The Solari Report

Financial Transaction Freedom

What is it, what threatens it, and how do I take action to secure it?

"We must be free not because we claim freedom, but because we practice it."

~ William Faulkner

By Catherine Austin Fitts and Carolyn Betts, Esq.

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I. What Is Financial Transaction Freedom?

Financial transaction freedom is the ability to use multiple options to make contracts and effect transactions on a timely basis at reasonable cost without interference. There are numerous characteristics that are desirable for individuals, businesses, enterprises, and governments in an environment of financial transaction freedom, including the following:

Privacy: No tracking or surveillance

Sovereignty: No compromise of personal sovereignty or legal rights

Enforceability of laws: Enforcement of contracts and laws available through the courts

Market competition: Availability of multiple transaction options without monopoly control or abuse of antitrust laws and usury practices; accurate pricing reflects supply and demand

Clarity and transparency: Clear and transparent economic rules, including freedom from deceptive practices with respect to terms and conditions and from embedded social credit systems

Conflicts of interest: Absence of undisclosed conflicts of interest and direct or asymmetrical political interference or coercion

Multiple currencies and barter: Option to use multiple currencies, including gold and silver, local currencies, and barter

Selection of banks: Access to multiple banking and financial institutions that serve local communities, businesses, and farms

Infrastructure: A governmental and judicial infrastructure that protects the rule of law with respect to the financial system and transactions

There are four sine qua nons of financial transaction freedom:

- 1. Energy and food sufficiency and resiliency
- 2. Healthy analog options
- 3. Healthy decentralized options, with public decisions made at the most localized level possible
- 4. Transparency of public finances and disclosure of potential conflicts of interest

II. Threats to Financial Transaction Freedom

Financial transactions can be interrupted or blocked in many ways. Here are some of the potential areas that are of increasing concern:

A. Financial System

Bank Consolidation

Consolidation of the banking system results in limited options that may result in dependency on a few institutions or the manipulation of credit. One historical example is a state government forced to borrow from a New York Fed member bank due to the fact that the bank as a depository would not facilitate the use of the state's scrip.

Central Bank Control of Payments

The central bank can apply controls to its payment systems to interfere with, slow down, or prevent member transactions. Subsequent to the implementation of central bank digital currencies (CBDCs), it may be able to interfere directly with any or all transactions, whether involving individuals, institutions, or member banks.

Dollar Problems

Many domestic and global financial transactions are implemented using the U.S. dollar and eurodollar (dollar-denominated deposits held outside the U.S.). If the dollar were to lose significant market share in terms of trade and/or reserve currency, it is possible that dollar-based systems and assets would come under extreme pressure. Hence, having barter or systems that can use other currencies, or assets that are denominated in other currencies—even gold and silver or local currencies—would protect transaction resiliency.

Limited or No Cash or Analog Transactions

In many circumstances, cash affords lower transaction fees and greater privacy. Some customers and businesses prefer cash. A strong cash base offers liquidity in periods when electrical supply and Internet and telecommunication services are problematic. Aggressive efforts by central banks and governments to restrict the use of cash threaten financial transaction freedom for many.

Usury

Credit card companies are free to levy predatory usurious rates of interest, particularly for those of modest and limited means, thereby making establishment of new businesses extremely expensive and leading to an elevated number of bankruptcies. Similarly, confiscatory student debt, combined with predatory loan servicing, delays home purchasing and small business formation by the young.

B. Natural and Contrived Disasters

Interruptions of Electrical Supply

Digital financial systems are dependent on reliable energy, as are other digital and Internet systems. Power outages, such as have been occurring in South Africa, and extreme weather events can interrupt power systems. During the recent cyclone in New Zealand, a representative of its central bank noted the importance of having cash to maintain financial liquidity in the aftermath of natural or man-made disasters. Possible scenarios also include a Carrington Event or an electromagnetic pulse (EMP) attack. The Carrington Event in 1859 was the most intense geomagnetic storm in recorded history.

C. Surveillance, Deep State, Mind Control, and Data Manipulation

Financial and Cybersecurity Crimes

Crimes such as hacking, identity theft, and tax refund fraud all increase the risks of being dependent on a small number of highly-centralized digital systems. Artificial intelligence (AI) technology offers new and frightening opportunities for criminal and improper data manipulation, including social media impersonation.

