



IN THE KNOW

JULY / AUGUST 2016

NEWS YOU CAN USE

Robots Set New Standard in Elderly Care

Many people prefer to maintain their independence rather than asking for help.

Perhaps asking the assistance of a robot would be more comfortable, whether it's receiving a reminder to take medications, pay bills or even offering advice and some small talk. While conversing with a robot may initially take some getting used to, the robot industry appears poised for a takeoff in the retired demographic.

Last year, a 4-foot, white household robot named Pepper went on the market in Japan. It sold out in seconds for a cost of \$1,527.62, plus \$450 in monthly fees. Pepper can recognize and engage with people, as well as experience its own human emotions. Another bear-shaped robot is available that can gently pick up and carry a person weighing up to 176 pounds.¹

Japan is actively looking for solutions to address its rapidly expanding population of

retirees. But some experts in the elderly care industry fear that with robotic care, families may have less reason to spend time with their older relatives, who already suffer from increased isolation.

However, we believe the interactions families do have could focus on more interesting topics if appointments and reminders were handled by a robot. Discussions like "What did you eat today?" and "Did you take your pills at noon?" could sound more like: "I brought over a photo album of when the grandkids were little. Do you want to look at it together?"

¹ Danielle Demetriou. "My weekend with Pepper, the world's first humanoid robot with emotions." The Telegraph. Nov., 28, 2015. <http://www.telegraph.co.uk/news/worldnews/asia/japan/12022795/My-weekend-with-Pepper-the-worlds-first-humanoid-robot-with-emotions.html>. March 4, 2016.



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to last you for the next 20 or 30 years? Do you have a plan in place to ensure your savings will last the rest of your life? We offer a complimentary strategy session to discuss your retirement needs. Even if you already have a plan, it never hurts to get a second opinion to make sure you're on the right track.

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THE GOOD LIFE

Gifts for the Traveler

Whether congratulating a new graduate or considering gift options for the person who has everything, sometimes the best present is an unexpected surprise that makes traveling much easier. The following gift items, priced from \$17 to upward of \$250, offer something for every budget.

Morning rituals are tough to give up when on vacation, especially your favorite cup of coffee. Treat the java lover in your life with a Timbuk2 Weekender Travel Kit

(www.bluebottlecoffee.com; \$179). This carry-on bag includes a single-sized “dipper” to brew coffee, filters, a hand grinder, coffee beans, two enamelware tumblers with heat sleeves and a brew guide. You need only the ability to boil water for a perfectly brewed cup every vacation morning, and say au revoir to hotel coffee.

Proud of the hometown? Send your traveler off sporting a “home” shirt with a silhouette design of his or her U.S. state of choice

(www.thehomet.com; \$28 and up). Choose from high-end tees, hoodies, baseball caps and tote bags. These unique gifts offer an easy way for travelers to connect away from home without having to ask, “So where are you from?”

Here’s the perfect gift for the person whose photos habitually feature cut-off heads and out-of-focus images. Now you can book a photographer to take professional photos while on vacation (www.flytographer.com; \$250 and up). Once the trip is booked, the traveler can select from available photographers who live in that region based on portfolio style and personality. It’s a wonderfully unique gift, particularly for honeymooners.

The Platypus PlusBottle (www.amazon.com; \$16.99) is a lightweight, collapsible, one-liter water bottle that can be refilled for traveling but easily and weightlessly stored away. It’s an excellent option for staying hydrated on the go.



HOW TO ...

...Access Computer Files on Your iPhone

- Open the App Store on your iPhone to download and install the free TeamViewer app
- Open the TeamViewer app and tap “Computers & Contacts”
- Tap “New account” and complete with your name, email and a password
- On your computer, visit teamviewer.com/en/download/ and download the app
- Open TeamViewer and click “Computers & Contacts;” enter your email and password and click “Sign In”
- Once TeamViewer is open on your computer, go to Extras >> Options >> Security and type in a personal password
- Now, to access your computer files, open the TeamViewer app on your iPhone and log into your account
- Click the My Computers icon to select your computer and enter your password
- Click the keyboard icon to access zoom, settings and a virtual keyboard; now you can operate your computer as if you were sitting in front of it
- Disconnect by clicking the X in the lower left corner

Retirement Income Strategies

In “A Tale of Two Cities,” Charles Dickens wrote, “It was the best of times, it was the worst of times.” When it comes to the markets, we believe that kind of describes the past seven years. On one hand, U.S. stocks have experienced a multi-bull run period. On the other, many potential investors were in recovery mode for their careers, real estate and assets, and didn’t participate in it.

