

STATEMENT OF FINANCIAL PURPOSE

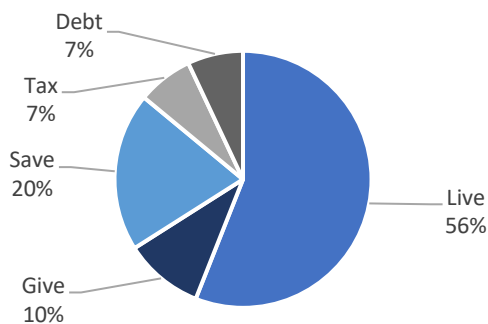
Active lifestyle, quality time with loved ones, and ability to serve our community.

IMPORTANT RELATIONSHIPS

Tax – Doug Hathaway at ACCT Solutions
 Estate – Lauren Brown at KGB
 Insurance – Bruce Meek at Farmers

CASH-FLOW SUMMARY

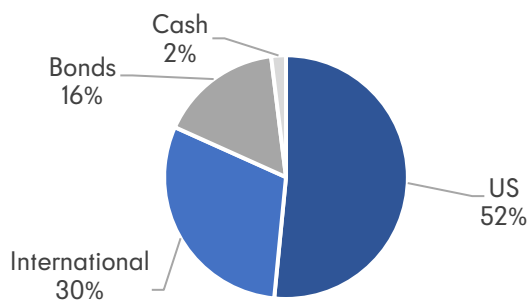
Gross Income: \$150,000



GOAL STATUS

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

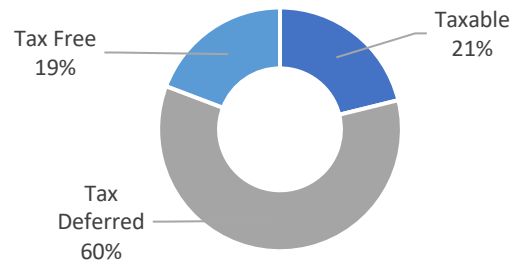
ASSET ALLOCATION



NET WORTH SUMMARY

Assets		Liabilities	
Home	\$ 1,250,000	Home	\$ 100,000
H - IRA	\$ 750,000		
H - Roth IRA	\$ 250,000		
W - IRA	\$ 800,000		
W - Roth IRA	\$ 200,000		
H - HSA	\$ 50,000		
JT - Taxable	\$ 500,000		
Cash	\$ 50,000		
Vehicles	\$ 100,000		
Total	\$ 3,950,000	Total	\$ 100,000
		Net Worth	\$ 3,850,000

ASSET LOCATION



Marginal tax rate: 22%
 Effective tax rate: 11.7%

ACTION ITEMS (NOW)

- Max out 2023 401(k) and HSA contributions
- Stack multiple years of charitable contributions into one tax year to maximize 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