

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



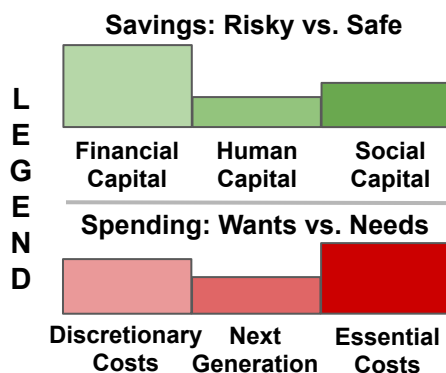
Strengths & Weaknesses

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

Risky
↓
Safe

Financial Capital
Human Capital
Social Capital

Current Financial Assets
Current Real Assets
Future Savings
Pension Income
Guaranteed Income

Lifestyle Expenses
Education & Legacy
Tax Expenses
Medical Expenses
Essential Living Exps.

Discretionary Costs
Next Generation
Essential Costs

Wants
↓
Needs

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.



Informed Household's Nine Funding Profile Types

Insanely Hopeful



Risky but More Upside

Share the Bounty



Focusing on Your Legacy

Live Now or Die



And Enjoying Every Minute

Aspiring Adult



Saving for a Secure Future

Pay It Forward



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Charting Your Own Course

Sleeps Like a Baby



Safety First Then Fun

Walks the Walk



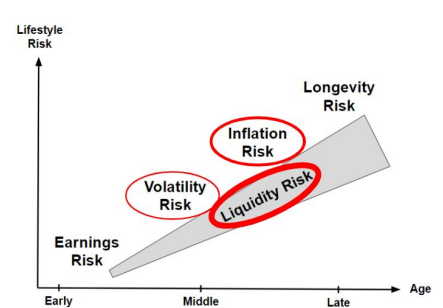
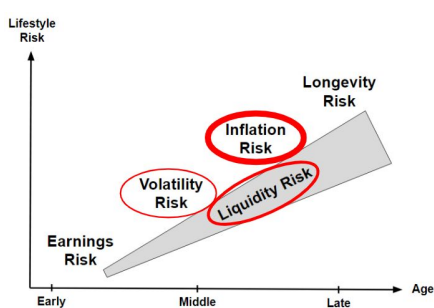
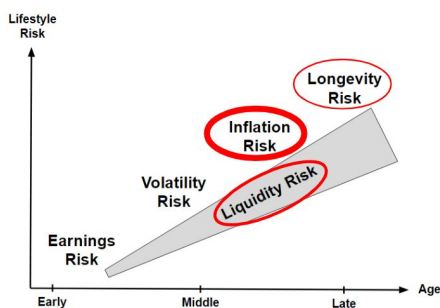
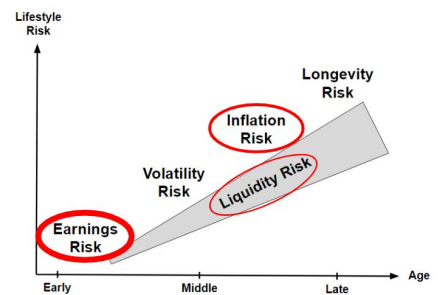
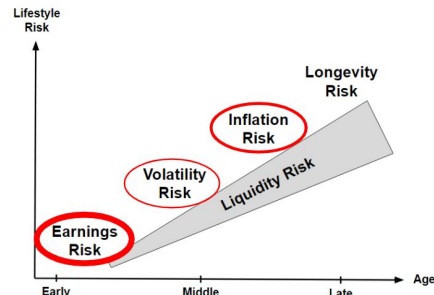
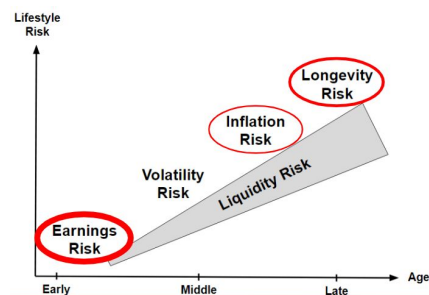
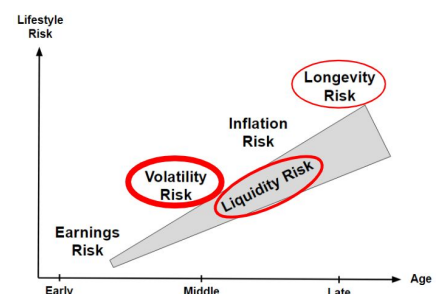
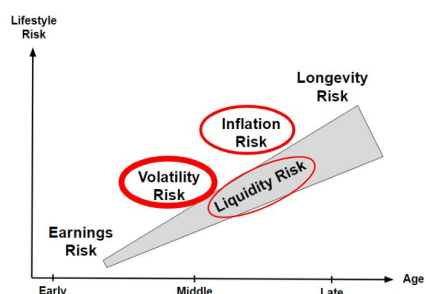
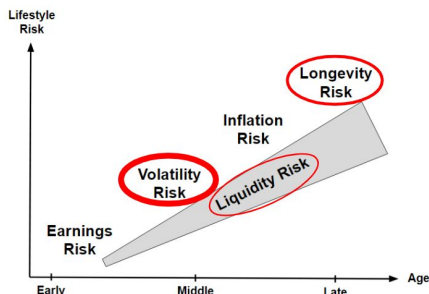
Making a Difference

