Perspectives

Premiere
Retirement Planning

It's Your Money... Keep It That Way!

SUMMER 2015

Dear Client,

I hope this newsletter finds you well, that you and your family have enjoyed a wonderful Spring, and that you are enjoying a relaxing and hopefully not too HOT a Summer. At PREMIERE RETIREMENT PLANNING, we enjoyed an exciting start to the year and are eagerly anticipating a fun Summer with friends and family and spending at least a little time on the beach or somewhere to cool down a bit. Kauai sounds like a great break to me, so my wife and I will be heading there soon.

With markets experiencing turbulence so far this year, due to a variety of issues, including the effects of slow overseas economic growth, a stronger U.S. dollar, and volatile oil prices, we're working hard to prepare our clients to thrive in changing market conditions, and protect their retirement peace of mind. This year we added two new seminars entitled "State of the Markets" and "Retire and Stay Retired…Safe, Sound, and Secure" for new and prospective clients. If you or anyone you know would like to attend, please let us know. And we will reserve a spot for you.

Though we can't predict markets, we can monitor them carefully and watch for opportunities that may arise. If you have any questions about how market movements may affect your situation, or that of a family member or friend, please give us a call; we'd be happy to speak with you.

We are pleased to present this NEW issue of the Perspectives Newsletter. This season, we explore the importance of creating a purposeful legacy around your personal priorities in life. Though we all leave legacies of some sort, we believe that it's important to be intentional about the mark we make on the world and lasting benefit to our families, whether monetary or otherwise. In this issue we offer some helpful tips for starting a family history project and share some thoughts about buying a rental or vacation home.

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We sincerely hope that you find this Perspectives Newsletter interesting and informative. We're always looking for ways to educate our clients and give them greater insight into issues affecting investors and retirees today. Please send us any comments or feedback about our newsletter; we are always open to new ideas.

If you have any questions or concerns about what we've covered, please let us know. If you have family members or friends who would enjoy receiving their own copy, please give us their information and we will be happy to add them our growing list of subscribers.

As always, it is an honor and a privilege to serve you. On behalf of all of us at PREMIERE RETIREMENT PLANNING thank you and best wishes for a wonderful Summer and rest of 2015.

Warm Regards,

Jeff P, Vogan, RFC, IAR CEP

Investment Advisor Representative

building an intentional

LEGACY

See our article "Getting Started on a Family History Project" in this issue of our newsletter for tips on documenting your family's history.

Many people would like to leave a mark on the world, whether large or small, in the form of their legacy. Whatever your passions in life–from philanthropy to family–your legacy should reflect these passions. At its core, a legacy is built on your personal values and how you choose to share those values to make an impact on the world. Your legacy also comprises your experiences as a person. Sharing your memories, stories, and perspectives with family members can connect them to your values and familial history.

Furthermore, a legacy isn't just what's left behind when you're gone; it can be a part of creating a purposeful and satisfying life for yourself, and your family, in the present. Comprehensive legacy planning allows you to not only transfer wealth but to intentionally pass down values, memories, and traditions. In this piece, we discuss the importance of consciously creating a legacy based on your values and show you some steps to help you get started.

Create a Legacy as an Act of Love and Generosity

Each of us will leave a legacy, whether we plan for it or not. Creating an intentional legacy is part of living a deliberate, purposeful life and having a clear vision for the future that will effect change and inspire our families. "To create a legacy is to think beyond yourself and to think about the people you love. It's intentional encouragement to the next generation to live a generous, purposeful life," says Tracy Gary, philanthropist and author of *Inspired Philanthropy: Your Step-by-Step Guide to Creating a Giving Plan and Leaving a Legacy.*

If philanthropy is important to you, creating a strategic giving plan can help you align your gifts with your vision and values as well as increase the effectiveness of your gifts. In order to become a more engaged donor, Gary advocates moving away from "obligatory giving" to "transformative giving." She defines obligatory giving as reactive giving in response to appeals, pledges, and social commitments. In contrast, transformative giving emphasizes philanthropy that supports your values and seeks to make the greatest change in the causes you care about.

Though some may think of inspired giving as beyond their reach, Gary counters that "[it] isn't about how much money you have to give. It's about being intentional and aligning it with your values and what the community needs." By using your values to guide your philanthropy, you can be more strategic about what results you would like to see in your community and work toward that change.

Identify Your Values and Explore Meaningful Priorities

Just as creating a financial road map begins with discovering and prioritizing financial goals, an intentional legacy requires you to explore your core values and passions. In making your legacy plan, be intentional about what's important to you and what's worth supporting with your time, talents, and wealth.

