

Smart Financial Planning

Carl Lachman, MBA, CFP®



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1: Set Goals



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1: Set Goals



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1: Set Goals



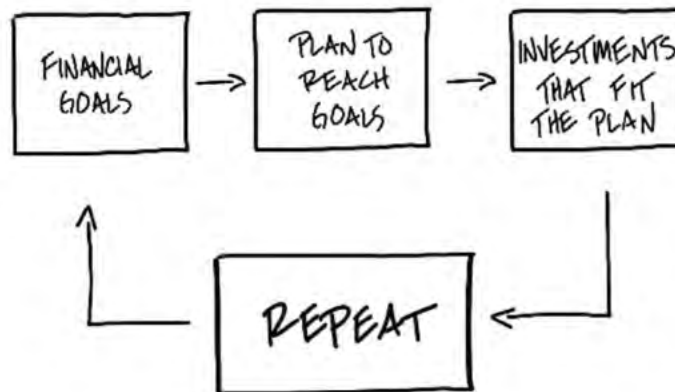
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1: Set Goals



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2: Gather Data



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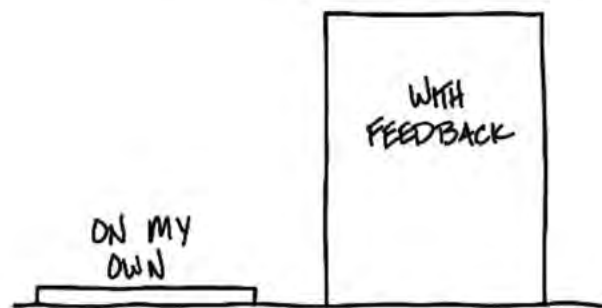
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2: Gather Data

CHANCE I WILL SEE A BLIND SPOT



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3: Are You Ready?



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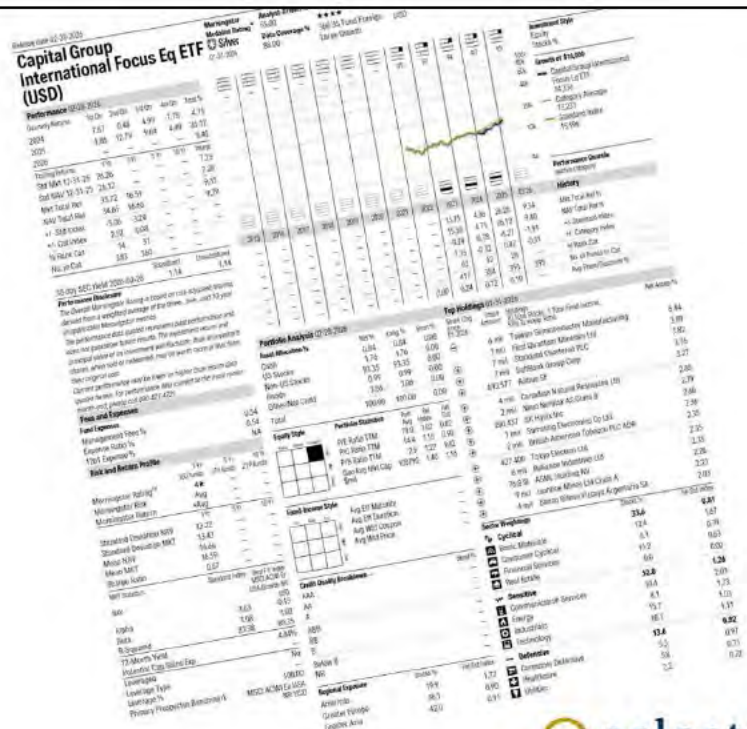
3: Are You Ready?

Equity Style

Value	Blend	Growth

Fixed-Income Style

Lib	Mod	Ext



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3: Are You Ready?

