



Your Financial Spectacles
www.yourfinancialspectacles.com

Partnered with
 Universal Wealth



Gain Personalized Financial Education, Guidance & Solutions that can change your life - Self, Family, Business, & Community

We go at your pace. No cost to you, just your time spent learning.

How much do you know about your personal finances and how prepared are you to go about your future securely & successfully?

What we do for you: After building your Financial IQ, we provide you with a Complementary Financial Check up & show you your options. We can shop top industry rated insurance carriers for products that can best protect your Life, Health & Income. We can also safely grow residual income with indexed products that mirror the gains of the stock market without the losses, for living and legacy benefits. See other services and solutions below.

Our services and partners can provide:

- Financial education for all ages to increase awareness & confidence
- Strategies to improve cash flow, eliminate debt, save for college & retirement, etc.
- Insurance solutions for life, health & income protection
- Wealth building and preservation strategies – Estate Planning
- Tax planning, tax strategies, tax preparation & filings
- Emergency fund planning for financial security

Our solutions:

- Old (Former employer) 401K's / IRA Rollovers
- Fixed Index Annuities (Lifetime Income)
- Term with Living Benefits (chronic, critical, terminal illness)
- Whole & Index universal Life Insurance (Insurance you don't have to die to use)
- Long Term Care / Final Expense Insurance
- Traditional Investments (stocks, mutual funds, investments, bonds, real estate)
- Debt Relief / Credit Repair / Federal Student Loan Relief /Forgiveness
- Wills, Trusts, Corporate Structures (Domestic & International), Asset Protection
- Deferred Sales Trusts to reduce/eliminate capital gains tax on the sale of a high value asset

Our clients always come first!

Insurance & Annuities brokers are compensated by insurance companies & are not paid for by clients.



Visit our site today.
Schedule your time to learn more
about how we help our clients!



Your Financial Spectacles
(718) 618-6811
info@yourfinancialspectacles.com