# PERSONAL WEALTH RECORD

Developed by Due North Creativley & DN Financial Services.

THE INDEPENDENT WEALTH & LEGACY

SYSTEM

**Disclaimer**

This resource is provided for educational and informational purposes only. The insights, templates, and examples shared are not legal, financial, medical, or tax advice and should not be interpreted as such. They are intended to support clarity, independent thinking, and informed decision-making. Readers should consult qualified professionals before implementing any legal or financial strategy or structure.

No specific outcomes or results are guaranteed.

**About This Resource**

Developed by Due North Creatively & DN Financial Services. This material is a core component of the Independent Wealth & Legacy System™, a body of work designed to support clarity, independence, and long-term financial awareness. Each tool can be used on its own but was created within a larger ecosystem of connected resources.

**Complete System Access**

For the full Independent Wealth & Legacy System™ and extended private materials:
www.itsindependentwealth.com

# Instruction & Purpose

## Purpose

The Personal Wealth Record exists to convert financial thought into documented structure.

Clarity that is not written down does not compound.

This document is designed to help you define, organize, and stabilize your financial foundation in one contained view.

It is not forecasting. It is not prediction. It is not investment advice.

It is documentation.

When completed, this record becomes a working financial reference point that can be reviewed, refined, and strengthened over time.

## How to Use This Document

1. Complete it in one sitting if possible. Do not aim for perfection, aim for accuracy.
2. Use real numbers where available. Estimates are acceptable if exact figures are not accessible.
3. Avoid emotional projections. Document current reality first.
4. Identify only actionable next steps. Do not overload the page with ideas.
5. Revisit quarterly. Update allocations, adjust priorities, and document decisions.

## What This Record Produces

When completed, you will have:

- A documented income structure
- A visible asset allocation overview
- A defined risk awareness section
- A written legacy continuity note
- A short-term financial action plan

This transforms abstract financial thinking into a structured financial record.

## What This Record Produces

- It is not a substitute for legal or financial professionals.
- It does not replace due diligence.
- It does not guarantee outcomes.

It creates awareness and structure so that decisions are made from clarity instead of urgency.

## Recommended Practice

Store this document in a secure but accessible location. If appropriate, ensure a trusted individual knows where it exists.

Structure protects what memory cannot.

# Personal Wealth Record

## 1. OVERVIEW / OBJECTIVE

**DATE:**

Purpose of this Record:

My top 3 financial priorities (short & long-term):

## 2. INCOME & CASH FLOW

| Source | Monthly Amount | Notes / Considerations |
| --- | --- | --- |
| | $ | |
| | $ | |
| | $ | |

**Total monthly income: $**

**Notes on cash flow optimization:**

## 3. CAPITAL & ASSET ALLOCATION

| | Asset Type | Current Value | Target Allocation % | Notes / Actions |
| --- | --- | --- | --- | --- |
| Liquid Cash | | $ | % | |
| Investments | | $ | % | |
| Real Estate | | $ | % | |
| Business Equity | | $ | % | |
| Other | | $ | % | |

**Total current net worth: $**

**Adjustments / Next steps:**

# Personal Wealth Record

## 4. RISK AWARENESS

Top 3 financial risks:

Current protections in place (insurance, diversification, legal structures):

## 5. LEGACY PLANNING / CONTINUITY

**Intended beneficiaries:**

**Access to financial documents (location / method):**

**Notes on ongoing wealth protection & transfer:**

## 6. DECISIONS & NEXT STEPS

**Key financial decision to take this month:**

**Actionable step 1:**

**Actionable step 2:**

**Actionable step 3:**

# Personal Wealth Record

**7. REFLECTION**

Lessons learned / Observations:

Insights for next review cycle:

**TIP FOR USERS:**

*Review this record quarterly. Update values, reassess allocations, and document decisions to ensure your wealth plan grows and adapts over time.*

# Personal Wealth Record

**ADDITIONAL FINANCIAL/RECORD**

Document Additional Record Section

Enter Record Here:

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