

Your Financial Plan

What does a customized plan from Range.com look like?

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Range

Hello. Welcome to your customized financial plan. Sort of.

This document will break down an example of how your personalized financial plan is delivered — but it is not an actual sample plan.

That's because we're a tech platform. So we won't be sending you a 40-page document to print out and put in a file cabinet and collect dust.

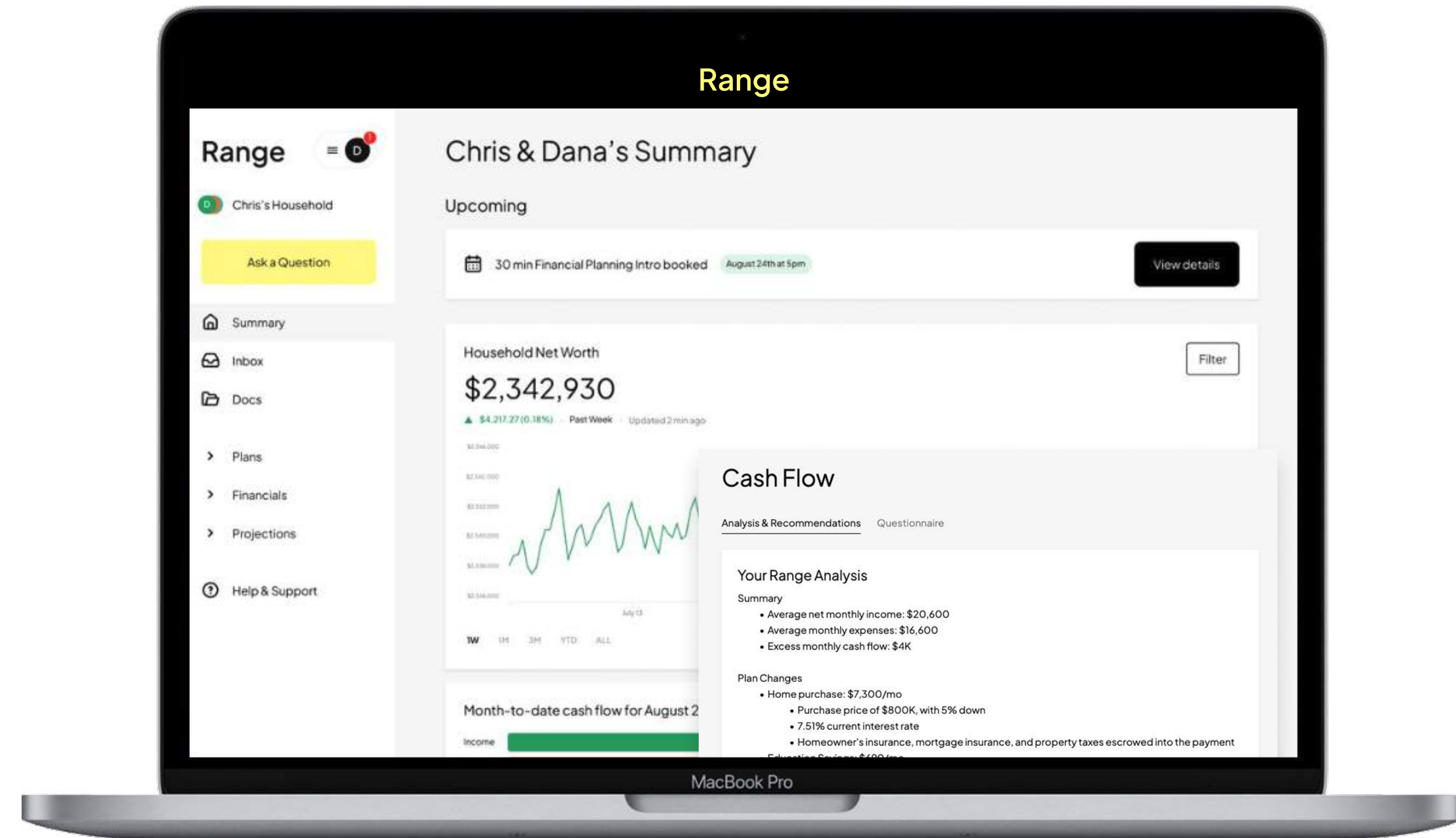
Your plan will be personal, actionable and evolving.

