Caldric Capital

PORTFOLIO DESIGN RECORD

FOCUSED PLANNING SUPPORT FOR MANAGED PORTFOLIOS

ABOUT THIS ILLUSTRATION Taylor and Morgan Reed are fictional. This example is written as though Caldric were delivering the record directly to Taylor and Morgan. It shows how their goals, resources, and constraints can support a Core assignment. The example is not advice or a set of eligibility criteria. Information current as of July 2026.

Your objective

IN YOUR WORDS "Retire in 2033 without depending on the sale of our home, keep travel flexible, and avoid taking more investment risk than we can stay with."

At a glance

MANAGED PORTFOLIOS	FIRST RETIREMENT	NEAR-TERM RESERVE	PORTFOLIO LANE
$1.29 million	2033	$115,000	Caldric Core

Decisions this record supports

- How much portfolio risk you can reasonably accept and remain committed to.
- What cash you should keep available before your managed assets take long-term market risk.
- How your funded accounts should enter the portfolio process, including tax-lot and transition constraints.
- Which beneficiary, titling, tax, estate, and outside-account matters you should confirm or review with another professional.

How Caldric uses this record

Caldric combines information you provide, your risk profile, account records, and selected RightCapital analysis into this point-in-time operating record. Your portfolio lane remains your standing risk budget unless material facts change; daily-monitored signals may change your actual holdings within that lane.

Your goals and priorities

PRIORITY	GOAL	TARGET	IMPORTANCE	FLEXIBILITY
1	Retire from full-time work	2033	High	Date may move by 1-2 years
2	Fund core retirement lifestyle	$96,000 / year	High	Maintain purchasing power
3	Travel during early retirement	$18,000 / year	Medium	Can reduce after weak markets
4	Replace a vehicle without debt	$45,000	Medium	Within 18 months

Your financial position

Gross household income	$265,000 / year	**Current spending**	$108,000 / year
Annual savings	$42,000	**Cash and bank reserves**	$120,000
Caldric-managed assets	$1,290,000	**Outside employer plans**	$480,000
Primary residence	$650,000	**Mortgage balance**	$180,000
Illustrative net worth	$2,360,000	**Known near-term purchase**	$45,000

Documents and information considered

In addition to information you provided through discussions and Caldric's intake process, Caldric considered the following materials in preparing this record. Other materials you provide may be requested or reviewed during subsequent meetings when relevant to portfolio management and within the agreed scope of services.

MATERIAL	DATE / PERIOD	STATUS	USE IN THIS RECORD
Schwab account statements	Current	Reviewed	Managed-account values, ownership, and current positions
Employer-plan statements	Current	Reviewed	Outside allocation and retirement-resource coordination
Federal income-tax return	2025	Reviewed at a high level	Tax-sensitive transition questions; not tax-return analysis
Estate and beneficiary records	Documents dated 2014	Reviewed at a high level	Age of documents and account-coordination questions
Social Security and insurance records	Current	Partially received	Retirement and risk-management items remain open

Planning assumptions and data status

ITEM	CURRENT INPUT	STATUS	WHY IT MATTERS
Retirement age	Taylor 65 / Morgan 63	Client confirmed	Sets the first withdrawal year
Planning age	Age 95 for each	Planning assumption	Tests longevity rather than predicting lifespan
Core retirement spending	$96,000 in today's dollars	Client estimate	Needs confirmation against actual cash flow
General inflation	2.5% annually	Planning assumption	Actual inflation will differ
Inheritance	None assumed	Conservative input	Avoids relying on uncertain resources
Social Security	Statements outstanding	Open item	Benefit amounts and claiming ages remain unverified

Your portfolio operating lane

DIMENSION	BAND	PORTFOLIO IMPLICATION
Willingness	Moderate	You accept a balanced level of market risk but do not seek risk for its own sake.
Capacity	Solid	Your long horizon and ongoing earnings provide room to absorb volatility, subject to your 2033 retirement transition.
Composure	Moderate	You are likely to remain invested when the process is clear and communication is proactive during material declines.
Risk need	Moderate	You need long-term growth, but you do not need the highest approved risk budget to pursue your goals.

INITIAL PORTFOLIO LANE Caldric Core. Caldric recommends this lane for you because it reconciles your moderate willingness, solid capacity, moderate risk need, 2033 retirement transition, and need for a strategy you can remain with. The decision test is a major decline near retirement: preserve your $115,000 reserve, use your documented one-to-two-year retirement-date flexibility and flexible travel budget, and refresh the retirement analysis before changing your risk budget.

