SURVYR / SYSTEMATIC RESEARCH

Household Operating Statement & Savings Velocity

Monthly Cash-Flow Architecture, Runway & Capital Deployment | Prepared Oct 27, 2026

NET MONTHLY INFLOW	OPERATING BURN	FREE CASH FLOW	LIQUID RUNWAY
$16,500	**$9,200**	**$7,300**	**7.4 mos**
$198,000/yr annualized net	Fixed $5,800 | Variable $3,400	44.2% net savings velocity	$68,000 in high-yield T-Bill r

MONTHLY OPERATING WATERFALL (50 / 25 / 25 CFO BENCHMARK)

CATEGORY	MONTHLY ACTUAL	ANNUALIZED	% OF NET INCOME	CFO TARGET BAND	STATUS
Net After-Tax Income	$16,500	$198,000	100.0%	Baseline	ACTIVE
Fixed Core Obligations	$5,800	$69,600	35.2%	< 40.0%	ON TRACK
Discretionary Operating Spend	$3,400	$40,800	20.6%	< 25.0%	ON TRACK
Systematic Investment Deploy	$5,200	$62,400	31.5%	> 25.0%	COMPOUNDING
Unallocated Buffer / Reserve	$2,100	$25,200	12.7%	5.0%-10.0%	RESERVE

PERSONAL CFO CAPITAL ALLOCATION RULES

- Pay-Yourself-First Automation: $5,200/mo sweeps automatically on the 1st and 15th into SURVYR. model sleeves before discretionary spending.
- Liquidity Tiering: Keep 1.5 months of operating burn ($13,800) in checking and the remaining $54,200 in state-tax-exempt US Treasury Bills.
- Zero Lifestyle Creep Rule: Route 75% of any bonus, RSU vest, or income increase directly to investment principal.

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Liquidity Stress Test & 5-Year Capital Compounding

Balance Sheet Resilience & Automated Wealth Accumulation | Prepared Oct 27, 2026

ANNUAL CAPITAL DEPLOYED	3-YEAR ACCUMULATION	5-YEAR ACCUMULATION	EMERGENCY FLOOR
$62,400	**$209,664**	**$377,520**	**6.0 Months**
Systematic bi-monthly contribu	At 7.2% annualized real+nomina	Excluding existing portfolio a	Target $55,200 minimum reserve

HOUSEHOLD LIQUIDITY & STRESS SCENARIOS

SCENARIO	MONTHLY BURN	RESERVE RUNWAY	REQUIRED ADJUSTMENT	PORTFOLIO DRAW
Baseline Operating Regime	$9,200	7.4 Months	None - full $5,200/mo invest	$0
-20% Variable Spend Trim	$8,520	8.0 Months	Pause travel/dining upgrades	$0
Core Fixed-Only Survival Mo	$5,800	11.7 Months	Pause discretionary + new co	$0

QUARTERLY CFO GOVERNANCE CADENCE

- Audit recurring subscriptions and fixed insurance/utility contracts every 6 months to keep Fixed Core below 38% of net inflow.
- Sweep any checking balance above the 45-day operating ceiling into 3-month Treasury Bills or Core Equity sleeves at month-end.
- Sync Personal CFO savings velocity directly with the SURVYR. Future Planning Lab retirement trajectory.