



Complete Financial Advisory

Our commitment is to help families shift into Prosperity Paradigm by becoming debt FREE and Build Wealth!

Discuss a plan to eliminate DEBT by changing your Banking habits, NOT Spending Habits!

Provide a software TOOL to keep the plan on track and insure your success

On going support by addressing changing needs of your Family

Not
A Sales
Presentation!

An Open Mind
Will to take
Action



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This presentation is intended to provide general information about the subject matter covered and is provided with the understanding that Avise' Capital, LLC and its representatives are not rendering legal, accounting, investment or tax advice. You should consult with appropriate counsel or other advisors on all matters pertaining to legal, tax, investment or accounting obligations and requirements.



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How Past Generations Lived

They lived in the same house their whole life.

They paid their home off in 15 to 20 years!

They had one job their whole life and retired with a pension.

They saved a little money consistently for a long time.

They had no credit card debt.

Safe investments such as CD's and Money Market accounts were the ONLY choice.

How We Live Today

We change jobs 5 to 7 times, or more...

We move 4 to 6 times, or more...

We may never have a "pension".

We haven't saved any money.

We have a lot of credit card debt.

We refinance more frequently, often consolidating debts.

The average life of a mortgage is 5.1 years!

We have a tremendous amount of investment options offering higher yields and safety!



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The Dilemma of Our Economy

(Our Roadblocks to Wealth)

Lack of Information about financial matters

Failure to analyze personal/family cash flow

High Unemployment

Diminishing Home Equity!

Market Volatility

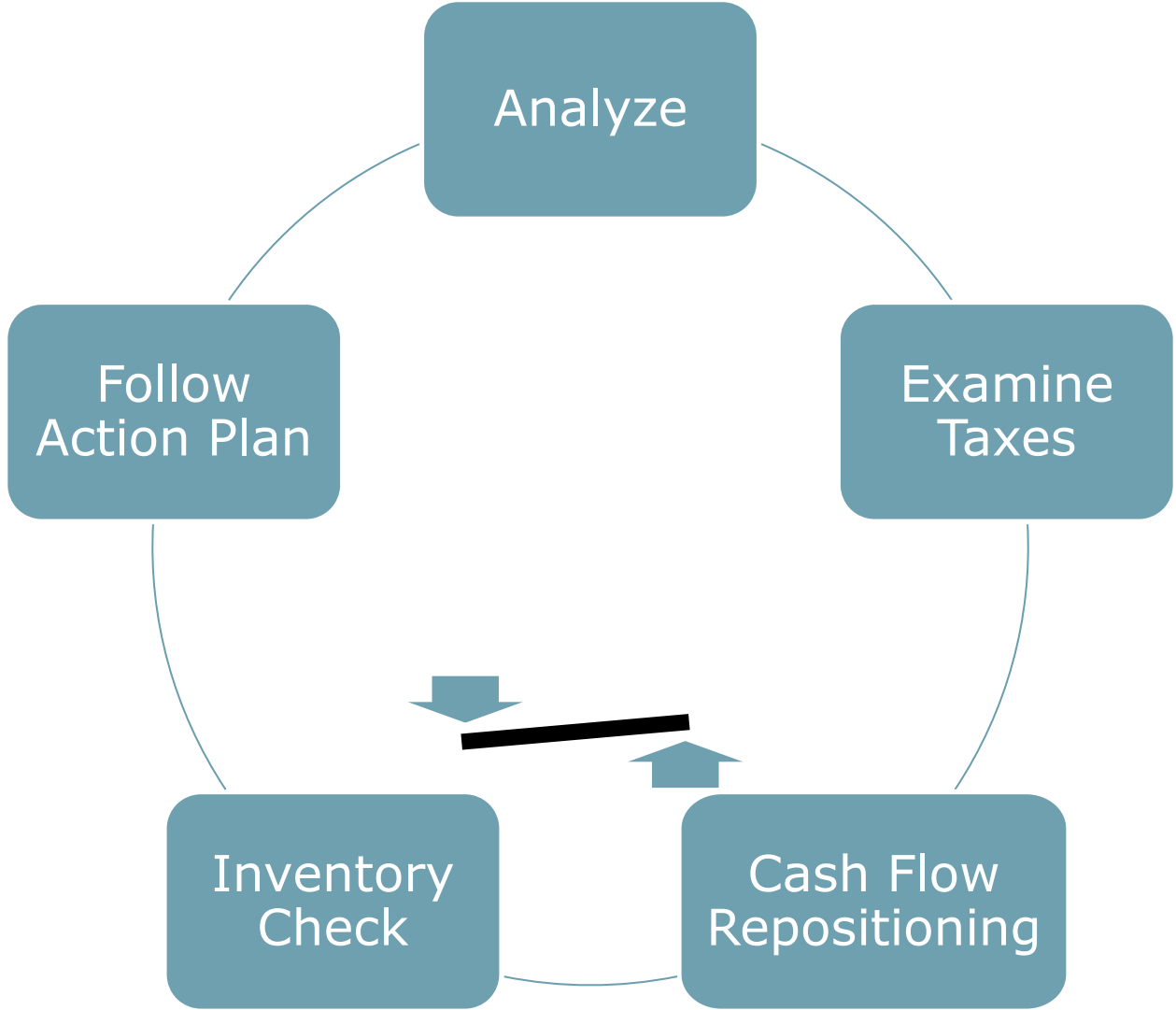
The System is designed to Keep us in Debt!

