INVESTMENT 2019

HARLAN NEWSPAPERS • SPECIAL SECTION • JAN. 11, 2019

How to **pay off your mortgage** before maturity

As expensive as home ownership can be, there are ways for homeowners to pay off their mortgages long before those loans reach maturity.

Pay extra each month. Factors like home value, property tax and your mortgage loan interest rate determine how much your monthly mortgage payment will be. But there's still room to save. According to the Chase extra payments calculator, homeowners who borrow $200,000 (after making an initial 20 percent down payment of $50,000 on a home valued at $250,000) at 4 percent interest and pay $4,000 annually in property taxes and homeowner's insurance can save more than $26,000 in interest over the life of the loan by paying as little as $100 extra per month. In addition, including an additional $100 each month will trim 59 months, or just about five years, off the life of your loan.

Stop paying PMI. If your initial down payment was less than 20 percent of the value of your home at the time you purchased it, then you were likely required to pay Private Mortgage Insurance. PMI may be costing you a couple hundred dollars per month, but once your mortgage balance falls below 80 percent of your home's appraised value, you can ask your lender to stop charging PMI and use the money to shorten the life of your loan.

Have your home reassessed. While homeowners would like to think the value of their homes is always on the rise, some homes decrease in value over time. If your home is reassessed at a lesser value, your property taxes will decrease. Put the money toward shortening the life of your loan.

Refinance your mortgage. Refinancing to a lower interest rate can lower your monthly mortgage payment, but be sure that the costs to refinance do not exceed the savings you will earn. Apply any money you save from refinancing to your monthly payment.

What young parents need **to include in their wills**

A will is a legal document that contains instructions as to what should be done with a person's money and property upon that person's death. When devising a will, young parents should consult a legal professional to ensure they have covered all the bases. But the following is some of the basic information young parents should include in their wills.

Guardianship: Young parents should include instructions regarding guardianship of their children should they pass away while the children are under the age of 18. Parents should not assume that their wishes regarding guardianship, will be followed should they pass away without a will. If no will has been written, laws may dictate that children go to a spouse or the deceased's closest relative. Even if parents' wishes regarding guardianship align with the law, they should still spell those wishes out in writing in their wills.

Assets: Young parents should use their wills to assign their assets so their money and property is distributed to their heirs in accordance with their wishes. Parents should be as specific as possible when dictating their wishes regarding their assets. Doing so will prevent disputes and ensure their assets are assigned exactly how they intended them to be. For example, parents who have invested in real estate and own more than one home should list the address of each property when assigning the homes to their heirs.

Executor: This person ensures the deceased's wishes are met and works with the deceased's attorney to ensure assets are allocated in adherence to the will. Before naming an executor, parents should first speak with the person to determine if they are willing to do so. The responsibility of serving as an executor is an enormous one, and parents' initial choice may already be serving as executor of another estate and not want the additional responsibility. When choosing an executor, parents should choose a trustworthy person who has agreed to serve as an executor and understands all of the responsibility that comes with that task.

Trustee: Young parents who desire to establish a trust for their children in the wake of their death also must name a trustee to oversee the assets left to their children if their children are too young to do so themselves. The responsibilities of a trustee are similar to those of an executor, but overseeing a trust can last considerably longer than executing a will. For example, trustees may be asked to manage investments and periodically disburse funds for children of the deceased, and such responsibilities can last decades.

Debbie Davis
Financial Advisor

Randy Pash, CLU
Chartered Financial Consultant

Articles from these locally respected advisors

Brent Scheve
Certified Insurance Counselor, MBA

Diane Stewart
Financial Consultant

Joe Zaccone
LPL Registered Rep.

Four Tips to Help Maximize Social Security

Incorporating Social Security into a retirement strategy is a smart move


Diane Stewart
Financial Consultant

Money taken out of your paycheck every month may be unwelcome now but it can give you monthly income later in life.

