

What Is Your Return on Life?

Investment adviser representative and registered representative of, and securities and investment advisory services offered through Voya Financial Advisors, Inc. (member SIPC)

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PLAN | INVEST | PROTECT



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VOYA®

Let's Start With Your "ROL Index"

- Your ROL Index is a measure of your current satisfaction
- It's really your current life experience
- It's not about how the market is doing
- It's about how your life is doing
- It's about discovering your Dream of Freedom

Examining Your Current ROL Index Will Help You

- Consider the balance in your life.
- Discover who you are and what you want
- Who is it that you really wanted to be?
- What is it that you really wanted to do
- It's about getting the chance to: "Live Like You Were Dying"

Obstacles

- Thought attacks. Constant thinking about the past or future “Not living in the Now”
- Stress, Anxiety, Pain, Time Pressure
- Feeling rushed all the time. Always in a hurry to get things done
- Feeling out of balance

Techniques

How many of you would like to learn techniques that will help you slow down, reduce stress, discover the power of now and get off the treadmill?



How Do You Start?



What Would You Do If You Had More Time?

1.

2.

3.

4.

5.

What Would You Do If You Had More Money?

1.

2.

3.

4.

5.

What Brings You The Most Satisfaction With...

Your Family _____

Your Job _____

Nature _____

The Arts _____

Life in Balance

The next step to improve your Return on Life intentionally is to examine how you spend your time.

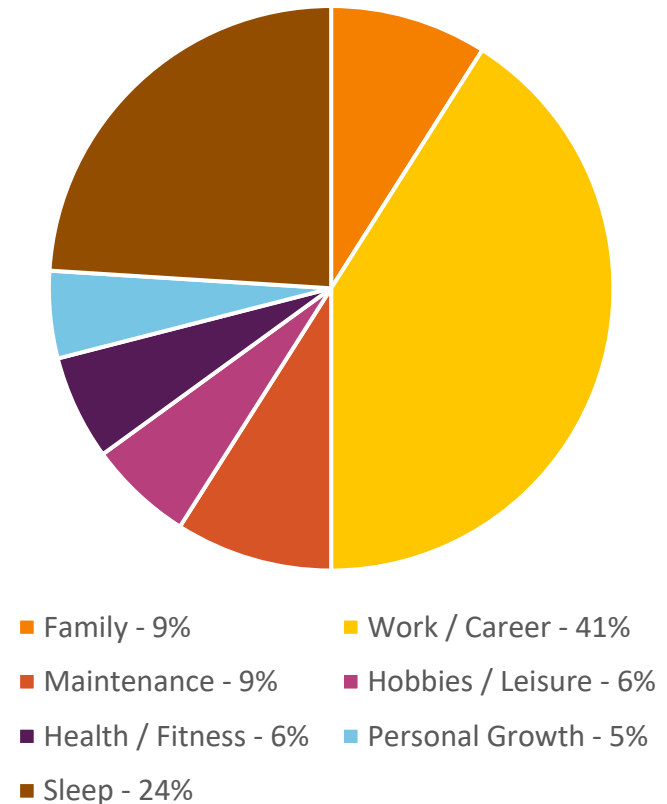


- Intellectual Engagement
- Leisure/Recreation
- Close Relationships
- Home & Location
- Financial Well-Being
- Productive Pursuits
- Healthcare & Physical Fitness
- Community & Social Relationships
- Personal Growth

Life Portfolios

Unbalanced Life Portfolio

Asset Category	Hrs/Wk
Family	15
Work/Career	70
Maintenance	15
Hobbies/Leisure	10
Health/Fitness	10
Personal Growth	8
Sleep	40



Where Are You Today?

The 1st step to improve your Return on Life intentionally is to assess where you are today.



ROL Index

Are you managing your money in a way that is improving your life?

What is your Return on Life?



Well-being Progress Freedom

Learn how to live
the best life possible
with the money you have

Take Our Free Assessment

Are you getting the best Return on Life possible with the money you have?

Are you using your money in ways that improve your life?


Please **click the link below** to take our 5-minute ROL Index Assessment and see what your Return on Life is.



ROL ASSESSMENT

Worksheet

Please complete the Return on Life Index located in your folder and hand in before you leave.

RETURN ON LIFE 

How can I live the best life possible with the money I have?

On a scale of 0 to 10, where 0 means you "Strongly Disagree" while 10 means you "Strongly Agree", answer how you feel about each of the following questions.

Return on work/engagement

- I feel I am compensated well (financially and/or non-financially) for the value I bring
- I get great satisfaction and meaning from the work (or volunteering) I do.

Return on residence

- I can comfortably afford the place where I live.
- I feel my home fits my current needs.

Return on achievement

- I've been able to fund my needs and pursue my aspirations.
- I am pleased with my accomplishments in life.

