

USER 1: Young Professional Starting Out

This profile represents a 28-year-old single individual with entry-level career growth, moderate savings habits, and aggressive investment approach typical for early career stages.

| Category | Details |

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| Personal Information | Age: 28
Marital Status: Single
Dependents: None
Life Expectancy: 95 |

| Current Income | Annual Gross Income: \$62,000
Expected Annual Income Growth: 3% |

| Current Expenses | Annual Living Expenses: \$50,000 (80% of income) |

| Retirement Goals | Desired Retirement Age: 67
Expected Retirement Expenses: \$45,000 annually (adjusted for inflation at 2.5%) |

| Current Assets | Total Retirement Savings: \$25,000 (401(k) and IRA)
Other Investments: \$5,000 (taxable brokerage)
Emergency Fund: \$10,000 (in high-yield savings) |

| Contributions | Annual Retirement Contributions: \$6,200 (10% of income, including employer match of 3%)
Other Savings: \$3,000 annually |

| Asset Allocation | Stocks: 90%
Bonds: 5%
Cash/Alternatives: 5%
Expected Portfolio Growth: 7% annually (pre-inflation) |

| Debts | Student Loans: \$15,000 at 4.5% interest
Credit Card Debt: \$0
Mortgage: None |

| Other Income Sources | Expected Social Security: \$25,000 annually starting at age 67 (based on current earnings trajectory)
Pension: None |

| Risk Factors | Inflation Rate Assumption: 2.5%
Healthcare Costs: \$5,000 annually pre-retirement, rising to \$10,000 in retirement |

USER 2: Mid-Career Family with Children

This profile depicts a 37-year-old married couple with two young dependents, balancing family expenses, moderate debt, and building savings amid career progression.

| Category | Details |

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| Personal Information | Age: 37 (primary earner), 35 (spouse)
Marital Status: Married
Dependents: 2 children (ages 5 and 7)
Life Expectancy: 92 |

| Current Income | Annual Gross Household Income: \$105,000
Expected Annual Income Growth: 2.5% |

| Current Expenses | Annual Living Expenses: \$85,000 (81% of income, including child-related costs) |

| Retirement Goals | Desired Retirement Age: 65
Expected Retirement Expenses: \$70,000 annually (adjusted for inflation at 2.5%) |

| Current Assets | Total Retirement Savings: \$95,000 (combined 401(k)s and IRAs)
Other Investments: \$20,000 (529 plans for children)
Emergency Fund: \$18,000 |

| Contributions | Annual Retirement Contributions: \$10,500 (10% of income, with 4% employer match)
Other Savings: \$5,000 annually (including education funds) |

Asset Allocation	Stocks: 80% Bonds: 15% Cash/Alternatives: 5% Expected Portfolio Growth: 6.5% annually (pre-inflation)
Debts	Mortgage: \$250,000 at 3.8% interest (30-year term) Auto Loan: \$12,000 at 5% interest Student Loans: \$30,000 at 4% interest
Other Income Sources	Expected Social Security: \$38,000 annually combined starting at age 67 Pension: None
Risk Factors	Inflation Rate Assumption: 2.5% Healthcare Costs: \$8,000 annually pre-retirement (family plan), rising to \$15,000 in retirement

USER 3: Established Mid-Life Single

This profile illustrates a 48-year-old divorced individual with solid career stability, higher savings from consistent investing, but some lingering debts from life changes.

