

NO CONFLICT — JUST INTEREST®



Think your money  
is in good hands?

So did our clients until  
*after* our audit.

*Comprehensive Estate Audit™*

INSURANCE ■ INVESTMENTS ■ TAX  
RETIREMENT ■ ESTATE PLANNING  
ASSET PROTECTION STRATEGIES



# Are your advisors planning for your retirement... or theirs?



While conscientious and competent professionals exist, they are hard to find. You think you have chosen wisely, yet how can you really know? Unfortunately, most financial consultants and institutions are more interested in making the most *from* you, not *for* you. And when that's not the case, they often lack the knowledge you think they possess. Regardless of why you fail to receive the guidance you need... the outcome is the same.

How do you know the advice you are receiving isn't *costing* you?

## Our Clients Know.

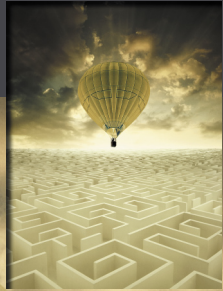
It's time you, too, get a second opinion.



### NO CONFLICT — JUST INTEREST®

*To avoid a conflict of interest, our compensation is not dependent on selling products or on commissions.*

Providing truly *unbiased* guidance.



Since 1991, I've seen the many ways clients have been harmed by incompetent advice.

It is only *after* our audit that clients truly understand the value of WMi's service.

Thank you for considering WMi.

Steven E. M. Roth,  
President & CEO

*Benefit Guaranteed*

See the last two pages for details



## Trusted is not the same as trustworthy

Crucial facts are omitted from presentations and sales literature, which also contain flawed analyses to make what's being offered look better than it is. And just because it's from an top-rated company or someone you trust doesn't make it good. Often, even your trusted advisors lack the perspective, insight, or *interest* to fully appreciate the impact of what they or others recommend — or overlook.

## The WMi Difference

Through careful **research** and **modeling**, we determine the value and risks of every product or strategy: 1) you have 2) are presented 3) that we or others deem may fit your needs. By integrating all of your factors, inefficiencies and gaps are revealed. Our process custom-tailors solutions to your situation, which requires much more time and care than most are willing or able to give you. And because our compensation is not dependent on selling products or investments, we can focus solely on what's best for you. *Wouldn't you rather have experts with a financial incentive to protect you?*

## Thinking is not the same as knowing

Our clients thought they were properly advised. However, for the majority of them, we were able to dramatically improve their situation. We found they had been sold unsuitable annuities, high-commission investment and insurance products, and shaky or mismatched tax strategies. Many also had poorly drafted or outdated wills, inadequate insurance, improperly maintained trusts and other legal agreements — leaving them vulnerable to serious problems and losses.

You surely think you are in good hands. Wouldn't you prefer to know?

A small investment in our benefit guaranteed *Comprehensive Estate Audit*™ will likely uncover problems and opportunities to greatly increase your wealth.



## The devil is in the details

### BEING TOLD ENOUGH TO KNOW?

Have you been sold insurance, tax, or investment ideas as being simple? They rarely are. This is where we tend to find the most problems. What lies behind a pond of explanation is often an ocean. One *missed* detail changes everything.

### DO YOU HAVE INSURANCE OR UNINSURANCE?

A policy exclusion or limitation could leave you vulnerable to large losses. We often find clients are under-insured and get taken advantage of when they have a claim. Our coverage review ensures you have optimal protection. And we'll make sure any claims are paid to the fullest extent.

### INVESTMENTS WHAT THEY SHOULD BE?

Have you ever known brokers to fire themselves for under-performing, missing opportunities, charging excessive fees, or losing client's money? Neither have we. We assess the quality of your holdings to make certain you are on solid ground.

### PAYING TOO MUCH TAX?

Are overlooked techniques, missed deductions and credits, or failure to forecast costing you? Or do your advisors have you pursuing dangerous tax strategies? We'll find out, then identify safe ways to keep taxes to a minimum.

### ASSETS FULLY PROTECTED?

Have you protected your assets from creditors and estate taxes? We sift through various strategies and help you decide which are best for you.

### WHAT GOOD IS IT IF IT'S IN GREEK?

WMi provides concise, straightforward reports that clarify the problems we detect and recommend solutions to meet your objectives. You'll understand exactly what we're saying.

## DANGER

Not knowing what you don't know

You want to know that those who advise you do so with the highest degree of skill, integrity and care.



We make sure you receive nothing less.

*See our SAMPLE CLIENT REPORTS for examples.*

*Just a few examples of how we've helped our clients:*

**“Unfortunately, we find most advisors don’t know what they’re selling anymore than clients know what they are buying.”** *Steven Roth*

### VARIABLE ANNUITY

Showed a client how terminating her variable annuity would improve her after-tax retirement income from a projected \$102,000 to \$188,000 a year — a total estimated gain of over \$1.7 million. We also compelled the insurance company to waive a surrender penalty of over \$15,000.

