



First Financial Resources
*Twenty-First Century Trusted Advisor*SM

What can FFR clients achieve?

- Evaluate current Personal and Business Risk
- Generate Tax-Favored Retirement Income
- Limit any Investment Portfolio Volatility
- Establish a System for Risk Management
- Defer Taxable Income on Liquid Reserves
- Avoid Capital Gains when Selling Assets
- Generate more Corporate Tax Deductions
- Run Business in a Low-Tax Environment
- Use Tax-Favored Compounding for Growth
- Lower Personal and Business Income Taxes
- Create Tax-Deductible Business Benefits
- Motivate Top Employees and Key Staffers
- Transfer Pension and Estate Assets to Heirs
- Pre-Pay Inheritance and Federal Death Taxes
- Reduce Legal Expenses and Lawsuits
- Protect Assets from Creditors and Litigation
- Evaluate Investment Portfolio Performance
- Enhance Security of Surviving Spouse
- Optimize Current Investment Allocations
- Reduce Complexity in Your Financial Life

How can family and business benefit?

Asset Protection

Wealth Preservation

Retirement Planning

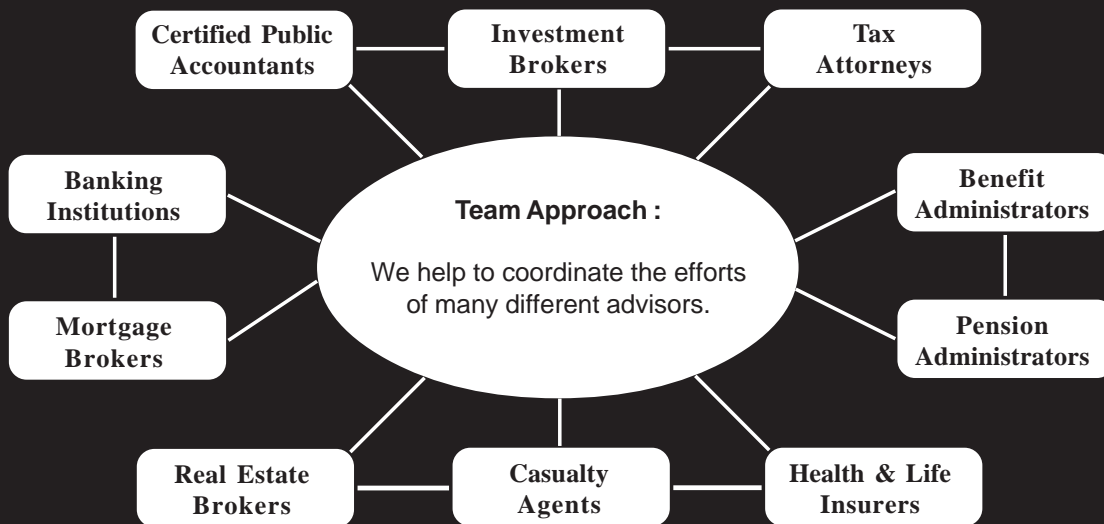
Investment Security

During initial meetings we determine your needs, financial timeline, and current asset allocations. Because certain estate assets, business structures, or qualified retirement plans are more complex, we offer detailed financial reviews. Generally fees are not required for our services, but when they are necessary, they will be agreed upon by clients in advance. Should any client request our **Advanced Review** services, a flat fee simply covers time to review documents.

PROPER PROCEDURES

What is a stress test?

In order to maintain your personal **health** you might visit your physician for an annual checkup. Indeed, you may want specialists to provide more intensive diagnostic tests every few years. Most of us however, have never had a **financial physical** to analyze our current state of **wealth**. Having wealth allows us to enjoy a comfortable lifestyle with a secure retirement and thereby reduces personal stress. With financial security, there is often less physical malady. Living a carefree life can also improve health. Your **wealth** exam should be just as important as your **health** exam. **Wealth care** truly can be the very best **health care**.



We work closely with our clients (and their advisors), to promote a **team approach**. We build detailed models of your current financial situation, and stress test your financial plan for weakness, oversight, or unforeseen risk. If investment objectives or risk tolerances are not being met, we suggest alternatives.

Analysis and economic modeling of the 5D System and Advanced Review

Detailed review services for risk management of all trust assets, personal holdings or business entities.

A taxable, and fully integrated, surplus cash flow analysis for personal and business entities.

Wealth preservation and family succession plan review for all business and personal assets.

