

The Middle Class

Problems

- ◆ Debt is at an all-time high.
- ◆ Most people are living paycheck to paycheck.
- ◆ Foreclosures and bankruptcies are at record levels.
- ◆ Approximately 90% of people over age 65 are retiring at or below the poverty level today.

Our Goal is for our clients to become completely debt-free and financially independent by their desired retirement age.

Goals & Objectives

Investing

Retirement

- ◆ Objective: Save enough for a secure and comfortable retirement.
- ◆ You are currently saving 1% of your total earned income. Your current retirement savings should provide your projected income need during retirement for:
8 years assuming a 12.00% rate of return before retirement and 7% during retirement.

Education

- ◆ Objective: Plan now for your children's future education expenses.
- ◆ Your current college fund savings plan falls short of your objective.

Debt Management

Debt Elimination

- ◆ Objective: Establish a game plan to become debt-free as soon as possible.
- ◆ If you add no additional debt and continue your current payment plan you should be debt-free in the year 2034.

Protection

Income Protection

- ◆ Objective: Provide immediate cash needs and long-term income protection in the event of an untimely death.
 - ◆ In the event of an untimely death, your current protection would fall short of your stated needs.
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