



MAKE

Stories on entrepreneurs, CEOs and dynamic wealth creators. This is how money is made.

GROW

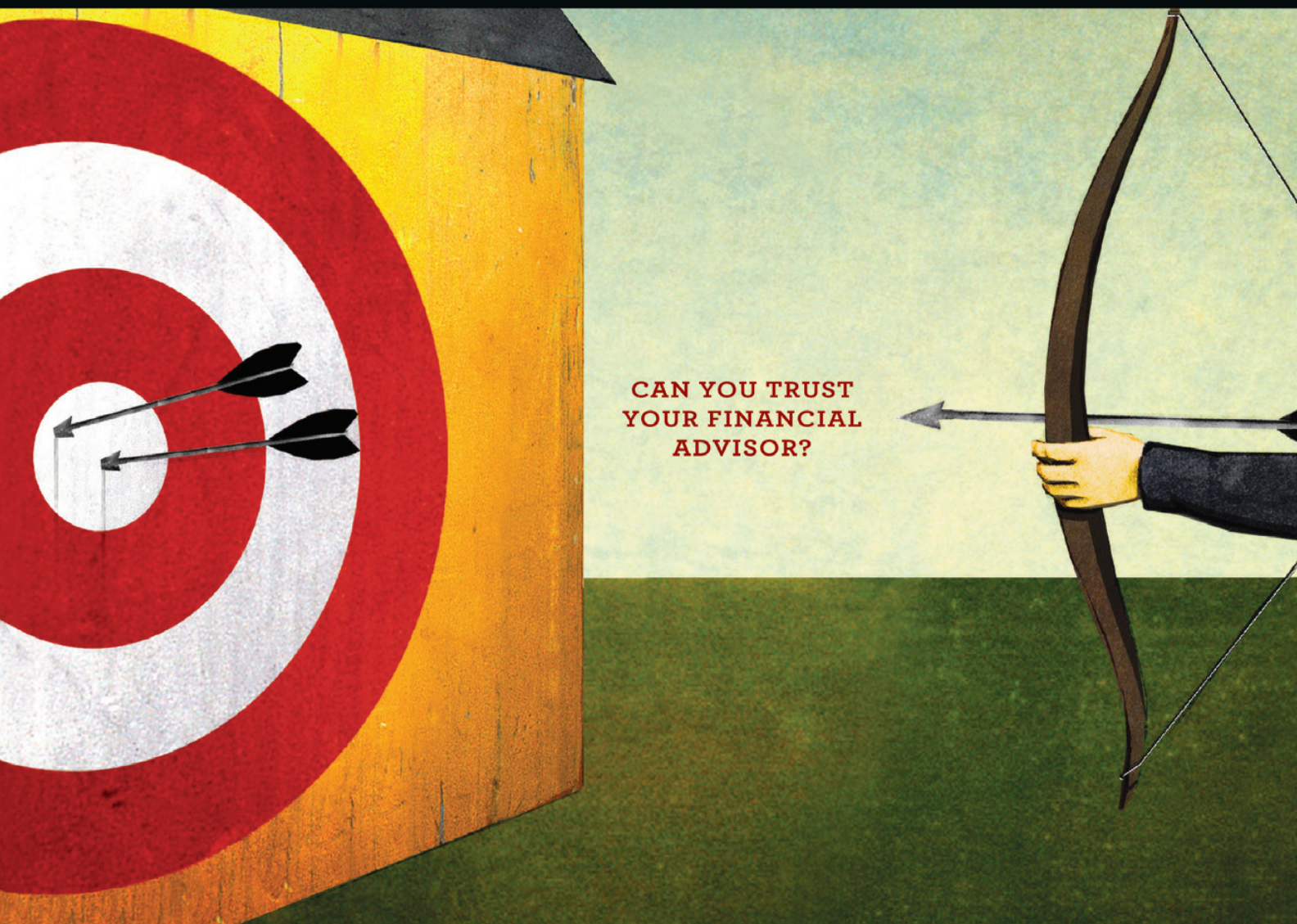
The second stage of wealth creation. Grow and manage the money you have earned.

LIVE

The rewards of success. From passion investments to philanthropy, let wealth enrich your life.

Worth[®]

THE EVOLUTION OF FINANCIAL INTELLIGENCE



CAN YOU TRUST
YOUR FINANCIAL
ADVISOR?

WORTH.COM

01

VOLUME 18 | EDITION 01



Phoenix/Scottsdale, AZ | Leading Wealth Advisor

Christenson Wealth Management, LLC
Jeff Christenson & Ike Devji

“With the economic crisis barely loosening its grip, what should we be doing now?”

By Jeff Christenson

Be proactive. Being passive and scared is almost always the wrong thing to do. We are going to have to be better, and work harder, to make and protect money over the next few years.

