

## CONSIDER THIS PROGRAM

EPISODE DATE:

March 23<sup>rd</sup>, 2019

ON THIS SHOW:

**Big Joe Clark, CFP®** : Managing Partner and Lead Advisor of Financial Enhancement Group

**Ken Dilger** : Former Tight End at Indianapolis Colts, Senior Loan Officer at Milestone

SHOW NOTES:

Topics include:

- Annuity
- Top 5 things to focus on in retirement
- Investopedia questions

**A legal obligation to take care of your money as if it were my money**

- Legal requirement as a fiduciary?
- Ask if your advisor is a fiduciary...
- Securities license

**The FEG FIDUCIARY FOCUS**

- Risk & Volatility
- Fees & Expenses
- Taxes today & tomorrow
- Real Return

**Tech Wreck happened.**



FINANCIAL  
ENHANCEMENT  
GROUP, LLC

[www.yourlifeafterwork.com](http://www.yourlifeafterwork.com)



### 3 phases of Finance:

Accumulation

Saving the right amount of your income

Build tax diversification

Preservation

Critical to know discipline. What is your risk tolerance?

Distribution

Replace your standard of living, not your level of income.

How much do you need net or gross?

Think about taxes.

1. Read your tax return.
2. Break down your budget into fixed and social expenses.
3. Retirement practice year.

### Some questions from the show:

*Can I defer required minimum distributions from my IRA?*

No.

*Can I defer required minimum distributions from my 401(k)?*

Yes, if you're still working.

*Is it too late for a 57-year-old single mother with no work pension and no savings to invest in the stock market to generate passive income for retirement?*

No. It's never too late to start!

*Where can I invest my money that is easily accessible?*



FINANCIAL  
ENHANCEMENT  
GROUP, LLC





## Roth IRA

*What are my options if I co-signed on an ex-girlfriends car loan and she's behind on payments?*

Your credit is going to be hurt, so you have to pay it, get her to pay it or refinance it into your name...

*Disclaimer: Joseph Clark is a Certified Financial Planner™ and the Managing Partner of Financial Enhancement Group, LLC an SEC Registered Investment Advisor. He is the host of "Consider This" found on WIBC Saturday mornings from 6-7a.m. as well as three other Indiana-based radio stations. Joe has served as an Adjunct Assistant Professor at Purdue University where he taught the capstone course for a degree in Financial Counseling and Planning.*

*Financial Enhancement Group is an SEC Registered Investment Advisor.*

*Securities offered through World Equity Group, Inc., member FINRA and SIPC, a Registered Investment Advisor.*

*Investment Advisory services offered through Financial Enhancement Group (FEG) or World Equity Group. FEG is not owned or controlled by World Equity Group.*

*Joseph Clark and World Equity Group, Inc. do not provide tax or legal advice. For tax advice consult with a qualified tax professional. For legal advice consult with an attorney.*



FINANCIAL  
ENHANCEMENT  
GROUP, LLC

[www.yourlifeafterwork.com](http://www.yourlifeafterwork.com)

