HOW TO CAPTURE THE COMMONLY IGNORED, **WEALTH BOOSTING** ELEMENTS OF THE MARKET IN YOUR **PORTFOLIO...**

SO YOU CAN TAKE ADVANTAGE OF **ASSET BUILDING OPPORTUNITIES** ALREADY AVAILABLE...

WITHOUT GAMBLING AWAY YOUR SWEAT EQUITY–AND YOU CAN GET STARTED IN 30 DAYS OR LESS...

WITH YOUR FINANCIAL COACH
DERICK SCHUHART

AN URGENT MESSAGE TO INVESTORS WHO NEED TO PLUG THE LEAKS IN THEIR PORTFOLIOS, SAFELY GROW THEIR WEALTH, AND SLEEP AT NIGHT...

MY NAME IS DERICK SCHUHART, and I've been working with investors for 11 years. I have had the unique opportunity to work with investors of all shapes and sizes, from all walks of life, at varying levels of income and wealth, with a vast spectrum of different financial issues and objectives. My job is to help people clarify their financial goals for retirement and wealth and to help them reach those goals.

When I sit down with investors to uncover their goals, it's often the first time they are able to take a specific and realistic look at their retirement (which can be a real ***"A-HA"*** moment for many people in their investing lives).

Once I understand these goals, I am able to help them figure out the next best step. As the process continues, I can put together a portfolio designed to get them from where they are now to where they want to be, in an efficient and deliberate way.

You can think of me as a coach for investors who are serious about getting results in their portfolios. Because people are constantly hammered by irrelevant nonsense from television, magazines, books and other sources that just confuse the issue...

MY JOB IS TO KEEP THEM AWAY FROM THE TOXIC INFORMATION THAT CAN LEAD YOU DOWN THE WRONG PATH WHEN IT COMES TO YOUR INVESTMENTS.

A BASIC CAUTION I HAVE FOR ANY INVESTOR IS THIS:

Do NOT listen to your brother-in-law, neighbor, water cooler buddy or the talking head "experts" on the television or radio to figure out what is best for your investment future. These people often have an ulterior agenda for giving advice or just plain don't know what they are talking about. Either way, it can be a recipe for disaster to entrust your future to these casual observers.

What I bring to the table is a 11 year veteran's perspective, and the ability to take a dispassionate look at where your retirement is headed… what your current situation is… and how I can help you put together a portfolio designed to help you reach your goals.

What's more, unlike other advisors you may have worked with… I will keep you fully informed about what we are doing and why.

In other words, my job is not just to make the investing process easy to understand… but also to provide clarity in a way that almost no individual investor enjoys in today's murky financial landscape.

The exciting news is that if you know just a few of the right things about investing… you can actually be in a better position to reach your financial and investment goals.

Let's be clear, I don't have a silver bullet or "get rich overnight" magic beans. What I offer to investors is the opportunity to take advantage of the benefits investing in the stock market has to offer using Nobel Prize—winning investment strategies.

The foundation of this strategy is a concept called **MODERN PORTFOLIO THEORY**. Now, I don't expect you to know what that is or where it came from, but the gist is that the people who developed it are economic and financial experts from the University of Chicago and gave such solid proof that it works… that they won the Nobel Prize.

WHAT IT BASICALLY MEANS IS THAT THERE IS A MATHEMATICAL AND SCIENTIFIC WAY TO DESIGN A PORTFOLIO SO THAT YOU (YES, YOU) HAVE THE ABILITY TO GET A MARKET RATE OF RETURN CONSISTENT WITH YOUR LEVEL OF RISK TOLERANCE-WHATEVER YOURS MAY BE.

YOU DON'T HAVE TO KNOW EVERYTHING ABOUT THE FINANCIAL WORLD. WE CAN TEACH YOU THE RIGHT THINGS TO PAY ATTENTION TO AND WHAT TO IGNORE REGARDING YOUR INVESTMENTS.

(YOU'LL BE ASTONISHED TO FINALLY CUT THROUGH THE NOISE AND FLUFF, AND DISCOVER HOW STRAIGHTFORWARD PRUDENT INVESTING CAN BE.)

WHAT TO PAY ATTENTION TO:

- ! If you are getting the appropriate return for the risk that you are taking.
- ! If your portfolio is matching market return for its parallel benchmark.
- ! If your financial professional is backing up his/her advice with common sense and academic proof.

