

# My Balanced Scorecard

| Financial   | Health   |
|---|--|
| <ul style="list-style-type: none"> <li><input type="checkbox"/> Generate alpha on retirement portfolio</li> <li><input type="checkbox"/> Increase profit margin on investment properties<sup>1</sup></li> <li><input type="checkbox"/> Optimize cash flow through active portfolio management/rebalancing<sup>2</sup></li> </ul>  | <ul style="list-style-type: none"> <li><input type="checkbox"/> Improve ... 4 days pe</li> <li><input type="checkbox"/> Ski for 25</li> </ul>  |
| Charity/Volunteering  |  |
| <ul style="list-style-type: none"> <li><input type="checkbox"/> Personal finance advocacy – create compelling content for more people via <a href="http://DIYmoneytrack.com">DIYmoneytrack.com</a></li> <li><input type="checkbox"/> Increase volunteer time, e.g., Junior Achievement</li> <li><input type="checkbox"/> Increase charitable financial contributions</li> </ul> | <ul style="list-style-type: none"> <li><input type="checkbox"/> Travel/h... Hiking, k</li> <li><input type="checkbox"/> Increase quality time with family</li> <li><input type="checkbox"/> Celebrate accomplishments and anniversaries – marriage, children, family, friends</li> </ul> |

**Outcomes/Accomplishments - 2024**

- ✓ Generated alpha of 4.2% above benchmark for retirement investment portfolio
- ✓ Increased profit margin on RE investment properties by 3.7%
- ✓ Funded 2025-2026 budget/spend allocations (89% of target)

1. Profit margin: Annual income minus expenses, excluding depreciation  
 2. Accomplished by converting equity positions to fixed income and cash