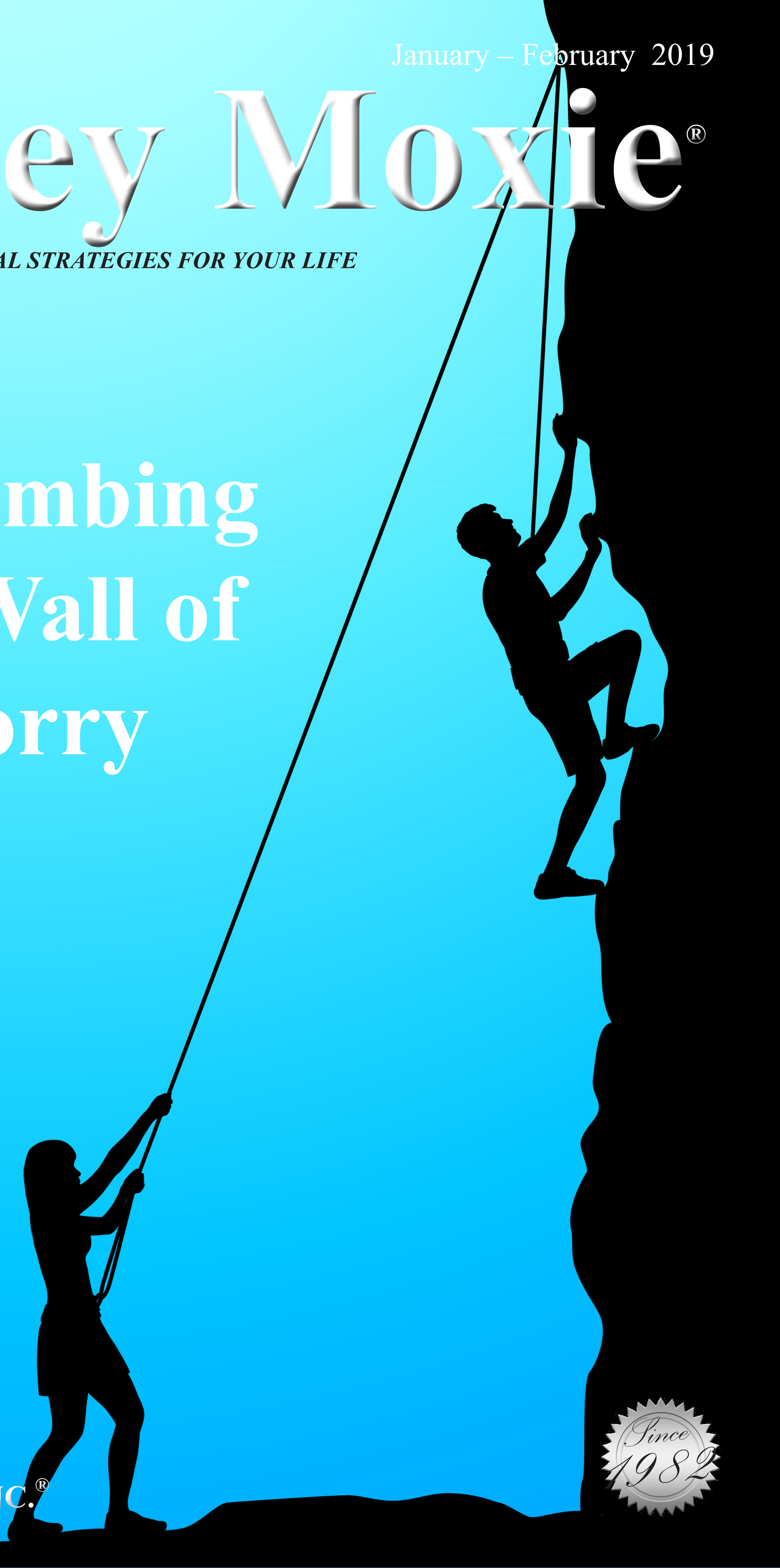
January – February 2019

Money Moxie®

TAILORED FINANCIAL STRATEGIES FOR YOUR LIFE

Climbing a Wall of Worry



Smedley Financial Services, Inc.®

Since 1982

Our Passion Is Your Financial Success

At Smedley Financial all of our efforts are focused on one thing: Your Financial Success! Let's specifically define what those words mean. Financial planning is ultimately about getting you to where you want (and need) to be. It is using what you have to accomplish your goals.

