

LIFEGUARD FINANCIAL

Assisting Seniors Since 1985



Common Mistakes Investors Make



Invest, Grow, Protect

Common Mistakes

- **Investing In Bonds In A Low Interest Environment-** When interest rates rise just 2% and you cash them in for a better rate, your bond value could lose up to 13%. Buy bonds when rates are higher.
- **Too Much Risk-** Overexposure in the market at your age may not be good. Be sure to keep a portion out of harms way.
- **Continuing To Accept Bad Investment Advice-** Has the broker that is responsible for your losses helped you recover them yet? If not, consider seeking better advice soon.
- **Taking Payments Instead Of A Lump Sum On Company Pension/401K Plans-** Never give up control of your money when you leave. Rollover your retirement plan to a broker of your choice. By doing a little shopping, you could get a higher monthly income for outside investments and you won't lose your nest egg if your former employer goes bankrupt.
- **Having An Outdated (Or No) Will Or Trust-** It took a lot of sacrifice to save what you have-take the steps now to protect it!
- **Taking Interest Only Income-** It's 100% taxable! There are better income strategies that are up to 95% tax free. Please call us for details.
- **Keeping Too Much Money Liquid In Low Interest, Taxable Bank Accounts-** Your bank will get wealthier, you won't. Having too much money in banks results in much less growth and unnecessary annual taxes. Have more money for the years ahead, and lower your taxes by using the right, fully insured, safe tax-deferred investments. Call Lifeguard Financial for the best alternatives.
- **Not Having Long Term Care, Nursing Home, Assisted Living Or Home Health Care Coverage-** A lifetime nest egg can be easily wiped out. Some plans come with money back guarantees. Call Lifeguard Financial for a plan best suited for you.
- **Taking Unnecessary Taxable Income-** Why take so much? You're losing the growth on the invested money and creating unnecessary higher taxes. Use only what you really need and leave the rest invested.
- **Investing Because You Are Familiar With The Company-** You are not buying the company or bank, you are purchasing an investment! Not all investments with reputable companies are good. For a second opinion on investments you are considering, call Lifeguard Financial.
- **Making Your Estate Your Beneficiary-** You just pulled the pin out of the grenade. Welcome to probate and costly fees. Additionally, never make a trust the beneficiary of your IRA. Ask us why.

Invest, Grow, Protect

- **Hanging On To Losing Investments-**

Have you made a significant gain in the past 12 months? Would you purchase any more of your current stocks or mutual funds? If not, Sell Now! The sooner you switch to a better investment, the quicker you may recover losses and show gains.

- **Letting A Broker Run Free With**

Investment Decisions- Did your broker tell you to “hang in there” when the market dropped? Express your concerns, watch your statements closely, and get more involved. Make sure you approve all changes before they happen.

- **Placing IRA Required Minimum Distributions After 70 1/2 In A Taxable**

Bank Account- You just took money out of a tax sheltered account, paid taxes and put it right back into a taxable account! Over 4 years this money will be taxed 9 times! Reinvest your distribution in a tax deferred annuity or spend it.

- **Using Life Insurance As A Savings**

Plan- In most cases, the life insurance company keeps your premiums and interest when you die. Buy term insurance and put the difference in an investment. Call us for quotes.

- **Not Updating Low Interest Or Risky**

Variable Annuities- Why sit there any longer with below average rates or with a variable annuity that has costly fees and is losing money? Make a positive change now. Ask about our Rescue Program to transfer funds to better investments without penalty.

- **Putting Assets In Joint Names With**

Children- There is an enormous liability here that could cost you to lose 50% of your account in the event your child is sued or gets divorced. Consult an Elder Law Attorney before adding a child to your accounts.

- **Not Having A Strategy In Place To Distribute Money Properly To Your**

Children- Giving children a lump sum could end up in a devastating loss of 40-60% of your investments. Call Lifeguard Financial today to learn more about the IRS approved Multi Generation (Stretch) IRA and other ways to best avoid probate & unnecessary taxation upon transferring wealth to your children.

If you are making any of these Common Mistakes, have been given bad advice, or would like to improve the returns on your investments, Call Lifeguard Financial for an investment “tune-up” today.

Toll Free **1-800-942-1936**

No Obligation

Lifeguard Financial's Philosophy

Lifeguard Financial President Tony Newman says "Our goal is to provide our customers with sound advice, quality products and friendly service." This client-driven approach has enabled Lifeguard Financial to build and maintain a large base of satisfied clients. The company was established in 1985 with a goal of providing seniors with the best in safe investments. Because our typical client doesn't want to take anymore risk, we have made it our business to offer investments with "safety of principal." This being the cornerstone of our philosophy, our customers can count on rates of return that will consistently out-pace those offered by banks, but with none of the risk that goes along with the stock market. In addition we can show you how to increase your monthly income while simultaneously decreasing your taxes, how to "stretch" your IRA or retirement account to provide a lifelong legacy for your children and grandchildren, and if you have already lost money in the volatile market, Lifeguard Financial has a "Rescue Plan" that will enable you to quickly recoup your losses. Let Lifeguard Financial become your "Financial Problem Solver."

Financial Services

- Independent Financial Consultants for Seniors
- Pension, 401(k), 403(b), P.E.R.S. Rollover Specialists
- Multi-Generation (Stretch) IRA Experts
- Accounts for CD and IRA Rollovers
- Wealth Preservation Strategies
- Accounts for Replacing Risky Investments
- Retirement Planning
- Disability Insurance
- Life Insurance
- Health Insurance
- Recovery Program for Replacing Bad Investments
- Nursing Home Insurance (Long Term Care)
- Medigap Insurance

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- Dayton Daily News
- Erie Times, Erie, PA
- Farm & Dairy
- Lake County Gazette
- Lorain Morning Journal
- Medina Gazette
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