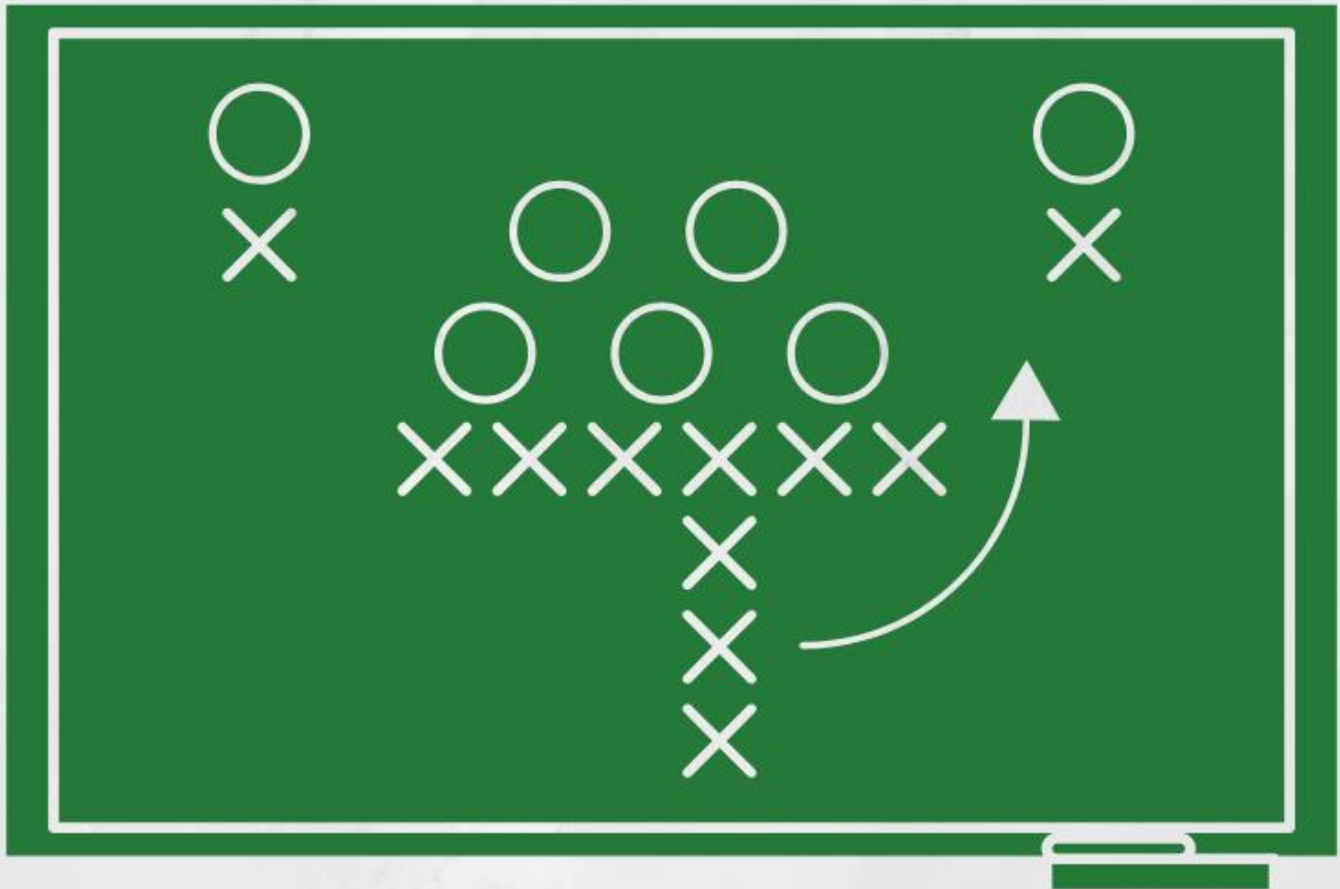


PLAYBOOK FOR **INVESTORS**



A must read before you make your
next investment decision.

Matt Adams, AIFA®

THE INVESTOR PLAYBOOK

How to Be a Successful, Confident Investor in Just 4 “Easy” Steps!

