StandUP ADVISORS
FIDUCIARY · INDEPENDENT · YOURS

Sam & Riley Carter (sample household)

"*Work because we want to,* **and be home while the kids still are.**"

Your words, Sam and Riley. Three numbers, three moves, and the rules for the storm. Everything else in this plan exists to serve this page.

Short on time? Read page 1 (this page), page 5 (your options) and page 8 (the actions, with dates). The rest is the backup.

NET WORTH	SAVINGS RATE	RETIREMENT
$884,000	**6%**	**63%**
assets minus every debt	of gross income, match included	of the money needed at 60 (assumed returns)

Work because we want to, and be home while the kids still are.

Current

Net worth: $884,000

Savings rate: 6%

Retirement: 63% of the money needed at 60 (assumed returns)

Suggested

1. Put $205,460 of idle cash to work: debt first, then retirement.
2. Sam: add about $2.0M of term life (target 12–16x income, less about $149K of savings and investments net of debts).
3. Riley: add about $781K of term life (target 12–16x income, less about $149K of savings and investments net of debts).

StandUP Advisors · your plan · Nov 11, 2026

STORM RULES

1. When the market drops hard, we wait 30 days and call Genti before we sell anything.
2. I will call Genti Cici before any move bigger than one month of savings.
3. My emergency fund exists so the portfolio never has to be sold in a bad year.

Sam Carter _____ Riley Carter _____ Nov 16, 2026 _____

WHO'S STEERING?

Read back from your nine taps. A reading, not a score: we talk it through together.

Sam

HEAD how you decide	**One hand on the wheel.** You said: "I ask around until someone sounds sure." One move: Write the three things that would have to be true.
NERVE what fear does to your decisions	**Fear is steering.** You said: "Sell some so I can sleep." One move: Write your storm rule before the storm.
COMPASS what the money is for	**You're steering.** You said: "A feeling, not a number." One move: Write the number down. A wrong number beats no number.

Riley

HEAD how you decide	**You're steering.** You said: "Someone I trust likes it." One move: Give every holding a one-line job.
NERVE what fear does to your decisions	**You're steering.** You said: "Soon." One move: Put a date on the "not yet".
COMPASS what the money is for	**One hand on the wheel.** You said: "I have a rough idea." One move: Block one Tuesday afternoon and defend it.

SNAPSHOT

Six numbers that tell the *whole story.*

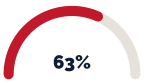
Net worth $884,000, saving 6% of income, and retirement is behind at 16% hypothetical odds; the work is life insurance, disability coverage, the savings rate, the retirement number and the odds.

NET WORTH
$884,000
assets $1.34M · debts $456K

SAVINGS RATE
6%
below the 15% floor

EMERGENCY FUND


comfortable (6 months)

RETIREMENT READINESS (assumed returns)


63% of the money needed at 60 (behind)

PROBABILITY OF SUCCESS (hypothetical, 1,000 simulated paths)


share of simulated paths where money lasts to 95

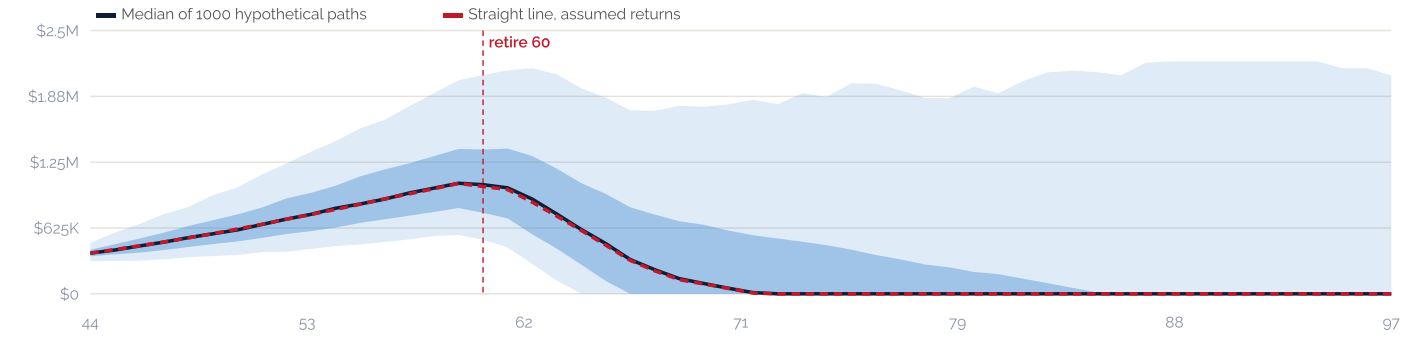
DEBT FREE
18 yrs 1 mo
on the avalanche plan, mortgage included

RETIREMENT, AS IT STANDS

The number, the hypothetical odds, and the *work-optional* age.

