

# Turning Financial Planning Right-Side Up

The Book

The Author

Commissioned Report (JeffSmallReport.11.17.17.pdf)

Media (<http://jeffsmall.fixedincomecounsel.com/media/>)

Website (<http://jeffsmall.fixedincomecounsel.com/>)



<https://www.amazon.com/Turning-Financial-Planning-Right-Side-Up/dp/0997544120>



December 18, 2017

#1

Thanks!

—Jeffrey Small

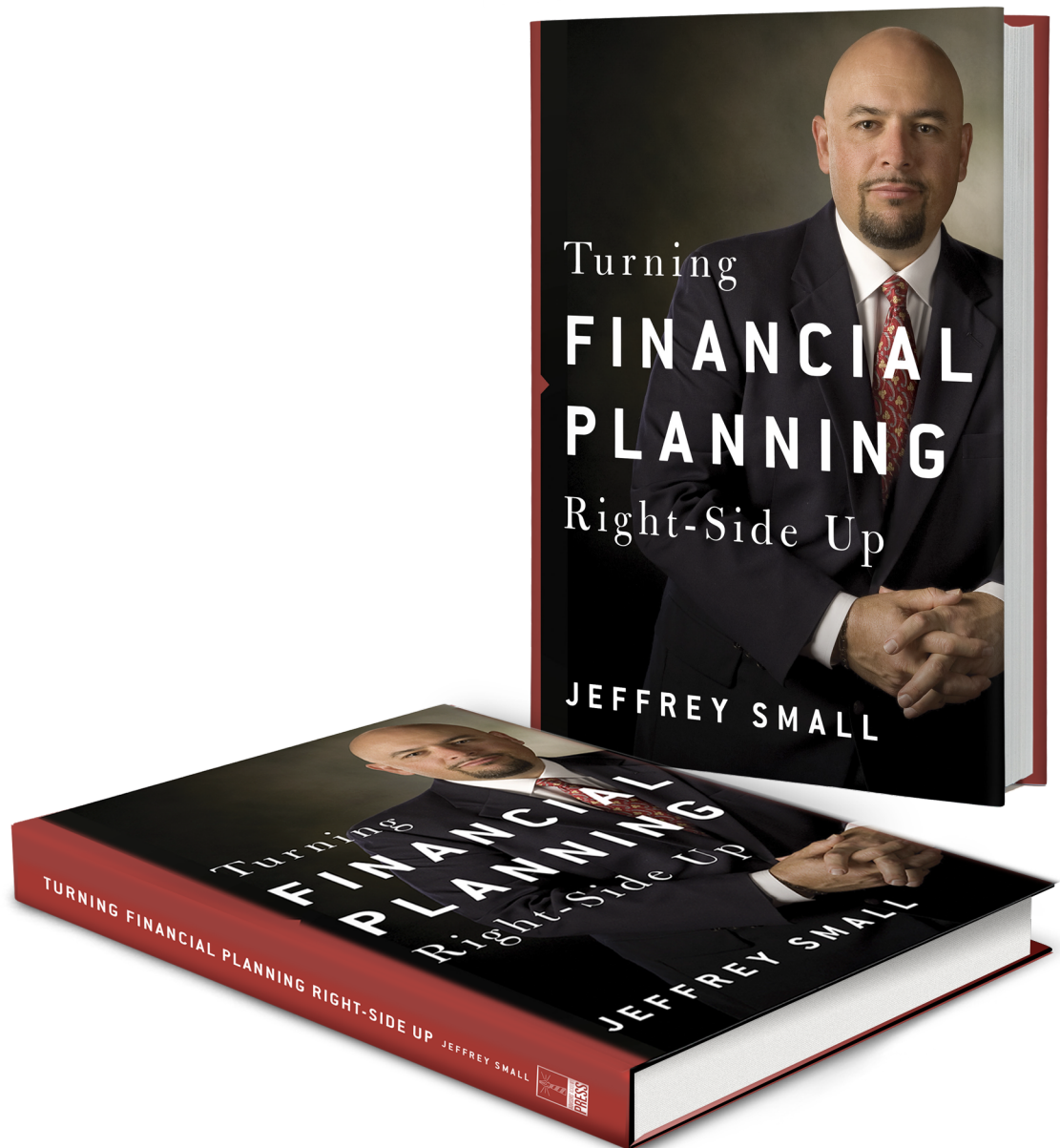
Jeff on CNBC - US Tax Cuts

## Turning Financial Planning

### Right-Side Up

This straightforward, illustration-packed book achieves the almost impossible task of showing exactly why you need to follow the money if you want to beat Wall Street and carve out a retirement plan that will keep you on the UP side of Financial Planning.

