



## **SMART ASSET PLANNING**

- **Life Insurance**
- **Annuities**
- **Retirement Plans**
- **Disability Insurance**
- **Health & Dental Plans**
- **Brokerage Accounts**
- **Estate Planning**
- **Charitable Giving**
- **Gifts to Minors**
- **Tax Reduction Planning**
- **Buy-Sell Funding**
- **Business Overhead Funding**
- **Group Benefits**
- **Pension Plans**
- **Cafeteria Plans**
- **Business Money Market**
- **Business Cash Management Account**
- **Payroll Deduction Plans**
- **Business Continuation Plans**

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“Life insurance, properly used, is one of the greatest financial tools ever created. Its misuse and neglect threatens the very foundation of the financial services industry.”

T. Mark Pace, CLU, RHU, ChFC

- **90% of the permanent life insurance policies sold in America over the last 25 years aren't working the way people understood... not even close! Is yours one of them?**
- **The Policy may be facing:**
  - Unexpected premium increases
  - Loss of cash value
  - Cancellation of coverage
- **You may be facing**
  - Unexpected claims on your E&O
  - Loss of clients
  - Challenges by Beneficiaries
- **It's bad and you don't understand**
- **What's worse is that your agent may not be helping you because he may not fully understand either!**
- **Still worse, 75% of these policies in force don't even have an agent watching over them!**

**Are Your  
Clients  
Life Insurance  
Policies Dying?**

Millions of existing life insurance policies have a fatal flaw. How do you find out if yours is one of them?

You need...

**The Managed Life Insurance  
OBJECTIVE OVERVIEW**

**Are your clients in danger?**  
**The Managed Life Insurance**  
**OBJECTIVE REVIEW**  
**will let you know.**

**Are your clients already a victim?**

- Are they facing unexpected premium increases?
- Are their policies losing cash value?
- Are their insurance death benefits in danger of being cancelled?
- Could their trust be left unfunded?

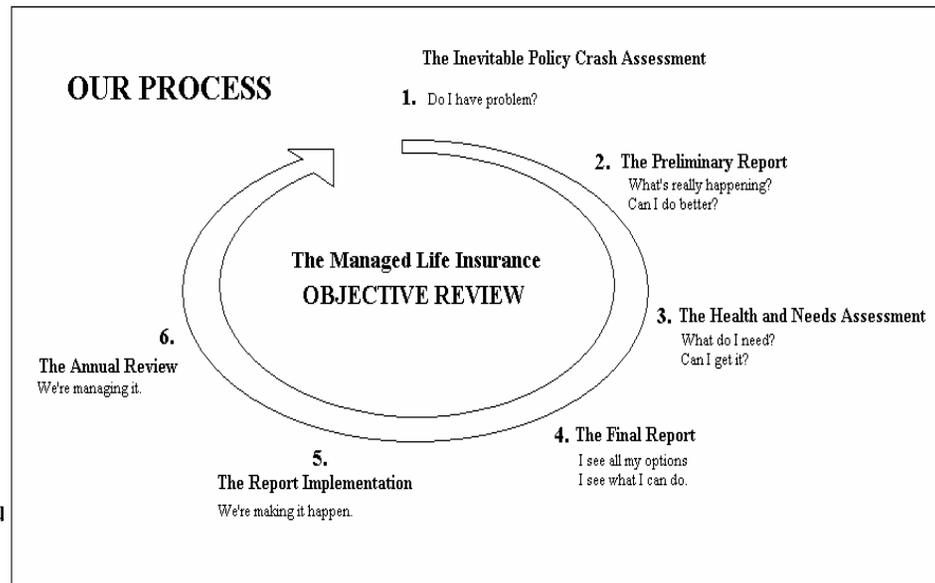
If you don't have unbiased, written Proof, they may already be a victim of The Inevitable Policy Crash. Call us today for a free Inevitable Policy Crash Assessment – a quick assessment of their current situation. We'll tell you within minutes if we think they may have a problem. If you do, we have a complete, and easy to use process to help you resolve the situation and restore their peace of mind.

“I was very pleased with the entire experience. I was truly amazed at the depth of the reports. They covered all the possible courses of action. It was really incredible!”

**Robert T. Hardeman**  
*Retired Farmer*

“My CPA Firm has been successfully using the program for over a year and from my personal experience everyone wins. My clients get advice that is the “best of the best” from a national expert.”

**Richard C. Capasso, CPA, PFS, CFP**  
*Advisor*



**Are their**  
**Life Insurance**  
**Policies Dying?**

Your firm needs...  
**The Managed**  
**Life Insurance**  
**OBJECTIVE REVIEW**

Millions of life insurance policy holders are in for the shock of their lives... are you one of them?

**Did you know?**

**90% of the permanent life insurance sold in America over the last 25 years isn't performing as projected.** Millions of policy holders believe they own permanent life insurance policies with a guaranteed death benefit – most are dead wrong.

The problem began when the life insurance industry moved beyond “fire and forget” fully guaranteed term and whole life products and introduced complex, performance-based products with little or no guarantees sold using computer projections. But the actual performance has not matched the projections resulting in drastically underfunded policies which are destined to fail.

When this failure occurs the results will be devastating including: huge and ongoing additional premiums due; loss of cash value; lost of death benefit; and even cancellation of coverage. Now you know.

