

YOUR SAVINGS PRESCRIPTION

Turn your Top 3 goals into a monthly plan
for funding the future you want.

Dreams become coordinates.
Coordinates become a prescription.



01 - THE IDEA

Your goals determine how much you save.

Generic rules begin with a percentage. A personalized Savings Prescription begins with the life you chose - then works backward from what that life requires.

GENERIC SAVINGS RULE

Save 20%.

Simple. Familiar.
Disconnected from your actual goals.

YOUR SAVINGS PRESCRIPTION

Fund what your future requires.

Specific goals. Specific timing.
A monthly amount with a purpose.

THE SHIFT

“I hope we are saving enough.”



“We know what our future requires from us today.”

**YOUR GOALS DETERMINE HOW MUCH YOU SAVE -
NOT THE OTHER WAY AROUND.**

02 - THE PATH

How the prescription works.

Start with the financial coordinates from Your Financial Healthspan. Then move through the planning inputs in order.

01**GOAL**

What are we funding?

**02****FUTURE COST**

What might it cost then?

**03****TIME HORIZON**

How long do we have?

**04****EXISTING ASSETS**

What is already set aside?

**05****ASSUMPTIONS**

What growth do we model?

06**MONTHLY SAVINGS**

What is required now?

**The prescription is not a generic percentage.
It is the monthly pace attached to the destination you chose.**

03 - WORKED EXAMPLE

A lake house - translated into a monthly plan.

Illustrative example only. The assumptions below are simplified to show the relationship between the goal, existing assets, time, and monthly savings.

GOAL A family lake house	FUTURE COST \$269,000	TIME HORIZON 10 years
EXISTING ASSETS \$50,000	MODELED RETURN 8% annually	CALCULATED SAVINGS \$864 / month

THE MATH AT A GLANCE

1. The \$50,000 already set aside has ten years to grow.

2. The remaining future-value gap is not contributed dollar-for-dollar; each new monthly contribution also has time to grow.

3. Working backward at the same illustrative assumption produces approximately \$864 per month, rounded to roughly \$900 for this planning example.

CALCULATED MONTHLY SAVINGS \$864 / MONTH	ROUNDED PLANNING TARGET ≈ \$900 / MONTH
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Assumptions are planning inputs, not guarantees. Actual results, costs, taxes, and timing will vary.

04 - PRESCRIBE / GOAL 01

Goal 01 - Savings Prescription

THE LIFE BEHIND THE GOAL

What does this goal make possible?

THE COORDINATES

Goal

Cost in today's dollars

\$

Target date / timeframe

Estimated future cost

\$

WHAT IS ALREADY WORKING

Existing assets allocated to this goal

\$

Where are those assets held?

PLANNING ASSUMPTIONS

Modeled annual return

Other assumption / note

%

MONTHLY SAVINGS PRESCRIPTION

\$

/ MO

04 - PRESCRIBE / GOAL 02

Goal 02 - Savings Prescription

THE LIFE BEHIND THE GOAL

What does this goal make possible?

THE COORDINATES

Goal

Cost in today's dollars

\$

Target date / timeframe

Estimated future cost

\$

WHAT IS ALREADY WORKING

Existing assets allocated to this goal

\$

Where are those assets held?

PLANNING ASSUMPTIONS

Modeled annual return

Other assumption / note

%

MONTHLY SAVINGS PRESCRIPTION

\$

/ MO

04 - PRESCRIBE / GOAL 03

Goal 03 - Savings Prescription

THE LIFE BEHIND THE GOAL

What does this goal make possible?

THE COORDINATES

Goal

Cost in today's dollars

\$

Target date / timeframe

Estimated future cost

\$

WHAT IS ALREADY WORKING

Existing assets allocated to this goal

\$

Where are those assets held?

PLANNING ASSUMPTIONS

Modeled annual return

%

Other assumption / note

MONTHLY SAVINGS PRESCRIPTION

\$

/ MO

05 - THE REVEAL

Your Total Savings Prescription.

Bring the monthly prescription for each of your Big 3 goals into one view.

01

GOAL

PRESCRIPTION

\$

02

GOAL

PRESCRIPTION

\$

03

GOAL

PRESCRIPTION

\$

TOTAL SAVINGS PRESCRIPTION

\$

/ MONTH

This is what your Top 3 goals collectively require from you each month - based on the coordinates and assumptions you used.

06 - PULSE CHECK

Does what's free cover what your future requires?

Compare the free cash flow from your Cash Flow Pulse Check with the monthly prescription for your Top 3 goals.

YOUR PULSE | FREE CASH FLOW

\$ / MO

YOUR PRESCRIPTION | TOP 3

\$ / MO

DOES WHAT'S FREE COVER WHAT YOUR FUTURE REQUIRES?

WHAT THE COMPARISON REVEALS

CAPACITY

\$

GAP

\$

WHAT NEEDS TO BE DISCUSSED OR ADJUSTED?

07 - ADJUST

A gap is a decision - not a diagnosis.

If your free cash flow does not cover the prescription, you have choices. There is no universal right lever. The right decision depends on the life and goals you chose.

01 SAVE MORE

Redirect more cash flow.

02 ADJUST THE GOAL

Change what you are funding.

03 ADJUST THE AMOUNT

Change the target cost.

04 EXTEND THE TIMELINE

Give the goal more time.

05 REDUCE SPENDING

Create more monthly capacity.

06 INCREASE INCOME

Create more resources.

THE LEVER(S) WE WANT TO EXPLORE

Your prescription can change as your life, goals, and assumptions change.

TAKE CONTROL RX

YOUR GOALS DETERMINE HOW MUCH YOU SAVE - NOT THE OTHER WAY AROUND.

You moved from a life you want, to goals with coordinates, to a monthly prescription.

Now you know what your future requires from you today.

**Fund the future without forgetting
to live the life you are funding.**