Return on learning

- I am involved in lifelong learning through reading, training, and association with others.
- I feel I am or have effectively used my money toward education.

Return on leisure

- I've been able to comfortably afford my hobbies and interests.
- I am taking the time to visit the places I like to see, do the things I like to do, and spend time with the people important to me.

Return on health

- I've been able to maintain my health without financial stress.
- I regularly confirm the status of my physical health and overall well-being with my doctor(s).

Return on relationships

- My relationships have not been adversely affected by money matters.
- I can afford to take care of the people I want to help.

Return on purpose

- I feel I am able to live and give generously with my time, talents, and/or finances.
- I am living my life "on purpose."

Return on autonomy

- My financial situation allows me to choose how I spend my time.
- I feel freedom in my work, relationships, and how I live my life.

Return on security

- I feel secure about my current financial situation.
- I feel confident about my current financial future.

Name: _____
Date: _____

ROL Index – Making Progress



ROL Index
Score 58

Making Progress

Your ROL index indicates that you are making good progress in your life and that a few areas could benefit from further emphasis.

Your top two areas of highest ROL are **Residence**, **Work** and your lowest two ROL rankings were in **Security**, **Leisure**.



Well-Being
Score 51

Leisure 45

Health 45

Relationships 65



Progress
Score 66

Work 65

Residence 80

Achievement 55

Learning 65



Freedom
Score 53

Purpose 65

Autonomy 55

Security 40

What's Missing?

The Final Step to improve your Return on Life intentionally is accountability.

- How long does the motivation last?
- What are you going to do with your ROL Index when you get home?
- You need an accountability system.
- You have to be accountable to someone to bring about change.

Take Action

- Pick one or two areas to improve
- Identify the first step you can take in the next 24 hours to improve in that area
- Complete the step
- Reflect on completing the step and have a small celebration

The Shift

From ROI to ROL



The Challenge

How can we use the money we have to get a better Return on Life right now?

- Aligning Money with Values



The QUESTION is Changing

- From:
 - *Do I have enough money?*

- To:
 - *Am I managing my money in a way that is improving my life?*



The CONVERSATION is Changing

- From:
 - *It's all about your money.*
- To:
 - *It's all about your life.*



The PROCESS is Changing

- From:
 - *Product sales and financial planning.*
- To:
 - *Life-Centered Planning.™*



Life-Centered Planning TM

An on-going process of discovery and follow-through that helps you identify, plan for, and live your best life possible with the money you have.



Your Perspectives on Money

The 2nd step to improve your Return on Life intentionally is to understand your perspective on money.



Fiscalosophy: How did you arrive at your perspectives on money?

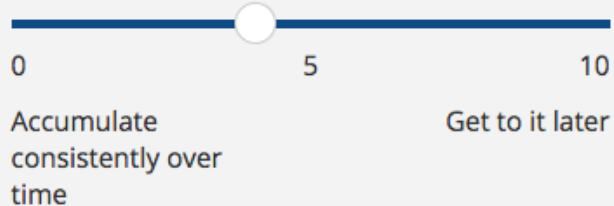
PHILOSOPHY

Debt



2

Savings



4

CURRENT COMFORT LEVEL

Level of Debt



5

Level of Savings



4

Fiscalosophy – Understanding Perspectives

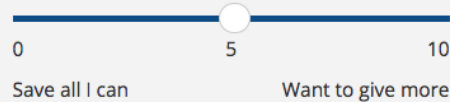
PHILOSOPHY

Spending



6

Giving



5

Stock Market



4

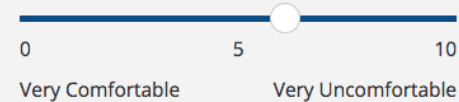
CURRENT COMFORT LEVEL

Level of Spending



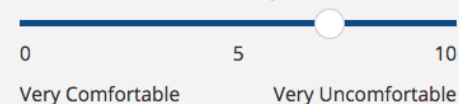
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Level of Giving



6

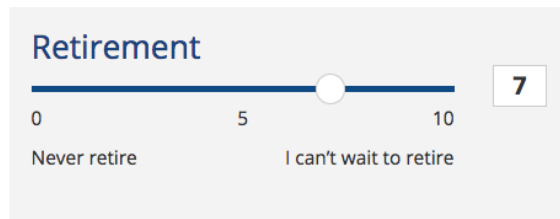
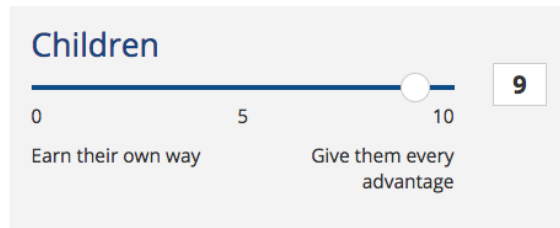
Stock Market Exposure



