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Smart Money News and Facts You Should Know!

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Qualities of the Most Productive People

International businesswoman, entrepreneur and author Margaret Heffernan worries about her own productivity and wonders how she can get more done in any given day.

She said in a recent column that she reflected on the most productive people she has known in her career and found they all share certain characteristics:

1. They have a life. Far from being the maniacally focused, late night or early morning types, truly creative innovators and problem solvers have a rich life outside of work. Having outside interests hones different skills and lets them think in different ways.

2. They take breaks. Heffernan says it's easy to think that you'll get more done if you never stop. But what's clear from neuroscience is that taking a break, even just walking around for a few minutes, can reset and refresh the mind.

3. They have great outside collaborators. Sometimes these collaborators are formal, often not. Their sounding boards aren't just colleagues or clients.

4. Many of the most productive people have started their own businesses or worked in leadership positions for other companies.

What these characteristics demonstrate is that truly productive people have external commitments, time to breathe and multiply perspectives.

Heffernan concludes that the secret to productivity isn't a new organizer, a piece of software, or a new app. It's having a whole life.

Hank's Thoughts ... On Doing It Yourself

Given the pace of today's world it's never been easier to forget about important things like our retirement savings. It doesn't require being a genius or doing a lot of analysis to create a stress free retirement. It's a simple matter when one cuts through all the smoke. *Cutting through all the smoke is the hard part.*

In fact, if your retirement savings are not at the level you want ... or if you are not even sure, **it likely has nothing to do with you.** Given the shell game of strategies, misinformation, and complexity available along with hidden fees and ups and downs in the stock market, it is a wonder we have any money saved, much less have the amount we need. *In fact, we have been lied to by Wall Street, media pundits and many financial advisors.* They find creating complexity instead of simplicity puts more money in their pockets.

The world of investing changed drastically at the outset of the current millennium. We are looking at increasing inflation and taxes, while many have lost money in their retirement accounts since 2000. The volatility and confusion experienced in the last decade promises to continue. Then there are the machines! Major financial institution computers make billions moving stocks up or down a point. Where's the "Terminator" when you need him? Apparently, he became the Governor of California and got beat by the machines.

(Continued on page 2)

More Interesting Facts *you* Should Know!

4% feel “very confident” about...

Only 4% of American workers surveyed feel “very confident” about their retirement.

That’s not very surprising when you consider that the vast majority of workers have less than \$25,000 in savings and investments.

Plus, look at the experience of those that have recently retired:

Current retirees are significantly more reliant on Social Security as a major source of income than current workers expect to be.

Did they plan for this to happen? Were they counting on Social Security?

The answer is no...

Half of current retirees surveyed say they left the workforce unexpectedly.

This was due to:

- health problems
- disability
- changes at their employer, such as downsizing or closure

In other words, you can’t depend on working as long as you think you will be able to. **You need to have a plan ready in case you have to retire early.**

No matter where you are at in your life, the time is now to get your retirement plan in full swing.

A great place to start is to request a complementary, no obligation Safe Money Blueprint Analysis.

This will give you a proven blueprint that shows you **how to create an income you can never outlive.**

(Imagine knowing you have an income for the rest of your life when you want to retire). Then you can watch yourself getting closer to your financial goals every day.

Email or call me to request your free blueprint.

Hank’s Thoughts (Continued from page 1)

Surveys show the biggest fear of Baby Boomers today is running out of money before they die!

If this barrage of techno-jargon has left you more confused than empowered, take a deep breath and relax. We’re about to take aim at this confusion, blow away the smoke and make things as simple as possible. *In fact, we’ll nail it down to a single sentence. Just twenty-seven words. And with these words we can work miracles.*

A study published in the “Journal of Pension Benefits” - Autumn, 2008 discusses the “Tyranny of Choice – Why 401(k) Plans are Failing and the Cure to Save Them.”

One of life’s great truisms is a corollary known as the “Law of Unintended Consequences.” It speaks to the notion that many well-intentioned ideas often have results that could have never been anticipated and that are, as military strategists like to say, “suboptimal.” In the Hall-of-Fame for the Law of Unintended Consequences resides the noble 401(k) plan.

Although the notion of individuals managing their own retirement assets sounds sensible, it is, in fact, a fundamentally bad idea. *The elephant in the room that no one seems to want to discuss is that individual investors as a whole do a poor job managing their own investments,* and 401(k) participants are simply individual investors turbo-charged with an online trading platform that has no commissions and no tax consequences ... until the day we need the money the most. It is, by and large, a recipe for disaster. And it has profound implications for the retirement security of millions of Americans.

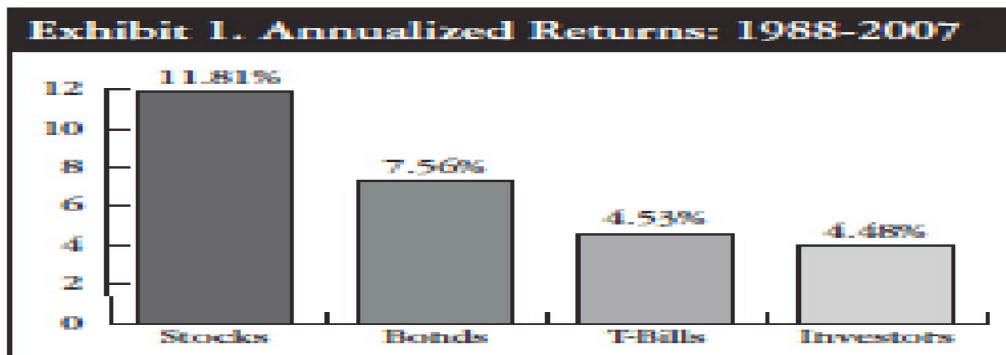
The Plight of the Individual Investor - It has long been known that individual investors

(Continued on page 3)

This news is all about you...