WHAT TO IGNORE:

- ! Television shows and personalities that are using hype and fear to get you to change your investments.
- ! Magazines and media that are making predictions or promises.
- ! Friends and neighbors who have the secret to getting rich quick.
- ! Temporary market swings.

I'M NOT GOING TO TELL YOU THAT IT'S AS SIMPLE AS CHOOSING SOME COOKIE CUTTER PORTFOLIO AND YOU'LL BE SET FOR LIFE. YOUR NEEDS ARE GOING TO BE UNIQUE FROM OTHER INVESTORS.

HOWEVER, IF YOU ARE LIKE 90% OF THE INVESTORS THAT I'VE WORKED WITH, you probably have too vague an idea right now of what your financial goals really are. And you probably haven't had the opportunity to have your situation assessed by an impartial professional.

Even a short 45-minute conversation with the right financial professional can set you back on track to achieving your financial goals.

THAT'S WHY, RIGHT OFF THE BAT, I want to offer you a no-obligation, no hard-sell (because I don't do that) opportunity to meet with me in my office and begin to clarify where you are now with your investments.

THIS WILL INCLUDE DEFINING YOUR GOALS (for many investors this is the first time they have had the opportunity to identify what their motivation for investing is in the first place), and getting an idea of what a portfolio that will help you achieve your goals might look like. Once we have done this, you will have a much better sense of whether your goals are achievable with your current investment strategy.

I don't know if I'm the right person to put on your financial team. Even if your team is as small as just you and me- you wouldn't be in it alone anymore. However, if you do decide that I'm the right person to work with, it will be because something clicked between us. From this straightforward initial meeting, you will see how I can begin to clarify what seems like an endless array of complex investing choices... and put them into a simple strategy that you can stick with for the long haul.

I WON'T MAKE DECISIONS FOR YOU (that's not what I do), but I will give you a select group of choices based on your specific needs and information. These selections take your goals into consideration and set you on a path toward achieving those goals… while minimizing your risk potential.

With the kind of market yield strategies I most often recommend… you will be one of the few investors out there who is taking full advantage of the benefits investing has to offer. And you will be working with someone who has your best interest at heart. I truly love helping investors work toward their goals, and I do it on a non-commission basis.

LET ME BRIEFLY EXPLAIN WHAT I MEAN BY NON-COMMISSION…

Many financial advisors and brokers get paid commissions for selling individual investments. This means that they have an incentive to sell you certain products and to change your portfolio frequently (they get paid every time you buy a new stock, mutual fund, annuity, etc.).

IN MY INVESTMENT PHILOSOPHY,

I urge long-term investing without a lot of "churning" of accounts that so many other financial professionals rely on. Buying and selling does not equal profit. Solid, thoughtful, and effective positions DO equal profit… and fruitful retirements.

My goal would be to create a portfolio that you wouldn't have to change for the next 10 to 20 years… or that if you did need to change it, you would have a clear understanding ahead of time why you were doing it. The key is that you wouldn't be reacting to normal market fluctuations in any kind of panic mode.

HERE IS A QUICK LIST OF THINGS THAT YOU SHOULD MAKE SURE YOU GET WHEN SELECTING A FINANCIAL ADVISOR – **SOMEONE WHO:**

- ! You really trust and feel has your best interest in mind (you have to go with your gut on this, but a good place to start is with someone who has a good reputation with other successful investors).
- ! Makes you feel confident about what you are doing and gives you the information or education you need to fully understand your investment strategy. You don't have to be an expert, but you shouldn't be in the dark either… make sure you get the information you need.
- ! Gets paid fees, not commissions. Advisors or brokers who make commissions from selling you a particular product often have other motivations besides your best interest—be aware.
- ! Makes you feel like an individual—not a number. You are an individual and deserve individual attention and consideration… make sure you get it.
- ! Will watch your back and stick with you and your strategy for the long haul. You want your advisor to be a true advocate for your financial success, who will keep you pumped up about your strategy.
- ! Has conviction about the products and strategies that he recommends and can back them up. Make sure that there is solid, believable evidence for the strategy that your professional recommends and that he can deliver it to you.

THERE IS AN EXCELLENT REASON behind the fact that many of the most successful investors don't try to do it all on their own. Instead, they insist on having some kind of financial team in place.

WHY? Because there will be many occasions when you are faced with financial decisions and you need an impartial, sounding board who has the experience and knowledge to make good choices.

