



Wish Your Financial Advisor Happy New Year in Person!

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Keeping New Year's resolutions is usually a good idea; failing to keep some resolutions can sometimes be quite costly.

Here are some financial New Year Resolutions that can make a positive difference if you keep by them.

Life Changing Events

Resolve that if you or your family has had a life-changing event, you most likely need a change in your savings, investment, retirement, and estate goals. For instance, you need to check and change if necessary your insurance beneficiaries. It is best to talk to your advisors as soon as a life-changing event happens. New babies means changing financial goals. In just 18 years, he or she goes to college. Your child will be ready, but will you. Share the happy news with your financial advisor and you can begin the road to provide for your baby's financial security.

Visit Your Financial and Retirement Advisor

At the beginning of each year resolve to visit your advisor(s). For some this is the same person, for some they are different. Whichever type you use, plan to visit one or both. Each year an annual review of plans, goals, and creation of a financial plan

that allows you to carry them out is a great way to begin the year.

Review Your Investment Portfolio

Each year resolve to look at your investment portfolio with your financial advisor. Investment needs change, as we get older. During our younger years, investments are a way to build wealth and with your financial advisor, you might take higher risks to build your wealth. But, as we get older, our goal changes and we want less risk and more security. As we approach retirement, we may look at even safer investments such as fixed or fixed indexed annuities. An annual meeting with your advisor helps you stay on track.

Diversify

Resolve to review your portfolio to insure it is well diversified. The economy changes, as well as your needs over time, so it's important to keep a watchful eye on what you have and where it is.

If your major investment is the company you work for, check with your financial advisor on other places to invest. As you get

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closer to retirement your growth phase is ending for your portfolio and your mix of assets begins to shift to less risk.

Consider purchasing Umbrella Insurance

Your auto and homeowners insurance have policy limits. This is necessary when you begin accumulating wealth and if your total assets exceed our insurance liability limits. An umbrella policy begins where your liability insurance ends. A \$5 million policy is under one thousand dollars. Resolve to speak with your financial adviser early in the year to help you decide how much you need in protection.

If your assets exceed your insurance liability limits, one serious incident can cost you a chunk of or all of your assets - even your home.

Protect Your Credit

Resolve that you will protect your credit. Doing so requires more than taking precautions for protection from theft identity. It means that despite making sure you pay bills on time, keep your debt below fifty percent of available credit, and keep old accounts open even though you do not use them (increases the percentage of your debt limits). Check your credit each year with a free credit report from the three most popular credit-reporting agencies on AnnualCreditReport.com.

Protect your Health

Resolve to protect your health. If you have an exercise regime

that is working, great! If you don't, be reasonable about how to start one. Walking is an easy way to get you moving into the New Year. Also, check your eating habits. Resolve to reduce the amount of unhealthy choices and increase the good foods in your diet.

The younger you begin a long-term care policy the less costly the monthly premium. Waiting until you are close to retirement age makes the premium higher. In addition, under the new health care law, check on Covered California or through your insurance advisor to see if there is a plan that is equal to or better than yours with a lower premium. For instance, in California, there are more insurers entering the market and premiums for the same type of policy you currently have might go down. If you have a Medicare supplemental policy do the same, each type of plan A through H are identical, the only difference is price.

It has been said: "Having good health is like having a million dollars in the bank." Now that is a terrific investment!

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