



JUMP START

PLAN

jump-start

verb:

give an added impetus to (something that is proceeding slowly or is at a standstill).

synonyms: revitalize, stimulate, energize, boost, spark, ignite, fire up.

JUMP START

{Welcome to the Jump Start Plan}

Every journey starts somewhere.

This plan was designed to get you from wherever you may be today, onto the pathway to where you intend to go financially.

The goal of this plan is to *empower* you to take complete control of the daily decisions in your life that have an immediate impact on your financial success in the future.

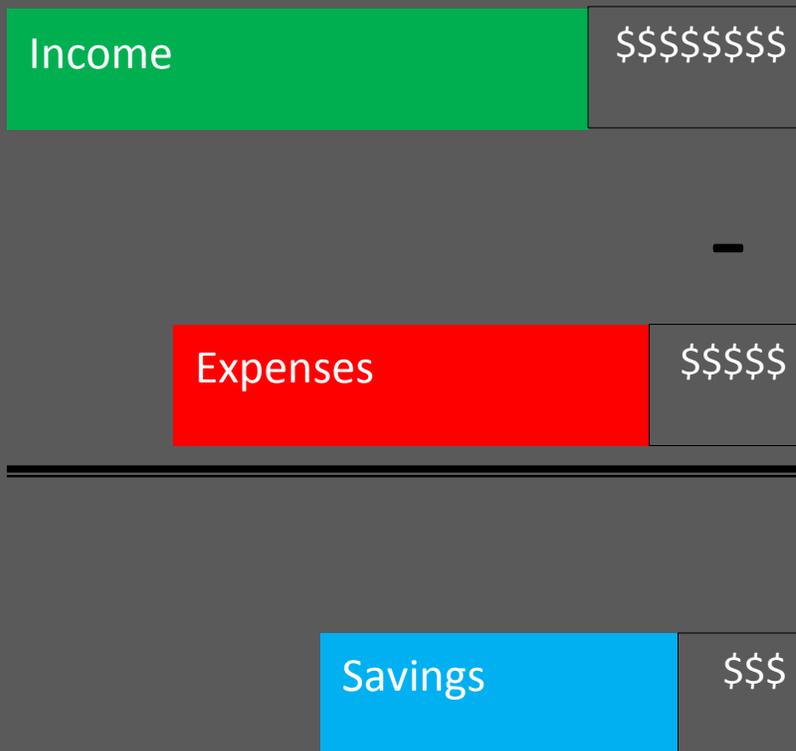
We're talking about how you are spending the money that you work hard to earn. Or stated in two simple words: Budget Planning.

If you don't currently have a budget or if your budget doesn't seem to be working, we may be able to help you. And the Jump Start Plan is the perfect place to start.

- Pelorus Management Team

JUMP START

Budget Planning 101



Although simple in theory, and certainly on paper, a budget can be an overwhelming task to keep up with if you don't have a good working knowledge of how a personal budget should work.

Ultimately, everyone is trying to achieve the same thing even if you don't know it – save more money than you spend. Or, if you prefer, spend less money than you make.

This illustration to the right is the simplest representation of how a budget *should* work. Unfortunately, many people's expenses are more than their income when it doesn't have to be.

Furthermore, as the saying goes, "The Devil's in the details." And the expenses in your life are likely filled with hundreds of purchases each month – many of which can be difficult to keep track of.

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In the Jump Start Plan, we take a look at the income that is specific to *your* life and to *your* circumstances. After all, your income is not the same as everyone else's.

Income

Monthly Income Sources:

