SUMMARY REPORT

My name is John Bona. The greatest challenge I face in building a financial services clientele usually occurs before I even meet a prospective client for the first time. My most important challenge is to provide you with a compelling reason to meet with me in the first place.

Things have changed since I started my career in 1982. Life isn't just faster, it's "warp speed" faster. It's like comparing yesterday's dial-up internet to today's fastest broadband. Because of this, most of us are very protective of our time.

Before you decide to meet, you probably want to know…"What can you do for me that my other advisors aren't already doing? In other words, What can you do for me that's unique?" These are exactly the questions you should be asking.

The initial meeting sets the stage for everything that is to follow in the planning process. It also tells us both if we have a basis for working together. I have three objectives in our first meeting:

- Show you what I do.
- Show you what is unique about what I do.
- Help you determine if what I do is what you're looking for.

The purpose of this summary is to provide you with enough information to decide if you want to schedule an initial meeting with me. As you review this information, ask yourself this question…

If what I THOUGHT to be true about my money turned out NOT to be true,WHEN would I want to know?

What I Do

I work with my clients from a unique perspective by helping them find money they are currently losing and transferring away unknowingly and unnecessarily. Many families will unknowingly lose more money throughout their lifetime than they will accumulate in their savings and investments.

My focus is to first identify these transferred dollars. Then, we work together to decide the best place to put these recovered dollars based on your wants and future goals. Experience has proven that I can have a bigger impact on your financial future by helping you avoid the losses than I can by helping you pick the winning investments.

It makes little sense to accumulate a million dollars only to discover that you lost a million along the way. We will look at some of the major potential wealth transfersin the next section.

What I Do That Is Unique

Conventional wisdom has created the notion that financial success can be achieved by simply owning the “right” financial products. Financial success requires more than just good financial products. This is the same conventional wisdom that had Christopher Columbus sailing off the edge of the earth! When it comes to conventional financial wisdom…if the majority were right, the majority would be rich!

Conventional wealth building typically focuses on 3 areas:

- Earn higher rates of return, usually requiring more risk
- Reduce current lifestyle in order to save more
- Maximize contributions to Qualified Retirement Plans.

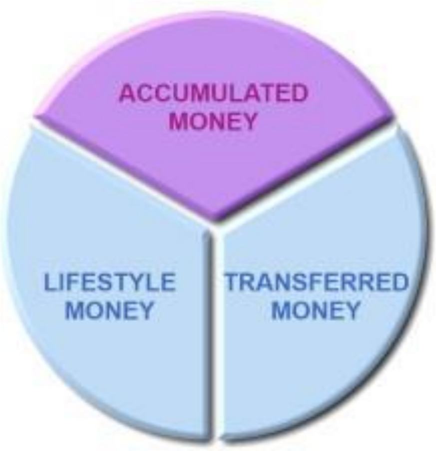
The same wealth building principles used by the financial institutions and business community can be effectively applied to individuals and families regardless of their current financial position. Many of these principles fall outside of conventional wisdom and are not universally understood. There is areas on this is true, and we address it in our initial meeting. My job is to help you move these principles out of your “blind spot” so that you can begin to employ them in your finances. This will require you to be open-minded and willing to change your beliefs about money if the evidence demands it.

The Circle of Wealth System helps me communicate to my clients how money really works and the unintended consequences of much of conventional financial wisdom as well as the limitations of traditional financial planning. The principles outlined in this summary are measurable and verifiable, eliminating our dependence on the advertising hype, misinformation, opinion, and guess work we’re faced with concerning our money.

The information on the following pages may change how you view your money for the rest of your life.

Your Circle of Wealth Philosophy

Your Circle of Wealth represents all the money you will ever have. Your circle is larger than some, and others are larger than yours.You want your Circle of Wealth to GROW. The question is HOW? Save more by reducing your lifestyle? Better investments with higher returns - but more risk?

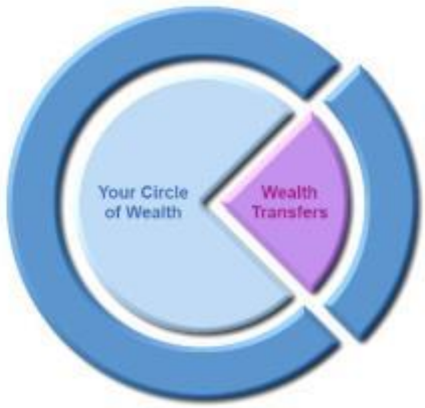


Your Circle of Wealth consists of 3 types of money:

Accumulated Money- your current savings and investments. This area consumes most of our attention.

