

FOUR POINTS FINANCIAL

Available through Sorrento Pacific Financial, LLC

| October Income | | | | | | |
|--------------------------------|--------|--------|--------|--------|--------|-------|
| Income | Week 1 | Week 2 | Week 3 | Week 4 | Week 5 | Total |
| After-tax Income for Household | | | | | | |
| Social Security/Pension | | | | | | |
| Misc. | | | | | | |
| Total Income | | | | | | |

| October Expenses | | | | | | |
|---|--------|--------|--------|--------|--------|-------|
| Fixed Expenses | Week 1 | Week 2 | Week 3 | Week 4 | Week 5 | Total |
| Mortgage/Rent | | | | | | |
| Automobiles | | | | | | |
| Insurance (i.e. auto, homeowner's, renters) | | | | | | |
| Investments/Life Insurance | | | | | | |
| Phone/Internet/Cable | | | | | | |
| Misc. | | | | | | |
| Total Fixed | | | | | | |

| Variable Expenses | | Week 1 | Week 2 | Week 3 | Week 4 | Week 5 | Total | |
|-----------------------|--------|--------|--------|--------|--------|--------|--------|--------|
| | | | | | | | Budget | Actual |
| Groceries | Budget | | | | | | | |
| | Actual | | | | | | | |
| Fuel/Maintenance | Budget | | | | | | | |
| | Actual | | | | | | | |
| Utilities | Budget | | | | | | | |
| | Actual | | | | | | | |
| House Maintenance | Budget | | | | | | | |
| | Actual | | | | | | | |
| Childcare | Budget | | | | | | | |
| | Actual | | | | | | | |
| Clothing/Personal | Budget | | | | | | | |
| | Actual | | | | | | | |
| Entertainment | Budget | | | | | | | |
| | Actual | | | | | | | |
| Medical/Drug/Dental | Budget | | | | | | | |
| | Actual | | | | | | | |
| Misc. | Budget | | | | | | | |
| | Actual | | | | | | | |
| Total | Budget | | | | | | | |
| | Actual | | | | | | | |
| Total Variable | | | | | | | | |
| Total Expenses | | | | | | | | |

Total Net Income - Total Expenses =

Four Points Financial is the marketing name for investment services provided at Farmers and Merchants Bank and Trust. Investment Products and services offered through Sorrento Pacific Financial, LLC. (Member NASD/SIPC) are NOT FDIC Insured, NOT bank guaranteed, NOT insured by any federal agency, NOT a deposit and MAY go down in value. SPF is not affiliated with F&M Bank, Insurance products may be provided through ICBA Insurance Services, Inc.