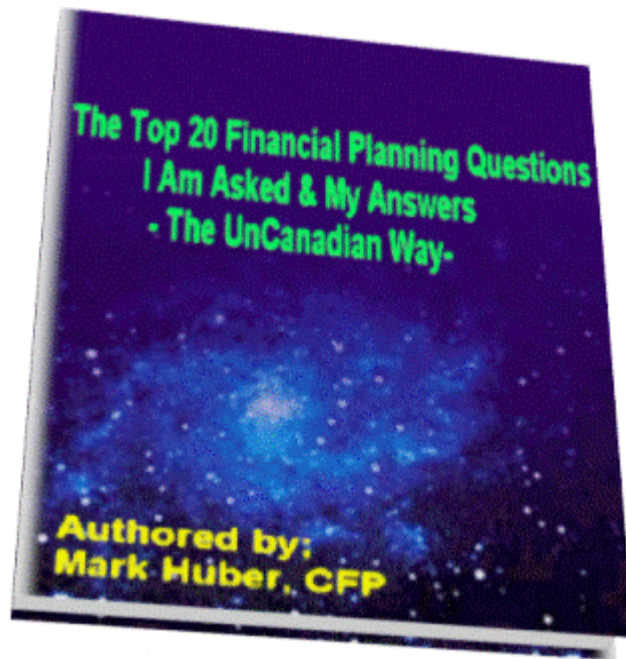


"The Top 20 Financial Planning Questions I Am Always Asked and My Answers – The UnCanadian Way"



Authored By:

A handwritten signature in blue ink that reads "Mark Huber".

Mark Huber, CFP

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The Top 20 Financial Planning Questions of all time – FINALLY AND FULLY ANSWERED!

As a financial advisor, I pride myself on being current and knowledgeable (if not an expert) on all things relating to personal finance.

So here are the top 20 questions that have been asked of me over the past 22 years that I have been in the financial services industry.

These are questions I still get asked frequently – and my answers to them!

1. What term of mortgage should I use –short vs. long?

The five-year mortgage remains the most popular term for Canadians. Why? Because Canadians don't really understand their options, are often confused by them and just want to get a long term mortgage so that they don't have to think about or deal with it for a long time.

This is unfortunate because in study after study – historically - going short vs. long invariably is in the interest of the Canadian homeowner and where the home owner will benefit the most by ultimately paying less total interest financing costs on their mortgage. (Which is really what they wanted in the first place.)

But, hey, you don't have to take my word for it. Download this (and other free reports) and see for yourself.

Authored by Professor Moshe Milevsky, Professor of Economics at York University this short 8 page report summarizes 2 hypothetical clients – Linda Long and Shelly Short. Check it out to see who the winner is. You may be surprised.

For “**Mortgage Financing and Liability Allocation**” and more articles on mortgages and financing by Professor Moshe Milevsky go to:

<http://www.howtobesetforlife.com/articles/>

2. Should I refinance my mortgage even with a penalty?

The real question is this: How long do you have to stay in the house in order to recoup the penalty of "refinancing"? A quick payback calculation can be done by dividing the monthly savings into the refinancing fee.

Example: If the new loan saves \$100 per month and it costs \$2,000 to get the loan, the payback period is 20 months. Use this calculator for a more comprehensive calculation. <http://www.bankrate.com/can/default.asp>

3. Should I buy "mortgage insurance" from my bank?

NO!!

In fact, I can AND DO give you 13 reasons why NOT to buy "mortgage insurance" through the bank in my eBook, **"The UnCanadian Way To Get Peace Of Mind And Mortgage Insurance"** <http://HowToBeSetForLife.com/resources>

4. Should I buy or lease my next car?

Lease vs. buy: The path to getting a new car depends on your circumstances. The general rule of thumb is: If you want to keep the car more than four years or you drive more than 15,000 miles a year, BUY. If you like getting a new car every few years and aren't restricted by the mileage cap, LEASE.

Now aside from the various advantages and disadvantages of both: Leasing is often referred to as a "monthly payment for life" while loans are finished when "the final payment is made".

To compare the two financing methods when you know all the terms (purchase price, interest rate, residual value, etc.), use the Canadian "lease vs. buy" calculator here <http://www.dinkytown.net/java/CABuyvsLease.html>

Additionally, read and listen to my: **"The Smart Way To Buy A Car – Audio Ebook"** at: <http://www.howtobesetforlife.com/resources>

5. How can I get a copy of my credit report?

Contact one or both of these credit reporting agencies in Canada. You are entitled to one free credit report annually from each – but you must use the mail to do so.