Even those who have a tidy nest egg may be concerned about not having enough for the future. Consider the following retirement income strategies:¹

Withdraw 4 Percent Until recently, the “4% rule” was a widely followed practice for withdrawals. A retiree with a balanced investment portfolio could pull out 4 percent of his or her assets during each year of retirement, along with a corresponding annual inflation adjustment. However, the 4 percent figure is no longer the most accurate. You must also make adjustments for inflation and perhaps tighten the belt where cost of living increases are concerned.

Be Flexible Another strategy is to adjust your withdrawal rate each year based on asset performance. For example, if you experience a down year, withdraw an amount closer to 3 percent. Clearly this may be difficult, but if the alternative is running out of money too soon, that should be sufficient motivation.

U-Shape Long-term planners may prefer the U-Shape withdrawal strategy. This strategy assumes you’ll spend more early on in retirement — traveling, splurging and freely enjoying yourself where spending is concerned. But eventually, you set a date when you cut back and settle into a more normal routine. During the later years of retirement, when health and long-term

care expenses tend to increase, plan to withdraw more.

Tax Efficient The tax-efficient strategy is designed to always keep you in the lowest tax bracket possible. This means you might spend down taxable assets first, then 401(k) and conventional IRA assets and finally non-taxable Roth IRA accounts. If longevity tends to run in your family, you may also want to defer taking Social Security for as long as possible to accrue the largest benefit.

Alternatively, consider spreading your tax liability by taking a little out of each type of account each year. If you withdraw as much as you need and still have room in your tax bracket, consider converting small portions of a traditional IRA into a Roth each year.

Growth Strategy Some retirees decide to begin drawing Social Security benefits earlier rather than later to give their tax-deferred investments more time to potentially grow. Once you turn 70 ½, factor in mandatory withdrawals from conventional IRAs, 401(k) plans, 403(b) plans, etc. In this scenario, Roth IRAs don’t require mandatory withdrawals, so that may be the account you tap last for



the greatest growth opportunity.

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¹ Tom Petrumo. L.A. Times. April 3, 2016. “A guide to drawing down your savings in retirement.” <http://www.latimes.com/business/la-fi-investing-quarterly-retirement-20160403-story.html>. Accessed April 4, 2016.

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THE SCOOP

When Are You Most Productive?

Studies show some people simply are wired to wake up early in the morning while others are night owls. The difference has to do with what time of day you have the most energy, focus and creativity.

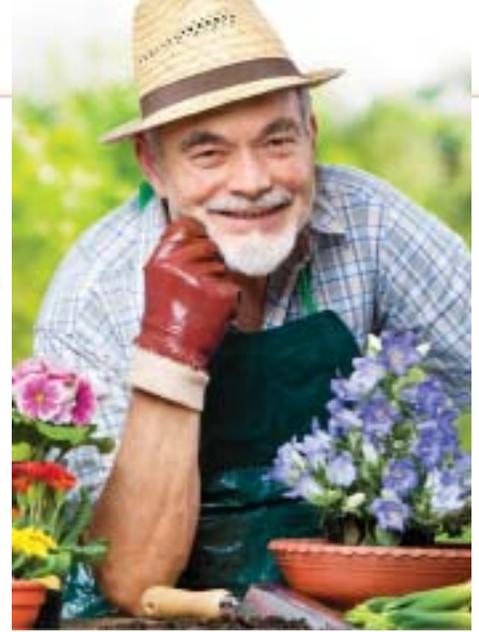
One researcher aimed to change his night owl ways by waking up early and forcing himself to work out and get a dozen things done by 8 a.m. In the end, he determined early risers aren't necessarily more productive, they just get stuff done earlier in the day.¹

There are a couple of tips that could help your productivity, whether you're an early bird or night owl. First of all, don't work against the grain; try to create a work schedule that accentuates your most productive hours during the day. For example, night owls may be more productive if they plan their daily

workload the night before.

Second, "time block" what you want to get done and at what time of day. This means responding to emails and making calls during your least productive time of day and scheduling projects that need more time and concentration during your most focused time of day — even if it's late at night.