Our independent team members include a financial advisor, an asset protection attorney, advanced tax and estate planners and other experts that all contribute as required to help make sure the primary goal of wealth preservation is well served.

No one knows where the market, political and social conditions and inflation will be a year from now, but we do believe there will be continued volatility as assets find their correct pricing. **Here is part of our “what now?” list:**

Now is the perfect time to manage and assess the current risk/reward of your investments from where they actually are, not from where you wish they were.

Now is the perfect time to review or start your estate planning.

Now is the perfect time to review/trim your expenses.

Now is the perfect time to consider investment ideas that you may not have previously.

Now may be a good time to build cash reserves.

Now is the perfect time to construct or enhance your Asset Protection plan.

Now is the perfect time to review and re-price your life insurance.

Fortunes will be made (and lost) from the current economic mess. Some losses will be market-related, others will be from more hostile exposures, like the litigation that always follows down markets. We need to look at many ideas to look for opportunities. We wholeheartedly believe in the old adage, “The bigger the problem, the bigger the opportunity.” This cycle is no different.

In one new client’s case, we found an old seven-figure life policy that was not in an ILIT. We moved it into the right tool and out of her estate. Then we converted it to a newer, more efficiently structured policy that provided about a 600% increase in death benefit at no increase in cost to the client. This meant that her children would now receive \$2.5 million upon her death as opposed to the \$400,000 they would have received before we went looking for ways to increase her estate and portfolio internally. ☺

WHAT DOES “DIVERSIFICATION” MEAN? By Jeff Christenson

The trick to money is having some. Many wealthy folks are having a hard time right now simply because they have assets, but no cash. We help our clients by diversifying both the specific asset classes and the styles with which we can manage their money. This blend is what I call both Horizontal and Vertical diversification.

Horizontal means “buy and hold” (an index fund, a non-traded REIT, an oil and gas LP, to name a few). Vertical means that we also buy and sell things based on market trends. Diversification also means using the widest variety of the best tools available to manage and protect the assets we help safeguard. It does not make sense for a business owner with a business that is heavily correlated to the U.S. economy to own (buy and hold) a portfolio of U.S. stocks. His or her portfolio would probably tank at the same time as their business...Oops.

ASSET PROTECTION: KEEPING YOUR NET WORTH “INSURED” By Ike Devji

Many spend a lifetime building their estate but overlook simple, essential steps to preserve that life-long effort. Done right, Asset Protection is a system that actively insures or protects your net worth, never a single tool or document.

The discipline finds any un-addressed source of avoidable loss, risk or exposure unacceptable. Some of the exposures are obvious, like malpractice or accidents. Others are insidious, like estate tax exposure or inefficient use of resources.

This diverse risk requires a diversified team defense. Good planners examine your personal, professional and family exposures and provide time- and cost-efficient solutions to all three. This will severely limit your collectability and make liability coverage of any kind more effective and complete. On its own, it is neither realistic nor reasonable to assume that insurance alone adequately protects you from an infinite universe of risk. Only you can do that.

Securities offered through Multi-Financial Securities Corporation, Member FINRA/SIPC. Christenson Wealth Management and Multi-Financial Securities Corporation are separate companies. Please consult with a qualified tax advisor prior to implementing any tax related strategy.

“Our clients don’t come to us to make them rich. They come to us to help keep them rich.”

– Jeff Christenson

MY HOBBIES ARE...

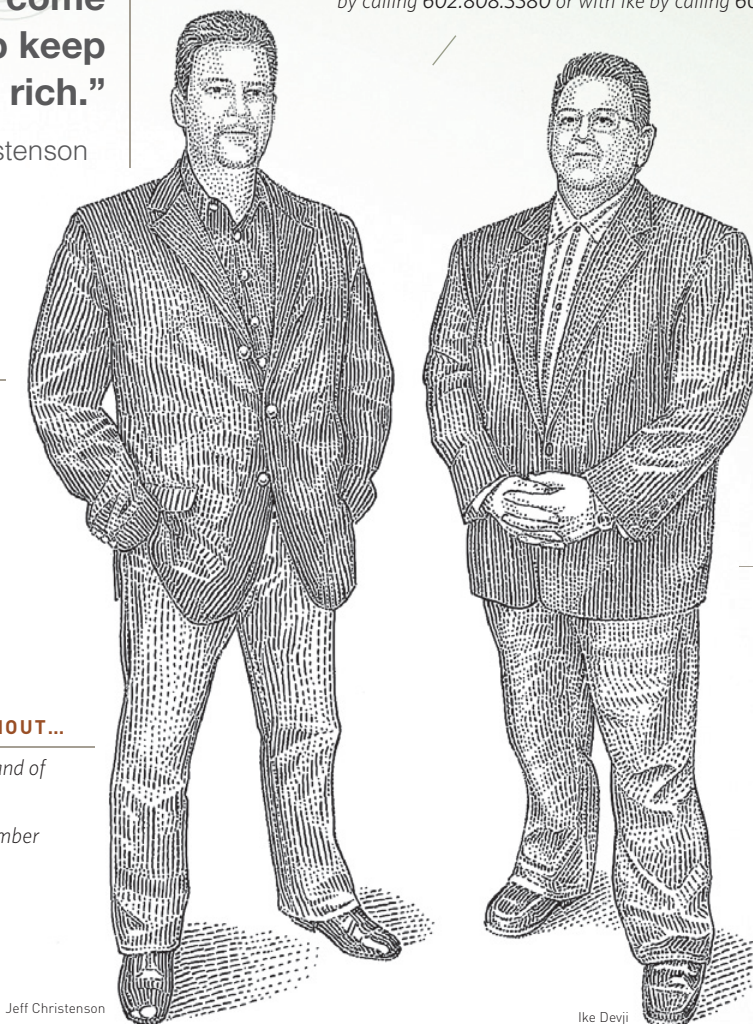
Jeff: Spending time with my beautiful children and wife, travel, and, of course, music

