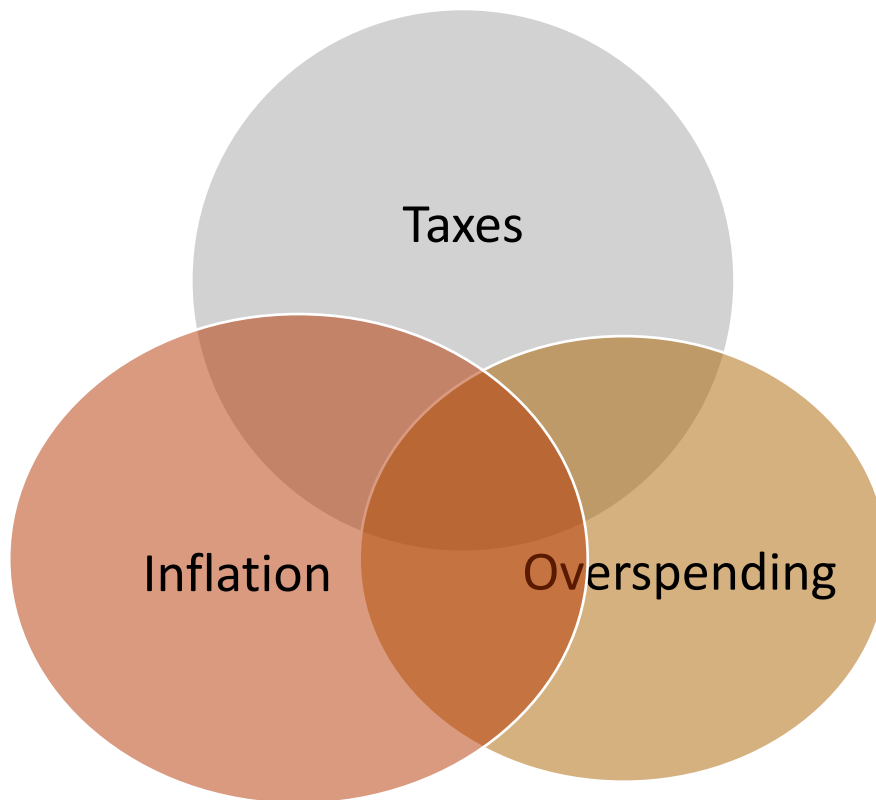


The 3 Wealth Destroyers



- Track spending & saving to ensure you are not living above your means. Overspending every month prevents financial success.
- Retirees should draw no more than 5% gross per year on portfolio. \$1 million = \$50,000 annual
- Non-Retirees should save 10-20% of their income. 10% pretax plan (401k) & another 10% after tax (personal/trust)
- Create an investment plan that will significantly perform well in times of moderate inflation. Our Federal reserve rigs the system for 2% annual inflation. They do what they can to target 2% inflation so prepare accordingly.
- Create a retirement plan that will save taxes today and continually defer taxation (401k, SEP)
- Utilize depreciation & 1031 exchanges to grow while avoiding taxation
- Focus on the 3-bucket strategy & with tactical rebalancing