And finally, if you employ a to-do list, break it up into two columns: "now" and "later." The now column is for things you must absolutely get done today, and later is for tasks to complete at some point during the week. This saves you from having to rewrite the same tasks (that never get done) every day and helps ensure they get done by the end of the week.



¹ Shana Lebowitz. Business Insider. Feb. 4, 2016.

"A productivity expert says there's one huge myth about how to get more stuff done during the day."
<http://www.businessinsider.com/productivity-expert-says-you-dont-need-to-wake-up-early-2016-2>.
 Accessed April 5, 2016.

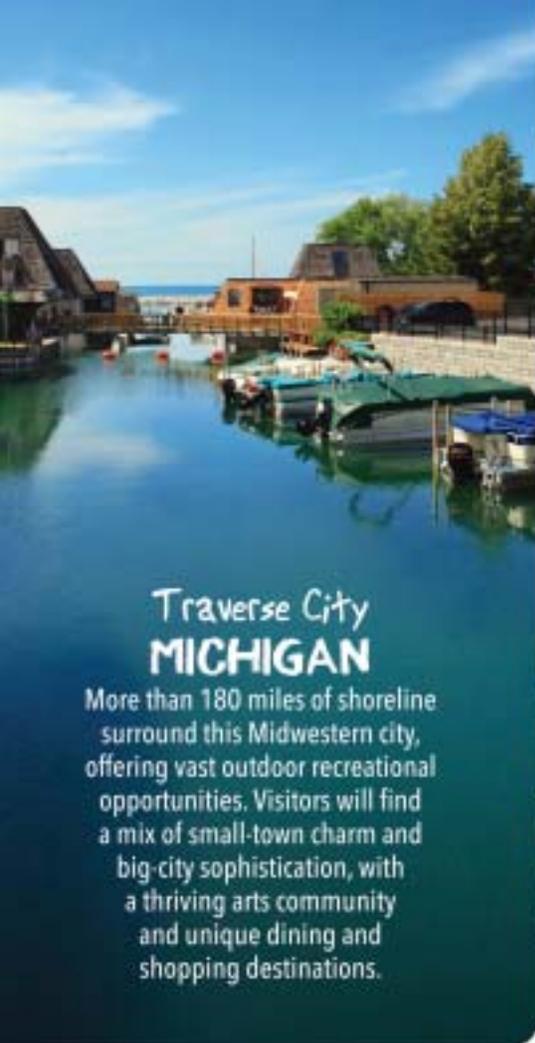
BRAIN GAMES

Q	K	Q	F	M	R	I	O	N	T	O	N	I	P	F
O	D	M	Q	Z	K	Q	T	M	U	S	C	A	T	Y
L	M	R	I	E	S	L	I	N	G	H	K	G	R	D
L	U	M	C	Z	S	H	I	R	A	Z	U	R	S	S
I	P	P	C	M	C	Y	V	R	C	I	E	J	U	Z
N	R	O	Y	N	T	T	D	E	T	H	H	Z	L	D
A	O	D	R	D	A	O	B	I	S	B	C	C	E	S
R	S	E	S	N	N	L	L	C	A	V	A	D	D	P
P	E	H	D	N	A	U	B	R	P	B	N	Y	N	A
M	C	H	A	M	P	A	G	N	E	O	E	Z	A	R
E	C	Y	U	M	Z	V	A	R	I	M	R	E	F	K
T	O	K	R	C	D	Y	N	J	U	N	G	T	N	L
F	U	A	X	U	A	E	D	R	O	B	E	I	I	I
E	P	I	N	O	T	G	R	I	G	I	O	H	Z	N
C	Z	H	C	D	J	B	D	O	I	P	R	W	C	G

Instructions: Find all the words in the list somewhere in the grid. They are present in straight lines but could be in any direction: up, down, left, right or diagonally.

