D Investment & Insurance Advisory

PROPRIETARY ANALYSIS

INDIVIDUAL DIAGNOSTIC FRAMEWORK

Personal Financial MRI™

Comprehensive actuarial diagnostic evaluating wealth resilience, human life value, comprehensive property, health, and life insurance protection, and retirement sufficiency.

INDIVIDUAL ASSESSMENT PROFILE

PREPARED FOR
Sarah Jenkins
Salaried Corporate Executive · Age 42

DIAGNOSTIC DATE
6 September 2026

CERTIFIED ADVISOR
Marcus Vance, CFP, CWM

REFERENCE CODE
IND-2026-089

Overall risk score & diagnostic classification

Composite health evaluation across protection, liquidity, and wealth pillars.

COMPOSITE FINANCIAL RESILIENCE SCORE

EXCELLENT RESILIENCE (TOP 5%)

Your portfolio demonstrates exceptional overall resilience (Score 94/100) with robust liquidity and disciplined savings, offset by targeted life, healthcare, and property protection deficits.

Liquidity buffer
9.2 Months
Emergency liquid reserves

Protection gap
$85,000
Life & critical illness shortfall

Income replacement
72% Optimal
Post-disability living standard

CORE PILLAR STATUS SUMMARY

Life protection	Required $1,067,000	In-force $500,000	53.1% Deficit
Medical & health	Target $100,000	In-force $25,000	75.0% Deficit
Home & structure	Target $380,000	In-force $0	100% Deficit
Critical illness	Target $153,000 (18 mos)	In-force $125,000	18.3% Deficit
Emergency reserve	Required $51,000 (6 mos)	In-force $78,000	+3.2 Mos Surplus
Retirement corpus	Target $2,850,000 at 65	Projected $2,150,000	$700k Shortfall

Actuarial observation

Strong cash flow and surplus liquid reserves allow closing all protection deficits with no reduction in standard of living.

Client profile & financial anatomy

Core demographic parameters and baseline financial allocation for Sarah Jenkins.

EXECUTIVE DEMOGRAPHIC PROFILE

Full name	Age & dependents	Target retirement	Occupation
Sarah Jenkins	**42 Years · 2 Dependents**	**65 Years (23 Years)**	**Salaried Executive**

ANNUAL CASH FLOW ALLOCATION RUN-RATE

$185,000 Gross annual earnings run-rate

Living Expenses: $102,000 / yr ($8,500/mo - 55.1%) | **Surplus Cash Flow: $83,000 (44.9%)**

Disciplined spending consumes 55.1% of income, leaving $83,000/year in free cash flow to eliminate all liabilities.

Monthly Run-Rate: Gross $15,417 / mo | Living Overhead: $8,500 / mo | Discretionary Margin: $6,917 / mo

DEBT EXPOSURE PROFILE

$445,000

Total personal liability obligations

Mortgage loan balance:	**$420,000**
Personal credit commitments:	**$25,000**

Liability burden: 2.4x Annual gross earnings

LIQUID CAPITAL PROFILE

$78,000

Checking, savings & money market

Statutory 6-mo requirement:	**$51,000**
Liquid capital surplus:	**+$27,000**

Liquidity runway: 9.2 Months full expenditure

Actuarial observation

High executive income ($185k) and disciplined savings provide solid solvency, but $445,000 in total liabilities requires structured term life hedging.

Risk profiler assessment

Psychometric evaluation of personal risk capacity, timeframe, and loss tolerance.

PSYCHOMETRIC RISK SPECTRUM METER

12 / 20

Moderate Risk Profile (Balanced Growth & Capital Preservation)

Target protection posture: Balanced risk buffering & comprehensive multi-line liability hedging

Conservative (0-8)	Moderate (9-14) [ACTIVE]	Aggressive (15-20)

1. Investment Objective

Score: 3 of 5 Points

Selected: Balanced Growth & Preservation

Prioritizes steady capital accumulation while buffering against volatility.

2. Market Drawdown Tolerance

Score: 3 of 5 Points

Selected: Hold & Continue Monthly Contributions

Maintains systematic discipline during 20% drops with zero panic liquidation.