Insurance and risk-management inventory

The insurance information you provided is summarized below. Caldric may use it to identify matters for additional review. This inventory is not a policy-language analysis, underwriting review, replacement recommendation, or determination of the amount or type of coverage you require.

COVERAGE	INSURED / PROPERTY	BENEFIT OR LIMIT	TERM / RENEWAL	DOCUMENT STATUS
Term life	Taylor	$1,000,000	Through 2038	Policy summary reviewed
Term life	Morgan	$750,000	Through 2036	Client reported; policy requested
Employer disability	Taylor and Morgan	Reported as 60% of base pay, subject to plan limits	While employed	Benefit summaries requested
Home, auto, and umbrella	Household	$1,000,000 umbrella reported	Annual	Declarations not provided

Model family and responsive implementation

STANDING POLICY, RESPONSIVE IMPLEMENTATION Your selected portfolio lane establishes your standing risk budget. Caldric then adjusts your actual exposure using market-regime and security-level evidence. The process may become more constructive or more defensive without changing your approved lane. In an actual client record, this section would include the applicable model books. Specific securities and maximum weights are omitted here because they may change over time.

How the portfolio lanes differ

PORTFOLIO LANE	GENERAL RISK BUDGET	TYPICAL FIT CONSIDERATIONS	IMPORTANT LIMITATION
Preservation	Lower	Current withdrawals, shorter spending horizon, reduced loss capacity, or a strong preference for a smaller loss burden	Still uses market-sensitive assets and can lose money
Core	Balanced	Intermediate or long horizon, meaningful growth need, and capacity to accept a balanced level of market risk	May experience substantial temporary losses and tactical whipsaw
Growth	Higher	Long horizon, strong liquidity and savings, high loss capacity, and acceptance of severe temporary volatility	A higher budget does not permit borrowed exposure or provide protection from loss

How the Core policy can respond

The table below shows how broad portfolio functions may change as the evidence changes. It is not a list of your current holdings or target weights and does not recommend any security.

PORTFOLIO COMPONENT	ROLE IN YOUR PORTFOLIO	MORE SUPPORTIVE CONDITIONS	LESS SUPPORTIVE CONDITIONS
Diversified growth assets	Long-term participation in global economic and corporate growth	May receive a meaningful allocation when the evidence supports risk-taking	May be reduced or replaced by more defensive exposures
Defensive equity	Retain selective equity exposure with different factor or volatility characteristics	May have a smaller role	May have a larger role when supported by the evidence
High-quality fixed income	Provide duration, income, liquidity, or defense	Used selectively based on the opportunity set	May receive more emphasis when defensive positioning is warranted
Inflation-sensitive diversifiers	Address inflation, commodity, or real-asset risks	Included when supported by the regime and security-level evidence	May remain important because defensive conditions are not all alike
Strategic liquidity	Hold near-term reserves and residual model exposure	Receives exposure not assigned to long-term sleeves	Can become a substantial part of actual holdings
Limited higher-risk exposures	Add targeted sources of long-term return within written policy limits	May be permitted in selected lanes and only when supported	May be reduced or absent; client restrictions continue to apply

How actual exposure is determined

Caldric first identifies the applicable market-regime posture, then scales or removes individual portfolio sleeves using security-level evidence. Exposure not assigned to long-term assets is generally held in short-term U.S. Treasury instruments or cash equivalents. Actual implementation remains subject to your circumstances, accounts, taxes, liquidity needs, restrictions, trading considerations, and other fiduciary considerations.

Your account-level implementation

ACCOUNT	PURPOSE / CONSTRAINT	INITIAL ACTION
Joint taxable $620,000	Retirement bridge and flexible spending; embedded gains require review.	Keep your vehicle reserve outside long-term risk. Caldric will review tax lots before transition; reducing risk may still realize gains.
Taylor traditional IRA $510,000	Long-term retirement funding; no near-term distribution expected.	Transfer in kind where available, then align to Core as positions become eligible to trade.
Morgan Roth IRA $160,000	Long-horizon, tax-free retirement resource.	Use your Core lane while preserving the account's tax treatment.
Employer plans $480,000	Outside assets affecting household allocation and retirement readiness.	Include these assets in your household allocation. Caldric is not recommending a rollover here; any future rollover recommendation requires a documented comparison.

