



The Cambridge Capital Management System (CCMS)

Bert Salazar, Managing Member

I created the Cambridge Capital Management System (CCMS) 10 years ago in order to combat and protect our clients from the nemesis of traditional financial planning. The CCMS system allows our clients to view their financial world through a telescope as opposed to a microscope (these views are exponentially different than anything our clients had ever seen in the past). Most important, we apply guiding economic principles to all decision making in order to assist our clients in enhancing their personal economic world while protecting their assets for generations to come.

The Cambridge Capital Management System (CCMS)

I. History of the Cambridge Capital Management System (CCMS)

As an economic planning firm, we have conducted hundreds of financial audits over the past 25 years while engaging clients for the first time – some of these clients were corporate professionals and/or business owners; others were well-educated professionals in middle management and/or upper management positions; and some were Fortune 500 corporate employees and/or business managers.

Regardless of the amount of education or financial knowledge these clients possessed, they were all suffering from the same illnesses the majority of Americans have been suffering for the past 5 decades (traditional financial planning ineptness, false pretenses based on unsupported facts, and financial assumptions that most 10 year-olds can solve in a matter of minutes).

In a perfect world, all these clients would be doing fine in the future because all financial assumptions were being calculated from a linear standpoint – years remaining to reach a specific goal, amount of money being invested regularly, and average rate of return over a specific period – simple yet absurd! On the other hand, the minute we started to apply financial pressures to said assumptions, the entire financial plan would fall apart within a few years for most - for others, almost immediately!

What was truly sad about these so-called financial plans was the fact that many of these clients paid thousands of dollars to get them done, and moreover, they believed every word, page, and graphic depicted in beautifully bounded pages that created a medieval time book to admire from far with biblical sense – the reality was totally different!

As we addressed the fallacies of the planning recommendations that said financial plans depicted, we began to notice a change within our clients (many of them couldn't believe they had paid so much money to have these plans completed along with the time allotted for data gathering, problem solving, and solutions meetings); a paradigm shift was taking place as we challenged every recommendation made under those planning conditions and assumptions – clients started to realize that they needed to view their personal economic world with the same set of eyes, but from a different perspective. For the first time in their lives, they were being exposed to the Cambridge Capital Management System (CCMS).

II. Features and Benefits of CCMS

Our unique process measures every financial decision through a risk management telescope – regardless of all decisions made in the past, we guided our clients to view those decisions through a telescope as opposed to a microscope – they were totally astonished as to what they learned.

First, they realized that previous decisions were made in a vacuum and without sound economic basis. Second, they realized that every economic decision has either a positive or negative connotation on the overall financial picture – how could they have known? They didn't have a measuring stick, or an economic model, or a secular decision making process that would evaluate potential outcomes.

Have you ever played chess without a chessboard? Of course not! It would be utterly impossible to play the game without rules and/or a chessboard – yet, these clients played the economic game blindfolded with no financial direction or verifiable evaluation process.

Since our CCMS process measures and verifies every financial decision through risk management-planning outcome calculations, we create economic models that protect our clients from the 4 major financial risks facing them today and in the future:

- The risk of dying too soon (tomorrow is promised to no one)
- The risk of living too long (running out of money before running out of life)

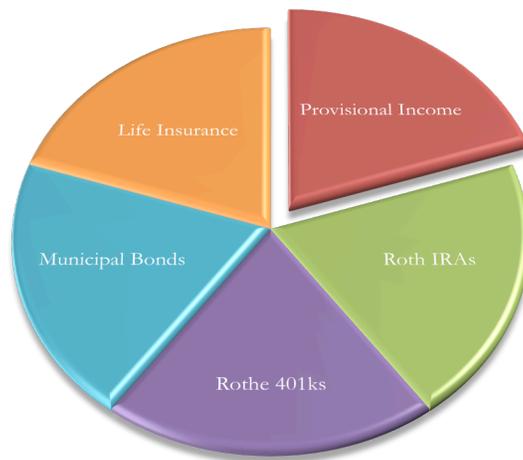
- The risk of living with a disability (pre and post retirement disabilities, long term care)
- The risk of living with eroding factors (taxes, inflation, market volatility, interest rate volatility, preponderance to spend, lawsuits, and loss opportunity costs)

As you can see, having the ability to project and protect against any of the aforementioned outcomes places our clients in an enviable position when managing assets and risk. Moreover, our CCMS process allows our clients to have maximum protection, tax-preferred accumulation of assets, tax-preferred distribution of assets, and proper economic transfer of assets through an orderly and economic model.



