

Net worth

Financial objective

Goals

Net Worth
\$1,036,262

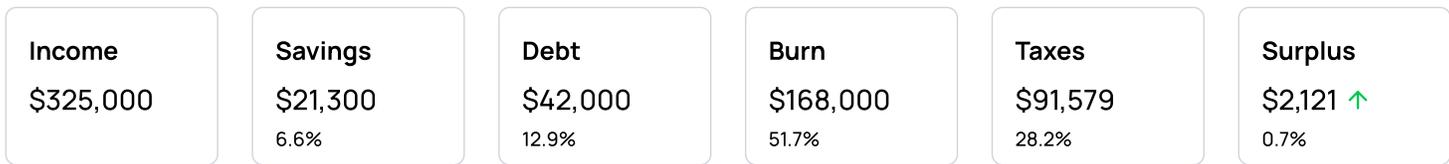
Total Assets
\$1,557,787

Total Liabilities
\$521,525

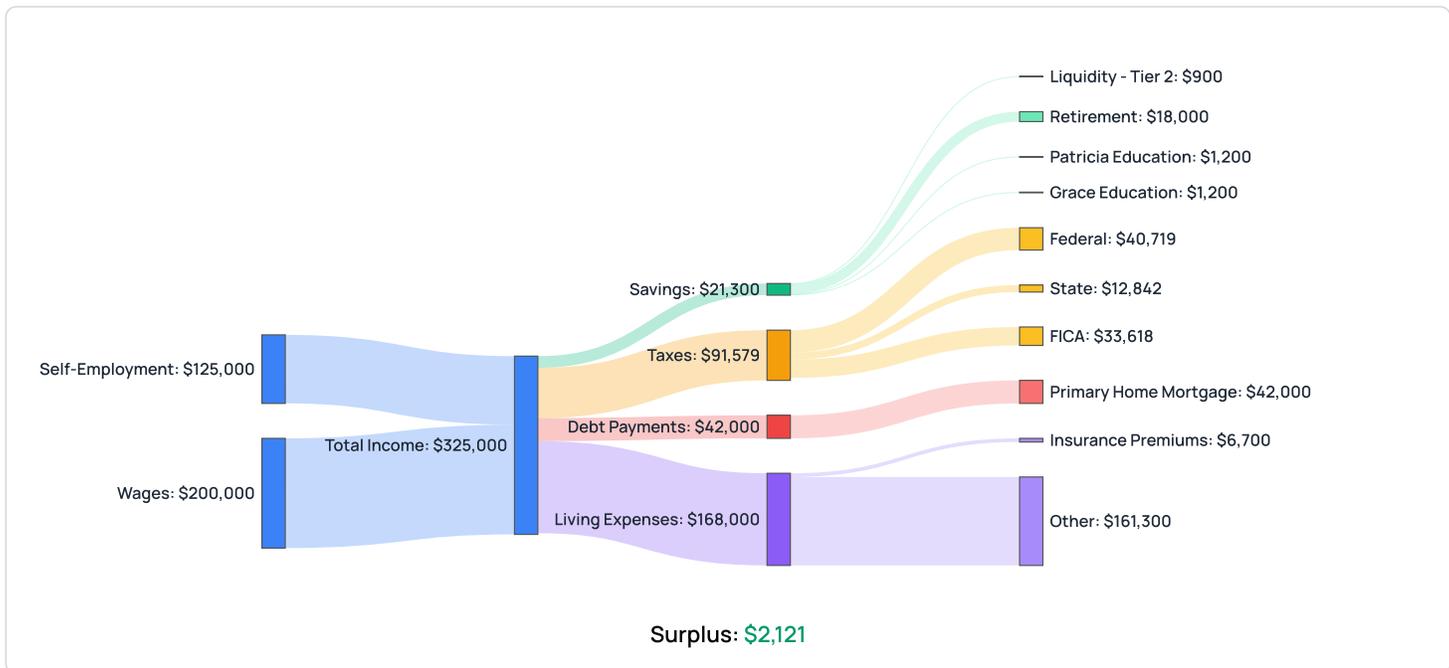
To be able to spend time as a family without being chained to the desk

- Retire in 2055 and move to Arkansas
- Maintain liquidity of \$105k
- Save 20%

Where is my income going?



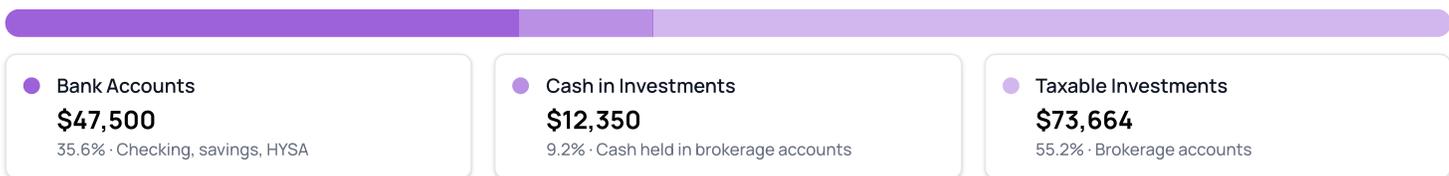
Where is my income going?