3. Investment Time Horizon

Score: 4 of 5 Points

Selected: Long Term (> 7 Years to Retirement)

23-year runway to age 65 allows equity market cycle recovery.

4. Investment Knowledge

Score: 2 of 5 Points

Selected: Moderate (Equities, Bonds & Mutual Funds)

Comfortable with standard index funds, debt instruments, and ETF portfolios.

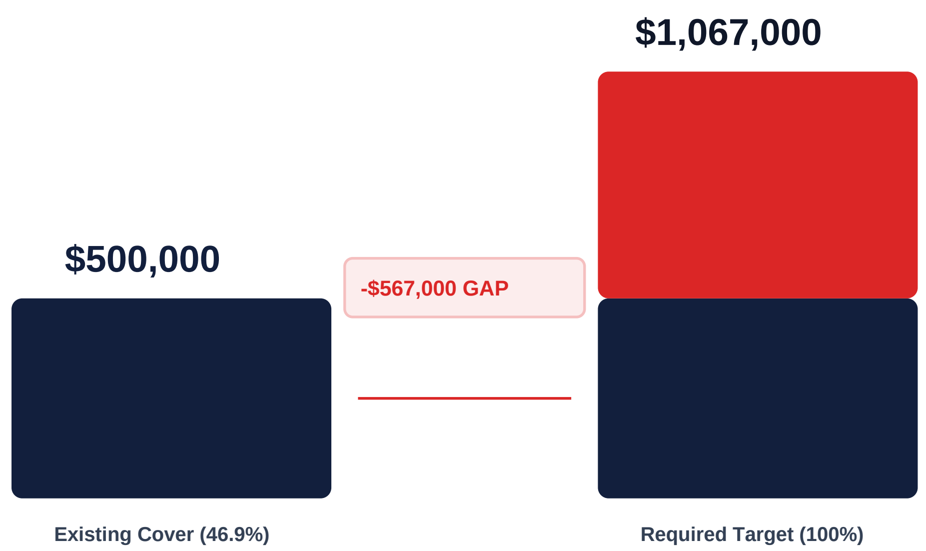
Protection posture alignment

A moderate risk score of 12/20 confirms high capacity for disciplined wealth building, while requiring rigorous insulation against life, health, and property catastrophes.

Domain analysis: Life insurance gap

Evaluation of family capital replacement and debt cancellation requirements.

CAPITAL PROTECTION ADEQUACY TOWERS



CAPITAL REQUIREMENT STACK (ACTUARIAL BUILDING BLOCKS)

Capitalized Family Income Value 4.0x Multiplier on $185k annual gross salary	**$740,000**
Primary Mortgage Debt Settlement Immediate residential payoff buffer	**$420,000**
Personal Debts Settlement Unsecured credit lines cancellation	**$25,000**
Less Liquid Assets Offset Available checking & cash deductions	**-$78,000**
Net Actuarial Life Cover Benchmark Gross capital replacement target	**$1,067,000**

Advisory recommendation

Bind a supplemental 20-year level term policy of $567,000 (~$48/mo) to eliminate mortgage exposure and insulate family income.

Actuarial valuation: Human life value breakdown

Step-by-step actuarial formula inputs and capital requirement calculation.

ACTUARIAL CALCULATION PIPELINE (INPUTS & RESULTS ONLY)

STAGE 1: Family Net Income Share

Inputs: Gross income $185,000 - 30% personal expenses

Essential annual family maintenance cash flow

$129,500 / yr

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STAGE 2: Real Discount Rate

Inputs: (1 + 7.5% nominal return) / (1 + 4.5% inflation) - 1

Inflation-adjusted capital capitalization factor

2.87% real rate

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STAGE 3: Capitalized Human Life Value

Inputs: 4.0x multiplier on gross annual earnings ($185,000)

Economic value of future breadwinner income

$740,000

v

STAGE 4: Liabilities & Debt Buffer

Inputs: $420,000 mortgage + $25,000 debts - $78,000 liquid cash

Net liability cancellation and transition fund

+$367,000

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STAGE 5: Gross Required Life Cover

Inputs: Capitalized value ($740,000) + Debt buffer ($367,000)

Gross actuarial life protection benchmark (Gap: -$567k)

$1,067,000

Actuarial takeaway

Applying a 2.87% real discount rate guarantees that family replacement capital keeps pace with long-term inflation without premature principal exhaustion.

