

PROJECT OVERVIEW

Digital Wealth Management Toolkit

A complete, end-to-end wealth-advisory system built from scratch. Zach Johnson.

What it is

An integrated toolkit that takes a client from data intake to a finished annual review. It is built as a connected system, not a folder of loose spreadsheets: inputs on one sheet flow through to net worth, cash flow, tax, and retirement outputs, and a client-facing report renders the results.

Components

- 13-tab financial workbook: client profile, income sources, investments, expenses, debt and liabilities, insurance and estate, tax planning, net worth, available spend, expected returns, and a 40-year retirement projection model.
- Multi-asset-class portfolio tracker: equities, fixed income, real assets, alternatives, retirement accounts, and other holdings, with a rolled-up portfolio summary.
- Client-facing annual comprehensive review: a formatted report template covering net worth, key ratios, portfolio performance, and allocation.
- Interactive risk-tolerance assessment app: grounded in real methodology, including the risk capacity versus risk tolerance distinction, lifecycle investing, and Black-Litterman allocation concepts.

The dashboard

A single control surface ties the system together: key financial metrics, a retirement snapshot, a map of all worksheets, and a color key documenting the input, formula, and cross-sheet-link logic. Shown below with an empty template (no client data loaded).

CLIENT WEALTH MANAGEMENT DASHBOARD

Client Name: #NAME?

As of Date:

July 1, 2026

KEY FINANCIAL METRICS

Net Worth	#NAME?	Total Annual Income	#NAME?
Total Assets	#NAME?	Total Annual Expenses	#NAME?
Total Liabilities	#NAME?	Annual Surplus / (Deficit)	#NAME?
Investment Portfolio	#NAME?	Surplus %	#NAME?
Weighted Avg. Return	#NAME?	Total Debt Payments (Annual)	#NAME?

RETIREMENT SNAPSHOT

Projected Portfolio at Retirement	#NAME?	Total Insurance Premiums (Annual)	#NAME?
Year 1 Withdrawal Rate	#NAME?	Life Insurance Death Benefit	#NAME?
Guaranteed Retirement Income	#NAME?	Life Insurance Cash Value	#NAME?

WORKSHEET NAVIGATION

Client Profile	Personal info, dependents, key assumptions
Income Sources	Employment, SS, pensions, other income
Investments	Full portfolio by account type with expected returns
Expenses	Fixed, healthcare, discretionary, tax, savings
Debt & Liabilities	All obligations with terms & rates
Insurance & Estate	Life, health, LTC, property + beneficiary tracking
Tax Planning	Brackets, deductions, Roth conversion analysis
Net Worth	Assets vs liabilities balance sheet
Available Spend	Income minus expenses = discretionary capacity
Expected Returns	Portfolio return projection, 30-year compounding
Retirement Summary	Pre/post retirement readiness snapshot
Retirement Projection	40-year year-by-year drawdown model

COLOR KEY:

Blue text = Editable input

Black text = Calculated formula

Green text = Cross-sheet link

Yellow background = Key assumption

Why it matters

Most finance graduates can operate a model someone else built. This shows the ability to architect the system: define the data structure, build the calculation logic, and package the output for a real client. It is evidence of both financial fluency and product judgment.