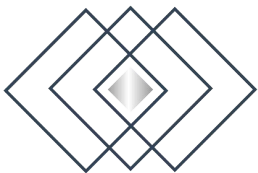


College Calculator



October 15, 2025



ECON WEALTH
MANAGEMENT



IMPORTANT DISCLOSURE INFORMATION

IMPORTANT: The projections or other information generated by the MoneyGuidePro College Calculator (the "Calculator") regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results.

The return assumptions in the Calculator are not reflective of any specific product, and do not include any fees or expenses that may be incurred by investing in specific products. The actual returns of a specific product may be more or less than the returns used in the Calculator. Rates of return and other assumptions are used as the basis for the results shown. They should not be considered a guarantee of future performance or a guarantee of achieving your financial objectives. Past performance is not a guarantee or a predictor of future results of any particular investment. The Calculator does not provide recommendations for any products or securities.

The results of the Calculator may vary with each use and over time.

Methodology and Results

This Report shows the hypothetical results for estimated college funding needs for one or more students.

College costs are calculated based on estimates of current costs, and then inflated at the rate specified. If you choose a specific college, the current year cost is from Peterson's Undergraduate and Graduate Institution Databases, copyright Peterson's, LLC. All rights reserved. If you choose an average cost for a public in-state, public out-of-state, or private college, the estimated cost provided is a reasonable average, but is not representative of the actual cost of any specific college. Therefore, the results obtained when using the average cost options do not reflect actual potential costs of any specific college.

If you included estimated amounts for grants or scholarships, or an amount the student will contribute each year, those amounts are used to reduce the estimated college cost before calculating the amount you would need to fund.

In the Calculator, your college investments can include both 529 plans and taxable accounts. You have selected a hypothetical cash-bond-stock portfolio for these investments, which are based on: 1) the portfolio's hypothetical average annual rate of return and 2) the loss that an equivalent portfolio would have had in the "Great Recession." The Great Recession, the period from November 2007 through February 2009, was the worst bear market for stocks since the Great Depression.

Your college investments will grow at the annual rate of return associated with the portfolio you selected. 529 plan assets grow tax-free. In the Calculator, the growth on taxable assets is taxed each year at a fixed rate of 20%. When the Calculator withdraws money from the investment account to fund college, 529 plan assets are used first, and then taxable assets are used.

Results Based on Information Provided by You

The results included in this Report are dependent on the information you have entered – the investment balance(s), future savings amounts, adjustments to the college costs, inflation rates, and rate of return. Even small changes in this information can have a substantial impact on the results shown in this Report. It is your responsibility to ensure that all information entered is representative of your specific situation.



IMPORTANT DISCLOSURE INFORMATION

Assumptions and Limitations

This Calculator uses simplifying assumptions that do not completely or accurately reflect your specific circumstances. For example, the Calculator assumes you would receive a fixed rate of return each year from now through the end of the college, and would be subject to a fixed tax rate during each of those years. As investment returns, inflation, taxes, and other economic conditions vary from the Calculator assumptions, your actual results will vary (perhaps significantly) from those presented in this Report.

Investment returns are hypothetical and used for comparison purposes only. Returns are not reflective of any specific investment product, and do not include fees or expenses that would be incurred by investing in specific products. There is no guarantee you would receive these returns, either now or in the future. Actual accumulation amounts and associated shortfalls can be higher or lower than those shown.

The college costs in the Calculator are reasonable estimates of current costs, but actual future costs may vary widely from those shown in this Report, based on differences in inflation, other economic conditions, or factors associated with a particular college.

Report Does Not Provide Legal, Tax, or Accounting Advice

This Report does not provide legal, tax, or accounting advice. Before making decisions with legal, tax, or accounting ramifications, you should consult appropriate professionals for advice specific to your situation.



College - All Students

This calculator assumes you will earn the Average Return every year. Unfortunately, this won't actually happen. Future investment returns are unpredictable and will vary every year. Be sure to ask your advisor how the unpredictability of returns could affect your college plans, and how you can be best prepared to deal with them.

