

ALAMO CAPITAL

INVESTMENT SERVICES

HAPPY NEW YEAR!



JANUARY 2018 NEWSLETTER



Kickstart 2018 Off Right With These 10 Financial Resolutions

By Jaimie Calejari, *Marketing Coordinator*

Now that the Holidays have come and gone, it's time to get back to reality. January brings the opportunity to set new goals in various areas of your life including your finances. Here are our top 10 financial tips to start the New Year:

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1. Reflect

Allocate time to review the work you have done in 2017. What are some of your financial accomplishments and what the areas that need improvement? Write them down and consider what you might do differently in 2018.

2. Set Short-Term and Long-Term Goals

Acknowledge where you want to be next year at this time financially. Consider your big-picture goals and then break them down into smaller, more achievable actions. Checking these off one-by-one throughout the year can lead to a sense of accomplishment which can give you momentum to achieve your larger goals.

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3. Meet with your Financial Advisor

If you didn't get a chance to evaluate your finances at the end of 2017, it's not too late! Schedule an appointment with your Financial Advisor to create a plan and get ready to file your tax return.

4. Pay off Debt

Wouldn't it be great to kick start the year off debt-free? If that is your goal, determine where your debt is coming from: credit cards, student loans, mortgage, auto loans etc. Optimize your repayments by paying off your high interest debt first.

5. Contribute to your Retirement Accounts

Were you satisfied with your contributions in 2017? There is still time before April 17th to make a contribution that can be deducted from your 2018 tax return, if not maxed out.

6. Update your Estate Planning Documents

January is a great time to adjust your estate planning documents to reflect any events or circumstances that may have changed in 2017. Consider relationship shifts with people or organizations, purchase of major assets, relocation of residence and tax law changes.

7. Review your Beneficiaries

Think about your major life events in 2017. Maybe there was a marriage, divorce, birth or adoption in the family. Take time to look over your current beneficiaries and adjust to these life changes.

8. Set Aside an Emergency Fund

2017 reminded us that a natural disaster can occur at anytime. It's important to set aside an Emergency fund just in case unexpected expenses like a job loss or a natural disaster occurs. Consider setting aside 6-12 months worth of living expenses if possible.

9. Review Insurance Policies

Now that the holidays are over, it's a great time to review your annual policies. What are the premiums on your disability, medical, long term care and life insurance?

10. Educate Yourself

Subscribe to your news distributor of choice or download their corresponding app to keep yourself updated on current events that might affect your financial future. Talk to your Financial Advisor about how to adjust your investment strategy if certain events occur.

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