



BE FINANCIALLY FIT



For Your Today and Tomorrow

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GUARDIAN®

Working to Meet Today's Responsibilities

Paying the  and the  loans,

while preparing for tomorrow.

Saving to  and for a  or even  RETIREMENT



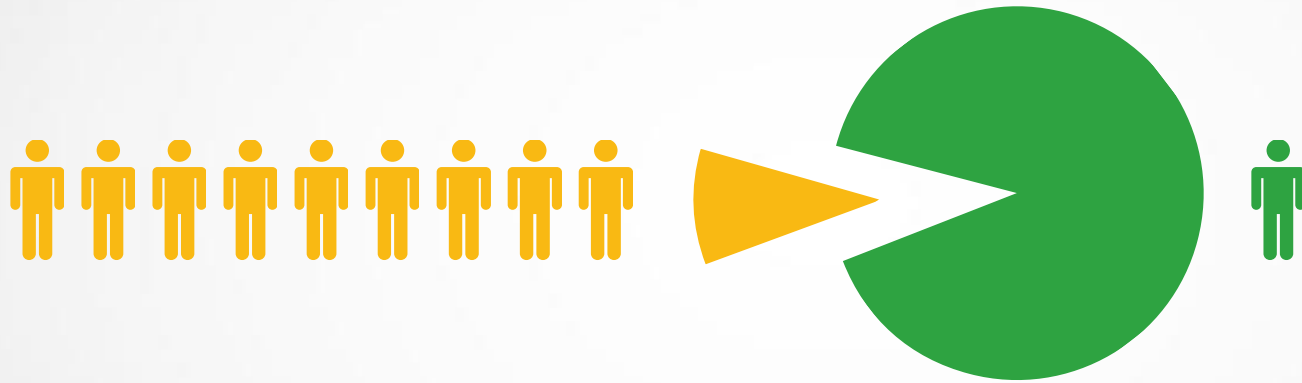
Find Real Balance...

...to protect against the unexpected
while helping to grow your wealth.

An Uncommon View...

...to challenge traditional thinking
and offer a refreshingly new approach
to financial decision making.

Today, **>90%** of the wealth in the country
is owned by **<10%** of the people



This smaller group thinks about money and wealth
building in an uncommon manner.

Learning their secrets may be the key to unlocking your
full financial potential.

Common Financial Myths

“My money only needs to **keep pace with inflation.**”

“I will be in a lower income **tax bracket** at retirement.”

“My 401(k) plan creates a **tax savings**, which can be spent or invested.”

“**Compounding interest** creates a financial miracle.”

“I won’t need **life insurance** when I retire.”

“A 15 year mortgage costs less than a **30 year mortgage.**”

“**Disinvesting** is the same as investing.”

“**Rate of return** on my assets is more important than regular savings habits.”

“To increase protection, my **cash flow will suffer.**”

