

AFTER SEEING CO-WORKERS LOSE MONEY FROM INVESTMENT INTIMIDATION AND FEAR

**FRIEND, ANALYZER, AND COACH CREATED AND
SHOWED CO-WORKERS HOW TO BECOME AN
ACTIVE INVESTOR AND REALIZE BETTER
INVESTMENT PROFITS BY UTILIZING FREE
MONEY**

Statistically, Americans do not save. Those few that tend to save, invest in the wrong product or they don't save enough. The next time you see the words "Are your savings on target?" answer truthfully. No.

America needs to wake up! Make a plan and work the plan says financial coach Jo Ann Brown, author of *Getting Started On Your 401(k) Plan*. Start planning and building your financial dreams the day you are hired. Identify real goals and pursue them with conviction. So what, you are young. Starting early means you can start with less and you have more time. Procrastination kills. Classrooms throughout the country will incorporate budgeting and management as a part of the curriculum. The community will be better informed and prepared when confronted with the

company's 401(k) plan. The nation will be empowered with financial knowledge to ascertain better investment portfolios.

Jo Ann, a Lincoln-educated business owner who developed a methodology to identify better than average investment choices and monitor progress, says that watching your money grow is exhilarating. Actively managing your portfolio and taking advantage of market fluctuations enables the investor to better achieve the 8% rate of return needed to have a portfolio valued at \$744,000 or more by retirement. Actively managing your account helps you overcome the risk inherent with investing. The investor will now make wiser choices because they have product knowledge and consistently watch the portfolio.

Getting Started On Your 401(k) Plan combines active management and good decision making skills. Knowing when to rebalance your assets and knowing how much to leave invested in stock after you retire, will become easier after you have spent years managing your portfolio. Making decisions on your 401(k) after a change of employment will now become a matter of procedure. You no longer have to suffer sizable tax consequences.