

## Financial Snapshot

Client Name

19-Jan-2022

### ASSETS

Cash	
Checking	\$10,000
Savings	\$60,000
Money Market	\$0
<b>Total Cash</b>	<b>\$70,000</b>

#### Portfolio Allocation

### Retirement

Traditional IRA - Mr.	\$6,979
Traditional IRA - Mrs.	\$6,040
Roth IRA - Mr.	\$9,803
Roth IRA - Mrs.	\$211,975
401k/403b - Mr.	\$172,005
401k/403b - Mrs.	\$153,808
Taxable Acct - Joint	\$120,732
Health Savings Account	\$5,253
Other Account	\$29,122
<b>Total Retirement</b>	<b>\$715,717</b>

Stocks/Bonds	
80%	20%
80%	20%
100%	0%
100%	0%
62%	38%
64%	36%
60%	40%
100%	0%
0%	100%
<b>Goal Allocation</b>	<b>80% 20%</b>

### Real Estate

Primary Residence	\$610,000
Secondary Residence	\$0
<b>Total Real Estate</b>	<b>\$610,000</b>

#### Portfolio Allocation

### 529 Accounts

Stocks/Bonds	
Child 1	\$0
Child 2	\$0
Child 3	\$22,159
<b>Total 529 Savings</b>	<b>\$22,159</b>

0%	0%
0%	0%
30%	70%

### LIABILITIES

#### Mortgages

Primary Residence	\$431,706
Home Equity Loan/HELOC	\$0
Secondary Residence	\$0
<b>Total Mortgages</b>	<b>\$431,706</b>

#### Other Debts

Auto Loan(s)	\$0
Student Loan(s)	\$65,834
Personal Loan(s)	\$0
Credit Card(s)	\$0
<b>Total Debt</b>	<b>\$65,834</b>

### NET WORTH

Assets	\$1,417,876
Liabilities	\$497,540
<b>Total Net Worth</b>	<b>\$920,336</b>
Net Worth 10/2021	\$811,204
Change Since Last Meeting (+/-)	\$109,132

### PERSONAL INFO

Mr Client	11/19/1969
Mrs Client	8/15/1974
Child 1	10/13/1997
Child 2	1/12/1999
Child 3	6/4/2002

### GOALS

Retirement Goal Age:	65
After-Tax Monthly Ret Income Goal:	\$8,000
Essential Expenses:	\$4,800
Discretionary Expenses:	\$3,200
Estimated Retirement Tax Rate	15%
Estimated Pre-Tax Income Need	\$9,412
Notes / Other Goals	

### INCOME

Salary	
Client - Employer - Job Title	\$100,000
Co-Client - Employer - Job Title	\$50,000
<b>Total Salary</b>	<b>\$150,000</b>

Tax Rate	20.00%
Taxes	(\$30,000)
<b>Net Salary</b>	<b>\$120,000</b>

### RETIREMENT INCOME

Guaranteed Annual Income at Retirement	
Client Soc Sec	\$0
Co-Client Soc Sec	\$0
Pension #1	\$0
Survivor Benefit Amount	\$0
Pension #2	\$0
Survivor Benefit Amount	\$0
<b>Total Guaranteed Annual Income</b>	<b>\$0</b>

#### Social Security Estimates

Client at age 62	\$0
Client at FRA (Age)	\$0
Client at 70	\$0
Co-Client at age 62	\$0
Co-Client at FRA	\$0
Co-Client at age 70	\$0

#### Portfolio Annual Income Range

Current Portfolio Assets	\$715,717
Withdrawal Rate	5.00%
<b>Lower Portfolio Annual Income</b>	<b>\$28,629</b>
<b>Baseline Portfolio Annual Income</b>	<b>\$35,786</b>
<b>Upper Portfolio Annual Income</b>	<b>\$42,943</b>

### ANNUAL ACCOUNT FUNDING (+/-)

Traditional IRA - Mr.	\$7,000
Traditional IRA - Mrs.	\$0
Roth IRA - Mr.	\$0
Roth IRA - Mrs.	\$0
401k/403b - Mr.	\$19,500
401k/403b - Mrs.	\$10,000
Taxable Acct - Joint	\$0
Health Savings Account	\$3,600
Liquid Savings	\$0
Other Account	\$0
<b>Total Annual Funding (+/-)</b>	<b>\$40,100</b>
Savings Rate:	27%

### RISK

#### Health Insurance

Client Policy #1	through employer
Co-Client Policy #1	through employer

#### Life Insurance

Client Permanent Coverage	\$69,561
Client Temporary Coverage	\$1,000,000
Co-Client Permanent Coverage	\$85,364
Co-Client Temporary Coverage	\$500,000

**Total Client Life Coverage \$1,069,561**

**Total Co-Client Life Coverage \$585,364**

#### Disability Insurance

Client Policy #1	\$5,000 / Month
Co-Client Policy #1	\$2,500 / Month

#### Long-Term Care Insurance

Client: Monthly Benefit x ___ Years	\$0
Co-Client: Monthly Benefit x ___ Years	\$0

#### Property & Casualty (Liability)

Auto	\$250,000/\$500,000
Home	\$500,000
Umbrella	\$1,000,000

### ESTATE PLANNING

Dated/Checked:

Wills	Dec '20
Power of Attorney	Dec '20
Health Care Proxy	Dec '20
Trust	Dec '20
Beneficiaries	21-Oct