

The Living Balance Sheet[®]

A unique financial decision-making approach



The Living
Balance Sheet[®]

Your Future. Our Process.



Whatever dreams you have for your financial future, it takes the right strategy to make it happen. You need a proven process that respects your current life and lifestyle — and one that puts you on a solid path to achieving all that is important to you.

Today, we introduce you to that powerful process. During our time together, you may hear financial concepts and strategies that are new, yet simple to understand. We've taken the best of what works and folded it into a logical, four-step roadmap designed to help create better financial outcomes that last a lifetime.

So let's get started! Together we will establish an understanding, define your goals, and begin to implement a strategy that will move you closer to the financial life you want.

Our Plan for Today



Our Philosophy

About Us.

You will learn about us, our philosophy, our involvement in the community, and our commitment to improving the lives of those we serve. Our knowledge and experience are supported by a unique strategy and organizational tool called The Living Balance Sheet[®].¹



Your Goals

About You.

We want to know everything that is important to you. Where are you today, financially? What does your vision of the future look like? What are your personal priorities? Which financial threats concern you most? Your goals are critical to building a clear-cut financial strategy that serves you best.



Key Data

Current Information.

By collecting some initial financial data, we can begin to get a full picture of your current state and identify the strategies needed to move you forward. You'll see your financial life differently; empowering you to make the most of your assets and cash flow.



Next Steps

Working Together.

We'll review next steps, making sure you know and understand each phase of our work together. Supported by our experience and the resources of The Living Balance Sheet[®], you'll approach your financial future with stability, confidence, and clarity.

Our Philosophy

Many people feel overwhelmed by multiple competing financial concerns, opinions, and products. That can lead to stress and uncertainty — and poor decisions with their money.



Instead, it's important to first organize financial priorities and understand the proper order for addressing your specific situation. Take care of today, establish a good foundation to respond to life events, and then build on that solid framework to prepare for the time ahead.

The Pitfalls of Traditional Strategies

Traditional financial thinking often targets a narrow area of focus, leaving other critical areas completely unaddressed. This can lead people to take inappropriate levels of risk and leave them financially vulnerable and unprepared for their future.

Potential Results:

- Insufficient income and asset protection
- Low annual savings
- Lack of liquid assets
- Poor debt management

Disorganization

Rate of Return over Savings Rate

Lack of Prioritization

Guessing the "Need"

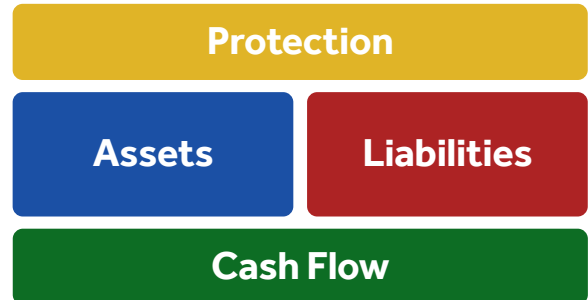
Organization

Using **The Living Balance Sheet®**, our process helps clients get organized in a way they may have never experienced before.

Imagine being able to see everything about your money — on a single page. This “wide angle view” puts you in control so you can be more powerful with your finances.

It’s important to understand all the pieces of your financial picture and how they work together.

The Living Balance Sheet®



Protection

Both your Balance Sheet and Cash Flow must be protected, as they are critical to driving your current and future lifestyle.

Protection includes covering your life, your income, your legacy, and your vulnerability to lawsuits.

Assets

Liabilities

These domains reflect all your prior money decisions and result in an overall Net Worth.

Your Net Worth must be healthy, as it takes over whenever income stops.

Cash Flow

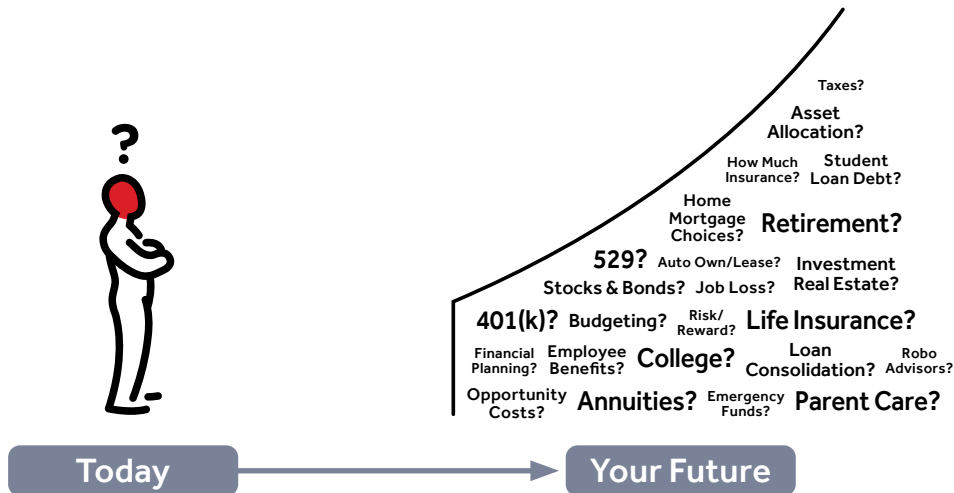
Cash Flow is the foundation of your financial world and is often the greatest source of worry.

