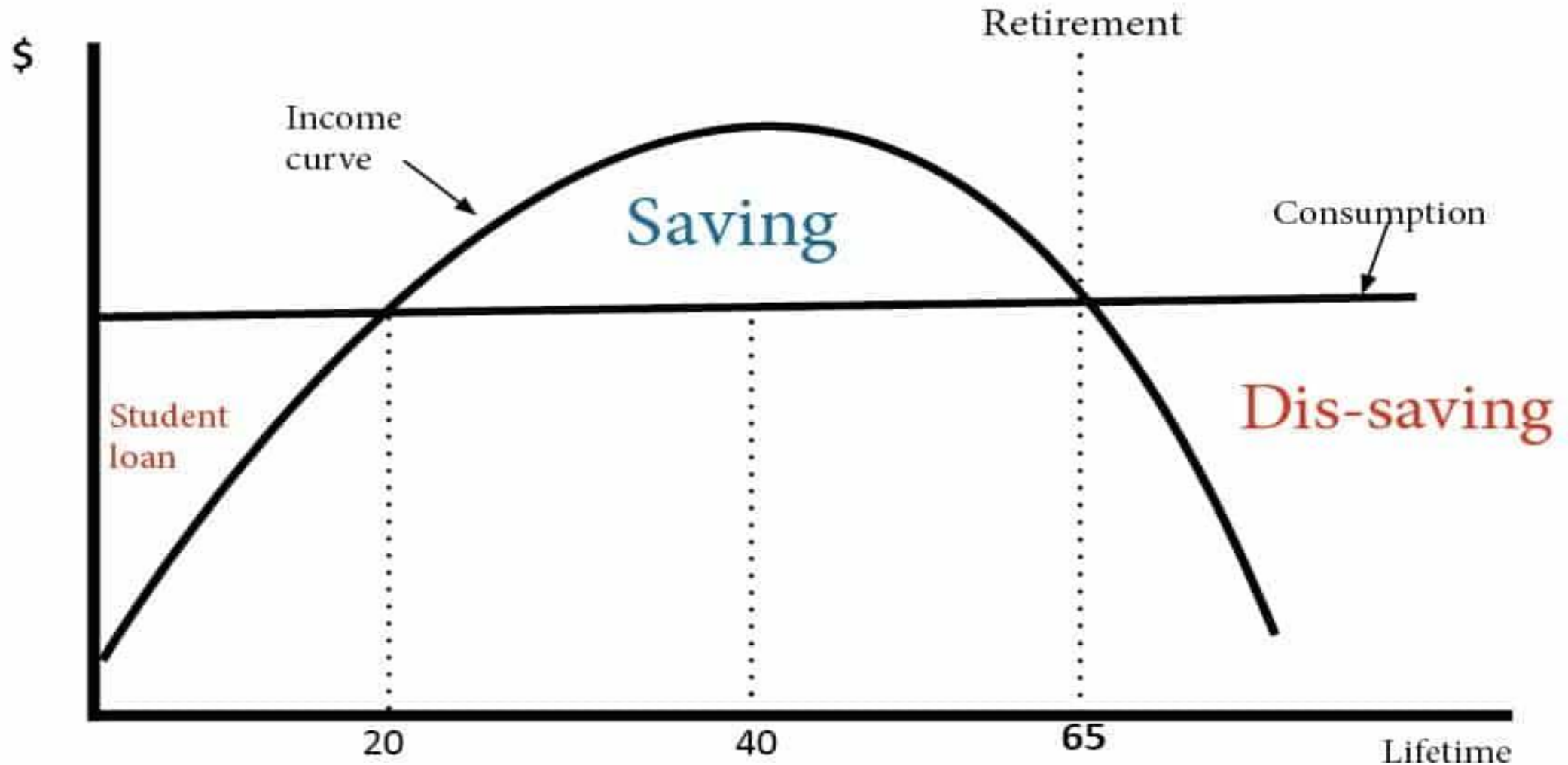


**Disclaimers**

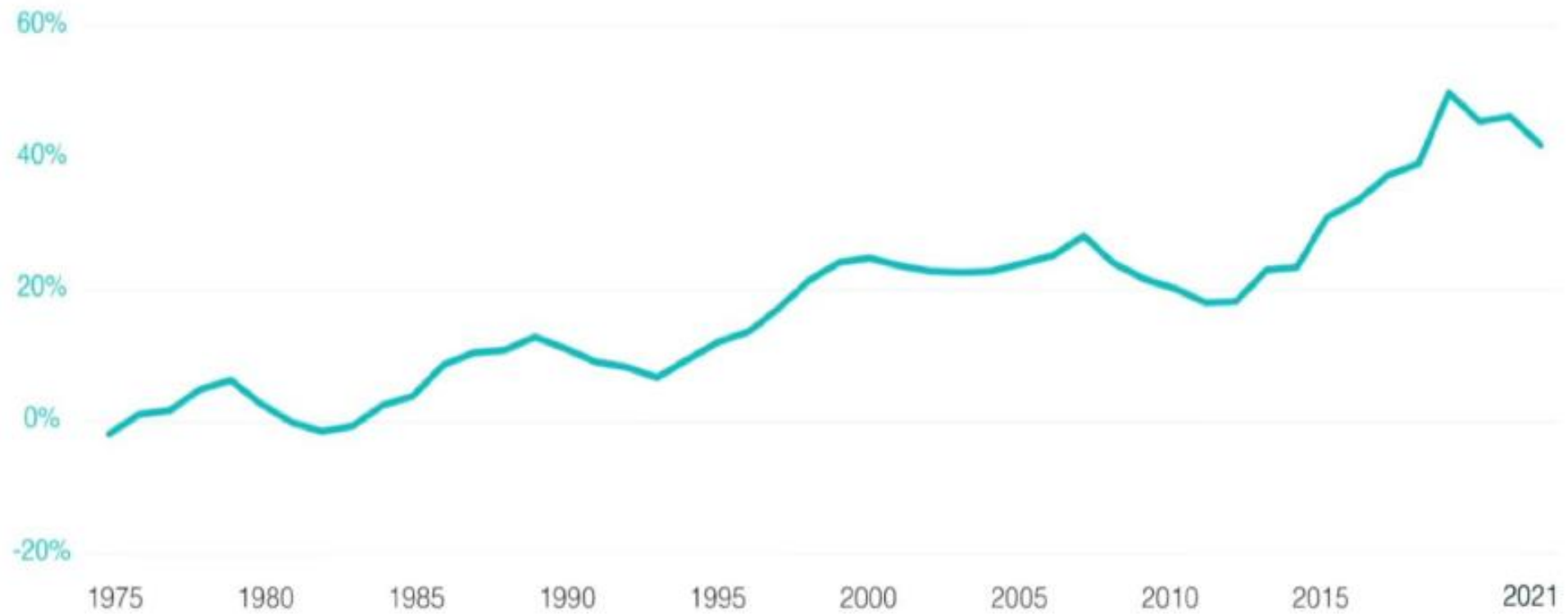
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DO WE CARE ABOUT OUR FUTURE?



