

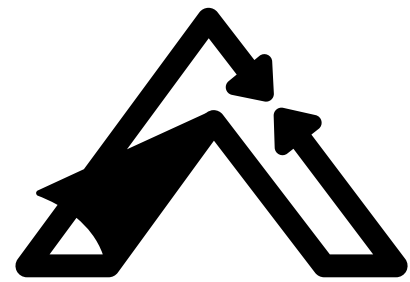


NORTHWEST COLORADO
OPIOID RESPONSE COUNCIL


Dreadnaught
water gardens



STEAMBOAT **LOCALS**



ReRoutt

GENEXUS BIOTECH, INC.



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JESSICA@DIGIGIRLSTUDIO.COM
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PARNTER

with **locally owned management** that cares about your property

Your home is an asset for both of us. We make money on our rental guests, not you. You do nothing, we do everything for the rental business.

Our low commission, ALL INCLUSIVE management package includes:

970.833.1399 | steamboat@itrip.net | itrip.net/steamboatsprings

Home Partner Story Dining **Careers** Reviews [Book Your Stay](#)

Careers

Shuttle Driver

3:00 PM - 11:00 PM - 7:00 PM

We are looking for shuttle drivers to drive our local private shuttle which services vacation rentals in Steamboat Springs, CO. NO CDL required.

[LEARN MORE](#)

Home Partner Story Dining **Careers** Reviews [Book Your Stay](#)

Hiring itrip was one of the best decisions we made! Not only has our house rented more frequently than we thought was possible, we have found itrip to be a great partner. They communicate with us, handles issues quickly and make sure our house is kept in good condition. Working with them has exceeded our expectations.

- Yvonne & Joel, Steamboat Home Owners

GUEST REVIEWS

Everything about our stay met or exceeded our expectations! Itrip was attentive and quick to respond to inquiries. The condo was clean, well stocked and comfy cozy! We highly recommend this condo!

- Lisa



itrip

is a national brand. Its concept has proven to succeed across the country. Local professionals addressing issues quickly, providing home owners and their guests exceptional service, backed by a global marketing machine.

Proven Concept

Created by and for vacation rental property owners to pair the best of traditional rental management at the local level with the power of a global marketing machine. iTrip manages over 3,000 properties across the country business but able to tap into collective buying power and premier technology.

Boutique-Style Service

The highest level of customer service for owners and guests is the standard. It starts for our owners and their properties and carries over to the guest experience. Our team, from inquiry through checkout, strives for easy and enjoyable vacations. We garner excellent reviews from our guests, a huge component today for rankings and bookings.

Exceptional Property Care

Enjoy peace of mind, your property will be looked after as if it were your own. Local, on-site, experienced professionals answer calls and address issues quickly. Frequent property inspections insure your property and guests are well cared for. Limited damage protection on your rentals.

Boundless Reach

Unrivaled property marketing with over 80 distribution channels and more than 200 million online impressions annually including VRBO, Airbnb, booking.com, TripAdvisor, Expedia, Facebook, Google, Instagram and more. If someone inquires on a property, we retarget and remind them about the property.

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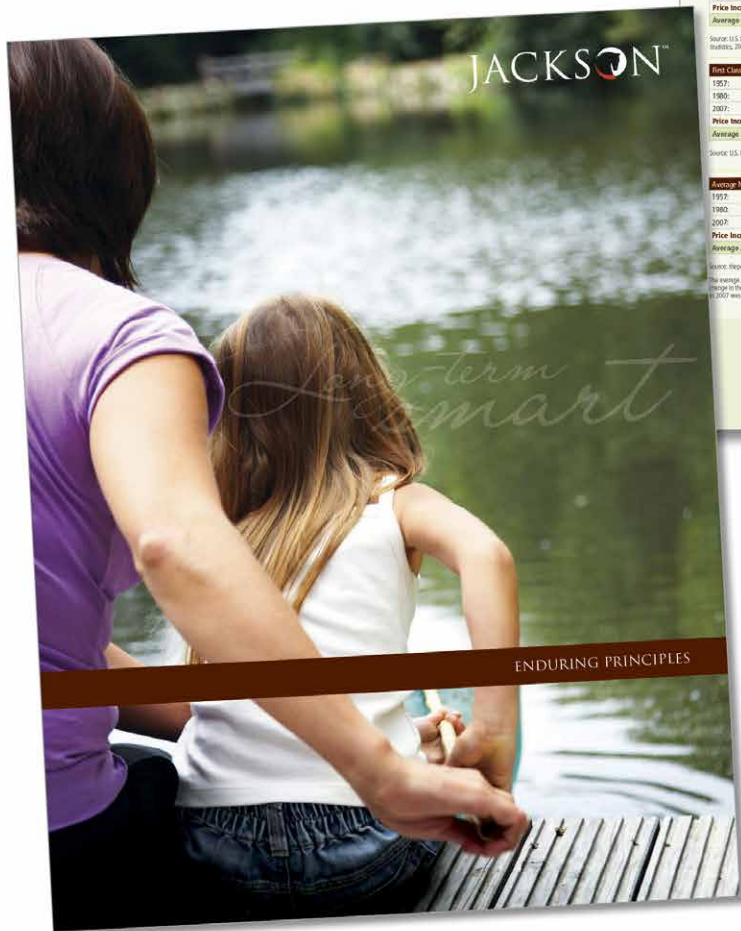
ALL INCLUSIVE, FULL SERVICE VACATION RENTAL PROPERTY MANAGEMENT

