DELIVERING INCREDIBLE CLIENT VALUE

How to use Income Lab before, during, and after retirement

INCOME LAB'S MISSION:

Revolutionize how people navigate their financial lives so they can live with confidence

WHAT IS THE GOAL OF FINANCIAL PLANNING?

Help people live the best lives they can, with the resources they have and the time they are given.

1. Help them prioritize and optimize: What is a ‘good life’ for them and how can they use their resources to help prepare for and live it?
2. Help them navigate the ups and downs of life, adjusting when needed or when possible.
3. Prepare them for the road ahead, with a realistic vision of what is possible and what is likely, so they can live without unnecessary anxiety.
4. Give them permission to live the life they can afford, without undo regret.
5. Turn plan into action: deliver regular cadence of small things that keep finances optimized and steer clear of problems.

THE FOCUS AT AND IN RETIREMENT

PRIMARY / ONGOING:

- How much can I spend?
- What could change that and what would those changes look like?
- How do I optimize for taxes?

SUPPORTING:

- When should we claim Social Security?
- How should we allocate our investments?
- What goals would we pursue if we could spend more?
- How would we absorb adjustments during rough patches?

THE FOCUS IN THE PERIOD BEFORE RETIREMENT

PRIMARY / ONGOING:

- How much might we be able to spend at retirement?
- When will we retire?
- In what manner will we ‘retire’?
- Prepare for spending instead of saving

SUPPORTING:

- When should we claim Social Security?
- How should we allocate our investments?
- How should we optimize pre-retirement savings?

THE FOCUS IN WORKING YEARS

PRIMARY / ONGOING:

- What are our near-/medium-term financial goals?
- How do we prepare for these pre-retirement goals?
- How much should we save for retirement?

SUPPORTING:

- What are our financial values?
- How do we balance near-term and longer-term needs and goals?
- How should we optimize pre-retirement savings?

THE FOCUS IN ALL PERIODS

TACTICAL PLANNING:

- How do we turn our long-term plan into today's actions?
- Are there any immediate/tactical moves that can put us on a better footing for reaching our goals and living a good life?

HOW TO DELIVER ALL OF THIS AT SCALE

SCALING

- Adopt a new approach to data entry / plan creation and updating
- Develop a strategy for delivering measurable value regularly

STOP DOING DATA ENTRY

- Building plans
  - Plan Builder
  - Income Lab Scribe
  - Interviewer
- Updating plans
  - Plan updater
- Analyzing taxes
  - Penny tax return upload

ALTERNATIVES TO DATA ENTRY

- Previously created financial plans
- Meeting notes
- Meeting transcripts
- Client intake questionnaire
- Combinations of these
- Income Lab “Interviewer” session

DELIVERING MEASURABLE VALUE

- Initial financial planning process
- Tracking & monitoring
- Tactical moves

DELIVERING MEASURABLE VALUE

TRACKING & MONITORING PLANS

ALL VALUES AUTOMATICALLY UPDATED EACH MONTH

- Portfolio balances
- Plan length
- Inflation experience
- Mortality adjustments
- Capital market assumptions
- Economic context
- COLAs (Social Security, pensions)
- Income path (“Retirement Smile”)
- Inflation adjustment or guardrails adjustment?

TRACKING & MONITORING PLANS

Social Security | Benefits | Medicare | Card & record | Español | Sign

Cost-of-Living Adjustment (COLA) Information (En español)

Menu

- Contact the Press Office
- Press Releases
- Reports, Facts and Figures
- Social Security Update
- Follow us @SSAPress
- COLA

Cost-of-Living Adjustment (COLA) Information for 2026

Social Security and Supplemental Security Income (SSI) benefits for 75 million Americans will increase 2.8 percent in 2026.

The 2.8 percent cost-of-living adjustment (COLA) will begin with benefits payable to nearly 71 million Social Security beneficiaries in January 2026. Increased payments to nearly 7.5 million SSI recipients will begin on December 31, 2025. (Note: Some people receive both Social Security and SSI benefits.)

Read more about the Social Security Cost-of-Living adjustment for 2026.