How do we view our role as your financial fiduciary?

Being Your Financial Bodyguards: As your financial bodyguards, we strive to protect you from unscrupulous people. We strive to protect you from those that wish to separate you from your money permanently. At the other extreme, we strive to be your financial bodyguards between well-meaning friends and family. Simply put, few people can afford to lose any money. Loans to loved ones seldom get repaid. This is especially true if you have retired or lost a spouse. Hint: That's why we need you to call us about any and all requests for money.

Taking the Right Types of Risk: Specifically, we strive to help you take more of the right types of risk and avoid the wrong types of risk. If you are too aggressive (greedy) or too conservative (fearful), you may end up broke. Caution: Being too extreme, either way in your risk-taking, may be dangerous to your wealth.

Protecting and Growing Your Assets: Protecting your assets is imperative for your financial success. The majority of people tell us they don't want to lose what they have already worked for and accumulated. Hence the adage: First, do no harm.

Growing your assets is crucial going forward. We have had several clients live well into their 90s, and one even made it to 100! Hint: Our job is to strive to manage your personal wealth. Your job is to manage your emotions, never getting too high or too low.

By using Smedley Financial, what does this mean to you? It means we are fully invested in you. We not only put your interests ahead of ours, but we also strive to offer you our best advice, knowing what we know, based on what we would do in your same position. Our passion is your financial success.

Bullish Best Wishes,

Roger

Roger M. Smedley, CFP®
Chief Executive Officer

Just for Women Conference: "A Walk Down Memory Lane"

Wonderful Event!

Friday, May 10, 2019
9:00 am to 1:00 pm
The Gathering Place at Gardner Village

Great Presentations!

More information to follow.
Mark your calendar and plan to attend.

Better Every Year!

Retirement Countdown

By Sharla J. Jessop, CFP®

20+ YEARS

Time is on your side

Take advantage of the company match in your 401(k) or maximize your IRA. Increase your savings rate by one percent each year. With time on your side, you can benefit from investing ups and downs. Compounding will have a tremendously positive impact on your money.

15 YEARS

A tipping point

Increase your contributions to take advantage of catch-up provisions in your 401(k) and IRA. You are going to need every dollar you can save. Continue to think long term. Your retirement could last 30 years. Create a financial plan to help guide you to your goals.

10 YEARS

Light at the end of the tunnel

Save as much as possible. Continue to have a long-term investment strategy and perspective. Work on refining your retirement budget. Determine how much income you will need to maintain your lifestyle in retirement. Focus on getting out of debt.

5 YEARS

Home stretch

You will soon depend on the nest egg you have saved. It is critical to manage the emotional side of investing. This is often where mistakes are made. Create a lifetime income plan to help determine how your nest egg will be used over the next 20 to 30 years.

At RETIREMENT

You have arrived

The goal is to make your retirement a success by making sure your savings last as long as you do. Implementing your lifetime income plan will help you prepare for the challenges facing retirees: longevity risk, sequence of investment returns, inflation, taxes, and investing emotions.

Regardless of where you fall on the retirement timeline, we can help you make the most of your current situation and the opportunities available to you. A plan, focused on your values and goals, will help keep you on track.

