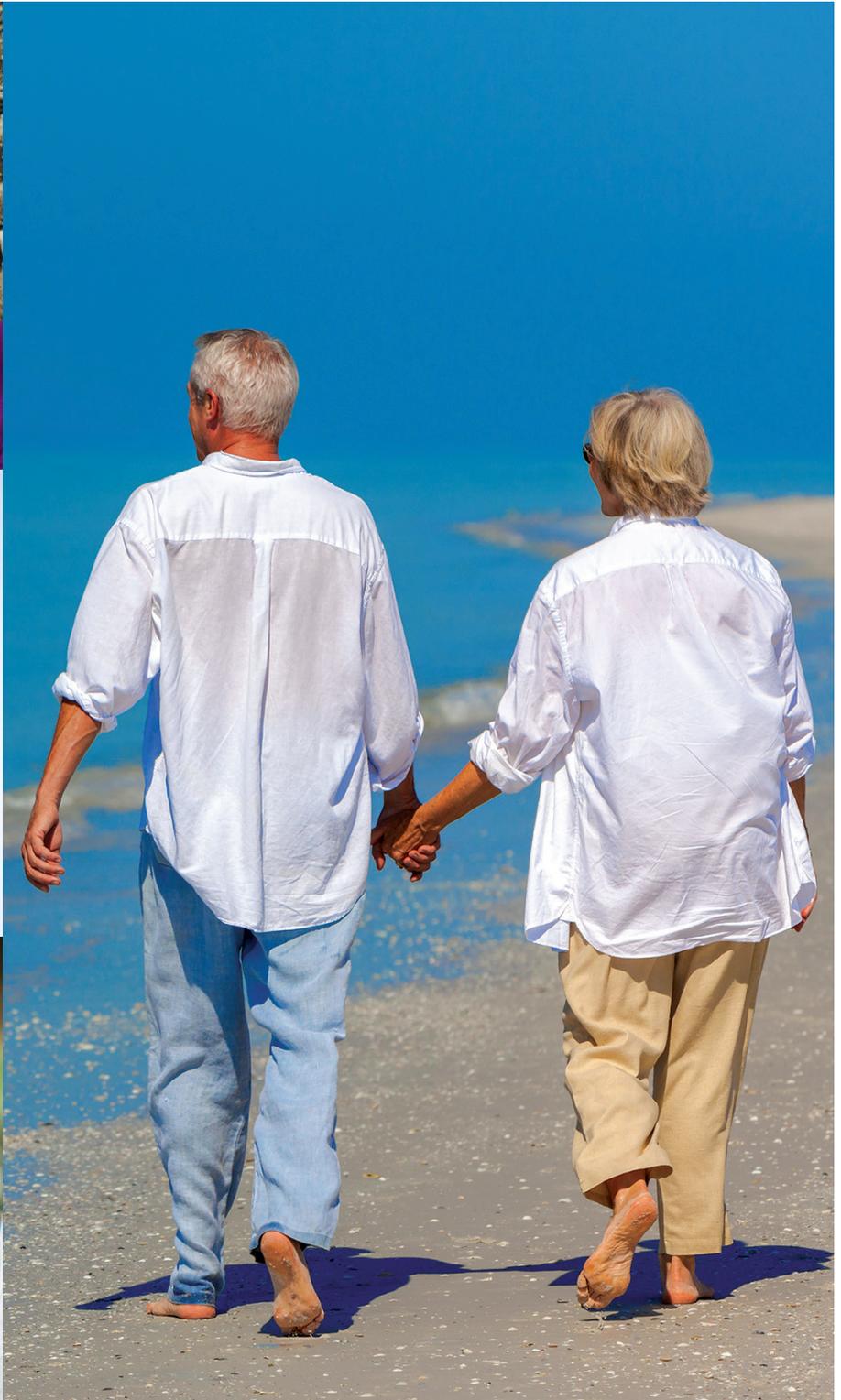
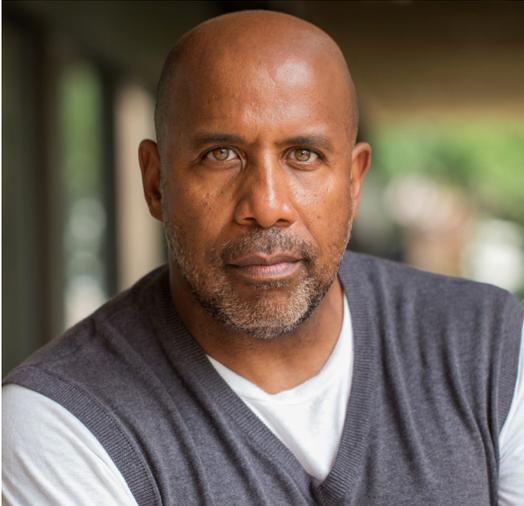