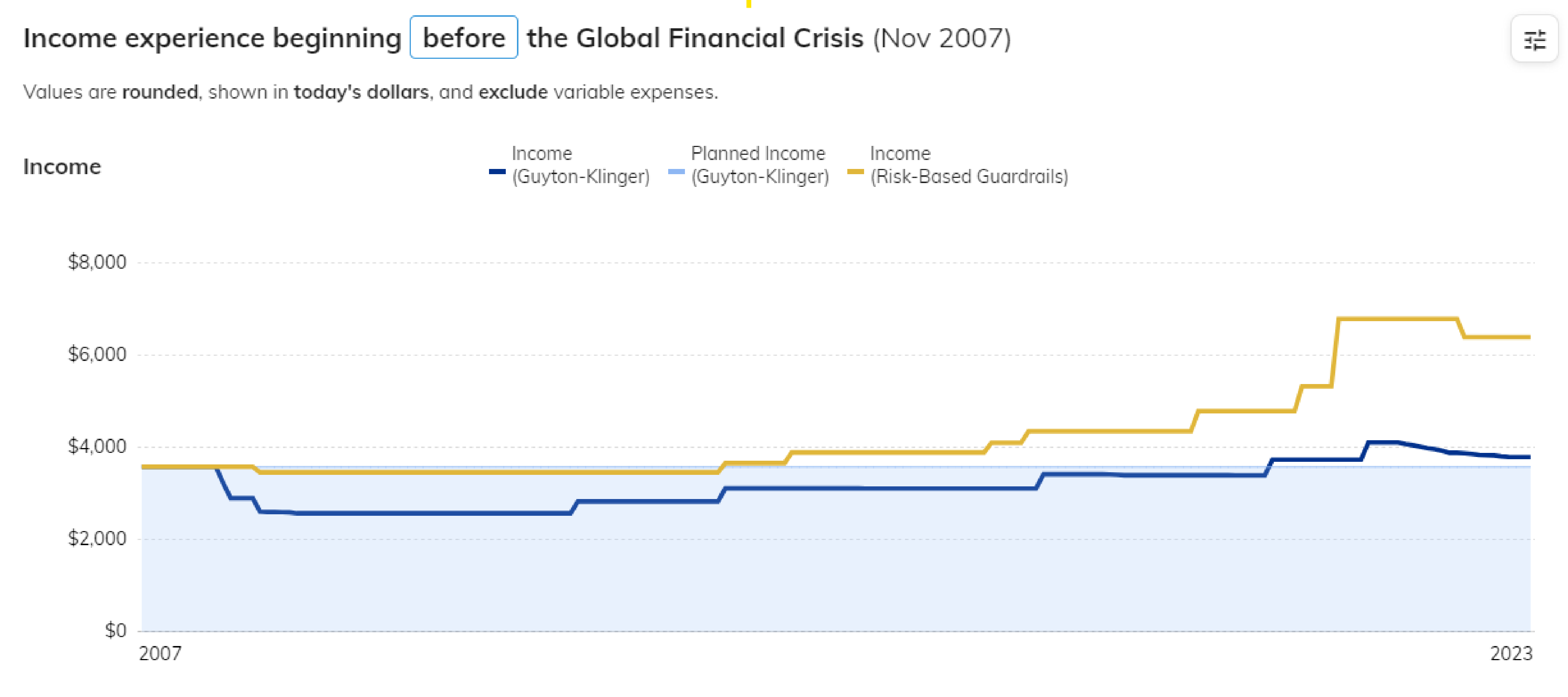
TRACKING & MONITORING PLANS

ALL VALUES AUTOMATICALLY UPDATED EACH MONTH

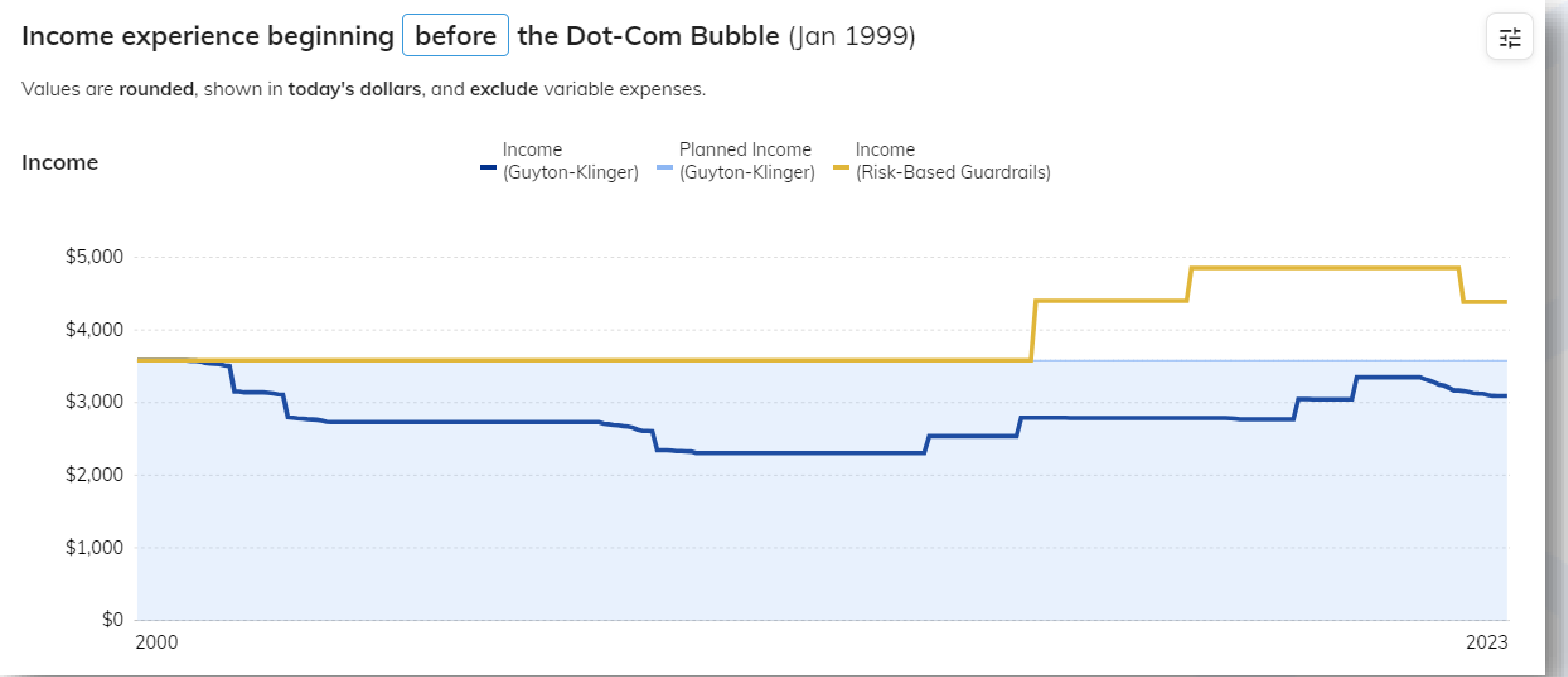
- Pre-retirement:
  - Insights dashboard
  - Future retirement projections
- Retirement:
  - Is the plan calling for a change?

