goals, click the 'complete' button. Congratulations, you've entered all the data needed to generate your financial plan! Your advisor will receive a notification that you've completed your profile so the results can be analyzed.