WAGE GROWTH

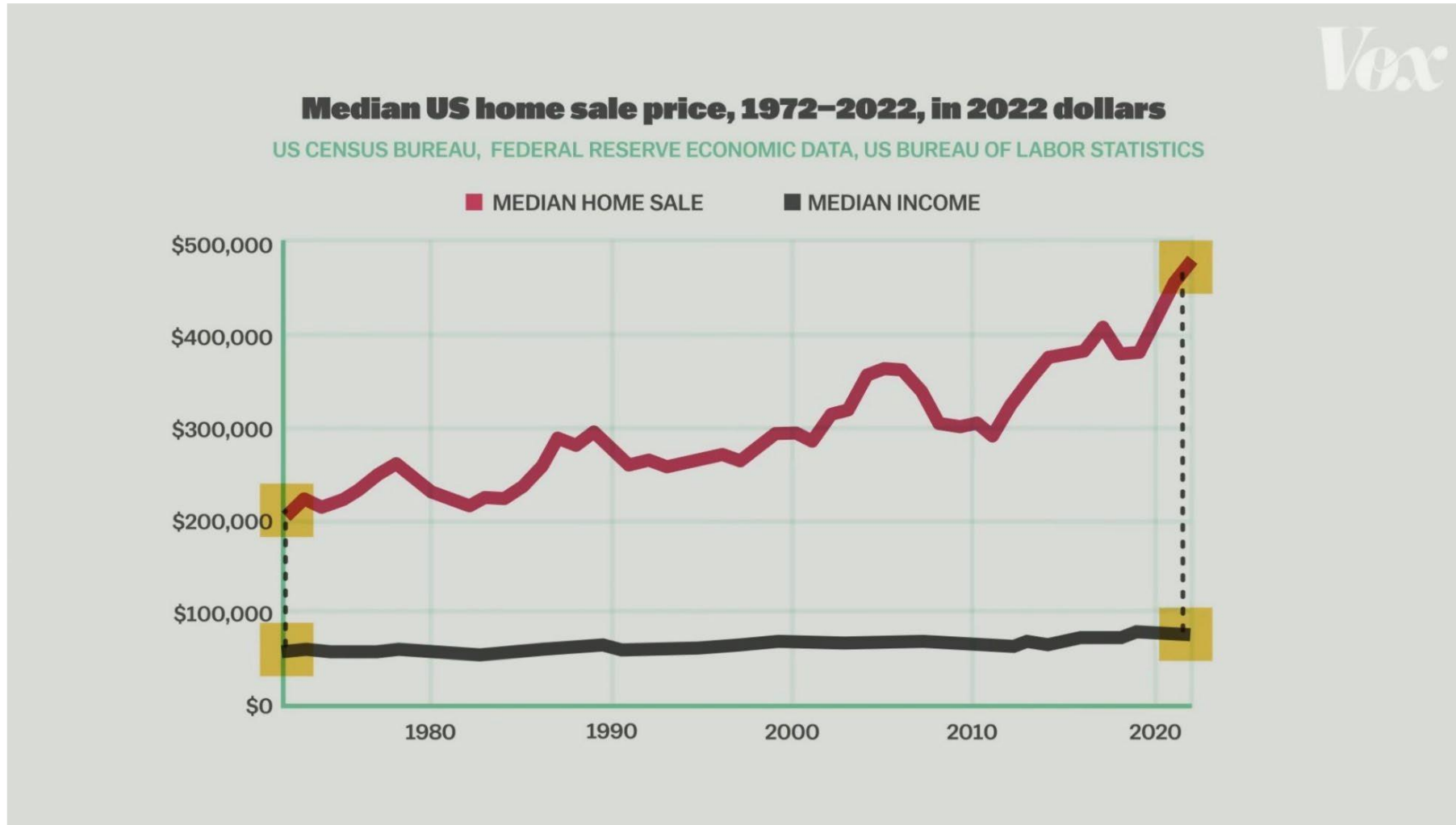
% Change in Inflation-Adjusted Median Income in the U.S.
1974 – 2021



