

Wise Money Newsletter

Manny Negron, Licensed Insurance Agent
GenWealth Advisory Group

HELPING YOU NAVIGATE THE ROAD TO AND THROUGH RETIREMENT

Exciting, limited-time opportunity to earn 3.60% interest over 5 years - GUARANTEED!*

Now through December 13, 2013 the FG Guarantee-Plus® fixed deferred annuity from Fidelity & Guaranty Life Insurance Company is being offered with an **extraordinary average annual interest rate of 3.60 percent for a five-year period - guaranteed!***

Given that the current national average savings rate on a five-year CD is at 1.35% (1), this five-year guaranteed rate is an opportunity for real accumulation without putting more of your hard-earned principal at risk. PLUS! There is no surrender charge to withdraw the accrued interest each year, AND the interest earned on annuities is tax-deferred until such earnings are withdrawn (versus being annually taxable income) - so it can be a great option to get the growth that many of our clients are looking for without the market risk found in many other financial products.

FG Guarantee-Plus fixed deferred annuity

- Rate: 3.40% for 5 years with a 1% first year interest rate bonus (average annual interest rate = 3.6% over the 5-year term) - Rates offered on initial purchases exceeding \$5,000

Getting Started with

FG Guarantee-Plus

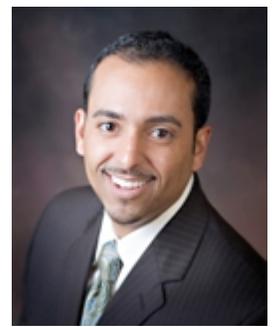
- ✓ Minimum premium of \$5,000 or \$2,000 for qualified accounts.
- ✓ Choice of a five or seven-year interest rate guarantee period.
- ✓ No front-end sales charges or annual maintenance fees.
- ✓ 100% of your premium goes to work for you right away!

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- ✓ In addition, you get a 1% first year interest bonus!

When your guarantee period expires, Fidelity & Guaranty Life will automatically renew your annuity for the same period at the then-current interest rate. The renewal interest rate will never be less than the minimum guaranteed interest rate, which will be established between 1 percent and 3 percent. Annuities that offer bonus interest features may have higher fees and charges, longer surrender charge periods, and lower credited interest rates than annuities that do not provide the bonus feature.

These interest rates are effective immediately, and are only available for a limited time - rates must be locked in by Dec. 13, 2013 - so the time to act is now! Call our office today to schedule a visit and learn more about this exciting, limited time offer.



NOVEMBER 2013

Interesting Facts

-The Pilgrim leader, Governor William Bradford, had organized the first Thanksgiving feast in 1621. He invited the neighboring Wampanoag Indians to the feast.

-The first Thanksgiving celebration lasted 3 days.

-Mashed potatoes, pumpkin pies, popcorn, milk, corn on the cob, and cranberries were not foods present on the first Thanksgiving's feast table.

-Lobster, rabbit, chicken, fish, squashes, beans, chestnuts, hickory nuts, onions, leeks, dried fruits, maple syrup and honey, radishes, cabbage, carrots, eggs, and goat cheese are thought to have made up the first Thanksgiving feast.

Tired Of Losing Money?

Now you can get stock market type returns without the stock market risks.

Plus, it offers tax deferred interest and tax free income at retirement.

Call Our Office
Today for More
Information!

**CALL US AT 801.892.HELP TO LEARN MORE
ABOUT THIS LIMITED-TIME OPPORTUNITY**

*Guarantees are backed by the financial strength and claims-paying ability of the issuing insurance company. Average annual interest rate assumes no withdrawals or surrenders are made during the 5-year guarantee period.

Looking for a safety? How about ability to access ALL of your money at any time? How about an 8% bonus? Call us today and ask about the details on the new Athene annuity...It's unlike anything else!

Manny Negron
 Licensed Insurance Agent
 GenWealth Advisory Group

4386 Angle Pond Dr. South
 Jordan Utah 84095
 801-892-HELP (office)
 801-856-7995 Cell
manny@genwealthadvisory.com

The Ups and Downs

Like many of you, I have been watching, listening, and reading everyday about the mess our economy is in. One week the Dow sets an all time loss record, and then a few days later it has its biggest day ever. The stock market is like a roller coaster, but no one is having any fun. The latest joke is that your 401K is a now a 201K. It seems every "expert" has a different opinion on what we should do. One will say you should sell, while another will make the argument that now is the time to buy. And, you always hear "it's only a paper loss."

A few years back, the stock market went through a downturn in which many people saw their 401K's, and investment portfolios lose 40%, 50% or more. You might recall, in 2000, 2001, and 2002 the S & P Stock Index saw losses each year. It's the only time in history that the S & P had three consecutive years of negative numbers. Now, here we are six short years later, and the market is in as bad a situation as we've had since the great depression. So, if you were one of the fortunate people who had just about recovered from your losses of '00, '01, and '02, it's more than likely that '08 will have wiped out all your gains from '03 to '07. Has your portfolio increased in value since 1999? Did you have to postpone retirement, return to work, or sell your home to weather this storm? Are you growing tired of hearing that statistically, over the long run, if you stay in the market you will make money?

What if your portfolio experienced a 30% loss this year? If you started at \$100,000, you're now down to \$70,000. How much of a return do you need just to get back to your original \$100,000? Some people will quickly answer 30%, but 30% added to \$70,000 is only \$91,000. You will

need an approximate 43% gain to recover the 30% loss. Would you be happy with a 10% gain every year? If you got a 10% per year, you would need almost 4 years just to get back to your starting point. Then, when will the next downturn take place?

Many people have grown tired of the ups and downs. This has caused many investors to seek the stability that other fixed interest products can offer. What I am referring to is an annuity. But, not the type of annuity your parents had that just paid them an income.

Let's compare an annuity that earns a guaranteed 4.8% per year for 5 years and a mutual fund that earns 10% the first 3 years, loses 15% in year 4 and then earns 10% again in year 5. The starting point is \$100,000.

Annuity		Yr	Mutual Fund	
104,800	4.8%	1	110,000	10%
109,830	4.8%	2	121,000	10%
115,102	4.8%	3	133,100	10%
120,627	4.8%	4	113,135	(15%)
126,417	4.8%	5	124,449	10%

Remember the story of the tortoise and the hare? The moral of the story: "Slow and steady wins the race."

To find out more about annuities, or about other investments that will never lose money, please contact our office today!

Has your retirement plan changed to meet the times?

Join us for dinner and learn how we can "Market Proof" your retirement!

LAST EVENT OF 2013



Dates:

Wednesday, Nov. 13th at 6:30

Thursday, Nov. 14th 6:30

If you are retired or plan to retire in the next 5 years, and have an IRA, 401(k) or other retirement accounts – don't miss this event!

To register and hold a seat CALL:

800.815.4873

****Current clients are welcome to attend but bring another couple to introduce us to****

Avoid future losses, maximize social security, increase interest rates and much more!