

Empowering Families Through Education around Finance

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Global Financial Impact

Fundamentals of how money works

Accumulation:

*Rule of 72:

The Rule of 72 is the mathematical rule of interest rates and how they can either work for you or against you. It states that the percentage of interest is directly tied to the number of years it takes for the money to double.

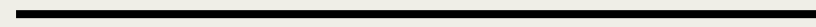
Example:

	1%		4%		6%		12%
Age: 29	\$10,000	Age: 29	\$10,000	Age: 29	\$10,000	Age: 29	\$10,000
						Age: 35	\$20,000
		Age: 47	\$20,000	Age: 41	\$20,000	Age: 41	\$40,000
Age:101	\$20,000			Age: 53	\$40,000	Age: 47	\$80,000
		Age: 65	\$40,000	Age: 65	\$80,000	Age: 53	\$160,000
		Age: 83	\$80,000	Age: 77	\$160,000	Age: 59	\$320,000
				Age: 89	\$320,000	Age: 65	\$640,000

Fundamentals of How Money Works

Protection: How money works when it's invested

Fixed



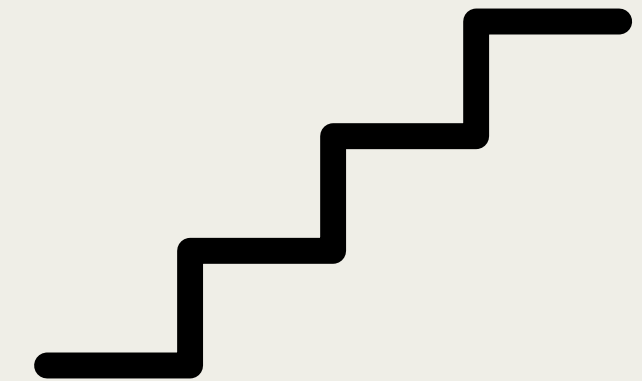
Guaranteed rate of return. You earn the same fixed amount.

Variable



Variable: market goes up and down capturing the gains as well as the losses

Indexed

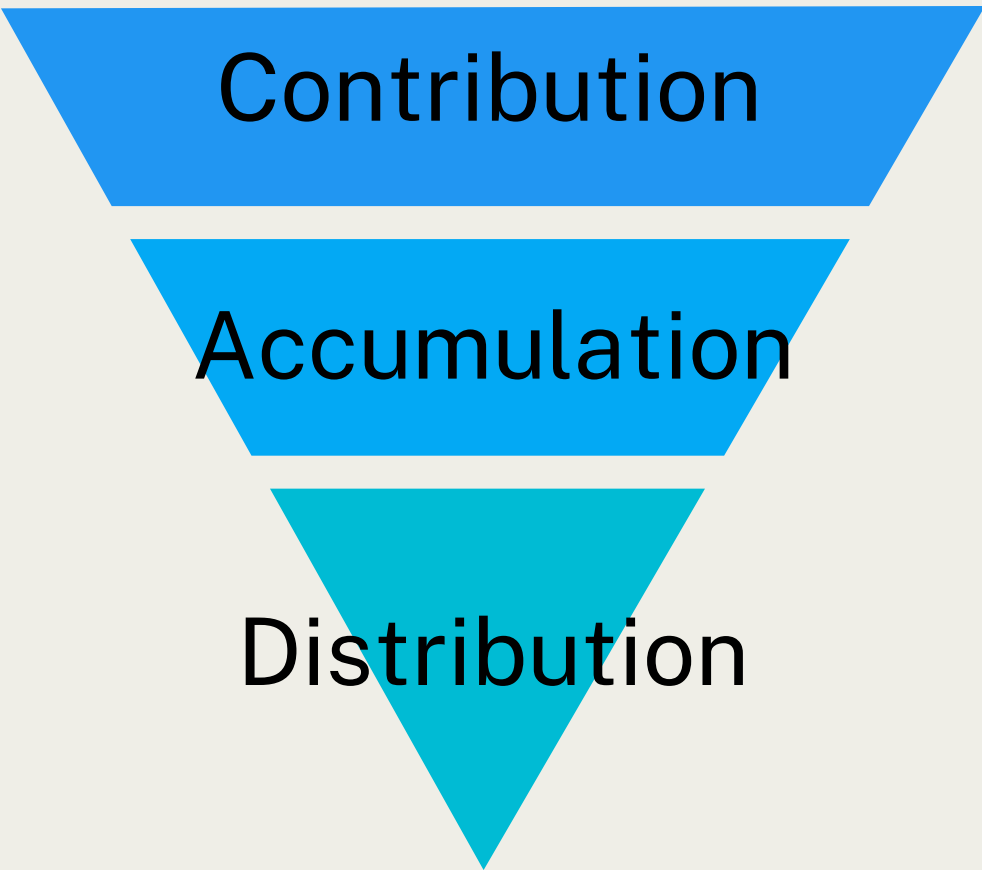


Indexed: the money accumulates with the highs and gets locked in when the market goes down so there's no loss of money

