



As you prepare to celebrate the Christmas season and New Year, please know how grateful we are to have a client base that allows us to continue the tradition of supporting two charities in lieu of sending holiday cards. This year's recipients are the Salvation Army and The (Jimmy) V Foundation for Cancer Research.

The Salvation Army has an impressive record of helping over 25 million people each year via its 7,500 centers throughout the United States. Its services include shelter for more than 10 million people and serving more than 56 million meals to the needy.

The V Foundation was created in 1993 by Jim Valvano – a former college basketball player, coach and broadcaster – just eight weeks before he succumbed to bone cancer. Since its inception, the Foundation has awarded more than \$150 million to 120 facilities nationwide, contributing 100 percent of its direct cash donations to cancer research.

This is possible because the Foundation has an endowment that covers administrative expenses.

As a client, we hope you are pleased to be supporting these two worthy charities.

Merry Christmas and Happy New Year from the Voyage Team.

What's the right age to retire?

Is the average age to retire going up ... or down?

If you said "up" you would be correct, according to the Center for Retirement Research at Boston College.

The average age for men retiring has risen from 62 to 64 over the last 20 years; and, for women, from 59 to 62 over the same period.

According to the Center, a number of factors has

influenced delaying retirement for both men and women:

- Social Security's delayed retirement credit increases benefits for each year that claiming is delayed up until age 70.
- The shift from defined pension benefits to 401(k) plans has eliminated built-in incentives to retire.

(Continued on Page 3)

You will not see Voyage ads on TV, hear us advertising on the radio, or find us in your local newspaper.

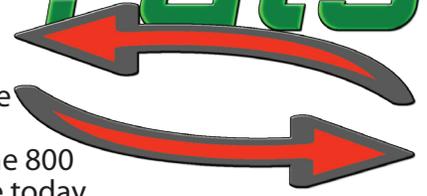
Our business model is built on REFERRALS from our clients.

Why?

Because we believe people are passionate about giving a referral when they have a friend or colleague who has a need, and when they know that they have a great resource that can solve their friend's problem.

Referrals

It's that simple, and has proven to be the best way for us to attract and retain the 800 plus clients we serve today.



Please know that we work on your behalf, and – when a friend's need arises – we would appreciate the opportunity to talk to him or her.

Client Spotlight - Marilyn & Terry Litts

Grandson follows Terry Litts' flight path

To say that Terry Litts has a passion for flying would be an understatement.

With 21 distinguished years of service in the Army, including time spent as a crew chief of a Dustoff (medical evacuation) helicopter unit in the Vietnam War, as a platoon sergeant in the Infantry's 82nd Airborne Division and as an A-team member of the 10th Special Forces Group, along with several years serving as a private pilot, Terry has dedicated most of his life to flight.



Marilyn, Tyler and Terry Litts

So, that makes it extremely rewarding to Terry and his wife Marilyn, both longtime Voyage clients, to see their grandson, Tyler Litts, following a similar path.

Tyler, 23, received financial assistance from his grandparents for his first three semesters at the University of Wisconsin-Milwaukee. He also joined the Marquette ROTC Program's Golden Eagle Battalion and received a scholarship from that group

at the end of his third semester. While enrolled, he enlisted in the Army National Guard and received training as a Military Police Officer during a two-semester break.

Tyler's hard work and dedication helped him graduate with honors from UW-Milwaukee with a major in Criminal Justice. He also was one of four ROTC graduates to be commissioned as a 2nd Lieutenant. But Tyler had a loftier goal in mind: To become an Aviation Officer.

After 18 months of testing and evaluations, he was accepted by the Wisconsin National Guard as a candidate for Helicopter Flight School at Fort Rucker (in Alabama). He is expected to graduate in June 2017 as a Blackhawk pilot (UH-60).

To bring things full circle, Tyler will be serving in a Dustoff helicopter unit, just like Terry did in Vietnam.

"There are no words to describe how much pride we have in Tyler," Terry said. "He went through high school and college with honors. Serving his country and being a military leader and pilot – he already has the stepping stones to a glowing future.

"My wife and I recently took the whole family, (including) my son and his family and all four of our grandchildren, to a Family Day at Fort Rucker. I am not normally an emotional person but I can say that when I saw Tyler enter his training helicopter and pick up to a hover, I choked up and got a lump in my throat.

"That man flying that helicopter was my GRANDSON!"

The Voyage Financial Group is proud to have Terry and Marilyn Litts as clients, and to help them achieve their retirement goals.

Great ways to save

Businessadvice.com reports the following discounts are available to seniors ... but only if you ask.

