



Elements[®]
Financial Planning System

Email Templates

Delivering Elements Reports



Liquid Term

Deliver Report – Complete

Hi [Client],

Attached is a copy of your Liquid Term (Lt) summary. Liquid Term indicates the number of years you could live on your liquid assets based on your current estimated spending.

It's important to periodically review your Liquid Term because it helps us know if you're prepared for the unexpected and whether you have enough liquidity on hand to provide flexibility at each stage of your life.

[INSERT ADVISOR ASSESSMENT HERE]

If you have any questions or notice anything that needs to be updated, please let me know.

Deliver Report – Empty State

Hi [Client],

Attached is a copy of your Liquid Term (Lt) summary. Liquid Term indicates the number of years you could live on your liquid assets based on your current annual spending.

It's important to periodically review your Liquid Term because it helps us know if you're prepared for the unexpected and whether you have enough liquidity on hand to provide flexibility at each stage of your life. However, We have not yet received essential information from you to produce an accurate, up-to-date summary. So some items presented in the document may be out of date or inaccurate. Please reach out to our team if you have that information, and we'll update the document.

If you have any questions or thoughts please let me know.



Savings Rate

Deliver Report – Completed

Hi [Client],

Attached is a copy of your Saving Rate (Sr) summary. Savings Rate indicates what percentage of your total income is going towards savings.

It's important to periodically review your Savings Rate because it helps us see if you're on track to meet your future financial goals or if you need to make some adjustments.

[INSERT ADVISOR ASSESSMENT HERE]

If you have any questions or notice anything that needs to be updated, please let me know.

Deliver Report – Empty State

Hi [Client],

Attached is a copy of your Saving Rate (Sr) summary. Savings Rate represents how much of your total income is going towards savings.

It's important to periodically review your Savings Rate because it helps us see if you're on a good track to meet your future financial goals or if you need to make some adjustments. However, We have not yet received essential information from you to produce an accurate, up-to-date summary. So some items presented in the document may be out of date or inaccurate. Please reach out to our team if you have that information, and we'll update the document.

If you have any questions or thoughts please let me know.



Business Term

Deliver Report – Completed

Hi [Client],

Attached is a copy of your Business Term (Bt) summary. Business Term represents the length of time you could live on your business equity if it did not grow.

It's important to periodically review your Business Term so we can know if your business decisions related to staff, marketing, and expansion are creating more wealth or just adding more expenses to your plate.

[INSERT ADVISOR ASSESSMENT HERE]

If you have any questions or notice anything that needs to be updated, please let me know.

Deliver Report – Empty State

Hi [Client],

Attached is a copy of your Business Term (Bt) summary. Business Term represents the length of time you could live on your business equity if it did not grow.

It's important to periodically review your Business Term so we can know if your business decisions related to staff, marketing, and expansion are creating more wealth or just adding more expenses to your plate. However, We have not yet received essential information from you to produce an accurate, up-to-date summary. So some items presented in the document may be out of date or inaccurate. Please reach out to our team if you have that information, and we'll update the document.

If you have any questions or thoughts please let me know.



Equity Rate

Deliver Report – Completed

Hi [Client],

Attached is a copy of your Equity Rate (Er) summary. Equity Rate represents the percentage of equity holdings in your portfolio.

It's important to periodically review your Equity Rate so we can know if you're experiencing too much or too little volatility based on your personal risk tolerance and life stage.

[INSERT ADVISOR ASSESSMENT HERE]

If you have any questions or notice anything that needs to be updated, please let me know.

Deliver Report – Empty State

Hi [Client],

Attached is a copy of your Equity Rate (Er) summary. Equity Rate represents the percentage of equity holdings in your portfolio.

It's important to periodically review your Equity Rate so we can know if you're experiencing too much or too little volatility based on your personal risk tolerance and life stage. However, We have not yet received essential information from you to produce an accurate, up-to-date summary. So some items presented in the document may be out of date or inaccurate. Please reach out to our team if you have that information, and we'll update the document.

If you have any questions or thoughts please let me know.



Qualified Term

Deliver Report – Completed

Hi [Client],

Attached is a copy of your Qualified Term (Qt) summary. Qualified Term represents how long you could live on your qualified retirement investments (401k, IRA, etc.) based on current spending.

It's important to periodically review your Qualified Term so we can track whether your qualified retirement investments are growing to match your retirement needs.

