

Name
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Today's Date
06-06-2026

Future Score Target Date
06-06-2027

The 3 Dimensional Wealth Scorecard helps you get a "GPS reading" on your current progress with essential Financial, Intellectual, and Foundational Dimension strategies. By gauging where you are today, you can clearly see where you want to go tomorrow to create an abundant future for your family.

KEY PRINCIPLE OBJECTIVE	1 - 2 POOR	3 - 4 FAIR	5 - 6 GOOD	7 - 8 BETTER	9 - 10 BEST	SCORE	3 DIMENSIONAL WEALTH
Liquidity Ability to Access Your Money	Your assets are mostly tied up and cannot be converted quickly to cash for emergencies	You can access your money but could incur penalties or suffer a loss due to markets	You can access your money, but not without incurring cost (by tax or other penalties)	You have predictable cash flow income but have limited access to lump sums, if needed	You have tremendous liquidity and can access your money electronically within hours or a few days	Present: 4 Future: 7	OPTIMIZE ASSETS * MULTIPLY KASH * EMPOWER YOUR LEGACY
Safety of Principal	You're susceptible to market volatility and the potential for loss is extremely high	Some of your money is in institutions that do not have strong safety ratings; they could fold	You diversify by offsetting high-risk vehicles with some low-risk vehicles	Your money is in a safe vehicle, but the tradeoff is very low rates of return	Your vehicle has very low risk. Your money is protected from market volatility and inflation	Present: 4 Future: 9	
Rate of Return Linked to Inflation	Any returns are usually negated by downturns in the market—very little net growth	0%-2% rates of return (pathetically low), while inflation outpaces gains and erodes principal	2%-4% rates of return, and you're set up on a 4% payout to avoid outliving your money	5%-12% average returns, but returns are taxable when you withdraw your money	5%-10% historic average returns; tax-free during accumulation and distribution phases; hedging against inflation	Present: 4 Future: 9	
Tax-Advantaged On the Seed or the Harvest?	Savings and investments are taxed-as-earned (on the seed AND harvest)	Traditional IRAs/401(k)s (tax-deferred accounts); seed money not taxed; pay tax on harvest	Roth IRAs and 401(k)s; pay tax on the seed but a tax-free harvest; IRS limitations/rules	Tax-free accumulation; access and transfer of money with greater flexibility and benefits	Tax advantages on contribution, accumulation, distribution, and transfer phases	Present: 4 Future: 9	
KASH Generator (vs. a Battery Approach)	You are just hoping to survive and not outlive your money; expenses exceed your income	You're not saving enough to be prepared for retirement; you're always striving to be secure	Your financial battery is getting charged, but taxes and inflation may cause it to die	You have sufficient financial resources; not capturing Knowledge, Attitudes, Skills, Habits (KASH)	Generating tax-free cash flow in a perpetual fund; transferring cash and KASH as "Generational Wealth"	Present: 3 Future: 8	
Abundance (vs. a Scarcity Mindset)	You feel resentful and intimidated by others' advantages and often envy their success	You feel guilty about having greater success than others who are close to you	You love to collaborate and share with others, believing that "together we're better"	You have a drive to create greater success so that you can give back to society	You are always making your future bigger than your past by contributing time, talents, and money	Present: 5 Future: 8	
3 Dimensions (vs. 1 Dimension)	You live in a "mindless reaction state," always putting out fires, trying to fix your problems	Having money, things, or gratification is your primary focus; health and relationships are lacking	Being financially secure is your primary focus, but purpose and values are also important	Authentic Wealth (values and purpose) matters more than money or things	You have extreme clarity, balance, and confidence in life, focused on what matters most	Present: 4 Future: 7	
Responsibility & Accountability	You often blame others for why you can or can't / did or didn't accomplish something	You justify why you can or can't / did or didn't accomplish something, making excuses	People can count on you to be responsible, but you apologize a lot for not being up to par	You assume total responsibility for yourself and are accountable to others	You always respond with all your ability; are self-reliant and dependable; honor your commitments	Present: 3 Future: 7	
Equal Opportunity (vs. Equal Distribution)	You do not have any clear guidelines about how to assist those you care about	You find yourself rescuing your children with handouts, greasing squeaky wheels	You have specific rules of "equal distribution" w/assistance to those you care about	You require some "skin in the game" but you probably give (or pay for) too much	You provide equal opportunities for those who take ownership in their financial future	Present: 3 Future: 7	
Values & Vision Family Creed / Ethical Will	You do not have a written family Values & Vision Statement, theme, or document	You have a family motto or theme, but no clear statement of values for what you stand for	You have a family mission statement that family members helped formulate and tweak	You have a family creed that all family members understand and strive to live by	You have defined rules of governance that dictate how your posterity utilizes cash and KASH from your Legacy Bank	Present: 1 Future: 5	
						Present Total: 35 Future Total: 76	