Once you've covered your basic financial needs, you can move on to considering the mark you want to leave on the world. The first place to start when thinking about a legacy is to answer a deceptively simple question: What gives my life purpose? Discovering what inspires and excites you will lead you to ideas for incorporating your passions into your legacy.

For many Americans, charitable giving and volunteerism are key parts of their personal identities. These forms of philanthropy encourage you to engage with your values, your families, and your community. Look at the causes you already support and see what they have in common. Consider whether focusing your philanthropy might best support your values and strategically build your legacy. Use these passions and values to create a vision for the impact you would like to have in your community and family.

Being intentional about how to express your values can lead to new possibilities in your legacy strategy. For example, Gary suggests creating gifts for specific uses, such as a "Fun Fund" for your children and grandchildren to spend on travel and little luxuries. This way of earmarking gifts can guide your inheritors toward pursuing the experiences that you would like to give them. Such planning can help you feel reassured by knowing that the people and causes you care about will be supported by your wishes.

Use Your Legacy to Build Bridges between Generations

Most families find it difficult to talk about money, especially when it comes to potential inheritance. While parents and grandparents may worry that talking about wealth may breed dependence or sabotage their children's independence, research suggests that frank conversations about money are critical to your family's long-term financial health.[1]

When Gary received her inheritance in her twenties, she understood that she was expected to give the money back to the community through entrepreneurship or philanthropy. Rather than become dependent on family wealth, she used it to become a passionate philanthropist, author, and mentor to wealthy inheritors around the country.

There's no right or wrong time to speak to your family about money, but our opinion is that sooner is better than later. Gary recommends letting children know as early as possible what and how they might expect to inherit. She says: "It's important to be candid and forthright because you don't want to undermine their ambitions or give them the illusion that they will inherit a lot of money." She strongly believes in setting expectations for future inheritors through conversations about legacy plans and is grateful to her parents for being upfront about their expectations.

One means of opening a conversation about inheritance and legacy is through the discussion of what change you can make in the world as a family. Furthermore, engaging in philanthropy as a family activity can help you communicate your values and expectations around money. Gary suggests, "Families can use philanthropy as a way to learn about each other and build respect for each others' values and passions in life."

philanthropy by the numbers

98.4% of US high net worth households gave to charity in 2014 as compared to 65% of the general US population.

73% of wealthy donors have a charitable giving strategy, and 93% give to specific causes, issues, or geographic areas.

75% of wealthy Americans volunteered with at least one nonprofit, and 59% volunteered more than 100 hours.

Donors who volunteered gave 73% more on average than those who didn't.

The 2014 U.S. Trust© *Study of High Net Worth Philanthropy*

"To create a legacy is to think beyond yourself and to think about the people you love. It's intentional encouragement to the next generation to live a generous, purposeful life."

– Tracy Gary

is giving a value in your family?

76% of charitable donors learned about giving from their parents.

94% of donors are teaching their own children to give.

65% of donors say that they discussed giving plans, charity selection, and philanthropic planning with their families at least twice in the last year.

39% of donors make charitable decisions with input from family members.

2014 Fidelity Charitable® *Giving Report*

Give family a voice, not a vote. Your financial life is not a democracy. While your loved ones should be informed and involved, they don't always get a vote about important financial decisions.

Research suggests that the best way to pass down philanthropic values is to explicitly discuss charitable giving with your children. A 2013 study found that conversations about philanthropy had a greater impact on charitable giving among children than role modeling alone. The study also found that talking to your children about charitable giving increases the likelihood that they will give to charity by 20%.[2] If financially supporting a valued cause is something you would like to continue as a part of your legacy, consider bringing your family along to charitable events or fostering discussions around the issues that are important to you. By engaging your family, you may be able to amplify your impact and inspire them to appreciate and support the good work of your cherished causes.

Speak to Your Financial Representative about Your Legacy

As financial professionals, it's part of our duty to understand your values and priorities in life. Our goal is to help you achieve the financial freedom to think about higher priorities, and we want to do our part to help you explore your motivations and create a more purposeful life.

One of the main reasons that we encourage you to involve us in your legacy goals is that we can help you incorporate these objectives into your financial strategies. Whether you wish to make annual gifts to charitable causes or want to leave a substantial inheritance to your children, we can help you put your legacy into action.

If philanthropy is one of your goals, making charitable giving an explicit part of your financial strategies can create opportunities for tax savings that may then increase the amount of money you can donate to valued causes.