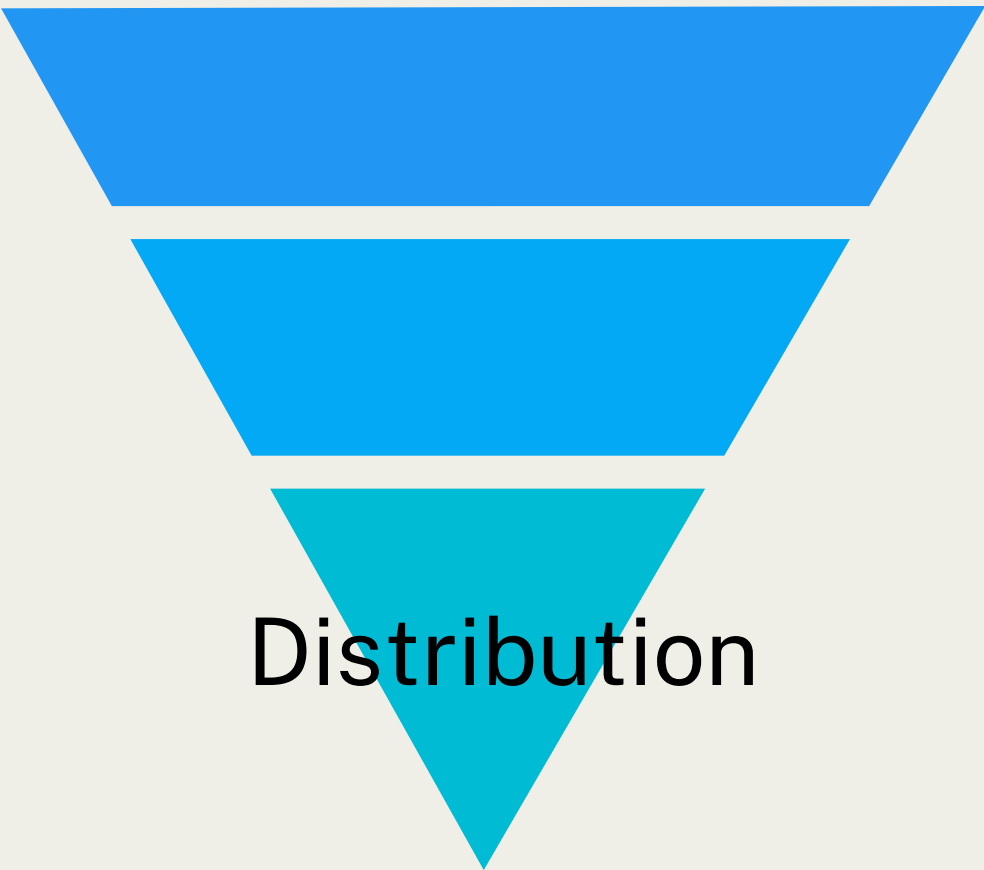
Fundamentals of How Money Works

How money gets taxed

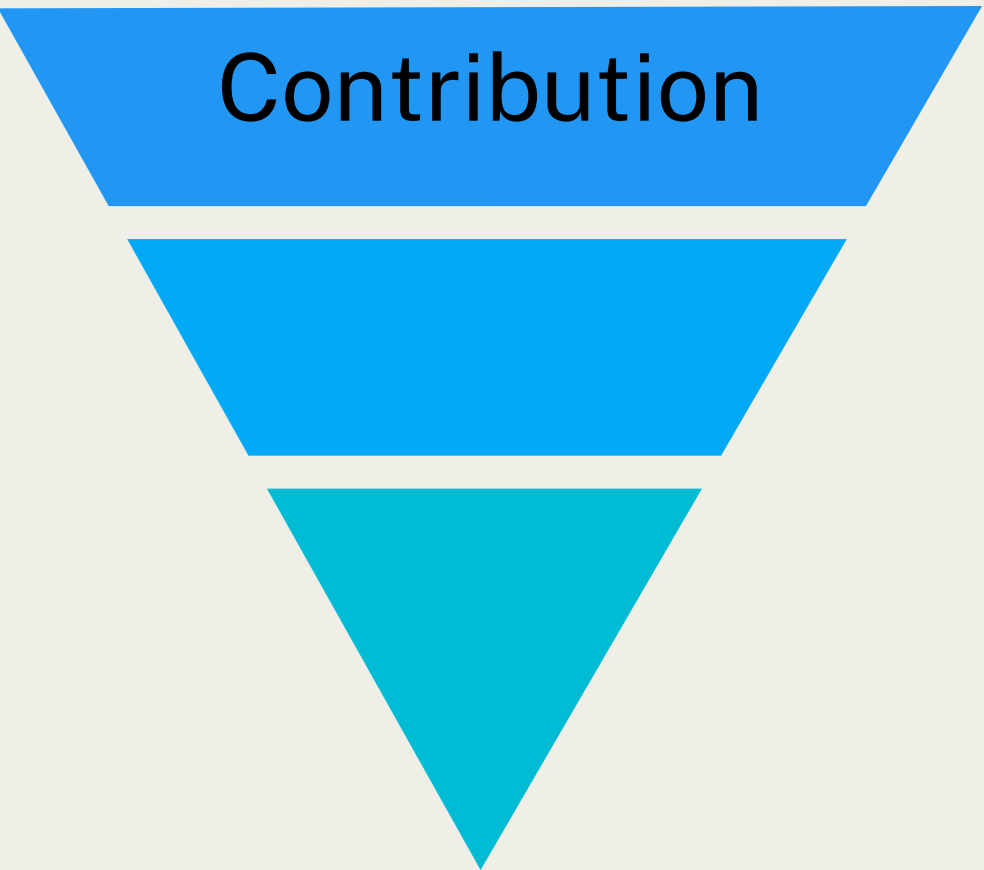
Taxable



Tax deferred



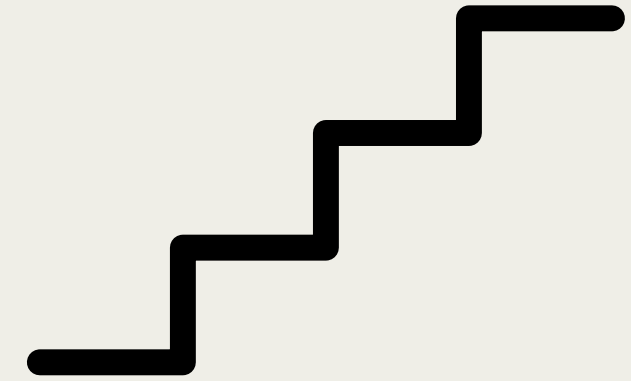
Tax advantaged



How to protect financial assets and leave a legacy

Handling risk:

1. Risk of Market Volatility
2. Risk of Inflation
3. Risk of Dying Too Soon
4. Risk of Living Too Long
5. Risk of Medical Emergencies
6. Tax Risk



6-12%



How to protect financial assets and leave a legacy

Taking Care of Present You and Future You

Retirement

*Tax-Deferred Market
Volatility Strategies

*Tax- exempt Income
Strategies

Life Insurance

*Living Benefits: Chronic, Critical,
Terminal Illness

*Can have guarantees

*Final Expense

*Death Benefit

Estate Planning

*Will & Trust

*Advanced Planning

How to protect financial assets and leave a legacy

Retirement

Tax-Deferred

Tax-Exempt

Market Volatility:

Market Protection:

Market Volatility :

Market Protection:

401 K's

Fixed Indexed Annuities

Roth IRA's

IUL's

IRA's

Fixed Indexed Annuities

403 B's

Whole Life

How to protect financial assets and leave a legacy

Life Insurance:

***Term with Living Benefits**

*Covers for a set amount
of years and can do
specific jobs (mortgage,
debt, specific situations)

***Whole Life**

*Has guarantees

*Can be used for Family
Banking otherwise known as
Infinite Banking

*Final Expense: Funeral Expenses

***Has a death benefit, Long Term Care,
Living Benefits**

***IUL (Indexed Universal Life)**

*Also can be used
for family banking

*Can be used for
supplemental
retirement income

How to protect financial assets and leave a legacy

Estate Planning

Will & Trust

*A Trust is the container that holds all the pieces: Will, Advanced Healthcare, Financial Power of Attorney, HIPPA form, and more

*Legal documents that make it so anything a person who has passed left behind doesn't have to go to court and through probate costing thousands of dollars in legal fees

*Gives the person full control and peace of mind that their possessions and instructions will be executed properly

Income vs. Accumulation

The way of thinking about retirement has changed.

It's no longer accurate to think of saving for retirement in the way of saying "If I save ___ amount of money I'll be able to retire at age ___"

The markets are too unstable and inflation is tremendously outpacing the ability of the money to recover from losses in the market.

Instead we need to think in terms of how much income do I need now to live the lifestyle I am and how much money do I need to live the lifestyle I want.

We must change the way we relate to money in retirement and think in terms of **Income** not **Accumulation**

We find the number for Income by doing a Personal Financial Review

How to Contact Me

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