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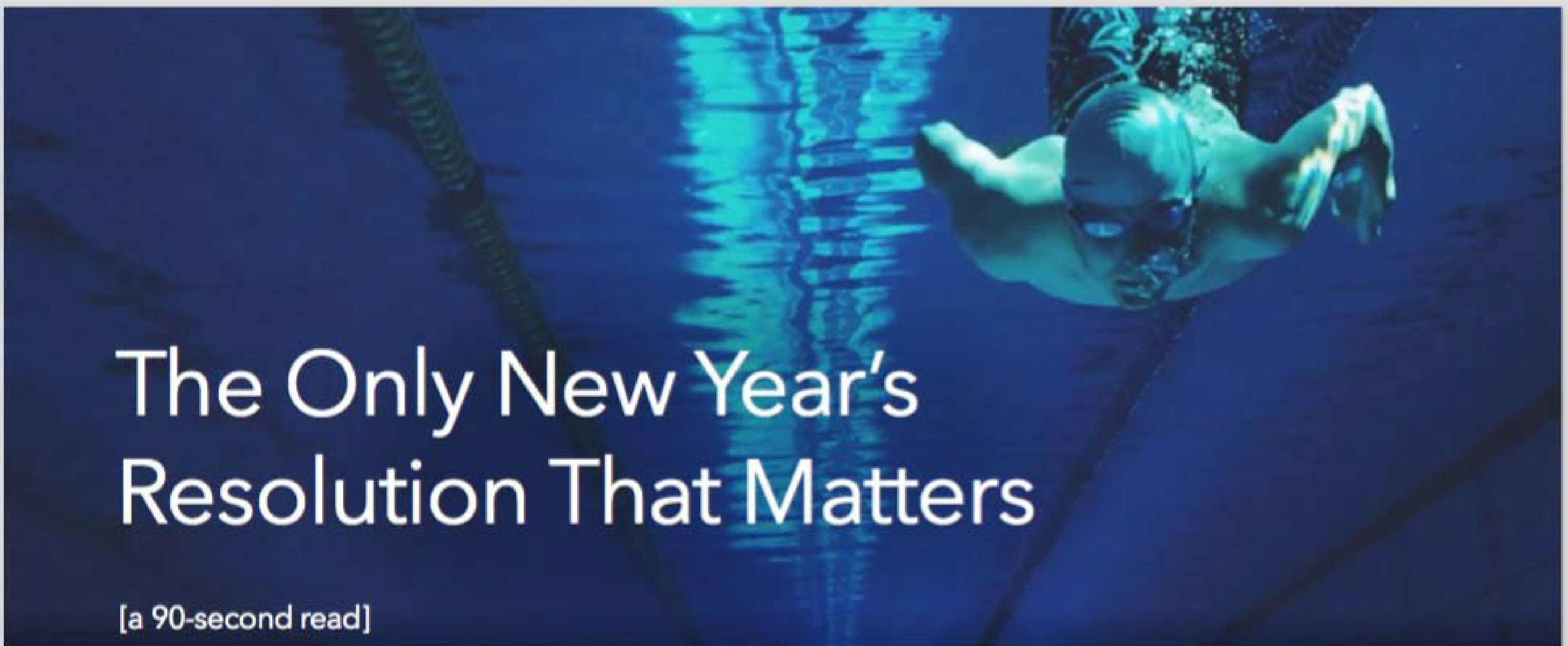


The Only New Year's Resolution That Matters

[a 90-second read]

Want to drop carbs from your diet? Have more family time? Give more to charity? It's that time of year when people are thinking about New Year's resolutions.

For those who are considering resolutions involving money, there's one resolution that stands above the rest. It even has compounding returns.

What is it? Exercise.

The magic of movement.