2018 From Investing FOMO to FEAR

By James R. Derrick Jr., CFA®

Major Markets Update						
Market	**Index**	**2018**	**2017**	**2016**	**2015**	**2014**
Large U.S. Stocks	S&P 500	- 6.2%	19.4%	9.5%	-0.7%	11.4%
Small U.S. Stocks	S&P 600	- 9.7%	11.7%	24.7%	-3.4%	4.4%
Global Stocks	Dow Jones Global	-11.7%	21.8%	5.8%	-4.0%	2.1%

My daily commute often leaves me sitting in traffic on State Street in Salt Lake City. Sometimes it can take 10 minutes to move 3 blocks. During these seemingly hopeless times, I often see a cyclist pass me. I consider the wisdom of selling my car and riding my bike. However, no matter how bad the traffic, I eventually pass the biker–no exception. (As a biking enthusiast, I regularly commute on a bike, but it is not faster.)

As investors, we faced similar thoughts in 2018. Should we make a short-term decision even though we know which vehicle will get us where we want to go quicker?

Investors entered 2018 with a Fear Of Missing Out (FOMO). The stock market had just completed a year where every month was positive. A tax cut had just been passed to stimulate greater consumer and corporate spending. Around the world, growth seemed synchronized, and expectations were rising.

Here is a review of my three predictions for 2018 with commentary on how things turned out.

U.S. growth exceeds 3 percent. The impact of the tax cut, which I referred to as a "sugar rush," temporarily lifted U.S. growth to make the first forecast correct. The benefits of the cut were so short-lived that investor excitement quickly turned to concern.

The Federal Reserve finally has an impact. Interest rate increases by the Federal Reserve in recent years had largely been ignored by the stock market. This prediction also came true, especially in December when a rate increase was done despite all the problems going on in financial markets.

Investors would be disappointed with the market, but positive economic growth would help the market end the year positive. This prediction seemed to be correct for much of the year. However, it failed in the part that mattered most.

The stock market ended 2018 in an absolute panic! Oil prices were plummeting. The White House could not get a deal done on trade with China. The federal government had its third shutdown in just one year. And, despite all this, the Federal Reserve raised interest rates stating that nothing had changed; the economy was strong.

The stock market sell-off intensified, and the bull market arguably came to an end on Christmas Eve. December performance of the S&P 500 stocks was the worst since 1931. Historically, that makes some sense. The Great Depression began in 1929.

But we were not in the midst of a depression — quite the opposite. Corporate earnings were at record levels. The real GDP growth in this country was around 3 percent. Consumer spending, which represents 70 percent of the U.S. economy, rose in December by 4.5 percent!

What is an investor to do when the economic data is positive, and the market is so negative? At times like this, it is critically important to stay focused on your long-term goals.

It is our job at SFS to help you develop these goals and keep you on track to achieve them. We have tools to provide the necessary clarity and strategies to implement to help you keep moving forward.

*Research by SFS. Investing involves risk, including potential loss of principal. Dow and S&P 500 indexes are widely considered to represent the overall stock market. One cannot invest directly in an index. Diversification does not guarantee positive results. Past performance does not guarantee future results. The opinions and forecasts expressed are those of the author and may not actually come to pass. This information is subject to change at any time, based upon changing conditions. This is not a recommendation to purchase any type of investment.

Climbing a Wall of Worry 2019

By James R. Derrick Jr., CFA®

Climbing a wall of worry is a common phrase in the investment world. The implication is that the market will move higher as it overcomes uncertainty. In 2018, the U.S. stock market had its worst December since 1931. It followed with the best January since 1987! The news has not changed much. The difference has been a return of calmness.

Consumer Spending

Financial health of Americans is the most critical sign of health for the U.S. economy. As 70 percent of the economy, consumer spending drives overall growth. This **spending increased by 4.5 percent in December.** That was in the face of a drop in stocks and was as good as consumers can sustain with wage growth of 3.2 percent in 2018.

Employment Growth

Employment has strong momentum and continued to grow last year despite political turmoil and market fears. Unemployment (currently at 4 percent) improved by 0.1 percent over 12 months. **As long as employment is improving, the outlook for consumers and the economy should be positive.**

Oil Prices

Oil prices fell 40 percent in the fourth quarter of 2018. That magnitude of change spooked investors–just as it did in early 2016. **While these investors prefer stability, consumers love low prices.** The eventual impact will be lower inflation, which should help the current economic growth to continue.

