Beyond Wealth
PARTNERS

POWERED BY SAVVY

Guiding Your Financial Future

01 BEYOND WEALTH PARTNERS

02 NET UNREALIZED APPRECIATION (NUA)

03 TAX & INCOME PLANNING IN RETIREMENT

04 ARAG – ESTATE PLANNING

05 Q&A

Beyond Wealth Partners Advisory Team

Our team brings together decades of specialized experience in tax planning, investment management, and corporate benefit optimization to provide a high-touch, boutique experience for P&G professionals and every family we serve.

BRAD MORGAN, CFP®
Founder, Managing Director

More about Brad

KEITH HAMBERG, CFP®
Managing Partner

More about Keith

NATE KUNKEL, CFP®
Principal Wealth Advisor

More about Nate

HUNTER CLOUD, CFP®, CPA
Principal Wealth Advisor, Tax Advisor

More about Hunter

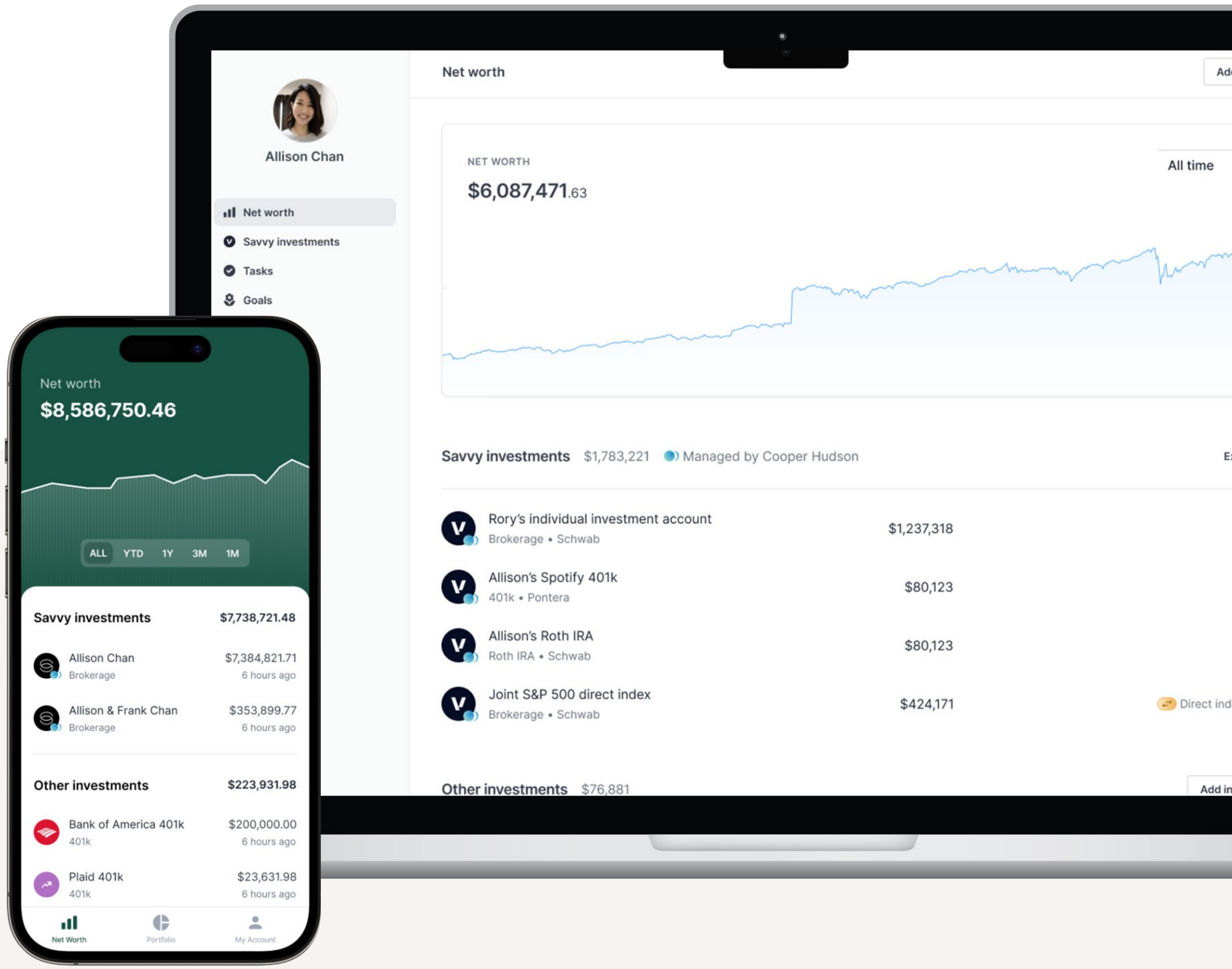
Our Process

01	02	03	04	05	06
Discover	**Design**	**Refine**	**Launch**	**Monitor**	**Evolve**
45-minute video call. You talk. We listen.	We build a prototype of your financial future.	Live session to edit until it feels inevitable.	Sign digitally. We execute.	Real-time dashboard plus quarterly check-ins.	Annual teardown and rebuild to match your ambitions.

WHAT WE SOLVE	WHY IT MATTERS
BASE-SALARY PRECISION	Align every raise with your life goals before HR hits "send."
STAR BONUS MAXIMIZATION	Route one-time cash into long-term compounding.
PST & SAVINGS PLAN MASTERY	Navigate the legendary 401(k) and Profit Sharing Trust without leaving dollars on the table.
STOCK AWARDS STRATEGY	Balance RSUs and options so you never feel hostage to one stock.
TAX ENGINEERING	Minimize today's bill, amplify tomorrow's freedom.
RISK & INSURANCE	Protect the people and passions that matter.

How It Comes Together

All of this lives in the Savvy dashboard - your complete financial picture in one place, updated in real time and managed by your advisor. You get personalized, proactive advice backed by smart technology and a team of specialists focused on your goals.



