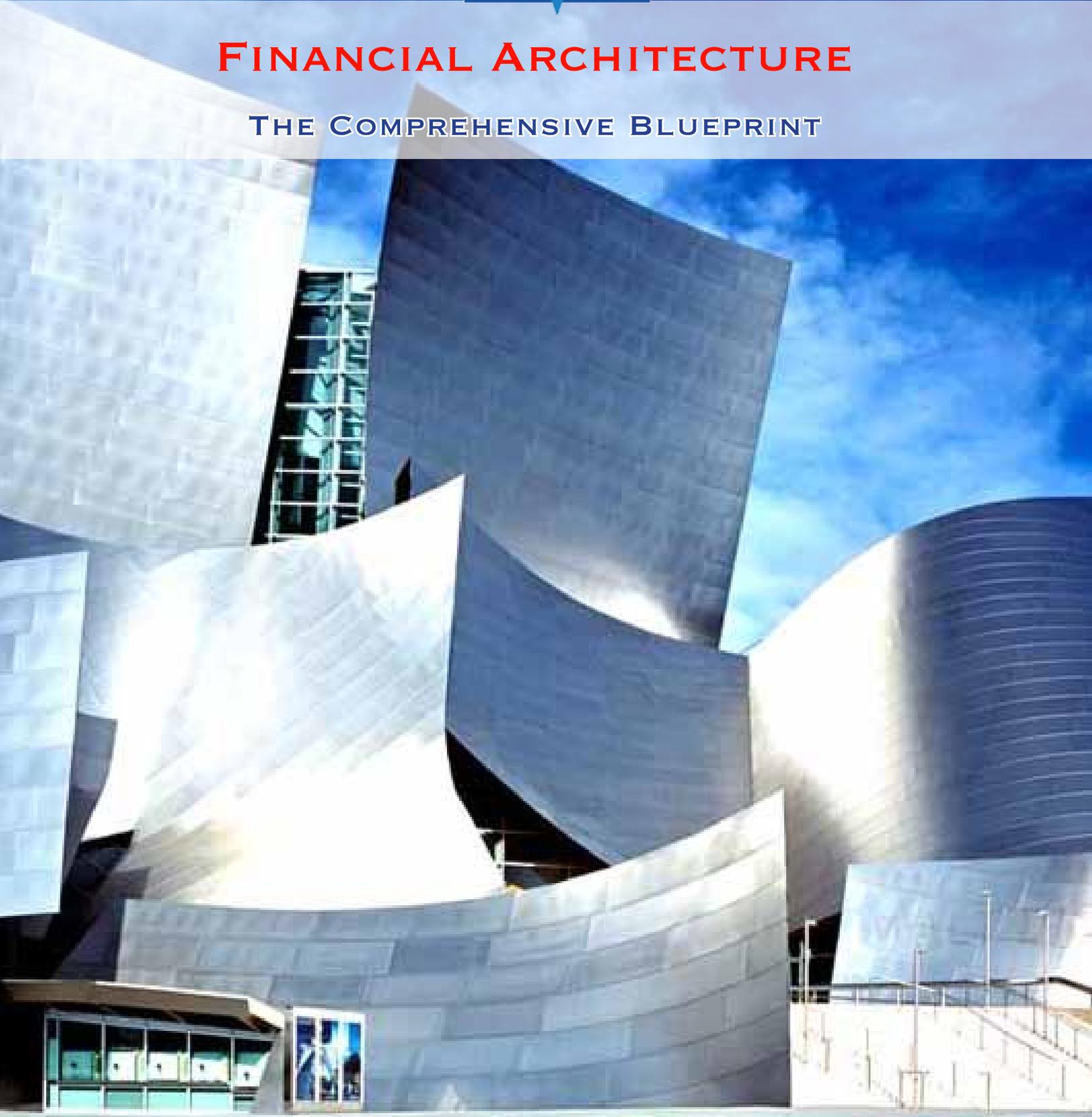




FINANCIAL ARCHITECTURE

THE COMPREHENSIVE BLUEPRINT





WOULD YOU BUILD A CUSTOM HOME WITHOUT AN ARCHITECT?



HAVE YOU CONSTRUCTED YOUR FINANCIAL AFFAIRS WITHOUT ONE?



HOW WOULD YOU KNOW?

You have constructed your financial home over time, using the best options available when opportunities presented themselves. This may inadvertently have created a house constructed by multiple architects, many different styles that may or may not fit together.



As financial architects, we can offer you an overarching, comprehensive, and cohesive design optimized for privacy, tax efficiency, and asset protection.



Why not take the designs that we have used with great success for the world's wealthiest families to remodel your own house?



We are not here to replace your trusted business or investment advisors. Our role is to take what you have already accomplished and place it into a structure that will create a unified design for all your interests, a method we have used for the world's wealthiest families, families with a wide variety of assets and financial arrangements.