Political Turmoil

How good will 2019 be? **Politicians on both sides are underestimating the impact of the trade war with China.** A solution to this trade dispute could really help investors as it gives confidence to farmers, manufacturers, and other businesses and consumers who pause spending during uncertain times.

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Financial

By Leah Nelson

The world of credit can be a mysterious one, to say the least. There is a lot of misinformation when it comes to credit and how to build it. Here are three things you need to know:

How Credit Scores Are Determined
(1) Your payment history makes up the most significant percentage of your credit score, so it is imperative that you make payments on time!
(2) Credit bureaus also look at the amount of money you owe compared to how much credit is available to you. The smaller the amount you owe, the better your credit score will be.
(3) The other, smaller portions pertain to the types of credit you have, like installment loans such as a car loan or mortgage, and revolving credit like credit card debt.
(4) Any new credit you've applied for is also examined.

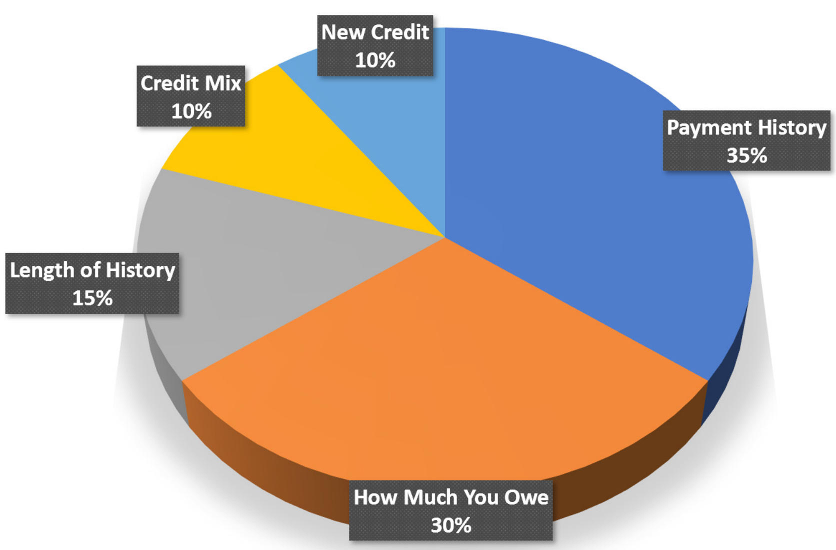
Your credit score can range anywhere from 300-850 and can affect many things, like the interest rate you can get on loans and mortgages, and it can even determine whether you are accepted to rent a place to live.

Credit Cards Aren't Bad, but You Need to be Careful
I have heard many times that credit is bad and you should never use it. That simply isn't true, but credit does need to be used wisely.

If misused, credit can get you into trouble. Instead, make sure you are paying off your entire credit card balance on time each month. If you only make the minimum payments, you will be charged interest and it will become a never-ending cycle of payments and even higher debt. Making the minimum payment will not make a dent in what you owe.

How to Check Your Credit Report
It is important to check your credit report a few times a year to make sure it is correct. There are three credit bureaus: Equifax, Experian, and TransUnion. Each one is required to give you one free report every year. The easiest way to request your report is at annualcreditreport.com. If your report is not correct, reach out to the credit bureau. Its representatives should help you with the process of correcting it.

How Your Credit Score Is Calculated



Market Fear and a New Approach

By Jordan R. Hadfield

The Dow is down 600 points! The S&P falls 7 percent! Five straight days of market decline! Sell! Sell! Sell!

During times of volatility, we see headlines like this on the news, read them on the Internet, and hear them on the radio. But before we buy the fear and sell the stock, let's take a step back.

The most obvious fact about the stock market is this: Buy low and sell high. This gem of information is simple to understand and promises positive returns. Yet, it is during tough times that investors often forget what they know is best. ***Instead of buying low and selling high, investors often buy fear and sell stock.***

A focus on negative market movement can cause worry, even panic. This leads investors to act irrationally and break the second rule of investing, which is: Don't let emotion overpower logic.