Range

Let's start with your written recommendations.

Sometimes words are the best way to tell a story. In this case, that story is about what our advisors uncovered while examining your finances.

They'll explain in detail what they've found and what their recommendations are.



Your recommendation is only step one. To make it a reality, Range delivers an action plan.

Based on the written recommendation, the Range platform will have a series of steps for you to take in order to make that plan a reality.

Each plan comes with **custom, unique and specific actions** outlined. As you complete these steps, check them off the list.

This way, you and your advisor will be on the same page about where you're at in the process.

Cash Flow Visualization

We've taken a good look at your cash flow and found some ways to improve it so you can hit your goals faster. Each bucket will show your current cash flow and our new recommendations. If your spending looks good, no changes needed! Take your time reviewing and reach out to our planning team with any questions.

Monthly Average

Annual Average



This diagram was created 08/20/2023 using your household's income and expense answers from the Range cash flow questionnaire.

Cash Flow Recommendations

To do Completed

- ☐ Maintain a \$50K cash reserve
Once the home purchase is complete, allocate \$1,500/mo to a high-yield savings account
- ☐ Allocate \$50K from current savings towards a home purchase

Take small steps to yield substantial results.

Rather than throw everything at you at once, **your financial plan is sequenced out** according to your personal situation and priorities.

We start with the opportunity with the greatest urgency or that will create the most impact. And we continue working with you until you've reached your peak financial position.

Cash Flow Optimization

Debt Consolidation

Tax Optimization Strategy

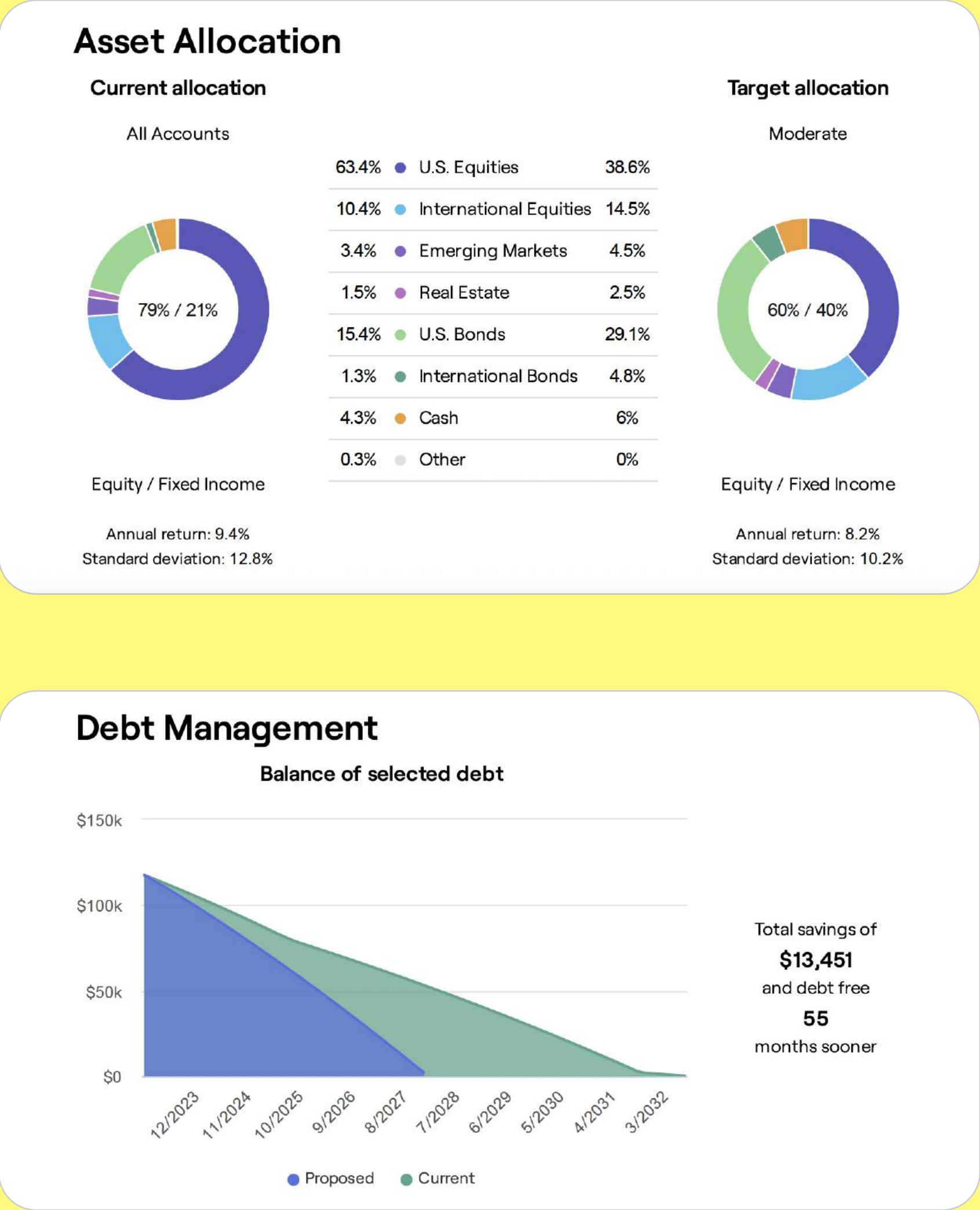
Investment Asset Management (0% AUM)

