

Client 10: Olivia Brown

Detail	Value
Age	37
Profession	Equity Research Analyst (Finance Sector)
Risk Profile	Moderate (Strategic Allocation + Targeted Equity Exposure)
Primary Goals	Buy vacation home in 8 years (~\$300K); Retire by 57 with ~\$4M

☐ Account Summary

Account Type	Institution	Current Value
Checking	Citibank	\$30,000
Savings	Citibank	\$20,000
401(k)	Fidelity	\$250,000
529 Plan	IL 529 Plan (1 child)	\$20,000
Brokerage	E*TRADE	\$80,000
Crypto Wallet	Coinbase	\$5,000
Total Portfolio	—	\$405,000

☐ Asset Allocation

Asset Class	% Allocation	Approx. Value
U.S. Stocks	55%	\$222,750

International Stocks	10%	\$40,500
Bonds	20%	\$81,000
Cash	10%	\$40,500
Crypto	5%	\$20,250

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

Year Estimated Value

2019	\$70,000
2020	\$120,000
2021	\$175,000
2022	\$220,000
2023	\$250,000

☐ **Monthly Contributions**

Destination Amount

401(k)	\$1,400
Brokerage	\$500
529 Plan	\$100

☐ **Advisor Summary**

- Olivia's portfolio reflects deep market insight and strategic diversification.
- She balances international exposure, bonds, and cash in preparation for a real estate purchase.
- **Next steps:**
 - Begin targeted savings plan for down payment in a high-yield savings account.
 - Allocate more to tax-efficient bond funds in taxable brokerage.
 - Expand estate planning with a revocable trust and secondary beneficiaries.