FREEDOM WEALTH SERVICES PRESENTS

Living Debt Free And Truly Wealthy

The Secret to a Tax-FREE Retirement

Smart money strategies bankers, businessmen, and financiers have used for over 100 years — now available for your family

PRESENTED BY

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Freedom Wealth Services

Based on the 'Found Money Management'™ Concept

Important Disclosure: Material discussed in this booklet is meant for general illustration and informational purposes only and is not to be construed as tax, legal, or investment advice. Information has been gathered from sources believed to be reliable; however, individual situations vary — rely on this only when coordinated with a professional. Statistics updated as of 2025.

INTRODUCTION

Why Families Need a Better Financial Strategy

Given today's evolving tax environment, persistent market volatility, and the complexity of modern investment products, it's increasingly difficult for most families to keep pace. This booklet provides an accessible overview of the key financial issues we all face — and a clearer path forward.

Many families recognize they need a stronger foundation — not just traditional planning advice, but genuinely smarter strategies built for today's economic realities.

Common Concerns We Hear From Families

- **Reduce or Eliminate Consumer Debt** — Free up money to start saving for the future
- **Growth of Principal** — Maximize investment growth with every dollar available
- **Safety of Principal** — Avoid risking hard-earned savings in volatile markets
- **Minimize Income Taxes** — Especially critical for families on tight budgets
- **Liquidity of Assets** — Access money before 65 for college, emergencies, and life

THEN VS. NOW

The Great American Dream — Then & Today

Our Parents' Generation

- Lived in the same house for life
- Had one job their entire career
- Lived on one income
- Retired with a pension
- No credit card debt
- Saved money consistently
- Could count on Social Security
- Short retirements — inflation was manageable

Today's Reality

- Move 4–6 times in a lifetime
- Hold 3–7 different jobs
- Need two incomes just to get by
- Probably never have a pension
- Struggling with credit card debt
- Saving very little money
- Worried about Social Security's future
- Retirements lasting 20–40 years with inflation risk

*America's savings rate has dropped from **10%** in 1970 to just **3.6%** today — and consumer debt is at record highs.*

> *"The two concepts in this booklet aren't new. They are the smart money secrets bankers, businessmen, and financiers have used for over 100 years to amass great fortunes — now available to every American family."*

Found Money Management™ — Concept #1

Smart Debt Management: How Much Is Your Debt Really Costing You?

Consumer debt is one of the most destructive forces in a family's financial life — not just what it costs today, but the future wealth it destroys. Here is the current picture:

$1.14T	$6,380	21.5%
Total U.S. credit card debt as of 2025 — a record high	Average credit card balance per U.S. adult in 2025	Average credit card interest rate — all-time high

The True Cost of Carrying Debt

If you carry a **$10,000 credit card balance** at 21.5% interest, you are paying approximately **$2,150 per year** in interest alone — money that disappears completely instead of working for you.

$274,000+

What that $2,150/year could grow to over 30 years at 7.2%
— lost to interest on just $10,000 of debt

The Solution: Found Money Management

- Identify money being spent unnecessarily or in the wrong places
- Consolidate balances and pay off debt at lower interest rates strategically
- Use equity lines of credit intelligently to eliminate higher-rate debt
- Devise a coordinated action plan using the newest wealth-building strategies

Found Money Management™ — Concept #2

Break Away From the Tax Trap: The Secret to a Tax-FREE Retirement

> *"It's not how much you've saved — it's how much you get to spend. If you're paying taxes on every withdrawal, you're leaving enormous money on the table."*

Do you believe taxes are going higher or lower in the future? With federal debt at $36+ trillion, most experts agree: taxes are almost certainly heading higher. Yet most Americans put their retirement savings into accounts that will be fully taxed on every withdrawal.

The Farmer Analogy

Imagine you're a farmer buying seed. Would you rather pay tax on the seed *now* and harvest tax-free — or get the seed tax-free and pay taxes on your entire harvest?

✓ THE SMARTER CHOICE

Pay tax on the seed now — enjoy the entire harvest tax-free

OR

TRADITIONAL 401(k) / IRA

Get the seed tax-free — pay taxes on every dollar of your harvest

The Numbers Tell the Story

Contribute $6,000/year to a traditional IRA at a 22% bracket. After 30 years at 7% average return, your account grows to roughly **$567,000**. Withdrawing $40,000/year means paying about **$8,800 in taxes annually**. Over a 25-year retirement, that's **$220,000+ paid in taxes** — after waiting 30 years to access your own money.