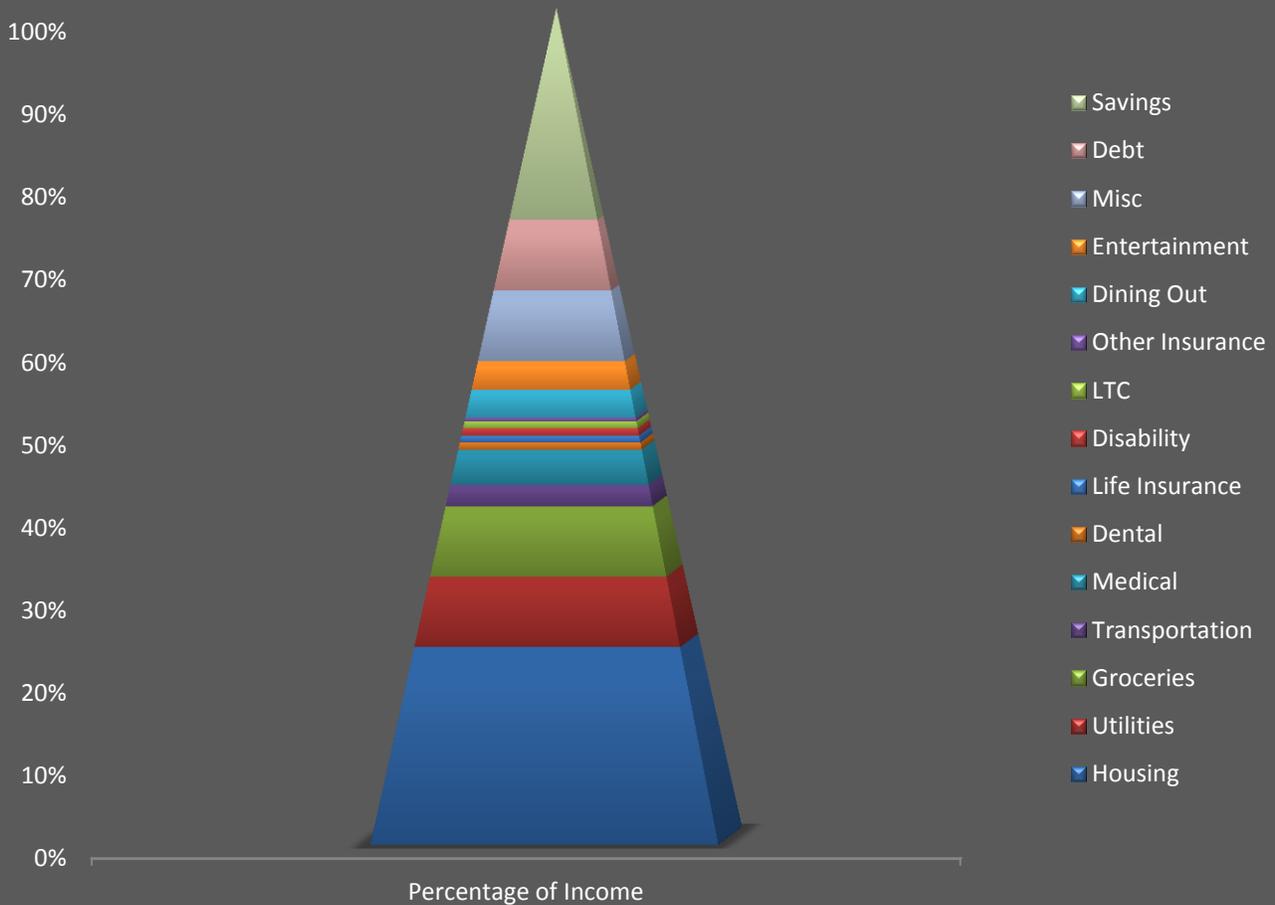
Salary - job #1	\$5,500
Salary - job #2	\$2,500
Alimony	\$2,000
Interest income	\$850
Dividend income	\$500
Social Security income	\$1,500
Total Income	\$12,850

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As income sources usually number less than 5 for most individuals and households, categories of expenses each month number in the dozens with individual purchases numbering in the hundreds. As a result, managing expenses is typically where people begin to become overwhelmed.

