



THE REAL SECRETS OF MONEY™

The Dream

- More than two-thirds of all working adults want to resign from their jobs to start their own business.
- 84% believe they'd be more passionate about work if they owned their own business.

Most people dream of building their own business and controlling their destiny. Yet, it never happens for most people.



We offer a risk-free opportunity to live your dream.

- No Major Investment
- No Franchise Fees
- Unlimited Territory
- Unlimited Opportunity

We offer you the opportunity to be in business for yourself but not by yourself.

Are you where you thought you would be?

Our Destiny



FFS is an independent financial services company that offers the opportunity to be in business for yourself, but not by yourself.

Why are we so confident?

- Leadership Track Record
- Proven Business System
- Strategic Alliances
- Leading-Edge Technology
- Revolutionary Compensation System
- World-Class Recognition & Reward System

FFS is not a franchise. FFS does not charge any fees for the right to engage in the business of offering, selling or distributing goods or services. There is no requirement of an associate of FFS to follow any system developed by FFS. This is not an offer or solicitation to purchase any product. Use for recruiting purposes only.

Vision



To lead the 21st Century financial revolution.

FFS is determined to improve the saving habits of today's families by bringing them the latest in financial services concepts and products.

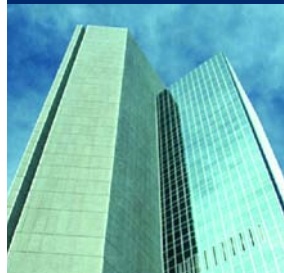
Mission



To create wealth for families.

Whether the goal is managing debt, saving for retirement, protecting family or building tremendous wealth, FFS is totally committed to helping you make your dreams come true.

System



The vehicle that will allow us to succeed.

The FFS Business Building System gives our leaders a proven, predictable, and profitable turnkey plan for building and running a successful business.



Tax Planning Strategies

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If you were a farmer, would you rather pay tax on your seed and save tax on the harvest or would you rather save tax on your seed and pay tax on the harvest, at an unknown tax rate?

“The Old Way”

Save for retirement:

- Receive a tax deduction for contributions
- Receive tax deferral on earnings.
- Pay taxes later.

**Tax
Deductible
Contribution**

**Tax
Deferred
Accumulation**

Save tax on the seed - Pay tax on the harvest.

Is it possible this is exactly what you should **NOT** be doing?

“The New Way”

Save for retirement:

- Receive **NO** tax deduction for contributions
- Receive tax deferral on earnings.
- Enjoy tax advantages later.

**Tax
Deferred
Accumulation**

**Tax
Free
Distribution**

Pay tax on the seed - Save tax on the harvest.

Which way would you choose?

Let's take a look at two brothers who chose differently.



“A Tale of Two Brothers”

Our story begins with two brothers, each married with two children. Both earn \$70,000 a year, have \$40,000 in savings and \$7,200 annually earmarked for retirement.

Brother “A”

Believes in “The Old Way” — Save for retirement in qualified accounts, receive current tax deduction, receive taxable income later.

Brother “B”

Believes in “The New Way” — Save for retirement in non-qualified accounts, no current tax deduction, receive tax advantages later.

<ul style="list-style-type: none"> • \$6,520 contributions to 401(k) plus employer match of \$1,050. 	<ul style="list-style-type: none"> • \$2,100 contributions to 401(k) plus employer match of \$1,050.
<ul style="list-style-type: none"> • \$680 annual premium \$600,000 30 year term. 	<ul style="list-style-type: none"> • \$5,100 annual premium \$600,000 Life Savings Account (LSA).
<ul style="list-style-type: none"> • \$25,000 in an IRA. 	<ul style="list-style-type: none"> • PLUS \$5,000 contribution to LSA for five years, totaling \$25,000.

Who made the right decision? Results After 30 Years

<ul style="list-style-type: none"> • \$858,000 401(k). 	<ul style="list-style-type: none"> • \$357,000 401(k).
<ul style="list-style-type: none"> • \$252,000 IRA 	<ul style="list-style-type: none"> • \$701,000 cash value LSA.
<ul style="list-style-type: none"> • ZERO term insurance. (\$12,000 annual premium to replace) 	<ul style="list-style-type: none"> • \$855,000 universal life insurance death benefit.
<ul style="list-style-type: none"> • \$65,000 cumulative tax savings. 	<ul style="list-style-type: none"> • \$21,000 cumulative tax savings.
<ul style="list-style-type: none"> • \$1,109,000 total retirement savings. 	<ul style="list-style-type: none"> • \$1,058,000 total retirement savings.