However, some question if Social Security will last long enough for those in the workforce now. According to Social Security trustees, enough reserves exist for the system to pay 100 percent of promised benefits until 2033, without further reform. Full benefits are available at age 65 for those born before 1938, gradually increasing to age 67 for those born in 1960 or later.

However, there is more to Social Security than just applying for retirement benefits when you are eligible at age 62 or over. By waiting, you can maximize your benefits, which will increase every year until age 70 should you choose to wait to file for Social Security retirement benefits.

Thrivent Financial suggests considering these four tips before applying for Social Security.

1. **Don't assume it won't be there.**

Social Security is projected to last at least until 2033, so the first mistake is writing it off as a resource that won't be available. Planning early for the role Social Security will play in your retirement will prevent you from being caught off guard and missing out on increased benefits once you are ready to start collecting.

2. **Know your situation. Retirement income planning is critical.**

Social Security has many nuances, so adopting a personalized approach is necessary in order to get a better grasp of your retirement future. By using your current information from the Social Security Administration, financial representatives may be able to create scenarios that give you an idea of how the age you begin receiving distributions by can impact the monthly amounts you will receive. For example, if you're divorced or widowed, a financial representative will be able to calculate the different ways you can claim benefits and how they shape your retirement strategy.

3. **Wait to draw.**

Now that you are planning for it, figure out when is the right time for you to start receiving benefits. For many people, this will most often be after the age they are eligible to start collecting full benefits. For every year that you delay, Social Security benefits will increase by a set percentage, eventually putting your monthly benefit above 100 percent.

Delaying can also multiply the benefits after it is adjusted for cost-of-living and can potentially reduce the number of years your benefits are subject to income taxes. Factors to consider when thinking about when to file for your Social Security benefits include: health status, life expectancy, need for income, future employment and survivor needs. A financial representative can help you build all of this information into an overall retirement strategy.

4. **Get your financial house in order.**

If you delay your Social Security benefits, you will need to have another way to pay for your needs while you are not working. If you planned early enough, you will likely have adjusted your finances so that you are prepared. Again, talking to a representative can help you plan the best option in the interim before Social Security paychecks.

Social Security can be confusing, but talking to a representative can help you clarify the role it can play in your retirement strategy. Once you have a strategy in place, you will be able to enjoy your retirement years without worrying about where the next paycheck will come from.

This article was prepared by Thrivent Financial for use by Shelby County representative Diane Stewart. Diane has offices at 617 Durant St., Harlan, IA. Insurance products issued or offered by Thrivent Financial, the marketing name for Thrivent Financial for Lutherans, Appleton, WI. Thrivent Financial for Lutherans and its respective associates and employees have general knowledge of the Social Security tenets; however, they do not have the professional expertise for a complete discussion of the details of your specific situation. This report provides only broad, general guidelines, which may be helpful in shaping your thinking and discussing your situation. For additional information, contact your local Social Security Administration office.

$2,748 a year eating out

Those looking to rein in their spending may want to take inventory of their dining habits. The budgeting resource ***The Simple Dollar* says the average American eats roughly 4.2 commercially prepared meals per week.**

This equates to around 18 meals eaten outside of the home in a given month. That can cost diners roughly $232 dollars per month or more. Budget-conscious diners looking to curtail their spending can be pickier about when they choose to dine out. Simply eating at home a few more times per month can add up to considerable savings.

THRIVENT FINANCIAL®
Connecting faith & finances for good.®

Diane I. Stewart
FIC
Financial Consultant
617 Durant St
Harlan, IA 51537
712-755-7181

2018 WORLD'S MOST ETHICAL COMPANIES® ™
WWW.ETHISPHERE.COM

Thrivent was named one of the "World's Most Ethical Companies" by Ethisphere Institute 2012–2018.

ASK ME ABOUT
THE THRIVENT STORY

Let's start a new conversation about money.

"World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC. For details, visit Ethisphere.com.

Appleton, Wisconsin · Minneapolis, Minnesota
Thrivent.com · 800-847-4836
28304 R3-17

Don't gamble on retirement

Randy Pash, CLU
Chartered Financial Consultant

When people save for retirement,the biggest concern is the returns on investments. When they retire however, it's not only the returns they need to care about, but also the order of those returns.

Negative returns during the first couple of years of retirement can increase the risk of running out of money, much more so than the same negative returns happening later in retirement. This is sequence of returns risk.

What if you experience a one year market loss?

People who experience even one year of market loss early in retirement may need to make significant adjustments to their plans. Conversely, the same loss later in retirement will likely have much less of an impact one's retirement income or lifestyle.

People may be used to looking for the average return on their portfolio, but it's not just the average return that is important. Let's think about two hypothetical retirement portfolios with the same average return can have very different outcomes based on the order in which the returns occur.

Let's do the math

Let's say the initial investment was $100,000 with $4,000 in annual withdrawals increasing three percent each year for inflation. Portfolio #1 experiences the Standard &Poor's 500 Index (S&P 500)[1] returns from the year 2000-2016, and ended with a balance of $39,450. Portfolio #2 experiences the same annual returns, but in reverse order, with an ending balance of $120,205.

Even though the portfolios had the same average return, that's a difference of $80,755! That can make a dramatic difference in a person's retirement, which is why it's so important to consider sequence of returns risk.

What can people do to mitigate this risk?

Many people might think that they can mitigate sequence of returns risk by reducing or eliminating equity holdings in portfolios. But this compromises the upside potential that equities can provide and may lead to running out of money quicker. Portfolios with higher allocations to equities have typically outperformed,because downside volatility in the U.S. equity markets has historically been relatively short-lived. Past performance is not a guarantee of future returns.

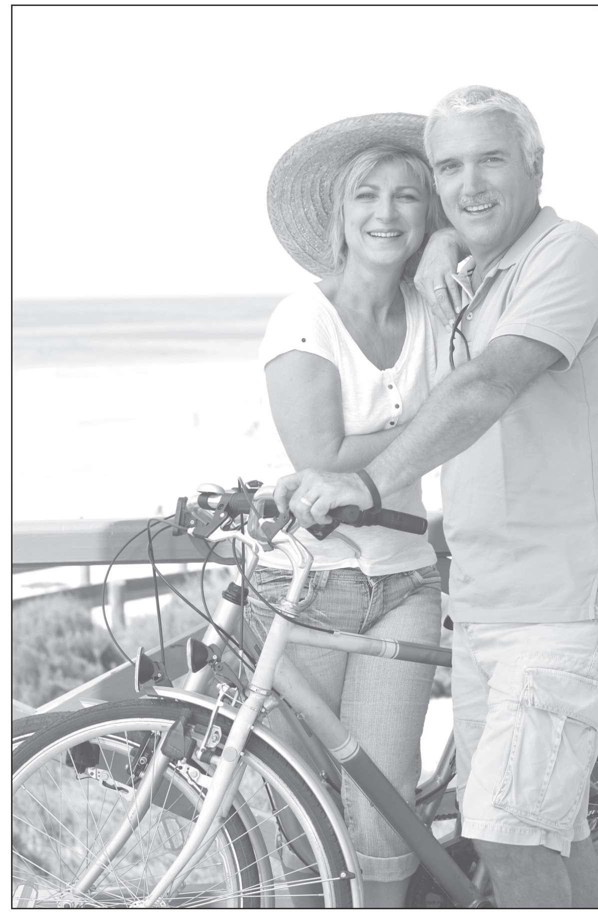
Adding income annuities to a retirement portfolio is an efficient way to help hedge sequence of returns risk. How?

- **Income annuities are uncorrelated with capital markets** and they reduce the net withdrawals from a portfolio.

- **This helps lessen the likelihood of "selling at the bottom,"** and allows retirees to keep some of their money invested in the market and take advantage of any potential future gains.