WHY AUTOMATIC UPDATES MATTER IN RETIREMENT

UPDATED VS STATIC GUARDRAILS



UPDATED VS STATIC GUARDRAILS



INCOMELAB

DELIVERING ONGOING VALUE

WORKING YEARS | PRE-RETIREMENT | RETIREMENT

LIFE HUB

INSIGHTS DASHBOARD

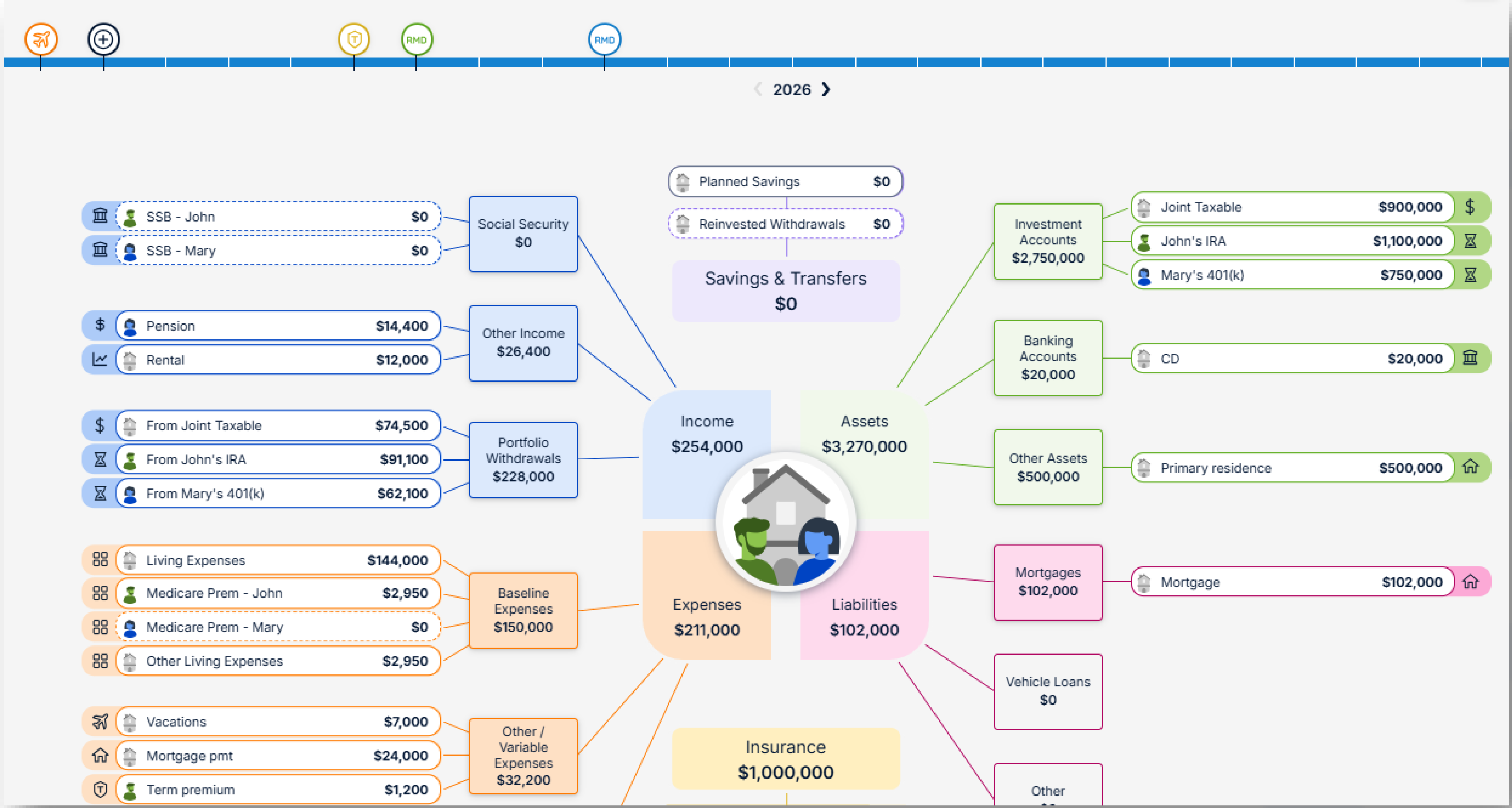
BALANCE SHEET

PENNY

VAULT

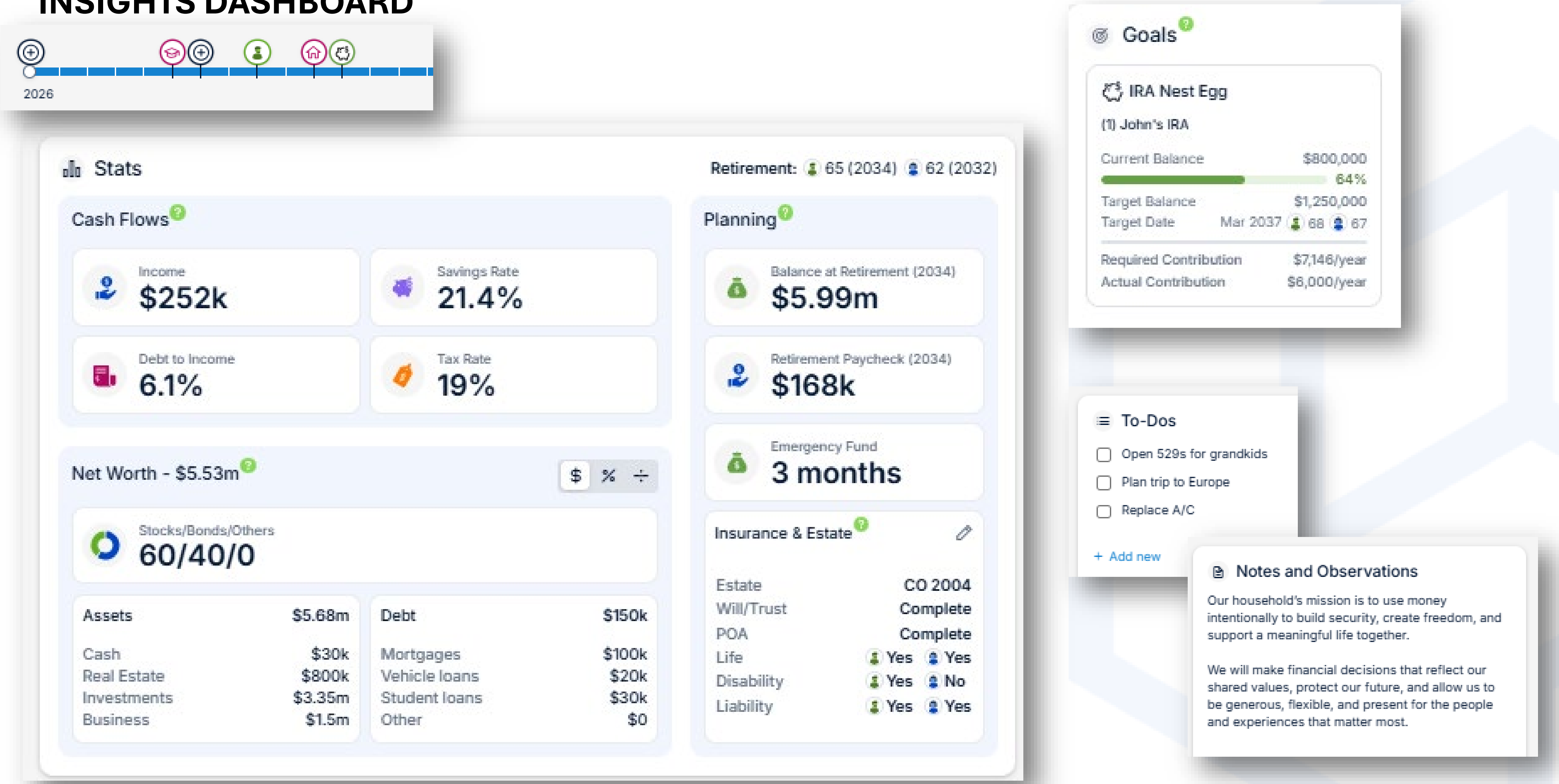
INCOMELAB

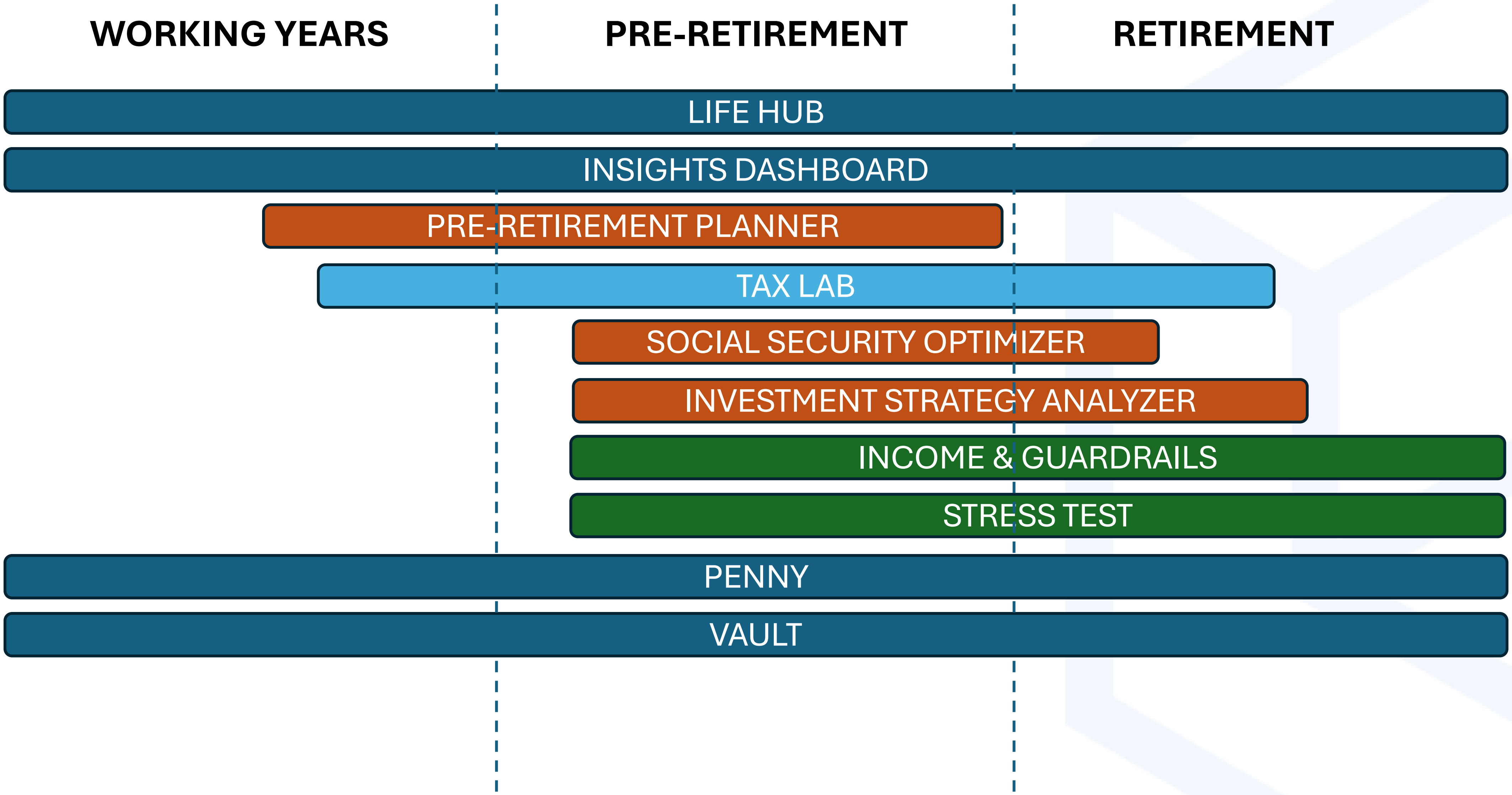
LIFE HUB



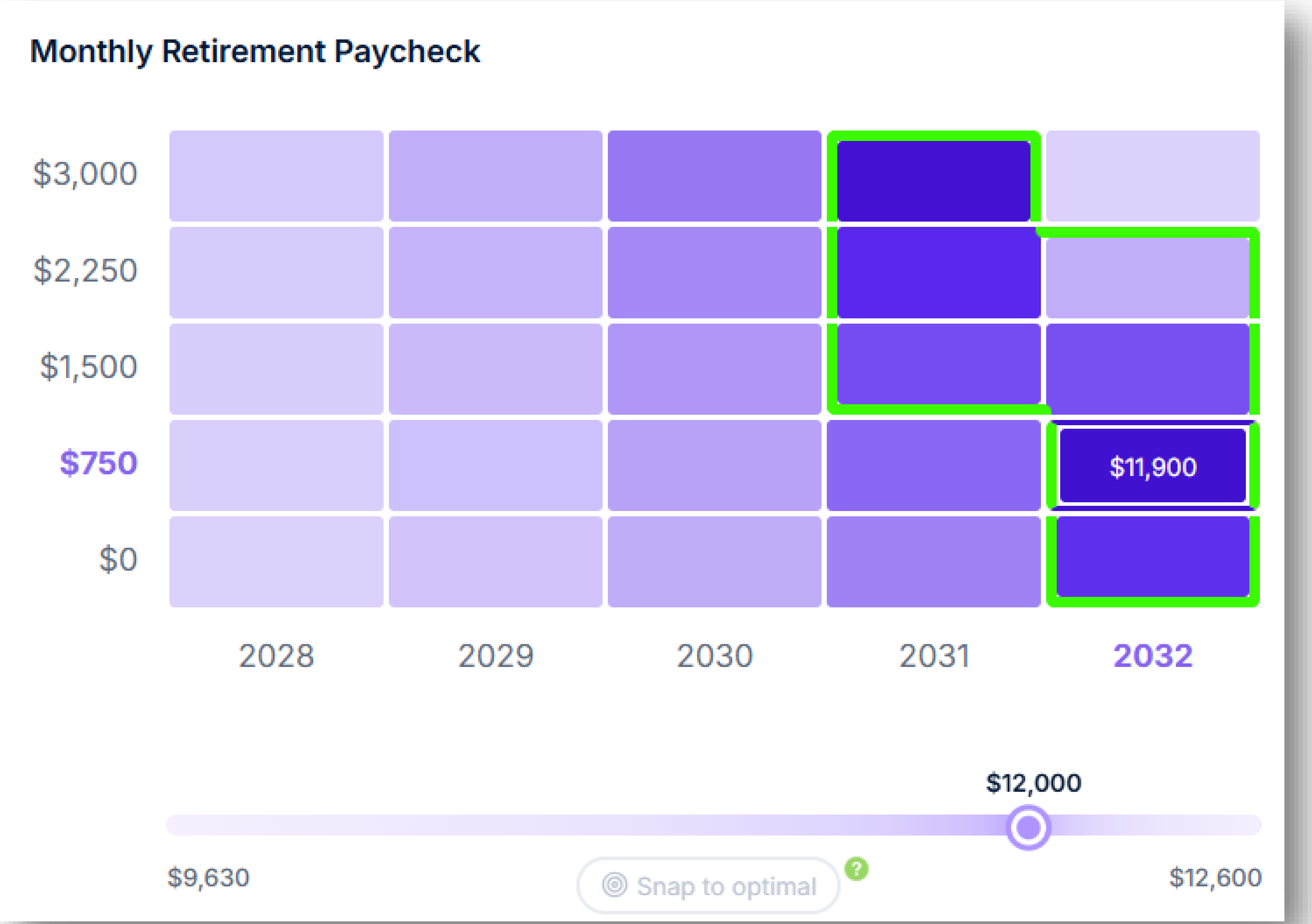
RMD
RMD
2026
Planned Savings $0
Reinvested Withdrawals $0
Savings & Transfers $0
SSB - John $0
SSB - Mary $0
Social Security $0
Pension $14,400
Rental $12,000
Other Income $26,400
From Joint Taxable $74,500
From John's IRA $91,100
From Mary's 401(k) $62,100
Portfolio Withdrawals $228,000
Living Expenses $144,000
Medicare Prem - John $2,950
Medicare Prem - Mary $0
Other Living Expenses $2,950
Baseline Expenses $150,000