Domain analysis: Emergency liquidity reserve

Assessment of liquid solvency, monthly cash burn, and treasury yield optimization.

Monthly living expense

$8,500

Core household cash burn

6-Month baseline

$51,000

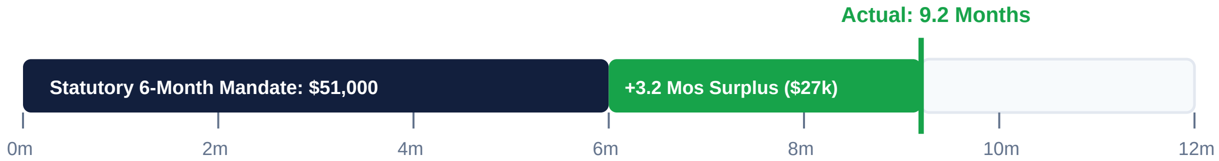
Statutory safety benchmark

Liquid savings 9.2 MOS COVER

$78,000

+$27,000 Liquid surplus

12-MONTH LIQUIDITY HORIZON CALIBRATION METER



Liquid reserves provide 9.2 months of full household support, creating $27,000 in deployable surplus cash.

TREASURY YIELD EXPANSION COMPARISON (ANNUAL INTEREST)

0.05%

Status Quo Bank Checking & Savings

$390 / year interest yield

4.80% APY **$3,428 / year (+878% Yield)**

ALLOCATION STRATEGY: Maintain $51k in instant-access savings + sweep $27k into 3-month Treasury bills.

Net Gain: +$3,038 / year in risk-free guaranteed income while retaining full emergency insulation.

Advisory recommendation

Maintain $51,000 in immediate liquid bank reserves and reallocate $27,000 surplus into 3-month Treasury bills yielding 4.8% APY.

Domain analysis: Critical illness protection

Living benefit insulation against catastrophic medical diagnosis and income pause.

Target 18-mo cover

$153,000

18 Months living expenses

In-force cover 81.7% COVERED

$125,000

Individual policy rider

Protection gap 18.3% DEFICIT

-$28,000

18.3% Protection deficit

18-MONTH RECOVERY TIMELINE HORIZON MATRIX

Month 1 COVERED	Month 2 COVERED	Month 3 COVERED	Month 4 COVERED	Month 5 COVERED	Month 6 COVERED
Month 7 COVERED	Month 8 COVERED	Month 9 COVERED	Month 10 COVERED	Month 11 COVERED	Month 12 COVERED
Month 13 COVERED	Month 14 COVERED	Month 15 70% COVERED	Month 16 EXPOSED GAP	Month 17 EXPOSED GAP	Month 18 EXPOSED GAP

Months 1-15: Covered by $125k In-Force Rider (81.7%) | Months 16-18: Unfunded Exposure (-$28,000 Gap)

CRITICAL RECOVERY BENCHMARK CRITERIA

18-Month basic living expenses	18 x $8,500 monthly household cash burn	**$153,000**
Out-of-pocket medical buffer	Deductibles & specialized non-formulary drugs	**Fully Included**
Existing individual CI policy rider	In-force accelerated benefit rider	**$125,000**
Net unhedged critical illness gap	Identified capital shortfall during recovery	**$28,000**

Advisory recommendation

Add a $28,000 critical illness supplemental rider (~$32/mo) to guarantee full 18-month expense continuation during recovery without liquidating investments.

Domain analysis: Disability income continuity

Insulating executive income against prolonged illness or career-ending impairment.