Why We Use Third-Party Custodians

At Beyond Wealth Partners, we believe in transparency and accountability. That's why we partner with independent third-party custodians - well-established financial institutions that hold and safeguard your assets.

CHARLES SCHWAB & CO., INC

Fidelity INVESTMENTS

HERE'S WHY THIS MATTERS

INDEPENDENT OVERSIGHT

Custodians provide an extra layer of oversight, offering regular statements, trade confirmations, and independent reporting.

INSTITUTIONAL TRUST

We work with some of the most trusted custodians in the industry - names you already know and trust.

SECURITY AND INSURANCE

Custodians offer advanced security protocols and protection programs to help safeguard your accounts.

STRUCTURE REINFORCES

This structure reinforces our commitment to acting in your best interest - putting your trust, security, and financial peace of mind first.

A Modern Investment Strategy

When you work with a Beyond Wealth Partners, you're getting more than one person.

You're getting a team. Our experienced investment professionals provide the support, strategy, and infrastructure to help ensure your portfolio stays aligned with your life.

ANSHUL SHARMA
Chief Investment Officer

DAVID GAO
Investment Operations Manager

PAUL CRISCITIELLO
Investment Operations Manager

WHY THIS MATTERS TO YOU

- Your advisor focuses on understanding your goals
- Our team provides the research, monitoring, and active adjustments
- Together, we help keep your portfolio on track - through every life change or market shift

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PROCTER & GAMBLE

EXPERTISE

Optimize Your P&G Wealth

NUA TAX SAVINGS

Turn ordinary income into long-term capital gains - where the opportunity exists to pay as little as no tax federally.