Ike: Art, cooking, live music, reading a large variety of magazines on every topic, and my family

I NEVER LEAVE HOME WITHOUT...

Jeff: BlackBerry, iPod, a task list, and of course in Arizona, sunglasses

Ike: BlackBerry, my glasses, a Kimber CDP Ultra, comfortable shoes



Jeff Christenson

Ike Devji

How to reach Jeff Christenson & Ike Devji

Worth readers may schedule a complimentary consultation with Jeff by calling 602.808.5580 or with Ike by calling 602.343.2272.

WHAT’S ON MY DESK...

Jeff: Oodles of family photos and kids’ art, a custom humidifier that was a gift, financial reports

Ike: Info on issues that threaten my clients’ wealth for client updates, a large iced tea

About Jeff Christenson & Ike Devji

Jeff Christenson, President of Christenson Wealth Management, LLC, has over 15 years experience as a financial advisor. Mr. Christenson manages investments and life insurance planning for a wide range of affluent business owners, executives, and entertainment clients nationwide. When not working with his own clients, he helps provide advanced planning solutions to other advisors. Attorney Ike Devji, J.D., is of-counsel with the asset protection-only law firm of Lodmell & Lodmell, P.C., which he formerly managed. Executive VP of The Wealthy 100, Mr. Devji helps protect billions of dollars in assets for affluent families, business owners, physicians and C-level executives.

Assets Under Management
Confidential

Minimum Fee for Initial Meeting
None Required

Minimum Net Worth Requirement
\$500,000 (for investments)

Largest Client Net Worth
\$400 million

Financial Services Experience
15 years

Compensation Method
Asset-based fees and commissions (investment and insurance products)

Primary Custodian for Investor Assets
Pershing, LLC

Professional Services Provided
Planning, Investment Advisory and Money Management Services

Association Memberships
FPA

Website
www.habitsofwealth.com

Email **jeff@habitsofwealth.com**
ID@thewealthy100.com

Christenson Wealth Management, LLC

2575 E. Camelback Road, Suite 700, Phoenix, AZ 85016

602.808.5580



Jeff Christenson
President

Christenson Wealth Management
2555 East Camelback Road
Suite 780
Phoenix, AZ 85016
Tel. 602.808.5580

jeff@habitsofwealth.com
www.habitsofwealth.com



REPRINTED FROM
Worth[®]
THE EVOLUTION OF FINANCIAL INTELLIGENCE

Christenson Wealth Management is featured in *Worth*[®] 2012 Leading Wealth Advisors[™], a special section in every edition of *Worth*[®] magazine. All persons and firms appearing in this section have completed questionnaires, have been vetted by an advisory group following submission by *Worth*[®], and thereafter paid the standard fees to *Worth*[®] to be featured in this section. The information contained herein is for informational purposes, and although the list of advisors presented in this section is drawn from sources believed to be reliable and independently reviewed, the accuracy or completeness of this information is not guaranteed. No person or firm listed in this section should be construed as an endorsement by *Worth*[®], and *Worth*[®] will not be responsible for the performance, acts or omissions of any such advisor. It should not be assumed that the past performance of any advisors featured in this special section will equal or be an indicator of future performance. *Worth*[®], a Sandow Media publication, is a financial publisher and does not recommend or endorse investment, legal or tax advisors, investment strategies or particular investments. Those seeking specific investment advice should consider a qualified and licensed investment professional. *Worth*[®] is a registered trademark of Sandow Media LLC. See "About Us" for additional program details at <http://www.worth.com/index.php/about-worth>.