

## **The Prudent Money Management Account**

***"Investments can be managed effectively regardless of the direction of the market. What I'm more concerned about is people NOT managing their money. Investing is a process...not a one time event."*** - Bob Brooks

**Buy and Hold for the long term.....regardless of bull or bear markets!**

It really is a pretty simple concept to grasp. Financial salespeople don't really require a great deal of training to sell the concept. The financial services industry has the convenience of hiding behind this concept during the roughest of times.

The irony is that you really don't even need a financial advisor for that formula. However, you do need a financial advisor for the most important part of the investment process...***THE MANAGEMENT PROCESS***

Most financial advisors will meet with you, discuss your situation, recommend a portfolio, invest the money, and then they are done and off to the next sale. Maybe you get a phone call every once in a while.

***The work starts the moment your money gets invested.*** Investing the money is the easy part. Managing the investments is the most crucial part.

Why so much emphasis on the management process? I invest and manage money based on a verse found in the book of Proverbs.

***"A prudent person foresees the danger ahead and takes precautions; the simpleton goes blindly on and suffers the consequences."***

If you listen to Wall Street, every day is the right day to invest money and the stock market is always going up. Believe it or not, there is a risk when you invest money. There are consequences to buying and holding investments regardless of market conditions.

If we lived in a risk-free society, you wouldn't need the management process. Wall Street wants you to believe that we live in such a society. After all, that is best for bottom line profits.

You and I both know it doesn't work that way. I want to show you another way to grow your investments.

### ***The Prudent Money Management Account***

In 1992, I started my career in the financial services business. I was drawn to the business in college and decided to major in financial services and planning. I wanted to help people and provide solutions and I am absolutely fascinated by how money works.

From day one in the business, I was told life insurance was the answer to everything. I was given all the information on selling products. However, I was turned off by the whole process. I wanted to help people plan and manage. The products were secondary.

Since 1992, I have worked hard to develop an alternative for the sales oriented investment business. ***A solution that had lower barriers to entry, was relationship based, was planning oriented, and most importantly had a safety valve if the markets became dangerous.***

I have discovered one thing.

The financial services system works well for only a certain percentage of the population. You stay informed, receive effective reporting, the money is managed, and you know that your advisor is a phone call away for anything that you need.

You can easily have that type of relationship and be a part of that small percentage of people. There is one catch. You need about \$1,000,000 to get started.

***What about for the rest of us? What if you don't have enough money to "join the club"?***

Well, I have been able to solve this problem and I want to make sure that you know a few things. First, my full-time job beyond hosting Prudent Money is managing money.

Second, you can become one of my clients. I have developed a system that people with all levels of investments can utilize. I have clients with accounts under \$100,000 and clients with accounts over \$1,000,000.

Regardless of the account size, every dollar is important and should be treated accordingly. Here is the model:

Investment and investment management – I physically manage the money based on a proprietary system that I have developed.

I take the Prudent Money account and make it work for your specific situation and not the other way around. You receive a copy of the Prudent Management Update (click here for an example) that I write twice a month. This is exclusive to my clients.

I make myself available for you and your needs.

I manage investments based on a fee schedule and not commissions. I have a vested interest in keeping my clients happy.

I was able to get the minimum investment as low as possible. I am able to manage accounts starting at \$50,000 (this can be a combination of accounts).

I also can help in so many other ways regarding all of the other aspects of your money. If your money is not being watched and you are not being taken care of, then we need to talk.

Please call me at (972)386-0384 ext, 202 or send me an e-mail by [clicking here](#).