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

$387.88k
Net worth

24.9%
Total effective tax rate

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

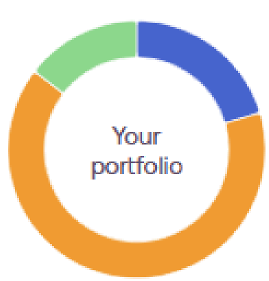
- ✅ Zero High Interest Debt
- ✅ 3-6 months Emergency Fund
- ✅ Employer Match
- — Max HSA
- ✅ Max Roth
- ✅ Max Out Retirement
- ❌ College Savings
- ✅ Life Insurance
- ⏳ Estate Plan

✅ (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



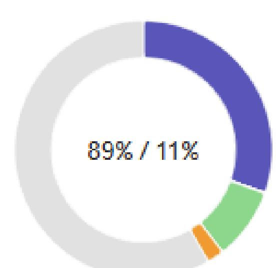
$69,876
Taxable asset

$223,000
Tax deferred asset

$50,000
Tax free asset

• Taxable • Tax deferred • Tax free

Current allocation

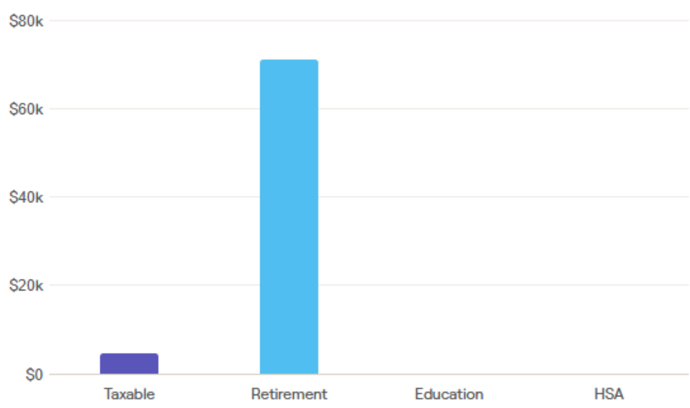


Equity / Fixed Income

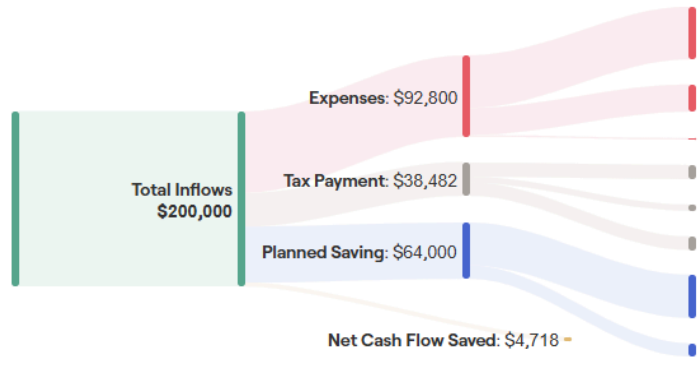
- U.S. Equities
- International Equities
- Emerging Markets
- Real Estate
- U.S. Bonds
- International Bonds
- Cash
- Other

nectarine

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 walkthroug**h: 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

Disclosures