Category	% in Category	Invested \$	% of Total
Cash Investments	100%	\$ -	~1%
Bond Investments			
Short Term	30%	\$47,369	8%
Intermediate Term	30%	\$47,369	8%
Other bonds	40%	\$63,158	8%
	100%	\$157,896	20%
Stock Investments			
U.S. Large Cap	40%	\$197,370	25%
U.S. Mid Cap	15%	\$78,948	10%
U.S. Small Cap	10%	\$56,264	7%
International Stocks	35%	\$181,580	23%
	100%	\$513,162	65%
Alternative Investments	100%	\$118,422	15%
Total Investments	100%	\$789,480	100%

Retirement Projection

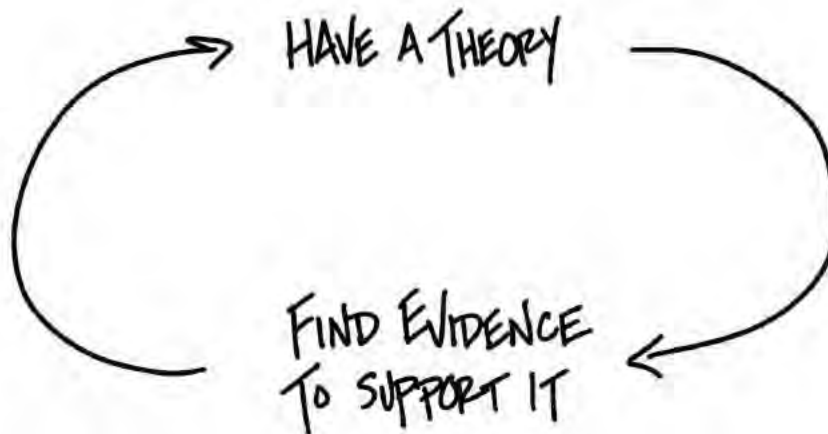
Average Annual Inflation Rate: 3.0%
 Average Annual Investment Rate of Return: 7.0%
 Beginning Year of Projection: 2026
 Beginning Year of Portfolio Withdrawals: 2050
 Current Value of Assets Included in Projection: \$ 257,620
 Additional Annual Savings to Portfolio Prior to Retirement: \$ 38,300

Monthly \$ 11,237 Annual \$ 134,843

Year	Mar Age	T Age	Annual Gross Income	SS Benefits, Pensions, Rentals	Portfolio Beginning Value	Portfolio Deposits & Withdrawals	Portfolio Growth & Income	Portfolio Ending Value
2026	41	37	154,843	-	257,620	38,300	19,374	315,294
2027	42	38	158,888	-	315,294	39,449	23,451	378,195
2028	43	39	163,055	-	378,195	40,632	27,896	396,723
2029	44	40	167,347	-	396,723	41,851	32,235	481,810
2030	45	41	171,767	-	481,810	43,107	36,255	545,172
2031	46	42	176,320	-	545,172	44,400	39,716	629,288
2032	47	43	181,010	-	629,288	45,732	42,096	720,671
2033	48	44	185,840	-	720,671	47,104	43,517	819,871
2034	49	45	190,815	-	819,871	48,517	44,089	927,478
2035	50	46	195,940	-	927,478	49,973	44,712	1,044,123
2036	51	47	201,216	-	1,044,123	51,472	45,380	1,170,485
2037	52	48	206,644	-	1,170,485	53,016	46,090	1,307,281
2038	53	49	212,224	-	1,307,281	54,607	46,842	1,455,319
2039	54	50	217,957	-	1,455,319	56,245	47,635	1,615,405
2040	55	51	223,844	-	1,615,405	57,932	48,468	1,788,443
2041	56	52	229,886	-	1,788,443	59,670	49,342	1,975,592
2042	57	53	236,084	-	1,975,592	61,460	50,256	2,177,281
2043	58	54	242,438	-	2,177,281	63,304	51,210	2,395,211
2044	59	55	248,949	-	2,395,211	65,203	52,203	2,630,361
2045	60	56	255,618	-	2,630,361	67,150	53,235	2,883,996
2046	61	57	262,446	-	2,883,996	69,144	54,306	3,157,471
2047	62	58	269,434	-	3,157,471	71,186	55,417	3,452,237
2048	63	59	276,582	-	3,452,237	73,267	56,568	3,769,849
2049	64	60	283,891	-	3,769,849	75,388	57,759	4,111,972
2050	65	61	291,361	-	4,111,972	77,550	58,990	4,489,403
2051	66	62	299,001	-	4,489,403	79,753	60,261	4,903,170
2052	67	63	306,811	-	4,903,170	81,997	61,572	5,353,960
2053	68	64	314,791	-	5,353,960	84,282	62,923	5,843,371
2054	69	65	322,941	-	5,843,371	86,607	64,304	6,373,880
2055	70	66	331,261	-	6,373,880	88,972	65,720	6,946,664
2056	71	67	339,751	-				
2057	72	68	348,411	-				

