



## Partners for Life: Making Things Happen

FML&S Securities, A Life Planning Company and 877SCOREJump, A Credit Services Company, joined forces to create the FML&S Securities Abundance Plan.

The Abundance Plan's goal is to provide each member with unparalleled customer service and valuable information that will improve their life and the lives of their beneficiaries, in effect creating a legacy.

### Abundance Plan Team:

Each member has a mortgage banker assigned to them; we refer to the mortgage banker as the Life Planner (LP). Life Planners are well informed and capable of providing public domain research to ascertain information related to life style changes that may improve a member's health.

Each member is also assigned a valuable Credit Advocate (CA) who continually works to ensure the credit worthiness of each member.

The third and critical partner in the Abundance Plan is the member.

## Click Below for Website Content:

Life Planning  
Wellness Club  
Mortgage Info.  
Credit Services  
Income Opportunity  
Prospective Member Questionnaire

FML&S Securities Abundance Plan:  
Creating a Legacy Through Education

## A Successful Plan is Key to Success!

### Life Planning

The world's most noteworthy achievements occurred as a result of a plan. While random events may have sparked innovation or a novel concept, the planning process consistently makes vision manifest. Whether victory in a battle or war, a new relationship or even restoring or rebuilding something that has been weathered or neglected, a successful plan and monitoring of that plan are pivotal to success!

FML&S Securities' Life Planning Model is integral in creating and monitoring an individual's life plan. We achieve this through regular conversations with our clients and utilizing best of breed technology. Our goal is always to minimize risk while providing optimal returns for each client.

FML&S Securities Life Planning is often likened to a flint that fuels a spark that ignites our client's burning desire for attainment of a life filled with Abundance!

FML&S Life Planners are knowledgeable in the areas of natural health, finances and our most precious resource, time! Simply put, time is either a friend or a foe. With a life plan time works with you, without a life plan time has proven to be a formidable foe. FML&S Securities, putting time on your side!

If you have not done so, please take advantage of the one-hour monthly consult with your Life Planner; it is a key benefit of your membership.

### Health & Wellness

The most important component of any Life Plan is health. Health relative to a long journey would be comparable to knowing where you are before starting a road trip. For example, if your tires are weak, knowing this in advance, you may want to avoid a rocky road on your journey, even if the path is shorter; if your car overheats easily, you may want to avoid steep inclines, etc.

An automobile club helps one to plan a road trip to avoid hazards to safely reach their destination. One role of an FML&S Securities Life Planner is to provide clients with valuable information to better understand good health and actions to evaluate and minimize the risk of poor health to their life plan. Information on disease prevention is provided through the FML&S Wellness Club.

### Credit Worthiness

FML&S Securities is honored to have the professionals of 877SCOREJump as an integral part of the FML&S Securities Abundance Plan. 877SCOREJump's dedication to quality and customer service creates a perfect partnership that will benefit Abundance Plan members. The complimentary services provides for regular monitoring of a client's credit status, in partnership with the client, to reduce the overall cost of living and stress. 877SCOREJump services include:

- Strategy to address derogatory information
- Strategy to raise credit score / credit worthiness
- Regular communication to keep client informed
- Dedicated Fax Line to expedite services