



YOU are the CEO of your life . . . Every CEO has an advisory team!

An FML&S Abundance Plan membership includes a personal mortgage banker that leads an advisory team dedicated to mobilizing resources to get you where you want to go!



877-YES-FMLS

877-937-3657

Team FML&S

Anthony Arrington
Strategic Life Planner

Eve Buckingham
Life Planner

Rubie Duckworth
Life Planner

Gary Haman
Life Planner

Lee Holland
Life Planner

Irma Knox
Life Planner

Dan Kubetz
Life Planner



A Successful CEO Maintains a Strong Team of Advisors!

Attributes of FML&S Advisors:

- 1) Honesty and Truthfulness
- 2) Explore/Recommend Changes
- 3) Promotes Sustained Success
- 4) Attainment of Life Goals

*Information Line: Number: (712) 432-1590 * Access Code: 701227#*

Creating wealth at the expense of health is one of the most common mistakes many Life CEOs make. If you are reading this article, you are a Life CEO. A Life CEO is any and everyone who has a physical life. All Life CEOs make daily executive level decisions that affect both the quantity and quality of one's life. A CEO of a cookie company makes decisions that affect the quantity and quality of the company's cookies. You make decisions that affect the amount of and quality of your life.

Your FML&S Securities Life Planners not only work to create sustainable wealth but have a keen focus on the cost of creating that wealth on your health. After all, all the money in the world will not buy you one more day of life if you lose your health. If you have health concerns, share it with your Life Planner. They will conduct public level research on both lifestyle and other changes that may assist you in increasing both the quantity and quality of life. Remember, your Life Planner is one of your key advisors. They provide the vital information you need to make an informed decisions.

One of the primary objectives of the FML&S Securities Abundance Plan is to develop a plan whereby each member may have a more abundant life. This means enjoying the many things the world has to offer, but not at the expense of the loss of one's security. This means that Life Planners seek every opportunity to reduce the daily operating expense in life. In fact, each Life Planner has a goal of producing savings for each member that exceeds their investment in the FML&S Securities Abundance Plan on an annual basis.

A sub-team of Life Planners has tested a new VOIP (Voice Over Internet Protocol) telephonic system that can reduce a members home phone expense to \$0 monthly. The phone system includes many popular features at no additional cost. Yes, the sub-team has tested the system for months and measured the quality of service and customer service and is now ready to introduce this new service to members. Please discuss this new phone system with your Life Planner. You will be impressed with the savings and your improved ability to manage your business (Life).

Many members have requested mortgage loan assistance such as refinancing and loan modifications. We know that there are many predators taking advantage of those in need. We have spent endless hours researching and investigating various loan modification companies with a goal of finding and partnering with a company that will protect the interest of each of our members. We are always mindful that our members are family. We communicate with members monthly and all members have regular access to Life Planners. When we explore options to better the position of our membership, we are always mindful of this. Any service that is recommended to a member and the member believes the recommended vendor does not meet a high standard, this should be communicated to a Life Planner as our members influence the recommendations of vendors within the FML&S Securities Abundance Plan.

Please speak to your Life Planner if you are facing a mortgage challenge, many options are available to you to reduce stress, improve health and ultimately put you in a better financial position.