

VISIONS

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Turning Visions Into Reality

March 2007

Turning Visions Into Reality

Introduction to Tina L. Antypas' new newsletter

This time of the year represents a time for new beginnings, renewal, and resolution. I have been talking about creating a newsletter with various educational content for years. With 2007 almost a quarter of the way through, I've resolved to turn this vision into a reality. You are currently reading the first of my newsletters. It is my hope that the topics provide you with information of interest, create curiosity to learn more, and offer affirmation on your existing planning.

With all that being said, you can look forward to receiving one short article periodically. Please feel free to provide your email address to receive this in your Inbox instead. Email me at antypast@financialnetwork.com, and type Subscribe to Newsletter in the subject line.

Are All Your Ducks In a Row?



Or do you feel like they're all over the pond? As we approach tax season and you're gathering your 1099's, W-2's, financial statements, etc. to prepare your 2006 taxes, it may be a good time to get your financial ducks in a row as well. This can mean many different things depending on your stage in life, but you can follow a few simple principles and potentially reduce a huge source of stress. A little information can go a long way toward helping you achieve greater financial peace of mind. Here are a few important principles to keep in mind when putting your financial ducks in a row.

Take Inventory

Start your estate plan by taking inventory of your current assets and property. Your inventory should contain the following information:

- A description and the location of each asset
- The type of ownership (individual, tenant-in-common, joint or shared) and the percentage owned
- The cost and fair market value of each asset
- Liabilities and debts
- Beneficiary designations (who is to receive retirement benefits, life insurance proceeds, annuities and similar benefits)
- Whether any assets are subject to any agreements (corporate or partnership interests)
- Whether the assets are community or separate property



Estate Planning

Executive Benefits

Life Insurance Solutions

Disability Protection

Long Term Care

Health Insurance

If you are unsure or have missing information, this will be a good place to start. A complete inventory is the first step in putting your ducks in a row.

Review your Insurance Coverages, Wills and Trusts

At least once each year you should gather your insurance records together and review the adequacy of your coverages. Be sure to evaluate all coverages including life insurance, disability insurance, homeowners insurance, auto insurance, liability insurance, renters insurance, etc.

Does your will still fairly reflect your personal wishes for the distribution of your assets? Have the personal or financial circumstances or your beneficiaries significantly changed over the past year? Have you considered a gifting program to move assets from your estate to those you wish to enrich? Now is a good time to review your estate plan in light of changing estate tax laws or changes in your personal financial position.

Understanding Your Employee Benefits

Many employers provide valuable protection through group life, health, disability and dental benefit plans. You should know what they cover and how they work so you can decide how much additional insurance you may need to buy on your own.

And take advantage of your company's 401k retirement savings plan. Many companies match employees contributions to these plans. That's like getting free money. Don't forget to review your investment options within your 401k to make sure they're right for your situation and needs.

A Simple Investment Strategy Often Works Best

Investing doesn't have to be complicated or difficult to understand. In fact, the best strategy may be a simple one that is easy to implement and maintain. One way to begin is to consolidate all your accounts into a single monthly statement so you always know at a glance where you stand.

If you have already gotten started, make sure you don't have too much of your wealth in one type of investment--your employer's stock for example. Diversification is the key to steady gains.

Do Some Soul Searching

Take time to determine your personal and financial goals and risk tolerance; decide how involved you'd like to be in the investment management and should you die prematurely, what would your wishes be for your family and loved ones.

Get Help From a Professional

Even a simple financial game plan can benefit from an extra set of eyes. Email or call today for help developing a strategy or evaluating what you already have in place. Making sound choices regarding your insurance coverage and investments is the most important thing you can do to protect your family's financial security.

Resolve Today to Get Your Ducks in a Row

Tina's Tidbits

In this corner you can expect to read a little something different. It could be a favorite recipe of mine, various household, or gardening tips, a great deal on a good wine I've found, an introduction to another member of my planning team, etc. You get the picture! This month I've decided to tell you a little more about me. After all, this is my first newsletter and you should have a little background about who it's coming from, right?

Having been in the estate planning and financial services industry for over 18 years, I am a Chartered Financial Consultant (ChFC), licensed with the Series 7, 63 and 66 as well as Life, Health and Disability licenses. I am also a Life and Disability Insurance Analyst, one of only 29 in the State of California. I graduated from California State University Northridge with a BS in Finance, Insurance and Real Estate and a Minor in Economics.

While in college I worked in the local courthouses in the Probate section. This is where my extensive knowledge of the Probate and Estate Planning process began. Understanding the complications that can arise from a lack of and improper planning, I am committed to helping you turn your financial and estate planning 'visions' into reality.

Also, keep your eyes open for notice of my new website currently under construction.



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