



WEALTH PLUS^{INC.}

FINANCIAL STRATEGIES FOR THE HEART, SPIRIT & MIND

CREATING
ABUNDANCE
IN YOUR
FINANCIAL
LIFE



ALEXANDRA COCK, JD, CLP
FINANCIAL ADVISOR

2171 FRANCISCO BLVD. E., SUITE D., SAN RAFAEL, CA 94901
TOLL FREE: 800-575-8558 (P) 415-457-8936 (F) 415-457-8937
WEALTHPLUSINC.COM INFO@WEALTHPLUSINC.COM

INTRODUCTION

Times are tough for those trying to save and create personal wealth to reach their goals. Many are finding it difficult to achieve a more fulfilling life while leaving something for their retirement years.

Many individuals and couples have seen little to no growth in their investment portfolios over the past 10 years, especially when taking into account investment fees and taxes. Most can't afford another ten years of more of the same disappointing results.

The economy is in peril one day and in recovery the next. The stock market is up and down. Wall Street is in disarray. And Washington, D.C. is behind the times as usual.

Many individuals are seeking more abundance in their personal and financial lives yet face challenges from all sides. The media and the government offer pessimism and bad news which leaves the rest of us searching for answers to today's challenges. The politicians running for office and traditional financial advisors can offer a false sense of optimism when they are looking for votes or clients.

You know there has to be a better way forward so you can achieve your financial goals and live an abundant, rich life over the long-term.

- *You may be like a 45 year old couple we worked with recently who had different ideas of how money should be used. They also wanted to balance the short-term needs of the family, education, and vacations, and protect against life's uncertainties and best position their money for the long-term.*

- *Or, you may be an independent, single woman who wants to make the most of her savings and create a financial strategy for the coming years that gives her peace of mind and protects her from market risk.*

- *Or, you may be part of a busy, two income professional couple who hardly has time to go to the bank, let alone create financial strategy to meet an important goal of buying a vacation house.*

We urge you to read *Creating Abundance in Your Financial Life* and fill out the Nine Power Questions on page 8. We can help you get the most from your income and assets and unleash the principle of abundance in your finances and life.

TODAY'S CHALLENGES IN CREATING ABUNDANCE IN YOUR PERSONAL FINANCIAL LIFE

There are many challenges to creating abundance in our personal, financial lives today. Here are some of the major barriers that may be holding you back.

AN UNCERTAIN ECONOMY

The first barrier to creating abundance is this economy.

Not only have we just gone through one of the worst recessions in recent decades but the average person seems to be pessimistic about America's place in the world and fearful that good times will not return any time soon.

Beyond the normal business and economic cycles, people look at the trends like our increasing government debt, low interest rates, high gas prices, and the rise of other countries like India and China as reasons to be even more pessimistic.

One needs to look no further than the skyrocketing price of gold in recent years to understand the fear and uncertainty in the public about our economy.

These factors, as well as the caution this uncertainty brings, can erode your own personal sense of financial abundance and control over your financial future. Next, let's examine what has gone on in the financial markets recently.

RECENT MARKET PERFORMANCE

Most people we meet today have not done well in the markets over the past decade or so. Part of the reason is that many have heavily invested in mutual funds over that period.

Many mutual fund investors were badly hurt by their investments, not only in 2007-2008 but also in 2000-2002. Both periods were the worst for performance since the Great Depression. In fact, the U.S. stock market had negative performance for the entire decade of the 2000's, which didn't happen even in the decade of the 1930's.

Today, many are keeping a lot of their money in cash or on the sidelines. Recent market performance has caused fear to rise and "scarcity thinking" has become prevalent.

Or you may be unsure what to do so you look to "experts in the media" for guidance on your future.

Now, what's wrong with that?

WITH OUR MEDIA – BAD NEWS SELLS SO THAT IS WHAT WE GET

With the rise of the internet, there has been an explosion in the number of outlets and amount of information that is produced and consumed on a daily basis. This applies to financial information as well as general information and news.