Government Interference with Payment Systems

The Treasury Department and Department of Justice (DOJ) may interfere with payment systems, bank accounts, and individual transactions using a variety of regulatory and legal means, sanctions, and allegations of wrongdoing, including freezing or seizure of funds. A case in point is the experience in early 2022 of the truckers involved in the Canadian freedom convoy and many people actually (or even incorrectly) associated with them; instructed by Canada's federal government, financial institutions froze bank accounts and canceled credit cards, targeting the accounts of people who donated to crowdfunding campaigns supporting the truckers.

Mass Surveillance

U.S. intelligence agencies have used programs like PROMIS (originally developed for DOJ by a private contractor for case management across platforms) and its quasigovernmental and private-sector offspring and offshoots (e.g., Total Information Awareness and Palantir) to spy on foreign governments and individuals since at least the early 1990s, compromising financial transaction privacy.

Subliminal Programming and Mind Control

This technology, which has been available and used through television, music media and, presumably, cell phones and social media apps for years, can be used to lure unwary investors into imprudent or fraudulent investments or pyramid schemes.

D. Government, Corporate, and Media Corruption and Overreach

Contractor Overreach

Much government work is subcontracted to private-sector contractors. They are known to (1) have claimed not to be subject to Freedom of Information Act (FOIA) requirements or (in the case of military mercenaries) not to be subject to the military code of conduct; (2) have possession of private personal data on U.S. citizens obtained through government contracts that they can then use for proprietary purposes; (3) have been the subject of many DOJ investigations and charges and convictions of illegality; and (4) hoard government data they exclusively control and even prevent government officials and Congress from having access to the data. One example is when Catherine Austin Fitts, as Assistant Secretary of Housing, was denied access to Department of Housing and Urban Development (HUD) data by a major military-industrial complex contractor in control of data obtained under a HUD contract. A European example is when the Greek finance minister could not assert control of tax payments, as they were being managed by corporate contractors whose loyalty ran to the banking depositories, not the elected government. In short, sovereignty was compromised by private control of financial transaction systems.

Fear Porn

Manipulative official or controlled-media-inspired expressions of imminent risks of bank collapse, stock market crash, currency collapse, deflation, or other financial disasters can become self-fulfilling prophecies and lead to behavior that adversely affects otherwise-routine transactions. Engineered fears related to other types of crises (such as pandemics) may result in similar free-market interference, as illustrated by the experience of the Covid-related shutdowns.

Lawlessness

There is an endless series of examples of how public and private corruption can interfere with our transactions. Consider the example of engineered banking crises—combining short sellers, social media rumor campaigns, federal approval of sweet-deal takeovers, and extension of federal credit to favored parties—which can create significant disruption and losses to innocent parties. Another example is the impact of riots, violent protests, and mass shootings of questionable origin.

Political Impasses

A partisan political impasse (e.g., numerous threats of default on U.S. obligations due to the approach of Congressionally-imposed debt limits) can interrupt the federal finances and harm individuals and private institutions to whom the government owes obligations. Additionally, many government activities are performed by private contractors whose work stops when a potential default is imminent.

Weaponization of Virtue

Weaponizing people's desire to seem virtuous makes it easier for central banks, government agencies, and corporations to implement social credit systems and restrictions in a wide range of areas, such as:

- Restricting travel
- Implementing climate change-related mandates
- Manipulating political considerations, activities, and party membership status
- Implementing health care mandates
- Requiring digital IDs
- · Banning purchases of products and services

RELATED LINKS:

A. Financial System

2nd Quarter 2019 Wrap Up: The State of Our Currencies https://home.solari.com/2nd-quarter-2019-wrap-

up-the-state-of-our-currency/

2nd Quarter 2021 Wrap Up: CBDCs – Why You Want to Hold On to Your Cash

https://home.solari.com/coming-thursday-2ndquarter-2021-wrap-up-cbdcs-why-you-want-tohold-on-to-your-cash-with-john-titus/

