



## Building Future OPS – S.O.A.R. Protocols worksheet

### Strategy Determination (build a plan/define the hard target):

- Years to financial independence (FI): \_\_\_\_\_
- Income goal (expressed in *today's dollars*) for FI: \_\_\_\_\_
- Multiply FI by 1.03 for each year to independence (adjusting for inflation): \_\_\_\_\_
- Subtract from adjusted FI your estimated pension and social security benefits. This is the income [FI-Inc] you'll need your investments to generate: \_\_\_\_\_
- Multiply FI-Inc by 20 to arrive at your **hard target**: \_\_\_\_\_
- This target will be met by the joint forces of all your investments (TSP, IRAs, 401k's, etc.). You can use a financial calculator (or seek professional assistance) to judge your progress.
- Deploy TWP's to track towards your hard target.
- Review, memorize and embrace the C-Beacons for (Confidence, Courage, Clarity) Investing in chapter 5.

### Operational Readiness Assessment (my ITH – time that matters to me):

- This task is broken out in chapter 5. Input your answer here: \_\_\_\_\_.
- Reviewing the chart of Asset Classes in the same chapter answer the question:  
Which asset class, or combination of classes are operational for **my ITH**? \_\_\_\_\_

### Activate Special Forces (portfolio diversification):

- Determine which of the investment options available in each of your accounts align with your operational readiness assessment and assign each a percentage of your account.
- As much as possible, cover the key components outlined in chapter 5.
- Apply the percentage of each activated option to both the existing balance of your account **and** new contributions going into the account (applies to TSP, 401k type plans).

### Resupply from A.C.E. Reports (monitoring and rebalancing):

- If your investment's platform allows for automatic rebalancing, set up to do 1x/year. If not,
- Schedule in your calendar a status check of your accounts one year from today.
- Redistribute the amounts in each investment option selected as needed to return to the percentages assigned above (in Activate Special Forces).
- Carry on till the next year's status check.