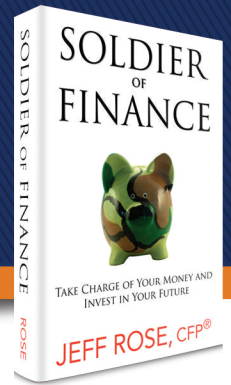




# GOOD FINANCIAL CENTS

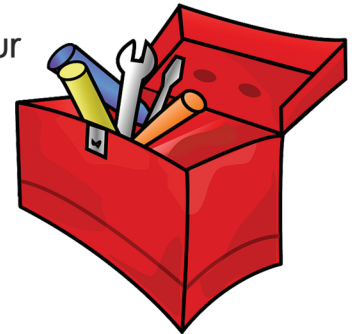
Making "cents" of your financial life.



Don't spend hours dissecting hundreds of accounts.  
**TAKE ACTION AND GET STARTED NOW** with these six top tools.

## THESE TOOLS ARE ALL ABOUT:

- Getting organized and having the ability to track all of your accounts so you can see the big picture
- Getting the best return on your time and money



## INVESTING AND RETIREMENT

### SCOTTRADE

#### WHO

An online and brick-and-mortar discount brokerage firm

#### WHY

Low costs, 500+ local branches nationally, wide array of investment choices

#### WHERE

Open an account at [Scottrade.com](http://Scottrade.com)

**Scottrade**®

## TRACK YOUR PORTFOLIO

### PERSONAL CAPITAL

#### WHO

An online/mobile tool to track all of your brokerage and financial accounts so you can manage your total portfolio and see the big picture

#### WHY

Free, intuitive, solves huge problem of investing

#### WHERE

Open an account at [PersonalCapital.com](http://PersonalCapital.com)



## TRACK MONTHLY BILLS

### FINOVERA

#### WHO

An online tool to store all of your monthly bills

#### WHY

Gets rid of stacks of paper in your house, one login to see all of your bills, reminders help you avoid late fees

#### WHERE

Open at [Finovera.com](http://Finovera.com)



## EARN HIGH RETURNS & GET OUT OF DEBT

### LENDING CLUB

#### WHO

Online peer-to-peer lending website with great underwriting and collections processes

#### WHY

Lenders can earn significant returns while borrowers get lower interest rates and a firm plan to get out of debt; the ultimate win-win

#### WHERE

Open an account at [LendingClub.com](http://LendingClub.com)



## TRACK DEBTS & CREATE A PAYOFF PLAN

### READY FOR ZERO

#### WHO

An online/mobile tool that tracks all of your debt accounts and tells where to send your extra payments so you can be debt free the fastest way possible

#### WHY

Similar to Personal Capital in that it helps you see your debt's bigger picture; creates a payoff plan to get you out of debt with the least amount of interest possible

#### WHERE

Open an account at [ReadyForZero.com](http://ReadyForZero.com)



## DAILY SPENDING AND SAVING

### CAPITAL ONE 360

#### WHO

An online bank with the best mix of checking, savings, and certificate of deposit accounts

#### WHY

Great accounts and interest rates, ability to have sub-accounts for specific savings goals; best well-rounded online bank

#### WHERE

Open an account at [CapitalOne360.com](http://CapitalOne360.com)



GOOD FINANCIAL CENTS



Retirement By Jeff



Life Insurance By Jeff



Annuities By Jeff



Jeff Rose, CFP®



Alliance Wealth Management

For more great tips like this head over to  
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Got Questions? E-mail me at [jeff@goodfinancialcents.com](mailto:jeff@goodfinancialcents.com) and I'll be glad to help.