It’s Not How Much You Make, It’s How Much You Keep! Results During Retirement

<ul style="list-style-type: none"> • \$118,750 net after tax income. 	<ul style="list-style-type: none"> • \$118,750 net after tax income.
<ul style="list-style-type: none"> • \$158,000 taxable withdrawals from qualified accounts. 	<ul style="list-style-type: none"> • \$25,000 taxable withdrawals from qualified accounts.
<ul style="list-style-type: none"> • \$39,250 tax. 	<ul style="list-style-type: none"> • \$6,250 tax.
<ul style="list-style-type: none"> • \$0 tax free. 	<ul style="list-style-type: none"> • \$100,000 TAX FREE loans via LSA.
<p>In 9 years at age 74 Brother “A” runs out of money!</p>	<p>If Brother “B” dies at age 100 he would have received \$3,500,000 and left his family \$3,795,000 all income tax free!</p>

People who understand “The Real Secrets of Money” choose to forego the current tax deduction in exchange for tax advantages later!

Brother “A” Brother “B” is a hypothetical example and is for illustrative purposes only. This is not a solicitation or offer to purchase any product. FFS nor any of its associates offer tax advice. Please consult with your tax professional. Example assumes tax rate of 25% on withdrawals, 33% tax rate for tax savings, 8% annual compounded rate of return using FFS Calculators, Retirement Needs. Use for recruiting purposes only.

Revolutionary Compensation



FFS allows people from all walks of life the opportunity to build a business with...

- Complete training program that allows you to “earn while you learn”
- Great personal production contracts from 30-90%
- Incredible Infinity Builders Plan with revenue spreads as high 60% on new Associates you bring into your business
- Plus 6 generations of overrides on your RMDs and up

You are truly building a “business within a business.”

Great Part-Time Opportunity

Get started today building your business:

Write 1 LSA a month... **\$3,063/mo.***
 Write 4 LSA's a month... **\$12,252/mo.***

What would this type of part-time income mean to you?

Write 1 LSA a month and save the money for retirement over 30 years**...

Write 1 LSA a month... @ 4% = **\$2,152,036**
 Write 4 LSA's a month... @ 8% = **\$4,357,965**

Where else can you make this kind of money part-time?

Infinity Builders Plan

You become a leader and build a Team:

Write 4 LSA's a month personally... **\$15,988/mo.**

You build 5 Associates who each write 2 LSA's a month... **\$21,234/mo.**

Base Shop Income... **\$37,222/mo.**

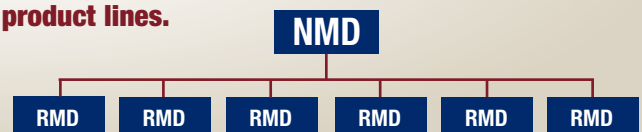
You build 6 Leaders direct:

Base Shop Income... **\$46,803/mo.**

6 direct Leaders producing the same volume... **\$77,187/mo.**

Total Income... **\$123,990/mo.**

This is a seven-figure income using only one of many product lines.



The above hypothetical commission example is for illustrative purposes only to show the potential of the FFS compensation system and assumes the leader has earned the Senior Associate contract. This example is based on the gross field payout for a hypothetical \$600,000 EILUL policy for a preferred rated 35 year old male. This program is only available to the sales force of First Financial Security. First Financial Security pays 100% of gross commissions to the field. To receive a commission one must hold a valid insurance license. All commission plans subject to change without notice. There is no assurance that results can or will be achieved. Income is earned from the sale of FFS-authorized products and services. No income is earned from recruiting. Use for recruiting purposes only.



GET STARTED TODAY

If you are like most people you are ready to...

- Get paid what you are really worth.
- Call your own shots.
- Have total control of your time.
- Control your destiny.
- Build true financial freedom for you and your family.

Are you where you thought you would be?

TAKE THE NEXT STEP

- Get a decision kit.
- Sign up now, set an appointment with your RMD, and get off to a fast start.
- Complete a Real Secrets of Money Data Form so we can perform a financial analysis to determine the proper products for your situation.
- Begin at once to change your financial future.

THE REAL
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OF MONEY™

**FFS...educating today's consumers on
"The Real Secrets of Money."™**