

LANDIS FINANCIAL ADVISORS

INC

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WWW.LANDISFINANCIALADVISORS.COM

Landis Financial Advisors, Inc.
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Investment & Advisory Services

Investment Advisory Services

Financial Planning

Estate Planning

Retirement Planning

Education Planning

Social Security Planning

Stocks

Bonds

Mutual Funds

Real Estate Investment Trusts

(REITs)

Insurance

Annuities

Life Insurance

Long Term Care

Disability Insurance

Medicare Supplements

Medicare Advantage

Prescription Drug Plans

Securities and Advisory Services offered through
National Planning Corporation (NPC) a Registered
Investment Advisor and an unrelated company.
Member FINRA/SIPC

OUR LICENSED ADVISORS:

ERIC LANDIS, PRESIDENT
Investment Advisor

JILLIAN SNYDER
Financial Advisor

You can find archived
issues of our Newsletter
on our website.

Have you considered the
Cost Of Waiting
to begin saving for your future???

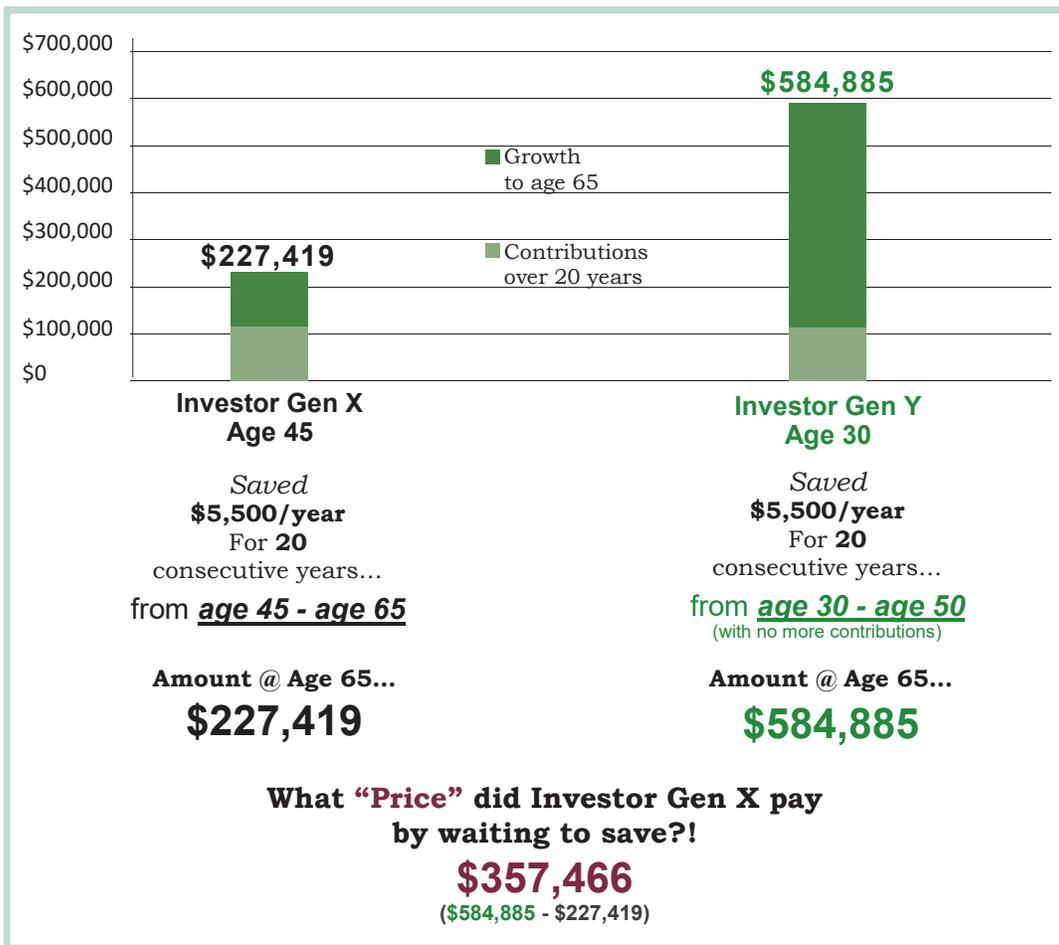
The "Price" may surprise you!

Target Audience



GEN X
BORN 1960-1980

GEN Y
BORN 1981-2001



Why Should You Meet With One Of Our Advisors To Get Started?

We customize a personal financial plan for you. How can you expect to meet your goals if you don't have a plan to follow and an experienced advisor that cares enough to monitor your progress along the way? Often times individuals will try to do it on their own or fail to meet with a qualified, experienced financial advisor. Your accountant, mortgage lender, or bank representative may recommend a product, but have they taken into consideration your full financial picture by designing a comprehensive plan to help you achieve your goals?

*The chart above assumes contributions of \$5,500 at the beginning of each year for a 20-year period with a hypothetical return of 6.5%, a conservative estimate based on historical returns for a diversified portfolio. Diversification does not guarantee investment returns and does not eliminate risk of loss. The actual rate of return is largely dependent on the types of investments you select. All dividends and capital gains were assumed to be reinvested. All information herein has been prepared solely for informational purposes, and it is not an offer to buy or sell, or a solicitation of an offer to buy or sell any security or instrument or to participate in any particular trading strategy. There are no guarantees any investment or strategy will meet its intended objective. Past performance is not indicative of future returns.