RULE OF 55 EARLY EXIT

Access the P&G stock in your plan penalty-free if you decide to retire or move on before age 59 1/2

ESTATE PLANNING EFFICIENCY

Partner with a preferred attorney on the ARAG legal plan to update your estate plan

STAR/LTIP MODELING

Strip out the emotion and get expert advice on your stock option and RSU roster

TAX-FREE CONVERSION

Scale your tax-free retirement bucket using strategic Roth conversions

AGE-BASED DIVERSIFICATION

Balance your stock exposure as you reach key milestones like age 45 or 50.

HEALTHCARE BUDGET PROTECTION

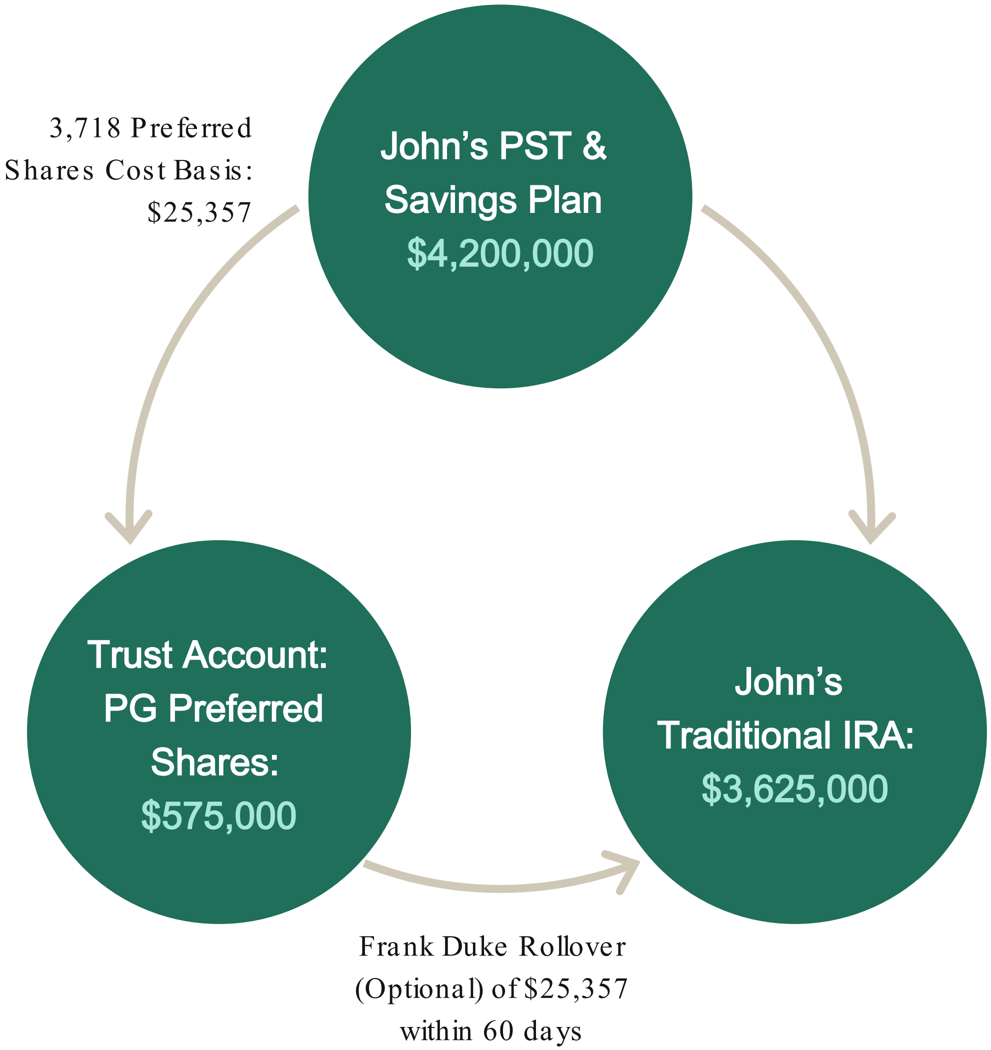
Prevent Medicare surcharges (IRMAA) by timing your distributions to stay under income "cliffs".

