

STOP WORRYING

ACHIEVE FINANCIAL FREEDOM

LEAVE A FINANCIAL LEGACY

NOW

20 years

30 years

50 years

5 years

25 years

40 years

# THE FIELD GUIDE TO FINANCIAL FREEDOM



The Roadmap To Self-Direct Your Retirement Investments And Grow Your Wealth Tax-Free

SPECIALIZED | TRUST COMPANY

GET STARTED







# THE FIELD GUIDE TO FINANCIAL FREEDOM

The Roadmap To Self-Direct Your Retirement  
Investments And Grow Your Wealth Tax-Free

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**SPECIALIZED** | TRUST COMPANY



No. \_\_\_\_\_  
Date \_\_\_\_\_

**TO: YOU**  
**FROM : EDWIN KELLY & KEITH MARSH,**  
**FOUNDERS OF SPECIALIZED TRUST COMPANY**

Dear Reader,

On life's journey, most of us are working on today – making sure there's food on the table and you're putting something aside for the kid's college tuition – and very few are giving much serious thought to retirement.

Sure, you think about retirement sometimes, and maybe you even have a bit of money taken off of your paycheck every month to go into your IRA.

With this in mind, it's not really a surprise to learn about studies that reveal that more than 30% of Americans are hoping to win the lottery to fund their retirement! People know they need to save more for retirement but they're planning on relying on astronomical luck to save the day. (Hint: It's not going to happen).

That's why we would like to congratulate you. You are stepping up to take charge of your retirement by gathering the critical information you need to make smart financial decisions that will benefit you now and for the rest of your life – no matter where you are on life's journey.

In this Field Guide To Financial Freedom, you'll discover the financial strategy that we have devoted our lives to helping people understand and master. You'll find out how a self-directed IRA invested in well-chosen investments (not always the investments you hear about from the average financial advisor) has the potential to turn your financial life around quickly and dramatically.

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GETTING  
STARTED





In fact, what we are about to reveal to you not only has the potential to positively impact your retirement but also your present! In this roadmap you'll discover...

- ✓ **The best roadmap for you**
- ✓ **How to avoid the hazards on the trail**
- ✓ **New vistas you weren't expecting**
- ✓ **A massive shortcut**

We have spent our professional lives studying Self-Directed IRAs because we are convinced that, when used correctly, you can transform your financial future to create wealth and financial peace.

Remember, it's your money, it's your future, now do it your way.



*Edwin*  
Edwin Kelly  
Founder  
Specialized Trust Company



*Keith*  
Keith Marsh  
Founder  
Specialized Trust Company

**STRATEGY, NOT LUCK, IS THE ONLY WAY TO BE PREPARED FOR LIFE'S JOURNEY, AND TO STAY ON TRACK ALL THE WAY.**





Two roads diverged in a wood, and I—  
I took the one less traveled by,  
And that has made all the difference.

— Robert Frost



PATHFINDERS

2



# TRAILMARKER

MEET THE TRAILBLAZERS



3

4

5





# CASE STUDIES

MEET THREE PEOPLE WHO DISCOVERED  
THE POWER OF SELF-DIRECTED INVESTMENT ACCOUNTS

- TRANSFORM YOUR RETIREMENT
- TRANSFORM YOUR FAMILY LEGACY
- TRANSFORM YOUR BUSINESS AND YOUR INVESTING





# TRANSFORM YOUR RETIREMENT



*Bill was tired of losing money in the stock market. In 2010 he took charge of his financial future by self-directing his IRA.*

Bill from Washington is a busy working professional, with a family, in his early 50's. He wants to retire while maintaining his current lifestyle. He doubted, with the ups and downs of the stock market, that a stock-market-only approach would do it for him.

Bill began self-directing his IRA in 2010. He “got out of the stock market,” set up his first self-directed IRA and transferred the money from his previous “plain vanilla” IRA into his self-directed IRA. Once he had his self-directed IRA set up with money in it, he looked for investment opportunities. He connected with a few investors and started investing in First Trust Deeds.

Bill says, “I’ve never done anything like this before and I’m sleeping like a baby every night.” He reports higher returns than what he saw in his mutual funds he previously held. More importantly, he is experiencing more consistent returns than what he experienced in the stock market alone.

Bill says he is now focused on growing his money and isn’t worried about losing his money in the stock market like he did in 2008.



