



Regent Financial Services

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Join Us!

Advanced Estate Planning Concepts

Tuesday, June 20th
6:30pm - 7:30pm



Four Numbers You Need to Know Now



When it comes to your finances, you might easily overlook some of the numbers that really count. Here are four to pay attention to now that might really matter in the future.

1. Retirement plan contribution rate

What percentage of your salary are you contributing to a retirement plan? Making automatic contributions through an employer-sponsored plan such as a 401(k) or 403(b) plan is an easy way to save for retirement, but this out-of-sight, out-of-mind approach may result in a disparity between what you need to save and what you actually are saving for retirement. Checking your contribution rate and increasing it periodically can help you stay on track toward your retirement savings goal.

Some employer retirement plans let you sign up for automatic contribution rate increases each year, which is a simple way to bump up the percentage you're saving over time. In addition, try to boost your contributions when you receive a pay raise. Consider contributing at least enough to receive the full company match (if any) that your employer offers.

2. Credit score

When you apply for credit, such as a mortgage, a car loan, or a credit card, your credit score is one of the tools used by lenders to evaluate your creditworthiness. Your score will likely factor into the approval decision and affect the terms and the interest rate you'll pay.

The most common credit score that creditors consider is a FICO® Score, a three-digit number that ranges from 300 to 850. This score is based on a mathematical formula that uses information contained in your credit report. In general, the higher your score, the lower the credit risk you pose.

Each of the three major credit reporting agencies (Equifax, Experian, and TransUnion) calculates FICO® scores using different formulas, so you may want to check your scores from all three (fees apply). It's also a good idea to get a copy of your credit report at

least annually to check the accuracy of the information upon which your credit score is based. You're entitled to one free copy of your credit report every 12 months from each of the three credit reporting agencies. You can get your copy by visiting annualcreditreport.com.

3. Debt-to-income ratio

Your debt-to-income ratio (DTI) is another number that lenders may use when deciding whether to offer you credit. A DTI that is too high might mean that you are overextended. Your DTI is calculated by adding up your major monthly expenses and dividing that figure by your gross monthly income. The result is expressed as a percentage. For example, if your monthly expenses total \$2,200 and your gross monthly income is \$6,800, your DTI is 32%.

Lenders decide what DTIs are acceptable, based on the type of credit. For example, mortgage lenders generally require a ratio of 36% or less for conventional mortgages and 43% or less for FHA mortgages when considering overall expenses.

Once you know your DTI, you can take steps to reduce it if necessary. For example, you may be able to pay off a low-balance loan to remove it from the calculation. You may also want to avoid taking on new debt that might negatively affect your DTI. Check with your lender if you have any questions about acceptable DTIs or what expenses are included in the calculation.

4. Net worth

One of the key big-picture numbers you should know is your net worth, a snapshot of where you stand financially. To calculate your net worth, add up your assets (what you own) and subtract your liabilities (what you owe). Once you know your net worth, you can use it as a baseline to measure financial progress.

Ideally, your net worth will grow over time as you save more and pay down debt, at least until retirement. If your net worth is stagnant or even declining, then it might be time to make some adjustments to target your financial goals, such as trimming expenses or rethinking your investment strategy.



The 10 Best Beaches for Families in the U.S.

Daydreaming about a summer vacation with your family? While nothing beats a relaxing day at the beach, many popular locations leave a lot to be desired. Luckily, Family Vacation Critic has selected ten of the best beaches to visit with your family this year. These spots offer a number of activities and amenities, such as historic sites and restaurants that are sure to make your trip memorable. So, which beaches should you consider for your next vacation?

1. Cape Hatteras National Seashore - Outer Banks, North Carolina Visitors to the 70-plus mile shoreline of Cape Hatteras, which is preserved by the National Park Service, can enjoy long walks, kite flying, picnics, building sandcastles, water sports, boating tours, and relaxing by evening beach fires.

2. Sleeping Bear Dunes National Lakeshore - Glen Arbor, Michigan Famous for its giant sand dunes, it's no surprise that the most popular activity at this national park beach is the "Dune Climb." However, there are also over 100 miles of hiking trails, fishing, geology tours, scuba diving, kayaking and canoeing.