[INSERT ADVISOR ASSESSMENT HERE]

If you have any questions or notice anything that needs to be updated, please let me know.

Deliver Report – Empty State

Hi [Client],

Attached is a copy of your Qualified Term (Qt) summary. Qualified Term represents how long you could live on your qualified retirement investments (401k, IRA, etc.) based on current spending.

It's important to periodically review your Qualified Term so we can track whether your qualified retirement investments are growing to match your retirement needs. However, We have not yet received essential information from you to produce an accurate, up-to-date summary. So some items presented in the document may be out of date or inaccurate. Please reach out to our team if you have that information, and we'll update the document.

If you have any questions or thoughts please let me know.



Debt Rate

Deliver Report – Completed

Hi [Client],

Attached is a copy of your Debt Rate (Dr) summary. Debt Rate estimates what percentage of your income is going toward debt payments including minimum and extra payments.

It's important to periodically review your Debt Rate so we can determine if you are servicing too much or little debt for your circumstances.

[INSERT ADVISOR ASSESSMENT HERE]

If you have any questions or notice anything that needs to be updated, please let me know.

Deliver Report – Empty State

Hi [Client],

Attached is a copy of your Debt Rate (Dr) summary. Debt Rate estimates what percentage of your income is going toward debt payments including minimum and extra payments.

It's important to periodically review your Debt Rate so we can determine if you are servicing too much or little debt for your circumstances. However, We have not yet received essential information from you to produce an accurate, up-to-date summary. So some items presented in the document may be out of date or inaccurate. Please reach out to our team if you have that information, and we'll update the document.

If you have any questions or thoughts please let me know.



Real Estate Term

Deliver Report – Completed

Hi [Client],

Attached is a copy of your Real Estate Term (Rt) summary. Real Estate Term is calculated by summing all your personal, business, and investment real estate equity and dividing it by your annual spending.

It's important to periodically review your Real Estate Term to determine how much of your money is concentrated in real estate, and whether a redistribution of wealth into other areas of personal finances will help secure a better long-term outcome.

[INSERT ADVISOR ASSESSMENT HERE]

If you have any questions or notice anything that needs to be updated, please let me know.

Deliver Report – Empty State

Hi [Client],

Attached is a copy of your Real Estate Term (Rt) summary. Real Estate Term is calculated by summing all your personal, business, and investment real estate equity and dividing it by your annual spending.

It's important to periodically review your Real Estate Term to determine how much of your money is concentrated in real estate, and whether a redistribution of wealth into other areas of personal finances will help secure a better long-term outcome. However, We have not yet received essential information from you to produce an accurate, up-to-date summary. So some items presented in the document may be out of date or inaccurate. Please reach out to our team if you have that information, and we'll update the document.

If you have any questions or thoughts please let me know.



Burn Rate

Deliver Report – Completed

Hi [Client],

Attached is a copy of your Burn Rate (Br) summary. Burn Rate indicates what percentage of your income is going toward personal spending.

It's important to periodically review your spending as it impacts many areas of your financial health including how much money you'll need for the future and other financial goals.

[INSERT ADVISOR ASSESSMENT HERE]

If you have any questions or notice anything that needs to be updated, please let me know.

Deliver Report – Empty State

Hi [Client],

Attached is a copy of your Burn Rate (Br) summary. Burn Rate indicates what percentage of your income is going toward personal spending.

It's important to periodically review your spending as it impacts many areas of your financial health including how much money you'll need for the future and other financial goals. However, We have not yet received essential information from you to produce an accurate, up-to-date summary. So some items presented in the document may be out of date or inaccurate. Please reach out to our team if you have that information, and we'll update the document.

If you have any questions or thoughts please let me know.



Total Term

Deliver Report – Completed

Hi [Client],

Attached is a copy of your Total Term (Tt) summary. Total Term indicates the number of years you could live on ALL your current assets. It is calculated by dividing total net worth by annual spending.

It's important to periodically review your Total Term to make sure you're on track to make work optional and prepared for other long-term goals.

[INSERT ADVISOR ASSESSMENT HERE]

If you have any questions or notice anything that needs to be updated, please let me know.

Deliver Report – Empty State

Hi [Client],

Attached is a copy of your Total Term (Tt) summary. Total Term indicates the number of years you could live on ALL your current assets. It is calculated by dividing total net worth by annual spending.