HELPFUL HINTS FOR SOUTH FLORIDA SENIORS

2018 Edition | Prepared by Treece Financial Group



Holistic & Advocacy-Oriented Financial Planning



888-5-TREECE
305-751-8855
treecefinancialgroup.com

email: info@davidtreece.com

 [@davidtreece](https://twitter.com/davidtreece)

 [Treece Financial Group](https://www.facebook.com/TreeceFinancialGroup)

David Treece, AIF, MBA

David Treece is an Accredited Investment Fiduciary and has over 20 years of experience in financial services as a consumer-oriented advocate for his clients. He works as a fee-based investment advisor representative and has a duty to act in a fiduciary capacity with a standard of always putting the client's best interest first.



Recognized for his financial acumen and client-advocacy work, David has been featured on PBS' *"The Nightly Business Report"*. He was also featured in a three-part Emmy Award winning investigative report by NBC6 Miami for his work in fighting fraud for one of his elderly clients. He has also been in several South Florida print publications, including the *Miami Herald*, *the South Florida Sun-Sentinel*, *Miami Daily Business Review* and *South Florida CEO*.

In addition to his financial experience, David was the recipient of the Miami Finance Forum's 2013 "Superstar" award. He is also a member of the Financial Planning Association and the Miami Finance Forum. For more information and to download a complimentary financial organizer, please visit www.treecefinancialgroup.com.

As a fiduciary, I have a duty of utmost care and loyalty to my clients and part of my financial planning practice is to look at everyone's overall security and not just financial security, and when I come across something useful, I like to pass it on. For further information please email: info@davidtreece.com or visit www.treecefinancialgroup.com.

Listing in this publication is not a guarantee of future investment success. This recognition should not be constructed as an endorsement of the advisor by any client.

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Company Credibility

DAVID A. TREECE

CRD# 2611069

Currently employed by and registered with the following Firm(s):

CETERA ADVISORS LLC
9999 NE 2ND AVE SUITE 203
MIAMI SHORES, FL 33138
CRD# 10299
Registered with this firm since: 09/30/2011

Report Summary for this Broker

This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

Broker Qualifications

This broker is registered with:

- 1 Self-Regulatory Organization
- 8 U.S. states and territories

This broker has passed:

- 0 Principal/Supervisory Exams
- 4 General Industry/Product Exams
- 2 State Securities Law Exams

Registration History

This broker was previously registered with the following securities firm(s):

J.W. COLE FINANCIAL, INC.
CRD# 124583
TAMPA, FL
07/2010 - 10/2011

INVESTACORP, INC.
CRD# 7684
MIAMI SHORES, FL
07/2010 - 07/2010

WORKMAN SECURITIES CORPORATION
CRD# 31898
MIAMI SHORES, FL
01/2007 - 07/2010



Disclosure Events

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

Are there events disclosed about this broker? **No**

Investment Adviser Representative Information

The information below represents the individual's record as a broker. For details on this individual's record as an investment adviser representative, visit the SEC's Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov>

	BBB of Southeast Florida and the Caribbean	Company Report
	4411 Beacon Circle, Suite 4	
	West Palm Beach, FL 33407	
	Phone: (561) 842-1918	
	Fax: (561) 845-7234	
	www.bbbsoutheastflorida.org	

Company Profile

Treec Financial Group, Inc
9999 NE 2nd Ave. Ste.#203
Miami Shores, FL 33138
Phone: (305) 751-8855
Fax: (305) 751-0068
<http://www.davidtreece.com>
Contact: David Treece - President
Business Start Date: 5/14/1994
Company ID: 22003027

BBB Rating:

A+

Nature of Business:

This company's nature of business is Financial Services

Accreditation

This company has been accredited since 11/30/2005 and we are satisfied that it honors its commitment. The company has agreed to uphold our accreditation standards, which include a commitment to act in accordance with ethical business practices and to respond to customer complaints.

