



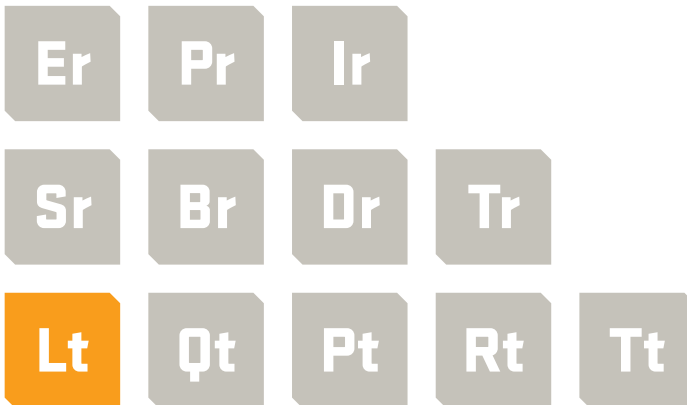
Liquid Term

PERFORMANCE SUMMARY

PREPARED FOR:

Dr. Jim Givitis

ELEMENTS®

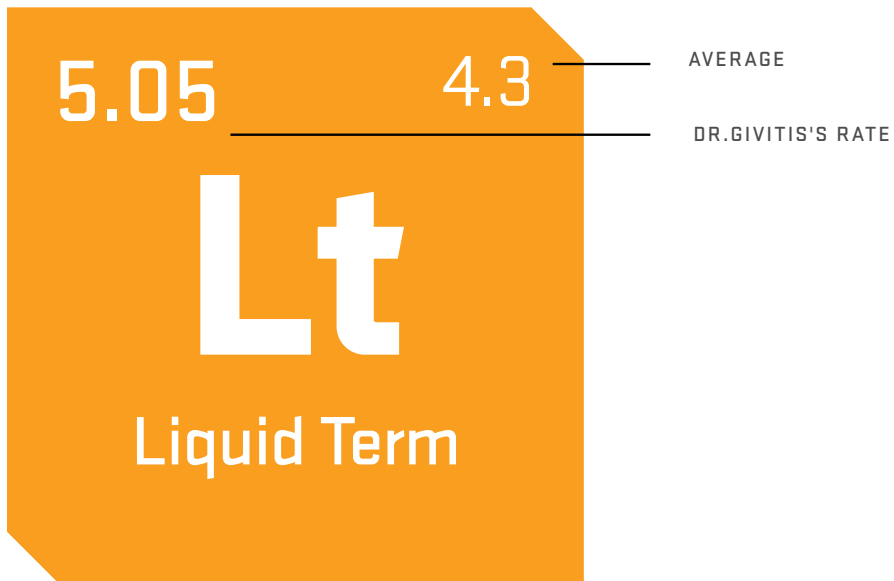


FINANCIAL PLANNING. FOR DENTISTS.



Dr. Jim Givitis

General Dentist, Age 42



Lt Explanation

Lt (Liquid Term) is calculated by dividing total liquid assets by annual personal spending. This ratio estimates the number of years a person could live on his/her cash, or cash-like assets such as an emergency fund or mutual fund outside of a retirement plan. Lt also indicates the amount of after-tax money an individual can access if needed.

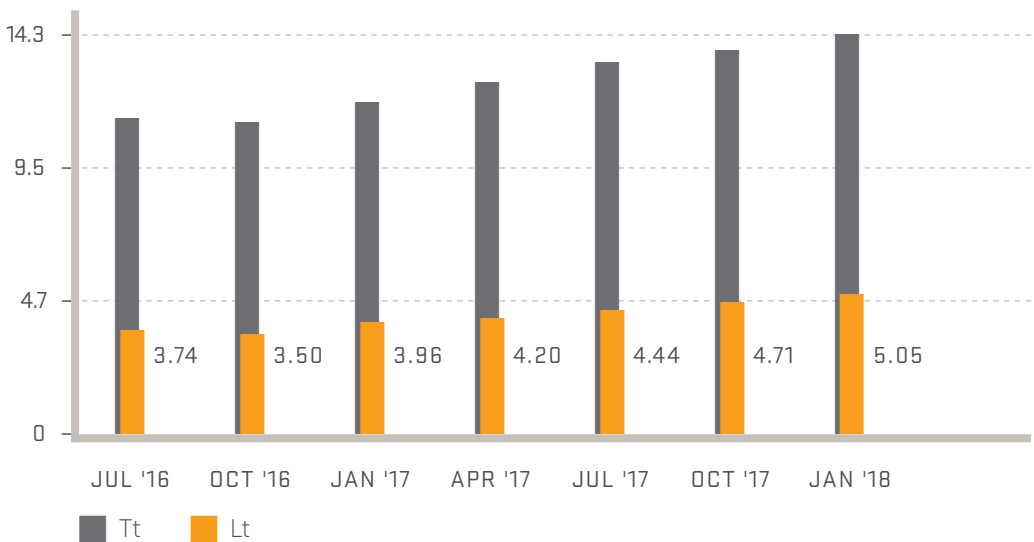


Liquid Term Details

Type	Amount
Personal Cash	\$22,000
Business Cash	\$128,000
Taxable Investment	\$941,700
Roth IRA	\$0
Total Liquid Assets	\$1,093,177

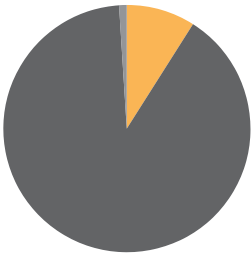
Total Liquid Assets / Annual Personal Spending = Lt
 $\$1,093,177 / \$195,000 = 5.05$





● Lt Quarterly Trend:





Lt Breakdown



	Personal Cash	2%
	Business Cash	9%
	Taxable Investment	90%
	Roth IRA	1%

Audit Notes

Dr. Givitis's personal annual spending is \$195,000.

Increase in Lt due to recent property sale. The proceeds from this sale were put into the long-term brokerage account.

Related Elements[®]



Current Estimate



Current Estimate