



Real Estate Term

PERFORMANCE SUMMARY

PREPARED FOR:

Dr. Jim Givitis

ELEMENTS®

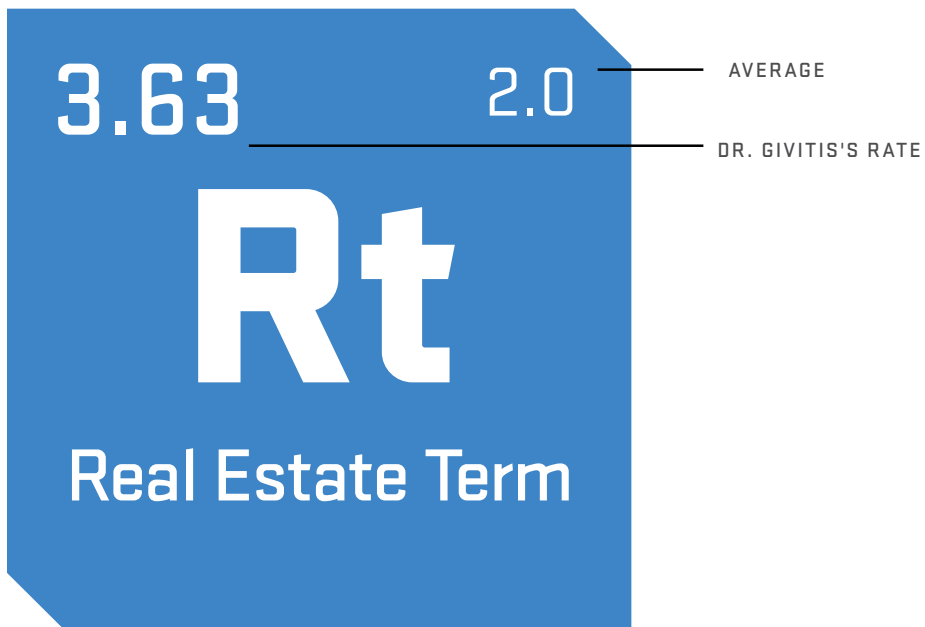


FINANCIAL PLANNING. FOR DENTISTS.



Dr. Jim Givitis

General Dentist, Age 42



Rt Explanation

Rt (Real Estate Term) is calculated by taking the the sum of all personal, practice, and investment real estate equity and dividing it by annual personal spending. Rt indicates how much of a client's wealth is concentrated in real estate, and whether a redistribution of wealth into other areas of personal or practice finances will help secure a better retirement.

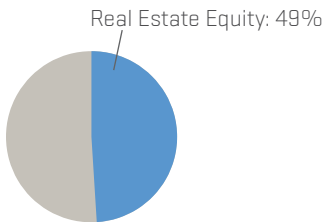


APPENDIX

Performance Audit · Real Estate Values



Real Estate Term Details



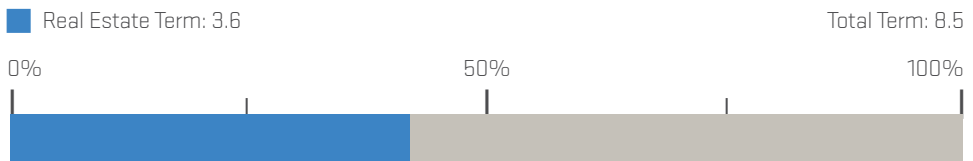
Total Real Estate Value	\$2,188,000
Total Real Estate Debt	(\$1,115,690)
Total Real Estate Equity	\$1,072,310

Adjusted Investment RE Equity* + Personal RE Equity / Annual Personal Spending = Rt

\$387,385 + \$555,797 / \$260,000 = 3.63

*Reduced by 25% for potential capital gains taxes upon sale

59% of Rt is Personal Use Real Estate and has a term of **2.1**

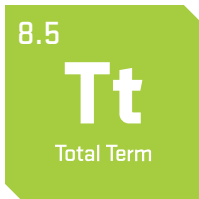




Real Estate Values

PROPERTY DESCRIPTION	SQ. FEET/ ACREAGE	OWNERSHIP %	TOTAL VALUE
Primary Residence	5,360	100%	\$888,000
Dental Office	2,485	100%	\$1,300,000

Related Elements[®]



as of April 2019



as of Aug 2018

Audit Notes