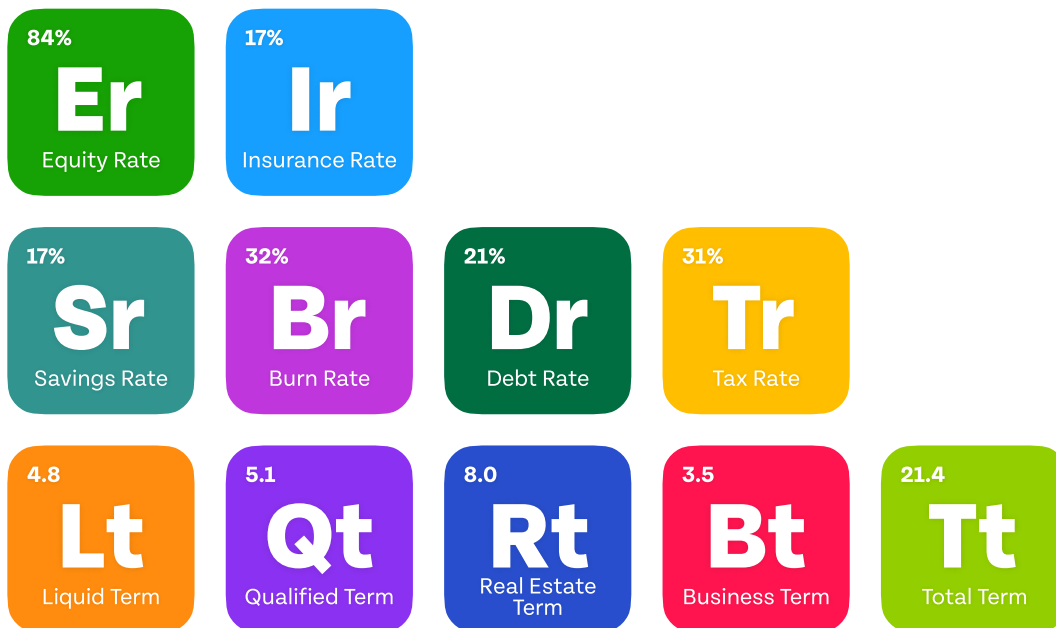




Get Familiar with Elements.

Use a standard set of vital signs to quickly show your clients' their entire financial picture at a glance.



- Are you taking the right amount of risk?
- Are you using your income wisely?
- Do you have the right mix of assets?
- How much wealth do you need to make work optional?

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.

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%**

Things to Consider

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

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.

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%**

Things to Consider

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

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

*Not including debt payments

Tr
Tax Rate

Tax Rate

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

31%

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

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.

4.8

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

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.

5.1

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

Things to Consider

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

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	< 0.25	< 5.0	< 15	< 25.0
Typical	0.25-5.0	5.0-15.0	15.0-25.0	25.0-35.0
High	> 5.0	> 15.0	> 25.0	> 35.0

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	< 75%	< 65%	< 55%	< 45%
Typical	75%-90%	65%-75%	55%-65%	45%-55%
High	> 90%	> 75%	> 65%	> 55%

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%