Vacations $7,000
Mortgage pmt $24,000
Term premium $1,200
Other / Variable Expenses $32,200
Income $254,000
Assets $3,270,000
Expenses $211,000
Liabilities $102,000
Insurance $1,000,000
Investment Accounts $2,750,000
Joint Taxable $900,000
John's IRA $1,100,000
Mary's 401(k) $750,000
Banking Accounts $20,000
CD $20,000
Other Assets $500,000
Primary residence $500,000
Mortgages $102,000
Mortgage $102,000
Vehicle Loans $0
Other

INSIGHTS DASHBOARD




WORKING YEARS
PRE-RETIREMENT
RETIREMENT
LIFE HUB
INSIGHTS DASHBOARD
PRE-RETIREMENT PLANNER
TAX LAB
SOCIAL SECURITY OPTIMIZER
INVESTMENT STRATEGY ANALYZER
INCOME & GUARDRAILS
STRESS TEST
PENNY
VAULT

PRERETIREMENT PLANNER



Explore how changing savings levels and retirement dates changes a client's retirement paycheck.

TAX LAB

y	Avg. Tax Rate	Total Taxes	Total Net Income	Total Net Legacy
Pro-Rata	13.74%	$1,115,000	$4,417,000	$5,104,000
Taxable, Tax-Deferred, Tax-Free — Used in Plan	13.17%	$1,111,000	$4,421,000	$4,742,000
Taxable, Tax-Free, Tax-Deferred	13.17%	$1,111,000	$4,421,000	$4,742,000
Tax-Deferred, Taxable, Tax-Free	14.92%	$1,172,000	$4,360,000	$5,513,000
Tax-Deferred, Tax-Free, Taxable	14.92%	$1,172,000	$4,360,000	$5,513,000
Tax-Free, Tax-Deferred, Taxable	14.92%	$1,172,000	$4,360,000	$5,513,000
Tax-Free, Taxable, Tax-Deferred	13.17%	$1,111,000	$4,421,000	$4,742,000
Roth Conversions to fill 0% Brkt	13.14%	$1,106,000	$4,426,000	$4,746,000
Roth Conversions to fill 10% Brkt	12.92%	$1,075,000	$4,457,000	$4,767,000
Roth Conversions to fill 12% Brkt	11.36%	$855,000	$4,677,000	$4,946,000
Roth Conversions below IRMAA Brkt 1	10.85%	$818,000	$4,714,000	$5,309,000
Roth Conversions to fill 22% Brkt	9.26%	$671,000	$4,861,000	$5,226,000

