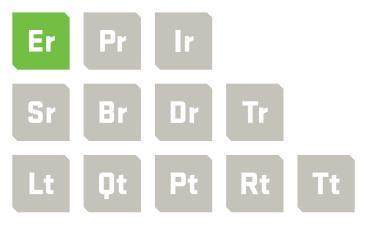


PREPARED FOR:

# Dr. Jim Givitis

ELEMENTS®

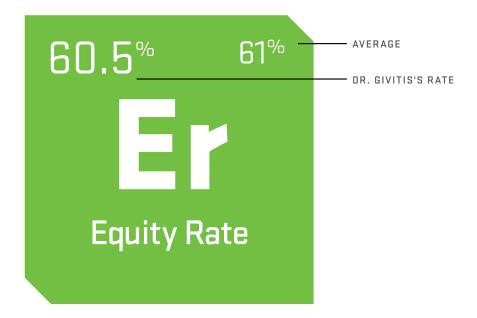


FINANCIAL PLANNING. FOR DENTISTS.



# Dr. Jim Givitis

General Dentist, Age 40



### Er Explanation

Er (Equity Rate) is calculated by dividing equity investment holdings by the total amount of investable assets owned by the client. This ratio helps us determine whether the client will experience too much volatility risk for their personal level of spending and age.



# APPENDIX

Performance Audit · Investment Plan

## Equity Rate Details

Equity Holdings + Fixed-Income Holdings\* = Total Investable Assets 454,000 + 296,000 = 750,000

Equity Holdings / Total Investable Assets = Er \*\* 454,000 / 750,000 = 60.5%

### Er Breakdown



<sup>\*</sup>Made up of bond holdings and personal cash; business cash excluded

<sup>\*\*</sup>Er calculation is excluding all kids' accounts, if applicable



ACCOUNT NAME	CURRENT BALANCE	MONTHLY DEPOSIT	RISK
Untaxed: TD, Jim Simple IRA	100,000	0	Balanced (60/40)
Untaxed: TD, Ginger Simple IRA	100,000	0	Balanced (60/40)
Taxed: TD, Billy UGMA/UTMA	30,000	0	Balanced (60/40)
Taxed: TD, Tom UGMA/UTMA	30,000	0	Balanced (60/40)
Taxed: TD, Jim Roth IRA	50,000	500	Balanced (60/40)
Taxed: TD, Ginger Roth IRA	40,000	500	Balanced (60/40)
Taxed: TD, Joint Retirement	350,000	5,000	Growth (80/20)
Taxed: TD, Emergency Fund	60,000	0	Very Conservative (0/100)

Current Investment Savings: \$6,000/mo.

### Personal Cash Accounts

ACCOUNT NAME	BALANCE*
Cash: Personal Checking	25,000
Cash: Personal Savings	25,000
TOTAL PERSONAL CASH:	50,000

## Business Cash Accounts

ACCOUNT NAME		BALANCE*
Cash: Business Checking		250,000
	TOTAL BUSINESS CASH:	250,000
	IOIAL DOGINESS GASII.	230,000

\*Balances as of May 15, 2019



# Related Elements®





as of Apr 2019

# Audit Notes