- **Having additional sources of guaranteed lifetime income** also reduces the role luck plays in retirement outcomes.

Income annuities may be part of a strategy to take some of the uncertainty out of retirement.

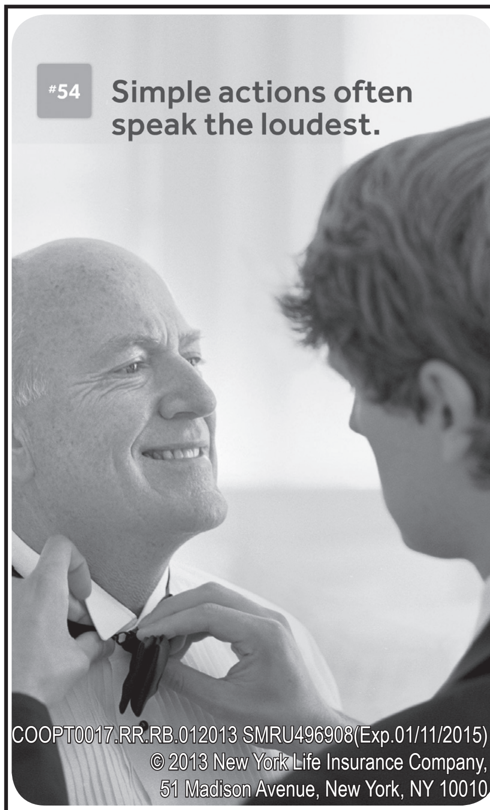


1. Source: Standard & Poor's. You cannot invest in an index.

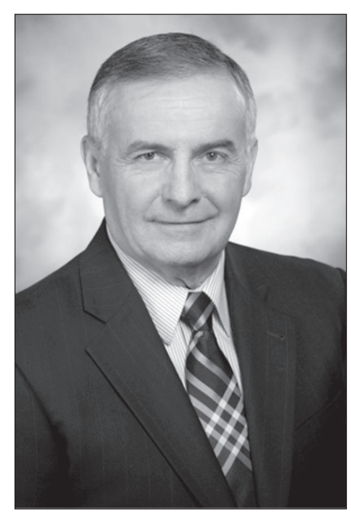
Product guarantees are based on the claims-paying ability of the issuer. This educational, third-party article is provided as a courtesy by Randy Pash, Agent, New York Life Insurance Company.

$ $ $ $ $ $ $ $

Want to learn more about investing ?
Contact one of the advertisers in today's issue to start learning!



Together let's create a retirement plan that can help you continue all the good in your life.



RANDY PASH CLU
Chartered Financial Consultant
New York Life Insurance Company
708 Court Street, Harlan, IA 51537
P. 712.755.3270
rpash@ft.newyorklife.com

Registered Representative offering investments through NYLIFE Securities LLC (Member FINRA/SIPC), A Licensed Insurance Agency.

Life Insurance. Retirement. Investments.
KEEP GOOD GOING
NEW YORK LIFE

Power of attorney protects loved ones

Life is full of the unexpected. But just because the future is unpredictable does not mean adults cannot prepare for what lies ahead. Estate planning is important, and establishing power of attorney can be essential for men and women looking to protect their financial resources and other assets.

What is power of attorney?

A power of attorney, or POA, is a document that enables an individual to appoint a person or organization to manage his or her affairs should this individual become unable to do so. According to the National Caregivers Library, POA is granted to an "attorney-in-fact" or "agent" to give a person the legal authority to make decisions for an incapacitated "principal."

The laws for creating a power of attorney vary depending on where a person lives, but there are some general similarities regardless of geography.

Why is power of attorney needed?

Many people believe their families will be able to step in if an event occurs that leaves them incapacitated and unable to make decisions for themselves. Unfortunately, this is not always true. If a person is not named as an agent or granted legal access to financial, medical and other pertinent information, family members' hands may be tied. In addition, the government may appoint someone to make certain decisions for an individual if no POA is named.

