

3 Steps to Financial Freedom

Remember, the decisions you make today will determine your future.

These are the steps you can take now to improve your financial situation.

1. Reduce your expenses and debts

One of the best ways to increase your savings is to spend less. Even a simple change such as bringing a bagged lunch to work a few times a week or making coffee at home rather than buying it on the way to work can make a difference.

Expenses

Create a budget

To develop a budget that is appropriate for your lifestyle, you'll need to identify your current monthly income and expenses. You can jot the information down with a pen and paper, or you can use one of the many software programs available that are designed specifically for this purpose.

Start by adding up all of your income. In addition to your regular salary and wages, be sure to include other types of income, such as dividends, interest, and child support. Next, add up all of your expenses.

To see where you have a choice in your spending, it helps to divide them into two categories: fixed expenses (e.g., housing, food, clothing, transportation) and discretionary expenses (e.g., entertainment, vacations, hobbies). You'll also want to make sure that you have identified any outof-pattern expenses, such as holiday gifts, car maintenance, home repair, and so on. To make sure that you're not forgetting anything, it may help to look through canceled checks, credit card bills, and other receipts from the past year. Finally, as you list your expenses, it is important to remember your financial goals. Whenever possible, treat your goals as expenses and contribute toward them regularly.

Evaluate your budget

Once you've added up all of your income and expenses, compare the two totals. To get ahead, you should be spending less than you earn. If this is the case, you're on the right track, and you need to look at how well you use your extra income. If you find yourself spending more than you earn, you'll need to make some adjustments. Look at your expenses closely and cut down on your discretionary spending. And remember, if you do find yourself coming up short, don't worry! All it will take is some determination and a little self-discipline, and you'll eventually get it right.

Monitor your budget

You'll need to monitor your budget periodically and make changes when necessary. But keep in mind that you don't have to keep track of every penny that you spend. In fact, the less record keeping you have to do, the easier it will be to stick to your budget. Above all, be flexible. Any budget that is too rigid is likely to fail. So be prepared for the unexpected (e.g., leaky roof, failed car transmission).

Cutting down on household expenses can help you stick to your budget. Here are some ways to make every penny count:

Save money on grocery bills by planning your meals ahead of time and using a grocery list.

Buy items in bulk at warehouse clubs and discount stores

Save money on heating costs - lower the thermostat at night and while you're at work.

Save money on phone bills - shop around for a cheaper long-distance plan
Avoid accumulating high-interest debt--cut up your credit cards and use cash instead.

Insurance

- Auto
- Health
- Home
- Life

Tragically, approximately 25% of Americans cannot afford quality health care coverage. Not only are our children at risk but families without health insurance

experience devastating financial losses due to medical expenses in emergency situations. Providers are now offering affordable plans.

It pays to compare rates on auto, health, home, and life insurance. If you can save money by spending some time determining if you can get lower rates, it will benefit you in the long run as well as eliminate some of the financial pressure you may be experiencing currently.

Income Taxes

• Reduce your income taxes

Whether you realize it or not, income taxes are an expense. Congress has passed laws giving thousands of dollars in tax refunds and tax deductions to average Americans who operate a legitimate home-based business – even a part time business – as long as they can prove they're trying to make a profit.

These are not “loopholes,” or “tax dodges” or “tax avoidance schemes.”

Congress passed these tax laws to encourage home-based businesses because “Small business is the backbone of the American economy,” according to President George W. Bush.

The average American who runs even a part-time home-based business can now qualify for more tax advantages than any other category of taxpayer,” according to Ronald R. Mueller, author of the bestseller *It's how much you keep, That counts. Not how much you make.*

Why the big tax breaks for home-business owners?

Because 70% of the job growth is coming from small businesses, and Congress is “betting” that some of us will hit on a winner, strike it rich, and, then, pay a lot in taxes. Of course we won't mind so much if we have to pay a lot in taxes if we're making a boatload of profits, right?

You can even qualify for these deductions retroactively! Most of the tax deductions and write-offs now available to taxpayers who run a small or home-based business, also apply to the past three tax years. So if you had a home-business in any of the past three years, you could file an Amended Tax Return (Form 1040X), and possibly get a Refund Check for thousands of dollars plus interest.

