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Want to FIX THE FLAWS in your retirement plan?

Claim Your FREE Enrollment In The Three Simple Adjustments 7-Day eCourse!



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Will Your Hard Work And Sacrifice Be In Vain

If you're like me, you want to do things right. You want to make the smart decisions to that will pay off tomorrow.

So you make the conservative investments, you plan and you save. Most importantly, you do the things you've been told are wise moves: you accelerate paying off your mortgage by paying extra every month, and you contribute as much as you can to your qualified retirement accounts.

Unfortunately, conventional wisdom in this case is **dead wrong**. But unless you keep re-educating yourself you won't know you're making fatal mistakes until after you retire - when it will be too

The Federal Reserve Says Paying Off Your Mortgage Is A Mistake

Paying off your mortgage is the smart thing to do, right?

Maybe not. In August of 2006, the **Federal Reserve Bank of Chicago** issued a report saying that Americans are missing out on \$1.5 Billion every year because they're making extra payments on their mortgages instead of investing their excess cash.

It seems counter-intuitive, but you can actually have thousands more dollars in your accounts - and even be able to pay off your mortgage sooner - by using the strategy I'm about to reveal.

Then again, you may decide after hearing what I have to say that you don't want to pay your home - even after you retire. Of course, owning your home free and clear is the goal of most Americans. But is this the safest position to hold?

You may be surprised to learn that the *Journal of Financial Planning* (trade magazine for Certified Financial Planners®) said in a 2004 article “**We show under realistic circumstances, investors with mortgage debt can outperform investors with no mortgage debt.**” They go on to say **there's less financial risk with this approach, than with a free and clear home.**

How can this be? And does it mean that you should stay in debt up to your eyeballs? Of course not.

But my simple strategy - which is based on sound principles like the ones quoted above - can add tens of thousands of dollars to your holdings and give you unshakable security if you implement it correctly.

And when you realize how simple and effective it really is, you'll wonder why everyone isn't planning for retirement with this type of strategy.

Introducing *Three Simple Adjustments: The Revolutionary New DVD Workshop That Will Finally Allow You To Have Total Confidence In Your Retirement Plans*

As I said earlier, you don't need to make wild, drastic changes to your financial plan. But I've discovered three simple, reasonable adjustments you can make that will transform your entire financial picture - and put you on the path to a very secure and well-funded retirement.

In fact, if you make them correctly, the Three Simple Adjustments will give

more peace of mind than you ever thought possible. Because you'll know that even if the worst should happen, you're in a position to ride out any financial storm that could come your way.

What Do I Mean By "If The Worst Should Happen?" Watch This **FREE** Sample From *Three Simple Adjustments* And Find Out:



This video sample is also available for download in [Windows Media Player format](#) and [Quicktime format](#). Both are 5MB files.

Could It Happen To You? What Will You Do If It Does With My Strategy, You'll Be Prepared!

In my brand new 3-DVD workshop, Ken Stone Presents *Three Simple Adjustments: How Optimizing Your Assets Will Secure A Better Retirement*, you'll discover:

Why your home equity isn't as safe as you've been led to believe,

and what you can do about it

Why the money you're contributing to your Qualified Retirement Account (IRA, 401k, etc) could actually **cost you money** in retirement

How your team of financial advisors (financial, tax, estate, mortgage planning) could actually be **delaying your retirement goals**, and how to get them to be the advantage they were meant to be

How missed opportunities caused by paying down your mortgage principal could **cost you tens of thousands of dollars** in missed wealth

How to optimize your cash flow - **without increasing income or payments** - to achieve dramatically better results

How capitalizing the assets in the Four Quadrants of True Wealth can help you - and your family - live a fuller, richer life

Above all, how to **know** that whatever happens to you - a lost job, a catastrophic illness, a failed business - that your assets are safe, secure and truly accessible

My strategy will **not** drastically change your financial plans, or your monthly budget. It can be accomplished with the exact same monthly expenditure.