Source: Yahoo Finance and St Louis Fed

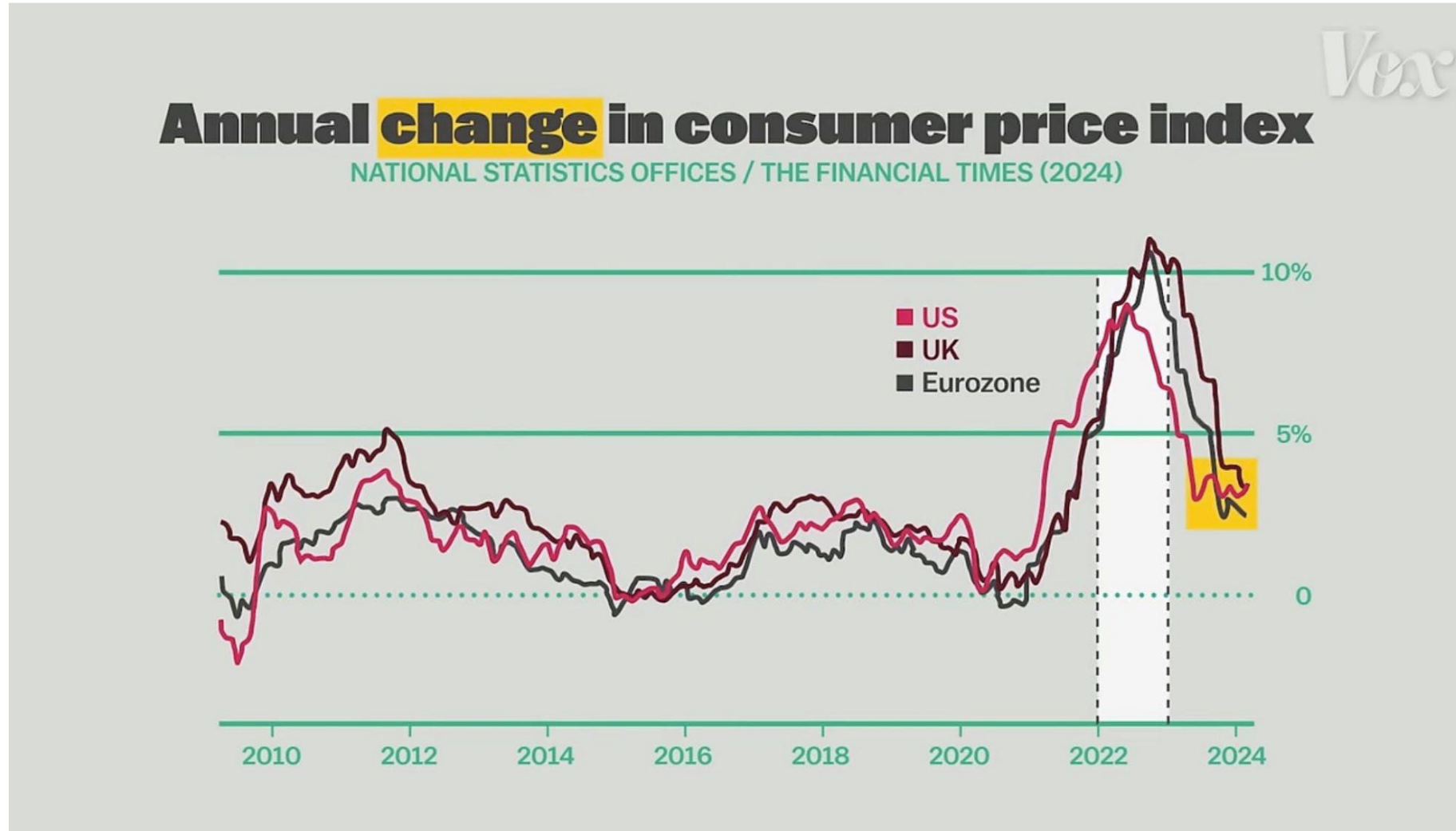
SOURCE: TED Talk

WAGE GROWTH VS HOME SALE PRICE



SOURCE: Vox

INFLATION

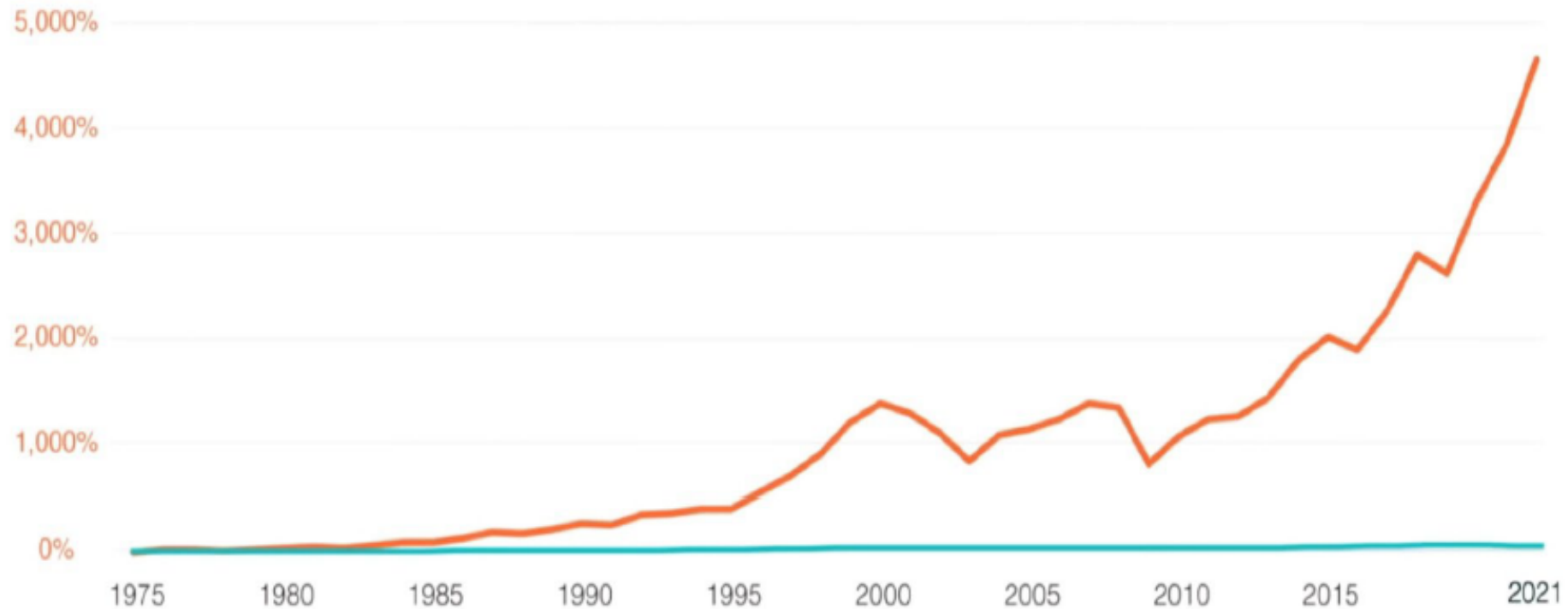


SOURCE: Vox

WAGE GROWTH VS S&P 500

% Change in Inflation-Adjusted Median Income in the U.S. vs. the S&P 500

1974 - 2021



Source: Yahoo Finance and St Louis Fed

SOURCE: TED Talk

A JANITOR BUILT AN \$8 MILLION FORTUNE!!!