To spend $9,500/mo from 60 you need $1,602,600 in today's dollars and at assumed returns the current pace reaches 63% of it, and 16% of 1,000 hypothetical simulated paths agree; Part 2 shows the ways to close it.

Portfolio by age in today's dollars, 1,000 hypothetical simulated paths



90% of the simulated paths (5th to 95th percentile) · the middle half (25th to 75th) · median path · one steady assumed return. All hypothetical.

SAVED FOR RETIREMENT TODAY
$345,000
investments only; cash, 529s and homes not counted

ON TODAY'S PATH AT 60 (assumed returns)
$1.63M
about $1.02M in today's dollars; about 5 in 10 of the simulated paths end up with more (hypothetical)

WHAT THAT PAYS FROM 60 (assumed returns)
$3,391/mo
at 4% a year, today's dollars; plus Social Security of $5,700/mo from 67; you want $9,500/mo

MONEY LASTS TO (assumed returns)
72
runs out at 72 on today's path; work optional Sam 64, Riley 64

The gap: spending $9,500/mo from 60 needs about $1.6M in today's dollars at the start; today's path gets about $1.02M.
Not counted yet: home equity $290K. Part 2 shows what selling or downsizing would do.

CASH FLOW

Where *every dollar* goes.

LEFT TO WORK WITH EACH MONTH **$4,990/mo** after taxes, spending and today's saving; Part 2 gives it a job

Income is $22,500/mo and 6% of it is saved (of gross income, match included), under the 15% floor; that number, not the market, decides when work becomes optional.

Monthly income of $22,500, split



Ratios vs the guide



BUCKET	MONTHLY	% OF GROSS	GUIDE
Taxes	$6,000	27%	10-30%
Home & debt payments	$4,370	19%	36% or less
Living expenses	$3,700	16%	10-20%
Insurance	$40	0%	3-6%
Savings & investing	$950	4%	15-25%
Discretionary	$2,450	11%	10-15%
Gross income	**$22,500**	**100%**	**$4,990/mo unallocated**

EMERGENCY FUND

The fund that lets you *hold.*

Cash on hand covers 28.6 months of essential spending ($9,090/mo); that is **comfortable**, so the portfolio never has to be sold in a bad year. It is also more than the job needs: about $205,460 beyond the 6 months is idle, and the actions say where it goes.

MONTHS COVERED	GAP TO COMFORTABLE	SAVING TOWARD IT	MONTHS TO MINIMUM
28.6	**none**	**$0/mo**	**met**
of $9,090/mo essentials	target reached	earmarked cash saving	3 months is covered

COVER RISKS FIRST

Insure the *catastrophes,* self-insure the rest.

> The plan has a hole: $2.79M of term life, $9,000/mo of disability cover and $1M of umbrella is missing, and no investment return fixes a family that loses a paycheck; premiums today are $40/mo.

If Sam died next year: the money lasts until Riley is 59 on today's $0 of cover, 95 with the $2.01M gap closed. **If Riley died next year:** the money lasts until Sam is 71 on today's $150K of cover, 95 with the $781K gap closed. (rough, assumed returns)

If Sam could not work for a year: cash and taxable investments ($350K) cover about 85.0 months of the $4,118/mo the household spends; a full year out costs about $49K and moves the money-runs-out age from 72 to 69. Your choice: cover the $9,000/mo gap with a policy, or self-insure with savings and accept that hit (rough, assumed returns).

Where to shop, without a sales call: term life at lifequotes.com (instant quotes on the site); disability at meetbreeze.com (online quotes), or the group plan at work if there is one. Compare two or three quotes; we do not sell insurance or take commissions.