But it will **revolutionize** your results!

Who Am I To Offer This Advice?

I'm so glad you asked!

As I mentioned in the video above, my name is Ken W. Stone. I'm a mortgage lender in Collins, Colorado. Since there are about 400,000 lenders in the US, that's not very spe

But since I'm passionate about making a difference in my clients' lives, I pursued and received these additional designations:

I'm a Registered Mortgage Advisor (RMA) with the International Association of Registered Financial Consultants. There are fewer than 200 of us in the United States

I'm a Certified Mortgage Planning Specialist™ -- I was one of the first 700 lenders in the country to receive this - less than 2% of mortgage lenders have this credential today

I'm one of only 750 mortgage professionals to have been granted a Certified Mortgage Advisor™ designation from the Strategic Equity Group™

I'm a TEAM Certified Mortgage Planner. TEAM stands for The Equity Alliance Matrix, the training program instituted by bestselling wealth author Douglas Andrew

And finally, I'm a Certified Mortgage Planner

Fewer than 200 people in the United States have this combination of credentials. In fact here in my home state of Colorado, only two other people share all of these designations

What does this mean to you? It means that I've spent a considerable amount of energy and resources becoming an expert in the subject matter of this DVD workshop.

It means that when I say my strategy can significantly improve your spendable retiree income without changing your current monthly expenditures, you can be confident I have the skill, training and experience to back it up.

Three Simple Adjustments Will Change The Way You View Retirement - And Retirement Planning - Forever

When you order *Three Simple Adjustments: How Optimizing Your Assets Will Secure a Better Retirement*, you get:

My Entire Workshop (2 DVD Set)

The entire 2-hour workshop that explains my strategy in detail, including case studies, side-by-side comparisons, and real world

numbers that show the impact my Three Simple Adjustments will have on your post-retirement standard of living.



Question & Answer Bonus DVD

A bonus 3rd DVD with Q-and-A from real workshop attendees answering such questions as:



How to *realize tax savings on a monthly basis*

How to implement the Three Simple Adjustments *without altering monthly cash flow*

The dangerous Home Equity Line Of Credit strategy that could lead to a *complete loss* of your financial security

The truth about reverse mortgages and other debt instruments, how they work, and which may be best for your situation

Plus much more - *over a full hour of bonus features*

Plus, if you order now you'll also get the following bonuses:

Workshop Presentation CD Set

The entire presentation on audio CD, so you can listen anytime anywhere, and further internalize this revolutionary concept.



Instant Download Report

To begin your paradigm shift, you'll also instantly receive a phenomenal report entitled ***How The Affluent Manage Home Equity To Safely And Conservatively Build Wealth.***



It's the perfect companion piece to my strategy, and the instant download will get you thinking while you wait for your DVDs to arrive.

You get everything above in our **Gold Workshop** package.

But there's more!

Now, you can get **step-by-step instructions** on how to implement each of the *Three Simple Adjustments* in your own life. Because our **Platinum package** also includes:

Essential Optimization Workbook

Accelerate Your Retirement With A Home Equity Optimization

Plan®: *Three Simple Adjustments That Secure A Better Financial Future*

This 93 page electronic workbook is designed to go hand in hand with the DVD production - only it's packed with even more information. In it, you'll discover:



Step-by-step instructions on implementing the *Three Simple Adjustments* in your financial plan

Strategies for increasing your internal Rate of Return on investment properties with strategic 1031 exchange tactics

How to **deduct the mortgage interest expense on a mortgage that exceeds \$1.1Million** - up to any amount

How to use these strategies to make money like the bank - instead of just making payments to one

How to determine the optimum mortgage plan for your situation (hint: it's probably not a 15-year fixed rate loan!)

