



Dear Association Member,

As a member of Home Builders Association of West Florida, Guernsey & Associates is able to offer you a no-cost new member benefit.

I am an authorized user of The Living Balance Sheet®, an electronic wealth organizational platform that provides a wide-angle view of your financial world and enables us to stress test your current financial approach. Gain insight and clarity on your complete current financial picture, which when coupled with our professional experience, can allow you to make well-informed personal and business decisions and take appropriate actions to achieve your desired results.

The Living Balance Sheet® provides:

- Clarity in the planning process
- Four interdependent financial domains of Protection, Assets, Liabilities and Cash Flow
- A personal secure web site
- Account aggregation with over 6,000 financial institutions
- Automated alerts and alarms

To view video presentations inside this cover letter, press your control button and click on link:

[Association Member Flash Presentation](#)

[Security of Data Flash Presentation](#)

Enrollment is easy. Complete the enrollment form and fax to 850-474-4772 attn: John Bruce; my staff and I look forward in working with you. Please call with any questions 850-476-3491 ext. 141

Best regards,

John Gary Bruce
Guernsey & Associates

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