

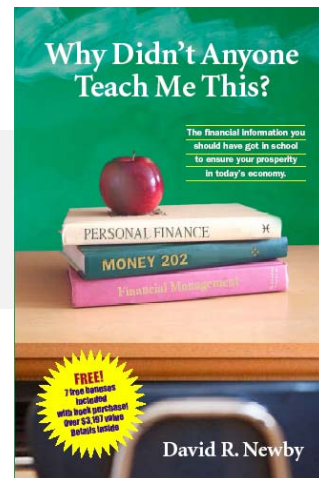


Rock Solid Financial Group

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Press Release

FOR IMMEDIATE RELEASE



LIVING RICHLY IN A POOR ECONOMY

DEARBORN, MI: As dire predictions fill the news there is the growing awareness that most people will outlive their money. As the shadow of financial death hovers over the nation one wealth coach has emerged with not only a cure, but immunization against poverty which has his clients living richer lives.

The biggest problem is a lack of education about retirement plan options.

“The way the average American is letting Uncle Sam rob from their nest egg is a real scandal,” says Newby. “When you’re ready to do something about it, call your employer and stop contributing to your 401K today. Then max out your Roth IRA and Roth 401K.”

Most all Americans are better served maxing out their tax-free retirement accounts and doing away with their 401Ks. Pay your taxes once and then keep your investment gain for yourself.

Newby is the author of “*Why Didn't Anybody Teach Me This?*” a book that teaches us things about money we failed to learn in school or from family members. He is also founder of www.FinancialPlanning202.com.

He is a strategist taking what little or large sums people already have and helping them grow it into a life support system for generations to come. Newby is a wealth coach who semi-retired at age 32, and he shows people how to put an extra \$1 million to \$4 million in their pockets with money they *already* have.

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About David R. Newby

While many Americans are suffering sleepless nights worrying over a nightmare economy, David R. Newby is living the American dream. Having attained security for himself and his loved ones, Newby is now on a mission to help others do the same.

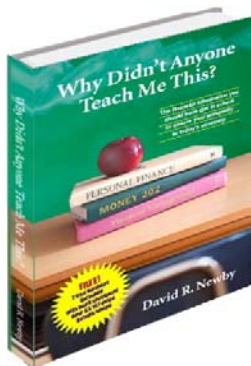


“I also was able to semi-retire at age 32, and I help clients to retire in 6-12 years or less with money they already have,” Newby said. “I made the quantum leap from poverty to prosperity by learning about money as an adult, educating myself.”

Today he is a highly sought after Wealth Coach who coaches some of the most savvy investors around the world. Mr. Newby is not a financial planner and doesn't invest his clients' money; “I empower people to take more control over their own finances. And financial planners can't even tell people about many of the things I reveal to my clients.”

Mr. Newby is a wealth coach, assisting people to live more richly by first protecting what they have and then growing their money quickly. He has been a guest on numerous radio and TV shows and a guest speaker at many seminars telling his compelling story.

Mr. Newby semi-retired at the age of 32 by using money like banks do, and he helps select consulting clients do the same. He also shows them how to protect the equity in their homes, their retirement savings, and their pensions. Mr. Newby grew up wanting to be a doctor, and now he helps clients take their “sick” finances and make them well.



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Benefits of Utilizing Newby's Financial System:

1. Identify limiting beliefs stopping you from realizing your full potential
2. Legally pay 5-8% income taxes- no matter how much money you earn now. It's like getting a 20% raise for most people
3. Learn how to safely earn 12%+/year consistently on your money with cashflow
4. Possibly retire in 6-12 years or less with money you already have... or your banker's money
5. Learn to "leverage all you've got to get all you want"
6. Utilize a structured system to pass on all your best assets- it's not money!- to your heirs and charities/foundations you support
7. Figure out how to create extra income streams for yourself combining your passions and your best abilities. Learn to automate that income so you have the option to pursue other passions more fully.





