
APPENDIX: OUTLINE OF THE FIRST EZRA "GOALS AND PLANS" DOCUMENT

1. Introduction: Purpose, summary, appreciation of good fortune, request for intervention if and when required
 2. Goals
 - For ourselves: continuation of lifestyle
 - For our beneficiaries: during our lives, and after our second estate event
 3. Background
 - What we've done, financially, over the years, and why
 4. Our assets and liabilities, their current values and details of where they are located
 5. Our lifestyle and other outflows
 - The normal budget for our spending and saving
 - Exceptional planned expenditures
 - Life insurance, long term care, other partial hedges against the vicissitudes of life
 6. Lifestyle versus assets
 - Latest "personal funded ratio" calculations (I'll post information about how to calculate these in 2018)
 - Dials to be turned, if things go wrong: why, and how much
 - Caution: transition means this isn't carved in stone
 - Contact details for our financial professional
 7. Current and future plans: what, when and how long
 - Work
 - Lifestyle
 - Real estate: downsize, move, perhaps rent, perhaps one day a reverse mortgage
 - Reassess every year, with a big review every 5 years starting at my age 70
 - When to start taking Social Security (that is, the Pillar 1 pension), and why
 - Rearrange the assets at age 70: laddered bonds, equities, deferred annuity; why
 - Where there are still elements of flexibility
 - Reminder of the life abundance portfolio as a framework: family and friends, work and play, mental and physical health, finances
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