

The Model for Financial Success



The Desire

We all want a financial life that produces long term wealth, creates substantial retirement income, minimizes taxes, reduces financial costs and risks, and ensures that our legacy is well preserved. Ideally, we want to be able to achieve this with our current lifestyle. It is important to feel that our financial life is organized, flexible, and easy to manage and control.

[illegible]

We make them:

- This methodology leads to a collection of financial decisions that resemble a junk drawer. Where our financial life is disorganized, uncoordinated, non-integrated, inefficient, ineffective, and lacks control, we find ourselves in Financial Junk Drawer™. Every year, financial decisions made in this manner struggle to keep up with changes in our own personal situation or in the world around us. People often feel they are reacting to change instead of taking advantage of it.



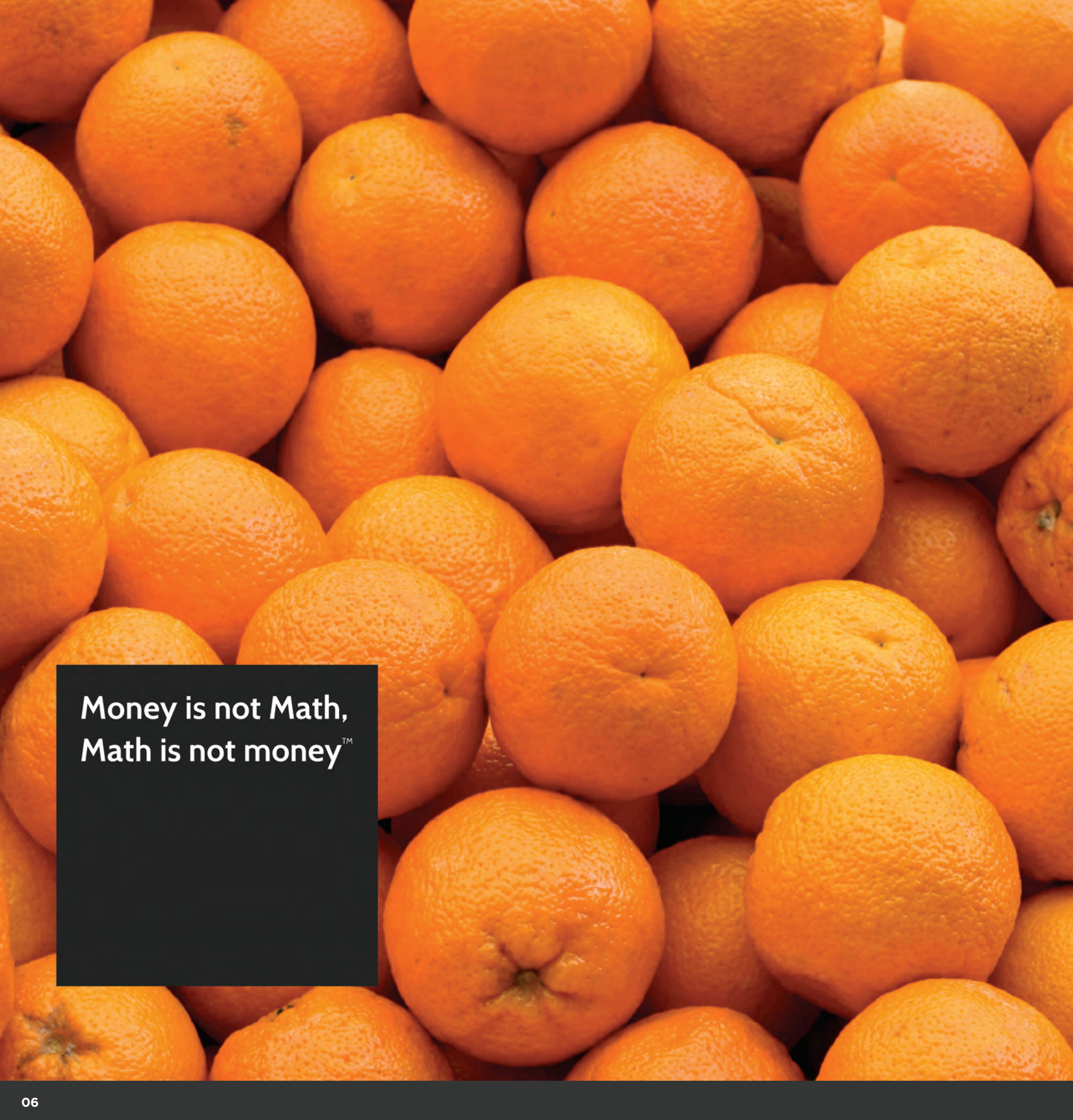
The 4 Rules of the Financial Game

Identifying the “Rules of the Game”

Have you ever felt as though the “financial rules” have been set up to benefit those making the rules? It’s important when you play any game, that you understand the rules and how they can affect the outcome. Your personal financial life is no different. If you’re not careful, you may be dealing with institutions and individuals who:

- Want your money
- Want it systematically
- Want to hold on to it for as long as possible
- Want to return it little by little when you want it back

By identifying these characteristics within certain aspects of your financial life, you may be better equipped to reduce your lifetime financial costs while capitalizing on the opportunities for wealth creation, protection, and a lasting financial legacy.



**Money is not Math,
Math is not money™**

Money acts more like an orange than it does math.

Money isn't just a number. It has properties that cause it to increase or decrease in value. A variety of wealth eroding factors are constantly diminishing the value of our money over time. These include:

- Inflation
- Taxes
- Law Changes
- Technological Change
- Fees & Consumer Financing
- Planned Wear and Tear
- Increased Standard of Living
- Market Fluctuations
- Unexpected Life Events
- Lawsuits

