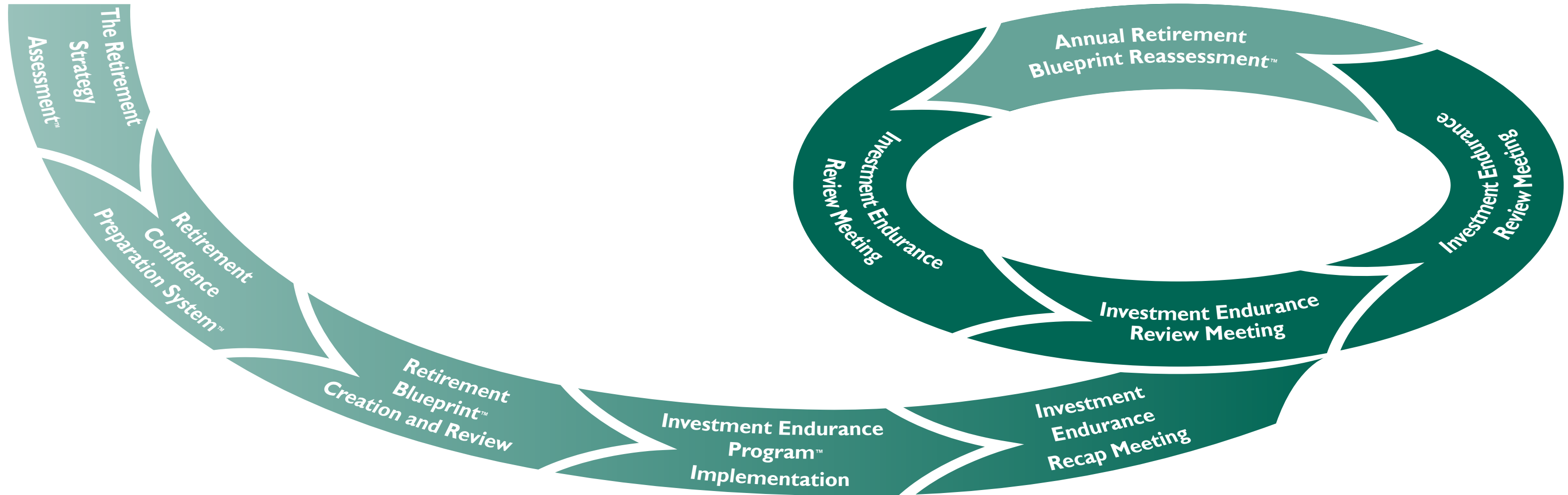


The Relaxing Retirement Coaching Program™

Phase I: The Retirement Blueprint Development Program™

Phase II: The Investment Endurance Program™



The Retirement Strategy Assessment™	Retirement Confidence Preparation System™ and Meeting	Retirement Blueprint™ Creation and Review	Investment Endurance Program™ Implementation	Investment Endurance Recap Meeting	Investment Endurance Review Meetings	The Annual Retirement Blueprint Reassessment™
<p>Given your unique set of circumstances and priorities, The Retirement Strategy Assessment™ helps you <i>objectively</i> determine if you are on the right track by identifying costly mistakes you may be making and opportunities you may be missing out on.</p> <p>It provides the foundation and catalyst to help you develop and maintain the financial confidence you need to make the educated decisions necessary for a successful retirement experience.</p>	<p>The Retirement <i>Confidence Preparation System™</i> provides you with the essential tools and resources to assist you in securing and preparing the relevant personal information necessary for you to make accurate, rational decisions about your financial future based on your unique set of circumstances and priorities. To assist you, your Retirement Confidence Creator Acceleration Guide™ includes:</p> <ol style="list-style-type: none"> 1. The Retirement Bucket™ 2. The Retirement Income Predictor™ 3. The Lifestyle Cost Estimator™ 4. The Retirement Resource Quantifier™ 5. The Retirement Timeline™ 	<p>In a relaxed environment, we carefully review all of the paths laid out in your custom designed Retirement Blueprint™. Your custom designed Retirement Blueprint consists of:</p> <ol style="list-style-type: none"> 1. The Retirement Resource Forecaster™: An in-depth set of forecasts which illustrates precisely how much you can spend without running out of money, and the investment rate of return that you <i>must</i> earn to enjoy the lifestyle you desire and have your money keep pace with inflation. 2. The Investment Volatility Regulator™: A customized investment model designed to help you achieve the rate of return and income you need with less volatility and less taxes. 3. The Investment Diversity Allocator™: An independent, objective evaluation of all of your existing investments to insure that they are in line with your Investment Volatility Regulator™ model. 4. The Retirement Income Synchronizer™: A system outlining where to draw income from each year of retirement in an effort to reduce taxes and increase income. 5. The Income Tax Diminisher™: An evaluation of the <i>positioning</i> of your assets, and the way you're receiving income, in an effort to reduce taxes while maintaining the liquidity you need. 6. The Possessions Protector™: A system of protecting your family's lifestyle from many of life's potential catastrophes: (illness, death, accidents, lawsuits, etc...) 7. The Probate and Estate Tax Exterminator™: A system to pass on your assets at death to whom you want, when you want, how you want, with less delay and cost from probate fees and estate taxes. <p>Your Retirement Blueprint™ comes with an Action Plan list of recommended steps to take. At the conclusion of this meeting, we evaluate those steps and coordinate the implementation of your Action Plan.