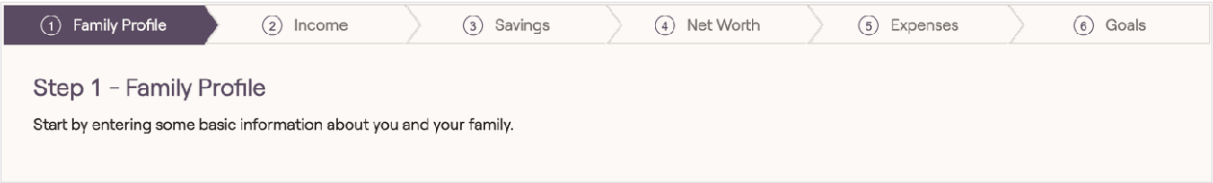
BULL RUN INVESTMENT MANAGEMENT
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CLIENT GUIDE

Filling Out Your RightCapital Profile

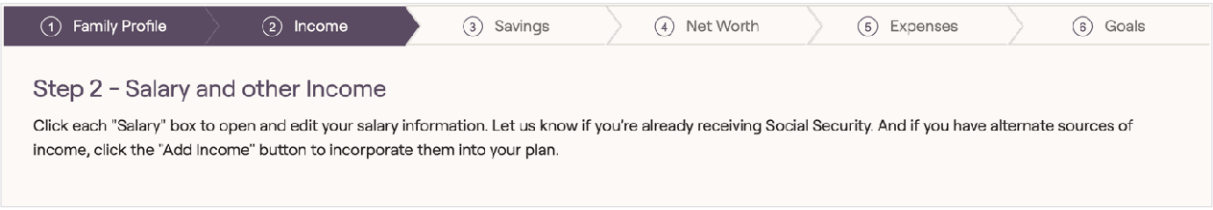
Financial planning starts with a complete picture. RightCapital walks you through six steps to enter your family, income, savings, net worth, expenses, and goals, so we can make the best recommendations possible. Move forward, backward, or skip steps as needed, and pick up where you left off, even after you hit “Complete.” RightCapital uses bank-level encryption and multiple layers of security to safeguard your information.

Step 1. Family profile



- Click each card and update it with your family’s details: name, date of birth, state of residence, and planning horizon.
- To add someone to the plan, click **Add Participant** and choose from the drop-down.
- To remove someone, click the “x” in the top-right corner of their card.

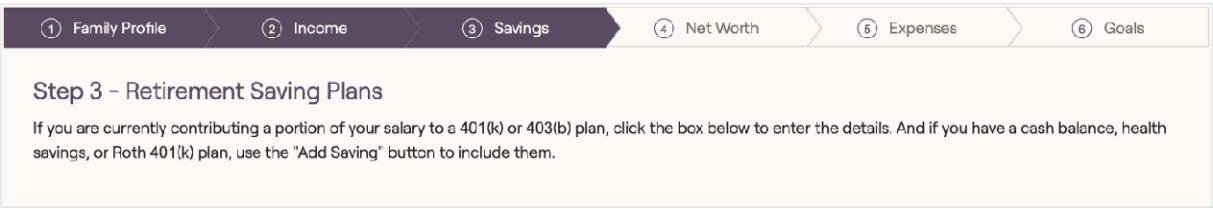
Step 2. Income



- Click into the **Salary** card and enter your gross salary. Taxes are calculated automatically.
- For Social Security, click into the card and choose: **Simple Estimate** (estimates your benefit from your current salary); **Based off full retirement benefit** if you know your primary insurance amount; **Already receiving** with your monthly benefit if you are collecting; or **No Social Security** if you are not eligible.
- Other income streams: click **Add Income** and pick from the menu.

Tip: leave placeholder cards for anything you need to discuss with us. If you have a pension but do not know all the details, click Add Income, choose Pension, and leave the card as a placeholder.

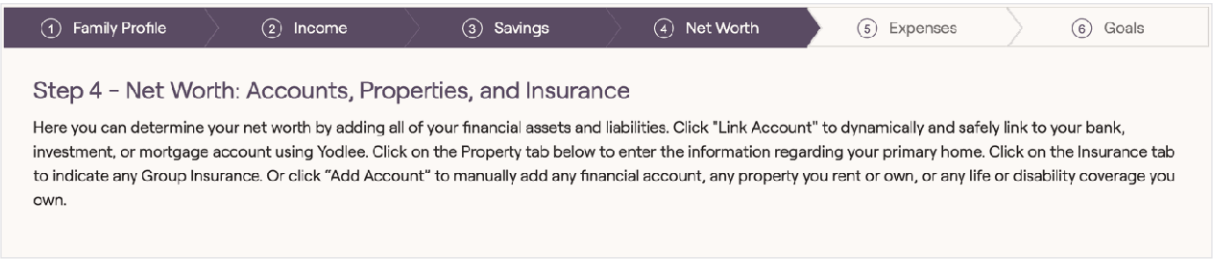
Step 3. Savings



This step is about the annual contributions you make, not account balances. Balances go in the next step.