Of course everyone knows that exercise can make you healthier, but now there's compelling evidence that it could also make you wealthier. A study in the Journal of Labor Research revealed that men and women who work out three times a week can earn more than those who don't work out at all.[1]

According to the study, women who exercise make an average of 12% more in salary than non-exercising women. And men who exercise earn an average of 7% more than those who don't. It's impressive. Imagine if an investment averaged a 7-12% return on your money, it'd be a pretty sound investment.

Hey, I'm working on it.

It's not easy for busy people to find the time to work out three times a week. It requires changing your schedule, maybe waking up earlier—and there's the hassle of joining a gym or getting workout equipment. But the good news is, many insurance companies and employers are aware of the benefits of a healthy workforce and are getting on board.

In fact, more than 80% of large employers are now using some form of incentive, financial or otherwise, to increase physical activity, according to a study published in the Annals of Internal Medicine.[2]

Gadgets make everything better.

There are always fun gadgets to help motivate us. With watches, bracelets, and phones that have embedded accelerometers, we can get detailed information about steps taken, distance traveled, calories burned, and even our sleep quality. There are also countless apps and YouTube videos that help you stay fit.

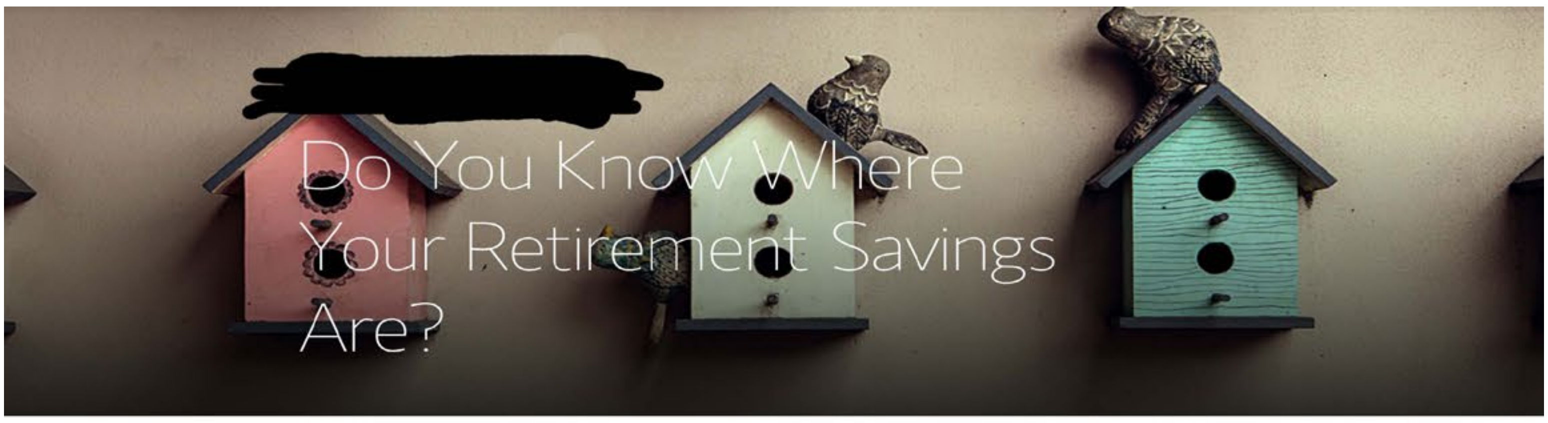
The takeaway.

Staying in shape typically ranks as one of the top resolutions each year. But now that it could have a potential financial impact as well, it is all the more compelling. So grab your yoga mat, strap on your running shoes, or go cannonball into your nearest lap pool—because it's time to start getting in shape. If you can get your heart pumping three times a week on a consistent basis, there could be more benefit than just what you see in the mirror.

[redacted] a Financial Advisor.
For more information or guidance regarding your wealth management needs, please call: [redacted]
Email [redacted]

[redacted]

Loser



Maintaining a number of retirement accounts may incur unnecessary fees and make it difficult to track performance. Consolidating your accounts may be the answer.

