

I'LL HELP YOU REACH THE GREEN

With today's fast-paced financial environment, opportunities abound for savvy investors. Yet, costly traps also exist for the unwary.

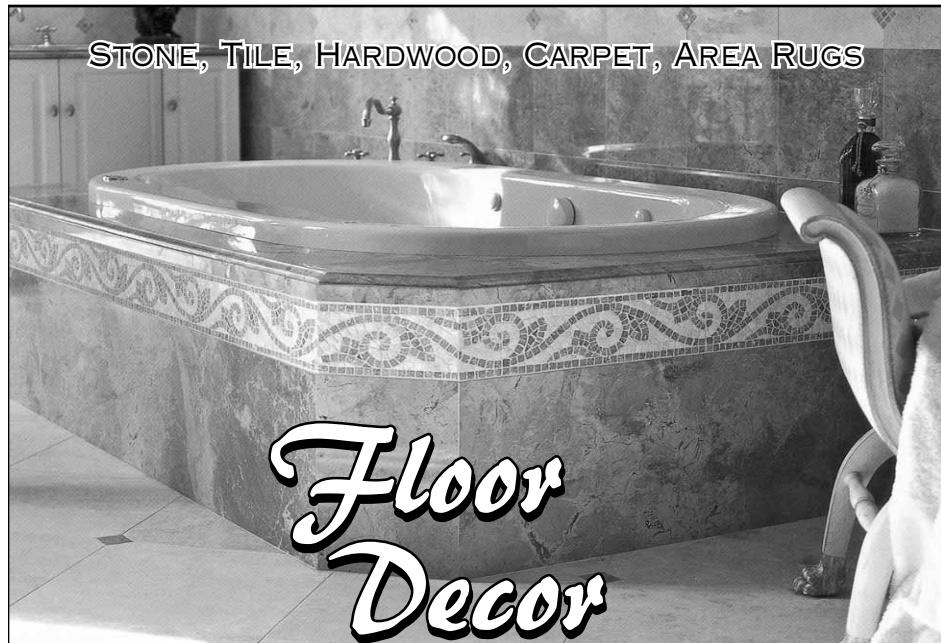
With a commitment to put you first, I provide a variety of investment alternatives and services to meet any financial need. Whether your investment needs involve managing a multi-million dollar account or planning for retirement, I can help you reach the green. Contact me today for a no-obligation consultation.

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MONEY MATTERS\$

Benefit From Good Advice

by Buddy McNeese, CRPC
 Financial Advisor
 Golden Isles Investment Center
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In this time of corporate downsizing and restructuring, many people find themselves pursuing a new career with a new employer. Embarking on a new career should inspire a revision of your existing retirement plan including your future income, eventual age of retirement, and standard of living. In addition to this revision of future retirement considerations, don't ignore your current employee benefits package. Employee benefits and "perks" can account for more than a third of the total compensation your new employer has to offer and should be an important consideration in a complete financial plan.

It's important to understand how to get the most benefit from the options available in your new position. Of course, working with the employee benefits people to gain a full grasp of all that is available is your best option. Here are a few tips to get the most out of this relationship and maximize your benefits.

3. Review disability options. The chances of an employee becoming disabled for an extended period of time and prevented from working are far greater than those of dying before 65. Many benefit plans offer good coverage that is much cheaper than that available from insurance companies.

4. Determine how much life insurance you need. If you have dependents, you may need to have additional life insurance outside the coverage provided in your benefits package.

5. Consider private life and disability insurance if you change jobs often. These benefits are transferable, so your coverage will continue and you won't be exposed during career transition.

6. Find out about other benefit options your employer provides such as child care, paid vacations and holidays, extended leave policies, education reimbursement, and employee discount packages.

1. Coordinate health benefits with your existing health coverage. Avoid duplicating coverage or you'll end up paying for what you don't need.

2. Contribute as much as you can to your company's qualified retirement plan. If your employer offers matching funds, increase your saving enough to maximize that contribution. Tax-deferred buildup and matching contributions are two "perks" that are too good to pass up.

7. Review your benefits regularly and adjust your participation to changes in your family and life. Be sure they still meet your long-term concerns and goals.

With the help of your financial planner, making well thought out choices about your employee benefits will make you enjoy your new career move and help you stay financially healthy. ■

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