These wealth eroding factors are always present - 24/7/365. They erode wealth as fast or even faster than we can usually create it. In order to avoid the ongoing loss of wealth and opportunity, a more systematic approach is needed.

The Solution?

A Process.

It requires three key elements:
A Game Board, a Rulebook, and a Macro Manager™.



Game Board

With the Leap Model™ as the Game Board, You can now organize, analyze, strategize, and track your financial life by viewing all of your money decisions simultaneously.



Rulebook

This is the science of personal finance integrated into the Leap Model™. It allows you to gain a greater understanding of how money works, the rules surrounding financial products, and the possible strategies which can improve your financial position.



Macro Manager™

The active coordination of your financial team so that each professional is viewing your financial life through the Leap Model™, increasing the likelihood of the information you receive as being more appropriate for your personal situation.

Objectives sought by our process

Game Board

- ☐ Provide single, organized view of your entire financial life
- ☐ Learn about various financial products
- ☐ Help measure financial decisions
- ☐ Increase your control over finances
- ☐ Reduce errors and omissions associated with Financial Junk Drawer™
- ☐ Reduce transfer of wealth associated with the 4 “Rules of the Game”
- ☐ Improve overall financial position with no additional out of pocket outlay

Rulebook

- ☐ Build additional wealth over time
- ☐ Increase protection against wealth eroding factors
- ☐ Better protect asset values against decline in market value
- ☐ Help assets provide greater income
- ☐ Reduce income taxes during accumulation, retirement, conservation
- ☐ Reduce amount of capital necessary for retirement
- ☐ Reduce market returns necessary to provide retirement income
- ☐ Reduce risk of running out of money during retirement
- ☐ Provide for efficient conservation and transfer of legacy

Macro Manager™

- ☐ Help coordinate financial decisions amongst various professionals
- ☐ Better measure appropriateness of financial professionals’ recommendations

Not all of these objectives are possible in every client circumstance. Individual results may vary and are dependent upon a variety of economic and personal factors.

Game Board

Have you ever played a board game without the board?