You likely know that bad news generally keeps attention and gets more viewers vs. educational or truly informational programming. So the proliferation of media and information has led to a corresponding increase in bad news to get your attention and ratings for the media.

Let's not forget the media's job is not to educate or inform, but create a profit by selling ads. So being bombarded by bad news every day, especially about our uncertain economy or the volatile markets, is going to handicap anyone trying to align themselves with the spirit of abundance.

OUR FINANCIAL CULTURE WORKS AGAINST REGULAR PEOPLE LIKE ME AND YOU

Likewise, the traditional financial or Wall Street culture works against most of us who are not a part of it. Generally, traditional brokers or financial advisors are paid primarily on the amount of assets they manage. They have no fiduciary duty towards you and actually once they have your money they are encouraged by their firms to sign-up hundreds more clients like you until they don't have much time for even their bigger clients.

They generally want you to "buy and hold," so your money never leaves their institution and they direct your money to proprietary products from their own firm so they make more money.

Later in this paper we will discuss the power of doing the opposite, putting money in motion with different financial institutions in different products over time to suit your own financial strategy (and not Wall Street).

THE FALLACY OF USING ONLY DEDUCTIVE REASONING IN TODAY'S FINANCIAL PLANNING

When it comes to financial planning, total reliance on deductive reasoning by those who are helping you plan produces misinformation, which negatively affects a long term plan.

In my experience, only asking a few simple questions like, "How much income do you need at retirement?" and, at "What age do you want retire?" to generate a few numbers that will create a lifetime financial plan is lunacy.

Why? Well, without getting into a dissertation on the problems with traditional financial planning, boiling down your life and the future into 4 or 5 numbers is a gross oversimplification.

For example, do we expect the average 38 year old professional or business owner to know when they will want to retire, and what income they will need? Or, what will inflation or interest rates be in 20 years?

No one has a crystal ball on their desk to be able to accurately predict your life and the economy so let's not pretend to base an entire financial plan on a few numbers using only deductive reasoning.

And, let's not limit your choices (bring scarcity) into your life by acting like the income and assets you have now will be fixed for the rest of your life.

Instead, we believe you should create a financial strategy to maximize the financial performance of your income and assets. You can probably reach a lot higher and farther than traditional planners will encourage you to think.

A TENDENCY TO PUT OFF CREATING A STRATEGY TO REACH OUR IMPORTANT FINANCIAL GOALS

Many individuals and couples of all types put off creating a strategy to meet their goals because they think the process will be painful, or are fearful it will cause them to change their lifestyle today.

Our clients generally find actually the opposite is true.

They feel excited and empowered by the process of creating a roadmap to important lifetime goals. They find that with our method of cash flows they usually have enough income to get what they want in both the short and long-term.

So, now that you know some of the factors that hold many people back from creating financial abundance in their life and achieving their goals, let's examine...

FIVE WAYS YOU CAN START MOVING TOWARDS FINANCIAL ABUNDANCE – NOW

Creating financial abundance in your life is as much about your journey as your destination.

We are all complex beings, full of thoughts, emotions, experiences, hopes, and dreams. We come from different places and aspire to different goals.

Your journey to abundance will not be the same as someone else's.

That said; let me offer some strategies, tips, and tactics that virtually all my clients find highly beneficial.

Here are 5 ways you can start moving toward personal financial abundance: direct conflict with a key concept which can unlock the door to financial abundance.

1. THINK ECONOMIC ACCELERATION OR MONEY IN MOTION RATHER THAN SCARCITY

Most financial advisory processes with their clients begin with the premise that you have all you are ever going to get and so let's hang on tight to that money as long as we can. This "scarcity thinking" is in direct conflict with a key concept which can unlock the door to financial abundance.

