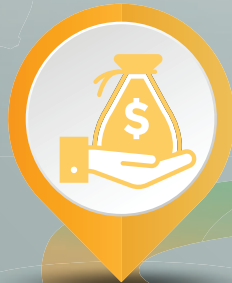


Your Path to Financial Freedom

1. Increase Cash Flow:
The most powerful wealth building tool you have is your income. It's not what you make that counts, it's what you keep. How? Pay yourself first and manage expenses.



3. Emergency Fund:
No matter how much you plan, unexpected emergencies always seem to arise. To provide a buffer between you and life's disasters, having 3 to 6 months of expenses set aside helps you to cope.



4. Debt Management:
One of the biggest wealth destroyers is debt; a silent plague that can rob you of your ability to build wealth. There are two kinds of debt. Know the difference!



2. Proper Insurance Protection:
One of the most common mistakes in risk management is the failure to have adequate insurance. Insurance allows your plan to build wealth for your family to continue, whether you are sick, disabled or die.



6. Estate Preservation:
Don't let a lifetime be devoured by taxes, lawyers and unintended heirs. A proper estate plan can protect and preserve your assets for your family, creating your legacy.



5. Savings/Investment:
In order to get ahead you can't just make money, you must understand money. The key ingredients to building wealth are money, time, asset allocation, rate of return and understanding how to outpace taxes and inflation. In addition, having a defensive plan during severe market declines can shave off years in recovery time.



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