</p>	<p>Once your Retirement Blueprint™ has been meticulously crafted, the next step is to carefully select investments to implement your custom-designed Investment Volatility Regulator™ model, track their performance, and stick to a disciplined investment strategy in the face of a volatile and ever-changing market.</p> <p>Because we are a completely independent advisory firm, and have no ties to any particular investment company, we are able to seek quality investment opportunities for you by performing an exhaustive, in-depth fundamental analysis of thousands of investments.</p> <p>During this meeting, you will see all of your carefully selected investment options, and we will coordinate the implementation of your entire program, including all necessary paperwork, phone calls, and communications.</p>	<p>Once your Action Plan has been implemented, your Investment Endurance Recap Meeting summarizes all the steps you've taken to insure that they are in line with your Retirement Blueprint™.</p> <p>We review the statements you will now begin to receive so that you can understand them, and provide you with on-line access if you desire.</p> <p>Based on your Retirement Income Synchronizer™, your supplemental income stream is established from your investments directly to your checking account at your bank. Like your income from work, social security, and pensions, you will receive direct deposits into your account as often as monthly. Where applicable, we will also arrange to have federal and state income taxes withheld so you don't have to make quarterly tax estimate payments.</p>	<p>The Investment Endurance Program™ provides you with a continuous support system for the rest of your life.</p> <p>To help you develop and maintain your financial confidence during all economic climates, you will benefit from pre-scheduled, one-on-one Investment Endurance Review Meetings, either in person at our office or on the telephone.</p> <p>At these meetings, in addition to receiving consolidated, "easy-to-read" performance reports for all of your investments, you will receive recommendations to maintain disciplined diversification and risk control, and to take advantage of new investment opportunities.</p> <p>You will always be provided with a perspective on market and economic activity and how it impacts your investment strategy.</p>	<p>Things have a way of changing over time: your life circumstances, your priorities, inflation, market performance, tax laws, etc. Each year, we evaluate the effects of these changes on your custom-designed Retirement Blueprint™ by repeating the 7-step process used to create your Retirement Blueprint™.</p> <p>Every step of the program is carefully designed to provide a pressure free environment for you so that you can focus on your priorities in your life without being pre-occupied that you're "missing something" that you should be doing.</p> <p>You will know that we'll be meeting again in 90 days or so to review a complete snapshot of where you were, where you are now, and what changes are needed (if any) in order for you to stay on track.</p>