BROKER CHECK REPORT SUMMARY

BETTER BUSINESS BUREAU REPORT OF COMPANY

"Anybody who is securities registered has a record that's easily viewed online. Go to www.finra.org. FINRA (Financial Industry Regulatory Authority) is the industry agency that oversees broker dealers and registered people who sell securities.

If an individual is not registered with a broker dealer that is a member firm with FINRA, they may be regulated by the Securities and Exchange Commission. Either way, an individual's record is public and easily viewed."

An excerpt from an article in the Miami Herald, written by David Treece

Link to full article: <http://hrlid.us/2syJEI8>



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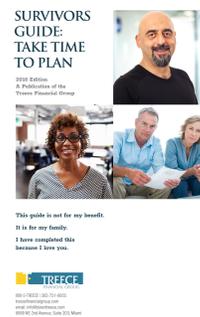


Free Financial Planning Guides

DOWNLOAD AVAILABLE AT WWW.TREECEFINANCIALGROUP.COM

SURVIVOR'S GUIDE FINANCIAL ORGANIZER

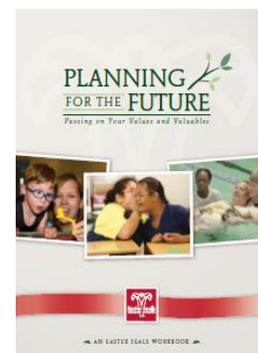
Do your loved ones know where you keep your valuable financial and legal documents or how to contact your financial advisor, insurance agent or attorney? With the help of this guide, you can share this information and assemble the documents that will ease the burden on your family when you are gone.



PERSONAL ESTATE PLANNING BOOK

COURTESY OF EASTER SEALS

This 28 page guide is designed to help you understand the benefits of smart estate and gift planning. By downloading this free guide, you will learn how to make a better will, improve your estate plan with trusts, handle federal tax laws, and maybe cut your taxes today through charitable giving. To get your copy go to www.treecefinancialgroup.com



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Planning for an Emergency

DOCUBANK

DocuBank is an electronic filing service for documents such as a power of attorney, living will, or health care surrogate that might be needed in an emergency. Often these carefully prepared documents are not available when you need them because they are filed away or otherwise inaccessible. You can file them electronically with this service so that they can be faxed or downloaded 24 hours a day; seven days a week to a hospital or to whomever needs them. This is a free service that we provide to our clients or you can subscribe to this service at www.docubank.com.



EMERGENCY CONTACT INFORMATION

Emergency Contact Information can be linked to your Florida Driver's License! Hopefully you will never need to have someone contacted in the case of a traffic accident, but just in case, the State of Florida has a special service. This service will allow you to provide emergency contact information to law enforcement in the event of an emergency. This information may save crucial time if ever it becomes necessary to contact your family members, or other loved ones. This service is only available to individuals holding a current Florida Driver's License or Florida Identification Card, but your emergency contacts can live anywhere. Here is the website to add your contact information: <https://services.flhsmv.gov/eci/>



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Long-Term Care Insurance (LTC)



Many of you have asked, “Who will take care of me?” Will it be your children or other family members? Is there anyone? Consider whether you have you had to take care of a relative, and how much work is involved. It’s a tough topic, but we want to get the conversation going. For those who don’t yet have long term care, we can help you shop for coverage, and we also have **long term care alternatives** available.

These alternatives are qualified long term care coverage under the Pension Protection Act, and typically combine a basic fixed annuity or life insurance with long term care coverage. For example, by depositing money that may be getting a low fixed interest rate in the bank into a long term care annuity, you may still keep that money working for you, earning interest, with a death benefit, and have double or triple the deposit available for long term care coverage. This makes your money do triple duty, and may help preserve other assets. You do still have to qualify, but the underwriting is often simplified. For more information, please contact our office, and we can run an illustration for you.

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Retirement Income Analysis

We have financial planning software available, and one of the key reports that many people want to see is how long their retirement income will last given certain assumptions. This is something we can easily prepare for you and save in our system so that it can be updated regularly with new numbers or different assumptions.