Impact of Needs/Goal Planning

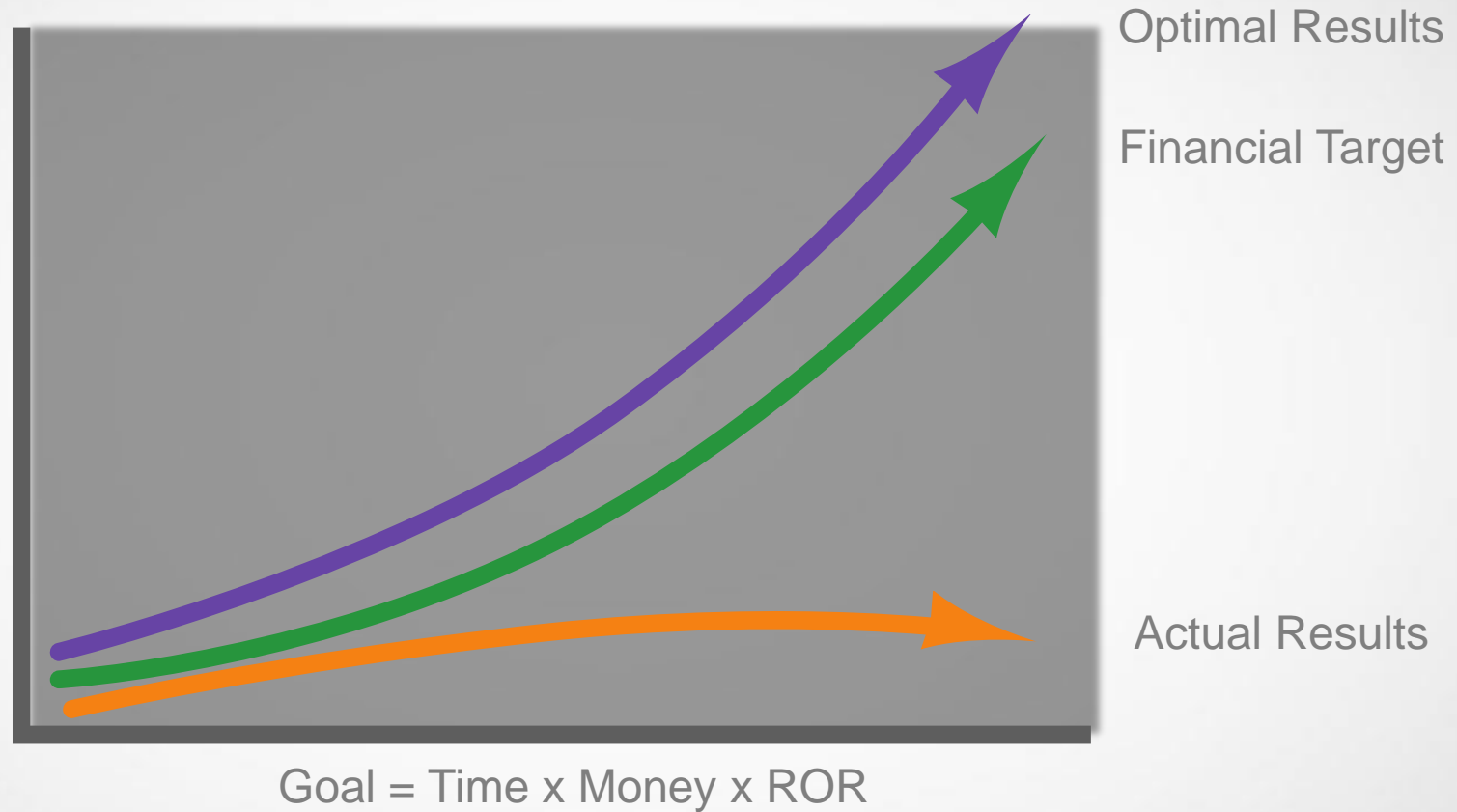


$$\text{Goal} = \text{Time} \times \text{Money} \times \text{ROR}$$

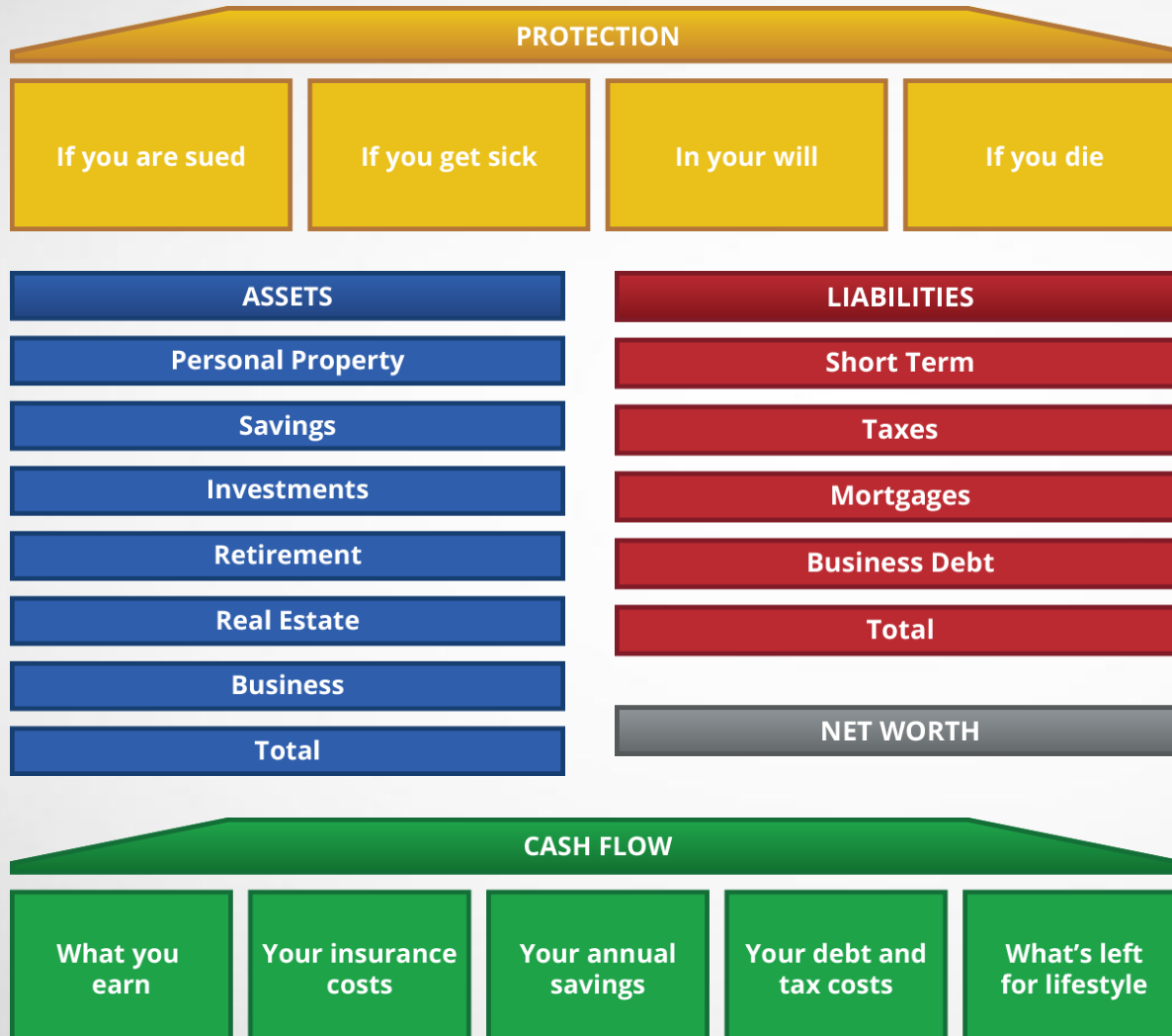
Problems

- Goal Incorrect
- Inefficient
- Requires Guesswork
- Promotes Risk
- Linear Math
- Minimum Protection
- No Financial Cushion
- Reviews & Update

