

Snapshot

Notes

1. Optimize Roth IRA conversions
2. Bunch charitable deductions in 2025
3. Fund 529 Plan for kids

\$6.16mm

Net worth

23.2%

Total effective tax rate

Tax allocation summary



● Taxable ● Tax deferred ● Tax free

\$1,257,177
Taxable asset

\$2,197,210
Tax deferred asset

\$139,807
Tax free asset

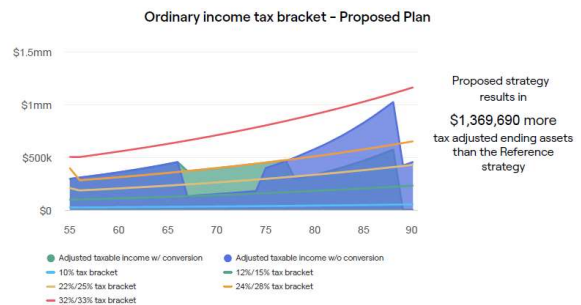
17.2%

Effective federal tax rate

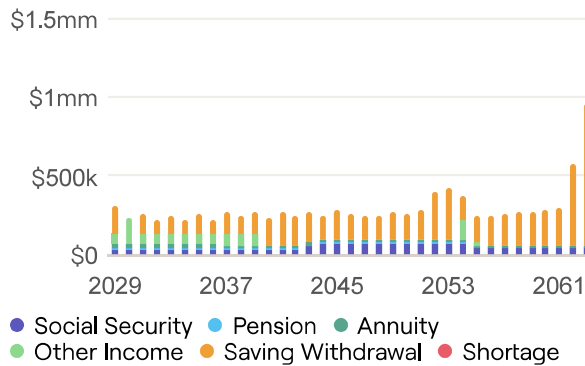
4.95%

Withdrawal rate

Roth Conversion Strategy



Income sources of Proposed plan



Balance Sheet

Bank	\$15,000
Invested assets	\$3,489,195
Real estate assets	\$3,750,000
Life insurance cash value	\$105,000
Other assets	\$51,000
Credit cards	\$11,000
Mortgages	\$1,100,000
Home equities	\$0
Student loans	\$125,000
Other debts	\$15,000
Net worth	\$6,159,195

Liquidity analysis

