



Greetings:

It appears that healthcare still dominates the headline news, below is a timely article on what you need to know.

I also included some articles on issues I get asked about a lot. Always remember that tax laws are changing and it is always best to do some tax planning in advance. Included is a great video on the new tax laws regarding the Affordable Healthcare Act as well as the new marginal tax rates.

Kind regards,

[Health-Care Insurance Enrollment: Questions and Challenges](#)

The ACA requires that most U.S. citizens and legal residents (exceptions apply) have qualifying health insurance or face a penalty. To allow sufficient time to get insurance, the federal Exchange opened for business on October 1, to coincide with the open enrollment period of October 1 through March 31.

However, the federal Exchange website healthcare.gov, hasn't worked properly from its inception. Many consumers have been frustrated trying to buy insurance and determine whether they are eligible for subsidies

[Year-End Tax Planning: Higher Income Filers Must Navigate New Landscape](#)

New 39.6% federal income tax rates for 2014 and new tax rates on Long-term capital gains and qualifying dividends. Additional changes that may effect you will come from itemized deductions and personal exemptions.

[Five Keys to Investing For Retirement](#)

Making decisions about your retirement account can seem overwhelming, especially if you feel unsure about your knowledge of investments. However, the following basic rules can help you make smarter choices regardless of whether you have some investing experience or are just getting started.

[Balancing Your Investment Choices with Asset Allocation](#)

A chocolate cake. Pasta. A pancake. They're all very different, but they generally involve flour, eggs, and perhaps a liquid. Depending on how much of each ingredient you use, you can get very different outcomes. The same is true of your investments. Balancing a portfolio means combining various types of investments using a recipe that's right for you.

[Common Annuity Riders](#)

An annuity is a contract between you (the purchaser or owner) and the issuer (an insurance company).

An immediate annuity is a contract between you and an insurance company

Annuity riders are optional features that provide added benefits to a basic annuity contract. The availability of a specific annuity rider usually depends on the annuity issuer and the type of annuity you are considering.

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