

# Financial Assessment

Dear John,

As displayed on the Life Cycle diagram below, you are where you should be based on your age.

An important note: You have an opportunity to **increase your wealth by \$4,000 per year**, which means **\$73,000 in 10 years!** We estimate you can gain these amounts by reducing investment expenses and/or leveraging regulations related to long term savings.

To avoid this unnecessary waste of your financial assets and build wealth faster, get a Personalized Financial Plan.

[Click here to order your Personalized Financial Plan for only \\$99!\\*](#)

\*If for any reason you are not satisfied with your Personal Financial Plan, we will refund your fee!

## 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	Diversity 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, Vatical 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 on target

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We recommend that you proceed with your financial planning and **get your Personalized Financial Plan for only \$99\***! In addition to increasing your wealth by \$4,000 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 including your home
- The size of your emergency funds and where to keep them
- How to save more money and accumulate additional wealth faster
- How to financially prepare and manage your retirement

**[Click here for an example of a Personalized Financial Plan.](#)**

Please contact us at **[info@peoplesfinancialadvisor.com](mailto:info@peoplesfinancialadvisor.com)** with any question, at any time.

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

Your PeoplesFinancialAdvisor team