



Greetings:

This month's articles are a slew of topics I have either been reading on or have been relevant topics of discussion with clients. For example, do we lose our homestead exemption if we place our primary residence in a revocable trust? Is it creditor protected? Is the S&P 500 Index a good benchmark for stocks? J.J. Zhang, a columnist for Market-watch, writes a great piece on this topic. You might be surprised by the results.

Most of you know I am not a big fan of annuities. A great piece on indexed annuities is included. Finally, our friend and economist Brian Wesbury writes about "Why Markets Keep Rising".

If you don't follow us on Facebook, please do so, here's the link: www.facebook.com/genesiswealthmanagement. For the next 30 days I will be posting on a topic that's pertinent to all of us, which is how "irrational" we behave when it comes to money and investing. In the financial world this is labeled as Behavioral Finance. Certain behavioral patterns exist and are present in all us, it's good to identify them and understand how to overcome bias' that prevent us from doing what is not in our best interest, or at least preventing us from taking positive steps.

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

Mario

[Why most indexed annuities stink](#)

Everyone wants high returns with low risk. Indexed annuities are often touted as a way to get just that, but in this week's featured question, I explain why that outcome remains an illusion.

CAPE Fear: Valuation Ratios

As broad market indices such as the S&P 500 have set new record highs in recent weeks, many investors have become apprehensive. They fear another major decline is likely to occur and are eager to find strategies that promise to avoid the pain of an extended downturn while preserving the opportunity to profit in up markets.

Why Do Stocks Keep Rising?

Consensus forecasts come from Bloomberg. This report was prepared by First Trust Advisors L. P., and reflects the current opinion of the authors. It is based upon sources and data believed to be accurate and reliable. Opinions and forward looking statements expressed are subject to change without notice. This information does not constitute a solicitation or an offer to buy or sell any security. So far this year, the S&P 500, including dividends, has returned 10.1% to investors.

6 big mistakes you can make benchmarking to the S&P 500

The mistake some people make is comparing real after-tax returns with S&P benchmark pretax returns. Even if you own a passive ETF and don't sell, you likely still have an implied tax rate which Uncle Sam will make you pay someday. For more accuracy, compare equally on a taxed or non-taxed basis. I personally use pretax simply for convenience and ease of calculation though one should recognize the big potential for taxes to alter your final real return.

Can A Trust Hold Title To My Homestead?

In some situations your homestead property can be transferred to your trust. Most Florida counties have special requirements to maintain the homestead tax exemption and special language may be required in the trust agreement and the deed.

10 Ways to Boost Your All-Important Credit Score

Your credit score holds a lot of power. It affects your ability to get a car loan, rent an apartment, apply for a mortgage, and sometime, even your ability to get a job. And fundamentally, a lower score means that every time you need to borrow money, you'll pay more to do it. Over time, that really adds up.



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