



Agent Picture

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MARCH ISSUE

Smart Money News and Facts You Should Know!

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7 Simple Steps to Happiness and Success!

Are you feeling stuck on the roadmap of life? Have you longed for greater success and happiness, but haven't yet hooked the brass ring?

Albert Schweitzer once wrote, "Success is not the key to happiness. Happiness is the key to success. If you love what you are doing, you will be successful." Here are seven steps you can take today to achieve more happiness and success in your life:

- 1. Believe In Yourself.** Identify your natural talents and abilities. Do what you enjoy and what you do best. Truly successful and happy people find joy in their working lives. Invest your time in what you do best. Focus on your strengths and not your weaknesses.
- 2. Develop a Vision.** First, define your path and start working your plan. Write down a vision for yourself and your life. Be specific. What do you want to accomplish? What do you want your life to look like in 5 years, 10 years?
- 3. Develop Good Habits.** Happy and successful people choose good habits. If you're watching too much TV, chronically late, or eating poorly, make a commitment to change your bad habits into habits consistent with your goals.
- 4. Show Gratitude.** The happiest people are also the most grateful people. Count your blessings frequently and you'll quickly start seeing a change in yourself and the world around you.
- 5. Take A Chance.** Seize opportunities! Success and happiness does not come to those who sit and wait for it to be brought to them.
- 6. Give to Others.** Studies reveal that the happiest people are also the most generous. Do, say, or give something nice to another and see how your own life improves.
- 7. Take Responsibility.** You hold the key to your future. Take responsibility for your actions. Choose the work you like to do, and do it well. Ultimately, you are the master of your fate. You choose your own future by the decisions you make and the actions you take.

FREE CONFIDENTIAL REVIEW

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Thoughts for the Month

The man who does not read good books has no advantage over the man who can't read them

Mark Twain

The greatest lesson in life is to know that even fools are right sometimes.

Winston Churchill

I have about concluded that wealth is a state of mind, and that anyone can acquire a wealthy state of mind by thinking rich thoughts. Andrew Young



"If the seller is willing to replace the roof, add a deck, put in a fireplace and an indoor pool, extend the livingroom by 15 feet and move the whole place to the other side of town, then we're definitely interested!"

More Interesting Facts *you* Should Know!

Paths to Financial Fitness

Here are 8 suggestions that you may want to consider for this year. Now is the time to get control of your finances, and take that first step down the path to financial fitness. Why not start applying some of these financial strategies.

1. **Spend less than you make.**

Just like you can't lose weight if you take in more calories than you burn... you can't save money if you spend more than you bring in. Spending less than you make on a consistent basis is the key to reaching financial fitness and financial stability. You can't increase your savings, make investments, reduce debt or even make wise spending decisions if you're consistently overspending your income each month

2. **Save more... at least 10% of your income.**

Ever hear of the theory of paying yourself first? That's basically what this is. If you make it a habit to pull out 10% for savings and investments for retirement, before you pay any other bills, you are actively working towards a better financial future for yourself. This 10% can include your 401k account if you have one, but be sure you are maximizing that option! It's also wise to put an additional amount into savings after your 401k investment is made. Put this money into a money market account, money market fund or CD if possible, so that you get a higher interest rate.

3. **Start an emergency fund.**

If you don't already have an emergency fund, start one today! Your emergency fund should have a minimum of 3 months worth of expenses in it. This is your emergency money for a job loss, emergency repair, medical expense, etc. Keep these funds in a money market account or other high interest, easily accessible account. If ever you have the misfortune of an unexpected job loss, unexpected car repair, unexpected appliance problem... you will be far more prepared to weather the storm if you know you have a little breathing room on your finances, thanks to your emergency fund! That peace of mind makes all the difference.

4. **Reduce your debt.**

Use the debt roll down principle to quickly reduce your debt. Make a list of all your debts and prioritize them in order of interest (highest to lowest) or in order of the number of payments till payoff (fewest payments at the top). Once your first debt is paid off, roll that payment amount into the next debt on your list. Follow the same procedure when the second debt is paid off. You will not only reduce the number of years you will have payments, but you will also save thousands in interest if you follow this principle until you are debt free.

5. **Use credit cards for the benefits, not the penalties.**

If you use a credit card, only do so when you know that you already have the funds set aside to pay the balance completely when the bill arrives. Do not carry a balance on your card! It wastes money and ends up costing you a fortune in interest and finance charges.

6. **Make sure you have adequate insurance.**

We're talking home, life, disability, health, property. Not too many other things will matter if you have no fire insurance and your house burns down. Make sure that you, and your family, are covered adequately!

7. **Create or update your estate plan and/or your will.**

Whether you are single, married, divorced, kids or no kids... you need to have the proper documents to make your wishes known.

- Update your beneficiary info on your retirement accounts, insurance, etc.
- Specify money that you want to give to charity through a trust or gift exclusion.
- When preparing a will reference an addendum in the will where you list who will get your various assets and personal property.
- Make sure all language is clear and as specific as possible so that your wishes can be carried out.

8. **Manage your portfolio.**

If you have any 401k accounts from former employers, be sure you roll them over into an account that you control. Consolidation can also make your retirement accounts easier to manage, however, in doing so make sure you don't jeopardize the diversification.

Take advantage of these strategies today! By Steven B. Smith author of Money for Life

This news is all about you...

Flushing out Your Financial Funk

By Broderick Perkins

Bury your head in the sand when faced with financial trouble in this recession and you'll only compound matters.

