# Mark Light Group

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**The 3Ps of Financial Resilience (Can be a talk or workshop w/ Ppt)**

When life throws a real "hardball" your way, such as an accident or a major illness (and God forbid if it's a child or other family member and not even you), it's difficult enough to deal with THAT crisis. You don't want to feel like you're fighting "multiple wars on multiple fronts" by adding financial hardship to the mix. Yet, that's exactly where many, if not most, families find themselves when these types of crisis hit. They get two major problems for the price of one.

For 20 years, Mark was a licensed financial advisor where he successfully made his living helping people place themselves in a favorable place financially. Wishing this work, he helps people manage risk and properly prepare for unexpected life problems which could derail people financial future, such as accidents, illness, or even death (just to name a couple). However, for a few reasons- none of which were good reasons, Mark did not follow the very advice he was giving his clients, instead choosing to "wait until the timing was better". Then, the very type of disaster hit that he warned his clients to protect against hit him. He was diagnosed with stage IV cancer and he found himself woefully unprepared, financially. And he paid a huge price for his hypocrisy. As he was literally fighting for his life, he was also fighting to keep his head above water. And with it came a lot of indignity and very difficult decisions. In this talk/workshop, Mark vulnerably shares the raw, real-life fallout of not preparing oneself financially for unexpected hardship in life. And then he discusses the things he did not do that wishes he's done, going beyond just the intuitive "have plenty of money saved and insurance". He shares strategies, as a financial advisor, that he didn't know about, but wished he did. The 3 Ps of Financial Resilience is a *NO BS, straightforward 3-step process* for fully protecting oneself financially from any life disaster, whether it expected or unexpected. Because let's face it, life never gives us problems that we expect. And nor do these difficulties ever seem to fit neatly into how we thought they might, even if we did plan. ***There is no attempt whatsoever to sell anything with this talk/workshop*. **In fact, it is presented with an over-arching assumption that the attendees have a good advisor or advisory team, but give them potential talking points to discuss with their advisor(s), if they have not done so. And, pointers are given for how to "self-implement" these strategies if attendees prefer to do that instead. However, mark does invite attendees to correspond with him directly with any personal questions they may have, if that's their choice. **However, he will not ever solicit any attendee, ever.**

**Key Takeaways (after attending, you will):**

- Be motivated to examine your own financial plan for disaster vulnerabilities.
- Learn a simple 3-step strategy that will armor your finances in the event of the unexpected.
- Have a keen awareness of debt and what is "good" debt vs. what is "bad" debt.
- Know about several strategies for efficiently and relatively quickly eliminating "bad" debt.
- Be armed with extra understanding of possible low/no cost insurance, possibly available through your employer.
- Learn of possible avenues for getting low or no cost "living benefit" riders added to policies you already own.
- Learn about multiple strategies for creating financial freedom through building passive income streams, some of which few financial advisors know about but all of which can be created completely on your own.