For example, we can input the current value of all your accounts, add in how much you are saving, when you plan to retire, how much your social security will be (and show you different scenarios based on when you take it), rates of growth before and after retirement and also an estimated inflation rate. Given these assumptions, and perhaps many others like adding in part time work, we can calculate how long your assets will last based on the amount of monthly income you want to receive.

It can also be used to help plan to leave an inheritance to loved ones. For many people this is very eye-opening, and can serve as a great planning tool to help you decide when to retire, whether you're saving enough, when to take Social Security, or the need to pay down debt before retirement. If you would like us to run this analysis for you, please contact our office and we can set it up for you.

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Elder Care Tips and Referrals

I recently worked closely with one of my elderly clients who moved into an assisted living facility. Much of the assistance he needed was provided by my office. I am always happy to recommend various professionals, and I want to share the following referrals, and let you know that these services exist. Much of this is probably new to you as well.

ALLIANCE FOR AGING: Miami non-for-profit organization offering a wide range of services and information to older persons in the Miami-Dade, and Monroe areas.

www.allianceforaging.org

CARE SERVICES FOR SENIORS: They specialize in coordinating appropriate services and monitoring those services to ensure their quality and to improve the quality of life of our senior's and their families.

www.sunfamilycare.com.

ISSUES WITH ASSISTED LIVING FACILITIES: I have another attorney to recommend if you have any issues with wrongdoing, concerning any kind of assisted living facility. The attorney's name is Allen Fuller, and his phone number is (305)-445-7150.

www.fullerlawyers.com.

STAYING IN YOUR HOME? If you are staying in your home, but want to "retro-fit" it for your safety and comfort, I recommend Wanda Gozdz. Her phone number is (888)-697-4650

www.goldenageliving.com.

IN HOUSE TRANSFERS: They specialize in physically moving seniors into assisted living facilities. They are experts at knowing what items need to be taken into the facility and setting everything up for the comfort of the new resident. You can call John Moore at (561)-391-2526

www.inhousetransfers.com.

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How to Make Your IRA Last a Lifetime



There is a new planning tool on the block that will allow you to postpone taking your required minimum distribution from your IRA or other retirement plan until as late as age 85 instead of the usual 70 ½. The government is giving a tax break to encourage people to set aside part of their IRA money for future income in the form of a qualified longevity annuity contract or “QLAC,” pronounced “Q-lack.”

These are simple, fixed, low-cost annuities and they now come with a big tax break. You can put up to 25% or \$125,000, whichever is less, of the total amount in your traditional IRA, 401(k) or other retirement plan into this annuity which is used as longevity insurance. You pay a lump sum to an insurance company which then agrees to pay you a set amount of money regularly for the rest of your life. You can buy a QLAC when you are in your 50s, 60s or even 70s, and start the payments later. The money isn't taxed until withdrawn---as late as age 85. Any money left over can go to your heirs. Aside from the potentially huge tax savings, the other benefit is that if your IRA runs out of money, your payments will continue for as long as you live!

There is a surrender charge imposed during the first 5 to 7 years that you own the contract. Withdrawals prior to age 59 ½ may result in 10% IRA tax penalty, in addition to any ordinary income tax. The guarantee of the annuity is backed by the financial strength of the underlying insurance company.

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Avoiding Scams and Identity Theft

THE USE OF BACKGROUND CHECKS

I frequently have clients come to me after being approached about some investment ideas that seem to look pretty good. One of the things you should do is background checking on any securities licensed individual. Go to www.finra.org to do a quick background check. "FINRA" stands for the Financial Regulatory Authority, and this is the government organization that oversees stock brokers and other securities licensed individuals. On the home page is a "Broker Check" window for you to put in the person's name you want to check on. You can get a whole report, but what you are specifically looking for is the section called "disclosure events." You may find felony convictions, a history of customer complaints, fines, and even things like previous forced resignations from other firms.

IRS IDENTITY THEFT AND FILING FAKE TAX RETURNS FOR REFUNDS

The IRS has an "Identity Theft Tool Kit" available online at <http://www.irs.gov> that provides an identity theft affidavit, and links to credit bureaus and other resources. You can also have a password assigned to your returns so that nobody gets a refund without knowing your password. The IRS website also has significant useful information about avoiding "phishing" scams, what to do if you are a victim, and a whole "Taxpayer Guide to Identity Theft" with links to helpful resources.