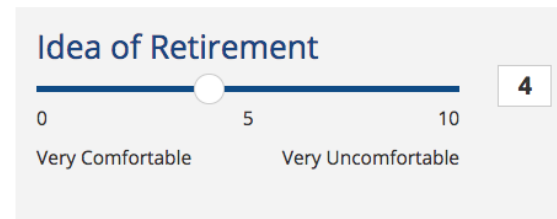
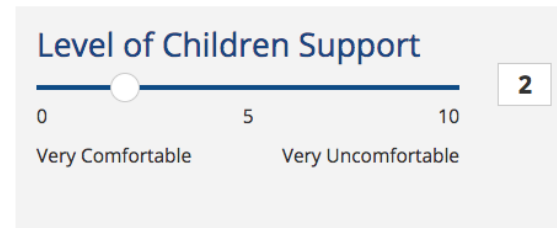
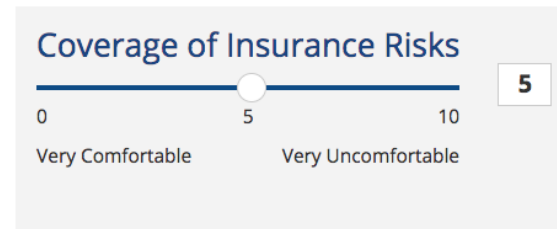
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Fiscalosophy – Understanding Perspectives

PHILOSOPHY



CURRENT COMFORT LEVEL



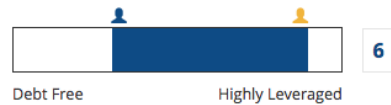
Fiscalosophy – Understanding Perspectives

FISCALOSOPHY - Variance

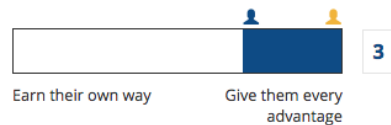
Print | Help

PHILOSOPHY

CURRENT COMFORT LEVEL



Debt



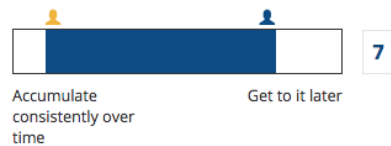
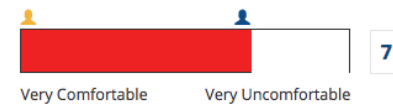
Children



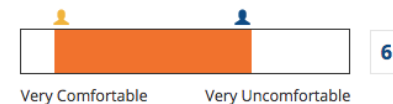
Retirement



Spending



Savings



Prepare for Life's Transitions

The 3rd step to improve your Return on Life intentionally is to prepare for life's transitions.



\$ Lifeline

Are you financially prepared for life's transitions?

SELECT A CATEGORY BELOW AND START PLANNING...



YOUR \$LIFELINE created on 11/18/2017 03:04 PM. (History)

Michael Andersen | Jackie Andersen



\$ Lifeline – Being Prepared



HEALTH planning for Michael Andersen Jackie Andersen

Select Another Category >

	HIGH	MEDIUM	LOW
Concern about an aging parent			
Concern about the health of child			
Concern about the health of spouse			
Concern about personal health			
Family member in need of professional care			
Family member with disability or illness			
Family member expected to die soon			
Recent death of family member			
Create end of life medical directive			

YOUR \$LIFELINE created on 11/18/2017 03:04 PM. (History)

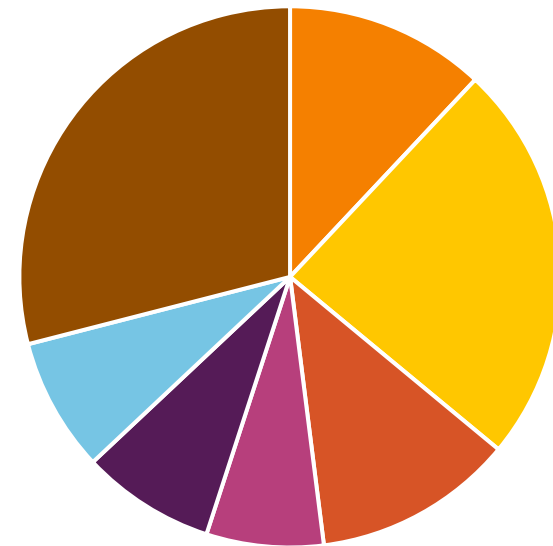
Michael Andersen | Jackie Andersen



Life Portfolios

Balanced Life Portfolios

Asset Category	Hrs/Wk
Family	20
Work / Career	40
Maintenance	20
Hobbies / Leisure	11
Health / Fitness	14
Personal Growth	14
Sleep	49



- Family - 12%
- Work / Career - 24%
- Maintenance - 12%
- Hobbies / Leisure - 7%

Follow Up

- Make an appointment with Gary?
- Bring your ROL Index and Lifeline.
- Dream of Freedom

