

Build wealth and protect your future with The Living Balance Sheet®



The Living Balance Sheet gives you the ability to:

- ✓ Create Wealth Accumulation Strategies
- ✓ Determine the impact of inflation, taxes and debt
- ✓ Store copies of important documents
- ✓ Leave a legacy document to loved ones

What if you could organize all of your assets and other financial information and access them in the same place, at the same time? An organized and easily accessible location where you could view all of your financial accounts, tax & legal documents, insurance coverage, assets and cash flow?

The Living Balance Sheet® is our custom-built, web-based servicing system which provides users with 24-hour access to key documents from anywhere in the world. It presents protection analysis and makes recommendations quickly and easily. The Living Balance Sheet® gives you peace of mind that the unexpected has been properly considered and that you will be prepared for tomorrow.

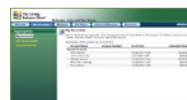
Please contact me to discuss how
The Living Balance Sheet® can help you.

Key Benefits of the Living Balance Sheet®



A Personal Financial Home Page

Here, daily updates of assets, liabilities, cash flow and insurance are all in one place, secure but available anytime, anyplace with Internet connection.



Aggregation

Financial accounts that you establish are aggregated daily from thousands of financial institutions, providing a consolidated view of recent changes.



The Vault

A highly secure storage facility stores and protects valuable personal documents, irreplaceable photos, videos and family histories.



State-of-the-Art Security

All of your financial information is secure and protected. Unlike online banking, online shopping or bill paying where money can be moved, The Living Balance Sheet® is non-transactionable.

RAPACKI & COMPANY, P.A.
CERTIFIED PUBLIC ACCOUNTANTS

Rapacki & Company, PA
Certified Public Accountants
Joseph L. Rapacki, Jr.
6800 France Avenue South, Suite 120
Edina, MN 55435
P: (952) 945-5011
F: (612) 435-9708
joe@mncpa.com
www.mncpa.com

In Partnership with



Foster Klima & Company, LLC
920 Second Avenue South, Suite 1100
Minneapolis, MN 55402
P: (612) 746-2200
F: (612) 746-2399
www.fosterklima.com

Foster Klima & Company, LLC is a General Agency of The Guardian Life Insurance Company of America, 7 Hanover Square, New York, NY 10004-4025. 360 Professional Alliance is a service mark of The Guardian Life Insurance Company of America. Neither Guardian, nor its subsidiaries, agents or employees provide legal or tax advice. You should contact your legal advisors regarding your individual situation.

Foster Klima & Company, LLC is not an affiliate or subsidiary of Guardian. 2010-2044

The Living Balance Sheet® and the Living Balance Sheet® Logo are registered service marks of The Guardian Life Insurance Company of America (Guardian), New York, NY. The graphics and text used herein are the exclusive property of Guardian and protected under U.S. and International copyright laws.
© Copyright 2005-2010, The Guardian Life Insurance Company of America



PROFESSIONAL
ALLIANCE
www.360ProfessionalAlliance.com