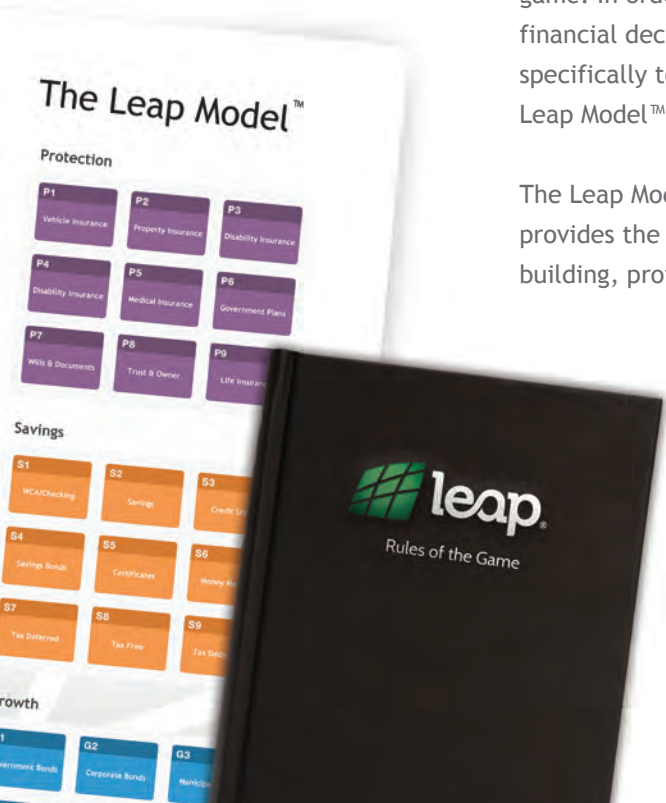
Imagine playing your favorite game or sport without the game board or without lines on the field or court. What's the likelihood of that game being organized? How would anyone understand or follow the rules? How would you determine a great play or shot...or a winner?



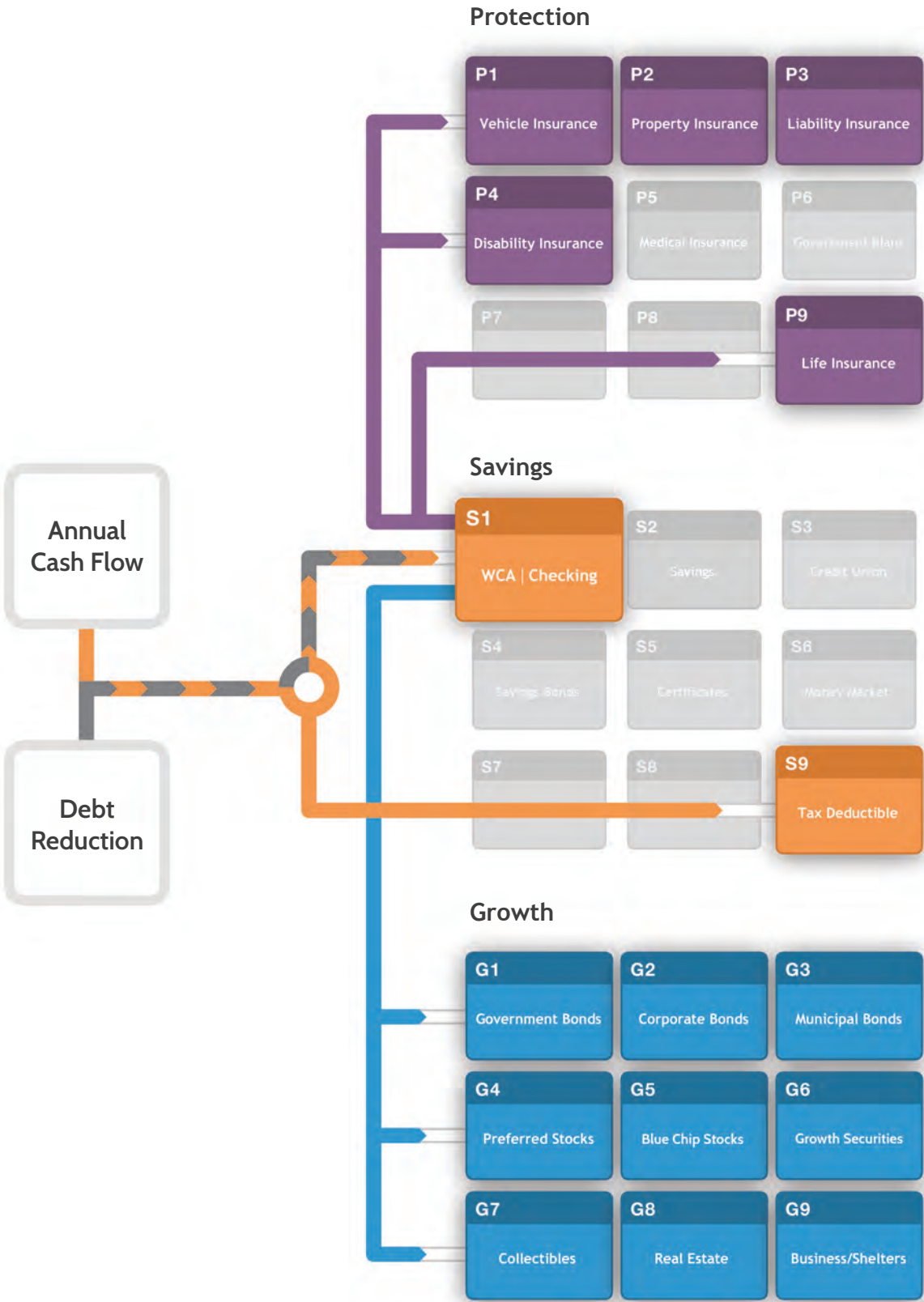
The Leap Model™ empowers clear decision making

