

Taxable investment accounts managed by Rain Dog

Ticker	Asset Name	Asset Class	Pcnt	Amount
VGIT	Vanguard Intmdt-Term Trs ETF	Treas-Interm	25.7%	717,000
VBR	Vanguard Small Cap Value ETF	US Sm Val	23.4%	653,000
VHT	Vanguard Health Care Index ETF	Sector-Health	18.8%	523,000
VOE	Vanguard Mid Cap Value ETF	US Mid Val	17.9%	500,000
XLK	SPDR Select Sector Fund - Technology	Sector-IT	10.8%	301,000
VGLT	Vanguard Long-Term Treasury ETF	Treas-L Term	3.4%	94,600
Total			100.0%	2,790,000

Tax-deferred investment accounts managed by Rain Dog

Ticker	Asset Name	Asset Class	Pcnt	Amount
GLD	SPDR GOLD ETF	Gold	33.0%	209,000
BNDX	Vanguard Total International Bond Index Fund ETF	Bond-Int'l	32.9%	209,000
EMB	iShares JP Morgan USD Em Mkts Bd ETF	Bond-Em Mkts	29.5%	187,000
VGLT	Vanguard Long-Term Treasury ETF	Treas-L Term	4.7%	29,800
Total			100.0%	635,000

Tax-free investment accounts managed by Rain Dog

Ticker	Asset Name	Asset Class	Pcnt	Amount
No tax-free investments				

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.

Rain Dog Financial® is a trade name of Rain Dog LLC.

Tax Planning

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

1.2%

\$250,000

These figures are based on the estimates and assumptions below.

After-tax investment returns estimates

After-tax returns with flat allocations, all categories	21,226,000
After-tax returns, this plan	21,476,000
Increased returns due to Rain Dog tax planning (\$)	250,000
Increased returns due to Rain Dog tax planning (%)	1.2%

Tax assumptions

Current ordinary income tax rate	24.0%
Current capital gains tax rate	18.9%
Future ordinary income tax rate	24.0%
Future capital gains tax rate	15.0%
Investment horizon (years)	22

Total regular investments managed by Rain Dog

Asset Class	Pcnt	Amount
Bonds–Treasurys, Intermediate	20.9%	717,000
US Stocks–Small Cap Value	19.1%	653,000
Sector–Health Care	15.3%	523,000
US Stocks–Mid Cap Value	14.6%	500,000
Sector–IT	8.8%	301,000
Gold	6.1%	209,000
Bonds–International, USD Hedged	6.1%	209,000
Bonds–International, Emerging Market	5.5%	187,000
Bonds–Treasurys, Long-Term	3.6%	124,000
Total	100.0%	3,420,000

Dedicated spending sleeves managed by Rain Dog

Sleeve Description	Amount
None.	

Held-away investments considered in planning

Investment	Amount
Neil - Schwab brokerage account	278,000
Kara - 401K	321,000
Neil - 401K	522,000
Other	167,000

Investments managed or optimized by Rain Dog	4,720,000
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