



7 Pillars Financial Planning Workbook

A 90-Day Planning Guide for Financial Resilience

Date: _____

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How to Use This Workbook

Timeframe: Use 90-day cycles with weekly and monthly reviews.

Format: One page per pillar.

Rule of thumb: One bold outcome per pillar + 2-4 weekly actions.

Measurement: 1-2 metrics per pillar.

Commitment: 30-min weekly, 60-min monthly, 90-min end-of-cycle.

Pillar 1: Risk Management

Definition: Protect assets and income from unexpected events.

90-Day Bold Outcome Example: Complete insurance review and fund a 6-month income buffer.

Goal Prompts:

- What is my current exposure in this area?
- What would success look like in 90 days?

Weekly Actions (Examples):

- Research or review relevant documents
- Schedule one key action (e.g., insurance quote, rebalance)

Metrics:

- Completion of key tasks
- Quantitative targets (e.g., % funded, % allocated)

Reflection Questions:

- What progress did I make?
- What risks remain or emerged?

Quick Checklist:

- [] Defined bold outcome
- [] Identified 2–4 weekly actions
- [] Selected metrics
- [] Scheduled review

Pillar 2: Markets

Definition: Grow wealth through diversified, risk-adjusted investments.

90-Day Bold Outcome Example: Set target asset allocation and rebalance to ranges.

Goal Prompts:

- What is my current exposure in this area?
- What would success look like in 90 days?

Weekly Actions (Examples):

- Research or review relevant documents
- Schedule one key action (e.g., insurance quote, rebalance)

Metrics:

- Completion of key tasks
- Quantitative targets (e.g., % funded, % allocated)

Reflection Questions:

- What progress did I make?
- What risks remain or emerged?

Quick Checklist:

- [] Defined bold outcome
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- [] Selected metrics
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Pillar 3: Liquidity

Definition: Ensure access to cash for emergencies and opportunities.

90-Day Bold Outcome Example: Fund a 3-month accessible cash buffer.

Goal Prompts:

- What is my current exposure in this area?
- What would success look like in 90 days?

Weekly Actions (Examples):

- Research or review relevant documents
- Schedule one key action (e.g., insurance quote, rebalance)

Metrics:

- Completion of key tasks
- Quantitative targets (e.g., % funded, % allocated)

Reflection Questions:

- What progress did I make?
- What risks remain or emerged?

Quick Checklist:

- [] Defined bold outcome
- [] Identified 2–4 weekly actions
- [] Selected metrics
- [] Scheduled review

Pillar 4: Longevity

Definition: Plan for sustainable income over a long retirement.

90-Day Bold Outcome Example: Model withdrawals to age 95 and set a conservative withdrawal rule.

Goal Prompts:

- What is my current exposure in this area?
- What would success look like in 90 days?

Weekly Actions (Examples):

- Research or review relevant documents
- Schedule one key action (e.g., insurance quote, rebalance)

Metrics:

- Completion of key tasks
- Quantitative targets (e.g., % funded, % allocated)

Reflection Questions:

- What progress did I make?
- What risks remain or emerged?

Quick Checklist:

- [] Defined bold outcome
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- [] Selected metrics
- [] Scheduled review

Pillar 5: Mortality

Definition: Prepare for legacy, estate, and survivor needs.

90-Day Bold Outcome Example: Update beneficiaries and secure term life coverage equal to 10x income.

Goal Prompts:

- What is my current exposure in this area?
- What would success look like in 90 days?

Weekly Actions (Examples):

- Research or review relevant documents
- Schedule one key action (e.g., insurance quote, rebalance)

Metrics:

- Completion of key tasks
- Quantitative targets (e.g., % funded, % allocated)

Reflection Questions:

- What progress did I make?
- What risks remain or emerged?

Quick Checklist:

- [] Defined bold outcome
- [] Identified 2–4 weekly actions
- [] Selected metrics
- [] Scheduled review

Pillar 6: Taxes

Definition: Optimize after-tax outcomes through proactive planning.

90-Day Bold Outcome Example: Create year-round tax plan and run Roth conversion sensitivity.

Goal Prompts:

- What is my current exposure in this area?
- What would success look like in 90 days?

Weekly Actions (Examples):

- Research or review relevant documents
- Schedule one key action (e.g., insurance quote, rebalance)

Metrics:

- Completion of key tasks
- Quantitative targets (e.g., % funded, % allocated)

Reflection Questions:

- What progress did I make?
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Quick Checklist:

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Pillar 7: Inflation

Definition: Preserve purchasing power over time.

90-Day Bold Outcome Example: Stress-test spending vs inflation and allocate to inflation-hedged assets.

Goal Prompts:

- What is my current exposure in this area?
- What would success look like in 90 days?

Weekly Actions (Examples):

- Research or review relevant documents
- Schedule one key action (e.g., insurance quote, rebalance)

Metrics:

- Completion of key tasks
- Quantitative targets (e.g., % funded, % allocated)

Reflection Questions:

- What progress did I make?
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Quick Checklist:

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