



March 2019

Volume 8, Issue 3

Moore
FINANCIAL STRATEGIES

It's Time!

Insurance reviews are an opportunity to measure your progress for your future goals. It's a thorough process which involves a close analysis of personal finances and an assessment of other building blocks. We can help you look at how to balance work and leisure, how to make smart choices for the future and many other items regarding how to help you enjoy the journey. Life can change – the birth of a child, the death of a loved one, the loss of a job, a major purchase – which will readjust your customized strategy. We can help you chart a new course if need be to ensure you meet your personal financial goal.

Annual insurance reviews also provide an excellent chance to examine your short-term and long-term goals. At Moore Financial Strategies, we will work with you, focusing on the ideal lifestyle you want to live today as opposed to deferring that lifestyle to a future that may never come. Having you really think about what you're saving for is a big opportunity to have a richer dialogue about your retirement and how we can help you develop a personalized plan to reach your ideal retirement. We will help you implement any new plan of action that has been developed in light of your changing goals or changing performance.

And remember, Mark welcomes special guests on our Smart Money Moves radio program: estate planning attorneys, medical doctors, tax specialists, Medicare experts, and on occasion well-known celebrities. Our professional team is here to serve the full spectrum of your retirement planning needs.

Mark, Jeff, Lily, Claudia, Jennifer, Christy, David, Cecilia, and Cleo :)

"Providing the information you need to make informed financial decisions – none of my clients have ever lost a dime with my Safe Money Strategies!"

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Water that can combat Alzheimer's

Many neurological diseases are linked to aluminum toxicity. The blood brain barrier doesn't stop aluminum's intrusion into our gray matter. The brain and its associated nervous system is where diseases such as Alzheimer's, Parkinson's, MS, chronic fatigue and other neurological or auto-immune diseases manifest.

Normally, cells die off and are replaced with new cells through a process called, apoptosis. That is the natural cycle of life. But not cancer cells. Cancer cells keep reproducing and colonizing into tumors unless apoptosis is introduced or the cells are outright killed from chemical compounds, both natural and synthetic. Aluminum accrues to toxic levels over time in slow apoptotic cell turnover tissues, such as bone matter, the heart and the brain. Meaning, some cells naturally are slower to die off and regenerate and when aluminum levels in the body are too high the natural process is interrupted and we get freak cells that won't die, or Frankencells. Also known as cancer but also causing other problems as listed above.

There is no shortage of aluminum toxins in our environment. It's in cookware, beverage containers, foil, cigarette smoke, cosmetics, antiperspirants, sunscreen, antacids, and those ubiquitous chemtrails that most ignore from which aluminum nanoparticles can be breathed into our lungs and routed directly into our blood or through the sinuses into our brains. Reducing aluminum intake can play a vital role in maintaining or achieving optimal health.

One bit of good news is that some mineral waters have been clinically proven to reduce aluminum levels in the brain and body. Fiji brand water has the highest level of silica and it's the silic acid that can actually bind with and eliminate the aluminum from our bodies. Silica has the ability to pass through the blood brain barrier with ease. The suggested protocol is at least five days consuming a 1.5 liter bottle of water daily. More is required for high levels of aluminum toxicity. The research suggests drinking the whole bottle within an hour as the most efficient method of detoxing aluminum from the brain. The other mineral water available in the United States with high silica levels is Volvic. Fiji water comes in BPA-free plastic bottles and appears to be most affordable at Trader Joe's stores.

Silica helps ensure collagen elasticity of all connecting tissues in the body, including tendons and cartilage. This reduces aches and pains and maintains your body's flexibility. It has also been determined that high levels of blood serum silica keep arterial plaque from building and clogging blood vessels.

A major culprit for arterial plaque has recently shifted from cholesterol buildup to arterial calcification from serum calcium that is not absorbed as bone matter. It's known that silica is an important part of building bone matter.

Without sufficient silica, magnesium, and vitamin K2, calcium doesn't become part of bone matter and remains in the blood to potentially calcify in the soft tissue of inner artery walls and the heart.

