

## Personal Financial Index® Report

Prepared for:     and

Prepared by:

Date:     09/13/2025

## PFI Score Details and Recommendations

Your overall PFI Score is 401 against a maximum possible score of 750. That means you are doing an average job managing your personal finances. Review your individual category scores and financial gap analysis for improvement opportunities. Consider consulting a financial advisor.



## Details of your PFI score by category

### Debt Management Score

Debt management is how well you are managing your short-term and long-term debt levels and payments. Examples of short-term debt include, auto/boat loan, credit card balance, and personal loans. Short-term debt refers to payments you need to make over the course of the year, including your mortgage, auto loan, credit card, etc. On the other hand, home mortgage is a good example of a long-term debt.

Your PFI debt management score is 208 against a maximum possible score of 350.

### Savings Discipline Score

Savings discipline represents how well you are saving to achieve your future financial goals, such as retirement, a major purchase like a home, saving for your kids' college education, etc.

Your PFI savings discipline score is 54 against a maximum possible score of 200.

### Risk Management Score

Risk management is how well you are protecting yourself and your family against risks by buying insurance or eliminating the risk. For example, if you own a car, you need auto insurance to protect against the financial loss in case of an accident.

Your PFI risk management score is 139 against a maximum possible score of 200.

## Financial Goals Analysis

### Retirement

With your target retirement in 10 years, you need to have total savings of \$7,000,000 at the start of retirement. You have saved \$500,000 so far. You need to save a total of \$40,000 per month to meet your retirement goal. Currently you are saving a total of \$2,000 per month.

### Planning for a Major Purchase

For your 1st major purchase, you need to save \$100,000 in 5 years for a down payment. You have saved \$25,000 so far. You need to save a total of \$1,148 per month to meet this financial goal. Currently you are saving a total of \$500 per month.

### Life Insurance

Given your financial needs, you need to have life insurance coverage worth about \$4,000,000. Currently you have (including employer provided life insurance, if any) \$1,250,000 in life insurance.

### Helpful hints based on your PFI

Life insurance helps to protect the people you care about. Evaluate your life insurance needs.

## Personal Details

Age	40	d
Plan to save for college education?	No	d
Do you own a home?	Yes	d
Do you own additional properties?	No	d
Do you own a business?	No	d
Plan to save for any major purchases?	Yes	d
Approx. annual household income	\$500,000 and over	d
Approx. value of investments	\$2,000,000 and over	d
Label "d" signifies a system default value.		

## Net Worth

### Lifestyle Assets:

Market value of primary home	\$2,000,000	d
Market value of cars & other major items	\$150,000	d
Market value of personal valuables	\$100,000	d
Description of any other assets	\$0	d

### Savings and Investments:

Cash savings	\$100,000	d
Current value of retirement accounts	\$500,000	d
Value of all brokerage accounts	\$500,000	d

### My Liabilities:

Mortgage balance on primary home	\$500,000	d
Auto/boat loan balance	\$50,000	d
Credit card debt & loan balance on appliances, etc.	\$50,000	d
Description of any other loan(s)	\$0	d

## Your Cash-Management

### Income:

Your salary and bonus (pre-tax)	\$500,000 per year	d
Rental income	\$0 per month	d

### Ongoing Expenses (Estimates):

#### Property Related Expenses:

Home mortgage payment	\$10,000 per month	d
Property taxes (annual)	\$0	d

Do you always make timely payments on debt?	Yes	d
<b>Living Expenses:</b>		
Life expenses (food, clothes, utility bills, etc.)	\$12,000 per month	d
<b>Other expenses:</b>		
Estimated federal and state taxes (annual)	\$100,000	d
Any other monthly payments	\$0	d

## Retirement

Number of years left to retire	10 Years	d
Expected duration of retirement	25 Years	d
<b>Expected liabilities during retirement:</b>		
Other expected loans at the time of retirement	\$800,000	d
Legacy you want to leave	\$1,000,000	d
<b>Retirement savings:</b>		
Current value of retirement accounts	\$500,000	d
Average monthly contribution by employer	\$1,000	d
Your monthly contribution	\$1,000	d
<b>Income from Social Security and pensions:</b>		
Estimated monthly pension benefit in today's \$	\$0	d
Estimated monthly Soc. Sec. benefit in today's \$	\$1,000	d
<b>Economic and market factors:</b>		
Expected average inflation rate	3%	d
Expected average annual return on retirement balance	7%	d

## Major Purchases

**Purchase 1:**

Number of years left for purchase 1	5 years	d
Amount needed as full/down payment 1	\$100,000	d
Amount saved so far for purchase 1	\$25,000	d
Current monthly savings for purchase 1	\$500	d
Expected average annual return on savings 1	2%	d

## Your Protection

Other one-time expenses (e.g. wedding, funeral)	\$500,000	d
Expected number of years you intend to support dependents	20 Years	d
Expected average annual return on long term investments	7%	d
Expected average inflation rate	3%	d
Self purchased life insurance amount	\$1,000,000	d
Employer provided life insurance amount	\$250,000	d
Do you have homeowners' insurance?	Yes	d
Do you have long term disability insurance?	Yes	d
Do you have short term disability insurance?	Yes	d
Do you have an umbrella policy?	No	d
Do you have a Power of Attorney?	No	d
Do you have a revocable trust?	Yes	d
Do you have long term care insurance?	Yes	d
Do you have a Will?	Yes	d
Do you have a Living Will?	Yes	d

## PFI Disclosures

The Personal Financial Index® (PFI) is a proprietary benchmark to measure the overall financial health of an individual or a family. This benchmark is the property of OMYEN Corp. It takes into account an individual's income, expenses, savings discipline toward future financial goals, and financial risk management, to come up with a personalized PFI score. This benchmark is designed to be wealth level neutral and represents current state only. It should be used for financial education purposes only. The PFI financial analysis and recommendations in this report are for guidance purposes only and cannot be construed as investment or tax advice. This report is based on a number of assumptions. Some key assumptions include:

1. Given the complexity behind federal and state income taxes, we have not considered the effect of income taxes on current retirement savings balances, contributions, and withdrawals during retirement. As a result, the required savings may be significantly different from when taxes are accounted for.
2. It is assumed that your income and expenses will not fluctuate from now until your retirement.
3. Investment rate of return remains same throughout the plan period. In reality, investment returns could fluctuate widely depending on the economic environment and market conditions.
4. Inflation rate remains same throughout the plan period. The inflation rate also varies from year to year depending on the economic environment.
5. The PFI benchmark is not suitable for all ages. Individuals who are not working and those who are retired may not get a good representation of their financial health.

The Personal Financial Index® score and financial analysis based on the data you provided may not be sufficient for making financial decisions.