CLARK

FINANCIAL GROUP

FINANCIAL GUIDE

Clark Financial Group is an insurance advisory firm that focuses exclusively on the sophisticated application of insurance and wealth retention plans for our clients. We apply our expertise in enhancing and transferring wealth while ensuring the protection and growth of assets. Our recommendations enable our clients to make informed, cost-effective, and worry-free decisions.

Every estate is planned...
either by you, or by the government.

INSIDE

10 TIPS ON HOW TO NEVER GIVE YOUR MONEY BACK TO THE MARKET WHEN IT DIPS

Clark Financial Group specializes in indexing methods that provide safe and tax advantaged competitive returns. Linking your returns to indexes like the S&P 500 over time is difficult to beat. Bill Miller, of Legg Mason, is the only person in a country of 310 million people that managed to outperform the S&P 500 for 15 years running. His streak came to an end a number of years ago. No one else has come close. When you can get much of the benefit of the S&P 500 index, NASDEQ 100, blended indexes and others without the risk of loss of principal, you have accomplished a great feat.

#1

Use strategies that allow for market-like returns, without putting your savings in the market.

#2

Instead of "Buy and Hold," where the gains in your account are only there until the next downturn, consider employing a strategy where your earnings are automatically captured every year.

#3

Use strategies that don't rely on market-timing to determine when to capture your gains.

#4

Use strategies that allow for the permanent capturing of the earnings in your account without triggering a taxable event at the point you capture your earnings.

#5

It's much easier to capture your earnings if you are not required to sell the very vehicle that was responsible for the gain. Use strategies that allow this.

#6

Take the emotion out of investing by removing risk and market timing. With the removal of these two substantial barriers to making money, you are much more likely to stay the course.

#7

Consider placing a stoploss on your positions in the market so that when the market falls you automatically sell at a pre-determined maximum loss. Be aware, however, that the market can gap down and bypass your stoploss causing you to suffer a greater loss despite your good intentions.

#8

Instead of waiting until you have potentially squeezed the last of the gains to be made in the current market, remind yourself what it felt like when you were sitting at the bottom in March of 2009. You may have said, "If I can just recover from some of my losses, I'll get off this rollercoaster." When is enough, enough? Consider strategies that will bonus you up to 10% above your current values. This may allow you to feel more comfortable with where you are so you can permanently secure your gains permanently right now.

#9

Add guarantees to your savings. Did you know that not only can you guarantee your principal from loss, but you can also guarantee the rate of return on the funds that are dedicated to providing income?

#10

Capture your gains on autopilot, never put principal at risk, grow your account without the burden of taxes and fees and take a tax-free income throughout retirement. There are two provisions in the IRS Code that allow anyone to do this. For most people, at least a portion of their nest egg is suitable for taking advantage of this tax rule.

#11

Bonus idea – linking your returns to the inflation-fighting power of indexes both here in America and around the world, while placing a floor under your nest egg is the best way we have discovered to create retirement income that will keep up with the cost of living and last as long as you do. Wrap this idea in our tax-advantaged strategies and you can grow tax-free and, with certain accounts, take a tax-free income as well.

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Using indexes to create gains with a floor under your money so that principal and gains are never lost to the volatility of the market is Clark Financial Group's specialty. Some of our indexing strategies also offer FDIC insurance. Please contact us so we can show you (without cost or obligation) how these strategies will allow you to accomplish your financial goals and sleep well at night.

Be cautious of articles you read in financial publications that attempt to undermine a particular idea or strategy. Supporting the sale of traditional mutual funds by writing articles with misinformation and inaccuracies about strategies that compete with mutual funds is unprofessional and a disservice to their readers. What appears to be written factually is all too often an editorial of an undocumented viewpoint by a particular author.

It is always best to make your decisions after having done your research from independent sources so that you do not make important decisions from a single viewpoint. For example, if you read an article from *Money Magazine* and the *Wall Street Journal* that took the same position on a particular topic, you are still only getting Wall Street's view on the issue. You would need to also talk with advisors or consult articles and research from other industries such as universities, the insurance industry or independent research firms that are not beholden to revenues from Wall Street.

In the end, it's your money and you have to be comfortable in knowing that you have acquired all the facts you need to make a well-informed decision that will serve you well for the balance of your life.

To learn more about the ideas discussed in these tips, please call us or schedule a complimentary, no-cost, no-obligation visit, we have 41 years of practical experience.

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