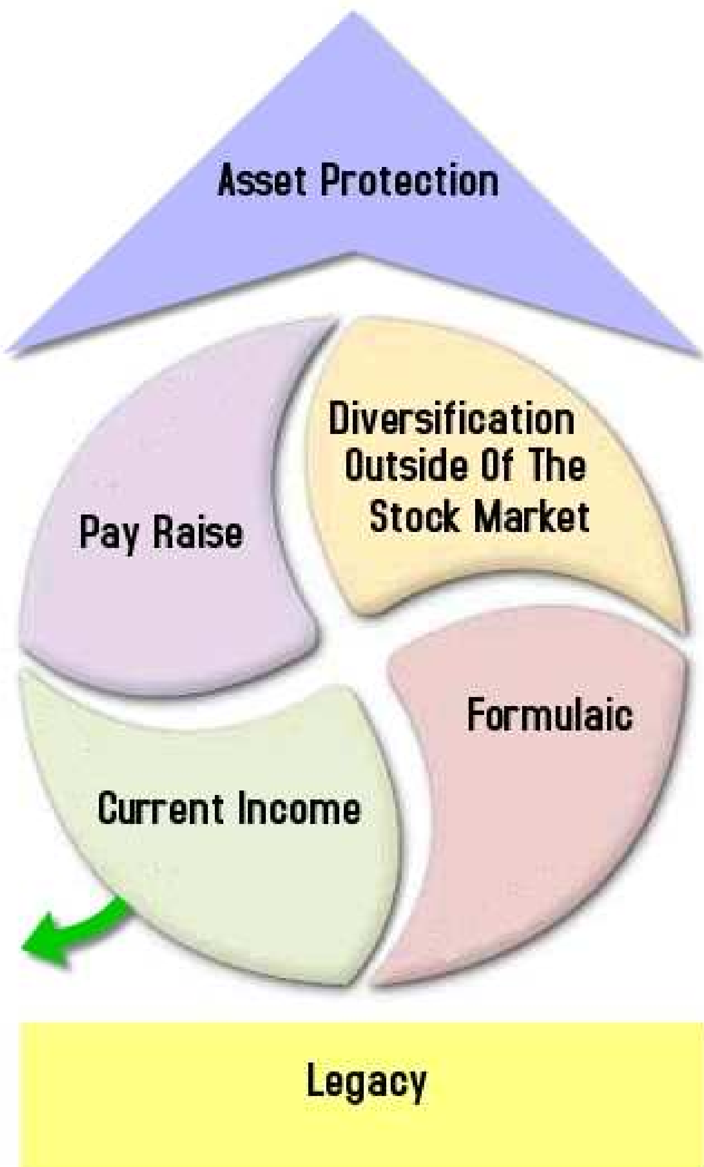
Why Not Live The Dream?

So simple, it's profound! *The Asset-Cycle System* is an all-encompassing financial planning approach that is simple to understand.

What makes this system so valuable is the way the simplicity engages in a cyclical effect designed to keep all of the client's money working for them in the most effective and efficient manner at all times. In addition, the cyclical effect creates predictable future cash flow for the client.

The first account in the system is focused on your current income needs, the second account is designed as a future pay raise account, third we diversify your investments outside of the stock market, fourth we use a Formulaic Investment Approach for your long-term money. Then we put a shield around your assets using one of four types of long term care protection strategies. Finally, in coordination with our in house Estate Planning Attorney we can work to efficiently plan your estate.

It's Your Retirement, Are You Ready?



The Common Financial Errors Our System Addresses:

Common Financial Errors:

- Using interest and dividends for current income.

- Using bonds for current income.

- Using equity account for current income
    - lottery of returns, down markets
    - Equity accounts should be set aside for at least 7 years.

Not understanding the cost of liquidity.

Not understanding the three ways to invest; taxable, tax-deferred, and tax-free. And why you want long term holdings in the tax-free category.

Not protecting your future income against inflation.

Not protecting your assets from a health care crisis.

Not earmarking what their specific assets are intended for.

Assets are financial tools. Each tool is specifically designed for certain jobs. Using the wrong tool can be financial mistake. Fill your financial toolbox with the correct mix of financial tools.

The Asset Cycle System can help solve all of these financial errors.

Find out more at www.ToledoRetirement.com