

January 2014

It's a new year and many of us look back at our personal accomplishments and use this time for a "fresh start". One of the most popular goals involves money. Since we are the professionals, we will get you started:

What YOU can do:

Get organized.
Decide what you want.
Write it down.
Commit.

Create a positive cash flow.
Spend less than you earn.
Set up automatic investing.
Allocate your money to each goal set.
Be responsible for yourself.

Keep 4-6 months of income in savings.
Maximize your work retirement plans.
Consider Tax efficiency.
Be reasonable.
Match your risk to your goal.

Review your goals.
Read your reports.
Don't let the media get the best of you.
Stick to your plan.

How WE can help:

Discuss, prioritize, identify objectives and restrictions.
Provide a simple process for success.
Offer coaching, simplicity, and structure.

Create a plan in writing. Discuss options.
Select appropriate investments.
Assess risk, time horizon, asset mix/portfolios.
Refer other professionals.
TOOL: cash flow analysis, MGP*.

Confirm goals and objectives.
Invest. Diversify. Discuss possibilities.
Provide investment research and reports. *
Implement the plan.
Keep you motivated.

Monitor your plan/performance.
Provide Quarterly reports.
Provide an economic update quarterly.
Evaluate, and consider all possibilities.

We are excited to announce that we have launched a new Web site to serve you better.
Please visit us on the Web at glebaandassociates.com

As always, we will keep things simple and easy so you can concentrate on what you do best.