What Can You Write-Off?

- Business use of your Cars or Trucks
- Portions of your Rent, Home-Maintenance & Repairs
- Telephone, Gas, Electric, Water & other Utilities

- Non-reimbursed Medical & Health Care Expenses
- Hiring Your Own Kids to work in your business
- Cell phones, Sidekicks™, Blackberry's™ etc.
- Business Travel that might have been Family Vacations
- Laundry, Dry Cleaning, Shoe Repair & Clothing
- Gifts, Meals, Entertainment & Recreation
- Marketing Tools, Supplies, Meetings & Conventions
- Furniture, Furnishings, Computers & Equipment
- Many business costs & expenses also

What do you need to do in order to qualify for these tax deductions?

Meet these four simple tests:

1. Have a legitimate business such as consulting, network marketing, freelancing, child care, internet marketing, direct sales, etc.

2. Prove you intend to make a profit

You do not have to actually make a profit before qualifying to take these deductions, but you do have to show you intend to make a profit.

3. Work your business on a “regular and consistent basis”. At least 45-60 minutes a day, 4-5 days a week.

4. Document your business Income, Expenses and Activity Brief, hand written notes in a scheduling diary is usually enough. If you meet those four tests, you probably qualify for some big-time home-based business tax deductions, which could reduce your taxes by thousands of dollars every year, for the rest of your working life!

When Congress approved these tax breaks, they told the IRS:

“Don't make people wait until April 15th to get their money back.”

As soon as you add up all of your tax savings, you can visit your employer's payroll office to fill out a short form that will begin putting an extra \$300-\$600 or more per month in your take home pay! What would it be like to have \$100 or so extra cash in your pocket every week, week after week? And that's just from the tax savings! It doesn't even include the money you'll make in your home-based business.

These tax breaks, approved by Congress and the IRS, can put \$100 extra cash in your pocket every week, by increasing your take-home pay from the job you already have – starting as soon as your very next paycheck.

If you don't have a home-based business

Simply said, you lose out on all the tax breaks you've just read about. The cost to not having a home-based business is about \$20 per workday -- \$100 per week - \$5,000 per year or more. And that's every day, every week, and every year. That's a lot of your hard earned money that's going to the Treasury Department, but could be going into your own pocket.

A home-based business offers the best tax savings strategy available to the average American, bar none. Visit <http://www.vitalinformationservices.com> for home-based business opportunities.

Debts

Debts typically fall into two categories: secured and unsecured. Secured debt is any type of debt that is tied to some asset or piece of physical collateral, such as a bank account, a car, a boat or a house. Unsecured debt includes credit cards, personal loans, or any other debt that isn't borrowed against any type of asset.

- **Refinance home loan**

Many Americans are suffering skyrocketing monthly mortgage payment increases from subprime mortgages. If you are stuck in mortgage that has recently caused your mortgage payments to increase, a home loan refinance can help lower your payments and save you from defaulting or possible foreclosure. Using refinance calculators can provide details on how much you can save by refinancing your home loan.

- **Refinance auto loan**

Refinancing your car could save you hundreds of dollars over the life of your car loan. Using refinance calculators can provide details on how much you can save by refinancing your auto loan.

- **Negotiate unsecured debt interest rates**

- Credit card interest rate
- Personal loans
- Medical expenses
- Other unsecured debt

If you have a high credit score and a flawless payment history, usually your creditor will be willing to lower your interest rate. Call your creditor and ask them to lower your interest rate. You should receive an answer from them usually within 10 business days in writing. Using interest rate calculators can provide details on

how much you can save by lowering your interest rates and raising your credit score.

- **Consolidate unsecured debt**

Debt consolidation is the process of combining your debts into one manageable monthly payment. When you enroll in a debt consolidation program, you can connect with an established 501(C)3 company (a non-profit company). It is very important to make sure you are dealing with an accredited non-profit company when you are joining a debt consolidation program. These types of debts are easier to consolidate, and if need be, it's much easier to settle with creditors that don't have anything to seize.