Required benefit

$10,792 / mo

70% Replacement ($129.5k/yr)

In-force LTD cover 30.9% COVERED

$3,333 / mo

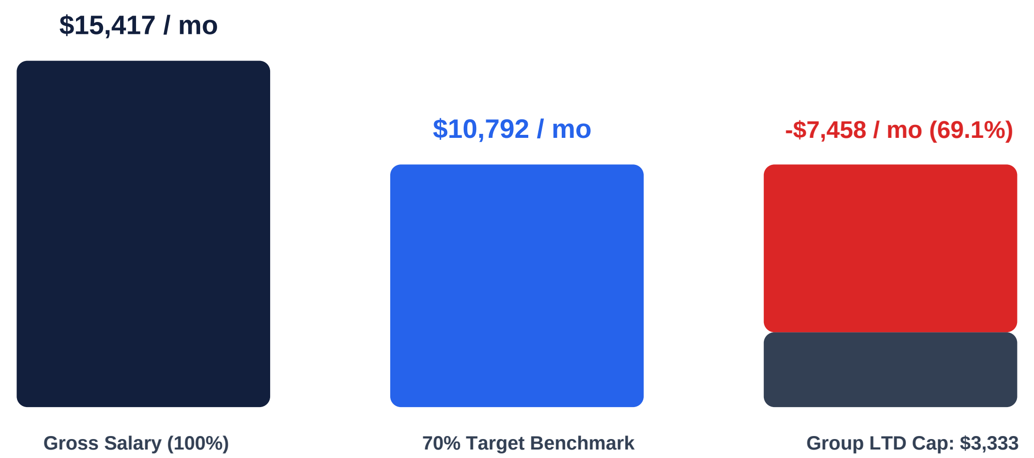
Group policy cap ($40k/yr)

Monthly deficit 69.1% DEFICIT

-$7,458 / mo

69.1% Deficit (-$89.5k/yr)

EXECUTIVE MONTHLY CASH FLOW WATERFALL DISPARITY



DISABILITY CASH FLOW AUDIT & STRUCTURAL GAP

Gross executive income Current audited compensation run-rate	$15,417 / mo	$185,000 / yr
70% Income replacement standard Actuarial family maintenance threshold	$10,792 / mo	$129,500 / yr
Employer group LTD coverage Corporate cap (taxable benefit limitation)	$3,333 / mo	$40,000 / yr
Uninsured monthly deficit Critical executive cash flow vulnerability	-$7,458 / mo	-$89,500 / yr

Advisory recommendation

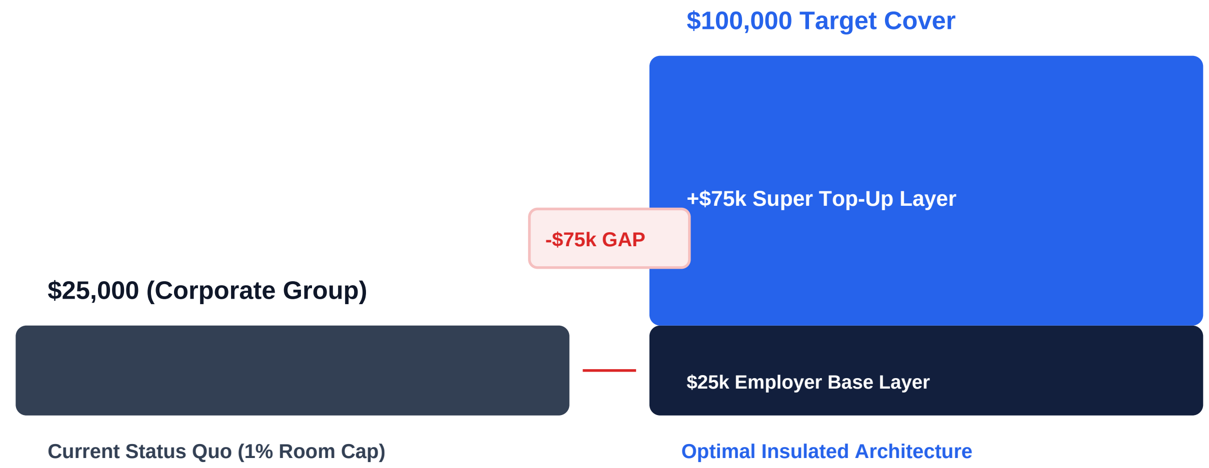
Institute an individual supplemental disability income policy of $7,450/mo to eliminate the 69.1% executive earnings deficit.

Domain analysis: Medical & health insurance protection

Hospitalization adequacy, room rent sub-caps, and healthcare inflation buffering.

