MONEY MAP
GPS THE ROUTE TO SUCCESS

Money Map Summary

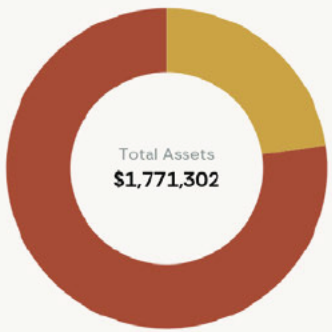
thrive
Capital Management | Financial Services

ASSET ALLOCATION

Current Plan

[redacted] age: 63 | [redacted] age: 64

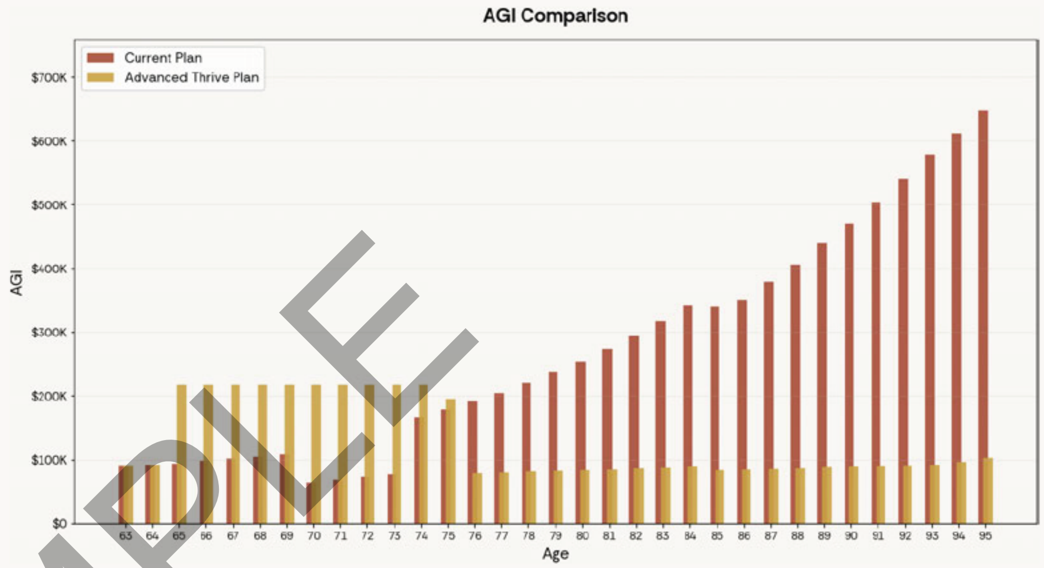
**Balances at the start of 2026*



Asset	Amount
IRA	$1,369,926
Roth	$401,376
NQ	$0

SUMMARY

Metric	Value
Cumulative Tax	$6,500
AGI	$90,500
Total Tax	$6,500
Total RMD	$0



Current Plan Snapshot

	63	75	95	Inherited Assets (Gross)	Tax Impact	Inherited Assets (Net)
AGI	$90,500	$178,715	$648,227			
Total Tax	$6,500	$27,281	$206,175			
Cumulative Tax	**$6,500**	**$116,584**	**$2,114,498**			
Total Assets	$1,857,934	$4,198,316	$21,038,609	$54,568,734	**$8,623,178**	**$45,945,556**
IRA	$1,416,421	$2,726,589	$4,906,452	$12,726,073	**$5,090,429**	$7,635,644
Roth	$441,514	$1,385,659	$9,322,020	$24,178,918	**$0**	$24,178,918
NQ	$0	$86,068	$6,810,137	$17,663,742	**$3,532,748**	$14,130,994

Insights

Current Plan: Tax Liabilities

- Your projected lifetime tax liability stands at **$2,114,498**.
- Under SECURE Act rules, your beneficiaries would face an estimated **$8,623,178** in taxes on inherited assets.
- Your family's total projected tax liability is **$10,737,676** — without any changes to your current strategy.
- Future RMDs would be **$108,759** at age **75**.

