MONEY EXPERTS

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MONEY EXPERTS PRESENTS

WEALTH ARCHITECTURE BLUEPRINT

Planning the Dynasty. Strategy for Now and Your Future.

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70%
of Americans are stressed about their finances

61%
fear a lack of income in retirement

58%
are living paycheck to paycheck

"Most people drift through the year. Wealthy families design their year."

Presented by Marcus Prescott Eligan, The Wealth Architect | Money Experts | @Mr_Money_Expert
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Welcome to the Boardroom.

Most people drift through the year. Wealthy families *design* their year. This Blueprint moves families from simply paying bills to building generational wealth, with structure, accountability, and a strategy that turns goals into Assets.

THE GOLDEN RULE: Every goal in this Blueprint must pass one test: Does it increase our Net Worth or protect our Assets? If the answer isn't yes, it competes with your Dynasty.

THE 3 FORCES ERODING YOUR WEALTH RIGHT NOW

01 VOLATILITY

The S&P 500 is not a straight line. A 30% correction requires a 43% gain just to break even. Does your retirement date align with a market crash?

02 TAXATION

Your 401(k)/IRA is a partnership with the IRS, the Silent Partner who collects at retirement. If tax rates revert to 1980s levels, what happens to your income?

03 INFLATION

Cash is not a safe haven. It is a losing asset. Inflation cuts your real retirement income in half every 20 years. You need growth above 4% just to stay still.

This Blueprint is engineered to address all three, simultaneously.

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Step 1: The Boardroom Setup

You cannot plan a million-dollar life in a chaotic environment. Treat this like the most important CEO meeting of your year, because it is.

THE DATE

Choose a specific day and time for your Annual Summit and put it on the calendar in ink. Non-negotiable.

THE VENUE

Get out of the house. Book a hotel lobby, a quiet workspace, or a private room. Treat this like a board meeting, because that is exactly what it is.

THE RULE

No phones. No distractions. Bring your data: bank statements, account balances, and net worth, plus your vision.

THE DATA

Pull your Fact Finder before you sit down. Know your numbers going in. Architects build from blueprints, not guesses.

ARCHITECT'S NOTE: Your Annual Summit is not a goal-setting session. It is a strategy engineering session. The difference is a dollar figure.

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Step 2: The Pre-Game Audit

Take one week individually to audit these 6 Pillars before you sit down together. Document your honest assessment: not where you want to be, where you *are*.

FINANCE (THE FUEL)

Income, expenses, and cash flow. If the money isn't right, the mission fails.

ASSETS (ACQUIRE)

Real estate equity, business equity, investments. Where is your Idle Equity right now?

PROTECTION (DEFENSE)

Life insurance with Living Benefits, will, trust. If income stopped tomorrow, how long would your family be okay?

LEGACY (THE WHY)

Family values, education funding, giving strategy. What does your dynasty look like in 20 years?

LIFESTYLE (THE REWARD)

Travel, wellness, and experiences. Engineer the reward. Don't just hope for it.

GROWTH (THE UPGRADE)

Professional skills, income streams, certifications. How are you increasing your earning power?

PRO TIP: Document your thoughts on all 6 Pillars individually *before* you sit down together. Alignment starts with honest self-assessment.

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The 3 Bucket Diagnostic

Before you build your goals, you need to know where your money actually lives. Every dollar you own sits in one of three buckets, each with a different relationship with the IRS, the market, and your retirement.

BUCKET 1: THE LAUNCH PAD (LIQUID)

Vehicles: Bank savings, CDs, money market.

Keep 3–6 months of expenses here as your emergency reserve. Everything *above* this line is **Idle Money**, a liability disguised as security. At 3.5% inflation, a savings account earning 0.5% is losing purchasing power every single month. Idle Money above your reserve gets deployed. Always.

- **What is your current liquid balance? Is it above your reserve threshold?**

BUCKET 2: THE TAX TRAP (TAX-DEFERRED)

Vehicles: 401(k), IRA, TSP, 403(b).

Every dollar you withdraw is taxed as ordinary income. The IRS is your **Silent Partner**. Worse: if withdrawals are too high, up to 85% of your Social Security can be taxed (Provisional Tax). The **IRMAA 2-Year Lookback** means high withdrawals today trigger Medicare surcharges starting at $109K (Single) / $218K (Joint), two years from now.