RISK	NEED	HAVE	GAP
Sam life	$2.16M to $2.88M	$0	short $2.01M
Sam disability	$9,000 to $10,500/mo	$0/mo	short $9,000/mo
Riley life	$1.08M to $1.44M	$150K	short $781K
Riley disability	$4,500 to $5,250/mo	$4,500/mo	covered
Umbrella liability	$1M (net worth over $500K)	$0	short $1M
Long-term care	Price it from age 50	none	not yet (age 44)
Health insurance	Always	yes	covered
Home & auto	Always	yes	covered

YOUR OPTIONS

Pick one. *Or mix two.*

As things stand the money runs out at 72. Do the must-dos whatever you pick; then the options, side by side, are the ways to close the gap. A ✓ means funded at assumed returns with 80% or better hypothetical odds.

Do these no matter which option you pick

EMERGENCY FUND
✓ in place: 28.6 months

INSURANCE
Buy **$2.01M** term life on Sam and **$9,000/mo** disability cover for Sam and **$781K** term life on Riley and a **$1M** umbrella policy (quotes without a sales call: lifequotes.com, meetbreeze.com)

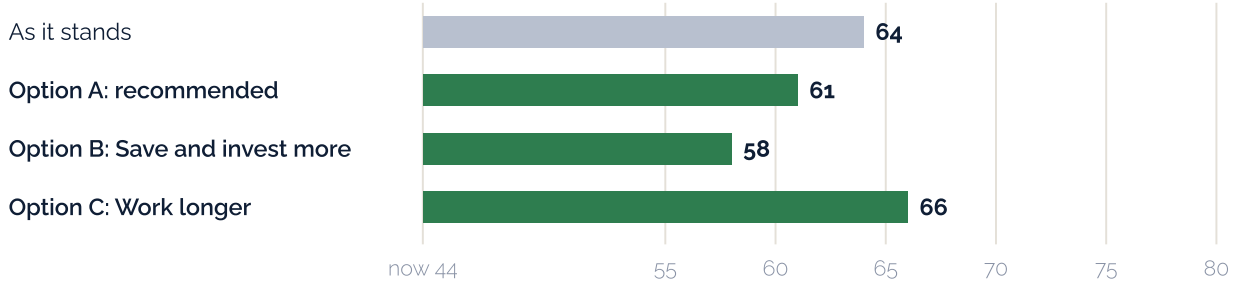
ESTATE
Get a will, a guardian for the kids, a living will, powers of attorney, a beneficiary review

BUSINESS CONTINUITY
Put in place quarterly estimated taxes checked with your CPA

HIGH-INTEREST DEBT
✓ none

The options side by side

When work becomes optional (assumed returns)



OPTION	DO THIS	TO FUND	READINESS	ODDS (HYPOTHETICAL)	WORK OPTIONAL
As it stands	nothing changes	none	63%	16%	Sam 64, Riley 64
A. The plan, as recommended	Put $205,460 of idle cash to work (beyond the emergency fund); Invest $2,125/mo for retirement…	$2,125/mo	132%	81%	**61** ✓
B. Save and invest more	Invest $4,100 more a month for retirement	$4,100/mo	125%	80%	**Sam 58, Riley 58** ✓
C. Work longer	Keep working to 70 (planned 60)	none	156%	81%	**Sam 66, Riley 56** ✓

Why readiness and odds differ: readiness uses one steady assumed return, so 100% means just enough; the odds run 1,000 markets with bad years, where just enough fails often. To raise the odds, build a cushion above 100%: save a little more, work a little longer, or plan to spend a little less.

Each option changes one or two things and keeps the rest of the plan. Work optional = the money lasts to 95 at assumed returns. Odds = share of simulated markets with good and bad years where the money lasts (hypothetical). Nothing here is a promise. The next pages show each option in detail.

What each one *asks, and gives.*

OPTION A · RECOMMENDED

The plan, as recommended

RETIREMENT READINESS	ODDS THE MONEY LASTS (HYPOTHETICAL)	WORK OPTIONAL
63% → **132%**	16% → **81%**	Sam 64, Riley 64 → **61**

DO THIS

- Put **$205,460** of idle cash to work (beyond the emergency fund)
- Invest **$2,125/mo** for retirement (the spare cash after the must-dos)
- Rebalance: 69% to 90% stocks
- Work to **61** (planned 60)

THE TRADE

1 more year of work, plus the money moves

WHERE THE MONEY COMES FROM

- Money left over each month: **$2,125/mo**

Through the owner retirement plan (up to $57,957/yr), each $1,000 saved costs about $697 of take-home (assumed 30% tax saved).

