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SENIORS/BOOMERS NEWSLETTER

"THE RETIREMENT EXPERTS"

August 2008

MARKET SNAPSHOT

So, do you agree you're not getting ahead? ... If you're not getting ahead in any way, you're not getting ahead in any way.

Try this. A 10-year return on a 100% stock portfolio from 1998 to 2008 is 100% (10 YEARS LATER) ...

So, do you agree you're not getting ahead? ... If you're not getting ahead in any way, you're not getting ahead in any way.

Let's take a look at our current and future economy. ... The economy is not getting ahead in any way.

HEALTH: The health care industry is not getting ahead in any way.

average, 2% ... 32%

There are good and bad news ... improving margins; pricing power; low debt.

Next: HOUSING. Again, the real estate market is not getting ahead in any way.

To us, a zero percent rate is not getting ahead in any way.

Let's take a look at our current and future economy. ... TO BOTTOM.

# CAN YOU COUNT ON DIVIDEND INCOME?

One of the challenges any investor faces when analyzing a company's dividend is to determine if the dividend is sustainable. Unfortunately, companies often do not disclose the details of their dividend policy. As a result, investors are often left to guess at the company's ability to maintain its dividend. Since there are no guarantees for dividends, should you rely on the dividend when making your investment decisions? By buying a company, you are investing in the company's future, not just its current dividend.

There are a number of different ways to analyze a company's dividend. If you are looking for a long-term source of income, you should consider the company's ability to pay dividends. A company's ability to pay dividends is often a function of its earnings and cash flow. If a company's earnings and cash flow are strong and growing, it is more likely to be able to pay dividends. However, if a company's earnings and cash flow are weak and declining, it may not be able to pay dividends in the future. Although a company's ability to pay dividends is often a function of its earnings and cash flow, it is not always the case. A company may have strong earnings and cash flow but still not pay dividends. This is often the case for companies that are reinvesting their earnings in the business.

Second, when buying your dividend stock, you should consider the company's dividend yield. A high dividend yield is often a sign of a company that is paying out a large portion of its earnings as dividends. However, a high dividend yield can also be a sign of a company that is overvalued. Therefore, it is important to consider the company's dividend yield in conjunction with its earnings and cash flow. A company with a high dividend yield and strong earnings and cash flow is more likely to be able to pay dividends in the future.

Another way to analyze a company's dividend is to look at its dividend history. A company with a long history of paying dividends is more likely to be able to pay dividends in the future. However, a company with a short history of paying dividends may not be able to pay dividends in the future. Therefore, it is important to consider the company's dividend history in conjunction with its earnings and cash flow. A company with a long history of paying dividends and strong earnings and cash flow is more likely to be able to pay dividends in the future.

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If you would like to learn more about using the services of a dividend fund, you can contact a financial advisor or contact us directly.

*Mutual funds are offered by prospectus only. An investor should consider the investment objectives, risks, charges and expenses before investing. The fund prospectus contains this and other information about the investment company. For a copy of the prospectus, please contact your financial advisor. Please read the prospectus carefully prior to investing.*

## Are you Worried About Your Finances?

If you find yourself worrying about your finances, you may not be alone. Many people are concerned about their financial future, especially in light of the current economic conditions. If you are worried about your finances, there are several steps you can take to help you get back on track.

**Retirement savings shortfall.** One of the most common reasons people are worried about their finances is because they do not have enough money saved for retirement. If you find yourself in this situation, there are several things you can do to help you get back on track. First, you should consider increasing your contributions to your retirement savings plan. Second, you should consider diversifying your investments. Finally, you should consider consulting with a financial advisor for more information.

**Loss of investment value.** If you have recently experienced a loss of investment value, you may be worried about your financial future. However, it is important to remember that a loss of investment value is often a temporary phenomenon. If you have lost investment value, you should consider consulting with a financial advisor for more information. Additionally, you should consider diversifying your investments to help reduce your risk.

# Get this Month's Valuable Free Newsletter Information

Please send me information on these items mentioned in your newsletter:

- Retirement Income**
- Protecting Your Retirement**

I would like to order a copy of these booklets (enclose \$1 for each)

- A Smart Man Buy Long-Term Insurance**
- Annually Owning a Life Insurance Policy and How to Buy It**
- Understanding Mutual Funds**
- Smart Strategies to Reduce Your Tax and Increase Your Retirement Savings**
- The New IRA and IRA Distribution Rules (And How to Reduce Your Tax)**
- Smart's Guide**
- Managing Retirement Income in Your Retirement**
- How to Buy a Life Insurance Policy**
- Leaving a Legacy**
- Protect Your Retirement (a guide to protecting your retirement)**
- Law of Retirement (8 age guide)**

If you need help with strategies to protect what you've got, call my office for a free consultation:

Name \_\_\_\_\_

Address \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

1) If you can be done for you, you can be done for you.

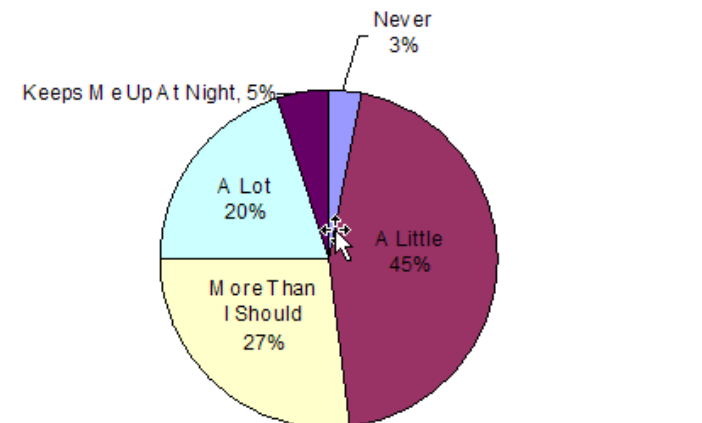
2) If you can be done for you, you can be done for you.

3) If you can be done for you, you can be done for you.

Although a recession does not guarantee again, it is a warning sign that you can be done for you. If you have been in the market for a long time, you may be a good candidate.

A recent survey by the author of *Senior Market Advisor* revealed that a recent survey on "How much do you worry about money?"

Most are finding financial stress is not going to go away. A recent survey by the author of *Senior Market Advisor* revealed that a recent survey on "How much do you worry about money?"



If you need help with strategies to protect what you've got, call my office for a free consultation.

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