

□ □ Client 2: Jane Smith

Detail	Value
Age	32
Profession	Product Manager (FinTech)
Risk Profile	Moderately Aggressive
Primary Goals	Fund child's college; Retire by 65 with \$3M

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□ Account Summary

Account Type	Institution	Current Value
Checking	Bank of America	\$10,000
Savings	Bank of America	\$20,000
401(k)	Vanguard	\$80,000
529 Plan	NY 529 Plan	\$10,000
Brokerage	Vanguard	\$50,000
Crypto Wallet	Gemini	\$5,000
Total Portfolio	—	\$175,000

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□ Asset Allocation

Asset Class	% Allocation	Approx. Value
U.S. Stocks	55%	\$96,250

International Stocks	10%	\$17,500
Bonds	15%	\$26,250
Cash	12%	\$21,000
Crypto	8%	\$14,000

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☐ **Simulated 401(k) Growth (Past 5 Years)**

**Year    Estimated Value**

2019    \$15,000

2020    \$27,000

2021    \$45,000

2022    \$65,000

2023    \$80,000

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☐ **Monthly Contributions**

**Destination    Amount**

401(k)            \$1,200

529 Plan         \$200

Brokerage        \$300

Crypto Wallet    \$50

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## □ **Advisor Summary**

- Jane is balancing family needs and long-term wealth building.
- She's utilizing a 529 plan early and diversifying her investments well.
- **Next steps:**
  - Increase bond allocation slightly as her child nears college.
  - Consider backdoor Roth IRA to take advantage of tax-efficient growth.
  - Explore employer match optimization and increase 529 contributions gradually.