

Financial Insight

Security For Generations



1st Quarter 2019

FROM THE DESKS *of* ERIC AND AARON



New Years Resolutions for your Financial Health

Making New Year's resolutions is easy; however, seeing them through can be difficult. Don't worry, we are here to help! We can't assist you with your weight loss goal or help you get in shape for 2019 but we can facilitate and support you through your financial resolutions. At GEN we provide services so that our clients make their resolutions a reality.



To establish our clients' success we start with:

- 1) setting a manageable number of goals
- 2) tracking progress throughout the year
- 3) committing to a financial plan

Setting realistic goals and breaking down the bigger ones can alleviate stress and encourage you along the way to achieving them. When people see the bottom line and know how their actions are impacting their progress towards their financial goals, they stay more motivated. Designing and implementing a financial plan will not only help take control of your finances but give you a sense of accomplishment to be realized in 2019.

It's easy to delay making decisions about important financial matters, but it feels great to reach your goals. It takes hard work and dedication. We are here to assist with every step. We want to be your biggest cheerleader. We are happy to lend a hand in any way possible. We look forward to being part of all the accomplishments to be realized in 2019. We are your greatest advocates! We look forward to a successful 2019.

happy
2019

MAY GOD BLESS YOUR NEW YEAR!



Golf is what you play when you're too out of shape to play softball.

HOW A DONOR ADVISED FUND WORKS

Make a tax-deductible donation



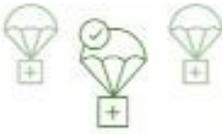
Donate cash, stocks or non-publicly traded assets such as real estate, private business interests and private company stock and get your tax receipt. You'll also be eligible for an immediate tax deduction.

Grow your donation, tax-free

While you're deciding which charities to support, your donation can potentially grow based on your investment preferences, making available even more money for charities.



Support charities you love, now or over time



You can support virtually any IRS-qualified public charity with money in the donor-advised fund. The public charity sponsoring your account will conduct due diligence to ensure the funds granted out will be used for charitable purposes and the grantee is an IRS-qualified public charity.

GEN'S CHARITY GIFT MATCH



A wide variety of great charities benefited from the 2018 gift match. Together we contributed \$5,120 to charities such as the Alzheimer's Association, Ann Bancroft Foundation, Disabled American Veterans, Doctors Without Borders, Robbinsdale Women's Center, Ruff Start Rescue, Sharing & Caring Hands, Tanzania Life Project, Young Life, and many others. We're grateful for your giving spirit during the holiday season!



The benefits of giving extend far beyond tax breaks! The Greater Good Science Center at the University of California, Berkeley lists 5 ways giving is good for you:

- 1) *it makes us feel happy*
- 2) *giving is good for our health*
- 3) *giving promotes cooperation and social connection*
- 4) *giving evokes gratitude*
- 5) *giving is contagious!*



Materials discussed in this newsletter are meant for informational purposes only. Always seek professional advice before making any decisions.

We welcome your thoughts, comments and suggestions regarding our newsletter. Please contact Lisa Hemmer at Lisa.Hemmer@genfinancial.com