Advanced Thrive Plan: Your Projected Savings

- You can save up to **$1,535,671** in taxes over your lifetime.
- Your beneficiaries will inherit **$8,215,465** more due to tax savings.
- Your family will save **$9,751,136** in total tax liabilities.
- Your RMDs will reduce by **$88,576** annually at age **75**.

Age Note: Age driven by 2nd-to-die, and when both die at same year, it is driven by younger person

Scenario 1: Current Plan

	63	64	65	66	71	77	82	88	94	95	Difference	Inherited Assets (Gross)	Tax Impact	Inherited Assets (Net)
AGI	$90,500	$92,320	$94,227	$98,901	$68,761	$205,134	$294,117	$407,012	$613,117	$648,227				
Total Tax	$6,500	$5,800	$5,111	$7,112	$4,057	$34,381	$60,560	$111,724	$192,132	$206,175				
Cumulative Tax	**$6,500**	**$12,300**	**$17,411**	**$24,523**	**$55,133**	**$181,423**	**$425,943**	**$967,488**	**$1,908,323**	**$2,114,498**				
Total Assets	$1,857,934	$1,951,409	$2,052,326	$2,158,659	$3,026,200	$4,929,888	$7,375,857	$11,928,061	$19,387,065	$21,038,609		$54,568,734	**$8,623,178**	**$45,945,556**
IRA	$1,416,421	$1,465,744	$1,518,094	$1,571,005	$2,079,777	$3,037,284	$3,843,240	$4,696,568	$4,967,853	$4,906,452		$12,726,073	**$5,090,429**	$7,635,644
Roth	$441,514	$485,665	$534,231	$587,655	$946,424	$1,676,647	$2,700,257	$4,783,670	$8,474,563	$9,322,020		$24,178,918	**$0**	$24,178,918
NQ	$0	$0	$0	$0	$0	$215,957	$832,360	$2,447,822	$5,944,649	$6,810,137		$17,663,742	**$3,532,748**	$14,130,994

