

THE NEW FINANCIAL LONGEVITY BUNDLE®



Universal Wealth Management, LLC

Karen Emma

945 Reservoir Avenue

Cranston, RI 02910

401.331.7600

401.331.7800

www.universalwm.com

info@universalwm.com

Securities, Advisory and Insurance Services offered through Royal Alliance Associates Inc. Member FINRA, SIPC and a registered investment advisory. Additional insurance services offered through Universal Wealth Management, LLC, which is not affiliated with Royal Alliance Associates, Inc. or registered as a broker-dealer or investment advisor.

Neither Royal Alliance Associates, Inc. nor its representatives or employees provide legal or tax advice. Invest involves risk including potential loss of principal. No investment strategy can guarantee a profit or protect against a loss in periods of declining values. Past performance is no guarantee of future results. Please note individual situations can vary.

This message and any attachments contain information, which may be confidential and/or privileged, and is intended for use only by the intended recipient, any review, copying, distribution or use of this transmission is strictly prohibited. If you have received this transmission in error, please (i) notify the sender immediately and (ii) destroy all copies of this message. If you do not wish to receive marketing emails from this sender, please reply to this email with the word REMOVE in the subject line.

The information presented here is not specific to any individual's personal circumstances.

To the extent that this material concerns tax matters, it is not intended or written to be used, and cannot be used, by a taxpayer for the purpose of avoiding penalties that may be imposed by law. Each taxpayer should seek independent advice from a tax professional based on his or her individual circumstances.

These materials are provided for general information and educational purposes based upon publicly available information from sources believed to be reliable—we cannot assure the accuracy or completeness of these materials. The information in these materials may change at any time and without notice.

The Year Ahead: What to Watch for, What to Do

The Year 2018 can be great. It also can have many pitfalls. Here are the major areas you need to watch in order to take advantage of opportunities and protect your financial and retirement future.

As the year progresses, many changes are expected as we move forward toward 2019 and beyond. These changes will affect individuals, families and businesses alike...young and old, small and large. We are in a new generation — a generation of financial longevity. We must protect your assets and ensure your financial longevity so you do not outlive your money and your cash flow continues to support your lifetime retirement income stream.

There are many moving parts that must be reviewed which should be included in your overall financial and retirement planning. Healthcare (including Social Security and Medicare) is a significant part of today's budget costs. These rising costs go hand and hand with your daily living expenses, should be considered as a part of your tax planning, and, most importantly, as part of your financial and retirement planning. Those aging into Medicare should be ready to understand the entire Medicare tangle and all its parts. You must recognize how these areas and costs impact your overall financial and retirement plans, the tax consequences which can arise, and, most important, your cash flow needs. One wrong choice can negatively impact not only your financial/retirement plan, but it can begin a ripple effect for your taxes and can significantly impact your cash flow.

Protecting your cash flow is a must to ensure financial longevity.

Increasing Healthcare Costs

The cost of healthcare in the United States last year rose to more than \$3 trillion — some \$10,000 per person. Further increases in 2018 are also expected to outpace inflation. These higher costs will affect you and your healthcare insurance in 2018.



THE NEW FINANCIAL LONGEVITY BUNDLE®

As many have already begun to see, Medicare costs have continued to see new increases with higher costs, while coverage and services are reduced.

The New Tax Act

The Tax Cut and Reform Act may be of considerable benefit to you. There is a great deal of fine print, and many interpretations to come during this year to determine its full impact and how best to use it. The full effect of the change in medical deductions is of major importance; so are opportunities to control declared taxable income. Controlling your taxable income and proper tax planning, alongside your financial and retirement planning, is a must to avoid negative impacts to your cash flow both pre-retirement and most especially for retirees. Social Security and Medicare look back at two years of your taxable income to determine Medicare costs, therefore, proper planning ahead of your retirement can create significant savings to healthcare costs and more.

Obamacare Repeal

The Trump Administration is expected to make a new attempt to repeal or make major revisions in Obamacare. These can be expected to significantly affect adjustments to both Medicare and Medicaid, healthcare plans coverage and services, and your overall healthcare costs. Remember, your taxable income and financial and retirement planning go hand and hand with these costs, and will affect your cash flow.

Portfolio Opportunities

Expected continuation of the current bull market can open numerous sound opportunities this year to improve financial portfolios and solidify earlier gains. To stay ahead of the game, proper portfolio management is a must. Setting goals, designing and managing investment portfolios, handling market volatility, proper asset allocation and diversification and tax planning are an imperative part of a financial and retirement plan. At the same time, the continuing bull market also opens the potential for unsound risk-taking, attraction to potentially bad investments

Securities, Advisory and Insurance Services offered through Royal Alliance Associates Inc. Member FINRA, SIPC and a registered investment advisory. Additional insurance services offered through Universal Wealth Management, LLC, which is not affiliated with Royal Alliance Associates, Inc. or registered as a broker-dealer or investment advisor.