What cash do I have access to?

\$133,514

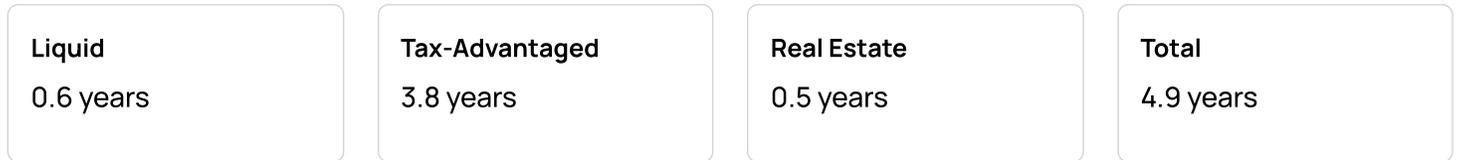
\$47.5K \$59.9K \$133.5K



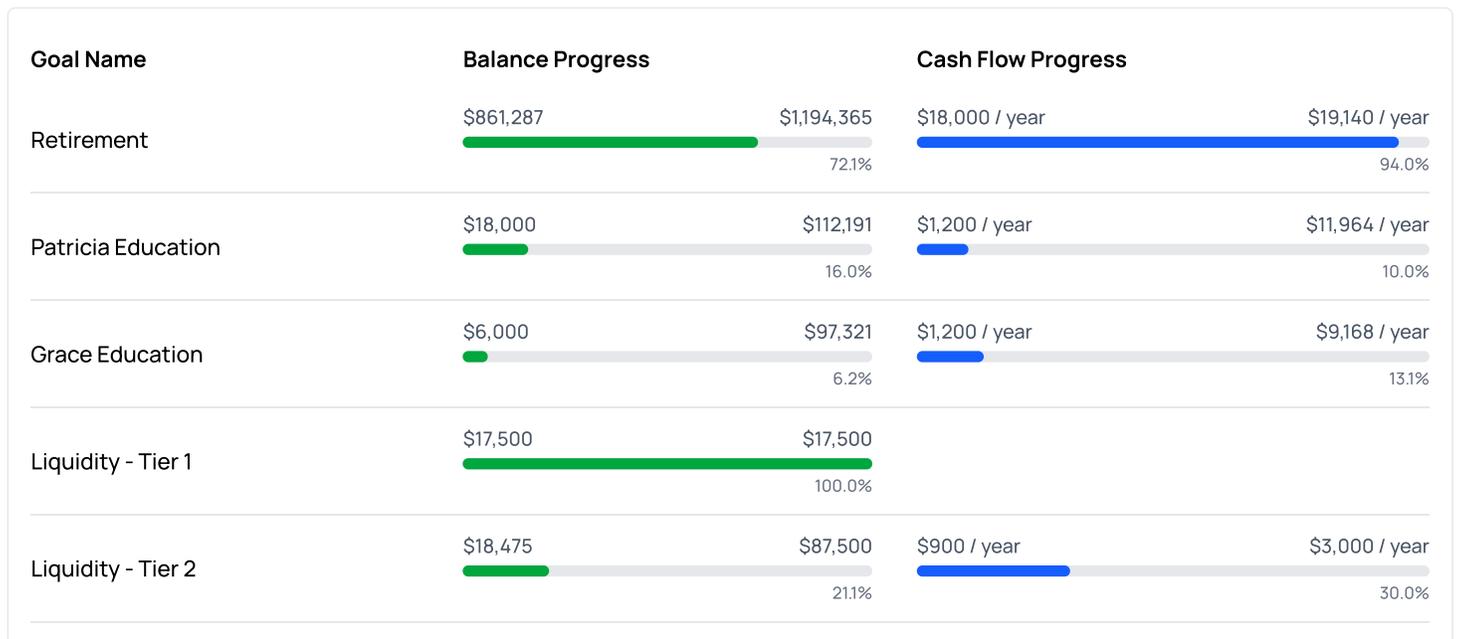
What is my money being used for?



How long can my assets support me?



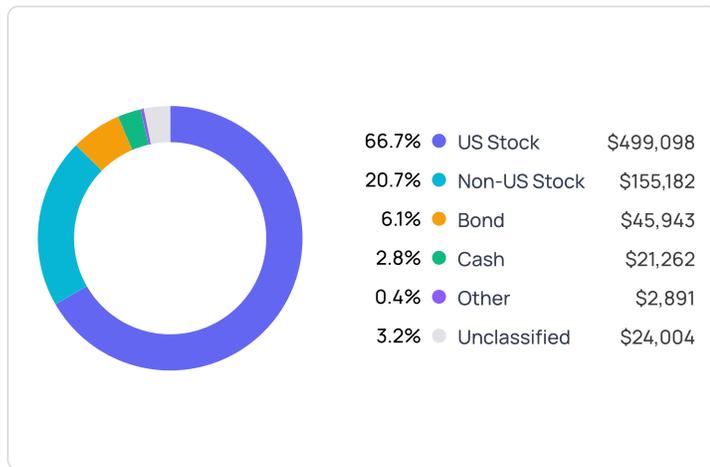
How am I progressing toward my goals?



