

Cash & Long-Term Expense Review Worksheet

A planning tool to help give every dollar a clear job: protection, long-term expenses, growth, income, giving, or legacy.

How to use this worksheet

Use this worksheet before meeting with your SIG Financial Planner. The goal is to identify which dollars need immediate liquidity, which dollars are earmarked for known expenses, and which dollars may be available for longer-term planning. This worksheet is educational and should be reviewed in the context of your full financial plan.

Step 1: List your current cash and liquidity sources

Account / Location	Current Balance	Current Purpose	Timeframe	Clear Job?
	\$		0-3 mo / 3-12 mo / 1-5 yr / 5+ yr	Yes / No
	\$		0-3 mo / 3-12 mo / 1-5 yr / 5+ yr	Yes / No
	\$		0-3 mo / 3-12 mo / 1-5 yr / 5+ yr	Yes / No
	\$		0-3 mo / 3-12 mo / 1-5 yr / 5+ yr	Yes / No
	\$		0-3 mo / 3-12 mo / 1-5 yr / 5+ yr	Yes / No
	\$		0-3 mo / 3-12 mo / 1-5 yr / 5+ yr	Yes / No

Step 2: Identify upcoming expenses

Timeframe	Examples	Estimated Amount	Notes
Next 0-3 months	Immediate reserves, bills, deductibles, short-term needs	\$	
3-12 months	Taxes, travel, repairs, insurance premiums, tuition	\$	
1-3 years	Vehicle, home project, family support, known major expense	\$	
3-5 years	Lifestyle goals, real estate, giving commitments	\$	
5+ years	Growth, retirement income, legacy, long-term giving	\$	

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Discussion guide for your SIG Financial Planner

Step 3: Assign every dollar a job

Job of the Dollar	Purpose	Amount Assigned
Protection	Emergency reserves, deductibles, short-term stability	\$
Long-Term Expenses	Known or likely expenses over the next 1-5 years	\$
Growth	Longer-term wealth accumulation	\$
Income	Current or future retirement cash flow	\$
Giving	Current charitable or family generosity goals	\$
Legacy	Estate, family, and long-term impact goals	\$

Step 4: Discuss the SIG Long-Term Expense model

SIG has created a Long-Term Expense model for certain dollars that are not needed immediately but are also not intended for long-term equity market risk. The model is designed to use high-quality, short-duration fixed income with the goal of lower volatility and interest income that may be higher than traditional money market alternatives. It is not cash, it is not guaranteed, and it may lose value. Your planner can help determine whether it is appropriate for your goals, time horizon, liquidity needs, and risk tolerance.

Question	Your Notes
Which dollars do we need available immediately?	
Which dollars are for known expenses in the next 1-5 years?	
Could any dollars be appropriate for the Long-Term Expense model?	
Do we understand the difference between cash, money markets, CDs, short-duration fixed income, and long-term investments?	
What risks are we taking by holding too much cash?	
What risks are we taking by investing dollars that may be needed soon?	
Are there tax considerations, upcoming withdrawals, charitable gifts, or family needs we should coordinate?	

Step 5: Planner action items

Action Item	Owner	Due Date	Status

Compliance note

This worksheet is for educational purposes only and should not be considered individualized financial, investment, tax, insurance, or legal advice. Investment strategies involve risk, including possible loss of principal. Cash, money market, fixed-income, and short-duration strategies have different risks, costs, liquidity characteristics, and potential returns. No strategy guarantees return, income, tax savings, liquidity, or protection from loss. Please consult your SIG Financial Planner and qualified tax or legal professionals regarding your personal circumstances.