Stop procrastination!

Do you need help getting your financial life in order?
Have you created your personal Profit Plan?
Are your assets bullet-proof?

Extreme or Mini Money Makeovers

put you on track to great wealth.

Put our Wealth Strategy Team to work for you now with the programs that you need.

Beware: Typical presentations by financial planners are 'sales schemes' designed to sell you high commissioned mutual funds, insurance, and annuities. What they don't tell you is the huge amount of ongoing fees, penalties, and tax consequences that will also eventually be levied against you.

Your Money Makeover is personally prepared and designed by our team specifically for you. We do NOT use a bought computer package offered by a third-party financial planning software vendor to sell you expensive life insurance, annuities, and investments. In our opinion, most people are sold the wrong products, pay too much in taxes, and never have a solid estate plan much less an asset protection plan. You are working to provide for yourself and your family now and for your retirement. The closer you get to retirement the less time you have to recover from mistakes that cost you your wealth.

Choose any one or more of the following Easy Wealth programs…

1. **Coordination and Organization of your Financial Records**. We will take all your financial records and organize every document, including insurance policies, deeds, investment statements, estate documents, taxes, and more. In addition you will receive a file lock-box organized to include current and updated documents. **$1,500 value**

2. **Personal Financial Guide –** Valuable and complete listing of all your assets (stocks, bonds, mutual funds, bank accounts, real estate investments, insurance (life, disability, auto, home, health, business, real estate), wills, trusts, medical directives, and business entities. Your Guide is an Excel spreadsheet you can update anytime (or we will help). It includes account numbers, type of accounts, current balances, tax identification numbers, details for all your insurance and more. This is an easy and efficient way to keep you and your family updated on this 1– 2 page summary of your total wealth. GET ORGANIZED NOW! **$1,000 value**

3. A comprehensive **Portfolio Analysis**s that reveals your costs, risk, market returns. Find out how to build a winning portfolio using the Nobel-prize winning strategy, Modern Portfolio Theory (MPT). This strategy is so powerful that the Restatement of Trust which introduces the prudent investor rule takes into account the MPT. In order to improve the likelihood of success, you will learn about the management system used by most corporate pension plans today. This program reveals Wall Street's great financial scam, and what you can do about it. Don't expect your stockbroker or financial planner to know about this or how to implement it correctly. **$1000 value**

4. A complete **Estate Planning review**: The Estate Research Institute estimates that up to 70 percent of a deceased person's assets will never reach his or her heirs after probate fees, federal estate taxes, state death taxes and other costs are totaled. Through wise estate planning you can avoid probate and its accompanying costs. Further, you will minimize your estate's tax liability. Also, the time involved in determining the disposition of the estate will be reduced from two to three years to a few hours. Unlike probate, this determination will not be a matter of public record. It is entirely confidential. Finally, you can be confident that your well-crafted estate plan will effectuate your wishes of providing for your loved ones. **$2,500 value**

5. A thorough **review of your tax returns**, and how to use smart strategies to slash your taxes and keep more money. You will likely discover new found money that you've been giving away to Uncle Sam every year. **$1,000 value.**

6. **Asset Protection Strategies:** If you are successful and have accumulated a significant net worth, you are a sitting duck without an asset protection plan! Do you really know if your assets… your business, cash, stocks, bonds, real estate, retirement plans, etc. are protected? Do you really know if your wealth is safely bulletproofed from a frivolous lawsuit, or an angry customer… or some gold diggers trying to make *your* assets become *their* assets? Don't think because you work with an accountant and/or attorney, you are automatically protected! The truth is, not many financial professionals have the training and knowledge to provide advice on how to stop creditors dead in their tracks. Make yourself judgment proof and set your estate up to protect your assets from catastrophic illnesses. **$2,500 value**

7. A **total analysis of ALL your insurance policies** – In depth reviews will outline every life insurance contract, disability insurance, group and/or individual insurance including medical, dental, vision, long-term care, cafeteria section 125 plans, your automobile policies, homeowners, personal umbrella, rental policies, boat/RV insurance, commercial umbrella, retirement plans including annuities, deferred compensation, 401ks, 403bs and IRAs, You will have every single policy scrutinized to assure you have the coverage you expect. Find out what you may not know about the 'fine print' in your policies, before you need them. **$2,500 value**

8. **Business Planning:** Choosing the form of entity under which a business will operate is one of the first, and often the most important, decisions a business owner will make. Selecting a business entity can be a complex decision with long-term effects on the ownership, owner liability and taxation of a business. We work with clients to use entities and benefit plans to grow and protect the wealth of the owners.

9. **Written Review** of Your Current Plan, and Written Recommendations for Your Profit Plan. This is NOT a canned computer generated program like you would get from financial planners, but a *personalized* review for your investments, insurance, estate planning, taxes, business and more. **$2,500 value**

10. Uncover **your True Purpose for Money.** Discover what is really important to you and live your life. **Priceless**

Your *Personalized* Profit Plan!

Our team has over 100 years experience as *former* stockbrokers, current accountants, insurance agents, investment advisors, real estate investing coaches, and *reformed* financial planners. All of our wealth advisors hold one or more professional designations including Certified Financial Planner (CFP), Accredited Investment Fiduciary (AIF), Certified Public Accountant (CPA), Chartered Life Underwriter (CLU), Registered Financial Consultant (RFC), Certfied Estate Counselor (CEC), Long Term Care Specialist, Certified Senior Advisor etc. All this to say, we have the professional credentials and the background, yet we have transitioned away from traditional over-priced methods to reveal the little known proven techniques to combine wealth accumulation with asset protection. These methods are available but are rarely disclosed to the public. ***Financial planning is the problem. Having a knowledgeable coach and making smart choices are the solutions.***

MONEY MAKEOVERS ARE UNIQUE: *Our makeovers are* ***not*** *books and tapes or a do-it-yourself program. This is an entire wealth strategy and individual coaching program by some of the most distinguished and successful minds in the country. When you compare this to typical 'financial planner' fees of .75% to 1% of net worth to use a third party vendor software with no income tax reviews, no solid asset protection strategies, no comprehensive independent insurance surveys, and no independent portfolio analysis, you will quickly see how our Money Makeovers are unique and personalized as well as thorough and comprehensive.*

Mini Money Makeovers start as low as $500.

Money Makeover Request Form

Warning: If you want to accomplish true financial wealth for yourself and your family, don't expect it from traditional advisors!!! Find out what your stockbroker, attorney, insurance agent, and accountant aren't telling you.

We are extremely serious about this. Traditional advice can set you up for failure. You may ask why we say this. It's because typical financial advisors are just not aware of many strategies the truly wealthy use to create and keep wealth. Also when you hire an insurance agent, stockbroker, CPA/accountant, attorney, they have their own financial well-being in mind first. Insurance, wills, trusts, tax planning, and investing must be coordinated together to maximize your wealth. Individuals and business owners have laughed at the idea that they could actually see immediate results, but when they saw others with similar incomes having more money as a result of our work, they became satisfied clients. With your Extreme Money Makeover, you get an experienced team of wealth strategists who will reveal how to make a difference in your financial life and your emotional well-being. Here are just a few of the strategies you will learn and how you will profit with your complete makeover:

- Learn how and when to use LLCs, corporations, land trusts; and how to make the right choice to minimize your tax impact.
- Make smart choices with your 401k rollovers, and see the impact they will have for you and your family.
- Turn non-deductible personal expenditures into deductible business expenses. This is a huge income tax slashing and wealth income producing strategy.
- Use asset protection strategies to prevent catastrophic illness, lawsuit, identity theft, and inheritance taxes from wiping out your estate. Don't expect your insurance agent to know this.
- Safeguard your wealth if you become incapacitated. Don't expect your lawyer to help you with this.
- Shelter your home and your assets from frivolous lawsuits. Learn how to title your home and maintain your capital gain tax exclusion when your sell your residence.
- Make sure your assets pass to your intended heirs, and not to irresponsible children-in law. Safeguard your children's inheritance in blended family situations.
- Position yourself for safety, superior yields, and reduced risk in your stock market investments (personal, IRAs, SEPs, 401ks, etc.)
- **GET ORGANIZED**! Having money is all about keeping your personal finances organized.

Check programs below for details.

Money Makeovers includes:

- **Organization** of your Financial Records.
- **Personal Financial Guide**.
- **Written review** of your current plan with recommendations to improve your Profit Plan.
- Complete **Estate and Asset Protection** tactics to assure safety from lawsuits and taxes. Make yourself judgment proof.
- Thorough **review of your tax returns**, and how to use smart strategies to slash your taxes and keep more money.
- **Total analysis of all your insurance policies** – home, auto, life, health, long-term care, rental properties.
- Comprehensive **Portfolio Analysis** reveals costs, risk, market returns. Client Investor Education seminars reveal the secrets Wall Street doesn't want you to know.
- Broad **Business Planning** for entities and benefit programs to grow and protect your wealth.
- Discover your **True Purpose for Money.**

Fax your request to our personal, confidential number at 1.800.958.6554. Just press 'send' during the pre-recorded message. Do not wait for a fax tone. You can fax us your information 24/7.

☐ Yes, I want to find out how to slash my taxes and create additional wealth.
☐ Yes, I want to find out how to create a winning strategy in the stock market.
☐ Yes, I want to protect my assets from lawsuits, estate taxes, and catastrophic illness expenses.
☐ Yes, I want to get organized.
☐ **Please call me immediately to discuss my Money Makeover.**

Name ____

Address ________________________________City _____________ St ______ Zip ________

Daytime phone: _______________ Night phone: _____________ Fax: _____________

E-mail address: ________________________________Web site: ______________________________