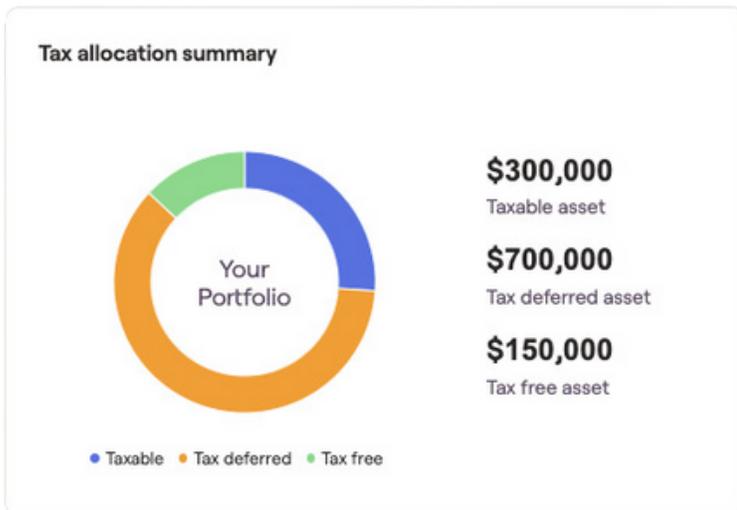
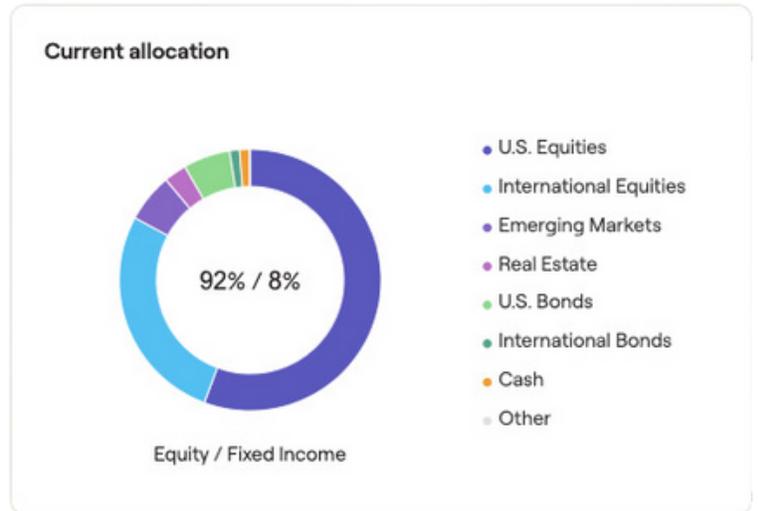
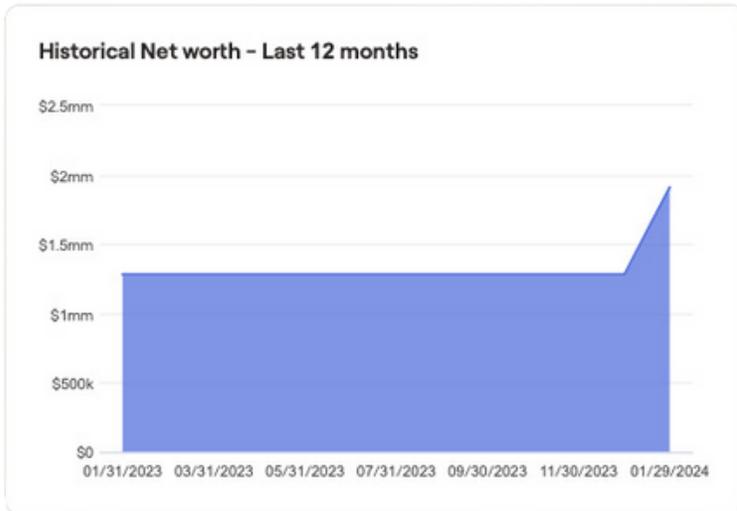




## Goals and Objectives

A clear understanding of financial and tax picture each year	On Track
Annual Vacation To The Beach	On Track
Be able to afford to work part-time by 55.	On Track
Starting Saving To Purchase Your First Rental	To Begin

## Snapshot



## Metrics

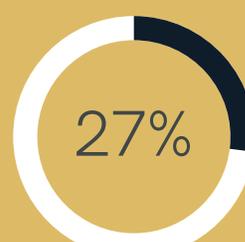
Cash Position



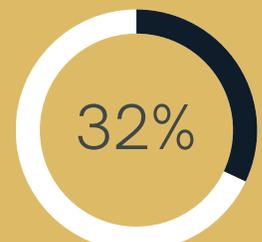
Investing Rate



Effective Tax Rate



Marginal Tax Rate





## Annual Action Plan

Maximize your 401k	<i>On Track</i>
Maximize your HSA	<i>On Track</i>
Do Backdoor Roth Contributions For Both Of You	<i>On Track</i>
Save 2k a month in your non-retirement account	<i>Off Track</i>

## Tasks For 2024

Pay off your credit cards	<i>On Track</i>
Hire a bookkeeper	<i>Off Track</i>
Make budgeting a regular thing	<i>Off Track</i>
Finish your estate planning documentation	<i>Off Track</i>

## Future Tasks

Save \$500 a month in your vacation fund	<i>To Begin</i>
Start planning to buy your first rental property	<i>To Begin</i>
Start teaching your children more about money	<i>To Begin</i>

## Progress Update

As we navigate through your financial landscape together, I'm thrilled to see the progress we're making toward your dreams. Your dedication has paid off with fully maximized contributions to both your 401k and HSA—essential steps toward a comfortable and secure retirement.

The journey towards paying off credit cards, embracing regular budgeting, and completing your estate planning may seem steep from the foothills. However, each step forward is a step closer to the summit of your financial freedom. Your goals of saving for that much-deserved family vacation, acquiring your first rental property, and passing on the wisdom of financial literacy to your children are not just on the horizon—they're within reach.

As your financial guide, I'm here to make this journey as smooth as possible, turning complexities into clear pathways and challenges into checkpoints. Together, we'll continue to build not just wealth, but a legacy of wise financial decisions and security for you and your loved ones.