



Through this journey into wealth management, you will gain a better understanding of your approach to financial decision-making, learn what matters most to you, and receive guidance to consider the appropriate trade-offs to help achieve the best possible financial outcome for you.

Gaining clarity about your intentions and commitments is the first step to living the life you want. The unique approach Exceedia Consulting Ltd takes to goal-based investing focuses on the importance of you and your financial advisor understanding the life you want to live.

A dynamic financial plan tailored to your personal financial goals can help you stay confident and adapt as your objectives and resources change. Our advisors get to know you and how you think about money to develop a comprehensive, unique personal financial plan to meet your individual needs.



Dependency

Your lifestyle depends on others to succeed

You spend more than you earn

There is a deficit in your cash flow

Your debt exceeds your income

You have negative net worth



Solvency

You can meet your financial obligations without outside help

Your income exceeds your expenses

You use the surplus to pay down your debts and meet your immediate
financial obligations

You have started to set aside funds to maintain your current lifestyle



Stability

You have 6 months of lifestyle expenses set aside (unencumbered to other goals)

You have a cash flow plan (intentional spending for the next 2 years)

You have a sinking fund for maintenance and irregular predictable expenses

You have eliminated consumer debt (liabilities on depreciating assets)

You have started building assets that generate revenue



Flexibility

You could take a year off work without sacrificing any lifestyle goals

You have 2 years of lifestyle expenses set aside (unencumbered to other goals)

You have a cash flow plan for the next 5 years

Your sinking funds for maintenance and irregular predictable expenses are fully funded

You have income generating assets that have the ability to cover basic necessities of housing, transportation, groceries (survival expenses)

OR

You are saving 50% of your income



Independence

You have 25 years of lifestyle expenses set aside (unencumbered to other goals)

OR

Your income generating assets equal your lifestyle expenses (survival plus creature comforts)

OR

You are saving 100% of your earned income



Abundance

Income generating assets generate more money than you spend