2021 Annual Wrap Up: Sovereignty

https://home.solari.com/2021-annual-wrap-up-sovereignty-with-john-titus/

Financial Rebellion with Catherine Austin Fitts: A Brief History of the Financial Coup d'Etat https://tube.solari.com/videos/ fr_o51123_legalfellows/

Financial Rebellion with Catherine Austin Fitts: Financial Transaction Freedom

https://tube.solari.com/videos/ fr_051823_financialtransactionfreedom/

The Digital Currency Monetary Authority (DCMA) Launches an International Central Bank Digital Currency (CBDC)

https://www.prnewswire.com/news-releases/ the-digital-currency-monetary-authority-dcmalaunches-an-international-central-bank-digitalcurrency-cbdc-301793163.html Comment on FASAB 56 in January 2019 https://home.solari.com/ fasab-56-my-comment-in-january-2019/

Special Solari Report: Financial Coup d'Etat: Missing Money for Beginners with Dr. Mark Skidmore

https://home.solari.com/special-solari-reportfinancial-coup-detat-missing-money-for-beginnerswith-dr-mark-skidmore/

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The Corbett Report: John Titus on Central Bank Digital Currencies

https://www.corbettreport.com/interview-1604-john-titus-on-central-bank-digital-currencies/

Why Is the Federal Reserve Provoking a Financial Crisis?

https://tube.solari.com/videos/why-is-the-federal-reserve-provoking-a-financial-crisis/

The Going Direct Reset https://childrenshealthdefense.eu/eu-issues/ the-going-direct-reset/

Catherine Austin Fitts Interview: "SVB Was Executed," Big Bank Consolidation & the Financial Coup

https://tube.solari.com/videos/catherine-austinfittsinterview-svb-was-executed-big-bankconsolidation-the-financial-coup/

B. Natural and Contrived Disasters

Book Review: The Invisible Rainbow by Arthur Firstenberg

https://home.solari.com/book-review-invisiblerainbow-by-arthur-firstenberg/

2nd Quarter 2020 Wrap Up: The Injection Fraud: A Sane Person's Guidebook to the Global Pandemic

https://home.solari.com/coming-thursday-2ndquarter-2020-wrap-up-the-injection-fraud-a-sanepersons-guidebook-to-the-global-pandemic-part-iwith-jon-rappoport/

C. Surveillance, Deep State, Mind Control and Data Manipulation

Mind Control Tactics Used on Young People and Children (and Everyone Else)

https://home.solari.com/mind-control-tactics-used-on-young-people-and-children/

Loosen Technology's Grip on Your Mind https://takeaction2021.solari.com/ loosen-technologys-grip-on-your-mind/ Special Food Series Report: Surveillance and Centralization on the Menu https://home.solari.com/special-food-series-reportsurveillance-and-centralization-on-the-menu/

ALERT: 2030 Psychological Agenda – Obedience Training for PreK-Adults Already Global with Billions in Funding for Full Control – Part 9: Timeline, 580+ Players, and Conclusion https://home.solari.com/alert-2030-psychologicalagenda-obedience-training-for-prek-adults-alreadyglobal-with-billions-in-funding-for-full-controlpart-9-timeline-580-players-and-conclusion/

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Dark Journalist & Catherine Austin Fitts, Part 2: Biometric Control Grid! https://tube.solari.com/videos/dark-journalist-andcatherine-austin-fitts-part-2-biometric-controlgrid/

Deep State Tactics https://home.solari.com/deep-state-tactics-101-parti-with-catherine-austin-fitts/

D. Government, Corporate and Media Corruption and Overreach

Book Review: Adults in the Room by Yanis Varoufakis

https://home.solari.com/book-review-adults-in-theroom-by-yanis-varoufakis/

3rd Quarter 2021 Wrap Up: Taxation: With or Without Representation?