Our Nature: Self Sabotaging Financial Habits & Behaviors!



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Five Steps to Prosperity Paradigm



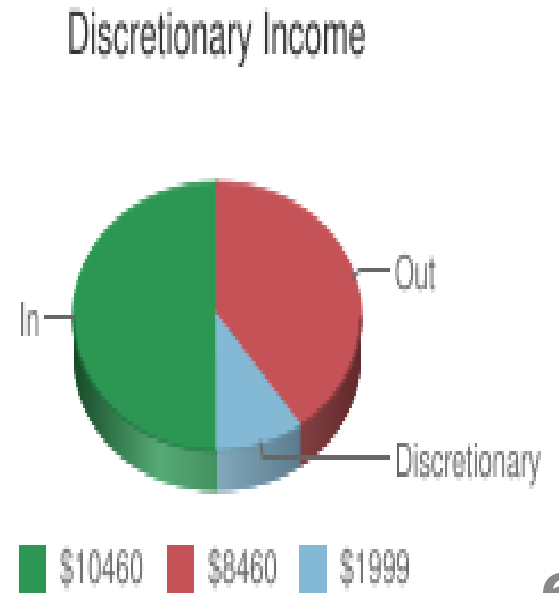
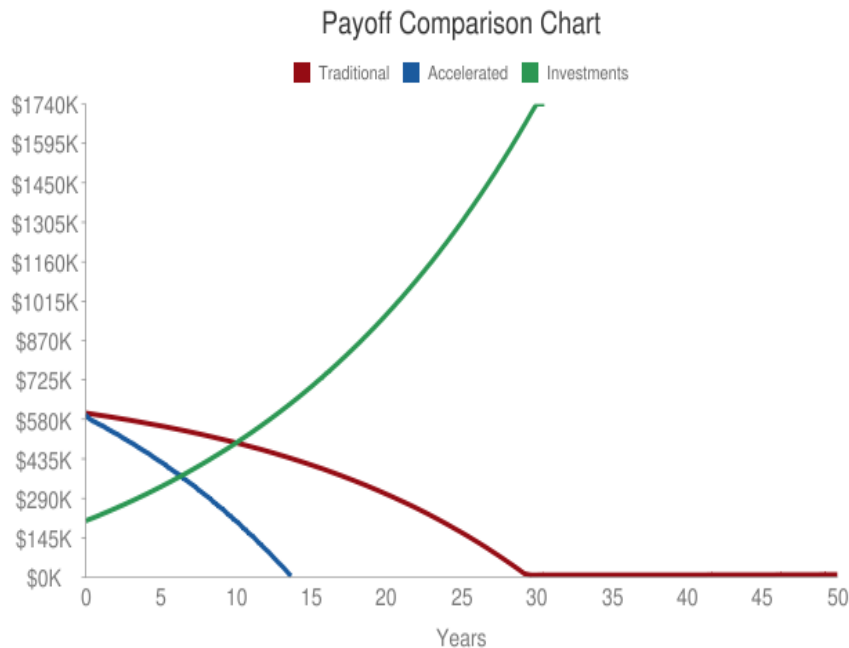


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Analyze

Use our software tools to get a clear picture

- Help you analyze your current financial picture
- If you continue on the current path, where will it lead you!