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Sample Interview Questions

1. What did growing up on welfare teach you?
2. Despite your early circumstances I understand you semi-retired at 32. How did you do it? (leverage + cashflow)
3. With the uncertainty in the real estate market, what can homeowners do to protect themselves? (equity manage)
4. You say in your book there are two things people should never do with their finances. What are they?
5. But what about pension plans? Don't they offer some protection? (law of '74)
6. How can this be legal, and do you know anyone this has happened to? (client who worked for the state and her pension was cut in HALF!)
7. What can people do about this to protect themselves? (take more control of funds)
8. You say people can be cheating themselves out of hundreds of thousands of dollars- can you explain this further? (most of net worth earning 0%!!!)
9. What about people in their 40's, 50's, or even early 60's? (higher ROI- little time)
10. We all know people should save for retirement and the sooner you start the better. But many young people don't save because they want to have fun with their money today. Is it possible to have fun today and still save for the future?
11. What can people do in light of the market's uncertainty? (focus on safe cashflow)
12. What can people do to protect their home equity with housing values falling so rapidly now? (raise credit score/ 2nd)
13. What are the two biggest mistakes people make when funding their business?



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Living Richly

Using a financial blueprint like the ones he creates for his clients, David Newby went from less than zero to retired in under 2 years!

Financial consultant, investor, and wealth coach, David designs financial blueprints for his clients so they can protect what they have and invest like the wealthy.

Newby's motto is "Your cash-flow determines your TRUE wealth more than your net worth" and he has the unique ability to help his clients to create passive income streams instead of focusing on their net worth



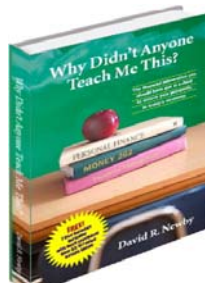
Empty Nest Egg Syndrome

The stock market crashes of 2000-2002 and 2008/2009 wiped out or delayed many peoples' plans to retire. Many people realize they need to replace the money they lost, but they don't know how to do so safely and quickly.

- The average 50 year old American will need \$2 million to retire at their current expense level, and they have only saved an average of \$255,000!
- At a 10% average return, in the next 15 years they'll still be a million short of their target. The challenge is that the market hasn't even averaged 10% the last 5 years.

Corporations are wiping out retirees' pensions- and getting away with it

Millions of Americans who think their pension is safe better think again; corporations are wiping out workers' pensions and medical coverage at an alarming rate. It's been perfectly legal since 1974, and recently the airline and auto industries have reduced or eliminated their retirement benefits. This leaves workers with only 401Ks, Social Security, and savings to support them. It is reducing many of America's elderly to poverty.



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Small business owners are the most at risk financially

At least employees have workers' comp or unemployment to shelter the blow should their income be interrupted. Most small business owners will benefit from creating one or two extra income streams should their main income decrease. Mr. Newby can show business owners how to do this with a minimal time investment needed. These income streams earn up to 30% profits consistently and need only a few hours per month to maintain.

The average American can ensure their prosperity and create a "pension" THEY control

By simply leveraging their budget more effectively, the average person can create wealth quickly and have fun along the way. Why doesn't everybody do this? Because they haven't been shown how. You need to work with a team of professionals, all working together, to help you achieve a clear goal.

After full time real estate investor David Newby helped several of his clients earn 10% to 15% fixed on their money, he realized that he would not be able to help them reach their retirement goals as quickly as they needed. This led him to find financial solutions that would help others create their own "pension" quickly.

Since writing "Why Didn't Anyone Teach Me This?" Newby has become a workers' advocate and has committed to helping others improve their financial situation.



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Testimonials



"David Newby teaches you principles of financial leverage that enable you to not only have money but grow the money you have and to transfer the skill sets to your children. This book is essential to not only read but to implement." - **Joel Bauer, Best-selling Author of "How To Persuade People Who Don't Want To Be Persuaded," Financially Free by Age 30**

"David Newby is a treasure trove of not only information, but also experience. (Learning from David) is an invaluable opportunity to hone in on what works, what doesn't, and why or why not. Through a lot of hard work and a lot of creative approaches, David is continually trailblazing new opportunities for everyone whose goal is prosperity. And the best part is that he can save you a lot of time otherwise spent making mistakes and missing opportunities. David's strategies can profoundly accelerate your access to capital and your overall investment returns, all while honoring a balanced approach to life. If you are ready to invest in yourself and go to the next level and beyond, this is a tremendous opportunity." - **Ned Freeman, Birmingham AL**

"Although I run a successful business and work with celebrity clients, I was struggling to charge for what my time was worth; David helped me break through those old self-destructive beliefs and habits. Since working with David my business is running better than ever. I will recommend David to anyone who wants to completely revolutionize how they do business, their thought process, and their life."

