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I²m $

Integrated Independence Method℠

Our Easy 6-Step Process

In Helping You Achieve

Financial Independence

CAPITAL

Financial Planning Group

Integrated Independence Method℠

During a lifetime of structuring financial solutions, many investors find themselves holding multiple investments from multiple providers. Rather than achieving a coordinated independent solution, typically your investment advisor will provide you with an individual recommendation that narrowly addresses your need at the time. Since these decisions were based on a specific objective rather than a comprehensive, coordinated plan, your investment program may become fragmented, your financial decisions may not work together, and your actions could have negative tax implications. Our process helps you escape from this Fragmented Dependence Trap.

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STEPS TO CREATING FINANCIAL INDEPENDENCE
PREPARATION
Questionnaire and personal financial checklist completed to assess client's current position.
The Client Preparation Kit
1
Checks financial goals and assesses program currently in place. Introduces client to I²m℠
The Integrated Independence Method℠ Workshop
2
Identifies where client's current financial program may benefit from modification or improvement.
The Value Creator Workshop
Commit to program
Stage 1
Investigation & Evaluation
3
Detailed financial plan developed to show client how financial goals can be achieved.
The Integrated Independence Plan℠
4
Client and financial counselor agree on course of action, and set out method to implement immediate issues in plan.
The Integrated Independence Method℠
Stage 2
Validation & Financial Solution
5
Action plan adopted and implemented. Focus shifts to developing and implementing actions for long term issues.
The Wealth Management Implementation System
6
Ongoing monitoring & reporting on the success in achieving plan's objectives. Includes plan reassessment and revision.
The Integrated Wealth Management Process℠
Stage 3
Wealth Creation & Management

Steps

Integrated Independence Method℠

1 — The Integrated Independence Method℠ Workshop

Day 1-5

- Evaluate if planning will be helpful, determine dangers of traditional planning methods and outline risks.
- Determine costs and whether or not to proceed

2 — The Value Creator Workshop

Day 5-15

- Review of Integrated Independence Questionnaire. Discussion of all data, legal documents, investments
- Discussion of Vision question
- Identification of 10 road-blocks and the strategies to overcome them

3 — The Integrated Independence Plan℠

Day 15-32

- Present Situation Analysis
- Problem Identification Integrated Financial Solutions
- Determine where you are heading, measuring the extent of dangers; testing of alternative Integrated and traditional solutions
- Presentation of formal plan

4 — The Integrated Independence Method℠

Day 32-45

- Review of Integrated Independence Method Financial Blueprint
- Recommendations and extensive discussion of how the plan will address dangers and roadblocks
- Client responds to areas that need added study or plan alteration
- Initial decision made
- Steps to Implement Guide (presented)

5 — The Wealth Management Implementation System

Day 45-90+

- Implementation, client takes action, assignment of responsi-bilities and time table
- 45 day Wrap-up Meeting reviewing all completed products and statement to resummarize the Integrated Independence Plan
- Continued meetings with client and other Advisor of Family to accomplish the tasks required to implement plan
- Action steps continue, and the steps to implementation are revised as circumstances change
- Periodic meetings to review the strategies, performance of investments, and change in family, career and economic circumstances

Tools

Integrated Independence Method℠

1 The Integrated Independence Method℠ Workshop

- Integrated Independence Preparation Package
- The Financial Creativity Scorecard
- The Critical Directives Questions
- Investment Planning Worksheet

2 The Value Creator Workshop

- The Financial Blueprint Worksheet
- The Strategy Circle
- The Lifetime Extender
- The Value Creator Worksheet
- The Integrated Independence Vision Statement
- Master Planning Checklist

3 The Integrated Independence Plan℠

- The Integrated Independence Method Plan
- The Integrated Independence Method Proposal
- The Flat Tax Solution
- The Pension Offset Solution
- The Real Estate Solution
- The Asset Protection Solution
- The Investment Advisory Solution
- The Integrated Independence Method Reference Guide

