

Client 6: Priya Patel

Detail	Value
Age	50
Profession	Chief Financial Officer (Tech Industry)
Risk Profile	Moderate (Preservation + Tax Optimization)
Primary Goals	Retire by 60 with \$5M; Fund child’s graduate school (\$100k in 5 years)

☐ Account Summary

Account Type	Institution	Current Value
Checking	Bank of America	\$50,000
Savings	Bank of America	\$150,000
401(k)	Fidelity	\$800,000
529 Plan	CA 529 Plan	\$100,000
Brokerage	Morgan Stanley	\$1,000,000
Crypto Wallet	Gemini	\$10,000
Total Portfolio	—	\$2,110,000

☐ Asset Allocation

Asset Class	% Allocation	Approx. Value
U.S. Stocks	45%	\$949,500

International Stocks	5%	\$105,500
Bonds	30%	\$633,000
Cash	15%	\$316,500
Crypto	5%	\$105,500

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

Year Estimated Value

2019 \$400,000

2020 \$520,000

2021 \$660,000

2022 \$740,000

2023 \$800,000

☐ Monthly Contributions

Destination Amount

401(k) \$2,000 (includes catch-up)

529 Plan \$500

Brokerage \$3,000

☐ Advisor Summary

- Priya is a disciplined high-income investor with a clear focus on tax planning and early retirement.
- She maintains strong liquidity and uses her executive comp structure efficiently.
- **Next steps:**
 - Transition part of taxable brokerage to municipal bonds to lower tax burden.
 - Implement annual gifting strategy (e.g., \$17k per recipient) to reduce estate.
 - Consider Roth conversion ladder post-retirement before RMDs begin.