
**It was the booming
economy...**



U.S. Economy 2004:

Home price inflation rate of 12.97%, the highest annual increase in 25 years, in a federal study.



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U.S. Economy 2004:

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U.S. Economy 2004:

Home price inflation rate of 12.97%, the highest annual increase in 25 years, in a federal study.

Third quarter 18.48%; is the highest recorded by the Home Price Index in its 29 years of existence.

2004 growth rate ends at 4.4 percent, the best showing in five years.



**Where abundance was
actually ignorance...**



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Welcome to the Great Depression 2.0

- Over 5 trillion lost in retirement accounts since January 2007



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Welcome to the Great Depression 2.0

- Over 5 trillion lost in retirement accounts since January 2007
- Over 2 million jobs lost in 2008



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Welcome to the Great Depression 2.0

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- Savings rate is less than 1 percent and on the verge of going negative



Welcome to the Great Depression 2.0

- Over 5 trillion lost in retirement accounts since January 2007
- Over 2 million jobs lost in 2008
- Savings rate is less than 1 percent and on the verge of going negative
- BK for Lehman Bros., Bear Stearns, Fannie Mae, Circuit City, DHL and the list goes on



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Fast forward to 2012



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Fast forward to 2012

- What will the future bring?



Fast forward to 2012

- What will the future bring?
- What lessons will be learned?



Fast forward to 2012

- What will the future bring?
- What lessons will be learned?
- Will the Mayan calendar or Nostradamus be right?

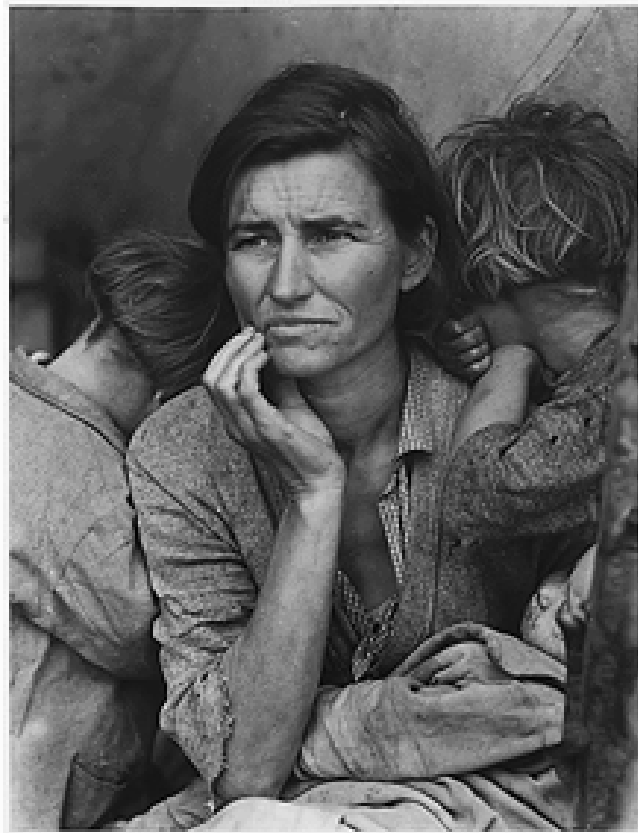


The reality of the original Great Depression

The reality of the original Great Depression

- 1/3 suffered







1/3 Maintained



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The reality of the original Great Depression

- 1/3 suffered
- 1/3 maintained



The reality of the original Great Depression

- 1/3 suffered
- 1/3 maintained
- 1/3 prospered



What did the prospering 1/3...



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What did the prospering 1/3...

- Know

What did the prospering 1/3...

- Know
- See



What did the prospering 1/3...

