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# JANUARY 2014

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## The Chicago Bears and Retirement Planning.

I am a Bears fan. I admit it. I have been on the 12 step plan since 1972. No amount of blind faith, enthusiasm or purchasing of Bears paraphernalia have changed the course of history. They were founded to, in the clutch, disappoint. This year was no different.

This is a valuable lesson. The Bears were not ready for something unexpected to happen. Victory was in their grasp. This also can happen when a person thinks about retirement planning. Three times in the last 30 years people on the cusp of retirement had victory snatched from the jaws of defeat. At the last stretch before retirement the market crashed. Then they had to settle for the sports equivalent of 'wait till next year.' when it came to their ability to retire. My job is to prevent this from happening. I see my place in this 'retirement scenario' as a special teams coach. I don't train the offense (accumulation, investment) or the defense (home purchase, auto and home or other insurance), I train the Special Teams.

## The Chicago Bears (cont')

Throughout their history, the Chicago Bears have had excellent Special Teams. Their punt return team is notoriously good, and their kickoff team has created more turnovers than most NFL teams. Often I hear people say 'I'm with this guy or with this company'. My observation is that they are still thinking in terms of accumulation, and not actual use of the assets they are describing.

In one case, the person proudly showed me his (company name omitted) investment statements. I said 'fine, now what?'

He was perplexed. He had no idea what I was asking him. The Special Teams coach had to transition his thinking from what these assets meant, how they should be restructured to provide guarantees, lifetime income, living benefits, and other issues not raised by his 'Offensive Coordinator'.

That's my job. Peace of mind, flexibility, certainty, and proper position on the field of retirement income.

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**"You will always stay young if you live honestly, eat slowly, sleep sufficiently, work industriously, worship faithfully, and lie about your age."**

**--Ronald Reagan**



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**"What appears to be your biggest problem in life may disguise your greatest opportunity."**

**-- Brian Tracy**

## **A DOLLAR AND SOME AMBITION**

*by Jim Rohn*

*Capital in your business isn't what matters. It isn't the money that buys you a future; it's your skills that buy you a future. Money and no skills, I'm telling you, you are still poor. Money and no ambition, where are you? Money and no courage, you're broke. A little bit of money and a whole lot of courage is all we need.*

*When looking for people, don't always look for the ones with money, money doesn't matter. What matters is somebody's willingness, somebody's ingenuity, somebody's willingness to try. If they have a dollar to invest, that's plenty for me. A dollar and some ambition and I can show you how to get rich and it will be one of the classic stories of the company. When recruiting somebody and they would say, "I don't have any money," I'd say "I've been looking for you for six months! Let me show you how to do it without any money." Because here are the rules of capitalism: you can either buy and sell or, if you are in certain circumstances, you can sell and buy. That is, if you've got ambition. Now if you haven't got ambition, we can't cure that and money can't cure it - lack of ambition. But if you have a dollar and some ambition I will show you how to get rich.*

*Even if you don't have a dollar, I will show you how to get rich, because you can sell and buy. Somebody says, "As soon as the product arrives, I'll sell it." No, no, you don't understand. You don't understand the magic of fortune if you say I have to wait till the product gets here. And you probably don't understand the value of your own story. By selling and buying you are simply sharing from your own excitement and belief about the product and the opportunity. Once the customer says yes, ask for the money and then go get the product.*

*After doing this three or four times, you will be able to buy and sell, but never let money keep you from an opportunity when you have in its place true ambition, faith and courage.*

**"If we had no winter, the spring would not be so pleasant: if we did not sometimes taste of adversity, prosperity would not be so welcome."**

**-- Anne Bradstreet**

## **THE LAW OF ATTRACTION**

*by Brian Tracy*

*You are a living magnet; you invariably attract into your life the people, situations and circumstances that are in harmony with your dominant thoughts.*

*This is one of the great laws that explains much of success and failure in business and personal life. It has been written about as far back as the ancient Egyptian mystery schools, 3,000 years before Christ. It is so powerful, pervasive and all encompassing that it affects everything you do or say, or even think or feel. Everything you have in your life, you have attracted to yourself because of the way you think, because of the person you are. You can change your life because you can change the way you think. You can change the person you are. You have heard it said, "Birds of a feather flock together." "Like attracts like." "Whatever you want, wants you." These are ways of expressing the Law of Attraction.*

*Your thoughts are extremely powerful. They are a form of mental energy that travels at the speed of light. They are so fine that they can go through any barrier. This is why, for example, you can think about a person, sometimes at a great distance, and in the next moment, the phone will ring and that person will be on the line. Your thoughts have connected with that person the moment you thought them. Companies develop products, processes, services and ways of doing business that attract an entire constellation of customers, employees, suppliers, financiers and circumstances that are in harmony with the dominant thinking of the organization. It is as though every human ingredient inside and outside of the organization is a musical instrument. Together, they make up a great symphony. They are all playing together and creating a form of music that constitutes the activities of your business and your life. Whenever things are not going well in any organization, the fastest way to bring about change is to bring in a new person who changes the way people think and feel about themselves and what they are doing. New values, new visions, new strategies and new policies toward customers and toward each other bring about rapid and often dramatic change*