You Don't Need A High Income To Become A Millionaire

According to Thomas J. Stanley, PH.D., author of The Millionaire Next Door, "It is seldom inheritance or advanced degrees or even intelligence that builds fortunes in this country."

"Wealth in America is more often the result of hard work, diligent savings, and living below your means."

Compared to your grandparent's generation, the working class today will have to be much smarter and much more pro-active to be ready for retirement. **WHY ???**



Social Security:

Will your benefits be there when you apply?

Today, most young investors know they cannot fully rely on Social Security. Social Security's Official Web-site states, "Social Security is not sustainable over the long-term at current benefit and tax rates. Beginning in 2010, the program is projected to pay more in benefits and expenses than it collects in taxes each year." Social Security withholdings are not being saved for your future benefit, but rather funding the deficit for current collectors.

Employer Sponsored Retirement Plans: Even if you contribute, is it enough?

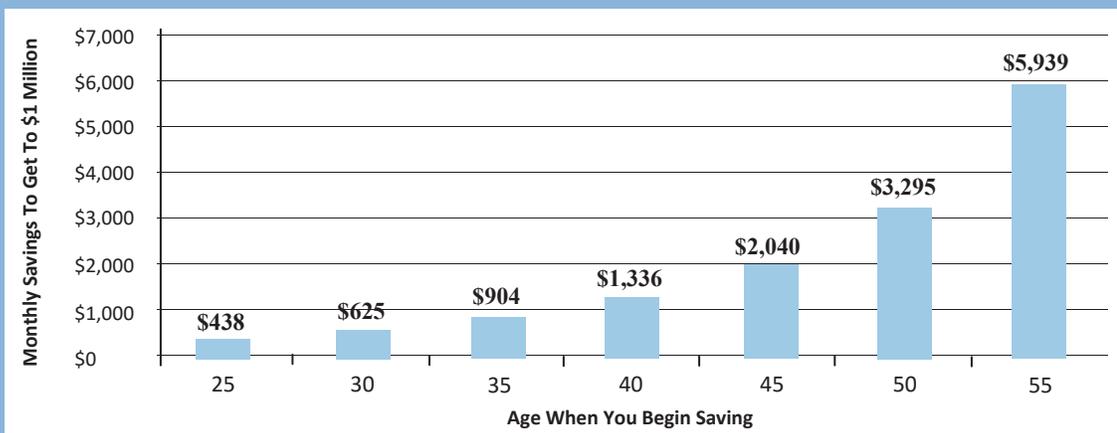
Many companies (even larger companies) no longer offer the pension plans your grandparents once relied on to fund their retirement. In addition, some employers have significantly reduced or completely eliminated company contributions to employer sponsored retirement plans further placing the burden of saving for retirement on their employees.

Consumption:

Do you spend everything you make or are you able to live on less?

Once we understand that it is our OWN responsibility to be financially prepared for our future, we will make adjustments to discipline ourselves to reduce our consumption TODAY in order to save for our future. Without proper advice and planning, you may be doing well now, but end up struggling in retirement.

So you didn't start saving yet and now you are wondering where that leaves you? Find your nearest age on the chart below to have an idea of the monthly amount you would need to save to have \$1 million by age 65. A 25 year old would need to save about \$438/month until age 65 to have \$1 million. A 40 year old would need to save about \$1,336/month until age 65 to have \$1 million.



**WANT TO
DOUBLE YOUR
SAVINGS??**

*Both spouses
contribute!*

*The chart above assumes monthly contributions deposited at the beginning of each month until age 65 with a hypothetical return of 6.5%, a conservative estimate based on historical returns for a diversified portfolio. Diversification does not guarantee investment returns and does not eliminate risk of loss. The actual rate of return is largely dependent on the types of investments you select. All dividends and capital gains were assumed to be reinvested. All information herein has been prepared solely for informational purposes, and it is not an offer to buy or sell, or a solicitation of an offer to buy or sell any security or instrument or to participate in any particular trading strategy. There are no guarantees any investment or strategy will meet its intended objective. Past performance is not indicative of future returns. Not endorsed by or affiliated with the Social Security Administration or any other government agency. NPC does not offer any tax or legal advice.



Jill Snyder
Financial Advisor

Jill's main focus is customizing personal financial plans for individuals and small businesses. Jill assists current and potential clients in making wise investment choices to guide them toward a secure financial future.

Whether you are just starting out or have already begun saving, contact Jill today to make sure you are on the right path to work towards your financial goals.

Tax Corner

The contribution limits for both Traditional and Roth IRAs for tax years 2015/2016 is \$5,500 (\$6,500 for age 50 or older) or your taxable compensation for the year, if your compensation is less than the above dollar limits.

DON'T FORGET: There's still time to make your IRA contributions for tax year 2015. *The IRS DEADLINE for IRA contributions for tax year 2015 is April 18th, 2016. To allow our office ample time to process your 2015 IRA contributions, any checks or required paperwork must be in good order & in our office by noon April 14th, 2016.*

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