Lumbergh Household Client Profile & Financial Snapshot

William & Grace Lumbergh | Fictional Case Study

Planning year: 2026

HOUSEHOLD

William Lumbergh
Age 48 · Client

Grace Lumbergh
Age 43 · Client

Noah Lumbergh
Age 9 · Child

Octavia Lumbergh
Age 5 · Child

The Lumbergh Family

EMPLOYMENT & COMPENSATION

Client	Employer	Base	Variable	Total Combined
William Lumbergh	Amazon Web Services	$295,000	$60,000 estimated RSU vesting	**$355,000**
Grace Lumbergh	Kroger	$165,000	$75,000 bonus	**$240,000**

TOTAL COMBINED HOUSEHOLD COMPENSATION **$595,000**

CLIENT-STATED GOALS

- Retire when William reaches age 62 and Grace reaches approximately age 57
- Determine a sustainable retirement-spending level
- Use $85,000 annually in today's dollars as an initial retirement-spending estimate
- Fund education for Noah and Octavia
- Preserve a financial legacy for both children
- Take a two-month European family sabbatical near William's 50th birthday
- Simplify and consolidate their financial lives
- Improve retirement readiness
- Establish an estate plan

Current Financial Snapshot

CURRENT FINANCIAL ACCOUNTS

Chase Private Client Checking	**$53,000**
Schwab Joint Taxable Account	**$720,000**
William — Amazon AWS 401(k)	**$570,000**
Grace — Kroger 401(k)	**$395,000**
William — Former-Employer Retirement Plan	**$15,400**
Grace — Former-Employer Retirement Plan	**$54,000**
William — HealthEquity HSA	**$7,000**
Grace — Fidelity HSA	**$28,500**

Not currently established (balance $0): William Roth IRA, Grace Roth IRA, Noah 529, Octavia 529.

PROPERTY

Primary Residence	**$835,000**
William's Boat	**$250,000**
Grace's SUV	**$48,000**

Primary residence purchased recently with a 30-year mortgage.

LIABILITIES

Liability	Balance	Rate	Monthly Pmt
Primary Mortgage	$672,000	7.65%	$4,858
Boat Loan	$155,000	6.35%	$1,337
SUV Loan	$48,000	5.31%	$913
Venture X Credit Card	$6,000	29.99%	Not provided
Sapphire Reserve Credit Card	$14,300	29.99%	Not provided

HOUSEHOLD TOTALS

FINANCIAL ASSETS	**$1,842,900**
PROPERTY ASSETS	**$1,133,000**
TOTAL ASSETS	**$2,975,900**
TOTAL LIABILITIES	**$895,300**
NET WORTH	**$2,080,600**

CURRENT MODELED CASH-FLOW SNAPSHOT

Gross Compensation	Est. Taxes	Expenses	Household-Funded Savings	Surplus
$595,000	**$208,250**	**$255,186**	**$111,774**	**$19,790**