**Star Hansen, Organizer to The Stars
Founder of www.SimplifiedSpaces.org**



"David Newby talks about taking equity that you've got already and turning it into wealth. I only read the first couple chapters last night and I'm blown away; I'm going to be teaching some of my clients this stuff." - **Scott Lundteigen debt elimination specialist, Canada**

"I read this book cover to cover in one sitting- it was that good! It's funny and fast moving which is unusual for a 'money book.' David's taken away the excuse of 'money and finance is too complicated' from people's stepping up to being rich. And the plan David prescribes is rock-solid. I've been debt-free since 1999 and I'm on my way down the road to wealth; I just wish I had this book back then- I'd be even farther along! To me, there's only two classes of people who shouldn't buy and read (and I should say devour) this book... billionaires and folks who really enjoy suffering and scraping by."
- **Steve Swanson, The Barron of Bargains, SaveThousandsOnDiamonds.com**

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Cause Supported by David R. Newby: Pilipino 'heritage' leads to international project

An all-American boy, who while on welfare spent part of his childhood as a missionary growing up in the Philippines, David R. Newby is proud of his mother's heritage of service to others and of what he has achieved. His wife is from the Philippines.



Having experienced crushing poverty and now the rise to wealth at a young age, Newby is dedicated to his goal of helping both Americans and those in his wife's land to attain security.

"I want you to be the most prosperous person you can be. That's why I wrote my book," said David R. Newby. "I also want to help thousands of Filipinos in the Philippines (my wife's home country) start their own businesses so they don't feel pressured to leave their families and work overseas. "

Here is how David R. Newby supports this cause:



For every book sold through his website, Newby donates \$1 to help Filipinos start their own businesses to CCT, the Community for Community Transformation, one of the largest microfinance groups in the Philippines. CCT currently has a \$40M fund and does over 150,000 microloans/year. David wants to help CCT grow to a \$500M+ fund.

Visit www.cct.org.ph to discover more about CCT, a Christian microfinance organization in the Philippines helping thousands of families rise out of poverty every year. (CCT works as a strategic partner with Kiva.org as well.)



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AN ARTICLE BY DAVID R. NEWBY

It's Time To Go Back to School: The Big Miseducation That is Costing U.S. Homeowners Millions/ Year

Southfield, MI 48076

September 6 2007

The recent collapse of the subprime mortgage industry and its negative effect on the stock market as a whole shows that Americans need to be better educated about handling mortgages. Sadly, the average American is throwing away \$1 million over their lifetime by mismanaging their home equity!

To verify this trend, in August 2006 the Chicago Federal Reserve Bank stated that American homeowners are throwing away approximately \$1.5 billion/year because they don't know how to properly handle their home equity.

David Newby, ex-loan officer that went from growing up on welfare to semi-retiring at age 32, states that people don't have to leave themselves in such a dangerous position.

"The recent flooding and storms wiped out millions of dollars' of average Americans' wealth who did not have flood insurance. Two simple things homeowners can do to avoid this fate are to 1. protect and get access to their home equity and 2. to safely leverage that equity to create lasting wealth for their families. At the very least homeowners should get a Home Equity Line of Credit (HELOC) against their equity if they need it in an emergency, and the more savvy thing to do is get an 80% interest only 1st loan and a 10% to 20% HELOC.

This way if your home is damaged and your insurance doesn't cover it, your mortgage company is taking the financial risk and not you." With hurricane season in full swing, this protection is vital for U.S. homeowners now more than ever.



Download book excerpts at <http://www.FinancialPlanning202.com>.

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