



SUMMIT ASCENT PATHWAY · STEP 2

# The Stress Test

Understand where you are today, what may be possible, and where there are opportunities to improve — **with a written report that is yours to keep.**

## 1 • EXPLORE

A conversation about your story, goals and concerns.

## 2 • STRESS TEST

Your numbers tested.  
Your written report.

## 3 • DESIGN

Co-author the plan.  
You decide here.

## 4 • BUILD

Put the plan in place.

## 5 • GUIDE

Ongoing reviews as life changes.

Explore your options before deciding

If we work together

## WHAT YOU'LL WALK AWAY WITH



### Understand what you can spend

How much income your savings may support, and how confident you can be in that number.



### Uncover the risks

Understand your investment risk and costs — and how bad markets, a long retirement, or future care needs could affect your income.



### Identify tax opportunities

Where taxes may be higher than they need to be over your retirement.



### See how the pieces fit together

Social Security, savings, investments and protection, viewed as one plan.

### Strategy first.

The Stress Test focuses on your retirement strategy — not specific products or portfolios. If you want to take the next step, we will work together at the Design meeting to create a portfolio designed for you.

## YOUR REPORT, IN PLAIN LANGUAGE



Sample pages from a report for a hypothetical household, shown for illustration.

### A comprehensive report built around your retirement.

Typically 25–40 pages of personalized analysis, with a simple executive summary connecting your goals, risks, and opportunities.

## YOUR NEXT STEP

### Book an Explore conversation

No cost or obligation

We start by listening to your story, goals and concerns — then talk about whether a Stress Test makes sense for you.

**Book with our assistant** or **online anytime** — scan the code.



Scan to book online