SMITH FINANCIAL GROUP

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What do I do now?

After all of the turmoil of the past two years many people are asking this question. Many have lost money that they have worked a lifetime to create and are now asking – what next?

- How do I recover my losses?
- How do I re-build my money and keep the gains this time?
- What is the most tax efficient way to grow my money?

If this is where you are then congratulations! You have reached the point where you can now begin recovering some of those losses and start doing some good things for yourself. Here is where I would start.

1. Start a ROTH IRA
2. Contribute to pre-tax plans after maximum contributions to ROTH IRA
3. Use bonus based Equity Indexed Annuities to recover losses
4. Evaluate your personal tax position
5. Evaluate the tax position of anyone that you might inherit money from

I use tried and true investment strategies that don't put you at risk. My clients haven't lost any money during the past two years and for good reason. Those same clients are also well positioned that when the market turns around they will be able to take advantage of that growth in the market.

Sincerely,

Michael J. Smith
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