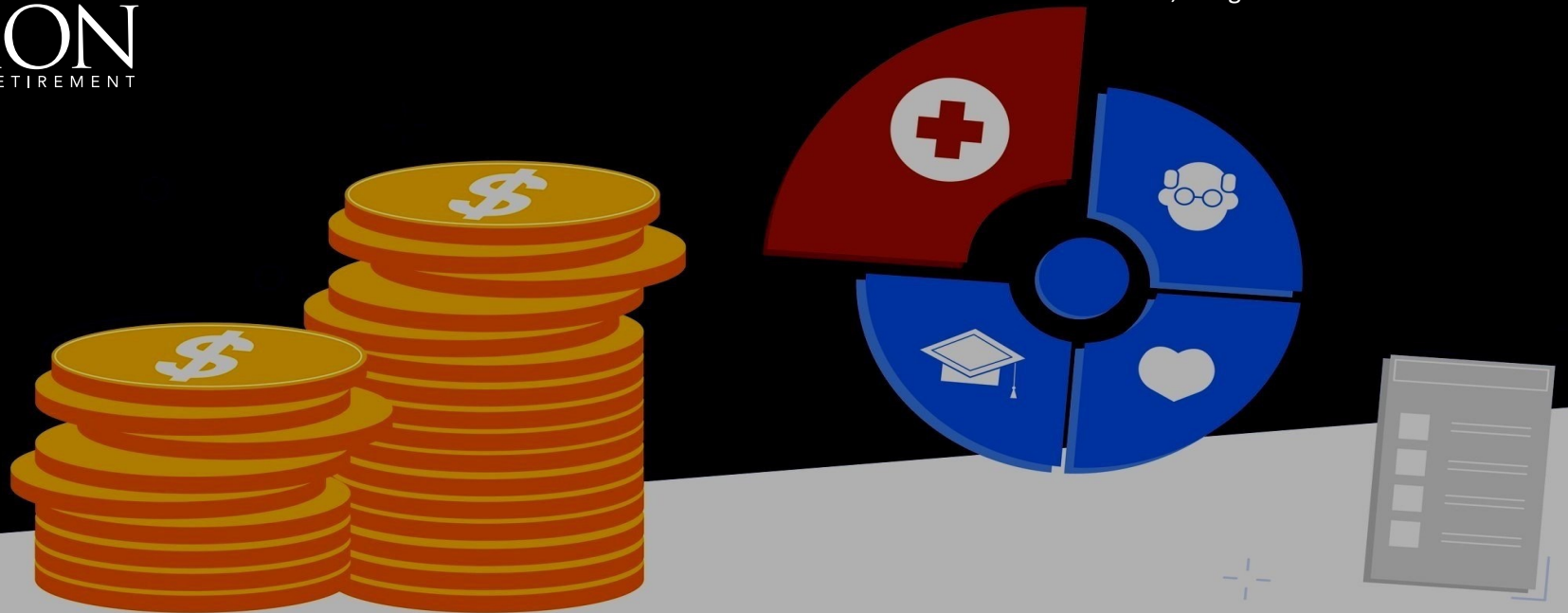




Planning, Advice & Fiduciary Investment  
Services offered through Vision Retirement  
LLC, a registered investment advisor.



# Taking Control of Your Financial Future

November 2023

# Agenda

- Savings Strategies
- Investment Vehicles
- Retirement Accounts and taxes
- Maximizing Workplace Benefits
- Tips on Avoiding Fraud

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# Savings Strategies



# Smart Money Management Begins with Saving

- Saving is important for:
  - Emergencies
  - Education
  - Big Purchases
  - Family
  - Retirement



