



Financial Health Matters

Defining Importance in Evaluation

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Directional Gap:

- Incorrect measurements or EVALUATIONS build unsound structures.
- Where measures depart from their truest application, they create compounding gaps to be dealt with.
- Financial issues compound in this same way.
- See The Power of Compounding

How do you know if a principle is **important** enough to give it your full attention? Important means “strongly affecting the course of events

or significant” (Webster’s Dictionary). You can tell how important a financial principle is by how it affects

you and others. The bigger the gap, the more important it becomes. And once you see a principle as important, you naturally gravitate toward it and can continually improve your skill in applying it. Understanding is the kind of knowledge that gives you this awareness. Remember the story of

the baby becoming aware of his hands (vol. 1, issue 1)?

Evaluation is the principle of compounding your ability to

figure out how you’re being affected so you can see what’s important in your financial life.

We have a system to figure out much more, faster, like a thousand to one. We have done years of research and utilize our network team of experts to provide quality evaluation. You’d have to invest thousands of dollars and hours as we have to do the same level of evaluation and implementation.

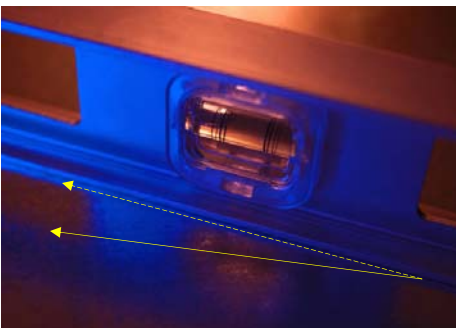


There are many important gaps that should be evaluated. It helps to have the right tools and to know where to look.



FINANCIAL Directions can help you advance your evaluation ability like a thousand to one to improve your financial health.

Measuring Compounding Directional Gaps



Years ago, someone fell through my in-laws’ stair case as it gave way just after they had built their house. They later discovered that the reason it buckled was because the level used to

build the stairs was a defective measurement tool, causing the stairs normal zigzag shape to be unsound for stair taking. It wasn’t square.

In this picture, a minute shift causes a gap in the level’s measurement.

Notice that the more the length of the level departs from it’s true base of measurement, the wider the gap or loss it creates, 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 B. 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 money! But if you have a \$1,000 a month retirement income difference working on this same principle that you didn't identify, 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.

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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