Impact of Needs/Goal Planning



An Uncommon Perspective

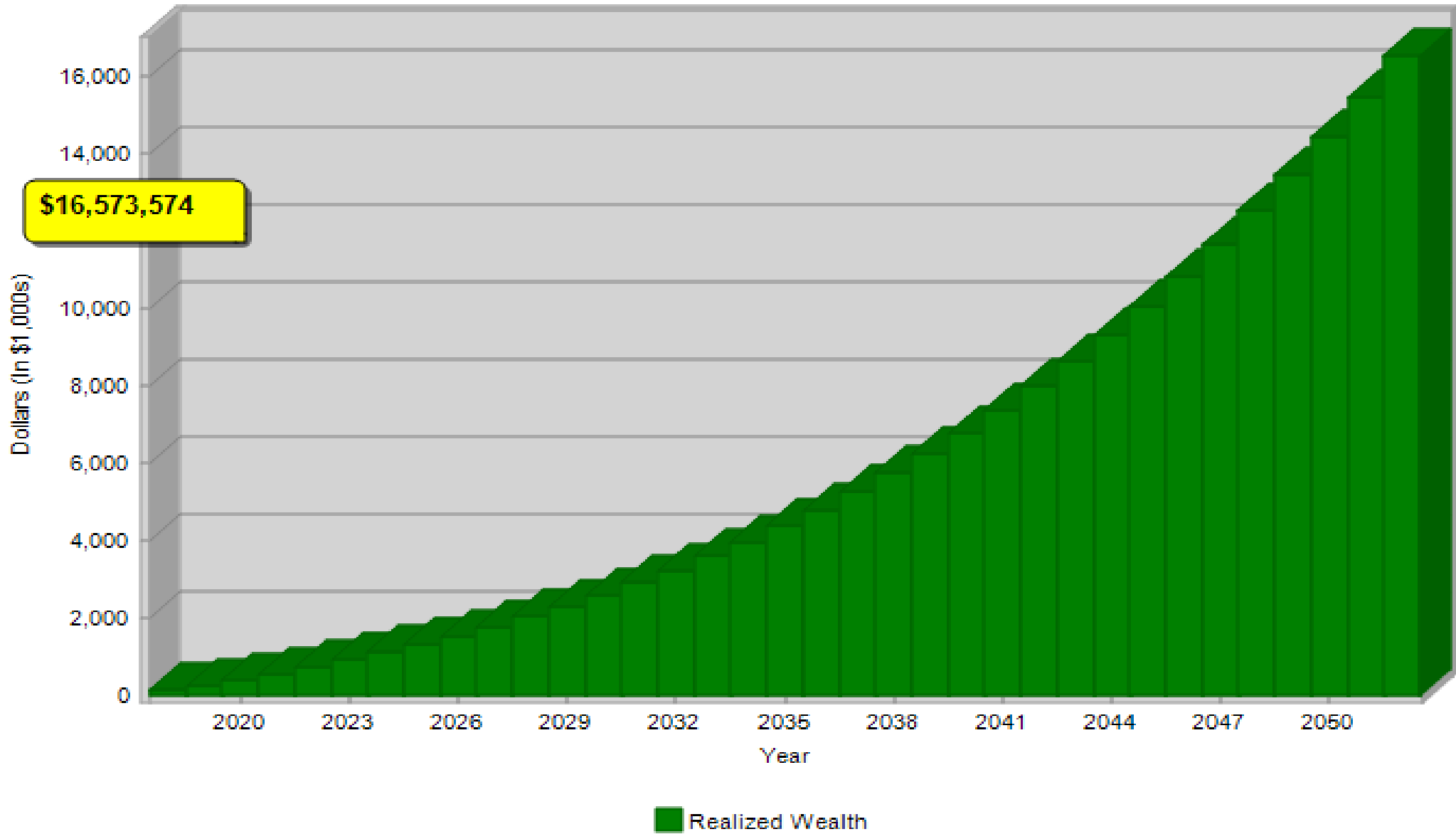


We start with your
BALANCE SHEET...

...And then add your
PROTECTION and
CASH FLOW decisions,
to create a
WIDE ANGLE VIEW
of your finances

The Real Goal:
To move toward,
and then maintain
an improved level of
FINANCIAL BALANCE

Wealth Building Potential



What do we protect



Which of these is your greatest asset?
Which of these is currently not protected?

