



# Get Familiar with Elements.

**Sr**  
Savings Rate

**17%**

## Savings Rate

Savings rate indicates how much of your income is being put away for future expenses, emergencies, and retirement. Savings includes deposits made to savings accounts and investment accounts.

### Things to Consider

- Annual income
- Spending
- Age
- Retirement target date
- Upcoming purchases
- Future income

### Sr Calculation

Annual Savings  
**\$67,000**

Total Annual Income  
**\$395,200**

### Score Ranges

Atypically Low **< 5%**  
Low **5%–10%**  
Typical **10%–20%**  
High **20%–30%**  
Atypically High **> 30%**

**Br**  
Burn Rate

**32%**

## Burn Rate

Burn rate indicates how much of your income you spend, excluding debt payments. It helps you understand your spending patterns and retirement preparedness.

### Things to Consider

- Savings Rate
- Age
- Cost of living
- Family size
- Healthcare needs
- Annual income

### Br Calculation

Estimated Annual Spending\*  
**\$126,464**

Total Annual Income  
**\$395,200**

### Score Ranges

Atypically Low **< 20%**  
Low **20%–30%**  
Typical **30%–50%**  
High **50%–70%**  
Atypically High **> 70%**

\*Not including debt payments

**Dr**  
Debt Rate

**21%**

## Debt Rate

Debt rate estimates the percentage of your income that is going towards debt payments, including recurring extra debt payments.

### Dr Calculation

Annual Debt Payments

**\$82,992**

Total Annual Income

**\$395,200**

### Score Ranges

Atypically Low **< 5%**

Low **5%-15%**

Typical **15%-30%**

High **30%-45%**

Atypically High **> 45%**

### Things to Consider

- Savings Rate
- Debt tolerance
- Age
- Career

**Tr**  
Tax Rate

**31%**

## Tax Rate

Tax Rate helps you determine if your tax liability could be reduced with better tax planning.

### Tr Calculation

Total Annual Taxes

**\$122,523**

Total Annual Income

**\$395,200**

Because so many factors influence tax rate, we do not provide standardized score ranges.

**Lt**  
Liquid Term

**4.8**

## Liquid Term

Liquid Term indicates the number of years a client could live on their current liquid assets at their current lifestyle if neither changed.

### Lt Calculation

Total Liquid Assets

**\$570,240**

Estimated Annual Spending\*

**\$118,800**

### Score Ranges

Atypically Low **< 0.25**

Low **0.25-1.0**

Typical **1.0-5.0**

High **5.0-10.0**

Atypically High **> 10.0**

### Things to Consider

- Total liquid assets include all cash accounts and after tax investments
- Career stage
- Upcoming purchases
- Income variability
- Family size

**Qt**  
Qualified Term

**5.1**

## Qualified Term

Qualified term estimates the number of years you could live on the assets you have within qualified plans assuming withdrawals are for qualified purposes.

### Things to Consider

- Total qualified assets include retirement accounts, 529, HSA, and annuities.
- Age

### Qt Calculation

Total Retirement Accounts

**\$605,880**

Estimated Annual Spending

**\$118,800**

### Score Ranges

Age	< 35	35-45	45-55	55-65
Low	< 0.25	< 0.5	< 2.0	< 3.0
Typical	0.25-2.0	0.5-5.0	2.0-7.0	3.0-10.0
High	> 2.0	> 5.0	> 7.0	> 10.0

**Rt**  
Real Estate Term

**8.0**

## Real Estate Term

Real estate term indicates the number of years you could live on your current real estate equity.

### Things to Consider

- Age

### Rt Calculation

Total Real Estate Equity

**\$950,400**

Estimated Annual Spending

**\$118,800**

### Score Ranges

Age	< 35	35-45	45-55	55-65
Low	< 0.25	< 0.5	< 2.0	< 3.0
Typical	0.25-2.0	0.5-5.0	2.0-7.0	3.0-10.0
High	> 2.0	> 5.0	> 7.0	> 10.0

**Bt**  
Business Term

**3.5**

## Business Term

Business term indicates the number of years a client could live on their current business equity.

### Things to Consider

- Lifestyle growth
- Business stage

### Bt Calculation

Total Business Equity

**\$415,800**

Estimated Annual Spending

**\$118,800**

### Score Ranges

Age	< 35	35-45	45-55	55-65
Low	< 0.25	< 0.5	< 2.0	< 3.0
Typical	0.25-2.0	0.5-5.0	2.0-7.0	3.0-10.0
High	> 2.0	> 5.0	> 7.0	> 10.0

**Tt**  
Total Term

**21.4**

## Total Term

Total term estimates the number of years a client could live on their current assets at their current lifestyle if neither changed.

### Things to Consider

- Future income
- Age
- Target retirement date

### Tt Calculation

Current Net Worth  
**\$2,542,320**

Estimated Annual Spending  
**\$118,800**

### Score Ranges

Age	< 35	35-45	45-55	55-65
Low	< <b>0.25</b>	< <b>5.0</b>	< <b>15</b>	< <b>25.0</b>
Typical	<b>0.25-5.0</b>	<b>5.0-15.0</b>	<b>15.0-25.0</b>	<b>25.0-35.0</b>
High	> <b>5.0</b>	> <b>15.0</b>	> <b>25.0</b>	> <b>35.0</b>

**Er**  
Equity Rate

**84%**

## Equity Rate

Equity Rate indicates the percentage of a client's total investable assets (including personal cash and investment accounts) that is allocated toward equity investments

### Things to Consider

- Age
- Risk capacity
- Goal
- Liquidity

### Er Calculation

Total Equity Mix  
**\$370,300**

Total Investable Assets  
**\$440,800**

### Score Ranges

Age	< 35	35-45	45-55	55-65
Low	< <b>75%</b>	< <b>65%</b>	< <b>55%</b>	< <b>45%</b>
Typical	<b>75%-90%</b>	<b>65%-75%</b>	<b>55%-65%</b>	<b>45%-55%</b>
High	> <b>90%</b>	> <b>75%</b>	> <b>65%</b>	> <b>55%</b>

**Ir**  
Insurance Rate

**17%**

## Insurance Rate

Insurance Rate measures how much insurance you have compared to how much you might need based on factors like spending, income, and net worth.

### Ir Calculation Factors

Insurance Rate is an average of all insurance coverages, like the examples below.

Jim's Life Insurance Coverage

**41%**

Jen's Life Insurance Coverage

**10%**

Jim's Disability Coverage

**40%**

Jen's Disability Coverage

**0%**

Total Liability Coverage

**44%**

### Score Ranges

Atypically Low **< 20%**

Low **20%–40%**

Typical **40%–80%**

High **80%–90%**

Atypically High **> 90%**

