

Client 7: Li Chen

Detail	Value
Age	55
Profession	Tech Startup Founder (Semi-Retired)
Risk Profile	Moderate (Wealth Preservation + Philanthropy)
Primary Goals	Diversify post-exit wealth; Donate \$1M to philanthropy by age 65

□ Account Summary

Account Type	Institution	Current Value
Checking	Wells Fargo	\$100,000
Savings	Wells Fargo	\$200,000
Rollover IRA	Vanguard	\$300,000
529 Plan	IL 529 Plan	\$50,000
Brokerage	Goldman Sachs Private Bank	\$3,000,000
Crypto Wallet	Coinbase Custody	\$100,000
Total Portfolio	—	\$3,750,000

□ Asset Allocation

Asset Class	% Allocation	Approx. Value
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U.S. Stocks	35%	\$1,312,500
International Stocks	10%	\$375,000
Bonds	30%	\$1,125,000
Cash	20%	\$750,000
Crypto	5%	\$187,500

☐ **Simulated IRA Growth (Past 5 Years)**

Year Estimated Value

2019 \$120,000

2020 \$180,000

2021 \$240,000

2022 \$280,000

2023 \$300,000

☐ **Monthly Contributions**

Destination	Amount
None (reallocation only)	\$0
Charitable Trust Setup	One-time planned in next 12 months

☐ **Advisor Summary**

- Li is focused on long-term preservation and strategic giving.
- His large cash reserves offer flexibility; the brokerage account is split across index funds, private equity, and muni bonds.
- **Next steps:**
 - Set up a Charitable Remainder Trust (CRT) or Donor-Advised Fund (DAF).
 - Shift more equities into tax-exempt or low-volatility assets.
 - Build a multi-generational estate plan to manage appreciated assets.