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Don't throw your money and time away by betting on a poor risk-to-reward scenario.

It's your retirement — *Make it worth it*

## What Jeff Teaches



The most critical part of financial planning, especially if you're near retirement, comes down to simply taking a few informed steps. The steps, revealed in **Turning Financial Planning Right-Side Up**, will make sense to you, but be warned, they are based on rarely spoken, but sound wisdom. In many cases, the solutions are the polar opposite

## Sample Pages

### TURNING FINANCIAL PLANNING RIGHT-SIDE UP

well into retirement beyond what a standard "buy and hold" approach can get you.

Ask anyone of my clients. They'll tell you—it's possible.

While most financial planners peddle products to keep you in the market at any cost, I've built my career around providing ethical financial planning for retirees and those about to retire. In fact, my firm, Arbor Financial, is a member in good standing with The National Ethics Association, an honor I do not take lightly.

### THE ONLY FINANCIAL PLANNING BOOK YOU NEED

I wrote this book with a single purpose in mind: to distill all the information in the financial planning industry—some of which is good, but most of which is bad—and create one, easy-to-read guide you can use to take control of your financial life.

As I'll reveal in the opening chapters, the financial planning industry—from the big firms to the charming and often well-intentioned financial

**Page 4.** *The only financial planning book you need...*

### TURNING FINANCIAL PLANNING RIGHT-SIDE UP

the thing that matters to him most. It's a lesson in discipline I think we all could benefit from.

I think one of the greatest failures of the American school system is that we fail to teach our children this sort of discipline. Kids today don't understand cost. I would go so far to say that we don't teach them an ounce of financial literacy, and that we're raising a country of financial illiterates.

That's ironic when you think about it. The financial sector of America's economy is the largest in the developed world. And yet, our financial literacy rates are among the worst. We have the most money, and the worst understanding of money. How does that happen? Decades of bad mistakes.

We teach our children how to multiply and divide, how to read, the difference between liquids and solids, etc. But we don't require them to learn critical survival skills that will actually help them survive, get a job, save for retirement, learn how to be happy, or become a productive member of society. We don't teach them how to change a tire, how to

**Page 28.** *Failure of the American Education system...*

### Morally Bankrupt

#### HOW WALL STREET KILLED THE AMERICAN DREAM AND WHAT YOU CAN DO ABOUT IT

**T**HERE'S A MOMENT when every teenager comes to the unfortunate conclusion that he's not a child anymore. For me, that moment came the day of my sixteenth birthday. Growing up in my family, birthdays were pretty typical—presents, dinner with the family—except this time, my father said he wanted to "talk" after dinner, just the two of us. I asked if anything was the matter. He said everything was fine. He wanted to talk to me "just for a second."

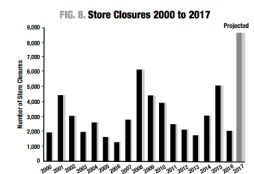
My mind started spinning. Had I forgotten one of my chores? Had something happened in the family? Was my father losing his job?

Turns out, it was none of those things. We stepped outside on the deck of my childhood home, and when

**Page 7.** *How Wall Street killed the American Dream...*

### TURNING FINANCIAL PLANNING RIGHT-SIDE UP

FIG. 8. Store Closures 2000 to 2017



Source: <https://www.dailymail.com/business/BUSINESS>

**Page 60.** *Store Closures 2000-2017*

of the traditional advice repeated by Wall Street through the media and financial advisors. Fortunately, there's a better, safer way to invest than what you've been told.

For over 30 years as a top financial advisor, I've assisted ordinary people to achieve beyond-ordinary investment results. Their retirement assets are defensive and allocated to pull out as much income as they can, but leave their principal intact so it can provide in perpetuity. I've distilled all my years of success in the financial planning industry into these easy-to-understand chapters so many more people can take control of their financial life.

