

Unprecedented Value

If you are looking for value when spending money on advisors who can help you protect and grow your wealth, you cannot find a better value than the ***C.A.L.M. Plan***.

To purchase a Level 1 summary/report from an attorney/CPA/accountant/financial planner (assuming you could find one who knows asset protection, advanced estate and financial planning, etc. to write a comprehensive memo) it would cost you at least \$2,500.

Because the ***C.A.L.M. Plan*** is put forth through the Asset Protection Society (an entity dedicated to educating and helping the public with the very important topic of asset protection), the price point has been intentionally reduced to motivate people to be proactive and to protect their wealth.

The cost of a Level 1 ***C.A.L.M. Plan*** is only \$495.

For more information on the ***C.A.L.M. Plan*** please contact:

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Comprehensive Asset and Liability Management



With the ***C.A.L.M. Plan*** the
Power of Protecting & Growing
Your Wealth is Finally in
Your Hands

The C.A.L.M. Plan

Do you really believe your current Attorney, CPA/ Accountant, Financial Planner, and other advisors have put in place for you a proper asset protection, estate, and/or financial plan?

If you are like 99% of the general public, your answer to the above question will be an emphatic NO!

Are you concerned about being the target of your local personal injury or malpractice (Plaintiff's) attorney?

- Do you worry that tomorrow might bring a lawsuit that can wipe out your wealth and destroy your family's financial future?
- Do you worry about losing money in the stock market when it crashes like it did from 2000-2002 and again in 2007-2008?
- Do you believe you have a plan in place to minimize your income taxes and maximize wealth building in the most tax-favorable manner?
- Do you feel helpless due to your lack of knowledge and coordination among the advisors whose advice you are relying on to protect your financial future?

Whether you have a net worth of \$250,000 or \$2.5 million +, you have assets worth protecting from "ALL" creditors.

Most people have NEVER had an advisor offer them a comprehensive and coordinated plan to protect and grow their wealth.



That's what the **C.A.L.M. Plan** offers. The **C.A.L.M. Plan** will give you a detailed road map and allows you to have a coordinated team approach to help you meet your wealth building and wealth preservation goals.

There are 5 Levels of **C.A.L.M. Planning**. This brochure focuses on Level 1. For more information on Levels 2 - 5, please see your **C.A.L.M.** Certified Advisor.

C.A.L.M. Level One

Level 1 is the foundation for the **C.A.L.M. Plan**.

Once you have purchased Level 1 of the **C.A.L.M. Plan**, you will fill out a questionnaire so an assessment of your situation can be undertaken. This assessment will determine:

- how exposed your assets are to creditors;
- whether your entire estate plan is in order;
- if you are postured correctly to minimize current income taxes;
- if your liquid wealth is properly protected from stock market risk;
- if you are a business owner, whether or not your corporate structure is properly setup;
- whether you are a good candidate for international planning.

Once the facts and circumstances of your situation have been confirmed and verified, a formal memo will be completed by Rocco DeFrancesco, JD, CWPP, CAPP, MMB. Rocco is a four-time author and is the Founder of the Asset Protection Society.



C.A.L.M. Level 1 memos are typically 8-12 pages long and come with a detailed action plan/road map that will tell you specifically what needs to be done to protect and grow your wealth.

Other C.A.L.M. Benefits

In addition to receiving a one-of-a-kind memo that is unavailable anywhere else in the country, you will receive the following benefits.

- **Continuing Education**—Along with the Level 1 memo you will receive twice-monthly educational E-Newsletters keeping you up to date on issues that affect your wealth.

You will have access to educational webinars (live and recorded) that you can listen to and learn first-hand from the "experts" how to better protect and grow your wealth.
- **Document storage**—You will have the opportunity to take advantage of a document storage system where all of your vital documents can be stored online in an encrypted area. We believe online storage is the wave of the future instead of keeping vital documents in a paper file inside a home where they are at risk to fire, theft and where they can simply be lost or misplaced.*
- **Annual Review**—You will receive one annual review of your plan to make sure that nothing needs to be updated due to a life changing event, financial or otherwise.

*This service is free for the first 12-months following the delivery of your **C.A.L.M.** Memo.