



December Newsletter 2021

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1st Consultants, Inc.

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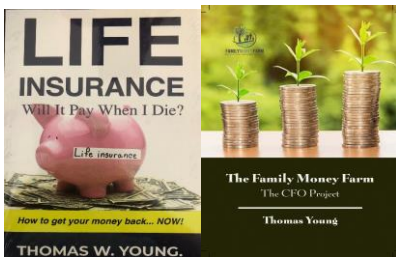
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The Family Money Farm//The CFO Project

Every day at noon, Tom is giving advice on “Financial Mastery Coaching” as part of ongoing client education.

Every 3rd Tuesday of the month turn on 99.3 F.M. to listen or watch via computer at wbvp.wmba.com when Tom inspires and updates important investment issues. (1st consultants FBWBVP.com)



Prefer to read – we have you covered.

Newly released: (Order from the office today)

E-Book: Financial Mastery Blueprint

The Family Money Farm – The CFO Project

Re-released:

Life Insurance – Will it pay when I die

Live your Life Insurance with forward by Thomas Young



Many thanks to all of you that attended this year’s Christmas Party!

At 1st Consultants we:

May assist with maintaining your lifestyle money.

Keep YOU in control of your money - now and later.

Educate YOU on how markets, banks, and government tax policies affect your wealth.

May provide strategies through maximization planning rather than needs planning.

Show you the proof that you CAN achieve your best financial position.



Things to think about:

- Live your Life Insurance (Kim D.H. Butler)
- This is an eye-opening little book that shows investors how to tap into a financial vehicle that has paid dividends for over a century and a half without fail – whole life insurance- to store money safely where it can grow tax-free and be leveraged for emergencies and lucrative opportunities.
- It shows you how to:
 - Truly understand the advantages and disadvantages of whole life.
 - Utilize the benefits of whole life insurance cash value.
 - Discover ways that the death benefit can be advantageous to the insured not just the beneficiaries.
 - Make money like the banks and car-finance companies.
 - Get a C.L.U.E. (control, liquidity, use, equity) about your money.
- Busting the Retirement Lies (Kim D.H. Butler)
- Questions everything you’ve been told about retirement and retirement planning, and challenges typical assumptions.
- Learn new perspectives on:
 - Retiring at 65 shouldn’t be your goal.
 - How financial planners can skew projections, creating false expectations.
 - Why 401k or qualified plans is delivering disappointing results.
 - Role models and case studies are redefining retirement.
 - Shocking analysis show “The Whole Truth”.

It is time to have your financial checkup. Just like a car inspection, it is important to review your financial security yearly. Schedule your review today by calling 724-728-6820. We offer in house, telephone, or zoom review meetings.

Anyone needing a calendar for 2022, please contact the office and we will send you a complimentary calendar. Thank you.



- Financial Planning has FAILED.....
- Create Sustainable Wealth...Without Wall Street Risks! (Kim D.H. Butler)
 - This book explains why “typical” financial advice is flat-out WRONG for most investors. Best yet, it explains the Prosperity Economics alternative, detailing the 7 Principles of Prosperity and concrete examples showing how to put the Principles into action in areas such as saving for college, retirement income, investing for growth, storing cash safely and creating wealth with real estate.



- Busting the Interest Rate Lies (Kim D.H. Butler)
- Discover the whole truth about money and how you can keep control of yours.
 - Purchasing a car with 0% dealer financing isn’t the best way to buy a car.
 - You don’t always save money by paying cash for major purchases.
 - A 15-year mortgage isn’t more efficient than a 30-year mortgage.
 - And much more!
- Whether you are just learning to manage your money or you are an experienced investor, this book will help you avoid common financial mistakes and put many thousands of dollars into your pocket!

To all our Clients, Friends, and Followers: **Have a Very Merry Christmas and a Happy New Year !**