Avoiding Financial Blind Spots Through Education!

If you wish to receive any of our free reports or tools, you can order them by going to our website: www.necgg.com. On the home page click "sign up for free report" just above the Google search bar. A contact form will open up. List the reports you wish to receive (please limit to two), and your contact information along with any comments. If you prefer, you can fax this form to our office at 203-453-0877. You may also call our office at 800-311-1115 and ask our staff to rush you a copy of the report(s).

**** Please restrict your request to 2 reports per request form: (ALL REPORTS ARE FREE)**

Title Of Report	Description	Check off
11 Questions to ask yourself	If you are retiring, this information is vital for your planning. It will make you think about the long term of planning.	
Monthly E-Newsletter	Updated every month with timely information and tips.	
Annuity Owner Mistakes Report	If you have annuities, or plan on purchasing them, this report gives you the information you need for an informed decision.	
Avoid IRA Distribution Mistakes	If you don't know the IRA distribution rules for you and your beneficiaries, you could be setting yourself up for a tax disaster.	
Six Strategies To Help Retirees Avoid Mistakes	Knowing these strategies can make the difference of accumulating wealth and avoid running out of money.	
401k Mistakes- Learn how to create tax-free income with your 401k/403b	If you are involved with a 401k/403b, you will want to learn what options you may have to protect your assets from market down. You'll also learn how to turn taxable income at retirement into tax-free. **Learn how to have access to your account before 59 ½ and with no taxes or penalties.**	
15 Financial Short Cuts To Retirement	This report covers 15 strategies to help you create more wealth, and pay less tax; great for people who are still accumulating.	
Tax-Free Retirement Income Report (Business Owners)	For business owners who wish to build retirement assets for themselves, key people, and have tax-free income when they retire, this report talks about the ability to use these assets before retirement on a tax-free basis.	
Medicaid Rules	If you are retired, you need to know how Medicaid will treat your assets, and what strategies you can use to protect them.	
Estate and Wealth Legacy Planning	This report gives you ideas how to avoid taxes, probate costs, and plan for an orderly distribution of assets.	
Asset Protection Report	Protecting assets from lawsuits, divorce, and other influences.	
Estate Organizer	A method to organize your personal papers so your family will have accessibility to them for an orderly distribution of your estate. Most estates are held up because important papers are not available to them.	
Free Consultation:	Call our office for a free phone conference or office meeting.	
Living Trusts (or living Hell)	Learn the myths of living trusts; this can save you thousands of dollars.	
Conference Call	If you wish to have a conference call concerning any financial topic.	

To Fax your Request: (Fax: 203-453-0877): Please complete contact information below

Name	
Address, city, state, zip	
Daytime Phone	
Email Address	

****If you would like a free meeting to discuss your situation, call our office to arrange a time. Office meetings are held on Tuesday, Wednesday, and Thursday. Or, if you are not sure if you need help, but wish to have a five minute phone discussion, call to arrange a five minute phone conference.**

MISSION STATEMENT:

We help people avoid financial blind spots and potholes so they can avoid losing their hard earned assets. This will allow them to enjoy their financial independence and live life to its fullest.

OTHER MATERIAL AND RESOURCES FOR YOUR EDUCATION

Website: (under the learning center section of the website)

Tax Library: www.necgg.com: from tax forms, calculations, to important tax dates; find it all here under the learning center on the website.

Newsletters and Articles are published monthly. Periodically we will link to a special report. If you see something on the web that interests you and wish to receive it, just email me with the information you wish to receive, and we will forward it to you.

E-Seminar: There are a number of short E-Seminars which you can watch and learn. Look under the learning center on the website.

Calculators: There are many calculators that will help you solve your financial situations, from lease payments to tax liability.

Other areas of the website: Special articles, links, and the calendar of events, are other areas to check out. If you wish to attend one of our many **FREE** Adult Education Programs, look under the calendar. You may also contact me via an email note from the site should you wish to receive any of our free material.

Special Projects and Planning Tools:

Asset Cycle Portfolio: A method to make sure you don't run out of money, and are not taking more risk than necessary. This is one of our most popular planning methods. If you need an income from your retirement funds, this is the methodology to consider.

Estate Tax Avoidance: If you have a large estate and wish to protect the assets of your estate, this is a process we use to avoid losing assets to the estate transfer system. In most cases, we can get your taxable estate down to zero by utilizing tax reduction strategies.

Medicaid Planning: This strategy is a model that helps decide what strategy to use to lower the amount of assets, which the Medicaid system will confiscate. Considering that the system will only allow you to keep approximately $1,600 if you're single, and 50% of your assets up to $110,000, most people need to consider a Medicaid strategy to protect assets.

Growth of Money without Risk (safe money concepts): This is a strategy we use to define how long money will be needed, and when it will be needed. By knowing that, you can develop safe accounts where money can grow with the market, but never worry about the loss of the money. Our clients want growth, but not the risk. There are accounts that will do this. Our planning is to analyze these types of accounts to make sure they fit your overall philosophy and vision.

IT'S SCARY OUT THERE:

We know that many people are concerned about their financial future. We know all they want is a straight answer to their questions and no hype. That is what we are about. We are about helping you avoid financial blind spots and potholes such as; large fees, negative returns, financial costs, lost opportunity costs, and a host of financial expenses many people incur without knowing. If you want a straight honest answer and assessment, give me a call.

Thomas J. Perrone, CLU, PRESIDENT

If you do not wish to receive any information from me, email me at tpnecgginc@comcast.net, or call our office and tell our staff you do not wish to receive the material.