

# The AIM Report

A Time-Tested Retirement System



**“The Definitive Guide to Becoming  
Totally Financially Independent  
With Tax-Free Income  
You Can’t Outlive!”**

**Stuart Hindemit**

[www.ALLrate.com](http://www.ALLrate.com)  
800-818-2946

## Preface

Dear Friend,

Welcome to The AIM report. The information included in this report is designed to improve your financial life.

This time-tested retirement system will provide the steps needed to build a safe, secure, long term retirement plan for you and your family.

There are two very important elements in this report:

- 1) a seven step financial plan
- 2) money making/protecting principles

Once you understand these steps and principles, we'll design a specific long term financial plan tailored to your goals and dreams. With a specific plan in place, you'll have a crystal clear picture of exactly when you can potentially retire with tax-free income you can't outlive.

Remember, nothing will happen until you take action so read The AIM Report, start planning and follow your plan!

I wish you the best!

Sincerely,

Stuart Hindemit

A handwritten signature in black ink that reads "Stuart Hindemit". The signature is written in a cursive, flowing style.

ALLrate Advisor  
Since 1990

## Legal Stuff

Personally, I'd prefer a world where we didn't need lawyers but until that day arrives, I've got to dot all the i's and cross all the t's.

My attorney, who is a terrifying opponent in court, says I need to include this, especially the stuff in capital letters. Let it hereupon be known that we're giving everyone the straight scoop.

*Stuart Hindemit*

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Thank you for trudging through all the legalese. Now that we've got that out of the way, let's start using The AIM Report to help you get financially independent as soon as possible.

## Table of Contents

|                                                                     |    |
|---------------------------------------------------------------------|----|
| Introduction.....                                                   | 4  |
| What is financially independent.....                                | 5  |
| The Problem.....                                                    | 5  |
| The Solution.....                                                   | 6  |
| Basics of the AIM System.....                                       | 6  |
| Assess.....                                                         | 7  |
| Seven Step Financial Plan.....                                      | 8  |
| Step One: Inspect What You Expect.....                              | 8  |
| Step Two: Increase Cash Flow.....                                   | 8  |
| Step Three: Eliminate Debt.....                                     | 8  |
| Step Four: Create an Emergency Account.....                         | 9  |
| Step Five: Protection Against Loss of income.....                   | 9  |
| Step Six: Building Long-Term Income and Financial Independence..... | 9  |
| Step Seven: Estate Planning.....                                    | 9  |
| Tax-Free Income YOU Can't Outlive.....                              | 10 |
| Two Battles.....                                                    | 10 |
| The Inflation Battle.....                                           | 11 |
| The Tax Battle.....                                                 | 13 |
| Implement.....                                                      | 15 |
| CRP.....                                                            | 17 |
| Management.....                                                     | 18 |
| About the Author.....                                               | 20 |

## Introduction

AIM is a retirement system that can change the quality of your financial life! Specifically, this system has one goal... to help you and your family become totally financially independent!

You will discover how a time-tested seven step financial plan and a 'tax-free' income stream that you can't out live will cause you to become financially bullet-proof!

Over the years I've watched people apply the information provided in this system to better their financial lives. Now you can too. Sit back, relax and do yourself a favor... read every word.

## What is "Financially Independent?"



When the interest you earn on your nest egg, replaces the income you earn from your business or your salary, with an income stream that you can never out live so you can do what you want, when you want, then you're totally financial independent!

How to achieve total financial independence is where we're headed in this report. Before we get started, let's talk about some of the problems, issues and challenges facing most of us today and then we'll move on to the solutions.

## The Problems

**The first problem is the cost of living...** life has become too expensive for most people. Incomes have increased... but incomes are not keeping up with the high cost of housing, energy, food, taxes and a lot of other things. As a result, poor saving habits take hold and people get deeper into debt. It creates BIG retirement problems because very few people are saving enough for retirement.