WHERE IT GOES

- 401(k) at work: at least enough for the full employer match free money before anything else; confirm the match formula with HR
- Sam: Roth IRA: **$625/mo** 22% bracket now: pay the low tax today, tax-free later (inside the Roth phase-out; CPA to confirm the amount). Limit $7,500/yr
- Riley: Roth IRA: **$625/mo** 22% bracket now: pay the low tax today, tax-free later (inside the Roth phase-out; CPA to confirm the amount). Limit $7,500/yr
- Owner retirement plan (Solo 401(k) or SEP IRA): **$875/mo** the biggest tax-deferred room the business has

GOALS Retirement: work optional at 61 ✓ | College: 19% funded; +$1,709/mo to the 529 closes it ×

OPTION B · ONE LEVER

Save and invest more

RETIREMENT READINESS	ODDS THE MONEY LASTS (HYPOTHETICAL)	WORK OPTIONAL
63% → **125%**	16% → **80%**	Sam 64, Riley 64 → **Sam 58, Riley 58**

DO THIS

Invest $4,100 more a month for retirement

THE TRADE

$4,100/mo less to spend today (18% of gross income)

WHERE THE MONEY COMES FROM

- Money left over each month: **$4,100/mo**

Through the owner retirement plan (up to $57,957/yr), each $1,000 saved costs about $697 of take-home (assumed 30% tax saved).

WHERE IT GOES

- 401(k) at work: at least enough for the full employer match free money before anything else; confirm the match formula with HR
- Sam: Roth IRA: **$625/mo** 22% bracket now: pay the low tax today, tax-free later (inside the Roth phase-out; CPA to confirm the amount). Limit $7,500/yr
- Riley: Roth IRA: **$625/mo** 22% bracket now: pay the low tax today, tax-free later (inside the Roth phase-out; CPA to confirm the amount). Limit $7,500/yr
- Owner retirement plan (Solo 401(k) or SEP IRA): **$2,850/mo** the biggest tax-deferred room the business has

GOALS Retirement: work optional at Sam 58, Riley 58 ✓ | College: 19% funded; +$1,709/mo to the 529 closes it ×

And the *others.*

OPTION C · ONE LEVER

Work longer

RETIREMENT READINESS	ODDS THE MONEY LASTS (HYPOTHETICAL)	WORK OPTIONAL
63% → **156%**	16% → **81%**	Sam 64, Riley 64 → **Sam 66, Riley 56**

DO THIS
Keep working to 70 (planned 60)

THE TRADE
10 more years of work

WHERE THE MONEY COMES FROM
Nothing new to fund today.

GOALS Retirement: work optional at Sam 66, Riley 56 ✓ | College: 19% funded; +$1,709/mo to the 529 closes it ×

Why readiness and odds differ: readiness uses one steady assumed return, so 100% means just enough; the odds run 1,000 markets with bad years (hypothetical), where just enough fails often. To raise the odds, build a cushion above 100%: save a little more, work a little longer, or plan to spend a little less.

ACTION LIST

The order of operations, *with dates.*

17 open actions, 9 of them high priority; do those in order, the first is due Feb 11, 2027, and the rest of this plan will take care of itself.

