



Lew Nason

LIVING DEBT FREE AND TRULY WEALTHY

Found Money Consultants Of Paulding County

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HELPING FAMILIES TO TURN ALL THEIR DREAMS INTO REALITY...



Jeremy Nason

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Inflation and Retirement Income

With every year that passes, our cash or fixed assets lose value because of inflation, and the cost of our necessities continue to increase.

Older Americans can remember the times when interest rates were low and the word inflation was rarely used or heard. However, during the past 50 years as our economy has become more intertwined with the other nations of the world, inflation has become more a part of our vocabulary and something we must be regularly concerned with.

And for America's growing number of retirees, inflation is more than just a concern, but something that we must be constantly worry about.

Each year inflation increases the cost of health care, food, transportation, our housing and almost everything we need or want gets

more expensive. This is bad news for practically everyone, but it is especially bad news for the many retirees who are on a fixed income and have limited cash reserves.

As inflation slowly increases the cost of almost everything, retirees will be forced to cut back on their expenses or find new sources of income. In most cases, this means they will eventually be forced to start depleting their cash reserves, and hope that their money will last until they die.

While a slow inflation rate of 4 percent might not appear threatening, remember that over a 10 year period that 4 percent grows to 40 percent – meaning that the cost of everything has or is going to increase by 40 percent.

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NOT Doing It Yourself, Why To Hire A Advisor

It's a common misconception that it's always cheaper – and much better – when we do things ourselves. We've been told that we can do many auto repairs ourselves, and a huge business has been built up around that premise. In almost every part of the country you can find at least one NAPA auto parts store, a Discount Auto Parts store or a Pep Boys store. All of them sell a variety of do-it-yourself auto parts for the vehicle owner to install himself. And, most parts come with detailed instructions, which even a novice can follow.

We've also been told that we can make repairs to our home ourselves, and save the expenses of hiring contractors, carpenters, plumbers and electricians. And again, an entire industry has been built up around the principle of doing-it-yourself. (Home Depot

and Lowes)

However, in big businesses, recently there has been a change in philosophy. Instead of spending a lot of time and money to learn to do a specialized task themselves, or hiring someone full time, they have found it's much more cost effective to hire a professional consultant. Today, there appears to be a professional consultant for almost everything. There are management consultants, business consultants, marketing consultants, sales consultants, construction consultants, job or employment consultants, dietary consultants, marriage consultants and the list goes on and on...

And, it makes sense. In today's fast paced, rapidly changing world, there is just too much

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Interesting Facts:

An elephant can lift an object that weighs up to half a ton (452 kg) with its trunk.

Typically, a person's forearm (measured from the elbow to the wrist) is the same length as the person's foot.

About 100 lightning bolts strike the Earth every second.

A jiffy is an actual unit of time and 1 jiffy is equivalent to 10 milliseconds.

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Found Money Consultants
of Paulding County

150 Watson Drive
Dallas, GA 30132

Toll Free 877-297-4608

Our Nation Is In Trouble!!!

We have a very serious problem in the United States that is going to affect all of us.

In 1975, as a nation, we were among the best savers in the world, saving over 9% of our incomes, annually.

Consider, aren't the peak savings years from age 45 to 65, when most people's children are grown and out on their own? If this is true, then weren't the people who were doing most of the saving in 1975, now retired?

Yet, everyday, don't we still see and hear about retirees who are struggling just to survive?

How many retirees do we see every day that are working at grocery stores, just to make ends meet?

How many retirees are forced to live with their children and friends?

Aren't today's retirees, from the generation of the best savers in the world?

Do you want to live that way during your retirement?

Most of don't! So act now and start a Retirement Savings Plan today!

You can start a Retirement Saving Plan for as little a \$25 a month.

Contact our office today for more information or to arrange a **FREE** consultation...

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Inflation and Retirement Income

In order for retirees to maintain their same standard of living, they must find significantly more income in order to maintain their same standard of living. For example, if you are currently spending \$50,000 a year to maintain yourself or your family, you will need to increase your income to \$70,000 to keep the same standard of living.

For most retirees, this will involve a combination of both factors:

Closely monitoring your expenses, and more closely monitoring your investments and/or financial reserves.

However, you really can't afford to wait. Each year that passes without you compensating for inflation means that you lose that much buying power to inflation.

Retirees do not need to panic because of

the continued inflation because while inflation eats away at buying power, as a general rule the same inflation increases the dollar value of your investments.

The obvious solution is to have your cash reserves and investments grow faster than the combination of the inflation rate and your spending. This is not a difficult process, and can readily be achieved by strategically positioning assets, without sacrificing safety or guarantees.

A Financial Planner can assist you in making sure your assets are invested wisely. Why wait? Contact our office today.

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NOT Doing It Yourself, Why To Hire A Advisor

information they need to know, if they want to make good decisions. It's just too easy to make a bad decision based on limited knowledge. Most people should learn, what big businesses already know. In the long run, doing things yourself, re-inventing the wheel, can cost you much more than hiring a consultant.

This is particularly true in the insurance or financial services industries. Very few people can invest enough time to learn everything they need to know about insurance and finances. And, what appears to be very simple, on the surface, is in fact very complicated when you know all the facts. That's one of the reasons so many people are struggling financially today. They've made some very serious and costly mistakes, like not, having a properly diversified portfolio. Too many people have put all their savings at risk and have lost a 40% or more of their

money in recent years. Others are being too conservative, and their investment growth is not even keeping pace with inflation. Others have not positioned themselves properly and are paying considerably more income taxes than they should. And, still others have bought the wrong types and amounts of insurances and they or their families are paying the consequences.

I highly recommend finding yourself a professional consultant, whom you can trust and rely on. You want someone who will take the time to help you understand all of your options.

Choosing the proper advisor or consultant is the key to having the financial freedom you have earned and deserve.

877-297-4608