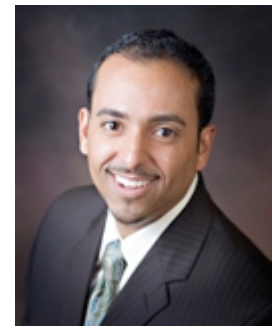


# Protecting A Lifetime Of Memories

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*YOU'VE WORKED TOO HARD FOR IT; LET ME HELP YOU PROTECT IT*



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## **Interesting Facts:**

- In every episode of Seinfeld there is a Superman somewhere.
- During WWI, on Christmas 1914, the British and Germans laid down their weapons, crossed no man's land, and joined each other to celebrate.
- The traditional three colors of Christmas are green, red, and gold. Green has long been a symbol of life and rebirth; red symbolizes the blood of Christ, and gold represents light and purity as well as wealth and royalty
- Christmas wasn't declared an official holiday in the United States until June 26, 1870.

## **Are You Exhausted?**

Have you ever felt like, by the end of the day, you were almost too tired to pick yourself up off the couch and walk to the bedroom? Do you ever have your mid-day coffee or energy drink and still wonder where you will find the resolve to get through the rest of your day? If so, then you may be suffering from fatigue. Here are some surprising sources of fatigue and what you can do about them.

- 1) **Toxic Relationships.** Being around negative people can really drain your batteries like nothing else. People really do share each others energy, so being with someone negative can have a big impact on you. **The Cure?** You can choose to detach yourself from that negative energy, by not making someone else's bad mood your bad mood. Also setting boundaries on your availability can help you conserve your energy.
- 2) **Inspector Gadget Syndrome.** Being plugged in all of the time can get old fast. It can even create a false sense of stress feeling that you need to keep up with it all.

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## **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.

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## **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.**

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*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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*Let Every Day Be Christmas*

Christmas is forever, not for just  
one day,  
for loving, sharing, giving, are  
not to put away  
like bells and lights and tinsel, in  
some box upon a shelf.  
The good you do for others is  
good you do yourself...  
~ **Norman Wesley**

*I Made Myself A Snowball*

I made myself a snowball,  
as perfect as can be

I thought I'd keep it as a pet,  
and let it sleep with me

I made it some pajamas,  
and a pillow for its head

then last night it ran away,  
but first it wet the bed..

**-Unknown**

*Merry Christmas*

May your holidays  
Be happy days,  
Filled with love  
And laughter.

And may each day  
bring joy your way  
in the year  
that follows after

**-Unknown**

## **Are You Exhausted?**

**The Cure?** Set up several gadget free time zones in your day. Mealtime is a great time to turn the gadgets off. Another gadget free zone would be when conversing with your loved ones or friends

3) **Making Important Decisions.** Did you know that making decisions actually burns calories? It's kind of like making your brain do laps on a treadmill. Especially if you obsess like I do. This takes up lots of energy. **The cure?** Try to rely more on your intuition. Rational thinking is actually done with the slowest, dumbest part of your brain and takes much more energy. Try creating an alert sense of calm and ask your important questions to yourself and wait for an answer. You may be surprised what comes to you with very little effort or energy.

We all only have so many hours in the day and only so much energy to expend. Your energy is a precious commodity; learn to guard it like you would your other most precious resources such as your money and time. Try paying attention to what is draining your energy and take steps to protect it, you will be glad you did and you will have more of it to spend on what's truly important to you.

## **The Secret To Never Running Out Of Money**

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 worlds, 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.