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Average Cost of a Dozen Eggs	
1957:	\$0.28
1980:	\$1.03
2007:	\$2.10
Price Increase:	649%
Average Annual Price Increase:	6.09%

Source: U.S. Department of Labor, Bureau of Labor Statistics, 2008.

1952 Class Postage Stamp	
1957:	\$0.03
1980:	\$1.15
2007:	\$1.81
Price Increase:	1,366%
Average Annual Price Increase:	5.92%

Source: U.S. Postal Service.

Average New House	
1957:	\$12,220
1980:	\$48,700
2007:	\$308,775
Price Increase:	2,427%
Average Annual Price Increase:	7.25%

Source: Hopenwilly.com & U.S. Census, 2008.

The average annual rate of inflation, as measured by change in the Consumer Price Index (CPI), from 1957 to 2007 was 6.10%.

INFLATION: A THREAT TO ASSET VALUE.

Every journey has obstacles in its path to completion. Unless you have planned for these obstacles, they may delay or prevent you from reaching your retirement goals. For example, take inflation.

If your nest egg is not growing faster than the cost of living, the value and purchasing power of your assets will diminish—and take your retirement lifestyle with it.

Savings instruments, such as certificates of deposit (CDs) and savings accounts, are considered “low risk” since they offer fixed rates of return. Since total return on these instruments can be lower than on equities, they may be better suited for short-term savings strategies. They do play a role in a well-diversified portfolio, yet, by themselves, they may not offer the higher returns and growth potential you need to reach your long-term goals.

TO OVERCOME THE RAVAGES
OF INFLATION, YOU MAY NEED
A HIGHER RATE OF RETURN.

MAXIMIZE ASSET GROWTH WITH COMPOUNDING

You can navigate the obstacles to higher rates of return and asset growth with the power of compounding. With compounding, you earn interest on the earnings of your investment. By letting both your principal and interest contribute to asset growth, your money works harder for you.

Albert Einstein is credited with declaring compound interest the most powerful force in the universe.

Benjamin Franklin and John Rockefeller reportedly called it the eighth wonder of the world.

COMPOUNDING PAVES THE WAY TO ASSET GROWTH.

WHAT A DIFFERENCE A RATE OF RETURN
CAN MAKE ON AN INVESTMENT OF \$100,000



The hypothetical example above comparing four different rates of return is for illustrative purposes only. The hypothetical rate of return is not guaranteed by Jackson, and should not be viewed as indicative of the past results or future performance of any particular product. The example assumes an initial investment of \$100,000 and does not take into account the effect of taxes or inflation.

CONTROL TIMING AND EMOTION DISCIPLINE AND TIME BUILD YOUR RETIREMENT ASSETS.

The journey to a worthwhile destination is filled with questions and emotional concerns about timing. Should you travel straight through or travel in spread-out intervals, and when should you make the journey? There are also times when circumstances encountered on the road may make you want to quit or change your destination.

Similar questions and concerns arise during your financial journey. Should you invest a lump-sum amount, and if so, when? Or should you space your investments out over specified intervals? When should you invest—when the market is up or when it is down? How should you handle dramatic swings in the value of your investments when the markets go up or down? Such questions raise the issue of developing a disciplined approach toward reaching your long-term retirement goals.

Generally speaking, a program of regular investing helps create a disciplined approach to saving, while allowing you to take advantage of favorable market prices during investment intervals. Historically, long-term investors who have stayed with their investments during occasional periods of declining market prices have been rewarded for their patience.