- **Negotiate unsecured debt balance**

If you have \$10,000 or more in credit card debts, settlement may be the best option for you. Debt settlement is a program where you hire someone to negotiate with your creditors. You may be able to save thousands or tens of thousands of dollars. On this program, you normally would end up paying only 40%-60% of what you owe. For example, if you have \$20,000 in credit card debts, you would only pay \$8,000 - \$12,000 for this debt, reducing your out-of-pocket costs for your debt and lowering your monthly payments in most cases.

2. Increase your income

- Get a raise from your current employer or get a better paying job
- Get a part time job
- Start a business

These are your options for increasing your income. Determine how many hours you are able to work during a week, who is hiring, and decide which option is best for you. Visit <http://www.vitalinformationservices.com> for home-based business opportunities.

3. Invest the difference

You need to understand the types of investments that are available, and decide which ones are right for you. If you don't have the time, energy, or inclination to do this yourself, hire a financial professional. He or she will explain the options that are available to you, and will assist you in selecting investments that are appropriate for your goals, risk tolerance, and time horizon.

Use the right savings tools

The following are among the most common retirement savings tools, but others are also available. Employer-sponsored retirement plans allowing employee deferrals - **401(k)** plans are powerful savings tools. Your contributions come out of your salary as pretax contributions (reducing your current taxable income) and any investment earnings are tax deferred until withdrawn. These plans often include employer-matching contributions and should be your first choice when it comes to saving for retirement. Both **401(k)** and **403(b)** plans can also allow after-tax Roth contributions. While Roth contributions don't offer an immediate tax benefit, qualified distributions from your Roth account are federal income tax free.

IRAs, like employer-sponsored retirement plans, feature tax deferral of earnings. If you are eligible, traditional IRAs may enable you to lower your current taxable income through deductible contributions. Withdrawals, however, are taxable as ordinary income (unless you've made nondeductible contributions, in which case a portion of the withdrawals will not be taxable).

Roth IRAs don't permit tax-deductible contributions but allow you to make completely tax-free withdrawals under certain conditions.

With both types, you can typically choose from a wide range of investments to fund your IRA.

Annuities are generally funded with after-tax dollars, but their earnings are tax deferred (you pay tax on the portion of distributions that represents earnings). There is generally no annual limit on contributions to an annuity. A typical annuity provides income payments beginning at some future time, usually retirement. The payments may last for your life, for the joint life of you and a beneficiary, or for a specified number of years (guarantees are subject to the claims-paying ability of the issuing insurance company).

Note: In addition to any income taxes owed, a 10 percent premature distribution penalty tax may apply to distributions made from employer-sponsored retirement plans, IRAs, and annuities prior to age 59½ (prior to age 55 for employer-sponsored retirement plans in some circumstances).

Tax Lien Certificates

When property taxes are not paid, the property becomes delinquent and the individual States deal with this in different ways. One way is conducting a tax

sale, where the winning bidder at the tax sale receives a deed to the property, and another is simply selling a certificate to an investor at a tax lien certificate auction, where the investor makes the huge rates of returns on their money which can be up to 24% and even higher. Again, once the property owner fails to pay his or her property taxes then the property becomes tax-delinquent. Tax delinquent properties has unpaid real estate taxes and other unpaid debt such as water, sewer, etc. charges against the property.

Nearly every state and territory, in the US, has a process that is used to collect delinquent property taxes and place reliable taxpayers back on the tax role. This process occurs at the last juncture of the tax collection process and it allows ordinary individuals to purchase the rights of local governments in tax delinquent property. The process can be separated between two general types of systems: 'tax lien systems' and 'tax deed systems'.

The tax lien and tax deed processes may be distinguished by the 'bundle of rights' sold to the purchaser. In states using a tax deed system, if the taxes are not paid, county governments will sell full ownership and possession rights to the investor.

