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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 |