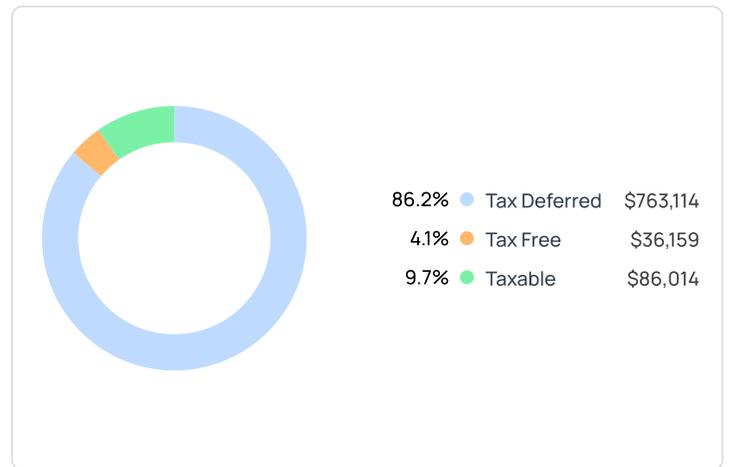
How am I investing?

| Account | Purpose | Tax Status | Time Horizon | Expense Ratio | Dividend Yield | Balance |
|------------------------------------------|--------------------|--------------|--------------|---------------|----------------|-----------|
| Bob's Solo 401(k) - Altruist | Retirement | Tax Deferred | 10+ years | 0.20% | 2.82% | \$602,702 |
| Sally's 401(k) - Meridian | Retirement | Tax Deferred | 10+ years | 0.09% | 1.64% | \$136,412 |
| Sally's Roth IRA - Fidelity | Retirement | Tax Free | 10+ years | 0.10% | 1.00% | \$36,159 |
| Patty's 529 Plan | Patricia Education | Tax Deferred | 10+ years | — | — | \$18,000 |
| Grace's 529 Plan | Grace Education | Tax Deferred | 10+ years | — | — | \$6,000 |
| Joint Brokerage Account - Charles Schwab | Retirement | Taxable | 5-10 years | 0.00% | 2.63% | \$86,014 |

Where is my money invested?



What is my tax allocation?



How am I protecting against major threats?

| Insurance Type | Coverage | Coverage Percent |
|---------------------------------------|--------------|------------------------|
| Life Bob | Needs Change | 33% Under by \$1M |
| Life Sally | Needs Change | 23% Under by \$1.3M |
| Disability Bob | None | 0% Under by \$100K |
| Disability Sally | None | 0% Under by \$160K |
| Homeowners Primary Residence - ... | Good | 100% |
| Umbrella | Needs Change | - |

What will happen if I die or become incapacitated?

| Document type | Bob | Sally |
|-------------------|----------------|----------------|
| Will | Needs Updating | Needs Updating |
| Power of Attorney | Needs Updating | Needs Updating |
| Living Will | Needs Updating | Needs Updating |
| Health Care Proxy | Needs Updating | Needs Updating |
| Beneficiary Forms | Needs Updating | Needs Updating |
| Living Trust | Needs Updating | Needs Updating |
| Guardianship | Needs Updating | Needs Updating |

What do I own and owe?

| | |
|--------------------|--------------------|
| Assets | \$1,557,787 |
| Bank | \$47,500 |
| Investments | \$885,287 |
| Properties | \$625,000 |
| Liabilities | \$521,525 |
| Credit Cards | \$11,525 |
| Mortgages | \$510,000 |
| Net worth | \$1,036,262 |

Balance Sheet Metrics

| | |
|--------------------------------------|---------------------------------------|
| Net Worth Ex. Primary Home | Net Worth Ex. Student Loans |
| \$921,262 | \$1,036,262 |
| Cash Net of CC | Total Debt Ratio |
| \$35,975 | 33.5% |

Changes to be made

Accounts to be opened / closed

- Open Altruist cash account for House Down Payment
-

Changes to Cash Flow

- Redirect savings from Emergency Fund into Down Payment Fund once Emergency Fund filled
-

Changes to Investment Allocation

- Transfer \$10k from Wells Fargo Savings to new HYSAs
 - Reallocate 401(k) from 80/20 to 95/5
-

Changes to Procedures / Documents

- Start estate planning process with Wealth.com
 - Change beneficiary forms to reflect new irrevocable trust after Wealth.com process completed
-

Changes to Insurance

- Purchase new \$1M umbrella policy
- Increase homeowners insurance deductible to 1% of value
- Increase auto insurance deductible to \$1,000
- Shop for Own Occ DI policy for Sally
- Purchase \$1.5M Term life policy for Bob