Lifestyle Money- what you spend. Your home, the car you drive, etc. Lifestyle is the #1 factor influencing our ability to save. While we understand we should be saving more,who wants to reduce their lifestyle to do so?

Transferred Money- money you are losing and transferring away from your Circle of Wealth unknowingly and unnecessarily.



Areas of potential wealth transfers:

- Taxes
- Debt
- Financing Cars
- Mortgages
- College Funding
- Qualified Retirement Plans
- How you handle major capital purchases

Traditional financial planning largely ignores Transferred Money, placing the burden for growing your Circle of Wealth on your Lifestyle and Accumulated Money.

When it comes to your Lifestyle Money, how much energy do you want to spend looking for ways to reduce your current standard of living in order to save more? If you're like most people, the answer is ZERO.

Giving up today to build for tomorrow is the only strategy some believe available. This thought is so discouraging that it can keep us from taking any action at all.

Next, there's your Accumulated Money.

On a scale of 1 to 10, how are you doing accumulating the assets you want in order to meet your future goals? Ask yourself these questions…if I continue saving at my current level:

- How am I going to pay for college?
- How long will I have to continue working to retire at my present lifestyle?
- What rate of return do I have to earn to retire at my present lifestyle?
- How much can I spend when I retire and have my money last to my life expectancy?

Higher returns and better investments may increase your Circle of Wealth, but the focus on rate of return will not always produce the desired results. Could that money be lost to lawsuits, bankruptcy, or creditors? Will the market be up or down when you need the money? Will you have to pay taxes when you access your funds? Will you get the returns hoped for?

DALBAR Associates'"Quantitative Analysis of Investor Behavior 2011"(www.qaib.com) reports that during the 20 years ending December 31, 2010, the average equity fund investor earned an annualized return ofjust 3.83%, underperforming the S&P 500 by more than 5% and beating inflation by only 0.79%.

This period included some of the greatest Bull Markets in history. The 2009 report had this to say… "From just about any vantage point, last year's (2008) market melt down erased the gains of more than a decade. No sector escaped the losses. Add the effect of actual investor behavior, and the results are even more disconcerting." Add to this the ongoing market volatility.

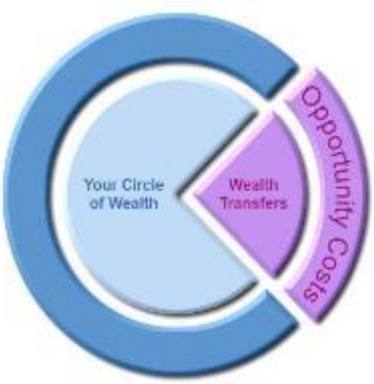
Moving from one product to another chasing the highest return is like buying new clubs to improve your golf game. It's important to have good clubs, but the greatest impact on your game will come from perfecting your swing. The answer is in the process, not the product. Let's assume that you are going to play in the Masters Golf Tournament.You have two options available to you…

You can have the clubs of any player who has ever played a round of golf or… you can have their swing. Which would you choose?

Obviously, you would want their swing. Financial institutions offer products, which we'll refer to as the clubs.You need clubs to play, but having the correct swing is of far greater value. The correct swing financially means that you have avoided unnecessary wealth transfers, making your money perform at its maximum efficiency. Remember…bad clubs and a great swing beat great clubs and a bad swing – every time.

Focusing on increasing wealth through higher returns alone is like trying to fill a leaky bucket by simply pouring more in faster than it leaks out. Plug the leaks and the bucket will fill, even if the flow is just a trickle.

If I could find money that you are currently losing and bring it back to your table, it would free up money for you to put in one of two places. The majority should be added to your Accumulated Money so that your future is more solid, while some of the money should be directed to your Lifestyle so that the journey along the way is a pleasant one.



It is not just Transferred Money that reduces your wealth potential. It's also the Opportunity Cost. This represents the interest you could have earned on a given amount, had you been able to avoid losing it or transferring it away.