# TRANSFORM YOUR FAMILY LEGACY

Mark from South Florida is a real estate investor. His ability to create systems and implement teams in his investing business allowed him to build a passive income business so he could travel the world with his wife Deena for 7 years.

Mark learned that his family legacy can be changed – the financial level that your family has attained isn't the level they need to stay at. Like many people, Mark started his life without a lot of money and realized that he could create more himself and then pass on more to his family.

Mark says, "How can I leave a bigger legacy? Not just financially but also intellectually and charitably. I want to make sure they're set-up financially but receive it as cash-flow rather than a windfall like the lottery. Imagine how significant it can be to have an impact 6, 7, 8 generations from now." Rewriting your family legacy is not about a dollar amount. It's about setting up your family so they can succeed.

Coverdell accounts that hold real estate for his 5 nieces (aged 3 to 14), and Roth Self-Directed IRAs that hold real estate for his parents and his in-laws. With real estate, the accounts grow automatically and that money gives each family member options for college or for retirement.

A big piece of rewriting his family legacy is to help manage the taxes that his family will face as their wealth grows – and IRAs are powerful tax-reduced or tax-free ways to help manage taxes.

**MARK FOUND THAT HE WAS ABLE TO SET UP HIS ACCOUNT IN A VERY SHORT TIME, AND IN JUST 30 TO 60 DAYS HE WAS ABLE TO CREATE A FINANCIAL FOUNDATION AND START REWRITING HIS FAMILY LEGACY.**

It comes down to the team. Mark works with Specialized Trust Company and asks lots of questions to determine how he can structure the best accounts to build his family legacy.





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**MARK EVANS WANTED TO PROVIDE FOR HIS FAMILY. HE USED SELF-DIRECTED IRA'S TO ENSURE THAT HIS FAMILY WOULD BE TAKEN CARE OF AND TO ESTABLISH A LONG-LASTING LEGACY.**



The journey of a thousand miles  
begins with a single step.

— Lao Tzu



TOOLS

# TRAILMARKER

GEAR UP WITH THE RIGHT TOOLS



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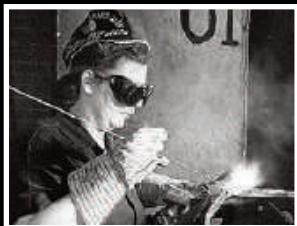


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# FINDING THE RIGHT TOOLS TO TAKE CHARGE



**W**hen social security was first introduced by Roosevelt in 1937, it made a lot of sense. It was the middle of The Great Depression and Americans were struggling. There weren't enough jobs and people were having trouble supporting themselves and their families. So Social Security was meant to kick in at age 65 for those who couldn't take care of themselves.

It also made financial sense because people had a lot of children. Thus, the growing adult population would easily fund Social Security.





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But here's what most people don't know: Life expectancy, on average, was less than 62 years old. That means: Most people were simply going to pass away from old age before they ever needed to receive their Social Security.

Today it's different: People are having smaller families, which means there will be fewer adult children to fund Social Security for the large, aging population, and people are living considerably longer: average life expectancy is now nearly 80 and many people are living to 100 or more.

Most people in their 20's, 30's, and 40's doubt that Social Security will be around for them.





Realizing they can't rely on the government to support their retirement, people are investing in their IRA and 401(k) to help them. But here they encounter another challenge: Investing in the stock market (whether stocks or funds) has proven to be speculative at best. Most readers will have faced the dramatic decrease in value of their stock portfolio during the financial meltdown of 2007 and 2008. Tragically, some investors who were planning to retire with that money were forced to extend their working lives for another 3, 5, and even 10 years just to recapture that lost wealth so they could afford retirement.

## THE ROAD LESS TRAVELLED

Imagine a fork in the road. The one path is well-traveled but leads to greater risk and struggle. The other path is less traveled but leads to a more secure financial future. Most people would say the road less traveled looks better... and yet, most people continue to take the well-traveled road of investing in stocks and funds.



### Specialized Self-Directed IRA is the path less traveled...

- It's a way to grow your wealth using simple strategies and assets that perform well in strong financial markets and weak ones.
- It's a way to grow your wealth tax-free.
- It's a way to truly diversify your holdings (not inadequately "diversify" them among different stocks but truly diversify them among different asset classes).
- It's a way to tap into significant tax deductions.
- It's a way to tap into other significant benefits, as well, including asset protection and estate planning.