Methods of separating home equity for maximum liquidity, safety and rate of return

How to use the relationship between debt and assets to optimize your residential real estate

How to use home equity to offset taxes on income from qualified accounts (your 401k or IRA, for example) when you retire

This detailed workbook delves even deeper into the material presented on the DVDs, and gives example after example to show why they are so sound.

And, it's an instant download - so you could be on your way to implementing these strategies, and securing a more prosperous retirement in the next 3 minutes!

The Positive Impact These Strategies Could Have On Your Financial Future Is Almost Unlimited

In my workshop, I'll show you several side-by-side comparisons that show how these *Three Simple Adjustments* resulted in thousands of dollars in additional earnings when utilized. I'll show you how this strategy will result in rock-solid security, even if the worst of financial natural or man-made disasters come your way.

What do you think a strategy like this would be worth to you?

To be honest, **it's really priceless**. No amount of money can touch the feeling of being with calamity and knowing you'll be OK. Of sleeping peacefully at night because you know your retirement is well funded.

As you can imagine, I'm very passionate about this strategy. About helping people take charge of their retirement income. I believe in the principles I'm teaching enough to live them myself. And I absolutely thrive on seeing them benefit others.

Which is why I'm willing to make this incredible offer. You get:

GOLD PACKAGE



The full *Three Simple Adjustments: How Optimizing Your Assets Will Secure A Better Retirement* workshop on 2 DVDs

The *bonus Q-and-A disc* that answers all the questions workshop attendees had - and likely yours as well

The full workshop on *audio CD's* so you can listen anywhere, anytime and fully internalize these concepts

The revolutionary report, *How The Affluent Manage Home Equity To Safely And Conservatively Build Wealth* that will change the way you think about home equity and what it can do for you

Others charge thousands of dollars for programs such as this. But you can own our entire **Gold package** now for Only \$247.

ORDER **GOLD PACKAGE** RISK FREE

But wait! You can still get step-by-step instructions on implementing my *Three Simple Adjustments* - and have them *within the next three minutes!*

□ PLATINUM PACKAGE



Our **Platinum package** comes with everything listed in the Gold package above...

...plus an instant download of *Accelerate Your Retirement With A Home Equity Optimization Plan®*: Three Simple Adjustments That Secure A Better Financial Future.



This 93 page workbook goes hand in hand with the video presentation, delves even deeper into the concepts presented, and shows you why they are so sound.

You'll pay a full \$60 if you order *Accelerate Your Retirement* separately. But you can get along with everything listed above - as part of our **Platinum package** for Only \$277 (\$30 savings!)

ORDER *PLATINUM PACKAGE* RISK FREE



For Your Protection All Orders Processed on a Secure Server

No-Gamble Guarantee

My name is on this workshop, and my reputation is very important to me.

But above all, I know that my *Three Simple Adjustments* will dramatically impact your financial future. Which is why I'm willing to make this dramatic guarantee:



Guarantee

These Three Simple Adjustments are guaranteed to result in a more secure and plentiful retirement -- plus put you in a safer financial position before you retire. If, after taking time to fully understand the strategies presented in this workshop, you don't feel that they'll deliver on this promise, or if you do not see them working after they're implemented, just return all materials to me and I'll personally rush you a full refund.

Take as long as you like -- up to a full year -- to evaluate these strategies. Then you decide: Either you see that they will secure a better retirement for you, or get a full, immediate refund -- no questions asked.

No Questions Asked

Once again, you have absolutely nothing to lose, and a secure, well-funded retirement gain. Not to mention the better sleep you'll get when you can stop worrying about retirement once and for all!

I look forward to helping make your retirement dreams come true!

Sincerely,

A handwritten signature in black ink that reads "Ken W. Stone". The signature is written in a cursive, flowing style.

Ken W. Stone, RMA CMPS®

P.S. - if you have any questions at all, either before or after you view the Workshop, I won't hesitate to contact me. You can reach me at info@threesimpleadjustments or call my team direct at **800-926-7954**.

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