Otherwise go online and get your copies for a nominal cost:

Equifax Canada <http://www.equifax.ca>

Trans Union <http://www.transunion.ca>

6. How much life insurance do I need?

With this one you really need to ask yourself 2 questions:

1 - If I die who will be affected?

2 - Do I care?

If the answer to the first question is – “no one”. There is a great likelihood of you not needing much insurance – if any at all. If the answer to the second question is – “no, not really” – again, you won’t need life insurance on your life.

However, for most of us there are individuals that would be seriously impacted if we were to die prematurely. So, for calculation purposes, a “rule of thumb” is six to 10 times annual income. But it's easy enough to do a quick calculation of survivors' income needs to avoid over - or underinsuring yourself.

Here's the free online insurance calculator that I use all the time.
<http://www.term4sale.com>

7. Do I really need a will?

No. You don’t need a will if you don’t care about leaving your “financial house” in disarray for your family and loved ones. And that you also don’t care about taking advantage of easy and legal tax relief in the year of your death – that can only come about if you HAVE a will!

Yes. If you would like to keep control of your “financial house” in an ordered manner – even after you are gone. If you die without a will the province in which you reside has an arbitrary way of dividing and awarding your assets – however, it will not be like anything you would want. Get a will!

8. I'm having a baby! Should I work or stay home?

A big issue for many expectant parents is whether both parents should work or one should stay home with the baby. The decision to work or stay home is highly personal and goes well beyond finances.

But you can use this calculator to determine whether you or your spouse can afford to quit.

By the time you add up child care, transportation, taxes, and—for exhausted working parents—a cleaning lady and meals out, you may be surprised at how little income is left. One parent at home might just pay off!
<http://www.kiplinger.com/tools/managing/afford.html>

Every year, the U.S. Department of Agriculture publishes a report entitled **“Expenditures on Children by Families”**. Don’t ask me why this government department has taken on this responsibility or even how it falls within its mandate. However, the latest report shows that it costs a middle-income family (average gross income of \$55,500) a total of \$184,320 to raise a child to age 18. High-income families (average gross income of \$105,100) spend a total of \$269,520. (Now, don’t forget that this is in US dollars!)

I realize that you feel that your child is truly “worth their weight in gold”. I agree with you! That is, when you add up all the costs. Use this calculator to figure out Junior's bottom line. <http://www.bankrate.com/brm/calc/raisechild.asp>

And here is the **Canadian Child and Family Benefits Calculator**
<http://www.cra-arc.gc.ca/benefits/menu-e.html>

9. How much will it cost me to send my kid to a Canadian college?

According to the latest figures from the College Board, the average cost to attend a four-year private college during the 2004–05 school year is \$30,295. The cost to attend a four-year public university is \$14,640.

The Canadian Education Cost Calculator

<http://srv650.hrdc-drhc.gc.ca/cslp-pcpe/cl/30/fp-pf/ecc.jsp?langcanlearn=en>

Want to send your kid to Harvard?

Total cost including room and board and other expenses for the 2005-2006 school year was \$44,350! Oh, and that’s in US dollars!

These custom calculators can help you figure out how much school will cost, how much you need to save and how much aid you'll need.

<http://www.finaid.com/calculators/>

Download my free eBook, "**The UnCanadian Way To Finance Your Kid's Education**" to look at some alternative ways to begin putting that nest egg together for "junior" <http://HowToBeSetForLife.com/resources>

10. How much allowance should I give my kids?

One rule of thumb is half the child's age per week, but amounts vary depending on what the child (or you) is expected to have the money used for. The point of an allowance is to teach children financial responsibility, so a budgeting exercise should accompany the setting of the allowance.

Here's an excellent article on how to teach kids good money habits. Hey, even YOU may even learn a thing or two.

<http://www.extension.umn.edu/distribution/youthdevelopment/DA6116.html>

For a more "adult" version on money management get both of my ebooks below – free.

Why? Because for many Canadians it is difficult to separate "wants and needs". So we try to keep up to "The Joneses" – Then the "Joneses" re finance! (Bad joke I know – but you get the idea).

"The UnCanadian Way To Tell Your Money Where To Go"

<http://HowToBeSetForLife.com/resources>

"The UnCanadian Way To Get Out Of Debt Fast"

<http://HowToBeSetForLife.com/resources>

Below is a tool that is simple but I believe effective as they give you a solid starting point for you. Multiple spreadsheets for you to input your financial information to see where you are financially right now. Allows for easy annual updating! (Just "right click" and "save as" to your "desk top")

<http://HowToBeSetForLife.com/with/MyStarterKit.xls>

11. What is estate planning and do I need estate planning?

Estate planning is essentially setting your financial house up in such a way as to be financially and emotionally secure and protected against the threat of unforeseen emergencies!