GLOBAL MOBILITY PLANNING

Navigate complex tax shifts when your career takes you overseas.

Qualified Lump Sum Distribution Summary

JOHN'S PST & SAVINGS PLAN



1. $25,357 (or $0.00) is included in the beneficiary's income in the year the Qualified Lump Sum Distribution takes place.
2. NUA of $549,643 taxed as long term capital gains as stock is sold
3. Shares carry $6.82 (or $0.00) cost basis:
    - Estate Planning Opportunities
    - Charitable Gifting during life
    - Potential Step up in basis on future stock appreciation
4. Stock Dividends are now taxed at the more favorable qualified dividend rate vs. ordinary rates when pulled from IRA
5. Allows you to "Tax Diversify" your assets. Assets will not be subjected to RMD's
6. Continued Tax Deferral
7. **Allows immediate diversification without tax consequence.**
8. Withdrawals will be taxed as ordinary income
9. IRAs are subjected to RMD Rules
10. No re-titling of IRA's
11. Possibility of Roth Conversions exists
12. Efficient asset to leave to charity at death
13. Inheritors receive assets in a tax shelter, but have a 10-year clock (and potentially will be subjected to RMDs) for withdrawals

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TAX PLANNING

Long Term Capital Gains Rates

SINGLE / MARRIED FILING SEPARATELY			MARRIED FILING JOINTLY	
Tax rate	**Single / Married filing separately**		**Tax rate**	**Married filing jointly**
10%	$0 to $12,400	0% Long-Term Capital Gains up to $49,450 / $98,900	10%	$0 to $24,800
12%	$12,401 to $50,400		12%	$24,801 to $100,800
22%	$50,401 to $105,700	15% Long-Term Capital Gains $49,451–$545,500 / $98,901–$613,700	22%	$100,801 to $211,400
24%	$105,701 to $201,775		24%	$211,401 to $403,550
32%	$201,776 to $256,225		32%	$403,551 to $512,450
35%	$256,226 to $640,600	20% Long-Term Capital Gains over $545,500 / $613,700	35%	$512,451 to $768,700
37%	$640,601 or more		37%	$768,701 or more

2026 taxable income thresholds

Same Income = Different Taxes

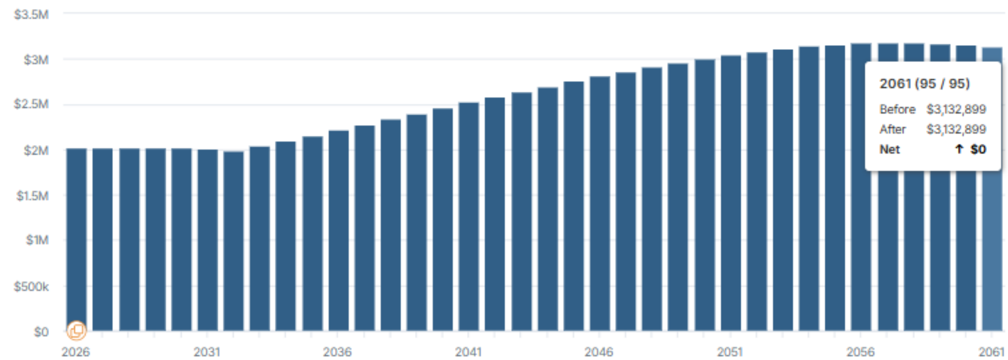
	A	B	C
IRA DISTRIBUTIONS/ROTH CONVERSIONS	$130,000	-	$65,000
LONG-TERM CAPITAL GAINS	-	$130,000	$65,000
TOTAL INCOME & AGI	$130,000	$130,000	$130,000
DEDUCTIONS (STANDARD)	$32,200	$32,200	$32,200
TAXABLE INCOME	$97,800	$97,800	$97,800
TOTAL TAX	$11,240	-	$3,400
MARGINAL BRACKET	12.0%	10.0%	10.0%
EFFECTIVE TAX RATE	11.5%	0.0%	3.5%

Assumes a couple is married filing jointly and both are age 60.

