

# DAN MARTIN FINANCIAL SERVICES

2<sup>ND</sup> QUARTER NEWSLETTER

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## The Three Things We All Want: Safety, Liquidity, and a Good Return!

A couple months ago, I was visiting with a veteran Ameritas advisor and he said something that has stuck with me. I was asking his advice on a variety of financial strategies, trying to find the one magic and sure-fire investment that would be perfect for everyone. He said when it comes to helping people invest their money, it's really pretty simple, everyone wants the same three things. Wow, I thought, if people only need three things, this should be easy. No wonder this guy has done so well at Ameritas, he must have really found the Golden Goose!

He went on to explain: 1) First, everyone wants a decent **return on their investment**. If people aren't interested in getting a decent return, they'll probably just put their money in savings accounts or CDs, right? That makes sense, I thought, I know some good options that can produce a very good return most years. 2) Second, he said everyone really would like some degree of **safety** as well. Yeah, I thought to myself, most people don't really want to lose money in an investment, and to some, safety is extremely important. So I thought, I can still think of a few options that offer a good return with not too much risk involved. 3) Finally, I asked what's the 3<sup>rd</sup> thing? He said most everyone wants to keep their money **liquid**, or readily available in case they need it for something else. Yeah I've definitely heard that before. Unfortunately, he went on to say, there are no investments available anywhere that meet all three of these expectations.

SO that's what we all want from our money--safety, liquidity or accessibility, and a good return. The key to finding the right investment strategy for your individual situation is to decide which of these three things you are willing to compromise with. If one needs a high degree of safety and liquidity, then the return is probably not going to be as high (think CDs or money market accounts). If you are willing to take some risk (give up some safety) but keep your money fully liquid, then there are many stocks and mutual funds that could provide an appropriate return. Finally, if you could set your money aside for a longer time frame (sacrifice some liquidity), you can usually get a better return without taking too much risk. All three of these expectations are negatively correlated with each other. Fortunately, if you are willing to compromise in at least one area the other two become much more achievable!

Sincerely,

*Dan Martin*

Dan Martin Financial Services

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## Why Estate Planning is Important for Farmers and Ranchers:

A legal entity can be a very important tool for an agricultural based family. Corporations, partnerships, limited liability partnerships, as well as limited liability companies can be used in Nebraska to help protect both your business and personal assets. Entities can also provide some distinct tax advantages. It is important to ensure that your entities are structured and maintained properly, just like the rest of your operation. Please feel

free to call me (402)990-3176 or one of the VO's locations to discuss more or set an appt.

**I will be in the VO Enterprises office every other Tuesday starting June 9, 2015.**

## **Do You Own Your Own Small Business or Farming**



- Owning a small business can be challenging. Planning for retirement doesn't have to be one of those challenges. VO Enterprises, LLC can help you prepare a retirement savings strategy that's flexible, inexpensive, tax-favored, and simple. See how a SEP or SIMPLE-IRA can help you accumulate wealth for retirement. It can also help you attract and keep quality employees.
- Think you are too small to qualify for group plan benefits? You may be surprised. There are a number of group Disability, Dental, Health, and Life Insurance plans that may be available to your small business with as few as 2-3 members.
- Contact Dan Martin today at 402-986-1306 or 402-843-6023.

VO Enterprises works closely with a sales representative for AFLAC.

Why AFLAC might be a good idea for your business:

- Great group rates on all of their products, with as little as 3 people = group
- Variety of products; cancer, heart attack and stroke, hospital, short term disability, accident, vision, dental, etc, etc, etc.
- Quality service and quick claims payment—lump sum payments on most products.
- With all the changes with Health Care Reform—AFLAC fills in a lot of the gaps.
- Flexibility in setting up payroll deduction, both employee and employer save on taxes!

**\*\*\*Ameritas has changed its custodian bank, checks for brokerage accounts should now be made out to [National Financial Services](#).\*\*\***