Not only will your tough luck continue and likely worsen, your eyes will really smart from all those tiny, gritty particles. But seriously, the point is, doing nothing, procrastinating and clinging to denial will work against the fast action necessary when your finances get scrambled.

The National Foundation for Credit Counseling (NFCC) says Americans habitually turn their backs on signs they could be facing a financial meltdown instead of quickly getting the help they need. To help them home in on -- instead of copping out of -- their financial funk, the foundation suggests taking a test to help recognize when professional help could be warranted.

Answer "true" or "false."

1. I always pay only the minimum credit card amount due.
2. My credit card balances increase each month.
3. There are arguments in my home about money.
4. I sometimes hide purchases from my spouse.
5. I now charge items that I used to pay for with cash.
6. I've considered bankruptcy.
7. I use cash advances to meet my obligations.
8. Most of my credit cards are near the limit and I'm applying for new credit.
9. I do not know my total indebtedness.
10. I skip paying my bills some months, or I pay late.
11. I have no savings.
12. I am consumed with thoughts of debt.
13. My debt interferes with my job and/or home life.
14. Collectors are stalking me.
15. I've tapped my retirement accounts to satisfy debts.
16. If I get fired, I would immediately face financial crisis.
17. I use balance transfers.
18. I have no emergency savings account.
19. Next month's bills arrive before I've paid this month's.
20. I do not open my bills when they arrive, or soon thereafter.

Answer "true" to more than two or three of those questions and it's time to call for reinforcements, credit counselors or others who can help you get a handle on your financial failing, says Gail Cunningham, spokesperson for the NFCC.

The first step toward a financially stable tomorrow is facing your situation today and doing so quickly.

Can you believe in 1947 the...

- Average annual income was \$2850
- Gas was 25 cents a gallon
- Harvard Tuition \$450
- Average cost was \$6250
- Rent was \$55.00 a month
- Barrel of oil was \$3.00

I never knew that...

Alexander Graham Bell never set out to invent the telephone. It was a by-product of his efforts to create a device that might help his wife and mother, both of whom were deaf, hear and communicate better.

The inspiration for Post-it Notes came to a 3M scientist not while on the job, but while singing in the church choir --after the pieces of paper he used to mark his place in his hymnal repeatedly fell out.

Built in 1903, the first Harley-Davidson motorcycle used a tomato can for a carburetor.

Thanks You for Your Referrals

There's no question I have the BEST customers on the entire planet. My business is built on word of mouth advertising and I like to thank those clients who were kind enough to recommend my services to their friends.

We would like to welcome the following new clients

The back page...

Annuities Can Repair Your Nest Egg

Stung by the stock market's collapse, many retirees and pre-retirees are turning to annuities to provide guaranteed income for life. Sales on immediate annuities—contracts issued by insurance companies that convert a lump-sum payment into a guaranteed stream of cash flow—have soared in the last few years.

Part of the attraction is that some annuities offer better returns than bank certificates of deposit (CDs) or short-term government bonds, and many annuities have life time income that pays up to 7%.

Before buying an annuity you should investigate the financial strength of the insurance company that guarantees your annuity.

Check the health of the annuity issuer with three major independent rating agencies—A.M. Best (www.ambest.com), Moody's (www.moody.com) and Standard & Poor's (www.standardandpoors.com). Each rating firm has its own grading scale and research methods.

Check This Out!

Would you like to have the possibility of a Retirement with...

1. Guaranteed income you can't outlive?
2. No market risk?
3. 21% to 43% more spendable income?
4. 15% to 39% less taxes?
5. And how you may avoid probate?

**You can! We'll show you how
with an annuity.
Call our office today at**

Your name
Address
City, State, Zip
Phone
Website

Place
Stamp
Here



**"Welcome to the Weight Loss Forum.
To lose one pound, double-click
your mouse six million times."**

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Please check with a qualified tax advisor when making financial decisions

“How to Avoid a Retirement Nightmare”

Planning for retirement is no place to be a daredevil, and yet most people are just that, even though they may not think of themselves as one. But anyone who spends a lifetime building up a retirement nest egg and does not take the time to check up on it once in a while to make sure all systems are go is indeed flying without a net and tempting fate.

Imagine getting in your car day after day without ever giving a thought to whether it's got oil in the crankcase or needs a tune-up, without ever having a mechanic take a look under the hood or kick the tires—just to trust that it will always start, always get you where you want to go. You wouldn't think of treating your car that way, and yet if a car breaks down, it can be fixed or replaced. You can call AAA and get it towed, or just leave it by the side of the road and walk—as I'm sure you may have done in the past.

In fact, people spend more time checking a grocery or sales receipt than review their retirement portfolio once a year.

That's why we are offering you a no cost “**21st Century Financial Checkup**” to discuss some of the following topics.

We will address the following issues:

- How to convert your IRA/401 (k) to a Roth with **TAX FREE INCOME**.
- Learn how to avoid a costly probate and cut your tax bill.
- Keep the IRS from grabbing up to 80% of your retirement Savings.
- Help protect your assets to make sure you don't outlive your money.
- Avoid stock market losses...But realize stock market-like **GAINS**.
- How the new Life Insurance policies can pay your Long Term Care expenses.
- How to avoid a Retirement Nightmare in 2011.
- Reduce or eliminate paying income tax on Social Security.
- Get **TRIPLE COMPOUNDING** on your CD money.
- How to have **GUARANTEED Lifetime Income** starting in 2011.
- Maximize **Tax-Free** transfer of wealth to your advantage.

For more information please call our office at: