



The value of stability

Generally speaking, most financial products can fit into one of two classes; “variable” and “fixed-rate”.

One characteristic that all “variable products” have in common is that your principal is at risk.

“Fixed rate products”, on the other hand, have guarantees. *Once you earn a dollar, you keep a dollar.* And, in most cases, your rate of return can move with the market and thereby take advantage of future upward trends in the economy.

I believe that products that have guarantees coupled with a great rate of return are under-represented in the marketplace. In other words, you don’t hear many financial professionals talking about them or how they can fit into your overall financial picture.

Having products with guarantees and predictability is an essential stabilizing force in your over-all financial picture. The appropriate percentage going to secure products vs. risky products is an individual choice. There are many factors that go into making this decision.

Some of these are:

- Your age
- Your health
- Your financial obligations
- Your earning potential
- Your level of education
- Your willingness to “babysit” your investments

There is another component in this decision-making process; what short-term and long-term goals need to be accomplished? Questions to be asked might include”

- What are the risks I am exposed too?
- How much will I need?
- What will I need it for?
- How can my allocation strategies help me live the life I want to live?

Because Bauman Financial Group is INDEPENDENT, I am not pressured to favor one company or product over another.

Whether you are thinking of personal or business-related issues, I have the ability to keep your best interests in mind. I can match you with the right company and product so you can have a plan that works under all circumstances.

Call or visit www.baumanfinancial.com to find out how I can put my 18 years of experience to work for you. All consultations are free.