Total Net Income

Goes up

$488,000

Roth Conversions to fill 24% Brkt

$4,909,000

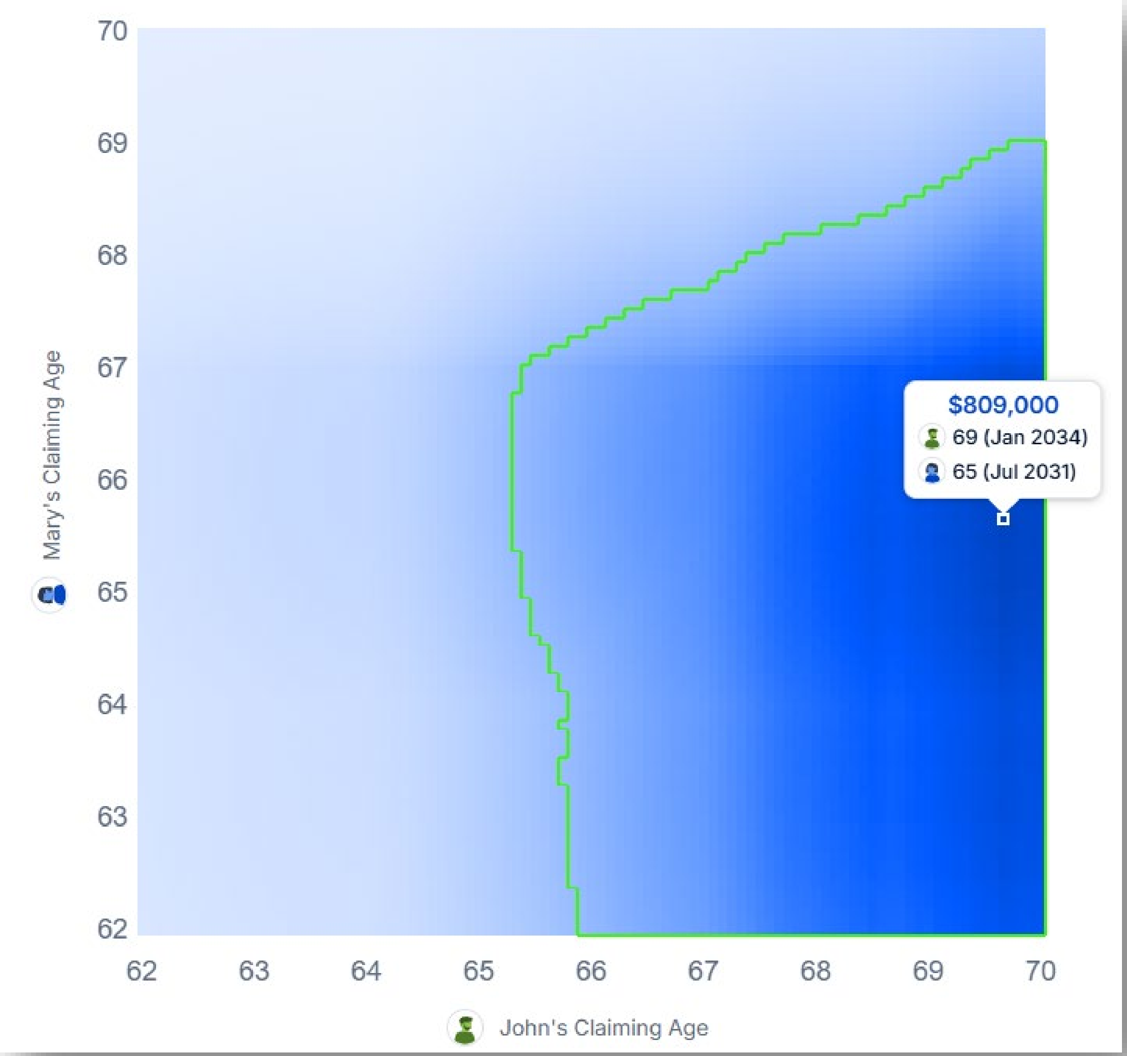
vs

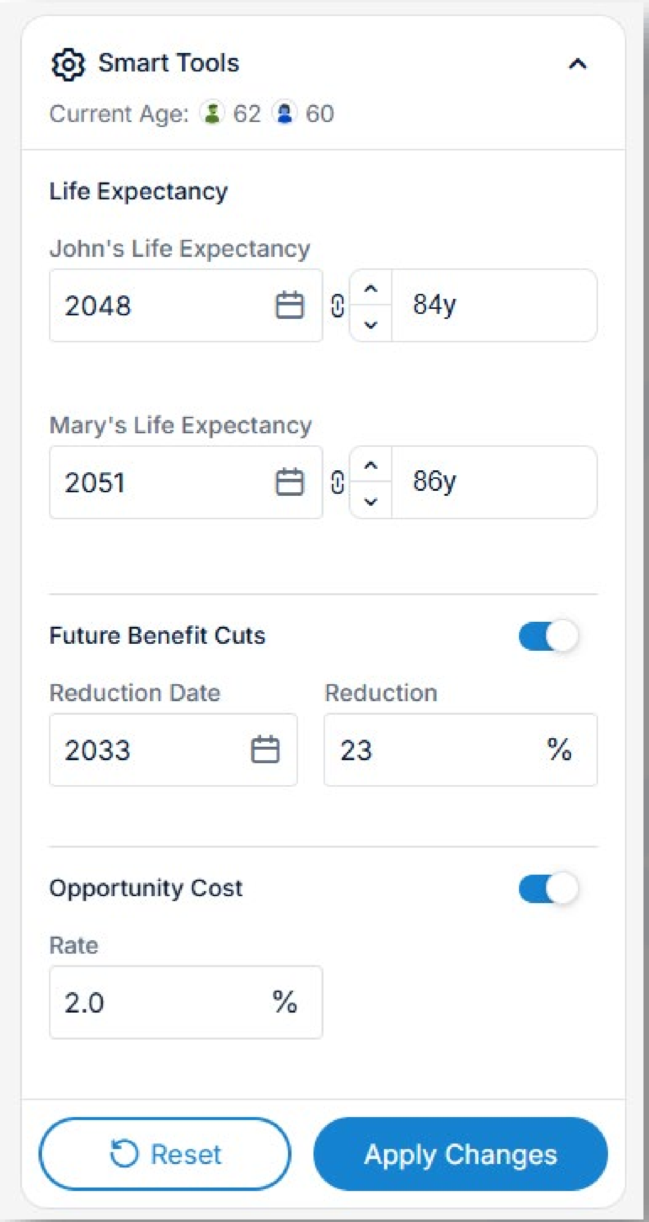