This “Playbook” represents the views and beliefs of Matt Adams, AIFA® an Investment Advisor Representative for ACM Money Methods, Ltd., a Registered Investment Advisor, registered with the State of Texas.

No investment strategy can ensure peace of mind, success, confidence, profit, or protect against loss.

Other persons may analyze investing from a different perspective. Nothing included herein is intended to infer that the approach to investing espoused in this booklet will assure a particular result.

AN URGENT MESSAGE

**TO INVESTORS WHO NEED TO
CREATE THEIR FINANCIAL FUTURE,
PRUDENTLY GROW THEIR WEALTH,
AND SLEEP AT NIGHT...**

MY NAME IS MATT ADAMS, and I am a partner at Money Methods. My firm has been working with investors for over 35 years. We have had the unique opportunity to work with investors of all shapes and sizes, from all walks of life, at varying levels of income and wealth, with a vast spectrum of different financial issues and objectives. Our job is to help people clarify their financial goals for retirement and wealth and help them reach those goals.

When we sit down with investors to uncover their goals, it's often the first time they are able to take a specific and realistic look at their retirement (which can be a real **"A-HA"** moment for many people in their investing lives).

You can think of us as a **COACH** for investors who are serious about getting results in their portfolios. Because you are constantly hammered by irrelevant nonsense from television, magazines, books and other sources that just confuse the issue...

**OUR JOB IS TO KEEP YOU AWAY FROM THE TOXIC
INFORMATION THAT CAN LEAD YOU DOWN THE
WRONG PATH WHEN IT COMES TO YOUR
INVESTMENTS.**



A BASIC CAUTION WE HAVE FOR INVESTORS IS THIS:

Do NOT listen to your brother-in-law, neighbor, water cooler buddy or the talking head "experts" on the television to figure out what is best for your investment future. These people often have an ulterior agenda for giving advice or just plain don't know what they are talking about. Either way, it can be a recipe for disaster to entrust your future to casual observers.

What we bring to the table is a veteran's perspective, and the ability to take a dispassionate look at where your retirement is headed...what your current situation is...and how we can help you put together a plan designed to help you reach your goals.

What's more, unlike other advisors you may have worked with...we will keep you fully informed about what we are doing and why. In other words, our job is not just to make the investing process easy to understand...but also to provide clarity in a way that almost no individual investor enjoys in today's murky financial landscape.

The exciting news is that if you know just a few of the right things about investing...you can be in a much better position to reach your financial goals.

Let's be clear, we don't have a silver bullet or "get rich overnight" magic beans. What we offer to investors is the opportunity to take advantage of investing using **Nobel Prize** - winning investment strategies that have been utilized for many decades.

The foundation of this strategy is a concept that is based on prudent investor standards, called **MODERN PORTFOLIO THEORY**.

Now, we don't expect you to know all about it, but the gist is that top academics developed this theory and are recognized financial and economic experts. They gave such solid proof their theory works, they were awarded the Nobel Prize.

WHAT IT BASICALLY MEANS IS THAT THERE IS A MATHEMATICAL AND SCIENTIFIC WAY TO DESIGN A PORTFOLIO SO THAT YOU (YES, YOU) HAVE THE OPPORTUNITY TO GET THE HIGHEST RETURN POTENTIAL BASED ON YOUR LEVEL OF RISK TOLERANCE – WHATEVER THAT MAY BE.

The core of prudent investor standards is that a fiduciary's primary job is to manage the trade-off between risk and return. These standards have been used for trust accounts primarily – but, it's our opinion that the average investor deserves the same consideration.

A FEW KEY STANDARDS

- Risk and return management - Modern Portfolio Theory
- Diversification standards
- Reasonable costs



YOU DON'T HAVE TO KNOW EVERYTHING ABOUT THE FINANCIAL WORLD. WE CAN TEACH YOU THE RIGHT THINGS TO PAY ATTENTION TO, AND WHAT TO IGNORE REGARDING YOUR INVESTMENTS.

(YOU'LL BE ASTONISHED TO FINALLY CUT THROUGH THE NOISE AND FLUFF TO DISCOVER HOW STRAIGHTFORWARD PRUDENT INVESTING CAN BE.)

