

INTRODUCING

Our latest service is a wealth management tool, eMoney, that monitors and updates, aggregates, stores, and protects your data, and is available 24/7. Within this program is a concierge service for tracking frequent flyer miles, uploading family cds, videos, and pictures. In addition, a collaboration service gives limited access to your attorney and/or CPA to important documents and reports. Please call us for details.



Not-tying affair

Congratulations to Daniel and Kim! On June 3, 2011, Daniel was married to Kim Kaye, and took his honeymoon in the Keys. This is the start of their "happily ever after" life and we wish them the best!

INSPIRATION

"There is a difference between interest and commitment. When you're interested in doing something, you do it only when it's convenient. When you're committed to something, you accept no excuses, only results."

-Kenneth Blanchard

If you would like to share ideas, give feedback, unsubscribe to this newsletter, or request one to be sent to a friend, please go to www.nameyfinancialgroup.com, use the contact form and give us adequate information.



NAMEY FINANCIAL GROUP Inc.

INVESTMENTS | INSURANCE | EMPLOYEE BENEFITS

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INSIGHT

NAMEY Financial Group

NO. 4



Lois Bratkovich, CFP, Daniel Namey, LUTCF, RFC, Courtney Sexton

GOOD BYE –

As some of you may already know, Missy has left us to begin a new chapter in her life, as a stay-at-home mom. We, and you too, have had the privilege of her service for 10 yrs. We are very happy for her and wish her the best in her new endeavor.

WELCOME –

Courtney Sexton, our new client service specialist! A native of Jacksonville, she did her undergraduate schooling at Southeastern College in Wake Forest, NC. She has extensive experience in administration, management, and executive support. Excited to be a part of Namey Financial, she will soon begin the challenge of getting her licenses. We are happy to have her join our team and extend a warm welcome to her.

INFORMATION: SAVER'S TAX CREDIT- AN INSTANT MARKDOWN ON YOUR TAX BILL

For shoppers, nothing's better than a store credit. It represents extra money in your pocket. Wouldn't it be nice if you could apply the same concept to your annual tax bill? With the Saver's Credit, you can.

SAVINGS FOR THOSE WHO NEED IT MOST

If you think you can't afford to save for retirement, the Saver's Tax Credit offers you a valuable incentive to start putting money away. Today. Designed for those with low to moderate incomes, the Saver's Credit can reduce your tax bill – by up to \$1,000 – when you make contributions to your employer sponsored retirement plan or IRA.

WHAT'S YOUR CUT?

The deduction to your annual tax bill is in the form of a tax credit, which is a percentage ranging from 10 to 50% of your annual contribution (the maximum annual contribution eligible for the credit is \$2,000). The actual percentage is based on your Adjusted Gross Income (AGI) and filing status.

To calculate your tax credit:

- First, determine your AGI, which is your total income minus all deductions for which you may qualify.
- Once you've determined your AGI, refer to the chart below to see how much of a credit you'll receive.

SAVER'S CREDIT IN ACTION

The following examples show how the Saver's Credit can help you save:
Example 1: Kate is a single administrative assistant whose AGI is \$20,000 after making a \$2,000 contribution to her employer's 401(k) plan. She falls under the "All other filers" category on the chart below. This means Kate qualifies for a tax credit equal to 10% of her total contribution...a \$200 savings on her tax bill.

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INVESTIGATE

As most of you may know, we partner with Benefit Advisors to bring group health benefits to our business owners and their employees. The following article, from their website, is relevant and informative for our busy lifestyles. If you don't have your group health benefits through Benefit Advisors and would like to know more about them or receive a quote from them for your company, please call us to set up a time to meet.

SPEAK FROM YOUR HEART - AT YOUR NEXT DOCTOR VISIT

By Michael W. Rosen, M.D. - August 16, 2011

One simple question may hold a key to a longer, healthier life: "Can we talk about my heart health?"

If you've never asked this at a doctor visit, plan to do so soon. Heart disease is the nation's leading cause of death. But, it's also highly preventable — and the sooner you start taking care of your heart, the better.

GET PERSONAL

A conversation with your doctor can help you learn more about your risk of heart disease. These points are all worth discussing:

Your family tree. Heart disease risk goes up if:

- Your father or brother was diagnosed with it before age 55
- Your mother or sister was diagnosed with it before age 65

Your daily habits. Some lifestyle choices affect your risk.

