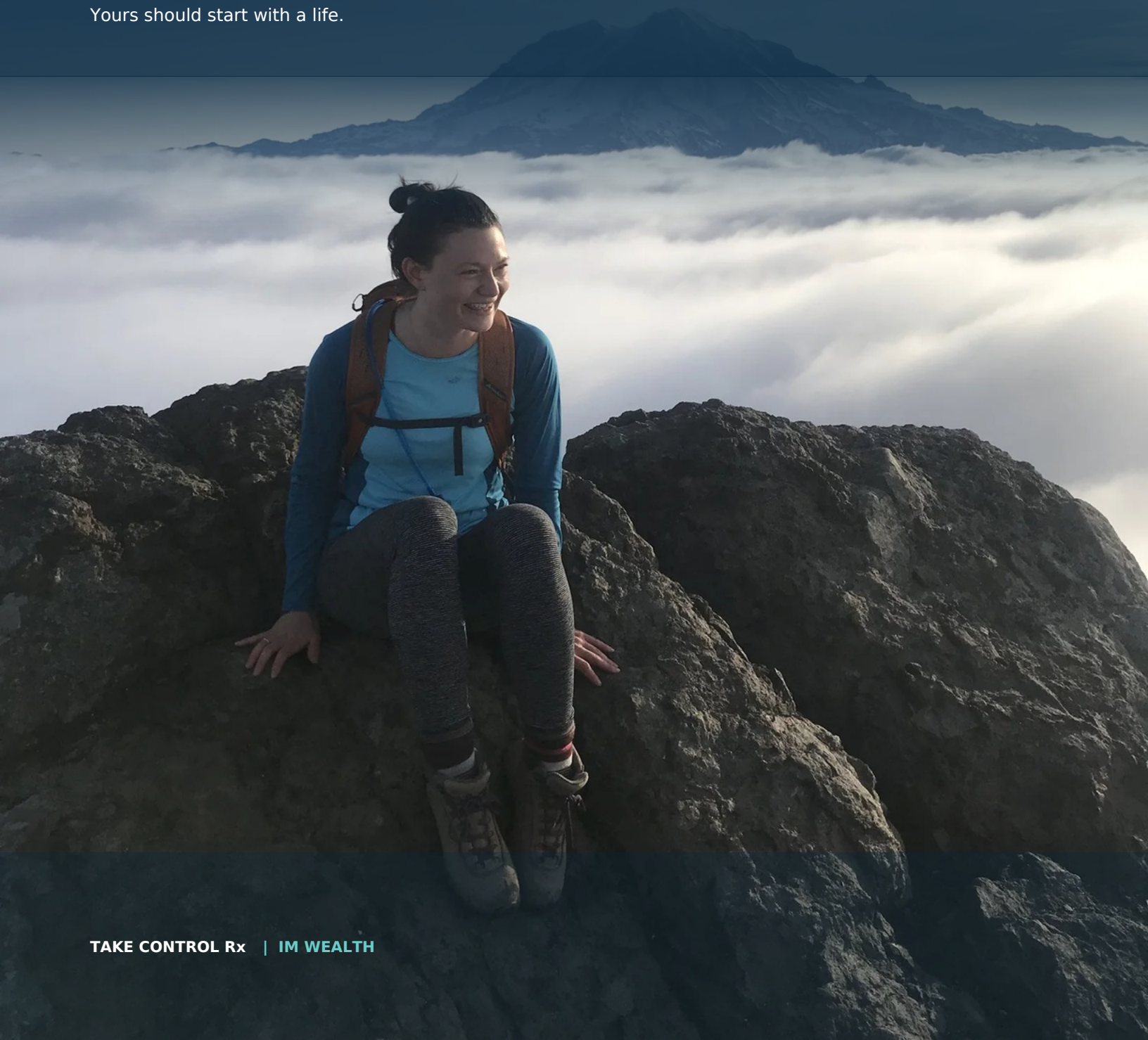


YOUR FINANCIAL HEALTHSPAN

Define what your money needs to make possible—now and later.

Most financial goals start with a number.
Yours should start with a life.



**Your financial plan shouldn't
only fund the end of your life.
It should fund
the life in between.**



Medicine distinguishes between lifespan and healthspan.

