

MONEY TARGET ALLOCATIONS

TIER 1
INCOME
UP TO
\$50,000

	RECOVER	FUND	ACTIVATE	BALANCE
NEEDS	80%	80%	80%	80%
WANTS	1%	2%	12%	8%
DREAMS	1%	5%	4%	5%
FIX/FUTURE	15%	8%	2%	4%
EMERGENCY	3%	5%	2%	3%

TIER 2
INCOME
\$50,000 -
\$150,000

	RECOVER	FUND	ACTIVATE	BALANCE
NEEDS	65%	65%	65%	65%
WANTS	10%	12%	25%	19%
DREAMS	3%	11%	5%	8%
FIX/FUTURE	2%	7%	3%	4%
EMERGENCY	2%	5%	2%	4%

TIER 3
INCOME
\$150,000 -
\$300,000

	RECOVER	FUND	ACTIVATE	BALANCE
NEEDS	50%	50%	50%	50%
WANTS	18%	14%	26%	25%
DREAMS	5%	18%	9%	14%
FIX/FUTURE	22%	10%	3%	6%
EMERGENCY	5%	8%	2%	5%

TIER 4
INCOME
\$300,000 -
500,000

	RECOVER	FUND	ACTIVATE	BALANCE
NEEDS	35%	35%	35%	35%
WANTS	22%	25%	40%	31%
DREAMS	8%	20%	15%	18%
FIX/FUTURE	25%	12%	5%	10%
EMERGENCY	10%	8%	5%	6%

TIER 5
INCOME
\$500,000 -
1,000,000

	RECOVER	FUND	ACTIVATE	BALANCE
NEEDS	25%	25%	25%	25%
WANTS	27%	21%	49%	31%
DREAMS	11%	27%	16%	24%
FIX/FUTURE	21%	16%	5%	11%
EMERGENCY	16%	11%	5%	9%

TIER 6
INCOME
\$1,000,000
AND UP

	RECOVER	FUND	ACTIVATE	BALANCE
NEEDS	25%	20%	20%	20%
WANTS	30%	25%	65%	40%
DREAMS	15%	30%	5%	22%
FIX/FUTURE	20%	15%	5%	10%
EMERGENCY	15%	10%	5%	8%