Let me explain. You see, all my experience over the past 15 years tells me that even if you plan, save, and invest the traditional way, there are a myriad of eroding factors which mean it is unlikely that you will reach the goals set-out in this traditional plan.

These eroding factors include, but are not limited to; taxes, inflation, accidents and lawsuits, stock-market declines, and cost of loans and variation in interest rates. All of these factors conspire to erode your wealth, especially if you are simply trying to "hang-on-tight" or "buy and hold forever." Some are more predictable, others are less so.

One potential force of abundance in your life is to think in an entirely different way... think of putting your Money in Motion. We also call this personal economic acceleration. At a high level, this Strategy for Financial Abundance means using many financial products with your money flowing between them.

Just as a river with a strong current builds power and momentum behind it, this flow of money increases investing power and the likelihood that you are in the right financial products at the right time for you. And you avoid exposure to too much risk by not putting all your eggs in one or two baskets.

So our first strategy for Financial Abundance, is putting your Money in Motion.

2. CLARIFY YOUR GOALS

Let me give you a perspective on financial goals. They get referenced a lot but very few people do anything constructive about them.

This may seem like a bold statement but if you were to ask 10 of your friends about their key financial goals and whether they have a strategy guiding them TODAY to move toward those goals, I bet 9 of 10 would look back at you with a blank stare.

In contrast, we know commercial airplanes have a filed flight plan, scheduled departure, route and estimated arrival time. Just how many planes would get to their destination on time without these things?

Now, there is one thing about these airplanes that you may not know. Once they are in the air they are always slightly off course and constantly making small adjustments in their flight throughout their journey until they land. And, for the most part, commercial airliners go where they want to go within a few minutes of the scheduled time and the journey is actually quite comfortable.

The power in Clarifying Your Goals is that it helps to fuel the forces of abundance and draw us toward our desired destination. Knowing what is most important in your life and creating a financial strategy to achieve it is like a big magnet which attracts and pulls us towards our goal.

And, with *Clarity of Goals* we will be much more likely to make the minor adjustments needed in our course to keep you on track. And, based on my experience, you will naturally tend to attract more of the things you want in life for a richer life in all senses of the word.

Clarity of Goals helps us take advantage of the next principal of abundance, *Creating Your Own, Winning Strategy*.

3. CREATE YOUR OWN, WINNING STRATEGY

Now, if you read the traditional financial press or watch financial channels it seems that all the world's ills can be solved if individual investors would just go see an independent, financial planner. While in my experience there is value in "having a plan," not all plans are created equal. In fact, most are just filled with pages and pages of unintelligible boilerplate language.

As we have referenced above most plans start with the principle of scarcity, may ignore many of wealth's eroding factors, and are shoved in a drawer somewhere and get quickly out of date without a provision to stay dynamic and relevant.

So let me say that I believe it is essential to *Create Your Own, Winning Strategy* for financial abundance in your life.

This strategy should be:

- Based on the principles of abundance and how wealth is both created and optimized,
- Tailored to your goals and dynamic in that it changes over time,
- Involve a comprehensive process which informs you to make the proper choices,
- Open to employ the right financial tactics, products, and services for your situation, and
- Guided by an experienced hand, ideally someone who becomes a true, trusted advisor.

Whether you are part of a couple developing a joint, financial strategy, a business owner who is now focusing on personal finances or an independent woman gaining mastery over money for the first time...

Having your own, customized financial strategy to success is not readily available but is such a positively life changing experience, that many lives are changed through this process.

4. UNDERSTAND A KEY CONCEPT – THE POWER OF SAVING 15% OF INCOME

Wealth accumulation and creating financial abundance has many principles but few hard and fast rules that apply to everyone and every situation.

But one concept which comes up again and again is to start funding Your Own, Winning Strategy with 15% of your Gross Income. This puts first things first, if you will, and is a major key to success behind many of my clients achieving the goals that are most important to them.

