

Monthly Cash-Flow Architecture, Runway & Capital Deployment | Prepared Oct 25, 2026

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

Balance Sheet Resilience & Automated Wealth Accumulation | Prepared Oct 25, 2026

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