- Know
- See
- Do

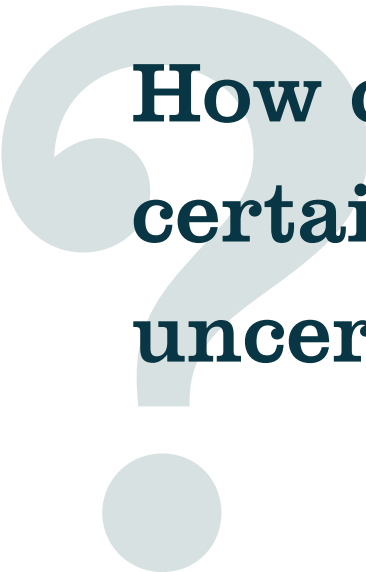


**What if everything you thought
you knew to be true about money
and finances was actually
completely false?**



**How soon would you want to
know and what would you do
about it?**





**How can you create economic
certainty and prosperity in
uncertain times?**



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- The Finite Pie



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- **The Finite Pie**
- **You're in It for the Long Haul**



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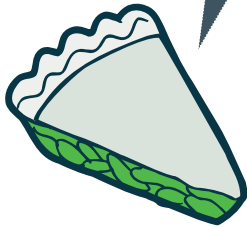
- **The Finite Pie**
- **You're in It for the Long Haul**
- **Financial Security**



The Finite Pie

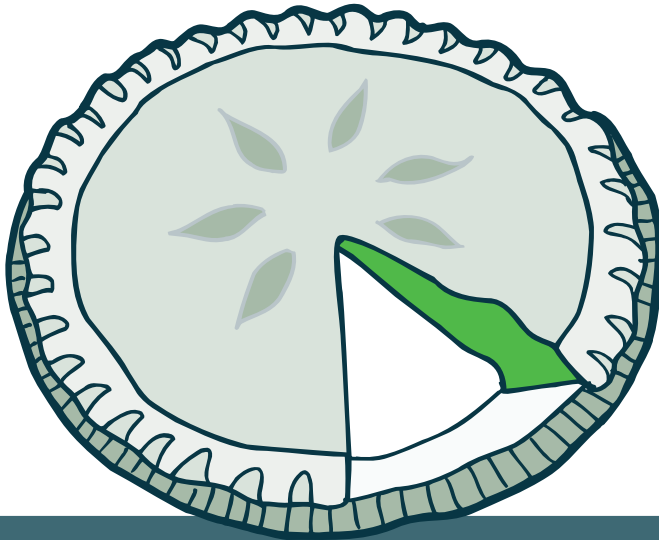
Myth:

All resources are scarce and limited. If you want something for yourself, you'll have to take it from someone else.



Reality:

There's enough for everyone, and we can always create more. We can prosper with others, not just at their expense.



Perspective Determines Action

Consumer Condition

Producer Paradigm



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Perspective Determines Action

Consumer Condition

~~Scarcity~~ Scarcity

Producer Paradigm

Abundance



Killing Sacred Cows

Perspective Determines Action

Consumer Condition

~~Scarcity~~ Scarcity

Accumulation

Producer Paradigm

Abundance

Cash Flow



Killing Sacred Cows

Perspective Determines Action

Consumer Condition

Scarcity Scarcity

Accumulation

Rich

Producer Paradigm

Abundance

Cash Flow

Wealthy



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You're in It for the Long Haul



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Myth:

