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# THE *INVESCO* Alternative

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Dedicated to helping you ...

## ... Achieve Financial Independence

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Registered Investment Advisors - Certified Public Accountants - Real Estate Brokers  
*INVESCO*, LLC - 1295 Rand Road, Des Plaines, Illinois, 60016 - (847) 824-4078

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### **20 Reasons To Hire *INVESCO* As Your Financial Advisor**

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*INVESCO* now manages over \$55 million in client portfolio funds. Since June of 2000, our average client managed portfolio has bested the S&P 500 by over 97%. Here is a list of things we do for our clients:

#### 1) Keep Emotions Out of Decision Making

Portfolio management is totally mathematical and scientific by nature. If you find yourself liking or disliking any particular stock or industry, please have someone else manage your portfolio. Emotions destroy balanced portfolios, leading to higher risks and/or lower returns.

#### 2) Peace of Mind Knowing Your Investments Are Well Managed

Ever worry that you are investing properly? Maybe you should. With a skilled Investment Advisor to serve you, you can rest easily and use the time saved to worry about the rest of your problems.

#### 3) Own Properly Selected Stocks Rather Than Expensive Mutual Funds

Mutual funds and institutions own far more stocks than individuals own. Mutual funds seldom diversify your risks properly, charge excessive fees, and raise your taxes; they also steal you blind (that is, there are many excessive costs not included in the fees they publish, the largest one being transactions costs). It takes a very lucky individual to best the market using mutual funds.

#### 4) Use Your Time More Efficiently

What do you enjoy doing? Playing golf, poker, or just going fishing? Why waste your time (mis) managing your wealth when a professional can do it

better? Or if you really want to increase your wealth, use the extra time to earn more money!

#### 5) Avoid Costly Mistakes

Have you ever bought a stock based on glowing recommendations, only to see it go down? This is not unusual - often times someone "hypes" a stock so he can unload a large number of shares without depressing the price. And have you skipped your monthly management session without rebalancing?

#### 6) Avoid frustrating Paperwork

Do you enjoy matching your costs against current market value each month to take advantage of tax losses? Taking withdrawals or making deposits? Rebalancing your portfolio? An Investment Advisor handles all of these jobs for you.

#### 7) Reduce Stress

Do you get stressed out making important financial decisions? Or with the monthly paperwork? If so, you shouldn't be involved with your own wealth management. You should be involved in setting your risk level and in financial (retirement) planning.

#### 8) Select and Maintain Proper Risk Level in Portfolio

Do you know how to measure the risk level of your portfolio and trade as necessary to maintain your selected risk level? A good Investment Advisor does.

#### 9) Properly Diversify Risk Between Companies and Industries

Can you calculate the proper risk level of stocks and industries in your portfolio and correct them every month? Do you want to? This is what a skilled Investment Advisor is trained to do.

#### 10) Quarterly and Annual Reports with Comparisons to Market

Do you faithfully prepare quarterly reports to compare your management performance with the market? How do you know how effective you are? It's difficult to plan for retirement if you don't get the projected returns. Does your advisor supply this information?

#### 11) Tax Planning and Preparation

Some Investment Advisors offer tax planning and preparation. Every Advisor needs a copy of your tax return to know when to take losses in your brokerage

account or advise you on 401(k) or IRA investments or withdrawals, but many don't pay much attention to your tax consequences.

#### 12) Enhance Your Financial Return - After Fees!

A good Financial Advisor should be able to reduce your taxes, reduce your risks and increase your return much more than the fees he charges. Does yours?

#### 13) A Financial Plan will Guide You To (and Through) Retirement

You probably know when you want to retire, but will your finances permit it? A comprehensive financial plan will let you know if you should be spending less (or more) to reach your goal on time. Very few financial Advisors offer FREE financial planning with annual up-dates to make sure you are on schedule.

#### 14) Estate Planning and Trusts

Does your advisor offer FREE estate planning? Can he set up Living Trusts for your family? Does he offer FREE family financial counseling and transition planning to your heirs?

#### 15) 401(k) & IRA Advice

Your Advisor should be able to tell you when to take advantage of tax-deferred plans or contribute to a ROTH account. They should show you how much to take out of your tax-deferred account each year to spend or rollover to your ROTH account. If you wait to take mandatory distribution requirements, you'll probably be paying taxes on much of your social security.

#### 16) Other Financial Advice

What other types of advice does your Advisor offer? When to start social security? Business advice? Rental real estate ownership? How to defer capital gains taxes? College financial planning? Legal referrals?

#### 17) Become Part of a "Family of Investors"

How many Investment Advisors invite ALL their clients to a FREE monthly dinner? It's a great way to find out everything you need to know about your Advisor, as well as meet new people and enjoy their company.

#### 18) Regular Newsletter

Does your Advisor email you frequently to keep you up-to-date on the financial world and let you know when things are happening?

### 19) Continuing Education

Do you have access to Financial Independence, Real Estate Investing, Landlording and Tax Reduction classes? How about FREE Saturday morning seminars on various financial topics? Will your Advisor arrange a presentation on almost any business or financial topic for your club or group?

### 20) Free Lunches and Dinners!

Does your Advisor call you often for FREE lunches or dinners? We do! Call anytime for a lunch appointment or even a social dinner if we fail to contact you first!

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*Published by Myron J. Gaylord, Keith B. Nyborg, Paul N. Linzer and Ryan J. McNeilly*