



# ***Transforming Debt into Wealth®***





# A story of two men



- **Man A**

- Earns \$60,000 a year.
- Consulted with HCM.
- Paid off all debts, including mortgage, cars, and credit cards in 6 years.
- He invests the \$2,858 a month he had been wasting on debt payments.
- 24.5 years later he will own his home, have no debts, and have **\$3,558,722** in investments (10% avg. annual return).\*

- **Man B**

- Earns \$60,000 a year.
- Did not consult with HCM.
- Continued creating and paying on debts as before.
- Pays his mortgage out over decades using standard payments.
- 24.5 years later he will own his home, still have car, credit card, and other debts, and have practically nothing in investments.



\*The performance data shown represent past performance, which is not a guarantee of future results. Investment returns and principal value will fluctuate, so investors' shares, when sold, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data cited.



# The Promise





# *H.C.M. will take you...*



## **From:**

- Paying minimum payments on debts
- Working for money

## **To:**

- Having NO debt payments
- Having money work for **YOU!**



# You'll learn...



- How you're being seduced into debt
- Exactly how much credit is costing you
- How to start building wealth immediately
- How to pay off ALL your debts, usually within 7 years – **including your home**
- If you don't have a home – how to get one, and rapidly pay it off



# You'll be free...



- To live a life of your own design.
  - Where you want
  - With the people you love
  - Doing what you want



H|C|M

# The Problem





# Being in debt means...



- Being vulnerable
- Missed opportunities
- Being susceptible to the economy's ups and downs
- Being unable to invest sufficiently to build a secure retirement
- Being a slave



# Being in debt is damaging to...



- Your marriage
- Your stress level
- Your health
- Your children, and the example they follow
- Your retirement – its proximity and its quality



# Major damage...your mortgage!



A \$200,000, 30-year mortgage  
at 6% fixed interest rate

You will pay \$431,676 in total  
payments, \$231,676 in interest  
alone!

**Do you think you can find a better  
use for your \$231,676?**



# The truth about mortgages



- **What A Mortgage Isn't...**
  - A good investment
  - A 5, 6, 7, or 8 percent loan
- **What A Mortgage Is...**
  - A 90+ percent loan
    - Just look at your payment statement!
    - Every time you move or refinance you start over!



# More damage...credit cards



## A \$2,000 Furniture Purchase

- *It will take **31 years, 2 months** to pay off the balance.*
- *You will pay a total of \$10,202 in payments.*
- ***\$8,202 in interest alone!** (19.8% interest)*

*What do you think that sofa will look like after 31 years?*



# The truth about credit cards



- **What A Credit Card Isn't...**
  - It's not free money
  - It's not extra cash
- **What A Credit Card Is...**
  - An income stealer
  - A wealth siphon
  - Consumer cocaine



# More damage...car payments



- Paying an average \$350 monthly car payment, over your 40 year working life
- Adds up to \$168,000
- But if you had invested the \$350 a month instead at 8%
- You'd end up with **\$1,221,853\***

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