



Hank Progar, MBA

# Safe Money News and Facts You Should Know!

14547 Whitemoss Terrace Lakewood Ranch, FL 34202

Phone 888-820-SAVE

Hank@AIMSafeMoneyAdvisors.com

## Hank's Thoughts – What's 2018 Look Like?



As a new year begins, tens of millions of Americans will use this time to reflect on 2017 and take stock of their lives. For many, a new year symbolizes a fresh start — a chance to take up new hobbies, eliminate some bad habits, or re-examine life's priorities.

Studies show that “resolutions” that pertain to education and money are most common. Also common are those that relate to weight loss and romantic relationships.

While Americans are more likely to make a New Year's resolution than vote in a mid-term election, few have the resolve to actually see their resolution through.

How are you doing with your New Year's resolutions?

I'm back at the gym after slacking off during the 4<sup>th</sup> quarter of 2017 ... firmly resolved not to let this happen in 2018.

Based on one study the top three resolution are:

1. To eat healthier and lose weight
2. Make life and self-improvements
3. Make better financial decisions

I submit to you that #3 support #1 and #2 ... providing a more healthy and stress-free life.

*(Continued on page 2)*

## What is 'FinTech'?

FinTech is a portmanteau of financial technology that describes an emerging financial services sector in the 21st century.

FinTech companies are businesses that leverage new technology to create new and better financial services for both consumers and businesses.

FinTech start-up companies compete directly with traditional banking and financial institutions, and in many respects have taken them by surprise. FinTech companies operate in dozens of countries and are slowly chipping away at pieces of the financial services industry, providing products and services, once exclusively available through financial institutions. These products and services are within the categories of lending, personal finance, retail and institutional investments, equity financing, consumer banking and several others.

FinTech marketing is a very strategic process. When you're launching new products into a competitive market that is constantly changing, you'll need well defined digital marketing tactics because the impact of digital marketing when done well is very beneficial for any FinTech company.

FinTech marketing can take a brand from conception through to *mass-market* at lightning speed.

Small business, as they say, is the engine of our great economy. Unfortunately, in recent years, that engine has run low on fuel. Startups and emerging growth companies have seen their options for access to capital slowly disappear over the last 20 years.

*(Continued on page 3)*

# More Interesting Facts *you* Should Know!

## Hank's Thoughts (Continued from page 1)

I know some people see me as the perma-bear who always talks about a market crash, but that's not technically true. While I do still think we're overdue for a correction based on economic indicators, my passion is to help you to diversify your retirement portfolio, so you can grow wealth with less risk.

### **Will the 2008 stock market crash recovery, or melt-up, continue...or is this just The Eye of the Storm?**

That seems to be the \$64,000 Question these days. I guess that dates me!

The world is faced with \$60 trillion of debt. The global economy isn't strong enough to support stock prices. Stock market companies, in general, aren't generating the kind of earnings growth to justify their high prices.

The U.S. Economy Created 200,000 jobs in January, while the unemployment rate remained steady at 4.1%. If we consistently get numbers like this in the months ahead, the Central Bank could raise rates faster than expected, thereby denting the equity markets.

All this is happening as the dollar continues to get stronger, which spells trouble for exports and corporate earnings. In the long run the stock market is driven by corporate earnings.

***At the same time small businesses are growing faster in number and profit. Small businesses are benefiting from "FinTech" and the new federal JOBS Act legislation using "crowdfunding" platforms to raise capital. I'll address FinTech in a separate article.***

***This has created opportunities for individual Main Street investors to participate in growth or income***

***opportunities that previously were only available to institutional or very wealthy Wall Street investors.***

The Fidelity 2018 market outlook sums it up. The U.S. stock market enjoyed a nearly unparalleled combination of high returns and low volatility in 2017 ... the best since 1926.

Fidelity believes the backdrop for U.S. stocks in 2018 looks positive, but the year could produce more volatility as corporate earnings growth moderates and the Fed raises rates.

Recent tax reform has given new legs to the stock market bulls. Only time will tell how strong these legs are.

The financial problems in the U.S. like national debt, Social Security and Medicare increasing costs are so bad that taxes will HAVE to go up in the future.

