

□ □ Client 4: Maria Rodriguez

Detail	Value
Age	41
Profession	Senior Software Engineer
Risk Profile	Moderate
Primary Goals	Fund 2 children’s college (ages 10 and 7); Retire by 60 with ~\$3M

□ Account Summary

Account Type	Institution	Current Value
Checking	Chase	\$15,000
Savings	Chase	\$35,000
401(k)	Vanguard	\$400,000
529 Plan	CA 529 Plan	\$50,000
Brokerage	Charles Schwab	\$100,000
Crypto Wallet	Coinbase	\$5,000
Total Portfolio	—	\$605,000

□ Asset Allocation

Asset Class	% Allocation	Approx. Value
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U.S. Stocks	50%	\$302,500
International Stocks	10%	\$60,500
Bonds	25%	\$151,250
Cash	10%	\$60,500
Crypto	5%	\$30,250

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

Year Estimated Value

2019 \$120,000

2020 \$180,000

2021 \$250,000

2022 \$330,000

2023 \$400,000

☐ **Monthly Contributions**

Destination Amount

401(k) \$1,600

529 Plan \$300

Brokerage \$500

□ **Advisor Summary**

- Maria has a well-diversified portfolio with a strong foundation.
- She's proactive with college planning and maintains a balanced mix of growth and income assets.
- **Next steps:**
 - Consider increasing 529 contributions with automatic escalation annually.
 - Evaluate annuity or pension options for post-retirement income supplement.
 - Explore tax-loss harvesting opportunities in brokerage account.