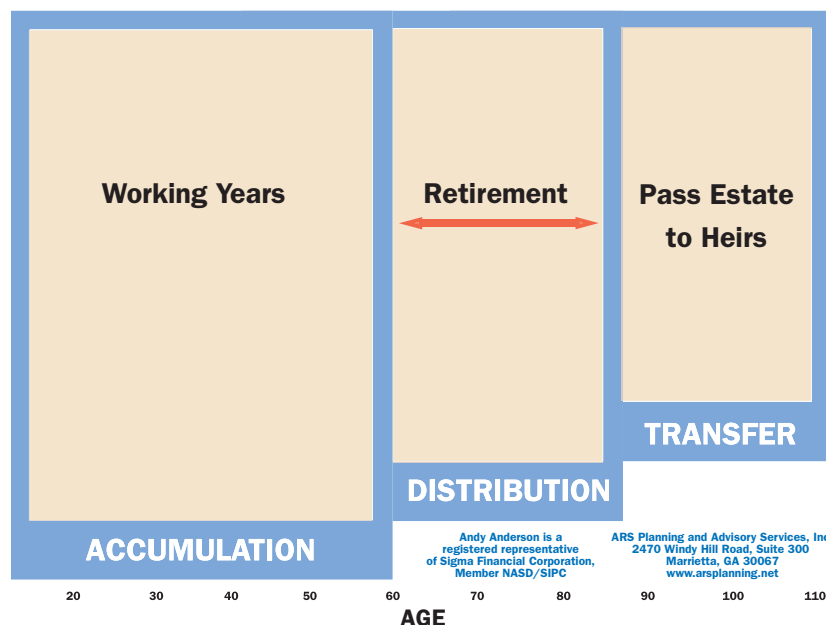


ASSET AND TAX ALLOCATION MODEL

	TAXABLE	TAX DEFERRED	TAX FREE
EQUITIES			
FIXED			
INSURED			

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INVESTMENT AND INVESTOR'S LIFE CYCLE



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Andy has worked over 25 years helping Individuals and Business Owners maintain and improve their lifestyles with effective strategies.

Financial and Business Experience :

Mr. Anderson has worked with the small Business industry over 25 years, consulting and establishing teams of professionals to accomplish the goals of many Business owners. Most small Business owners or entrepreneurs are driven, do it your self individuals.

Andy has found coaching and team work to be of great value to the small Business arena. After receiving his degree in human resources administration, Andy combined his knowledge of risk management, investing, and financial planning with Human Resource Administration to establish "the team approach."

With more than two and a half decades of experience in the financial services industry, Andy helps individuals achieve their financial goals through a hardworking, common-sense approach to successful investing and Business planning. He provides personalized service, educational seminars and builds lasting relationships.

Mr. Anderson focuses on comprehensive financial planning and recommending sound strategies for the effective accumulation and preservation of assets, as well as leaving lasting legacies. An experienced financial professional, Andy takes a holistic approach with his disciplined process, encompassing assets, savings, insurance, estate planning, taxes and Business planning.

Educational Background:

Andy holds the professional designations of: Life Underwriting Training Council Fellow (LUTCF), jointly conferred by the National Association of Insurance and Financial Advisors (NAIFA) and The American College. He is also Board Certified in Asset Allocation (BCAA), Board certified in Estate Planning (BCE); and Certified Senior Advisor (CSA), reflecting his membership in the Society of Certified Senior Advisors. He holds a bachelor's degree from Saint Leo University and a Masters of Science in Financial Services from The Institute of Business.

Securities Offered through Sigma Financial Corporation Member NASD, SIPC

BFC 101

Basic Financial Concepts

Quick 14 minute view of financial planning
By **Andy Anderson MSFS**



Topics include three levels of your financial foundation plus earned and passive income.

Andy Anderson is a registered representative of Sigma Financial Corporation, Member NASD/SIPC

770 618-3041 PHONE 770 234-6226 FAX
2470 Windy Hill Road, Suite 300, Marietta, GA 30067
aanderson@sigmarep.com www.arsplanning.net
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Basic Financial Concepts

CATEGORIES FOR WEALTH MANAGEMENT

TRACK 1___ Investments
Insurance
Liability
Qualified Plans
Stock Options
Business Succession Planning
Power of Attorney
Gifting to Your Children
Charitable Gifting
Titling Your Assets
Your Executor
Trustee
Distribution of Wealth Management

BASIC FINANCIAL CONCEPTS

TRACK 2___ Foundation of Financial Planning
Three Basic Levels of Plan Foundation
Level One - Risk Management
Level Two - Cash Reserves
Level Three - Investments

TRACK 3___ RISK MANAGEMENT
Liability Protection
Investment Protection
Home (Example)
Life Insurance
Disability Insurance

LIQUIDITY

CASH RESERVES
3 to 6 months of monthly
expenses in reserve

INVESTMENTS

Real Estate
Stocks
Bonds
Others

TRACK 4___ Resources for Unexpected Events
What Type of Reserves Can
You Put Your Money In?

TRACK 5___ Short Term - *more liquid*
Money Markets
Checking Accounts
Saving Accounts
CD's
Long Term Investment - *less liquid*
Real Estate
Bond
Stock

TYPES OF INCOME

TRACK 6___ Earned Income
Work for Employer
Employed - W2
Self Employed - 1099
Sub Contractor - 1099
Passive Income
Real Estate
Business
Investments

CONCLUSION

TRACK 7___ Putting basic steps into action