

Jim Cauthorn
Financial *Tour Guide* (Advisor)
675 N. North Court, Suite 440
Palatine, IL 60067
847-217-8769 (office & cell)
847-890-6034 (Fax)

Areas of Business:

- **Personal**
 - 401(k) Rollovers with Dollar-Cost Bonusing & Laddering
 - Premium-financed Life Insurance (A bank pays your premiums)
 - Retirement growth/safety strategies
 - Defer capital gains tax for real-estate buys/sells
- **Seniors**
 - Annuities & other strategies to reduce taxes & increase income
- **Business/Business owner**
 - 401(k), IRA setup
 - 401(k) Rollovers with Dollar-Cost Bonusing & Laddering
 - Premium-financed Life Insurance (A bank pays your premiums)
 - Buy-Sell financing (A bank pays your premiums)

Best Referrals:

- **Age-related:**
 - 20, 30-somethings wanting to get personal Life Insurance, start retirement fund, education funding
 - 40, 50-somethings wanting to get into *safe* money with their many 401(k)'s from former employers, preparing for retirement, helping parents
 - 60-somethings looking for safety, reduction of taxes, increasing income
- **Business owners:** reduce costs, grow retirement
- **Non-profits:** help *multiply* donor giving
- **Life Events:** taking cash out of a home sale, new baby, new home, job change, inheritance, moving parents to a nursing home

Other:

- *No fees for work performed*