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Safe Money News and Facts You Should Know!

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Hank's Thoughts –Will You Be OK?

I hope that life for your family has returned to normal following the disruption of Hurricane Irma. Irma was a major pattern interrupt to our normal routine since the catastrophic 2005 hurricane season ... just when we were getting used to mild storm seasons. It was a miracle that things were not much worse.

I recently attended a business seminar in Orlando discussing considerable change in the business and economic environments. There are some things you can do to protect yourself from seasons of change and some things of which you have no control.

If you lived in a flood zone, like many in the Houston/Galveston area, there was nothing you could do to protect your home from the flood waters of Hurricane Harvey. Of course, if you thought about the cyclical pattern of major hurricanes in the area, you might choose not to put yourself at risk. The last major hurricane there was Ike in 2008. Ironically it was during the economic storm raging in the stock market.

A common thread between Hurricane Ike and the 2008 stock market crash is complacency, hoping and praying it won't happen again since so much time has elapsed.

A month ago many Floridians were thinking we might get by another year, figuring Harvey was enough to go around for the entire country. Then suddenly that feeling changed.

Could Washington's tax reform overhaul be the "tipping point" or the "black swan" that causes a 40-70% plunge in the stock market?

According to CNBC, David Stockman, Reagan

(Continued on page 2)

Olympic secrets to achieving your dreams in life

Want to achieve all your goals in life? Former Olympian Inga Stasiullontye shared the secrets that propelled her to fame as an athlete and entrepreneur on the Success magazine website:

- **Be fully committed.** Choose a goal that's important to you, and motivation will follow.
- **Focus on learning.** You won't succeed all the time. Don't obsess about results. Instead, keep your mind on learning what works and what doesn't, and why.
- **Have some fun.** Try not to take your efforts too seriously. Choose goals and activities that you enjoy so you can have some fun along the way.
- **Think creatively.** Don't mindlessly repeat everyone else's tactics and strategies. Use your imagination to find new ways of doing things.
- **Challenge yourself.** Get out of your comfort zone. If you're always waiting for the perfect idea or the best moment to act, you won't get the results you want.
- **Rely on yourself.** Don't expect other people to do the work for you. You can ask for help, but remember that in the end your effort is what matters.
- **Plan.** Start with a long-term plan, and then map out intermediate steps. Move forward one step at a time until you reach your goal.
- **Avoid burnout.** You can work so hard that you exhaust yourself and lose your motivation. Eat a healthy diet, get plenty of exercise, and take breaks so you don't overextend yourself.

More Interesting Facts *you* Should Know!

Hank's Thoughts (Continued from page 1)

administration's Director of Management and Budget, seems to think so.

Stockman has been warning of a severe stock market sell-off for some time since we are well beyond the typical 7 year stock market crash cycle. He puts a big portion of the blame for this bubble on the Federal Reserve and quote "its ultra-loose monetary policy." Interest rates might be one of those changes that could "upset the apple cart" and spoil many nest eggs.

Public pension funds could be another change agent. According to a recent Bloomberg News report, public pensions barely broke even in Fiscal Year 2016...only 0.6% return on average. If this is what professionals are making, what are the real returns of the average "Main Street" investor?

Is it time to do more than put up storm shutters on your retirement portfolio? Is it time to evacuate some of the money you can't afford to lose to ... safer ground?

There are safe alternative strategies that can enable you to sleep through the next stock market collapse ... and potentially give you more growth over the long term, with more fun and "peace of mind" along the way. In most cases, this is a 60 to 70 year journey or more accumulating and taking income during full or semi-retirement.

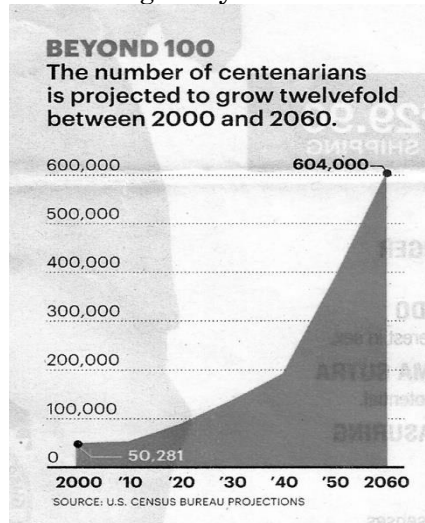
For example, I'm working with a 32 year old individual putting \$12,000 yearly into a plan for 30 years. At age 62, a conservative projection of her account value is \$1,000,000.