**The second problem is people are living longer** and they're running out of money! Add stock market or investment losses into the mix and you get the picture... there's NOT enough money for long term retirement.

**"Most retirement plans  
are in BIG trouble!"**

In fact, **only 4 out of every 100 Americans are able to retire financially independent at 65!** The other 98 fall into one of the following three categories:

- 1) They rely on family for income...
- 2) They rely on charity for support...
- 3) Or like the majority... they work and never retire.



For example... one evening I was at Wal-Mart with my daughter buying a birthday gift for her friend. At about 10:30 PM we left the store and there was this man who must have been at least 80 years old checking every customer's bag for a receipt. I thought to myself, "Why is this 80 year old man, on his feet, late at night, checking bags for Wal-Mart?" Then it suddenly hit me! He wasn't doing it for a hobby, he had to do it. **He's out of money and needs to work!** There's the problem! And it's getting worse because people are living longer! I guarantee that when he was younger he didn't think he'd be checking receipts for Wal-Mart at 80 years old!

## The Solution

**The solution is simple.** You are ultimately in charge of your financial life, so you need a retirement system that will show you how to take control of your financial future.

The AIM report is a retirement system that will help you take financial control. It's a time-tested financial plan, that will show you how to build tax-free income you can't outlive! **Read the whole report and you'll discover how to become financially bullet proof!** Now let's get started...



### Basics of the AIM System

I'll start by explaining the AIM system and then we'll look at the time-tested plan.

### "You Must AIM To Hit Your Target!"

If you don't have a financial plan aimed at a retirement target, you won't succeed. You need to have a crystal clear picture of exactly how and when you will become totally financially independent to succeed.

There are three basic parts to the AIM system:

### Assess - Implement - Manage = AIM

**Part I - Assess:** We start by assessing and evaluating your current situation by using a time-tested, seven step financial plan to get you on track. This seven step plan will address the areas you need to focus on today. We'll also incorporate two important principles into your plan to insure your success and keep you on target.

**Part II - Implement:** Next you'll complete a Custom Retirement Plan form to define your retirement dreams and goals. The information on your CRP is used to create a customized plan specific to your needs. When completed, you will have a crystal clear picture of exactly when you will potentially become totally financially independent and we put that plan into action.

**Part III - Manage:** Finally, when your plan is in place, we monitor your plan as it grows. Armed with a sound financial plan, you'll be in control of your financial future and focused on your retirement target.



# PART I

# Assess



# Assess

Start assessing and evaluating your current situation by using the time-tested financial plan below:

## Seven Step Financial Plan

There are seven basic steps to building this FINANCIAL plan. Apply these steps and you'll save money, make money, get out of debt and avoid paying excessive taxes. As a result, you'll have a great shot at reaching financial independence.

### Step One: Inspect What You Expect

This step sets up the beginning of a strong foundation. Once you've set up a game plan, make sure you inspect what you expect to happen. It's easy when you use the Internet. The problem is, most people don't review or even understand their retirement plans and statements. They have no idea what the interest rate is, no idea what the tax implications are and just a vague idea of what the balance is. If you want to shave years off your retirement date, you've got to constantly INSPECT what you EXPECT to happen, on-line or off.

### Step Two: Increase Cash Flow

We define monthly cash flow as what's left over at the end of each month after all the money comes in and expenses are paid. There are many ways to increase cash flow by cutting expenses and living within your means. You need to live within your means!

Here's one example: At the end of the year are you getting a tax refund, or do you owe taxes? The other day I spoke to an individual and I asked him the same question. He said that he usually received a \$2500-\$3000 IRS refund each year. I said, "So what you're telling me is, you're paying the government to keep your money for a little over a year, and then you're allowing them to give it back to you with 0% interest." He said, "Yeah, and that doesn't make sense." And you know what? It doesn't. There are ways to take that money as it's being earned and put it back into your budget to earn more money for you instead of the government.