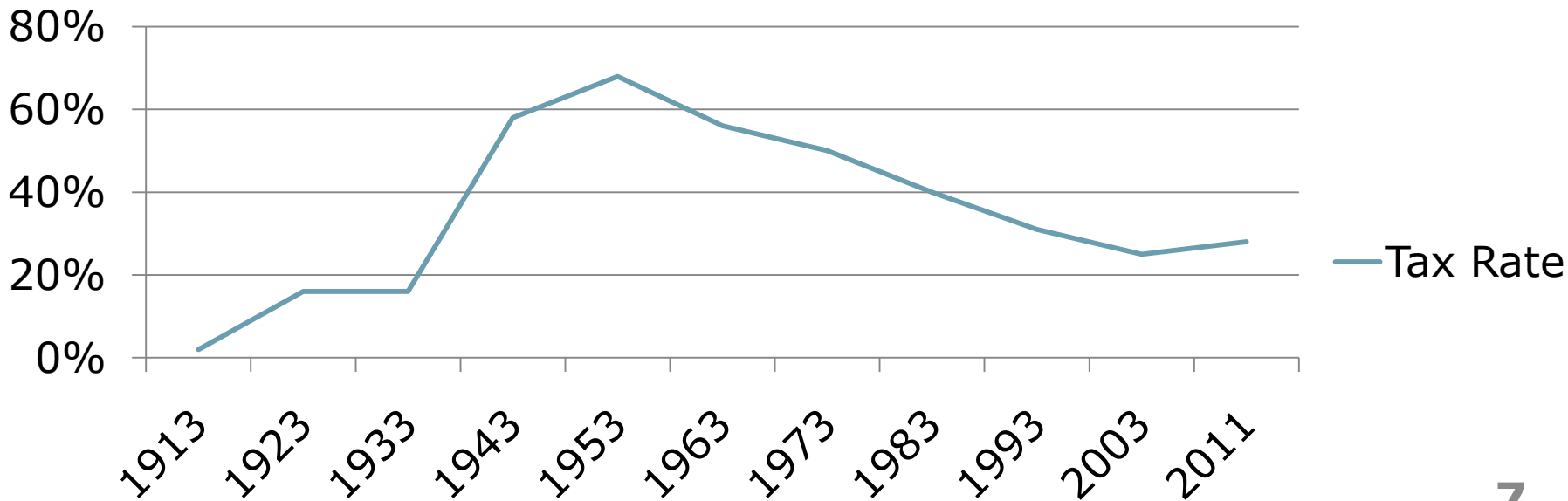
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....it's TAXES!

What Is Your Largest Monthly Expense

- Mortgage
- Food
- Car
- Taxes
- School

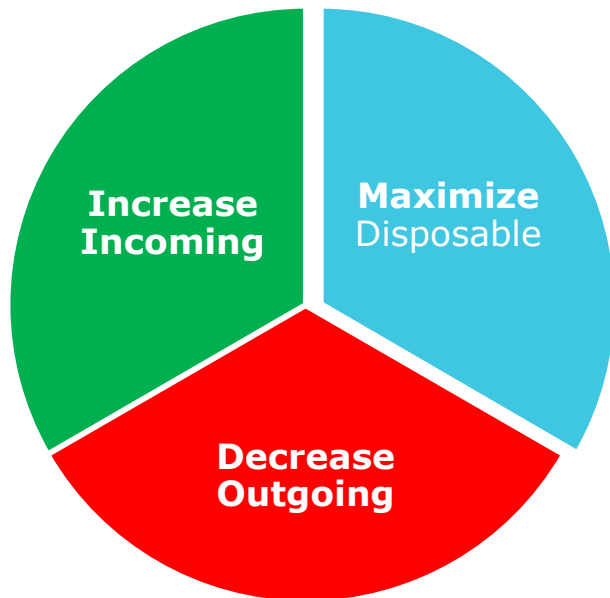




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Cash Flow Repositioning:

Examine Spending: Food, Utilities, Interest Rates, Tax Withholding, Insurance, College Planning, etc.



Cut your food expense by 50–75%

Save on Utilities with de-regulation (Gas, Electric, Cable, Telecom, etc)

Shop for lower premium/higher benefits on Insurance (Home, Auto, Life, Health, etc)

Examine Paycheck Withholding

Save 25% on Children's College Tuition

Let your credit cards pay for family vacations.



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Take Inventory: Repositioning/Balancing

Investment

- CD ? Inflation Risk
- 401k, IRA? Market Volatility – time on your side?
- Children’s Education Plan?

Retirement

- Pension?
- Retire at a certain age & live till full life expectancy?
- Savings adequate to retire?

