

CONSIDER THIS PROGRAM

EPISODE DATE:

March 23rd, 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.



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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?



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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.

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