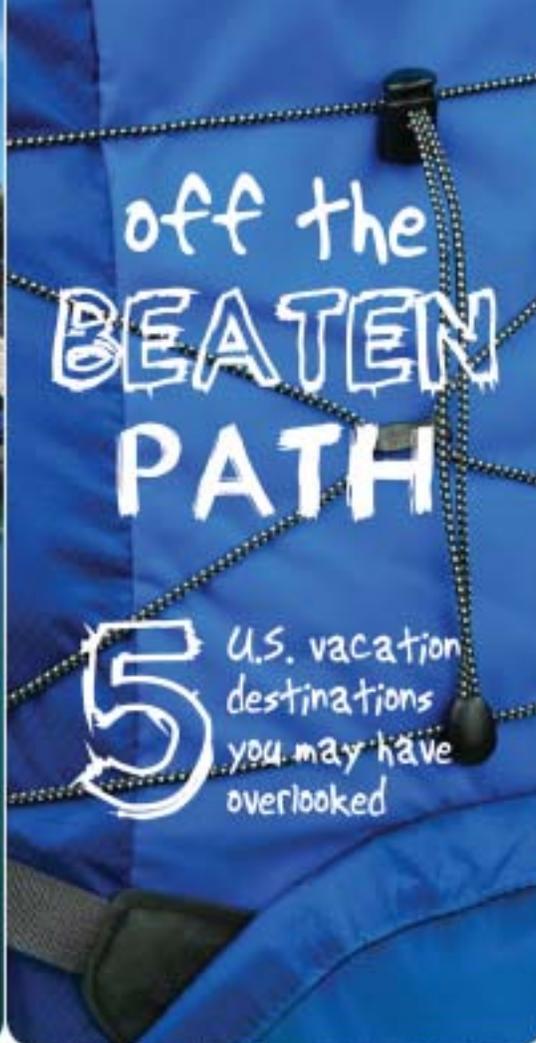
Theme: Wine Tasting

bordeaux	burgundy
cabernet	cava
champagne	chardonnay
chenin blanc	chianti
grenache	malbec
merlot	muscat
pinot grigio	pinot noir
port	prosecco
red	riesling
rioja	sherry
shiraz	sparkling
tempranillo	white
zinfandel	



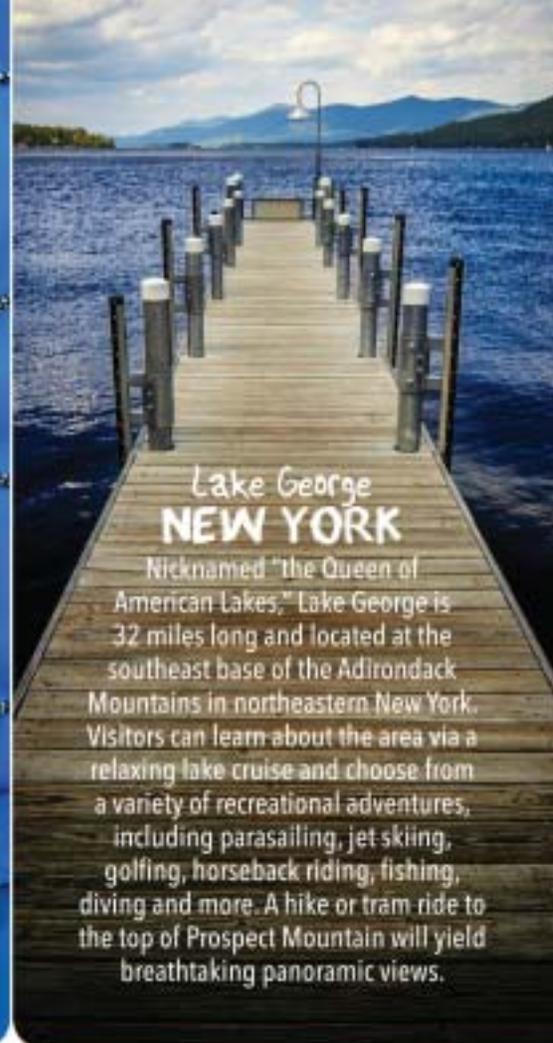
Traverse City **MICHIGAN**

More than 180 miles of shoreline surround this Midwestern city, offering vast outdoor recreational opportunities. Visitors will find a mix of small-town charm and big-city sophistication, with a thriving arts community and unique dining and shopping destinations.