### PRIVATE ANNUITY TRUST

Demonstrated how the \$9 million+ projected gain a client was promised by the promoter was false. By terminating the trust, we protected him from a loss of over \$3 million.

### CHARITABLE REMAINDER TRUST

Our analysis concluded that by terminating his trust, another client and his family would have over \$2 million more. The client was delighted not only to have more money during his life, but also to regain control of trust assets and benefit charity immediately.

### LIFE INSURANCE

Advised a client on how to double her life insurance coverage with a higher rated company, on a guaranteed basis, with no increase in premiums. Helped another client have over \$200,000 more after-tax retirement income and \$500,000 more for heirs by surrendering his policy.

### ESTATE TAX

Showed an uninsurable husband and wife how, by modifying their estate plan, they could eliminate their estate taxes — a savings of over \$2 million.

### RETIREMENT PLAN

Illustrated how a client’s plan was expected to provide him with approximately \$329,000 less after-tax income during retirement, compared to taxable investing. We protected him from the loss by terminating the plan. Showed another client how adopting a different type of plan could produce an estimated \$5 million more of after-tax retirement income to him and his wife.

**“Sometimes your best investments are the ones you don’t make.”** *Donald Trump*



*To better appreciate what we're saying, consider the following:*

**Variable Deferred Annuities** are one of the most popular tax deferral products in the US, with total assets of over \$1.2 trillion and new contributions exceeding \$150 million in 2006 alone. They are just one of a long and growing list of arrangements we critically analyze for clients — often determining they made sense only for the salesperson and financial institution selling them.

The example below is taken from an online variable annuity calculator of a top U.S. life insurance company's website, claiming how their annuities would help you accumulate more money.

### INSURANCE COMPANY'S CALCULATION

#### Their Assumptions

What is the contribution you want to make?	\$100,000
What is your income tax bracket?	37%
Appreciation Rate	10%
Appreciation Rate from Interest	OMITTED
Capital Gains Rate (20% beginning in 2011)	OMITTED
Appreciation Rate from Long-Term Capital Gains	OMITTED
Appreciation Rate from Dividends	OMITTED
Annuity Annual Mortality and Expense Charges	OMITTED

### Wmi'S CALCULATION

#### Complete Assumptions

(accounting for fees and tax allocation)

What is the contribution you want to make?	\$100,000
What is your income tax bracket?	37%
Appreciation Rate	10%
Appreciation Rate from Interest	1%
Capital Gains Rate (20% beginning in 2011)	15%
Appreciation Rate from Long-Term Capital Gains	7%
Appreciation Rate from Dividends	2%
Annuity Annual Mortality and Expense Charges	1.25%

#### The Conflicting Results (See the difference a proper analysis makes)

Year	Currently Taxable Acct.		Variable Annuity		Annuity's Advantage		Gain/Loss with Annuity	
	Ins. Co.'s Representation	The Real Numbers	Ins. Co.'s Representation	The Real Numbers	Ins. Co.'s Representation	The Real Numbers	Ins. Co.'s Representation	The Real Numbers
5	\$135,727	<b>\$146,081</b>	\$138,462	<b>\$127,154</b>	2%	-13%	\$2,735	<b>-\$18,927</b>
10	\$184,218	<b>\$217,832</b>	\$200,405	<b>\$168,220</b>	8%	-23%	\$16,187	<b>-\$49,612</b>
15	\$250,033	<b>\$329,553</b>	\$300,166	<b>\$230,325</b>	20%	-31%	\$50,132	<b>-\$99,228</b>
20	\$339,363	<b>\$503,509</b>	\$460,832	<b>\$366,561</b>	35%	-28%	\$121,468	<b>-\$136,948</b>
25	\$460,608	<b>\$774,369</b>	\$719,586	<b>\$535,408</b>	56%	-31%	\$258,978	<b>-\$238,961</b>

*They figured you wouldn't figure it out.*

## The truth of the lie

As their calculation doesn't account for the portion of the return taxed as capital gains or dividends and simply assumes that all of the return is interest, they create a scenario that never happens. This makes their annuities look much better than they are.

### THE REAL CONCLUSION

By taxing the "Currently Taxable Account" incorrectly and not deducting the annuity's fees (which are at least 1.25% of the annuity's value annually<sup>1</sup>), they induce you to buy their product under false pretenses.

**Even after 25 years of tax deferral, the annuity actually causes you to have almost \$500,000 less than what they promised.**

<sup>1</sup>1.25% was the minimum mortality charge listed in the product prospectus for the suite of annuities we reviewed. Depending on the product and optional benefits chosen, the fees could be much higher.

