

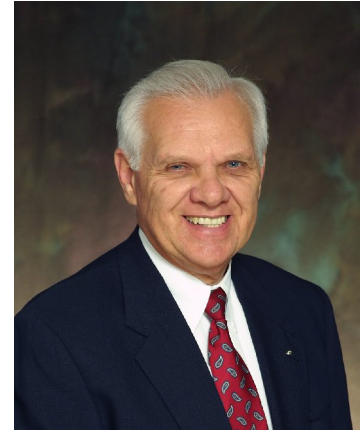


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NEWS

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Terry A. Vrieze, CLU, ChFC

Taxes and Death are Inevitable

Financial Advisor Explains How to Protect Personal Wealth and Perpetuate Your Values with Proper Planning Now

WEST DES MOINES, IA (June 26, 2007) – There is a proverb that says the only certain things in life are death and taxes – parts of life that many Americans dislike the most. With tax filing behind us, many people would like to forget all about income taxes until next year. But with proper advance planning, death and taxes don't necessarily have to invoke disdain. Terry Vrieze, a financial advisor based in West Des Moines, suggests that individuals follow three tips to help minimize the amount of taxes they have to pay to Uncle Sam and protect assets – both tangible and intangible – for future generations.

The IRA that Gives

With so many worthwhile causes in desperate need of funding, people have begun placing a stronger emphasis on charitable giving. “The 2006 Pension Protection Act introduced new options for charitable giving by allowing donations to be made directly to a charity from a qualified IRA account,” says Vrieze. “From a tax planning perspective, sometimes it makes sense to take advantage of this provision in order to shelter some assets from taxation.” However, if an investor is able to make a contribution from an IRA account, they have to do it soon. “Under current laws, this tax saving opportunity will end on December 31, 2007.”

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Tax Planning For All

Vrieze emphasizes that tax planning doesn't just apply to a person who's planning, but also to his or her heirs. "While building wealth in retirement accounts and other assets, many investors hope to leave behind an inheritance for their descendants as well. But without proper tax planning, the money may not be there when you're gone," says Vrieze. "We buy insurance for our automobiles and homes, so it makes sense that we should also ensure our assets. The fallacy to which many people subscribe is that they don't have enough money to create an estate plan securing the least amount of tax burden on their heirs. The truth is that *everyone* should have an estate plan and review it annually with a professional financial advisor. An estate plan can help ensure your wealth is passed on in the maximum amount to your desired charities and heirs."

Passing on Cash and Values

Many people are passing on both assets as well as values in estate plans. "By using values guiding documents such as an Investment Policy Statement and an Ethical Will, you improve the odds that your heirs don't just blow the wealth you've spent a lifetime amassing," says Vrieze. "In our work with clients, the Investment Policy Statement guides all of our investment decisions. Each IPS discusses investment objectives, addresses the client's risk tolerance, details the time horizon and asset allocation for the portfolio and identifies other concerns and wishes of the client. It also outlines the procedures that will be used to implement the investment strategy."

But wealth management and legacy planning are about more than financial assets, Vrieze says. "Good financial planning is built on a foundation of the client's values, dreams and a sense of what's important in life. The logical next step is to facilitate the communication of these values to one's children and grandchildren. Ethical Wills are an excellent vehicle for doing that." An ethical will is a non-legal document that bequeaths life's lessons and values. Similar to a personal mission statement, the benefits of creating an ethical will include: the opportunity to provide a treasured keepsake for one's heirs, generating a greater understanding of self and often a sense of completion and renewed life purpose. Vrieze encourages all of his clients to spend some time creating an ethical will.

While death and some taxes are inevitable, you can protect your personal wealth and perpetuate your values with proper planning now.

About Terry Vrieze and Successful Resource Management (SRM)

Terry Vrieze is an independent financial planner and investment advisor representative specializing in strategies for preserving wealth, reducing tax burdens, and sustaining a family legacy. With over 30 years in the financial industry field, Vrieze has extensive experience in securities selection and retirement planning. He holds two professional credentials, the Chartered Financial Consultant (ChFC) and the Chartered Life Underwriter (CLU) designations. Terry is a retired Command Sergeant Major in the US Army with 3 years active duty and 22 years in reserve duty.

In 1987 Vrieze founded and currently serves as Chief Executive Officer of Successful Resource Management, Ltd., where he and his associates understand the difficulties faced by women preparing for or entering a period of transition, such as divorce, retirement or the death of a spouse. Through continuous education and counsel, using a disciplined, in-depth analysis, and providing flexibility and choice, SRM is dedicated to helping women take control of their financial future.

Terry places a strong emphasis on educating his clients and the community. He believes that with a priority on learning comes knowledge, and with maturity comes increased wisdom. Vrieze, has dedicated his working career to helping individuals achieve more full and financially secure lives. Well respected by his colleagues and friends, Vrieze co-authored a book titled *Financial Success in the Year 2000 and Beyond*.

Visit www.srmltd.com for more information about Mr. Vrieze and his company.

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NOTE:

When you need a knowledgeable professional to speak on complicated financial topics in an easy-to-understand and engaging manner, please call Terry A. Vrieze at Successful Resource Management.

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