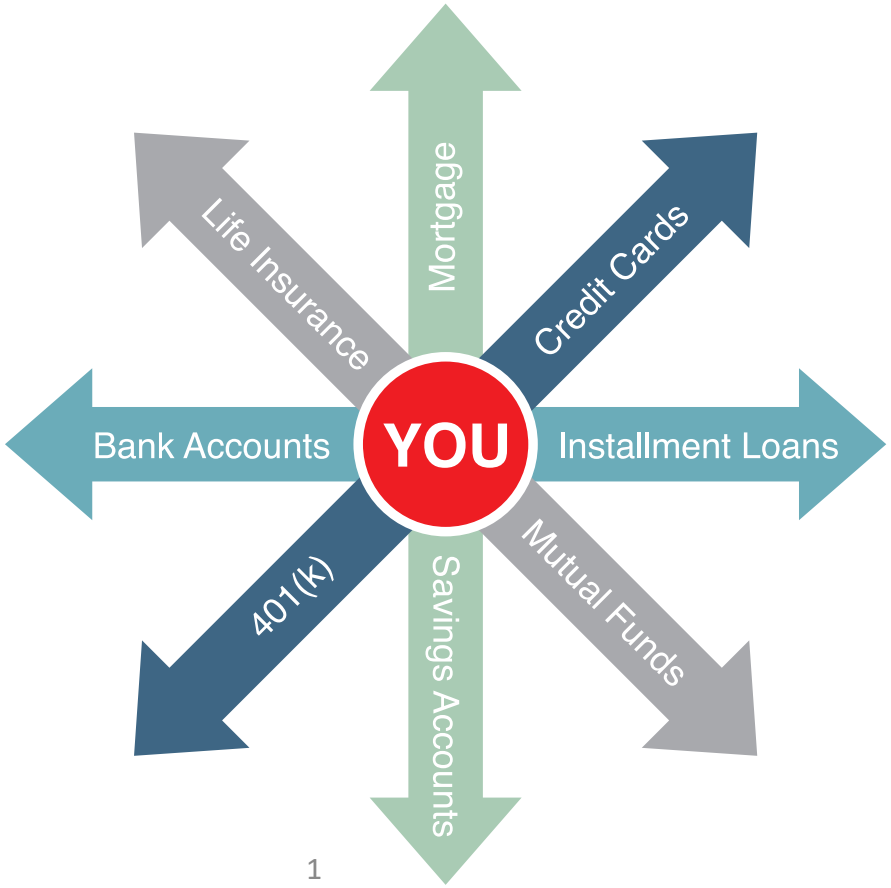
People Don’t Plan to Fail, They Fail to Plan

The Problem:

Traditional financial institutions sell you products. They don’t provide you with a total solution.



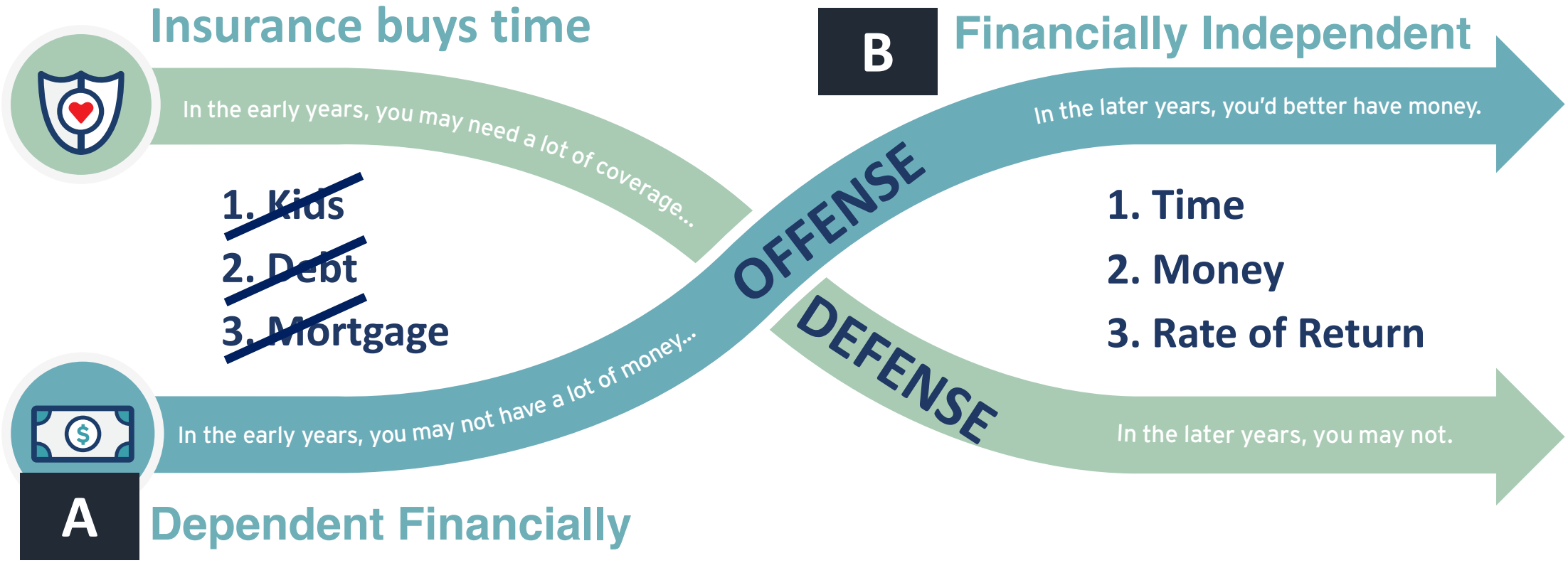
The Solution:

A Financial Needs Analysis. A customized, confidential and complimentary program that helps you achieve your goals and dreams.

A Financial GPS: It helps you find answers to important questions.

The Backbone of a Family Financial Plan

"The Theory of Decreasing Responsibility"



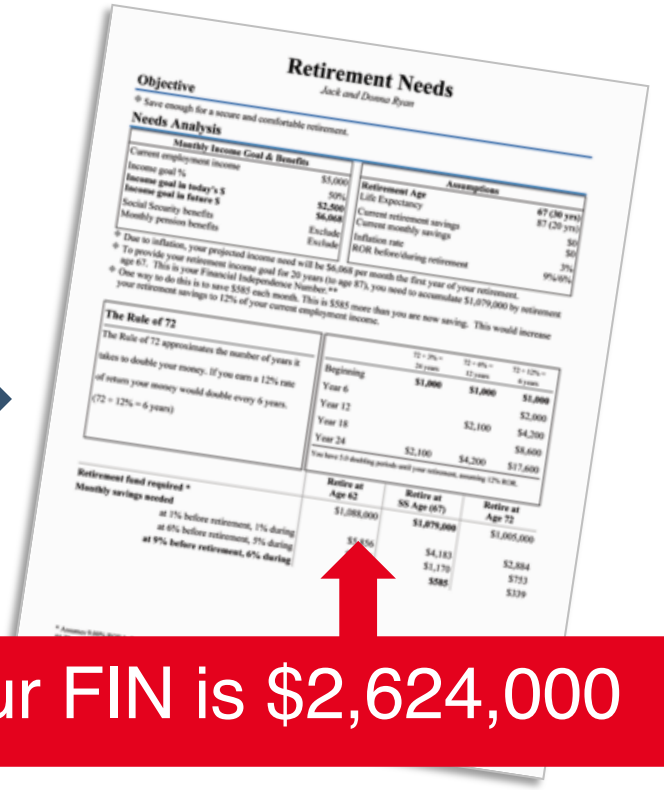
At some point in time, the fear of dying too soon is offset by the threat of living too long!

Do you know YOUR Financial Independence Number?

Your **FIN** is the amount of money you'll need to accumulate, so that someday you can live off that money for the rest of your life and never have to go back to work.

Example: You want to retire in 30 years, with $100,000 a year in todays dollars

30 years from now, after 3% inflation… $243,000 spends like $100,000 does today.



Your FIN is $2,624,000

To get there, invest $1,421 per month for 30 years at 9% = $2,624,400

Lets Find Out What Your FIN Number Is…..

This hypothetical example assumes 20 years of retirement income needed, at a 6% post-retirement rate of return and 3% inflation. Hypothetical investment rates assume a nominal 9% rate of return, compounded monthly, and are not indicative of any specific investment. Any actual investment may be subject to taxes and fees, which would lower performance. This example shows a constant rate of return, unlike actual investments which may fluctuate in value.