

If you think that there are secrets about money that others know and you don't, you're right! Want to know what they are?



Principles of Financial Success

The following principles contain the secrets that will help you gain financial freedom and give you a firm foundation for financial success. These time honored principles have helped hundreds of people just like you. Isn't it about time **you** had the inside information too?

Principle #1: Understand Cash Flow

To a business, cash flow is incredibly important. Without proper cash flow, they lose their ability to make money. What most people don't realize is that households are similar. If a household has bad cash flow habits, it loses its ability to function. Improper cash flow causes debt, creates frustration, and destroys the foundation on

which all money opportunities are built.

We believe understanding cash flow must always be the first step in any financial matter. Each person has created habits over a number of years. Each habit needs to be understood before it can be changed.

Our Cash Flow System has been used for more than 8 years and has helped hundreds of families. Unlike a budget, our system explores "how" families spend money so that they can make adjustments that will allow them to take advantage of financial opportunities.



Principle #2: Debt Management

As a society we want it, and we want it now! We can't wait until we save for it. Credit is easy. But at what cost? We all know debt robs us of a stable future, yet we still justify purchases on credit. There are legitimate reasons, like buying a house or a car, that you may incur debt. However, for many, debt is a way to get something right now that they cannot afford.

We believe that debt is a bigger problem than most families will admit. It causes many more challenges than just a drain on resources. It causes emotional and physical problems and may damage relationships with a spouse and family.

We help individuals and families conquer their debt through our Step

Down, Asset or Roll Back Strategies that give them back their freedom and their self respect. In many cases our clients are debt free in 2-5 years. But what is most important is they never go back. They develop skills that allow them to continue to live debt free.



Principle #3: Mortgage Fundamentals

Your home is both your largest asset and your biggest liability. If you make the right choices, your home will be both a source of pride and financial freedom.

Your home is an asset, but the mortgage you used to purchase your home is a liability. Taking the time to understand this

liability is a major step in avoiding the pitfalls that will rob your savings and erode your financial foundation.

Through our Fundamental Mortgage Strategy our clients gain a lifetime of experience and information so that they can make the right decisions about their

largest purchase.

Clients who understand mortgages go on to save tens of thousands of dollars over time and gain an upper hand on becoming financially successful.



Principle #4: Emergency Funds

Emergencies are a major contributor to financial stress, debt, and frustration. They are what life is made of, yet we are surprised when they hit. With a proper emergency fund, families have more confidence and security.

Most households have less than one month of reserves. This not only creates a possible financial disaster, it prohibits them from being able to participate in strategies

that would lower costs in other financial areas.

Maintaining 3-5 months of reserves allows our clients to live not only financially fuller lives, but they rarely have actual emergencies resulting in financial burden.

Building up an emergency fund is not easy, but our Combo Strategy gives families a functional emergency fund

while they build one of their own over the next 2-3 years.

Emergency funds cannot be stagnant, they must grow more than the rate of inflation. Therefore, any emergency fund plan is incomplete unless it earns money. We can help you understand your options and give you access to safe alternatives that will allow your emergency funds to grow.



Principle #5: Beat the Bank

Banks are only required to keep 10% of your money in reserves. What do they do with the other 90%? They make more money with your money! Then they return your principle with a paltry 1-2% interest rate. At these low rates, your savings, checking, and money markets can't keep up with inflation.

Having a bank is important. They help you clear checks, handle money orders, and may have good rates on loans. However, they are not good at sharing the rewards from the use of your money.

With our unique Beat the Bank Strategy we help families find better places to “warehouse” their savings and

emergency funds with companies that “share” the rewards. These accounts are often double the interest rate of traditional banks with similar risk. When you beat the bank, your financial household is much more stable. We can provide access to these types of accounts.



Principle #6: The P & C Factor (Property & Casualty)

Most households pay 20-30% more than they need to for Auto and Home Insurance. Why? Because everyone needs it, but few know how to shop for it. Most P&C agents won't teach a client how to save money because that cuts into their profits.

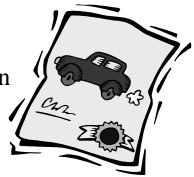
Additionally, most people do not understand P&C insurance and they misuse it

causing a lifetime of higher premiums and incorrect coverage.

Insurance is all about risks, and who is willing to shoulder that particular risk. When you learn how to play the insurance risk game, not only do you become a more savvy consumer, but you can leave more money in your pocket. You

can then use it to pay down debt, create emergency funds, etc.

Our clients, who combine our P&C Strategy with some of our other strategies save at least 20% on their P&C insurance. They eliminate excess “fat,” learn how to use their insurance effectively, and enjoy a lifetime of lower premiums.



Principle #7: Protect Family Income From Death

Most people do not understand life insurance and buy products that are too expensive and will not protect their families. They focus on the wrong end of insurance causing a false sense of security.

Most life policies never pay out. But it does not lessen a family's need for cover-

age. Just like all insurance, it is about risk. If understood correctly, the right strategy could provide both the right coverage and be inexpensive.

Through our Ultimate Protection Strategy, we save our clients 20-50% on their insurance costs and provide them with

protection that will replace their salary indefinitely. It is the evolution of life insurance.

We believe that what you do with the death benefit is infinitely more important than the size of the benefit.



Principle #8: Effective & Efficient Health Care

Each year more and more people are faced with rising health care costs, lack of adequate coverage, or loss of coverage. This can be an incredible drain on financial resources and family relationships.

