Brian and Grace Park

2026 Investment Detail

October 05, 2026

Numbers may not have been updated since last full financial review.

Taxable investment accounts managed by Rain Dog

Ticker	Asset Name	Asset Class	Pcnt	Amount
VOO	Vanguard 500 Index ETF	US Lg Bl	26.5%	658,000
VGIT	Vanguard Intmdt-Term Trs ETF	Treas-Interm	19.9%	494,000
VTV	Vanguard Value Index Fund ETF	US Lg Val	14.8%	367,000
ZROZ	PIMCO 25+ Year Zero Coupon US Trs ETF	Zero Coupon	9.8%	244,000
VBR	Vanguard Small Cap Value ETF	US Sm Val	8.4%	209,000
XLK	SPDR Select Sector Fund - Technology	Sector-IT	8.3%	205,000
VHT	Vanguard Health Care Index ETF	Sector-Health	6.2%	155,000
BNDX	Vanguard Total International Bond Index Fund ETF	Bond-Int'l	6.1%	150,000
	Total		100.0%	2,480,000

Tax-deferred investment accounts managed by Rain Dog

Ticker	Asset Name	Asset Class	Pcnt	Amount
BNDX	Vanguard Total International Bond Index Fund ETF	Bond-Int'l	58.5%	780,000
EMB	iShares JP Morgan USD Em Mkts Bd ETF	Bond-Em Mkts	25.5%	340,000
GLD	SPDR GOLD ETF	Gold	16.0%	213,000
	Total		100.0%	1,330,000

Tax-free investment accounts managed by Rain Dog

Ticker	Asset Name	Asset Class	Pcnt	Amount
VBR	Vanguard Small Cap Value ETF	US Sm Val	47.0%	688,000
VHT	Vanguard Health Care Index ETF	Sector-Health	34.8%	509,000
XLK	SPDR Select Sector Fund - Technology	Sector-IT	11.0%	162,000
VTV	Vanguard Value Index Fund ETF	US Lg Val	7.2%	106,000
	Total		100.0%	1,460,000

Tax Planning

Estimated increase in after-tax gains, compared to holding the same asset mix in all accounts

5.1%

$927,000

These figures are based on the estimates and assumptions below.

After-tax investment returns estimates

After-tax returns with flat allocations, all categories	18,280,000
After-tax returns, this plan	19,207,000
Increased returns due to Rain Dog tax planning ($)	927,000
Increased returns due to Rain Dog tax planning (%)	5.1%

Tax assumptions

Current ordinary income tax rate	32.0%
Current capital gains tax rate	18.8%
Future ordinary income tax rate	24.0%
Future capital gains tax rate	18.8%
Investment horizon (years)	17.5

Total regular investments managed by Rain Dog

Asset Class	Pcnt	Amount
Bonds–International, USD Hedged	17.6%	930,000
US Stocks–Small Cap Value	17.0%	897,000
Sector–Health Care	12.6%	664,000
US Stocks–Large Cap Blend	12.5%	658,000
Bonds–Treasuries, Intermediate	9.4%	494,000
US Stocks–Large Cap Value	9.0%	473,000
Sector–IT	6.9%	367,000
Bonds–International, Emerging Market	6.4%	340,000
Bonds–Treasuries, Long Duration, Zero Coupo	4.6%	244,000
Gold	4.0%	213,000
Total	100.0%	5,280,000

Dedicated spending sleeves managed by Rain Dog

Sleeve Description	Amount
Altruist - Dedicated Spending Sleeve	487,000

Held-away investments considered in planning

Investment	Amount
Donor Advised Fund	80,000
Client self-managed portfolio	75,000
Startup 401K	33,200
Other	39,500

Investments managed or optimized by Rain Dog	**6,000,000**

Growth rates and after-tax amounts are estimates based on the assumptions stated; real results could be significantly higher or lower. For taxable accounts, growth is calculated minus tax drag at current ordinary income tax rates; end-of-term withdrawals are taxed as long-term capital gains at future capital gains rates. For tax-deferred accounts, growth is calculated tax free; end-of-term withdrawals are taxed at future ordinary income tax rates. For tax-free accounts, growth and end-of-term withdrawals are not taxed. Tax-drag rates are from YCharts and converted to client's estimated highest marginal tax rates. See the "Tax Assumptions" section above for the specific assumptions used in this report.

This report was produced with "Rain Dog - Investment Forecast Model - v2026.11", dated 10/5/2026.

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