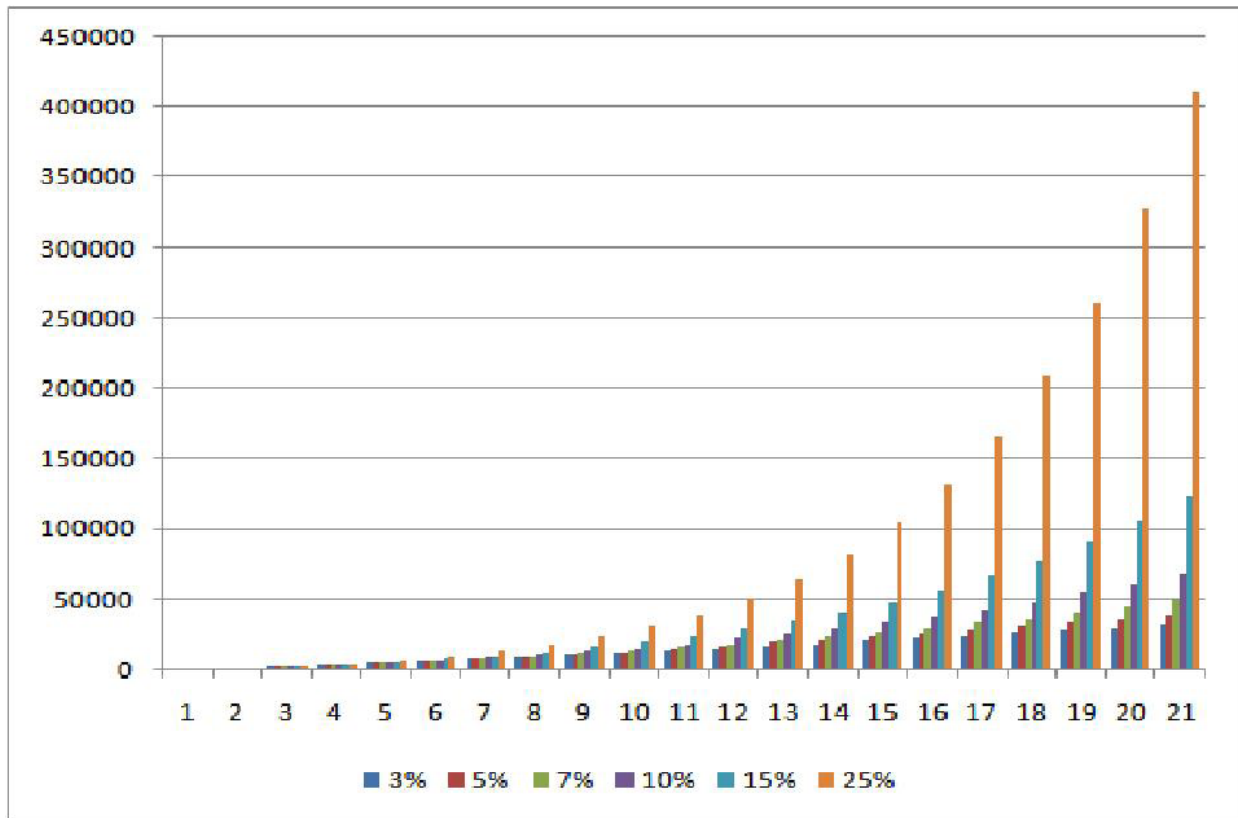
Currently 17 states authorize the sale of ownership rights to tax delinquent property through a tax deed sale or assignment deed.

Conversely, in so-called 'tax lien' states county governments sell only their right to the tax lien or tax claim on the real property. A total of 18 states have authorized sales of the counties' tax lien position to the public. Usually, if a property has taxes that are backed for specific time period, then the county issues a tax-lien for overdue taxes, interest, penalty and costs. Certain states allow the tax lien to become a first lien on the property, which means it can be sold at auction as a tax lien certificate. The only lien senior to tax lien certificates is an IRS lien. Creditors and the IRS, however, can take priority over tax lien holders if the original owner of the property declares bankruptcy. Title and Bankruptcy research is recommended before bidding for the tax lien certificate.