There are four reasons why Cash Flow stops:

- Death
- Job Loss
- Disability
- Retirement

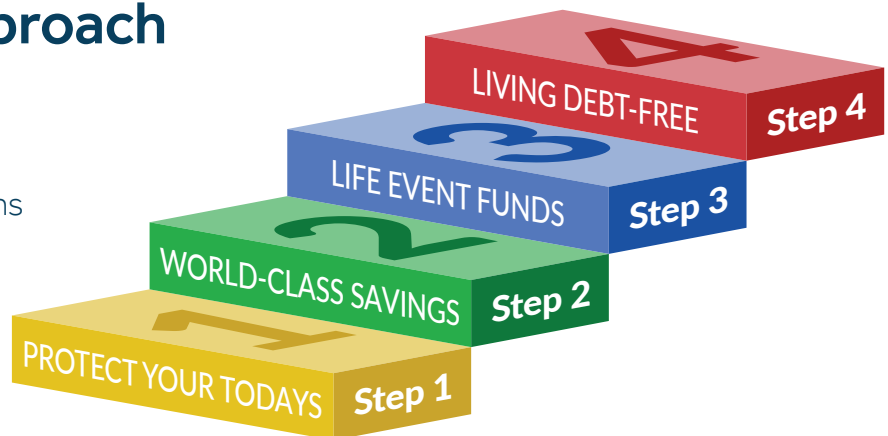
How Do You Manage the Reality?

It's possible to minimize financial ups and downs and start creating a greater sense of balance.

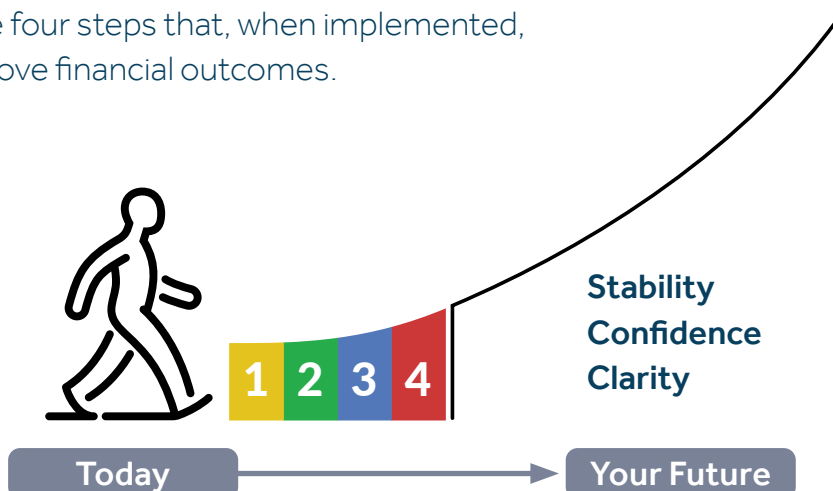


Our Four-Step Approach

We teach a fundamental strategy to organizing financial priorities and understanding which decisions need to come first.



These are the four steps that, when implemented, can help improve financial outcomes.



Key Aspects of The Living Balance Sheet® Client Experience

Reports: Review critical areas of your financial picture and chart your progress.

Vault: Store digital files including important documents, cherished photos, and audio files.



The Living Balance Sheet®

Paul and Sally J.

My LBS

Accounts ▾

Profile

Reports ▾

Vault

Tools ▾

Learn

MY LIVING BALANCE SHEET®

Accounts: Create connections to financial institutions to bring daily values into your Living Balance Sheet.²

PROTECTION	
If you are sued \$1,000,00	If you get sick D-\$4K / H-\$0

Assets: Assess your current asset positioning to help lower costs and increase return.

ASSETS	
Personal Property	\$71,000
Savings	\$41,500
Investments	\$150,000
Retirement	\$200,000
Real Estate	\$775,000
Business	\$100,000
Total	\$1,337,500

Cash Flow: Track and manage the flow of money through your life and lifestyle.

CASH FLOW		
Earnings \$339,000	Protection Costs \$8,320	Asset Expenses \$24,000

Learn: Get educational tips and background information on financial topics.

Alerts: Keep watch over your finances and set reminders.

Account Sharing | password | logoff | help

Alerts

Retirement

Quick Facts Full Profile

Introduce LBS

MY LBS HELP

PROTECTION

In your will Wills-N,N / Trusts-N	If you die C-\$750K / S-\$250K
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Protection: Be prepared for the impact of an unexpected life event.