LifeLock is a private company that for a fee, will help prevent someone else from fraudulently opening an account in your name by putting a freeze on your credit so that extra security measures have to be taken in order for a new credit account to be opened. More information is available at www.lifelock.com



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The Truth about Fake Checks

Many people, particularly seniors, are being deluged with fake checks. The way it works is that you are sent a letter announcing that you have won money from a major foundation, company or drawing, and with the letter is a very real looking check to cover the taxes or fees to claim the prize. You are supposed to deposit the check, and then call in to arrange for your overnight delivery of your winnings--usually tens of thousands or even over a million dollars. In order to claim all this money, you have to send the amount of the check you received to an office to handle taxes or fees to claim the prize.

You might be thinking that there is nothing to lose because they have fronted you the money for these taxes and fees as part of your winnings. The problem is that the check is no good. The bank may accept the deposit and even initially clear the funds, but maybe a week or two later, the bank will contact you that the check is worthless, and then you are on the hook with the bank for that money you sent to the scammers. Of course, your "winnings" never come, and you are out of real money.

A great website to see how these scams work--and other variations of these scams is www.fakechecks.org. They even have investigative-style simulations to show you how you could be duped. This is a great website to educate the public.



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Useful Websites to Prevent Scams and Fraud

www.snopes.com is a great fact-checking website. Very often rumors or mistaken “news” makes the rounds, and it’s easy to get duped into believing something that is just not true. This website is where you can easily double-check something that you have heard and wondered about (or should be wondering about). If you hear something about a person, company, opportunity that sounds interesting, before falling for a rumor or something completely fake, take a moment to check this website. There is a search field where you can input your topic, plus a “Hot 25” tab that lists some of the “hot” rumors going around. This site thoroughly debunks (or validates) the information. This is a great way to avoid falling for a hoax or being victimized by a scam.



www.ripoffreport.com Have you already been the victim of a scam, bad business deal, or other problem and want to report it to help others avoid the same problem? Ripoff Report is a worldwide consumer reporting web site by consumers to document complaints about companies or individuals. This is also a great site to check BEFORE you might do business with someone to see what others have encountered. Unlike the Better Business Bureau, the full customer complaint is public, so you can get more detailed information about consumer experiences.



www.bbb.org/south-east-florida This is the website for our local area Better Business Bureau. You can do some background checking on a company here, and the BBB does issue a letter grade for various businesses from A+ to F. Any company that gets an F rating from the BBB should raise a big red flag, because the BBB gives every opportunity for a business to respond to a consumer complaint, and an F rating usually means that the company is non-responsive or has too many unresolved complaints or other problems.



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Insurance Tips and Referrals

IS YOUR LONG TERM CARE INSURANCE COMPANY NOT PAYING YOUR CLAIM?

Some companies seem to be better than others at processing long term care claims. Long term care is typically expensive coverage that you have paid a lot for, and so when it comes time that you need it to pay for your care, you want to make sure the insurance company comes through. If you have had a claim denied, I recommend an attorney, Steven Dunn, who specializes in recovering long term care insurance claims, reinstating policies that have unintentionally lapsed, and in applying benefits towards assisted living facilities. His excellent website, where you can submit your policy and ask for a free consultation is www.longtermcarelawoffice.com

IS YOUR HEALTH INSURANCE NOT PAYING ALL YOUR MEDICAL BILLS OR ARE YOU OVERWHELMED WITH BILLS THAT DON'T MAKE SENSE?

There is a private service that can help you handle your medical bills to determine what, if anything, you really owe. They specialize in a variety of services related to medical billing from YOUR side, not the insurance company or hospital's side. They can help you organize your bills, do an audit to ensure accuracy, validate what is and isn't your responsibility, file an appeal if necessary, and negotiate the bills on your behalf. The initial consultation is free. Their website is www.myadvicare.com

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Financial Websites for Savers and Investors

Of course I rely on a great many sources of investment and economic information including our broker dealer's extensive research department. Here are some really useful websites that are great sources of financial information:

- www.bigcharts.com
- www.finance.yahoo.com
- www.marketwatch.com
- www.bankrate.com
- www.realclearmarkets.com
- www.annualcreditreport.com
- www.treasurydirect.gov/BC/SBCPrice
- www.nationalfamilymortgage.com



One amazing website to check out is www.missingmoney.com which is the web site of the National Association of Unclaimed Property Administrators. Just put in your name and your resident state, and this site instantly performs a national check of any unclaimed property that may be in your name.



