Modern Wealth

One Page Financial Plan

The Sample Family

Owner, a 22-person specialty contractor · August 2026

WHAT MATTERS MOST

- Enough that work becomes a choice, not a requirement.
- Be at the dinner table more often than not.
- Give a little more each year than we did the year before.
- Never be forced into a decision by someone else's deadline.

WHERE THE MONEY GOES

$640,000 total inflow, last twelve months

Live	$268,000	Household spending, travel, the house
Give	$42,000	Church, the food bank, two scholarships
Owe	$194,000	Federal and state tax, the mortgage
Grow	$136,000	401(k), backdoor Roth, the 529s, taxable

GOALS

Retire on our terms, at 62

ON TRACK 2038

Hold the savings rate at 21% and revisit it at the next raise

Fund both degrees without touching retirement

ON TRACK 2032 and 2035

Raise the 529 contributions to $1,800 a month

Be financially independent of the business

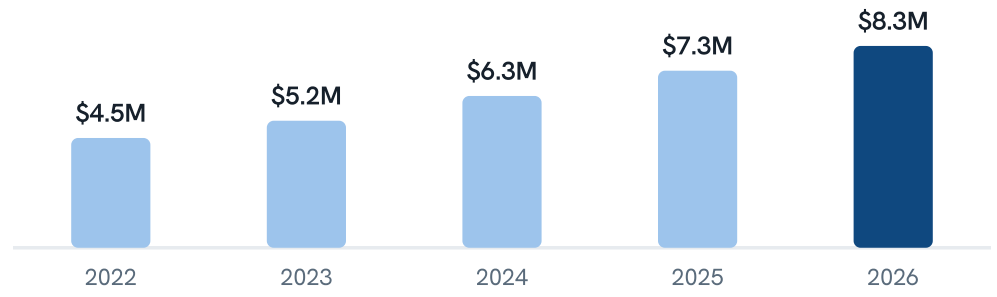
NEEDS WORK By 2031

Move more of each year's surplus outside the company

PROTECTION IN PLACE

Life insurance	$4.0M term to 2041, covers the mortgage and both degrees
Disability	60% of income, but not own-occupation
Umbrella liability	$2M above the auto and homeowners limits
Estate documents	Wills and POAs current, the trust is unfunded

NET WORTH, EVERYTHING COUNTED



YOUR WEALTH GAP

$1.3M

$9.6M needed to fund the life you described less $8.3M you have today

THE BUSINESS, INSIDE THAT NUMBER

WHAT IT IS WORTH

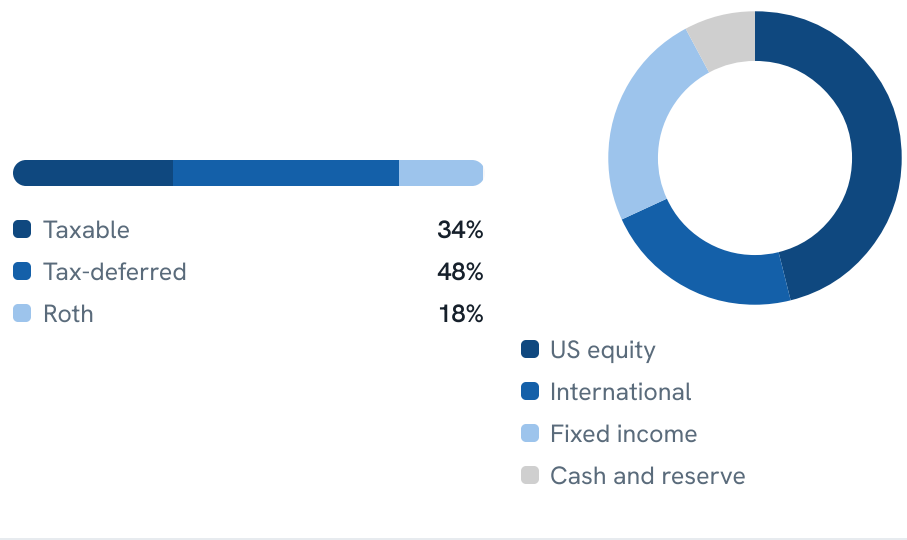
$4.9M

59% of everything you have

The business	59%
Everything else	41%

Most of it is still him. A buyer pays for a company that runs without its owner, and today that is not quite what this is.

WHERE IT SITS, AND HOW IT IS INVESTED



WHAT HAPPENS NEXT

NOW

- ☐ Raise the 529 contributions to $1,800 a month
- ☐ Add the own-occupation rider to the disability policy
- ☐ Fund the trust, the documents are signed but empty

LATER

- ☐ Roth conversions in any year you land under the bracket ceiling
- ☐ Rebalance toward the target as the concentration comes down
- ☐ Revisit the whole plan the year before the first tuition bill

Sample only. This plan describes a hypothetical household created to illustrate the format. It is not a real client, the figures are invented, and nothing here is advice or a projection of any result. Modern Wealth, LLC is an investment adviser registered in Pennsylvania and Florida. Registration does not imply any level of skill or training.

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