By selling tax lien certificate, city collects unpaid taxes and relieves itself from taking title to numerous tax delinquent properties. It is also a way to enforce homeowners to pay obligated taxes against property. They are not selling the property, they are selling only the right to collect the delinquent taxes. The buyer has no legal claims other than collection of delinquent tax rights or no obligation during the redemption period.

The certificate will bear interest rate of 12% ~ 18 % per annum (1% ~ 1.5% monthly depending on the state) on the amount of all taxes, penalties, interest, and costs from the purchase date of tax lien certificate until it is redeemed by the property owner. Investor also can transfer or assign the certificate to third party.

The chart below illustrates how your money can grow at \$1200 a year (\$100 a month) at various interest rates. The higher the rate, the faster your money will grow. "The most powerful force in the universe is compound interest" - Albert Einstein.



The current situation

Social Security, Medicare and Medicaid are pay-as-you-go programs. Present taxes pay present benefits. In 2005, 86 percent of Social Security payroll taxes went to pay current retiree benefits. True, excess taxes had created a "surplus" in the Social Security trust fund (it hasn't been "plundered") of \$1.66 trillion in 2005; but that equaled less than four years' worth of present benefits. More important, Medicare and Medicaid represent three-quarters of the projected spending increase for

retirees by 2030. In just a few years from now, the leading edge of the baby boom generation will turn 65, ushering in a sustained aging of the U.S. population. Many are concerned that through the first half of the 21st century, the federal government will stagger under the weight of these elderly baby boomers as they receive the medical, retirement, and disability benefits promised them. The number of people over age 65 in the population is projected to increase by a factor of 2.5 by 2040 with the number of nursing home residents growing even more rapidly. Long-term forecasts suggest that nearly one-third of GDP will be accounted for by health care by 2030.

The Census Bureau estimates that the country will have more than a million people aged 100 or more by 2050, as compared to only 71,000 today. At the same time, the average American retires five years earlier than in 1950 and lives 12 years longer. The resulting vast increase in post-work years is causing a money drain on the funds available for senior citizens.

One problem is that much of the longer lifespan is the result of medical innovations, such as defibrillators, which cost a good deal of money, rather than through inexpensive means such as staying trim and not smoking. As a result, lawmakers might eventually be forced to make life-and-death decisions about the availability of medical innovation in order to control Medicare costs.

The world is a very uncertain place and this uncertainty can ruin the best-laid plans of brilliant individuals. Investors realize this and seek to minimize the size of the losses they can potentially suffer and at the same time, seek ways to recover the losses Wall Street has handed them in recent years. The best way to minimize the size of losses in your investments is to look for guaranteed returns of 10% or greater. In some cases you may be looking for guaranteed interest rates of 15% or more in order to bring your retirement savings plan up to a comfortable level.

Health care costs are rising and so is the cost of everything else. It isn't voodoo economics, it just costs more and more to live every single year. Assuming the current inflation rate of 4 percent, the cost of living will double in 19 years, meaning that an American retiring today will see the purchasing power of their retirement savings drop by half during their expected lifespan. And today's inflation rate is historically low; a higher rate of inflation would make matters worse.

While Social Security and many public sector lifetime pensions adjust for inflation, most private retirement plans do not. 401(k) plans pay out a lump sum at retirement, or retirees can purchase an annuity with their savings to last them their lifetimes. In either case, 401(k) are not adjusted for inflation; it is up to retirees to make their nest eggs last.

Many people delay planning for retirement because it seems like a daunting task. Because the idea of saving enough money to retirement is so overwhelming, it gets scary, so we deal with it by avoiding it. We tell ourselves that we'll start later and do just fine when we retire. But who are we kidding? Only ourselves.

The retirement experience for the baby boom retirement cohort will depend not just on their numbers, but also on their health. Consider whether people in the next century can look forward to an active, healthy retirement or to a relatively frail and inactive one, and the implications of such changes for the Medicare trust funds. According to the 401(k) plan records analyzed by the Employee Benefits Research Institute (EBRI), Americans approaching retirement have, on average, three times their annual salaries in their accounts. Without any other form of savings, these retirees will burn through their 401(k)s in just seven or eight years, leaving them facing 10 or 11 years, based on life expectancy, with nothing but Social Security.