Silica is vital for keeping strong bones and a healthy cardiovascular system. This qualifies silica as an essential anti-aging mineral that is much more than a skin deep beauty mineral. Other good sources of silica are the herb horsetail, cucumbers, and diatomaceous earth powder. Although these three other sources are helpful for the recent aforementioned reasons, they lack the ionic suspension of silicic acid found in the mineral waters to penetrate the blood-brain barrier.

Case Study: Do you have enough?

One strategy to make sure you have enough money in retirement

Bill and his wife Sherry are both 60 years old. Bill plans to retire at age 65. We utilized a five-year fixed indexed annuity for some non-qualified money that he had in a CD and a 10-year fixed indexed annuity for a portion of the money he had in his 401(k) doing an “in-service” rollover to an IRA. The plan is for Bill to begin drawing retirement income from the five-year vehicle at age 65 when he retires. In addition, he will still have money in his 401(k) then, and we will position that in an IRA that will provide minimal risk, total liquidity and the opportunity to supplement the income that he will begin receiving from his five-year fixed indexed annuity. Then, at age 66, he will begin taking Social Security benefits.

Finally, at age 70-and-a-half he will begin withdrawing retirement income from the 10-year fixed indexed annuity to satisfy the required minimum distribution (RMD). This will provide him with the opportunity to increase his monthly income two times after he begins taking retirement income at age 63. In addition, the fixed indexed annuity is especially ideal for his qualified money, as it will give him the guarantee of knowing that when he is obligated to begin taking his RMD—even if the stock market performs negatively—his income is protected for as long as he lives.



Utilizing the laddering approach also allows us to address the anemic interest rate environment we are facing today. By staggering the durations, we can mitigate the interest rate risk associated with any individual fixed instrument. As these annuities come out of surrender, it gives us an opportunity to reposition those assets should something more favorable be available. Everyone’s financial needs change over time, so laddering annuities gives us the ability to truly customize a plan to address clients’ current as well as future income needs, five, seven and 10 years down the road. The old adage “You never want to put all your eggs in one basket” couldn’t be more fitting when it comes to annuities. In addition to staggering durations of different annuities, we can also diversify among annuity carriers and contracts. This approach is consistent with the overarching goal of alleviating risk in retirement.

There’s been a huge paradigm shift in society from being able to rely on corporate-defined benefit plans for a guaranteed retirement income stream to now having to rely on “personal” defined benefit plans—savings—to create the money needed to maintain a certain retirement lifestyle. By including fixed indexed annuities in the product tool box of solutions and using a laddering approach as a strategy, we are now better able to serve the retirement income needs of our senior clients.

Interesting History: The Night Witches of WWII

The women of the 588th Night Bomber Regiment of the Soviet Air Forces — better known as the Night Witches — had no radar, no machine guns, no radios, and no parachutes. All they had onboard was a map, a compass, rulers, stopwatches, flashlights, and pencils. Yet they successfully completed 30,000 bombing raids and dropped more than 23,000 tons of munitions on advancing German armies over the course of four years during World War II.

Many Soviet women had grown weary of playing a support role during the war and wanted to be engaged in combat on the front lines. From the very inception of the war, Colonel Marina Raskova, a pilot who was known as the “Soviet Amelia Earhart,” began receiving letters from women who wanted to be involved. Raskova took their pleas seriously and petitioned Joseph Stalin to be able to organize a regiment of female pilots to fight against the Germans. October of 1941, Stalin granted her request and ordered for the establishment of three all-female air squads. Thus, the Soviet Union became the very first country to allow women to fly combat missions. All squadron members were female: the commanders, pilots and mechanics. The 400 women that enlisted ranged from age 17 to 26. These future combat pilots were greeted by Marina Raskova, who emphasized the gravity and seriousness of their enlistment. The young women were then given uniforms that were far too large for them, as they were meant for men. Some of the women even tore apart their bedding to stuff into their boots so as to prevent them from slipping off.