Just about everyone can benefit from establishing an attorney-in-fact. Doing so does not mean men and women cannot live independently, but it will remove the legal barriers involved should a person no longer be physically or mentally capable of managing certain tasks.

Power of attorney varies

Power of attorney is a broad term that covers various aspects of decision-making. According to the legal resource 'Lectric Law Library, the main types of POA include general power of attorney, health care power of attorney, durable power of attorney, and special power of attorney. Many of the responsibilities overlap, but there are some subtle legal differences.

Durable power of attorney, for example, relates to all the appointments involved in general, special and health care powers of attorney being made "durable."

This means the document will remain in effect or take effect if a person becomes mentally incompetent. Certain powers of attorney may fall within a certain time period.

What is covered?

An agent appointed through POA may be able to handle the following, or more, depending on the verbiage of the document:

- banking transactions
- buying/selling property
- settling claims
- filing tax returns
- managing government-supplied benefits
- maintaining business interests
- making estate-planning decisions
- deciding on medical treatments
- selling personal property
- fulfilling advanced health care directives

Although a power of attorney document can be filled out and an agent appointed on one's own, working with an estate planning attorney to better understand the intricacies of this vital document is advised.

105.3FM
KNOD
Harlan, Iowa
Keep in Touch . . .
Listen for Investment Segments Daily!
"24 Hours of Greatest Hits!"
909 Chatburn, Harlan
(712) 755-3883
www.knodfm.com

TAX Alert
Don't Let The 2018 Tax Year Frighten You
Come to the tax professionals at Broeckelman & Associates, P.C.
We'll be happy to sit down and review your tax questions and concerns.
Broeckelman & Associates, P.C.
Certified Public Accountant
P.O. Box 551 • Harlan, Iowa 51537
EMAIL - MONTE@BROECKELMANCPA.COM
MONTE BROECKELMAN
CERTIFIED PUBLIC ACCOUNTANT
New Clients Welcome!
HARLAN OFFICE
2309 B Chatburn, Harlan, IA 51537
(712) 755-3366
FAX (712) 755-3343
AVOCA OFFICE
160 S. Main Street
Avoca, IA 51521
(712) 343-2379

Traditional IRAs vs. Roth IRAs

"Retirement planning" is an umbrella term that covers various types of financial products and investments. One of the products prospective investors are likely to hear about when mulling their retirement investment options is an Individual Retirement Account, or IRA.

An IRA is a personal retirement savings plan that can provide tax benefits to those who qualify. When speaking with a financial planner or exploring options on their own, prospective investors will hear about traditional IRAs and Roth IRAs and wonder what distinguishes one from the other.

Contributions

Contributions to traditional IRAs are pre-tax, and they may be tax deductible depending on the account holder's income and other factors. Contributions to Roth IRAs are made with post-tax income and are not eligible for tax deductions.

Taxes on distributions

While men and women about to open an IRA likely won't have to worry about distributions for quite some time, it's important that prospective account holders know that, according to Prudential, traditional IRA account holders will pay federal taxes on their account's investment earnings and on pre-tax contributions when money is withdrawn. Roth IRA account holders will not pay federal taxes on withdrawals, including their investment earnings, if they meet certain eligibility requirements.

Prospective investors should know that there are tax penalties for account holders who withdraw money from their traditional or Roth IRAs before they reach age 59½. Exceptions to that rule should be discussed with a tax or accounting professional.

Income requirements

In order to open an IRA, whether it's a traditional or Roth IRA, prospective account holders must have earned income, such as wages, salaries or income from self-employment. Men and women who do not work can still open an IRA, but only if their spouse is employed and the couple jointly files their tax return.