Times of smooth appreciation are the exception and not the rule. In fact, 2017 was the first year in history that the S&P index closed higher every month. Volatility is the norm. Sometimes markets are up. Sometimes they're down. Historically, the long-term trend, is up.

The average annualized return on the S&P 500 since its beginning in 1928 is approximately 10 percent. This means that those who stayed invested in diversified portfolios long-term made money.

Despite all the positive statistics I could type, watching your investment accounts decline is scary. Maybe the key to investment comfort (and success) is not a change in investments, but a change in paradigm.

My advice is this: Hire a qualified financial advisor whom you trust. ***Then shift your focus from market performance (something you can't control) to your financial goals (something you can control).***

When we create a plan for a client, we base it on their goals. Goal-based investing puts the emphasis on the objective, not the performance. This offers advantages.

First, it gives us a target. When we know what we're aiming for, it becomes much easier to determine the probability of success. Changes we need to make to improve the likelihood of success also come into focus.

Second, it can produce higher returns. Focusing on the goals rather than the short-term performance can reduce emotional overreactions to market volatility. It also decreases the temptation to chase high returns, which often leads to poor performance.

Third, it brings stability and creates confidence in your financial future. Knowing you're on track to meet your goals brings comfort regardless of which direction the market is moving.

I believe goal-based investing is a favorable approach to planning for your future. It will also consider your current financial situation, risk tolerance, and time horizon. Make sure to meet with your financial advisor regularly to review your goals and update your financial plan.

Before you buy the fear and sell the stock, please call us. We would love to talk more about goal-based investing and how it can benefit you.

*Data from public sources. Investing involves risk, including potential loss of principal. The S&P 500 index is widely considered to represent the overall U.S. stock market. One cannot invest directly in an index. Diversification does not guarantee positive results. Past performance does not guarantee future results. The opinions and forecasts expressed are those of the author.

KEY FINANCIAL DATA 2019

2019 Tax Rate Schedule

Taxable Income ($)	Base Amount of Tax ($)	Plus	Marginal Tax Rate	Of the Amount Over ($)
Single				
0 to 9,700		+	10%	
9,701 to 39,475	970.00	+	12%	9,700
39,476 to 84,200	4,543.00	+	22%	39,475
84,201 to 160,725	14,382.50	+	24%	84,200
160,726 to 204,100	32,748.50	+	32%	160,725
204,101 to 510,300	46,628.50	+	35%	204,100
Over 510,300	153,798.50	+	37%	510,300
Married Filing Jointly and Surviving Spouses				
0 to 19,400		+	10%	
19,401 to 78,950	1,940.00	+	12%	19,400
78,951 to 168,400	9,086.00	+	22%	78,950
168,401 to 321,450	28,765.00	+	24%	168,400
321,451 to 408,200	65,497.00	+	32%	321,450
408,201 to 612,350	93,257.00	+	35%	408,200
Over 612,350	164,709.50	+	37%	612,350
Head of Household				
0 to 13,850		+	10%	
13,851 to 52,850	1,385.00	+	12%	13,850
52,851 to 84,200	6,065.00	+	22%	52,850
84,201 to 160,700	12,962.00	+	24%	84,200
160,701 to 204,100	31,322.00	+	32%	160,700
204,101 to 510,300	45,210.00	+	35%	204,100
Over 510,300	152,380.00	+	37%	510,300
Estate and Trusts				
0 to 2,600		+	10%	
2,601 to 9,300	260.00	+	24%	2,600
9,301 to 12,750	1,868.00	+	35%	9,300
Over 12,750	3,075.50	+	37%	12,750

Standard Deductions & Personal Exemption

Filing Status	Standard Deduction	Personal Exemption	Phaseouts Begin at AGI of:
Married, Filing Jointly, and Qualifying Widow(er)s	$24,400	Eliminated in 2018 but expected to return after December 31,2025	
Single or Married Filing Separately	$12,200		
Head of Household	$18,350		
Dependent	$1,100		

