

# Retirement Matters Newsletter

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GenWealth Advisory Group

HELPING YOU NAVIGATE THE ROAD TO & THROUGH RETIREMENT



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## Industry experts say...“Stocks Are Too Risky For Seniors”

Experts recommend seniors to put their money in something safe, with minimum guarantees. For example, Certificates of Deposit's, annuities or bonds. Now, there are select groups who can afford to play the game of risk that the market entails, but for most seniors living on a restrictive budget, playing the risk game should be avoided.

Investing in stock has its place in the financial arena. The main reason retiree's invest in stock is to hopefully, get a huge return on their money and to outpace inflation.

Seniors have a valid concern when comes to inflation. However, there are ways to outpace inflation, without taking chances in the stock market.

This is where the Indexed Annuity comes in. Indexed Annuities are one of the few investment vehicles that can hedge inflation. Unlike CD's, bonds and money markets, Indexed Annuities have the potential for stock market type returns without the market risk. Seniors need safety, and all investing must be done prudently and cautiously.

### Indexed Annuities Are A Great Option For Seniors

Many seniors are concerned about how inflation may reduce the value of their savings, giving them less buying power long term. By investing into an Index annuity, they have the potential of outpacing inflation, thus keeping the buying power intact.

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## Is It Time To Downsize and Move On?

Whether you are already retired or are getting ready to retire, one of the toughest decisions you'll have to make is whether or not to downsize and move into a smaller place. It can be a very emotional time. It's tough to leave a home where you have so many good memories and treasures. But, the cost savings in mortgage payments, property taxes, utilities, etc. can be substantial. It can mean the difference between living the retirement of your dreams, and just surviving. If you take the time to plan ahead and consider all your options, downsizing should not be too traumatic.

The first thing is to decide how big a place you really need? You want to be comfortable and not feel cramped. But, you also want to have the money to do the things you've always dreamed of doing during your retirement.

Second, once you find a place you think you want, you'll have to come up with a floor plan. You need to think about the room measurements and how you will place each piece of furniture. Don't forget to take into consideration the location of windows, doors, outlets, etc.

Third, think about what you want to take with you. You want your new place to be comfortable and cozy, and still provide enough space. Don't forget to think about any storage you may need.

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Join Us for a GenWealth  
Advisory Dine N' Learn



You Will Learn:

\*Learn the **TRUTH** about annuities your broker doesn't want you know!

\*Enjoy "stock market" returns **without** risk.

\*Get guaranteed income **growth** up to 8%! Even today!

\***Protect** your assets today from a possible market crash

\***Why** a Family Trust may actually rob you of your hard earned retirement dollars!

Manny will be personally presenting this workshop and will give you information that will potentially save your retirement.

Please RSVP today at  
**801.892.HELP**

Wednesday, March 28<sup>th</sup>  
at 6:15 PM

Thursday, March 29<sup>th</sup> at  
2:00 PM

Thursday, March 29<sup>th</sup> at  
6:15 PM

\*\*Current clients are welcome! Just bring another couple you care about!\*\*



*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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### **Interesting Facts -**

-In the movie  
"Casablanca," Humphrey  
Bogart never said "Play  
it again, Sam."

-In the White House,  
there are 13,092 knives,  
forks and spoons.

-In Tokyo, they sell  
toupees for dogs.

-Isaac Asimov is the only  
author to have a book in  
every Dewey-decimal  
category.

-It takes a lobster  
approximately seven  
years to grow to be one  
pound.

### **When's The Next Market Crash?**

**Now you can get stock  
market type returns  
without the stock market  
risks. With Guarantees!  
Plus, it offers tax  
deferred interest and tax  
free income at  
retirement.**

**Call Our Office  
Today at  
801-892-4357  
for more information!**

### **Industry experts say...“Stocks Are Too Risky For Seniors”**

Plus, there are 2 other benefits for using an indexed Annuity, rather to investing in risky stocks:

**No-Loss Provision** - The first and possibly most-attractive provision of equity index annuities is the no-loss provision. This means that once a premium payment has been made or interest has been credited to the account, the account value will never decrease below that amount. This provides safety against the volatility of the market.

**Interest Guarantees** - The second benefit that appeals to many people is the interest guarantees. Most policies have a cap (maximum interest rate that can be credited to a policy in a specific period) and a base (the minimum interest rate that can be credited in a policy year). The cap rate can vary from no cap to a fixed percentage, but the base is generally zero. This allows the policyholder to benefit from potentially high returns and be guaranteed at the same time, that no money will be lost.

For most seniors, stocks are just too risky and may lead to a significant loss of principal, and now with options available such as the Index Annuity, dabbling in the market is just too risky, it's also unnecessary.

**Call Our Office Today 801.892.HELP For More Information!**

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America will never be destroyed from the outside.  
If we falter and lose our freedoms, it will be because  
we destroyed ourselves. ~Abraham Lincoln

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### **Is It Time To Downsize and Move On?**

Fourth, focus on paring down, sorting and separating your treasures. Be realistic. You can't take everything. But make sure you do not leave behind things you'll regret you didn't take with you. Your family will understand and maybe even help you to decide how to divide up what you are leaving behind.

Fifth, if at all possible, sort your belongings in place. You don't want to turn your whole house into a chaotic mess. Keep a trash bag close, and if it's trash throw it out. If you find things you want to donate or sell, keep them separated from what you are taking with you. It is very helpful, if you can get a friend or family member to help you through this.

Sixth, you can offer whatever you are not taking to family and friends first. If you have a great amount of things, you may consider an estate sale, or a yard sale. Most estate people will come to your home to see what you have at no cost. Most honest estate sale people will get the best prices for your things for only 25 - 30% commission. Also, you may want to consider any charities you are interested in. They will usually pick up your things and give you a receipt for tax purposes.

Seventh, enjoy the process and live the retirement of your dreams!