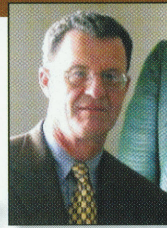




Chuck Barber

What

WE DO FOR OUR CLIENTS?



Ed Pennington

While most financial service firms attempt to be everything to everyone and wind up not specializing very well for anyone, **Pennington Financial, LLC** focuses exclusively on the needs of those ages 50 and over and their specific financial problems and opportunities.

**Pennington Financial, LLC** is a professional firm designed to assist seniors with protecting their assets and current standard of living. Our practice occasionally involves working with other professionals (attorneys, accountants, bank officers, and other investment advisors) to pursue the most outstanding planning techniques available. Services provided:

- **Estate Planning** - including assistance with living trust and elimination of estate taxes, probate fees and expenses.
- **Retirement Planning** - including best ways to invest and get money out of IRA rollovers and Pensions.
- **Long Term Care** to protect and shield assets from Medicaid seizure.
- **Investment Management** to increase and protect your income specializing in alternative investment solutions.
- **Income Enhancements** with immediate annuities.
- **Tax Reduction Strategies** to help increase spendable income.
- **Unique Solutions to Problems:**
  - How to pass assets to the next generation and beyond without estate tax.
  - How to have your investments keep pace with the stock market while having principal guaranteed.

Many seniors can better organize their financial affairs when they know about the many solutions available beyond what they are told by their stockbrokers, financial planners and lawyers. **Pennington Financial, LLC** first educates seniors about their alternatives and then assists them in implementing the proper solutions. If you've been looking for straight advice and wondering who you can talk to, we will be happy to meet with you for a free consultation. During your initial consultation, we will review your tax return and list of investments and answer your questions.

**Phone Today: Toll Free (866) 323-4125 or (318) 323-4125 with questions or to see if we can help you. There is no charge for an initial meeting.**

Pennington Financial, LLC, by providing this marketing piece, is not offering legal advice, tax advice or advice as to the suitability of your securities portfolio. Please consult with your attorney, accountant or other professional if you have any questions regarding these issues. Investment advisory services offered through Brookstone Capital Management, LLC, a SEC Registered Investment Advisor.

## Disaster-Proof IRA with These IRA New Year's Resolutions

The thing about New Year's resolutions is that you rarely make it out of January before you go right back to your old habits. It's no different for IRA owners who have been advised about steps to take to ensure their IRA can live on long after they do, so here is a reminder of what should be done right now.

Protect your IRA. The IRA rules guarantee the stretch option for beneficiaries but only if they are named and the IRA beneficiary form can be found when it is needed. It's time to address this. Don't leave this for the IRA institution to take care of. If beneficiary forms are lost or misplaced, beneficiaries may lose the ability to maintain the inherited IRA over their lifetime.

### IRA New Year's Resolution

This year...

- I will obtain a copy of the IRA beneficiary form for each IRA.
- I will make sure that a primary beneficiary and a secondary (contingent) beneficiary are named for each IRA.
- If there are multiple beneficiaries on one IRA, I will make sure that each beneficiary's share is clearly identified with a fraction, a percentage or the word "equally" if that is applicable. I will also make sure the beneficiary designation is "per stirpes" unless I specifically want other treatment for contingent beneficiaries.
- I will make sure that the financial institution has the beneficiary selections on file and that their records agree with my choices.
- I will let the beneficiaries know where to locate my IRA beneficiary forms.
- I will review the IRA beneficiary forms at least once a year to make sure they are correct and reflect any changes during the year due to new tax laws or major life events such as a death, birth, adoption, marriage, divorce, or some beneficiary forgetting my birthday!

*Provided by Ed Slott & Co.*