Additional Deductions for Non-Itemizers

Blind or over 65	Add $1,300
Blind or over 65 and unmarried and not a surviving spouse	Add $1,650

Education Credits, Deductions, and Distributions

Credit/Deduction/Account	Maximum Credit/Deduction/Distribution	Income Phaseouts Begin at AGI of
American Opportunity Tax Credit/Hope	$2,500 Credit	$160,000 joint $80,000 all others
Lifetime Learning Credit	$2,000 Credit	$116,000 joint $58,000 all others
Coverdell	$2,000 Maximum	$190,000 joint $95,000 all others
529 Plan (K-12)	$10,000	None
529 Plan (Higher Education)	Limited to Qualified Expenses	None

Social Security

Benefits

Full Retirement Age (FRA) if born between 1943 and 1954	66
Est. Max Monthly Benefit	$2,861
Retirement Earnings Exempt Amounts	$17,640 under FRA $46,290 During Year FRA No Limit After FRA

Tax on Social Security Benefits: Income Brackets

Filing Status	Personal Income	Amount S.S subject to tax
Married Filing Jointly	Under $32,000 $32,000-$44.000 Over $44,000	0 up to 50% up to 85%
Single, Head of Household, Qualifying widow(er), Married Filing Separately	Under $25000 $25,000 -$34,000 Over $34,000	0 up to 50% up to 85%
Married Filing Separately and living with Spouse	Over 0	up to 85%

Retirement Plan Contribution Limits

Compensation to Determine Contribution	$280,000
Defined-Contribution Plans, Basic Limit	$56,000
Defined-Benefit Plans, Basic Limit	$225,000
401(k), 403(b), 457, Roth 401(k) Elective Def.	$19,000
Catch-up Provision for Individuals over 50, 401(k), 403(b), 457(b), Roth 401(k) Plans	$6,000
SIMPLE Plans, Elective Deferral Limit	$13,000
SIMPLE Plan, Catch-up Individuals over 50	$3,000

Individual Retirement Accounts

IRA Type	Contribution Limit	Catch-up at 50+	Income Limits
Traditional Nondeduc.	$6,000	$1,000	None
Traditional Deductible	$6.00	$1,000	If covered by Plan: $103k-$123k Joint $64k-$74k Single, HOH 0-$10k M.F.Separately If 1 spouse is covered $193k-$203k Joint
Roth	$6,000	$1,000	$193k-$203k Joint $122-$137k Sgl, HOH 0-$10k M.F.Separately

Health Savings Accounts

Annual Limit	Maximum Deductible Contribution	Expense Limits (deductibles and co-pays)	Minimum Annual Deductible
Individuals	$3,500	$6,750	$1,350
Families	$7,000	$13,500	$2,700
Catch-up 55+	$1,000		

Tax Rates on Long-Term Capital Gains and Qualified Dividends

If taxable income below $39,375 (Sgl, MFS) $78,750 (joint), $52,750 (HOH), $2,650 (Est)	0%
If taxable Income at or > $39,375 (Sgl,MFS) $78,750 (joint), $52,750 (HOH), $2,650 (Est)	15%
If taxable income at or > $434,550 (Sgl), $244,425 (MFS), $488,850 (joint), $461,700 (HOH), $12,950 (Estates)	20%

Tax Law Changes

By Mikal B. Aune, CFP®

The first significant tax reform in over three decades was put into action for 2018. Now we get to see the real impact of the Tax Cuts and Jobs Act as people start to file their 2018 tax return.

Whether you are filing your tax return or you want to make sure you give your accountant the best information possible, here are the major changes to which you should pay attention.

Form 1040 significantly shortened and simplified
One of the major goals for this tax reform was to "simplify" taxes. The immediate impact is that the old Form 1040 will be shrunken down to a half page on front and back. Now there will only be 23 lines compared to the daunting 79 lines on the old 1040. There will no longer be a form 1040A or 1040EZ as those were just an attempt to simplify an overly complex 1040. The new 1040 will be accompanied by 6 schedules.