WHAT TO PAY ATTENTION TO:

- Are you truly diversified?
- Are you aware of the level of risk you are currently taking and does it fit you?
- Is your financial professional backing up his/her advice with common sense and academic proof?

WHAT TO IGNORE:

- Television shows and other personalities that are using hype and fear to get you to change your investments.
- Magazines and media that are making predictions or promises.
- Friends and neighbors who have the secret to getting rich quick.
- Temporary market swings.

WE ARE NOT GOING TO TELL YOU THAT IT'S AS SIMPLE AS CHOOSING SOME COOKIE CUTTER PORTFOLIO AND YOU WILL BE SET FOR LIFE. YOUR NEEDS ARE GOING TO BE UNIQUE FROM OTHER INVESTORS.

HOWEVER, IF YOU ARE LIKE 90% OF THE INVESTORS THAT WE'VE WORKED WITH,

you probably have too vague an idea right now of what your financial goals really are. And you probably haven't had the opportunity to have your situation assessed by an impartial professional.

Even a short 45-minute conversation with the right financial professional can set you back on track to achieving your financial goals.

THAT'S WHY, RIGHT OFF THE BAT, we want to offer you a no-obligation, no hard-sell (because we don't do that) opportunity to meet with us in our office and begin to clarify where you are now with your investments.

THIS WILL INCLUDE DEFINING YOUR GOALS

(for many investors this is the first time they have had the opportunity to identify what their motivation for investing is in the first place), and getting an idea of what a portfolio that will help you achieve your goals might look like. Once we have done this, you will have a much better sense of whether your goals are achievable with your current investment strategy.

We don't know if we are the right fit to be put on your financial team. If you do decide that we are the right people to work with, it will be because something clicked between us. From this initial meeting, you will see how we can begin to clarify what seems like an endless array

of complex investing choices...and put them into a simple strategy that you can stick with for the long haul.

WE WON'T MAKE DECISIONS FOR YOU (that is not what we do), but we will give you a select group of choices based on your specific needs and information. These selections take your goals into consideration and set you on a path toward achieving those goals... while minimizing your risk potential.

With the kind of market strategies we most often recommend... you will be one of the few investors out there who is taking full advantage of the benefits prudent investing has to offer. And you will be working with someone who has your best interest at heart. We truly love helping investors work toward their goals, and we do it on a non-commission basis.

LET ME BRIEFLY EXPLAIN WHAT WE MEAN BY NON-COMMISSION...

Many financial advisors and brokers get paid commissions for selling individual investments. This means that they have an incentive to sell you certain products and to change your portfolio frequently (they get paid every time you buy a new stock, mutual fund, etc.). We simply charge a modest fee for our work based on total assets. This puts us on the same side of the table. The only way for our income to increase is for your assets to increase. We will be working towards the same goal.

IN OUR INVESTMENT PHILOSOPHY,

We urge long-term investing without a lot of trading in the accounts that so many other financial professionals rely on. Buying and selling does not equal profit. We use the vast body of academic research that has been done over the last 70 years, to build a solid, thoughtful, and effective strategy.



**HERE IS A QUICK LIST OF THINGS THAT YOU SHOULD
MAKE SURE YOU GET WHEN SELECTING A FINANCIAL
ADVISOR –
SOMEONE WHO:**

- You really trust and feel has your best interest in mind – works as a fiduciary on your behalf.
- Makes you feel confident about what you are doing and gives you the information or education you need to fully understand your investment strategy. You don't have to be an expert, but you shouldn't be in the dark either...make sure you get the information you need.
- Gets paid fees, not commissions. Advisors or brokers who make commissions from selling you a particular product often have other motivations besides your best interest – be aware.
- Makes you feel like an individual – not a number. You are an individual and deserve individual attention and consideration...make sure you get it.
- Will watch your back and stick with you and your strategy for the long haul. You want your advisor to be a true advocate for your financial success.
- Has a conviction about recommended strategies and can back them up with solid academic research, you can understand.

THERE IS AN EXCELLENT REASON behind the fact that many of the most successful investors don't try to do it all on their own. Instead, they insist on having some kind of financial team in place.