There also may be income limits depending on which type of IRA an investor chooses. There are no income limits attached to traditional IRAs, but account holders' ability to deduct contributions from their income may be limited if their spouse is eligible to participate in an employer-sponsored retirement plan. There are income limits associated with Roth IRAs. Account holders' adjusted growth income must be below certain limits depending on their tax filing status (i.e., filing single or filing jointly with a spouse).

Distributions and age

The IRS notes that traditional IRA account holders must begin taking distributions by April 1 following the year in which they turned 70½ years of age and by Dec. 31 in future years. No minimum distributions are required for Roth IRA account holders.

Understanding the various types of IRAs can be difficult and you should not hesitate to contact financial planning professionals.

The benefits of umbrella insurance

Insurance policies come in various forms. There is a type of insurance to cover everything from motor vehicles to personal health to apartment dwellings. While the majority of people understand the importance of insuring their homes and cars, many may not explore the benefits of a different type of insurance: umbrella coverage.

Unlike other types of insurance that only offer one specific coverage, umbrella insurance is a single policy that covers various aspects of a person's life. An umbrella policy can fill in the gaps where liability limits come into play with other insurance policies, keeping a person protected regardless of deductibles and other assets.

According to the financial resource Money Crashers, umbrella insurance is a type of liability insurance. Its main purpose is to protect policy holders in the event of lawsuits. The umbrella policy will provide additional coverage against bodily injury liability claims and property damage liability claims. These policies also provide broader forms of coverage and can help cover some legal fees, if necessary.

Trusted Choice Independent Insurance Agents says umbrella insurance is important because it can prevent financial ruin in the case of an accident. The amount of umbrella coverage a person may need depends on how much that person is worth. Prospective policy holders can calculate their total assets and then take out policies in that amount or more to protect their net worth.

Depending on the insurance company, umbrella policies range anywhere from $1 to $10 million. Coverage typically starts in the range of $150 to $200 for a $1 million policy.

What's more, some insurance companies will not issue an umbrella policy unless the insured already has an automotive or home policy with them — and one that maintains the standard amount of liability in those other policies.

When reviewing umbrella policies, it's also wise to think ahead to future income and how one's assets may grow. Adjust policies to account for inferred earnings or other expected assets.

Learn more about umbrella policies that can offer above-and-beyond protection by speaking with a trusted insurance agent.

Wendt Tax and Accounting Service
Mary Ann Wendt
Same building, new entrance. Use south door.
1121 – 7th Street, Suite #1 Harlan, Iowa 51537
Phone: **712-235-4TAX** (4829)
Monday thru Wednesday 8-5
Ready, willing and able to take new clients.
Fees beginning at:
• $50 Includes federal 1040 plus one state return, electronic filing and direct deposit.
• $25 for H.S. or college student returns (some restrictions may apply)
Convenient drop-off service **or** call for an appointment.
(**New clients** include a copy of 2017 federal and state returns)
Referral discounts. Worksheets available upon request.

IRAs
• Roth
• Traditional
• Rollover

Mike Cain
Investment Representative
Voya Financial Advisors, Inc.
Member SIPC
518 Market St., Harlan, IA
712-235-3333
* REGISTERED REPRESENTATIVE OF & SECURITIES OFFERED THROUGH
RETIREMENT
INVESTMENTS
INSURANCE
VOYA™
MEMBER SIPC
Cain Financial is not a subsidiary of, nor controlled by Voya Financial Advisors, Inc.

Consider Some New Year's Financial Resolutions

As the year winds down, you may want to look ahead to see which areas of your life you can improve in 2019. Perhaps you'll decide to exercise more, eat healthier foods, reconnect with old friends or volunteer at a school or charitable organization.

All these goals are certainly worthwhile- but you also may want to add some New Year's financial resolutions to your list.

Here are a few ideas to consider:

• Boost contributions to your employer-sponsored retirement plan.

