



Newsletter April, 2014



Issue 4. April 2014

Dear clients and friends,

Welcome to our April newsletter. In this issue I want to touch on several topics that have arisen lately such as protecting yourself from identity theft, using institutional money managers, safe withdrawal rates from retirement accounts, and share a useful link on veterans' benefits, and let you know about my next round of social security planning workshops---in Coral Gables this time.

Protecting Yourself From Identity Theft

It's been in the news a lot about security breaches of credit card information at various stores, and some of my clients have been the victims of identity theft. There is a way to help prevent it, including putting a freeze on your credit. There are services like **Lifelock** that you can hire to manage a freeze on your credit. Here is a link to a useful article from The Washington Post about putting a freeze on your credit to help prevent someone else from fraudulently opening an account in your name.

[You can protect your credit by freezing it](#)

Institutional Money Managers



One of the great benefits I have in being independent and working with Cetera Advisors is access to outstanding institutional level money managers. Many of these managers have specific strengths that allow me to match them to your goals and risk tolerances.

Clark Capital and **Hanlon Investment Management**, for example, have conservative accounts where the manager can go to

100% cash in a crisis. A mutual fund manager, for example, typically cannot do this and must ride out the markets up and downs. We also use money managers that have more aggressive approaches to growth and others that specialize in producing income through dividends + interests. We work with many top money managers such as those two, and also Wilshire, Sage, Flexible Plans, and several others. Part of the success of managing your money is working with the right money manager, and we have many excellent choices .

Safe Withdrawal Rates from Retirement Accounts

As part of my financial planning practice, I use various software programs to try to forecast how long retirement assets will last given certain assumptions such as when you want to retire, how much you have accumulated, growth rates, inflation rates, and how much you need to live on monthly. (continues on page 2)



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Investment Advisor
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It used to be that many financial planners recommended a 4% withdrawal rate as safe---meaning that given historical growth rates you wouldn't eat into your principal and run out of money. Here is an article from **the Wall Street Journal** that strongly challenges that assumption given the way markets have performed and how low interest rates have been. The article discusses the use of annuities to transfer some of that investment and longevity risk. Some of the annuity products on the market will guarantee lifetime withdrawal rates of 4% or more, but without those guarantees, the article points out that the old math might not add up.

[Say Goodbye to the 4% Rule](#)

THE WALL STREET JOURNAL

Veteran's Benefits

There is a relatively new government website for military veterans and their families: www.va.gov/explore. This website, produced by the U.S. Dept. of Veterans Affairs, provides information about all sorts of veterans benefits: health care, education, job services, home loans, housing, life insurance, pensions, disability compensation and more. You can even apply for these benefits on the website and track your claim.

Next Round of Social Security Workshops— In Coral Gables

I am pleased to announce that I will be doing my next social security planning workshops at the Coral Gables library, 3443 Segovia Street in Coral Gables. **The one hour workshops will be held at 6:30 on two consecutive Tuesdays---on May 13 and then again on May 20.** I explore social security planning questions such as: Will Social Security be there for me? How much can I expect to receive? When should I apply for benefits? Will it be enough to live on and how can I best coordinate my social security benefits with my retirement assets? How can I best coordinate benefits with my spouse to maximize my benefits? How does working affect my benefits? If you would like to attend or would like more information, please contact our office at **305-751-8855** or email us at info@DavidTreece.com

As always, please don't hesitate to contact us if we can be of any help.

All the best,
David

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EDUCATIONAL WORKSHOP

Savvy Social Security Planning:

**What Baby Boomers
Need to Know to
Maximize Retirement
Income**

**A new generation is
getting ready to
collect Social Security**

**Find out what you need to
know to make the most of
your retirement benefits**