

Health, Family, Finances and Services for Sen

October 2006

SAVVY SENIO



Fran Kolts turned 100 years old Oct. 21, but who would know it unless you ask her? And she'll tell you about herself like how she volunteers at the Peachtree City Gathering Place, Piedmont Fayette Commu Christ Our Shepherd Lutheran Church where she is a "Holy Folder." She'll also proudly tell you about w on Wall Street, about her daughter Reenie and her four grandsons. Peachtree City Mayor Harold Loggs proclamation recognizing her 100th birthday, a letter from Georgia Gov. Sonny Perdue and a handful of her secret on getting to 100 years. "No secret, the birthdays just kept coming," she said. (STAFF PHOTO BY CHADY

SPECIAL EDITION OF THE FAYETTE DAILY NEWS AND TODAY IN PEACHTREE CITY

Your 2007 Personal Financial Planning

Wouldn't it be great to take control of your financial future?

What better time to start than the beginning of a new year?

There are many things you can do to help make your financial goals and dreams attainable, but the simplest thing is to have, and follow, a plan.



Financial professionals generally have a contact with their clients and making sure key actions are scheduled and executed.

When making your financial calendar, it's always best to consult your financial professional so you can synchronize your calendar. This is the best way to get a positive return for your time and effort!

What should go into your 2007 Personal Financial Planning Calendar?

The actions vary with your age, goals, life stage, and more, but here are the basics. Throughout the year: Regularly review and file your financial statements from mutual funds, brokerage accounts, insurance and annuity policies, and so forth. Most of these state-

ments will arrive semi-annually or quarterly, but they come more often if you made a deposit or contribution, and less often if there was no account or policy activity.

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JANUARY
Make or update your will and any trusts you need or have.

Inventory and organize all your personal documents such as wills, trusts, birth certificates, social security cards, insurance policies, passports, and other important papers.

Request copies of your credit reports from the major reporting agencies (www.experian.com, www.transunion.com, www.equifax.com).

Get a handle on unwanted credit offers by going to www.optoutprescreen.com and by calling 1.888.5OPTOUT.

Set an appointment with your financial professional to review all your insurance, legal, credit, and financial documents.

FEBRUARY
Review your company retirement plan, investment options,

and investment performance. Set a schedule to pay off credit card and home equity debt.

Monitor all your spending (cash, checking accounts, credit cards) for the next three months to see where your money really goes.

Collect the documents you will need for your tax return.

MARCH
Review last year's IRA performance.

Fund 2006's IRAs. Meet with your CPA to prepare your 2006 tax return. Continue to monitor all your spending (cash, checking accounts, credit cards) for the next two months to see where your money really goes.

APRIL
Start funding 2007's IRAs if you haven't already done so. Review the performance of children's educational savings accounts.

Make sure your mortgage company (or you) paid your property taxes and homeowner's insurance.

Continue to monitor all your spending (cash, checking accounts, credit cards) for the next month to see where your money really goes.

MAY
If you get a notice of property valuation assessment (tax) increase, contact a Realtor® to get comparables and contest the increase. Most states do this in May, but it varies.

Collect the past three months' expense results and build a budget. Make a list of expenses you want to eliminate, and track your success for the next three months.

JUNE
Review mortgage statements and make sure you are not being charged private mortgage insurance once your principal balance is below 80% loan-to-value.

Continue to collect expense results and build a budget. Make a list of expenses you want to eliminate, and track your success for the next two months.

JULY
Review your homeowner's and auto insurance to make sure your coverage is adequate and your rates are competitive.

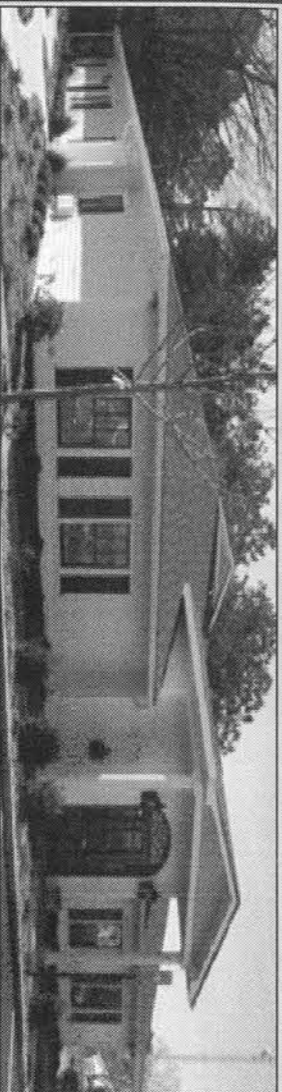
Set a mid-year review with your financial professional to assess your progress to date.

Continue to collect expense results and build a budget. Make a list of expenses you want to eliminate, and track your success for the next month.

WELCOME TO OUR NEW

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PRIME FINANCIAL SERVICES, INC.



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