3. South Padre Island - South Padre Texas Don't worry, South Padre Island isn't just for college coeds. Considered one of the world's most beautiful barrier islands, South Padre Island offers fishing, dolphin watching, sandcastle lessons, and watersports. The island also has spas, over 50 restaurants, and even an entire water park.

4. The Wildwoods - Wildwood, New Jersey With three amusement parks on its boardwalk alone, the Wildwoods isn't lacking in attractions and activities. During the day, visitors can enjoy jet skiing, parasailing, wave running and surfing in addition to simply relaxing on the beautiful beach.

5. Captiva Beach - Captiva Island, Florida While Captiva Beach is famous for its shelling, especially of conches and sand dollars, there are a number of other activities for families to enjoy. Visitors can go on boat tours, picnic or eat at one of the many restaurants in the area.

6. La Jolla Cove - San Diego, California La Jolla Cove steals the show: this beach offers gorgeous views, sea lions, and tide pools. Families can also visit Scripps Park, a large grassy area, and La Jolla Underwater Park, which is a popular activity for anyone who loves snorkeling or scuba diving.

7. Misquamicut State Beach - Westerly, Rhode Island

Popular among locals and out-of-towners alike, Misquamicut offers a bathing pavilion, with a bathhouse, gift shop, offices and a lifeguard tower, in addition to the typical beach amenities. If that's not enough, Westerly also boasts the Watch Hill Lighthouse and a statue of Mrs. Potato Head. For younger children, the town's Atlantic Beach Park has a carousel, bumper cars, himalaya, monkey barrels, and a kiddie dragon coaster.

8. Million Dollar Beach - Lake George, New York

The largest and most well-known beach in Lake George, Million Dollar Beach has free admission, trained lifeguards, picnic areas and the most "sand" of all the Lake George beaches. This beach also has well-maintained changing rooms for visitors to use, a sandy volleyball court, and a full-time, public boat launch.

9. Clinch Park Beach - Traverse City, Michigan

With over 1,500 feet of sand along West Grand Traverse Bay, Clinch Park Beach has something for everyone. The beach has a splash pad and playground for young children, as well as lifeguards for those old enough to swim in the bay. Families looking to take a break from the sun can head to the many restaurants or the small movie theater located within walking distance of the shore.

10. Golden Gardens Park - Seattle, Washington

Seattle may be known for its rainy weather, but hidden on Puget Sound is a quiet beach with a playground, restrooms, shaded picnic tables, grills and fire pits. Visitors can also hike through forest trails and fish from a pier and boat launch.

The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. To determine which investment(s) may be appropriate for you, consult your financial advisor prior to investing. All performance referenced is historical and is no guarantee of future results. All indices are unmanaged and cannot be invested into directly.

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*msn.com, The Street
By Caroline Nolan*



June Featured Team Member

Jason F. Sauer

Operations Specialist



Jason F. Sauer
Operations Specialist
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This month we are featuring a brand new team member, Jason Sauer. Check out his favorite vacation destination and recipe!

Jason states, "My favorite vacation is when my family went to Garmisch-Partenkirchen. Try pronouncing that for the first time" he said laughing!

Jason F. Sauer is an Operation Specialist and the newest member of the Regent Financial Services team. He currently assists clients in their insurance needs and business retirement accounts.

The beginning of his investment career started in 2005. He knew he wanted to make finance his life long career, and since then pursued and graduated from the University of Tulsa with a Bachelors in Finance and Economics. Jason joined Regent Financial knowing that his calling was to serve individuals and small businesses in the investment industry.

Jason joined the Army in 1991. Over 25 years of distinguished service later, he is currently assigned as a Senior Drill Sergeant in the Army Reserves.

He is an active member in his church, sits on several nonprofit committees, and volunteers as a coach in swimming for a local high school. Jason, and his wife Katrina, have five children: Kaylon, Shannon, Madelynn, Jason Jr., and Genevieve.

Garmisch-Partenkirchen!



Garmisch-Partenkirchen is one of the busiest year-round holiday destinations in the Bavarian Alps. Nestled at the base of a number of tall mountains, it's well known as a winter sports resort and is famous for having hosted the 1936 Winter Olympics, along with the International Alpine Skiing Championships in 1978 and 2011.

