



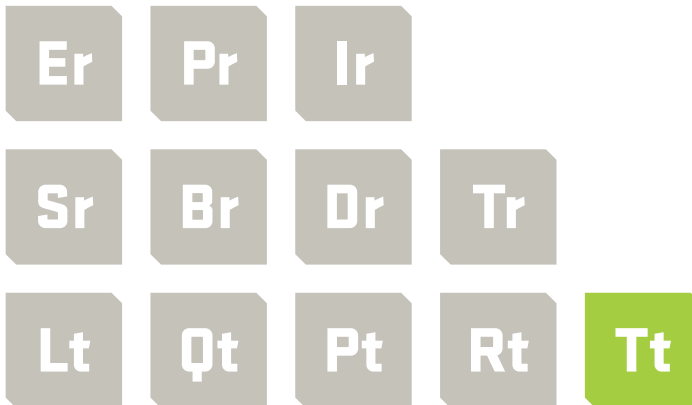
# Total Term

PERFORMANCE SUMMARY

PREPARED FOR:

## Dr. Jim Givitis

### ELEMENTS®

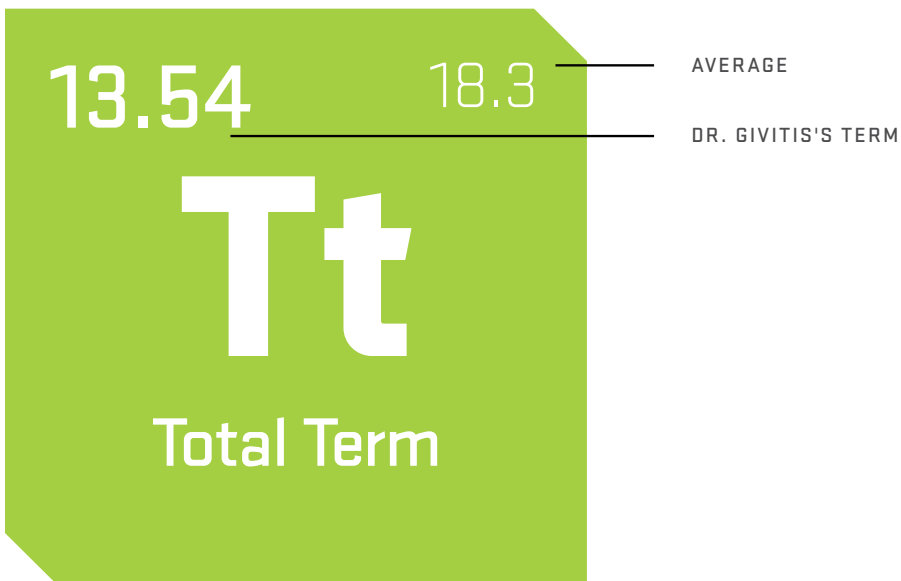


FINANCIAL PLANNING. FOR DENTISTS.



# Dr. Jim Givitis

General Dentist, Age 43



## Tt Explanation

Tt (Total Term) is calculated by adding up Lt, Qt, Pt, and Rt Elements®. This value estimates the number of years a person could live on his or her current assets if they did not grow. This includes cash, investments, practice equity, and real estate equity.

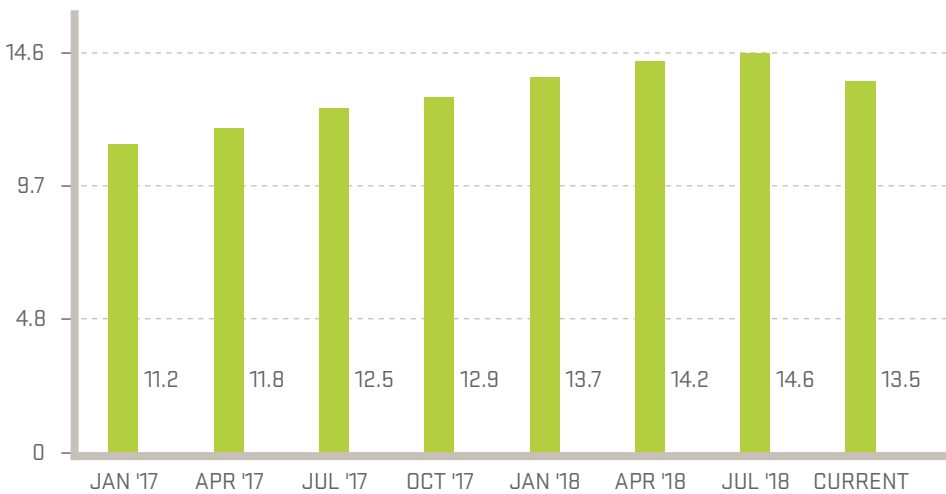




## Total Term Details



Tt Historical Trend:



First Reported Tt

10.25 - Jul '11

Avg Change in Tt per Quarter

0.34



## Mix of Assets



 Liquid Term	37%	 Practice Term	19%
 Qualified Term	20%	 Real Estate Term	23%

## Analyst Notes

Dr. Givitis's total net worth is \$3,176,085 and annual personal spending is \$200,000.

Personal-use real estate equity accounts for 20% of Dr. Givitis's total net worth. If we excluded personal-use real estate from the Tt calculation, Tt would be 10.37.

Drop in Tt due to decline in business cash for equipment purchase.