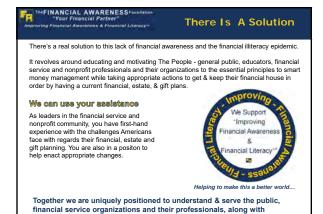






## \*\*To-FINANCIAL AWARENESS\*\*\* \*\*We have A Big Problem\*\* \*\*Our 50% of adults don't have nor understand the importance of having a current financial, estate & gift plan to protect themselves and their family's assets. \*\*To%\* of those reaching age 70 are nearly out of money. \*\*Excessive debt is destroying individuals, families and businesses. Student loan debt exceeds \$1.3 trillion and is the 2<sup>nd</sup> largest class of consumer debt after mortgages \*\*Members of the class of 2016 graduated with an AVERAGE of \$37,000 in student loan debt. Those with graduate degrees are significantly greater. \*\*People are making critical life decisions based on information gained from non-experts and fragmented out-of-date sources. \*\*This creates a HUGE social challenge for families and friends, employers, nonprofits, and the ultimate safety-net the government. \*\*We have entered into the greatest wealth transfer in history, an estimated \$59 trillion - divided among heirs, charities, estate taxes and estate closing costs or will be transferred from 116 million American households from 2007 to 2061. \*\*Without some forward planning / effort a significant amount of these assets will be wasted. \*\*Remaining assets may not go to the right person(s) / organization(s), and not used as intended.



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