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|  | **SECURE** | **COMFORTABLE** | **RICH** |
| **WHAT IT MEANS TO ME** | -Rental or owned regular house or apartment-Regular car-Yearly vacation | -Big house/Modern central apartment-Nice up-scale car-Money for worldwide vacations on economy class but with great hotels-Frequent/weekly visits to restaurants-Able to buy newest tech-Au-pair/maid for cleaning, laundry and cooking if found relevant | -Big house/Modern central apartment-Nice up-scale car-Vacations on Business-class if found relevant (I strongly doubt)-Weekly visits to restaurants-Able to buy newest tech-Au-pair/maid for cleaning, laundry and cooking if found relevant-Money in excess to give for worthy causes making a difference for communities or individuals-Fully paid family vacations and retreats-Best possible healthcare treatments for nearest family and friends-Best possible education for kids-Freedom for kids to pursue whatever they dream about |
| **NET WORTH Y60** | < DKK 5,000,000 | DKK 5,000,000-20,000,000 | DKK 50,000,000+ |
| **HOW TO GET THERE** | E + S-Regular 37h job in DK (35-50,000/month)-Regular 401(k) pension plan | E + S (+ I)-60h/week corporate career in mngt. consulting, VC, PE, RE or tech-industry at DKK 50-120,000/month-Investments: a bit in index-funds and 1-3 rental properties | B + I (+ S)-Building businesses (small and big)-Heavy Real Estate focus with many investment properties-Other investment vehicles including stocks, start-ups, venture capital, M&A hedge funds and tax-lien certificates |
| **ORDINARY VS: PORTFOLIO + PASSIVE** | +95% ordinary | 80 % vs. 20 % | 10 % vs. 90 % |
| **NEGATIVES** | -Untapped potential-Boring | -Never much free time-Boring-Managers: less control and autonomy-Lack of feeling of accomplishment | -Higher risk-Much less free time in the short run-Lots of ups and downs |
| **POSITIVES** | -Very safe with no need to worry-Lots of free time throughout life | -Sufficient to satisfy my material needs-Easy to execute | -Most time and freedom in the long run-Much more fun and challenging-Full autonomy to choose when I work, on what and with whom-Able to achieve sense of accomplishment-Continuous learning-Able to fall back on the COMFORTABLE plan, though with a lower NW- Able to create jobs and positively impact individuals and families |

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|  | **SECURE** | **COMFORTABLE** | **RICH** |
| **WHAT IT MEANS TO ME** |  |  |  |
| **NET WORTH Y60** |  |  |  |
| **HOW TO GET THERE** |  |  |  |
| **ORDINARY VS: PORTFOLIO + PASSIVE** |  |  |  |
| **NEGATIVES** |  |  |  |
| **POSITIVES** |  |  | c |