Scenario 2: Thrive Plan

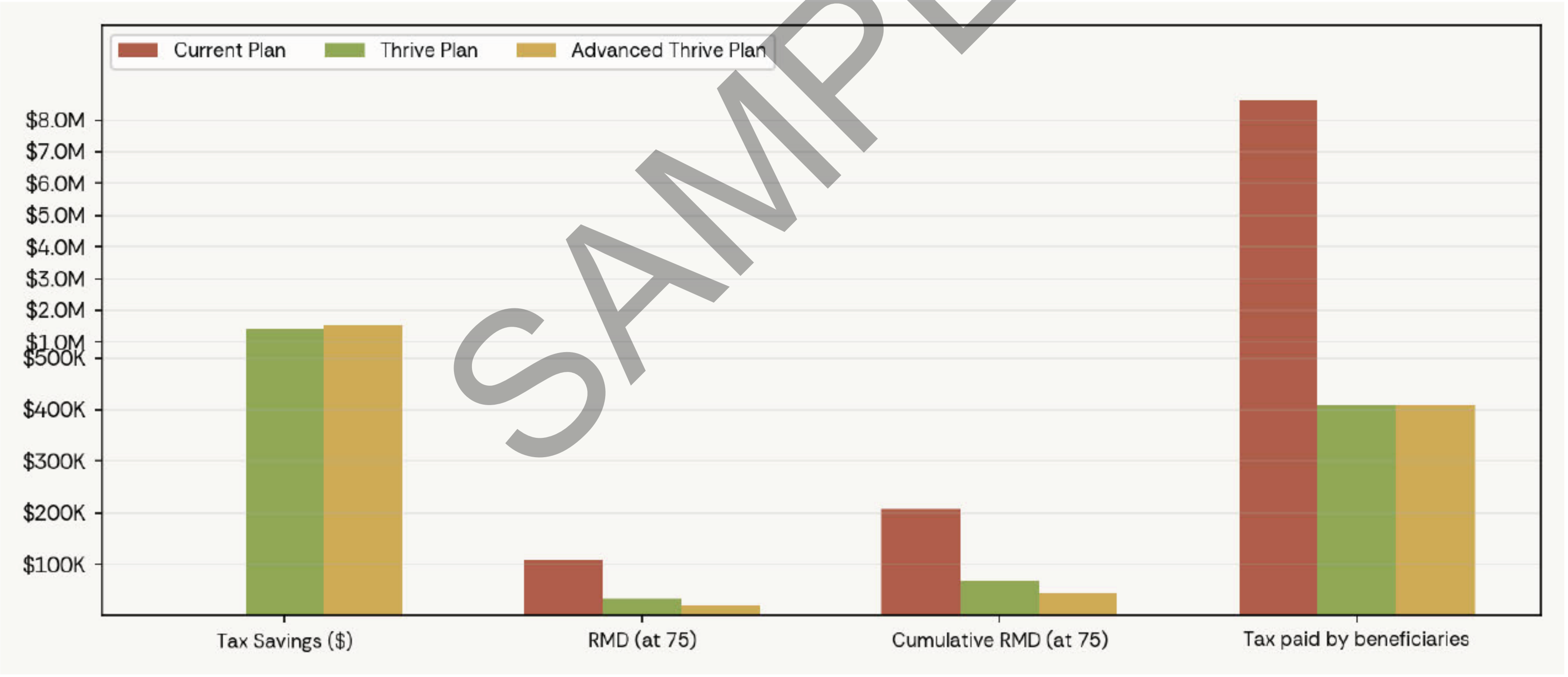
	63	64	65	66	71	77	82	88	94	95	Difference	Inherited Assets (Gross)	Tax Impact	Inherited Assets (Net)
AGI	$90,500	$92,320	$218,000	$218,000	$218,000	$218,000	$85,620	$86,208	$97,206	$103,331				
Total Tax	$6,500	$5,800	$28,729	$29,574	$37,984	$37,984	$6,585	$12,754	$15,503	$17,034				
Cumulative Tax	**$6,500**	**$12,300**	**$41,029**	**$70,603**	**$226,882**	**$454,784**	**$542,595**	**$605,799**	**$689,357**	**$706,391**	**-66.59%**			
Total Assets	$1,857,934	$1,951,409	$2,028,708	$2,110,218	$2,797,944	$4,380,817	$6,673,939	$11,355,373	$19,546,482	$21,416,981	1.80%	$55,550,133	**$407,712**	**$55,142,421**
IRA	$1,416,421	$1,465,744	$1,394,321	$1,315,755	$963,265	$552,653	$400,000	$400,000	$397,895	$392,977	-91.99%	$1,019,281	**$407,712**	$611,569
Roth	$441,514	$485,665	$634,387	$794,463	$1,834,679	$3,828,164	$6,273,939	$10,955,373	$19,148,588	$21,024,004	125.53%	$54,530,852	**$0**	$54,530,852
NQ	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	-100.00%	$0	**$0**	$0

