

PRESENTATION SPEAKER'S NOTES – SLIDE-BY-SLIDE

Slide 1

When was the last time you crushed a financial debt payment? Rocked a savings goal that you thought was impossible? Or hammered out a financial strategy that future you would be proud of? If it's been a while or maybe never, that's okay, because now could be a great time for a money makeover.

Slide 2

Start hammering it out with the six steps to financial independence.

Slide 3

The first step is debt management. [Read screen]

Slide 4

Starting small is still huge. Adding \$10 pays off. How can you do that? [Read screen]

Slide 5

Another tool to help you manage and potentially crush debt is the Rule of 72. [Read screen]

Slide 6

[Read screen]

Slide 7

[Read screen]

Slide 8

[Read screen]

Slide 9

Step number two, create an emergency fund. Make sure you have the financial flexibility to tackle unexpected expenses.

Slide 10

[Read screen]

Slide 11

Here's what your amount per week could look like. Not too bad, right? Smaller amounts to set aside during weeks when money is tight. Larger amounts for the weeks when you can set more aside. Be sure to keep this money in a savings account or anywhere else you can access it easily. Once you reach \$1,000, keep going. With 3 to 6 months of expenses in an emergency fund, you should be able to handle a car repair, medical expense or sudden job loss.

Slide 12

Onto step three: Establish cash flow. [Read screen]

Slide 13

One way to earn a little extra cash? [Read screen]

Slide 14

[Read screen]

Slide 15

[Read screen]

Slide 16

We're living in the age of the Superhero Movie. Who are your heroes? Have you noticed that one thing the guys and gals with capes and shields never seem to talk about is their finances? Financial independence is one way you can be your own hero. Here's a question to start: [Read screen]

Slide 17

Step four! Secure the proper protection you need. [Read screen]

Slide 18

What's one of the biggest reasons to get life insurance? [Read Screen]

Slide 19

Here's an easy way to calculate how much insurance you may need. We call it the DIME method. That's D-I-M-E. Here's how it works. [Read screen]

Slide 20

So how much life insurance do you need? [Read screen]

Slide 21

[Read screen]

Slide 22

[Read screen]

Slide 23

Here's one for the up-and-comers. [Read screen]

Slide 24

[Read screen]

Slide 25

[Read screen]

Slide 26

[Read screen]

Slide 27

[Read screen]

Slide 28

[Read screen]

Slide 29

Build Wealth is step number 5. [Read screen]

Slide 30

[Read screen]

Slide 31

This wealth formula lays out all the factors that affect your total wealth. Often factors like "time," "inflation" and "taxes" are not considered, but actually make a huge impact. Here's how the Wealth Formula works: [Read screen]

Slide 32

[Read screen]

Slide 33

Time is one of your greatest allies while you're saving for retirement. Let's break it down by age and figure out how you can use time like a boss. [Read screen]

Slide 34

[Read screen]

Slide 35

Let's say your goal is to accumulate 1 million dollars. Assuming we have a 5% annual rate of return and the investments are tax deferred, the amounts shown here are what would be required to reach that million dollar goal. The more time you have, the less you need to save to reach it.

Slide 36

And here we are at Step 6: Estate Preservation [Read screen]

Slide 37

[Read screen]

Slide 38

[Read screen]

Slide 39

[Read screen] With these money makeover tips, you have the potential to change your future and create a 'new you.' You've seen your before, now it's time to see what your after could look like.