### Step Three: Eliminate Debt

The goal here is to get completely out of debt. That includes paying off your mortgage! Is your home paid off yet? Many are not. This is what a typical amortized loan looks like. A \$200,000 mortgage with a 6% interest rate, on a 30 year term has a payment just under \$1200 a month. Your loan is being amortized so your home will be paid off in 30 years and you'll pay interest for 30 years. That's a HUGE amount of interest to pay! Take a look at your mortgage statement. Out of the payment you make each month, do you know how much goes toward interest and how much goes toward principal? Notice that most of the payment goes to interest? And on top of that, how much interest are you paying on car loans and/or credit cards each month? Most families don't realize that they can



**save hundreds, even thousands of dollars in interest each month** by refinancing their debt into a new home loan. When you take the monthly savings from a debt consolidation loan and pay extra on your new mortgage, **YOU'LL BE SHOCKED** by how soon you can pay off the new loan. You'll save hundreds of thousands of dollars in interest! You can literally **pay off your house 10, 15 or even 20 years earlier** and be completely debt free while you're building a tax-free income you can't outlive! The bottom line is... **your paying yourself, not the bank!** Imagine how fast and how big your nest egg would grow if you had no house payment and you were putting an extra \$1200 or more into your retirement plan each month. What would happen if you were getting an average rate of return of 10% on that over 15 years? Could that grow to over 1 million dollars? **A HUGE RETURN, a BIGGER NEST EGG and NO DEBT!** You can use the same approach for income producing rental properties and commercial properties. This approach will increase your cash flow! And when you pay your properties off early, you'll have more cash to save and grow into whatever you need for retirement. **To learn more call Stuart at 800-818-2946 or visit [www.ALLrateFunding.com](http://www.ALLrateFunding.com).**

### **Step Four: Create an Emergency Account**

Most people don't have an emergency account so when an emergency comes up, they use credit cards. After 3 or 4 emergencies, one \$1800 transaction becomes a \$3000-\$4000 balance and they're back to unmanageable credit card debt. That's killing people's credit and their retirement accounts. You need an emergency account.

#### **An emergency account must have four elements:**

1. Your money must be safe
2. Your money must be liquid
3. Your saving plan must be systematic
4. Your money must be separate from your checking account

*Have you ever tried to build an emergency fund in a checking account?* You can't do it because the money gets spent. Here's the point... if it's out of sight, it's out of mind. What I recommend is a separate account... a liquid, no risk, 'High Yield' account. Have the money drafted; say \$50 a month from your checking account right into your emergency account on the same day every month. Remember it's out of sight, out of mind, growing at a better rate of return so when something happens, you've got the money. It not only **keeps your credit card balances at zero**, it also helps to prevent you from dipping into your retirement savings as well. It's simple, it's powerful and it works.

### **Step Five: Protection Against Loss of Income**

You've heard the story and it's pretty devastating. A mom and dad have 2-4 kids and then something happens to dad and he suddenly passes away. Yes, it's devastating that dad is gone, but his income is gone too. Now who pays the house payment, food and the utilities?

Part of a good financial plan is proper life insurance to replace income and pay debt. It also sets up an immediate estate. We start by looking at your needs and what you have, family, house, income etc... Then we look at how we can best protect you. I seek out solutions by comparing over 100 insurance companies to bring you the best options. **For more information call me at 800-818-2946 or visit: [www.ALLrateQuote.com](http://www.ALLrateQuote.com).**

## Step Six: Estate Planning

Who will receive your assets when you pass away? As you build your retirement plan you'll want to **pass on a legacy, not a tax burden**. We do this by planning your estate with a living trust. You must decide who will make medical, legal and financial decisions for you if you are unable to. The importance of having a living trust is that upon death or if you become incapacitated you can leave a legacy, not a tax burden. A trust helps you avoid probate and protect against liabilities.

