



Your Wealth Recovery Account

What Is It?

Simply stated, a Wealth Recovery Account (WRA) is a separate checking account that acts as a temporary holding tank for money. It is the foundation of the “velocity of money multiplier” strategy. This is where recovered costs (i.e. term premiums, interest payments, and dividends) will be recaptured. It is also the account from which payments for the new wealth-accumulating programs will be made (i.e. permanent life insurance, municipal bonds, real estate.) It should be established and labeled properly (e.g. WRA).

What It Is NOT:

It is not your household account for daily cash flow transactions. It is not for expenses such as auto or homeowners’ insurance, mortgage payments, credit card payments, etc.

What Is Its Purpose?

Its primary purpose is to implement and track the financial moves previously agreed upon during the personal financial engineering process. It will automatically keep money circulating throughout your financial system, thereby maximizing wealth and benefits. This is accomplished due to the following:

1. All inputs to investments are handled through your WRA.
2. The transfer of money from the *Protection*, *Savings*, or *Growth* component to another component is also passed through this account. Similarly, the movement of dollars from one drawer (or box) to another within the same component is also passed through this account. This process is called “Co-ordination and Integration”. This may include adding “New Money” to the WRA to make regularly scheduled contributions to the model.

Its secondary purpose is to serve as an exclusive financial register for review purposes. A permanent record of all financial transactions is established for tracking the “Wealth Recovery” process. It is a log of transactions providing documentation for present and future tax considerations (i.e. cost basis, investment expenses).

When Is It Initiated?

It is one of the first steps towards implementing your plan and obtaining financial success.

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Investment advice offered through Copia Wealth Management Advisors, Inc.
Copia Wealth Management Advisors, Inc. is a registered investment adviser.



Elisabeth Dawson

COPIA WEALTH MANAGEMENT & INSURANCE SERVICES

What Are The Benefits?

There are many benefits that include the following:

1. Complete segregation of funds. Dollars for savings and investment are not commingled with vacation funds, emergency dollars or spending money.
2. A monthly statement documenting all transactions.
3. A financial case history carried forward from year to year.
4. Repositioning of assets are recorded through the source of the deposit and ultimate disposition of that deposit.
5. It serves as a clearinghouse for transactions. Your wealth is not misappropriated or spent unknowingly.
6. It provides accountability for reviews, which is often missing in traditional financial planning.

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How To Set Up Your WRA

What are the Requirements Of Your WRA?

1. This account must be a checking account (either interest bearing or non-interest bearing) with the capability for direct deposits and automatic drafts. (Please note that most money market accounts will not work).
2. This is your special “business” account, so you may wish to request that your checkbook reflect a business format with three (3) checks per page and descriptive stubs beside each check. This is not mandatory.
3. You should use a bank where you do not have accounts currently.
4. Talk to your bank’s customer service representative to see what option will best suit these requirements.

What Is Deposited Into Your WRA?

- Interest formerly compounded
- Dividends formerly reinvested
- Short term capital gains formerly reinvested
- Long term gains formerly reinvested
- Recovered tax savings
- Savings from lower deductibles
- Recovered term premiums
- New money created by bonuses and additional income
- New rents which can be saved
- Savings from refinanced debt
- Tax refunds
- Savings from tax (W-2) adjustments
- Dollars already allocated for life insurance premiums
- Investment “pay downs”

What Will Be Drafted/Paid From Your WRA?

- Life Insurance premiums
- Disability insurance premiums
- Investment opportunities
 - Stocks
 - Bonds
 - Mutual Funds
 - Real Estate
 - Collectibles
- Life Insurance policy loan repayments

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To: _____

In Regards to my account # _____, I would like my dividends, capital gains,
and interest from my _____ fund sent and deposited into my
_____ money market or bank account. The information is as follows:

Financial Institution Name: _____

Financial Institution Address: _____

City, State, Zip: _____

Account # _____

ABA # _____

Thank you.

Print Name

Co- Owner Print Name

X _____
Signature

X _____
Signature

Signature Guarantee

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