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UPCOMING
SEMINAR
DATES:

SEE INSERT

RETIREMENT PLANNING NEWSLETTER

MARCH 2012

Dear Friends,

Many thanks to our clients: Steve Chirdon, Joan and Guy Clark, Lynn and John Sargent, Lucy and Ed Stanisz and Olga and Charlie Stepney for attending our workshop at the New Mill Restaurant in Plantsville. We appreciate your presence and thank you for bringing your guests.

It's that time of year to take steps to reduce your taxes today for 2011 and provide increased income for you and your spouse for tomorrow. Of course, I am referring to your IRA contribution for 2011. This is an essential step toward protecting your standard of living in retirement. Sound far-fetched? No, because every dollar contributed to your IRA reduces your taxes, dollar for dollar on your 1040 return. Please see lines 28 and 32 on your tax return. For example, a married couple filing jointly who has total income of \$74,000 is in the 25% tax bracket but yet

with an IRA contribution of \$6,000, if one spouse is still working, reduces their taxes and puts them in a 15% tax bracket; big difference! The deadline for 2011 IRA contributions is April 17th.

For those not eligible for contributing to an IRA; focus on adding principal to an account that grows without immediate, constant and daily taxation of your money.

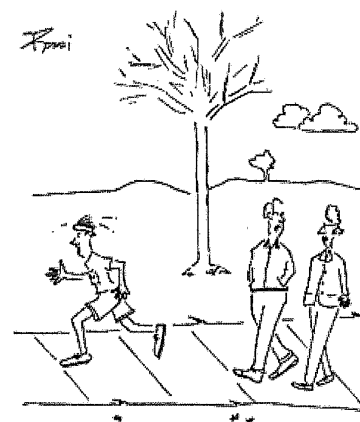
This tax-deferred account can in turn provide you with lifetime income that increases every year and provides an additional source of much needed income especially at the death of a spouse. Annual increasing income at retirement determines lifestyle. Saving for retirement is not about just making money but it is also about not losing the money you already have saved.

Please note our next workshop dates in Norwich. We will be addressing changes in our current economic landscape. Those clients who bring a friend who they feel would benefit from our service will receive a gift certificate from us. Call Diane to join us and we hope to see you there!

Sincerely,

Syd and Diane Rogers

THE WALL STREET JOURNAL.



"You're my marathon, honey."