If you had the time or desire to quit your day job and to dedicate yourself full-time to managing your portfolio, you may not need a financial advisor. But if that's not your situation, you need to find someone who fits with your style of investing and really clicks with you as an individual.

ALL OF THIS COMES TO MY PHILOSOPHY.

It's a simple 4-step process of finding out where you are, where you want to go, and setting you up so you can get there in the most efficient way… without exposing you to unnecessary risk along the way. (Believe it or not, in this short, no-obligation meeting we can accomplish most of this. It isn't rocket science once you have someone on your team who can implement the process.)

HOW TO GET A PORTFOLIO THAT CAN HELP YOUR DREAMS COME TRUE

THE FIRST STEP IS TO FIGURE OUT WHERE YOU ARE... WE CALL THIS THE INVENTORY STEP.

We will take a hard look at everything you have done with your investments up to this point. For example: How much money you have saved, any problems that you have identified in your portfolio, and all of the ways that you have tried to fix those problems.

THEN, WE'LL FIGURE OUT WHERE YOU WANT TO GO.

For example: How much money you will need to accomplish what you want to do, and how much will you be able to take as income without digging into your principle. Whether it is retiring to the south of France, or having one home in the mountains for summer and a beach house for the winter, or putting your kids or grandkids through college debt free... whatever your goals are we can help along the path to your dreams.

The only thing you need to do right away is a serious examination of your current situation to determine what you need to do or stop doing in order to get there. Many people are simply afraid to think about it. The benefit of taking a good hard look at your retirement goals and current situation is that you then have the ability to make changes that could increase your wealth down the road without substantially increasing (and possibly decreasing) the risk you are taking today.

IT'S MY GOAL TO HELP YOU GET BETTER-THAN-THE-"AVERAGE" INVESTOR RESULTS IN YOUR PORTFOLIO.

The "average" investor historically takes on the risk of the stock market (through mutual funds, etc.) but only sees the return they could have gotten with CDs in a 22-year period.

WE CAN RECOMMEND PORTFOLIO STRATEGIES

that historically have done better than that. You don't have to beat market returns to be an above "average" investor.

It does not matter if you are a couple of years away from retirement…

…or in the lucky position of being ten or more years from retirement…

…or simply an investor who wants your money to grow as quickly and safely as possible.

With just a little professional assistance you can start to move closer to your goals of wealth creation and a better retirement.

I can tell you that taking away the mystery of what you are facing at retirement will make a drastic difference in your life right now. You will feel better knowing what to expect as retirement approaches and that you are doing what you need to do to feel secure when you get there.

SO HERE'S HOW THE PROCESS OF BUILDING A PRUDENT INVESTMENT PORTFOLIO IN THIRTY DAYS OR LESS WORKS:

STEP 1: Figure out where you are right now and where you want to go with investing.

We will take care of this in your 45-minute, no-obligation interview. I will zero in on what is important to you about growing your wealth and why. We will look at the investments that you have tried in the past and clearly define what your goals are for your future. We will use this information as our guide to making the right decisions for your future portfolio.

STEP 2: Clearly and objectively analyze the investments you have right now. It is imperative that we find out exactly what investments you have and what they are accomplishing for you. We need to determine if they are costing you more money than they should or if they are exposing you to unnecessary risks that you are not being rewarded for. This analysis will give you more objective information about your portfolio than you ever knew possible.

STEP 3: Choose a portfolio that will make you feel comfortable from both a risk and return perspective.

In investing there are always trade-offs between risk and return. The good news is that most investors could get the same or even more return than they currently have while reducing their risk. My job is to help you figure out where you want to be on the spectrum of optimal risk and return, and then design a portfolio that is customized accordingly.

STEP 4: Stay on track by reinforcing your knowledge of the right things. You don't have to become an investing expert to be a successful investor... you just have to pay attention to the right things and ignore the rest. I can help you increase your confidence and satisfaction with your investments by guiding you to pay attention to the things that are relevant to you.

I know this sounds like a lot to digest, but believe it or not, we can get you through most of this process in a quick 45-minute, no-obligation interview.

I've been educating investors for a very long time. I know exactly where to look for holes in your current portfolio and can point out possibilities for how your portfolio may look if you decide to bring me on as part of the team for your financial future.

