

Wealth Building Cornerstones – Personalized Savings Allocation

Name: _____ Date: _____

Allocation: _____

Assumed Tax Rate = ____%

<u>ANNUAL SAVINGS</u>	
Total Annual Pre-Tax Savings =	
Total Annual After-Tax Savings =	

<u>Liquid Assets</u>		
Total Liquid Asset Annual Savings = After-Tax = ____/yr		
Account	Personal Annual Savings	Current Balance

- Checking Accounts
 - Savings Accounts
 - Money Markets

(Short Term)



Emergencies,
Opportunities,
Security, etc.

<u>Retirement Assets</u>			
Total Retirement Asset Annual Savings = Pre-Tax = ____/yr After-Tax = ____/yr			
Account	Personal Annual Savings	Employer or Other Savings	Current Balance

- 401k/IRA/403b's - Mutual Funds/Stocks/Bonds
 - CD's/Fixed Annuities - Indexed/Variable Annuities
 - Etc.

(Long Term)

<u>Whole Life Assets</u>			
Total Whole Life Asset Annual Savings = After-Tax = ____/yr			
Account	Personal Annual Savings	Current Death Benefit	Current Cash Value

- Whole Life Policies

(Long Term)



Work towards building proper
balance/relationship to
maximize retirement income.