Be honest about:

- Whether you smoke or have in the past
- How much exercise you get
- Your eating and drinking habits and stress levels

Your numbers. Your weight, blood pressure, cholesterol levels and blood sugar all factor into your heart health. With formulas available today, your doctor can use these numbers — and other factors — to determine your risk of a heart attack or heart disease.

MOVE FORWARD WITH HEART!

Once you've learned more about where you stand personally, don't stop there. Let your doctor know that you'd like to work together on a plan for your heart health. For example, you might discuss the best steps you can take to:

- Get more regular exercise
- Lose weight
- Quit smoking
- Follow a heart-healthy diet
- Manage stress

In addition to these steps, some people may need medication to lower their cholesterol, blood pressure or blood sugar.

BONUS POINTS

Finally, consider this: The healthy changes you make to prevent heart disease can protect your health in other ways, too. For example, they can help reduce your risk of a stroke, diabetes and some cancers.



INDULGE

SWEET ROASTED ACORN SQUASH

Prep Time: 15 min

Inactive Prep Time: 1 hr 15 min

Cook Time: 1 hr 15 min

Level: Easy

Serves: 4 servings

DIRECTIONS - Preheat oven to 450 degrees F.

Assemble acorn squash on a baking sheet.

Place 1 tablespoon of butter and brown sugar in each half. Add 1/4 teaspoon of nutmeg in each and season with salt. Bake until golden and tender, about 1 hour to 1 hour 15 minutes, basting flesh of squash several times. Twenty minutes before the squash is done, sprinkle edges with raw sugar. Serve squash warm.

INGREDIENTS

- 2 acorn squash, sliced in 1/2, seeds removed
- 4 tablespoons butter
- 4 tablespoons dark brown sugar
- 1 teaspoon ground nutmeg
- Salt
- 2 tablespoons raw cane sugar

INFORMATION: Continued from page 1

Example 2: Val and Matt are married, filing jointly, with an AGI of \$30,000. They each contribute \$1,000 to their respective employer-sponsored retirement plans — for a total contribution of \$2,000. Referring to the chart below, they qualify for a 50% tax credit. That means they can reduce their tax bill by \$1,000!

2011 TAX CREDIT RATES (Subject to Cost of Living Adjustments)

(AGI)	(AGI)	(AGI)	Credit %
Filing Jointly Up to \$34,000	Filing as HoH Up to \$25,500	All other filers Up to \$17,000	50%
\$34,001-\$36,500	\$25,501-\$27,375	\$17,001-\$18,250	20%
\$36,501-\$56,500	\$27,376-\$42,375	\$18,251-\$28,250	10%

The Saver's Credit can help you save on your next tax bill, while putting away money for your future.

BLUE-LIGHT SPECIAL

Your tax credit is in addition to other incentives you already receive for making contributions, such as tax-deferral of pretax contributions (which means that you pay no current federal income taxes on the money you contributed — or any of its earnings — until you receive a distribution). Also, your contribution reduces the overall amount of your income that's taxed. This means the tax credit is like applying yet another markdown to your year-end tax bill for the same contribution!

Please note that the Saver's Credit does not apply to employer contributions when calculating your actual tax credit.

Also, the Saver's Tax Credit may be reduced by any taxable distributions you or your spouse receive from any plans eligible for the credit during the year the credit is claimed; during the period after the end of that year and before the due date (including extensions) for filing your tax return for that year; and during the two preceding years for which the credit is claimed. ING and its companies do not provide tax or legal advice. You should consult with your financial advisor or tax attorney for additional details on the impact of distributions on your tax credit.

Finally, the tax credit is non-refundable, which means it can't be more than your total tax bill.

TAKING CREDIT FOR SAVING

The Saver's Credit can help you save on your next tax bill, while putting away money for your future. It's like being paid to save! If you're ready to take the next step, your ING representative can help you understand more about the Saver's Credit and how to make the most of your retirement investments.

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ELIGIBLE PLAN CONTRIBUTIONS

Who gets all the credit?
To qualify for the Saver's Credit, you must be:

- At least 18 years old
- Not a full-time student
- Not claimed as a dependent on someone else's tax return

The maximum AGI (as adjusted for 2011)

to be eligible for a tax credit is:

- \$56,500 if filing jointly
- \$42,375 if filing as head of household
- \$28,250 for all other filers

Eligible plans:

The Saver's Credit

can be applied to certain:

- 401(a)/(k), 403(b), governmental 457(b) contributions
- SIMPLE, SEP, traditional or Roth IRA contributions