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From: Gabor Nagy
Sent: Friday, February 2, 2018 10:16 AM
To: Gabor Nagy
Subject: The Evil Empire vs. the Cheesesteaks (January Client newsletter)
Attachments: 01-2018 Newsletter.pdf

So as we prepare to watch the Evil Empire take on the Cheesesteaks in this Sunday's Super Bowl, I think of three words that describe the strategy each team will be employing to win the game, which also describe our approach to helping our clients 'win the game' at retirement time: Position, Pace, Power (PPP).

Before each play, what do both teams do? They get into Position. They have to be in perfect position to execute the play successfully. They don't want a penalty, a busted play or a turnover. From there they want to get into Pace. Getting into an offensive rhythm, establishing the run, controlling time of possession, minimizing mistakes, keeping the score close. And then in the 4th quarter, they'll turn on the Power. Which team left themselves in position to turn it on when it's needed most? We'll see.

Our goal is to immediately get each of our pre-retirement clients into proper Position, so that when life throws them a curveball (or three at once), their plan is not derailed before they even get to the 4th quarter. From there it's all about Pace, keeping the model in balance, building and protecting their wealth along the way. And finally, when it's time to flip on the income switch at retirement, we want to be in position to turn on the Power. If we're not, we'll be relegated to living on a 3-4% income stream off of our accumulated assets. But if we are, we can turn on the power and be rewarded with a gushing river of principal & interest spend downs, guaranteed payments like those from a pension plan, tax deductions to offset the taxes on our IRA/401k withdrawals, and tax-free checks from the bank coming out of our primary residence. We want our clients to spend & enjoy their wealth to the max and still be able to leave a legacy behind, if that's important to them.

Now keep in mind, it's not just the players and coaches who should be focused on PPP this Sunday. We have to follow the same principles in order to have a successful Super Bowl experience! Position: set up the snacks, food, drinks, etc. in an easy access location, settle into in your comfy chair or couch, with the remote control held in your dominant hand. Pace: don't dive into the appetizers with both feet and have too much to drink before kick-off or you won't even make it to see Justin dance at half-time. Power: come dessert time, you need to have some room left over and you need to be awake at the end of the game to see the fantastic finish. Or at least the last few Super Bowl commercials.

Have a great weekend and enjoy the game. Let's see if the Eagles can do what only the Giants have managed to accomplish so far!

Best Regards,

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