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follow your
MONEY ACTION PLAN
OCTOBER 2018

1 YOU CAN AFFORD IT



Saving a few extra dollars a week now can translate into a lot more during retirement. Try skipping dinner out once a week or bring your lunch to work and save the money instead. It will be money well saved instead of spent!

2 YOU'LL LIKELY REGRET IT IF YOU DON'T



You know you should be saving for retirement; it's just a matter of overcoming the minor obstacles in your way. You don't want to find yourself

at age 60 with little in savings, wondering when - and if - you'll actually be able to retire.



THERE'S NO TIME LIKE THE PRESENT

As cliché as it sounds, there really is no time like the present when it comes to saving for your retirement future. By saving in a retirement account, you can potentially reap the benefits of compound growth, generating earnings on both the original amount you invest and the reinvested income. Additionally, you will potentially benefit from dollar-cost averaging, which, over time, can lower the overall cost per share for your investments.*

Need another reason to start today? No one knows what the future holds. We all hope we can count on our careers and continued good health. But life can throw us unexpected curve balls, such as being laid off or, worse, being diagnosed with a debilitating disease. It's wise to be proactive and start building your retirement nest egg while you can. Preparing for retirement now can go a long way toward remaining independent in the future. One of the greatest gifts you can give your family is relieving them of the burden of having to care for you in old age. What's more, being financially prepared may allow you to retire worry-free and focus on the things you enjoy doing most.

If the idea of saving for retirement seems daunting, we are here to help. By making small changes now, you can begin your savings journey or potentially increase what you are already saving today.



WE'RE HERE TO HELP
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*Dollar-cost averaging does not protect against loss in declining markets. Since such a plan involves continuous investments in securities regardless of market conditions, you should consider your financial ability to continue such purchases through periods of fluctuating price levels. Trent Grinkmeyer, Valerie Leonard, Jamie Kertis and Caleb Bagwell are Registered Representatives and Investment Adviser Representatives with/and offer securities and advisory services through Commonwealth Financial Network, Member FINRA/SIPC, a Registered Investment Adviser. Fixed insurance products and services offered through Grinkmeyer Leonard Financial, Grinkmeyer Leonard Benefits Group, or CES Insurance Agency. Grinkmeyer Leonard Benefits Group and their leadership consulting services are separate and unrelated to Commonwealth. This communication is not intended to replace the advice of a qualified tax advisor or attorney.