In order to retire comfortably, experts generally conclude that retirees need 10 times their final annual salaries. According to retirement expert Morey, that figure accounts for an inflation rate of 4 percent, which has been the average since 1900. But what it does not include is the rising cost of health care and the threat of reduction in Medicare and Social Security support.

To be safe, you should make it 15 times your annual take home pay. That means a household bringing home \$60,000 a year before retirement would need to have \$900,000 in order to retire. Many experts suggest that you need at least 60 to 70 percent of your preretirement income to enable you to maintain your current standard of living in retirement. But this is only a general guideline. To determine your specific needs, you may want to estimate your annual retirement expenses.

Use your current expenses as a starting point, but note that your expenses may change dramatically by the time you retire. If you're nearing retirement, the gap between your current expenses and your retirement expenses may be small. If retirement is many years away, the gap may be significant, and projecting your future expenses may be more difficult.

Remember to take inflation into account. And keep in mind that your annual expenses may fluctuate throughout retirement. For instance, if you own a home and are paying a mortgage, your expenses will drop if the mortgage is paid off by the time you retire.

Other expenses, such as health-related expenses, may increase in your later retirement years. A realistic estimate of your expenses will tell you about how much yearly income you'll need to live comfortably.

For many Americans approaching retirement, it is a daunting figure. You think that you're prepared, But the closer it comes, it is just a little scary. By living longer, Americans confront potentially crippling health care costs. According to a March 2006 study by Fidelity Investments, a retired couple without employer-sponsored health insurance can expect to pay \$200,000 for out-of-pocket health care costs like premiums and co-pays. Moreover, this number does not include significant costs like long-term care, which isn't fully covered by Medicare.

The key phrase when talking about retiree health care is "employer-sponsored." As has happened with lifetime pensions, the number of companies offering retiree health care benefits is declining. In 1988, 66 percent of companies with 200 or more employees offered employer-sponsored health insurance to retirees. By 2005, that figure had dropped to 33 percent according to a Kaiser Family Foundation survey of more than 2,000 employers.

There's a fatal flaw in the retirement plans of many small business owners: After pouring a lifetime of sweat, time, and capital into building the business, their rough-sketch strategy is to sell out someday for a ton of money then settle back and enjoy a financially secure retirement. Many business owners are so sure this will happen that they don't bother to make any other retirement plans. They put all their retirement eggs into one basket.

Retirement will be the greatest expense of our lifetime. In the old days we could depend on Social Security to take care of us pretty well in our old age. Those days are long gone. Social Security was originally designed based on the assumption that people lived 10 – 15 years after retirement and there were 10 workers funding each retiree. Now, retirement can last upwards of 30 years and there are just 2-3 workers funding each retiree.

Based on current Social Security statistics, your retirement income will roughly consist of: 55% from your personal savings, 24% from employer-sponsored plans, and just 21% from Social Security.

Anyone planning to rely on Social Security alone could be facing a pay cut of 75% or more in retirement. Not a plan most of us want to follow.

Once you have estimated your retirement income needs, take stock of your estimated future assets and income. These may come from Social Security, a retirement plan at work, a part-time job, and other sources. If estimates show that your future assets and income will fall short of what you need, the rest will have to come from additional personal retirement savings.

By the time you retire, you'll need a nest egg that will provide you with enough income to fill the gap left by your other income sources. But exactly how much is enough?

The following questions may help you find the answer:

1. At what age do you plan to retire? The younger you retire, the longer your retirement will be, and the more money you'll need to carry you through it.
2. What is your life expectancy? The longer you live, the more years of retirement you'll have to fund.
3. What rate of growth can you expect from your savings now and during retirement? Be conservative when projecting rates of return.
4. Do you expect to dip into your principal? If so, you may deplete your savings faster than if you just live off investment earnings. Build in a cushion to guard against these risks.

When you know roughly how much money you'll need, your next goal is to save that amount. First, you'll have to map out a savings plan that works for you then determine approximately how much you'll need to save every year between now and your retirement to reach your goal.