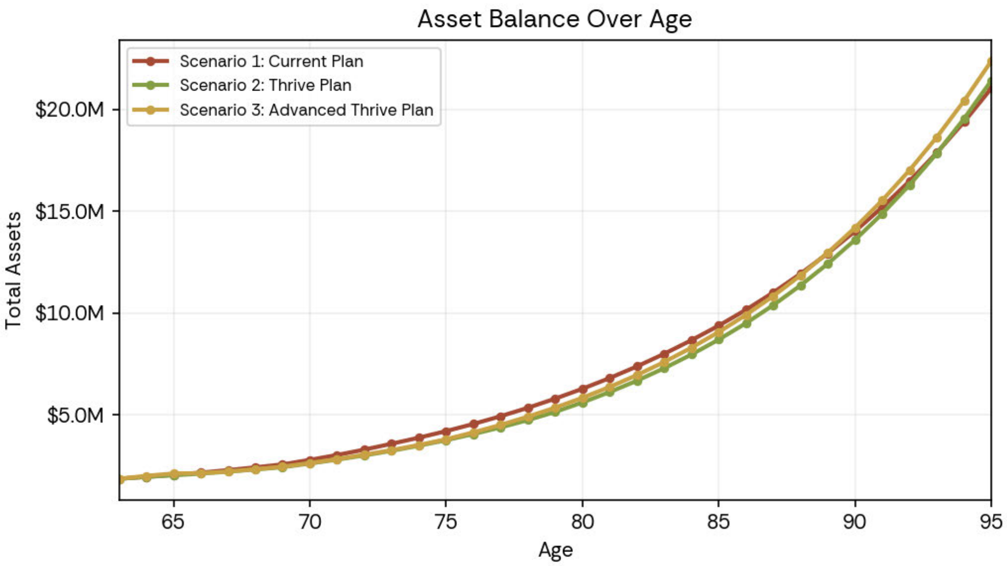
Scenario 3: Advanced Thrive Plan

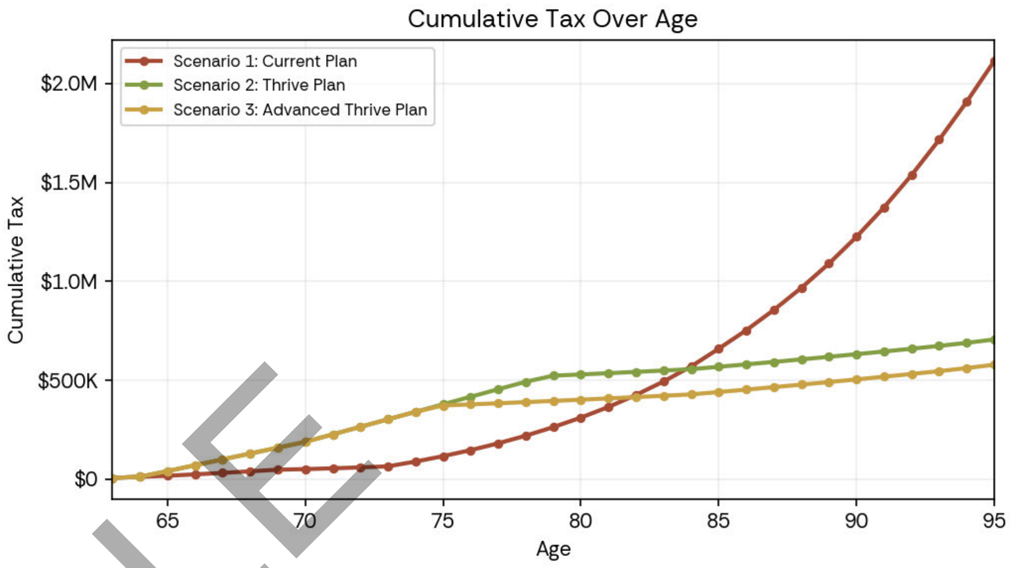
	63	64	65	66	71	77	82	88	94	95	Difference	Inherited Assets (Gross)	Tax Impact	Inherited Assets (Net)
AGI	$90,500	$92,320	$218,000	$218,000	$218,000	$79,710	$85,620	$86,208	$97,206	$103,331				
Total Tax	$6,500	$5,800	$28,729	$29,574	$37,984	$5,699	$6,585	$12,754	$15,503	$17,034				
Cumulative Tax	**$6,500**	**$12,300**	**$41,029**	**$70,603**	**$226,882**	**$383,929**	**$415,031**	**$478,235**	**$561,793**	**$578,827**	**-72.63%**			
Total Assets	$1,857,934	$2,001,409	$2,116,208	$2,133,468	$2,825,382	$4,504,004	$6,952,089	$11,848,131	$20,419,434	$22,377,228	6.36%	$58,040,767	**$407,712**	**$57,633,055**
IRA	$1,416,421	$1,465,744	$1,394,321	$1,175,755	$737,794	$400,000	$400,000	$400,000	$397,895	$392,977	-91.99%	$1,019,281	**$407,712**	$611,569
Roth	$441,514	$510,665	$691,887	$927,713	$2,082,588	$4,104,004	$6,552,089	$11,448,131	$20,021,540	$21,984,251	135.83%	$57,021,486	**$0**	$57,021,486
NQ	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	-100.00%	$0	**$0**	$0