Tax rates are probably the lowest we will receive for the rest of our lives. The top income tax bracket for the last 100 years is around 60%. This should be a good time for converting IRA's and 401(k)'s into Roth IRA's!

This would also be a good time to rebalance your retirement portfolio and diversify money designated for essential expenses into assets which are **not** correlated with the stock market.

**Call me at 888-820-SAVE to discuss your options and discover if there is a good fit for you.**

Have you ever had the opportunity to participate in the **growth** of a company at the pre-IPO stage?

I'm working with a FinTech company with strong potential which is on target to go public on Nasdaq in 2018.

They offer an alternative income opportunity in the form of 1/3-year senior corporate notes at 6-8% interest distributed monthly and secured by the assets of the company.

Call me for details!

# This news is all about you...

## Monthly Quiz

- 1 - In cooking, what is the term for plunging vegetables into boiling water for a short time, and then plunging them into cold water until they are cold?
- 2 - Danny O'Donoghue is the leader for which band?  
The Script, Daughtry, Owl City
- 3 - Who plays the role of Lieutenant Aldo Raine in the 2009 film 'Inglourious Basterds'?

*(Answers found on page 4)*

## Thoughts of the Month

*"Start by doing what's necessary; then do what's possible; and suddenly you are doing the impossible."*

*-Francis of Assisi*

*"Make your life a masterpiece; imagine no limitations on what you can be, have or do."*

*-Brian Tracy*

## Did You Know?

- **Bill Gates began programming computers at the age of 13**
- **Every single possible 3 character .com domain has been registered**

## **What is 'FinTech'? (Continued from p1)**

Seeking to address the void in small business capitalization, Congress passed the Jumpstart Our Business Startups Act, or JOBS Act in 2012, and since that time we have seen several initiatives from the SEC enacting the law.

While having many distinct functions, the one that has captured the most attention is the area surrounding "crowdfunding."

The SEC recently passed some new rules which were effective in May 2016. This allows companies to raise small amounts of money from all investors, large or small, by general solicitation via the internet or social media. The caveat is this offering must be done through an SEC registered "crowdfunding portal."

"These new rules provide an effective, workable path to raising capital that also provides strong investor protections," said SEC Chair Mary Jo White. "It is important for the Commission to continue to look for ways that our rules can facilitate capital-raising by smaller companies."

**With the advent of FinTech and new regulations, small businesses can compete with 'big business' and provide opportunities for individual Main Street investors to participate in the growth of the company, or create income through secured corporate notes at interest rates several times higher than bank CDs.**

## **WHAT DO YOU NEED TO DO TO GET WHERE YOU WANT TO GO?**

People fail because they do not have a strategy for achieving their goals.

They may take action, but not have a plan. Or they may have a plan but take no action.

Now is the time to begin thinking about what your goals are, making a plan to achieve them, and developing an action strategy so that you create the discipline necessary to sustain them.

Pole vaulter, Bob Richards, puts it this way, "Goals give purpose. Purpose gives faith. Faith gives courage. Courage gives enthusiasm. Enthusiasm gives energy. Energy gives life. Life lifts you over the bar."

Hank Progar, MBA  
**AIM \$afe Money Advisors**

(941) 355-4362

Toll Free: (888) 820-SAVE

FAX: (813) 354-3520



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"I have 30,000 fish saved for my retirement. I'd like to roll them over into something that doesn't stink to high heaven!"

## Listen To Your Internal Clocks

The "clocks" in our bodies are important to maintaining good health.

Researchers recently won the Nobel Prize for their work studying how these clocks influence every cell. Pulling an all-nighter, or jet lag caused by a transatlantic flight, can cause blood pressure to go up, disrupt hunger hormones and increase blood sugar levels.

You can overcome this over time, but a regular schedule that throws off your body clock can lead to such health problems as weight gain and Type 2 diabetes.

Late-night snacking can disrupt your body clock. When darkness falls, your "master clock" advises other clocks not to eat.

When you override that command, the pancreas starts releasing insulin to break down the food. This can reset the pancreas' clock and take it out of sync with other clocks in your body. The takeaway? Pay attention to the clocks inside your body for better health.

### Answers to Quiz

1. **Blanching**
2. **The Script**
3. **Brad Pitt**

## 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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