Target health cover	Group health cover — 25.0% COVERED	Protection gap — 75.0% UNHEDGED
$100,000	**$25,000**	**-$75,000**
Family floater benchmark	Employer group policy cap	75.0% Unhedged exposure

HOSPITALIZATION PROTECTION & TIERED CLAIMS STACK



HEALTHCARE COVERAGE POLICY AUDIT & CLAIMS CLAUSES

Room rent & ICU sub-caps 40% Proportionate deduction hazard	1% Room / 2% ICU cap ($250/day)	**Zero sub-limits (Single private room)**
Pre & post hospitalization Expanded coverage for post-op therapy	30 Days Pre / 60 Days Post	**60 Days Pre / 180 Days Post**
Restoration & recharge benefit Reinstates full cover for unrelated illness	Nil (Single exhaustion limit)	**100% Automatic restoration benefit**
Consumables & non-medical items Protects against PPE, masks & medical kits	Excluded (~18% out-of-pocket)	**Zero-deduction consumables rider**

Advisory recommendation

Corporate group health leaves a $75,000 deficit and severe room-rent capping penalties. Bind an independent $75,000 Super Top-Up policy (~$38/mo) with zero room-rent sub-limits.

Domain analysis: Home building structural insurance

Reinstatement valuation and catastrophic hazard protection for primary residential property.

Reconstruction target	In-force cover (0.0% COVERED)	Protection gap (100% UNINSURED)
$380,000	**$0**	**-$380,000**
Built structure reinstatement	Uninsured / loan policy lapsed	100% Physical asset exposure

PROPERTY REINSTATEMENT VALUATION & PERILS HEDGING MATRIX

Land Value (Non-Insurable): $470,000 (55.3%) | **Insurable Structure: $380,000 (44.7% UNINSURED)**

Core Fire Peril	Catastrophic Peril	Weather Hazard	Collateral Hazard
Fire & Lightning	**Earthquake / Seismic**	**Storm, Tempest & Flood**	**Impact Damage & Explosion**
Full Replacement	Zone IV Coverage	Inundation Cover	Aircraft / Vehicle

Total Residence Value: $850,000 | Built Area: 2,400 sq.ft | Benchmark Reinstatement Cost: $158 / sq.ft

STRUCTURAL RECONSTRUCTION VALUATION & CLAIMS SCHEDULE

Core superstructure & foundation	Concrete framing, load-bearing masonry, roofing & floorings	**$310,000**
Embedded mechanical, electrical & plumbing	Concealed piping, distribution panels, and sanitary fittings	**$40,000**
Debris removal & site clearing allowance	Statutory clearing costs following catastrophic loss (up to 5%)	**$18,600**
Architects, surveyors & engineering fees	Statutory consulting and reconstruction permits provision (3%)	**$11,400**
Annual construction inflation escalation clause	10% compounding escalation buffer against material price spikes	**Active Rider**

Advisory recommendation

The $850,000 primary residence has zero structural protection. Institute a comprehensive Home Building policy on an Agreed Reinstatement Basis for $380,000 (~$22/mo) covering fire, earthquake, and flood perils.

Domain analysis: Home contents & valuables protection

Replacement indemnity for household contents, consumer electronics, interior fixtures, and valuables.

Target content cover	In-force cover (0.0% COVERED)	Protection gap (CRITICAL GAP)
$120,000	**$0**	**-$120,000**
Audited replacement inventory	Zero active contents policy	100% Unhedged movable assets

HOUSEHOLD CONTENT ASSET INVENTORY ALLOCATION ($120,000 REPLACEMENT VALUATION)

41.7%	$50,000	Furniture & Interior Fixtures	Cabinetry, dining sets, modular kitchen fittings & sofas
29.2%	$35,000	Electronics & Home Appliances	Smart TVs, audio systems, computing, refrigeration & HVAC
20.8%	$25,000	Jewelry, Watches & Fine Art	Precious metals, luxury timepieces & curated art pieces
8.3%	$10,000	Personal Effects & Apparel	Designer wardrobe, portable luggage & accessories

New-For-Old Replacement Clause: Zero depreciation applied on claims | Burglary First-Loss: 100% Limit

