



TITAN FINANCIAL ASSOCIATES

Consumers face many issues

Consumers today do not have access to honest and valid financial information and advice. Without this information, they cannot make educated decisions about the strategies and techniques they need to implement to create personal wealth without high risk. Today's marketplace is based on a profit motive in which large corporations and financial institutions are driven to create shareholder value, sometimes at the consumers' expense. Consumers need to learn to separate fact from fiction to protect themselves and their families from financial loss and navigate the booms and busts of the market cycles. This financial knowledge is certainly not taught in our schools. The understanding that there is a difference between data or information and knowledge and wisdom is learned by experience. Wisdom could be defined as the understanding of how to apply information to your personal situation to accomplish your desires rather than someone else's desires. Titan Financial Associates strives to educate you, our client, with unbiased information to help you make wise financial decisions.

“Wall Street’s dirty little secret is that in the 34 years from February 1969 to March 2003 stocks outperformed long-term Treasuries by a paltry 1% a year, on average. This is a dismally small gap, given the extra volatility in stocks” - Martin Barnes, (*The Bank Credit Analyst*, March 2003)

We also know that many Americans are not saving enough money. In fact, many people have less than two weeks worth of income in a liquid, safe and protected place where they access it in a moment's notice. Many have more much debt than savings and people don't know how to calculate the opportunity cost of chronic debt. For example, when we calculated the cost of the cars financed throughout the life of one client, we saw a lifetime cost of more than \$600,000 lost to financing and opportunity costs. Titan Financial Associates can help you eliminate the use of debt and implement internal banking systems so your debt becomes a profit center. Wouldn't you like to make 11% on your debt instead of spending 11%?

“The long term growth and profits that an economy needs to create the foundation for a healthy stock market can come only from productive capital investments. This is what adds to the wealth of nations. An economy cannot consume its way out of a slump, it needs to produce. Capital spending for the sake of spending will not help.” – Kurt Richebacher, (Editor of “The Richebacher Letter”)

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Investment Advisory Services offered through Mandalay Financial L.L.C.
Securities offered through Resource Horizons Group, L.L.C. Member NASD, SIPC, MSRB
Branch office: 6750 West Loop South, Suite 610, Bellaire, Texas 77401 713-667-4026



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Americans don't have many examples to follow of the wise, prudent individual who spends less than they make, is a chronic saver and a conservative investor who understands long-term market cycles. Titan Financial Associates can help you become that wise financial individual. If we want our children to be wise stewards of their financial resources we must commit to teaching them how by our example.

“The most successful long-term investors are those who avoid becoming mesmerized by the week-to-week or month-to-month action of the markets. They step back and take a longer look at the larger cycles that drive a multi-faceted global economy. While one bull market cycle is ending, another is beginning somewhere else – in another sector, in another class of assets, or in another country. There is always someplace in the world to make money.” - Maggie Mahar (Bull! A History of the Boom, 1982-1999)

We believe that people want certain things from a financial advisor and they just aren't finding it out there. At Titan Financial Associates, we provide you with:

- A financial advisor, who will help you make money, not cost them money. We intend to be that kind of advisor.
- Analysis of your current situation to identify the problems and gaps in your current situation.
- Education and coaching on the proper combination of financial strategies. Much like a laminated beam which can hold great weight, the strategic layering and combining of financial products and strategies will produce the most efficient, effective use of cash flow, protect income and assets, prevent future cash leaks, and create the maximum amount of useable wealth over a lifetime.
- Planning and strategy options to determine the best use of your existing financial products to produce maximum results at minimum costs. This includes insurance products, investment products, savings vehicles, income, expenses, and debt.
- Implementation of new solutions. Planning alone will not produce the results. Action must be taken. We believe consumers want help implementing strategies, not just planning for them. We help you to be accountable and to take action for the benefit of yourself and your family.

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