**IF SOCIAL SECURITY  
ISN'T THE ANSWER,  
AND IF THE STOCK  
MARKET IS TOO  
SPECULATIVE AND  
RISKY TO BE  
TRUSTED WITH  
YOUR RETIREMENT  
FUNDS... IS THERE  
ANOTHER WAY?**

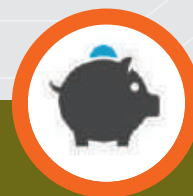






## WHY IS A SELF-DIRECTED IRA RIGHT FOR YOU?

An Individual Retirement Account (IRA) is a government-created account available to Americans so they can save for retirement in a way that is tax-deferred or even tax-free.

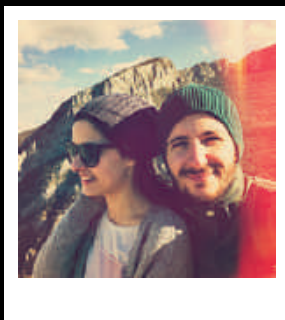


### A SECURE, CONSISTENT, PREDICTABLE RETIREMENT

**W**ith a Self-Directed Tax Advantaged account, you can put money aside for your retirement, education, and healthcare and watch as it grows. With the right strategies, you can invest and reinvest that growing amount to compound your Self-Directed Account and exponentially increase what you have to spend. Later in this book you'll discover some of the very powerful strategies we use at Specialized Trust Company to create high-performance IRA accounts that grow so much each month, you won't have to contribute more money each month to your account and you can still end up with a very consistent, predictable and secure retirement... even earlier than you are expecting.



# TIME IS MONEY



Today is the best day to start. It's never too late and certainly never too early. Here's why: one of the keys to creating wealth is making your money work for you instead of you working for it. Albert Einstein once remarked, "The most powerful force on earth is compounding interest." Einstein was brilliant. In fact he was so brilliant, he got it half right. Let me show you why he only got it half right.



Here's  
an illustration. Let's assume you  
made a \$5,000 contribution to a Self-Directed  
Roth IRA every year for 30 years and you made 10% on  
your money. Your Roth would be worth \$991,964. You could then  
begin spending all of the income you earn every year 100% tax free  
which would be \$99,196 per year. However, if you had to pay taxes on  
that money as you grew it and spent it your income would fall to  
approximately \$27,000 a year after 30 years of taxes. This is why  
Einstein only got it half right: You can pay yourself or you can pay the  
government, it's your choice. Here's a better idea for you.

**“THE MOST POWERFUL FORCE  
ON EARTH IS TAX-FREE  
COMPOUNDING INTEREST.”**

EDWIN KELLY



## INCREDIBLE TAX ADVANTAGES

The tax benefits self-directed accounts offer are incredible. Here's how the tax component works. Simply put, the government wants a portion of your money for taxes, and they'll take it now or they'll take it later. By paying taxes, you are eligible for one of the greatest gifts the government ever penned into existence – a Tax Advantaged Account such as an IRA.



## TAKE MONEY OUT OF UNCLE SAM'S POCKET AND PUT IT IN YOURS TODAY!

Traditional IRAs allow you to put “pre-taxed money” into your IRA now and grow it tax protected. This means that all earnings (profits and income) are untaxed while it's in your traditional IRA allowing you to grow it exponentially faster and larger than you could if you paid taxes. Then, when you take qualified distributions beginning at age 59 ½ (if you choose) you'll pay taxes on the amount you distribute to yourself. So you get a tax break today, tax protection as you grow it, and then you'll only pay taxes on it when you make distributions to yourself.

You can begin withdrawing money from your Traditional IRA at 59½ years old and you must make minimum withdrawals by 70½ according to current IRS guidelines.



## GO FROM FOREVER TAXED TO NEVER TAXED!

Roth IRAs allow you to put “already-taxed money” into your IRA now and then you never have to pay tax on your qualified distributions later. Similar to the Traditional IRA, your Roth IRA grows tax protected. This means that all earnings (profits and income) are untaxed while it's in your Roth IRA allowing you to grow it exponentially faster and larger than you could if you paid taxes. And as long as you are taking qualified distributions, you will never pay taxes on those distributions. No income tax, capital gains tax, Social Security or Medicare. Never pay taxes again!

You are eligible to withdraw your earnings from your Roth IRA at any time after 59½ and your first Roth account has been established for 5 years. Another benefit is that your contributions to your Roth IRA can be withdrawn tax free, penalty free anytime.







