

FINANCIAL LIFE CYCLE JOURNEYS

Journey Stage Transition Point Net Worth Key Strategy Allocation

<p>Voyages I Build your Foundation</p>	<p>becomes self supporting Typical Age: 20's</p>	<p>Less Than Annual Income</p>	<p>Five Fundamental of Fiscal Fitness</p>	
<p>Voyages II Early Accumulation</p>	<p>net worth more than annual income Typical Age: 30's</p>	<p>1 - 3x Annual Income</p>	<p>Asset Diversity and Balance</p>	
<p>Stepping Stones Rapid Accumulation</p>	<p>investment earnings exceed annual savings Typical Age: 40's & 50's</p>	<p>3 - 7x Annual Income</p>	<p>Focus on Risk and Optimize Tax Efficiency</p>	
<p>Bridges Financial Independence</p>	<p>supplement earned income with investment income Typical Age: 50's & 60's</p>	<p>7 - 10x Annual Living Expenses</p>	<p>Transition From "have to" To "want to"</p>	
<p>Harbors I Conservation</p>	<p>live off investments and retirement pensions Typical Age: 70's & 80's</p>	<p>10 - 15x Annual Living Expenses</p>	<p>Focus on Capital Preservation</p>	
<p>Harbors II Distribution</p>	<p>have more money than you can spend Typical Age: 80's+</p>	<p>More than 15x Living Expenses</p>	<p>Gifting Strategies</p>	