

What are your household's **saving preferences** and **spending priorities**?

Insanely Hopeful



Risky but More Upside

Aspiring Adult



Saving for a Secure Future

Sleeps Like a Baby



Safety First Then Fun

Share the Bounty



Focusing on Your Legacy

Pay It Forward



Answering to a Higher Calling

Walks the Walk



Making a Difference

Live Now or Die



And Enjoying Every Minute

Aspiring Free Spirit



Charting Your Own Course

Free to Choose



Living Life on Your Terms

Primary benefits of the Informed Household (IH) dashboard approach



Funded Ratio

Assess your household's financial readiness to stop working and start living



Second Opinion

Get expert analysis of your existing financial plan or current savings strategy



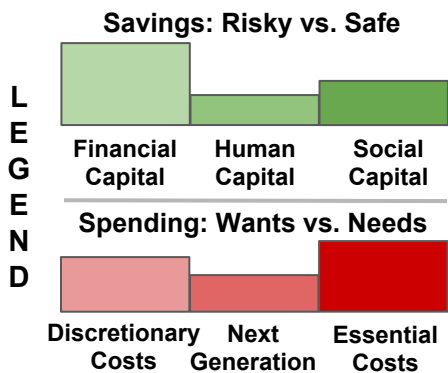
Strengths & Weaknesses

Evaluate the good and the bad of your household's saving preferences and spending priorities



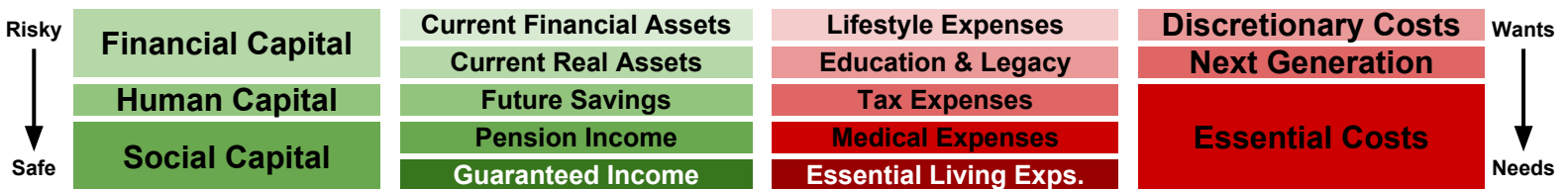
Course Adjustment

Make informed decisions to keep your household on course to financial independence



| Informed Household (IH) Dashboard | | | | |
|--------------------------------------|--------------------|-------------|---------------------------|-------------------------|
| Total Assets | | | Total Liabilities | |
| Current Financial Assets | \$1,266,534 | 49% | Lifestyle Expenses | \$268,954 12% |
| Current Real Assets | \$430,917 | 17% | Education & Legacy | \$50,000 2% |
| Future Savings | \$85,500 | 3% | Tax Expenses | \$185,679 8% |
| Pension Income | \$135,687 | 5% | Medical Expenses | \$318,932 14% |
| Guaranteed Income | \$678,895 | 26% | Essential Living Expenses | \$1,385,349 63% |
| | \$2,597,533 | 100% | | \$2,208,914 100% |
| Funded Ratio (Assets / Liabilities) | | 1.18 | ? | |

✗ Funded Ratio < 0.80 means you are "Underfunded" for retirement and must (1) save more, (2) work longer and/or (3) spend less.
 ? Funded Ratio between 0.80 and 1.20 means you are "Constrained" for retirement and must adjust cashflows and review assumptions.
 ✓ Funded Ratio > 1.20 means you are "Overfunded" for retirement and have reached critical mass to fund your desired retirement lifestyle.



Insanely Hopeful

(Risky but more upside)

This most common of American households uses traditional risky growth assets to build wealth, then depends on those same price fluctuating assets to fund future living expenses.



Share The Bounty

(Focusing on your legacy)

This household type builds wealth on the back of risky growth assets and shares the upside bounty, if any, on people and causes important to them subject to their level of household savings (fundedness).



Live Now Or Die

(And enjoying every minute)

When household savings go up, spend more and when savings go down, spend less subject to their level of savings (fundedness).



Aspiring Adult

(Saving for a secure future)

Generally younger households using their professional earning powers to save for a secure future.



Pay It Forward

(Answering to a higher calling)

These households focus spending on people and causes important to them subject to their level of savings (fundedness) driven primarily from their professional endeavors.



Aspiring Free Spirit

(Charting your own course)

Generally younger households using their professional earning powers to spend now on lifestyle expenses important to them.



Sleeps Like A Baby

(Safety first then fun)

These households seek secure funding of all essential living expenses first, then apply excess savings to lifestyle and legacy spending important to them.



Walks The Walk

(Making a difference)

Not only have these households secured long-term and relatively safe savings as well as an adequate levels of savings (fundedness), but also they have focused their spending on people and causes important to them.



Free To Choose

(Living Life On Your Terms)

Generally older couples who have achieved an adequate level of savings (fundedness), keep the bulk of their savings in safer income assets, and focus their spending on people and activities important to them.