Now for most individuals and couples, this does not require any lifestyle changes because we are systematically eliminating inefficiencies and waste and avoiding big hits like taxes and excess fees.

It simply means the money is “flowing differently” and helps you avoid many of the pitfalls that are commonly experienced.

This simple concept helps us fund your path to abundance and then we can begin to Track Your Success Strategy.

5. TRACK YOUR OWN SUCCESS STRATEGY

There is a saying in business, “You can’t manage what you don’t measure.”

With our dynamic process, the initial strategy is just the start of the journey to abundance. As we progress, we will measure the performance against your goals, take advantage of new opportunities, and adjust as life changes.

We at Wealth Plus Inc. aspire to be one of the beacons in your financial life, empowering you to be more open to sources of abundance and achieve your goals faster than you thought possible.

So, there you have 5 key principles to create more abundance in your life.

Next, here are the Nine Power Questions Abundance Tool to ask yourself to help create more abundance in your life and in your finances.

NINE POWER QUESTIONS ABUNDANCE TOOL

There is nothing worse than simply taking your financial life as it comes, and making the same financial mistakes again and again for years.

Many individuals and couples will feel the principles of abundance are beyond their grasp. Business owners and professionals may apply the power of abundance to their practice or company but fail to capitalize personally.

Those who ask good questions about money can help achieve their goals and unlock abundance in their lives.

Questions have the power to inspire, transform and set intentions.

HERE ARE THE NINE POWER QUESTIONS:

1. What excites you about your financial future?
2. Do you see any relationship between your beliefs about money and your current financial situation?
3. Do you keep accurate track where your money goes each month?
4. What are your current financial and life goals for yourself?
5. Are you in the most advantageous tax position possible?
6. Do you have the proper types of insurance to protect your assets, income and life value?
7. Do you save 15% of your income?
8. Do you have a regular investment program and understand your investments?
9. Do you regularly give your money and your time?

The benefits of answering questions like these include:

- You avoid making common financial mistakes again and again.
- You understand clearly your financial future and the power of making choices to organize and prioritize your financial life.
- You have direction in your life and in your finances for the short and long-term.
- You will naturally start to see more abundance in your life and finances.
- You will have a compass to help navigate through the storms that arise from time to time in all of our lives.

Now, we are getting ready to move toward creating your own strategy for financial abundance.

YOUR OWN FINANCIAL ABUNDANCE STRATEGY – GETTING IT RIGHT AND AVOIDING MAJOR PITFALLS

When people create a holistic financial strategy for their lives for the first time they discover a lot about themselves and the world along the way.

We have seen countless examples of people who tried to go through this process with a traditional stock broker or planner who only focused on scarcity and they ended up more frustrated and confused than when they started.

Or, they feel ok about the initial plan but are left feeling abandoned after they agreed to the advisor's recommendations, because there was no follow-through, and no tracking or monitoring of their ongoing income, saving, and expense flows.

Or, they get discouraged by all the “bad news” out there in the economy and simply feel that doing nothing is the best solution. We believe rather, that it is what is going on in Your Economy that matters.

So you not only want to do the right thing when it comes to your financial strategy, but you want to do it the right way.

THE FOUNDATION FOR A SUCCESSFUL AND ABUNDANT FINANCIAL STRATEGY

The foundation of a successful and abundant financial strategy starts with you -- what you want for yourself and those close to you in the coming decades.

Only from these priorities can a successful strategy for YOU be created.

MAKING THE BREAKTHROUGH TO FINANCIAL ABUNDANCE

After decades of saving and being conditioned to think “scarcity” in our personal financial lives, many individuals and couples can make the breakthrough quickly, in a matter of weeks, to thinking...
ABUNDANCE.

Together we can create your own financial abundance strategy which serves as a roadmap to your goals.

My clients feel empowered from clarifying their goals and identifying practical changes to make immediately in investments and financial strategies. They also gain peace of mind knowing their lifetime goals are within their grasp as long as they take advantage of the insights uncovered in the process.

