

Who We Are

Our Vision

Capital Choice has been moving forward to help thousands of people help themselves to a better financial future. Every year the market demand for what we do grows exponentially. We value the worth of the family and we are determined to help them succeed financially.

We Are

A leading financial services marketing organization in North America.

Representing:

CCF Investments, INC.*
Aviva Annuities
Allianz Annuities
Jackson National Annuities
ING Life and Annuities
Stonebridge Life
Transamerica Life

Genworth - LTC
John Hancock - LTC
MetLife - LTC
Mutual of Omaha - LTC
Union Central - DI
Illinois Mutual - DI

*Investment company securities are sold by prospectus only and should not be purchased without a complete review of the appropriate prospectus. See complete listing of CCFI products @ ccfinvestments.com

The Right Company For The Right Reasons

Capital Choice offers a complimentary **MONEYMAP** analysis which gives you a personalized roadmap to help make financial decisions. This customized analysis is a crucial tool to help families make better choices. While other companies sell products through 1-800 numbers and web sites, we educate families on the basic financial principles they need to know to help them plan for their financial future, and we show them how to apply this knowledge to their personal situations.



1. Debt Management. Too many monthly credit card bills and a heavy debt load can stop families from achieving their financial goals.

Solution: We show you ways to help consolidate debt and ways to develop a Debt Elimination plan.

2. Asset Management. Planning ahead is the key to a secure future. That's why saving and investing for future needs like emergencies, the children's education, home improvement, vacations, etc., is essential.

Solution: Capital Choice offers a variety of options for savings and investments, and the MONEYMAP will help formalize financial goals.

3. Protection Management. Many people do not have enough income protection to adequately protect their families. The MONEYMAP will help evaluate current and future requirements to determine retirement savings and income replacement needs.

Solution: We show how to get the right amount of income protection at an affordable price and start a savings program geared toward retiring with dignity.

4. Income Management. Earning additional income to meet current financial obligations may be necessary.

Solution: Capital Choice offers a part-time opportunity to earn additional income through our proven Business System.



Where Do You Stand?

Capital Choice is a company dedicated to helping people reach their financial goals. We cannot offer miracle cures or guarantees, but our Representatives can offer principles and concepts that we believe can help you and your family. Are you ready to see where you currently stand financially? If you are, making any necessary life style adjustments should be easy.

Ask The Right Questions

To make better decisions you need more information. Sometimes, we have to step back and ask ourselves some important questions, like:

- Will your current financial situation enable you to cope with unexpected events?
- Do you have a game plan to eliminate debt in your life?
- Are you saving/investing enough to provide for a secure and comfortable retirement?
- How much do you need to save toward your children's education expenses?
- Do you have enough life insurance to meet your survivor's needs?
- Are you paying too much for the insurance you already have?

We conduct a 30 to 45 minute information gathering meeting.

- 1. Our presentation is highly informative and helpful to you.**
- 2. We leave you with the MONEYMAP to get a complete picture of your current financial status.**
- 3. We pick up the completed MONEY MAP and a time to bring it back. There is no obligation to this other than, if we can show you a plan that makes sense to you, is there any reason you would not do business with us?**

MONEYMAP*...Get The Right Answers

Capital Choice proudly offers the MONEYMAP as a complimentary service to people who want to control their financial destiny. The MONEYMAP allows you to diagnose the current financial condition and helps calculate how to take control of every major area of financial life. Here's a quick overview of what you will get with the confidential MONEYMAP analysis. Remember, the more accurate and complete the information, the better the analysis.

Goals & Objectives - Presents your current financial situation, points out problem areas and recaps personal goals and strategies.

Financial Position - Summarizes your current spending and saving habits and calculates your present net worth.

Retirement - Examines how much money is needed to be saved/invested monthly to reach your retirement goal and recommends an investment mix based on your risk profile.

Education - Calculates the savings needed to fund the family's educational goals and how starting a savings program now will reduce the amount you will need to save later.

Other Goals and Dreams - Summarizes your goals for future purchases or investments, e.g., emergency fund, vacations, home improvement, and shows how to avoid debt by saving now.

Debt Consolidation - Illustrates how debt consolidation could combine some or all debts owed into one low monthly payment to simplify the debt elimination process.

Debt Elimination - Outlines how prioritizing and accelerating remaining debts can save money on credit interest payments and help you become debt free as quickly as possible.

Income Protection - Helps calculate how much protection you and your spouse need to secure the family's financial future.

Solutions Summary - Reviews your total financial program and the monthly savings needed to fund your protection, debt and asset management goals.

Solutions Implementation - Recommends step-by-step financial solutions customized to your needs and goals.

More Questions? Contact me.

Insert business card here

***The following disclosures are applicable for the reports generated by the MoneyMap:**

- **The reports enclosed within are from information you provided to your advisor or what you inputted into the system. Projections are based on commonly accepted rates of return used in the industry and vary from a 0% rate of return to a maximum of 12% rate of return.**
- **The results contained within may vary with each use and over time.**
- **The reports generated do not determine, select, or contain any specific securities other than what your financial advisor may recommend on the Action Plan report. Any recommendation naming a specific investment must be preceded or accompanied by a current prospectus. The prospectus contains detailed information about the investments, including charges, expenses, investment objectives and operating policies, so please read it carefully before you invest any money.**

IMPORTANT: The projections or other information generated by the MoneyMap regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results."

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