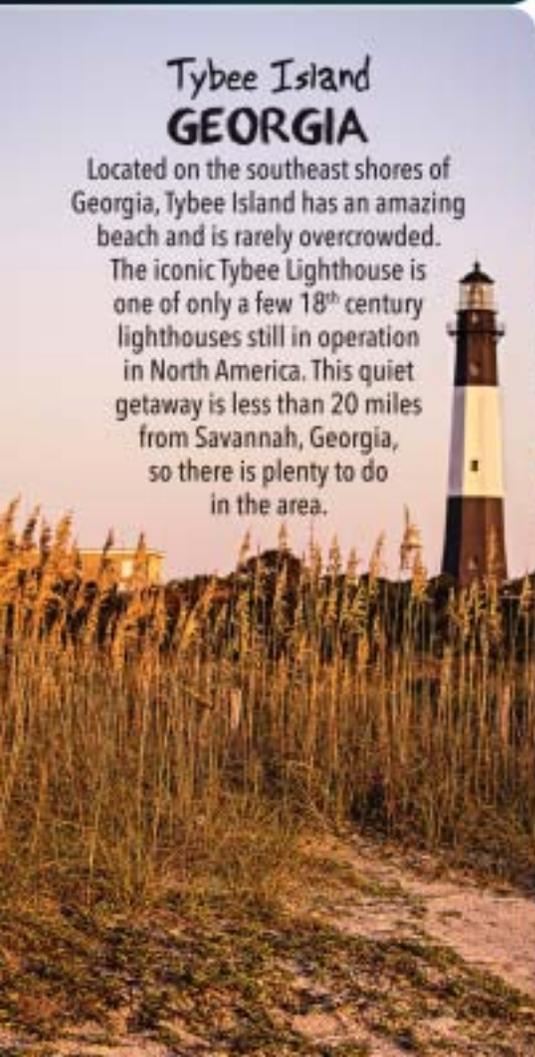
off the **BEATEN PATH**

5 U.S. vacation destinations you may have overlooked



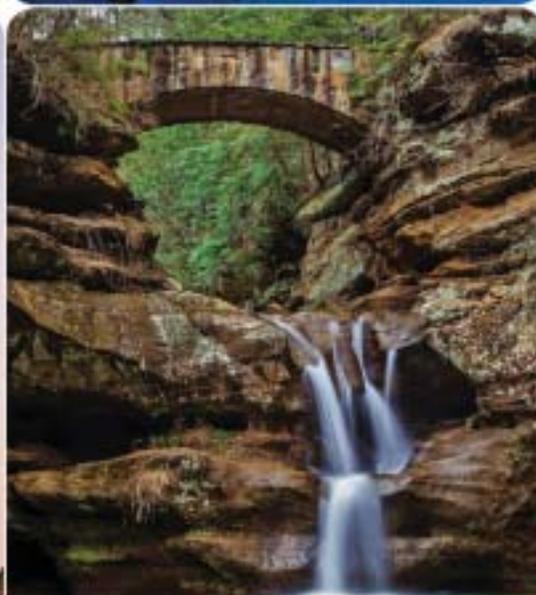
Lake George **NEW YORK**

Nicknamed "the Queen of American Lakes," Lake George is 32 miles long and located at the southeast base of the Adirondack Mountains in northeastern New York. Visitors can learn about the area via a relaxing lake cruise and choose from a variety of recreational adventures, including parasailing, jet skiing, golfing, horseback riding, fishing, diving and more. A hike or tram ride to the top of Prospect Mountain will yield breathtaking panoramic views.