Moreover, they were provided with outdated equipment. Their planes were crop dusters that were never intended for combat. The aircraft was a two-seated, open-cockpit biplane — was made out of plywood with canvas pulled over. It offered no protection from the elements, and at night, the pilots had to grit their teeth and endure sub-zero temperatures, freezing winds, and the risk of frostbite. The planes were so small that they could just carry two bombs at a time. Night Witches had to run multiple missions, eight on average, during the night. Nadezhda Popova — a legendary commander of the squad who flew 852 missions — once successfully ran 18 missions in one daring night. Additionally, these planes had considerable disadvantages, as they were slow, highly flammable, and had zero armor.

Although not ideal, those planes did have advantages. Due to the plane’s primitive construction, it was difficult to spot the Night Witches on radar. And when the pilot approached their target, the pilot would shut off their engine and glide to the impending destination. Their gliding speed was so slow that they traveled at half the speed of a parachutist. And on the ground, the Germans had little warning except for the sound of the planes in “stealth” mode as they glided above their target. The way the pilots used their gliding technique reminded the German soldiers of a witch’s broomstick and so they called the stealthy assailants the Night Witches. The 588th Regiment heard about their nickname and adopted it as a badge of pride.

Aware of their technical disadvantages, the Night Witches only flew in the dead of night. And they always flew in groups of three: Two of the planes would act as decoys and draw the searchlights and gunfire. The two planes would then go off in opposite directions, and twist wildly to avoid the anti-aircraft guns. The third would then fly in darkness to head toward the target and drop the bombs. This sequence would continue until each of the three planes had dropped all of their bombs.

The Night Witches utilized their slow speed to their advantage because it gave them greater ease of maneuverability. Furthermore, the planes sent against them were flying at much faster speeds. Thus the Germans only had a very small window of time to return fire before they had to make a wide turn to return for another run. The Night Witches took advantage of this interim to escape into the darkness. Not all escaped. During the war, the Night Witches lost 32 pilots, including Colonel Raskova. Meanwhile, 23 pilots including Popova were awarded the prestigious title of Hero of the Soviet Union. These daring pilots were women of incredible skill and immeasurable courage and cemented their place in history by accomplishing some of the most remarkable feats ever seen in aerial combat.





Limited Time Only

 **3.70%¹** Interest Rate

For a limited time, Fidelity & Guaranty Life is increasing the initial interest rate for the FG Guarantee-Platinum®5, a single premium fixed deferred annuity, to 3.70% for new annuity contracts issued on or after March 14, 2018. This initial rate is subject to change at our sole discretion at any time. This initial rate is guaranteed for the first 5 contract years only and is thereafter subject to change.

Along with this competitive initial interest rate, FG Guarantee-Platinum 5 offers:

- Free withdrawals of all accumulated interest
- 30-day surrender charge free window after each 5-year rate guarantee period

Contact us today for more information!

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¹This initial interest rate is effective for new annuities with a minimum premium deposit of \$20,000 issued on or after March 14, 2018 for the first 5 contract years only. Thereafter, the company may declare at its sole discretion a new rate which could be lower. This initial rate is also subject to change for new contracts at our sole discretion at ANY TIME. Surrender charges and market value adjustments apply to withdrawals in excess of the accrued interest during the "guarantee periods" which are 5 years. There is a 30 day window at the end of each 5 year guarantee period where you may withdraw all or part of your annuity value without application of surrender charges or market value adjustment. A new guarantee period and surrender charge period will begin after the end of the previous ones. The surrender charge is 9 percent in the first year and declines by 1 percent each year for the next four years and repeats for each successive period. Annuities are long-term savings vehicles that are subject to limitations and conditions, state availability and certain suitability requirements. Please see the applicable product brochure that is available from your licensed insurance professional for details.

Annuity contracts issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA. www.fglife.com. No bank guarantee. Not FDIC/NCUA/NCUSIF insured. May lose value if surrendered early. Subject to state availability.

Product form numbers: FGL SPDA-MY-F (7-04) ICC14-1095 (06-14); et al.