LIABILITIES

Short Term	\$0
Taxes	\$63,000
Mortgages	\$310,000
Business Debt	\$0
Total	\$373,000

Liabilities: Examine the impact of debt and taxes.³

NET WORTH

\$964,500

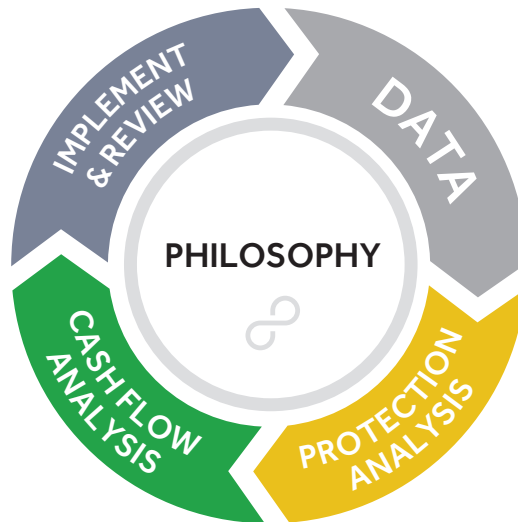
CASH FLOW

Building \$0	Debts & Tax Costs \$123,300	Left for Lifestyle \$183,380
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Our Process: Systematic, Logical, and Comprehensive

Our Process

1. Philosophy
2. Data Gathering
3. Protection Analysis
4. Cash Flow Analysis
5. Implement and Review



Your Goals

By identifying and documenting your goals, it creates a meaningful purpose for our work together. Having goals is important, however, keep in mind:

Goals \neq Numbers

Numbers \neq Goals

Fast Forward to Three Years From Today ...



What would you want to have accomplished or made progress toward by then?

Key Data (Quick Facts)

By collecting basic financial data, your current financial picture will begin to take shape. It's a starting point from which we can identify areas of strength and opportunities.

Client 1 Name (First/Last): _____ Date of Birth/Age: _____ / _____

Client 2 Name (First/Last): _____ Date of Birth/Age: _____ / _____

Client 1 E-mail: _____ Client 2 E-mail: _____

Total Maximum Health Coverage: _____
 Total Monthly Disability Income Client 1: _____
 Total Monthly Disability Income Client 2: _____

Death Benefit Client 1: _____
 Death Benefit Client 2: _____

PROTECTION

Property and Casualty Insurance	Health and Disability Insurance	Legal Documents	Life Insurance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

ASSETS

Personal Property	<input type="text"/>
Savings	<input type="text"/>
Investments	<input type="text"/>
Retirement	<input type="text"/>
Real Estate	<input type="text"/>
Business	<input type="text"/>
Total	<input type="text"/>

LIABILITIES

Short Term	<input type="text"/>
Taxes	<input type="text"/>
Mortgages	<input type="text"/>
Business Debt	<input type="text"/>
Total	<input type="text"/>

NET WORTH

CASH FLOW

Gross Income	Protection	Assets	Liabilities	Net Income
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Gross Income Client 1: _____
 Gross Income Client 2: _____

Income Tax: _____
 Short Term: _____
 Mortgages: _____
 Business Debt: _____



Next Steps

What can you expect from our work together?



We commit to:

- Work with your current assets and cash flows without asking you to change your lifestyle.
- Maintain strict security, privacy, and confidentiality at all times.
- Seek to keep or reduce your current level of risk.
- Track your financial progress using our proprietary financial tools.
- Provide collaboration and support at any time.
- Help build protection from loss into your strategy.
- Make your goals our priority and help you achieve them.
- Respect your contacts and references.

We ask that you:

- Be intentional as you work with us to build your financial strategy.
- Understand how we are compensated. Should you choose to do so, you can use our firm to implement any financial products that are appropriate to your overall strategy.
- If you benefit from the process, build your impact network by introducing us to the people you care about and who can also benefit from the work we do.



Contact us today to see all of the ways LBS helps you take care of today, build a foundation for life events to come, and design a solid framework for tomorrow.

¹ The Living Balance Sheet® and The Living Balance Sheet® Logo are registered service marks of The Guardian Life Insurance Company of America (Guardian), New York, NY. © Copyright 2005-2020 Guardian.

² The Living Balance Sheet® displays the financial holdings identified by the client based upon information and valuations provided directly by the client or by electronic feeds from the client's financial institutions. Valuations provided by electronic feeds reflect the most current information provided by the financial institution as of the date and time noted, but can reflect valuations from an earlier date and time.

³ Guardian, its subsidiaries, agents, and employees do not provide tax, legal, or accounting advice. Consult your tax, legal, or accounting professional regarding your individual situation.