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ASSOCIATES

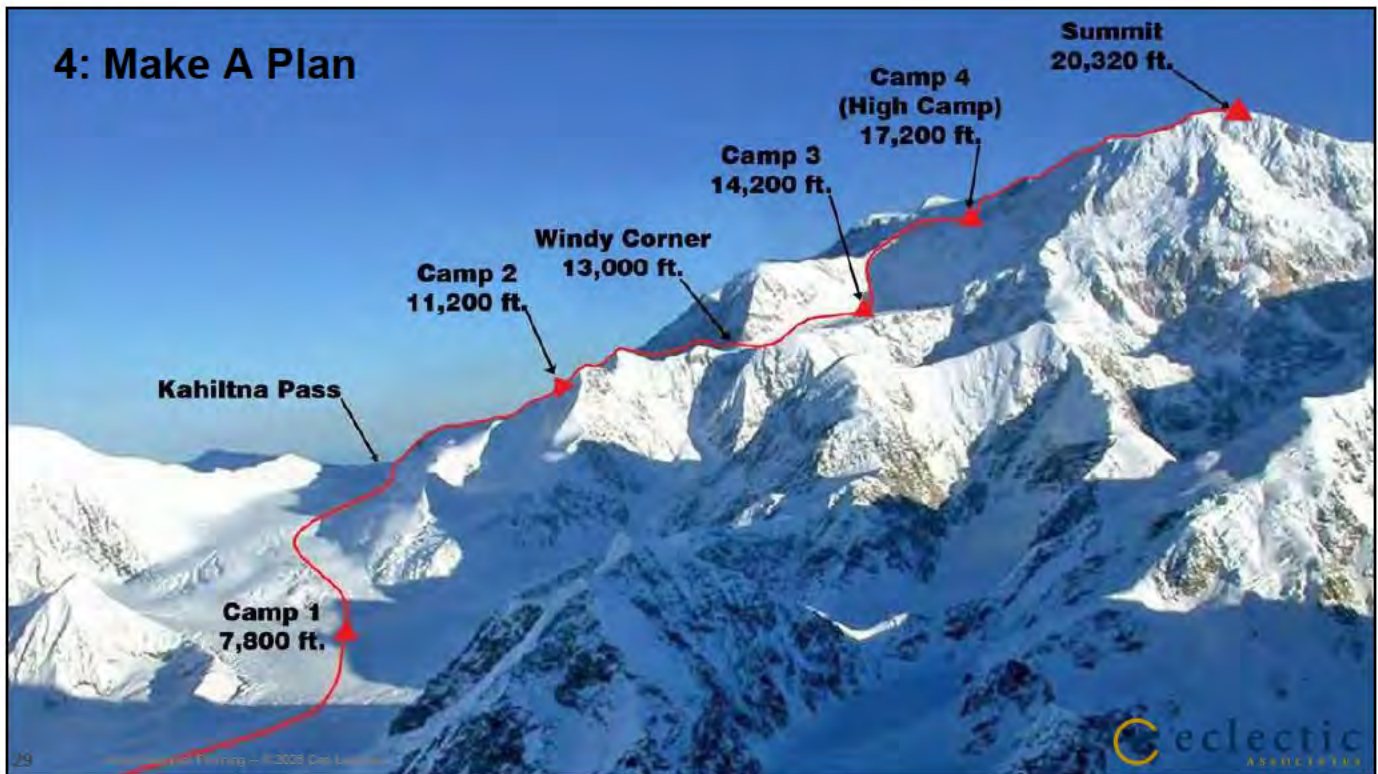
3: Are You Ready?