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Special Report: One Nation Under Blackmail with Whitney Webb

https://home.solari.com/coming-thursday-specialreport-one-nation-under-blackmail-with-whitneywebb/

Coming Clean Beyond the Fiscal Cliff https://home.solari.com/

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Financial Takeover & Your Bank Account – BlackRock, Envestnet/Yodlee, and the Federal Reserve

https://home.solari.com/take-action-financialtakeover-your-bank-account-blackrock-envestnetyodlee-and-the-federal-reserve/)

III. Actions that Can Be Taken to Secure Financial Transaction Freedom

State and Local Government Actions

- 1. Form a sovereign state bank (e.g., Bank of North Dakota) to support small- and medium-sized, state-based financial institutions and local governments, small businesses, and farms.
- 2. Maintain state bank deposits, state pension funds, and state-controlled funds in a sovereign state bank or one or more banks it owns and controls that support local banks and credit unions (ensure no dependency on New York Fed or out-of-state banks).
- 3. Establish a trustworthy in-state custodian or bullion depository.
- 4. Maintain reserves in gold and silver.
- 5. Make it state policy not to enter into contracts with bad actors.
- 6. Remove state sales tax and other taxes on gold and silver (e.g., Tennessee).
- 7. Enact laws that restrict use of CBDCs in state-controlled transactions.
- 8. Have state attorneys general (AGs), together with others or alone, create mechanisms to escrow state taxpayer federal taxes pending federal action to account and audit.
- 9. Reject federal funding when accompanied by manipulative mandates or requirements.
- 10. Ban restrictions on cash usage.
- 11. Encourage local equity markets and otherwise facilitate local investment and small- and medium-sized business and farm borrowing.
- 12. Establish state telecommunications and digital communications protected from federal and corporate surveillance and control.
- 13. Form regional compacts with neighboring states to improve food and energy supply and resilience.
- 14. Have state AG determine options for recourse to prevent illegal use of citizens' and businesses' Federal taxes.
- 15. Encourage and facilitate local currencies and barter networks.

- 16. Reduce regulatory friction in connection with food and energy regulation; support state network of slaughterhouses.
- 17. Train state military and militias to provide support in instances when financial transaction freedom is threatened (e.g., disruption of digital systems; disasters) and refrain from gun control legislation.

RELATED LINKS:

State and Local Officials: You Are Stronger Than You Think You Are with Pete Kennedy

https://home.solari.com/coming-thursday-stateand-local-officials-you-are-stronger-than-youthink-you-are-with-pete-kennedy/

Why a Sovereign State Bank Is Good for Tennessee https://home.solari.com/

why-a-sovereign-state-bank-is-good-for-tennessee/

Special Solari Report: A Sovereign State Bank and Bullion Depository for Tennessee with Senator Frank Niceley

https://home.solari.com/special-solari-report-asovereign-state-bank-and-bullion-depository-fortennessee-with-senator-frank-niceley/

Special Solari Report: Free in Tennessee: Kicking Tyranny to the Curb

https://home.solari.com/special-solari-report-freein-tennessee-kicking-tyranny-to-the-curb/

Hero of the Week: May 2, 2022: Senator Frank Niceley, Tennessee

https://home.solari.com/hero-of-the-week-may-2-2022-senator-frank-nicely-tennessee/

Special Solari Report: Food Series: Winning the War on Meat – The PRIME Act with Thomas Massie

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Hero of the Week: May 15, 2023: Andrew Bridgen, MP

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The Second Amendment and the 2024 Elections https://home.solari.com/ the-second-amendment-and-the-2024-elections/ Indiana bill re: use and taxation of gold and silver coins

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Iowa Seeks to End Capital Gains Taxes on Gold and Silver

https://www.activistpost.com/2023/02/iowa-seeks-to-end-capital-gains-taxes-on-gold-and-silver.html

Oklahoma proposed bill re: legal tender and exemptions http://www.oklegislature.gov/BillInfo.

aspx?Bill=sb862&Session=1400

Texas proposed bill relating to the use of gold and silver coins and bullion

https://capitol.texas.gov/tlodocs/85R/billtext/html/ SB02097I.htm

Texas Proposes Gold-Backed Digital Currency https://www.usgoldbureau.com/news/ texas-proposes-gold-backed-digital-currency

The Texas Bullion Depository: The Only State-Run Depository Prepares to Go Global https://comptroller.texas.gov/economy/fiscalnotes/2021/aug/bullion.php

Utah proposed bill re: legal tender and exemption from certain types of state tax liability https://le.utah.gov/~2011/bills/hbillint/hb0317s01. htm