The next step is to put your savings plan into action. It's never too early to get started (ideally, begin saving in your 20s). To the extent possible, you may want to arrange to have certain amounts taken directly from your paycheck and

automatically invested in accounts of your choice (e.g., 401(k) plans, payroll deduction savings). This arrangement reduces the risk of impulsive or unwise spending that will threaten your savings plan--out of sight, out of mind. If possible, save more than you think you'll need to provide a cushion.

What does financial freedom mean to you?

Does it mean...

More time to do the things you enjoy doing most?

More money to spend on the things you enjoy most?

More peace in your life?

More security in your life?

Where are you currently and where do you want to go?

Do you have any financial goals?

Do you believe a financial plan is important?

Did you know that less than half of Americans have developed a financial plan. Yet, nearly all believe a plan is important.*

*Source: Opinion Research Corporation International, Consumer Federation of America, May 2003

Goal Setting

Setting goals is an important part of achieving financial success. Without them, you have no idea where you're going. Be specific when writing your goals. Include dollar amounts and dates or number of years. Vague statements like, "I want to be rich", are no better, and sometimes worse, than having no goal at all. It is also important to prioritize your goals as well as identify the consequences and feelings you have of not reaching them.

Some examples of goals are:

Goal: *I want to have \$1,000,000 saved in my retirement account in 20 years.*

What are the consequences of not reaching this goal? *I will not have enough money to live the way I want to live and may be forced to continue working until I die.*

How does that make you feel? *It makes me feel worried and scared.*

Goal: *I want to have \$50,000 in my child's college fund in 10 years.*

What are the consequences of not reaching this goal? *My child will not have enough money to go to college and will need to work in order to save money or may not be able to get a college education at all.*

How does that make you feel? *I feel very concerned about this.*

Goal: *I want to buy a new house in 5 years and need \$15,000 for a down payment.*

What are the consequences of not reaching this goal? *We may not qualify for the size of house we will need in 5 years if we don't have enough money for the down payment.*

How does that make you feel? *I feel very stressed.*

Goal: *I want to take a vacation in 3 years and will need \$5000 in order to travel.*

What are the consequences of not reaching this goal? *I will not be able to take the vacation of my dreams.*

How does that make you feel? *It makes me feel very sad.*

Goal: *I want to give my children \$30,000 each for a new house down payment in 10 years.*

What are the consequences of not reaching this goal? *My children will need to work very hard during school in order to save for their own down payments.*

How does that make you feel? *I feel very upset just thinking about not being able to do this for my children.*

Print the following pages and enter the information about your goals. This is a very important step in becoming financially free. You need to clearly define what financial freedom means to you, write your goals and consequences, and track your progress.

In your own words...

To me, financial freedom means

Goal #1:

What are the consequences of not reaching this goal?

How does that make you feel?

Objective: Target amount: \$_____

Target date: _____

Current amount saved for this goal: \$_____

Monthly contribution needed at 10%: \$_____

Number of monthly contributions needed at 10%: _____

Goal #2:

What are the consequences of not reaching this goal?

How does that make you feel?

Objective: Target amount: \$_____

Target date: _____

Current amount saved for this goal: \$_____

Monthly contribution needed at 10%: \$_____

Number of monthly contributions needed at 10%: _____

Goal #3:

What are the consequences of not reaching this goal?

How does that make you feel?

Objective: Target amount: \$_____

Target date: _____

Current amount saved for this goal: \$_____

Monthly contribution needed at 10%: \$_____

Number of monthly contributions needed at 10%: _____

Goal #4:

What are the consequences of not reaching this goal?

How does that make you feel?

Objective: Target amount: \$_____

Target date: _____

Current amount saved for this goal: \$_____

Monthly contribution needed at 10%: \$_____

Number of monthly contributions needed at 10%: _____

Want to be a millionaire?

You can be a millionaire, but it takes time and investments. The chart above shows how long it takes to save a million dollars, or in other words, become a millionaire. The two important factors in becoming a millionaire are:

1. How much you can save
2. How well you invest

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