

REAL WEALTH DESIGNED BY YOU

ACHIEVING FINANCIAL FREEDOM THROUGH YOUR PERSONAL ECONOMIC VISION

WITH KIMBERLY FOSS, CFP®, CPWA

THE MOST POWERFUL WORD IN WEALTH BUILDING IS *CHOICE*.

Take a moment to close your eyes and visualize your financial successes. What do you see?

Chances are you're not thinking about the checks you've received or your many trips to the bank. You're likely picturing your hard-earned wealth helping your granddaughter pay for her college tuition, providing a son with a down payment on a house, or enjoying peace of mind in retirement.

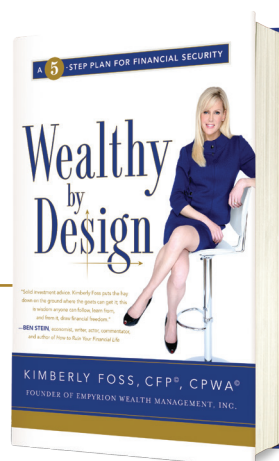
THAT'S BECAUSE WEALTH ISN'T ABOUT MONEY—IT'S ABOUT
THE FREEDOM IT CREATES FOR YOU AND YOUR LOVED ONES.

Kimberly Foss has helped men and women throughout the country create their own financial visions for more than 30 years, putting choice at the forefront of wealth building.

In her nationally renowned presentations, Kimberly:

- Empowers audiences to explore wealth building beyond the one-size-fits-all, conventional recommendations
- Offers time-tested investment strategies for individuals in all financial circumstances
- Drives audiences to build tangible plans for accumulating and protecting wealth
- Helps audiences avoid what she calls “hopium,” and inspires them to take control of their own financial designs and destinies
- Shares compelling personal stories interwoven with professional advice to create a comfortable, outgoing, and informative environment

Known for bringing integrity, honesty, and positivity to each of her presentations, Kimberly is passionate about increasing abundance in her audiences' lives. Kimberly's expert advice guides you toward lasting financial security with an investment plan that's right for you—your wealth, working for you, in your way.



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MEET KIMBERLY FOSS, CFP, CPWA

President and founder of Empyrion Wealth Management, a nationally recognized author and speaker, and a popular media source, Kimberly Foss is a highly respected leader in the investment advisory industry.

Kimberly began her career with Merrill Lynch nearly three decades ago. As her commitment to helping clients achieve financial goals grew, she was driven to found her own advisory firm, Empyrion Wealth Management, where she could provide clients with unbiased advice free of the conflicts often inherent in relationships with commission-driven stockbrokers.

Since its founding twenty-four years ago, Empyrion has been named one of the top wealth management agencies in the country by Bloomberg's *Wealth Manager* magazine. Empyrion's success depends on Kimberly's guiding principles of investment excellence, accountability, world-class client service, and the belief that a client's trust must be earned each and every day.

Raised by a carpenter and an "Avon lady," Kimberly grew up in humble circumstances and knows firsthand how wealth can be used as a tool for independence and choice. Kimberly's personal story allows her to connect with a range of clients from a wide variety of backgrounds and financial situations. Kimberly brings real passion to her work with clients in financial transition, such as widows and divorcees; small business owners developing or selling their companies; pre- and post-retirees; and encore clients, Boomer clients too young to retire but too old to begin a new career.

An experienced speaker and accomplished media commentator, Kimberly marries hard mathematical analytics and a deep understanding of clients' emotional needs to build the best individual financial futures possible for those she works with.

Kimberly's expert advice has been featured in numerous publications, including *Secrets of the Wealth Makers: Top Money Managers Reveal Their Investing Wisdom* by Michael Lane and Larry Chambers, *Dirty Little Secrets: What the Credit Bureaus Won't Tell You* by Jason Rich, *Mastering the Mommy Track: Juggling Career and Kids in Uncertain Times* by Erin Flynn Jay, and more.

Kimberly is also the author of *Wealthy by Design: A 5-Step Plan for Financial Security*. She lives with her husband and four children in California.

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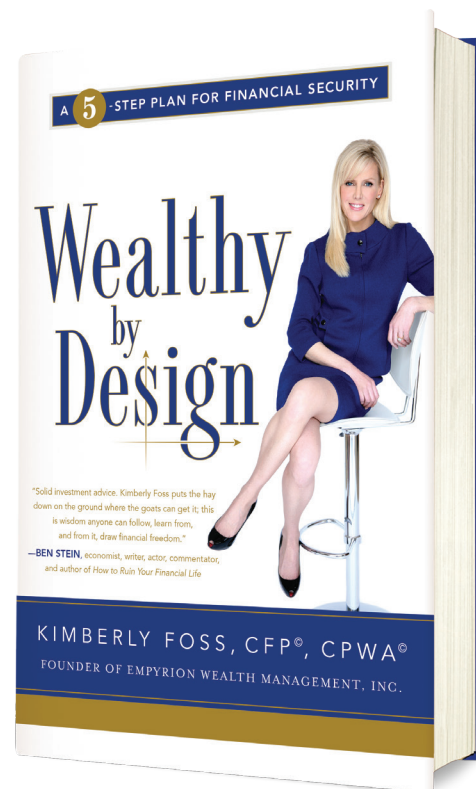
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KIMBERLY'S NEW BOOK, **WEALTHY BY DESIGN: A 5-STEP PLAN FOR FINANCIAL SECURITY**

An actionable investment playbook, *Wealthy by Design* provides readers with the tools they need to take control of their financial futures, confidently design a plan for making wise choices, and sustainably grow their money. Kimberly Foss guides readers through the five foundational principles of investing—Goal Setting, Planning, Commitment, Assessment, and Flexibility—using powerful case studies and real-life anecdotes to build a dynamic and actionable case for individually driven wealth management. In *Wealthy by Design: A 5-Step Plan for Financial Security*, Foss financially empowers her readers by showing them how to harness the combined power of professional advice and personal goals to build stable, profitable portfolios—for the present and for the future.

KIMBERLY HAS BEEN FEATURED ON:

- Fox News
- Fox Business
- *Today*
- *Good Morning America*
- CNBC
- *The Call*
- *The Kudlow Report*
- *The Wall Street Journal*
- MSN Money
- *Forbes*
- *Investor's Business Daily*
- *US News & World Report*
- *MarketWatch*



“Solid investment advice. Kimberly Foss puts the hay down on the ground where the goats can get it; this is wisdom anyone can follow, learn from, and from it, draw financial freedom.”

—**BEN STEIN**, economist, writer, actor, commentator, and author of *How to Ruin Your Financial Life*