Your portfolio guardrails

- Reserve $70,000 for emergencies and $45,000 for the vehicle before investing for long-term goals.
- If a major decline arrives as 2033 approaches, preserve your reserve, use your documented retirement-date and travel-spending flexibility, and refresh the retirement analysis before changing your portfolio lane.
- Treat your tax consequences as implementation inputs, not as reasons to ignore a necessary risk-reducing decision.

Estate, beneficiary, and titling observations

The following observations identify beneficiary, titling, incapacity, and estate-coordination matters that may affect your financial arrangements. Legal interpretation, document preparation, and legal recommendations remain with a qualified attorney you select.

AREA	OBSERVATION	NEXT STEP	STATUS
Core documents	Your wills and powers of attorney date to 2014 and may predate material changes in your household.	Have an estate-planning attorney of your choosing review whether updates are appropriate.	Coordinate
Beneficiaries	Your retirement-account beneficiaries appear current based on the records available to Caldric.	Confirm primary and contingent designations at Schwab and in the employer plans.	Confirm
Taxable transfer	Your intended transfer treatment for the joint taxable account is not documented in the planning file.	Confirm your intent and coordinate any titling or transfer-on-death question with counsel and the custodian.	Open
Residence	Your residence is jointly owned, but legal coordination with your estate documents has not been evaluated.	Ask counsel to confirm that your title and estate documents implement your intended incapacity and transfer plan.	Coordinate

Your financial safeguards

The following general safeguards may be relevant to you. They are not required portfolio actions. Caldric will document any decision or follow-up that is material to the advisory relationship.

ITEM	GENERAL GUIDANCE	YOUR ACTION	STATUS
Security freezes	Consider free credit freezes with all three nationwide bureaus. Temporarily lift only the bureau a lender expects to use when possible, then restore the freeze after the inquiry.	Discuss and retain bureau access credentials securely.	Optional
Credit reports	Review reports periodically for unfamiliar accounts and inaccuracies.	Schedule an annual review.	Open
Account security	Use unique passwords, multifactor authentication, secure document storage, and current trusted contacts.	Confirm trusted contacts and MFA for primary financial and email accounts.	Confirm
Unclaimed property	Use NAUPA's official directory at unclaimed.org to search participating state programs at no charge.	Search states where either of you has lived or conducted business.	Optional

Review and scope

Caldric monitors applicable systematic inputs each business day, reviews your managed accounts for model drift and account accuracy at least quarterly, and revisits your portfolio fit at least annually and when material facts change. You should promptly report changes that may affect portfolio management.

SUPPORTING RIGHTCAPITAL PAGES The selected pre-retiree Snapshot centers on Net Worth, Balance Sheet Summary, Liquidity, Current Allocation, Risk Summary, Income Sources, Stress Test, and Tasks. Probability of Success will be added only after your Social Security and spending inputs are confirmed.

This focused record is not a full financial plan, tax return, legal opinion, estate document, insurance policy analysis, guarantee, or custodian statement. Insurance information is recorded for issue identification and coordination only unless Caldric expressly agrees to broader review in writing. RightCapital results are hypothetical and depend on information and assumptions you provide. Caldric remains responsible for its advisory judgments; RightCapital does not provide advice. You should review non-investment matters with qualified tax, legal, or insurance professionals. Caldric may identify issues but is not obligated to refer a specific professional. Schwab statements are the official record for your managed accounts.

Your focused planning observations

AREA	OBSERVATION	NEXT STEP	STATUS
Liquidity	Your cash is approximately sufficient for the emergency reserve and vehicle purchase.	Keep $115,000 segregated; confirm whether taxes or home repairs require more.	Confirm
Retirement / withdrawals	Your 2033 objective can be analyzed, but your Social Security and spending inputs remain incomplete.	Complete the inputs, then decide whether a separately scoped multi-scenario retirement analysis is warranted.	Open
Tax-sensitive transition	Your taxable account has meaningful embedded gains requiring lot-level review.	Sequence the transition by risk priority and tax lots; coordinate estimated effects with the CPA.	Action
Estate / titling	Your beneficiaries appear current, but your taxable-account transfer decision is undocumented and your estate documents date to 2014.	Confirm Schwab elections and have estate counsel review the account registration and documents.	Coordinate

Priority actions

PRIORITY	ACTION	OWNER	TIMING
1	Upload Social Security statements and employer-plan summaries.	You	Within 30 days
2	Segregate the $115,000 emergency and vehicle reserve.	You + Caldric	Before full investment
3	Review taxable tax lots and implement the initial portfolio transition.	Caldric	As assets fund
4	Confirm beneficiaries, trusted contact, account titling, and estate-review follow-up.	You + Caldric	By the 90-day review