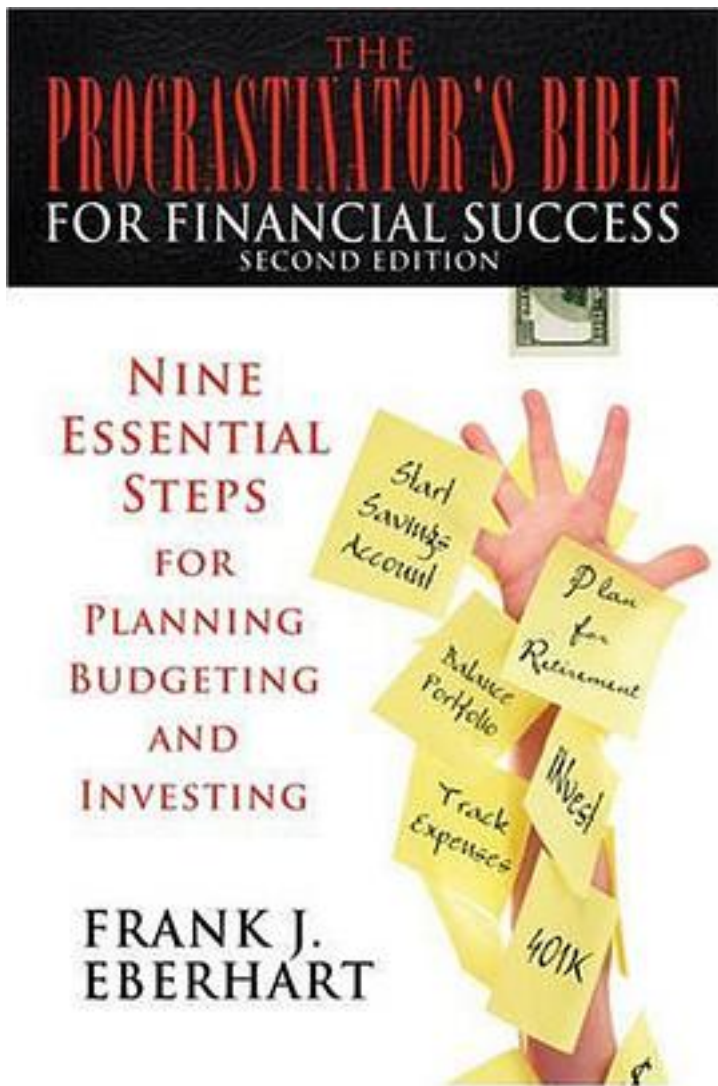


The Procrastinator's Bible for Financial Success



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Nobody really teaches us how to plan or invest when we're younger-or when we're older, for that matter. The good news is that it's never too late to start. "The Procrastinator's Bible for Financial and Estate Planning Success: Nine Essential Steps" can get you started by teaching you to: UL LIDefine your real risk tolerance or "financial DNA" LIRecord your personal information, estate planning, and investment asset details LIPrepare a detailed budget, cash-flow, and net-worth analysis LICreate a retirement budget LIImplement a system to keep track of your investments and cost basis /UL Frank J. Eberhart's nine essential follow-up steps can help you understand how investments work, get organized, develop and implement an estate plan, and set concrete, realistic goals. The more you learn, the more you earn-and the more you keep

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