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# EDWARDS FINANCIAL

PRIVATE WEALTH MANAGER

[www.wealth-investment.com](http://www.wealth-investment.com)

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800-220-9407

- ASSET PROTECTION
- EXECUTIVE BENEFITS
- ROLLOVERS
- INVESTMENT PLANNING
- RETIREMENT PLANNING

**“BECAUSE LIFE THROWS YOU  
CURVEBALLS”**

**Beliefs:** You can read a thousand maps but learn more from traveling the road just one time.

Ben Franklin

Tell me I forget, Show me I remember, Involve me I understand.

Chinese Proverb

In all of my relationships with clients, I agree to observe the following standards of professional conduct. I will make every conscious effort to ascertain and understand my client's circumstances and then give them that service and advice which, were I in the same circumstance, I would have applied to myself.

I have an underlying philosophy that by helping my clients strive to guarantee income for themselves and their family throughout their lifetimes, we all achieve those tangible and intangible goals that provide peace of mind and help preserve the free enterprise system for us all.

1. Planning and Strategies

You will receive planning and strategies for no initial costs or charges. I do not want my clients to have a financial risk or obligation for planning. I want to assume the financial risk for my time.

2. Understand the Strategies and Plans

You will have a basic understanding of why I recommend certain plans and strategies. I want you to understand how they work and why they are important to your financial success.

3. Like the Strategies

You must feel good about the plans and Strategies. I want you to feel good about implementing the recommendations.

4. Your Best Interest

You must always feel that what is recommended is in your best interest. I never want you to proceed with any recommendation unless this is true.

5. You Decide to Implement

You decide when to proceed with the implementation of

any plan or strategy that is recommended.

#### 6. Implement with Me

If you understand and like my strategies, I expect you to implement those recommendations with me.

#### 7. Introductions

If you think my process is valuable, I would like you to introduce me to others who may benefit as you have.

## SERVICES

Whether it's Long-Term Care, College Planning, Retirement Planning, Complex Estate Planning, Business Continuation or outright Funding,

My goal is to meet your needs.

- Estate Preservation
- Executive Compensation Plans
- IRA Rollovers
- 401K installation
- Simples, S.E.P.s and Individual Plans
- Term Insurance
- Whole Life Insurance
- Permanent Insurance
- Universal Life
- Long-Term Care Policies
- Business and Project Funding
- Buy-Sell Arrangements
- Fixed annuities
- Market Indexed Annuities
- Medicare supplement

- Health Insurance

- IRA's- Roth, Traditional, Deductible, Non-deductible

## HISTORY

Your asset safety and return on those assets are my primary concern. I carry the appropriate amount of business insurance coverage to protect your assets against any inappropriate activity so you can feel safe and secure while doing business with a qualified individual. Any business you do with me is protected by insurance coverage I carry on my services.

Working with some of the biggest Firms in the Nation, I have been the top producer at almost all I have worked for in my region. Feeling the pressure of following some corporate agenda and the misguided efforts of those firms to convince every agent that relationships are easy to build and require little time, I felt the need to branch out on my own and build a solid foundation for people to build a relationship on requiring time and effort. I follow a needs based approach and match not only allocation to your personal and family needs but time horizon and risk tolerance. I use time, risk and return as the basis for performing that seamless integration with what you may currently own. The knowledge and information I bring to the table will complement what you may already have had done requiring little time and as hassle-free as possible. Sometimes a simple rebalancing or shift in your current portfolio instead of an outright replacement strategy may be all you need. My focus is to increase your net-worth plain and simple.

I work with several Financial Companies, not just one. This gives you selection and is more consumer driven.

Some of these have Triple-A ratings and some do not. Knowing that Risk is commensurate with return, sometimes the only way to get a return in tough times is to take a little risk but only what you are willing to take. Principal guarantee is my main objective.

Qualifications:

I have a B.A. in Business Administration with a major in International Business from Florida Atlantic University

I have passed the following exams: Series 7, 31, 63, 65, and 24. I have a Life and Health Insurance License including Variable Annuity in Kentucky and a non-resident in Florida, Indiana, and Ohio

I carry a Florida Real Estate License

However: My real qualifications come from experience!

Your benefiting from my expertise is the true reward and gratification of knowing your loved ones are well cared for and your legacy is preserved in that process.

## SPECIALTIES CORE COMPETENCY

Specializing in Estate Protection and Executive Compensation, I can offer you a suite of platforms to help you meet your objectives.

**Its not a one stop shop, it's a one-stop resource for you the consumer.**

Many people are unaware that:

A. Many times there is no up-front charge for a consultation

B. Capital gains on Property taxes may be handled differently. (Tax Planning using 1031 exchanges)

C. I can do a trust audit for you! Many trusts go unfunded and may simply be a re-titling issue

**E. You may not be as stuck with an underperforming annuity or insurance policy as you thought due to 1035 rules**

F. Monies may be available for business projects you didn't know were possible.

G. Resistance to change is inevitable.

"Nothing would ever be accomplished if all possible objections must first be overcome."

-Samuel Johnson