A note of caution: If you try to do this process on your own, you are likely to miss many of breakthroughs an experienced, professional hand combined with the right analysis software can provide. If you ask the average financial planner or advisor about this process, they are likely to recommend a traditional financial plan which will focus on what stocks and bonds you should own.

That is why I urge you to take the next step...

TAKING THE NEXT STEP TO UNLOCK THE PRINCIPLES OF ABUNDANCE AND HAVING YOUR OWN FINANCIAL SUCCESS ROADMAP

As an independent financial advisory firm, we have helped hundreds of clients achieve financial peace of mind by providing proven strategies from a holistic perspective.

To discover how you can successfully incorporate the abundance principles into your own life, we offer a complimentary initial consultation. During this meeting, we discuss your financial situation and desired outcomes, answer any questions you may have, and explain our signature service which is called the Financial Abundance Strategies Process.

Our Financial Abundance Strategies Process is based on a proprietary econometric model called the LEAP system. Through simulation modeling with our state of the art software, we are able to create alternative strategies that are designed to provide greater protection and build wealth without assuming additional overall risk or spending any additional out-of-pocket costs. The process includes interviews, an in-depth analysis of resources, assets and income streams, and when appropriate, the addressing of underlying emotional and spiritual preconceptions about prosperity and money.

After we compare simulation models based on variables, we arrive at recommendations that are easy to understand, help you reach your goals, and minimize life's eroding factors which can diminish your wealth.

Our Financial Abundance Strategies Process helps individuals, couples and small business owners to maximize the chances to:

- Support their desired lifestyle now and over the long term
- Give to future generations and important causes, and
- Experience peace of mind knowing that they are getting a little closer every day to their goals with a solid strategy

To reserve this complimentary initial consultation, contact our office at 415-457-8936, Toll free at 1-800-575-8558, or email Elisabeth@WealthPlusInc.com

ALEXANDRA COCK, JD, CLP

IS NOT JUST ANOTHER FINANCIAL ADVISOR...

Alexandra Cock, JD, CLP, is the founding principal of Wealth Plus and a recognized expert in holistic financial management. During 18 years as a Financial Advisor and 26 years as a Tax Attorney, she has been quoted in publications such as the Marin IJ and was voted one of the best financial advisors in Marin County.

Alexandra earned her law degree from Seattle University School of Law, and an undergraduate degree in Economics from the University of Southern California. She ran an active law practice in Seattle for 8 years, specializing in tax law, estate planning and business law.

She holds the CLP: Certified Leap Professional designation. LEAP is the Lifetime Economic Acceleration Program, a financial analysis model. In 1990, she became a Master Prosperity Teacher with a desire to help people realize greater prosperity and abundance.

In 1995, Alexandra established Wealth Plus, serving the San Francisco Bay Area, California and Pacific Northwest.

Alexandra's background includes:

- Member, Washington State Bar, 1981-present
- California Insurance License #0B49891, 1994-present
- Series 7 License, General Securities Representative, 1998-2013
- Series 65 License, Uniform Investment Advisor, 2000-present
- Series 24 License, General Securities Principal, 2001-2013
- Lay Member, Advisory Council, California State Naturopathic Bureau, 2004-2007
- Treasurer, Science of Mind Foundation, 2009-2012
- United Church of Religious Science, Chair, Int'l Board of Trustees, 1996-1998
- Former Mayor of Corte Madera, CA, 2010 term
- Council Member, Corte Madera Town Council, 2007-2013
- Director, Corte Madera Chamber of Commerce Board, 2003-2007
- Teaching, Business Ethics, University of Mexico Continuing Education, 1997

Alexandra has been happily married for 32 years, has two wonderful daughters, and two Samoyed dogs named Boris and Natasha. She loves to read, bead, sew and travel. Alexandra is known for her exquisite sense of humor and hearty laugh.