



Savings Rate

PERFORMANCE SUMMARY

PREPARED FOR:

Dr. Perry O'Donnell

ELEMENTS®



FINANCIAL PLANNING. FOR DENTISTS.

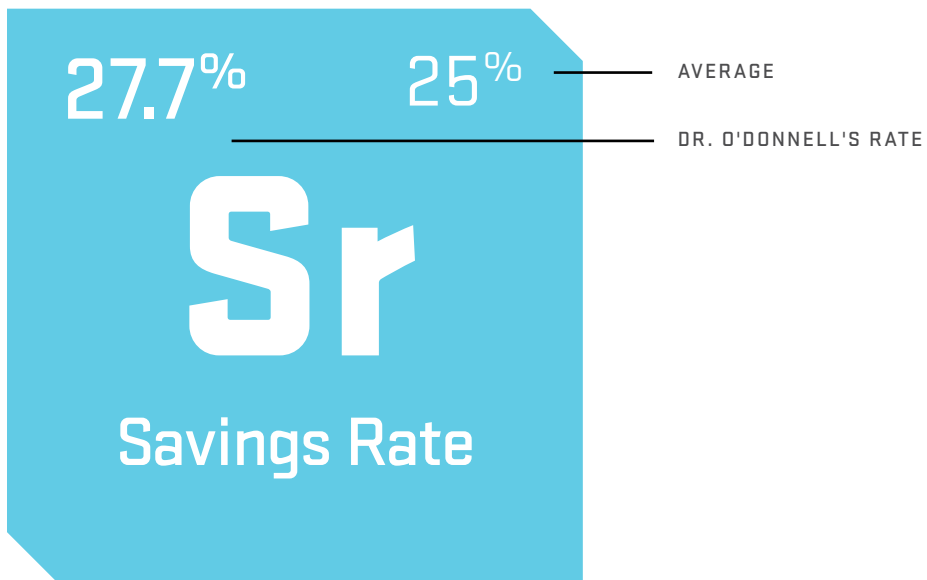


DENTISTADVISORS.COM



Dr. Perry O'Donnell

Periodontist, Age 40



Sr Explanation

Sr (Savings Rate) is calculated by dividing total annual savings by total personal income. Savings includes deposits made to retirement accounts, other savings accounts, and extra payments toward debt. Sr indicates how much of a person's income is being put away for future expenses, emergencies, and retirement.

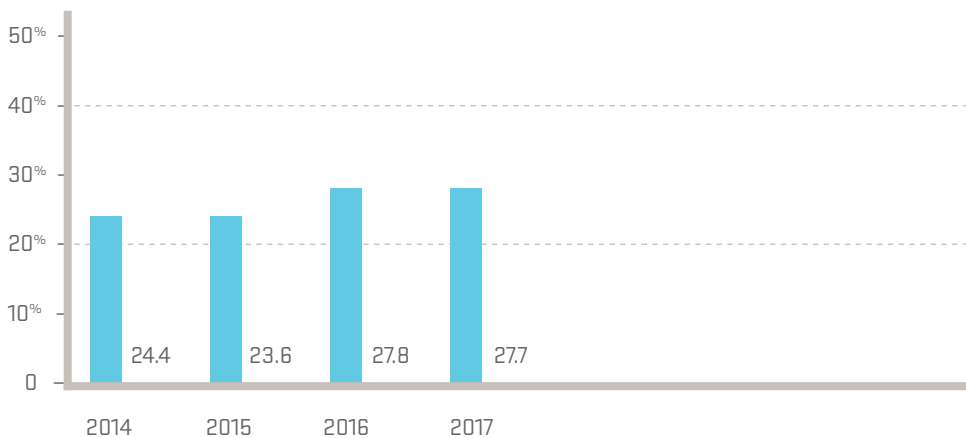


Savings Rate Details

Type	Amount*
Pre-Tax	67,750
After-Tax	186,000
Education	15,586
Extra Debt Payments	-
Total Annual Savings	\$269,336

Total Annual Savings / Total Annual Income = **Sr**
 $\$269,336 / \$972,332 = 27.7\%$

● Sr Annual Trend:





Monthly Savings Summary

	Pre-Tax Savings	After-Tax Savings	Education Savings	Extra Debt Payments
January	28,000	15,500	1,401	-
February	3,000	15,500	1,200	-
March	9,750	15,500	1,860	-
April	3,000	15,500	1,200	-
May	3,000	15,500	1,200	-
June	3,000	15,500	1,200	-
July	3,000	15,500	1,525	-
August	3,000	15,500	1,200	-
September	3,000	15,500	1,200	-
October	3,000	15,500	1,200	-
November	3,000	15,500	1,200	-
December	3,000	15,500	1,200	-
Annual Totals	67,750	186,000	15,586	-



Savings By Account

Account Name	Current Balance	2018 Deposits	Automatic Drafts
Untaxed: Vanguard, Simple IRA, Perry	63,483	12,500	
Untaxed: Vanguard, Simple IRA, Amber	50,151	12,500	
Untaxed: TD, IRA Perry	44,512	-	
Untaxed: TD, IRA Amber	44,520	-	
Untaxed: TD, DB Plan	7,645	-	✓
Untaxed: Benefit Guard, Perry 401(k)	22,3017	18,000	✓
Untaxed: Benefit Guard, Amber 401(k)	18,403	18,000	✓
Taxed: TD, Roth IRA Perry	30,720	-	
Taxed: TD, Roth IRA Oliver	2,188	185	
Taxed: TD, Roth IRA Sam	3,834	581	
Taxed: TD, Roth IRA Jacob	3,569	420	
Taxed: TD, Roth IRA Penny	2,231	-	
Taxed: TD, Roth IRA Rosie	15,312	-	
Taxed: TD, Brokerage (Debussy)	286,230	126,000	✓
Taxed: TD, Brokerage (Bach)	89,644	60,000	✓
Taxed: HSA Bank, Rollover	10,007	6,750	
Taxed: HSA Bank, Family HSA	39,827	-	
529: UESP, Oliver	4,728	3,600	✓
529: UESP, Sam	4,728	3,600	✓
529: UESP, Jacob	4,673	3,600	✓
529: UESP, Rosie	4,542	3,600	✓

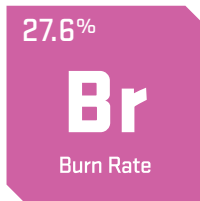


Income Utilization

Income	\$972,332
Living Expenses	-\$230,000
Taxes	-\$290,875
Business Debt	-\$88,651
Potential Savings	\$362,806 (37.3%)

Difference between potential savings and actual savings: **\$93,470**

Related Elements[®]



as of Sep '18



as of Jan '19

Audit Notes