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Located at  
 DeMotte State Bank

**Points of interest:**

- Roth IRA Conversion
- Reminders for 2010
- Check out our website!
- Call for a complimentary consultation
- Love and Marriage and Retirement

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# Vision Views

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## Roth IRA Conversion



- Effective January 1, 2010 there is no earnings limit.
- Distributions are tax-free if you take them at least five years after your initial contribution or latest conversion and you are at least age 59 ½.
- Tax Diversification.
- RMDs are not required during your lifetime.
- Beneficiaries will receive the money from your Roth IRA income tax-free.



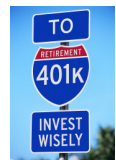
## Reminders for 2010:

- ✓ Make your IRA contribution before April 15th. Contribute \$5,000 for 2009 and additional \$1,000 if you are over age 50.
- ✓ Open a 529 College Savings Plan for your child or grandchild. Indiana residents receive a tax deduction of 20% of their contributions up to \$1,000 if they contribute to a CollegeChoice Savings Account.

“Planning an early retirement?”

“Recently changed jobs?”

“Need to roll your 401k?”



Contact us today for a complimentary consultation!



Check out our website!

[www.dsbinvestmentcenter.com](http://www.dsbinvestmentcenter.com)

Filled with rich interactive financial content, our website includes a learning center with savings and investing calculators, 10 minute E-seminars, a tax library, financial articles, and a glossary.

## Love and Marriage and Retirement

**More than 80% of married couples ages 45 to 72 say they don't agree on when they should retire, what their retirement lifestyle should be like, or whether they will work in retirement, according to a new survey.<sup>1</sup>**

This may not come as a surprise to anyone who is married. The real news is that leaving such basic issues unsettled paves the way for confusion and missed opportunities. Funding a comfortable retirement is challenging enough without adding marital conflict to the mix.

**Only 38% reported making decisions together about their retirement investments.<sup>2</sup>** This could explain why 39% of couples disagreed about whether they owned annuities and 25% disagreed on whether they owned an IRA.<sup>3</sup> When a couple pools their financial resources, they should also consider how the union will affect their combined risk tolerance and time horizon. Failing to do so could result in the couple having an improperly allocated portfolio without knowing it.

**Forty-two percent don't agree on the kind of lifestyle they will share in retirement.<sup>4</sup>** If she wants to move closer to the family and he wants to travel the open road, it will be difficult to determine whether they are saving enough to support their expected lifestyle because they still don't have an accurate picture of their lifestyle goals.

**Sixty percent could not agree on the husband's or the wife's expected retirement age.<sup>5</sup>** Obviously, choosing when to retire is a personal decision, based on health and career factors. But there are other important considerations that relate to age eligibility: Will each spouse begin taking Social Security benefits at 62, or should one or both wait until full retirement age? Will the older spouse's retirement age affect the younger's decision about when to tap tax-deferred retirement accounts, which carry penalties for withdrawals before age 59½? Disagreements are natural in a healthy marriage. But allowing them to go unresolved can needlessly limit financial options and opportunities.

1–2) *The Dallas Morning News*, July 9, 2009

3–5) AARP, 2009

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### SURVEY SAYS ...

- 54%** of wives are less risk tolerant because of market turmoil
- 45%** of couples make day-to-day financial decisions together
- 41%** of husbands are less risk tolerant because of market turmoil
- 40%** of couples indicated that one or both spouses will work in retirement
- 15%** of couples felt confident that either spouse could take control of the finances if the other died

Source: AARP, 2009

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