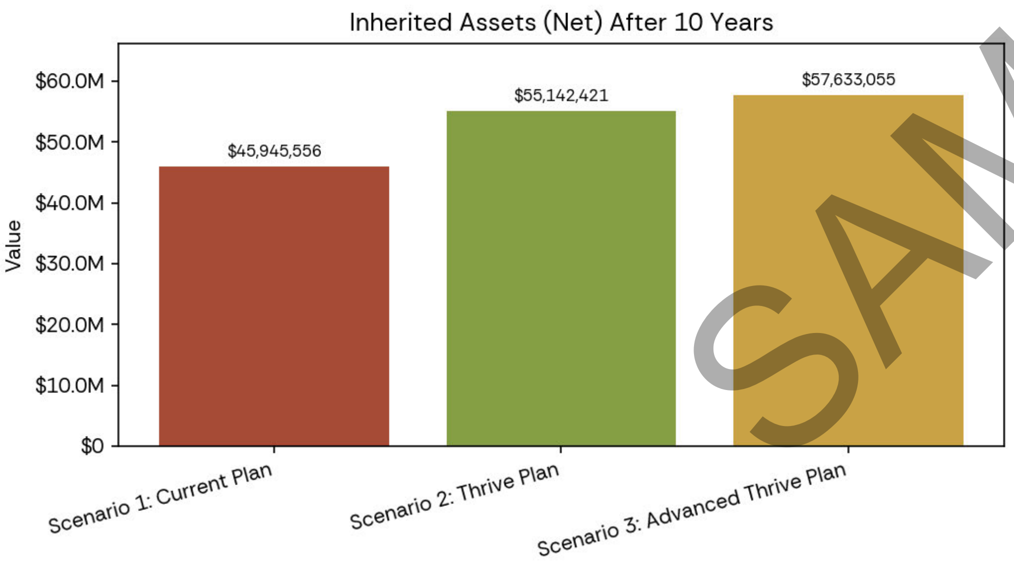
Plan Comparison

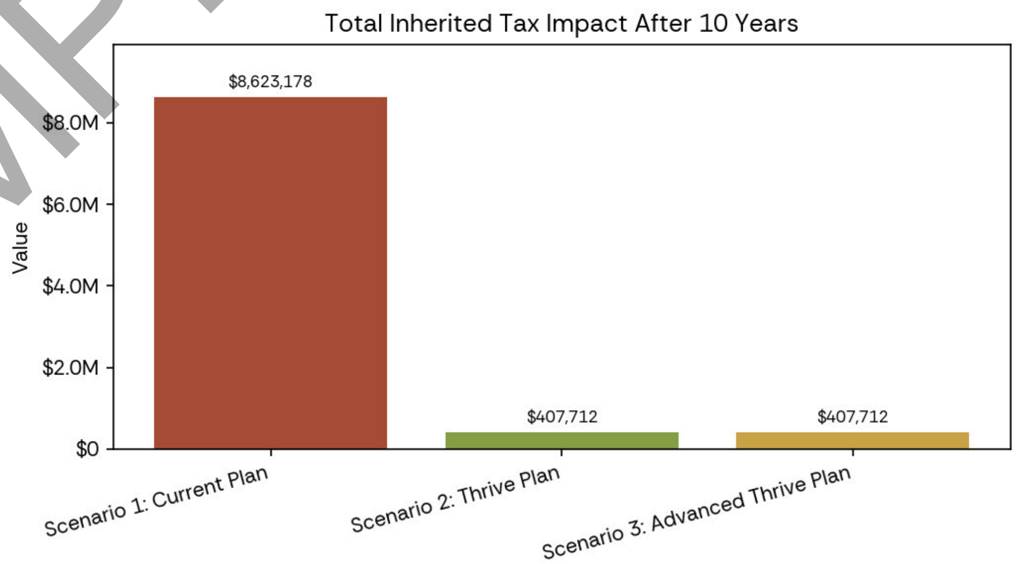
	Tax Savings ($)	Tax Savings (%)	RMD (at 75)	Cumulative RMD (at 75)	Tax paid by beneficiaries
Current Plan	$0	0%	$108,759	$207,669	$8,623,178
Thrive Plan	$1,408,107	66.59%	$32,846	$67,160	$407,712
Advanced Thrive Plan	$1,535,671	72.63%	$20,183	$43,406	$407,712











This report will show the impact on the performance of each account under each situation, given the assumptions used. The examples are hypothetical and are not intended to provide tax, legal, or investment advice. Please consult a professional about your individual needs.

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Tax Insights

Married Filing Jointly		Single	
2026 Federal Tax Brackets		**2026 Federal Tax Brackets**	
Taxable Income	**Tax Rate**	**Taxable Income**	**Tax Rate**
$0 – **$24,800**	10%	$0 – **$12,400**	10%
$24,801 – **$100,800**	12%	$12,401 – **$50,400**	12%
$100,801 – **$211,400**	22%	$50,401 – **$105,700**	22%
$211,401 – **$403,550**	24%	$105,701 – **$201,775**	24%
$403,551 – **$512,450**	32%	$201,776 – **$256,225**	32%
$512,451 – **$768,700**	35%	$256,226 – **$640,600**	35%
$768,701 or more	37%	$640,601 or more	37%
Standard Deduction: $32,200		Standard Deduction: $16,100	

2026 Medicare IRMAA Surcharges			**2026 Medicare IRMAA Surcharges**		
No IRMAA if MAGI ≤ $218,001			No IRMAA if MAGI ≤ $109,001		