A dollar lost unnecessarily not only costs you that dollar, but it also costs what that dollar could have earned for you had you been able to keep it. It's not just how much you make… it's also how much you keep.

Access to your money is critical, allowing you to make financial adjustments when needed and take advantage of opportunities when they arise. Achieving this position with your money requires knowledge. I call this The LUCK Factor: Liquidity, Use & Control through Knowledge.

You may have money in retirement plans, house equity or other investments that may not allow access when needed. Job loss, a physical disability, and taxes and penalties on withdrawals are additional factors that limit access to your money.

Financial opportunities come and go, but unless you have access to your money to take action, the opportunity can pass you by. Access to your money in an account with modest returns could potentially produce greater results over time than an account with higher returns - but limited access.

Let's look at some of the financial issues you and I might address in a typical Circle of Wealth planning process and how these issues affect your ability to reach your full financial potential.

Taxes - Then and Now

In 1913 the 16th Amendment created the Federal Income Tax. The first tax was between 1% and 7% requiring an income of $500,000 (over $12 million in today's dollars) to reach the top bracket. The first tax return had 20 instructions. Today there are over 4,000.

Currently the national debt is $15.5 Trillion ($49,500 for every American man, woman, and child) - growing $3.6 Billion PER DAY. The national debt has more than QUADRUPLED since 1990.Considering this, do you see taxes going up or down?

Tax Foundation's "Fiscal Fact #285: Summary of Latest Federal Individual Income Tax Data" shows for tax year 2009:

- The top 1% of tax returns earned 17% of all AGI (adjusted gross income), but paid 37% of all individual federal income taxes.
- The top 5% of tax returns earned 32% of all AGI, but paid 59% of all federal individual income taxes – more than the bottom 95% combined.
- 59 million (out of 138 million) returns were filed with positive or negative AGI, yet exemptions, deductions and tax credits completely wiped outany federal income tax liability.
- The average federal income tax rate for all taxpayers was 11.06%. The average for the bottom 50% was 1.85%. The average for the top 1% (AGI over $344k) was 24.01%.

Taxing wealthier citizens at a higher rate is the norm, but with the bottom 50% of taxpayers paying just 2.3% of all income taxes, when will they find themselves in the government's cross-hairs? Someone once said " I'm proud to be an American taxpayer. The thing is, I could be just as proud for half the money." My objective is to help your educeyour taxes over your lifetime.

Compound Interest: The Dark Side

Mutual funds, CDs, savings accounts, and money market accounts have varying degrees of risk and potential, but they share a common characteristic.They all create currently taxable earnings.We need to consider the role taxes play when growing money in a taxable environment.

There is also Opportunity Cost. What if you could defer or eliminate the taxes paid on your interest earnings? What would the tax dollars paid be worth to you if you could keep them invested in your account instead of giving them away?

If you've already accumulated sizeable balances in these accounts, repositioning into tax-advantaged alternatives will reduce taxes while preserving the more desirable characteristics of these accounts.

Compound Interest has been referred to as"The Eighth Wonder Of The World". Even so, we cannot ignore the unintended consequences of growing our money in a taxable environment.

Mortgages… Making The Right Choice

When you build and finance your house, you really build two. One for you, and one for the bank. One way to reduce the size of the bank's house is to put more money down or to accelerate your principal payments.

Unfortunately, this begins construction of a third house… for the federal government.

If you pay down the principal during the early years, you are reducing your interest deduction, thus increasing your tax liability. You save interest by prepaying your mortgage but lose interest earnings on the money used for the prepayment. How would you answer these questions:

- Which is better… the smallest possible down paymentor the largest?
- Am I really more financially secure having my house paid off?
- Which mortgage is better… 30-year, 15-year, or Interest-Only? Fixed or Variable?
- Can I build equity without locking up my money inside the walls of my house?

Becoming Your Own "Bank"

Using our golf analogy, Financial Institutions are Club Manufacturers (products), not Swing Coaches (strategies). They profit by applying the Velocity of Money Principle to the "clubs" they put in our hands. As long as these dollars stay in motion, the bank profits.

One reason you may need to use the bank's money is that your own money is not in a liquid and accessible position. Having access to your money allows you to become your own banker. So here's the question…

Would you rather be a CUSTOMER of the bank… or BE the bank?

