TREECE FINANCIAL GROUP, INC.

NEWSLETTER AUGUST, 2014

AUGUST 2014

DEAR CLIENTS AND FRIENDS,

Welcome to our August newsletter. We hope you've been having a great summer. In this issue we want to share some great financial security resources, some Medicare enrollment tips, another recommendation for a care-giving company, and an article on ways to reduce financial stress in retirement.

David Treece

Investment Advisor

Representative

IN THIS ISSUE

5 WAYS TO REDUCE FINANCIAL STREES IN RETIREMENT 1

AVOIDING FRAUDS, SCAMS AND HOW TO PROTECT YOUR FINANCES FROM HACKERS 1/2

UNDERSTANDING MEDICARE ENROLLMENT PERIODS 2

EMERALD ELITE SENIOR HOME CARE 2

FIVE WAYS TO REDUCE FINANCIAL STRESS IN RETIREMENT

"5 ways to reduce Financial Stress in Retirement" is a short blog post with a lot of wisdom. (Market Watch)

Here are the five points covered:

1. Have a plan
2. Seek advice
3. Be proactive
4. Avoid financial "noise" (My personal favorite)
1. And Live Your Life—that is, don't let the markets and all the noise drive you crazy.

AVOIDING FRAUDS, SCAMS AND HOW TO PROTECT YOUR FINANCES FROM HACKERS

The article **How to protect your finances from cyber hackers** in Fortune Magazine, gives a handy checklist and explanation of easy things to do to avoid getting hacked and having someone get unauthorized access to your accounts. The short article is worth the read. Here are some of the suggestions:

1. Check your monthly credit card statements line by line
2. Change your user name and passwords
3. Review your bank statements
4. Review your credit card statements and credit reports (You can get a free annual credit report at www.annualcreditreport.com)
5. Shred your financial documents

Continues on page 2

continues from page 1

I'll also add one other measure: you can have the IRS set up a password so that nobody can file fake tax returns to claim a refund on your behalf without knowing that password.

TREECE FINANCIAL GROUP, INC.

9999 NE 2nd Avenue, Suite 203
Miami Shores, FL 33138
Phone: 305-751-8855
Fax: 305-751-0068
E-mail: info@davidtreece.com

We're on the web

www.davidtreece.com

UNDERSTANDING MEDICARE ENROLLMENT PERIODS

The Financial Planning Association has published a quick guide to understanding the various Medicare enrollment periods. It can be confusing, so this guide should be helpful.

Understanding Medicare Enrollment Periods

The article covers the initial enrollment period, general enrollment period, open enrollment (including the Medigap open enrollment period), and also the Medicare Advantage Disenrollment period.

EMERALD ELITE SENIOR HOME CARE

I try to share one referral or recommendation every month, and this month I would like to recommend Emerald Elite Senior Home Care for residents in Broward County. I have known the owner, Ernest Olivas, for years, and I can heartily recommend Ernest and his company. They can provide nurse assistants, home health aides, and companions. Emerald Elite specializes in providing male care givers. They are LGBT friendly. They can give a free in-home consultation and can even give you a free long term care insurance policy evaluation to determine the maximum benefits to which you are entitled. For more information, please visit their website at www.EmeraldEliteHomeHealth.com or call 954-629-1377.

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

All the best,

David

Securities and Advisory Services offered through Cetera Advisors LLC, member FINRA/SIPC. Cetera is under separate ownership from any other entity.