

Client 9: Ethan Davis

Detail	Value
Age	30
Profession	FinTech Software Developer
Risk Profile	High (Aggressive Growth / FIRE strategy)
Primary Goals	Build \$100K seed fund for startup in 3–5 years; Retire early by 50 with ~\$3M

□ Account Summary

Account Type	Institution	Current Value
Checking	Bank of America	\$5,000
Savings	Bank of America	\$15,000
401(k)	Vanguard	\$70,000
Brokerage	Robinhood	\$40,000
Crypto Wallet	Binance US	\$15,000
Total Portfolio	—	\$145,000

□ Asset Allocation

Asset Class	% Allocation	Approx. Value
U.S. Stocks	60%	\$87,000

International Stocks	5%	\$7,250
Crypto	10%	\$14,500
Cash	10%	\$14,500
Bonds	0%	\$0
Alternatives / Others	15%	\$21,750

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

Year Estimated Value

2019	\$8,000
2020	\$20,000
2021	\$38,000
2022	\$55,000
2023	\$70,000

☐ **Monthly Contributions**

Destination Amount

401(k)	\$1,000
Brokerage	\$300
Crypto Wallet	\$200
Savings Fund	\$300

□ **Advisor Summary**

- Ethan is following an aggressive FIRE strategy, leaning heavily into tech and crypto.
- He's building a startup fund while maintaining consistent retirement savings.
- **Next steps:**
 - Introduce bonds or dividend ETFs as portfolio stabilizers.
 - Cap crypto exposure at 10–15% with a quarterly rebalance.
 - Consider using an HSA for triple-tax savings and adding Roth IRA for tax flexibility.