SOURCE: Yahoo Finance

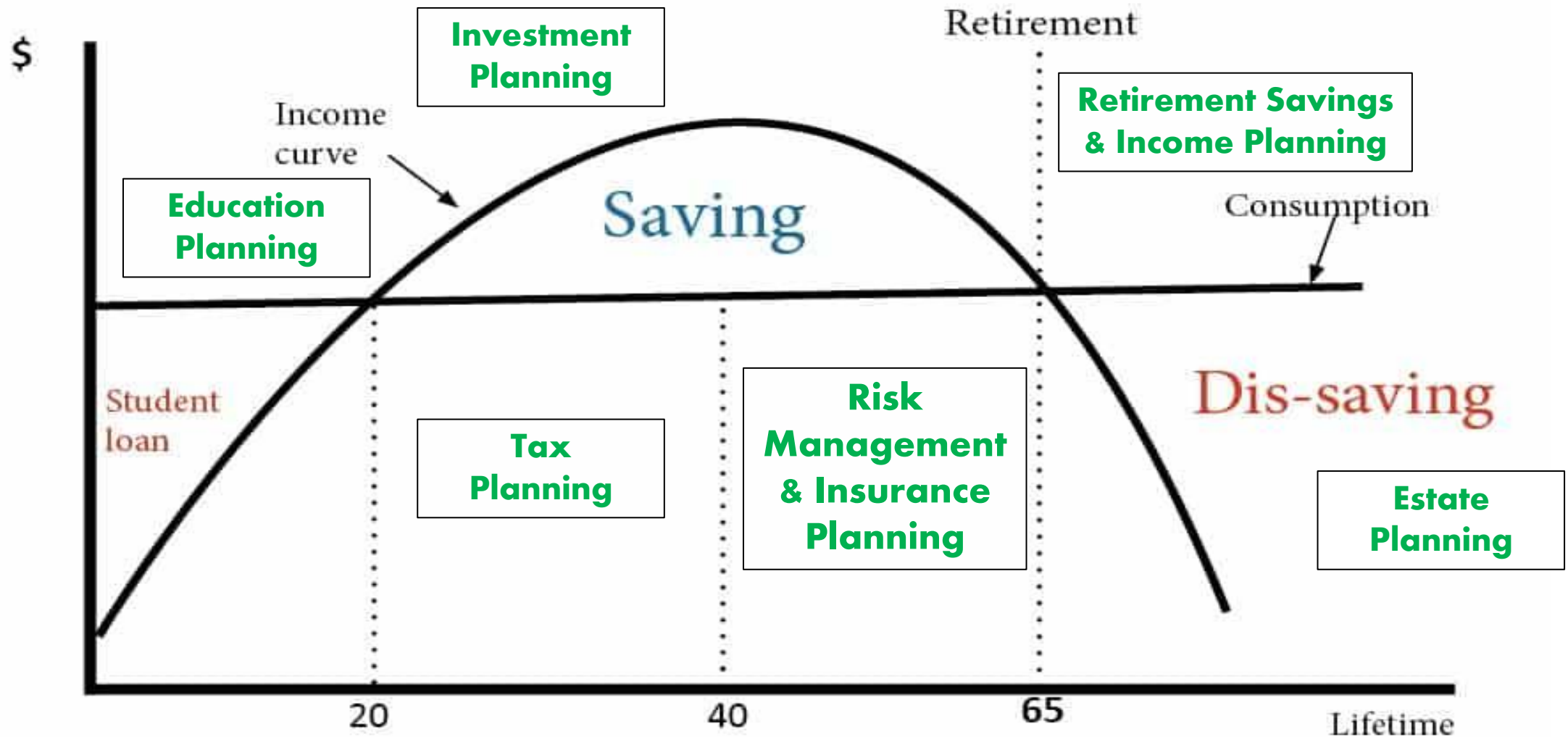
IMPORTANT FINANCIAL LESSONS

- **BE HUMBLE & CONTROL YOUR EGO**
- **SAVE & BE FRUGAL**
- **INVEST! INVEST! INVEST!**

ACTION ITEM : REVIEW YOUR BUDGET & PERSONAL BALANCE SHEET

Tax Efficient Assets	Amount	Investment Options
401k Plan Maximum Contribution	23,000	Mutual Funds / Exchange Traded Funds
401k Plan Catch Up Contribution	7,500	Mutual Funds / Exchange Traded Funds
401k Plan Profit Sharing Contribution	46,000	Mutual Funds / Exchange Traded Funds
IRA Maximum Contribution	7,000	Stocks / Mutual Funds / Exchange Traded Funds
IRA Catch Up Contribution	1,000	Stocks / Mutual Funds / Exchange Traded Funds
529 Educational Plan	18,000	Mutual Funds
Total Tax Efficient Assets	102,500	
Taxable Assets	Amount	Investment Options
Stock Purchase Plan	15,000	Employer Stock
Bank / Brokerage Account - Buffer	55,000	Cash & Money Market Funds
Bank / Brokerage Account - Remaining	50,000	Stocks / Mutual Funds / Exchange Traded Funds
Total Taxable Assets	120,000	
Other Assets	Amount	Investment Options
Real Estate	300,000	Real Estate
Car	40,000	Depreciable Asset (Value Declines)
Total Other Assets	340,000	
TOTAL ASSETS	562,500	
Liabilities	Amount	Investment Options
Credit Card	10,000	Not Applicable
Mortgage	180,000	Not Applicable
Car Loan	50,000	Not Applicable
TOTAL LIABILITIES	240,000	
NET WORTH / NET ASSETS	322,500	

DO WE CARE ABOUT OUR FUTURE?



Independent Registered Investment Advisor (RIA)



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