



Financial Health Matters

AN OPEN MIND, the Key to Understanding

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Directional Gap:

- Travel can cause gaps in your journey and destination.
- The difference creates a compounding gap to be dealt with.
- Financial issues compound in this same way.
- See The Power of Compounding

“You can lead a horse to water but you can’t make him drink”, means that everyone has a mind of their own. What contributes to our decisions is the understanding we derive from *our point of view*. Our thinking can be prejudiced to compete against virtually anything or anyone and information overload can keep us at bay about pivotal decisions; but ONE *insight* can sift through confusing information effortlessly. THE FOLLOWING READING EXERCISE ILLUSTRATES THIS CONCEPT:

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When the massive information available is coined with an *insight*, our point of view improves.



FINANCIAL *Directions* are insights to financial health.

The Principle of Compounding

The longer you continue off course, the more pronounced your loss becomes.



Let’s say we were to take a trip to Nova Scotia, an island off the east coast of Canada.

What would your final destination be if your plane

was just a few degrees to the south?

This map shows you would end up deep in the waters of the Atlantic Ocean.

Notice that the longer you stay off course, the wider your gap or loss becomes, indicated by

the yellow lines.

We call this directional gap compounding in the financial world.

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FINANCIAL Directions for your "financial health"

Financial Health Services is an Idaho based firm owned and operated by **Joel B. Cleverley**, offering financial services since 1980. Our mission focus is to provide "**Financial Directions**" designed to improve "*financial health*" through quality integration of customized analysis design, funding products and professional services.



Joel Cleverley
Owner

Quality Resources

Analysis: We offer a comprehensive or comparative Plan and Product evaluation for retirement & asset management, estate preservation, business solutions, company benefits and more.

Products: Competitively designed funding plans with preferred top-rated companies.

Service: Network of industry experts, valuable information, efficient implementation.

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Financial Health Services

Take for example how any \$100 a month problem can compound with just inflation and interest working against you over time.

Year	Inflated 3%	5%	10%	15%	20%
1	1,200	1,200	1,200	1,200	1,200
2	1,236	2,496	2,556	2,616	2,676
3	1,273	3,894	4,085	4,281	4,484
4	1,311	5,400	5,804	6,235	6,692
5	1,351	7,020	7,735	8,521	9,382
6	1,391	8,763	9,900	11,190	12,649
7	1,433	10,634	12,323	14,301	16,612
8	1,476	12,641	15,031	17,923	21,410
9	1,520	14,793	18,054	22,131	27,212
10	1,566	17,099	21,426	27,016	34,220
15	1,815	31,258	44,902	65,791	97,758
20	2,104	50,831	84,367	145,604	257,869
25	2,439	77,555	149,844	308,252	658,605
30	2,828	113,681	257,522	637,845	1,658,464

*Undetected for 25 years at 10% would cause a \$149,844 LOSS. That's a house! What if you have 5 or 10 of these problems? We have the expertise and resources to detect and provide alternative solutions to these compounding problems.



*Concepts do not offer product.

house for that much! If you have ten of these problems, that's \$1.4 million and unresolved for just 5 more years would add an additional \$1 million to your loss, totaling \$2.5 million.

Financial Directions can help you detect and resolve the hidden problems affecting you.

Call us for a free consultation.

The Power of Compounding

An example of this compounding gap principle is illustrated in this chart.

If you have one \$100 a month problem that goes undetected or

unresolved for 25 years with just inflation and 10% interest working against you, it compounds or grows into a \$149,000 loss. You could by a

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