## Step Seven: "The BIG One!" Building Long-Term Income and Financial Independence

We accomplish this by using two major principles: a **7702 plan** and the **Equity Index Strategy!** By incorporating these two principles you can protect your nest egg to build a tax-free income stream you can't outlive.



**Step 7 is the really BIG one...**

**"Tax-Free Income YOU  
Can't Outlive!"**

**"This information will change  
the quality of your life!"**

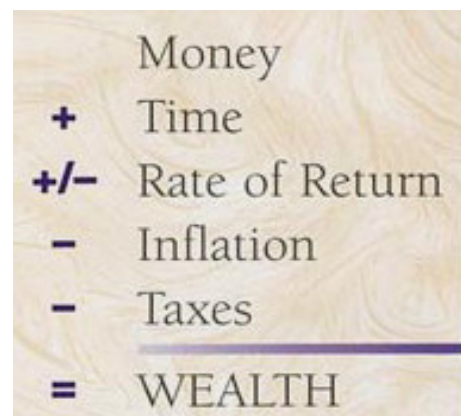
**But First... The Two Battles!**

**"If You're Going To Win The Money Game,  
You MUST Win These Two Battles!"**

There are two elements at play here. I call them financial battles... because they are. And you need to win both battles to protect your retirement nest egg! If you don't ... you won't become totally financially independent.

Here are the two battles you need to win:

- 1) The inflation battle** - protecting your purchasing power
- 2) The tax battle** - it's not what you make or save, it's what you keep



## The Inflation Battle

**Have you heard of the rule of 72?** Let me explain it, it's really interesting. Divide whatever interest rate you're saving at, into 72, and the answer will tell you how many years it will take for your money to double.

Here's an example: Let's say you have \$100 in a bank account earning 4%. Divide 4 into 72 and you get 18. So... growing at 4%, your money will double to \$200 in 18 years... to \$400 in another 18 years and on it goes... doubling every 18 years.

### Here's the problem...

In 36 years from now, will \$400 buy what \$100 buys now? Probably Not! ***That's inflation!***

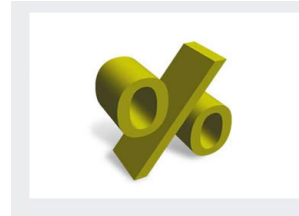
And where do most people put their money when they're saving? You guessed it! Banks, credit unions and fixed accounts that usually pay less than 4%!

Can you see what's happening? Their money is growing slower than the rate of inflation so they're losing purchasing power and they'll probably never retire...that's a HUGE problem!

Consider a 29 year old with \$10,000 invested at 4%. After 36 years, that \$10,000 will only grow to \$40,000. How long will that last him? Maybe a year or two but then he's out of time and money and he'll be working for the rest of his life!

Imagine that's you. You're 65, the kids are gone, and you want to retire, but you've only got \$40,000 to your name. How long is that going to last?

Here's the million-dollar-question... What if you change the interest rate from 4% to 12%? Could you become totally financially independent? The answer is yes.



**The solution to inflation is a higher rate of return...** Look at the example below. It's almost magical!

At 12% your money doubles every 6 years, and as it grows, it grows much quicker. At age 65 you've got...

|                   | Age | 4%       | Age | 6%       | Age | 8%        | Age | 12%       |
|-------------------|-----|----------|-----|----------|-----|-----------|-----|-----------|
|                   |     | 18 yrs.  |     | 12 yrs.  |     | 9 yrs.    |     | 6 yrs.    |
| <b>Rule of 72</b> | 29  | \$10,000 | 29  | \$10,000 | 29  | \$10,000  | 29  | \$10,000  |
|                   | 47  | \$20,000 | 41  | \$20,000 | 38  | \$20,000  | 35  | \$20,000  |
|                   | 65  | \$40,000 | 53  | \$40,000 | 47  | \$40,000  | 41  | \$40,000  |
|                   |     |          | 65  | \$80,000 | 56  | \$80,000  | 47  | \$80,000  |
|                   |     |          |     |          | 65  | \$160,000 | 53  | \$160,000 |
|                   |     |          |     |          |     |           | 59  | \$320,000 |
|                   |     |          |     |          |     |           | 65  | \$640,000 |