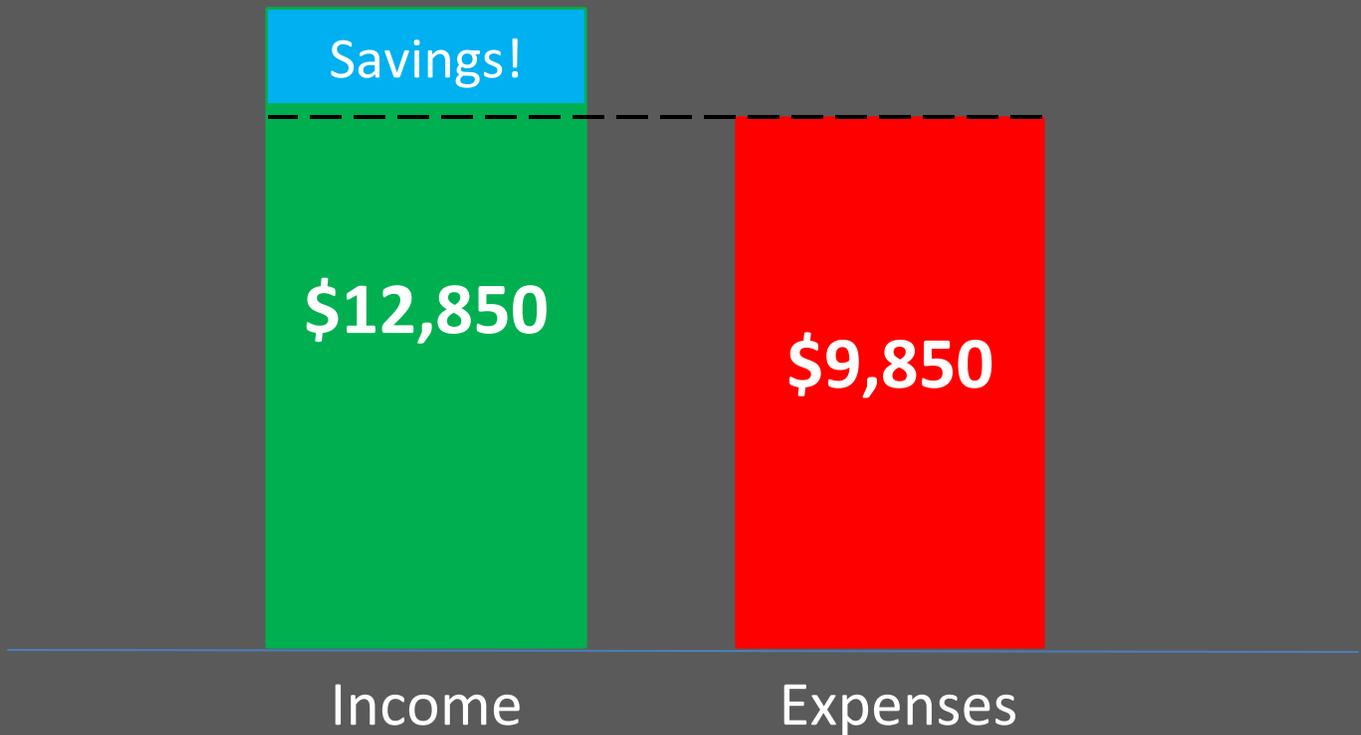
Part of the Jump Start plan is to help better understand expense categories. Remember, this is all about empowering you so the better you understand your spending habits, the better you can manage them.

Expenses



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The first part of your Jump Start analysis is determining the outcome of your income minus your expenses. Are you, in fact, saving more than you're spending or are you running your monthly budget at a deficit and thereby accumulating debt or missing payments on bills?



JUMP START

We designed the Jump Start Plan to do just that – jump start your financial planning. So naturally, your progress should take you to another level. That’s why we designed Grow 25 and Pelorus Pro – because our goal is to meet people where they are and move them to the next level in their financial planning.

Where do *you* need to start?

Many people begin their relationship with us here as they find us and already have investable assets over \$25,000 and have more sophisticated investment needs. In Pelorus Pro, we provide comprehensive financial planning through a detailed 5 step planning process. If you’re not qualified for this level, we’ll help you get qualified.

Pelorus
Pro

Grow
25

Own your spending habits through Budget Planning. Set target dates of completion and work toward advancing to Stage 2:

Grow 25

Jump
Start
Plan

Once you’ve gained momentum on your Budget Plan and accomplished your unique goals in that planning stage, you work toward a major milestone accomplishment: Grow 25

Here, we help you save and/or invest your excess cash to reach \$25,000 in invested assets.