

Investment & Wealth Planning Assumptions Summary

Baseline Inflation

2.6%

Per Capital Market Assumptions

Inflation of Post Retirement Expenses

2.1%

Baseline inflation - 0.5%:
(2.6% - 0.5%)

Healthcare Costs

5.4%

Baseline inflation + 2.8%:
(2.6% + 2.8%)

Social Security Benefits (COLA)

2.1%

Baseline inflation - 0.5%:
(2.6% - 0.5%)

College Costs

4.6%

Baseline inflation + 2.0%:
(2.6% + 2.0%)

Life Expectancy & Longevity

95

Age

Marginal & Estate Income Tax Rates and Exemptions

2017

Per tax cuts & jobs act (TCJA)

Investment Assumptions – Corient Accounts

By Asset Mix

Pre-Retire Gross Growth,
Post-Retire Gross Growth &
Realization Model

Investment Assumptions – Non-Corient Accounts

Applicable Model Portfolio

Pre-Retire Gross Growth,
Post-Retire Gross Growth &
Realization Model