Here's what to consider when reviewing your estate planning - contingency plans.

Be sure you have taken the following considerations into account:

Emergency fund: The purpose of an emergency fund is to cover unanticipated expenses or help replace income lost because of an unexpected layoff or job termination.

Standard advice is three to six months' living expenses—more if you're self-employed or at risk for a layoff, less if you have access to a home-equity line of credit.

Life insurance: It's important to have the right amount of insurance to provide sufficiently for your spouse and family in the event of your premature death. Here's the free online insurance calculator that I use all the time.
<http://www.term4sale.com>

Remember to review your policies and revise them as necessary because as lives and circumstances do change. For example once your kids have completed their educations and embarked on their own careers, your life insurance needs will likely drop.

On the other hand, as your net worth rises and estate taxes become a consideration, life insurance can save your kids from having to sell a business or other assets to raise cash. Above all, remember to make your policies accessible to your named beneficiaries.

Estate Tax Calculator:

<http://howtobesetforlife.com/calculators>

Disability planning: If you become disabled your expenses can skyrocket because of medical bills and the costs of care. Yet, most people forgo disability insurance, mainly because it's so pricey. However, like all insurance – you really never want to have to use it – but it does give you peace of mind knowing that you do have it. If you could not work tomorrow how much would you need to get by? Do yourself a favour - use this calculator to find out.

http://www.manulife.ca/Canada/ilc2.nsf/Public/LB_disabilityins_calc

Estate planning also involves drawing up certain legal documents to ensure the proper carrying out of your wishes:

A will: At the very minimum, everyone needs a will! Now if you are a parent you typically have two top priorities: naming a guardian for your minor children and selecting someone—sometimes the same individual—to manage your property on behalf of your underage kids if you pass on prematurely.

Insurance Trusts: There are many situations where you might benefit from an insurance trust set up at the time of your death. However, this is a Trust for minors. If you die while your beneficiaries are still minors, you'll have a problem leaving the insurance proceeds directly to them. In Ontario, for example, the insurance law requires the insurer to pay insurance proceeds into court where a minor has been named beneficiary. A parent or guardian will then have to apply to the court for permission to make interim payments out of the funds, with the child taking full possession of the cash at the age of majority. Bad idea! Having the proceeds paid into a trust created upon your death, where the cash can be controlled by the trustee, makes more sense. But you need a will to make this all happen! So get one, eh?

High-net-worth clients with complex finances may need to implement more sophisticated estate planning strategies to keep assets in the family.

I have created a site specifically for this at:

<http://HowToUseInsuranceToCreateWealth.com>

Oh, and don't forget about funeral planning. Clients who leave detailed instructions—or who pay for their funerals in advance—can significantly reduce the stress suffered by loved ones during times of grief.

At **Funeral.com**, <http://www.funeral.com/> for example, there's a list of themes including the Candle in the Wind Cremation and the Gone Fishing Burial. Each plan offers suggestions for caskets, memorial objects, music, and an outline of a 20- to 30-minute ceremony.

The Funeral Consumers Alliance <http://www.funerals.org/> is a non profit organization also offering similar help.

A power of attorney: This legal document allows for someone of your choosing to “speak” and act on your behalf. They have the legal power to be as you and transact in all manner on your behalf in the event that you are alive but incapacitated. Many assume that a power of attorney is immediately granted to a spouse. No, this is not the case! In the event of NO power of attorney document

a spouse or another individual may then make representation to the courts as to why they should be named. Whoever is then granted responsibility for the task must still spend \$2,000 to get named as the legal power of attorney. Furthermore, a performance bond must be posted. This creates valuable time lost, not to mention the headaches and the money spent to comply with the law.

A "living will": This document would state that if you were being kept alive by artificial methods and it was deemed by the medical community that you really were "dead". Then this document would act as a "comfort" letter and give direction to take you off the life support. Without this directive many medical facilities would keep the life support going for fear of reprisals and suits from family members.

Remember, it all about you – and how you want things to be. However, you must have it all in writing – legally.

Record keeping. The importance of good record keeping cannot be stressed enough. Keep important documents safe but where they can be reached quickly when necessary.

This spreadsheet allows you to input where your important financial documents are-and can be updated easily. (Just "right click" and "save as" to your "desk top")
<http://HowToBeSetForLife.com/Reports/MyInfoLocator.xls>

12. How do I find out if there are any unclaimed assets for me?

There are currently over 780,000 bank accounts worth \$227 Million being held by the Government of Canada. Go to the website below and do a free search.
<http://www.cuar.ca/index.php>

13. I received a big tax refund last year. How can I make sure I don't give the government another interest-free loan this year?

