

The Private Reserve Strategy® (PRS)

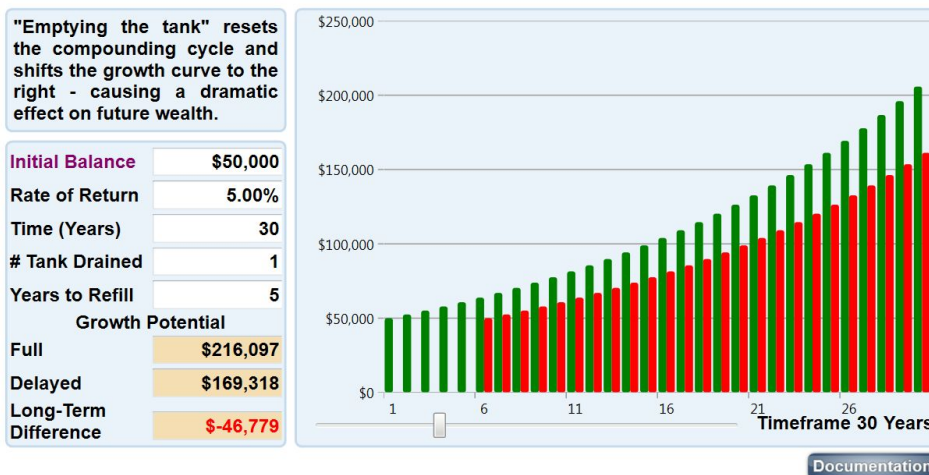
PRS is a process that begins by creating an increasing pool of money. The pool is then leveraged through collateralization for personal spending, investment or business opportunities. It is then repaid, at interest. Over time, this process proves to be an efficient use of money, resulting in potentially far greater accumulation than just paying cash or using someone else's money. Key to the process is minimization of wealth transfers and accessibility of a safe pool of money.

Purchasing a Car or Business Equipment

Most people believe that paying cash for personal or business needs is the most cost effective way to make purchases because unlike borrowing, no interest is paid. Interest is, however, given up. Look at the chart below to see the future effect of paying cash vs. keeping money invested.

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The True Cost of Paying Cash



Exit Note PEM Jump Draw Back Fwd

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Draining the tank “resets” compounding and you have to start all over again.

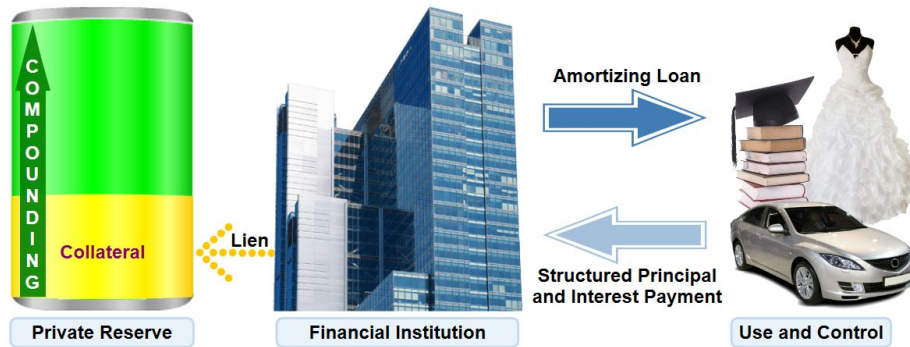
PRS

As an alternative to paying cash, PRS is a method that allows your money to remain invested even while it is being leveraged for personal or business needs.

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The Private Reserve Strategy™



The power of this strategy is that you continue to earn compound interest on collateralized funds.



Why does this result in more money to you over time? It is because of the relationship between an amortizing loan and compounding interest, as graphically shown below.

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How would you like to pay for it?



DS Financial Strategies



How would you like to pay for it?



For the rest of the story please contact me for a complimentary consultation.