WHY? Because there will be many occasions when you are faced with financial decisions and you need an impartial, sounding board who has the experience and knowledge to make good choices.

If you have the time or desire to quit your day job and to dedicate yourself full-time to managing your portfolio, you may not need a financial advisor. But if that's not your situation, you need to find someone who fits with your style of investing and really clicks with you as an individual.

ALL OF THIS COMES TO OUR PHILOSOPHY.

It's a simple 4-step process of finding out where you are, where you want to go, and setting you up so you can get there in the most efficient way...without exposing you to unnecessary risk along the way. (Believe it or not, in this short, no-obligation meeting we can accomplish most of this. It isn't rocket science once you have someone on your team who can implement the process.)



HOW TO GET A PORTFOLIO THAT CAN HELP YOUR DREAMS COME TRUE

THE FIRST STEP IS TO FIGURE OUT WHERE YOU ARE...WE CALL THIS THE INVENTORY STEP.

We will take a hard look at everything you have done with your investments up to this point. For example: How much money you have saved, any problems that you have identified in your portfolio, and all of the ways that you have tried to fix those problems.

THEN, WE'LL FIGURE OUT WHERE YOU WANT TO GO.

For example: How much money you will need to accomplish what you want to do, and how much will you be able to take as income without digging into your principle. Whether it is retiring on the beach, or putting your kids or grandkids through college debt free... whatever your goals are, we can help you along that path.

The only thing you need to do right away is a serious examination of your current situation to determine what you need to do or stop doing in order to get there. Many people are simply afraid to think about it. The benefits of taking a good hard look at your retirement goals and current situation is that you have the ability to make changes that could increase your wealth down the road without substantially increasing (and possibly decreasing) the risk you are taking today.

IT'S OUR GOAL TO HELP YOU PUT A PLAN IN PLACE THAT WILL ALLOW YOU TO HAVE QUALITY PILLOW TIME AT NIGHT.

What we've found is that those who don't know what they are doing and why inside their investment accounts experience much more stress and anxiety about their money and future during times of market corrections. This is why we "coach".

WE CAN RECOMMEND PORTFOLIO STRATEGIES

that can help you better manage the relationship between risk and reward.

It does not matter if you are a couple of years away from retirement...

...or in a lucky position of being ten or more years from retirement...

...or simply an investor who wants your money to grow as quickly and prudently as possible.

With just a little professional assistance you can start to move closer to your goals of wealth creation and a better retirement.

We can tell you that taking away the mystery of what you are facing at retirement will make a drastic difference in your life right now. You will feel better knowing what to expect as retirement approaches, or progresses, if you are already there.



SO HERE'S HOW THE PROCESS OF BUILDING A PRUDENT INVESTMENT PORTFOLIO WORKS:

1. Figure out where you are right now and where you want to go with investing. We will take care of this in your 45-minute, no-obligation interview. We will zero in on what is important to you about growing your wealth and why. We will look at the investments that you have tried in the past and clearly define what your goals are for your future. We will use this information as our guide to making the right decisions for your future portfolio.
2. Clearly and objectively analyze the investments you have right now. It is imperative that we find out exactly what investments you have and what they are accomplishing for you. We need to determine if they are costing you more money than they should or if they are exposing you to unnecessary risks that you are not being rewarded for. This analysis will give you more objective information about your portfolio than you ever knew possible.
3. Choose a portfolio that will make you feel comfortable from both a risk and return perspective. In investing, there are always trade-offs between risk and return. The good news is that most investors could get the same or even more return than they currently have while reducing their risk. Our job is to help you figure out where you want to be on the spectrum of optimal risk and return, and then design a portfolio that is customized accordingly.
4. Stay on track by reinforcing your knowledge of the right things. You don't have to become an investing expert to be a successful investor...you just have to pay attention to the right things and ignore the rest. We can help guide you as to those things that are relevant to you.

We know this sounds like a lot to digest, but believe it or not, we can get through most of this process in a quick 45-minute, no obligation interview.

We've been educating investors for a long time. We know exactly where to look for holes in your current portfolio and can point out possibilities for how your portfolio may look if you decide to hire us as part of the team for your financial future.