4 The Integrated Independence Method℠

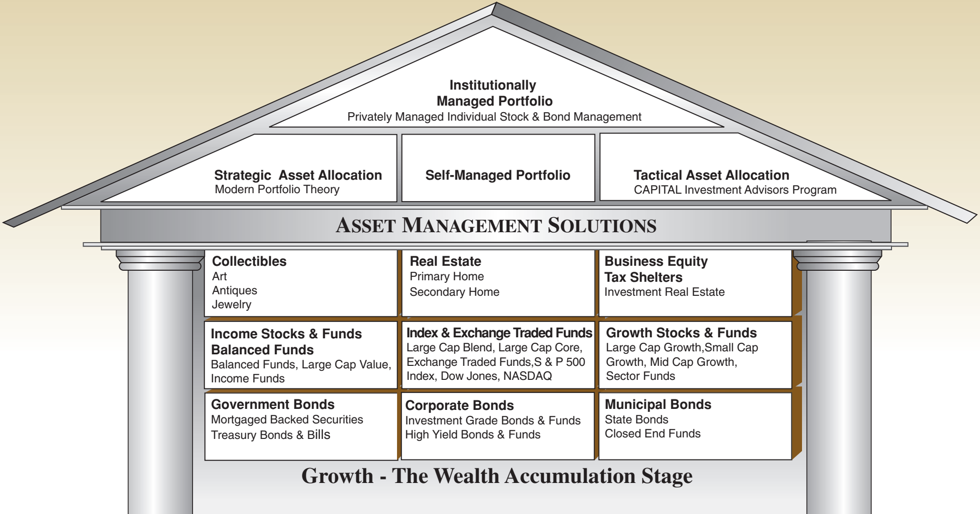
- The Asset Allocation Evaluation Tool
- The Financial Blueprint Worksheet
- The Cost Basis Implementation Analysis
- The Implementation Checklist
- Action Steps Approval Checklist
- Steps to Implement Guide

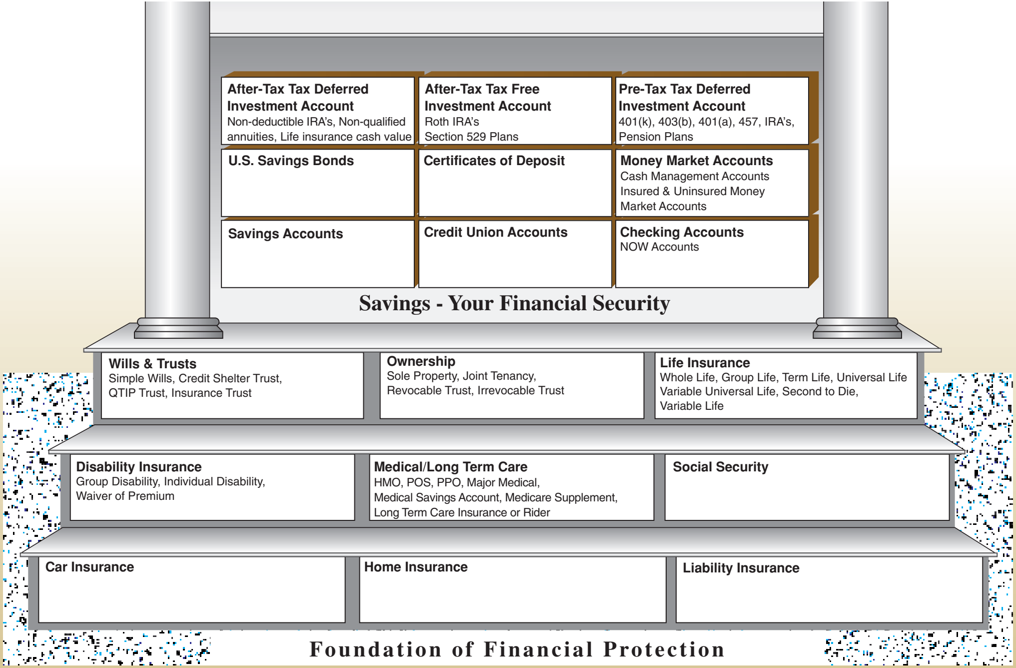
5 The Wealth Management Implementation System

- Implementation, Monitoring & Continued Service
- Investment Reporting Process
- Consolidated Statement Process
- Tax Monitoring Process
- Client Statement Book
- Client ID Card
- Website Monitoring Tool
- Client Report Card Review Session
- Quarterly Progress Report
- Customer Service Contract

Integrated
Independence
Method℠

Blue Print To Financial Freedom




After-Tax Tax Deferred Investment Account
Non-deductible IRA's, Non-qualified annuities, Life insurance cash value
After-Tax Tax Free Investment Account
Roth IRA's
Section 529 Plans
Pre-Tax Tax Deferred Investment Account
401(k), 403(b), 401(a), 457, IRA's, Pension Plans
U.S. Savings Bonds
Certificates of Deposit
Money Market Accounts
Cash Management Accounts
Insured & Uninsured Money Market Accounts
Savings Accounts
Credit Union Accounts
Checking Accounts
NOW Accounts
Savings - Your Financial Security
Wills & Trusts
Simple Wills, Credit Shelter Trust, QTIP Trust, Insurance Trust
Ownership
Sole Property, Joint Tenancy, Revocable Trust, Irrevocable Trust
Life Insurance
Whole Life, Group Life, Term Life, Universal Life Variable Universal Life, Second to Die, Variable Life
Disability Insurance
Group Disability, Individual Disability, Waiver of Premium
Medical/Long Term Care
HMO, POS, PPO, Major Medical, Medical Savings Account, Medicare Supplement, Long Term Care Insurance or Rider
Social Security
Car Insurance
Home Insurance
Liability Insurance
Foundation of Financial Protection

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