


















# Your Financial Assessment Summary


Dear John Smith,

As displayed on the Life Cycle diagram below, you are 7 to 17 years behind of where you should be based on your age. An important note: According to our calculations, you have an opportunity to **increase your wealth by \$2,700 per year**, which is **\$46,000 in 10 years!** We estimate you can achieve this increase by reducing investment expenses and/or minimizing taxes on your investments.

## Your Life Cycle diagram

Stage	Toddler	Childhood	Teenage Years	Building the Foundation	Early Accumulation	Rapid Accumulation	Financial Independence	Conservation	Distribution	Sunset
Transition Point	 Money is to eat	 Receives allowance	 Earn own money	 Become self-supporting	 Net worth more than annual income	 Investment earnings exceed savings	 Investment earnings = 50% or more of living costs	 Live off investment earnings + retirement pension	 Have more money than can spend in a life time	 Less than 12 months to live
Net Worth	n/a	n/a	n/a	Less than annual income	1 - 3x annual income	3 - 7x annual income	n/a	n/a	n/a	n/a
Investment Portfolio	n/a	n/a	n/a	n/a	n/a	n/a	7 - 10x annual living expenses	10 - 15x annual living expenses	More than 15x annual living expenses	n/a
Strategy	Concept: Don't eat money	Concepts: Accumulation, Convertibility, Relative value	Concepts: Budgeting, Earned income, Money makes money	Five fundamentals of fiscal fitness	Diversify into stocks and bonds	Focus risk and optimize tax efficiency	Start doing what really like to do, Start business, Semi-retire, etc., Supplement earnings with investment income	Consolidation, Lower risk investments	Start giving money away - kids, charities, etc.	Distribute assets, Reduce estate taxes, Viatical strategies
Typical Asset Allocation	n/a	n/a	n/a	75% Interest earning  25% Equities	50% Interest earning  50% Equities	40% Interest earning  60% Equities	50% Interest earning  50% Equities	60% Interest earning  40% Equities	75% Interest earning  25% Equities	n/a
Typical Age	0 - 5	6 - 12	13 - 19	20 - 29	30 - 39	40 - 54	55 - 69	70 - 84	85+	

 Your Financial Position is 1 stage behind your Age Position

 Your Age Position

If you'd like to take your financial planning "to the next level" and get additional details of what you can be doing to achieve financial success, we suggest you get your own [Personalized Financial Plan](#). This comprehensive document will be your roadmap along your financial journey and is the basis to our ongoing [Money Management](#) Service. [Order your Personalized Financial Plan](#) today for only **\$199!**

In addition to increasing your wealth by \$2,700 per year, your plan will provide you with important key financial benefits, including recommendations of:

- The most suitable financial risk tolerance for you
- A tailored asset allocation strategy (which takes into consideration your home)
- The recommended size of an "emergency fund" and where to keep it
- How to financially prepare for, and manage, your retirement
- Plus much, much more...

Before you get started you can [download an example](#) of a Personalized Financial Plan and see for yourself just how comprehensive it is.

[Get started](#) today with your own Personal Financial Plan for only \$199. If from any reason you are not satisfied with your Personal Financial Plan we will refund you fee, so you've got nothing to lose!

Financial Independence and Peace of Mind for You and Your Family.

Your Plan & Act Team