LIFESPAN

How long you live.

HEALTHSPAN

How well you live during those years.

Your financial life deserves a similar distinction.

The goal isn't simply to accumulate enough money to last. It's to define what you want your money to make possible throughout your life—the experiences, choices, flexibility, security, relationships, and freedom that make your version of a Life Well Lived possible.

**Most financial goals start with a number.
Yours should start with a life.**

Let's give that life financial coordinates.

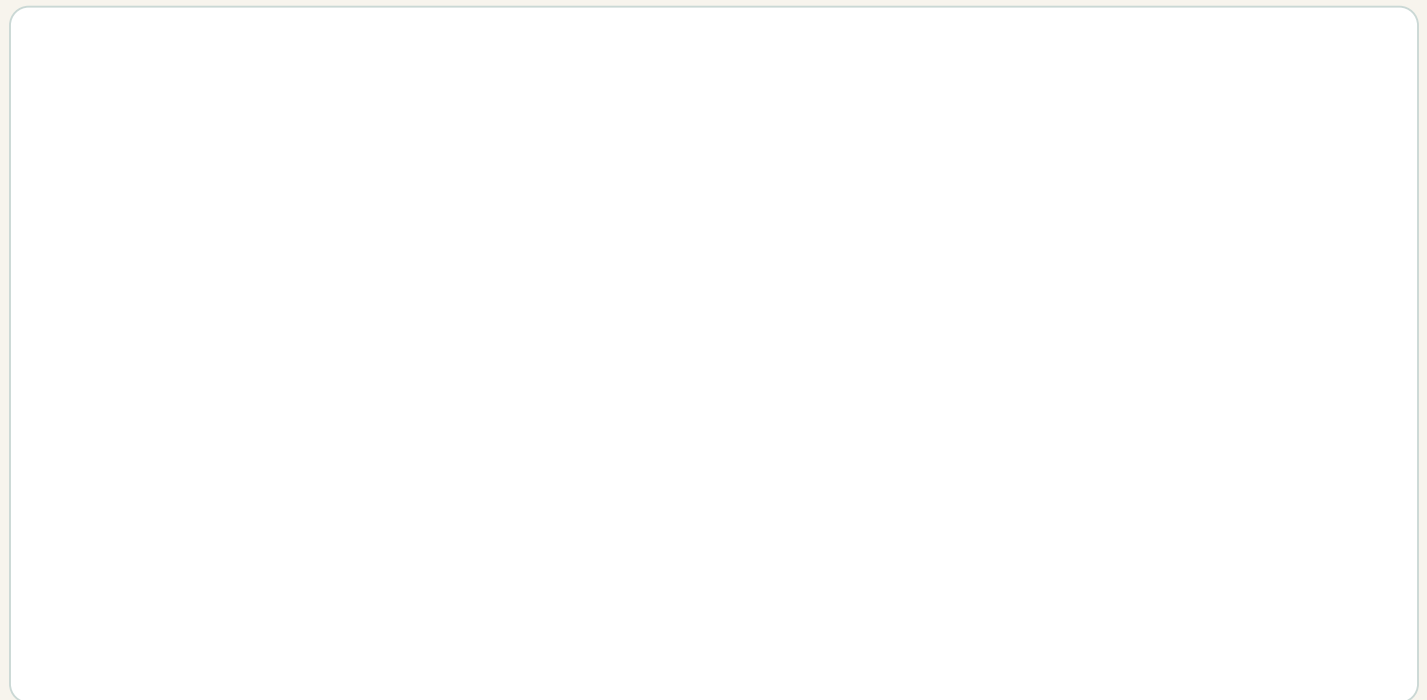
02 — GET IT ALL OUT

What do you want your money to make possible?

Don't worry about prioritizing yet. Don't calculate anything. Don't ask whether you 'should' want it. Think about now and later.

- Financial independence
- Working less
- Paying off student loans
- Family travel
- Children's education
- Buying or upgrading a home
- A second home
- Helping family
- More time with spouse or children
- Health and wellness
- Help at home
- Career flexibility
- Starting a business
- Hobbies or experiences
- Legacy or charitable giving
- Retirement

BRAINSTORM



A financial goal isn't simply something you want to buy. It's something you want your money to make possible.