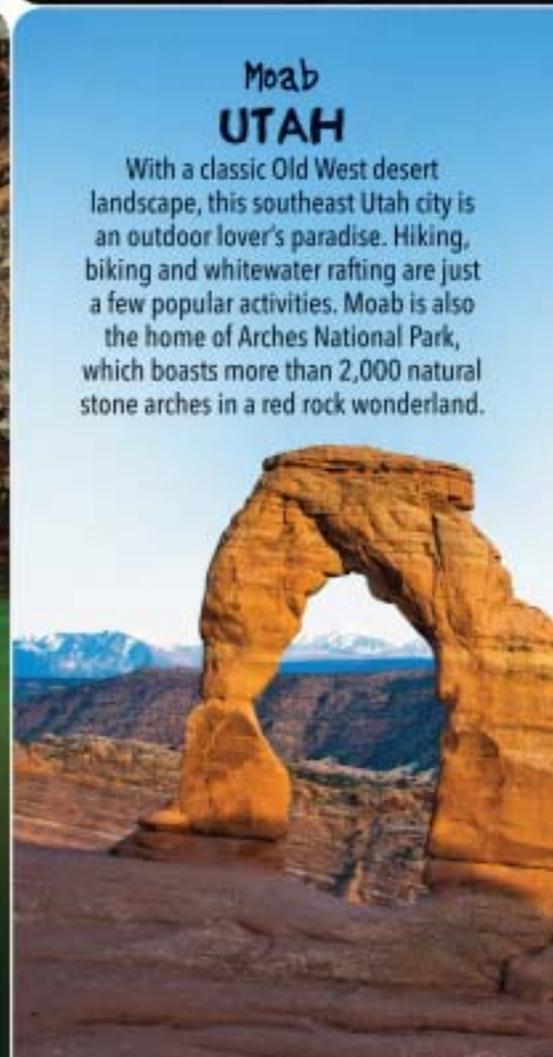
Tybee Island **GEORGIA**

Located on the southeast shores of Georgia, Tybee Island has an amazing beach and is rarely overcrowded. The iconic Tybee Lighthouse is one of only a few 18th century lighthouses still in operation in North America. This quiet getaway is less than 20 miles from Savannah, Georgia, so there is plenty to do in the area.



Hocking Hills State Park **LOGAN, OHIO**

Known for its dramatic rock formations and waterfalls, this Ohio state park spans 2,356 acres. With five separate sections – Old Man's Cave, Cedar Falls, Ash Cave, Cantwell Cliffs and Rock House – there is an adventure at every turn. Visitors can take part in an array of outdoor activities, including fishing, hunting, archery, hiking, biking and camping.



Moab **UTAH**

With a classic Old West desert landscape, this southeast Utah city is an outdoor lover's paradise. Hiking, biking and whitewater rafting are just a few popular activities. Moab is also the home of Arches National Park, which boasts more than 2,000 natural stone arches in a red rock wonderland.

CENTER STAGE

BELOW:

Mandee Lehsing joined the firm in September 2015 and loves her fur daughter, Mia. Kathryn Volz is now Kathryn Volz Hernandez! Kathryn married Michael Hernandez on May 28th, 2016 in a beautiful ceremony.



RIGHT:

Meet Our New Family Members & Staff Updates - Caden is such a joy and has a sweet spirit. He is crawling and has said his first word: Dada, but no teeth have popped through just quite yet.



ABOVE:

UTSA college interns! Meet our summer college interns: Montana Vega - majoring in Finance & Economics; Oliver Nguyen - majoring in Finance & Computer Science; & Zach Holcomb - majoring in Marketing.



BRAIN GAMES

ANSWER KEY:



RECIPE

cut here ✂

SUMMERTIME BLT CHICKEN SALAD

- 5 slices of bacon
- 3 cups diced cooked chicken
- 1 cup chopped fresh tomato
- 2 stalks celery, thinly sliced
- 3/4 cup mayonnaise
- 2 tablespoons minced green onion
- 1 tablespoon chopped parsley
- 1 teaspoon lemon juice
- 1 dash Worcestershire sauce
- Salt and black pepper to taste
- 12 leaves of romaine lettuce
- 1 large avocado, sliced

1. Place bacon in a large skillet and cook over medium-high heat, turning occasionally, until evenly browned, about 10 minutes.

2. Drain bacon slices on paper towels; crumble.

3. Stir chicken, bacon, tomato and celery together in a bowl.

4. Whisk mayonnaise, parsley, green onions, lemon juice, Worcestershire sauce, salt and

black pepper together in a bowl until dressing is smooth.

5. Pour dressing over chicken mixture; toss to coat.

6. Refrigerate until chilled, at least 30 minutes.

7. Stir chicken mixture and serve over romaine lettuce leaves; garnish with avocado slices.

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UPCOMING DATES

JULY

- 4 INDEPENDENCE DAY
- 20 WORKSHOP (TENTATIVE)
- 24 PARENTS DAY
- 26 WORKSHOP (TENTATIVE)

AUGUST

- 7 PURPLE HEART DAY
- 21 SENIOR CITIZENS DAY
- 24 WORKSHOP (TENTATIVE)
- 26 WOMEN'S EQUALITY DAY
- 30 WORKSHOP (TENTATIVE)