



MORTGAGE EQUITY GROUP

### **The MEG Navigator**

Seduced by a combination of loan availability and a desire for the largest, most opulent home, homebuyers can unwittingly find themselves in the “mortgage lifestyle dilemma,” a predicament that forces homebuyers to be married to the mortgage, forced to spend every dollar they make, and consequently every hour they have, feeding the appetite of their voracious mortgage payment. Homeowners saddled with the mortgage lifestyle dilemma are unable to enjoy life: they can’t go on trips; they can’t buy furniture; they can’t send their children to college; they certainly can’t invest in a retirement account. Instead, they devote their lives to paying their hefty mortgage payment.

Using the MEG Navigator, the Mortgage Equity Group provides its homebuyers with realistic expectations of their loan payment. This tool allows us to stop our clients from entering the mortgage lifestyle dilemma and instead enjoy their new home and the lifestyle advantages it offers. This tool allows us to identify your financial picture and determine the financial payment structure best suited to allow you to make comfortable mortgage payments that support your lifestyle *and* allow you to save for retirement, invest, and enjoy your life.



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## The Complete Financial Navigator™

In the questions below, rank yourself accordingly on a scale from 1-10.

I do not feel confident that I am earning 5% on my cash equivalent investments.	1	2	3	4	5	6	7	8	9	10	I feel confident that I am earning 5% on my cash equivalent investments.
I feel that I am not saving enough money on a monthly basis to meet my retirement needs.	1	2	3	4	5	6	7	8	9	10	I feel that I am saving enough on a monthly basis to meet my retirement needs.
I feel that I do not have trusted advisors whom I can go to for unbiased financial advice	1	2	3	4	5	6	7	8	9	10	I feel that I have trusted advisors whom I can go to for unbiased financial advice.
I do not feel confident that my children's education will be funded when they turn 18 years of age.	1	2	3	4	5	6	7	8	9	10	I feel confident that my children's education will be funded when they turn 18 years of age.
I feel that my parents will require my financial support.	1	2	3	4	5	6	7	8	9	10	I feel that my parents will not require my financial support.
I am not confident in my recent revisions of my estate plan/living trust and am unsure if I have taken advantage of the latest changes in the tax code.	1	2	3	4	5	6	7	8	9	10	I am confident in my recent revisions of my estate plan and living trust and I have taken advantage of the latest changes in the tax code.
I am not confident that my tax returns are prepared in a manner which maximizes my deductions while minimizing my audit risk.	1	2	3	4	5	6	7	8	9	10	I am confident that my tax returns are prepared in a manner which maximizes my deductions while minimizing my audit risk.
I feel that my CPA is not always current on the latest tax developments.	1	2	3	4	5	6	7	8	9	10	I feel that my CPA is always current on the latest tax developments and suggests opportunities to maximize my tax savings.
Through insurance and savings, I have not completely protected my income in the event of an accident or illness.	1	2	3	4	5	6	7	8	9	10	Through insurance and savings, I have completely protected my income in the event of an accident or illness.
Life insurance is a luxury.	1	2	3	4	5	6	7	8	9	10	Life insurance is a necessity.
I am not confident that my umbrella protection policy is suitable for my present situation.	1	2	3	4	5	6	7	8	9	10	I feel confident that my umbrella protection policy is suitable for my present situation.

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\*Based on interest-only loan structure, 20% down payment.