



# Liquid Term

PERFORMANCE SUMMARY

PREPARED FOR:

# Dr. Jim Givitis

## ELEMENTS®



FINANCIAL PLANNING. FOR DENTISTS.

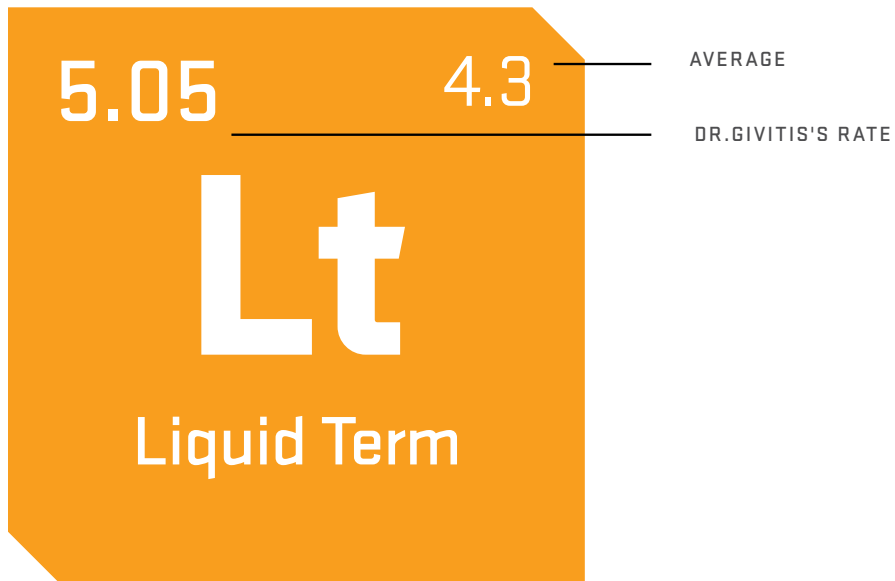


DENTIST ADVISORS



# 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.



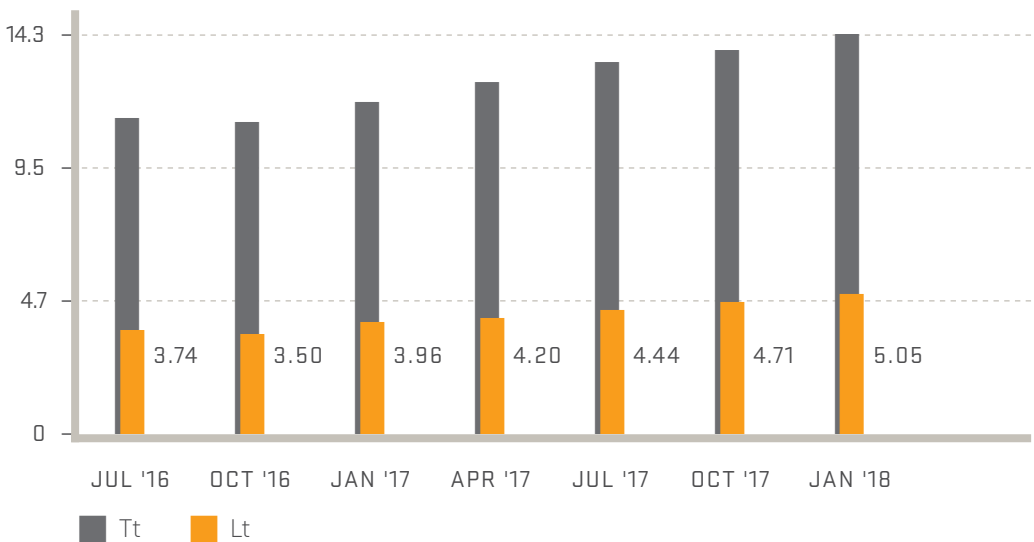


## Liquid Term Details

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

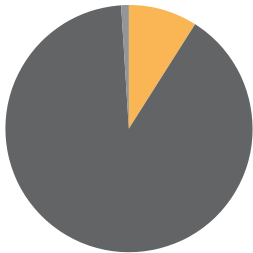
Total Liquid Assets / Annual Personal Spending = Lt  
 $\$1,093,177 / \$195,000 = 5.05$





● 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<sup>®</sup>



*Current Estimate*



*Current Estimate*