

A Comprehensive Balance Sheet

for Executive Financial Wellness

Give your executive team a clearer view of their financial lives. Wealth In View offers corporate-sponsored Executive Financial Wellness Programs, delivered individually or in groups.

We teach the basics of The Living Balance Sheet®, helping executives understand how protection, assets, liabilities and cash flow connect and where employer benefits may leave gaps.

A No-Cost Education Benefit

For corporate leaders, this is an opportunity to offer practical executive financial education at no cost to the company or participating executives.

Individually: Education tailored to an executive's financial picture and questions.

In groups: Shared sessions introducing the fundamentals of The Living Balance Sheet® and common executive benefit gaps.

Why Higher Earners Need a Closer Look

Benefit caps and contribution limits may leave highly paid executives with proportionally less income protection or retirement savings capacity. Sometimes called "reverse discrimination" in benefits discussions, these gaps, while unintended, deserve a closer look.

Connect with **Wealth In View** to schedule your executive education program.

PROTECTION				
If You Are Sued \$5,000,000	If You Get Sick D-\$9K / H-UNL	Wills & Trusts P-Y,N / M-Y	At Death P-\$4.8M / M-\$2.5M	
ASSETS		LIABILITIES		
Personal Property	\$193,000	Short Term	\$0	
Savings	\$162,180	Taxes	\$27,150	
Investments	\$92,568	Mortgages	\$455,000	
Retirement	\$165,620	Business Debt	\$0	
Real Estate	\$625,000	Total	\$482,150	
Business	\$0			
Total	\$1,238,368			
		NET WORTH	\$756,218	
CASH FLOW				
Earnings \$245,000	Protection Costs ¹ \$23,702	Asset Building ² \$50,650	Debts & Tax Costs ³ \$90,600	Left for Lifestyle \$80,048

Two Gaps to Understand

1. The LTD Protection Gap

Employer-paid long-term disability (LTD) policies often cap monthly benefits. As compensation rises, that cap can leave higher earners with a smaller share of income protected. Bonuses, Commissions, and Stock Options may also be excluded or eliminated, depending on the plan.

Where MLDI comes in: Multi-Life Disability Income insurance may supplement group LTD coverage for eligible executives and help reduce the income-protection gap.

2. The 401(k) Savings Gap

401(k) plans have annual contribution limits. For high earners, the maximum permitted contribution can represent a much smaller percentage of overall pay, even when they contribute the maximum.

Plan rules and non-discriminating testing may further limit contributions. Reviewing how a 401(k) plan fits into a broader savings strategy is highly recommended.