

Safe Money News and Facts You Should Know!

14547 Whitemoss Terrace Lakewood Ranch, FL 34202

Phone 888-820-SAVE

Hank@AIMSafeMoneyAdvisors.com



Hank Progar, MBA

Hank's Thoughts – Is the Risk Worth It?

Many studies found Americans may not be as prepared for retirement as they need to be in today's volatile market. More than 50 percent of Americans are afraid of outliving their income or their inability to pay for necessities like healthcare, but are not changing their financial lives to address their fears.

Even with this fear, many are not taking the necessary steps to prioritize future savings over their current expenses. In fact, a quarter of Baby Boomers -- the age group closest to retirement -- have less than \$5,000 saved for retirement, and nearly one in five Americans have no idea how much they've saved.

Everybody's goal is to live a good life now, but they know they should be saving money for a rainy day. That's the battle everyone fights, which is why they chase big returns. Most people pay no attention to the math because it gives them answers they don't want to hear.

Many people try to overcome these statistical odds by putting most of their money at risk in the stock market, hoping and praying they won't lose. They hope they will be able to save less and spend more on instant gratification in our "impulse society."

According to a Forbes analysis of a 2014 Dalbar study, the average investor using a blend of equities and fixed-income mutual funds garnered only a 2.6% net annualized rate of return over the last 10 year period.

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Love The Opportunity by Jim Rohn

Somebody said you have to love what you do, but that's not necessarily true. What is true is that you have to love the opportunity. The opportunity to build life, future, health, success and fortune. Knocking on someone's door may not be something you love to do, but you love the opportunity of what might be behind that door.

For example, a guy says, "I'm digging ditches. Should I love digging ditches?" The answer is, "No, you don't have to love digging ditches, but if it is your first entry onto the ladder of success, you say, 'I'm glad somebody gave me the opportunity to dig ditches, and I'm going to do it so well, I won't be here long.'"

You can be inspired by having found something even though you are making mistakes in the beginning and even though it is a little distasteful taking on a new discipline that you haven't learned before. You don't have to love it, you just have to learn to appreciate America, appreciate opportunity and appreciate the person who brought you the good news...who found you.

Appreciate the person who believed in you before you believed in yourself, appreciate the person who said, "Hey, if I can do it, you can do it."

If you will embrace the disciplines associated with the new opportunity you will soon find that your self-confidence starts to grow, that you go from being a skeptic to being a believer. Soon when you go out person to person, talking to people, you will find it to be the most thrilling opportunity in the world

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More Interesting Facts *you* Should Know!

Hank's Thoughts (Continued from page 1)

The 30 year annualized rate is just 1.9%. Dalbar, a leading independent expert in the financial community, considers the “average investor” to include small and large investors as well as professionally advised and self-advised investors.

Wow! How do you create a stress free retirement with these table odds in the Wall Street casino?

Some try to reduce their market risk by following some diversified asset allocation strategy like the rule of 100. This rule says you should take 100 minus your age, and that's the amount to allocate to a diversified mix of stocks and mutual funds. The rest goes into something safe, typically bonds.

Bonds are safe ... or at least that's what everyone seems to think. Actually, some bonds are riskier than stocks right now. Since 1982, U.S. government bonds have delivered a risk-free annualized return of more than 9% a year. Many of us haven't seen anything except a bond bull market. But that will change someday.

A long-term bull market in bonds ends when interest rates turn up. That could start today, next year or 10 years from now. I don't know when the bear market in bonds will start, but I do know that investors will suffer terrible losses when it happens.

Supposing the bottom falls out of your “safe” investment and you lose more money than your “risky” investment?

Rather than risking so much for so little potential return, investors might want to look at something else for the safe portion of your investment portfolio. We all use insurance companies to protect our businesses, houses, health, cars, boats, etc.

Why not use insurance companies to protect your money?

Suppose you had the potential to get more growth with the guarantee that you would not lose money if stocks, bonds and mutual funds decline?

I'm talking about the money we can't afford to lose, like “Essential Expenses” in the following figure.



Then we can have more peace of mind gambling with “money at risk” attempting to get higher gains for our discretionary expenses. That way, if the market crashes like 2008, 2000 or 1929, as some are predicting, you won't lose your house and be sleeping under a bridge.

It's a mysterious time to be predicting market psychology, hence future market growth/loss. The Trump rally has made stocks look relatively expensive.

An investment strategist at Vanguard overseeing \$4 trillion in assets says the current price-earnings ratio (P/E) of stocks in the S&P 500 is near historic highs. This suggests lower returns ahead.