A tax-free alternative increases your spendable income by **22% or more** — without saving a single extra dollar.

RISK MANAGEMENT

Take the Risk Out of Your Retirement

Beyond taxes, qualified plans expose your savings to full market risk. What if you could capture market gains without suffering market losses? That's the power of **indexed strategies** — you participate in the upside while your principal is fully protected on the downside.

Year	Change	Stock Market (Start $100K)	Indexing Strategy (7% Cap)
Year 1	+10%	$110,000	**$107,000**
Year 2	+10%	$121,000	**$114,490**
Year 3	**–15%**	**$102,850 ▼**	**$114,490 — Protected**
Year 4	+10%	$113,135	**$122,504**
Year 5	+10%	$124,449	**$131,080 ✓**

In this example, the indexed strategy finishes **$6,631 ahead** — because it never suffered the Year 3 loss. This is the compounding power of protecting your downside. Your principal and credited interest are locked in and guaranteed.

What Indexing Gives You

- Participation in stock market upside, up to a cap
- Zero loss in down years — your floor is always protected
- 100% guarantee of principal and credited interest
- Peace of mind regardless of what the market does

THE COMPLETE PICTURE

Imagine Using All Three Concepts Together

Combine smart debt management, tax-free growth strategies, and downside market protection — the results can be transformative. In most cases, all of this is accomplished without spending a single penny more than you are today.

- ✓ **Significantly reduce or eliminate consumer debt**
- ✓ **Dramatically improve your monthly cash flow**
- ✓ **Reduce your income taxes now and in retirement**
- ✓ **Earn tax-free income on your investments**
- ✓ **Fund a college education for your children**
- ✓ **Build a legacy passed to future generations**
- ✓ **Protect assets from lawsuits and creditors**
- ✓ **Have the retirement income you've always dreamed of**

Who Are These Strategies Ideal For?

- Families carrying heavy consumer debt who want relief without sacrificing lifestyle
- Professionals concerned about funding retirement with rising tax rates ahead
- Parents planning to fund college while qualifying for financial aid
- Commissioned sales professionals and self-employed business owners
- Anyone who wants more financial freedom and the better things in life

Is It Worth 25 Minutes of Your Time?

A complimentary review costs you nothing but time — and could change your financial future. No fees. No obligation. No risk.

Schedule Your Free Appointment at www.FWappointment.com

MEET THE TEAM

The Freedom Wealth Services Family

Dedicated professionals committed to helping your family live debt-free and truly wealthy

The Freedom Wealth Services team — Ponte Vedra Beach, Florida

FREEDOM WEALTH SERVICES

'Helping Families Live Debt-Free & Truly Wealthy'

Bill Constain, CEO, RFP, RFC, CSA

Certified Financial Fiduciary & Pension Specialist | 31+ Years | 904-373-8349

Dear Friend,

I'd like to take a few minutes to introduce myself. My name is Bill Constain, President & Founder of Freedom Wealth Services. For over 31 years, I've specialized in helping families maximize their investment opportunities while minimizing risk and income taxes.

Over the years, I've discovered that many families are not saving enough for their future — while others are struggling just to get by month to month. I understand that feeling. The good news is that with the right strategy, most families can dramatically improve their financial picture without spending any more than they already are.

The concepts in this booklet have helped hundreds of families in Northeast Florida and beyond get out of debt, build real wealth, and retire on their own terms. I'm confident they can help your family too.

Wouldn't it make sense to see if you can reposition your money to **minimize income taxes** and **maximize your family's wealth** for the future?

Please give us a call. The only cost to you is a little bit of your time — and that conversation just might be the most important financial decision you make this year.

Sincerely,

Bill Constain

President & Founder, Freedom Wealth Services

> ***P.S.*** *I'm confident you'll find our time together genuinely valuable. However, if when we're done you feel I've wasted your time, I'll write a check for $50 to your favorite charity right then and there. Could anything be more fair?*

THE FREEDOM SPECIALISTS

Fulfill Your Personal Financial Goals

Start with a complimentary, no-obligation consultation. No fees. No pressure. Just smart strategies for your family's future.

CONTACT BILL CONSTAIN

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Certified Financial Fiduciary & Pension Specialist | 31+ Years

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