KASTLER Financial Planning

Visualize Your Retirement Possibilities®

Retirement Plan Dashboard

February 14, 2026

Personal Note from Mike:

Your retirement plan is on track to achieve your stated desires and objectives given the assumptions in the Plan. The major items for this quarter are to update and review your estate planning documents and to analyze Roth Conversion options before year-end. We will also continue to monitor the inflation risk factor.

Key Actions for This Quarter

1. Create estate planning documents
2. Perform the tax planning analysis for Roth Conversions

Sam and Sally's Purposeful Retirement Statement

Sam and Sally's purposeful retirement is to use their early retirement years to travel, stay connected, and create lasting memories with family and friends. After 30 years of marriage and raising two beautiful children, they want retirement to be an active next chapter with gratitude for family relationships and a strong social community.

Sally envisions a winter "snowbird" season, while continuing golf, bowling, fitness and fulfilling volunteer opportunities. Sam hopes to keep his mind engaged through lifelong learning, including exploring free or low-cost college courses for seniors.

Plan Design Points

Design Point	Status	Comments
Target Retirement Date		Sam: 12/31/2027 Sally: 12/31/2027
Plan based on Retirement Scenario:		Both Sam and Sally retire on desired date with both claiming Social Security. Sally will receive one half of Sam's benefit. Sam will receive company XYZ pension as lump sum and transfer to IRA held at Schwab. 401k balance will also transfer to Schwab. A retirement portfolio is designed to meet your risk tolerance during retirement. A bucket strategy will separate short-term needs, intermediate needs, and long-term goals.
Spending Goal		Lifestyle desires remain reasonable based on the current plan.
Retirement Readiness		Target retirement date remains achievable under current assumptions.

7 Pillars Retirement Planning® Dashboard

Pillar Review	Status	Comments
Income Plan		Retirement paycheck projects to be sufficient for your planned spending goals.
Investment Strategy		Portfolio remains aligned with long-term objectives and risk tolerance levels.
Tax Strategy		A Roth Conversion, tax-loss harvesting, or bracket review may be appropriate before year-end.
Estate Planning		Estate planning documents are not up to date and need review
Risk		The stress test indicators show some exposure if inflation remains high. Can be mitigated by adjusting withdrawal amounts.
Healthcare Review		Your current Traditional Medicare plus Plan G appears reasonable given your desire to have low out-of-pocket deductibles.
Long-Term Care		Your plan to self-fund LTC at two years for each spouse at end-of-plan is on target.

Recap of your Initial Plan Analysis

Income Plan

Your retirement paycheck including Social Security, pensions, annuities and withdrawals from your portfolio totals:

Retirement Paycheck	Covers % of Essential Expenses	Covers % of Total Expenses
$7,500 / month	100%	100%

Investment Plan

In your Initial Plan, we designed a Purpose-Driven Portfolio™ aligned with your Risk Score, investing preferences, and personal values. We allocated assets into three buckets: Bucket 1 for near-term spending and liquidity, Bucket 2 for intermediate-term needs, and Bucket 3 for long-term growth.