TAKING A COMPREHENSIVE APPROACH TO YOUR WEALTH MANAGEMENT

WHAT ARE YOUR GOALS IN LIFE?

If you're like most people, you will have several goals, each of which require a certain amount of financial resources.

Maybe you want to provide for a child's college education, enjoy a comfortable retirement or buy a vacation home. Meeting your life's goals will require proper planning and management of your finances.

However, there's more to wise financial planning than just running the numbers.

Indeed, your life is the axis around which financial decisions revolve. It's not just about selecting a specific investment, looking at rates of return or saving a defined amount of money to reach a future goal.

Instead, you need a 360-degree, holistic approach to your financial future—one that enables you to use your money to make your life, rather than spend your life trying to make enough money.

It involves marrying your financial and non-financial goals in a way that helps you answer the question, “What do I really want to do with the rest of my life?”

PREPARING THE PLAN FROM ALL ANGLES

A 360-degree approach involves looking at the whole picture of your financial health and future goals, and how all the elements of your plan can work together most beneficially. A holistic plan encompasses all family affairs—investments, risks, insurance, taxes, retirement, cash and credit management, fiduciaries and estates.

At Creative Wealth Strategies 360°, we weigh all perspectives and integrate all the parts of your personal situation into your whole financial picture to provide you with the most suitable guidance.

We help you define what you want out of life. By listening to your concerns and dreams, we help you find balance and vision for your financial future.

For nearly 20 years, we have been helping people like you develop a comprehensive plan to help organize and manage your current financial life. We specialize in helping investors implement prudent financial decisions that may positively impact their future.

A CLOSE PARTNERSHIP WITH AN EMPHASIS ON PERSONAL SERVICE

At Creative Wealth Strategies 360°, we place a strong emphasis on developing a long-term relationship with you based on highly personal service. We take the time to get to know you, your core values and your personal financial goals.

Your money cannot serve you effectively if we advocate a course of action that you feel uncomfortable with. By actively participating in the planning process, you retain control each step of the way.

We focus on fewer relationships than many other financial service firms, so we can devote more time and resources to developing a close rapport with you to help you achieve your financial goals.

“We always have time enough, if we use it right.”

—Johann Wolfgang von Goethe

Creative Wealth Strategies 360°

STEVE “REX” REXROAD CFP®, CLU, ChFC, ChETC

Steve “Rex” Rexroad moved to Wilmington, NC in 1985. After graduating from Bob Jones University, he taught at a local high school. In 1989, Rex pursued his desire to be an entrepreneur and began his private practice in financial services. In 1993, he moved to Raleigh, NC and became a managing partner of AXA Advisors, LLC. After four years, he returned to Wilmington and to his private practice.

Rex's practice is marked by his passion for determining the goals of his clients and designing creative strategies to meet these goals. He is consultative in his approach. Education is a critical component of his style. He believes that clients are able to implement financial strategies only if they understand the strategies.

“It can be confusing to understand the financial world, yet it is imperative to be able to operate in it. This is why most people seek a financial guide,” says Rex.