We can also help you connect with your loved ones about your legacy. We strongly recommend including spouses, children, and other close family members in the legacy-planning process. On a practical level, introducing them to your financial professional can help smooth the transfer of wealth and ensure that they have the financial advice they need. On a more fundamental level, actively including your family in your legacy decisions can help build stronger relationships and communicate your values around money. We can help you involve your loved ones by hosting family meetings or mediating family discussions.

If you would like support during your journey towards a more purposeful legacy, we would be delighted to help you:

- Explore your values and create a family mission statement;
- Develop your personal legacy and a vision for your family's future;
- Meet with loved ones to discuss your goals;
- Identify the right structure for your giving and create a philanthropic strategy that fits your needs;
- Understand how planned giving can fit into your existing financial strategies.

In our experience, one of the greatest benefits of working with professionals is the confidence of knowing that you have a team of caring experts on your side. We enjoy working with clients to define their personal values and create lasting legacies for their loved ones and the causes they care about.

[1]Ameriprise Financial (2012). *Money Across Generations II SM Study: Family First.* http://newsroom.ameriprise.com/images/20018/MAG%20Research%20Report%20Family%20First%204-27-12.pdf.

[2] New Research on Charitable Giving by Girls and Boys. (2013). *Women Give 2013.* http://www.philanthropy.iupui.edu/research-by-category/women-give-2013.

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create a family mission statement to guide your giving by asking key questions about your purpose and values.

- Why do we want to give as a family?
- What causes or social issues inspire us to action?
- How do we want to be remembered?
- What are our core values, and how do we incorporate them into daily living?

self-educate

Donors who educate themselves, engage with charitable partners, and monitor the effectiveness of their gifts report higher levels of personal fulfillment and satisfaction.

The 2014 U.S. Trust® *Study of High Net Worth Philanthropy*

DECLUTTE
SIMPLIFY YO

YOUR HOME SHOULD BE A PEACEFUL ESCAPE FROM THE STRESSES OF EVERYDAY LIFE; HOWEVER, MANY HOMEOWNERS FIND YOUR HOUSE; DECLUTTERING AND SIMPLIFYING CAN TRANSFORM A MESSY HOME INTO A TRANQUIL OASIS. LET'S LOOK AT A FEW

1 | RECLAIM THE SOFA

Magazines, toys, and decorative pillows can eat up all of the space on your sofas, leaving you with nowhere to sit. If you find yourself dealing with this problem, try creating "zones" or dedicated spaces in your living room. One zone could function as a study, while another area can be set up as a cozy, calming place to watch TV. Keep storage ottomans or attractive baskets in each zone to corral the items that usually wind up on your sofas.

2 | GOOD-BYE TO THE TV

If you're attempting to create a more tranquil bedroom or need to improve your pre-sleep routine, getting rid of the TV should be the first order of business. It's nearly impossible to have a neat bedroom when a television is present; remote controls, cables, and DVDs end up cluttering an otherwise orderly space. The stimulation from a TV can also make it hard to unwind; many people find that it's difficult to fall asleep and stay asleep when they're distracted by the light and sound of a television.

3 | GET A HANDLE ON KITCHEN CLUTTER

When the counters have become so overrun by clutter that there's no room to actually cook, it's time to make a change. A few practical storage ideas can free up your counter space and keep your drawers organized, resulting in a more pleasant, stress-free cooking experience. Inventory your cookware, utensils, and appliances and move the ones you rarely use to a “seldom use” area elsewhere in the house. If you have a kitchen island, hanging your pots and pans overhead is an attractive and practical way to create more space in your cabinets.

ER AND UR HOME

THEMSELVES FRUSTRATED AND OVERWHELMED BY CLUTTER. DON'T LET YOUR BELONGINGS TAKE OVER WAYS YOU CAN REDUCE YOUR CLUTTER AND CREATE A MORE PEACEFUL LIVING SPACE.

4 | MAKE ROOM IN YOUR BATHROOM

When your bathroom is littered with half-empty shampoo bottles and old cosmetic products, it can be difficult to find the items you really want to use. Get rid of any bath and haircare products you haven't touched in months, and toss any cosmetics that are past their prime. Once you've made a dent in the clutter, purchase some inexpensive containers or pretty baskets to hold your favorite products.

5 | ORGANIZE YOUR PAPERS AND FILES

Have you ever turned your house upside down looking for an important piece of paper work? Keeping your files organized in a central location can save you valuable time and reduce your stress. Even if you're not up for organizing your paper work right now, a dedicated cabinet can save you time and stress. Also consider keeping a shredder close to where you read the mail. Dropping unneeded mail straight into the shredder can keep overwhelming piles from accumulating.