Several noted economists and distinguished investors, such as Paul Mampilly, a Wall Street legend who predicted the stock market crash of 2000 and 2008, predicts the Dow Jones Industrial (DOW) will reach a level of at least 50,000 over the next few years.

Harry Dent who predicted Japan's Lost Decade...the biggest bull market run in US history...and the 2008 credit crisis and market crash is now warning of a 6,000 DOW.

Since none of the experts really know...Is the risk worth it?

This news is all about you...

Monthly Quiz

1. In the NATO phonetic alphabet, which word represents the letter I?
2. Which mountaineer reached the summit of Mount Everest with Edmund Hillary in 1953?
3. Which letter would appear on a cold tap in a bathroom in France?

(Answers found on page 4)

Thoughts of the Month

"In order to succeed, you must know what you are doing, like what you are doing and believe in what you are doing."

Will Rogers

"I destroyed my enemy when I made him my friend."

Abraham Lincoln

"You must begin to think of yourself as becoming the person you want to be."

David Viscott

Did You Know?

- **Its physically impossible for pigs to look up at the sky**
- **Your most sensitive finger is your index finger (closest to your thumb)**
- **The average golf ball has 336 dimples**

Win support and success

You can't please everybody, as the saying goes, but you'll do better on the job—and in your life—by being likable. When co-workers and friends enjoy your conversation and companionship, they'll be more eager to help you achieve your professional and personal goals. You can boost your overall "likability" by focusing on these areas:

- **Listen to people.** No one likes to be ignored. Pay attention when friends and co-workers are talking to show that you're not arrogant and self-centered.

- **Give compliments.** Tell people when you like something they've done. Praise and appreciation are music to everyone's ears.

- **Speak slowly and clearly.** Make sure people can understand what you're trying to say. They'll appreciate your efforts to be understood.

- **Use people's names.** We all like the sound of our own name. Use names often to show that you know and value the person you're talking to.

- **Ask for help.** Most people want to help, and if you ask politely, they'll enjoy knowing that you respect their talents. By the same token, always help others when they ask you for assistance.

- **Admit your weaknesses and mistakes.** Don't be afraid to show some vulnerability. No one's perfect, and pretending to be will usually alienate people. Honesty will win them over.

- **Share your passions.** Passion can be contagious. Friends and co-workers will respond to your goals if you express them sincerely and enthusiastically.

- **Show a sense of humor.** You don't have to try to be a stand-up comedian, but be willing to laugh at yourself and your mistakes.

Hank Progar, MBA
AIM \$afe Money Advisors

(941) 355-4362

Toll Free: (888) 820-SAVE

FAX: (813) 354-3520



Main Web Site:

SafeMoneyMBA.com

Financial Concepts and Strategies: HankProgar.com

Avoid Retirement Mistakes: AIMSafeMoneyAdvisors.info

Insurance & Financial Resources: AIMSafely.com

LinkedIn Profile LinkedInMBA.com

Helping You Think About Your Money ... And Make Smart Choices To Protect Your Hard Earned Assets.



**"This toy company looks like a good investment.
Their Board of Directors includes Santa Claus,
Tooth Fairy, Mother Goose and the Sandman!"**

Love The Opportunity by Jim Rohn (Continued from page 1)

Every person you meet - what could it be? Unlimited! Maybe a friend for life. The next person could be an open door to retiring. The next person could be a colleague for years to come. It's big time stuff. Sometimes in the beginning when we are just getting started, we don't always see how big it is.

So, before you are tempted to give up or get discouraged, remember all success is based on long term commitment, faith, discipline, attitude and a few stepping stones along the way. You might not like the stone you are on right now, but it's sure to be one of the stones that lead to great opportunities in the future.

Answers to Quiz

1. **India**
2. **Tenzing Norgay**
3. **F (Froid)**

Thank You for Your Referrals

There's no question I have the BEST customers on the entire planet.

I want to thank those who have enough confidence in me to recommend my services to help their family and friends.

Although we focus on protecting and optimizing your retirement cash flow, I want to give a special THANK YOU to those who have recommended me to help your family and friends with their Medicare options.

There are 10,000 Baby Boomers turning 65 every day who are more confused about Medicare than their retirement plan. Because of its importance in your overall retirement picture, we want to help them cut through the smoke and make the right choices to protect the nest egg they have already earned!

I'm happy to assist you or anyone in your circle of family and friends with education and getting enrolled in the financial or Medicare plan that's optimum for them. Just have them call me.

Thank you soooo much!

Disclosure - Information provided in this article does not constitute legal, taxation, or investment advice. Please check with a qualified tax advisor when making financial decisions.

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