Protection

- Right amount of coverage is in place?
- Living Benefits?
- Estate Plan?



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Household Gross Income: \$200,000 (approx)

Him: Age 41 & **Her:** Age 41.

Liabilities: \$623,000 (Mortgage 29 Years Remaining), \$25,000 (Auto Loan), \$11,000 (Credit Cards)

Disposable Income: \$1292/month after all expenses. (Including College Savings plan, 401k Contribution, property Taxes etc)

Investments: IRA from previous employers \$72,000. 4 Life insurance Term Policies with coverage to \$2M (till age 65). Additional 401k and Retirement Plan from existing employer



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Debt Free (Including Mortgage in 14.9 Years)

- Re-invested \$72,000 IRA, creating \$21,462/Year Lifetime Income starting at Age 65

Replaced 4 Term Policies with permanent life insurance with following additional benefits:

- Terminal Illness, Chronic Illness and Critical Illness – All Covered by Living Benefits
- Covered till age 120
- Retirement Income of \$91,287/Year TAX FREE for Life starting at age 65

Achieved without SPENDING any EXTRA money than they were already spending!



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Income



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Bill Schedule Period: 2010-03-01 to 2010-03-31

Due Date	Bill Name	Amount	Paid
2010-03-19	Credit Card	\$200.00	
2010-03-21	Groceries	\$230.00	
2010-03-21	Medical Insurance	\$150.00	
2010-03-21	Mortgage	\$2500.00	
2010-03-21	Spending cash	\$200.00	
2010-03-22	Gym	\$50.00	
2010-03-23	Mobile Phone	\$79.00	
2010-03-28	Groceries	\$230.00	
2010-03-28	Spending cash	\$200.00	

Totals: Paid: \$1329.00 Unpaid: \$3439.00 A/R: \$4778.00

Savings Accounts Created: 10/26/2002

Account Name: Puggle Savings Division: Company

Bank Name: Puggle Savings

Address: 1212 Hairy Heaven Blvd, Parkersville, PA, 17854

Comments: Free rib of bacon with every deposit over \$200

Phone: (800) 955-4022

Account #: PL4521548

Starting Balance: \$124.75 Current Balance: \$124.75

Historical Balance: \$30.00

Software

Email or Text Msg



Income

Accelerator Account



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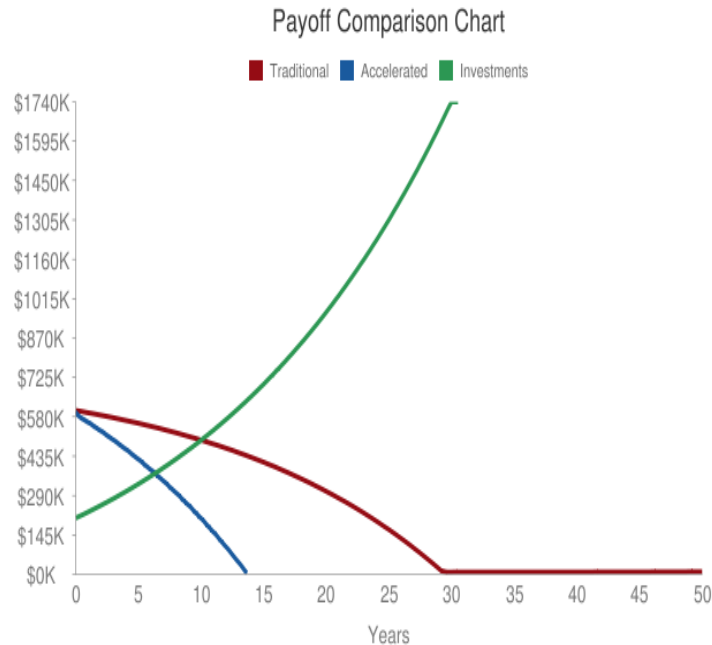
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We use the cash flow re-positioning process in conjunction with the software

The system creates a plan for action: Results of following the current path Vs. Following Plan of Action.



Fully Funded Retirement till Full Life Expectancy

Children's College Education: Funded

Family protected in every possible life situation: Good Health, Sickness, Death!



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How Do I Get Started?

Fill Out Financial Worksheet and Spending Analysis Form.

After receiving your login instruction, spend 30 minutes watching software instructions videos.

Let us assist you in maximizing disposable income by re-positioning cash flow.

Follow the plan of action created by our tools.

STEP INTO PROSPERITY PARADIGM!