Neither Royal Alliance Associates, Inc. nor its representatives or employees provide legal or tax advice. Invest involves risk including potential loss of principal. No investment strategy can guarantee a profit or protect against a loss in periods of declining values. Past performance is no guarantee of future results. Please note individual situations can vary.

This message and any attachments contain information, which may be confidential and/or privileged, and is intended for use only by the intended recipient, any review; copying, distribution or use of this transmission is strictly prohibited. If you have received this transmission in error, please (i) notify the sender immediately and (ii) destroy all copies of this message. If you do not wish to receive marketing emails from this sender, please reply to this email with the word REMOVE in the subject line.

The information presented here is not specific to any individual's personal circumstances.

To the extent that this material concerns tax matters, it is not intended or written to be used, and cannot be used, by a taxpayer for the purpose of avoiding penalties that may be imposed by law. Each taxpayer should seek independent advice from a tax professional based on his or her individual circumstances.

These materials are provided for general information and educational purposes based upon publicly available information from sources believed to be reliable—we cannot assure the accuracy or completeness of these materials. The information in these materials may change at any time and without notice.



THE NEW FINANCIAL LONGEVITY BUNDLE®

And outright scams. These types of risks may not be thought of as issues, especially for those who believe they have time to make up for losses or retirement is a vague thought of the future. However, just ask many retirees: Choices you make today have a way of coming back to bite you tomorrow.

Ponzi Lives

Long-term bull markets are a natural breeding ground for Ponzi schemes and other sure-fire scams of which one should beware in 2018. Investors and retirees particularly should be wary of potential market bubbles. The booming cryptocurrency market, i.e. bitcoin, is such a candidate. The new legal marijuana business is another. Bull markets allow for many to create investment funds that pool capital from accredited individuals or institutional investors and invest in a variety of assets, often with complex portfolio-construction and risk-management techniques. Transparency and true knowledge of what you are investing in is often overlooked. That can create additional risk, affecting your cash flow both short-term, and most important, long-term when you need it most.

Future of the Fiduciary Rule

The much-postponed fiduciary rule legally requiring retirement investment advice to be primarily in the best interest of the investor rather than the advisor is now scheduled to go into effect in June. Meanwhile, a number of firms have adopted the rule, while others still have not. The fiduciary rule, legal or not, has always been the rule at Universal Wealth Management.

Business Planning

Whether you are starting a business, buying a business or are a current business owner, 2018 creates big breaks for business owners who qualify for pass-through income. Many business owners such as doctors, dentists, lawyers and financial advisors are pass-through entities. The effect of these changes could be large and swift. Business owners may want to consider converting their business from a C corporation structure to an S corporation or partnership to take advantage of the

Securities, Advisory and Insurance Services offered through Royal Alliance Associates Inc. Member FINRA, SIPC and a registered investment advisory. Additional insurance services offered through Universal Wealth Management, LLC, which is not affiliated with Royal Alliance Associates, Inc. or registered as a broker-dealer or investment advisor.

Neither Royal Alliance Associates, Inc. nor its representatives or employees provide legal or tax advice. Invest involves risk including potential loss of principal. No investment strategy can guarantee a profit or protect against a loss in periods of declining values. Past performance is no guarantee of future results. Please note individual situations can vary.

This message and any attachments contain information, which may be confidential and/or privileged, and is intended for use only by the intended recipient, any review; copying, distribution or use of this transmission is strictly prohibited. If you have received this transmission in error, please (i) notify the sender immediately and (ii) destroy all copies of this message. If you do not wish to receive marketing emails from this sender, please reply to this email with the word REMOVE in the subject line.

The information presented here is not specific to any individual's personal circumstances.

To the extent that this material concerns tax matters, it is not intended or written to be used, and cannot be used, by a taxpayer for the purpose of avoiding penalties that may be imposed by law. Each taxpayer should seek independent advice from a tax professional based on his or her individual circumstances.

These materials are provided for general information and educational purposes based upon publicly available information from sources believed to be reliable—we cannot assure the accuracy or completeness of these materials. The information in these materials may change at any time and without notice.



THE NEW FINANCIAL LONGEVITY BUNDLE®

pass-through benefits.

Many businesses are also being affected by the rising healthcare costs and the impact this has on their business income. Proper tax planning, retirement planning and group healthcare planning should all be considered for business success and financial longevity. There are additional ways to save money on your healthcare plans including added benefits for employers and employees alike. There are a variety of plan selection and plan choices available. In addition, reviewing employer sponsored retirement plans is a must this year due to the Fiduciary Rule. Employers should ensure their plans are complying with all of the regulations.

Insurance Planning (Life, Disability, Health and Business)

Protecting your loved ones or your business with life insurance is just one of the reasons to have insurance. If you already have an existing insurance plan, now is the time to review your policies to ensure their coverage is adequate and protects your needs. If there have been any changes to your situation during the past few years, it may be time to update these insurance policies. For example, suffering a disability or changes in individual or family health conditions can have a substantial impact on your financial situation. This is the year to review your insurance plan.

