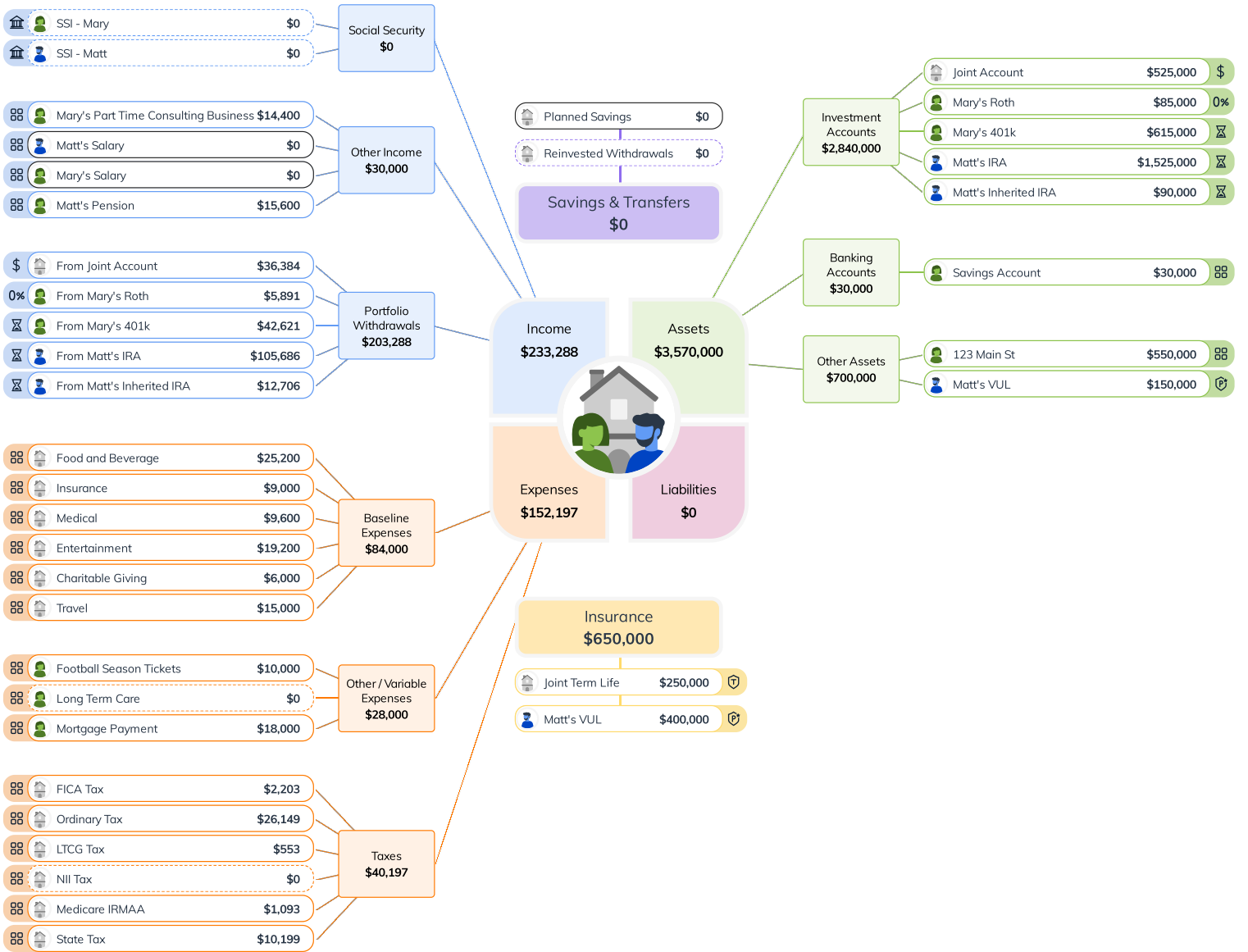


# Sample - Near Retirement - 2023 - Household Plan



# Important Disclaimer

This report is based upon information provided by you (the client) and is provided for informational purposes only. The term “plan” or “planning,” when used within this report, does not imply that a recommendation has been made to implement one or more financial plans or to make a particular investment. Nor does the plan or report provide legal, accounting, financial, tax, or other advice. Rather, the report and illustrations therein provide a summary of certain financial strategies, estimates, and information. You should consult your tax and/or legal advisors before implementing any transactions and/or strategies concerning your finances. No information provided in this report is intended or written to be used, or may be relied upon or used, for the purposes of avoiding any federal tax penalties.

**IMPORTANT:** This report provides projections and estimates of the likelihood of various investment outcomes based on various assumptions and financial information, as provided by you, and is therefore hypothetical in nature and not a guarantee of investment returns or the achievement of specific financial objectives. Returns data and investment return assumptions are not reflective of any specific product and may not include specific fees or expenses that may be incurred by investing in specific products. Results may vary with each use and over time. Other investments not considered in this report may have characteristics similar or superior to those being analysed. All values shown are current only as of the date of the analysis. This report is not valid without all pages.

Asset and net worth information included in this report is not a substitute for the information contained in the official account statements provided by custodian(s). Questions regarding FDIC or SIPC coverages on assets in account(s) should be directed to the asset provider or sponsor.

This report was generated using software provided by Income Laboratory, Inc. (“Income Lab”). Income Lab does not hold assets in custody, effect securities transactions, or provide investment, financial, tax or legal advice.

## Acceptance

I/We have received and read this Disclaimer and understand its contents and, therefore, the limitations of this report. Furthermore, I understand that the calculations, simulations, and projections in this report are not guaranteed.