

Mrs. Client Jacksonville CU Savings	Mrs. Client Jacksonville CU Checking
Bal: \$9K	Bal: \$3K

Savings Account	WF Checking Account (0030)
Goal: 1m burn rate	Bal:  Goal: 2m burn rate

Mr. Client Canvas CU Business Checking
Bal: \$13K - \$24K

Discuss today – is there an amount that you feel comfortable saving each month? Currently, we see you saving \$50/m into Greg's Roth IRA

**MID-TERM SAVINGS**  
OWNER: JTWROS  
BENEFICIARY:

Mid-Term Operating Account

*We would like to see any proceeds from a cash-out refinance on your rental deposited here*

**SHORT-TERM SAVINGS**  
OWNER: JTWROS  
BENEFICIARY:

Short-Term Operating Account

**MID/LONG-TERM SAVINGS**  
OWNER: INDIVIDUAL  
BENEFICIARY: SPOUSE

Mrs. Client 20Pay w. LTCr – minimum policy size  
TDB: \$133,000  
LTCr: \$3,000 (3-year)  
~\$345/m  
*We would like to apply for a cash value policy with Long-Term Care Rider to see if this would be an option. If it is, we can right size the policy up or down based on premium and need*

Mr. Client 20Pay w. LTCr – minimum policy size  
TDB: \$133,000  
LTCr: \$3,000 (3-year)  
~\$580/m  
*We would like to apply for a cash value policy with Long-Term Care Rider to see if this would be an option. If it is, we can right size the policy up or down based on premium and need*

**LONG-TERM RETIREMENT**  
OWNER: INDIVIDUAL  
BENEFICIARY: SPOUSE

Mrs. Client American Funds IRA  
Current balance: \$68,952  
2021 Contributions: \$0  
2020 Contributions: \$0  
*Move to GWS&A platform to reduce fund expenses and eliminate front-loads on reinvestments*

Mr. Client Vanguard IRA  
Current balance: \$90,504  
2021 Contributions: \$0  
2020 Contributions: \$0  
*Move to GWS&A managed platform to reduce fund expenses*

Mr. Client Vanguard Roth IRA  
Current balance: \$40,301  
2021 Contributions: \$0  
2020 Contributions: \$600  
*Move to GWS&A managed platform to reduce fund expenses and Roth Conversion planning*

Mr. Client MMLIS SEP IRA (F54-049419)  
Current balance: \$138,552  
2021 Contributions: \$0  
2020 Contributions: \$0  
2019 Contributions: \$4,734  
*Move to GWS&A platform to reduce fund expenses*

**LONG-TERM RETIREMENT**  
OWNER: INDIVIDUAL  
BENEFICIARY: SPOUSE

Mr. Client Civilian TSP  
Current balance: ~\$205K  
EE Contribution:  
Match: 1:1 up to 3%, then 0.5:1 for the next 2%  
Automatic Agency Match: 1%  
Current allocation:

- I Fund (non-US): 15%
- G Fund (treasury securities): 10%
- F Fund (fixed income fund): 10%
- S Fund (small/mid-cap fund): 25%
- C Fund (similar to S&P 500): 40%

Determine an amount to DCA on a monthly basis. We are thinking somewhere in the \$250/m mark with the goal to true-up the contribution once your tax professional provides the maximum contribution limit