It's important to periodically review your Total Term to make sure you're on track to make work optional and prepared for other long-term goals. However, We have not yet received essential information from you to produce an accurate, up-to-date summary. So some items presented in the document may be out of date or inaccurate. Please reach out to our team if you have that information, and we'll update the document.

If you have any questions or thoughts please let me know.



Insurance Rate

Deliver Report – Completed

Hi [Client],

Attached is a copy of your Insurance Rate (Ir) summary. Insurance Rate represents your current insurance need for life, disability and liability based on your current net worth and spending.

It's important to periodically review your insurance coverages to make sure you have the quantity and types of insurance you need to protect you and other important people in your life.

[INSERT ADVISOR ASSESSMENT HERE]

If you have any questions or notice anything that needs to be updated, please let me know.

Deliver Report – Empty State

Hi [Client],

Attached is a copy of your Insurance Rate (Ir) summary. Insurance Rate represents your current insurance need for life, disability and liability based on your current net worth and spending.

It's important to periodically review your insurance coverages to make sure you have the quantity and types of insurance you need to protect you and other important people in your life. However, We have not yet received essential information from you to produce an accurate, up-to-date summary. So some items presented in the document may be out of date or inaccurate. Please reach out to our team if you have that information, and we'll update the document.

If you have any questions or thoughts please let me know.



Tax Rate

Deliver Report – Completed

Hi [Client],

Attached is a copy of your Tax Rate (Tr) summary. Tax Rate indicates what percentage of your income is going towards federal, state and local, and payroll taxes.

It's important to periodically review your Taxes to capture tax savings strategies and ensure you aren't paying too much in taxes for your income.

[INSERT ADVISOR ASSESSMENT HERE]

If you have any questions or notice anything that needs to be updated, please let me know.

Deliver Report – Empty State

Hi [Client],

Attached is a copy of your Tax Rate (Tr) summary. Tax Rate indicates what percentage of your income is going towards federal, state and local, and payroll taxes.

It's important to periodically review your Taxes to capture tax savings strategies and ensure you aren't paying too much in taxes for your income. However, We have not yet received essential information from you to produce an accurate, up-to-date summary. So some items presented in the document may be out of date or inaccurate. Please reach out to our team if you have that information, and we'll update the document.

If you have any questions or thoughts please let me know.



Income Rate

Deliver Report – Completed

Hi [Client],

Attached is a copy of your Income Rate (In) summary. Income Rate is calculated by first summing up every year of income since you started working, then taking what percentage of that is left over in net worth.

It's important to periodically review your income to make the most of your career, income and assets and ensure your financial health is moving in a positive direction.

[INSERT ADVISOR ASSESSMENT HERE]

If you have any questions or notice anything that needs to be updated, please let me know.

Deliver Report – Empty State

Hi [Client],

Attached is a copy of your Income Rate (In) summary. Income Rate is calculated by first summing up every year of income since you started working, then taking what percentage of that is left over in net worth.

It's important to periodically review your income to make the most of your career, income and assets and ensure your financial health is moving in a positive direction. However, We have not yet received essential information from you to produce an accurate, up-to-date summary. So some items presented in the document may be out of date or inaccurate. Please reach out to our team if you have that information, and we'll update the document.

If you have any questions or notice anything that needs to be updated, please let me know.



Estate Status

Deliver Report – Completed

Hi [Client],

Attached is a copy of your Estate Status (Es) summary. Estate Status indicates what areas of estate planning need to be reviewed by our team or a trusted estate planning attorney.

It's important to periodically review your estate plan to make sure you are prepared to answer end-of-life financial questions and ensure your legacy is in place.

[INSERT ADVISOR ASSESSMENT HERE]

If you have any questions or notice anything that needs to be updated, please let me know.

Deliver Report – Empty State

Hi [Client],

Attached is a copy of your Estate Status (Es) summary. Estate Status indicates what areas of estate planning need to be reviewed by our team or a trusted estate planning attorney.

It's important to periodically review your estate plan to make sure you are prepared to answer end-of-life financial questions and ensure your legacy is in place. However, We have not yet received essential information from you to produce an accurate, up-to-date summary. So some items presented in the document may be out of date or inaccurate. Please reach out to our team if you have that information, and we'll update the document.

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