## PROTECT YOUR ASSETS

You'll also love to know that assets inside your IRA (generally) are judgment proof and protected from creditors. Therefore, even if you face an unfortunate financial situation today, like a personal or business bankruptcy, you won't be placing your retirement assets at risk.

Ask us about the many other benefits of investing in an IRA, including additional tax advantages and even the minimization or avoidance of some estate taxes.



## WHAT ACCOUNTS CAN BE SELF-DIRECTED?

There are many accounts that can be self-directed to help you overcome life's financial challenges. From retirement accounts to education accounts to health savings accounts – all can be self-directed when held at Specialized Trust Company. Business owners and professional investors may be eligible to make larger contributions and receive larger tax deductions than the individual retirement accounts mentioned earlier through some of these account options.

**ENJOY EXPONENTIAL  
GROWTH IN YOUR IRA FROM  
A NEVER-TAXED ACCOUNT.**

This chart compares various IRA options and the tax implications of each.

**SEP** (Simplified Employee Pension) – for self-employed individuals and business owners with fewer than 25 employees, this is the simplest way to allow contributions to retirement.

**SIMPLE** (Savings Incentive Match Plan for Employees) – for business owners with fewer than 100 employees and no other qualified plans, you can choose to match funds if the employee contributes first.

**Solo 401(k)** – for owner-only businesses and their spouses, this plan combines the best aspects of SEP and SIMPLE

**Roth Solo 401(k)** – for owner-only businesses and their spouses, this plan combines the best aspects of the Solo 401(k) with the tax-free status of the Roth account.

**Safe Harbor 401(k)** – for businesses with employees, this common plan allows employees to contribute to their retirement.

**Safe Harbor Roth 401(k)** – for businesses with employees, this plan allows employees to designate a portion of their contributions as Roth (tax-free) contributions.

	CONTRIBUTIONS		TAX	
	Tax Deductible	Non Deductible	Deferred	Tax-free
SEP	Yes	No	Yes	No
SIMPLE	Yes	No	Yes	No
Solo 401(k)	Yes	No	Yes	No
Roth Solo 401(k)	No	Yes	Yes	Yes
Safe Harbor 401(k)	Yes	No	Yes	No
Safe Harbor Roth 401(k)	Yes	No	Yes	Yes



“Self-directing has put many in control! When you think about it, investing in what you don’t know or can’t control... it’s like putting money in the casino and crossing your fingers!”

– Keith Marsh  
Founder and Chief Operating Officer of Specialized Trust Company





## VERY SPECIALIZED SELF-DIRECTED ACCOUNTS

### HOW TO FUND THE GREATEST INVESTMENT OF ALL – EDUCATION

Coverdell Education Savings Accounts (CESA's) are self-directed accounts designed specifically to pay for qualified education expenses. Unlike state sponsored 529 plans, money from a CESA can be used to pay for private primary schooling and vocational schools, in addition to college and university degrees. The CESA acts like a Roth from a tax treatment standpoint so what that means to you is: all profits and income generated can be spent 100% TAX FREE for qualified education expenses.

### SLASH HEALTHCARE COSTS AND BOOST BENEFITS AT THE SAME TIME

A Health Savings Account (HSA) enables you to save money, invest it, and grow it to pay for qualified healthcare expenses. The HSA marries the tax benefits of both the Traditional and Roth IRA. All contributions are tax deductible while all the money contributed, earned, and spent is tax free! Unlike a Flexible Savings Account (which isn't all that flexible, really) all the money in your account rolls over year after year and continues to grow for you and your family. In conjunction with your HSA, you will use a high deductible health insurance plan (HDHP) to dramatically reduce your health insurance premiums, reallocating money to your HSA that you previously gave to your insurance company.

### THE MOTHER OF ALL SELF-DIRECTED RETIREMENT ACCOUNTS

The Specialized Solo(k) is like a self-directed IRA on steroids. It combines the best of all self-directed accounts. Here are some quick benefits.

- Make tax deductible contributions, tax free contributions, or both.
- Make larger contributions, in excess of \$50,000 per year per person.
- Use your retirement savings today and tomorrow. You can take a personal loan up to \$50,000 or 50% of your account value, whichever is less.
- Eliminate UBIT/UDFI. (If you're not sure what this is just ask us – we're here to help.)
- Asset protection that far exceeds that of IRAs.
- Beneficial rules on prohibited transactions compared to IRAs.
- And much more!



Man cannot discover new oceans  
unless he has the courage to lose  
sight of the shore.