If this shortened version makes you feel like attempting to do your taxes for the first time in a while, you should probably still take them to your accountant as there are so many tax changes that you really need an expert that knows how all of the changes will impact you. If you have been filing your own taxes, they should be easier this year (*should* being the keyword).

Tax brackets
Tax brackets have been reduced, which should benefit almost all people. Tax brackets are based on your total amount of taxable income, not adjusted gross income.

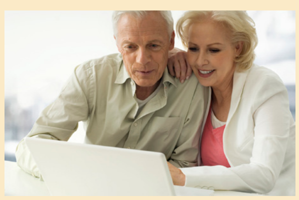
For example, if a couple's joint taxable income was $75,000 in 2017, they were in the 15-percent bracket and in 2018 will be in the 12-percent bracket. The 25-percent bracket has been reduced to 22 percent.

Changes to the standard deduction and exemptions
The most significant changes for individuals happened to the standard and itemized deductions. With the changes, it is estimated that 80-90 percent of people will now take the standard deduction. However, don't throw out your box of medical receipts yet. You still need to make sure itemizing is no longer a benefit for you.

The standard deduction limit has been raised from $6,350 to $12,000 for single filers and from $12,700 to $24,000 for married filers. They also did away with personal exemptions that were $4,050 per person, but offset that loss for families with children by increasing the child tax credit from $1,000 to $2,000 per child. There is also an extra deduction of $1,600 for single filers and $2,600 for married filers if you are over age 65. (For a more complete list, please visit: smedleyfinancial.com/financial/2019-key-numbers.php.)

Specific changes to itemized deductions
State and local tax deduction has been limited to $10,000. You can still deduct medical expenses that exceed 7.5 percent of your adjusted gross income, and that limit will be going up to 10 percent in 2019.

Let's look at an example



In 2017, Jay and Mary filed a joint tax return. They are both age 55 and they don't have any dependents. They had $18,000 in itemized deductions. Add to this their personal exemption of $4,050 each, totaling $26,100 in deductions. In 2018, they will only get the standard deduction of $24,000 with no personal exemptions and may owe more in taxes. The saving grace for Jay and Mary is that their tax bracket was reduced and may make up for the reduction in deductions.

Mortgage interest can be deducted up to a principal value of $750,000 if the loan originated in 2017 or later. Older loans will be grandfathered in and interest is deductible up to a principal limit of $1,000,000. Mortgage equity loans will only be deductible if the proceeds were used for home improvement. (Say goodbye to consolidating debt into a home equity loan and deducting it.)

This major overhaul to the tax system should simplify taxes and should make it so most people take the standard deduction. Most people should also end up paying a little less in taxes, which is always nice. SFS

SFS and its representatives do not provide tax advice; it is important to coordinate with your tax advisor regarding your specific situation.

Tax Scams Oh My!

By Shane P. Thomas

The tax season is upon us, and there is no shortage of nefarious individuals looking to make money. Here is a list of potential scams to watch out for–not only during tax season but all of the time:

(1) Phishing emails – these are typically unsolicited emails sent to you posing as legitimate IRS emails. They may contain links taking you to fake websites that ask you to provide personal information. The IRS will never initiate contact with you via email or social media.

(2) Phone – beware of individuals calling and claiming they're from the IRS. They may threaten you that you owe money and that you will be arrested. They may even say you are entitled to a large refund from the IRS.

Don't be fooled if the Caller ID on your phone even says the IRS. They can spoof that information. These bad guys are that good. Don't give them any information. Reach out to the IRS for assistance at IRS.gov.

(3) Tax return preparer fraud – during tax season these scammers pose as legitimate tax preparers. They often promise unreasonably large refunds. They take advantage of unsuspecting taxpayers by committing refund fraud or identity theft.

(4) Fake charities – scam artists sometimes pose as a charity in order to solicit donations. Often these appear after a natural disaster hoping to capitalize on the tragedy.