CONTENT RISK EXPOSURES & PERIL INDEMNITY CLAUSES

Burglary, housebreaking & theft Full replacement indemnity on physical theft following forcible entry	THEFT INDEMNITY	$120,000
Electrical & mechanical breakdown Surge and internal breakdown cover for HVAC, refrigeration & home servers	EQUIPMENT SURGE	$35,000
Accidental damage & internal water leakage Ruptured pipes, domestic water leakage and accidental impacts	ACCIDENTAL DAMAGE	$25,000
Worldwide portable equipment floater Laptops, high-end smartphones, and cameras protected outside home	WORLDWIDE TRAVEL	$15,000

Advisory recommendation

Over $120,000 in personal contents and executive electronic assets are entirely unhedged. Secure an all-risk Home Content policy (~$18/mo) with mechanical breakdown and first-loss burglary protection.

Domain analysis: Motor vehicle coverage & asset valuation

Insured Declared Value (IDV), depreciation schedule, and active policy rider endorsements.

Total vehicle IDV

$42,500

Combined Insured Declared Value

Policy structure ACTIVE COVER

Comprehensive

Own damage + third party liability

No Claim Bonus tier 50% DISCOUNT

50% Safe Driver

Safe driving record benchmark

VEHICLE ASSET INVENTORY & INSURED DECLARED VALUE (IDV) VALUATION

PRIMARY VEHICLE (EXECUTIVE SUV)

$37,500

Current Year Insured Declared Value (IDV)

· Make & Model: 2024 Executive Luxury SUV
· Original Invoice: $48,000 (Depreciation: 21.9%)
· **Endorsements: Zero Dep, Engine Protect, RTI**

SECONDARY COMMUTER (TWO-WHEELER)

$5,000

Current Year Insured Declared Value (IDV)

· Make & Model: 2023 Premium Commuter Two-Wheeler
· Original Invoice: $7,200 (Depreciation: 30.5%)
· **Endorsements: Comprehensive Own Damage Cover**

STATUTORY ASSET DEPRECIATION GLIDEPATH:

New	Yr 1	Yr 2 [SUV]	Yr 3 [Bike]	Yr 4	Yr 5
< 6 Months: 5%	6-12 Months: 15%	1-2 Years: 20%	2-3 Years: 30%	3-4 Years: 40%	4-5 Years: 50%

ACTIVE ENDORSEMENTS & STATUTORY LIABILITY SCHEDULE

Zero Depreciation (Bumper-to-Bumper)	100% claim settlement without deduction on plastic or rubber	ACTIVE RIDER
Engine & Gearbox Hydrostatic Shield	Full protection against engine seizure from water ingress	ACTIVE RIDER
Return to Invoice (RTI) Protection	Compensates full on-road invoice value on total write-off	RECOMMENDED
24x7 Roadside Assistance & Consumables	Emergency towing, breakdown repairs, nuts/bolts & fluids	ACTIVE RIDER
Third-Party Legal Liability Cover	Statutory unlimited bodily injury + property damage indemnity	MANDATORY

