



News You Can Use

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7 Easy, Low-Cost Ways to Transform Your Home

Searching for easy ways to spruce up your abode? Following are some ways to transform your home for less than \$10.

Turn Your TV Into Art: Newer television sets can easily display family portraits, vacation photos or your favorite scenery with the touch of a button. Just upload to the gallery, add music if desired and enjoy.

Paint It Up: Add a splash of color to a boring old chair or bring new life to a table with bold bright colors.

Sign Your Name: Decorations don't need to be expensive. Use a template or vinyl letters to showcase your favorite quote. Simply select a blank spot on the wall or furniture to instantly apply a thoughtful expression to your daily life.

Stop to Smell the Roses: Bring a little of the outdoors inside with the creative use of flowers, grasses, leaves, pinecones or even rocks. They add interest and color to any décor.

Cover Up: Use old wrapping paper, string and ribbons to transform plain cardboard boxes into ultra-colorful organizers.

Soft Spots: Create soft spots with the help of a semitransparent scarf draped over a lamp, table or armchair. Use different colors to create ambiance.

Create Interest: Repurpose old jewelry, buttons and other knickknacks by adding interest to throw pillows, pull strings or other ordinary items around the home. Sew on or thread together using ribbons and lace.

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Why Annuities Make Sense for Retirement Savings

A major benefit of choosing an annuity as a retirement savings vehicle is the tax-deferral advantage. Tax-deferred assets grow untaxed, meaning that interest, dividends and capital gains earned on the investments appreciate until they are withdrawn.

Following are three benefits of tax deferral:

No Taxation During Accumulation:

Because returns are not reduced by income taxes every year, tax deferral lets you experience potentially higher overall returns during the accumulation phase.

Compounding: This is the process by which the money you make from an investment can be reinvested to make even more money. As a hypothetical example, let's say you have invested \$10,000 and it earns interest of 10% per year. In the first year, you will earn \$1,000 in interest. In the second year, you will earn \$1,100 in interest. Why? Because not only does your initial investment of \$10,000 accrue interest, but also does the additional \$1,000 you earned in the first year.

Potentially Lower Tax Rate Upon

Withdrawal: You probably will not withdraw the assets you are accumulating in a tax-deferred account until later in life when you could be in a lower tax bracket, so you will also possibly minimize the taxes you have to pay on withdrawals. Your advisor can help determine if an annuity is a good tax-deferred investment vehicle for you.

The legal and tax information contained in this article is merely a summary of our understanding and interpretation of some current provisions of tax law and is not exhaustive. Consult your legal or tax counsel for advice and information concerning your particular circumstances. Neither we nor our representatives may give legal or tax advice.

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H. Ray Alkalai
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How to Use Fixed Annuities

The basic benefit of investing in a fixed annuity is the potential for a guaranteed payment.

But just how should you use an annuity?

How much money should you put in an annuity versus other types of investments?

First, it is important to remember why you are investing in a fixed annuity in the first place.

Whether the economy or markets are performing well or performing poorly, a fixed annuity will provide you with a minimum amount of income every month. This can be appealing to investors who are looking for a stable level of income.

So, when it comes to allocating a portion of your overall portfolio to a fixed annuity, most financial advisors will recommend that you look at how much income you will need and for how long you will need it.

A financial advisor will also

recommend you look at whether your assets can provide that level of income without achieving substantial growth.

If you don't need your assets to grow significantly, you can put more of your money into a fixed annuity.

On the other hand, if you need significant growth in your portfolio to provide you with income for life, your advisor may want to allocate less to a fixed annuity because better returns may be available by investing in a diversified portfolio of securities.

As a result, there is no single answer for how to use annuities in your portfolio.

Some investors will put no more than a third of their assets in annuities.

Others will put three-fourths of their assets in. That's a big difference.

Your advisor can help you determine how much of your nest egg to allocate to a fixed annuity in order to receive the amount of income you will need.

Contact your advisor today for details.

Are You at Risk from 'Insurance Gaps?'

Do you have enough insurance to meet your – and your family's – needs now, and in the future? If you don't, you are putting yourself at risk of serious financial trouble if something goes wrong with your health, your home, your job or your finances.

That's why I am offering you a free, no-obligation "Insurance Check-up" to make sure your insurance needs are adequately covered. I won't try to push you into buying insurance. I'll just give you the honest facts about your current insurance status.

Just give my office a call at **612-217-0157** to arrange an appointment for a no-fuss, professional consultation.

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