You need: form **T1213**: Request to Reduce Tax Deductions at Source for Year(s) get your "**Reduce Tax At Source**" form here:

<http://www.cra-arc.gc.ca/E/pbg/tf/t1213/README.html>

14. When is "Tax Freedom" Day?

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Check out this tax freedom day calculator (courtesy of the Fraser Institute) and find out when YOUR personal tax freedom day is. You will be shocked!

<http://www.fraserinstitute.org/tools/Default.htm>

Still with taxes, here is a great resource which you should begin to use. And it's FREE!

"My Account", a new online service from CCRA, allows individuals to access their personal income tax data at <http://www.cra.gc.ca/myaccount>

Information on the site includes tax refund information, statements of account – including balances and instalment payment information, deductions claimed, RRSP contributions made; contribution limits – as well as the Home Buyers Plan and Lifelong Learning Plan information.

You may access "My Account" by providing the amount reported on Line 150 of the tax return filed in the previous year, along with date of birth and social insurance number and Web access code – printed on every notice of assessment issued after February, 2003.

Taxpayers without a notice of assessment can get an access code by calling the e-service help desk at 1-800-714-7257.

15. When should I apply for CPP and OAS and other Canadian government benefits?

Go to this website for all the details. <http://www.taxtips.ca/seniors.htm>

16. How long will it take me to accumulate \$1 million?

Vancouver BC based accounting professionals, Horizon Chartered Accountants have provided a robust suite of interactive calculators based on some of the questions that are asked of them on a daily basis. They graciously provide these as tools to assist you with some of the day-to-day questions and concerns that may come your way.

While these financial tools are not a substitute for financial advice from a qualified professional, they can be used as a starting point in your decision making process.

Check them all out here! <http://horizoncharteredaccountants.com/tools.html>

Monthly savings required to save \$1 million:

<http://horizoncharteredaccountants.com/tools.html>

Years	4% average annual return	6% average annual return	8% average annual return	10% average annual return
20	\$2,726	\$2,164	\$1,698	\$1,317
30	\$1,441	\$996	\$671	\$442
40	\$846	\$502	\$286	\$158

17. What should I do with a worthless stock?

You mean besides wallpaper your den? If the stock is truly worthless, claim the loss on your tax return next year. Sometimes it's difficult to determine whether a stock is truly worthless or to know when worthlessness actually occurred. If there's still a market for the stock, sell it. However, this site may just help you out!

<http://www.scripophily.net/>

18. If something cost \$1,000 in 1913, what would it cost today?

\$19,109.91!!!

Try out other scenarios with this inflation calculator.

<http://www.westegg.com/inflation/>

19. What should I do with a \$1,000 windfall?

Invest in yourself. Take classes, buy books, subscribe to professional journals, buy software, take a mentor to lunch, update your resume, start a micro business from your home, upgrade your business wardrobe.

And last – last but certainly Not least!

20. Where is the market going?

What market? The housing market? The Canadian dollar market? The bond market? The stock market?

Well, if you are asking about the stock market it is going through it's cycles just like every other market. However, the popular media has made such a big thing out of "the market" that we feel that we need to know the answer to "Where's the market gong? Well, it moving in fits and starts – just as it always has.

See The Andex Chart that "overlays" Canadian stocks, bonds, GICs, real estate and inflation from 1950. http://www.andexcharts.com/c_ewall.htm

For my analysis go to: <http://www.howtobesetforlife.com/articles/the-andex-chart-what-it-means-to-you-and-me/>

However, the real question should be...how's your asset allocation model? Don't even know that that means? If you don't you probably don't have one! An asset allocation model means that you have a guide to the asset classes your portfolio has and the core percentages of which you hold them. Meaning, when one asset class goes down you have others that are neutral or going up to compensate.

The 3 main asset classes are: stocks, bonds and cash (or cash equivalents).

Asset allocation makes up 91.5% of a portfolio's return!

Market timing about 1.8%.

Security selection about 4.6%

The benefits of proper asset allocation are: reduced volatility and more consistent returns.

Now you may be asking, "What's the big deal. If I am in for the long haul won't it all work out for me?" Well, yes it will however, don't overlook the power of compounding...

Watch a video that I authored on this very subject...

When 8% Equals 13% - The Importance Of Asset Allocation

<http://www.howtobesetforlife.com/videos/>

Well...now does it make sense?