“Winning the game” of personal finance is not that different than playing any other game. In order to succeed, we need to properly organize, analyze, and measure any financial decision. Therefore, it’s critically important that we use a tool designed specifically to incorporate the rules governing our financial world. That tool is the Leap Model™, a macroeconomic model designed for personal finance.

The Leap Model™ allows us to see all of our financial decisions simultaneously and provides the "game board" for us to measure how financial strategies, such as wealth building, protection, and retirement, affect us now and into the future.



Rulebook



This example is for illustration purposes only. Individual situations will vary.



Macro Manager™

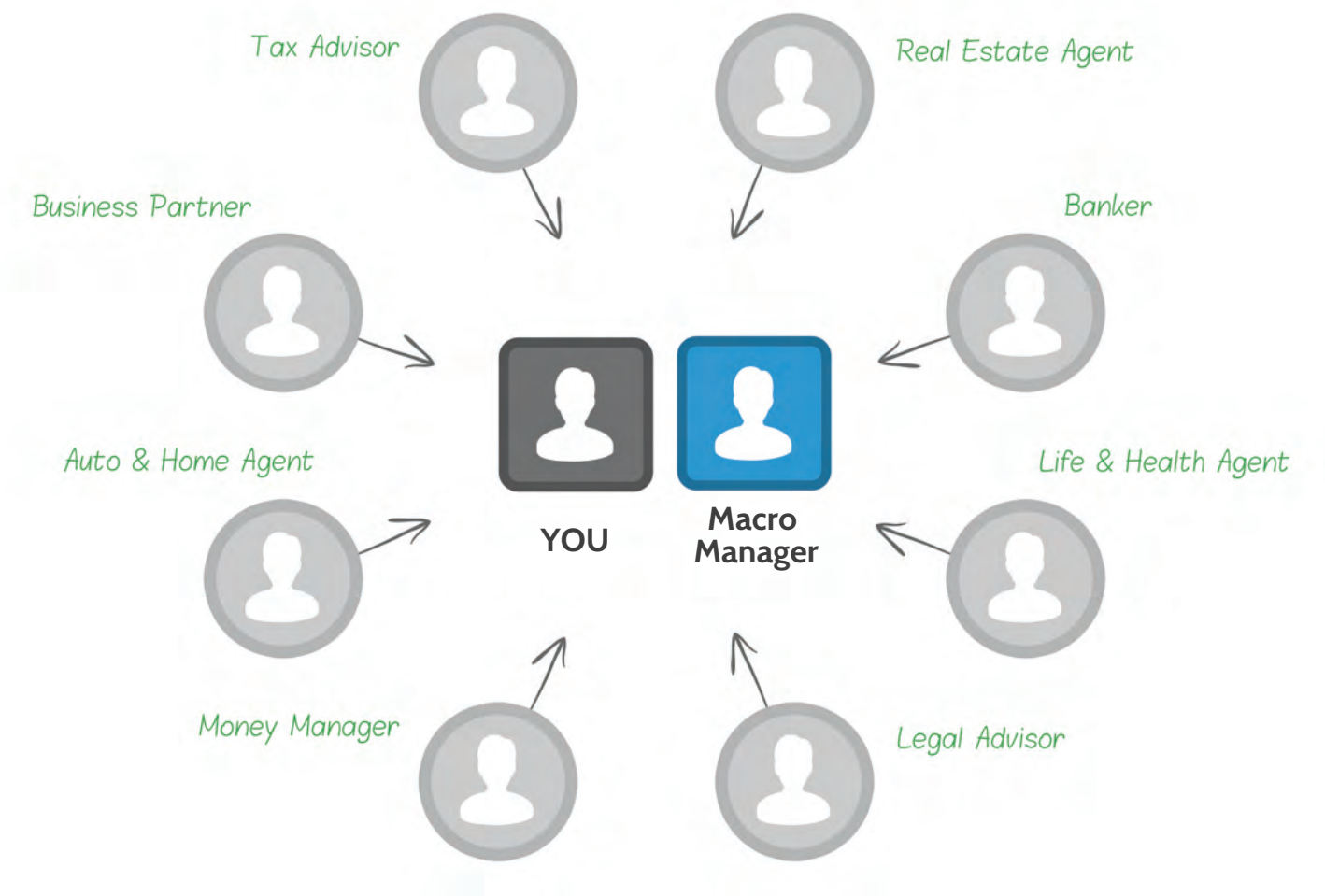
helping conduct your financial symphony

Financial Coordination through the Leap Model™

Imagine an orchestra where musicians are not seated next to each other according to instrument sections. Now imagine that same orchestra without a conductor. When the curtain goes up, instead of hearing a beautiful symphony, we would hear musical discord.

How many times have each of the financial professionals in your life been in a room together to discuss your personal situation? For most people the answer is “never.” How would the recommendations, attention to detail and possible results change if they had?

Our “Micro Managers” are typically not acting in concert or as conductors of our “financial symphony.” They tend to be focused within their own specialty and may not even be aware of all of our other assets, liabilities, protection, income or cash flow. This