Heather Anderson

2026 Investment Detail

October 05, 2026

Numbers are current as of last full financial review.

Taxable investment accounts managed by Rain Dog

Ticker	Asset Name	Asset Class	Pcnt	Amount
VHT	Vanguard Health Care Index ETF	Sector-Health	62.9%	159,000
XLK	SPDR Select Sector Fund - Technology	Sector-IT	37.1%	93,800
	Total		100.0%	253,000

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	23.6%	304,000
VGIT	Vanguard Intmdt-Term Trs ETF	Treas-Interm	23.2%	299,000
VBR	Vanguard Small Cap Value ETF	US Sm Val	17.5%	225,000
TIP	iShares TIPS Bond ETF	TIPS	13.0%	167,000
EMB	iShares JP Morgan USD Em Mkts Bd ETF	Bond-Em Mkts	9.5%	122,000
GLD	SPDR GOLD ETF	Gold	6.8%	87,000
VOE	Vanguard Mid Cap Value ETF	US Mid Val	6.4%	82,200
VHT	Vanguard Health Care Index ETF	Sector-Health	0.1%	1,690
	Total		100.0%	1,290,000

Tax-free investment accounts managed by Rain Dog

Ticker	Asset Name	Asset Class	Pcnt	Amount
VBR	Vanguard Small Cap Value ETF	US Sm Val	40.0%	79,600
VHT	Vanguard Health Care Index ETF	Sector-Health	28.6%	56,800
XLK	SPDR Select Sector Fund - Technology	Sector-IT	16.7%	33,200
VOE	Vanguard Mid Cap Value ETF	US Mid Val	14.6%	29,100
	Total		100.0%	199,000

Tax Planning

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

5.5%

$755,000

These figures are based on the estimates and assumptions below.

After-tax investment returns estimates

After-tax returns with flat allocations, all categories	13,798,000
After-tax returns, this plan	14,553,000
Increased returns due to Rain Dog tax planning ($)	755,000
Increased returns due to Rain Dog tax planning (%)	5.5%

Tax assumptions

Current ordinary income tax rate	27.2%
Current capital gains tax rate	15.0%
Future ordinary income tax rate	24.0%
Future capital gains tax rate	15.0%
Investment horizon (years)	25.5

Total regular investments managed by Rain Dog

Asset Class	Pcnt	Amount
US Stocks–Small Cap Value	17.5%	304,000
Bonds–International, USD Hedged	17.5%	304,000
Bonds–Treasuries, Intermediate	17.2%	299,000
Sector–Health Care	12.5%	217,000
Bonds–Treasuries, TIPS	9.6%	167,000
Sector–IT	7.3%	127,000
Bonds–International, Emerging Market	7.0%	122,000
US Stocks–Mid Cap Value	6.4%	111,000
Gold	5.0%	87,000
Total	100.0%	1,740,000

Dedicated spending sleeves managed by Rain Dog

Sleeve Description	Amount
None.	

Held-away investments considered in planning

Investment	Amount
529 Plan	65,000

Investments managed or optimized by Rain Dog	**1,800,000**

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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