

by Editor

Planning for retirement is crucial. The Jeff Group LTD can help you plan, invest, and manage your money. The JEFF GROUP is committed to helping our clients reach their financial goals. We can help you with a wide variety of retirement and investment strategies. Discover how IRAs, mutual funds, annuities, and other investment options can help you save for retirement. Whether you're saving for retirement, near retirement, or enjoying retirement, the JEFF GROUP is here for all your retirement needs. What the JEFF GROUP offers for Retirement: 401(k) Fixed annuities Variable annuities Pensions Keogh Plans indexed UL Trusts

401K PLAN The 401k plan is one of the most popular retirement plans around. It is a type of retirement plan that allows employees to save and invest for their retirement. You, the employee, can authorize your employer to deduct up to 15% of your salary before taxes, and invest it in a 401k plan. 401k plans are beneficial, as the money you place in them is not taxed and when you withdraw it, after retirement, it is placed in a lower tax bracket. There is no need to be concerned about your employer going bankrupt. Your 401k plan account is not considered an asset to your employer, therefore in the event of bankruptcy, your employer cannot access your money for any purpose related to maintaining the business.

ANNUITIES An annuity is an agreement between you and an organization of insurance companies to pay a large sum, or series of payments. The insurance company, in response, agrees to make periodic payments to you. These payments can be payments that begin immediately or payments that are paid at a later time in the future. Often, annuities offer tax-deferred growth of earnings. There are two types of annuities: variable annuities and fixed annuities.

Variable Annuities In a variable annuity, there are a variety of investment options in which you can choose to invest your payments. Variable annuities are securities and are regulated by the SEC.

Fixed Annuities Fixed annuities are considered a conservative and guaranteed investment. Fixed annuities have a guaranteed rate of return for a specific length of time. They are well suited for individuals seeking security and stability. Fixed annuities have a fixed rate of return, which ensure that you know the exact amount that you will earn for a specific period.

PENSIONS A pension is a steady income that is given to a person, often after retirement. Generally, pensions are payments made in the form of a guaranteed annuity to an employee that is retired or disabled.

KEOGH PLANS A Keogh plan is a tax-deferred retirement savings plan that is available to self employed individuals and unincorporated businesses. A Keogh plan allows earnings to grow tax deferred until the capital is withdrawn.

INDEXED ULS Indexed universal life is a flexible-premium adjustable life insurance that combines the death benefit guarantees of life insurance with the opportunity to build cash values that are linked to the growth of a stock-market index, but do not involve the risk of market loss. When the index goes up, the policy owner shares in the increases, however if the index goes down, the policy still earns at least a minimum interest rate.

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