Asset valuation advisory

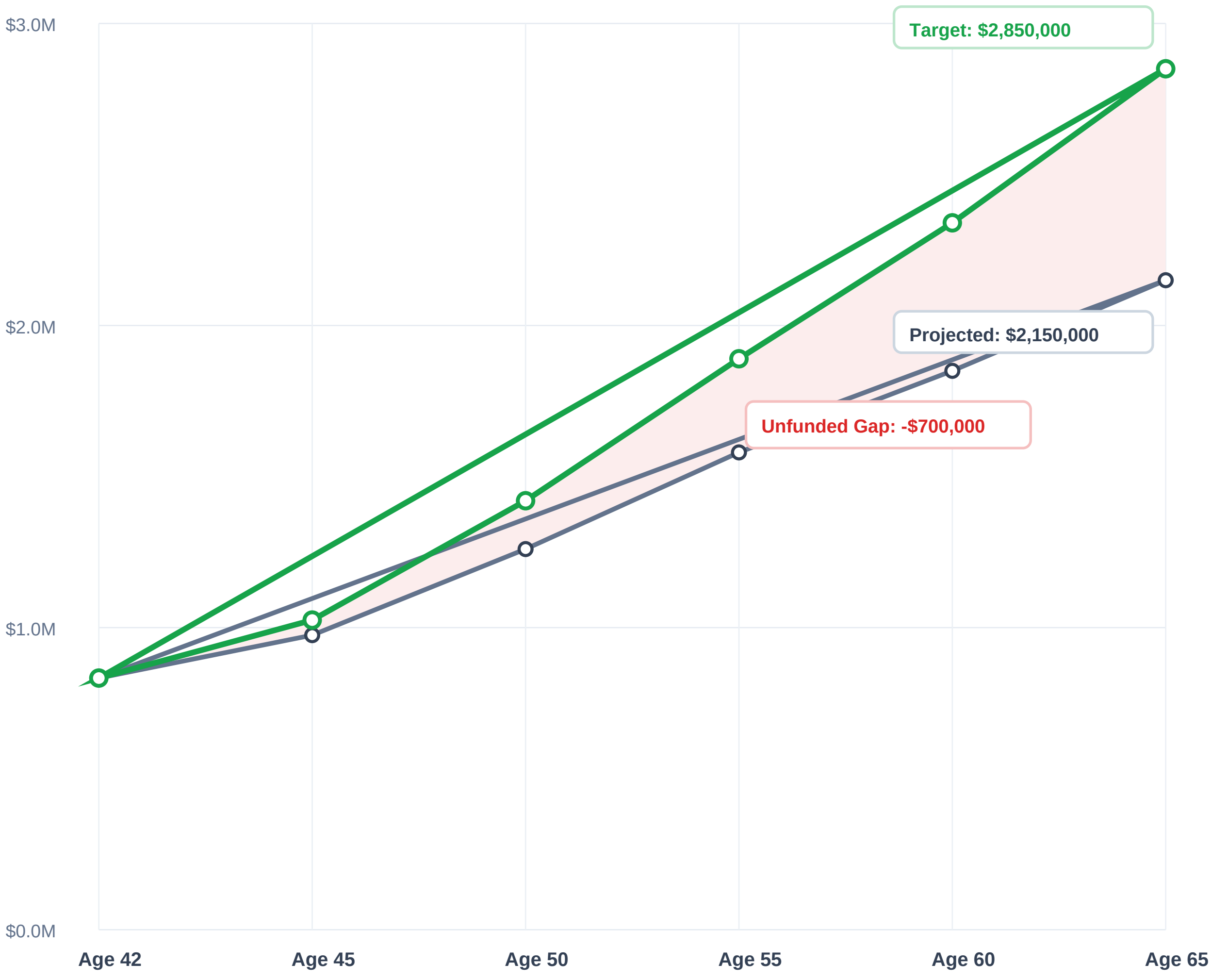
Maintain the Zero Depreciation and Engine Protection riders during upcoming policy renewals to preserve full $42,500 IDV recovery without out-of-pocket depreciation deductions.

Domain analysis: Retirement wealth trajectory

Long-term capital accumulation projection from age 42 to target retirement age 65.

Target at 65	Projected path	Corpus gap	Monthly SIP
$2.85M	**$2.15M**	**-$700k**	**$1,180**
20-Yr post-retire	Existing savings	24.6% Deficit	Equity SIP plan

WEALTH ACCUMULATION CURVE (AGE 42 TO 65)



Advisory recommendation

Automate a $1,180 monthly systematic investment plan (SIP) in equity index funds to compound over 23 years and eliminate the $700,000 shortfall.

Retirement milestone progression

Five-year capital accumulation benchmarks and decumulation parameters.

ACCUMULATION STAIRCASE: COMPOUNDING MILESTONES (AGE 42 TO 65)

Milestone	Horizon	Projected	Base	Gain
Age 45	3 Yrs	$1,025,000	Base: $975,000	+$50k
Age 50	8 Yrs	$1,420,000	Base: $1,260,000	+$160k
Age 55	13 Yrs	$1,890,000	Base: $1,580,000	+$310k
Age 60	18 Yrs	$2,340,000	Base: $1,850,000	+$490k
Age 65	23 Yrs	$2,850,000	Base: $2,150,000	+$700k

POST-RETIREMENT DECUMULATION BLUEPRINT (AGES 65 TO 85)

ANNUAL LIVING DRAW

$142,000 / yr

Indexed at 4.5% inflation

INITIAL DRAW RATE

4.98% / year

From $2.85M retirement corpus

LONGEVITY HORIZON

20-Year Lifespan

Zero principal exhaustion

Actuarial observation

Starting the $1,180 SIP at age 42 harnesses 23 years of compounding, cutting required monthly capital by 64% compared to beginning at age 47.

