Living Within Your Means

FINANCIAL STEWARDSHIP FOR CHRISTIAN LEADERS

Michael Lendt, MBA
Financial Advisor - Hahn Financial Group, Inc.

Who am I and why am I here?

- Here for YOU! (flag me down)
- Background/Training
- Professional & Personal Experience
- To share a advice and ideas for the next generation of Christian stewards and leaders

Topics to Cover

- Basic Principles of Financial Wellness
- Investment/Stewardship Strategies
- Pre-Retirement Planning
- Enemies of Financial Wellness
- The Tax Cut and Jobs Act of 2017

Basic Principles of Financial Wellness

Basic Financial Documents

- Account Beneficiaries
- Will
- Power of Attorney - Financial
- Power of Attorney – Medical/health care directives
- Life Insurance
- Disability Insurance

Basic Principles of Financial Wellness Continued…

- Give, save, and invest first, then spend
  - Train the next generation
- Emergency Fund/Rainy Day Fund
- Good Debt/Bad Debt
- Budget
- Delaying Gratification
- Beware of Inflation

Investing: It’s a whole new world

- Investing: A common concept among generations
- The accessibility of investments
- Using powerful tools with care and caution

Investment/Stewardship Strategies

- Diversification in account types
- Dollar cost average
- Diversification within investments
- Appropriate risk/goal

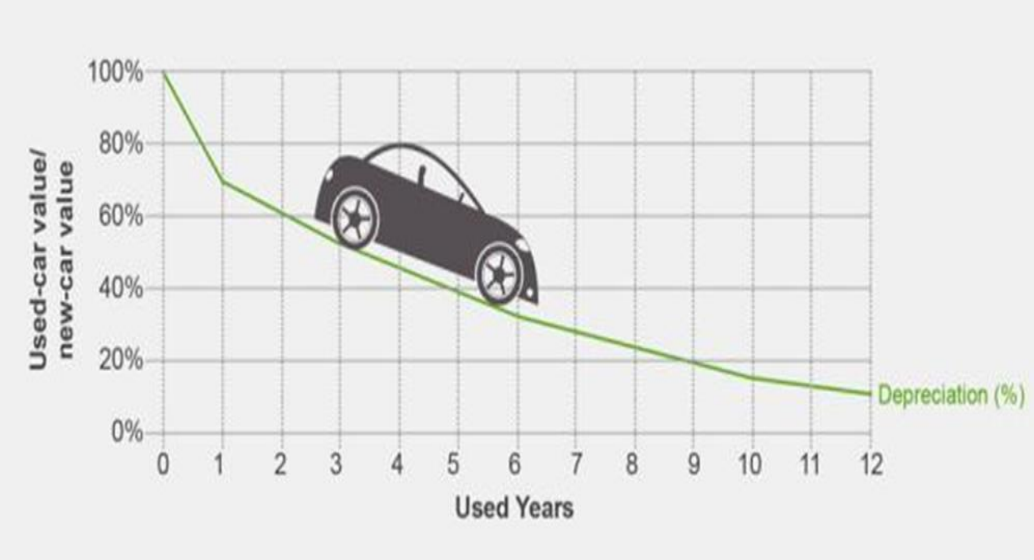
Diversification and asset allocation does not assure or guarantee better performance and cannot eliminate the risk of investment loss. Before investing, you should carefully read the applicable volatility disclosure for each of the underlying funds, which can be found in the current prospectus.

Pre-Retirement Planning

- Is there urgency?
- Review
  - Periodically and systematically
  - Be active, not reactive
- Phases of Retirement Planning
  - Accumulation
  - Distribution
  - Legacy

Enemies of Financial Wellness

- The Media
- Advertising (sells fear and/or greed)
- Bad debts
- Lack of a budget
- Missing the time value of money



Time Value of Money Calculations

- $1,200/yr for 40 years at 9% = **$405,459**

  VS

- $1,200/yr for 35 years at 9% = **$258,853**
  - $146,000 less OR roughly 35% less BECAUSE WE DELAYED 5 YEARS!!

- One More - Just for Fun *(given 9 % rate and 7 years)*
  - Bought Nintendo WII U for $299 and invested $1 = **Nintendo and $1.83**

    VS.

  - Bought financial calculator for $40 and invested $260 = **PRICELESS!!!!   or $475.29 + financial calculator**

Investing involves risk, including the potential loss of principal.

The Tax Cut and Jobs Act of 2017 and Joseph's Dreams

- Known Tax Brackets Until Sunset in 2025

- Why Roth
- Fungibility of Money
- The Roth Provision can be a terrible thing to waste!

Any Questions?

Encouragements

- Give, save, invest, then spend
- Avoid the Enemies of Financial Wellness
- Have a plan and review it
- Trust the Lord and lead boldly while…

Living Within Your Means!

Please consult a trusted advisor for your personal implementation!

Thank You!

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Hahn Financial Group, Inc

3101 S Phillips Ave

Sioux Falls, SD 57105

1-800-516-4246

HAHN Financial Group