

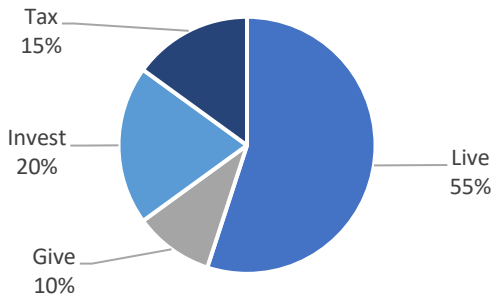
STATEMENT OF FINANCIAL PURPOSE

Quality time with those we love and serving our community

FAMILY VALUES

Generosity
 Responsible Stewardship
 Financial Security

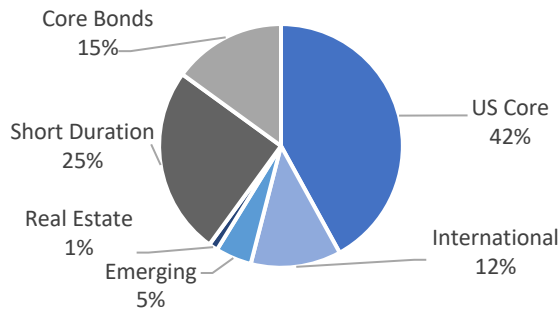
CASH-FLOW SUMMARY



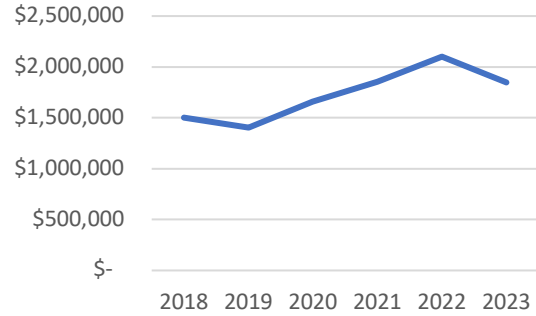
GOAL STATUS

Goal	Status
Pay off mortgage before retirement	Completed
Retire at age 65 living on \$7,000/month	On track
Save to take children and grandchildren on a cruise	Started
Purchase Tesla Cybertruck in 2023	Behind

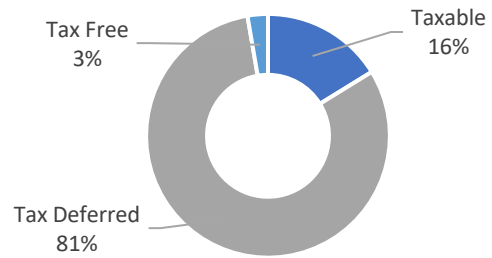
ASSET ALLOCATION



NET WORTH HISTORY



ASSET LOCATION



Marginal tax rate: 22%
 Average tax rate: 11.7%

ACTION ITEMS (NOW)

- Max out 2023 401(k) and HSA contributions
- Update estate plan: consider working with dedicated estate planning firm in the area
- Automate monthly saving into high yield savings account for future cruise goal
- Open Donor-Advised Fund to stack your charitable contributions into one year maximizing itemized deductions

ACTION ITEMS (FUTURE)

- Consider Roth conversions after retirement and before taking Social Security distributions to minimize lifetime tax bill
- Navigate Medicare enrollment: supplement vs advantage plans