— Andre Gide



# TRAILMARKER

GET A BIRD'S EYE PERSPECTIVE



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KNOWLEDGE



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**A VERY POWERFUL IRA-GROWING STRATEGY IS TO INVEST IN CASH-FLOWING INVESTMENTS THAT “FEED” MONEY BACK INTO YOUR ACCOUNT.**



# WHAT CAN YOU INVEST IN, IN YOUR SPECIALIZED SELF-DIRECTED ACCOUNT?

## THIS IS POWERFUL

This is where the real power of a Specialized Self-Directed IRA is available, and where investors who discover this road less traveled are noticing the most significant financial impact for their retirement.

You can hold almost any asset in your IRA. There are a couple of small exceptions – like collectibles and insurance – but you can hold just about anything else.

Most people only think of holding stocks or mutual funds in their IRA, and you can certainly do that, but at Specialized Trust Company we know that there are so many more opportunities and we have a number of strategies that we've seen work for investors.



Consider the earlier case study in this report where we talked about one investor who held cash-flowing real estate assets in his IRA. He purchased them inside his IRA and now each month the rental income from that asset “feeds” his IRA. He doesn’t need to make any other contribution from his own personal income because the real estate he owns is growing in his account... entirely tax free.





# YES!

## YOU CAN HOLD THE FOLLOWING ASSETS IN YOUR SELF-DIRECTED ACCOUNT:

- Real estate
- Notes, Trust Deeds, Mortgages
- Traditional Assets (stocks, mutual funds, etc.)
- Precious Metals
- FOREX and Futures
- Mobile Homes
- LLC's, LP's, C Corp
- Private Stock
- Livestock
- Virtually anything you can imagine



What should you choose? Well consider what Specialized Trust Company Founder and Chief Operating Officer Keith Marsh has to say:



# NO!

## THE IRS PROHIBITS YOU FROM HOLDING THE FOLLOWING ASSETS IN YOUR SELF-DIRECTED ACCOUNT:

- Collectibles such as art, antiques, stamps, coins and alcoholic beverages
- Life Insurance
- Self-Dealing
- Personally Guaranteeing Debt



“Many financial advisors tell you to diversify. Interesting! I guess if I didn’t control the investments or know what was going to be successful, I’d advise the same thing!”

– Keith Marsh, Founder and Chief Operating Officer of Specialized Trust Company





Twenty years from now you will be  
more disappointed by the things you  
didn't do than by the ones you did do.

— Mark Twain





# TRAILMARKER

DECIDE ON YOUR PATH

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40



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DIRECTION

# HOW TO TAKE CHARGE OF YOUR WEALTH AND RETIREMENT

It's simple to get started. At Specialized Trust Company we've laid out a very easy-to-follow 3-step plan to help you take charge of your wealth and retirement.

## THE SIMPLE, EASY, 3 STEP PROCESS TO SELF-DIRECTED SUCCESS



**1** *Decide to self-direct and establish your account with Specialized. Talk to one of our highly trained specialists to help you assess your needs, understand the strategies you want to explore, and structure the best plan for you.*



**2** *Deposit money into your Specialized Self-Directed IRA. You can transfer money from an existing IRA(s), roll over money from a previous employer's sponsored plan (401k, 403b, TSP) or contribute from your earned income. We'll help you every step of the way.*



**3** *Direct Specialized Trust Company to invest your money in the investments you choose and identify. When acquiring assets, purchase the asset in the name of your IRA, not your own name personally. All expenses of these investments will be paid from your IRA and all profits and income will return to your IRA.*





“Specialized Black – Helping people understand and take the next step in growing wealth.”

Keith Marsh, Founder and Chief Operating Officer of Specialized Trust Company

## THE ULTIMATE SOLUTION FOR PEOPLE WHO WANT TO SELF-DIRECT



Specialized Black is a solution we designed to solve all the challenges people typically face when they decide to self-direct. Common challenges investors face are support (like continuing education) and consulting on unique situations. The Specialized Black exclusive solution also includes:

- Fast processing on investments and transactions so you don't spend time constantly following up on the status of your account.
- All-inclusive fees, including wires for quick investment funding.
- A knowledgeable, special point-of-contact to speak with – someone who is familiar with you, your account, and your unique situation.

**If you're serious about self-directing your account, Specialized Black is for you.**

For once you have tasted flight you will  
walk the earth with your eyes turned  
skywards, for there you have been and  
there you will long to return.