- **What % of your total wealth lives in the Tax Trap right now?**

BUCKET 3: THE ARCHITECTURE (TAX-FREE)

Vehicles: Roth IRA, IUL (Indexed Universal Life), LIRP.

This is the goal. Tax-free growth, tax-free withdrawals, and a **0% floor** against market losses: **Zero is Hero**. An IUL structured correctly delivers market-linked upside without market risk, Living Benefits (heart attack, stroke, cancer), and tax-free retirement income the IRS cannot touch. With the **2026 Permanent Window** locked in ($15M Single / $30M Joint estate exemption), the cost of waiting to build Bucket 3 compounds against you.

- **Is your Bucket 3 nonexistent, underfunded, or engineered?**

"Your 401(k) is a Tax Trap. Your home equity is Dead Money. Your Bucket 3 is the Architecture. Until all three are connected, you don't have a plan. You have accounts."

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Step 3: The Strategy Session

Get it out of your head and onto the wall. This is where the architecture gets built.

1. VISUALIZE THE EMPIRE

Write your 6 Pillars and current Bucket balances on a whiteboard or fresh paper. You need to see the full picture before you can engineer it.

2. FINANCE FIRST: THE FUEL

Start with Finance because it impacts every other goal. The Rule: If the money isn't right, the mission fails. Does your current cash flow support the Lifestyle you want? If not, cut expenses or increase Growth. Both are valid. Only one is strategic. Use the Budget Calculator and Freedom Sprint tabs in your Goals Sheet to find your monthly surplus and put it to work.

3. THE BUCKET BALANCE CHECK

Look at your 3 Bucket balances side by side. Where is the weight? Most families are 80-100% in Bucket 2, the Tax Trap. Every strategy session should move dollars from Bucket 2 toward Bucket 3.

4. THE MONEY EXPERT FILTER: S.M.A.R.T.

Run every goal through the test: Specific, Measurable, Attainable, Realistic, Timely. Then ask the Golden Question: Does this goal increase our Net Worth or protect our Assets?

YOUR WEALTH GAP SUMMARY

BUCKET	CURRENT BALANCE	TARGET	GAP ($)
Bucket 1: Launch Pad	$_____	3–6 mo. expenses	$_____
Bucket 2: Tax Trap	$_____	Minimize / Shift	$_____
Bucket 3: Architecture	$_____	Maximize	$_____

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Step 4: The Execution Contract

A goal without data is just a wish. A contract without a signature is just an intention.

1. DIGITIZE THE PLAN

Transfer your final targets into the Master Dashboard of your Annual Strategy Goals Sheet (Excel). This moves your plan from paper to math. Every goal gets a dollar figure, a deadline, and an owner.

2. THE NON-NEGOTIABLE STANDARD

Once your goals are entered into the Dashboard, they are non-negotiable. This is not a New Year's Resolution. It is a binding contract with your future self.

3. THE QUARTERLY BOARD MEETING

Every 90 days, schedule a Quarterly Board Meeting to review the Dashboard, audit your Bucket balances, and track Net Worth growth. Success loves speed, but it requires inspection.

4. THE ANNUAL WEALTH GAP CHECK-IN

Every year, before your next Annual Summit, book a Wealth Gap Strategy Session. Markets shift. Tax laws change. Your Bucket 3 strategy needs annual engineering, not a set-it-and-forget-it approach.

Partner A Signature _____ **Partner B Signature** _____

Date _____ **Date** _____

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Your Next Step.

You've built the framework. Now it's time to get a second set of eyes on the numbers. The free Discovery Call is a 30-minute conversation about your complete financial picture (Mortgage, Insurance, and Retirement) as one connected system.

- Your 3 Bucket balances and the exact dollar gap between where you are and where you need to be
- Idle Equity in your home and how to deploy it as a tax-free wealth-building tool
- Your Tax Trap exposure and the IRMAA Medicare surcharge risk hiding in your 401(k)
- Whether your life insurance has Living Benefits: Chronic, Critical, and Terminal illness
- Your Provisional Tax risk and how Bucket 3 eliminates the IRS's Social Security partnership
- Your 2026 Permanent Window positioning and estate strategy

Book Your Free Discovery Call

yourmoneyexperts.com/discovery

Or contact Marcus directly:
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