## FINANCIAL INDEPENDENCE

by Tom Hopkins

Do you worry about money? I'd bet that at least 90% of people worry about money. Today people squabble about money, mismanage money, families are divided, divorces occur, and trouble runs amok. Money doesn't really make you happy, but it does give you the freedom and opportunity to find out what will make you happy.

Money plays a powerful role in our lives today. It influences our relationship with our spouse, children and others we associate with. It has an effect on the level of stress we experience as well as how we communicate with others.

We need to get disciplined and learn how to handle this commodity well in our lifetime. Controlling our finances is a simple matter--it's just hard to do! It takes a lot of discipline to sit down with all the paperwork and summarize it all in one place so you can see where you stand financially. However if you don't, years may go by and as you approach your golden years and start checking into your financial situation, you'll wonder where all your money went. Don't procrastinate. So where does all the money go? It's not hard a hard question to answer. We can find out simply by keeping track of our personal cash outlay for one full week or month. How does one define financial independence?

My definition is: **Living comfortably off the annual income generated by your net worth at a given date in time.** With this definition, your financial security is up to you. To achieve your chosen level of security you must first determine what amount of money you would be comfortable with on a monthly basis and multiply that by 12 for the annual amount. Divide your annual amount by an average interest rate (e.g., 5%). Once you have determined this figure, you need to have a plan for acquiring it. Discipline number one may sound rather trite, but it is true. **The first key to building financial independence is that you must spend less than you make.** How many people really live within their means? Available cash makes you financially prepared. And being prepared is the key to financial independence.

## UPCOMING EVENTS.

1. Social Security Information Meeting, January 14<sup>th</sup>, Country Inn and Suites Menominee WI
2. Social Security Information Meetings January 16<sup>th</sup>, AmericInn, Baldwin WI
3. Social Security Information Meeting. January 21<sup>st</sup>, AmericInn, Baldwin, WI
4. Social Security Information Meeting Feb 11<sup>th</sup>, 6pm Country Inn and Suites, Forest Lake.
5. Social Security Information Meeting Feb 13<sup>th</sup>, 6PM Country Inn and Suites, Coon Rapids.

**To Register for the Social Security Meetings, Please call (800) 848 4029.**

## Tools for Thought

❖ *The other night I was doing a seminar for Social Security Strategies, and at the end of the meeting, one of the attendees blurted out this question:*

*“Really, Phil, what are you trying to sell us? Life Insurance, Annuities, Long Term Care, or some kind of investment?”*

*Somehow this question caught me off guard. I wanted to respond with my Company's Motto, “..provide peace of mind and predictability in a world that fosters neither..” Having talked to them when they came in, I knew the origin of this bluntness.*

*I paused. My mind whirled. What to say? Suddenly the cogs and wheels in my brain locked, the answer clarified, and I replied: ‘My job is to keep people from running out of money no matter what happens in their lives.’”*

*Unimpressed, the retired Honeywell engineer confronted me. All eyes were on me, my demeanor, and how I would handle this. “Well I do worry about that,” he stated flatly, “but I would never use an insurance product to do that.”*

*Now it was my chance to counter-point. “Bob,” I replied, “all I do is look at where someone is at. Some people need me. Some don't. If you do, I tell you where I can help you. If not, I tell you to go on your merry way, you are doing all of the right things.” Then I added “if you came here you must have had some type of concern. If you had a physical concern would you see a Doctor? So it is the same for my attendees. I am their ‘income’ Doctor”. After the workshop a lot of people wanted to schedule a meeting.*

## New Annuity Products for 2014.

*At the end of last year there were many advances made in annuity products. Most of these newer designs were meant to offer features and benefits either not offered before, or to compete more stringently against the variable annuity market.*

*In each case, the products offered by SR Insurance Services, both principal and earnings are guaranteed and protected. These are the only products we use.*

*Let's examine some of the new features and why they were developed.*

*The #1 concern many people have is ‘if there is a crisis can I get all of my principal back without penalty? Now we can say YES, by using a new product.*

*The #2 concern is: “how will this help pay for long term care expenses? Now we can say that if you are confined to a facility, whatever income you were eligible for would be **doubled or tripled!** New products were designed for that possibility.*

*The #3 concern is: “well if the market goes way up, I will miss the increase.” There is a new product that gives an interest bonus and no caps. So you can capture the up side and never lose earnings..*

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