Roth Conversions

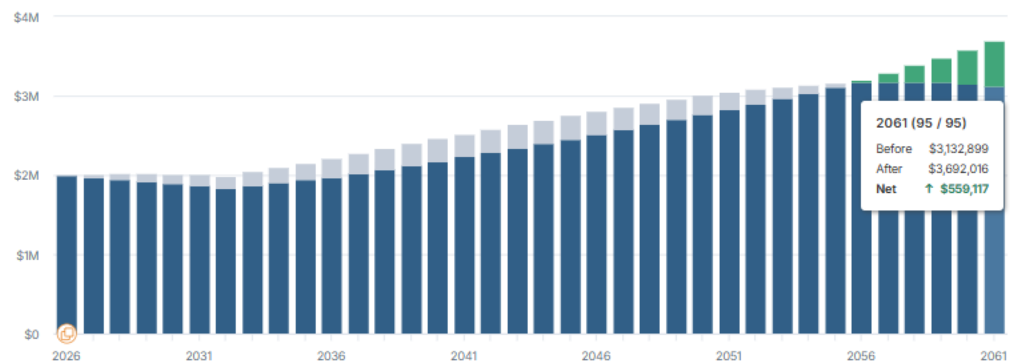
Base Case Results:

- Ending portfolio: $3,132,899
- Total taxes paid: $622,406



Roth Conversions to max 12% till age 70:

- Ending portfolio: $3,692,016
- Total taxes paid: $452,026
- **Value Gained: $559,117**
- **Tax Savings: $170,380**



2025 Tax Summary

KEY FIGURES

Total Income	$577,968
Adjusted Gross Income (AGI)	$577,968
Deductions	$34,700
Taxable Income	$542,912
Total Tax	$125,761
Filing Status	Married Filing Jointly
Marginal Bracket	32.0%
Average Rate	21.8%
2026 Safe Harbor	$138,338
Qualified/Ordinary Dividends	$74,705 / $143,585
ST/LT Capital Gains	($90,837) / $83,635
Carryforward Loss	$4,202
Credits Claimed	$385

Medicare Part B/D Premiums for 2027

Medicare Parts B and D premiums can be impacted by Modified Adjusted Gross Income* (MAGI). Your MAGI is $577,968. Amounts are monthly per person.

*MAGI = AGI + Tax-Exempt Interest

MAGI Threshold	MAGI	Part B Premium	Part D Premium
$0 to $218,000		$202.90	Your Plan Premium
$218,000 to $274,000		$202.90 + $81.20 = $284.10	Your Plan Premium + $14.50
$274,000 to $342,000		$202.90 + $202.90 = $405.80	Your Plan Premium + $37.50
$342,000 to $410,000		$202.90 + $324.60 = $527.50	Your Plan Premium + $60.40
$410,000 to $750,000	**$577,968**	**$202.90 + $446.30 = $649.20**	**Your Plan Premium + $83.30**
$750,000 and above		$202.90 + $487.00 = $689.90	Your Plan Premium + $91.00

Marginal Tax Brackets: Ordinary Income

The marginal tax rate for your ordinary income is as follows:

Marginal Rate	Ordinary Income Threshold	Ordinary Income	Tax
10%	$0 to $23,850	$23,850	$2,385
12%	$23,850 to $96,950	$73,100	$8,772
22%	$96,950 to $206,700	$109,750	$24,145
24%	$206,700 to $394,600	$187,900	$45,096
32%	**$394,600 to $501,050**	**$73,607**	**$23,554**
35%	$501,050 to $751,600	$0	$0
37%	$751,600 and above	$0	$0
Total		$468,207	$103,952

Optimizing Charitable Giving

How a *Donor-Advised* Fund Works

A simple, tax-efficient way to give more and make a bigger impact.

