

Client #1 and #2: Financial Roadmap

Prepared by Adam Coleman – XX/XX/XX

"Am I On Track?"

- > 80% = On Track
- 60–80% = Potential Adjustments Needed
- < 60% = Off Track



Probability of success of Proposed plan



Balance Sheet

Bank	\$45,000
Invested assets	\$342,876
Real estate assets	\$0
Life Insurance cash value	\$0
Business assets	\$0
Other assets	\$0
Credit cards	\$0
Mortgages and equities	\$0
Student loans	\$0
Other debts	\$0
Net worth	\$387,876

★ Report Card

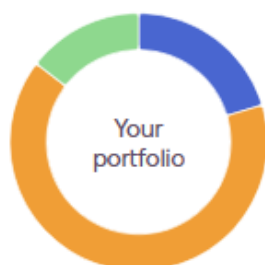
- ✓ Zero High Interest Debt
- ✓ 3–6 months Emergency Fund
- ✓ Employer Match
- Max HSA
- ✓ Max Roth
- ✓ Max Out Retirement
- ✗ College Savings
- ✓ Life Insurance
- 🕒 Estate Plan

✓ (Complete) ✗ (Incomplete) – (N/A) 🕒 (Work in Progress)

▶ High Priority Action Items

- ☐ Rebalance 401(k) to 80% S&P500 index and 20% International Index
- ☐ Rebalance Roth IRA to 60% VTI, 20% VBR, 20% VXUS
- ☐ Contribute \$500/mo into the 529 plan
- ☐ Continue working on estate plan through legal option through work
- ☐ Update named beneficiaries on 401(k) and IRAs
- ☐ Sell stocks within brokerage currently showing a loss (tax-loss harvesting)
- ☐ Freeze credit

Tax allocation summary



• Taxable • Tax deferred • Tax free

\$69,876

Taxable asset

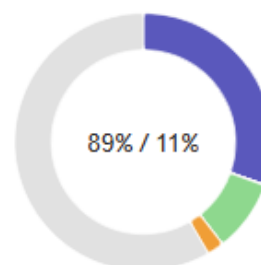
\$223,000

Tax deferred asset

\$50,000

Tax free asset

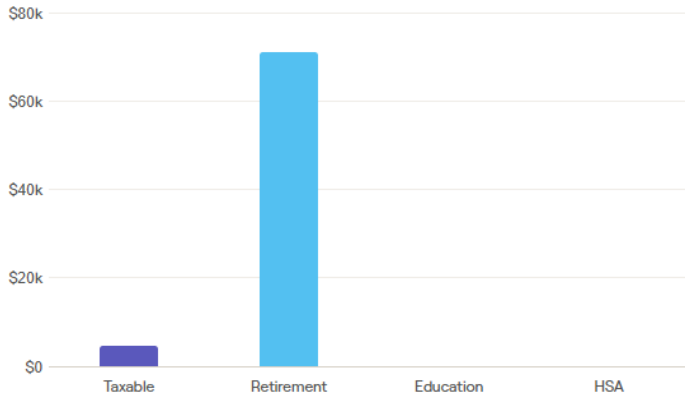
Current allocation



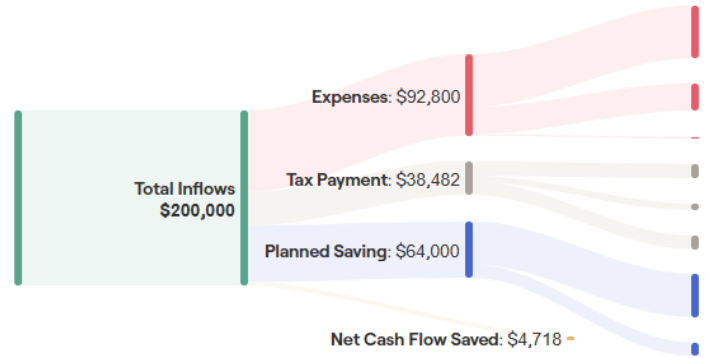
Equity / Fixed Income

- U.S. Equities
- International Equities
- Emerging Markets
- Real Estate
- U.S. Bonds
- International Bonds
- Cash
- Other

Current year savings of Proposed plan



Waterfall of Proposed plan (2026)



Calendar

Q1 (Jan-Mar)

- ☐ Review previous year's spending and update RightCapital (income, expenses, account balances)
- ☐ Schedule [Hourly Nectarine Session](#) (Tax Planning Review)
- ☐ Finalize any IRA contributions for previous tax year
- ☐ Check credit report on annualcreditreport.com for all 3 bureaus to spot any inaccuracies
- ☐ Make sure you have your credit reports are frozen ([Experian](#), [Equifax](#), and [TransUnion](#))
- ☐ Complete quarterly estimated IRS tax payment (if applicable) - due 1/15

Q2 (Apr-Jun)

- ☐ File taxes or file an extension
- ☐ Adjust W4 tax withholdings if you paid too little or too much last year
- ☐ Review and shop around insurance policies
- ☐ Schedule [Hourly Nectarine Session](#) (Mid-Year Check-in)
- ☐ Complete quarterly estimated IRS tax payment (if applicable) - due 4/15
- ☐ Complete quarterly estimated IRS tax payment (if applicable) - due 6/15

Q3 (Jul-Sep)

- ☐ Schedule [Hourly Nectarine Session](#) (Year-End Portfolio Review) - *these book up a couple months in advance, so it's good to schedule it sometime Q3 for a Q4 time slot.*
- ☐ Update estate planning documents and named beneficiaries (if needed)
- ☐ Review service contracts for better pricing (mobile phones, internet, cable, subscriptions)
- ☐ Complete 4th quarterly estimated IRS tax payment (if applicable) - due 9/15

Q4 (Oct-Dec)

- ☐ Review employee benefits during open enrollment (changing health insurance, adding legal plan for estate planning)
- ☐ Review your 401(k) contributions to ensure the current year and following year are set up correctly
- ☐ Make sure we have your Q4 year-end meeting scheduled ([Hourly Nectarine Session](#))
- ☐ Review next year's cash flow needs to determine where those funds should come from (especially for retirees)
- ☐ Annual rebalance of investment accounts
- ☐ Check for any tax-loss or tax-gain harvesting opportunities

Looking Ahead

Once we check off the items above, we can work on:

- **Retirement Projections:** We'll go through various projections and build out different scenarios to see how working longer and/or adjust spending impacts your long term projections
- **Insurance/Estate Planning:** We'll take a look at your existing insurance policies to see if adjustments are needed. Review whether you have any sort of existing estate plan and discuss various options.
- **Roth IRA rebalance walkthrough:** Let's run through this in more detail so that you have a better idea of how to do this on Fidelity's website
- **Simplification of Brokerage:** We can review your existing portfolio to see if there are any other funds we can sell without triggering significant tax implications

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