occurs because they lack the use of a tool like the Leap Model™. With the Leap Model, we can make sure that our “Micro Managers” interact and work together in a unified way. As such, they would then compliment each other and provide enhanced information and results regarding your financial life.



Leap Strategic Process™

Discover

Understanding *Financial Junk Drawer*, *the Rules of the Game* and *Money is not Math*, *Math is Not Money™* provides you with a new paradigm to constantly view your financial world.

Achieve

By simultaneously increasing the efficient and effective use of your money, implementing any desired action items, and participating in periodic reviews and updates, we seek to help you create greater financial opportunity and peace of mind.

1

START

Identify

1) No Data 2) Partial Data 3) Full Data
We can proceed together in a variety of ways. The more data you choose to provide, the more precise and relevant our work is likely to be.

5

PROTECT. GROW. ENJOY.

Implement

Having identified opportunities or problems based on the Leap Model™, you will decide which actions you want to make in seeking to improve your financial position.

3

STRATEGIC ANALYSIS

Visualize

Using your "financial game board" you can see and understand how your income, assets, liabilities, and insurance may be optimally positioned, coordinated, and integrated.

ORGANIZE

2

ACTION

4

The Leap Model™

Internal Design™

Money Strategies



Our Relationship

In working with clients, we have determined that the following is best for our practice:

	Yes	No	Details
Fees	☐	☐	
Commissions	☐	☐	
Service	☐	☐	
Review	☐	☐	
Introductions	☐	☐	

Connect with me!

