

Actuarius Family Office Guide

1. What This Is (and What It Is Not)

This guide explains how the Actuarius Family Office system works - and just as importantly, how it feels to use it. This is not a budget. It is not a scorecard. It is not a judgment of past decisions. This is a visibility system.

Its purpose is simple:

To show you where your money comes from, where it goes, and how those movements change your net worth over time.

Everything else - confidence, clarity, better decisions - flows from that.

The Essence of the System

- Discomfort is normal.
- Visibility is not judgment.
- Spending is not failure.
- Net worth tells the real story.
- This system gets better with use.

2. How This System Gets Better Over Time

Before diving into the reports, it helps to understand what kind of system this is.

This is not a static report.

It is not something you “finish.”

It is not designed to judge a moment in time. I

t is designed to improve with use.

A few things to keep in mind as we work through it:

- This system becomes clearer with each iteration
- Early cycles are about visibility, not conclusions
- The data improves because the questions improve
- The conversations get easier as the picture sharpens
- The system learns the household
- The household learns itself

Nothing here requires perfection. It requires participation. Over time, what once felt uncomfortable becomes familiar. What once felt overwhelming becomes manageable. What once felt reactive becomes intentional. The goal isn't control. It's confidence.

And we're starting this journey together.

3. The Personal Financial Statement (Net Worth First)

We start with net worth for a reason. Most people are trained to look at income first. That's backwards. Income explains activity. Net worth explains results.

Your Personal Financial Statement answers one primary question: ***“Where do we stand - right now?”***

By anchoring the system in assets and liabilities first, everything else has context:

- Income and expense explain how and why net worth changed
- Market movement explains what you didn’t control

This prevents emotional overreaction to any single month. You see the full picture before reacting to the details.

4. Income, Expenses, and Net Wealth Creation

Once net worth is established, we shift to motion.

This section shows:

- Earned income
- Portfolio income
- Living costs
- Lifestyle choices
- Taxes and interest

But the key output is not “profit.” It is **Net Wealth Creation**. This combines: Income after taxes plus unrealized gains (or losses). Why? Because both change your financial position. Separating what you control (spending, structure, decisions) from what you don’t (markets) creates clarity instead of noise.

5. Lifestyle & Fun Stuff (Yes, Really)

This section exists on purpose. Spending is human. Spending is emotional. Spending is often where guilt shows up. So, we remove the judgment. Lifestyle & Fun Stuff is where discretionary spending lives - clearly labeled, intentionally visible, and free of shame.

Early on, this section can feel loud - spending suddenly feels exposed. That’s normal. It’s the short emotional tax of clarity. Over time, guilt fades, and you start asking healthier questions: “Was that worth it?” instead of “Should I have done that?”

This includes:

- Travel and experiences
- Home and grounds enhancements
- Personal enjoyment
- Family support

The goal is not to minimize this section. The goal is to understand it. When spending is visible and contextualized, guilt fades. You stop asking “Should I have done that?” and start asking “Was that worth it?”

That’s a healthier question.

6. Client Review Items (Why This Starts Big and Goes to Zero)

Client Review Items is a holding area - not a problem list. It captures transactions that require clarification, context, or a simple decision. Early on, this section is often large. That’s normal.

As questions are answered: Items are resolved

- Categories stabilize
- The system tightens

Over time, this section trends toward zero. That's how you know the system is learning you.

7. What to Expect Month to Month

Each month follows the same rhythm:

- Reports update
- Questions shrink
- Confidence grows

Nothing resets. Nothing gets lost. You're not starting over - you're building on what's already known.

8. Iteration, Confidence, and Calm

This system does not demand attention. It rewards it. As visibility increases:

- Decisions get easier
- Conversations get calmer
- Anxiety loses its footing

This is not about discipline. It's about clarity. And clarity compounds.

9. Personal Property – Completing the Picture

By this point, most of the balance sheet is nailed down: Transactional accounts (banks, credit cards, brokerages) pull automatically or semi-automatically every month. Static accounts (401(k), ESOP, residence, life insurance) are updated quarterly or annually with a clear process. Hybrids (like car loans) are monitored through payments from transactional accounts.

The only line item left "flapping in the breeze" is Other Personal Property (furniture, electronics, jewelry, clothes - everything inside the home). We treat this as a simple, realistic placeholder - usually \$100k-\$200k for a comfortable household. It's the estimated replacement cost if everything were lost (think: house burns down, what would it cost to start over?).

We don't need appraisals or detailed inventories - personal property isn't collateral, and precision here isn't critical for the overall picture. But including it matters. When every other line item has a process and exact value, leaving this one out feels incomplete. Adding a thoughtful estimate locks in the entire balance sheet. Every detail now has context.

The system isn't just close - it's precise. Complete. Beautiful.

That's the quiet wow moment: realizing you've built something that works perfectly at every level. From here, the focus naturally shifts from the small details to the full picture - the wealth you've built, the life you're living on purpose, and the trajectory that's working.

10. Closing Thoughts – The Zit on the Forehead

As visibility increases, the focus naturally shifts from the 'zits' (those one-off expenses that jump out first) to the full picture - the wealth you've built, the life you're living on purpose, and the trajectory that's working. Think of it like looking at a candid photo of yourself: the first thing your eyes find is the zit on your forehead.

But step back - the picture is beautiful. The smile is real. The story behind it is yours. The zit? Just a tiny detail. The whole thing? Pretty damn impressive. Your family office is that photo - and it's a big, beautiful picture.

The zits are normal. The beauty is earned.

That's the truth clarity reveals. And here's the best part: this is just the beginning. We're starting a journey together - and it's going to be an adventure. There will be surprises (some funny, some "oh boy"), moments of "aha," and a lot of quiet wins along the way.

It'll feel weird before it feels steady, but it will get rewarding.

Enabling. Even fun, once the dust settles.

It will certainly feel weird before it feels steady...but damn, it's worth the ride.