Wyoming Legal Tender Act bill https://www.wyoleg.gov/Legislation/2018/HB0103

Investor Actions

- 1. Reduce dependency on U.S. Federal securities.
- 2. Reposition assets for inflationary environments and periods of uncertainty.
- 3. Increase local and direct investing in state and regional compact areas.
- 4. Bank locally with well-managed financial institutions.
- 5. Reduce dependency on private equity firms with a history of vulture capitalism.
- 6. "Filter" or screen investments for good governance—refrain from investing in enterprises building central control in a manner harmful to state and citizen economic interests.
- 7. Use advisors and managers fully cognizant of risks created by political and financial corruption and uncertainty.
- 8. Engage in stockholder activism to support productive companies and management.
- 9. Encourage loan and equity participations with local financial institutions.
- 10. Refinance predatory debt for family, friends, and trusted associates and businesses.
- 11. Encourage shunning of companies and institutions that carry out predatory financial and consumer practices.

RELATED LINKS:

Caveat Emptor: Why Investors Need to Do Due Diligence on U.S. Treasury and Related Securities https://hudmissingmoney.solari.com/caveatemptor-why-investors-need-to-do-due-diligenceon-u-s-treasury-and-related-securities/

Jump Start Our Business Startups (JOBS Act of 2012) in Defense of Crowdfunding Provisions https://library.solari.com/jumpstart/

Book Review: Put Your Money Where Your Life Is by Michael H. Shuman https://home.solari.com/book-review-put-yourmoney-where-your-life-is-by-michael-h-shuman/

Local Investing with Michael H. Shuman https://home.solari.com/coming-tuesday-localinvesting-with-michael-h-shuman/

Financial Rebellion with Catherine Austin Fitts: Local Investing with Michael Shuman https://tube.solari.com/videos/fr_032323-1/ Financial Rebellion with Catherine Austin Fitts, Episode 31: Where to Stash Your Cash https://tube.solari.com/videos/ financial-rebellion-31/

How to Find a Local Bank https://home.solari.com/how-to-find-a-local-bank/

Hero of the Week: May 22, 2023: Peter Flaherty https://home.solari.com/ hero-of-the-week-may-22-2023-peter-flaherty/

Financial Rebellion with Catherine Austin Fitts: Keeping It Real https://tube.solari.com/videos/

fr_040623_keepingitreal/

Solari Circle and Other Small Group Actions

- 1. Form investment clubs and other investment vehicles for local investing.
- 2. Establish relationships of trust for sharing of intellectual capital and resources.
- 3. Work together to build financial literacy.
- 4. Share tools and other assets.
- 5. Meet with local financial and other professionals to mutually work to solve problems and build local equity.
- 6. Offer mutual support.
- 7. Build resiliency together.
- 8. Share food (e.g., purchase side of beef together; exchange and share vegetable garden production).

- 9. Homeschool and share child care resources.
- 10. Purchase together to obtain group discounts.

RELATED LINKS:

1st Quarter 2021 Wrap Up—Take Action 2021, Part II: Solari Circles—Take Action Together https://home.solari.com/coming-thursday-1stquarter-2021-wrap-up-take-action-2021-part-iisolari-circles/

Book Review: Follow the Money – A Citizen's Guide to Local Government

https://home.solari.com/blast-from-the-past-weekof-oct-25-2021-book-review-follow-the-money-acitizens-guide-to-local-government/

