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

3.2%

\$501,000

These figures are based on the estimates and assumptions below.

After-tax returns with flat allocations, all categories	15,626,000
After-tax returns, this plan	16,127,000
Increased returns due to Rain Dog tax planning (\$)	501,000
Increased returns due to Rain Dog tax planning (%)	3.2%

Current ordinary income tax rate	24.0%
Current capital gains tax rate	18.9%
Future ordinary income tax rate	27.0%
Future capital gains tax rate	15.0%
Investment horizon (years)	17

Asset Class	Pcnt	Amount
US Stocks—Small Cap Value	27.2%	1,125,000
US Stocks—Mid Cap Value	22.1%	915,000
Sector—Health Care	20.5%	847,000
Bonds—International, Emerging Market	10.5%	434,000
Bonds—Treasury, Intermediate	9.8%	406,000
Gold	8.2%	339,000
Sector—IT	1.6%	67,700
Total	100.0%	4,130,000

Sleeve Description	Amount
None.	

Investment	Amount
401K - Mark	958,000
Low basis - AMZN	875,000
Low basis - SBUX	580,000
Other	528,000

Investments managed or optimized by Rain Dog	7,070,000
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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 - v2026.10", dated 9/9/2026.

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