Taxable, Tax-Deferred, Tax-Free

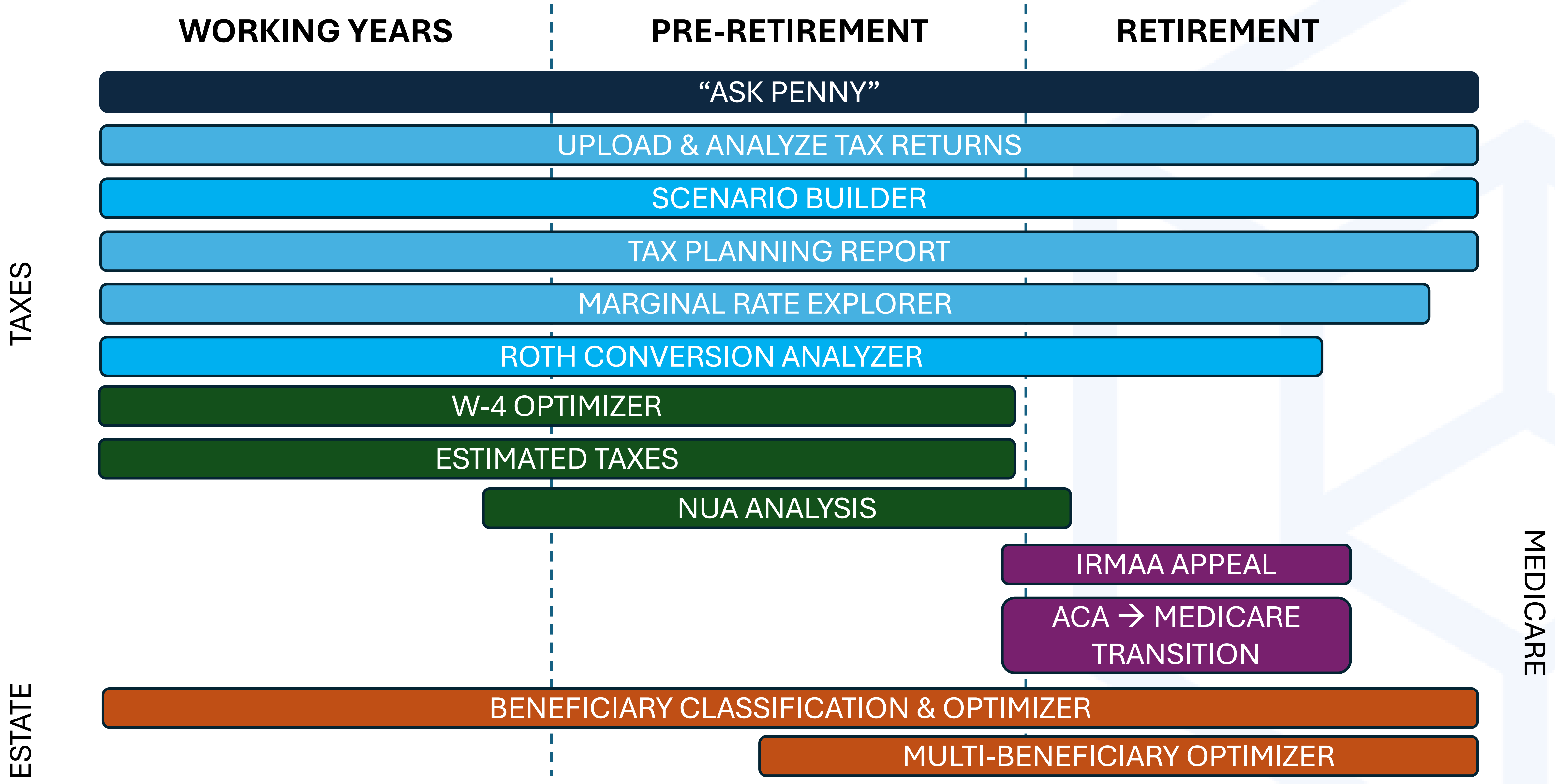
$4,421,000

Create and compare 20 distribution and Roth conversion plans with one click.

