



DESTINYCAPITAL

Welcome to your assessment results (client name)



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Welcome to your assessment results! We built this tool for one purpose, to create an opportunity for you to examine how you feel about your personal financial life as it stands today. Based on our decades of experience helping families connect their financial resources with their vision for a remarkable life we have learned which things actually matter, which questions to ask to understand how you feel about them, and even that we tend to get different answers when we ask these questions face to face or while you are by yourself.

We have a deep understanding of what makes the difference between success and regret and our entire mission is to help you succeed in the pursuit of a truly remarkable life for you and your family.

In our work with clients and in this assessment, we focus on our four pillars for financial success: Get Clear, Grow Wealth, Manage Risk, and depending on where you are at in your journey either Retirement Ready or Entrepreneur Equity Planning. Each is critical to ensuring that you are clear about what you and your family hope to achieve in life and that your financial structure is going to be able to support that vision.

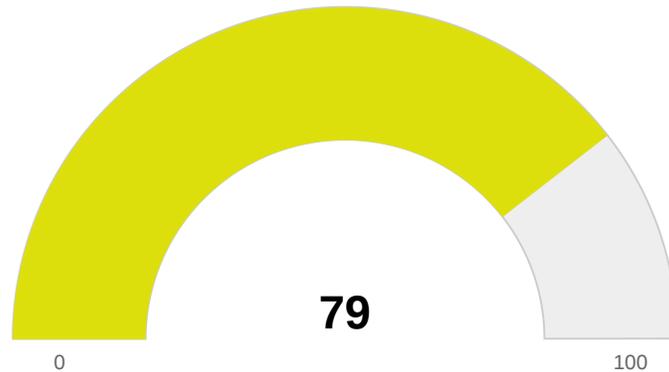
On the following pages you will see your individual results quantified into a score. This score is not a reflection on how well you have done to this point and whether you are going to be successful in the future. The score is a way to represent how you feel about your financial structure as it stands today.

Our job is to help you uncover the areas where you would like to improve or are uncertain whether you are set up for success. There are no recommendations for specific strategies or tactics to implement but indicators of places where additional work is likely needed.

This is a great tool for self awareness and awareness for our team at Destiny Capital as we work together. The focus is and always remains on you and your family living a remarkable life, the financial pieces are just the necessary structures to ensure you can stay focused on your vision.

Let's dive in!

Your Overall Score

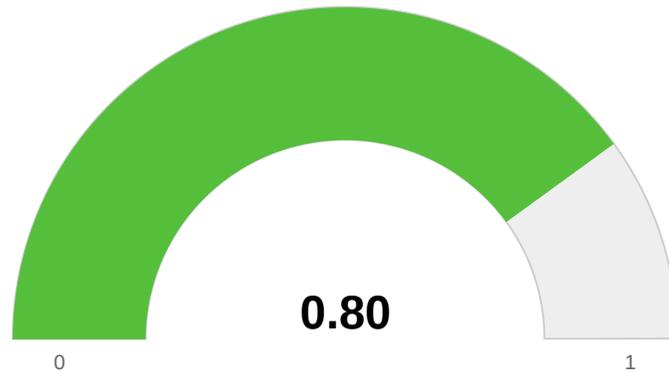


This score represents how all four pillars of finance for a remarkable life come together. Each pillar has an equal weight and we discuss them individually in the pages that follow. What we aim for with our client families is a total score of 70 or above and a score of 70 or above for each Pillar.

We all have areas where we are very strong and confident and aligned with pursuing our remarkable life. We will also have areas where we are not as strong and feel less confident. The objective is not to get to a 100 score (talking to all the 4.0 students out there!) but to use this as a tool to help understand where you are today and where to put some time and energy on addressing next.

We also want you to retake this assessment at least annually to see where you feel like your level of confidence has stayed the same and where it has changed. This number is not static and should change over time because our lives change over time. This assessment is simply a tool to help connect what we know to be true about how healthy personal finance empowers a remarkable life. With better data, we all make better decisions.

Your Get Clear Pillar Score



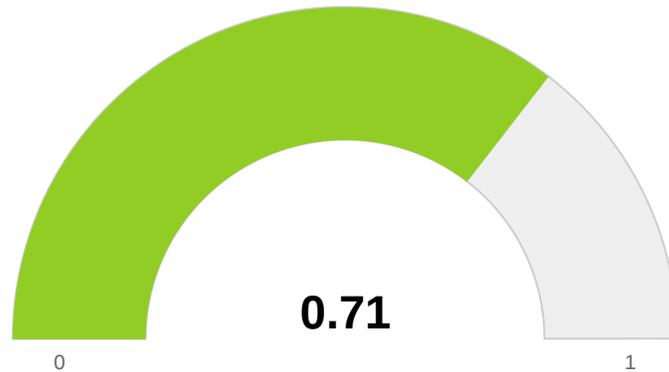
Pillar - Get Clear

We title this pillar as simply as possible because it is all about how clear you feel about your vision for a remarkable life, your values, and how in-sync you feel with your significant other on finances. One of our favorite quotes is from the Roman philosopher Seneca "If one does not know to which port one is sailing, no wind is favorable." or put simply, if you don't know where you are going nothing else matters. So when we asked these questions around how clear you feel about your values and whether your money is invested consistently with them or whether you know where you and your family would live best we are asking about your level of clarity.

