

The Great Tax Day is now behind us. Those of our clients who took advantage of the "November to Remember" review now understand the edge it may give you to take advantage of situations that otherwise may have been overlooked.

It appears that we have moved directly into Summer with the unseasonably warm weather straight from a long winter and it appears the markets are following suit. As always we will continue to monitor day to day events and keep you up to date.

We hope this finds all of you well and until next month.....

Fred and Chad

Your Full-Service Financial Center.

INVEST Financial Corporation offers:

Retirement Services

- Self Directed IRA Plans
- Pension & Profit Sharing
- IRAs
- 401(k) Plans
- 403(b) Plans
- SIMPLE & SEPs
- Rollovers

Fixed Income Products

- Municipal Bonds
- Unit Investment Trusts
- Government Securities
- Brokered CDs
- Corporate Bonds
- Fixed Annuities

Equity Investments

- Mutual Funds
- Common Stock
- Preferred Stock
- Variable Annuities

Insurance

- Life Insurance
- Variable Life
- Long-Term Care

Miscellaneous

- How to Save Money
- How to Reduce Taxes
- Education Funding
- Estate Strategies

Do you know anyone who may be interested in this free newsletter? Please contact us. We'll add them to our mailing list!



Safe Retirement Planners, LLC

Located at:
20462 Chartwell Center Dr Ste D
Cornelius, NC 28031

INVESTMENT
Strategy
NEWSLETTER

Investment News You Can Use.

INVESTMENT NEWS YOU CAN USE

TIMELY INFORMATION PROVIDED BY YOUR INVESTMENT REPRESENTATIVE

Ways to Reduce Estate Taxes

No matter your net worth, it's important to have a basic estate plan in place. Such a plan ensures that your family and financial goals are met even after you die. Part of this planning process should include finding a way to reduce potential estate taxes. While this might seem a difficult task, in actuality, if certain steps are taken early on, the result could prove to be invaluable. Not only will your wishes be carried out per your instructions, your heirs will incur less of a burden upon your passing.

There are many ways to minimize one's estate tax liability. Transferring property through gifts is one of them. Here is a list of some of the most efficient:

- Gifts made to one's spouse
- Gifts to political organizations for their use
- Gifts to charities.
- Gifts to cover qualifying tuition or medical expenses provided the money is paid directly to the educational institution or medical service provider.
- Gifts up to \$13,000 per person in one calendar year. (This is known as an Annual Gift Exclusion.)

Disability vs. Long-Term Care Insurance

Disability insurance provides a portion of your income for a certain period of time when you are disabled and still employed. It is a very specific and limited benefit. The percentage of your income that you receive will be determined by your policy and could range anywhere from 40 to 80 to 100 percent. This portion of your income will only be provided for a specific period of time and once this period is over, your income from your disability insurance will cease. Additionally, supplemental income for the cost of your care through your disability insurance is not available.

Long Term Care Insurance, on the other hand, is a great protection plan that provides many valuable benefits. The most important difference from disability insurance is that long-term care insurance actually pays for the cost of your care up to the policy limit. Care is not limited to those who require assistance in a nursing home. Some of the benefits of long-term care insurance include:

- In general, premiums will stay the same each year regardless of changes in your health and advancing age.
- Many plans have an inflation protection benefit clause in which the insurer agrees to compound benefits yearly. This assures that each year the policy is active the coverage increases to keep pace with the increased costs of health care services.

Considering the high cost of care and the probability of having to pay for it with a limited income can invoke fear of a potentially enormous financial burden. This is one of the most important reasons why these two insurance plans exist. It is also as important and highly recommended that you should consult an investment professional who can coordinate and design these policies according to your specific personal needs for your full protection.



Many people enter retirement without any idea of what they want to do. Do they want to work part time? Pursue a hobby? Volunteer? Travel frequently? Their choices not only have implications for the quality of their retirement, the choices have a profound impact on the cost of retirement and whether there is sufficient money to fund that particular lifestyle. So, start thinking seriously now about how you want to live in retirement later.

**For more information please call.
Chad Mangum or Fred Johnson,
Investment Representatives,
704-837-0000**

INVEST Financial Corporation is not affiliated with Safe Retirement Planners, LLC.

This information is general in nature and should not be construed as tax or legal advice. INVEST Financial Corporation does not provide tax or legal advice. Please consult your tax and/or legal adviser for guidance on your particular situation. The information in this report has been obtained from sources considered to be reliable but we do not guarantee that the forgoing material is accurate or complete. This article is not an offer to sell or a solicitation of an offer to buy any security, and may not be reproduced or made available to other persons without the express consent of INVEST Financial Corporation. Securities, advisory services and insurance products offered through **INVEST Financial Corporation**, member FINRA, SIPC, a Registered Broker Dealer and Federally Registered Investment Adviser, and affiliated insurance agencies are:

NOT FDIC OR NCUA INSURED

NO BANK OR CREDIT UNION GUARANTEE

MAY LOSE VALUE

11de8496-0411-70488