# Emergency Fund

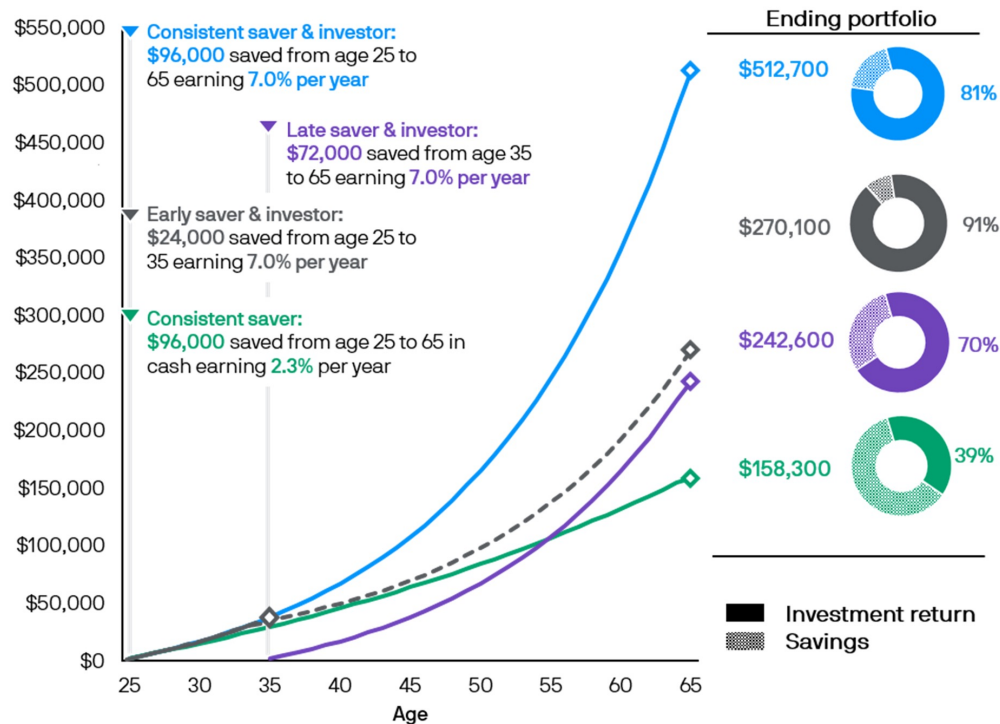


Save enough to have a buffer for life's unexpected expenses:

- ▶ **Set a savings goal**, such as 3-6 months of living expenses
- ▶ **Take advantage of one-time opportunities**, such as tax refunds or bonuses
- ▶ **Save automatically**, such as by setting up a direct deposit to a savings account with each paycheck

# The Power of Starting Early

Account growth of \$200 invested/saved monthly



## Saving fundamentals

Saving early and often, and investing what you save, are some of the keys to a successful retirement due to the power of long-term compounding.

## Saving vs. Investing

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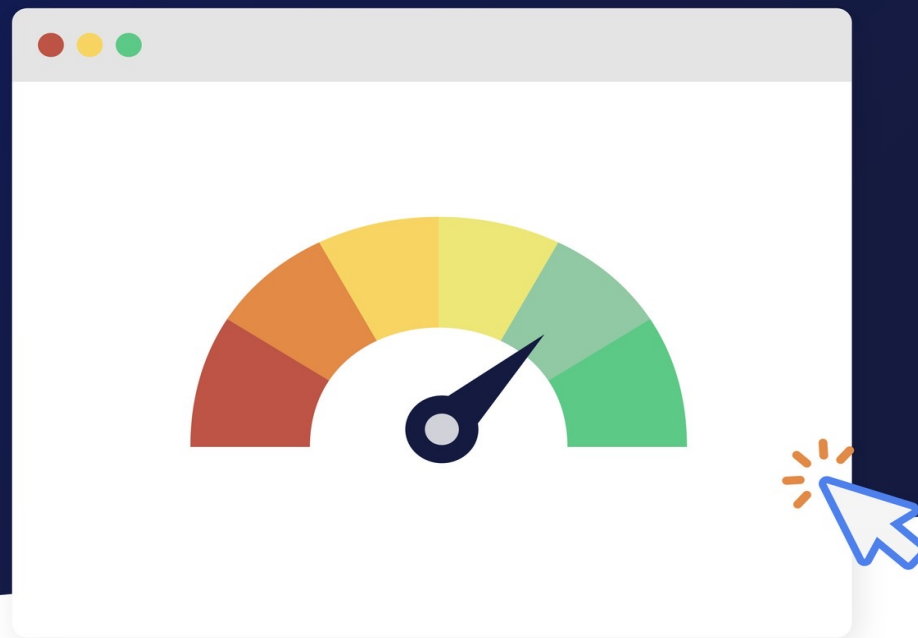
### **SAVING**

The money you earn  
but don't spend

### **INVESTING**

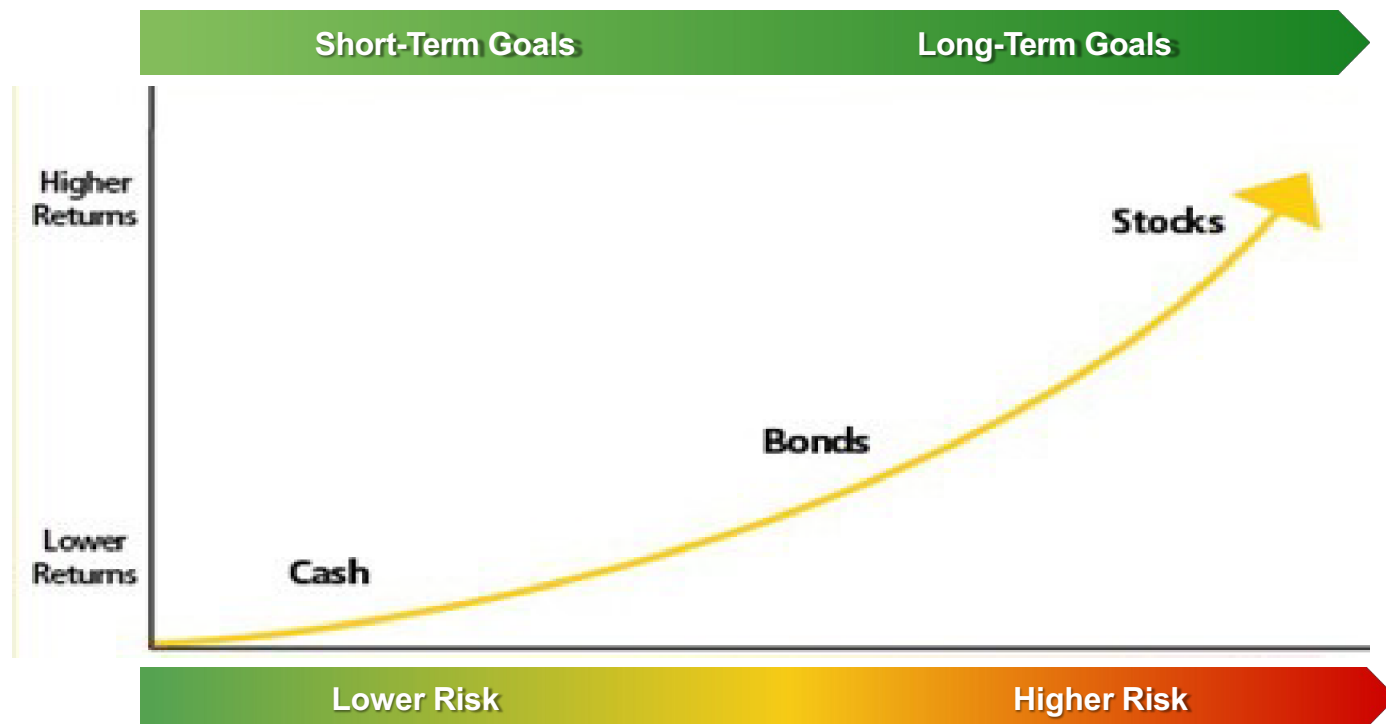
Making that money grow.

# All Investments Have Risk





# Investment Risks/Returns



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# Investment Vehicles



# Stocks

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Stocks, also called “equities,” give stockholders a share of ownership in a company.

## Benefits

- Share price can increase
- Some stocks can pay dividends
- Ability to vote shares

## Risks

- Share price can decrease
- Companies can go bankrupt

# Bonds

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Bonds are like loans you make to a government or corporation on which you receive interest payments for a period of time.

## Benefits

- Predictable income stream
- Return of principal after bond matures

## Risks

- Inflation risk
- The issuer may “call” the bond
- Issuers may go bankrupt

# Mutual Funds and Exchange-Traded Funds (ETFs)

Pools of money invested by and investment company in stocks, bonds, or other securities – or some combination of those securities.

## Benefits

- Diversification
- Professional management
- Affordability

## Risks

- Typically the same as underlying securities

# Asset Allocation

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Asset allocation involves dividing an investment portfolio among different asset categories, such as stocks, bonds, and cash

## Time Horizon

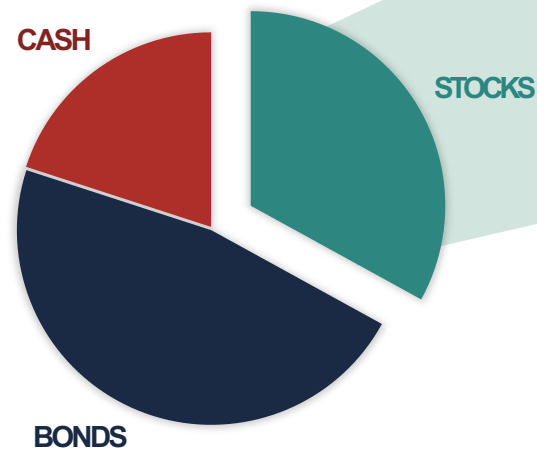
August 2055						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

## Risk Tolerance

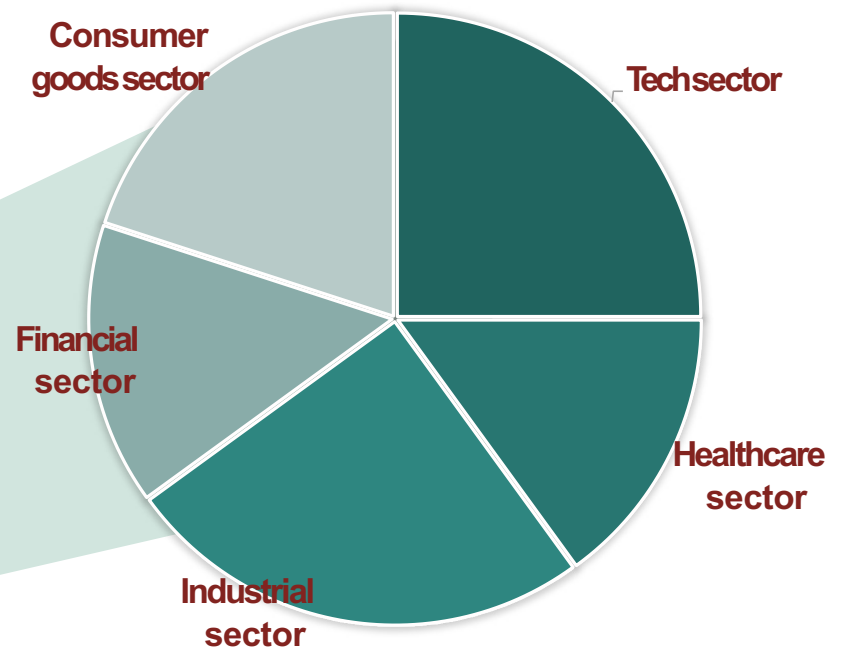


## Manage risk with asset allocation and diversification

EXAMPLE OF ASSET ALLOCATION



EXAMPLE OF DIVERSIFICATION

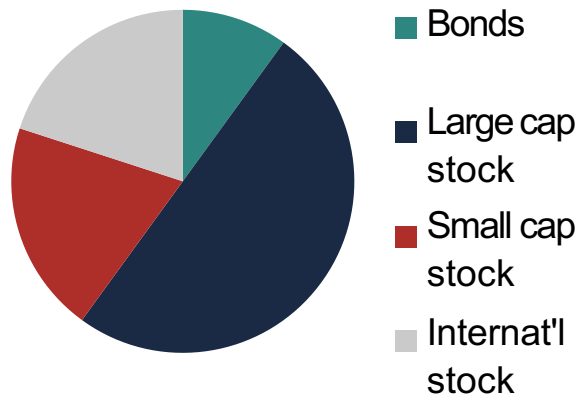


# Target Date/Lifecycle Funds

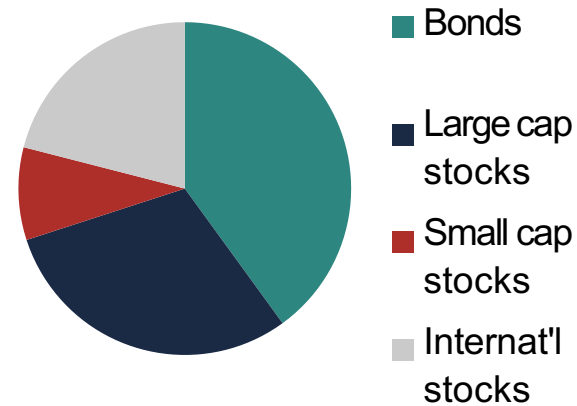
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The name of the fund often refers to its target date

**Retirement Fund 2050**



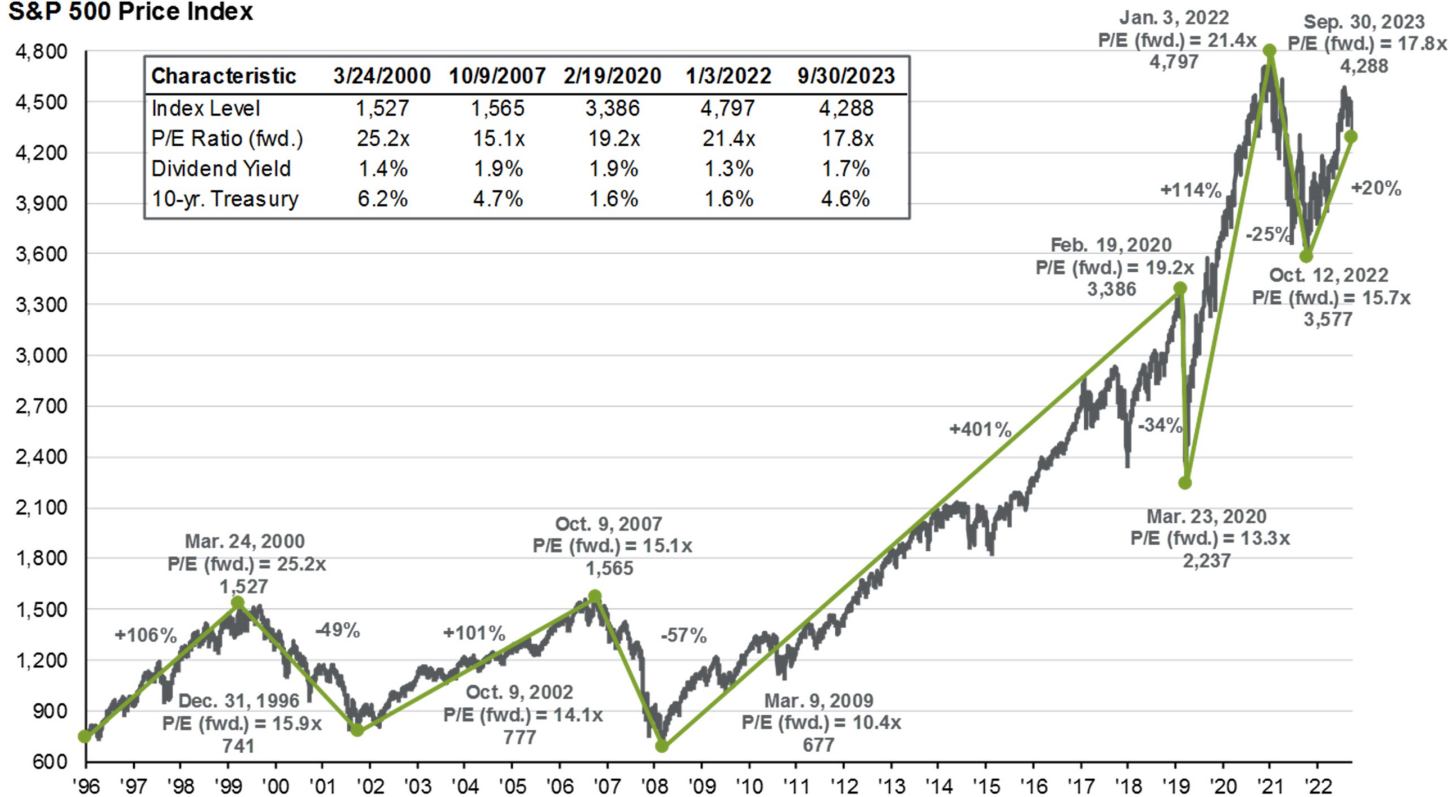
**Portfolio 2030**





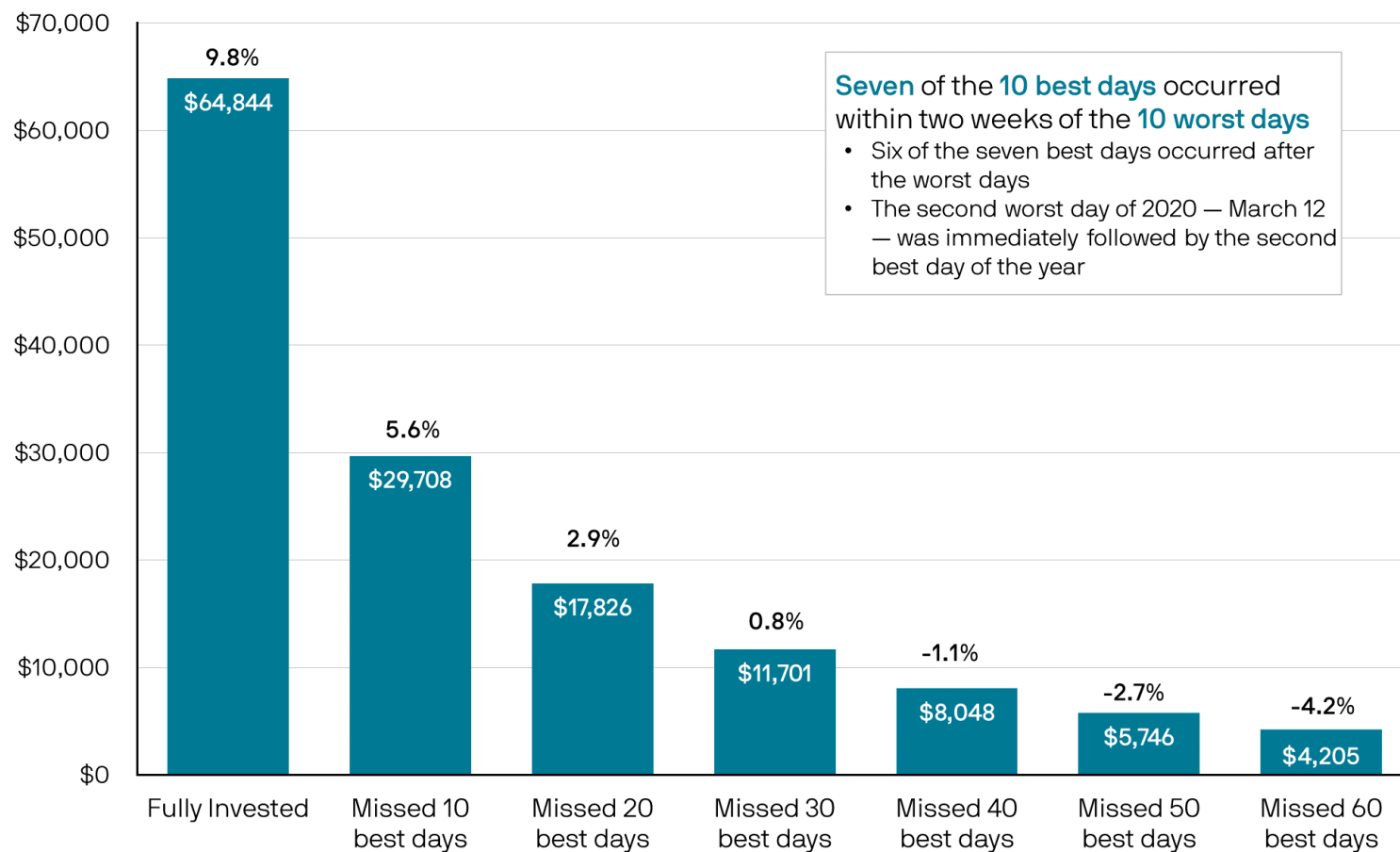
# S&P 500 Over Time

**S&P 500 Price Index**



## Returns of the S&P 500

Performance of a \$10,000 investment between January 1, 2003 and December 30, 2022



### Plan to stay invested

Losses hurt more than gains feel good. Market lows can result in emotional decision making.

Taking “control” by selling out of the market after the worst days is likely to result in missing the best days that follow. Investing for the long term in a well-diversified portfolio can result in a better retirement outcome.

# Investing Apps



- ▶ Mobile platforms that help you save and invest
- ▶ Some apps allow you to buy or sell securities or get advice on investing
- ▶ Make sure your investment app is a registered investment firm

# Investing Apps: What to Keep in Mind

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- Apps may give new investors access to complex or high- risk products or strategies – understand before you invest
- Human interaction or assistance may be limited to online queries
- Fees may seem low, but find out how costs and commissions work
- Apps may encourage some to over-trade through gamification of trading and instant notifications on stock moves

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# Retirement Accounts & Taxes



# Types of Retirement Accounts

Traditional IRAs	Roth IRAs	Employer sponsored plans	Self-employed plans	Pension plans
<ul style="list-style-type: none"><li>• Contributions generally tax deductible</li><li>• Earnings grow tax-deferred</li><li>• Qualified withdrawals are taxed at ordinary rates</li></ul>	<ul style="list-style-type: none"><li>• Contributions not tax deductible</li><li>• Earnings grow tax-deferred</li><li>• Qualified withdrawals are tax-free</li></ul>	<ul style="list-style-type: none"><li>• Examples include 401k, 403b, 457, plans, etc.</li><li>• Tax treatment is like traditional IRAs</li></ul>	<ul style="list-style-type: none"><li>• Examples include SEP IRAs, Solo 401ks</li><li>• Tax treatment is like traditional IRAs</li></ul>	<ul style="list-style-type: none"><li>• While becoming more and more rare, some companies or municipalities still offer these plans to their employees</li><li>• Income is taxable</li></ul>

