

Upcoming Social Security/Medicare Planning Seminar

Thursday, September 18th, 2014
from 4:00p.m.-6:00p.m.

Wells Fargo Plaza—5th Floor
Seating is limited!

Please invite a guest to attend

Common questions we hear about social security:

- How much am I going to get from social security?
- When is the best time to start receiving social security?
- How can I maximize the amount I do receive from social security?
- If I start receiving social security, can I change my mind?

Strategies to be learned by this seminar:

- Claim and Suspend
- Claim Now—Claim more Later
- Do Over

Our guest speaker, Norm Nystrom is a professional in the Financial Services industry. He specializes in social security planning and maximizes Social Security benefits.



Social Security offers several provisions that can have a big impact on your overall financial plan for retirement. Understanding these provisions may help you increase your benefit.

People that would benefit most from this seminar are between ages 55 - 69.

Please RSVP to
michelle@webbfinancial.com
or call us at 952-837-3200

When can I retire?

Two of the largest purchases you will make in life are your home and your retirement. When you bought your first home, you saved for the down payment and probably took out a 30 year mortgage. Your monthly mortgage payments were the cost of owning and living in that home. The same concept applies when you “purchase” your retirement. Your per paycheck contributions to Social Security, 401(K) and health savings account (HSA) are all down payments to buying your retirement. In his book, *Paychecks for Life*, Charles Epstein calls this your “desirement mortgage.” It is simply the amount of money you need to have saved to answer the question, “When can I retire?” Many factors go into determining if the time is right for you.



Dave Verbeke,
Financial Advisor

Three important factors to consider are:

Health Care costs

A couple retiring at 65 can expect to spend \$220,000 on health care in retirement.

Maximizing HSA contributions while working is a great tax free strategy to help with these costs.

Medicare supplement policies are an important part of retirement planning.

Social Security

Social Security is your guaranteed money in retirement. Payments increase based on the cost of living, and you will continue to be paid for the rest of your life.

Each year you delay claiming Social Security beyond your full retirement age increases your benefit by 6% to 8% until you max out at age 70.

Timing is everything! Social Security maximization is determined by a number of factors. Let us help you decide what the best option is for you.

Desirement Mortgage

Your desirement mortgage is based on a coordination of multiple sources of income including Social Security, 401(K)s, IRA and investment accounts.

Effective income tax planning is a key item to maximize retirement income.

Annuities can be part of the plan to maintain a life long income.

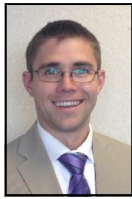
Can you afford to retire? Your advisor can create a financial plan to incorporate your sources of retirement income, project anticipated income and expenses during retirement. Effective retirement planning also includes a strategy to determine the most tax efficient way to withdraw from your accounts to create your retirement income.

On September 18, Webb Financial Group will be hosting a Social Security and Medicare planning seminar. In this seminar, we will discuss strategies and resources to help guide you with these decisions. If you are near retirement age be sure to attend!

ANNOUNCEMENT


*We would like to welcome
Tim Greife to our team!*

*Tim is our new
Financial
Management
Assistant. A
graduate of the
UW-Eau Claire in*



*Business Management,
He has spent time with Sunsets
Restaurant as a manager,
Morrie's Mazda as a
consultant, and most recently
with Northwestern Mutual as a
representative. Tim enjoys golf,
football and volleyball.*

*Additionally Tim and his fiancé
Jennifer are wine enthusiasts
and believe life without wine is
a crime. They plan to marry in
April of 2015, and recently
purchased their first home in
Columbia Heights.*

We hope you are 
enjoying your summer!



**Webb Financial Group
provides comprehensive wealth
management solutions to
individuals and businesses.
For over thirty years, we have
helped our clients achieve
financial security.**

Jerry Webb, CFP® & Chairman
Michael Bischoff, CFP® & COO
Gary Webb, RFC® & CEO
Dave Verbeke, Financial Advisor
Crystal Enderson, Financial Advisor
Michelle Brennan, Registered Paraplanner, RP®
Tim Greife, Financial Management Assistant

What is an Alternative Investment?

An alternative investment is one that is not considered to be one of the three traditional asset classes - stocks, bonds, or cash. Alternatives have become more popular in recent years. They are often held by high net worth individuals because of their more complex nature, limited regulations, and relative lack of liquidity. Some examples of alternative investment assets include hedge funds, managed futures, real estate, commodities, and derivatives contracts. There are also more products becoming available, making investing in alternatives possible for a much broader universe of investors.



Gary Webb RFC®

Why invest in alternatives? We have seen what the stock and bond markets of 2007-2008 did to portfolio values. Generally speaking, alternative investment strategies are not highly correlated with each other or any of the other asset classes. This means that alternative investments behave differently than stocks and bonds. Alternatives have the ability to provide superior risk-adjusted returns when added to a traditional portfolio (stocks, bonds, cash). Investors are therefore provided with protection against portfolio volatility, as well as the ability to generate positive investment returns.

Given their non-traditional approach and their ability to invest in areas and ways traditional investments cannot, alternatives have the potential to improve the overall risk-return characteristics of a portfolio. Alternatives, like stocks, bonds, and even cash, have their own inherent risks. As such, a modest allocation to alternatives may be prudent for more investors than was previously the case.

Webb Financial Group has added alternative investments into our model portfolios over the past two years. We think that they prove an excellent diversification to the traditional stock and bond portfolios.

If you have questions or would like to know more about alternatives, please reach out to your advisor.

Advance Funeral Planning

Just as estate planning and creating a new will are responsible actions, planning your final arrangements in advance makes emotional and financial sense. It protects your loved ones from the burden of planning funeral services for you. Today, an increasing number of adults are viewing advanced funeral planning, sometimes referred to as "preplanning," as a natural continuation of preparing their wills and estate plans. When you prearrange your funeral and cemetery services, you will help alleviate your family's burden of making difficult decisions. With your wishes recorded, they will not be left to guess what you would have wanted. Making your funeral arrangements in advance ensures your funeral will be conducted according to your wishes, eases the burden on loved ones during an already difficult time, and helps loved ones avoid selecting unwanted merchandise or services. Preplanning your funeral also locks in costs at today's prices for products and services that likely will be more expensive in the future. Simply put, there is no good reason NOT to plan your final arrangements in advance. Whether you want to ensure that your wishes for your final arrangements are carried out, or you want to protect your family from making difficult decisions, advance planning is a smart, responsible act that shows your loved ones how much you care.



Crystal Enderson

Give us a call today for assistance in creating your personal funeral planning guide. We can connect you with professionals that will help you establish your advance funeral plan.