
Wealth Management Financial Plan

For the exclusive use of Dalia Langston

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This material is designed solely for your individual use and is for informational purposes only and is not intended as an offer or solicitation with respect to the purchase or sale of any security. For more information about this Horizon Financial Services Wealth Management Financial Plan, please refer to the 'Important Disclosure Information' section on Page 1 and additional disclosures and information at the end of this report.

This is a sample Horizon Financial Services Wealth Management Financial Plan. It is intended to demonstrate the type of analysis Horizon Financial Services can create for you. An actual Wealth Management Financial Plan would be based on your individual financial considerations, needs, objectives, and risk tolerance. It would therefore differ from this sample Horizon Financial Services Wealth Management Financial Plan.

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Introduction

At Horizon Financial Services, we are committed to helping you achieve your financial aspirations through a personalized and comprehensive approach to wealth management. This report is designed to outline your current financial situation, define your short-term and long-term objectives, and provide a roadmap for achieving those objectives. Our process considers your unique risk tolerance, time horizon and personal values to deliver strategies tailored to your needs.

Your Wealth Management Financial Plan is based on a detailed review of the information you provided, including your income, assets, liabilities and expenses. It identifies opportunities and recommendations across investments, retirement planning, estate planning, tax efficiency and risk management. Together, we will regularly review and update your plan to ensure it evolves with your life changes and the financial markets.

Client Profile and Goals

Client Name	Dalia Langston
Age	45
Marital Status	Married
Children	2
Occupation	Software Engineer
Annual Income	\$150,000
Net Worth	\$1,000,000
Risk Tolerance	Moderate
Time Horizon	20 years

Primary Goals:

Retire comfortably at age 65 while maintaining your desired lifestyle.

Fund the college education of your two children.

Purchase a vacation home within the next 5 years.

Maintain a cash reserve for emergencies and unforeseen opportunities.

These goals are prioritized based on your expressed preferences and will be refined as we continue our discussions.

Net Worth Statement

Assets

Cash & Checking Accounts: \$50,000

Savings Accounts: \$75,000

Investment Accounts: \$400,000

Retirement Accounts: \$350,000

Primary Residence: \$500,000

Other Assets: \$50,000

Total Assets: \$1,425,000

Liabilities

Mortgage: \$300,000

Car Loan: \$20,000

Credit Card Debt: \$5,000

Other Liabilities: \$15,000

Total Liabilities: \$340,000

Net Worth

\$1,085,000

Your net worth represents the difference between your total assets and total liabilities.

A positive net worth indicates that your assets exceed your liabilities and is an important component of long-term financial health.

Maintaining and growing your net worth requires strategic management of both sides of your balance sheet: accumulating assets and managing debt efficiently.

Cash Flow Analysis

Annual Income

Salary: \$150,000

Spouse Salary: \$80,000

Investment Income: \$8,000

Other Income: \$2,000

Total Income: \$240,000

Annual Expenses

Housing: \$30,000

Food & Groceries: \$12,000

Transportation: \$6,000

Insurance: \$7,000

Taxes: \$40,000

Savings: \$30,000

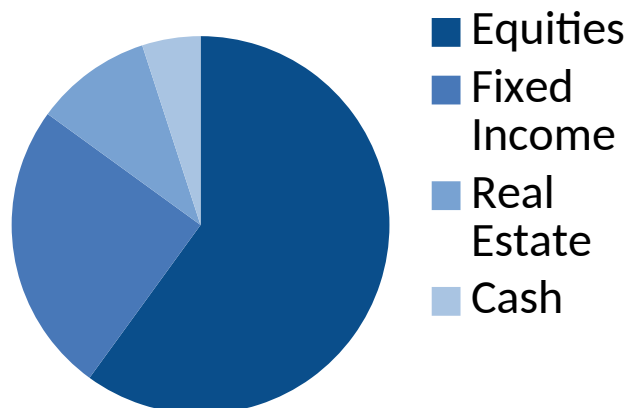
Other: \$10,000

Total Expenses: \$135,000

Annual Surplus: \$105,000

Investment Allocation

Allocation



Our recommended portfolio allocates 60% to equities for growth potential, 25% to fixed income for stability and income, 10% to real estate for diversification and inflation protection, and 5% to cash to maintain liquidity. This allocation seeks to balance risk and return consistent with your moderate risk tolerance and long-term goals.

Risk Tolerance Assessment

Your risk tolerance is determined through a comprehensive questionnaire assessing your willingness and ability to withstand market volatility. A moderate risk tolerance indicates you are comfortable with some fluctuations in portfolio value in exchange for the potential for higher returns.

Key Considerations:

Investment Experience: Moderate

Ability to take risk: Medium – stable employment and cash reserves

Willingness to take risk: Balanced approach seeking growth with capital preservation

Based on your risk tolerance, your investment strategy emphasizes diversification across asset classes and adopts a balanced mix of growth and income-oriented securities.

Recommendations

Continue contributing the maximum allowable amount to retirement accounts to leverage tax advantages.

Rebalance your portfolio annually to maintain your target asset allocation and manage risk.

Establish a 6-month emergency fund in a high-yield savings account to cover unforeseen expenses.

Review life and disability insurance coverage to ensure sufficient protection for your family.

Consult with an estate planning attorney to update wills, trusts and beneficiary designations.

Meet with your advisor semiannually to discuss progress and adjust your plan as needed.

Important Disclosure Information

This report is for illustrative purposes only and does not constitute a recommendation or solicitation to purchase or sell any security. All investments involve risk, including the possible loss of principal. Past performance is not a guarantee of future results. Opinions, projections and estimates are subject to change without notice.

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