Education Loans and Planning

More than 44 million Americans owed nearly \$1.5 trillion in student loans as we enter 2018. More than 11 percent were delinquent or in default and the numbers are expected to increase this year. The increasing need to meet this debt is having, and will continue to have an effect on the millennials but also the retirement plans of helping parents and grandparents. Today the average monthly student loan payment is \$351 a month for borrowers aged 20 to 30.

Your Personal Finance

Budgeting and cash reserves are the foundation of financial security. Establishing and maintaining your credit are a one way ticket to securing your financial success.

Securities, Advisory and Insurance Services offered through Royal Alliance Associates Inc. Member FINRA, SIPC and a registered investment advisory. Additional insurance services offered through Universal Wealth Management, LLC, which is not affiliated with Royal Alliance Associates, Inc. or registered as a broker-dealer or investment advisor.

Neither Royal Alliance Associates, Inc. nor its representatives or employees provide legal or tax advice. Invest involves risk including potential loss of principal. No investment strategy can guarantee a profit or protect against a loss in periods of declining values. Past performance is no guarantee of future results. Please note individual situations can vary.

This message and any attachments contain information, which may be confidential and/or privileged, and is intended for use only by the intended recipient, any review, copying, distribution or use of this transmission is strictly prohibited. If you have received this transmission in error, please (i) notify the sender immediately and (ii) destroy all copies of this message. If you do not wish to receive marketing emails from this sender, please reply to this email with the word REMOVE in the subject line.

The information presented here is not specific to any individual's personal circumstances.

To the extent that this material concerns tax matters, it is not intended or written to be used, and cannot be used, by a taxpayer for the purpose of avoiding penalties that may be imposed by law. Each taxpayer should seek independent advice from a tax professional based on his or her individual circumstances.

These materials are provided for general information and educational purposes based upon publicly available information from sources believed to be reliable—we cannot assure the accuracy or completeness of these materials. The information in these materials may change at any time and without notice.



THE NEW FINANCIAL LONGEVITY BUNDLE®

Credit cards can impact your success very quickly both negatively and positively. Buying a home for some seems impossible given the rising costs of living and maintaining one's lifestyle. Buying or leasing a car is one of the toughest decisions for people and an unsettling task or expense. Identity theft is a major area of concern for all in 2018. Beware of the unexpected and protect your personal financial assets at all times.

Estate Planning/Generational Planning

If something should happen to you or a family member, how would your family or business be affected? Proper estate planning should be done no matter how much wealth you do or do not have. Wills, powers of attorney, health care directives and trusts are all important pieces to the estate planning puzzle. Creating and preserving your family legacy can be done with the help of all of us at Universal Wealth Management and our team of attorneys specializing in various legal areas.

Life Events: Expecting the Unexpected

Buying a home, getting married and raising a family are just some expected life events you may experience. Other events can be unexpected and catch you by surprise. For example, identity theft, caring for an aging parent, divorce, or death of a family member are just some of the unexpected events that can suddenly occur. Expected or unexpected circumstances can drain a budget and negatively impact your lifestyle and cash flow needs quickly.

Educating oneself in all of these areas is important to your financial viability. Here at Universal Wealth Management, we will be covering these topics more in-depth in our UWM Financial Longevity Newsletters throughout the year.

For immediate counsel on any of these topics, call us today at 401-331-7600 or email us at info@universalwm.com to schedule your personal appointment.

Securities, Advisory and Insurance Services offered through Royal Alliance Associates Inc. Member FINRA, SIPC and a registered investment advisory. Additional insurance services offered through Universal Wealth Management, LLC, which is not affiliated with Royal Alliance Associates, Inc. or registered as a broker-dealer or investment advisor.

Neither Royal Alliance Associates, Inc. nor its representatives or employees provide legal or tax advice. Invest involves risk including potential loss of principal. No investment strategy can guarantee a profit or protect against a loss in periods of declining values. Past performance is no guarantee of future results. Please note individual situations can vary.

This message and any attachments contain information, which may be confidential and/or privileged, and is intended for use only by the intended recipient, any review, copying, distribution or use of this transmission is strictly prohibited. If you have received this transmission in error, please (i) notify the sender immediately and (ii) destroy all copies of this message. If you do not wish to receive marketing emails from this sender, please reply to this email with the word REMOVE in the subject line.

The information presented here is not specific to any individual's personal circumstances.

To the extent that this material concerns tax matters, it is not intended or written to be used, and cannot be used, by a taxpayer for the purpose of avoiding penalties that may be imposed by law. Each taxpayer should seek independent advice from a tax professional based on his or her individual circumstances.

These materials are provided for general information and educational purposes based upon publicly available information from sources believed to be reliable—we cannot assure the accuracy or completeness of these materials. The information in these materials may change at any time and without notice.