In other words, several hurdles are standing in the way of another massive baby boom that would take the economy to new levels. Even then, if a baby boom were to happen, we wouldn't feel the economic benefits of it right away. Childcare-related industries would soon benefit, but the wider economy wouldn't enjoy this new influx of people until these children reach employable age, supplying additional souls to the labor force and increasing productivity across the nation. China is in a similar situation. Having recently repealed their decades-old one-child policy in which they limited married individuals from having multiple children to keep their population growth in check, the Chinese will have to wait an entire generation before they feel the economic benefits of having more kids.

#### WHAT'S PROPPING UP THE MARKET

These are the headwinds we face as retirees and pre-retirees today. Demographic constraints will ultimately hinder the economy over the

**Page 71.** *What's propping up the market?*

#### TURNING FINANCIAL PLANNING RIGHT-SIDE UP

##### THE DIFFERENT KINDS OF INVESTMENTS

I'll go through each of the investments I listed earlier in the "moderate" column. These are the investments that, when we sit down to map out your financial goals, we'll focus on, in order to meet those goals. Some of these are a little bit more complicated than others and some you may never have heard of, so I may spend more time on some than others.

##### PREFERRED STOCKS

Preferred stocks aren't what you normally think of when you hear the word "stocks." As I mentioned before, that usually refers to common stocks. There are some differences between the two but also some similarities.

Preferred stocks, like common ones, technically fall under the category of "equities," meaning they own's hands. However, these securities

**Page 124.** *The different kinds of investments.*

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I help everyday people prepare for what I call  
***"the art of financial self-defense."***

Jeff Small

National TV Guest & Financial Consumer Education Advocate

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## Check For Any Upcoming Workshops

Events Schedule

(<http://jeffsmall.fixedincomecounsel.com/events/>)

One on One with  
Kent Winkelseth

All About  
SBA Loans

Labor  
For Learning

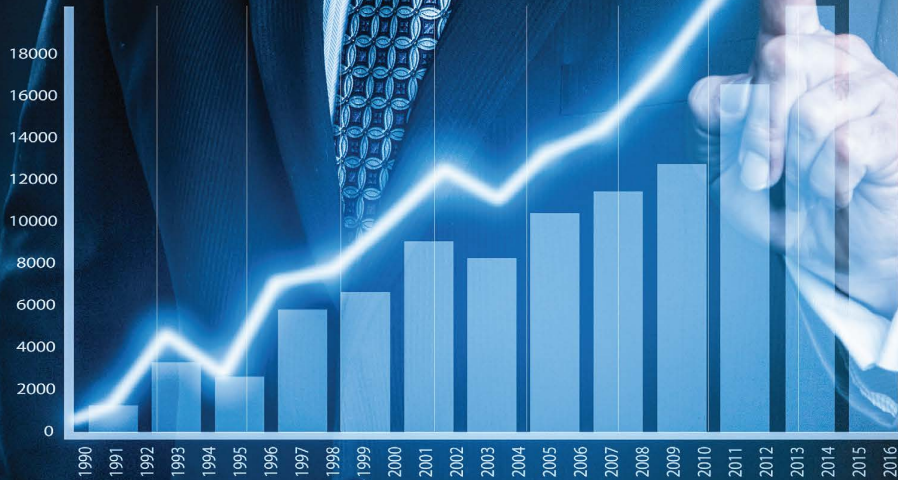
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That Connects

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# BUSINESS

NOVEMBER 2017

## Jeff Small Turning Financial Planning Right-Side Up



## Bitcoin: The Next Step In Money's Evolution?

\$4.95

**Jeff Small**

**Financial Advisor**

Jeffrey Small is a Florida resident with over 30 years of experience in financial services. Jeffrey strives to educate clients on how to invest purposely and profitably by providing conservative options. He is dedicated to helping his clients reap the rewards of a well-planned retirement. Nationally, Jeffrey is a highly sought-after speaker who appears regularly on top financial TV shows, including Fox Business, where he shares his insights about investing in today's markets with a special focus on those born before 1966.



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