BAKER & CARARA

PRIVATE WEALTH PARTNERS

Personal Information

	Client	Co – Client
Name	Joe Smith	Jane Smith
Date of Birth	03/24/1965	08/14/1967
Employer Name	Texas Instruments	Melissa ISD
Employment Income	$100,000.00	$95,000.00
Other Income	N/A	$5,000.00 (Tutoring)
Social Security Number	123-45-6789	987-65-4321
Address	1232 Magic Lane, Allen Tx 75013	Same

Beneficiaries

	#1	#2	#3	#4
Name				
Date of Birth				
Social Security Number				
Address				

Investment Assets & Savings

List any investment assets & savings. Include Employer Retirement plans, IRA's, Brokerage accounts, Savings accounts, Life Insurance etc. Include current account value, if you are contributing, frequency of contribution. If it is a joint owned account, please list it under 1 client not both.

Account Description Include type and where it is held	Client	Co – Client
IRA at charles Schwab		$150,000 - $500 per month
401(k) at fidelity (Current employer)	$350,000 – 4% savings + 3% match annually	
Savings Account (Joint)	$35,000 - $500 per month	$
Checking Account(joint)	$15,000	$
Roth IRA at EJ	$107,000 - $585 per month	$
Brokerage account at EJ(Joint)	$225,000	$
Life insurance at NWM	$350,000 death benefit - $200 per month premium – Cash value $35,000	$350,000 death benefit - $200 per month premium – Cash value $40,000
401(k) at vanguard (old 401(k)	$225,000 – no contribution	$

403(b) at American Funds	$	$33,000
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$

Other Assets

Please list any other assets (nonfinancial) such as homes, collectibles, investment properties, crypto etc.

Asset Description	Owner	Current Value
Primary home	Joint	$555,000
Investment property 1 (Anna)	Joint	$330,000
Jewelry (Ring and Necklace)	Joint	$18,000
Gold / Silver	Joint	$6,000

Liabilities

Please list any Debt such as mortgages, credit card, medical bills, student loans, car notes, boat note, IRS Taxes etc.

Asset Description	Owner	Amount Remaining	Current Interest Rate	Monthly payment
Truck	Joe Smith	$65,000.00	3.99 %	$975.00
Car	Jane Smith	$35,000	3.99%	$650.00
Primary home	Joint	$125,000	3.75%	$2,100.00
Rental Property	Joint	$85,000	4.75%	$1,750.00
Student Loans	Joint	$8,000	6.25%	$300.00
Credit Card	Joint	$1,400	29.55%	$1,400.00
		$	%	$
		$	%	$
		$	%	$

Retirement Income Sources

List any pensions, rental income, part-time work, etc. This should be the expected income received at retirement pretax!

Description	Recipient	Amount	Starts	Ends	Inflation Adjustments	Survivor Pension
Rental Property	Joint	$2,000	65	Death	2.5%	100%
TRS	Jane Smith	$2,800	65	Death	0%	50%
Part time work	Joe Smith	$1,000	65	70	0	0
		$				

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Website: www.bcpwp.com

		$				
		$				
		$				
		$				
		$				
		$				

Goals

State your goal as well as the amount you would like to spend in today's dollars…I'll do the rest! Remember P.A.T.

Description of Goal (Purpose)	*Cost in today's dollars (Amount)*	*When will the goal start? (Time)*
Retire (Joe & Jane)	$100,000 per year	65 years old for both
Travel	$15,000 per year	65 years old ending at 80 years old
Health Care (both)	$???? We need help	65 years old till death
Help pay for grandkids college	$ as much as we can	18 years from now
Pay off Rental property	$85,000	When we turn 65
Downsize	$ Need to discuss	65-66
Leave a legacy	$ Need to discuss	Death

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