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ADVISORS

Financial Plan for
Mr. and Mrs. Smith
September 25, 2026

Twelve City Financial Partners | Suite 1000 | 7711 738-0209 | www.twelvecityadvisors.com

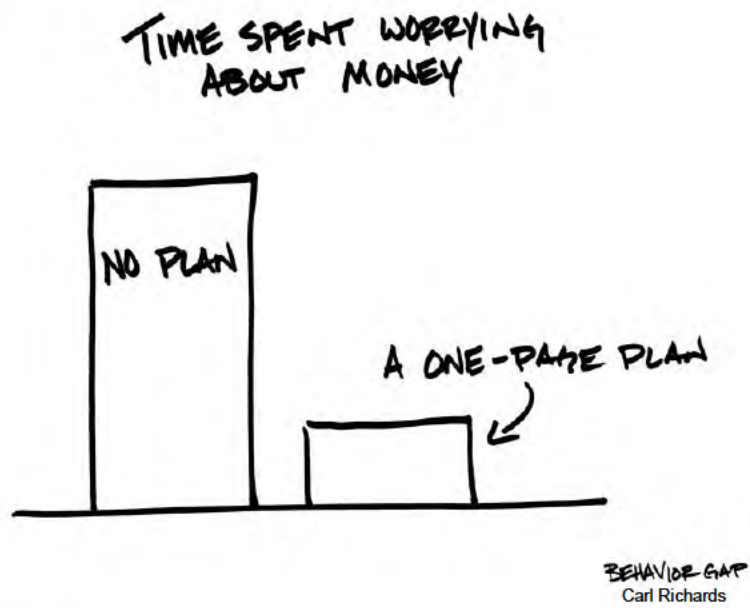
Smith, Mary and Don	-1-	September 25, 2020
Financial Plan		
You have asked us to provide financial planning and investment advice regarding the following assets and liabilities:		
Cash Accounts		
Mary and Don's Checking		TED
Mary and Don's Savings		
Investment Accounts		
Don's RRAs (E-Trade)		\$1,104,470
Don's Current 401k (Vanguard)		\$3,760
Don's IRA (Fidelity)		\$269,990
Mary's IRA (Fidelity)		\$18
Don's Cash 401k (Fidelity)		\$130,600
Don's CD401k (Fidelity)		\$241,480
Mary's Roth IRA (Fidelity)		\$7,000
Real Estate		
Don and Mary's Primary Residence		\$785,000
Other Assets		
Don and Mary's Mercedes		\$24,800
Liabilities		
Don and Mary's Mortgage (3.5%)		(\$337,500)
Don and Mary's Consumer Loan (5.25%)		(\$20,000)
Don and Mary's Mercedes Loan		(\$24,800)
Net Worth (estimated)		\$2,114,300

We understand that Eclectic will manage the five highlighted Fidelity accounts shown above, which total about \$789,480. As your RSUs vest and are sold, we assume the funds will be transferred to your Schwab taxable account under our management. After consultation (including rolling the old 401(k)s into your IRA), we expect you to have the following accounts:

Don and Mary's Joint Account at Schwab
Don's IRA at Schwab
Mary's Roth IRA at Schwab
Mary's IRA at Schwab
Don's 401k at Vanguard

More information about Schwab is included later in this plan. Please let us know if there are any other assets that we can assist you with, or if we need to adjust our assumptions.

4: Make A Plan



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5: Go!