Estate & Education Planning

Dive deeper into your findings.

Along with your written recommendation and action plan, you'll find a series of helpful pages breaking down all of the findings in detail — these help show how your advisor, using the platform, arrived at their recommendation.

Plus, there will be charts. **We love charts.**



Debt Management

Balance of selected debt

Total savings of **\$13,451** and debt free **55** months sooner

We'll be here to support you throughout the process.

As you work through your plan, it's probable you'll have questions — which **our team of experts is on hand to answer**. Simply open your advisor chat on Range.com and enter your question. It will be routed to the advisor best suited to answer it — and we'll get back to you with any guidance or answers you might need.

You're not in this alone.

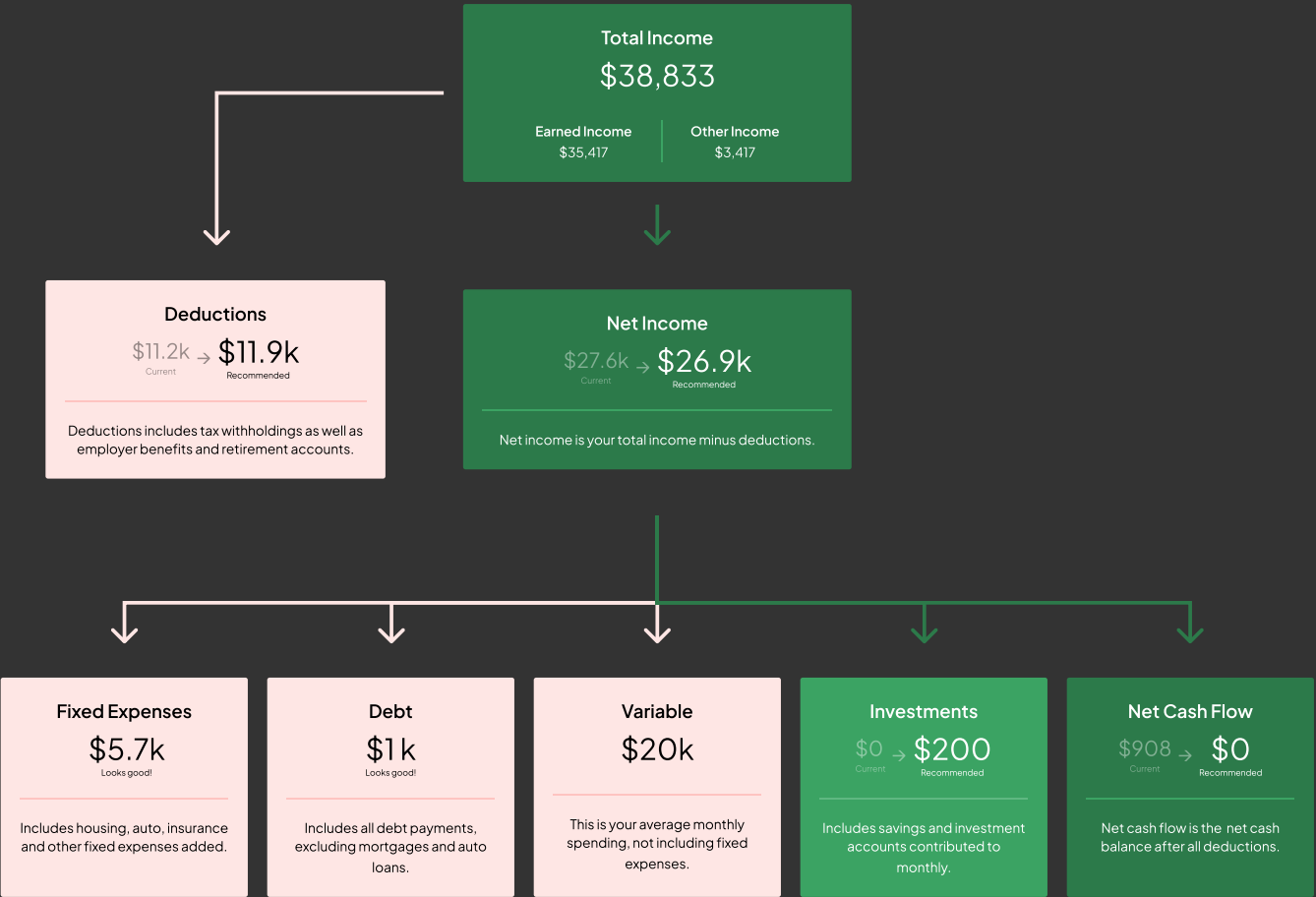


Hey, we're thinking about an investment property.

Can our current cash flow support this — and what are the tax implications?

Great questions. Let's create a projection and analysis.

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Here are some other examples of the types of advice you can expect.

Of course, your plan is unique to you, but members have found it helpful to see other examples from plans. Please, keep in mind this is NOT advice for *you* — just a demonstration of the type of advice you might get.

Investing