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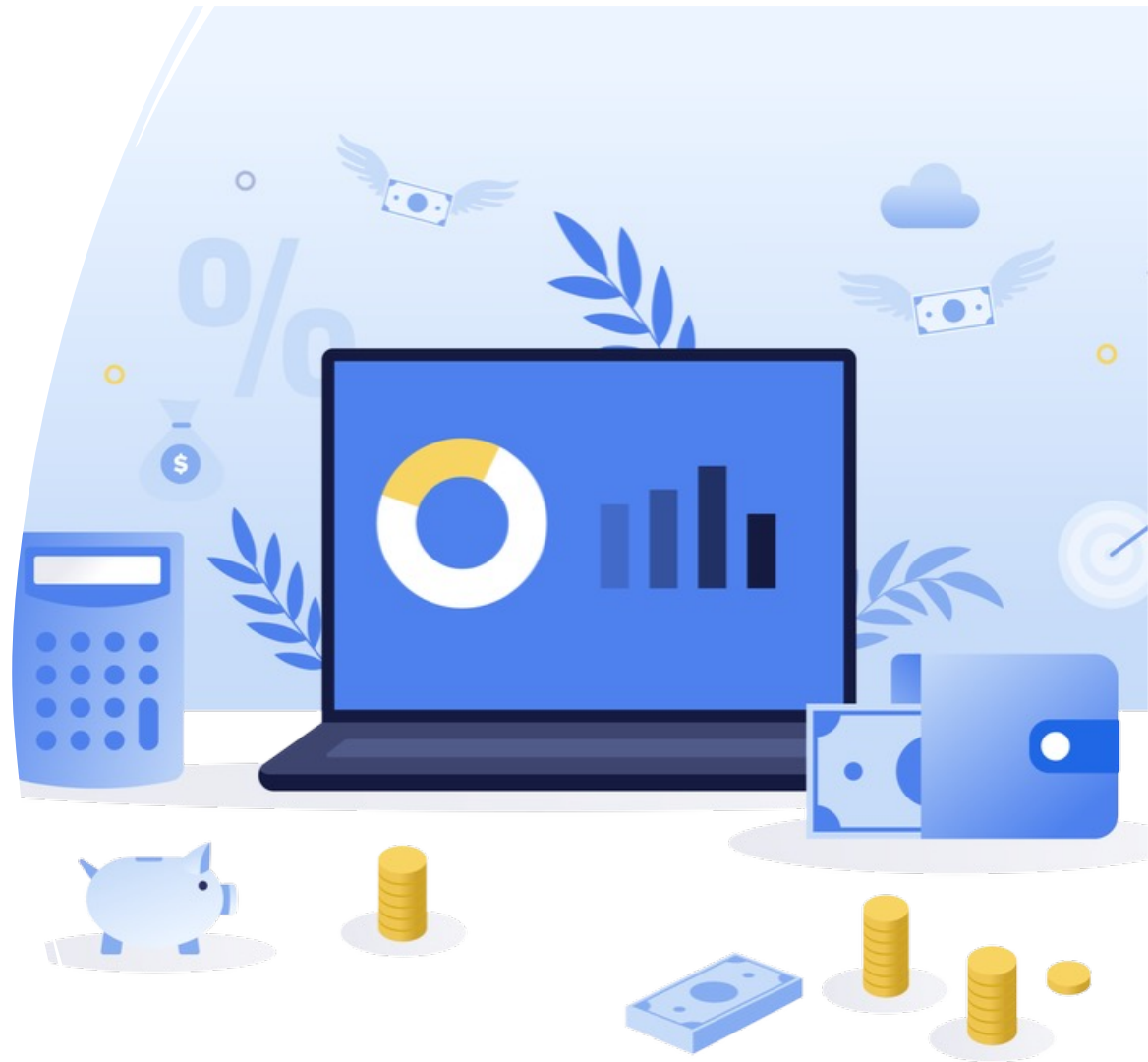
# Maximizing Workplace Benefits



# Maximizing your workplace benefits

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- Things to consider:
  - Employer-matching programs
  - HSAs and FSAs
  - Life and Disability Insurance
  - Portability of benefits
  - Roth options
  - Profit Sharing
  - ESPPs and ESOs





