



MAKING THE MOST OF
UNEXPECTED WEALTH

security

FINANCIAL SECURITY IS WITHIN YOUR GRASP

SUDDEN WEALTH – regardless of how it is attained – can cause a great deal of anxiety. Perhaps you or a loved one has received a large settlement – or is about to – as a result of an accident, inheritance, the sale of a substantial asset or a divorce. Coming into a lot of money can lead to feelings of guilt, fear and isolation.

Professional guidance early in the process can help you sort through the issues and develop a plan that ensures your financial security. STARCARE specializes in financial planning for the unique circumstances and challenges that families face when sudden and unexpected wealth occurs.



OBJECTIVE GUIDANCE AT THE INTERSECTION OF FORTUNE AND MISFORTUNE

The Sobering Facts

Most people are not prepared to deal with sudden wealth. Receiving a large sum of money can place enormous stress on the lives of those who lack the knowledge and experience to handle it. The Sudden Money Institute estimates that more than half lose everything within a matter of years. They face difficult choices and emotional challenges that require professional support and guidance.

Unexpected wealth often follows unfortunate events. At the crossroads – when fortune meets misfortune – everything can change. That’s where STARCARE can make a difference. We understand what you’re feeling and what you’re going through. We also have the knowledge and technical expertise to help you every step of the way.

Nearly everyone believes that striking it rich would solve all their problems. But the truth is money can’t solve your problems. In fact, money quickly can become the source of even larger problems – shattering hopes and dreams, dividing families, and causing feelings of confusion and guilt. There’s even a name for this condition; it’s called *affluenza* – a term used to describe the dysfunctional relationship people have with money.

TREATING AFFLUENZA: ONE CLIENT AT A TIME

New wealth can be dizzying, intoxicating and scary. Some people would just like to close their eyes and make the problem go away. Life would be simpler. Still, others are conflicted because they think they don't deserve the money – or others in their lives feel that way.

The founder of STARCARE, C. Richard Hearn, knows what it's like to deal with the condition of affluenza and the financial and emotional issues involved. For more than 30 years, he has helped clients facing similar challenges. STARCARE has developed solid professional relationships with attorneys, accountants, trust advisors and fiduciaries who believe in the importance of serving the specialized financial needs of very special clients, including:

- ★ *Retirement Benefits Recipients*
- ★ *Personal Injury Recipients*
- ★ *Families with Disabled Members*
- ★ *Divorcees*
- ★ *Widows and Widowers*
- ★ *Generational Transfer Recipients*
- ★ *Wrongful Death Claimants*
- ★ *Athletes and Entertainers*
- ★ *Stock Option Recipients*
- ★ *Lottery Winners*

confidence

How You Can Prevent Affluenza From Shattering Your Dreams

- 1. Get financial help from a trusted, objective professional***
- 2. Gain an understanding of the possibilities your new resources bring***
- 3. Discover what's truly important in your life***
- 4. Give yourself time to decide what you really want to do***
- 5. Develop a budget and a financial plan that addresses short- and long-term personal, medical and estate needs***
- 6. With your advisors, choose products and services that fit your plan***
- 7. Stay with the plan – but review and modify it as circumstances change***



SPECIAL CLIENTS DESERVE SPECIAL CARE

Your future is our greatest concern – and we take that responsibility seriously.

Whether it's helping a parent provide for a special needs child or enabling an adult to provide for himself, our approach is far-reaching. The consequences of mistakes can be dire – an improperly advised client can lose income and medical benefits. Government and private program benefits must be evaluated and the planning process must consider the present situation as well as future needs. STARCARE's disciplined methods help identify and address personal needs, family needs and the relationships between them.

Our goal is to tailor suitable investment and insurance strategies to reflect the client's specific circumstances. In addition to product considerations, we investigate the most beneficial structures that offer the greatest advantages and flexibility – from tax sensitivity to intergeneration planning, credit shelter or special needs trusts. In every case, STARCARE solutions are designed to:

- ★ *Meet the client's financial needs*
- ★ *Protect income and medical benefits*
- ★ *Support future medical and personal circumstances*

Prosperity is living easily and happily in the real world, whether you have money or not.

JERRY GELLIS

GETTING HELP

No amount of money can return things to the way they were. But guidance and objective advice – from a trusted financial professional – can make a difference. We invite you to learn more about how STARCARE can help you navigate the challenges of wealth management. Call us toll-free at **1-888-583- CARE (2273)** to schedule a confidential meeting with one of our experienced representatives.

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