FINANCIAL HOUSE
BLUEPRINTS



**Confidentially Prepared for:**

May 6, 2022

Your Financial House BLUEPRINTs

Proprietary & Confidential

# introduction

Your ***Financial House BluePrint Report*** will be created based on a review of your current financial situation, customized ***Financial House Inspection Report*** and our discussions of your specific goals and needs. The decisions we make together will focus on strengthening your ***Financial House*** and taking advantage of the overall opportunities available through *The Efficient Portfolio™****.*** A high-level review of both of these tools is below:

## The Financial House

## The *Financial House* illustrates the necessity of a solid foundation built on stable investments with consistent returns and leveraging other investments strategies (i.e., walls and roof) to complete the portfolio with strategies that allow for growth through additional risk/reward opportunities.

## The Foundation

The tools and resources we leverage to ensure you have a solid foundation for your finances are focused on eliminating market-based risk and providing modest gains while also providing access to liquidity to support your daily needs.

## The Walls

The walls represent other investment opportunities that meet your specific growth needs. Based on your goals and your situation in life, your walls will be designed to maximize your portfolio for success by leveraging market-based investments as well as off-market real estate and private equity.

## The Roof

The roof represents investments with a significant risk/reward profile such as venture capital or crypto-currency. This part of your portfolio will likely not represent a significant amount of your overall investable assets but is an important consideration to talk through.

## The Efficient Portfolio™

## *The Efficient Portfolio™* is our trademarked process that seeks to ensure your best interests are considered when building an investment strategy. Instead of focusing all of our strategies in the market, *The Efficient Portfolio™* process considers off-market investment, insurance-based products and tax strategies that provide a holistic approach unequaled in the industry.

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| --- | --- | --- | --- | --- | --- |
| **Market** | **Real-Estate** | **Private Equity** | **Correctly Designed Annuities** | **Advanced Tax Planning** | **Legacy Planning** |

# Foundation blueprint

In this section, we focus on the structure of the FOUNDATION of your *Financial House*.

**Foundation Strategy:**

* We recommend utilizing an equity-indexed annuity for a portion of the assets. This structure will provide the foundation for your portfolio with no market risk to your principal, the opportunity for growth, and access to 10% withdrawals annually. The focus of these investments is to protect your capital while still allowing freedom for growth potential with the added ability to lock in your gains as they occur. Once gains are locked in, they can never be lost to market downturn. We have found utilizing this type of product, provides a good alternative to bond investments and have outperformed bonds while eliminating market risk.

# WALLS blueprint

In this section, we focus on the structure of the WALLS of your *Financial House*.

**Walls Strategy:**

* We recommend using well vetted alternative strategies that include direct real estate, private equity, and other currency protection structures like gold and other hard assets. The real estate investments will allow for the potential of an increased rate of return while taking advantage of tax friendly income due to depreciable factors. An additional advantage is the opportunity to buy in to these alternative investments at a discounted price since they would be offered at a fiduciary pricing level. This advantage will result in an immediate increase in your investment value on the real estate structures.
* In addition, we recommend having an element of a well-diversified portfolio in the market to allow for upside potential and increased liquidity if needed.

# ROOF blueprint

In this section, we focus on the structure of the ROOF of your *Financial House*.

**Roof Strategy:**

* N/A
* Examples of these types of investments would be venture capital, hedge funds, etc.
* We believe you do not currently need exposure to this style of investment. As we continue to lay the foundation of your portfolio, we will be able to reevaluate this in the future.

THE SIMPLE BREAKDOWN:

Amount Investment Risk Type Potential Total Return

$2.4M Annuity (Hybrid) L 4 – 7% w/ gains locked in

$3.6M - $4M Alternatives (Growth & Income) B 14 – 23%

$1.6M - $2M Actively Traded Market (Growth) M 7 – 14%

INCOME STRATEGY:

The income strategy we have designed for your portfolio will be generated from real estate & private equity managed in your Charles Schwab accounts. There will be additional liquidity available from the equity indexed annuities as well. With these improvements to the portfolio, we estimate your annual income generated from real estate & private equity to be between $250,000 and $275,000. This amount is solely based off interest through distributions and does not include the capital appreciation from these investments. Once you begin taking social security, we can modify the monthly amount withdrawn from Charles Schwab to best suit your needs. Please see the breakdown of distributions below:

 Investment Initial Investment Annual Distribution

**Madison Capital Group South End $700k 10%**

**Madison Multifamily $700k 6 – 7%**

**Mill Green Opportunity Fund VIII $500k 6 – 7%**

**Carter Multifamily Fund VIII $500k 6 – 7%**

**CNL Strategic Capital $600k 4%**

**CNL Sprott $600k 5%**

**ARCTRUST III $400k 6 – 7%**

Risk type definitions:

L = Liquidity Risk

M= Market Risk

B= Business Risk

# SUMMARY & SIgn-off

This ***Financial House Blueprint*** document was customized for your current situation. It is intended to provide a simple view to the strategies we would employ for you using the lens of ***The Financial House*** model. Your signature below reflects your belief that this plan is effective and reflects your needs and expectations.

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Client 1 Signature Date

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Client 2 Signature Date

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