HERE'S WHAT YOU HAVE TO LOOK FORWARD TO IF YOU DECIDE TO HIRE US:

- You will have the opportunity to participate in educational programs and events that will increase your understanding of your investment strategy and help you stay on the best path towards your financial future.
- You will receive regular statements that show in easy to understand terms what your investments are doing.
- Your new academically constructed portfolio will be diversified among 30,000+ holdings across the globe.
- Costs in your portfolio may be significantly reduced (and all expenses will be fully disclosed to you).
- You will have the benefit of over 57 years of combined experience working side by side with you.
- You will have a fiduciary advisor legally bound to work in your best interest.
- And much more!

WE ARE MAKING THIS OFFER KNOWING that you could walk away and never see us again. That's okay. Because in our experience, if we can make clear to you how easily our firm can solve the problems you have now, nail down your plan for retirement, and construct a portfolio at a level of risk that won't keep you awake at night...chances are you will see the advantages of working with us.

We can't work with an unlimited number of clients while providing all these services. We only work with ten new clients each month...because it is crucial that we give our complete attention and focus to people who are in the midst of making investment changes.

This is an opportunity to get involved now. If you would like to consider us for a position on your financial team, please call today and schedule your no-obligation, 45-minute interview.

The trouble is that most people don't have someone on their side who truly has their best interest in mind. In fact, most people get stuck with brokers who give advice motivated by the product that pays the highest commission.

SO PLEASE REMEMBER: The only fair way for us to get paid by an investor is to charge a modest fee based on total assets. This way, our motivation is the same as yours. If you make more money, we make more money. Fair play is the only way to keep everyone working toward the same goal.



HERE'S THE BOTTOM LINE...

THIS IS YOUR OPPORTUNITY TO TAKE TOTAL ADVANTAGE OF OUR EXPERIENCE AND EXPERTISE IN THE AREA OF INVESTING.

We will roll up our sleeves and dig into what you have and what you want. We will give you more useful information than most investors get in a lifetime of reading magazines, books, and watching TV trying to figure out this whole investing thing.

It's much easier to have someone else do the hard work for you, to look clearly and objectively at your current situation, and find out where you think you want to go. In short, someone who can tell you what is realistic and what isn't. That's when we can start putting together a portfolio designed around your goals...one that allows you to have the utmost confidence.

We can put you in an elite group of investors who have been smart and savvy enough to get involved and are not prey to the fads or gimmicks of the investing world.

Your portfolio will be doing its job all the time. You won't have to rely on predictions about the future. Recession, market drops, bull markets, bear markets...will all be factored into your strategy. You will never have to react to temporary market swings. You can remain cool, calm, and collected with an understanding that you are on a journey toward your life's dreams and goals...and your portfolio is doing what it can to get you there in a dynamic way.

Again, we will fit you into our schedule at a time that is convenient, and we will give you our undivided attention as we dig into the specifics of your financial situation.

HERE'S WHAT YOU NEED TO DO RIGHT NOW...

Call our office at **353-8782** and talk to *Carol or Rena*. They will schedule your initial interview. Our office is located in Amarillo. On the next page, you will find a checklist of items you will need to bring with you, or do, before our first meeting. *Carol or Rena* will call you to confirm your appointment prior to your scheduled time.

We look forward to talking to you soon...

Respectfully,

Matt Adams

Matt Adams, AIFA®
Money Methods

Next, here is what we ask of you!

ONCE YOU SCHEDULE YOUR APPOINTMENT:

- Collect all of your investment statements, put them in a large envelope and have them ready for your appointment.
- Protect your appointment time. There is nothing more important than securing your financial well-being for the future.
- Come to your appointment prepared to think big about your financial future!

OUR OFFICE IS CONVENIENTLY LOCATED AT...

6001 BELPREE RD.

AMARILLO, TEXAS 79106

806.353.8782

www.moneymethods.com

This is not an offer of sale of securities. All investing involves risks and costs. Your advisor can provide you with more information about the risks and costs associated with specific programs. No investment strategy (including asset allocation and diversification strategies) can ensure peace of mind, assure profit, or protect against loss.