Getting off the Starting Blocks

1
Aim to save approximately 15% to 20% of your gross income.

2
Set up direct deposits from your paycheck to a savings account.

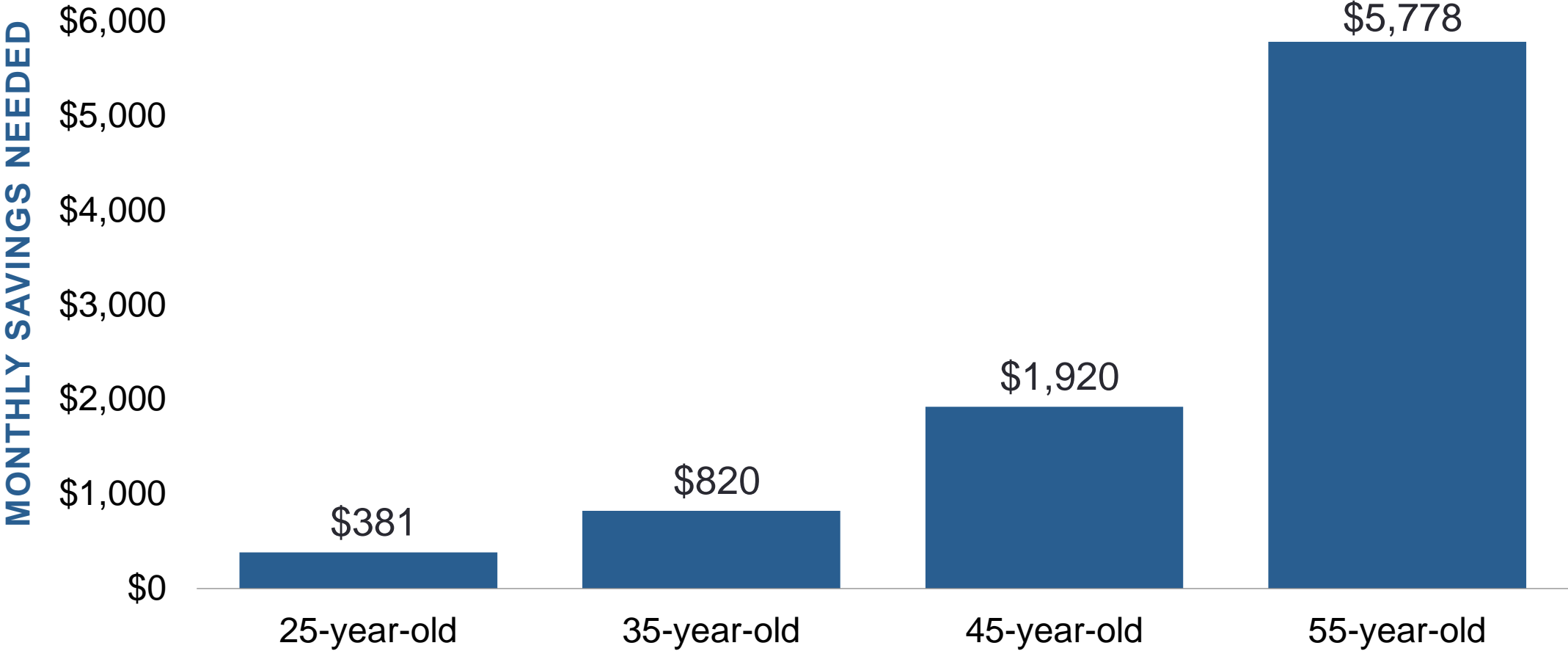
3
Build a one-year emergency fund.