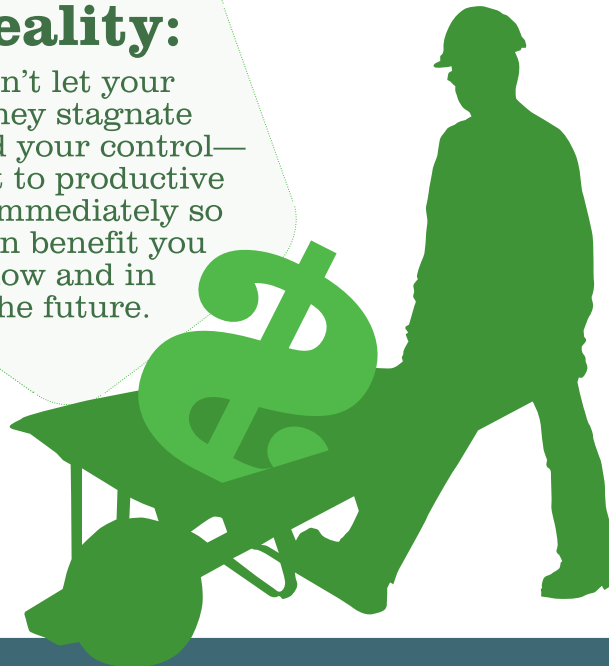
Put all your money in a 401(k) and forget about it. Retirement is going to cost you everything you can possibly save and maybe a little more.



401(k)

Reality:

Don't let your money stagnate beyond your control—Put it to productive use immediately so it can benefit you now and in the future.



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Something's rotten in the nest egg

Net Worth

Scarlett

Wealth



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Something's rotten in the nest egg

Net Worth

Scarcity Rely on Experts

Wealth

Utilize Experts



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Something's rotten in the nest egg

Net Worth

Scarcity Rely on Experts

Marketing

Wealth

Utilize Experts

Reality



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Something's rotten in the nest egg

Marketing:

Dollar Cost Averaging



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Something's rotten in the nest egg

Marketing:

Dollar Cost Averaging

Diversification/Asset Allocation



Killing Sacred Cows

Something's rotten in the nest egg

Marketing:

Dollar Cost Averaging

Diversification/Asset Allocation

Averages



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Averages

\$1,000 Placed in a Mutual Fund for 4 Years

Year	% Return	\$ Return
1	+100	\$2,000
2	-50	\$1,000
3	+100	\$2,000
4	-50	\$1,000
Average Return: +25%		
Actual Yield: 0%		



Averages

\$1,000 Placed in a Mutual Fund for 4 Years with Expenses

(1% Management Fee / 30% Tax Rate Total)

Year	% Return	1% Fee	30% Tax Rate	Total Amt.
1	+100	-\$20	-\$294	\$1,686
2	-50	-\$8	—	\$835
3	+100	-\$17	-\$245	\$1,407
4	-50	-\$7	—	\$697

Average Return: +25%

Actual Yield: -8.65%

Sometimes losses create deductions and other times they do not
(see killingsacredcows.com for more information).



Something's rotten in the nest egg

Marketing:

Dollar Cost Averaging

Diversification/Asset Allocation

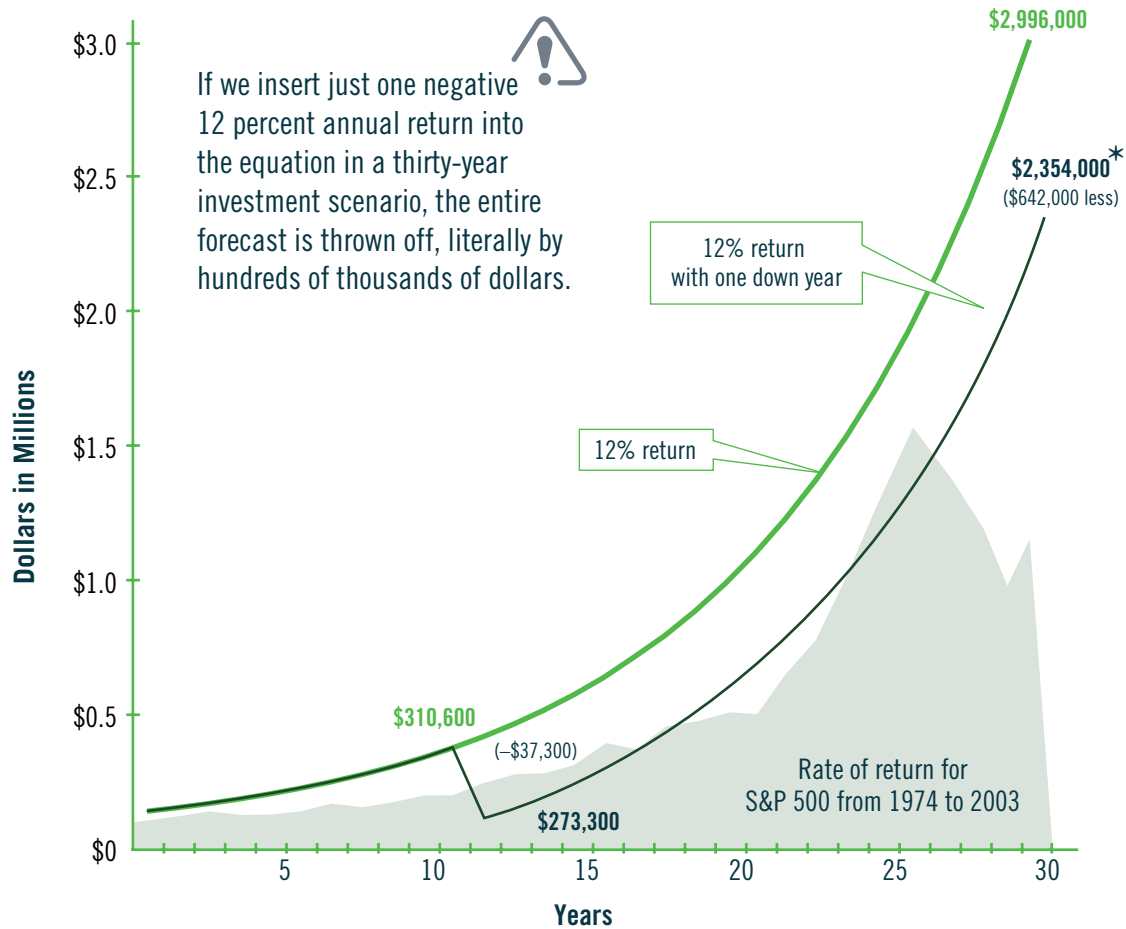
Averages

Compound Interest



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Compound Interest



Something's rotten in the nest egg

Marketing:

Dollar Cost Averaging

Diversification/Asset Allocation

Averages

Compound Interest

Reality:

Educated Investing



Something's rotten in the nest egg

Marketing:

Dollar Cost Averaging

Diversification/Asset Allocation

Averages

Compound Interest

Reality:

Educated Investing

Focus and Expertise



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Something's rotten in the nest egg

Marketing:

Dollar Cost Averaging

Diversification/Asset Allocation

Averages

Compound Interest

Reality:

Educated Investing

Focus and Expertise

Actual returns



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Something's rotten in the nest egg

Marketing:

Dollar Cost Averaging

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Compound Interest

Reality:

Educated Investing

Focus and Expertise

Actual returns

Velocity



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Velocity

The Velocity of Money

On a national macroeconomic scale, the mathematical equation to describe velocity is gross domestic product divided by the money supply. Applied individually to personal finance, the equation is simply output divided by input.

$$\text{Velocity} = \frac{\text{GDP}}{\text{Money Supply}}$$

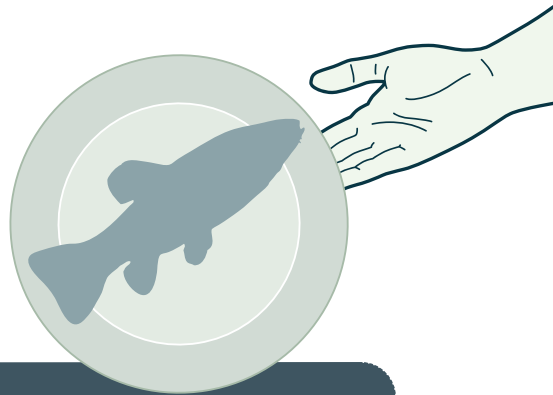
$$\text{Velocity} = \frac{\text{Output}}{\text{Input}}$$



Financial Security



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Myth: Financial security means steady paychecks and benefits. We're entitled to protection and benefits from a corporation, the government, or someone else.