The state of Florida has its own website for unclaimed property: www.fltreasurehunt.org. There are billions of dollars in unclaimed property in Florida, and there is no statute of limitations on making a claim. If you do have unclaimed funds, you can start the claim process right online to get your money.



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Allied Professionals I Heartily Recommend



Elizabeth F. Schwartz is in her 15th year of law practice. Elizabeth is an AV Rated attorney, which is awarded by Martindale-Hubble LexisNexis and identifies a lawyer with high legal ability, expertise, experience, integrity and overall professional experience. Elizabeth's practice emphasizes representation of the LGBT community in family formation (adoption, insemination, and surrogacy) and dissolution matters. Her practice has a focus on estate planning and probate matters and she lectures locally and nationally about the importance of gay couples protecting their loved ones through estate planning and contract.



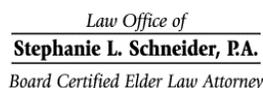
Andrew Bellinson graduated from Tulane Law School and he has been a member of the Florida Bar since 1993. He developed a chain of locally operated health and wellness businesses in the South Florida area. Andrew operated a significant Consumer Law practice operating in the tri-county area for over 12 years. It was a natural progression for him to join the Elder Resource Group to continue his quest to protect people in times of crisis. Rely on him to help your family and protect your assets while maximizing benefits for your care.



Jackie Murphy is unique in providing all in-field services related to personal property settlement allowing estate professionals to outsource those tasks. The company's goal is simple, to handle the often complicated details of settling assets efficiently and compassionately, so you can focus on the well being of the family and estate. Ensure everything is accounted for by locating, collecting and taking inventory of assets.



Mary E. Prados, CPA, P.A. has successfully represented taxpayers in front of the governmental authorities. In addition, the practice performs all types of accounting services such as in depth analysis of transactions, permanent and temporary acting controllerships functions, directions advice with regards to domestic, international tax and accounting issues at Board of Directors Meetings, and compilation of financial statements. The practice provides in house accounting for various types of business entities. Additionally, we provide electronic payroll processing services.



Stephanie Schneider is a board-certified Elder Law attorney specializing in the most important areas of estate planning including incapacity planning, emergency and advocacy services such as guardianships, probate and trust administration, and government assistance such as protecting assets and inheritances while preserving Medicaid and SSI, and of course, preparing your important estate planning documents such as a will, durable power of attorney, advanced health care directives such as a medical power of attorney and living will. Please visit her firm's website at www.fl-elderlaw.com.



Arthur Palermo, Jr. CPA, P.A. offers professional accounting services including personal, corporate tax and payroll services, estate planning, and bookkeeping. Serving the South Florida community for over 25 years, Arthur Palermo Jr. has created a reputation for offering exceptional client services. An open company culture is maintained that benefits both clients and employees.

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VIDEOS

We have now posted over 60 great financial planning videos on our website, and most of them are just about a minute long. You can subscribe to these videos as they become available. Just Look for the **“Sign up for our newsletter”** title always on the lower right hand side corner of your screen. Please also follow us on Twitter @dtreece as well as Facebook and Linked-In, and our blog. We frequently share new content.



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Description

Welcome to the newest innovation in financial services. With concerns and comments. Need an appointment? Schedule it concern about your portfolio? Just jot it down and we will ge
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iPhone Screenshot



Free

Category: Finance
Released: Jul 13, 2015
Version: 4.0
Size: 6.7 MB
Language: English
Seller: Faulkner Media Group, LLC.
© Faulkner Media Group
Rated 4+

Compatibility: Requires iOS 6.0 or later. Compatible with iPhone, iPad, and iPod touch. This app is optimized for iPhone 5.

Customer Ratings

We have not received enough ratings to display an average for the current version of this application.

More iPhone Apps by FMG Suite



You can now go to the Apple or Google Playstore to download our company's application for mobile use. Search for "Treece Financial", and then just download the application to your device. This will allow you access to our website, our updates, financial educational information on the go, our many videos, and even the ability to contact us and book an appointment.

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