- Click into the **401(k)** savings card and enter your contribution amount, duration, and employer match. If you do not have a 401(k), remove the card.
- Add other savings by clicking **Add Savings** and choosing the type: Roth IRA, taxable brokerage, and so on, each with its contribution.
- Saving toward something but not sure of the category? Add a savings card as a placeholder and we will sort it out together.

Step 4. Net worth

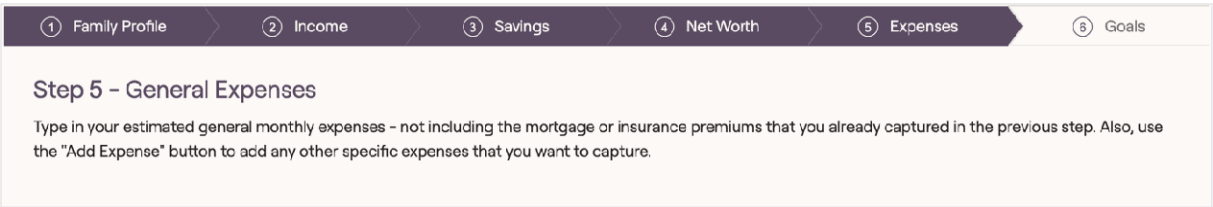


This is the core of the data entry: every asset (bank accounts, investments, property, insurance policies) and every liability (credit cards, loans) as they stand today.

1. **Link accounts.** If you see the **Link Account** button, RightCapital can pull in accounts from thousands of institutions: checking, savings, credit cards, investments, and loans. Search for your institution, match the URL to the one you normally log in with, and enter your username, password, and any multi-factor code. Most institutions require multi-factor authentication to link, so make sure it is set up on your bank's side. If you hit an error, tell us.
2. **Or add accounts manually.** Click **Add Account** and choose the type. For investment accounts, pick the correct account type and enter the current balance.

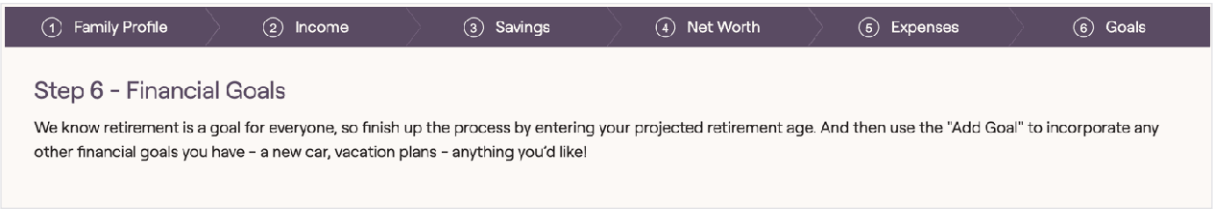
3. **Property.** Click into the **Property** section on the left. If you rent, enter monthly rent. If you own, choose **Own** and enter purchase price, purchase year, current value, annual taxes, insurance, and maintenance. Add every property you own; the same menu covers second homes and rentals.
4. **Loans.** Click **Add Account**, then **Loan**. For a mortgage, choose **Mortgage** and enter the original amount, year taken out, current balance, rate, and term. A minimum payment is generated automatically; if you pay more, put the real figure in the monthly payment field.
5. **Other assets and insurance.** Anything outside the usual categories (a boat, a vehicle, a collection) goes under **Add Account**, then **Other**, with its value, expected growth, and year of sale if any. Insurance goes under **Add Account**, then **Insurance**: for group life through work, choose Group Life and enter the premium and death benefit.

Step 5. Expenses



- Click into the **Pre-retirement Expense** card and enter your monthly living expenses: bills, utilities, groceries, and so on. Leave out anything already entered in Net Worth, such as debt payments, property taxes, or insurance premiums.
- Other expenses (medical, alimony, extra debt payments) go under **Add Expense**. Anything not listed goes under **Other**.

Step 6. Goals



- Click into the **Retirement Age** card and set your anticipated retirement age.
- Click into **Retirement Monthly Expense** and enter what you expect to spend each month in retirement. If you do not know, keep it in line with your current living expenses.
- Two cards are pre-filled: **Retirement Health Costs** and **Retirement LTC Costs**, at national averages for Medicare and long-term care. Leave them or adjust them.
- Other goals, such as college for a child or a vacation home, go under **Add Goal**.

Tip: have a goal but not the details? Enter a boat as a **Lifestyle Asset Purchase** goal and leave the numbers at zero. We can play with amounts and funding options later.

When you are done, click Complete.

That is everything needed to generate your financial plan. We get a notification that your profile is complete and start the analysis.

Questions?

Stuck on a card, or not sure where something goes? Leave it as a placeholder and email us. We can also fill the profile in with you on a call.

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