	College	Current Asset Value	Savings			Cost (Future Dollars)				Results
			Period	Required	Planned	Cost	Grants / Scholarships	Student Pays	You Pay	
Jen	Public In-State (4 years) 2028 - 2031	\$39,842	2025 - 2028	\$799	\$3,300	\$133,752	\$20,000	\$56,876	\$56,876	\$14,781
Steve	Public In-State (4 years) 2030 - 2033	\$23,943	2025 - 2033	\$2,883	\$2,100	\$140,523	\$0	\$70,261	\$60,033	-\$10,229
Mark	Public In-State (4 years) 2034 - 2037	\$15,454	2025 - 2037	\$2,123	\$1,500	\$155,111	\$0	\$77,555	\$62,727	-\$14,828
Total		\$79,239		\$5,805	\$6,900	\$429,386	\$20,000	\$204,693	\$179,635	-\$10,276

See Important Disclosures section in this Report for explanations of the methodology, assumptions, and limitations.



College Detail - Jen

College Information

First Name: Jen
Date of Birth: 01/01/2010
Age to Begin College: 18
Years of College: 4
College: Public In-State (4 years)
College Cost: \$29,910
College Inflation Rate: 2.50%

Current Savings

529 Plan: \$39,842
Taxable: \$0

Future Savings

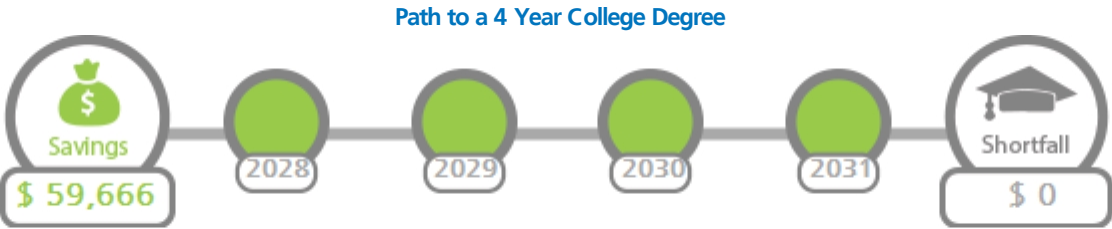
Investment Type: 529 Plan
Frequency: Each Year
Through: First Year of College
Savings Inflation Rate: 3.00%

Portfolio

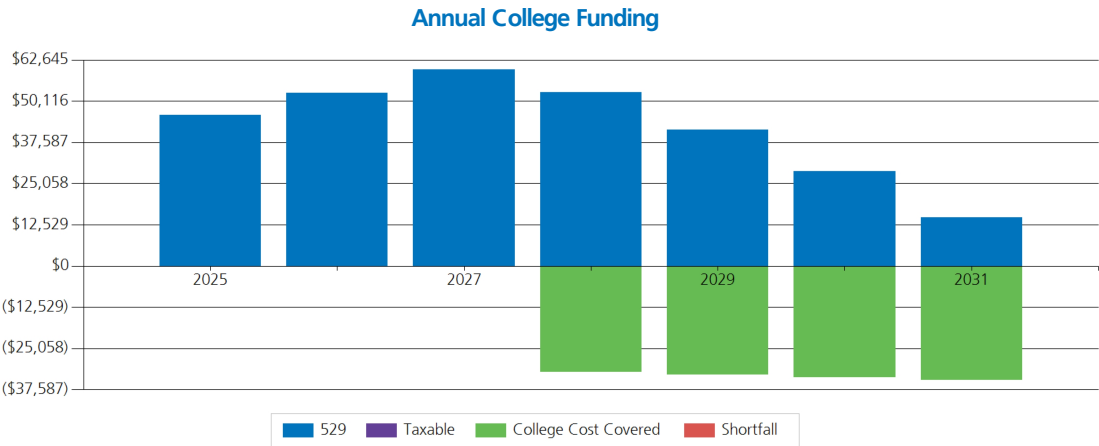
Portfolio Name: Moderate Aggressive
Average Annual Return: 6.48%
Loss during Great Recession: -39.24%
(Nov 2007 - Feb 2009)

College - The Amount You Pay

College Cost: \$29,910
Grants/Scholarships: - \$5,000
Eloise Pays/Borrows: - \$12,455
Amount You Pay: = \$12,455 / yr



Excess of \$14,781
Amount you need to save each year in a 529 Plan: \$799
Amount you plan to save each year in a 529 Plan: \$3,300



	Required Savings		
	Annually	Monthly	Lump Sum
529	\$799	\$67	\$3,043
Taxable	\$845	\$70	\$3,275

See Important Disclosures section in this Report for explanations of the methodology, assumptions, and limitations.



