PREPARED FOR:

Dr. Jim Givitis

E L E M E N T S ®

Er Pr Ir
Sr Br Dr Tr
Lt Qt Pt Rt Tt

FINANCIAL PLANNING FOR DENTISTS.
Dr. Jim Givitis

General Dentist, Age 43

Tt Explanation

Tt (Total Term) is calculated by adding up Lt, Qt, Pt, and Rt Elements®. This value estimates the number of years a person could live on his or her current assets if they did not grow. This includes cash, investments, practice equity, and real estate equity.
Total Term Details

\[
\begin{align*}
Lt & = 5.03 \\
Qt & = 2.72 \\
Pt & = 2.62 \\
Rt & = 3.18 \\
\text{Tt} & = 13.54
\end{align*}
\]

Tt Historical Trend:

- First Reported Tt: 10.25 - Jul '11
- Avg Change in Tt per Quarter: 0.34
Dr. Givitis’s total net worth is $3,176,085 and annual personal spending is $200,000.

Personal-use real estate equity accounts for 20% of Dr. Givitis’s total net worth. If we excluded personal-use real estate from the Tt calculation, Tt would be 10.37.

Drop in Tt due to decline in business cash for equipment purchase.