Garmisch-Partenkirchen formed when 2 towns united in 1935. It's a prominent destination for skiing and ice skating as well as hiking. Garmisch is considered the more fashionable section, while Partenkirchen's cobblestone streets retain a traditional Bavarian feel.

One of the top tourist attractions in Garmisch-Partenkirchen is to visit the 2,962 meter-tall Zugspitze, Germany's highest peak, which is only accessed by cogwheel train and cable car. Popular year round, it's during the winter months that this impressive peak is busiest as skiers from across Europe arrive to sample its many challenging runs and to enjoy its dramatic scenery. In summer, the Zugspitze comes alive with the sound of tramping hiking boots as outdoor enthusiasts visit the summit.

Another top tourist attraction is visiting the Olympic Ski Stadium. The 1936 Winter Olympics left a lasting legacy on Garmisch-Partenkirchen, earning the town its place as one of Europe's top winter sports destinations. Many of the community's colorful chalets and buildings were built especially for the event and remain in use to this day. The Olympic Ski Stadium, is easily identified by its ski-jumps and is still used during the ski season for international and local contests. Skating enthusiasts can strut their stuff at the same Ice Stadium used for the 1936 Winter Olympics! If you are more of a beginner, they also offer public skating and lessons.

If you are heading over to Europe, Jason definitely recommends this amazing stop in Germany!



Blitzkuchen (German Coffee Cake)

Jason's full blooded German Grandmother, Oma, used to make coffee cake for all her grandkids whenever they would come to visit. She called it 'Coffee Kuga'. In Germany they call it 'Blitzkuchen'. Jason says it is absolutely delicious, and he hopes you will enjoy a part of his wonderful childhood memories!

Ingredients

- 1/3 cup (about 1 ounce) chopped walnuts
- 1/3 cup sugar
- 1 and 1/2 teaspoons cinnamon
- 1 Tablespoon butter or margarine - melted
- 1 cup all-purpose flour - sifted
- 1/2 cup additional sugar
- 1 and 1/2 teaspoons baking powder
- 1/2 teaspoon salt
- 1/4 cup shortening
- 1 egg - well beaten
- 1/2 cup milk



Grease bottom of an 8-inch round layer cake pan.

For Topping - Mix thoroughly in order, and set aside walnuts, 1/3 cup sugar, cinnamon and butter or margarine.

For Cake - Sift together flour, 1/2 cup sugar, baking powder and salt.

Cut in shortening with pastry blender (or 2 knives) until pieces are the size of rice kernels.

Make a well in the center of dry ingredients, then and add egg and milk all at one time.

Stir, mixing only enough to moisten dry ingredients, about 15 strokes. Turn batter into pan and spread evenly to edges. Sprinkle the topping over surface and gently pat down with back of a spoon or fork.

Bake at 375 degrees for about 20 minutes, or until a wooden toothpick or cake tester comes out clean (when inserted gently in center of coffee cake).

Serve Blitzkuchen hot! Enjoy!



Regent Financial Services
Gary M. Stanislawski, CFP®
President

Tuesday, June 20th
6:30pm - 7:30pm

**Regent Financial
Classroom**

7134 S. Yale Ave., Ste 700
Tulsa, OK 74136



We hope you will join Gary M. Stanislawski, CFP®, for this free educational class

Advanced Estate Planning Concepts

Virtually everyone needs a basic estate plan, but many people need to go beyond the basics. Advanced estate planning concepts can benefit any individual who has special concerns. We will discuss minimizing transfer taxes, equalizing the spouses' estates, and optimizing the marital deduction. We will also discuss a few reasons you may need to go beyond the basics:

- **You own a family business or farm**
- **Your spouse would be unable to handle personal or financial affairs on their own**
- **You want to provide for grandchildren and/or later generations**
- **You have property in more than one state**
- **You have other complex or special issues**

You'll receive a free workbook. The workbook contains key information, worksheets, and questions to help you remember important points from the seminar.

*Please feel free to bring a guest.
Refreshments and light snacks will be provided.*

Seating is limited, so please RSVP:
www.RegentFS.com/Events or 918-493-4190