Hypothetically, she can take an after tax income of \$100,000 for the next 40 years ... a stress-free 70 year journey, focusing on what she does best.

Another major change, which most are not even thinking about is ... we are living longer.

I saw an eye-opening article about Jeanne Calment, who died in 1997 at the age of 122. She is on record as the oldest person to have ever lived.

What caught my attention was the following chart



which looked like the stock market explosion in the 80's and 90's. For someone born in 1875, living to 100 is extremely rare. However, today in the US, people 100 and over represent the second fastest age group in the country.

There is no denying the fact that a longer life is a reason to celebrate. Longevity risk is rapidly becoming the most important risk we face today, since it increases the stakes for potentially running out of money. There are a lot of choices you can make with various levels of risk. You have less choices at 65 than at 35 ... and less time to recover from losses.

Does it make sense to take some time now to rebalance your risk based on today's realities and goals, versus yesterday's hopes and dreams?

We are the safe money advisors. Once you're confident your essential retirement expenses are covered for as long as you live, then you can have more fun working with financial advisors, who put your money at risk, to see how much discretionary money you can create for travel, hobbies, nicer toys, legacy, etc.

Call me at 888-820-SAVE and let's schedule a personal goal-discovery call, so you can enjoy a predictable, financially comfortable lifestyle!

This news is all about you...

Monthly Quiz

1. William Herschel discovered which planet? Neptune, Jupiter, Saturn, Uranus
2. Who composed the ever-popular "Carnival of the Animals"? Saint Saens, Liszt, Bizet, Debussy
3. Lady Gaga had a 2010 hit with which song? Michelangelo, Alejandro, Donatello, Leonardo

(Answers found on page 4)

Thoughts of the Month

Of all the things you wear, your expression is the most important. **Janet Lane**

"Some men see things as they are and say, 'Why?' I dream things that never were and say, 'Why not?'"

George Bernard Shaw

Any fact facing us is not as important as our attitude toward it, for that determines our success or failure

Norman Vincent Peale

Did You Know?

- Apples are more effective at waking you up in the morning than coffee
- Room temperature is defined as between 20 to 25C (68 to 77F)
- An octopus pupil is rectangular

Odds of Living To Retirement at Age 65

Of 1,000 Men...

| Of 1,000 Men at Age | Number Who Die Before Age 65 | Their Odds of Living to Retirement at Age 65 |
|---------------------|------------------------------|--|
| 30 | 161 | 84% |
| 35 | 155 | 84% |
| 40 | 148 | 85% |
| 45 | 138 | 86% |
| 50 | 123 | 88% |
| 55 | 100 | 90% |
| 60 | 62 | 94% |

Of 1,000 Women...

| Of 1,000 Women at Age | Number Who Die Before Age 65 | Their Odds of Living to Retirement at Age 65 |
|-----------------------|------------------------------|--|
| 30 | 126 | 87% |
| 35 | 121 | 88% |
| 40 | 116 | 88% |
| 45 | 109 | 89% |
| 50 | 97 | 90% |
| 55 | 78 | 92% |
| 60 | 47 | 95% |

Inadequate retirement savings can keep you from realizing your retirement dreams!

Are you making effective use of your business to achieve your retirement planning goals?

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



"SURELY YOU CAN EARN MORE THAN THIS! SOMEONE HAS TO SUPPORT MEDICARE AND SOCIAL SECURITY."

Spur innovation all through your organization

Creativity and innovation are the keys to any organization's long-term success. Don't leave it to chance. Encourage innovation in your organization with these techniques:

- **Spotlight what you want.** Tell employees what you're looking for: new products, cost-cutting strategies, a fresh approach to marketing, etc. Don't emphasize major breakthroughs; valuable innovations can be small and incremental—at weak to a product that makes it easier to use, for example.
- **Focus on your customers.** The most useful innovations are usually those that benefit your customers in some way. Encourage employees to think about the customer experience, putting themselves in the customer's shoes, when coming up with ideas.
- **Look for champions.** Someone should take charge of innovations, or they'll die under the weight of organizational inertia. Support the good ideas that employees bring you, and empower them to set up pilot programs and tests to prove their ideas' worth.
- **Reward your employees.** You don't have to offer huge financial bonuses, but be sure to recognize and reward employees who offer ideas, and support innovation by putting new strategies into action.

Answers to Quiz

1. Uranus
2. Saint Saens
3. Alejandro

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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