Purpose-Driven Portfolio™ with Risk Score of 57

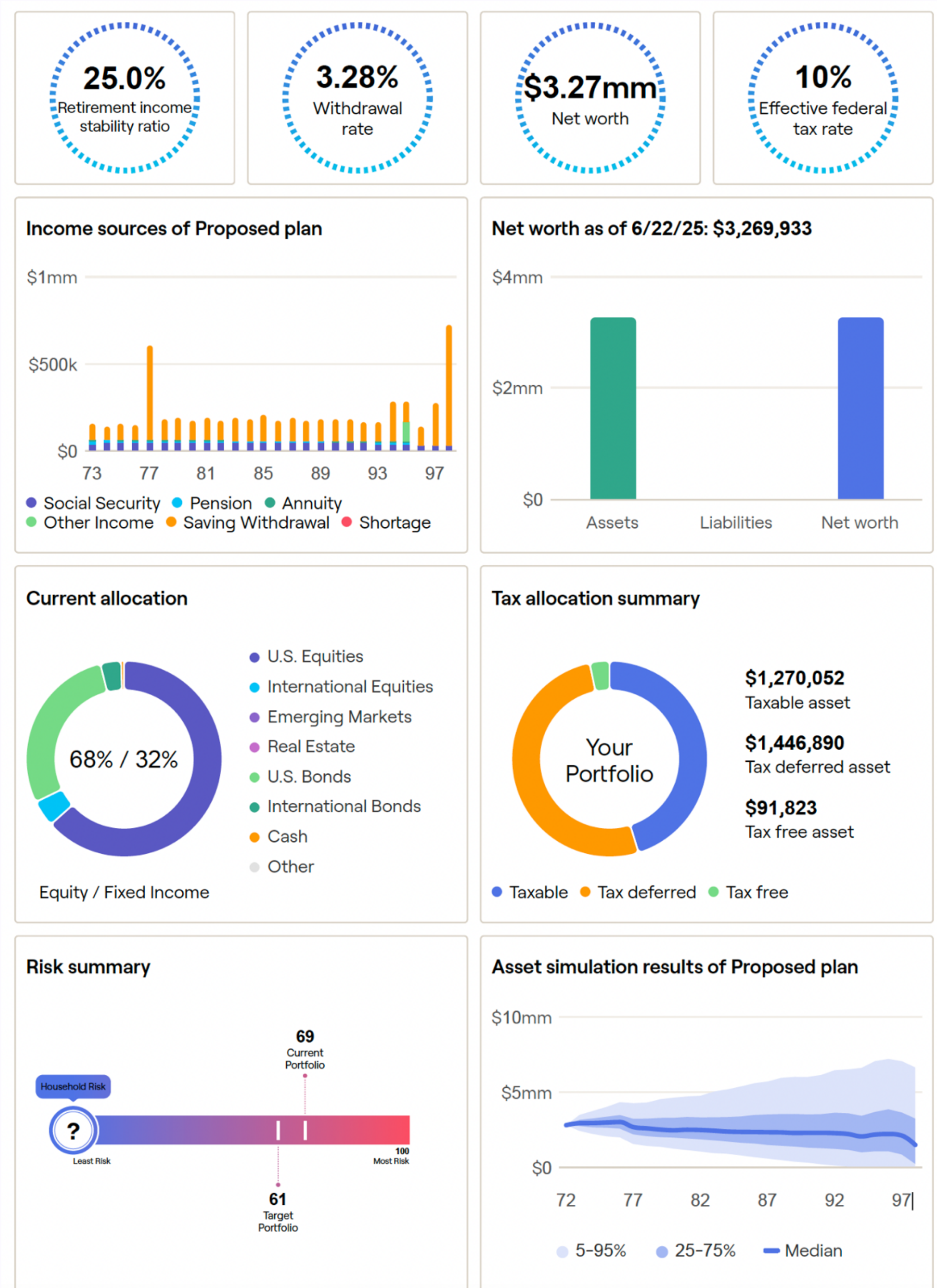
Bucket	Portfolio	Target %	Current %
1	Cash	4%	4%
1	U.S. Treasuries	16.7%	14.2%
2	3-Fund “Core”	50%	56..3
3	“Satellites”		
	Dividend Aristocrats	20%	19.7
	Energy	9.3%	12.5

Tax Planning

Roth Conversion analysis to be completed by 10/31/2026.

Financial Snapshot

The snapshot below is generated from our planning software and provides a current summary of your retirement plan assumptions, projections, and key planning metrics.



Observations

Debt

Using zero-interest financing for selected household purchases, such as the lawn tractor and new mattresses, helped avoid a larger portfolio withdrawal. The main planning focus now is to manage the new monthly payments within the household budget. Reducing cable, internet, and phone expenses was a helpful step toward offsetting those added payments.

Income

Most of your income is reliable and recurring, and current monthly expenses appear manageable. The primary planning focus is to avoid adding new debt unless it clearly supports your broader retirement plan.

Portfolio

Your portfolio appears well structured, aligned with your risk tolerance, and positioned to support your retirement plan. Currently, no portfolio changes or Roth conversions are recommended.

Taxes

Complete the annual Roth conversion analysis by November 2026, using updated income, tax, and portfolio information.

Action Table

Sam/Sally Actions	KFP Actions (Advisor)
☐ Set up a monthly spending tracker Target: 7/1/2026 Completed: ___________	☐ Set up the Retirement Paycheck Target: 8/1/2026 Completed: ___________
☐ Claim Social Security benefits Target: 5/15/2026 Completed: ___________	☐ Start the asset transfer process to Schwab Target: 7/1/2026 Completed: ___________
☐ Approve assets transfer Target: 7/1/2026 Completed: ___________	☐ Transition current portfolio to Purposeful Portfolio Target: 8/1/2026 Completed: ___________
☐ Enroll in COBRA (or alternative coverage) Target: 7/1/2026 Completed: ___________	☐ Update annual Roth conversion analysis Target: 10/1/2026 Completed: ___________
☐ Enroll in Medicare (Client / Spouse) Target: 5/3/2027 Completed: ___________	☐ Review 2025 tax return Target: 5/1/2026 Completed: ___________
☐ Read “Understanding Your Risks in Retirement” (Client / Spouse) Target: 6/1/2026 Completed: ___________	☐ Review estate docs and summarize Target: 2/15/2027 Completed: ___________
☐ Provide our team your estate planning documents Target: 12/31/2026 Completed: ___________	

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