Wise Money Newsletter

Manny Negron, Licensed Insurance Agent
GenWealth Advisory Group

HELPING YOU NAVIGATE THE ROAD TO AND THROUGH RETIREMENT

MARCH 2014

The Secret To Never Running Out Of Money

As people around the world continue to live longer, it has become necessary to better prepare for the years of retirement. With this increased lifespan, healthy individuals can expect to live well past age 65. When an individual has ceased working, the need to provide some sort of steady income becomes important. Making wise investments, such as purchasing annuities, becomes an important part of the long-range plan for a successful retirement.

Annuities can be confusing and many would-be investors often confuse annuities with life insurance. An annuity is an investment contract or policy between an individual and a life insurance company. Simply put, the investor buys life insurance in case they die too early and he purchases an annuity in the event that he lives too long. While that may seem silly, the fact remains that many individuals aren't financially prepared for the years following retirement. Annuities can help.

Different needs and budgets dictate the purchase of different varieties of annuities. If you need income now, you should consider investing in an immediate annuity. In this instance, the investor pays the insurer a lump sum of money in exchange for receiving income for a set period of time or for as long as he/she lives. You'll usually start receiving payments immediately after transferring funds into this type of annuity.

If you're looking for a long-term retirement savings vehicle, the deferred annuity should be your financial tool of choice. Deferred annuities build savings on a tax-deferred basis.

You'll also need to decide whether you prefer a fixed-rate, indexed or a variable annuity. Those who prefer not to take a risk with their dollars may choose the fixed rate, which provides a stable and guaranteed rate of return. The variable annuity involves investing your money in the stock or bond market, therefore assuming a higher financial risk in favor of a more profitable rate of return. Younger investors who have more time to save often choose this type of annuity. The indexed annuity provides the best of both world, with principal guarantees and the upside of the stock market without the downside risk! You can't lose money.

These products can be purchased through insurance agents, financial planners, and banks. However, only life insurance companies issue the policies. If you're shopping for this type of investment, be sure to make your purchase through someone who is well-versed in the specifics of these investments and will take the time to speak with you so that he/she may recommend the right annuity for your needs.

The love of family and the admiration of friends is much more important than wealth and privilege. ~Charles Kuralt

Interesting Facts

Did you know that there are no clocks in Las Vegas gambling casinos.

In Japan over 20% of all publications are comic books.

More money is spent on gardening than on any other hobby.

Every time you lick a stamp, you're consuming 0,1 of a calorie.

Walking at normal speed uses six times as many calories as writing fast.

If you're over 100 years old, there's an 80% chance that you're a woman.

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GenWealth Advisory Group
Insurance | Retirement Planning | Wealth Management

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HAS YOUR RETIREMENT PLAN CHANGED TO MEET THE TIMES?

PROTECT YOUR HARD EARNED MONEY FROM THE NEXT STOCK MARKET CRASH!
On average we have a stock market crash every 31/2 years. The last crash was in 2008, we're overdue!
DON'T MAKE THE SAME MISTAKES AGAIN!

Planning for retirement today is much different than it was even 5 or 10 years ago. The stock market rises and plummets in reaction to events a half a world away. People are living longer than ever, meaning their money needs to last longer. Record government deficits and record government spending will almost certainly lead to higher taxes and inflation. **Many retirement plans are simply no longer suitable for today's volatile economic conditions.**

Whether you are planning for retirement or are already retired, **a second opinion from an experienced financial planner** may uncover opportunities that could put you in a better financial position – no matter what the future holds. This special event is by invitation only, will fill up fast and absolutely requires a reservation in advance. Please reserve your space today by calling **(800) 815-4873.**

- **How to avoid losses during huge market corrections and recessions.**
- **How to protect your assets from catastrophic illness with the Pension Protection Act of 2010.**
- **Do you completely understand your investments and the associated risks?**
- **Will you outlive your retirement savings?**
- **Is your IRA/401(k) beneficiary paperwork filled out correctly? Will you avoid probate?**
- **Is your current broker or advisor addressing your concerns?**

Please join local financial professional and radio host, Manny Negron, for an informative dinner program exclusively **devoted to the financial challenges that retirees and those nearing retirement face today**. He will talk about the obstacles, the opportunities, and provide fresh ideas that can help you survive – *even thrive* – in this unpredictable economic climate.

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!

WISE money RADIO
Hosted by Manny

NO COST – NO OBLIGATION – NO PRODUCT WILL BE OFFERED OR SOLD

CHRISTOPHER'S PRIME STEAK HOUSE & GRILL SINCE 1995

1122 East Draper Pkwy.
Draper, UT 84020

DINNER		DINNER		DINNER
Tuesday	*or*	Wednesday	*or*	Thursday
March 25th		March 26th		March 27th
6:30 PM		6:30 PM		6:30 PM

***FREE REPORT**
Join us and receive a free report on the 10% Average Market Lie!

Manny Negron

GenWealth Advisory Group
Insurance | Retirement Planning | Wealth Management

Reservations are required.
Seating is limited and fills quickly

To reserve seats for you and up to 3 guests, please call:

1-800-815-4873

Due to the popularity of these events, Mr. Negron is asking that you have the names and contact information for both you and your guests when booking the reservation.