It is just a sampling of age-related discounts that many businesses offer. The best advice we can give, if you are over 50, is not to be shy about asking if a discount is available to you. It's easy to do, there's no downside, and a great way to save.

Business	% Discount	For People Over
Motel/Hotel		
Clarion	10	60
Comfort Inn	10	60
Econo Lodge	10	60
Motel 6	10	60
Best Western	10	60
Marriott	15	62
Hyatt	up to 50	62
Shopping		
Banana Republic	10	50
Kohl's (on Wednesdays)	15	60
Ross (on Tuesdays)	10	55
Clark's	10	62
Stein Mart	20	55
Dining		
Boston Market	10	65
Denny's	20	AARP Card
Outback	15	AARP Card
Wendy's	10	55
Arby's	10	55
Ben & Jerry's	10	55
Krispy Kreme	10	50
Entertainment		
AMC Theaters	30	60
Regal Cinemas	35	60
Busch Gardens (Tampa FL)	\$13 off	50
SeaWorld (Orlando FL)	\$3	50
National Parks Lifetime Pass	\$10	62
Transportation		
Amtrak (some restrictions)	15	62
Greyhound	5	62
Trailways	10	65
Alamo	25	AARP Card
Avis	25	AARP Card
Enterprise	5	AARP Card
National	30	AARP Card
Dollar	10	50

Drinking - According to mint.com, the average American spends \$1,127.52 on alcohol in a year. The amount was calculated by aggregating data from Mint's user base, comprised of more than one million people.

Mint suggests: if you were 25 years old, and chose to not drink for a year, you could put the money into a retirement account.

Flying - Here's a money-saving trip when it comes to flying:

The Associated Press reports to never book tickets on weekends. It's the most expensive time to buy. Instead, most airlines offer sales on Tuesday, Wednesday and Thursday.

Two other tips for flying:

- Buy tickets in advance, but not too early. The best time is four to six weeks before traveling. In general, prices are highest eight to 10 weeks – and two to three weeks – in advance.
- Embrace social media. Airlines offer more benefits, like exclusive sales, on Facebook and Twitter. But you have to act fast because these specials are often gone within hours.

Retiring ... from Page 1

- People with more education tend to work longer. And, over the last 30 years, education levels have increased.
- Improved longevity, as the life expectancy of both men and women at 65 has increased about 3.5 years since 1980.
- Fewer physically demanding jobs put less strain on older bodies.
- Husbands and wives like to coordinate their retirement. On average, though, women are three years younger than their husbands. If wives retire at 62, when they qualify for Social Security, the pattern pushes husbands' retirement age to 65.
- Given the rapid rise in health care costs, workers have a strong incentive to keep working to retain their employer's health coverage.
- Money may not be the motivator. Older workers tend to be among the more educated, the healthiest, and the wealthiest. Their wages are lower than those earned by their younger counterparts, and lower than their own past earnings.



- Burglars tend to avoid homes with security systems.
- Most burglaries take place between 10 a.m. and 3 p.m.
- The majority of break-ins are committed by burglars that live nearby.
- Most criminals can burglarize a home in less than 10 minutes.
- Almost 30 percent of burglars enter a home through an unlocked door or window.
- An astonishing 34 percent of burglars enter through the front door.

It's the holiday season and, unfortunately, it's also a time when there is an uptick in burglaries.

A burglary takes place about every 18 seconds, according to the FBI. That adds up to nearly 200 per hour, and 4,800 every day. These statistics highlight the fact that burglary is a crime you need to be aware of. Here are 10 facts about burglaries from SafeWise.com to help prevent one from happening to you:

- Burglars usually go to the master bedroom first.
- The average property dollar per burglary is \$2,251.
- Someone is home during nearly three out of every 10 burglaries.
- Only 13.6 percent of burglaries result in arrests.

What's the value of a financial planner?

Research conducted by the Financial Planning Association – *A Comparison of Retirement Strategies and Financial Planner Value* – found:

- There is consistent evidence that a retirement planning strategy, and the use of a financial planner, can have a sizable impact on retirement savings
- Those who had calculated retirement needs, and used a financial planner, generated more than 50 percent greater savings than those who estimated retirement needs on their own.
- Those who relied on a planner, whose advice did not include an estimate of retirement needs, had half as much saved for retirement.



It's reassuring to know that Voyage consultants ALWAYS take into account our clients' needs before, during and after retirement.

Securities and advisory services offered through LPL Financial, a Registered Investment Advisor, member FINRA/SIPC

VOYAGE
FINANCIAL GROUP

1011 Warrenville Road, Suite 225, Lisle IL 60532
877-353-8999 | www.voyagefg.com