



Clarion Newsletter

July 2014

There is ROI and Then There is ROI

Somewhere, sometime ago, someone came up with the idea to create an acronym to shorten and succinctly state and refer to a subject they did not want to fully spell out. Today, there seems to be an acronym for just about everything. FDR must have loved acronyms given his penchant for creating the WWW, TVA, CCC, WPA, CWA, etc. Baseball has RBI, ERA, OPS and WHIP to name a few. The federal government and the military of course have more than everyone else combined. My favorite one is SNAFU.

We are no different in the financial services industry; we, too, are loaded with acronyms symbolizing many facets of the investment world. The SEC, FINRA and the states' DOS oversee and regulate the offering, distribution and sales of securities in the U.S. B/D's and OSJ's supervise RRs who present investment options to their clients.

Investors are most concerned about the ROI (return on investment) of their funds during their working years as they accumulate and build wealth. They know that the higher the rate of return they earn on their investments the more their portfolio will grow. A good, consistent rate of return over a long number of years when combined with tax deferral and compound interest will help them build wealth for retirement and their estate. Return on investments is the most critical element of investing during the accumulation and wealth building years. But after investors have built their wealth and reached retirement, they turn their focus to another type of ROI.

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Upcoming Seminars

Wednesday, August 20
Wednesday, September 17
Thursday, October 16

Portfolio Review

Call us today to make an in-person or phone appointment to review your portfolio.

Contact Us
866-557-1031



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In retirement “Reliability of Income” becomes more important to clients than the growth of their investments. When we stop accumulating and start spending down we become the most concerned with not running out of money and ensuring we have enough to enjoy the quality of life in retirement we have worked so hard to achieve. This is why at CVWM we focus on broad asset allocation and diversification into multiple non-correlated personally suitable investments because we believe it is the most effective strategy we can employ to preserve assets and fully fund a great life in retirement.

Will Rogers is credited with having coined the phrase that he was “more concerned about the return of his money than the return on it.” We agree and believe every client should insure and guarantee at least a portion of their wealth for the uncertainty of the future. Insured and guaranteed investments help our clients achieve their financial goals of building and retaining their wealth to provide a reliable income in retirement. Shouldn’t at least a portion of your net worth be secured and not at risk for loss? Please call us today to discuss how you can invest in insured and guaranteed insurance products to preserve wealth and generate reliable income for many years to come.¹

¹*Guarantees, including interest rates and subsequent income payments, are backed by the claims-paying ability of the issuing company.*

An SOS from Our Clients

Since Morse code was first created, the standard international call for help, SOS (Save Our Ship), has rescued many people from the verge of peril. This distress call is reserved for only the most difficult and dangerous situations in life. When you really need it the most, sending out an SOS signals all within hailing distance you desperately need their help. It is the clarion of rescue.

At ClearView, our clients send us an SOS when seeking help with their wealth strategies and financial planning. For some it may be a call for rescue, “Please help us improve our financial status and prepare for retirement because we are worried we may not be able to enjoy the retirement we desire”. But most of our clients do not need to be financially rescued. Most of them are wealthy and send us a different kind of SOS - **Study, Organize and Solve**.

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Our clients have a lot in common. Most of them are Baby Boomers or a little older. Virtually all are accredited investors. Most are married with children and grandchildren. The majority of our clients created their wealth with decades of long hours and hard work. Not surprisingly, they generally also have the following in common: they want to hold onto and grow the money they have accumulated; they are concerned about the impact of inflation on their income and quality of life in retirement; they want to reduce and limit the amount of taxes they pay now and in the future; they believe the cost of their healthcare will rise dramatically as they age; they want to ensure their spouse is well taken care of after they pass on; and when the time comes, they want to give the remainder of their estate to heirs and beneficiaries in the most tax-advantaged way possible.

That is why the SOS our clients send to us is a request to **Study** their personal financial situation and **Organize** their investment portfolio to **Solve** their most pressing concerns stated above. We believe our main responsibility to our clients is to listen carefully to what they want and then give them what they need. Our job is really pretty simple - help all of our clients achieve and maintain financial independence.

But it is different for every family. Every client is unique and each one has their own separate set of financial goals, time frames, risk tolerance, retirement plans and income requirements. Therefore, investment strategies must be tailored to meet the individual needs of each client. We carefully study our client's financial picture after gathering all of their information. We then organize a structured solution for each client designed to help them accomplish their goals using the principles of broad asset allocation and diversification within a mixture of liquid, fixed income and insured assets. We believe in safety. That is why we recommend every client maintain a high degree of liquidity, and they insure a portion of their assets against loss by investing in guaranteed investments for life's necessities such as health, welfare and income adjusted for inflation to guard against the rising cost of living in the years to come. Why shouldn't at least some of your money be guaranteed against future losses?¹

We answer our clients' SOS call to study, organize and solve their financial planning needs for the years ahead to ensure the day never comes when they have to send out "the other" SOS because their retirement plan did not turn out the way they intended. Give us a call today to continue the discussion and learn how you can self-insure and guarantee your financial future through good planning done today.

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Thought for the Day

An investment in knowledge pays the best interest.

—Ben Franklin—