February 3, 2016

Name

Address

City, State Zip

**The Calendar Has Turned Now Is the Perfect Time to Revisit Your Financial Goals!**

Happy New Year!

I hope your holidays were filled with joy and quality time with loved ones. As we step into a new year, many of us reflect on our goals—and this includes taking a closer look at our financial futures. The stock market’s ups and downs over the past few years, coupled with rising inflation, have highlighted the importance of securing your family’s financial future.

While New Year’s resolutions often fade quickly, making one to secure your financial wellbeing is a commitment worth keeping. Here’s a simple resolution you can adopt today:

 **“I will ensure my family’s financial security for the future.”**

To get started, here are the top 10 financial goals you should consider for 2024:

1. **Ensure sufficient liability coverage** to protect yourself against lawsuits, as settlement amounts are reaching record highs.
2. **Update your home insurance coverage** to reflect the rising costs of rebuilding.
3. **Review your tax withholding** to avoid giving the government an interest-free loan.
4. **Update the beneficiaries** on your life insurance and retirement accounts.
5. **Review old life insurance policies**; newer policies may save you money with lower rates.
6. **Maximize your 401(k) contributions**, especially to take full advantage of any employer match.
7. **Open an IRA** to save on income taxes before you file your return.

*We can help you with all of these!*

1. **Set up a college savings plan** for your children or grandchildren.
2. **Roll over old retirement accounts** from previous jobs to ensure they are actively working for you.
3. **Secure an affordable life insurance plan**—term life insurance is especially cost-effective and often requires no medical exam.

The last few may seem daunting, but they’re worth the effort—and we’re here to help. Building a solid financial foundation with proper retirement planning, an emergency fund, and adequate insurance coverage is key to protecting your family’s future.

**Make Your Money Work as Hard as You Do!**

With today’s unpredictable market, now is the time to assess your financial progress and prepare for potential downturns. My financial partner, Adam, has been assisting many of my clients in maximizing their opportunities while minimizing costs.

It’s surprising how much time people spend planning a weekend getaway compared to the 20+ years they’ll spend in retirement. Many investment plans are weighed down by hidden fees, and improper asset allocation can delay retirement by years. Adam offers a complimentary financial review to help you identify opportunities and address potential risks—there’s no cost to you, whether or not you choose to work with him.

**Don’t Let a Personal Tragedy Become a Financial One.**

Let’s be honest—nobody likes discussing life’s uncertainties, like death or running out of money. While life insurance can’t bring someone back, it can ensure your family’s financial stability. With the right protection, you can rest easily knowing your loved ones will continue the life you envisioned for them, even in your absence.

Now is the perfect time to review your needs. Don’t let another year pass without securing your family’s future. Call me today at **516-799-3800** or send me a quick email at **robertzabbia@allstate.com**. We have plans to fit any budget. Share how much you’re comfortable setting aside, and we’ll design a plan that works for you. We can also review your current coverage to ensure it’s up to date.

Take this small step today to give yourself and your family peace of mind.

Sincerely,

**Robert Zabbia**
The Zabbia Insurance Agency



I want to get the New Year Started off on the right financial foot:

Please call me to review:

* Rollover IRA options
* Retirement Funding/IRA options
* College Funding options
* Life Insurance options
* Review my current IRA
* Other financial goals:

I’m not interested because:

* I have a rollover IRA already
* I have life insurance at work
* I have life insurance outside of work
* I fund my retirement through work
* Other: \_\_\_\_\_\_\_\_\_\_\_\_\_\_

Signature:

Name: <First Name> <Last Name> Best time to call:

Home Phone Number:

Cell Phone:

Work Phone

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