4
Begin a tax deferred savings plan such as an IRA, 401(k), 403(b), etc.

5
If your employer offers a savings match – contribute enough to get the

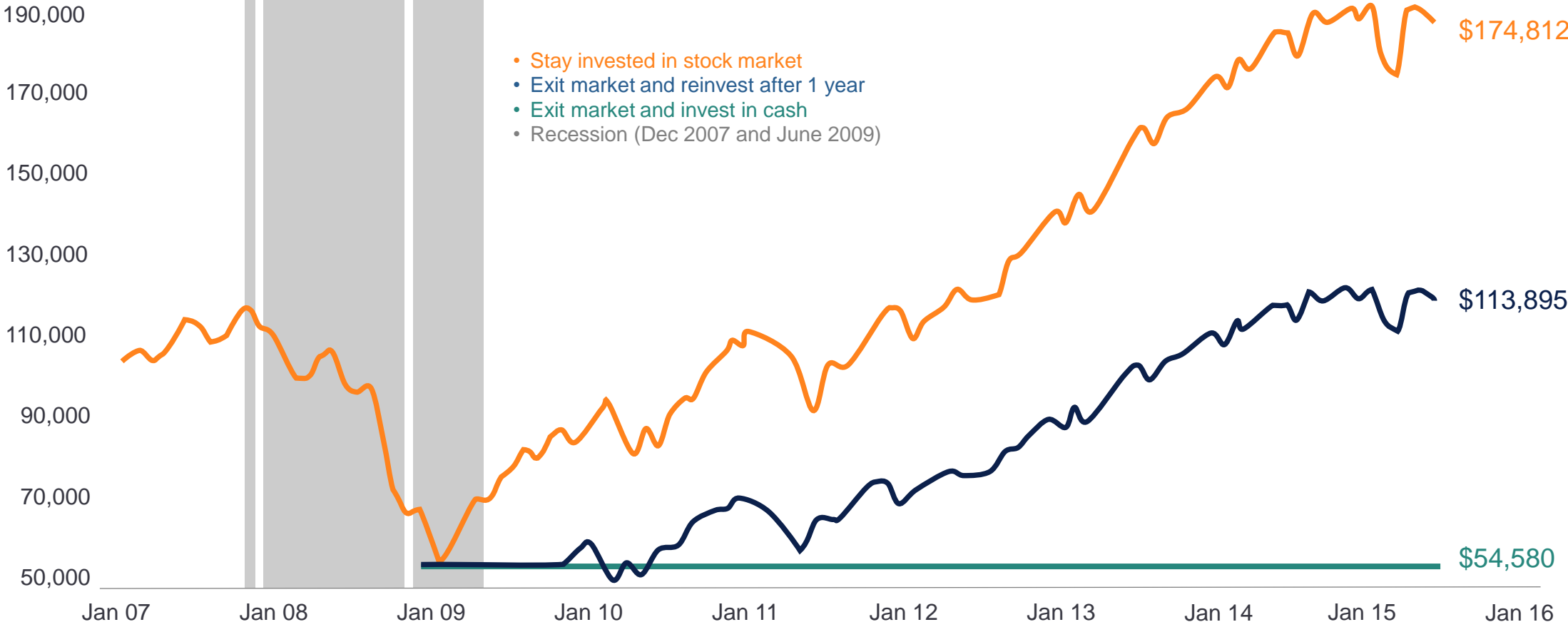
match

Getting Off the Starting Blocks



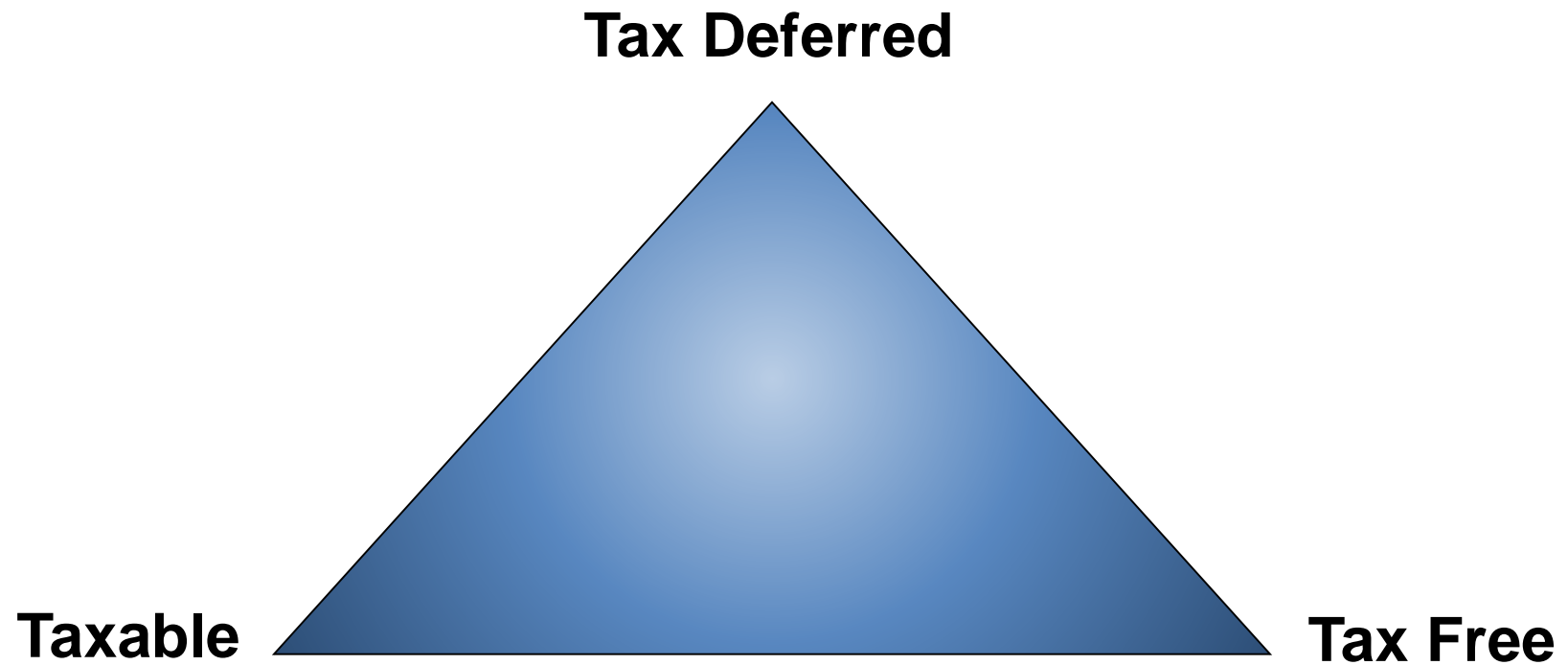
The image represents monthly savings necessary using a 7% hypothetical rate of return (compounded). This is for illustrative purposes only and not indicative of any investment. © Morningstar. All Rights Reserved.

Stay the Course!!



Past performance is no guarantee of future results. This is for illustrative purposes only and not indicative of any investment. An investment cannot be made directly in an index. © Morningstar. All Rights Reserved.

Tax Diversification



It's Graduation Day!!!

Cash	Debt
\$0	\$170,000
	Net Worth
	(\$170,000)

The Choice

A: Payback loan over 10 years at \$2,000 a month

B: Payback loan over 25 years at \$1,000 a month

The Choice

A: Payback loan over 10 years at \$2,000 a month
or

B: Payback loan over 25 years at \$1,00 a month

You can afford option A

...barely

10 years Later...

Person A	
Cash	Debt
\$0	\$0
Net Worth	
\$0	

Person B	
Cash	Debt
\$120,000	\$120,000
Net Worth	
\$0	

Who has more options?

Student Loan Repayment Options

- Basic Federal Repayment Plans
 - Standard – 10 year term – fixed monthly payment for 10 years.
 - Graduated -10 year term → payments start low and increase every 2 years.
 - Extended -25 year term → lower payments, but more interest.
- Private Student Loan repayment options
 - Sofi
 - Link Capital

Student Loan Repayment Options

- Income Driven Plans
 - Income based- 20/25 year term
 - Monthly Payment capped at 10%-15% of discretionary income
 - Qualification based on income and outstanding debt=
 - Income Contingent- 25 year term
 - Monthly payment capped at 20% of discretionary income
 - Pay as you Earn- 20 year term
 - Monthly payment capped at 10% of discretionary income
 - Qualification based on income and outstanding debt
 - Revised Pay as you Earn – term is 20-25 years
 - Monthly payment capped at 10% of discretionary income
 - Any borrower with eligible federal direct loan qualifies.



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financial strategies for life

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