Immediate Tax Savings

When you give appreciated assets instead of cash, you *avoid* capital gains tax and receive an immediate tax deduction of 7–17% on the gifted assets.

Bunch & Maximize

Bunch several years of charitable gifts into one year to maximize your itemized deduction. The year a DAF is funded is the year you deduct the *full* contribution.

Two Examples Assuming $10,000 Charitable Giving Annually

UNBUNCHED GIVING

Deduction	Amount
SALT	$10,000
Mortgage Interest	$3,000
Charitable (un-bunched)	$8,500
Total Deduction	**$21,500**

BUNCHED GIVING (VIA DAF)

Deduction	Amount
SALT	$10,000
Mortgage Interest	$3,000
Charitable (bunched)	$48,500
Total Deduction	**$61,500**

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ESTATE PLANNING

Andrew Larkin – Rebold, Murray and Larkin

Andrew Larkin
Phone: 513-574-0100
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Andy's legal practice focuses on business representation, estate planning, wills, trust, probate, and trust administration for businesses, individuals, and families. His goal is to ensure that each client feels comfortable and satisfied at each stage of the estate planning, trust administration or probate process. Andy believes this consultative approach is the key to client satisfaction, as well as providing comprehensive advice at a reasonable hourly rate or other flat fee agreement. Andy also has significant experience in business law matters, counseling businesses on the unique issues they face.

Andy was born and raised on the West Side of Cincinnati. He attended St. Xavier High School, and led the Bombers to their first and only State Basketball Championship in 2000. He furthered his basketball career at The University of Rochester where he earned a degree in Economics then went on to attain his law degree from Suffolk University, in Boston. In his free time, Andy plays basketball and spends time with his wife, and their two young daughters. Andy and his wife Amanda are extremely passionate about devoting their time and talents to The American Heart Association and Cincinnati Children's Hospital.

Practice Areas

- Estate Planning
- Wills
- Trusts
- Estate Administration
- Business Representation
- Real Estate

Bar Admissions

- Ohio, 2008

Education

- Suffolk University Law School, 2008 JD
- University of Rochester, 2004 BS

CORE ESTATE PLANNING DOCUMENTS

The Essential Documents. The Lasting Impact.

1. LAST WILL & TESTAMENT

Specifies how your assets will be distributed, names a guardian for minor children, and designates an executor to carry out your wishes.

2. REVOCABLE LIVING TRUST

Allows your assets to be managed during your lifetime and distributed according to your wishes without going through probate.

3. FINANCIAL POWER OF ATTORNEY

Authorizes a trusted person to manage your financial affairs if you become unable to do so.

4. HEALTHCARE POWER OF ATTORNEY

Appoints someone to make healthcare decisions for you if you are unable to communicate your wishes.

5. LIVING WILL (ADVANCE DIRECTIVE)

Documents your preferences for medical treatment and end-of-life care if you are unable to express them.

These documents work together to protect your wishes, your loved ones, and your legacy.

PROVIDE CLARITY | AVOID PROBATE | MINIMIZE STRESS | PROTECT WHAT MATTERS MOST

Estate Plan – Common Questions

01
I don’t have enough wealth; do I even need an estate plan?

02
My will covers everything; do I need a trust?

03
Once my estate plan is executed, do I need to change anything on my PG accounts?

04
How often should I review or update my estate plan?

05
How do I transfer my house to my beneficiaries (in Ohio)?

06
How does the ARAG process work? What is the cost?

07
What information do you need to get started?

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Q&A

Disclosures

Material prepared herein has been created for informational purposes only and should not be considered investment advice or a recommendation. Information was obtained from sources believed to be reliable but was not verified for accuracy. It is important to note that federal tax laws under the Internal Revenue Code (IRC) of the United States are subject to change, therefore it is the responsibility of taxpayers to verify their taxation obligations.
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