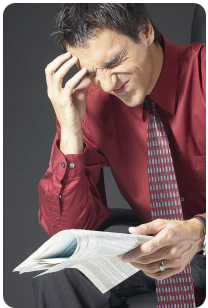


## Make Yourself an Employer of Choice

Establishing your organization as an *employer of choice* isn't just "good manners" – it's also shrewd business strategy. Why? It boosts productivity, improves profitability, enhances competitiveness, increases morale, and dramatically cuts down the costs of turnover, retention and re-training. Your organization reaps all of these lasting rewards simply by being an *employer of choice*.

And here's something even simpler than that...



The simple truth is that the #1 concern for many of your employees is *debt*. It's keeping them up at night -- and distracted and anxious at work. They can't afford to lower their budget to pay down their mortgage and other liabilities, and they can't afford to sink deeper and deeper into debt. So they're trapped in a vicious downward spiral, and they need help.

And now you can give them the help they need!

**SmartEquity™ is the perfect addition to your employee benefits program!**

The **SmartEquity™** program is an easy-to-use complete money management system. Through our online software and dedicated personal consultation, **SmartEquity™** powerfully helps your employees regain control over their debt, and lower the amount of interest they pay on mortgages and other liabilities.



**SmartEquity™ can enable your employees to:**

- ✓ save tens of thousands in interest payments
- ✓ pay off their mortgage in half the time (or less!)
- ✓ eliminate credit card and other debts
- ✓ see the impact of financial decisions beforehand
- ✓ maintain their current spending levels
- ✓ experience life changing results that last
- ✓ focus more on work – instead of debt



**"Smart Equity has a built-in tracking system that compares where I should be, to where I am. Using Smart Equity, I went from paying my mortgage in 27 years to paying it off in 5. In fact, right now, I'm on track to pay it off even faster than that!"**

**The ideal "win-win" solution you want!**

When you offer **SmartEquity™** to your employees, you help them deal with their #1 concern: getting their financial house in order, wisely paying down debt, and enjoying the peace of mind they *crave*.

When you add **SmartEquity™** to your employee benefits program, you establish your organization as an employer of choice – and enjoy the lasting benefits that come with that incredibly valuable distinction. Plus, with our fantastic "how to" videos and personal support, your time investment is minimal – but your rewards are IMMENSE!

**Contact us for a FREE consultation!**

## SmartEquity™

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