College Detail - Steve

College Information

First Name: Steve
Date of Birth: 01/01/2012
Age to Begin College: 18
Years of College: 4
College: Public In-State (4 years)
College Cost: \$29,910
College Inflation Rate: 2.50%

Current Savings

529 Plan: \$23,943
Taxable: \$0

Future Savings

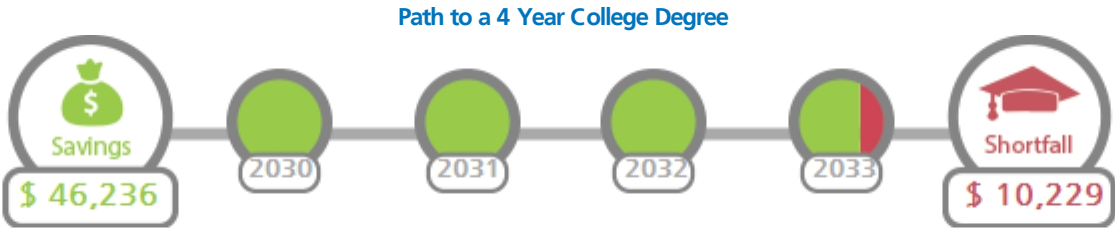
Investment Type: 529 Plan
Frequency: Each Year
Through: End of College
Savings Inflation Rate: 3.00%

Portfolio

Portfolio Name: Moderate Aggressive
Average Annual Return: 6.48%
Loss during Great Recession: -39.24%
(Nov 2007 - Feb 2009)

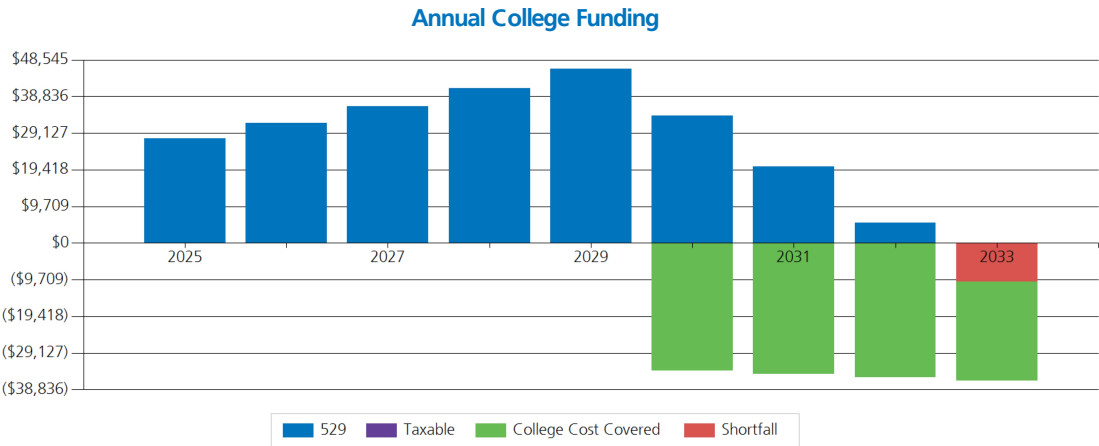
College - The Amount You Pay

College Cost: \$29,910
Grants/Scholarships: - \$0
Payton Pays/Borrows: - \$14,955
Amount You Pay: = \$14,955 / yr



Shortfall of \$10,229

Amount you need to save each year in a 529 Plan: \$2,883
Amount you plan to save each year in a 529 Plan: \$2,100
Additional Funds Needed: \$783



	Required Savings		
	Annually	Monthly	Lump Sum
529	\$2,883	\$240	\$22,799
Taxable	\$3,015	\$251	\$24,983

See Important Disclosures section in this Report for explanations of the methodology, assumptions, and limitations.



