

Financial Stress !

... and how to end it



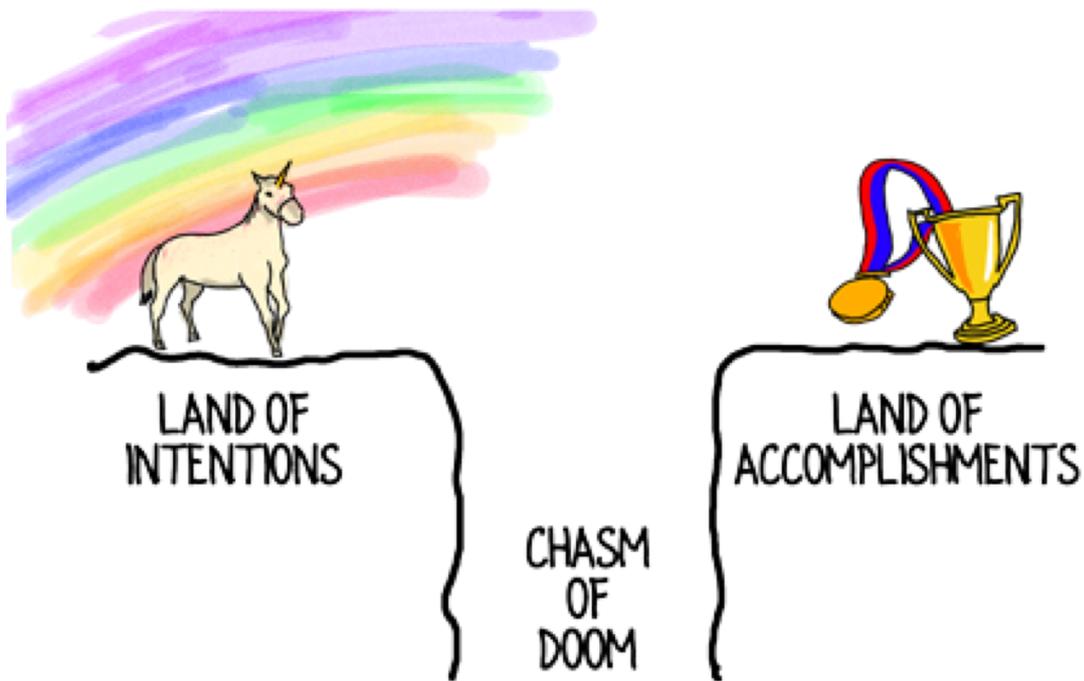
Could this be you?



Ellen is a recent college graduate. She graduated with honors, but not before changing her major three times. As a result her education timeline stretched about 3 years longer than she'd anticipated. The student loans had racked up, and today she finds herself saddled with \$64,000 of student debt. Her payments each month are north of \$600. The good news is that Ellen, after being on the search for employment for over five months, has just been hired by a large company earning over \$45K a year. But with rents being what they are in her city, and the need for a new wardrobe, a car, gas, etc. Ellen is very worried that she won't be able to keep her head above water. She has even heard of a friend who is having their wages garnished because of unpaid loans. How will she be able to survive?

Paul is a Chemical Engineer. He makes a very nice salary. But Paul is also the father of three sons and one daughter. Three of the children will be entering college within the next five years. Just when Paul was beginning to feel good about his retirement accounts, it looks like he'll have to raid them to be able to afford their schooling. As the costs of higher education spiral ever upward, he wonders if he and his wife will ever be able to retire.

James has a company 401(k). It's a nice benefit from the firm where he works. The company matches everything he contributes to it dollar-for-dollar up to 15% of his salary. But he sometimes wonders how he's really doing, as compared to others. Are there alternatives? How will taxes affect him down the road? He just doesn't seem to get much ² direction from his firm.



All three of these professionals have something in common. They are great at what they do, but have never taken the time to properly manage their financial affairs.

What you don't know CAN hurt you...

What Ellen doesn't know is that her mountain of debt can be demolished much quicker than she believes possible. She doesn't know that there are legal ways to prevent garnishment, and that a good plan and some smart negotiation could have her back on track. Ellen can have her life back again!



Paul doesn't know that there are some college planning strategies that can save him literally hundreds of thousands of dollars. There are ways to get more in grants and subsidies than he knows. And his children can probably go to better schools for less money than the state schools he believes he has to choose. Maybe even at no cost to him!

James isn't aware that many large companies now allow Self-Directed accounts. He doesn't know that he could use a financial professional to help him craft and implement his own investment strategy, and still continue to get his company match. You can bet he doesn't know that investors who receive timely advice end up with an average of 3% more annually from their investment account. And finally.....ouch. He didn't know how much the tax consequences were going to be.



But guess what.....

Their Financial Planner would have known!

Our process is designed to guide you down a financial pathway that includes:

- Student loan strategies and budget solutions that will help protect you and get you over this hump that seems so overwhelming.
- Designing a custom investment portfolio that takes your tolerance for loss into account and then exercising a fiduciary role in managing that asset.
- Calculating the future tax consequences of the decisions you make today, including how much you should allocate to company accounts versus personal. This balance allows you to get as much free money as possible from your employer while minimizing taxation after retirement.
- College planning strategies that allow you to keep more of your own money, and get your children into the right schools.
- Advise you on the right levels of insurance, investments, and proper risk management.
- Building you a retirement income plan that places you in a zero % tax bracket after you stop working.
- Providing counseling on Senior issues such as Medicare, Social Security, Long-Term Care, and Estate planning.

