

External Accounts

SELECT AN ACCOUNT

Fidelity

FIRM
FidelityACCOUNT TYPE
Traditional IRA

TOTAL BALANCE

\$223,291.47

TOTAL FEES PER YEAR

High \$2,667.85



IDLE CASH

High \$8,620.89



CURRENT PORTFOLIO

[About your portfolio allocation >](#)[How do you determine high fees? >](#)[What is idle cash? >](#)[Methodology and Assumptions >](#)

HOLDINGS	SHARES	FUND FEES PER YEAR %	CURRENT VALUE
MUTUAL FUND			
FDGFX: Fidelity Dividend Growth Fund ● US Stock and 2 more	473.46	0.69% ⓘ	\$13,488.99
FPMAX: Spartan Emerging Markets Index Fd Fidelity ... ● Other	1351.83	—	\$9,800.75
FSEVX: Spartan Extended Market Index Fund: Fidelit... ● US Stock and 1 more	277.68	0.07%	\$12,445.80
FSIVX: Spartan International Index Fund: Fidelity Ad... ● Int'l Stock and 1 more	1900.25	0.12%	\$62,461.09
FSTVX: Spartan Total Market Index Fund: Fidelity Ad... ● Other	970.85	—	\$53,105.22
FUSVX: Spartan 500 Index Fund Advantage Class ● US Stock	503.0	0.05%	\$34,002.73
ETF			
ALTS: ProShares Trust Morningstar Alternatives Solu... ● Cash and 4 more	300.0	0.95% ⓘ	\$11,127.00
IFGL: iShares FTSE EPRA/NAREIT Developed Real Es... ● Int'l Stock and 1 more	100.0	0.48% ⓘ	\$2,716.00
MLPI: UBS E-TRACS Alerian MLP Infrastructure ETN ● Other	300.0	0.85% ⓘ	\$6,327.00
SCZ: iShares MSCI EAFE Small-Cap ETF ● Int'l Stock and 1 more	200.0	0.40% ⓘ	\$9,196.00
MONEY MARKET			
FDRXX: Fidelity Cash Reserves ● Cash and 2 more	8620.89	0.37% ⓘ	\$8,620.89
		0.19%	\$223,291.47

Company

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SELECT AN ACCOUNT

RetireGuide



Retirement Accounts (8)

SUMMARY

HOW WE CALCULATED THIS ▼

Based on your current savings of **\$98,323** and desire to spend **\$80,000/year** in retirement at age 60, you and Sierra should save **\$23,490/year**.

Projection How to Save

Edit Assumptions

We recommend increasing your annual savings to **\$23,490/year**, choosing a later retirement age, or reducing spending needs. Once you have settled on an age and savings rate, use [How To Save](#) to see the best accounts to use.

CURRENT SAVINGS

\$18,000/year

Total Balance \$98,323



YOUR RETIREMENT AGE

Age 60

SIERRA'S RETIREMENT AGE

Age 60

SOCIAL SECURITY BENEFIT ?

3/4 ▼

Annual Spending at Retirement (today's dollars)

DESIRED RETIREMENT SPENDING

\$80,000/YEAR

OFF TRACK

\$70,564/year

\$80,000/year

 Likely
 ConservativeSPENDING WITH
CURRENT SAVINGSSPENDING WITH
RECOMMENDED SAVINGS

What do "likely" and "conservative" mean? >

Projections and advice assume the expected returns and volatility of Betterment's recommended portfolio for you or 90% Stocks/10% Bonds gliding to 56% Stocks/44% Bonds at retirement. If your investments are not invested similarly to Betterment's recommended portfolio, our advice will likely not be accurate for your personal situation.

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Projection

How to Save



Edit Assumptions

2016 TOTAL TARGET SAVINGS

\$ 23,490/year

Save taxes by saving in the right accounts

For 2016, with a modified adjusted gross income of **\$200,000**, maximize tax efficiency with these accounts. [?](#)

2016 TARGET

\$ 18,000/year

Contribute to your Betterment 401(k) Savings Plan (Traditional)

We recommend investing \$18,000 in your employer plan for 2016 to first maximize potential employer matches. Since your employer may match your contribution (we assume 50% of the first 6% of compensation), this will allow you to take advantage of a match should you receive one.

[Show less](#)

Modify Deferral

2016 TARGET

\$ 5,490/year

Contribute to a Traditional IRA

We recommend investing \$5,490 in a Traditional IRA for 2016, here or with another provider. Based on what you've told us, you likely don't qualify for a deduction, but investment growth will be tax free until you withdraw in retirement. This may also allow you to efficiently move money into a Roth IRA via a Roth conversion. [Read more about Roth conversions](#). Contributions to IRAs held elsewhere also count against this limit.

[Show less](#)

Go to Transfer

About our recommendations

Using what you've told us about your income, tax situation and external accounts, we determine the accounts you qualify for according to IRS rules. We then prioritize these accounts by the best expected after-tax outcome of saving over time, considering your current tax bracket (federal: 25%, state: 6.4%) and projected future tax bracket (federal: 15%, state: 3.5%) and account fees. Finally, we divide your required savings across the accounts in priority order. Generally, given that your future tax rate will likely be lower, it is more efficient to use Traditional accounts to save taxes at a higher rate now and withdraw in retirement at a lower rate. [Read more about our methodology](#).

Your account eligibility

IRA eligibilities are for 2016 and are based on what you've told us about your income, filing status and availability of employer plans. You are eligible to contribute up to \$5,500 total to all IRAs held in your name for 2016. You may be able to contribute \$5,500 to Traditional IRAs, and deduct up to \$0. Sierra is eligible to contribute up to \$5,500 total to all IRAs held in their name for 2016. Sierra may be able to contribute \$5,500 to Traditional IRAs, and deduct up to \$0. You cannot contribute to a Roth IRA due to your income. Sierra cannot contribute to a Roth IRA due to your income. You can most likely contribute up to \$18,000 in your Betterment 401(k) Savings Plan, which your employer may match, and does have a Roth option. Sierra does not have an employer plan. [Add employer plan account details](#).

Learn more about [IRS deduction rules](#) & [IRS Roth limits](#).

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