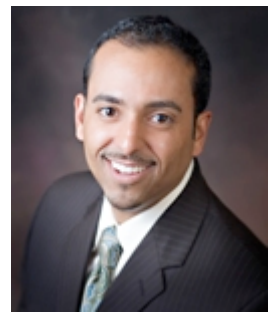


Retirement Matters Newsletter

*Manny Negron, Licensed Insurance Agent
GenWealth Advisory Group*

HELPING YOU NAVIGATE THE ROAD TO & THROUGH RETIREMENT



FEBRUARY 2013

Interesting Facts

Mothers day is the third largest card sending holiday after Christmas and Valentine's Day.

Among the people who can move the ears, only one-third can move one ear.

Tariff - an island in the Mediterranean, where he first began to charge for parking at the port.

Each year, more money is spent on alcohol and cigarettes than for life insurance.

Of one cubic meter of wood you can make half a million toothpicks.

Tired Of Being In The Dark?

Our office has incredible informational booklets available for you. Call our office today for a guide about Annuities, IRA's or Successful Retirement Planning.
Call Today!

FREE GOURMET MEAL

Please join us for a free educational session, entitled,

“The Economic Climate Is Changing...Be Sure Your Retirement Is Protected”



10290 So. State Street, Sandy, Utah 84093
Tuesday, February 19th at 2:30 PM or 6:30 PM
Wednesday, February 20th at 2:30 or 6:30 PM

FREE ADMISSION & FREE GOURMET MEAL!

Please RSVP to 1 (800) 425-8076

You Will Learn HOW To:

- ✓ **Avoid** losses during huge market corrections and recessions.
- ✓ **Protect** yourself from being taxed twice on your IRA/401 (K)
- ✓ **Discover** why a trust may not be the correct beneficiary for your accounts
- ✓ **Learn** the real truth about annuities your broker is keeping secret
 - ✓ New strategies to pass on your IRA/401(k) tax free!!!

Please join your speaker and host, Manny Negron owner of GenWealth Advisory Group, for an educational session. It only takes one or two mistakes to lose your nest egg! So don't wait and reserve your seat today!.

Please RSVP to 1 (800) 425-8076

Nothing will be sold! Leave your wallets at home!


Call now, Seating Limited to 26 Guests!

Online registration also available at

www.genwealthadvisory.com

Now is the time to seek a valuable second opinion because volatile times require close personal attention and a professional who's equipped with the right knowledge to help you reach your goals!

**Current clients are always welcome to attend. The only thing we ask is that you let your friends, colleagues and family know about this event and bring a couple along with you.



*Are You Positioned To Capture The Stock Market Coming Upturn?
...With Safety & Guarantees? Call now for your **FREE** report
'Survival in a Volatile Market'*

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DID YOU KNOW? We all know Valentine's Day is celebrated on February 14.

It is a festival of romantic love and many people give cards, letters, flowers or presents to their spouse or partner. They may also arrange a romantic meal in a restaurant or night in a hotel. Common symbols of Valentine's Day are hearts, red roses and Cupid.

But did you know...

There are a number of Saints called Valentine who are honored on February 14. The day became associated with romantic love in the Middle Ages in England. This may have followed on from the Pagan fertility festivals that were held all over Europe as the winter came to an end. Traditionally, lovers exchanged hand written notes. Commercial cards became available in the mid nineteenth century.

***Subtle reminder to all the guys... Valentine's day is coming up
DON'T FORGET!***

The Greatest Investment You've Never Heard Of!

It's the investment of the ages...Over the past 40 years or more there has been a lot of questions, discussions and heated debates as to whether or not buying permanent life insurance makes sense.

The primary argument generally revolves around whether you'll have more money when buying permanent life insurance, compared to using some other investment vehicle?

However, there is a lot more involved than just how much money you'll have... How long will you need the insurance protection? What do you want the money for? How long before you will need the money? What income tax bracket will you be in when you retire, and more?

So, the first question is... What are you comparing the cash accumulation in the cash value life insurance to? Are you buying term and investing the difference in...mutual funds, stocks, qualified plans, non-qualified plans, municipal bonds, corporate bonds, government bonds, treasury certificates, mortgage notes, CDs, etc?

Most people are being misled into believing that by investing in the stock market or mutual funds they can earn an average annual return of 10% and that cash value life insurance will only average around 4-5%. Logically an investment that averages 10% is going to accumulate a lot more money than something earning only 4- 6%. Unfortunately, the comparison of investment returns isn't that simple. Just based on the numbers, it appears cash value life insurance can make a lot of sense for most people. Especially when you consider the many other unique advantages of cash value life insurance...

Unlike qualified plans, there are no caps (limits) on how much money you can save each year. (You are only limited by the size of the policy.)

- Your cash values accumulate tax deferred.
- The cash values can be accessed income tax-free and penalty free prior to age 59 1/2.
- Cash value life insurance is not attachable by creditors.
- By over funding a cash value life insurance policy, up to the MEC guidelines, it can become "investment grade life insurance." (Missed Fortune Concept)
- The cash accumulated in your policy can provide you with a tax-free income in retirement. (Taking withdrawals up to the cost basis and then borrowing the remainder)
- You'll have the protection of life insurance in your retirement years, to replace lost pension and social security income at your death... ('Pension Max' concept)
- Unlike qualified plans and annuities, the death benefits and cash values are transferred income tax free to your beneficiaries.
- Cash value life insurance can be used to pay income taxes on qualified plans and your estate taxes at your death.
- Safety - All 50 states have something similar to FDIC for life insurance policies and annuities... Plus, insurance companies must, by law, cover at least 100% of their liabilities with reserves, hence the term "100% legal reserve life insurance company."
- Guarantees - Only Life Insurance and Annuities guarantee your investment principle, and offer you minimum growth guarantees for the life of the contract.

Have I peaked your interest? Want more information? I'll be discussing this and many other topics at our next educational session. **If you'd like a free report on this topic please call our office at 801.892.HELP (4357)**