

WHY WORK WITH US – Proprietary Programs That Work for You

We offer several programs that focus on using the least amount of your money to achieve your financial goals. Unlike other firms, we tailor programs and plans to you and your needs, not to the hot investment trend of the day.

Our Proprietary Programs That Could Benefit You:

- **The 4 B's** – We help people avoid becoming a **B**ag Person, a **B**urden on your family or society and forced to live on a diminishing **B**udget, and, *if you desire*, be a **B**enefactor by leaving a legacy.
- **S.T.A.R.S.**[™] – an acronym for **S**afety, **T**ax-advantaged money tools, **A**ccessibility to your money, competitive **R**eturns and **S**implicity. Many of our clients “*want it all ... they want the STARS.*” This plan allows our clients to enjoy life and their retirement, without worrying about money.
- **Personalized Pensions** – We take the guess work out your money in retirement. Get predictable income for life, which gives you “permission” to spend your money.
- **Best-In-Class** – Our association with some of the top financial professionals in Orange County – estate attorneys, CPAs, mortgage brokers, property and casualty experts, and life and health agents – allow us to work together to ensure your entire financial house is in order.
- **IRArbitrage** – *Developed by a colleague* – embraced by us and our clients, we want to make sure you pay your “fair share of taxes,” but no more. We specialize in **IRA Rescue**, “**Carve-Out**” and **Convert your FULLY-TAXABLE IRA into a TAX-FREE Roth IRA and Leverage your RMDs.**
- **WOW** – **W**omen **o**f **W**ealth. Our very popular **For Women, Only** dinners are warm, welcoming, fast-paced, interesting and designed especially for Women, only.

Institutional Money Management.

You get to benefit from advice and account management by some of the best institutional money managers in the business who offer you the same service, low fees and opportunities as “the big boys,” *generally at lower rates and fees than retail.* There are no hidden fees when using institutional money management, unlike retail fee structures.

Because ... money does buy dreams[™]