**SIX HUNDRED AND FORTY THOUSAND DOLLARS... Isn't that amazing!**

The only difference in the examples is the interest rate! Same age, same amount of money... with a higher interest rate. But the money difference is **SIX HUNDRED THOUSAND dollars!**

**The rate of return principle is an important principle to learn!**

THIS will *change* the quality of your retirement life. And you know what? It's not about investing one large lump sum of \$10,000 one-time, hoping something will happen. The key is saving a little bit money, systematically, month after month, at a decent interest rate with NO risk!

If you save at a 8-12% interest rate, **there will be a time in the future when you will not be able to out-earn your money; your money will out-earn you. And when that happens, it's over... you're financially independent!**

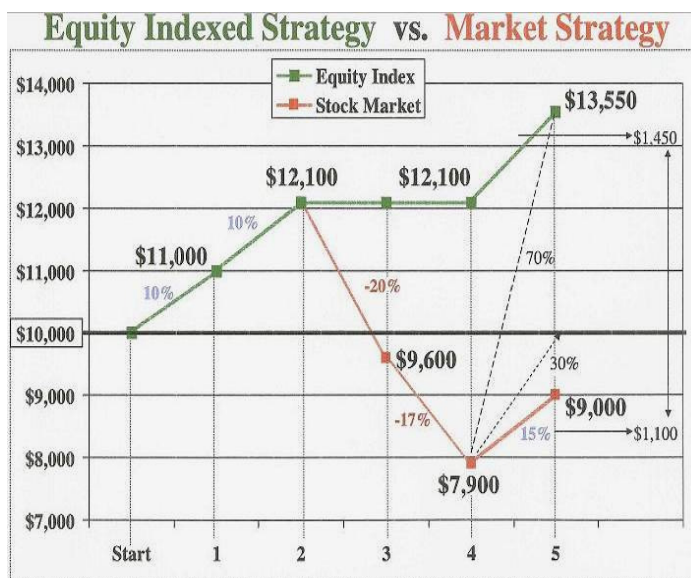
So the BIG question is...

**Where can you get an 8-12% rate of return, where the test of time has proven the rate and where you have protection of principle so you're guaranteed not to lose money?**

There are basically three different strategies to choose from:

1. The first strategy is the fixed strategy. You get a guaranteed fixed rate from 2-4% but no higher. It may be a safe return but if you consider the rate of inflation, a 4% rate of return may be the biggest risk of all. This doesn't work because the rate of return is too low!
2. The second strategy is on the other end of the spectrum, the stock market strategy, where you have the potential for high returns but you also have a much greater risk of losing your money. This doesn't work because the risk is too high!
3. The third strategy is **the equity index strategy**. In the indexed strategy, all the money you save is guaranteed and all the interest earned is also guaranteed so you don't lose money. *That's why it's such a popular strategy and it is the perfect choice for retirement!* Here's why...

The interest earned using the index strategy is based on the return of the S&P 500, which for the past 80 years has earned an average of 10% a year! Your principal is guaranteed because you participate in the growth of the S&P 500, but you're protected from any downside risk because you're NOT in the market. You benefit from the return, without the risk! *That should be pretty important, don't you think?* **Look at the Equity Index Strategy versus the stock market chart:** Let's say that a few years back you had \$10,000 in the indexed strategy. The S&P 500 did 10% so your money grew to \$11,000. The next year it grew another 10% and now you had \$12,100. In year 4, the market dropped 35%. *Is that possible?* Absolutely, in fact it happened. But instead of dropping to \$7900, your money is safe in the Equity Index Strategy, guaranteed to stay at \$12,100 and grow from there!