It's clear that just a few minor changes can really help streamline and simplify each room in your home. A cluttered living space is stressful and overwhelming; disposing of some unwanted items and employing some simple storage solutions can create a calm, inviting atmosphere without breaking the bank. Give a few of these ideas a try in your home; the tranquil feeling you'll enjoy afterward will be well worth the effort.

CONSIDERING
BUYING A SECOND PROPERTY?

Whether you're interested in buying a condo in your favorite vacation spot or are interested in rental income, it's critical that you consider how the purchase fits into your lifestyle and financial picture. Owning a second home can seem glamorous and potentially offer you another source of income, but it can also be a time and money pit. Whatever your reasons for considering another property, here are some factors to consider before taking the plunge.

What is the purpose of the property?

If you're primarily interested in a vacation home, make sure that it's in an area that you visit regularly and know well. Make sure that you and your family will still be interested in using the property five, ten, or even fifteen years down the road. If you're not committed to spending a significant part of each year at your vacation home, renting might be a simpler and savvier option.

Though many owners rent out their vacation homes to defray the costs of ownership, peak rental season often coincides with the best time of year to visit. If you're not willing to plan your vacations around renters and forego some use, the income potential of the property will be limited.

What is the hassle factor of managing the property?

Don't underestimate the work involved in buying, renting, selling, and maintaining a property. The hassle will be even greater if you live far away since you'll need to find someone to keep tabs on the home when you're not there. Though property management firms can help you find renters and maintain a property, it's unwise to rely on them for everything.

Remember that the life of a landlord isn't always romantic. If you're not able to handle routine maintenance or take midnight plumbing calls, you'll have to budget for professional help. Many holiday home owners spend a significant part of their "vacations" on routine upkeep and chores.

If you've never dealt with a rental home or vacation property, ask around for advice. Friends and acquaintances who maintain properties can be a gold mine of knowledge. Asking them about their experiences can help you refine your plans and avoid expensive mistakes.

What are the nitty-gritty details?

With real estate, it's vital that you completely understand the fine print. You'll need to keep a close eye on the total cost of ownership, including purchase price, financing costs, maintenance, fees, property taxes, insurance, utilities, and the cost of furnishings. Add some "fudge factor" into your calculations for unanticipated expenses.

If you're planning to rent the house, be very conservative in your income estimates to make sure that you can cover the overhead if the property remains vacant for a lengthy period. Speaking with other property owners and checking rental listings can help you get a better idea of what the rental prices and occupancy trends in the area might be.

What are the risks involved with the property?

As with any purchase or potential investment, you need to carefully consider all the potential risks. By committing a significant portion of your savings to another property, you'll be giving up other purchase or investment opportunities. You may also end up foregoing annual trips abroad or other lifestyle choices to maintain the property.

The major drawback of real estate is its lack of liquidity. Unlike stocks and bonds, physical properties cannot be easily sold, potentially leaving you stuck with the asset (and its costs) longer than you anticipate. Your decision-making process should factor in worst-case scenarios like higher annual costs, lower rental income, bad tenant expenses, and falling real estate prices to make sure that you can afford to keep the property.

There is also no guarantee that your property will appreciate in value while you own it. As many homeowners learned during the mortgage crisis, properties can lose value rapidly and become difficult to sell in a down market. Rental income can offset some of the carrying costs of a property, but it's wise to consider many possible scenarios when evaluating the purchase.

Conclusions

Ultimately, the decision about whether to buy a vacation or rental home depends on many financial and lifestyle factors. What's most important is that you don't jump into a purchase without carefully running the numbers–ideally with the help of a professional who can take a look at your entire financial situation. Though real estate can offer advantages, it's vital to think about how another property fits into your overall financial and life goals.

Get Started On It

There are many reasons to embark on a family history project: to find your family's place in history, to develop a closer connection to your family's roots, or to learn more about distant ancestors. Whatever your personal reasons for tracing your family's history, it can be a wonderful way to build a stronger family identity and document your unique heritage.

Start With What You Know

Your personal memories of the most recent generations are the first place to start. Write down as much as you know about your generation as well as your parents' and grandparents' generations. Scour your family possessions for photos, family scrapbooks, military records, and any other documents that can give you vital information about your relatives.

