

Financial Future Transcript

So much has changed over the past ten years that many of the plans we made just don't look the same as they once did. The reason is that we are all making financial decision independently and people don't realize how these decisions might impact one another negatively. Making decisions in this manner results in the juncture. Your rules over here, stocks over there, pension plans somewhere else. It becomes unorganized, uncoordinated, out-of-date, inefficient, difficult to review and eventually will result in lost opportunities.

So, what do you really need to make financial decision? We help you stabilize your financial world, using five main principles and tools let's go through them one at a time. The first thing you'll need is a game board to give order to your financial world. We like using a game board that focuses on protection, savings and growth. This will help your investments and decisions to be coordinated and integrated based on facts designed beyond needs and goals and will be easily implement, organized and accessible. The second thing you'll need is a financial rulebook. A financial rulebook will teach you how to make financial decisions and to avoid the transfer of wealth problem, but we'll get back to the transfer of wealth problem later on. We use the strategic allocation model, which covers the rules for building protecting enjoying and passing on your wealth. The third tool is a virtual model, the virtual model lets you see the impact of your decisions before you make them. Using personal financial movie allows us to show you how various strategies might play out. The fourth need is macro manager. In order to make successful financial decisions you need to do business throughout your life with lots of different professionals. Such as a real estate agent, banker, life and health insurance agents, an attorney, a money manager ,a PNC agent business partners and an accountant, but what you really need is a macro manager and that's where we come in.

As the macro manager we are uniquely positioned to coordinate with your other advisors or in other words to macro manage them. It's like getting all of those advisors into one room at the same time working together on your behalf. It's not that we recommend changing your trusted advisors, we want to help you Ford innate with them. Finally, the fifth principle is the best money strategies to overcome the pesky transfer of wealth problem. The transfer of wealth problem is where money is systematically transferred and eroded away, but how into who? Every day there are three outside groups fighting for each one of your dollars. The government takes their bite through taxes, financial institutions like banks brokerage houses and insurance companies have costs and fees associated with everything they offer and corporations manufacture and market new products and technology for you to spend your hard-earned dollars on. Then there's you, the consumer trying to hold on to as much money as possible. It often seems like an uphill struggle since it's the consumer alone that pays for the other three sectors of the economy. What you need to do first is identify your specific situation, so you can make the best decisions for you. When working together you will start with a focus on the four-initial objective. We will utilize resources to help create more wealth and greater enjoyment. We will provide better production against wealth erosion. Without adding risk or even often lessening your risk and all the while without interrupting your financial lifestyle. Our main goal and purpose is the create a greater money supply and benefits to you. To supplement not to reduce your lifestyle. When we work together, we'll take a look at your entire financial picture pinpoint any inefficiencies and make recommendation. Financial planning can't be done, in a day and we

see a financial plan as an every adjusting work-in-progress. Now, how about we gather some more information that will allow us to start working toward developing your financial future.