SOCIAL SECURITY OPTIMIZER

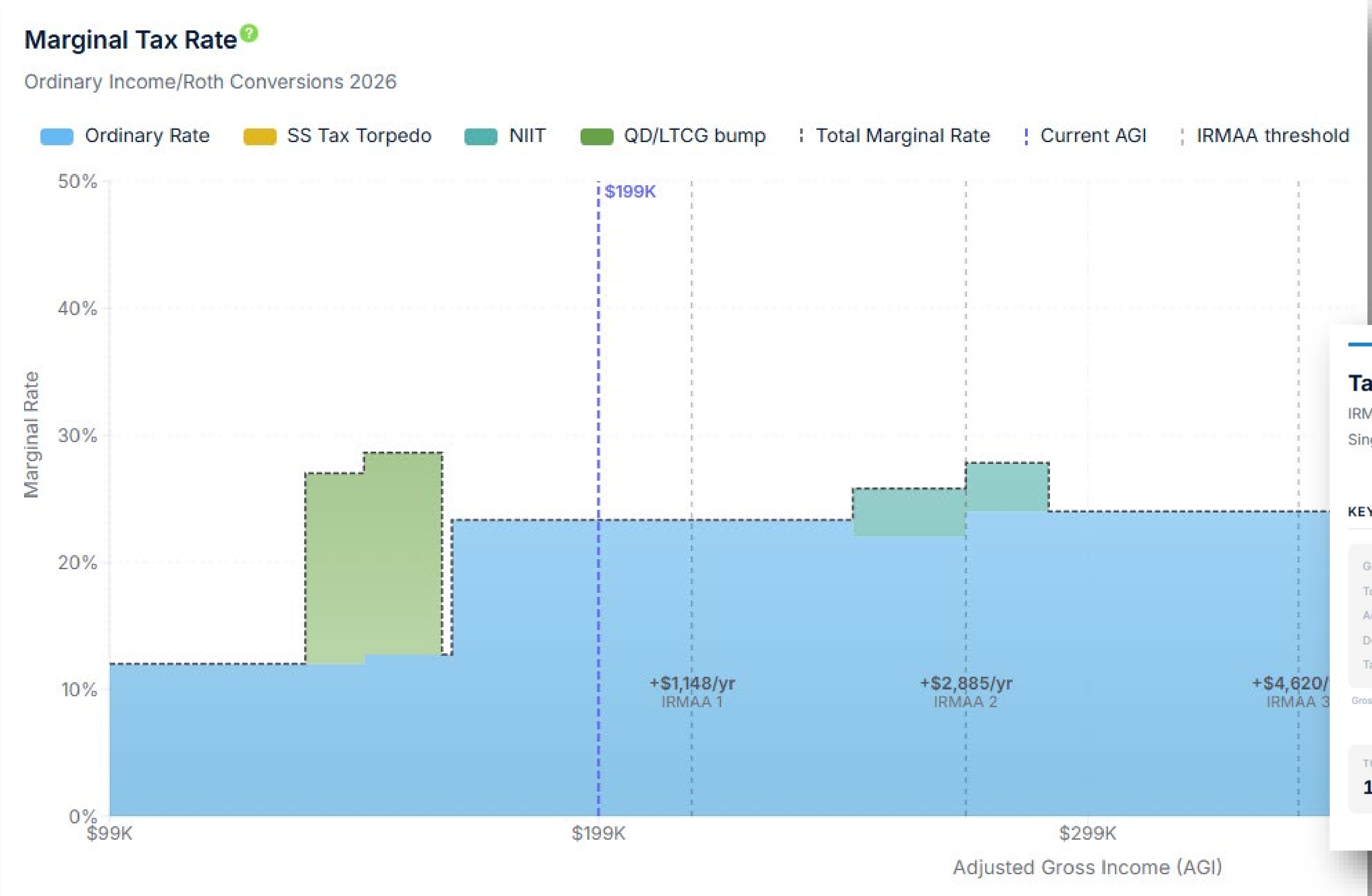


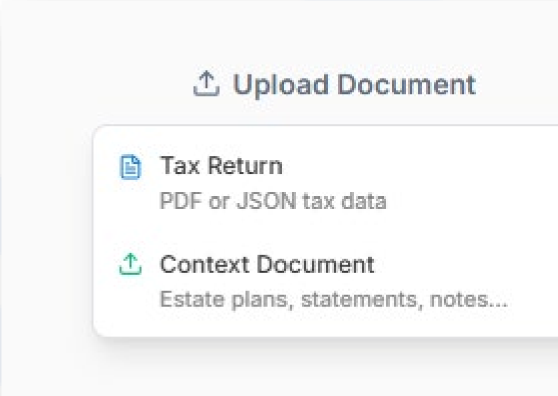


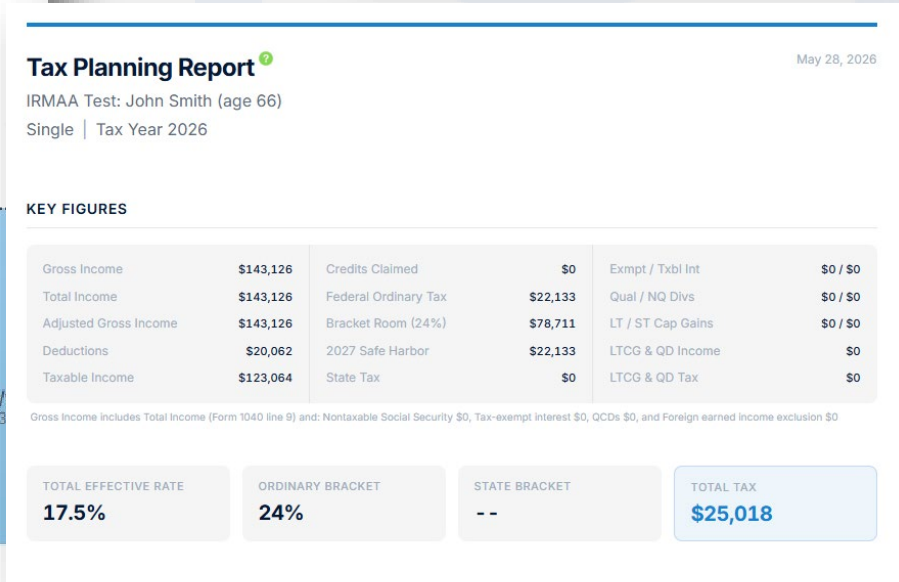

WORKING YEARS
PRE-RETIREMENT
RETIREMENT
TAXES
“ASK PENNY”
UPLOAD & ANALYZE TAX RETURNS
SCENARIO BUILDER
TAX PLANNING REPORT
MARGINAL RATE EXPLORER
ROTH CONVERSION ANALYZER
W-4 OPTIMIZER
ESTIMATED TAXES
NUA ANALYSIS
MEDICARE
IRMAA APPEAL
ACA → MEDICARE TRANSITION
ESTATE
BENEFICIARY CLASSIFICATION & OPTIMIZER
MULTI-BENEFICIARY OPTIMIZER

INCOMELAB

PENNY TACTICAL TOOLS







Tax Planning Report

May 28, 2026

IRMAA Test: John Smith (age 66)

Single | Tax Year 2026

KEY FIGURES

Gross Income	$143,126	Credits Claimed	$0	Exmpt / Txbl Int	$0 / $0
Total Income	$143,126	Federal Ordinary Tax	$22,133	Qual / NQ Divs	$0 / $0
Adjusted Gross Income	$143,126	Bracket Room (24%)	$78,711	LT / ST Cap Gains	$0 / $0
Deductions	$20,062	2027 Safe Harbor	$22,133	LTCG & QD Income	$0
Taxable Income	$123,064	State Tax	$0	LTCG & QD Tax	$0

Gross Income includes Total Income (Form 1040 line 9) and: Nontaxable Social Security $0, Tax-exempt interest $0, QCDs $0, and Foreign earned income exclusion $0

TOTAL EFFECTIVE RATE	ORDINARY BRACKET	STATE BRACKET	TOTAL TAX
17.5%	24%	--	$25,018

PENNY TACTICAL TOOLS

Jump to...

Collapse all-zero sections

	Household Plan (NJ)	CHANGE Household Plan (NJ) ↓ Move to FL	Move to FL
	—		—
Room to Next Bracket	$77,290	—	
IRMAA & ACA ›			
State Tax ⌄			
State AGI	$198,170	- $198,170	
State Deduction	$3,000	- $3,000	
State Taxable Income	$195,170	- $195,170	
State Income Tax	$8,288	- $8,288	
Local Income Tax	$0	—	
Total State Tax	**$8,288**	- $8,288	
State Effective Rate	4.2%	- 4.2%	
State Tax Bracket	6.4%	- 6.4%	

NPV Advantage	NUA Effective Rate	IRA Effective Rate	NIIT Savings
$32,598	22.3%	31.2%	$9,383

NUA Strategy Optimal

At Distribution
Cost basis (ordinary income)
Tax on cost basis

At Sale (Year 1)
NUA amount (LTCG)
LTCG tax on NUA
↳ NIIT exemption savings
Post-dist. appreciation
Tax on appreciation

Totals
Total tax (NPV)
Effective rate

IRA Rollover

IRMAA Premium Comparison

Current (2-year look-back)

$395,281 MAGI (2024)

Tier 3

Part B	$510.10/mo
Part D surcharge	$60.40/mo
Total	$570.50/mo

If appeal approved Projected

$150,000 MAGI (2026)

Standard (no surcharge)

Part B	$185.50/mo
Part D surcharge	$0.00/mo
Total	$185.50/mo

$9,240/year
Estimated annual savings (2 enrollees)

$385.00/mo
Monthly savings per person

INCOMELAB

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