Individual and Family Actions

- 1. Build real asset resiliency.
 - Food (know your local farmer, create a home garden)
 - Energy (e.g., solar and other off-grid systems, back-up generator, wood stove and furnace)
 - Shelter (pay down mortgage, build a well, install off-grid systems)
 - Stock up on non-perishables
- 2. Use cash, checks, barter, local currencies, and analog transactions as much as possible.
- 3. Cut down on use of cell phone apps and social media for transactions and seek analog solutions.
- 4. Transact as much as possible with people and institutions of integrity.
- 5. Bank with well-governed and managed local banks and credit unions.
- 6. Refrain from building and financing the control grid—it's best to finance your friends and not your enemies (i.e., those building the control grid).
- 7. Pay off debt, particularly student loans and unsecured (credit card) debt.
- 8. Support with votes and contributions state and local officials who support financial transaction freedom and enforcement of financial management laws.
- 9. Demand of candidates and representatives that they support and work toward the following:
 - Hold the New York Fed accountable, identify and return the \$21 trillion, and require the Fed, New York Fed, and federal agencies to produce clean audited financial statements
 - Shift to debt-free currency
 - Exit the World Health Organization (WHO)
 - Support the Constitution, including free speech and the 2nd Amendment
 - Say "no" to taxation without representation
 - Act to ensure that tax and debt proceeds are spent lawfully
 - Cancel FASAB Statement 56
 - Institute place-based financial statements and transparency
 - Warn and educate family and friends against the control grid
- 10. Support decentralization and localization.
- 11. Don't let anyone convince you that CBDCs are OK.

- 12. Diversify investments into productive enterprises and assets.
- 13. Maintain excellent archives of all transactions and assets. Archive and save digital records in paper or other permanent form.
- 14. Obtain medical care outside the medical control grid (e.g., medical insurance through AAA or health sharing ministry plans like Samaritan Ministries) and pay cash for health care from providers who do not take private and government health care insurance so as to avoid medical surveillance.
- 15. Stop watching old media, especially on TV.

RELATED LINKS:

Building Real Wealth with Catherine Austin Fitts and Franklin Sanders (audio)

https://home.solari.com/blast-from-the-pastbuilding-real-wealth-with-catherine-austin-fittsand-franklin-sanders/

3rd Quarter 2022 Wrap Up: Building Wealth https://home.solari.com/coming-thursday-buildingwealth-with-catherine-austin-fitts/

1st Quarter 2021 Wrap Up: Take Action 2021 https://home.solari.com/1st-quarter-2021-wrap-uptake-action-2021-pdf-now-available/

Coming Clean: Building a Wonderful World https://home.solari.com/coming-clean/

Solari Report Food Series https://home.solari.com/?s=Food+series

Solari Report Health Series https://home.solari.com/?s=Health+series

Unpacking the Gridlock on U.S. Health Care Reform with Jon Rappoport https://home.solari.com/unpacking-the-gridlockon-health-care-reform-with-jon-rappoport/

Go Local https://home.solari.com/go-local-3rd-quarter-2018/

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Community Food Webs: Building Out the Parallel System with Ken Meter https://home.solari.com/food-series-communityfood-webs-building-out-the-parallel-system-withSolari Food Series: Raw Milk Nation https://home.solari.com/ solari-food-series-raw-milk-nation/

Helping Your Local Community https://home.solari.com/helping-your-localcommunity-by-gary-l-heckman-2/

Want to Have a Real Impact? Shift Your Time to State and Local Politics https://home.solari.com/want-to-have-a-realimpact-shift-your-time-to-state-and-localpolitics-2/

I Want to Stop CBDCs – What Can I Do? https://home.solari. com/i-want-to-stop-cbdcs-what-can-i-do/

Special Solari Report: Investing in Your Archives https://home.solari.com/ special-solari-report-investing-in-your-archives/

W.H.O. Do You Think You Are? https://home.solari. com/w-h-o-do-you-think-you-are/

Using Cash https://home.solari.com/using-cash/

#CashEveryDay
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Equity Overviews https://home.solari.com/?s=Equity+overview

ken-meter/

TEMPLATES/LETTERS LINKS

Template for Letter to Public Officials Regarding Stay-at-Home Orders March 2020 https://home.solari.com/letter-to-public-officialsregarding-stay-at-home-orders-march-2020/

Template for 2nd Letter to Public Officials Regarding Stay-at-Home Orders April 2020 https://home.solari.com/template-for-letter-topublic-officials-regarding-stay-at-home-ordersapril-2020/

Catherine's Letters to Her State and Federal Representatives: Withdraw from WHO

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Template Letter to Bank Re: Effect of CBDCs on My Financial Health

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Template Letter to Insurance Broker Re: Effect of All-Cause Mortality Increase on Insurance Company Credit

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Template Letter to Personal Financial Planner Re: Effect of All-Cause Mortality Increase and Other Recent Financial Market Events on Financial Health and Safety

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