Category	Details
Personal Information	Age: 48 Marital Status: Divorced Dependents: 1 child (age 16, partial custody) Life Expectancy: 90
Current Income	Annual Gross Income: \$85,000 Expected Annual Income Growth: 2%
Current Expenses	Annual Living Expenses: \$65,000 (76% of income)
Retirement Goals	Desired Retirement Age: 62 Expected Retirement Expenses: \$55,000 annually (adjusted for inflation at 2.5%)
Current Assets	Total Retirement Savings: \$220,000 (401(k), Roth IRA) Other Investments: \$40,000 (taxable accounts) Emergency Fund: \$25,000
Contributions	Annual Retirement Contributions: \$12,750 (15% of income, including 5% employer match) Other Savings: \$4,000 annually
Asset Allocation	Stocks: 70% Bonds: 25% Cash/Alternatives: 5% Expected Portfolio Growth: 6% annually (pre-inflation)
Debts	Mortgage: \$180,000 at 4.2% interest (15 years remaining) Credit Card Debt: \$8,000 at 18% interest Other Loans: None
Other Income Sources	Expected Social Security: \$32,000 annually starting at age 67 Pension: \$10,000 annually from prior employer starting at age 65
Risk Factors	Inflation Rate Assumption: 2.5% Healthcare Costs: \$6,500 annually pre-retirement, rising to \$12,000 in retirement

USER 4: Pre-Retirement Couple with Strong Savings

This profile shows a 55-year-old married couple focused on retirement readiness, with substantial assets accumulated over decades and minimal debt.

Category	Details
Personal Information	Age: 55 (primary), 53 (spouse) Marital Status: Married Dependents: None (empty nesters) Life Expectancy: 93
Current Income	Annual Gross Household Income: \$130,000 Expected Annual Income Growth: 1.5%

Current Expenses	Annual Living Expenses: \$95,000 (73% of income)
Retirement Goals	Desired Retirement Age: 62 Expected Retirement Expenses: \$80,000 annually (adjusted for inflation at 2.5%)
Current Assets	Total Retirement Savings: \$450,000 (combined 401(k)s, IRAs) Other Investments: \$150,000 (brokerage and real estate equity) Emergency Fund: \$40,000
Contributions	Annual Retirement Contributions: \$19,500 (15% of income, maxing catch-up contributions) Other Savings: \$8,000 annually
Asset Allocation	Stocks: 60% Bonds: 35% Cash/Alternatives: 5% Expected Portfolio Growth: 5.5% annually (pre-inflation)
Debts	Mortgage: \$100,000 at 3.5% interest (10 years remaining) Other Debt: None
Other Income Sources	Expected Social Security: \$45,000 annually combined starting at age 67 Pension: \$15,000 annually combined starting at age 65
Risk Factors	Inflation Rate Assumption: 2.5% Healthcare Costs: \$9,000 annually pre-retirement, rising to \$18,000 in retirement

USER 5: Late-Career Worker with Limited Resources

This profile reflects a 62-year-old single individual in a lower-wage field, with modest savings and reliance on Social Security, highlighting challenges for those with constrained finances.

Category	Details
Personal Information	Age: 62 Marital Status: Widowed Dependents: None Life Expectancy: 88
Current Income	Annual Gross Income: \$48,000 Expected Annual Income Growth: 1%
Current Expenses	Annual Living Expenses: \$40,000 (83% of income)
Retirement Goals	Desired Retirement Age: 67 Expected Retirement Expenses: \$35,000 annually (adjusted for inflation at 2.5%)
Current Assets	Total Retirement Savings: \$120,000 (401(k) and IRA) Other Investments: \$10,000 (savings account) Emergency Fund: \$8,000
Contributions	Annual Retirement Contributions: \$4,800 (10% of income, no employer match) Other Savings: \$1,000 annually
Asset Allocation	Stocks: 50% Bonds: 40% Cash/Alternatives: 10% Expected Portfolio Growth: 5% annually (pre-inflation)
Debts	Mortgage: None (renter) Medical Debt: \$5,000 at 0% interest (payment plan) Other Loans: \$7,000 auto loan at 6% interest
Other Income Sources	Expected Social Security: \$22,000 annually starting at age 67 Pension: None
Risk Factors	Inflation Rate Assumption: 2.5% Healthcare Costs: \$7,000 annually pre-retirement, rising to \$14,000 in retirement