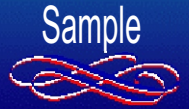




The *Your Company Name Goes Here*

Quarterly Report



From the Desk of

Your Name Here*

(Your picture below)



Every New Year many people make resolutions for things they would like to accomplish or do better in the coming year. Common New Years Resolutions include things like losing weight, exercising more or taking more time off. Although, it should be on everyones list, I hardly ever hear people making a New Years Resolution to save more for retirement. Doing so could potentially be one of the best resolutions one could make.

Since it is still the beginning of 2011, it is the perfect time to make a resolution to yourself to save more. Increasing your payroll contributions even a little bit can make a big difference in the amount in your retirement accounts in 20 or even 10 years. As always, your business, referrals and confidence are greatly appreciated and I look forward to our next visit.



Less Taxing Taxes!

Below are some commonly overlooked tax deductions:

State Sales Taxes: This deduction was recently extended through 2011 and although all taxpayers have the option to take this write-off, it makes sense mostly for those who live in states that do not impose income taxes. If you live in a state with income taxes, you may still be better off using the sales tax deduction if you made a major purchase like an automobile. Taking the time to look at which deduction works best for you will allow you to take the option that works best in your situation.

Reinvested dividends: Although this isn't really a tax deduction, it is an important subtraction that can save you on taxes. If you are invested in the market and have dividends reinvested to buy more shares, those reinvestment's count towards your cost basis. This is important when you sell your shares as it can reduce the taxable capital gains. You can always contact the funds you are invested in to get the correct cost basis information.

Job-hunting costs: If you or someone you know are among the millions of unemployed Americans looking for work in 2010, be sure to keep track of job-search expenses. To qualify for this deduction, the total of your itemized deductions must exceed 2% of your adjusted gross income and you must be seeking a position in the same line of work. If you're looking for a position in the same line of work, you are allowed to deduct these costs as miscellaneous expenses. You may deduct expenses such as food and lodging if your search takes you away from home. You may also deduct any transportation or fees you pay to agencies that try to help you find a job. Job-hunting expenses while looking for your first job don't qualify.



Help Avoid Probate



Do you know who the beneficiaries are on all of your insurance policies, annuities and other investments? If you are not sure, now is the time to check. Naming your estate or your will as a beneficiary may complicate matters when the time comes to settle it.

By naming actual people as beneficiaries in your policies you help avoid having the asset placed into probate. When proper beneficiaries are designated on your insurance policies and annuity investments, the benefit is paid directly to the beneficiaries. This way you will know that your loved ones will be taken care of without delay.

Periodic Analysis

Experts agree that reviewing your insurance policies is a must. This should be done at least once every year or whenever a major event happens in a person's life. Events such as a major purchase, marriage or the birth of a child may effect the coverage and term required to help protect your loved ones. If you have not reviewed your coverage lately, give me a call, I will be happy to review everything to help ensure that you are properly covered.



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Quarterly Rapport



The Benefit of Beneficiaries



Passing assets onto your heirs is not often a topic of conversation. However, I bring this topic up again because of a recent article I read where a husband left his spouse all of the proceeds from his insurance policy in his Will. Unfortunately, years prior to writing his Will, he had named a previous spouse as the beneficiary in the paperwork for this same policy.

Perhaps thinking his Will would stand as his final wishes, or maybe forgetting who he named in the policy, he never updated his beneficiary designations with the insurance company. The Will contradicted the

Beneficiary Designations so the issue ended up in court.

It was ruled that the Will did not supercede the designation on the policy, even if that was the husbands intent. The spouse he intended to leave everything to ended up getting nothing from the insurance policy.

Stories like this remind us how important it is to make sure all of our wishes are clearly spelled out. The easiest way to ensure this is to make sure the beneficiary designations are correct on all of your policies. Take the time now to review all of your beneficiaries.



The Clients Corner

May I contribute to both a conventional IRA and a ROTH IRA in the same year?

As long as you do not exceed the contribution limits, you can contribute to both types of IRA's. In theory, you could place \$2000.00 into a traditional IRA to claim the tax savings and deposit another \$2000 into a ROTH IRA to take advantage of the tax free growth. Just keep in mind that you are limited to a total of \$4000 (\$5000 if you are age 50 or older) annual contribution limit to all IRA accounts regardless of which IRA you add the money to.

What is the difference between a ROTH IRA and a traditional IRA?

There are many differences between the two types of IRAs. Contributions to a traditional IRA are tax deductible, contributions to a ROTH IRA are not. The earnings in a ROTH IRA are not taxed when withdrawn but in a traditional IRA they are. One major benefit of a ROTH IRA is that the principal money deposited may be withdrawn without penalty. This means that you can withdraw the principal amount invested and leave whatever earnings the account made to continue to grow. All money withdrawn early (prior to age 59 1/2) from a traditional IRA is subject to a 10% penalty.

Which one is right for you? That is one of the many questions that I can help you answer. Feel free to call me at any time at (800) 123-4567 and once again have a very Happy New Year! .



Where to Turn for Information

Knowing where to turn in times of confusion and crisis is just as important as knowing exactly what to do. Conservative investors experience that same emotional connection to their money as their more aggressive counter-parts, but they don't suffer the anxiety that is associated with market volatility. Calling your agent is always your first point of reference. However, rest assured there are always other sources to reference in finding the information and assurance that is needed.

Organization	Insures	Website	Telephone
Federal Deposit Insurance Corp.	Banks, S&Ls	www.fdic.gov	877-275-3342
National Credit Union Assoc.	Credit unions	www.ncua.gov	800-755-1030
Securities Investor Protection Corp.	Brokerages	www.sipc.org	202-371-8300
National Organization of Life & Health Guaranty Assoc.	Life/Health Insurance Policies	www.nolhga.com	703-481-5206

*as published in USAToday, Aug 2008



Retirement Plan Contribution Limits for 2011

Plan	2011 Limit	Over Age 50	"Catch-Up"	Total
IRA/ROTH	5,000.00 +	1,000.00 +	N/A	= \$ 6,000.00
403(b)	16,500.00 +	5,500.00 +	3,000.00	= \$25,000.00
457/401(k)	16,500.00 +	5,500.00 +	N/A	= \$22,000.00

*The above chart is for illustrative purposes only.