

CITIZENS FINANCIAL HELPS CLIENTS BUILD WEALTH

You don't have to be affluent to rely on the services of a financial consultant. If you own a home or would like to, you can start building wealth in exciting new ways you've probably never considered.

New, innovative loan programs open the door to owning or refinancing even the most luxurious of homes. And paying off the loan can be simplified.

expand your net worth. For example, if you now spend thousands of dollars per year on interest payments, you can turn the compound interest tables around and become your own banker.

Find out more at upcoming workshop

Come to The Equity Max Program Seminar to learn how to take control of your financial future. The workshops are offered once a month to anyone interested from February through October.

Presented by William F. Richardson, founder of The California Education Institute of Wealth Management and creator of The Equity Max Program Seminar, this dynamic session debunks many of the major myths about how people save and invest their money. Based on concepts from some of the most brilliant financial minds of our time, including techniques from the best-selling book, *Missed Fortune 101*, by Douglas R. Andrew, you'll learn:

- Why paying off your mort-



William F. Richardson, the founder and director of The California Educational Institute of Wealth Enhancement, is also an author, speaker, financial strategist and retirement specialist for Citizens Financial Security and its affiliates.

“Paying off your mortgage may be a mistake.”

– William Richardson

Through Citizens Financial Security's "MaxEquity Program," you may be able to pay off your 30-year mortgage in just 13 1/2 years by utilizing a conservative, tax-deferred mortgage acceleration plan.

Other revolutionary investment tools can help you take control of your financial future and greatly

gage early may be a mistake

- The truth about IRAs
- Money "myth-conceptions" and valuable keys to money, asset and equity management
- Completely legal tax breaks and money-leveraging techniques used by major banks, corporations and the smartest money managers
- How to become your own banker
- Smart ways to protect your personal identity

Sponsored by Citizens Financial Security in Modesto, the seminar is a free public service open to all California residents. It takes place the first Thursday of each month at the Fairfield Inn & Suites by Marriott Modesto at 4342 Salida Blvd, Salida, from 7 to 9 p.m. Call to register

at (800) 950-2586 or RSVP online at EquityMax.org. You must register; no walk-ins permitted.

Non-traditional: comprehensive financing

Rather than working with a sales-driven mortgage broker or loan officer, Citizens Financial Security clients enjoy one-on-one service from a financial professional who is committed to examining their entire financial picture.

Citizens Financial Security is pleased to offer complete, seamless residential financing through Vertical Lend, Inc. From mortgage application and processing, through in-house closing, Vertical Lend enables clients to benefit from a wide range of superior

financial services, including:

- 100 percent financing
- Commercial, interest only, investment property, jumbo, imperfect credit and debt consolidation loans
- First-time homebuyer programs
- Home equity lines of credit
- Mortgage refinancing
- Reverse mortgages
- Stock to Cash Program

Committed to becoming your complete financial management resource, Citizens Financial Security invites you to call for a free consultation. Learn how our non-traditional financial services and residential financing solutions fit into your family's entire financial picture.

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S E C U R I T Y

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The creator of The Equity Max Program, William F. Richardson conducts monthly workshops that debunk many of the myths about how people save and invest their money.