Modern Wealth

One Page Financial Plan

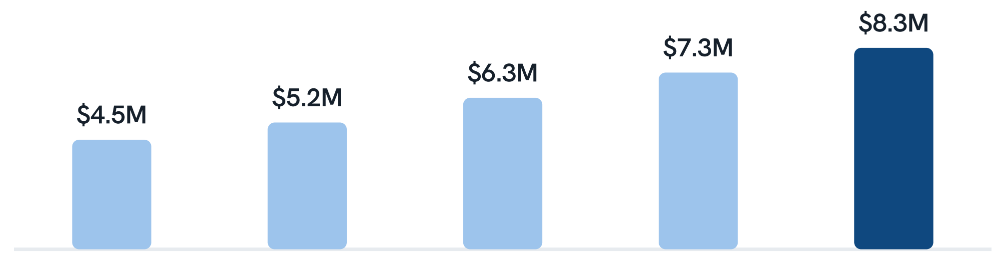
The Sample Family

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.

NET WORTH, EVERYTHING COUNTED



Investments, property and the business, less what you owe

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

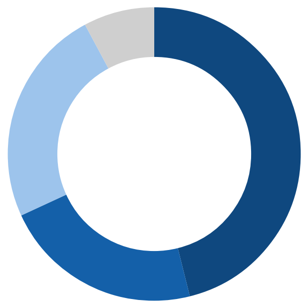
YOUR WEALTH GAP

$1.3M

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

WHERE IT SITS, AND HOW IT IS INVESTED

Taxable	34%
Tax-deferred	48%
Roth	18%



US equity	46%
International	22%
Fixed income	24%
Cash and reserve	8%

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

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

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

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