Good news! Contribution limits will be increasing for many employer-sponsored retirement plans. For 2019, you can contribute up to $19,000 (up from $18,500 in 2018), or $25,000 (up from $24,500 in 2018) if you're 50 or older to your 401(k) or similar employer-sponsored retirement plan. It's usually a good idea to contribute as much as you can afford to your employer's plan, as your contributions may lower your taxable income, while any earnings growth is tax-deferred. (Keep in mind that taxes are due upon withdrawal, and withdrawals prior to age 59may be subject to a 10% IRS penalty.)

At a minimum, put in enough to earn your employer's matching contribution, if one is offered.

Debbie Davis
Financial Advisor

• Try to "max out" on your IRA.

Even if you have a 401(k) or similar plan, you can probably still invest in an IRA. For 2019, you can put in up to $6,000 in a traditional or Roth IRA (up from $5,500 in 2018), or $7,000 (up from $6,500) if you're 50 or older. (Income restrictions apply to Roth IRAs.) Contributions to a traditional IRA may be tax deductible, depending on your income, and any earnings growth is tax-deferred.

Roth IRA contributions are not deductible, but earnings growth can be withdrawn tax-free, provided you don't start taking withdrawals until you are 59 and you've had your account at least five years. You can put most types of investments- stocks, bonds, mutual funds, government securities and so on - into an IRA, so it can expand your options beyond those offered in your 401(k) or similar plan.

• Build an emergency fund.

Try to build an emergency fund containing three to six months' worth of living expenses, with the money held in a low-risk, liquid account. This fund can help you avoid dipping in to your long-term investments to pay for unexpected costs, such as a major car repair.

• Control your debts.

Do what you can to keep your debts under control. Ultimately, the less you have to spend on debt payments, the more you can invest for your future.

• Don't overreact to financial market volatility.

In 2018 - especially the last few months of the year- we saw considerable market volatility, with huge drops and big gains in rapid succession. What will 2019 bring? It's always difficult- and usually futile - trying to forecast the market's performance over the course of an entire year. But, in any case, try not to overreact to whatever ups and downs we may experience.

Instead, continue pursuing an investment strategy that's appropriate for your goals, risk tolerance and time horizon.

Following these suggestions can help you become a better investor in 2019- and beyond.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor, Debbie Davis, Financial Advisor.

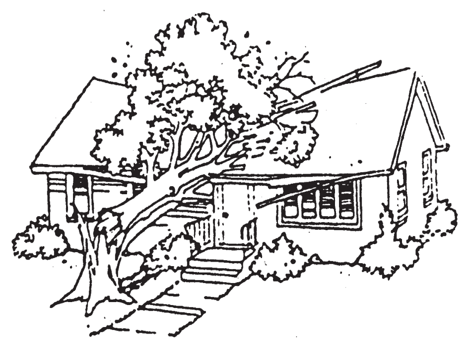
Simplify your financial life. Let's talk.

Debbie Davis
Financial Advisor
616 Market Street
Harlan, IA 51537
712-755-7271
www.edwardjones.com

Edward Jones®
MAKING SENSE OF INVESTING

Member SIPC

Some Things Are For Certain...



Others Are Less Predictable!

Your choice of IMT Homeowners Policies provides all the protection you need for your home. So when the unexpected happens, you can depend on us, your independent IMT Agency with claim service you can count on.

See Rick or Lori

Be Worry Free With IMT

IMT Insurance Company (Mutual)
Des Moines, Iowa

CENTURY FARM INSURANCE AGENCY, INC.

1117 7th St., Harlan, IA • 712-755-3171 • 877-755-3171

Outlook on 2019: Focus on what matters

As investors, we have all acquired a certain amount of experience with everything the economy, markets, and news headlines may throw at us. So we know that market declines are normal. We know that we'll eventually have a bear market.

And we know the economy may slide into a recession before it can pick back up again. But there's a big difference between knowing something and actually going through it. Actually feeling it. As we also know from experience, these declines don't feel good.

The good news is, there are a few strategies to help us navigate those potentially difficult environments.