Complete follow up for all client and family goals, with annual meetings

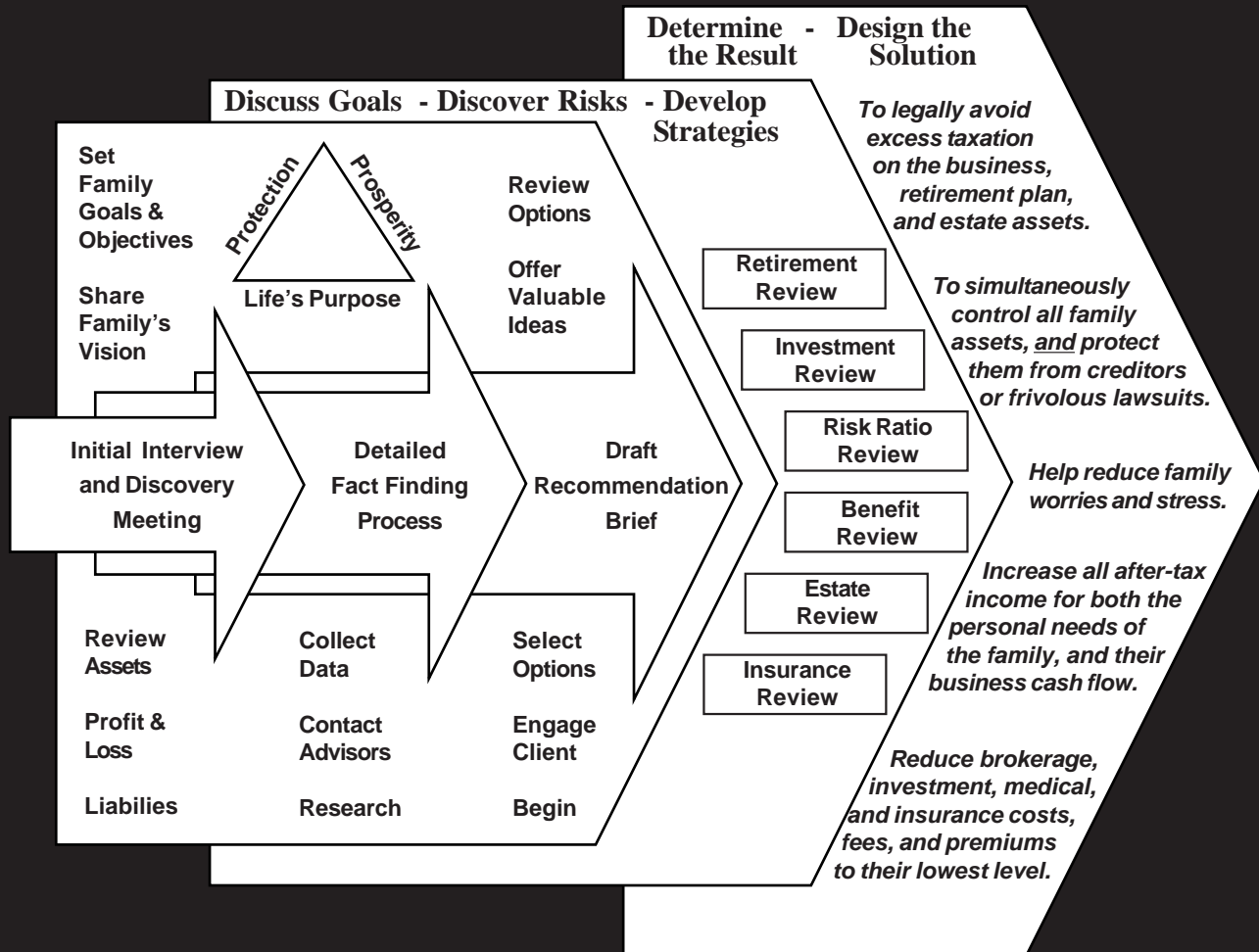
Interview process for all clients to help identify goals and motivations which drive their family life.

Written family philosophy for providing guidance to advisors and heirs for managing future wealth.

Preparation of heirs and business successors for future responsibilities, inheritance, and decisions.

What is “Piecemeal” Planning?

Most financial, retirement, or business plans are created over time, with different professional advisors. When a plan is designed in this manner, your financial security can be at risk. Although your current investment, legal, and tax consultants may have given you excellent advice, a financial plan which was created *piecemeal* can have detrimental effects. Often serious oversights are discovered only after it is already too late. This often occurs after stock market corrections, extended hospital stays, lawsuits, forced retirement, or death. Even the smallest plan oversight can have catastrophic results to your financial security. A simple *stress test* of your current plan can reveal hidden risk in your family’s financial future.



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