Hank's Thoughts ... On Doing It Yourself (Continued from page 2)

don't typically fare well in their efforts at do-it-yourself investing. This notion has been validated by numerous studies, including one by Dalbar, Inc., which revealed the staggering margin by which the average individual investor trails the returns of the broader market. As the study in Exhibit 1 reveals, the S&P 500 returned an annualized 11.81 percent from 1988 through 2007 vs. 4.48% (before taxes) for the individual investor. This is true for both qualified plans (401Ks and IRAs) and non-qualified investment accounts in stocks and mutual funds.



Combining the tendency of individuals to make short-term, emotional investment decisions with Wall Street's mastery at playing on those emotions and the media's need for sizzling investment stories, yields a poisonous brew that results in the kind of dismal investment performance noted in Exhibit 1. ***In the end, the only winner is Wall Street!***

Additionally, most individual investors are part time, when they are not at their job or running their business. Most have little investment education and all the risk. Contrast this with full time, trained professional institutional investors who remove some or all of your asset risk and provide some guarantees on your returns in a private contract ... even though they may not meet their investment objectives. This safe money institutional solution is more like the pre- 401(k) pension plans which assumed all the risk and provided a defined lifetime income. Of course there are many financial institutions which do not remove any of your asset risk or give you any guarantees. They promise you higher returns and claim the safe money financial strategies are a bad investment. However, the last 12 years in this "New Economy" has proven the exact opposite.

In One Sentence - *A "Done For You" approach with asset protection will accomplish your goals with less money and less stress than a "Do It Yourself" approach with no guarantees.*

Would you rather diagnose yourself or go to a medical professional if you have a critical health issue? How about a critical financial issue like not outliving your money?

If you want to focus on your passions and have more peace of mind that a "Done For You" plan will provide you a stress free retirement ... call my office.

There are a number of available safe money strategies that have helped our clients. I can't guarantee we have a fit for you, but my team and I will work hard to help you discover a strategy that works.

Hank Progar, MBA
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and \$afe Money Advisors**

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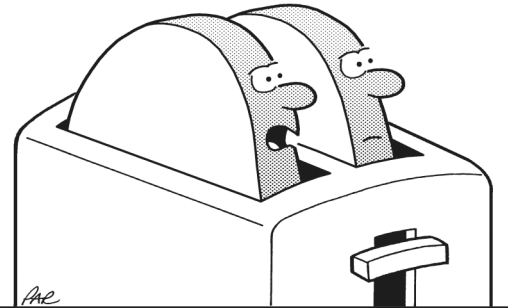
Retirement Savings Videos: SafeMoneyMBA.info

Florida's Credible Source of Health & Wealth Information
Helping You Think About Your Money ... And Make Smart Choices
To Protect Your Hard Earned Assets.

THE JOKE'S ON YOU

by Phil Ryder & YOU

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"I know things don't look very good,
but I understand we get a pat on the
back afterwards."

- Mr. Lloyd Matthews • Houston, TX



Marinated Chicken Bruschetta

Prep Time: 10 Min Cook Time: 12 Min Ready In: 1 Hr. 2 Min

Ingredients

- 3/4 cup Wish-Bone® Italian Dressing, divided
- 6 (5 ounce) skinless, boneless chicken breast halves
- 2 medium beefsteak tomatoes, chopped
- 1/4 cup diced red onion
- 1 tablespoon finely chopped fresh basil leaves* (optional)

Directions

1. Pour 1/4 cup Wish-Bone® Italian Dressing over chicken in large, shallow nonaluminum baking dish or plastic bag. Cover, or close bag, and marinate in refrigerator, turning occasionally, 30 minutes to 3 hours.
2. Meanwhile, combine tomatoes, onion, basil and 1/4 cup Dressing in medium bowl. Cover and marinate in refrigerator at least 30 minutes.
3. Remove chicken from marinade, discarding marinade. Grill or broil chicken, turning once and brushing frequently with remaining 1/4 cup Dressing, until chicken is thoroughly cooked, about 12 minutes. Serve tomato mixture over chicken. * For Marinated Chicken with Fresh Salsa, use cilantro instead of basil.

*Thanks Allrecipes.com

Thank You for Your Referrals

There's no question I have the BEST customers on the entire planet.

My business is built on word of mouth advertising and I'd like to thank those who were kind enough to recommend my services to their friends.

Although we focus on protecting and optimizing your retirement plan, I want to give a special THANK YOU to those who have recommended me to help your family and friends with their Medicare options.

There are 10,000 Baby Boomers turning 65 every day who are more confused about Medicare than their retirement plan. Because of its importance in your overall retirement picture, we want to help them cut through the smoke and make the right choice to protect the nest egg they have already earned!

Thank you soooo much!

Disclosure - Information provided in this article does not constitute legal, taxation, or investment advice.

Please check with a qualified tax advisor when making financial decisions

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