



Greetings:

This month's newsletter covers a variety of topics people have asked me about over the last few weeks. Please also visit our website as we have made numerous upgrades and are continually adding new content. Recently we added an asset allocation questionnaire which is built on the academic framework called Prospect Theory which won a Nobel Prize for Economics in 2002. Let us know what you think.

As always, please call us if you have any questions. Talk to you real soon!

Mario

[Financial Planning: Helping You See the Big Picture](#)

Do you picture yourself owning a new home, starting a business, or retiring comfortably? These are a few of the financial goals that may be important to you, and each comes with a price tag attached.

[Reaching Retirement: Now What?](#)

You've worked hard your whole life anticipating the day you could finally retire. Well, that day has arrived! But with it comes the realization that you'll need to carefully manage your assets so that your retirement savings will last.

Getting Help from a Financial Professional

Are you suddenly on your own or forced to assume greater responsibility for your financial future? Unsure about whether you're on the right track with your savings and investments? Finding yourself with new responsibilities, such as the care of a child or an aging parent? Facing other life events, such as marriage, divorce, the sale of a family business, or a career change? Too busy to become a financial expert but needing to make sure your assets are being managed appropriately? Or maybe you simply feel your assets could be invested or protected better than they are now.

Adjusting to Life Financially after a Divorce

There's no doubt about it--going through a divorce can be an emotionally trying time. Ironing out a divorce settlement, attending various court hearings, and dealing with competing attorneys can all weigh heavily on the parties involved.

Converting Savings to Retirement Income

During your working years, you've probably set aside funds in retirement accounts such as IRAs, 401(k)s, or other workplace savings plans, as well as in taxable accounts. Your challenge during retirement is to convert those savings into an ongoing income stream that will provide adequate income throughout your retirement years.

529 Plans and Estate Planning

In addition to their primary use as a college savings vehicle, 529 plans are increasingly being used for another purpose--estate planning. This estate planning use has emerged thanks to special tax rules surrounding lump-sum contributions to 529 plans, combined with the convergence of two powerful trends--boomer grandparents and soaring college tuition.

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