Purchase I-Bonds. I-Bonds are government-backed savings bonds that adjust with the rate of inflation. Since you already have a substantial cash runway and no consumer debt, we recommend investing your \$10,000 in excess savings into I-bonds given the current elevated interest rate (6.89%). Keep in mind, redemptions cannot be made within the first 12 months and you'll be penalized three months of interest for any redemptions made prior to 5 years.

Tax Planning

Adjust your tax withholding. Since you got married last month you and your spouse are now subject to a new tax rate. You should both update your Form W4 with your employers, so they are not withholding too much tax each pay period. In Step 1, change box C from Single to Married filing jointly, and in Step 2 input the results from the IRS withholding estimator located in the Files section of your profile.

Education Planning

Change contributions to your 529. We do not recommend that you fund more than 50% of your education savings goal in a 529 plan. This is because, should your child either not attend college or receive scholarships, you could end up over-funding the account. Non-education related distributions from the 529 plan are subject to a 10% income tax penalty. Reduce your annual 529 contributions to \$1,800/year (\$150/month).

Insurance Planning

Obtain a 20-year term life insurance policy. Since Michelle would need to replace 50% of Mike's income for 10 years as well as final expenses, we recommend that Mike obtain a 20-year term life insurance policy. Term insurance fulfills the income replacement need at the lowest cost. Range partners with PolicyGenius to help our members obtain life insurance because they are an insurance broker, not an insurance provider.

Let's make plans together.

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