



Sarah

Has a great career,
and wants to save and plan.

AGE: 35

EMPLOYMENT: Sarah is a software engineer.

FAMILY STATUS: Single and loves it!

HOMEOWNERSHIP: Owns her own primary residence valued at \$350,000. Has a 30-year fixed rate mortgage, with \$125,000 outstanding balance.

ANNUAL HOUSEHOLD INCOME: \$250,000

NET WORTH: \$575,000

INVESTABLE ASSETS: \$350,000

Sarah enjoys hobbies like hiking and biking, as well as having the freedom to travel to exotic places. She enjoys her career.

Sarah is motivated to save 15% of her paycheck on a regular basis. She consistently maximizes savings into her company's 401(k) retirement plan. Sarah's company also offers a Stock Option program, so it is important that she makes smart decisions when she exercises these stock options. This tax planning will keep her taxes as low as possible.

With solid financial thinking and mechanics in place, Sarah needs a Financial Planner to ensure that she remains diversified within her risk tolerance. This will help her stay on track to achieve her long-term financial goals. She is seeking a financial advisor who does not charge commissions. It is important to her that she finds an Independent Advisor who does not sell packaged financial products.

PRIMARY FINANCIAL CONCERNS

1. Investing regularly in a diversified portfolio with the goal of beating inflation and maximizing total return over the long run.
2. Striking a balance in keeping her personal debt under control, and paying down her mortgage, while she continues to save for the future.
3. Having an independent fee-only fiduciary advisor who understands her financial goals and provides tax planning to minimize her tax liability.



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