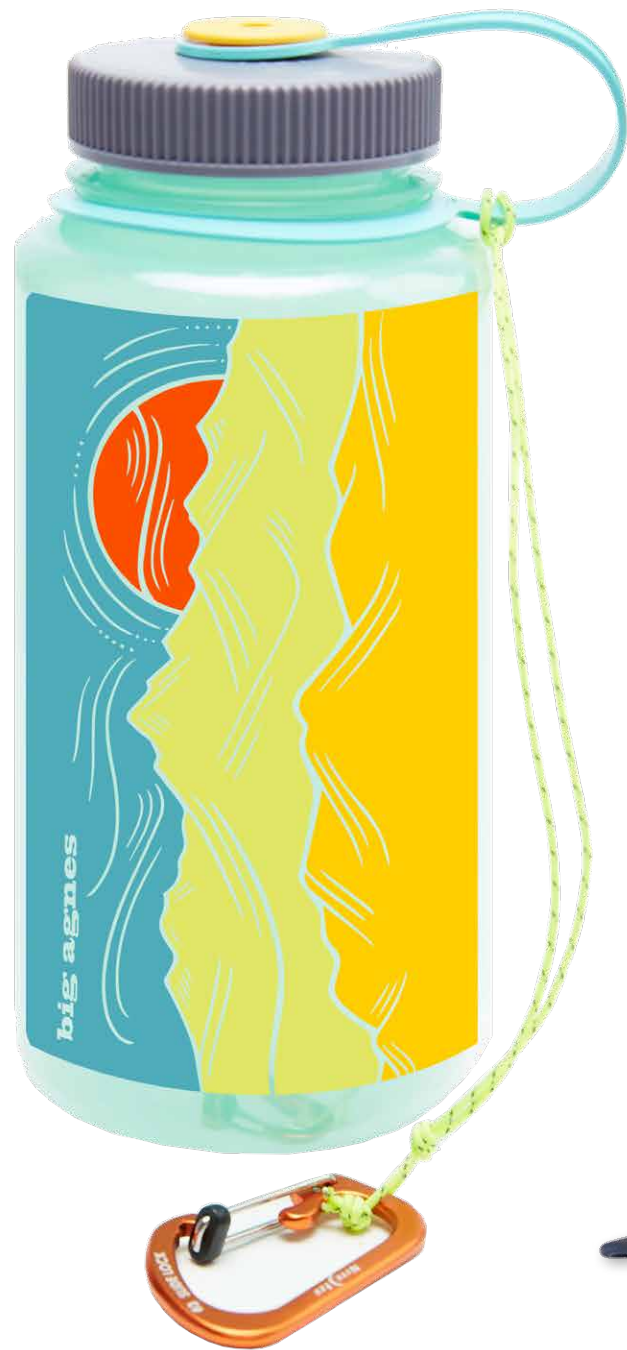
He understands that his clients have lives that are filled with all sorts of activities other than Wall Street. He provides guidance through the financial maze of choices that exist in today's complex financial world. Rex explains, “Each of my clients are very unique, but they all share one characteristic—the desire to be financially secure.”

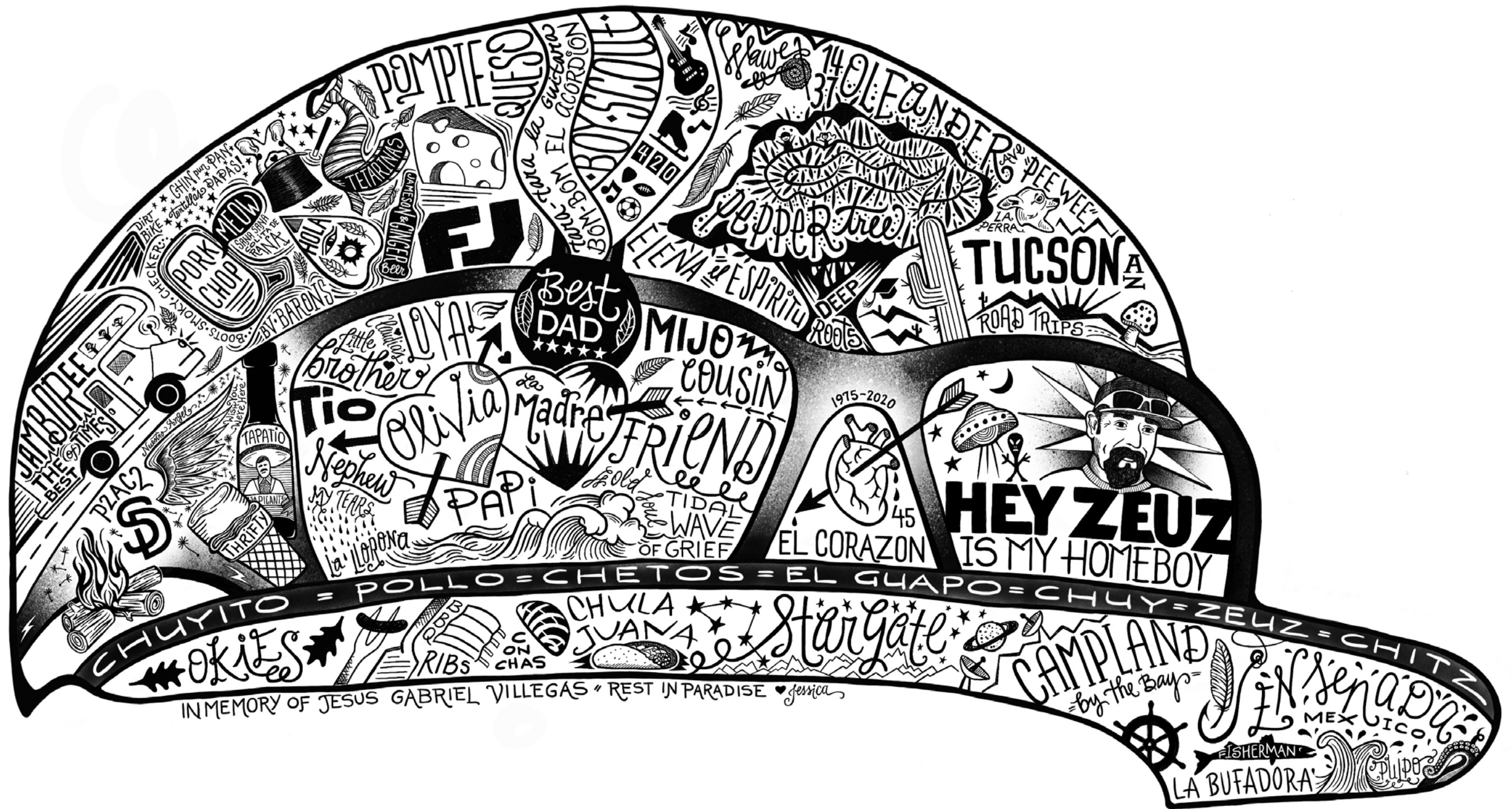
Although Rex spends a great deal of time in his business activities, he also has a personal life. He married Terri in 1987 and they have three children: Vin, Victoria and Clay. He is active in many community events, including his church, Rotary, Boy Scouts and his children's sports events. He enjoys golf and tennis, though he admits to “rookie” status. Boating and other water activities at Lake Waccamaw occupy much of the family's summer time. He loves the Wilmington area and believes it to be the premier place to combine business and personal pleasures.