Fight the Impulses:

There's a long history of many investors selling near the bottom. It can be difficult to fight that urge, but a sensible plan that's realistic about risk can help you stay on course. There's a natural tendency to overestimate risk tolerance when risk is low. A realistic assessment can make it easier to navigate challenging periods.

Block out the Noise:

The 24-hour news cycle is aimed at creating an emotional response that will keep the audience tuning in. Not getting caught up in the news cycle and having sources that help provide perspective can make it easier to avoid costly decisions driven by strong emotions.

Believe in the Fundamentals:

Stock prices ultimately depend on corporate earnings growth. If you believe that companies will continue to grow earnings, you implicitly believe that stocks are likely to rise in the long term.

This final point is arguably one of the most important. By managing our emotions and staying in tune with market signals, we can position ourselves for any market environment.

No investment strategy or risk management technique can guarantee or eliminate risk in all market environments. Investing in stock includes numerous specific risks including the fluctuation of dividends, loss of principal, and potential liquidity of the investment in a falling market.

Information provided by Anthony Hough and Joe Zaccone, Hough & Zaccone Investment Management. Anthony L. Hough and Joe Zaccone are registered representatives with and securities offered through LPL Financial. Member FINRA/SIPC. This was prepared by LPL Financial. To the extent you are receiving investment advice from a separately registered independent investment advisor, please note that LPL Financial is not an affiliate and makes no representation with respect to such entity.

Great part-time **jobs for retirees**

Upon retiring, many newly minted retirees find themselves looking for ways to fill their free time. Hobbies may not take up too much time, and travel can stretch retirees' budgets. One way that retirees can make great use of their free time and make a little extra money is to find part-time employment.

Teaching: Retirees can also put their professional experience to work in the classroom. Inquire about teaching opportunities at a nearby university or even the local high school. Such opportunities may only be available on a volunteer basis, but some might pay part-time salaries or small stipends. Either way, many retirees find that working with young people helps them stay young, and passing on lessons learned to younger generations can provide a strong sense of purpose.

Seasonal work: Seasonal work is another great way for retirees to fill their time and make a little extra money along the way. Come the holiday season, retirees should have no trouble finding seasonal retail work at their local malls or shopping centers. In warmer months, retirees may find seasonal employment at area beaches, golf courses or parks.

Crafts: Retirees with a love of crafting can turn their hobby into income. For example, Etsy.com makes it easy for creative entrepreneurs to post their creations and sell them to buyers all over the globe. Sellers often dictate how quickly they can make and ship products, so retirees need not feel worried about being rushed.

Helpful retirement calculators

- Analyze Now
- T. Rowe Price's Retirement Income Calculator
- AARP's Retirement Calculator

AARP®
T.RowePrice®

Consider a Portfolio Review

Anthony Hough
LPL Registered Principal
tony.hough@lpl.com

Stocks ❖ Bonds ❖ Mutual Funds
Annuities ❖ IRA's ❖ Retirement Plans
Life Insurance ❖ Long Term Care Insurance

Joe Zaccone
LPL Registered Rep.
joe.zaccone@lpl.com

Hough & Zaccone
INVESTMENT MANAGEMENT
www.houghzaccone.com

803 Durant • Harlan • 755-5205

SECURITIES OFFERED THROUGH LPL FINANCIAL
MEMBER FINRA/SIPC

Did you know we can help you with...

Medicare Supplement
& Prescription Drug Plans

Health Insurance

Dental Insurance

Long Term Care

Life Insurance

Celebrating 33 years with over 71-years of insurance sales history

Farm Insurance

Brent Scheve

Katie Petersen

Kate Heese

Kathy Plumb

Tom Ouren

THE AGENCY INSURANCE

Independent to serve you better

Trusted Choice
INDEPENDENT INSURANCE AGENTS

www.theagencyinsurance.com

theagency@theagencyinsurance.com

1205 8th St. • Harlan • 755-5195