## Can you see why the indexed strategy is quickly becoming one of the most popular strategies?

One of the best ways to win the rate of return and inflation battle is to be able to get potentially double-digit returns and guarantee of principal.

***But you cannot just win the rate of return battle and forget about taxes.*** In fact, I'm going to show you an example that will shock you and show you how important it is to win the tax battle.

## The Tax Battle

Here's a true story.

In 1965, my Uncle who was 35 years old at the time, wanted to have a million dollars when he turned 65. He didn't understand much about investing so he went to the bank and said, "Mr. Banker, what do I need to save every month so I can have 1 million dollars when I am 65?" Back then CD rates were paying about 5% so the banker figured it out and said, "What you need to do is put away exactly \$1639.29 a month for 30 years and you'll get your million. Well, my Uncle was totally discouraged because he couldn't save that much! He left the bank without a plan and never saved a dime!

**What would have happened if he had our plan and learned how to win the two battles we're talking about: The Rate of Return Battle and The Tax Battle?**

Look at the chart below, see how it drops that number... it's almost unbelievable!

Let's say he could have averaged 10% instead of 5%, which he could have, it takes the monthly number clear down to \$899.14 a month.

**Can most people save \$800-\$900 a month? Probably not...** However, that's \$700-\$800 less than \$1600. That's significant, right?

Now, what if we help him to do proper tax planning, meaning we help him put his money away where it can grow tax-deferred, similar to a 401k, but where you can take it out tax free, unlike a 401k.



With that scenario, what does he have to put away? Look only... \$300-\$400 a month. Do you know people that can put away \$300 to \$400 a month? Most people can!

Again, it's important to understand that we're not talking about putting one big \$10,000 lump sum away. It's about saving as much as you can afford, month after month, at a decent interest rate, reducing taxes, and avoiding loss of principal.

There you have it!

A simple time-tested seven step financial plan with the two most important principles you'll ever need to build your retirement.

## ***Let me ask you this...***

**If you were totally financially independent right now... with enough money in your retirement nest egg so you didn't have to work another day, what *would you and your spouse be doing?* What are your dreams? What are your goals? What would you be doing?**



Think about it. If you're totally financially independent, you have options... And that's the point! You can do what you want, when you want and how you want.



During the implementation phase, we'll work on a Custom Retirement Plan (CRP) so you'll have a crystal clear picture of exactly when YOU can potentially become totally financially independent.

**“When you follow the instructions presented during the implementation stage, you can literally shave *years* off of your retirement date and become totally financially independent sooner. You're going to like this! It's amazing!”**

**Let's start putting your plan into action!**

**Read on ....**

# PART II

# Implement



# Implement

Here's the key that will unlock your financial future! Now that you've learned the seven steps of a time-tested financial plan, we need to create and implement a tailored plan that will match your specific needs! We'll accomplish this by completing a **Custom Retirement Plan** form, or **CRP**. The **CRP** will help me create the specific plan you will need to reach your goals and dreams!

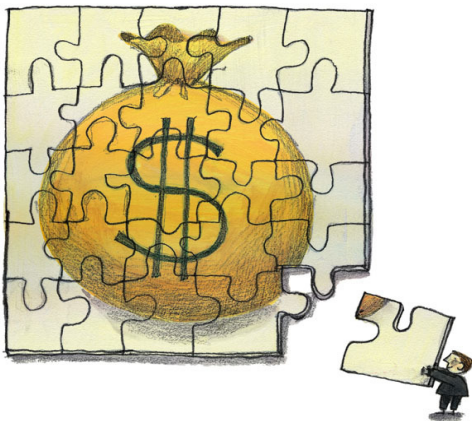
**Completing the CRP is fast, easy and only takes a minute.**

## **THIS IS VERY IMPORTANT!**

Don't wait to get started! It's important that you build on everything you've learned so far. We're talking about improving your financial life so you need to complete and send in your CRP now!