YOUR BIG 3

You can have more than three financial goals.
You just can't have fifteen financial priorities.

If you could meaningfully move only three financial goals forward, which three would have the greatest impact on the Life Well Lived you're trying to build?

01

GOAL

02

GOAL

03

GOAL

Your Big 3 can include exciting lifestyle goals and less exciting infrastructure goals.
There is no requirement that all three be “fun.”

Examples: Eliminate \$180,000 of student loans • Create enough independence to reduce clinical work • Spend \$20,000 annually on family travel while the kids are young

04 — GIVE IT COORDINATES

GOAL 01

1. IS IT OURS?

What do we actually want?
Did we choose this because it supports the life we want—or because we think successful physicians are supposed to want it?

OUR GOAL IS

2. WHAT DOES IT MAKE POSSIBLE?

Don't stop at the financial milestone.
What changes about your actual life if you accomplish this?

Not simply “\$5 million invested,” but “enough independence to reduce clinical work to three days per week.”

THIS MATTERS BECAUSE IT ALLOWS US TO

3. WHAT ARE THE COORDINATES?

HOW MUCH?

in today's dollars

BY WHEN OR BY WHAT AGE?

OUR GOAL

We want to

because it will allow us to

We estimate it requires \$

by

04 — GIVE IT COORDINATES

GOAL 02

1. IS IT OURS?

What do we actually want?
Did we choose this because it supports the life we want—or because we think successful physicians are supposed to want it?

OUR GOAL IS

2. WHAT DOES IT MAKE POSSIBLE?

Don't stop at the financial milestone.
What changes about your actual life if you accomplish this?

Not simply "\$5 million invested," but "enough independence to reduce clinical work to three days per week."

THIS MATTERS BECAUSE IT ALLOWS US TO

3. WHAT ARE THE COORDINATES?

HOW MUCH?

in today's dollars

BY WHEN OR BY WHAT AGE?

OUR GOAL

We want to

because it will allow us to

We estimate it requires \$

by

04 — GIVE IT COORDINATES

GOAL 03

1. IS IT OURS?

What do we actually want?
Did we choose this because it supports the life we want—or because we think successful physicians are supposed to want it?

OUR GOAL IS

2. WHAT DOES IT MAKE POSSIBLE?

Don't stop at the financial milestone.
What changes about your actual life if you accomplish this?

Not simply “\$5 million invested,” but “enough independence to reduce clinical work to three days per week.”

THIS MATTERS BECAUSE IT ALLOWS US TO

3. WHAT ARE THE COORDINATES?

HOW MUCH?

in today's dollars

BY WHEN OR BY WHAT AGE?

OUR GOAL

We want to

because it will allow us to

We estimate it requires \$

by

Financial goals do not all belong at retirement.
Place your Big 3 along the life you are building.

Financial goals do not all belong at retirement.
Place your Big 3 along the life you are building.



NOW **5 YEARS** **10 YEARS** **20+ YEARS** **LATER**

Place Goal 01, 02 and 03 in the time zone where each belongs.

Place Goal 01, 02 and 03 in the time zone where each belongs.

Your future needs a plan. Your present needs permission.

The philosophy isn't to spend everything now. It isn't to save everything for later. The philosophy is to intentionally fund both.

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06 — SUMMARIZE

YOUR COORDINATES

Bring your Big 3 into one clear view.

GOAL	WHAT IT MAKES POSSIBLE	TODAY'S \$	BY WHEN?

These are your coordinates.
Not your prescription.

You now know where you're trying to go. You do not need to figure out the savings calculation yet. That's next.

In the next Take Control Rx exercise, The Savings Prescription, you'll begin answering:

What does this future require from us today?

KNOW WHAT ENOUGH REQUIRES.

When you haven't defined what your future requires, it's difficult to know whether you're on track.

- Are we saving enough?
- Are we ahead?
- Are we behind?
- Can I work less?
- Can we take the trip?
- Should we be spending this?

Defining meaningful financial goals gives your plan something to solve.

And once you know what the future requires—and know you're funding it—the money that's truly free can start to feel different.

It can feel like permission.

The number isn't the dream.
The number funds the dream.