By the time many of us reach our 40s and 50s, we've accumulated a slew of retirement accounts: A traditional IRA here, a rollover IRA there, and two or three scattered 401(k) accounts left in the plans of former employers.

As the accounts add up, it becomes extremely difficult to get a clear picture of your overall retirement preparedness.

According to a Bureau of Labor Statistics report, the average baby boomer will hold more than twelve jobs in their lifetime. Each new job change may mean a retirement account left behind and a new one opened.

If this sounds familiar, you may benefit from consolidating your retirement accounts into one central account. Consolidating accounts can help you make sure your savings are invested appropriately for your overall goals, track the performance of your holdings and, in some cases, discover more investment choices and incur lower fees.

Streamlining the account structure of your retirement savings has many potential benefits:

Comprehensive investment strategy.

Over time, your investment objectives and risk tolerance may have changed. Thus, it can be difficult to maintain an effective retirement investment strategy—one that accurately reflects your current goals, timing and risk tolerance—when your savings are spread over multiple accounts. Once you begin the consolidation process, you can strategize potential investment options to match your current goals and objectives.

Potentially greater investment flexibility.

Often, 401(k) plans, other employer-sponsored retirement programs and even some IRAs have limited investment menus. Some IRAs may offer greater control, more options or expanded diversification when compared to employer plans and other IRAs, but on the other hand they might not offer the same options. Whether a particular IRA's options are attractive will depend, in part, on how satisfied you are with the options offered by your former or new employer's plan.[1]

Simplified tracking.

It is easier to monitor your progress and investment results when all your retirement savings are in one place. By consolidating your accounts, you will receive one statement instead of several—which will cut down on endless amounts of monthly statements from multiple plans.

Customized service levels.

Some employer plans also provide access to investment advice, planning tools, telephone help lines, educational materials and workshops. Similarly, IRA provide[redacted] different levels of service, which may include full brokerage service, investment advice and distribution planning.

Monitoring costs.

Reducing the number of accounts may impact account fees and other investment charges. Generally speaking, both employer-sponsored qualified plans and IRAs have plan or account fees. Although fees associated with an IRA may be higher than those associated with an employer plan, consolidating multiple IRAs may reduce your overall expenses.

Penalty tax-free withdrawals.

Generally IRA owners can take distributions penalty tax-free once they attain age 59 ½. Qualified plan participants between the ages of 55 and 59 ½, once separated from service, may be able to take penalty tax-free withdrawals from the qualified plan.

Clear required minimum distributions (RMDs).

Once you reach age 70 ½, having fewer retirement accounts to manage can mean having fewer RMD requirements to follow.

Comprehensive knowledge of your assets.

If your employer-sponsored retirement plan is terminated or abandoned (an "orphan plan") or is merged with or transferred to a retirement plan of another corporation after you leave, it may be difficult to locate the plan administrator to request a distribution of your benefits or to change investments. By contrast, assets in an IRA are always accessible if you want to change your investment strategy or need to take a distribution.

There are of course, some situations where you may not want to consolidate. For example, while many qualified plans allow for loans, you cannot take a loan from an IRA. Assuming your qualified plan allows a loan once you've left the company (a very rare occurrence), it's worth noting you will not be able to take out a loan once you roll over a qualified plan into an IRA.

Another situation is RMDs (required minimum distributions). Upon reaching age 70½, owners of a traditional IRA must begin taking required minimum distributions or face stiff IRS excise tax penalties. If the plan permits, qualified plan participants can delay taking required minimum distributions after attaining age 70 ½ if they are still working for the employer that sponsors the plan.

Consolidation means simplifying.

The case for consolidating your accounts only grows more compelling with time. By simplifying your retirement account structure, you can have a clearer picture of your financial plan and potentially expand your investment choices. [redacted] Financial Advisor or [redacted] can help you get started whether your retirement is years away or just around the corner.