MAGI Range	**Part B**	**Part D**	**MAGI Range**	**Part B**	**Part D**
$218,001 – **$274,000**	$284.10	$14.50	$109,001 – **$137,000**	$284.10	$14.50
$274,001 – **$342,000**	$405.80	$37.50	$137,001 – **$171,000**	$405.80	$37.50
$342,001 – **$410,000**	$527.50	$60.40	$171,001 – **$205,000**	$527.50	$60.40
$410,001 – **$750,000**	$649.20	$83.30	$205,001 – **$500,000**	$649.20	$83.30
$750,001 or more	$689.90	$91.00	$500,001 or more	$689.90	$91.00

Insights

- **Your tax rate in retirement may be higher than when you were working.** RMDs beginning at age **75**, stacked with Social Security and investment income, routinely push retirees into higher brackets than their peak earning years.
- **Higher retirement income triggers IRMAA Medicare surcharges.** Premiums rise from **$202.90** to **$689.90**/month per person based on income — and IRMAA's two-year lookback means the impact is locked in before most people see it coming.
- **Tax laws have changed before and will change again.** Prior to **2010**, Roth conversions were prohibited above certain income levels. Strategies available today are not guaranteed to exist tomorrow.
- **For married couples, your tax bracket is tied to your filing status — not just your income.** When a spouse passes, the survivor files as Single, facing compressed brackets on the same income and assets. This transition can increase effective tax rates by several percentage points..