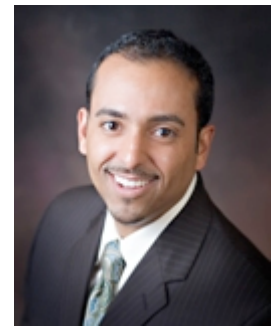


Protecting A Lifetime Of Memories

*Manny Negron, Licensed Insurance Agent
GenWealth Advisory Group*

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



JANUARY 2016

Interesting Facts:

-Nobel Prize resulted from a late change in the will of Alfred Nobel, who did not want to be remembered as a propagator of violence- he invented dynamite.

- The 'You are here' arrow on a map is called the IDEO locator.

- A lion's roar can be heard from five miles away.

-Windmills always turn counter-clockwise. Except for the windmills in Ireland.

- In the southern hemisphere, water always swirl counter-clockwise down into a pipe.

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!

New Year's Resolutions That Work

It's the new year again, and with that comes the struggles of New Year Resolutions. Resolutions are often stressful, unreachable things. But they don't have to be. They should be encouraging and lead you down the path you want to follow. Making realistic, simple resolutions can lead to a greater chance of success in the upcoming year. Here are 6 steps to help you set ones that work.

1. Be realistic in your goals.

Choose one goal, then break it down into smaller, more manageable bits. For example, if you want to save \$1,000, think about it in terms of saving \$20 per paycheck. That makes your goal less intimidating. Every time you save some money, praise yourself. Rewarding yourself for every positive step will help you have the confidence you need to hang in there.

2. Start with a plan and stick to it

Studies show that people who make impulsive resolutions are less likely to stick to them. Think about what is most important to you and create strategies to deal with the problems and setbacks that will come up as you move towards your goal. Tracking your progress will help as well; the more you monitor and praise yourself, the more likely you are to succeed.

...Continued on top of page 2

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.

...Continued on bottom of page 2



*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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Tax Time is here!

**Here are 3 tips to help you
prepare for 2016!**

**1. If you get a big refund each
year, you're having too much
withheld from your paycheck.**

In effect, you're giving the government an interest-free loan.

**2. If you have too little
withheld, you may be charged
an underpayment penalty.**

You must pay 90 percent of what you owe for the tax year by the end of that year or an amount equal to 100 percent of your tax liability for the previous tax year, whichever is smaller.

**3. Not every dollar of your
taxable income is taxed at the
same rate.**

That's because portions of your earned income fall into different brackets, which are assigned different tax rates. Generally speaking, the first dollar you make will be taxed at a lower rate than your last dollar. Your marginal tax rate is the tax bracket at which the highest (or last) portion of your income is taxed.

New Year's Resolutions That Work

3. Team up with a friend or loved one

Make a list of your goals and share them with a friend or loved one. You are now accountable to two people: yourself and the other person. You will also get a sense of satisfaction from helping your friend accomplish his or her goals, too. Such an informal pact can help hold your feet to the fire when you feel discouraged or want to give up — they can offer you some encouragement and support (and you can do likewise).

4. Look at the bright side and allow yourself mistakes

Focusing on the positive side of things will give you more energy and enthusiasm to pursue your goals. People who believe that they can succeed are more likely to do so. For example, praise yourself for losing five pounds, but don't punish yourself for gaining one back. Remind yourself that every day is a new day and an opportunity to try again.

5. Think of resolutions as opportunities to try new things

Resolutions are a time of the year not only to try and “fix” the problems in your life, but also to try out a new way of being, a new activity or hobby, or a new attitude. Resolutions should not seem like punishments; if you try to make them fun, you will be more likely to stick with them.

Excerpt from PsychCentral.com

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.

Contact Our Office Today For More Information!