## **Here's How We Put The Pieces Of Your Plan In Motion ...**

There are three (3) easy ways to complete the CRP:



1. Complete the form below and fax it to 775-320-4330 or
2. Complete the form and email it to: [stuart@allrate.com](mailto:stuart@allrate.com)
3. Or call Stuart at 800-818-2946

That's how easy it is!

The CRP will help me understand what your needs are. It's where we start the process of how you will reach your goals and fulfill your dreams.

I'll use a very sophisticated software program to develop a plan specific for your needs. It's designed to help you become totally financially independent as soon as possible.

## **YOU'LL BE SHOCKED WHEN YOU SEE YOUR PLAN! It's awesome!**

### **Remember...**

We're talking about YOUR financial future here. This is about becoming totally financially independent as soon as possible. The information we build on will only be as accurate as the information you provide. Provide accurate information and we'll shave years off of your retirement date and you'll keep more of the money YOU make and save!



## Custom Retirement Plan (CRP)

**YES Stuart, I (we) want to take action now!**

**Please provide me (us) with a crystal clear picture of exactly when I (we) can potentially become totally financially Independent!**

Complete this form and fax it to 775-320-4330 or  
Email it to [stuart@allrate.com](mailto:stuart@allrate.com)

First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_

Birth Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Spouses First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_

Birth Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Email Address: \_\_\_\_\_

Phone Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Best time to call: \_\_\_\_\_

Check the areas of the financial plan that are the biggest priorities in your life:

- Increasing cash flow
- Eliminating debt
- Developing an emergency fund
- Life insurance protection
- Tax planning and estate planning
- The BIG One: Building long-term income and financial independence**

I (we) want to stop working in \_\_\_\_\_ years when I am (we are) \_\_\_\_\_ years old.

I (we) want to have an annual tax-free income of \$\_\_\_\_\_ when I (we) stop working.

I (we) can comfortably save \$\_\_\_\_\_ for retirement each month.

**Fax this completed page to 775-320-4330 ATTN: Stuart Hindemit  
Stuart will contact you with additional information.**

# PART III

# Manage



# Manage



At this point, you have a specific financial plan, we've implemented that plan and it's aimed right at your retirement target.

You know exactly what you need to do to hit your target with a crystal clear picture of exactly when you will potentially become totally financially independent!



It's a great feeling isn't it? You're one of the four in every hundred people that are on the road to financial freedom... **FULFILLING YOUR DREAMS AND YOUR GOALS!** This will change the quality of your life!



Now you simply 'Inspect' what you 'Expect' by managing the simple plan you have in place.

And... we'll help you stay on track with an annual review!

Let's review the seven areas we will manage year after year:

1. Step One: Inspect What You Expect
2. Step Two: Increase Cash Flow
3. Step Three: Eliminate Debt
4. Step Four: Create an Emergency Account
5. Step Five: Protection Against Loss of income
6. Step Six: Building Long-Term Income and Financial Independence
7. Step Seven: Estate Planning



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**Congratulations! You have now accomplished something most people never do! You have taken control of your financial future. If you have questions call Stuart Hindemit at 800-818-2946. Thank you for taking control by using The AIM Report.**

## About The Author



Stuart Hindemit specializes in structuring wealth building and wealth protecting, debt-free retirement plans with tax-free income streams for seniors, professionals, business owners, employees and their families.

As an Independent Advisor, Stuart has been licensed by the California Department of Insurance since 1990, license #0785264 in 38 states and the California Department of Real Estate since 1992, DRE license #01149544 and NMLS #274882.

### **Stuart Hindemit ALLrate Advisor Since 1990**

Toll Free: 800-818-2946  
Local Office: 714-998-7139  
Fax: 775-320-4330  
Email: [stuart@allrate.com](mailto:stuart@allrate.com)

For more information please visit:



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