Consolidated balance sheet & financial ratios

Synthesis of total assets, liabilities, net worth, and structural solvency ratios.

ACTUARIAL T-ACCOUNT BALANCE SHEET CONSOLIDATION

TOTAL ASSET BASE

$1,278,000

Liquid Cash & Savings 6.1% of assets	**$78,000**
Diversified Investments 27.4% of assets	**$350,000**
Primary Residential Property 66.5% of assets	**$850,000**

LIABILITIES & NET WORTH

$1,278,000

Total Liabilities: $445,000 (34.8%)

· Mortgage Debt: $420,000

· Personal Credit Lines: $25,000

Consolidated Net Worth

+$833,000

65.2% Net equity ownership cushion

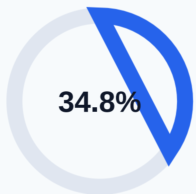
ACTUARIAL SOLVENCY METRIC DIALS

Liquidity Solvency

Target: 6.0 Mos

HEALTHY SURPLUS

9.2 months of essential overhead in liquid bank cash.

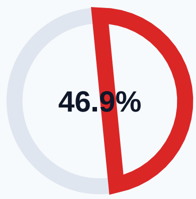


Debt Leverage Ratio

Target: < 40.0%

CONSERVATIVE

Prudent debt leverage within prime banking margins.



Protection Adequacy

Target: 100.0%

CRITICAL DEFICIT

53.1% life insurance shortfall leaves debt exposed.

Actuarial observation

The balance sheet possesses an enviable $833,000 net worth cushion, but remains acutely vulnerable to life, health, and property perils without insurance hedges.

Recommended risk protection plan

Prioritized 3-phase implementation roadmap for complete personal immunity.

Phase 1: Immediate Protection (0 - 30 Days) HIGH PRIORITY

Bind $567,000 term life policy (~$48/mo), $28,000 critical illness rider (~$32/mo), and $75,000 healthcare super top-up policy (~$38/mo) to eliminate mortality and medical insolvency risks.

Phase 2: Property, Liability & Income Continuity (30 - 60 Days) TARGET MILESTONE

Institute $7,450/mo individual disability coverage, bind $380,000 home building structural policy (~$22/mo) and $120,000 home content policy (~$18/mo), and sweep $27,000 surplus cash into Treasury bills.

Phase 3: Retirement Acceleration & Motor Care (60 - 90 Days) STRUCTURAL RESILIENCE

Automate $1,180/mo retirement SIP into equity index funds and renew motor insurance maintaining Zero-Depreciation and Engine Protection endorsements on $42,500 vehicle IDV.

Ready to secure your complete financial fortress?

Take the first step towards a completely insulated, risk-free personal protection environment today.

IMPLEMENTATION ROADMAP CHECKLIST

1. Supplemental Term Life ($567k)	0 - 30 Days	In Underwriting	High Priority
2. Healthcare Super Top-Up ($75k)	0 - 30 Days	Quote Active	High Priority
3. Critical Illness Rider ($28k)	0 - 30 Days	Policy Quote Active	High Priority
4. Home Building Structure ($380k)	30 - 60 Days	Appraisal Complete	Target Milestone
5. Home Content Package ($120k)	30 - 60 Days	Inventory Audited	Target Milestone
6. Disability Top-Up ($7,450/mo)	30 - 60 Days	Carrier Selection	Target Milestone
7. Motor IDV Zero-Dep Renewal ($42.5k)	60 - 90 Days	Active Schedule	Scheduled Review
8. Retirement SIP ($1,180/mo)	60 - 90 Days	Index Fund Selection	Long-term Target

Certified Risk Advisory Practice:
Investment & Insurance Advisory
Contact: 9769323999

Marcus Vance, CFP, CWM

CERTIFIED ADVISOR SIGNATURE

Client Acceptance & Acknowledgment:
Sarah Jenkins
Salaried Corporate Executive

Sarah Jenkins

AUTHORIZED CLIENT SIGNATURE