

Sarah Green

Detail	Value
Age	61
Profession	Retired Financial Advisor
Risk Profile	Conservative (Capital Preservation + Income Generation)
Primary Goals	Generate \$80K/year in income; Leave a \$500K estate for grandchildren

□ Account Summary

Account Type	Institution	Current Value
Checking	Chase	\$50,000
Savings	Chase	\$100,000
Rollover IRA	Fidelity	\$1,200,000
Brokerage	Charles Schwab	\$600,000
Crypto Wallet	Coinbase	\$2,000
Total Portfolio	—	\$1,952,000

□ Asset Allocation

Asset Class	% Allocation	Approx. Value
Bonds	50%	\$976,000

U.S. Stocks	30%	\$585,600
International Stocks	5%	\$97,600
Cash	14%	\$273,280
Crypto	<1%	\$19,520

☐ Simulated IRA Growth (Past 5 Years)

Year Estimated Value

2019	\$600,000
2020	\$750,000
2021	\$950,000
2022	\$1,100,000
2023	\$1,200,000

☐ Retirement Income Plan

Source	Monthly Amount	Notes
IRA Withdrawal	\$5,000	4% safe withdrawal rate
Dividends/Bonds	\$1,500	Monthly bond interest
Social Security	\$2,000	Began at age 62 (next year)
Total Monthly	\$8,500	Covers ~\$102,000/year lifestyle

□ **Advisor Summary**

- Sarah's strategy is focused on income, security, and minimal volatility.
- She's executing a textbook 4% withdrawal rule, layered with fixed income sources.
- **Next steps:**
 - Rebalance IRA annually to maintain bond-heavy structure.
 - Review beneficiary plans and begin trust planning.
 - Consider downsizing real estate to unlock equity if needed.