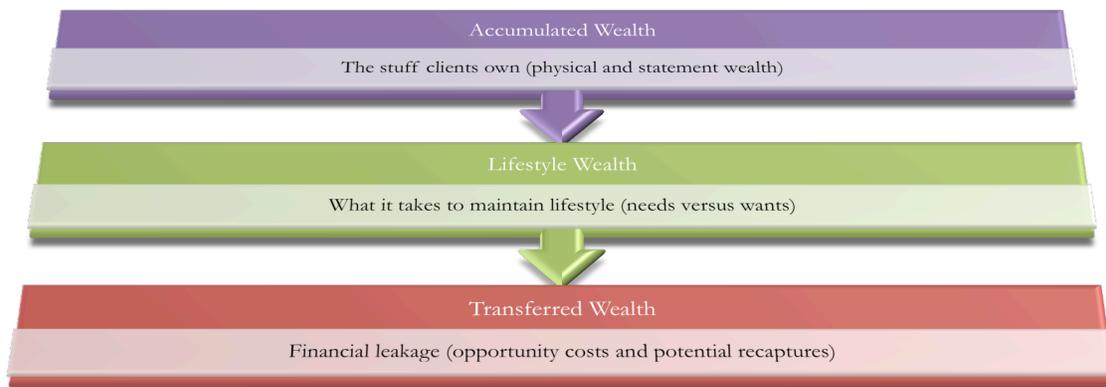
The above-depicted diagram shows a telescopic view of assets in motion with the CCMS process in the center of said financial universe – additionally, we perform a microscopic drill-down view of each of the above sections in order to validate each decision making and/or solution attained during CCMS calculations and verifications. These economic models address all plausible outcomes utilizing a surgical approach to financial decisions – would you rather have a skillful surgeon with a dull knife, or an average surgeon with a sharp knife? On the surface, a skillful surgeon with a dull knife would give you the best opportunity at success, but our CCMS process does not stop at that level – we bring that skillful financial surgeon to the operating table and provide him/her with the sharpest knife available in the marketplace based on our risk management decision-making approach to financial recommendations.

Henceforth, we are able to provide a higher level of asset performance on behalf of our clients without having to take additional risk along the way – our system focuses on higher internal rate of return via tax management and inflation hedging alternatives. As part of the CCMS process, we place a tremendous amount of emphasis on provisional income calculations and its impact on overall wealth creation and income efficiency – the techniques used during the below diagramed process allows our clients to reduce and/or eliminate social security taxation and overall retirement taxation due to tax maximization and effectiveness.



Last but not least, our CCMS process provides our clients with a blueprint to asset-leakage identification through the utilization of true economic theories that are applicable to all decision-making processes that our clients implement and execute on a regular basis.

The following diagram depicts the 3 types of wealth that our clients have as part of the personal and family economic models – although we have no competition in the marketplace due to the type of economic work we do with our preferred clients, most of our competitors only concentrate on Accumulated Wealth because they don't possess the proper economic background and/or education in which to address Lifestyle Wealth and Transferred Wealth with their clients.



At Cambridge, we feel that leakage assessment, auditing, and control of Transferred Wealth is the most important work we perform on behalf of our clients – for the average client engaged, we identify approximately \$45,000 to \$75,000 of annual economic leakage that can be stopped almost immediately and recaptured – the CCMS auditing process identifies products, services, and financial decisions that hinder performance, wealth creation, and asset multiplication due to their make up – the government, financial institutions, and major

corporations have a monopoly on our Transferred Wealth, and we assist our clients in freeing themselves, their families, and their businesses from these ill-functioning rules and/or mercenary institutions.

III. Preferred Client Profile

Due to the amount of work my firm and I perform on behalf of our preferred clients, we pay particular attention to the type of clients we engage on an annual basis – most important, we interview between 150 and 180 potential clients every year, yet we only choose 40 new clients annually. Our preferred clients have the following in common:

- Coachable and open-minded
- Motivated to learn and implement economic ideas
- Strong family values and belief system
- Adequate assets and income
- Committed to the CCMS process
- Family generational aptitude

IV. Cambridge Financial Partners, LLC Products and Services

This organization is the insurance and planning arm of our client engagement – through Cambridge Financial Partners, LLC, we provide the following products and services to our clients:

- Insurance and Risk Management Services (Life insurance, disability insurance, long term-care insurance, employee benefits, and health insurance services)
- Annuity and Traditional Investments (fixed and index annuities, immediate annuities, and non-registered investment products), and qualified plans (Defined Benefit, Cash-Balance, 401ks, and IRAs)
- Executive Benefits (Deferred Compensation, GEBAs, and Non-Qualified Deferred Compensation Programs)
- Economic Models (Leap System software program, Truth Concepts, and Economic Straddle calculations)
- Employee Benefits (Group health, disability, vision and dental, international health insurance, and kidnapping and ransom personal protection)

V. Camelot International Group, LLC Products and Services

This organization is the Alternative Investment arm of our client engagement – through Camelot International Group, LLC, we provide the following non-stock market-correlated investment products:

- First Position Commercial Mortgages (short-term income producing assets generating above average returns for qualified clients)
- Life Settlements (long-term income and investment returns for accredited investors who wish to purchase and/or invest in the life settlement marketplace)
- Moreover, Camelot International Group, LLC provides property acquisition programs opportunities for accredited investors through specialty LLCs.

VI. Affiliated Services

Finally, we are very proud of our affiliated services program – through this program, we are able to provide a full-service platform in order to assist our clients in multiple areas of planning utilizing business conduits and/or business partnerships that provide a rounded economic and protection platform. Some of the services are as follows:



As you can see, our CCMS system, coupled with an open-range platform of insurance, investment products, and other financial services, serves as the most efficient and effective economic model in the South Florida marketplace – most important, our attention to detail, constant verification process, and on-going client monitoring through quarterly strategic reviews puts the Cambridge and Camelot family in an enviable position from a personal and business engagement standpoint.

The work we do at Cambridge and Camelot assists our clients in changing the way they see things, because when they change the way they see things, the things they see change – if you believe in what we believe, then come join our economic and financial revolution today.

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