



Financial Security Specialists

Another year has flashed by. Are you like me? Glad that some of your goals were met last year and frustrated that some of them slipped just out of reach.

Let's change that disappointment into encouragement for this New Year. No matter what your goals are for 2008, Financial Security Specialists is here to help you protect what is most important to you - your family and your business.

I look forward to working with you to

- protect your retirement funds
- protect your income
- guarantee your estate plan
- insure the efficient transfer of your business
- plan for potential long term care needs
- promote the goals of your favorite charity

Call today and set up a no-obligation review and planning session.
808-625-3782

Life Guides

I have prepared a series of usefull guides for you. These guides will provide you with basic information on each topic and make it easier for us to focus on your personal situation when we meet. Just click on the Guide you would like to have and it will come to your email in less than one day. Of course, if you have any questions or have any problems with the email - just give me a call at 808-625-3782 and I will arrange to hand deliver the guide of your choice!

- [Financial Workbook \(A comprehensive financial organizer\)](#)
- [Managing Your Financial Life](#)
- [Marriage and Money](#)

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Have You Figured Yourself Out Yet?



Young people share long lists of questions on their "My Space" pages in an attempt to find out things about their friends and new acquaintances. The old process of actually meeting someone and having conversation has almost disappeared, being replaced by this electronic screening process. But some questionnaires are useful in understanding ourselves. Carl Jung and others developed sets of profile questions that have been modified over the years to give us surprisingly accurate looks at ourselves - our personalities and how we relate to others and the world around us. knowing this can help you in many areas - from personal relationships to identifying career direction. Here is a link to a free profile. See

- [Money Doesn't Grow on Trees...Teaching Kids About Money](#)
- [Dealing with Divorce](#)
- [Planning Your Estate](#)
- [When a Loved One Dies](#)
- [Managing an Inheritance](#)
- [Moving Day](#)
- [Protecting Your Business](#)
- [Business Continuation](#)



Can you hear your future?

Do you remember holding that shell? How you wondered about the call of the waves you could hear? Has your life become too confused to hear the future?

Sometimes it helps to have someone help you focus on what is really important for your future and to identify steps that will help you reach your goals.

I have worked with artists, teachers, authors, business men and women, religious leaders and a number of sales professionals in helping them identify and move toward their goals. This year I am accepting a small number of clients who want to have a one-on-one accountability coach. While we will focus primarily on the career aspects of your life we will work to achieve a balance between job, family and leisure - sort of a mind-body-spirit approach. If you are interested or know someone you think could benefit, contact me by email to receive an application form. I will review the application and contact you to discuss working together.

how well it scores you!
<http://www.humanmetrics.com/cgi-win/JTypes2.asp>



THUMBS UP: FIXED ANNUITIES

According to a MassMutual study, including a fixed income annuity as part of a retirement income strategy "yielded greater long-term wealth for an investor - along with more income security - than a portfolio of equity and bond investments alone, even in an 'up' market." More information on the study is available at [Annuities Make Sense](#)



Let's work together and make 2008 the best year ever! Call me today at

[I want to succeed!](#) - CLICK HERE

808-625-3782 or [email](#)
me to set a time to get
together and visit.

Aloha,
Gary A. Powell LUTCF,
CLTC, LTCA

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