At EWP Financial our design basics are the six principles of EWP: privacy, asset protection, tax shield, succession planning, compliance simplifier, and trust substitute. Read our White Paper for all the important details.



EWP Financial

Our firm, EWP Financial, serves wealthy families wherever they might reside. We offer the most advanced financial planning tools available to assist them in making the six principles of EWP the building blocks of their asset structures.

As our outstanding track record has proven, the asset structures that we build have remained solid for multiple generations, bringing wealthy families financial security and peace of mind.



Company Background

Michael Malloy, CLU TEP RFC is the founding partner of the firm, who began his career over 30 years ago as a risk management consultant. He founded the Life Insurance Law Newsletter, and has written two books towards this end: The PPLI Papers and The Wit and Wisdom of Professor PPLI. EWP Financial was recently formed as the parent company for the several entities that currently serve wealthy families worldwide.

Distinguished Professor of Law

Serving as academic counsel to EWP Financial is Distinguished Professor of Law, Craig Hampton. Professor Hampton is highly regarded as a global authority in matters involving fiscal privacy, financial and estate planning, asset protection, and sophisticated insurance structuring and analysis. An award-winning author, his written works include Survivorship Life Insurance, a best-selling publication by the American Bar Association.

Six Regional Representatives

Our bespoke approach to serving wealthy families worldwide includes our six regional representatives whose unique knowledge-based solutions provide individualized and highly personal service. The regional representatives bring not only in-depth technical knowledge, but as natives of the regions that they serve, they can tailor our structures to the cultural norms of wealthy families throughout the world.

The blueprint for your new, spectacular designer home is revealed in our White Paper, Expanded Worldwide Planning (EWP) At Its Best. To receive a free copy of this outstanding guide to how the wealthiest families in the world conduct their financial affairs call +1 530 692 1007, and give us the code number below. You may also email us at info@expandedworldwideplanning.com Please include the code number in your email.

What Is an EWP Asset Structure?

The authority of Expanded Worldwide Planning (EWP) has been firmly established. Wikipedia has recognized our knowledge-based solutions for wealthy families by



including the concept of EWP in their article on International Tax Planning. On this Wikipedia page, the six principles of EWP are explained. EWP is defined as “an element of international taxation created to implement directives from several tax authorities following the 2008 worldwide recession.”

The six principles of EWP are: privacy, asset protection, tax shield, succession planning, compliance simplifier, and trust substitute.

We are taking a cue from Wikipedia. Our white paper features the six principles of EWP. EWP has the six principles that matter most to wealthy families throughout the world today—no matter where they are located. They are the building blocks of any successful asset structure.

Is It Legal?

It seems every few months that there is another revelation of a tax dodger using offshore accounts to avoid U.S. taxes. Here is a recent newspaper headline: “The IRS Reals in a Whale of an Offshore Tax Cheat—and Goes for Another.”

Is an EWP Structure just another one of these schemes? Our EWP Structures have existed since the early 1990s with no issues of any kind either from the IRS or the families who have employed these asset structures.

Can They Steal My Money?

The answer is, “No.” Why is this so? Because all your assets are held in separate accounts by a trustee. This is a similar arrangement to having a trust account at a bank. The bank becomes the trustee of the asset, but ownership does not change hands—you retain ownership of all the assets held in an EWP Structure.



Will I Be Audited?

We will use a multi-lane motorway or freeway as our analogy to show how EWP Structures are ideally positioned to serve the needs of wealthy families worldwide. Where are EWP Structures positioned on this motorway?

The fast lane is for those drivers who are the risk takers, traveling at ever faster speeds until they hear the sound of a patrol car chasing them down. In the slow lane are those drivers who wish to drive the speed limit, or wish to travel at a leisurely pace to reach their destination. In the middle lanes are those drivers who wish to blend into the flow. Not be the fastest on the road, or the slowest. In the universe of financial planning tools, EWP Structures are traveling in these middle lanes.

These middle lane drivers are avoiding the newest innovations in planning techniques championed by those in the fast lane, and, also, staying away from strategies that accomplish little which are adopted by those in the slow lane. The drivers in the middle lanes will reach their destination safely with little risk of a confrontation with the authorities, who are concentrating on the drivers in the fast lane.

By using EWP Structures, the families driving in the middle lanes accomplish the maximum amount of privacy, asset protection, and tax efficiency, and are fully compliant with tax authorities worldwide.





Passion, knowledge, transparency and a genuine interest in achieving the best for clients are what makes a truly professional financial adviser. Michael Malloy has this and more. His dedication to clients, business excellence and education sets him apart, and I would highly recommend him to anyone wanting to receive outstanding financial advice.

