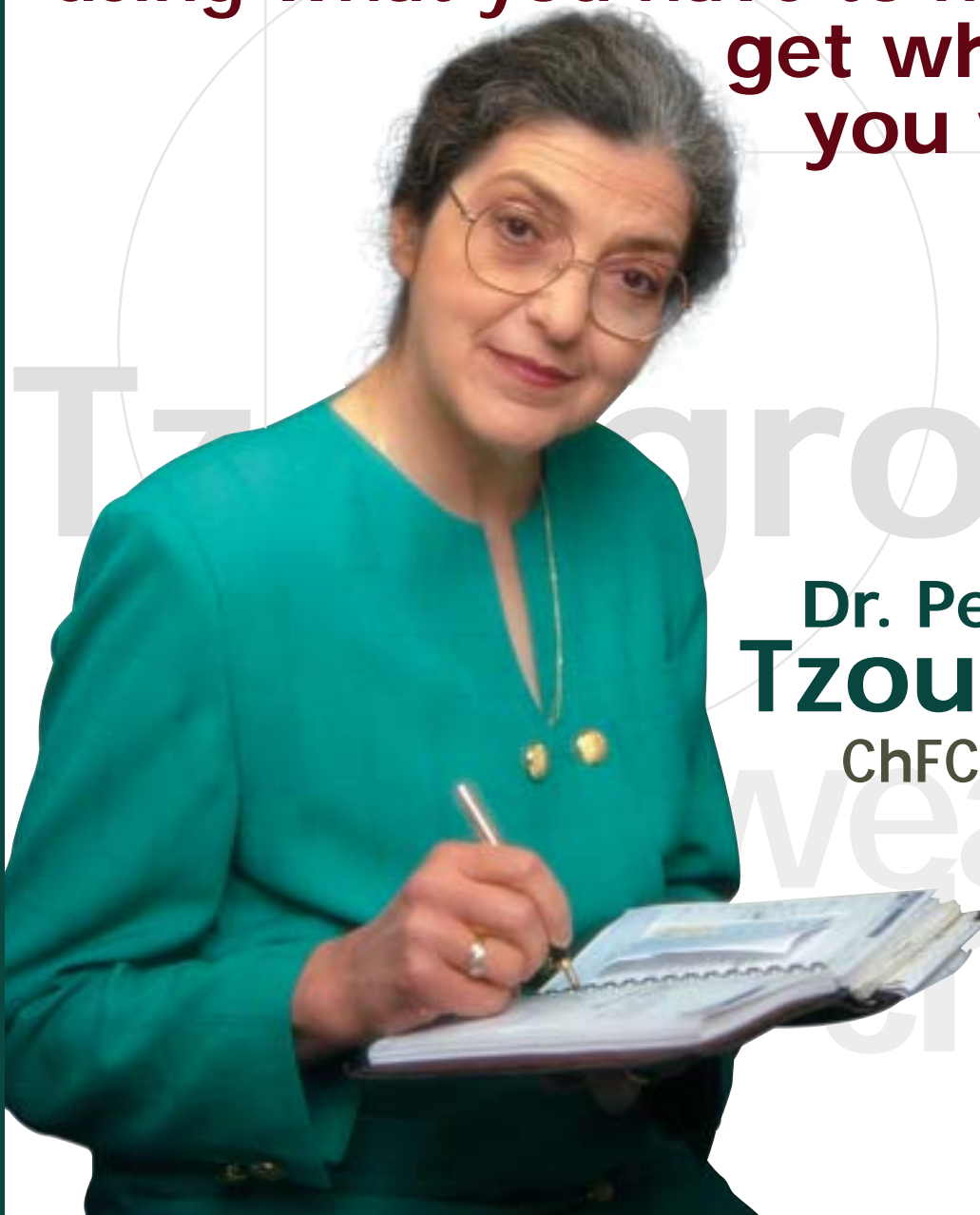


# wealthy choices

Clear financial guidelines for  
using what you have to help  
get what  
you want.



Dr. Penelope  
**Tzougros,**  
ChFC, CLU

# the wealth you want ...in the time you have

## How to create your financial plan for the good life at any age

AVAILABLE AS A KEYNOTE OR SEMINAR

No matter how much or how little money you have. Whether you think you're too old or too young. Whether you're starting from scratch or catching up after financial failures of the past. Dr. Penelope Tzougros brings you the savvy, ready-to-use strategies you need right now to create a realistic plan to help you achieve your most important financial goals.

### YOU'LL LEARN HOW TO:

- Meet your financial goals on time
- Evaluate if your current mix of investments and insurance really serves your purposes
- Recognize and avoid the most common money management mistakes
- Benefit from the key principles that take the worry out of money decisions
- Turn financial embarrassment into dependable cash flow
- Determine how much to invest in—or borrow from—your 401(k) plan
- Create a realistic timetable for a comfortable retirement—*or* retiring early
- Move from scarcity to security and debt to independence
- Choose a financial consultant who matches you and *your* goals