(5) Tax-related identity theft – this happens when an individual uses your Social Security number to claim your refund. This may not even be discovered until you try to file your return. The IRS may even send a letter to you indicating that they've identified a suspicious return.

If you or a loved one has been a victim of identity theft, the Identity Theft Resource Center offers free help and information to consumers at idtheftcenter.org

Preparing 2018 Taxes

By Sharla J. Jessop, CFP®

Tax reporting documents
While you may be anxious to get your taxes done, you can avoid filing amended returns by assuring you have all final tax documents to provide to your tax preparer. Most 1099 tax forms will be available between January 27th and February 16th.

If you have an account with National Financial Services, please be aware of the following timelines for receiving your tax documents.

Some securities companies may not deliver National Financial Services with final tax information by the first mailing date. In this case, you will not receive a 1099 until the final information is available. A preliminary tax statement will be available online only. This will not be reported to the IRS and cannot be used for filing purposes.

All 1099s will be available online and mailed no later than March 8th.

If you have signed up to receive electronic documents, you can access the tax documents through your Wealthscape access. If you signed up to receive tax documents electronically only, you will not receive them in the mail.

Qualified Charitable Distributions (QCD)
If you made a qualified charitable distribution from your IRA during 2018, please let your tax preparer know. Your 1099R form should indicate that the taxable amount is undetermined by a checked box in 2b "Taxable amount not determined."

You will also need to provide documentation from the charity that your donation was received. This should not count as income for tax purposes and should not be an itemized deduction.

Consult your tax advisor for further information regarding the preparation of your taxes. If you have questions regarding the delivery of your tax documents, please contact our office at 801-355-8888.

SFS and its representatives do not provide tax advice; it is important to coordinate with your tax advisor regarding your specific situation.

Where to Park Cash

By Nashaela Lyons

Let's say you received an inheritance, or you sold your home or business, or you earned a big bonus. Where do you park your cash while you decide how to make the best use of it? The best short-term account is the one that best matches your needs. Call us to talk about what would be best in your situation. Here are a few ideas to consider:

1 Savings Account

Pros:

- Low account minimums
- Greater interest rate than a checking account

Cons:

- Low interest rates

2 Money Market

Pros:

- Easy access
- Higher rate than savings

Cons:

- May have penalty if account falls below a minimum balance
- Limited number of allowed transactions

3 Certificate of Deposit

Pros:

- Typically pay more in interest than money markets
- Option for laddered maturities (3, 6, 12, 18 months etc.)

Cons:

- Early withdrawals may be subject to an interest penalty

4 Investment

Pros:

- Opportunity for higher returns

Cons:

- Not insured
- Risk of loss
- Should not plan on accessing investments for 5 or more years

Savings accounts, money market accounts, and certificates of deposit are FDIC or NACU insured up to $250,000 and offer a fixed rate of return. Other investments are not insured and their principal and yield may fluctuate with market conditions.

Your SFS Team

Smedley Financial Services, Inc.® is an independent registered investment advisory firm. We work for our clients. Our wealth managers have the flexibility to implement our financial plans, retirement plans, and income distribution plans using the strategies that work towards each client's needs and goals. We work with individuals, businesses, and family estates. We provide financial solutions for your life.

Wealth Accumulation
•Managed Accounts
•Indexed Investing
•Mutual Funds
•Exchange Traded Funds (ETFs)
•Stocks and Bonds
•Alternative Investments

Family Protection
•Term Insurance
•Whole Life Insurance
•Universal Life Insurance
•Variable Universal Life Insurance

Retirement
•Social Security Maximization Strategies
•Medicare Supplement
•Guaranteed Income (Annuities)
•Lifetime Income Planning

Disability (Injury)
•Short-Term Disability Insurance
•Long-Term Disability Insurance

Elder Care
•Long-Term Care Insurance
•Hybrid LTC

Employers and Self Employed
•Health Insurance
•401(k) Plans

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Jordan R. Hadfield
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Lynette S. Watts
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Nashaela Lyons
Client Service Specialist
Joined 2013

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