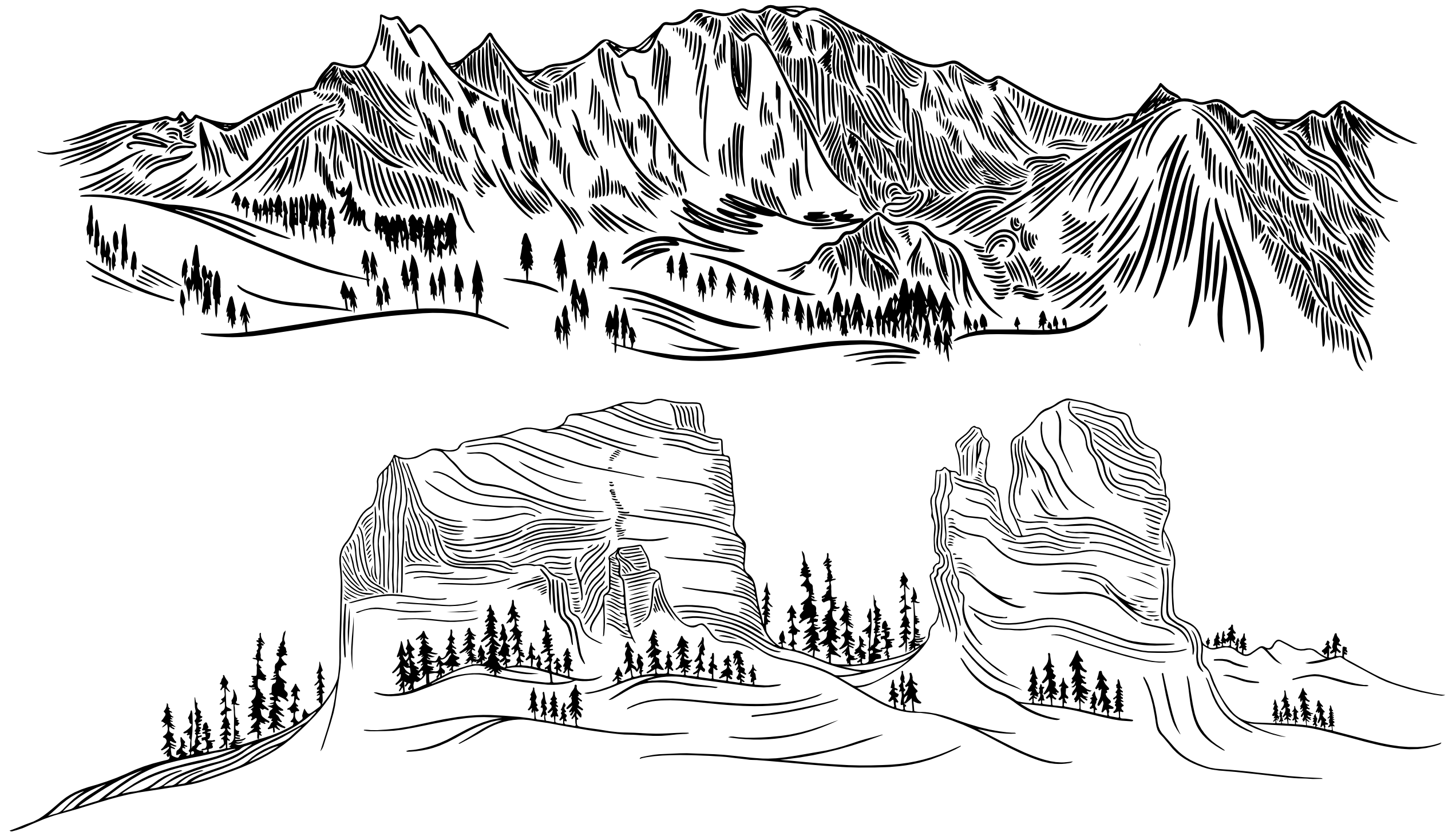
Creative Wealth Strategies 360°

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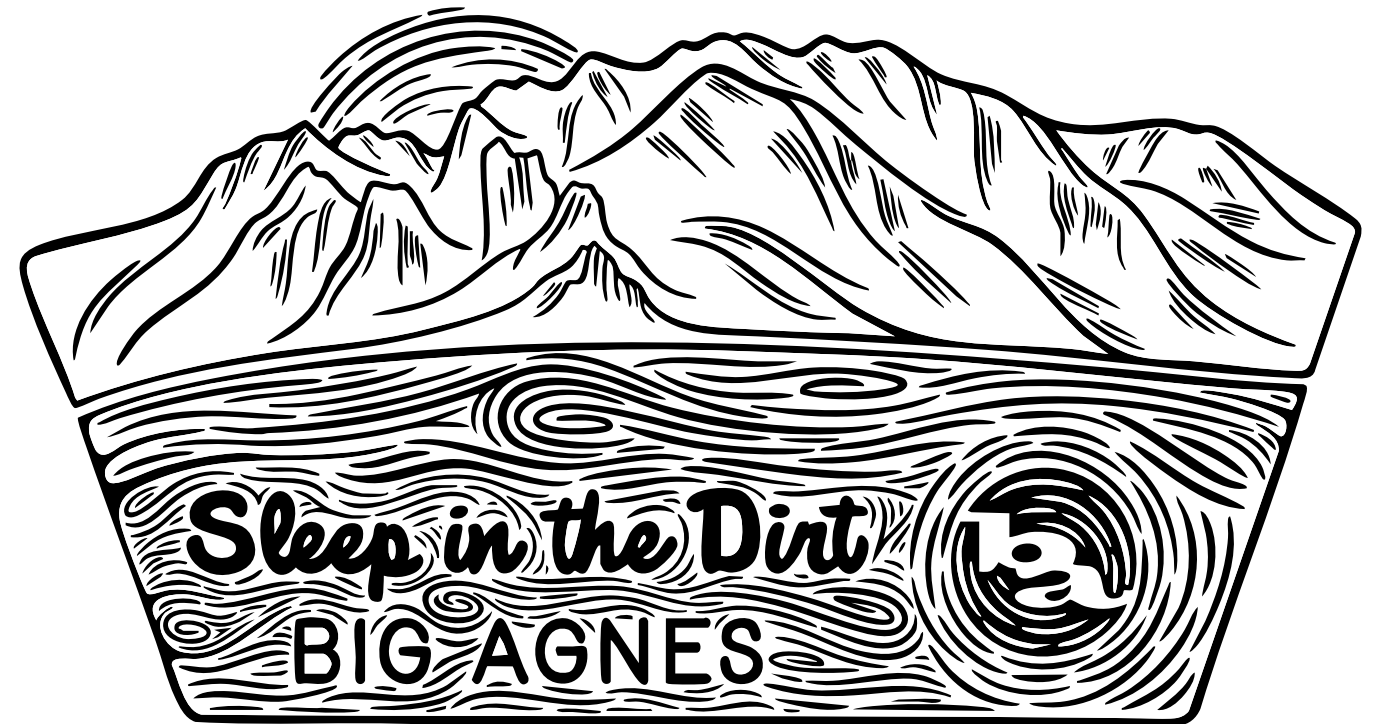








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