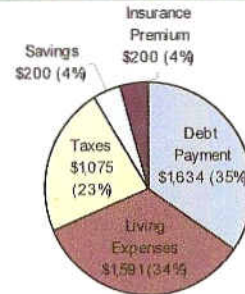


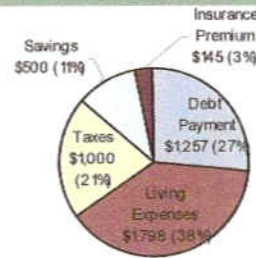
Where is all the money going?

Monthly Income		
		% of Total
Bob's Income	2,500	53%
Sally's Income	2,200	47%
Total Income	4,700	100%

Cash Flow Before MoneyMap



Cash Flow After MoneyMap



By adjusting current spending habits, we could increase your savings from 4% (\$200) to 11% (\$500) monthly

What would happen if you invested \$500/mo at a 10% compounded return

Years	0%	6%	10%
20	\$120,000	\$230,518	\$382,848
25	\$150,000	\$345,995	\$668,945
30	\$180,000	\$501,755	\$1,139,663

The above numbers are hypothetical only and do not represent any particular investment or savings vehicle. The returns do not reflect any effect of taxes.

The **MONEYMAP** is:

1. Customized
2. Confidential
3. Complimentary

Our Commitment To You

1. Explain our programs and concepts.
2. Summarize your current financial situation using the Money Map program.
3. Offer solutions that may help you:
 - Reduce and eliminate your debt.
 - Save money on insurance and taxes.
 - Free up assets for retirement savings.

What is the next step?

1. Schedule an appointment with your Financial Representative.
2. Implement your plan for financial independence.

Are your savings and investments earning enough to meet your short-term needs?...to buy a house?...to fund college for your children?

Will you have enough money at retirement to fund "extra" years beyond 65? Do you know how much money you will need to fund your retirement?

Are you **SAVING** enough money?
OWING MORE?
SAVING LESS?
LIVING LONGER!

1. Average savings is down
2. Our personal debt is high and rising
3. Our average wages are staying the same
4. Fewer have corporate pension plans
5. Only one in four has started a savings plan
6. Yet we are living longer

MONEYMAP is a program that will help you take control of your financial life.

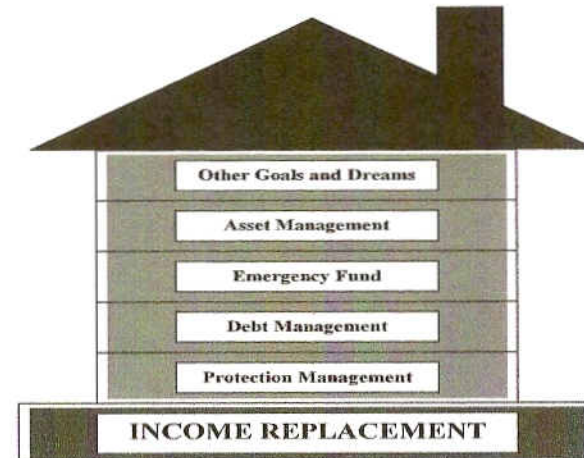
The process is simple

YOU PROVIDE:

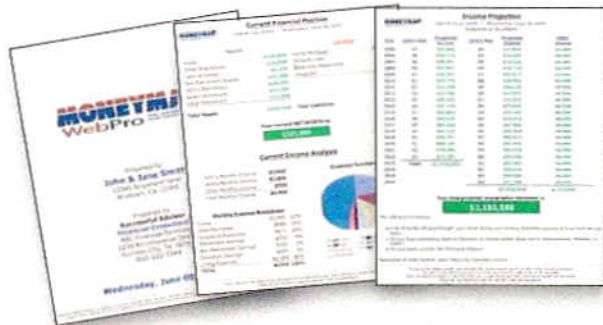
- A listing of income and assets
- A listing of debts
- Savings and investment information
- Current insurance information

Capital Choice Financial Services provides a **MONEYMAP** to HELP YOU:

- Review your current financial position
- Project your future income
- Evaluate your risk protection programs
- Vanish your debt:
- Increase your contributions to savings and investments
- Determine your retirement surplus or shortfall



"Building your financial HOUSE begins with a Firm Foundation"



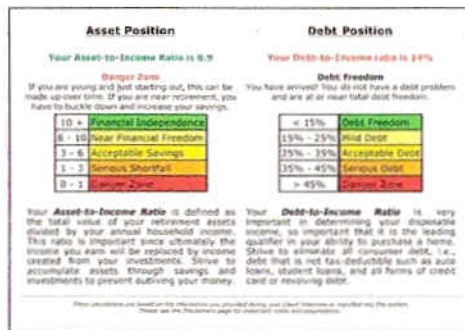
- Personalized cover page with advisor contact information!
- Net worth statements are simple to read and easy to visualize with 3-D graphics!
- Income Page demonstrates your future income and expected income over your lifetime!