— Leonardo da Vinci





# TRAILMARKER

ASCEND TO NEW HEIGHTS



3



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FREEDOM



# SHORTCUT!



## BONUS REPORT: HOW TO USE THIS ADVANCED “PRIVATE BANK” STRATEGY TO CREATE UNLIMITED WEALTH

Most investors have experienced this investing challenge at least once: Their portfolio is fully invested (no available cash for future investments) only to discover... another amazing investment that they want to invest in.

This all-too-common problem is easily resolved with this powerful, advanced Private Bank strategy that can literally create unlimited financial power and wealth for anyone who applies this strategy.

The strategy is built on the fact that there are over \$7 trillion (yes, trillion with a “T”) held in other people’s IRA funds. And most people simply don’t know what to do with their IRAs – they’re frustrated by returns but don’t know what to invest in or how to invest to grow their wealth for retirement. They would happily invest it with someone who knows what to invest in and how to make a reasonable rate of interest.

That’s where you come in with this Private Bank strategy: you can borrow money from another individual’s IRA and invest it and then pay that lender’s IRA back with an agreed-upon interest, while all income their IRA earns is tax-deferred or tax-free (depending on the account).



## THIS STRATEGY HAS THE POTENTIAL FOR HIGH RETURNS TO YOU – LIMITED ONLY BY YOUR ABILITY TO CONNECT WITH INVESTORS AND INVESTMENTS!

### EXAMPLE: REAL ESTATE INVESTMENT



If you found a real estate investment that had the potential to earn 15% returns (which is pretty conservative for many real estate investments), you can borrow money from someone else's IRA and pay them 10% interest for the use of their money – just like a bank does. Then you invest their money into the property, earn 15%, and pay them back 10% while you keep 5%... without ever spending a penny of your own money.

Now think about this: Applying the Private Bank strategy once gets you 5% income of one real estate property. But what if you applied this same strategy on 2 properties? Or 10 properties? Or 100 properties? Yes, you can find 100 people who are dissatisfied with their IRA returns and would love to get 8%, 9%, and 10% returns into their accounts. You borrow from those 100 people, invest in 100 properties, pay them back the agreed-upon amount, while you keep 5%, 6%, or even 7% of the income for doing almost no work and spending none of your own money.

That's what makes this Private Bank strategy so powerful – there are no limits. So I used the example of 100 properties above. But what if you could do even more?



# HERE'S HOW TO PUT

1 Find a real estate investment with a 75% loan-to-value ratio.

*(Although this isn't a requirement, it is highly recommended to give your lenders a margin of safety in their account).*

2 Determine costs of managing the property, then determine the overall rate of return and what the split will be between your percentage and the percentage you pay to your investors.

*(Earlier you read 8% - 10%, however your borrowers might be willing to take less or might prefer more, depending on their own investing goals, the risk level of the investment, and their confidence in you).*



# THE PIECES TOGETHER



Approach potential investors and present the opportunity to them. Explain how the interest rate is attractive for their situation.

*(For example, it might be more than they are averaging on their stock returns currently in their IRA, and explain how their returns will grow tax-deferred or tax-free, depending on the type of account they have).*

Each lender needs to have a Self-Directed IRA, so assist each lender in setting one up or direct them to us at Specialized Trust Company.

*(This is a very powerful strategy because there is no limit to the number of times you can do this. You're only limited by the amount of money you can borrow – so the more people you borrow from, the more deals you can do. How many deals do you want to do?)*

## WHY SPECIALIZED TRUST COMPANY?

Specialized Trust Company is a company built for you, our client. Specialized Trust Company is a different type of company in just about every way. From our “pick your own fee” approach, to our custom-designed systems, to our highly skilled professionals.

## THE SPECIALIZED TRUST COMPANY MISSION

We empower you, your family and your business to create financial independence, rewrite your family legacy and capitalize your business by providing self-directed

## YOUR DESTINATION

You have the map to get there. Now it's time to take the next step towards a financially-free retirement...

The Specialized Wealth Solution System™ from Specialized Trust Company includes everything you need to start self-directing and create wealth instantly.

**CONTACT US TODAY TO ENROLL IN THE SPECIALIZED WEALTH SOLUTION SYSTEM™**  
1-800-529-3951





YOUR MONEY. YOUR FUTURE. YOUR WAY.



SPECIALIZED | TRUST COMPANY

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ISBN 978-1-4951-6707-2



\$29.95