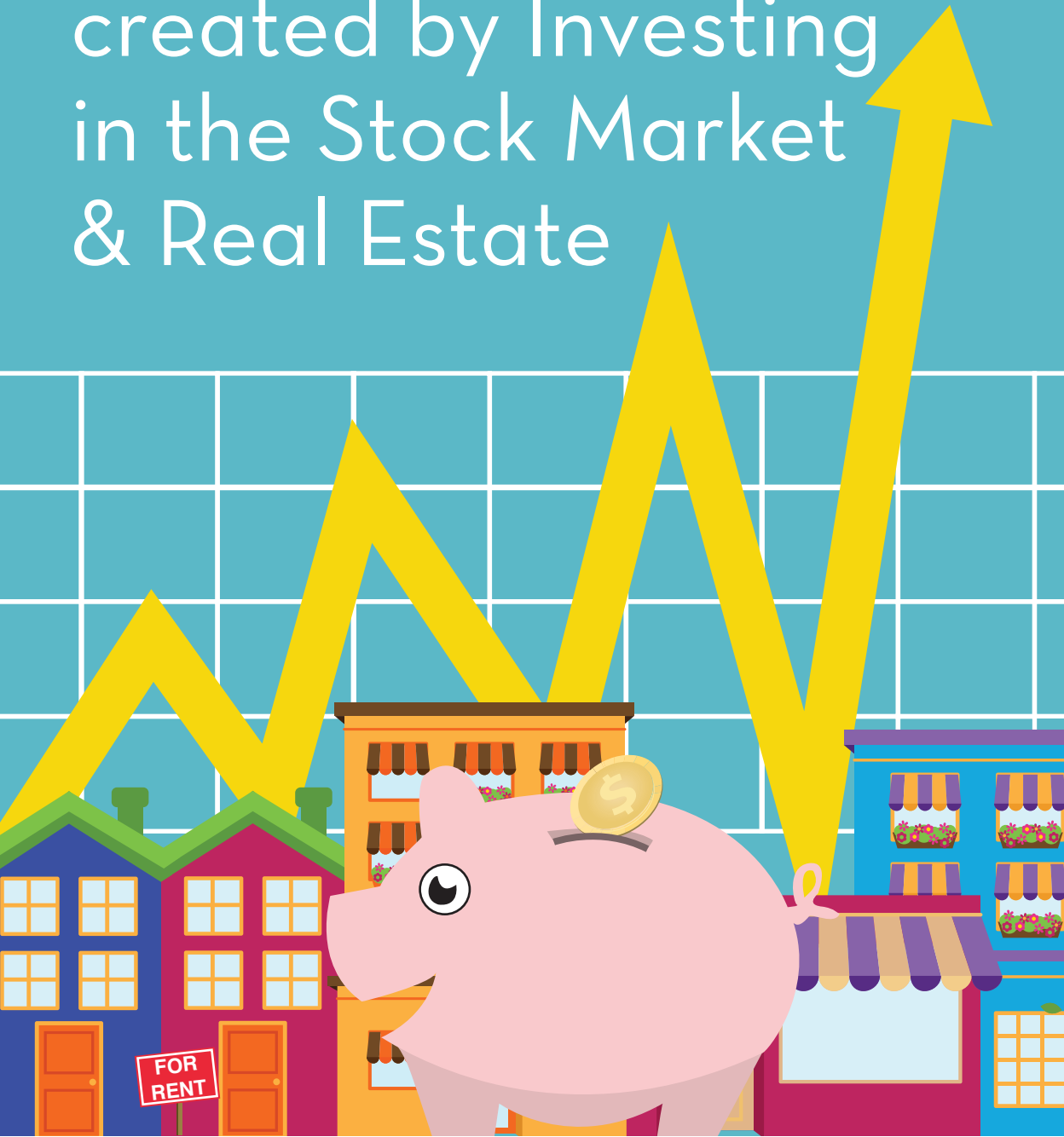


# WEALTH has been created by Investing in the Stock Market & Real Estate



**The Good News:** The **Stock Market** is at all-time highs and **California real estate values** are *again* at historically valuations.

**The Bad News:** Don't buy High.

The Federal Reserve has kept interest rates at zero since 2007 to stimulate the economy and the stock market has gone virtually UP these many years *without a correction*. Stock Markets historically have a down market of 10% or more on average every 3 years... and the stock markets are potentially overdue for a decline. Also, due to the Great Recession, Southern California now has a shortage of housing and rental units resulting in, what may be, overpriced properties. *Don't buy high.*

## A potential **solution** is to consider adding **alternative investments** to your portfolio.

Alternatives can include ownership shares in lending institutions that make senior loans to private businesses providing attractive cash flow to investors and ownership shares in multi-family apartments, needed senior housing, and Healthcare facilities located outside California.

These alternatives can provide diversification, tax-sheltered income, and projected appreciation - and help you potentially create greater wealth while lowering your exposure to overpriced markets.

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**Join us and LEARN** the appropriate mix of stocks, bonds, real estate, and alternatives which may match your investment goals & objectives, risk tolerance, and time horizon and how diversification may help reduce volatility - projected tax sheltered income and appreciation potential

**Dates & Times:** Saturday, August 29th 2015 at Noon  
or Thursday, September 3rd 2015  
Noon to 1:30pm and 6:30pm – 8pm

**Location:** The Financial Advisors  
5075 Shoreham Place, Suite 200  
San Diego, CA. 92122

**For Reservations:** (858) 597-1980  
or [www.MoneyTalkRadio.com](http://www.MoneyTalkRadio.com)

**Seating is limited | Refreshments Served**

\*Diversification doesn't ensure a profit or protect against a loss.

Presented by Aubrey Morrow, President of Financial Designs, Ltd. is a Certified Financial Planner®, Registered Investment Advisor Representative with over 30 years of experience. He is the co-author of six books on personal financial planning and is the Host of The Financial Advisors radio series every Saturday at 8 a.m. on AM 600 KOGO. The firm provides comprehensive fee-based personal financial planning. Visit [www.MoneyTalkRadio.com](http://www.MoneyTalkRadio.com). Securities and advisory services is provided by Independent Financial Group LLC (IFG), a registered broker-dealer and Investment advisor. Member FINRA and SIPC. IFG and FDL are not affiliated entities.