

Destination and Gap

Where you are trying to end up, and the distance between that and today.

Where you are going

	Five years	Ten years	Later life
Home / where you live			
Mortgage position			
Cash reserves			
Liquid investments			
Work or retirement status			
Family or business obligations			

Circle the three outcomes that matter most. If these goals conflict, which one do I protect first?

The gap

Set the current position beside each target. The difference is the planning gap.

	Today	Target	Gap	How it closes (controllable vs. not)
Net worth				
Cash reserves				
Liquid investments				
Mortgage balance				
Consumer debt				

Do not assume appreciation or investment returns close the gap. Separate the actions you control from the outcomes you do not.