EDUCATIONAL MATERIALS AVAILABLE FOR THIS PROGRAM  
SEE FEE SCHEDULE FOR DETAILS

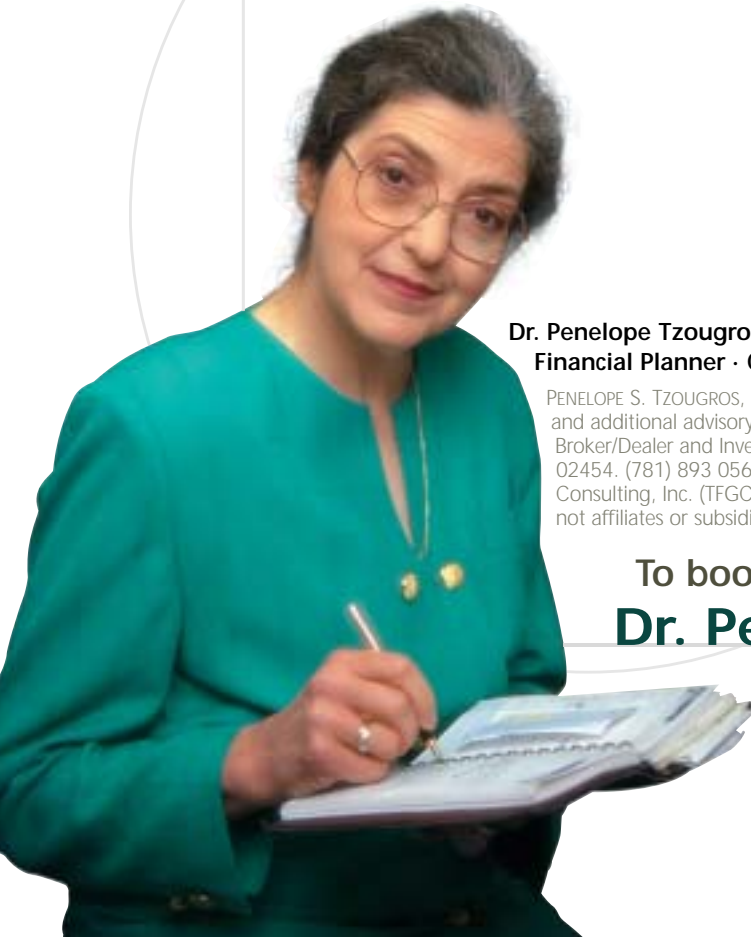
*Please ask about quantity discounts for your audience.*

**Dr. Penelope Tzougros**  
Financial Planner · Consultant · Speaker · Author

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To book  
**Dr. Penelope Tzougros**

today, please contact:



# from risk to riches

Which of the five types of risk takers are you  
and why does your future depend on it?

AVAILABLE AS A KEYNOTE OR SEMINAR

**How much are you willing to risk ...** to get ahead, have more money, really enjoy yourself? Either too much risk ***or*** too little can backfire on you in any area of your life. Join Dr. Penelope Tzougros in this penetrating, practical and always surprising look at five approaches to risk and how each can either drag you under—or push you straight to the top!

## YOU'LL LEARN:

- The 5 types of risk personalities and which one is ruling your life
- Pros and cons—how each type can block your success
- How to find your “blind spot” and move around it
- Why “Look before you leap” is poor advice for anyone
- The power of the “**WWCH**” technique—“**What's the Worst that Could Happen?**”
- What's at risk before making any financial decision
- How temporary setbacks can still move you ahead faster in the long run
- How to start getting better return on your risk—every time you take one
- That both failure and recovery are a normal part of risk and how you can bounce back each time

EDUCATIONAL MATERIALS AVAILABLE FOR THIS PROGRAM  
SEE FEE SCHEDULE FOR DETAILS

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# dr. penelope tzougros biography

**Providing clear guidelines for good decisions**

***An outstanding speaker, Penelope Tzougros shapes important ideas about how money works and how to make it work better for you.***

DR. PENELOPE TZOUGROS knows how important it is to ask good financial questions: The better the questions, the better the answers, and the better the results. With Penelope to lead the way, you'll learn how to take charge of this critical financial process.

Penelope was a professor in Boston and New York for thirteen years. In 1986 she became a financial planner at Bay Financial Associates, offering Securities and other

advisory services through WS Griffith, a Registered Broker/Dealer. She provides a broad range of individuals and businesses with strategies for building wealth and security. Areas of expertise include:

**Estate and Financial Planning  
· Investments · Insurances**

- Managing sudden wealth whether from inheritance, stock options, personal injury settlements or other sources
- Understanding the impact of long-term care on your portfolio
- Coordination of employee benefits and executive plans

Penelope offers seminars and financial planning through The Financial Group Consulting, Inc., a Registered Investment Advisor, formed to provide fee-based, independent, and comprehensive planning for business owners, professionals and creative artists. Areas of expertise include:

- Designing alternate scenarios for your future that clarify your options
- Building and protecting capital
- Tailoring a portfolio's asset allocation for your changing needs
- Money-smart handling of income and estate taxes

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# dr. penelope tzougros

## audience list

### Audiences Include...

#### CORPORATIONS

Cognex  
Algonquin Gas  
Thermo Labs  
Arnold Communications  
Bell Atlantic-Nynex  
Houghton Mifflin  
Wainwright Bank and Trust  
ConMed  
Labsystems

#### PROFESSIONAL ASSOCIATIONS

Boston Bar Association  
Yankee Congress  
—Massachusetts Dental  
Association  
New England Pest Control  
Boston Computer Society  
Central Networking  
Association of National  
Association for  
Female Executives  
Massachusetts Burglar  
and Fire Alarm  
Women's Section  
of Massachusetts  
Psychological Association

#### CONFERENCES

Hartford Courant's "Your Life"  
Women's Conference  
Women in Criminal Justice  
Essex County Sheriff's  
Department:  
Empowerment in 2000  
Restoration Outreach:  
Women's Conference

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