Write Down Everything

Once you have some basic information about your family, get it organized using a family tree chart or genealogical software. Paid services like Ancestry.com and FindMyPast.com can make it easy for you to add information as you go and share your findings with others. Once you have your information organized, you can more easily identify what you don't know yet and begin filling in the blanks. Keep a running list of the information you're missing and the records you've searched so that you don't retrace old ground.

Get Your Relatives Involved

Family members can be a great resource for tracking down family history, documents, and all the stories and trivia that make up your family wisdom. Using your notes, ask family members for information about specific relatives, including name variations, nicknames, occupations, places they lived, and any birth or death information they may know.

Older relatives are literal eyewitnesses to family history, and their stories are very valuable to your project. Don't just ask about people, places, and dates; engage them about their past and document their memories. You can learn more about developing an oral history of your family by reading the **Smithsonian Folklife and Oral History Interviewing Guide,** available for free online.

FAMILY HISTORY PROJECT

Leverage The Internet

Many of a family researcher's best tools are available online. You can access US census records dating back to 1790 with the click of a button. You can also access many property and military records online. Paid subscription sites like Ancestry.com and Geneology.com have vast digital collections of historical documents. They allow you to enter the names of relatives and find birth records, property ownership documents, and other historical details.

Use The Power Of Your DNA

If you're interested in delving deeply into your family's ethnic roots, you can use your genetic information to trace your ancestry. Recent technological advances have made it cheap and easy to send away and have your DNA analyzed. Companies like FamilyTreeDNA and AncestryDNA help you find connections within their vast databases and trace the movements of your lineage around the world.

A genealogical project is a wonderful way to build bridges to the past and pass down your family's history to your children and grandchildren. As you get started in your research, think about how you will share what you find: through a scrapbook, a Facebook group, or even a family blog.

6 Ways To Prepare Your Home For Elderly Care

If an elderly loved one is preparing to move in with you, it is vitally important to have a plan. Few people consider how much work goes into getting your home ready for elderly care, but knowing where to start can make the process significantly easier and less stressful for everyone involved. Below are some of the most important issues to address before your loved one moves in.

Find An Ideal Place For The Bed

When choosing where your loved one's bed will go, keep comfort and convenience a priority. Avoid rooms that require walking up or down stairs or a room that is too far from the restroom. Many families choose to place the bed in the living room or dining room, both of which offer plenty of space, a centralized location, and a place where loved ones can socialize.

Get Rid Of Clutter

Clean up any clutter around the house that might interfere with your loved one's mobility – especially if he or she is reliant on a walker or wheelchair. Even small obstacles can become a serious hazard in the dark, so consider buying night-lights to provide better lighting in the main hallways.

Make Privacy A Priority

Providing a loved one with privacy is very important to maintain dignity and personal space, especially if the bed isn't in a separate room. Temporary privacy curtains can be installed around the bed, and headphones offer a way to watch television or listen to music without worrying about bothering someone else.

Make The Bathroom Safer

The restroom is where most accidents in the home occur, so take the time to make it a safer place for your loved one before moving in. Keep rugs and towels off the floor to reduce tripping hazards. Install grab bars in the tub and around the toilet to make getting in and out easier, and invest in a convertible commode that fits over your existing toilet.

Prepare For Specialized Needs

If your loved one requires any specialized care equipment, such as portable oxygen or an intravenous drip, make sure you have enough time to become familiar with how to operate and maintain it beforehand. Become familiar with their medications so that you can help them remember to take them on schedule.

Prepare The Family

A new member of the family – especially one with health or mobility issues – will disrupt the normal routines of your household. Meet as a family before the elder moves in to have an honest discussion about expectations and potential problems that may arise. Don't forget to include siblings and extended family who may assist with care since their ideas and support will be important to your new roles as caregivers. Make time for yourselves as a family and be patient as you all adjust to the transition.

Caring for a loved one at home can be a challenging and stressful prospect if you haven't prepared properly. By following the advice above, you can help make their time with you as comfortable, relaxing, and rewarding as possible.

Sudoku

	2		5	7	3	1		
		7					2	
6	4	1	2					7
	7			3				
						8		5
3					6	2		9
	1			8	7		4	
					2			
				1				3

How to Play

Sudoku or "single number" is a logic-based, number-placement puzzle. The objective is to fill a 9×9 grid with digits so that each column, each row, and each of the nine 3×3 sub-grids that compose the grid (boxes) contains all of the digits from 1 to 9 once.

6					9		4	5
	7		5	2				
	3							
	2					4	7	
		4	8		6			
5								8
	9	7		8	3	5		
			7		5		2	3
8			1	6	2			

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