There are Advisors and there are Planners

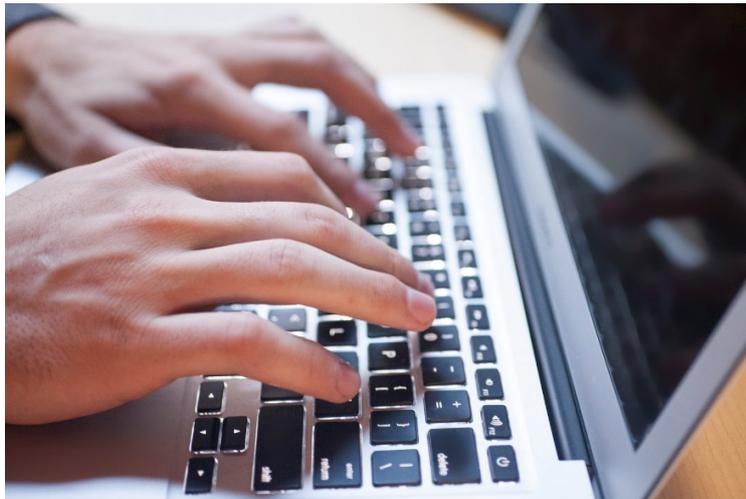
What's the difference?

Each one of these folks thought that they had a good financial person.

James took the advice of his Stockbroker, who was introduced by his firm. He was very knowledgeable about Wall Street, but to him the solution to every financial problem was a mutual fund.

Ellen took the advice of her Banker. After all, wouldn't a Banker know more than anyone about handling money?

Paul had a great relationship with his insurance agent, but this agent's knowledge of college funding and selection criteria was deficient. He didn't know what he didn't know.



In fact, each one of these folks were able to call themselves financial advisors. That's perfectly legal. But as you can see, the level of expertise that each one of them had varied greatly. As a matter of fact, an insurance agent can legally call himself an advisor on the first day after he is licensed.

But none of these folks can be called a financial planner. "Advisors" are trained to sell products, and are held to a standard of "suitability" in their dealings with clients. That means they can recommend the products they sell as the solution you need, as long as they deem it "suitable" for you.

A professional planner is different!



The planner will carry some advanced designation such as a **CFP** or **ChFC**. What does that mean?

It means this person has spent a significant amount of time in a rigorous course of study to determine the absolute best ways to solve financial problems, and even to prevent them from happening. The planner is trained in tax strategies, all insurance solutions, investments, business solutions, retirement plans, and advanced estate planning. The planner is held to a much higher standard. He or she is likely a fiduciary, which means they must do what's in the client's best interest all the time, and be able to defend that in court if need be.

Now let me ask you a question...

Have you ever considered having a professional Financial Planner to assist you with your finances?

I'd love to interview for the job!



My name is Larry Jones and I am the owner and founder of NavStar Financial Services. I help people every day to navigate their financial hurdles. What would it mean for you if I were to come alongside?

Simply, it means that you would have your own personal financial planner available to you as you grow and advance in your career. This service is designed for young professionals in every stage of life. You may be just starting out. You may not have any assets to manage yet, or tax problems, etc.

But you will.

We'd like to walk this road with you. We'll help you design an initial strategy that will put you a leg up over your peers. We'll help you implement that strategy, and then we'll monitor it. And finally, we'll be there to help you pass those assets efficiently to those you leave behind.

And that's not all...

At NavStar we recognize that time may well be your most coveted asset. That's why we won't waste any of it. In fact one of the services we offer is the ability to meet virtually.

Why waste time driving and being absent from your vocation when technology enables you to accomplish your goals without leaving your desk?

Does this sound good to you?

If so, send us an e-mail or give a call and we'll be happy to discuss pricing and answer any questions you might have. You'll be surprised at how affordable having your own personal financial planner can be.

Hope to hear from you soon!

Larry Jones ChFC CLTC



NavStar Financial Services

704 663 7482

e-mail: larry@navfs.com

219 Williamson Rd. Suite 2202

Mooresville, NC 28117

www.navfs.com

Investment advisory services offered through Virtue Capital Management, LLC (VCM), a registered investment advisor. VCM and NavStar Financial Services are independent of each other. Information provided is not intended as tax or legal advice and should not be relied on as such. You are encouraged to seek tax or legal advice from an independent professional. VCM and NavStar Financial Services are not affiliated with or endorsed by the Social Security Administration or any other government agency. Chartered Financial Consultant® (ChFC®) program candidates must pass six required courses, two elective courses, a two-hour exam and meet experience requirements to earn the ChFC designation. The Certified Long Term Care (CLTC®) designation is issued by the CLTC Board of Standards, Inc. and educates professionals in the fields of insurance, financial services, law and accounting about the need for care over an extended period of years as well as the emotional, physical and financial wellbeing of the client and their extended families. Candidates must successfully pass a 100-question multiple choice, online exam.