SARAVITZ, GENE

He is a doctor. Age 60, married with kids. Wife does not work.

Plans to work another 5-7 years.

Earns about 650k/year w2 income

Has 1.6M accumulation FIA (I plan to do 5% penalty free withdrawals/transfer annually to a Schwab brokerage IRA to increase liquidity over time).

Has 957k NQ avail to invest at this point.

Has a 401k at work his is maxing out savings into pretax

Home is paid off.