

Legacy Consultants, LLC Newsletter

"We Answer the Questions You Didn't Know to Ask"



Shawn Thigpen was born and raised in Xenia, Ohio.

Shawn began his career in 2009 specializing in tax free retirement, mortgage protection and funeral planning. He enjoys meeting with people and providing solutions to their problems. Shawn says "I get complete satisfaction knowing that I have helped an individual or a family. I believe you have to be committed to each client and give each client the best options to provide the right solution".

Shawn enjoys playing basketball, coaching High School and Youth basketball as well as coaching High School track.

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Legacy Consultants All Stars
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5 Retirement Strategies to Consider..

- **Estimate What Your Financial Future Might Look Like if you're Widowed/Single:** Unfortunately circumstances change all of our lives. This is also true in retirement planning. Make sure that all ends of the spectrum are considered including what might happen if you retire alone.
- **Be Practical, not Emotional, About Your Decision Making:** One of the biggest issues with the stock market, and it's continued volatility, are interest rates, companies strengths, bailouts, the strength of the dollar, etc. Practical is more based on less risk, higher probability.
- **Don't Discount the Effect a Major Medical Incident Will Have on Your Retirement Years:** The unfortunate truth with major medical issues today is that most recover but not until retirement monies have been depleted or seriously diminished.
- **Be Aware of Your Social Security Benefit and When to take it:** Most people have a dilemma. Should I take my Social Security at 62? 65? Does it matter if I need my Social Security benefit? What happens if my spouse dies? Knowing the answers to these questions and what to do is where Legacy Consultants can assist.
- **Why now is the Best Time to Consider Tax Free Retirement as Part of Your Retirement Portfolio:** The main reason to consider tax free retirement planning now is that taxes are going up and there seems to be no relief in sight. Please take some time to check out our site www.lcitaxfreeretirement.com. This strategy is not new. It's been around for over 100 years. Unfortunately it's just now hitting the mainstream. Please don't hesitate to contact us for a free consultation.

RMD Strategies to Consider:

Age	% of assets
65	3.13
70	3.65
75	4.37
80	5.35
85	6.76
90	8.77
95	11.63
100	15.78

How much do I need to take and when? LCI recommends taking 10% at age 59 1/2. Contact us to find out why. www.lcitaxfreeretirement.com

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TIRA – A New Alternative for Retirement Planning



Covered in this issue:

- 5 Retirement Strategies for Women
- RMD Strategy Working With Your Retirement
- 401k – Taxes the Government Doesn't Want You to Know About..Until it's too late.

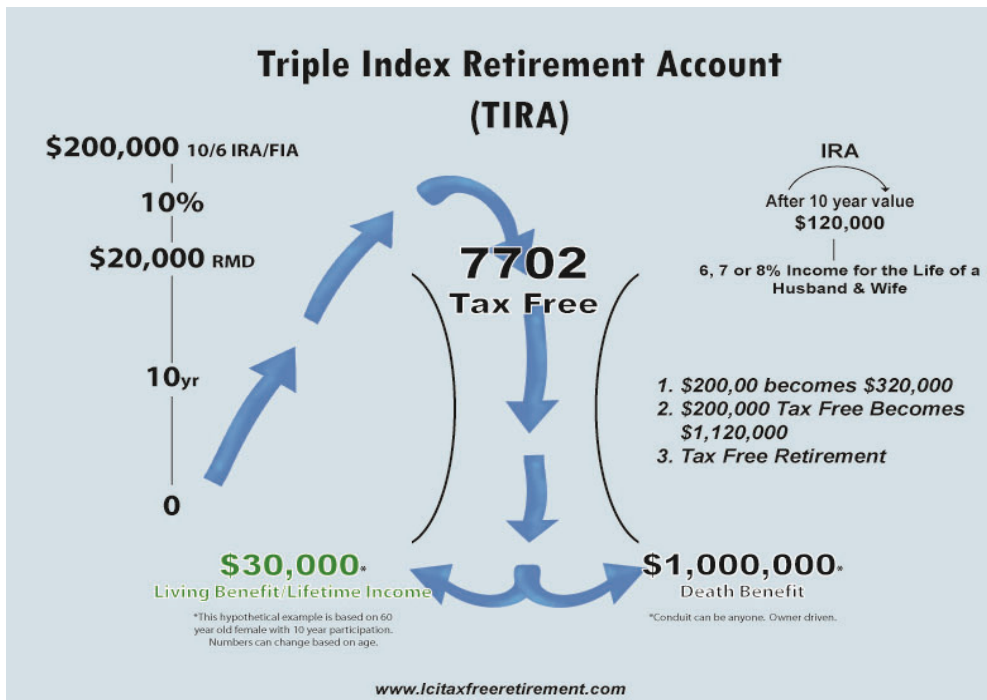
Famous Quotes

*"Do not go where the path may lead.
Go instead where there is no path and leave a trail."*

Ralph Waldo Emerson

"When one door closes, another door opens; but we often look so long and regretfully upon the closed door that we do not see the ones which open."

Alexander Graham Bell



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