Proper asset allocation with periodic "re balancing" - over time - is what really creates - and preserves wealth!

As a financial advisor, I am honoured for the opportunity to make a positive difference in my clients' lives—not by just picking the best idea or mutual fund, but by helping clients arrange their finances in such a way as to achieve THEIR life's goals - on time if not SOONER!

I trust that you have found the forgoing of interest and of value to you...

My Closing Comments:

You know, I have always been fascinated by what causes certain people to obtain success vs. those who only hope for success - but achieve nothing.

You know, and I know, that information is the difference between success.

That's why you downloaded this report - **"The Top 20 Financial Planning Questions I am Always Asked and My Answers - The UnCanadian Way"** - for the information.

Right?

Well, in actual fact - it's ACTING on that information that makes for success.

How does it make a big difference?

Just as we eat food for its nutritional value, we also gather information for its educational value.

Eating fast-food or junk food with relatively low nutritional value in great quantities is just as bad as overloading yourself with information that's has little value or is 'theoretical' in nature.

The type of information I look for is information from a person who has actually done the things they have written about.

For example if I want to learn sky diving wouldn't it make sense to buy information from someone who has actually sky-dived?

In addition, it would be even better to buy information from someone who actually sky-dived AND has taught other people how to sky-dive as an instructor?

But there are some things you just cannot learn in a book, no matter how good the value of the information.

Yes, the quality is important, but that is only the first step in obtaining the goal you want.

The goal is whatever you're trying to achieve: More money; success in a particular field; happiness in a relationship; acquisition of a particular object like a big house or car, etc.

But there are certain things you CANNOT learn in a book.

You can only learn them by DOING.

You get direction and valuable info in books but until you implement, take action and push yourself into taking appropriate steps toward your goal, nothing happens.

All that fine knowledge you've accumulated sits dormant in your brain's storage facilities waiting to be activated.

There are some things you can ONLY LEARN by doing.

No matter how much you read, or think you know, there are some things you will never know until you DO it.

Let me make this as clear as I can.

There are 2 types of knowledge (actually there are even more than that, but we're sticking with just 2 for now).

There is knowledge obtained through reading.

And there is knowledge obtained through doing or through experience.

Some people call it 'experiential' knowledge, others call it "Street Smarts".

There are tons of millionaires who have little more than a high school education who made their money by DOING, not reading.

There are even more millionaires who made their money by obtaining valuable information and TAKING ACTION. I'll assume you're the type of person who likes to read, otherwise you wouldn't be reading this.

However, the one thing you're missing at this moment - is taking action.

Most people try to do too much, get overwhelmed and end up frustrated and do nothing.

Do ONE THING and do it now. Don't try to do too many things at once... focus and do one, then another until you wake up one day and say,

"Wow, look at how far I've come".

Most investors think that investment success comes with conviction or intuition when really the thing that matters most is discipline.

I wonder if you agree or disagree with that statement and if in fact you are practicing it?

For me, there are five key disciplines to financial success:

- 1. A Disciplined Savings/Borrowing To Invest Plan**
- 2. A Disciplined Spending Plan**
- 3. A Disciplined Investment Allocation Plan**
- 4. A Discipline to Rebalance**
- 5. A Disciplined & Comprehensive Financial Plan with Annual Reviews**

So there you have it, the five disciplines to financial success. Stay true to your disciplines and success will follow.

As most of us spend upwards of 2,000 hours per year working to make money. We trust that you will agree that it only makes sense to devote a couple of hours each year to review the various elements in your financial plan.

It is a fact that success is increased with continuous top performance coupled with a disciplined, ongoing, deliberate process of direction and review.

What's your dream? Grab hold of it! It's yours...You're worth it...Go for it!

I wish all the very best to you now and in your future endeavours.

Enjoy the ride and Best of Success!

Cheers!



Mark Huber, CFP

"It's Your Life! Plan For It! Then Live Like You Mean It!"

About The Author



Mark Huber, CFP

Mark Huber is a practicing certified financial planner (CFP) with over 22 years of experience in the industry.

The focus of Mark's financial planning advisory practice is to British Columbian (BC) Canada residents.

Mark's boutique planning practice works with a select group of clients who all share a passionate vision for creating true wealth and living their dream lives.

Mark has made innovative cash flow and creative mortgage reduction strategies core disciplines in his successful practice and also the core wealth creation process for his clients.

Many of these programs and strategies are detailed in various audios, videos, reports and Ebooks which he has authored and generously made available to Canadians - everywhere...

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9:30am to 4:30pm PST.

Or "by appointment"

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<http://Facebook.com/markhuber>

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