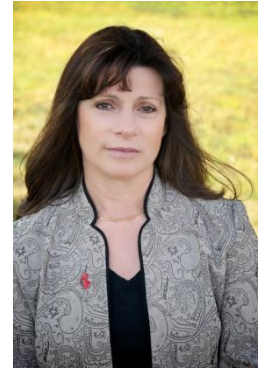


## The Choices We Make

If you happen to be sued for everything you're worth, which of your assets would be available to satisfy a judgment? A couple whose 19-year-old daughter was home from college, borrowed the family car, went out with two girlfriends, had a couple beers and came to an accident in which a woman was lying on the side of the road after being thrown from her car when it was hit by a truck. The young girl slammed on the breaks, but her car hit the truck's back end. Her airbag exploded, leaving the girl unable to see and she slammed into the woman on the ground. The woman ended up dying and because the girl had been drinking, she was charged with manslaughter. At the suggestion of the judge, she accepted a plea bargain in lieu of a jury trial and was sentenced to five years in prison. Shortly after, the victim's family filed a lawsuit against the girl's parents, but later withdrew it... possibly because a good advisor helped make her clients' assets less accessible. Everything you have can disappear in a flash - with just one accident, one lawsuit, one illness, one mistake.



Are your children on your insurance policies? What are they allowed to drive? What is your life insurance strategy, your investment strategy? There is always one person in the family who will become a burden later. It's important to save for that or protect against it, especially because women remain the primary caregivers. Life has twists: an older client had a daughter who married at age 41 and soon had children. Three months after the client retired, the daughter's husband had a massive heart attack and died – with no life insurance, but \$800,000 in debt from starting a business. Identifying all possible risks is important for maintaining the integrity of any plan and avoiding, where possible, devastating surprises.

As investors, women tend to be conservative. As business owners, they intrinsically understand they don't want additional unwarranted risk with savings. Unfortunately, most of the financial world has investors focused on the wrong things, increasing risk. At Marathon Financial Group, we thoroughly interview clients to determine potential vulnerabilities. Knowing where the gaps or weaknesses are allows us to help protect assets and the future. We avoid the deadly traps of investing using a disciplined, properly allocated, long-term strategy that coordinates with lifestyle goals both near and far.

**Written by J'Neanne Theus, President**  
**301-725-5943 (o)**



**MARATHON FINANCIAL GROUP**  
11361 Old Hopkins Rd.  
Clarksville, MD 21029  
[www.coaching4distance.com](http://www.coaching4distance.com)