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SECURING YOUR FUTURE...RIGHT NOW IN THE PRESENT

Carpe diem; no time like the present; why put off for tomorrow what can be done today.

We live in an instant gratification society, where patience is rarely seen as a virtue anymore. We are taught to avoid procrastination and enjoy each day as if it will be our last. So often people let life pass them by and suddenly realize they missed out on considerable adventures because they believed there would always be more time tomorrow. They go to sleep one night with goals for the future, hit the snooze a few times, and wake up years later too tired to accomplish them.

However, that “live for the moment” attitude often proves detrimental when taken to extremes. Financial decisions, in particular, should never be made in haste without some thoughts about tomorrow and securing one’s future.

Investment Planning: Just a few years ago in the high flying dot.com era, countless investors sought out the “hot stock of the day,” hoping to make their fortunes with one significant investment or two. Long-term investing meant a few weeks at the most; if the security did not “pay off” immediately, they were off searching for that next homerun. Unfortunately many investors were forced to delay retirement for a few years because they were too short-sighted and their stock portfolios didn’t grow as quickly as needed.

Insurance Planning: Likewise, many people believe life insurance to be a costly, unnecessary expense. They detest writing those periodic premium payments, especially since they personally will never reap the true benefits. Unfortunately, many a surviving spouse were forced to make major lifestyle adjustments because the primary provider was underinsured in order to save a few bucks in premiums.

Estate Planning: Additionally, many individuals pass away intestate, having performed inadequate estate planning. They have not executed legal wills or communicated their wishes regarding their accumulated wealth and desired beneficiaries. Unfortunately, assets are distributed at the discretion of the probate court and family members may not receive their appropriate inheritances.

The older we get, the need for effective financial planning grows ever more important. After all, a bad investment at 25 years of age may not be nearly as significant as one made at 60. However, the earlier we begin to plan for retirement and beyond, the more secure we can make our futures for ourselves and our families.

- Review your investment portfolios annually to ensure the allocations and “risk/reward” profiles are appropriate.
- Review your amounts and type of life insurance (or even the need for any at all) to ensure that your family will be provided for in case of an unforeseen event.
- Review your estate plan and make adjustments as needed to ensure that assets are distributed according to your desires (and save taxes in the process).

So, live life to its fullest and enjoy each day like there is no tomorrow. And incorporate some effective financial planning today to help ensure that when tomorrow does arrive, you and your family will be well prepared and your future will be secure.

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