Free to Choose

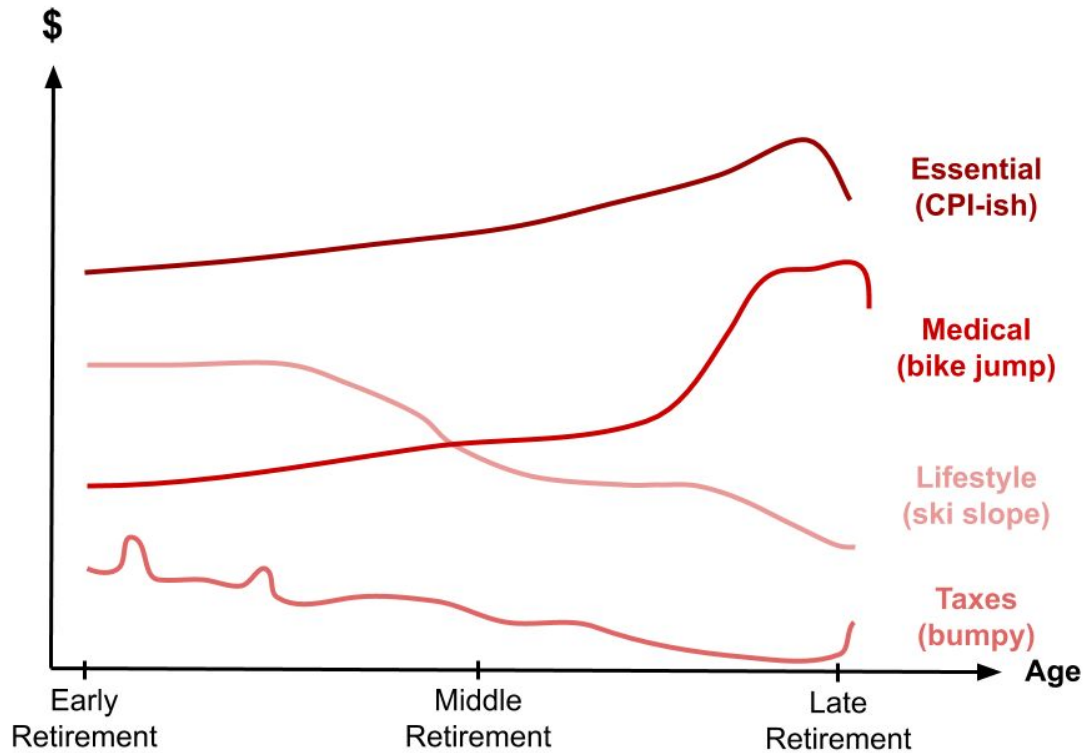


Living Life on Your Terms

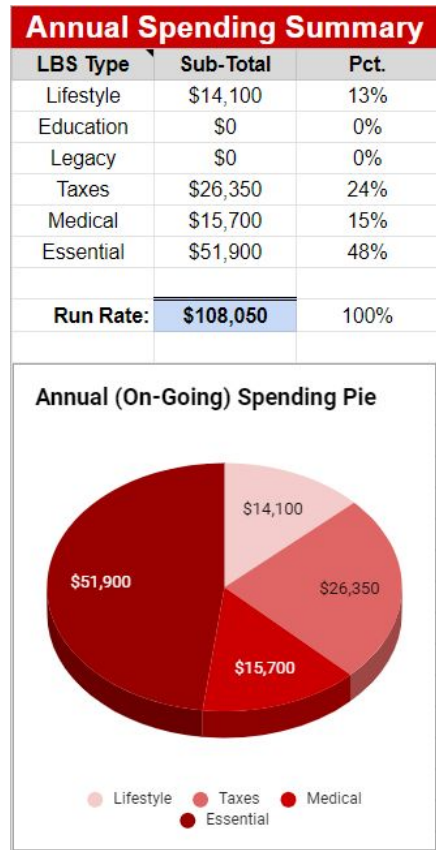
Informed Household's Nine Funding Profile Lifestyle Risk Priorities



Typical Household Living Expense Curves



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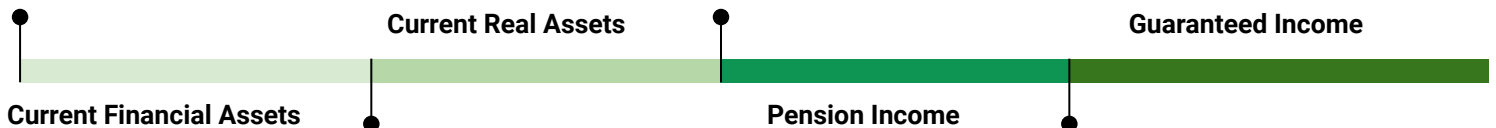
Documentation you need to determine your household's total household savings

1. Financial Statements

Get all your current bank and brokerage statements, then sum your most recent balances for a total value.

3. Pension/Annuity Statements

Grab any defined benefit pension and/or annuity contracts to determine how much income they will generate.



2. Real Asset Net Liquidation Value

Calculate equity value of home and other physical assets if available for retirement funding.

4. Social Security Statement(s)

Bring your SSA benefit statement(s) to estimate the future income payments or note your current benefits if retired.

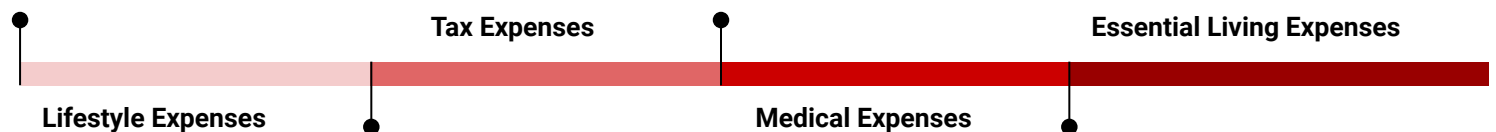
Documentation you need to determine your household's total future living expenses

5. Discretionary Living Expenses

Track your annual living expenses, then determine which are essential and which are discretionary.

7. Health Care Spending

Tally all your health care related annual spending including insurance premiums and OOP payments.



6. Tax Documents

Review your most recent tax return to determine your federal and state tax payments, including property tax.

8. Essential Living Expenses

Review your annual living expenses; the items not discretionary, tax or medical are your remaining essentials.