College Detail - Mark

College Information

First Name: Mark
Date of Birth: 01/01/2016
Age to Begin College: 18
Years of College: 4
College: Public In-State (4 years)
College Cost: \$29,910
College Inflation Rate: 2.50%

Current Savings

529 Plan: \$15,454
Taxable: \$0

Future Savings

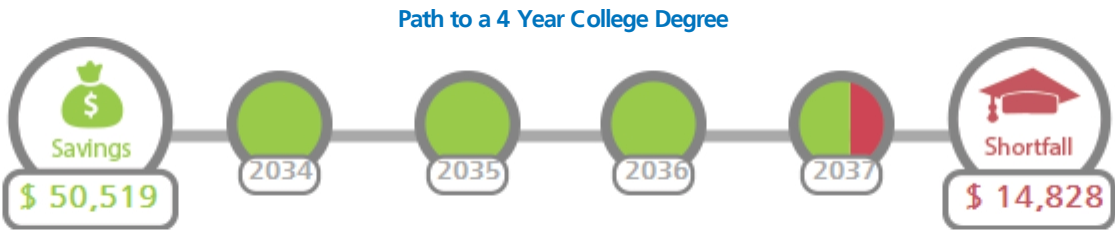
Investment Type: 529 Plan
Frequency: Each Year
Through: End of College
Savings Inflation Rate: 3.00%

Portfolio

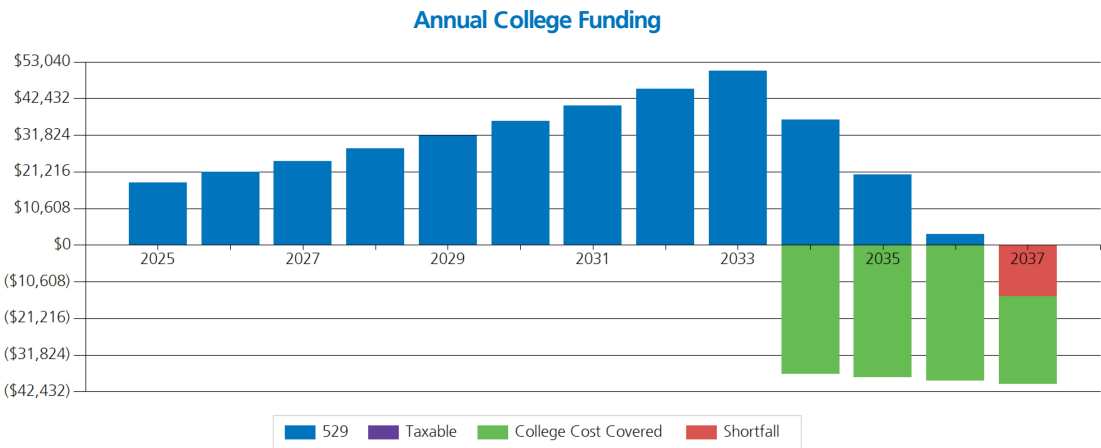
Portfolio Name: Aggressive
Average Annual Return: 7.20%
Loss during Great Recession: -50.95%
(Nov 2007 - Feb 2009)

College - The Amount You Pay

College Cost: \$29,910
Grants/Scholarships: - \$0
Graydon Pays/Borrows: - \$14,955
Amount You Pay: = \$14,955 / yr



Shortfall of \$14,828
Amount you need to save each year in a 529 Plan: \$2,123
Amount you plan to save each year in a 529 Plan: \$1,500
Additional Funds Needed: \$623



	Required Savings		
	Annually	Monthly	Lump Sum
529	\$2,123	\$177	\$21,953
Taxable	\$2,292	\$191	\$25,548

See Important Disclosures section in this Report for explanations of the methodology, assumptions, and limitations.