

# LANDIS FINANCIAL ADVISORS

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## INC

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WWW.LANDISFINANCIALADVISORS.COM

### Congratulations To Jillian Snyder On Obtaining Her General Securities License.

**Landis Financial Advisors, Inc.**  
3008 Columbia Avenue  
Lancaster, PA 17603

**Phone: (717) 208-6990**  
Fax: (717) 208-6938

#### Investment Advisory Services

Financial Planning  
Estate Planning  
Retirement Planning  
Social Security Planning  
Stocks  
Bonds  
Mutual Funds  
REITs  
Annuities  
Life Insurance  
Long Term Care  
Disability Insurance  
Medicare Supplements  
Medicare Advantage

Securities and Advisory Services offered through National Planning Corporation (NPC) a registered investment advisor and an unrelated company. Member FINRA/SIPC

Jillian Snyder began her career with Landis Financial Advisors, Inc. in September 2008. Over the past 7 years, Jill has learned our financial business from the ground up working alongside our company President, Eric L. Landis. In 2011, Jill obtained her Life and Health Insurance license and in 2014, she obtained her General Securities license. Currently, Jill is studying to become a CERTIFIED FINANCIAL PLANNER™ professional.

Jill's primary focus is advising individuals and businesses in matters such as Financial Planning, Estate Planning, Retirement Planning, Social Security Planning, Stocks, Bonds, Mutual Funds, REITs (Real Estate Investment Trusts), Annuities, Life Insurance and Long Term Care Insurance.

Jill begins the planning process with each client or couple individually in order to understand their unique financial goals. After listening to their concerns and thoroughly analyzing their current financial status, Jill offers solutions and works together with her clients to develop a plan that can be implemented to help them reach those financial goals. Her knowledge, experience and dedication to helping people have proven to be an invaluable asset to our clients. Her friendly disposition and sharp mind for details will put your concerns at ease.



*Jillian Snyder thrives on building long-term relationships with her clients, while helping them achieve their financial goals.*

If you have questions or concerns about your current investments or would like Jill to design a plan that fits your needs, give our office a call to schedule a meeting. Jill would love the opportunity to build a life-long relationship with you.

### OUR LICENSED ADVISORS:

**ERIC LANDIS, PRESIDENT**  
Investment Advisor

**JILLIAN SNYDER**  
Financial Advisor

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

### Are Your CD's Rolling Over And Playing Dead?

Why not consider a REIT? A "REIT" - or Real Estate Investment Trust - is a professionally managed company that mainly owns, and in most cases operates, income producing real estate. REITs pool the money of numerous investors to purchase a portfolio of properties that the typical investor might not otherwise be able to purchase individually. The properties owned by the REIT create income that may be passed to investors as distributions. In recent years, REITs have become a popular

investment choice. Ongoing concerns about volatility in the stock market coupled with low interest rates on Bonds and Certificates of Deposits have led investors to seek out alternative investments in an attempt to increase yield and diversify their investment portfolio.

Our advisors, Eric Landis and Jillian Snyder, can assist you with evaluating your investment objectives to determine if a REIT is right for you.

# Which Is Best For You? Traditional or Roth IRAs

An **IRA** is an individual retirement account that allows an individual to save for retirement with tax-free growth or on a tax-deferred basis.

There are two main types of **IRAs**—Traditional and Roth, each with different advantages.

**Traditional IRAs** may be a good choice if seeking a tax deduction or if you believe you will be in a lower tax bracket at retirement. A Traditional IRA may be a good choice if you are not covered under an employer-sponsored retirement plan & your income is too high to qualify for a Roth IRA.

**Roth IRAs** may be a good choice if seeking tax-free\* income in retirement and/or if you want to avoid the required minimum distributions beginning at age 70 1/2 for Traditional IRAs. Roth IRAs may also be a good choice if you anticipate being in the same or higher tax bracket in retirement.

**Contribution limits for both Traditional and Roth IRAs** for tax years 2014/2015 is \$5,500 (\$6,500 for age 50 or older) or your taxable compensation for the year, if your compensation is less than above dollar limits.

The **IRS DEADLINE** for IRA contributions for tax year 2014 is April 15th, 2015.

**To allow our office ample time to process your 2014 IRA contributions, any checks or required paperwork must be in good order & in our office by noon April 14th, 2015.**

\*To qualify for the tax-free penalty free withdrawal of earnings, a Roth IRA must be in place for at least five tax years, & the distribution must take place after age 59 1/2 or due to death, disability, or a 1st time home purchase (up to \$10,000 lifetime maximum). Before taking any specific action, be sure to consult with your tax professional.



Executive Assistant

## Call Robin Berry for all of your Servicing Needs...

Address Changes	Name Changes
Beneficiary Changes	Partial Withdrawals
Death Claims	Phone Number Changes
General Policy Questions	

**THANK YOU** for the trust you have placed in us for yourself & your friends. We are continually blessed by referrals.

## NEW IRA ROLLOVER REGULATIONS FOR 2015

Effective January 1st, 2015, the IRS updated their rule regarding IRA 60-day rollovers paid directly to you per 12 month period.

If you plan on rolling over any IRAs in 2015, please contact our knowledgeable advisors for advice. We can keep you in compliance with 2015 regulations and help you avoid unnecessary tax implications.

**Failing to follow new regulations could lead to significant tax consequences, or even worse, the loss of your IRA status.**

## WHO WANTS TO BE A MILLIONAIRE?

Unlike the high-profile millionaires in the media, many millionaires are moderate spenders & most are not “born rich.”

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.

For example...

A 35 year old married couple who each contribute \$5,500/yr. (\$11,000 total) for 30 years to a Roth IRA, assuming a 6.5% annual compounded rate of return, will have accumulated \$1 million dollars tax-free by age 65.

Contact one of our advisors today to start making your plans for a “million dollar” retirement.

## SNEAK PEAK INTO OUR NEXT ISSUE:

Did you know seeking our advisor’s advice on your Social Security filing options could save you from missing out on thousands of dollars in retirement benefits?

One of our existing clients was shocked to discover that without Eric’s timely advice, they would have potentially missed out on over \$40,000 in Social Security benefits.

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