Financial Planning

Bringing the different parts of your financial life together.

Most financial decisions are made separately. Financial planning looks at how they work together.

YOUR FINANCIAL LIFE

See the pieces. Connect the plan.

- **Cash Flow**
- **Emergency Reserve**
- **Protection**
- **Investments**
- **Education**
- **Retirement**
- **Property / Major Goals**
- **Tax & Estate**
- **International Planning**

A few questions worth connecting

- Would your plan still work if your income stopped?
- What eventually replaces your salary?
- Is your portfolio aligned to your goals?
- Could you absorb an unexpected financial shock?

The individual pieces matter. How they work together matters more.

Request an optional planning session
theglobalmoneyguide.com/planning-session/

Email TGMG
meet@theglobalmoneyguide.com

Where are you today - and where are you going?

Planning starts with where you are and what you want money to achieve.

TODAY

Your current financial position.

- Income
- Spending
- Cash
- Debt
- Property
- Investments
- Protection

THE GAP

What needs to change?

A planning pathway

FUTURE

Your goals and aspirations.

- Security
- Education
- Property
- Lifestyle
- Financial independence
- Retirement
- Legacy

A planning pathway

Turn today's position into tomorrow's possibilities.

01 Understand
See the full picture of today.

02 Quantify
Put numbers around your goals.

03 Plan
Build a strategy to bridge the gap.

04 Review
Keep it on track as life changes.

Do you know?

A few key questions can help focus your planning.

- What you genuinely save each month?
- What your major future goals will cost?
- Whether your investments have a clear purpose?
- Whether you are currently on track?

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Build. Protect. Grow. Repeat.

Financial progress is rarely one decision.
It is a process repeated over time.

What if life interrupts the plan?

Emergency cash
Cover short-term shocks

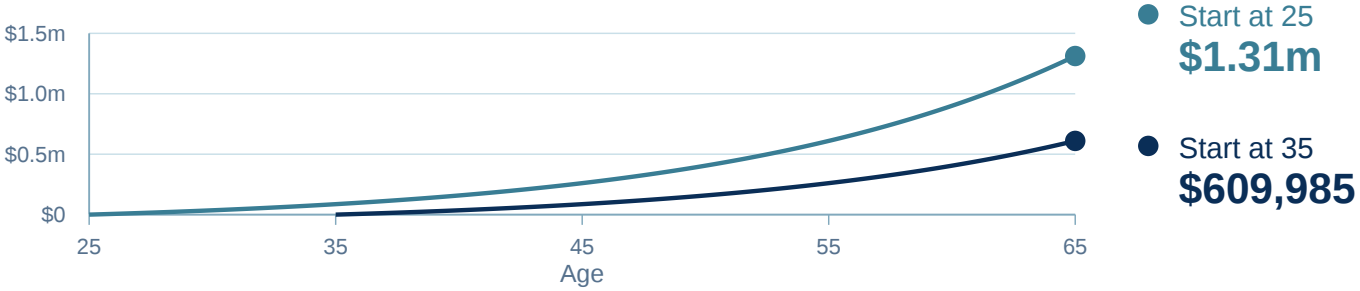
Life protection
Support the people you care about

Critical illness
Help cover major health events

Income security
Maintain financial stability

Starting earlier vs starting later

Time can matter as much as contribution size.



USD; $500/month to age 65; 7% nominal annual growth, compounded monthly.
End-month saving; no fees or tax. Potential growth is not guaranteed.

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A goal becomes a plan when you put numbers around it.

Illustrative amounts in USD.

EDUCATION

Will it be enough?

Today — 10 years — University

$80,000
Cost today

+ 5% cost inflation

$130,312
Illustrative future cost in 10 years

$10,000 + $650/month + potential growth **$132,602**

10 years at 7% nominal growth, monthly compounding; end-month saving. No fees or tax.

Education Planner Simplified target; model annual payments, costs, fees and tax.

RETIREMENT

What replaces your salary?

Salary stops → **Assets** provide income

$4,000/month
today

3% inflation
30 years

$9,709/month
Future spending in 30 years

Retirement Planner Test the assets needed, withdrawals, other income and longevity.

FINANCIAL INDEPENDENCE

More choices later.

Income — Flexibility
Invested assets — Resilience
Greater choice — Optionality

What level of assets could give you more choices later?

$100,000 today → **$55,368 purchasing power after inflation**

Future effect of inflation over 20 years at 3% per year.
Values in today's money.

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Your financial planning checklist

The key areas worth reviewing in one clear financial plan.

Cash Flow
Do you know your investable surplus?

Emergency Reserve
Could accessible cash cover a disruption?

Protection
Would the strategy survive an income shock?

Investments
Does every investment have a purpose?

Education
Have you put numbers around future costs?

Retirement
Have you quantified the income you need?

Estate
Do you know how your assets transfer?

International Planning
Do different jurisdictions affect the plan?

Connect the pieces

01 **See the full picture** — 02 **Clarify what matters** — 03 **Identify the gaps**

04 **Model the options** — 05 **Build the strategy** — 06 **Review as life changes**

See what this could look like for you.

A planning conversation can help connect your current finances with the things you want them to achieve.

Book a Planning Session

Explore Financial Planning

Explore The Global Money Guide

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