### NO FREE LUNCH

As you can see, when adequate consideration is given, the result they show you is revealed as faulty. Such is true with "free financial or estate plans", which are worth little more than what you pay for them.

### THE INS. CO.'S DECEPTIVE FOOTNOTE:

"Note that the tax-deferred amount is greater even after taxes have been paid at the end of the years of accumulation! For further information, contact us today." *Top U.S. Life Insurance Co.*



Average client savings:  
**29x our fee**

Average number of problems we  
detect and resolve/client  
**36**

OPTIVISED™

## Company Background

WMi was formed in January 2004 by Steven E. M. Roth, an independent advisor with then fifteen years of experience in various aspects of the financial services industry. WMi was conceived by Steven as a result of his observations of the widespread incompetence and dishonesty within the industry. This impassioned him to create a system to protect clients from making costly mistakes — being taken advantage of, or from receiving negligent advice. Steven also conceptualizes, spearheads, and consults on class action lawsuits involving institutional fraud upon investors and policyholders.

*It is this perspective and focus that truly set WMi apart.*

## Who We Are

WMi panelists are a select group of highly ethical and qualified professionals, many of whom nationally or internationally recognized. Each is required to continually demonstrate to our board exemplary skill in their field — meeting or exceeding our strict standards. A current list of these professionals and their credentials is available upon request.

## What We Do For You

Unlike the traditional biased and isolated way advice and products are usually provided, WMi pulls all the pieces together with a consolidated, objective view — adhering to a strict collaborative discipline. As most decisions you make impact many areas of your estate, we obtain a clear picture of your complete situation *before* making recommendations. Our *Comprehensive Estate Audit*™ utilizes our sophisticated computer technology with contributions from the nation's foremost experts — designed to ensure that you receive *optimal advice* for the products and strategies you have, are considering, or need — to most effectively maximize your finances. We then continually monitor your situation along with changing financial, tax, legal and other issues — to maintain your improved position.

*You will be pleased by how far we go to protect you.*

guaranteed results

From the beginning, the WMi difference will be clear.



## Our Guarantee

**Proceed confidently knowing that if we can't improve your position, there's no fee.**

We have provided the majority of our clients with savings of hundreds of thousands to millions of dollars each — by uncovering and remediating problems within their estates and keeping them on track with our monitoring service. We can probably do the same for you.

CONTACT US TODAY TO SEE SPECIFIC EXAMPLES OF WHAT WE CAN DO FOR YOU.

*for a free, no-obligation consultation, contact us:*

1-877-OPTIVISE (678-4847)

or visit: [www.wmi-consultancy.com](http://www.wmi-consultancy.com)

*Guarantee*

YOU ARE IN AN ENVIABLE POSITION  
WE CAN HELP YOU STAY THERE™



unbiased audit and due diligence of:

INSURANCE ■ INVESTMENTS ■ TAX ■ RETIREMENT  
ESTATE PLANNING ■ ASSET PROTECTION STRATEGIES

WMiNTELLIGENT  
WMiNDEPENDENT  
WMiNTEGRITY

NO CONFLICT — JUST INTEREST®



*see for yourself:*

[www.wmi-consultancy.com](http://www.wmi-consultancy.com)

ESTIMATED SAVINGS DISCUSSED IN THIS BROCHURE ARE CLIENT-SPECIFIC, AFTER-TAXES, BASED ON CURRENT LAW, CERTAIN MARKET ASSUMPTIONS, AND ARE ACHIEVED OVER TRANSACTION LIFE.

## Know what you have.

"In 2 words — absolutely brilliant! You uncovered and resolved several problems I had no idea I had. I know of no other service that gives this much bang for my buck. WMi saved me tens of thousands immediately—and, undoubtedly, ultimately millions. I highly recommend your services as a 'must have' for anyone with substantial success who wants to keep it."

Art Lewin, President  
(multi-million dollar clothing co.)

"You helped us identify over \$1 million in potential savings. Neither our accountant nor the financial planner could have provided us with the quality of your work — revealing the facts in writing. The analysis you performed and your professional presentation made a significant difference. We know of no comparable service."

John H. Thaler, Attorney at Law

"Your firm's services are invaluable. The peace of mind I received from WMi's amazingly thorough and unbiased approach is unlike anything I have experienced. Complex insurance and investment matters were explained in a simple and balanced manner. I don't know of any company that provides the services that you do. I am honored to be a WMi client."

Barry A. Peters, CPA

We help CPAs, attorneys, successful  
entrepreneurs, and professionals.  
We can help you, too.

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*Guarantee*

If we can't improve your position,  
there's no fee.

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