Finding adequate and affordable coverage can be difficult and time consuming. How-

ever, clients who have learned how to navigate the health care coverage system using our Efficient Use System can save 10-35% on healthcare costs.

Clients who pay for their own healthcare can take advantage of our Clear Coverage Strategy and save 20-50% on

healthcare coverage for their whole family. Combine the two strategies together, families can benefit through low costs and through tax savings.



Principle # 9: Pay Yourself First

Most households pay everyone else first leaving them with nothing. Having nothing leads to stress, frustration and debt.

Money is often listed as a major contributor to marital problems and divorce. When families do not share a financial vision, they struggle, become

distressed, and lose sight of their financial goals.

We believe families who have a shared vision have less financial stress and have powerful, common financial goals that help them to make effective and productive decisions about their money.

Families that use our Bill Me Strategy, find that paying themselves first is not only easy, but more fulfilling. They do not bounce from one financial worry to the next and can focus on their current situation and work towards a better, less financially stressful future.



Principle #10: Growing Your Money

“When I was 5, my father gave me a choice. Either an ice cream today, or \$5.00 in bank account in a week. Sadly, I chose instant gratification over something of real value.” John Muhlestein

Most individuals do not know how to grow their money for the future. They can't seem to stop spending long enough to gather their assets in a way that those assets can produce more assets.

It is also difficult for them to choose the

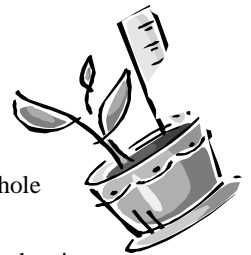
best way to grow their money. Should they invest in the stock market, buy a business, buy rental properties or something else altogether?

Many individuals will fall short of their retirement goals, creating a personal retirement crisis. They must continue to work because they can't afford to retire. They bought ice cream instead of saving.

There are a great number of possibilities to provide for one's retirement. Gaining the knowledge

about, and having access to those possibilities opens a whole new world.

We believe that through using our strategies, people will be able to put themselves into a position where they can explore different avenues in growing money for their futures. Our Personal Retirement Growth Strategy explores different options, teaches them about the pros and cons and allows people to make good decisions about their



Principle #11: Protecting Your Money

Many individuals made money in the late 1990's. The problem is, they couldn't keep it. Inexperience and a lack of understanding caused a major hemorrhage in most individual's savings. Many had no idea of how to move their money so that what they made, stayed in their pockets.

We believe that a bird in the hand is better than two in the bush. This is why we created a simple strategy called MYA Diversification Strategy. This strategy allows individuals to continue to grow money, while having protection from economic downturns. This is especially important as families grow older and are

nearing retirement.

We also believe that people should protect money through estate plans, wills, living trusts, or A/B trusts. But we believe that this can also be done effectively and inexpensively. Sometimes the best solutions are also the least expensive.



Principle #12: Organizing Your Team

The biggest challenges most households face are not increasing debt, rising costs or their inability to save. **The biggest challenges are the lack of knowledge about how money works and the lack of access they have to products and services.** Effective money management is not taught in schools and is rarely taught at home. Most individuals learn through trial and error that can cost them their futures.

People spend millions of dollars to

correct bad money habits. Bankruptcy, debt, lack of retirement choices, etc. can all be avoided with knowledge and access.

Most individuals don't know how to reduce their credit card interest rates, shop for auto and home insurance, build up savings and use proper risk management. They are experts in whatever else they do in their lives, but lack a money education and access to

products and services.

The difference between “Financial Strugglers” and the financially successful, is who is on their team.

Financially successful people organize a team of professionals who give them options, teach them strategies and offer access to the right products



Our Unique Approach

The world of money is confusing with too many questions and too many opinions. Where do you go to get good information? Who do you trust?

How to work with money effectively and efficiently is learned. No one is born with it. Most people learn about money through making mistakes. But mistakes are costly. There are hundreds of books, thousands of

websites and millions of opinions. Who has time to sort them all out?

We do. It is what we do.

While you work at what ever it is you do, we are working too. We read the books and current articles, scour the websites, and listen to opinions. Then we boil it all down and make sense of it all. We develop real world strategies that

people can actually use.

We teach people free of charge and without obligation. We provide education so that you can learn what you need to know to make better decisions about your money.

We provide access to all of the best companies and products that are necessary for your success. Allow us to open the door for you.



Who We Are:

We are a financial development firm that empowers people through education, not only to grow, but to flourish, in their personal, family and financial endeavors.

Our Mission is:

- To create, develop and discover new and innovative strategies that will enrich our client's lives and help them reach personal, family and financial goals.
- To offer a unique value based approach in helping people learn what they need to know to make better decisions about their money.
- To provide information, hope,

encouragement and the support necessary for their success.

- To continually offer the widest variety and most diverse product line feasible.
- To do what is right for the client.

Imagine a company that took all the information about how money worked in the real world, boiled it down and created effective and efficient concepts and strategies that you could learn and apply easily and quickly. We are that company.

Imagine a company that teaches those concepts and strategies free of charge and without obligation. We are that company.

Imagine a company that can represent most financial companies and can teach you how to navigate through them to find those products that fit your needs and budget. We are that company.

We are the future of financial services. We are the company that serves you, the client. We educate you, teach you and then open the doors to a world of opportunities and allow you to choose, without pressure, what is right for you and your family.

Contact us at:

