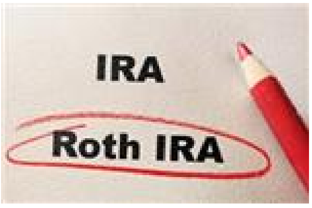
# FUNDING YOUR FUTURE

A personal approach to sound investment practices

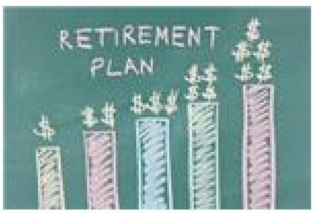
## Cool Tools to Have Around




*Traditional IRAs, which included Simplified Employee Pension Plans (SEP IRAs), were created in 1974. Today, these plans are owned by roughly 32.1 million U.S. households and businesses. Roth IRAs, named for U.S. Senate sponsor William Roth, (R) Delaware, were included as part of the Taxpayer Relief Act in 1997, and today are owned by nearly 21.9 million households.*

*While all are Individual Retirement Accounts, each is different from the other.*

*Up to certain limits, traditional IRAs allow individuals to make tax-deductible contributions into an account. Distributions from traditional IRAs are taxed as ordinary income and, if taken before age 59½, may be subject to a 10% federal income tax penalty.*




*For individuals covered by a retirement plan at work, the deduction for a traditional IRA in 2017 is phased out for incomes between $99,000 and $119,000 for married couples filing jointly, and between $62,000 and $72,000 for single filers.*

## Party Party!

March 22 will be one day following our one-year anniversary of our company, Premier Investment Advisors. Since our successful opening would not have been possible without you, our clients and friends, we're extending our thanks with a Grand Opening of sorts. You'll receive a proper invitation, but wanted you to have this advance notice. Please join us this March 22, from 3-5 pm, for an open house and celebration at our offices. We'll be serving heavy hors d'oeuvres, along with wine, tea and water. Hope to see you there!

## Oxytocin Power

We wanted to conclude this issue of Funding

*Also within certain limits, individuals can make contributions to a Roth IRA with after-tax dollars. To qualify for a tax-free and penalty-free withdrawal of earnings, Roth IRA distributions must meet a five-year holding requirement and occur after age 59½.*

*Like a traditional IRA, contributions to a Roth IRA are limited, based on income. For 2017, contributions to a Roth IRA are phased out between $186,000 and $196,000 for married couples filing jointly and between $118,000 and $133,000 for single filers.*


*Important to know and cool tools to have around, especially at tax time, is that people can contribute to their IRAs for 2017 up to date of their tax filing this year. They can also convert their traditional IRAs to Roth IRAs.*

*(Reading this article may spur additional questions. We are here to answer them. Just give us a call at 903.246.9300.)*

*(Source: First Financial Strategies LLC)*

## Whither the New Federal Tax Law?

The $1.5 trillion federal tax bill is now law. While its long-term impact is uncertain, it may achieve more than originally anticipated. Going beyond the tax cuts expected, the bill means the possibility of meaningful tax reform—in that it may incentivize capital spending, improving the competitive landscape for corporate America.

Essentially, the Tax Cuts & Jobs Act lowers the corporate tax rate from 35 to 21 percent, allows

Your Future with a piece that causes us to feel good about things. Oxytocin is a hormone we all possess. It regulates social interaction at every level, and when doing its thing causes all sorts of nice things to happen—hence its nickname, "the love hormone."

A neurotransmitter controlled by the brain, a spontaneous release of oxytocin not only makes you feel good, it's healthy, causing less wear and tear on your heart, enabling your outlook to be sunnier. To find out more, do a little research, and consider passing on what you find to your children or grandchildren. Everyone will be the better for it, allowing you to extend the feeling of Valentine's Day well beyond February.

## Quote:

*Anything we can do to raise personal savings is very much in the interest of this country.*

five years of 100% upfront expensing of capital investments and provides a one-time allowing of funds earned or invested abroad to return to its owner's country of origin at 15.5%, moving the United States to a territorial system, where business revenue and profits can be taxed where they're earned.

Of course, tax reform won't be the only market driver. An unexpected shift in monetary policy, fundamentals, or valuations could alter the landscape. Still, reform is a game changer that will likely boost earnings and support our economic cycle for at least another 12 months.

(Source: Hartford Funds)

## Global Thoughts

The folks at Wellington Management believe the outlook for equity markets around the world remains broadly positive—at least for the first quarter of the New Year. They expect the activity backdrop for these markets to remain supportive, see interesting opportunities in stocks with exposure to European growth, and project Japanese companies benefiting from corporate and governance reforms.

There may be a few setbacks and disappointments, but nothing major is foreseen.

(Source: Wellington Management)

Alan Greenspan



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