Reality: We are ourselves the only source of security in this life, but unlike those who depend on external forces, we can make ourselves truly secure.



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Do you like what you do?



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**Do you like what you do?
Well...it has a good benefits
package!**



Financial Security

Security

Freedom



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Financial Security

Security

Savings

Freedom

Soul Purpose



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Your #1 Asset



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Your #1 Asset Business of You



Killing Sacred Cows

Financial Security

High Risk=High Return

Low Risk= High Return



Killing Sacred Cows

Financial Security

High Risk=High Return

401 (k)

Low Risk= High Return

Business



Killing Sacred Cows

Financial Security

High Risk=High Return

401 (k)

Low Risk= High Return

Business

Control



Killing Sacred Cows

Financial Security

High Risk=High Return

401 (k)

Low Risk= High Return

Business

Control

Influence



Killing Sacred Cows

Financial Security

High Risk=High Return

401 (k)

Low Risk= High Return

Business

Control

Influence

Passion



Killing Sacred Cows

Financial Security

High Risk=High Return

401 (k)

Low Risk= High Return

Business

Control

Influence

Passion

Cash Flow



Killing Sacred Cows

Financial Security

High Risk=High Return

401 (k)

Low Risk= High Return

Business

Control

Influence

Passion

Cash Flow

Risk Management



Killing Sacred Cows

Financial Security

Security

Saving

World Economy

Freedom

Soul Purpose

Personal Economy



Killing Sacred Cows

Financial Security

Security

Saving

World Economy

Passive Income

Freedom

Soul Purpose

Personal Economy

Residual Income



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Are you positioned properly?



Are you positioned properly?

**What opportunities are you
missing and what is the cost?**



**Greatest opportunity since the
great depression.**



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Are your finances organized?

- Do you have duplicate costs?



Are your finances organized?

- Do you have duplicate costs?
- How do you know if you are paying too much in tax?



Are your finances organized?

- Have you optimized your credit score?



Are your finances organized?

- Have you optimized your credit score?
 - Save thousands in interest



Are your finances organized?

- Have you optimized your credit score?
 - Save thousands in interest
 - Ability to become productive with savings



Are your finances organized?

- Are you in a 401 (k) or other qualified plan?



**Do you have your own
banking system?**



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**Do you have cash flowing
investments?**



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**Do you have a system to utilize
your expertise and make sure
the investments are proper for
you?**



**Do you have a system to utilize
your expertise and make sure
the investments are proper for
you? Velocity?**



Which 1/3 will you be?



For Your Investor's Guide

call 888-346-6158 to discover if:



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For Your Investor's Guide

call **888-346-6158** to discover if:

- You have money that you are:



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For Your Investor's Guide

call **888-346-6158** to discover if:

- You have money that you are:
 - Missing



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For Your Investor's Guide

call **888-346-6158** to discover if:

- You have money that you are:
 - Missing
 - Losing



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For Your Investor's Guide

call **888-346-6158** to discover if:

- You have money that you are:
 - Missing
 - Losing
 - Risking



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For Your Investor's Guide

call **888-346-6158** to discover if:

Or... How to answer the questions for your personal situation to:

- Get out of Debt



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For Your Investor's Guide

call **888-346-6158** to discover if:

Or... How to answer the questions for your personal situation to:

- Get out of Debt
- Increase Cash Flow



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For Your Investor's Guide

call **888-346-6158** to discover if:

Or... How to answer the questions for your personal situation to:

- Get out of Debt
- Increase Cash Flow
- Kill any Sacred Cows destroying your prosperity



Killing Sacred Cows