Will you run out of money in retirement?
The Retirement Income Projection will tell you!
The Retirement analysis page calculates a Financial Independence Number. This is the amount of money you will need to fully fund your retirement without fear of running out of money.



Every family has the need to protect their greatest asset – their income. The DIME page generates simple and accurate calculations of the amount of life insurance coverage a breadwinner may need.



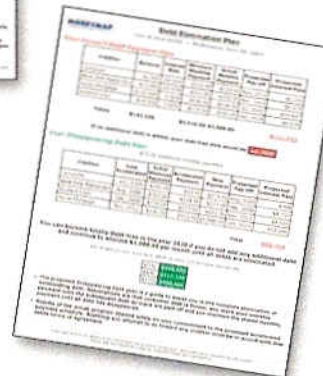
The Education Cost Projection calculates exactly what you will need to pay for the college of your choice and offers a plan to achieve this goal.

Action Plan To Take	Goal To Complete	Goal Completed
1. Consider converting traditional IRAs to Roth IRAs.	None	
2. Consolidate all life insurance plans into higher coverage, more cost efficient plan.	None	
3. Roll over Jane's 401-k to an IRA and transfer low-yielding bank IRA to an investment vehicle that has the potential to earn a higher return.	None	
4. Set up and fully fund both Roth IRAs instead of traditional IRAs since you no longer can deduct your contributions to the traditional IRA.	None	
5. Set up a higher yielding fund for emergencies and start funding every month.	None	
6. Set up 529's for children with existing savings and set up monthly draft programs on each.	None	
7. Consider increasing drafts on emergency funds and 529 plans.	When term insurance is approved and you have insurance savings.	

Are you on track with your Emergency Fund? How much additional savings do you need to invest and are you getting the return you deserve?



The Debt Elimination page illustrates a step-by-step process for becoming debt-free and saving thousands of dollars of interest and fees!



Your financial professional will be able to offer a flexible, yet effective Action Plan. This Action Plan organizes your goals and sets specific time frames to reach these goals.

Products We Offer:

Income Replacement:

- Term Life Insurance
- Disability Insurance

Protection Management:

- Long Term Care Insurance
- Estate Planning

Mortgage Loans & Debt Management:

- Disappearing Debt Program
- Consolidation Loans
- Purchase & Refinance Loans

Asset Management:

- Mutual Funds
- Emergency / Short-term Funds
- College Education Funds

Retirement Funds:

- For Self-Employed
- For Small Business
- 401(k)
- SEPs / SIMPLEs
- 403(b) (7) / ORP
- Roth IRA/Traditional IRA
- Variable Annuities

Not all products are available through CCF Investments, Inc. or Capital Choice Financial Services.

Financial Seminars

Capital Choice Financial Services invites you to attend one of our Financial Awareness Seminars. The Seminars are designed to provide students with an overview of keys to help them "Win the Money Game." Our seminars are packed with actual examples and steps to becoming debt free and retire financially independent. These sessions are informative and entertaining and a way of introducing our staff and to say "THANK YOU" for allowing us the opportunity to serve your financial needs.

For additional information visit our web site at

www.capitalchoice.com

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

1. The reports enclosed within are from information you provided to your financial representative or what you inputted into the system. Projections are based on commonly accepted rates of return and assumptions used in the industry and vary from a 0% rate of return to a maximum of 12% rate of return.
2. The results contained within may vary with each use and may vary over time.
3. The reports generated do not determine, select, or contain any specific securities other than what your financial representative 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 WebPro regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results."



Successful Advisor
Lori Crilley, Regional Marketing Director
23014 N 106th Ln
Peoria, AZ 85383
602-799-5889 Office
623-825-6325 Fax

CAPITALChoice Financial Services is a network of independent business men and women representing various life and health insurance companies.
In California: CAPITALChoice Financial and Insurance Services.
In Massachusetts: CAPITALChoice Financial Services Insurance Agency, Inc.
Not available to New York residents. Not available in all states.

Securities offered through: CCF Investments, Inc.,
Member FINRA/SIPC, 800-562-8233



MISSION STATEMENT

Through the Money Map program, we may be able to help YOU save money and accumulate wealth and possibly retire with dignity and "Win The Money Game."