A core component of the Circle of Wealth process is to help you establish your own "Private Reserve Strategy". This will progressively move you toward being more like a bank owner and less like a bank customer. An important part of creating your Private Reserve Strategy is having a clear understanding of how money works throughout its life cycle.

The "Personal Economic Flow Model" is a visual tool that will show you what happens to your money From paycheck to consumption and how your decisions along the way impact your ultimate financial position.

The first time you played Tic-Tac-Toe, who won? It was probably whoever showed you how to play. We lost regularly until we learned the simple strategies of the game. Financial institutions have strategies as well. Do they teach us those strategies or do we have to learn them as we go?

We will lose hundreds of thousands of dollars unless we learn the rules of becoming our own bank.

Traditional (Non-Roth) Qualified Retirement Plans

Traditional Qualified Plans (IRA, 401(k), etc) allow pre-tax or deductible contributions.These plans do two things: they defer the tax…and the tax calculation.They do not necessarily save taxes - they postpone taxes.   You will pay the tax eventually, but at what bracket?

Qualified Plans provide limited access during your working years. This could force you to finance your next major purchase. If you are earning interest in your retirement plan but have to pay loan interest during the same period, you are losing out of one pocket the interest you are earning in the other. This is an unnecessary wealth transfer. While these plans should be considered depending on the employer match, you might want some of your money in accounts that provide both tax deferral and access.

If you were a farmer, would you rather pay taxon the seed or the crop?The government postpones collecting taxes on contributions in trade for taxes on account balances plus the penalties you pay when you withdraw   “your” money before age 59½. The government has total control of over $18 Trillion yet-to-be-taxed qualified plan dollars (CNNMoney).

Suppose you went to the bank for a loan. You would need to know two things:“how much interest do I have to pay?”and “when do I have to pay it back?”

If the banker said “We have enough money right now and do not need any payments from you today, but there will come a time when we will need the money. When we know how much we need, we will let you know how much interest we have to charge you and when you have to pay it back. Here is your loan check.”

Would you cash that check? That is exactly what we do with Qualified Plans.   The IRS is not saying “ You do not owe the tax.” They are saying “You can pay the tax later. but…“at what bracket?”

Taxes are an adjustable-rate mortgage on your qualified retirement plan

Life Insurance

I view life insurance not as a NEED issue, but a WANT issue. We want certain things to happen financially for ourselves and those we love and care about if we’re not here to provide it. Knowing what you “want” to happen, an amount of life insurance can be calculated in order to make sure that what you WANT to happen WILL happen.

Owning life insurance is a voluntary decision that carries with it an emotional component not found in other financial products. Once the financial aspect is balanced with the emotional, life insurance can be seen as a solution to a financial objective instead of bad-tasting medicine or a necessary evil. We will look at life insurance and its living values in a realistic way that will increase your understanding of its role in your financial plan.

There is more misinformation concerning life insurance than any other financial tool. For a more detailed look, see my report entitled “Life Insurance – The Whole Story”.

Closing Thoughts

I trust this Summary has given you an idea of what I do and what's unique about what I do. I shared some common issues that we would likely address in the planning process. There are other important issues in the planning process that I did not address here. We also didn't get into HOW we might resolve and fix any potential wealth transfers or other financial objectives.

At this point, the only decision to be made is whether to schedule an initial meeting. At the end of the meeting, we will both know if we have a basis for working together and how to proceed from there. If you take your money seriously, you want it to work as hard as it can. Maybe you're doing well financially, but the question is "can you do better?" We can take each financial strategy ou currently employ and put it on trial for its life by answering two questions:

What do you want? What is reality?

If your existing financial choices do not ultimately give you what you want, you have to address that reality. Changes must be made. If you WANT different, you must DO different.

Trust is earned over time based on results. During the planning process, I will not ask you to simply take my word for anything, nor will I ask you to do something without proving that it is the right thing to do based on your objectives.

My goal is to help you achieve the following:

- More money over your lifetime
- Better income and asset protection
- Greater liquidity, use, and control of your money
- NO additional risk and NO reduction in lifestyle

The next step is to schedule our initial meeting to discuss your specific situation.There is no obligation or cost. If you're still not sure, let me ask you this question one more time…

If what you THOUGHT to be true about your money turned out NOT to be true,WHEN would you want to know?