

Client 5: David Lee

Detail	Value
Age	45
Profession	Hedge Fund Portfolio Manager
Risk Profile	High (Wealth Accumulation + Strategic Allocation)
Primary Goals	Fully fund two children's college (within 5 years); Financial independence by 55 (~\$10M goal)

☐ Account Summary

Account Type	Institution	Current Value
Checking	Citibank	\$50,000
Savings	Citibank	\$100,000
401(k)	Fidelity	\$600,000
529 Plans	NY 529 (2 children)	\$150,000
Brokerage	Merrill Lynch	\$500,000
Crypto Wallet	Coinbase Pro	\$20,000
Total Portfolio	—	\$1,420,000

☐ Asset Allocation

Asset Class	% Allocation	Approx. Value
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U.S. Stocks	60%	\$852,000
International Stocks	5%	\$71,000
Bonds	15%	\$213,000
Cash	15%	\$213,000
Crypto	5%	\$71,000

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

Year Estimated Value

2019 \$200,000

2020 \$300,000

2021 \$420,000

2022 \$520,000

2023 \$600,000

☐ **Monthly Contributions**

Destination Amount

401(k) \$1,700

Brokerage \$2,000

529 Plans \$500

□ **Advisor Summary**

- David has a high-growth, high-liquidity portfolio reflecting both personal risk tolerance and market fluency.
- He's taking full advantage of compounding in multiple vehicles while staying ready for short-term tuition needs.
- **Next steps:**
 - Shift a portion of equities into tax-efficient municipal bonds for income planning.
 - Set up a Donor-Advised Fund (DAF) to align charitable giving with estate goals.
 - Explore estate freezing techniques to protect future appreciation from estate taxes.