Javier Gavito, Gaia Capital
Director General, Mexico City

Have been looking for some time for a provider that really has the skill and sophistication to ensure that family wealth flourishes across several generations. Many say they do, but don't. Advanced Financial Solutions, Inc. (AFS) does. AFS combines the expertise pertaining to family wealth with a deep experience of working directly with wealthy families. I would recommend them to anyone who wants to properly structure their assets to achieve the maximum amount of asset protection, privacy, and tax efficiency.

Stephen Brent Wells

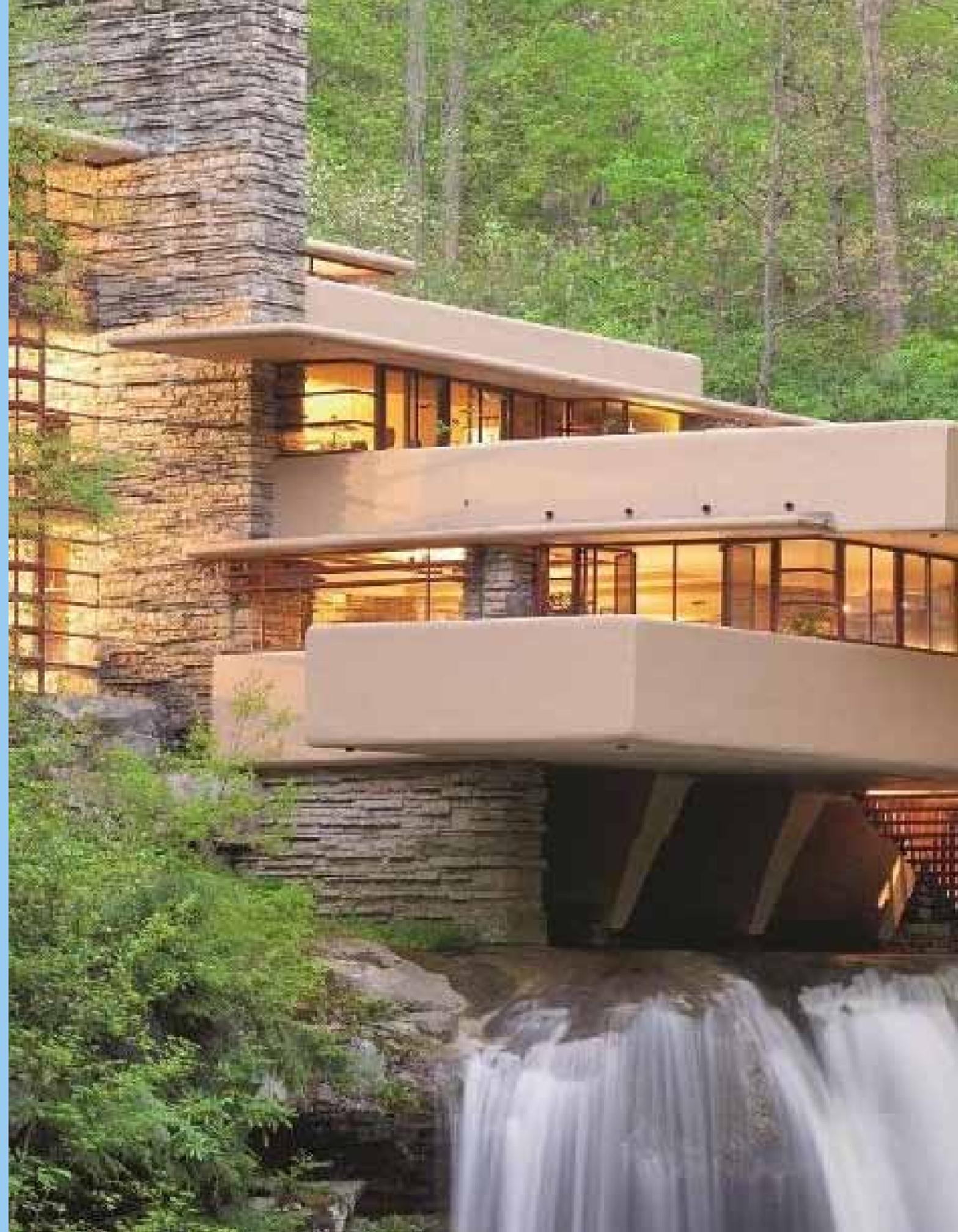
Senior Managing Director at Solaris Advisors, LLC a division of KF Group LP, New York City

Michael Malloy has a profound knowledge of economic relationships, including their international ramifications, as well as a keen sense of possible future developments. Together, these two aspects enable him to have a highly accurate analysis of complex economic situations. This in turn lets him carefully weigh the opportunities and risks of various investment strategies.

On the basis of this, I feel I can highly recommend Mr. Michael Malloy's professional services. The above is not subject to my liability as per the German Civil Code (see section 675 paragraph 2 of the German Civil Code.). I have given this statement to the best of my knowledge and belief.

Ulrich Herrman

Presiding Justice of the Federal Supreme Court, Germany



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