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6: Pay Attention

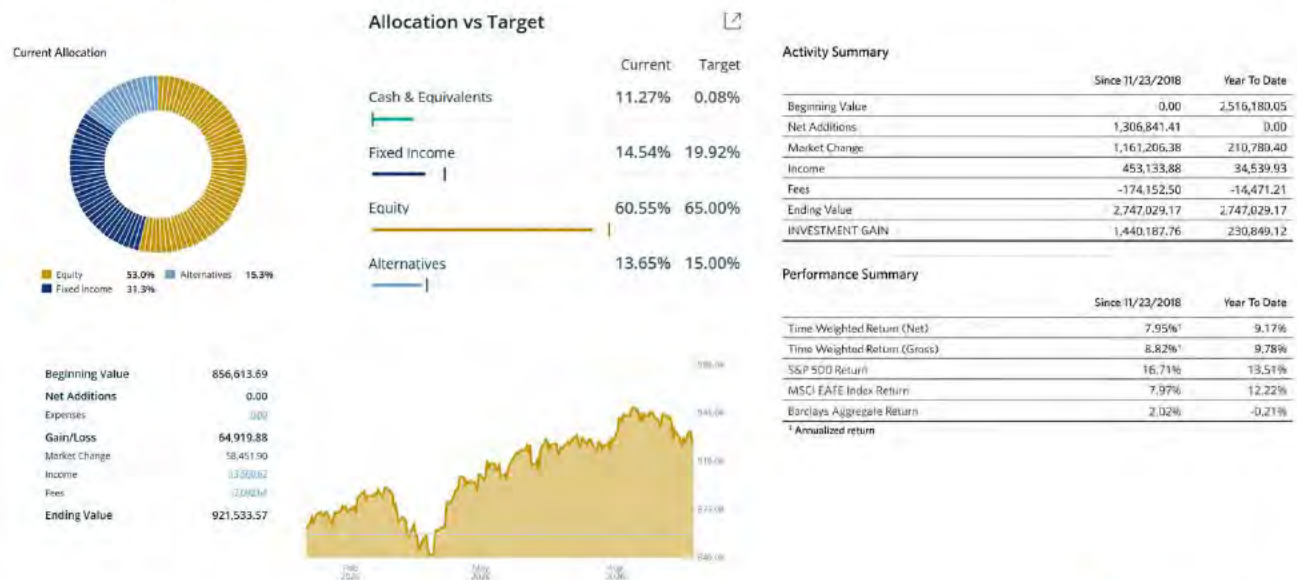


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6: Pay Attention



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6: Pay Attention



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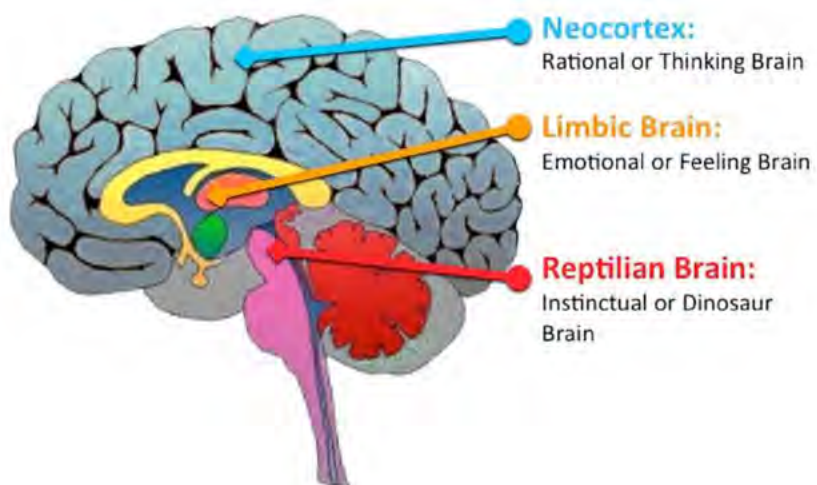


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6: Pay Attention



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6: Pay Attention

Success in investing doesn't correlate with I.Q. Once you have ordinary intelligence, what you need is the temperament to control urges that get other people into trouble in investing.

Warren Buffett

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A Long Range Plan

- 1: Set Goals. What do you want to do and accomplish?
- 2: Gather Data. Collect your financial details.
- 3: Are You Ready? Analyze and evaluate your finances.
- 4: Make A Plan. Write your plan down.
- 5: Go! Implement your financial plan.
- 6: Pay Attention. Monitor your progress.

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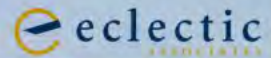
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A Long Range Plan



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Thank You!

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