HERE'S WHAT YOU HAVE TO LOOK FORWARD TO IF YOU SELECT ME AS YOUR INVESTOR COACH:

! You will have the opportunity to participate in quarterly educational programs and events that will increase your understanding of your investment strategy and help you stay on the best path with your financial future.

! You will receive quarterly statements that show in easy to understand terms what your investments are doing.

! Quarterly you will receive an audio CD, covering educational concepts and investing updates.

! Your newly diversified portfolio will be invested in over 10,000 stocks in over 39 countries (giving you unprecedented diversification which will help minimize your risk).

! Costs in your portfolio will be reduced by up to 50% (and all expenses will be fully disclosed to you).

I'M MAKING THIS OFFER KNOWING that you could walk away and never see me again. That's okay. Because in my experience, if I can make clear to you how easily a professional coach can fix problems you have now, nail down your plan for retirement, and construct a portfolio at a level of risk that won't keep you awake at night… chances are you will see the advantages of working with me.

I can't work with an unlimited number of clients while providing all of this intense insight. I only work with eight (or fewer) new clients each month… because it is crucial that I give my complete attention and focus to people who are in the midst of making investment changes. I want to fully understand what each person I work with is looking for and decide if I am the right person to help them achieve their goals.

This is an opportunity for you to get involved now. If you would like to consider me for a position on your financial team, please call to today to schedule your no obligation, 45-minute interview.

The trouble is that most people don't have someone on their side who truly has their best interest in mind. In fact, most people get stuck with brokers who give advice motivated by the product that pays the highest commission.

SO PLEASE REMEMBER MY PHILOSOPHY: The only fair way for me to get paid by an investor is to charge a modest fee based on total assets. This way, my motivation is the same as yours. If you make money, I make money. Fair play is the only way to keep everyone working toward the same goal.

HERE'S THE BOTTOM LINE...

THIS IS YOUR OPPORTUNITY TO TAKE TOTAL ADVANTAGE OF MY EXPERIENCE AND EXPERTISE IN THE AREA OF INVESTING.

We will roll up our sleeves and dig into what you have and what you want. I will give you more useful information than most investors get in a lifetime of reading magazines, books, and watching TV trying to figure out this whole investing gig.

It's much easier to have someone else do the hard work for you, to look clearly and objectively at your current situation, and find out where you think you want to go. In short, someone who can tell you what is realistic and what isn't. That's when we can start putting together a portfolio designed around your goals... one that allows you to sleep like a baby at night.

We can put you in an elite group of investors who have been smart and savvy enough to get involved and are not prey to the fads or gimmicks of the investing world.

Your portfolio will be doing its job all the time. You won't have to rely on predictions about the future. Recession, market drops, bull markets, bear markets... will all be factored into your strategy. You will never have to react to temporary market swings. You can remain cool, calm, and collected with an understanding that you are on a journey toward your life's dreams and goals... and your portfolio is doing what it can to get you there in a dynamic way.

Again, I will bend over backward to fit you into my schedule at a time that is convenient, and I will give you my undivided attention as we dig into the specifics of your financial situation.

PLUS, I will let you know exactly what you need to bring with you to make sure we get everything we need.

HERE'S WHAT YOU NEED TO DO RIGHT NOW...

Call my office at 920-202-3765 and talk to me, Derick Schuhart. I will schedule your initial interview. Our office is located on 1981 Midway Road in Menasha. At the bottom of the page, you will find a check list of items that you will need to bring with you or do before your first meeting. I will call you to confirm your appointment one week prior to and also a few days before your scheduled time.

I look forward to talking to you soon...

Respectfully,

Derick Schuhart

PS: In addition to the complimentary interview, I am also going to send you a copy of my Seven Deadly Investor Traps audio with my compliments! Please listen to it before you arrive at your consultation.

BUILD A PRUDENT PORTFOLIO THAT WORKS FOR YOU IN 30 DAYS OR LESS INTERVIEW CHECKLIST

HERE'S WHAT YOU NEED TO DO:

- ! Call me, Derick Schuhart, to schedule your no-obligation, 45-minute consultation.
- ! Listen to the Seven Deadly Investor Traps audio program in its entirety.
- ! Collect all of your investment statements, put them in a large envelope and have them ready for your appointment.
- ! Protect your appointment time. There is nothing more important than securing your financial well-being for the future.
- ! Come to your appointment prepared to think big about your financial future!

OUR OFFICE IS CONVENIENTLY LOCATED AT ...
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