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# Avoiding Fraud



# Red Flags of Fraud

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- Sounds too good to be true, such as promises of high returns with little or no risk
- Pressure to buy RIGHT NOW
- Lack of documentation, such as:
  - No public filings
  - No statements
  - No prospectus
- Unlicensed or unregistered salesperson



**GUARANTEED  
RETURNS!**



**HUGE UPSIDE,  
NO RISK!**

# Unsolicited Offers

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The salesperson or promoter approaches you, not the other way around

- **Examples:**

- Cold call
- Email
- Social media
- Radio and newsletters
- Direct mail
- Free dinner seminar



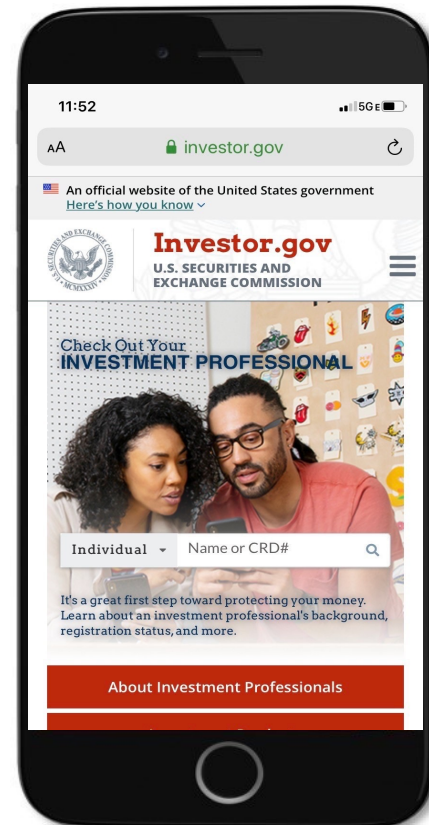
- **How to respond:** Be cautious! Do your own homework if you're curious or simply walk away

# Check Any Investment Professional

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## Check on Investor.gov:

- License/registration
- Employment history
- Important disclosures



# Disclosure Events

NAME

IA

Investment Adviser

B

Broker

BARKLEY & HOWELL

ANYTOWN, USA

9

Disclosures

22

Years of Experience

8

Firms

3

Examinations

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Licenses

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Registration History

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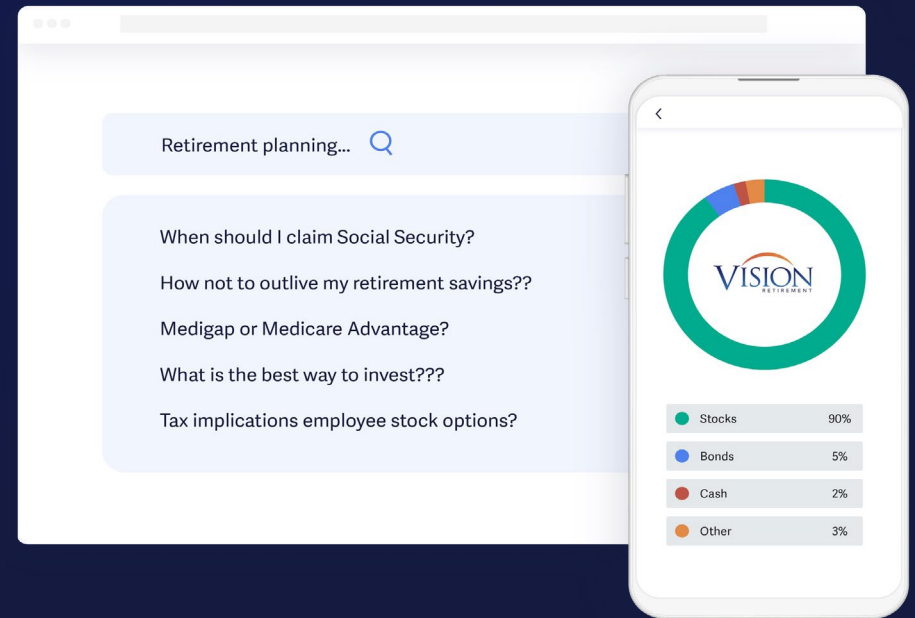
Disclosures

1/20/2011	Customer Dispute	Denied	▼
10/5/2010	Employment Separation After Allegations		▼
4/23/2010	Financial	Final	▼
1/19/1999	Regulatory	Final	▼



# Questions?

Planning, Advice & Fiduciary Investment Services  
offered through Vision Retirement LLC, a  
registered investment advisor.



[www.visionretirement.com](http://www.visionretirement.com)