We chose Option ____

Sam Carter	Riley Carter	Genti Cici, CFP® ADVISOR	Nov 16, 2026

DONE	PRIORITY	ACTION	AMOUNT	DUE
STEP 1 · CASH FLOW & TAXES				
☐	HIGH	**With business income, check withholding plus quarterly estimates against the safe harbor (110% of last year's tax if AGI over $150K) with your CPA.**		Feb 11, 2027
STEP 2 · COVER RISKS				
☐	HIGH	**Sam: add about $2.0M of term life (target 12-16x income, less about $149K of savings and investments net of debts). Term, not whole.**	$2.01M	Jan 11, 2027
☐	HIGH	**Sam: disability coverage is $9,000/mo short of 60% of income (self-employed: no group plan will do this for you).**	$9K	Jan 11, 2027
☐	HIGH	**Riley: add about $781K of term life (target 12-16x income, less about $149K of savings and investments net of debts). Term, not whole.**	$781K	Jan 11, 2027
☐	MEDIUM	Add a $1M umbrella policy. It usually costs little relative to what it protects.	$1M	Feb 11, 2027
STEP 3 · EMERGENCY FUND				
☐	HIGH	**Put $205,460 of idle cash to work. You hold $260,000 in cash and savings; 6 months of essentials ($54,540) is all it needs to cover. Order: first use this year's $57,957 of room in the owner retirement plan (contribute from income and cover spending from the cash, so the money lands where it is taxed later); then invest the rest for retirement in the diversified portfolio, in one move or in equal steps over 6 to 12 months if one move feels hard. At assumed returns, that move alone takes retirement from 63% to 88% funded.**	$205K	Dec 11, 2026
STEP 4 · HIGH-INTEREST DEBT				
	✓	In order: nothing to do here right now.		
STEP 5 · RETIREMENT				
☐	HIGH	Start the option you choose (page 4): write it in above, then set up the first transfer.		Dec 11, 2026
STEP 6 · GOALS & EDUCATION				
☐	MEDIUM	College funding gap of $236K across 2 kids. Closing it fully takes $1,709/mo more. Retirement comes first; kids can borrow for school, you cannot borrow for retirement.	$236K	May 11, 2027
STEP 7 · INVESTMENTS & EQUITY				
☐	LOW	Add a business value to see the concentration math: what the business is worth decides how much of your net worth rides on it, and whether key-person cover and a sell-down rule matter.		Dec 11, 2026
☐	MEDIUM	Portfolio is under-invested: 69% stocks vs a 90% target for your profile (Med-High, long horizon). Rebalance about $73,500.	$74K	Jan 11, 2027
☐	HIGH	Owner retirement plan has $57,957 of unused room (open a Solo 401(k)). Pre-tax at your bracket.	$58K	Feb 11, 2027
STEP 8 · LEGACY				
☐	HIGH	No will on file. Get a simple will, living will, and both powers of attorney. Signing rules vary by state; many require a notary for a power of attorney.		Jan 11, 2027
☐	HIGH	Name a guardian for Noah and Ava in the will. Without one, a court decides who raises them.		Jan 11, 2027
☐	MEDIUM	Review beneficiaries on every account. Beneficiary forms beat the will; stale ones cause lawsuits.		Jan 11, 2027
☐	MEDIUM	Add a living will (end-of-life instructions). It spares your family the hardest decision.		Feb 11, 2027
☐	MEDIUM	Sign a durable financial power of attorney. Without it, incapacity means court.		Feb 11, 2027

DONE	PRIORITY	ACTION	AMOUNT	DUE
STEP 9 · TAX WINDOWS				
☐	LOW	Roth ladder: not worth it now. With the conversions the money runs out around age 70, so the ladder does not pay. Revisit at each review.		Nov 11, 2027

Retirement and savings steps follow the option you choose; the row marked high under Step 5 stands in for them.

ASSUMPTIONS

Your numbers and *what we assumed.*

Your numbers: tell us if one is wrong

- **Income:** Sam, Carter Consulting LLC $15,000/mo; Riley, Hospital salary $7,500/mo.
- **Spending and saving today:** $10,560/mo spent, $950/mo saved.
- **Counted for retirement:** $345,000 (cash, 529s and homes not counted). **Ages and dates:** Sam 44, stops work at 60; Riley 42, stops work at 60. **Retirement spending:** $9,500/mo in today's dollars.

The assumptions that matter most

- **Returns (assumed):** assumed return 8.5% from age 44 to 52, then 7.7% from age 53 to 56, then 6.9% from age 57 to 97.
- **Inflation:** 3.0% a year, applied to spending and to the retirement number.
- **Retirement:** Sam stops working at 60; spending $9,500/mo in today's dollars; the money is planned to last to 95.
- **Social Security:** Sam $3,100/mo at 67, Riley $2,600/mo at 67 (today's dollars, from your estimate).
- **Taxes:** federal and state, worked out year by year at today's law; tax points are analysis, not tax advice.
- **Odds:** 1,000 simulated markets with good and bad years (hypothetical).

StandUP Advisors, LLC is a registered investment adviser. This plan rests on the information you gave us and the assumptions above. Every return, rate and probability in it is assumed or hypothetical, not a promise; real results will differ. Projections do not reflect fees, and reflect taxes only where stated. Check tax and legal points with your CPA or attorney before acting. The full list of assumptions is in your interactive plan file.

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