Like an ocean wave gathers speed
and power toward its peak . . .
the "Velocity of Money Multiplier" can
dramatically accelerate your wealth!

The Financial Literacy Advantage™

Selman
Financial Strategies Inc.

Unleash the force of the Velocity of Money Multiplier in your life.

When a dollar accumulates in one financial account at a time, it is stagnant, doing only one task. However, when the same dollar moves through a series of financial products, it is doing multiple jobs at once. Each dollar becomes more valuable, increasing the effective rate of return significantly.

In effect, the movement of money can create more money with the same resources; hence the term ***Velocity of Money Multiplier.***

In today's fast-paced world you are bombarded with information about financial products. In addition, you have dealt with a variety of advisors and financial institutions. This can create a *Financial Junk Drawer*™ that is disorganized and uncoordinated, wasting your time and ***preventing you from reaching your full financial potential.***

The Financial Literacy Advantage™ guides you in developing creative strategies with the goal of providing more abundant wealth and protection. *The Financial Literacy Advantage™* includes:

1. The Opportunity Analysis: Together we will explore the obstacles that stand in your path to financial independence, the opportunities on which you want to focus, and your strengths and advantages to be reinforced. You will be introduced to the PS&G Model™, the powerful and proven financial tool that will guide our development of wealth-building and protection strategies.

2. The Personal Assessment Process: You will complete a financial questionnaire and gather documents essential to the evaluation and strategic planning process. After gaining a thorough understanding of your current position, concerns, goals, and dreams, your financial information is documented—establishing your entire financial blueprint on one page. This gives you complete clarity about your current financial position.

3. The Financial Efficiency Evaluation: Together we evaluate your current financial strategies to determine if they will generate abundant wealth, provide maximum protection, eliminate your concerns, and reach your lifetime goals and dreams. This "macro-manager™" approach will help you work better with the "micro-managers" from whom you have already purchased financial products. Together we will coordinate, integrate, update, or replace these products to enhance your financial plan.

The Financial Literacy Advantage ™

Using the PS&G Model™, we divide your financial blueprint into three major components: *Protection, Savings,* and *Growth*.

Protection: We begin by evaluating all areas of your protection because it is vital to shelter your assets, income, and life from unpredictable events and eroding factors. This means evaluating the important details regarding your vehicle and property insurance; liability protection; disability and medical insurance; government benefits; possible enhancements your attorney could make to your wills and trusts; and evaluating your life insurance. The objective is to maximize your protection at a minimum cost.

Savings: Next we concentrate on the savings area (rather than your investment portfolio) because you should first build a solid foundation. It is critical that you first have enough liquid savings to enable to you to cover emergencies and take advantage of wealth-building opportunities. The objective is to increase your rate of return, reduce risk, increase liquidity, and minimize your current and future taxes.

By coordinating and integrating your protection and savings first, your overall plan is better positioned to work under a variety of circumstances.

Growth: When you have accomplished your goals for liquid savings, you are ready to change your focus to your investments, which may include stocks, bonds, mutual funds, real estate, collectibles, and your business. We evaluate your current rate of return, risk, and taxes with the goals of coordinating and integrating the growth component with your protection and savings, reducing risk, minimizing taxes, and increasing future income to allow you to be financially independent.

4. The Wealth Strategies Solution: We discuss and evaluate which alternative financial strategies could substantially increase your wealth and assure the maximum protection of your assets, income, and life. Together we design a plan that will allow you to spend and enjoy your money during your lifetime, with no fear of running out, and still leave a substantial legacy.

5. The Dynamic Wealth & Protection System: You will receive a comprehensive, easy-to-understand summary of your new plan and a valuable organizational system for your financial documents. We will keep in contact and continue to meet regularly, so that we can respond to your changing personal circumstances, and offer creative suggestions for future wealth-building strategies.

How do you get started?

The initial consultation is at our expense. Please call for an appointment or go to the website for more information. Let Selman Financial Strategies show you how to reach your full financial potential.

Regards,

Mark

Mark Selman

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