With new clients we typically see this as one of the areas where they feel least confident or at least with some important questions to be asked. It makes total sense, unless you have a process to regularly ask these questions or work with a coach or counselor, they aren't the kind of questions you jump out of bed wanting to answer. "Hmmm I want to take a few minutes today to consider whether my partner and I talk about finances regularly and have joint visibility on where we stand" is not a thought that comes up to most of us, ever.

Instead, we tend to see many elements of Get Clear showing up as friction points or points of discomfort. Such as not having enough time for things you love beyond your work and your family or wondering if your investment portfolio has holdings in companies that don't align with your personal values. Being aware of the areas where you need clarity allows you to focus on the questions, conversations, and research projects you need to take on next or work on with our team.

Your Grow Wealth Pillar Score

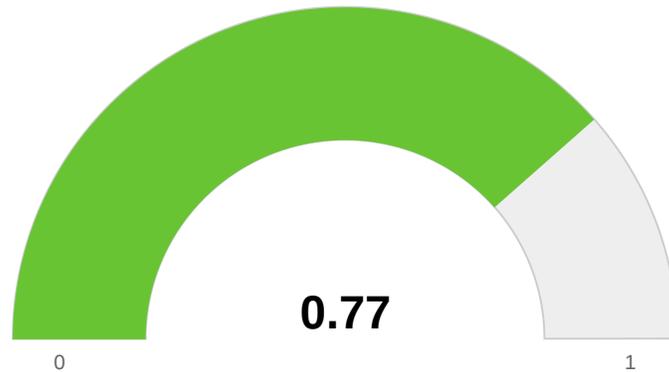


Growing wealth is the process of not only making your net worth and income go up, but the process of using all of your capital effectively. When we think about growing wealth, what most people think of as investing, we have to account for a number of factors. Rates of return, tax efficiency, investment risk, concentration risk, illiquidity risk, emotions, ego, and many more beyond those.

So when you look at how you are growing wealth we want to focus on the total picture. How confident are you that you have access to lending and that your debt usage is efficient? If you had an extra \$100,000 today do you know where you would invest it? Do you feel confident with your current investment plan or strategy? The right portfolio is not simply a mix of different assets in your portfolio. It is a clear understanding of when you will need capital available for the variety of things that make up your remarkable life.

This assessment is a great starting point to see how you feel about your current growth strategy and where you think you need to spend more time in the future. Working with our team we proactively bring up the variety of pieces that need to be assembled into a comprehensive plan and this information helps us prioritize what we need to discuss with you next.

Your Manage Risk Pillar Score



When thinking about managing risk we are looking at a broader set of factors than most people think of about financial risk. The number one question we get asked by new clients working with our team at Destiny Capital is, "Do I have the right amount of life insurance?". It is a very important question and insurance in all its forms is a great tool to allow us to address a variety of individual risks. But when we think about risk we are looking for those major failure points where if something specific happens it disrupts your and your family's ability to live your vision for a remarkable life.

So going back to the questions in this assessment we asked you about how you feel about your insurance coverages and how recently you reviewed them. We also asked you questions about your legal documents and estate plan, which matter for a variety of events including death, disability, and legal liability. We also focused on cash management and liquidity reserves because being independent of need for outside capital from income or investments is another key element of risk management.

If this pillar is one that you need to strengthen we can focus on all the unique risk factors that exist for you and your family and how to best solve for each of them.

Your Retire Ready Pillar Score



Now on to the big one that everyone will face and many of us want to avoid, being financially ready for retirement. Is there a more loaded term around finance than Retirement? It conjures images of icy cold drinks in adirondack chairs overlooking twinkling blue water. It can also bring to mind feelings of anxiety, loss of purpose, social isolation, and mental or physical decline. From our viewpoint retirement is simply the transition point between making a tradeoff of some of your time in the pursuit of financial gain to being fully independent financially. This transition can happen at 25 or 85. It can mean that you are still working and earning some income or building additional wealth. It can mean that you become fitter than you ever have been or more connected with friends and family. It can mean that you do begin to decline mentally or physically. It can be some combination of many of these things. But from a financial standpoint it always represents the transition from earning via your time and effort to drawing your income from capital you have saved, invested, and grown with a little assist from things like Social Security and pension programs.

So your score in this area is unique to you and how you feel about your retirement transition. If you are already retired it also represents how you feel about that retirement as it stands today. If this is an area to strengthen it may involve better tracking your income and expense numbers or updating your retirement spending projections. It may mean working with a CPA that gets you the answers you need and helps you stay ahead of a complex tax code. It may just mean that you need to review your total financial plan so that you feel more confident that it is in fact, still on track.

Our team is really good at planning for and helping you stay on track with a retirement that is as unique as you and your family are.



Congratulations on getting clear about where you are today and what you need next. If we can help you figure out the next steps on the journey that is your remarkable life please reach out to our team, we love this stuff!

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