

To all our valued clients,

This letter is to announce the recent changes that we have made here at Triumph Retirement Solutions. As you may know by now, our office has moved! We now have over 2800 square feet of new office space, which I hope will inspire an atmosphere of comfort and productivity for both my clients and staff.

As many of you know, I love to educate people on retirement issues. So we have begun an educational program for the community with our bi-monthly seminars. We kicked off the series in May with "How to Maximize Your Social Security Benefits," and have been met with a great turn out so far. We are going to continue the Social Security seminar in the months to come, as we believe this to be a particularly crucial topic, but we will also be covering the topics of: IRA & Legacy Planning, Empowering Women, Tax Planning, and Mortgage Planning in the future.

We at Triumph are always looking to find new and current ways to help our clients. As a result of that, I would like to announce our strategic partnership with Gradient Financial Group, LLC. This has enabled us to vastly increase our services, so as to become an even more holistic retirement planning company. Our services are expanded to include (but are not limited to):

- * Full Service Retirement Planning * Financial Services and Reviews * Beneficiary Reviews
- * Insurance Programs and Planning * Medicare * Social Security * Health Insurance * Long-Term Care
- * Tax Planning and Preparation * Mortgage Reviews and Origination * Legal Document Reviews

As always, I want to remind our current clients that we certainly haven't forgotten about you! These services and reviews are designed and in place for you, and we will always be sure to make time to discuss them with you. So don't be afraid to pick up the phone and give us a call if there is anything we can do to help you. Or of course, you can always just call or email the office to let us know how you're doing. We love hearing from you!

Sincerely,

Benjamin Bryson, CLTC



Giving Back To Deserving Americans

Gradient Gives Back Foundation
proudly presents

Gradient Gives Back Community Outreach Program

Apply Today!

Visit www.retireinpa.com

Gradient Gives Back Community Outreach Program invites Americans who have fallen on hard times and are struggling to recover from one of the most challenging economic environments in history to apply now for an opportunity to be awarded.

Two deserving families will be selected to receive 12 months of mortgage or lease payments!

The Foundation hopes to relieve the selected families of this significant monthly obligation, thus alleviating anxiety and giving them the opportunity to regroup and focus on the future.

FAMILY SELECTION

Two families will be selected to receive this award annually.

Apply Today!

Visit www.retireinpa.com
or call 717.431.8131 for program details.

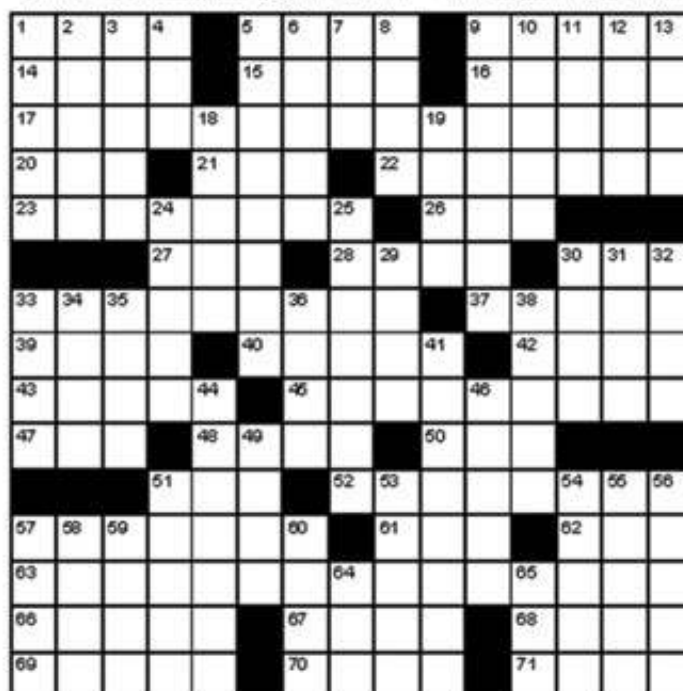
*See website for eligibility and details

ACROSS

- 1 Seemingly limitless
- 5 Aurora
- 9 Immersion solutions
- 14 MacLaine/Lemmon film, "--- La Douce"
- 15 It's formed in your head
- 16 Glaciate
- 17 Left with few choices
- 20 It's nothing at all
- 21 Shogun sash
- 22 Sang, Swiss Alps-style
- 23 River in an 1851 Leutze painting
- 26 "Waking --- Devine" (1998)
- 27 Prohibit by law
- 28 One behind the wheel with a handle
- 30 View from the deck, perhaps
- 33 Left with fewer choices (with 45-Across)
- 37 Indian instrument
- 39 Pink-slipped
- 40 Strapped for cash
- 42 Director Ephron
- 43 It may be mounted
- 45 See 33-Across
- 47 Henny's kin
- 48 Adam's apple location?
- 50 Actor Stephen
- 51 Good name for a cook?
- 52 Suburb of Los Angeles
- 57 Take off in all directions
- 61 Marvin or Rernick
- 62 Sheepish cry
- 63 Left with no choices
- 66 Word with pride or duty
- 67 Short, descriptive poem
- 68 Beans go-with
- 69 Word with age or flight
- 70 "--- and the Tramp"
- 71 Pub beverages

Crossword Puzzle

"CAN'T CATCH A BREAK" By James E. Buell — Edited By Timothy E. Parker



Be sure to check next month's newsletter for the answers to this week's puzzle!

DOWN

- 1 Choice dish
- 2 Clarinetist Shaw
- 3 Microscopic
- 4 Smidgen
- 5 Emulates the Beatles
- 6 Red of firefighting fame
- 7 Tie the knot
- 8 It's blue
- 9 School-store supplies
- 10 Took measures
- 11 Small duck
- 12 More than large
- 13 Made haste
- 18 Cuzen of the 29th state
- 19 Great rating
- 24 Tolerate
- 25 Repeating
- 29 Glacier breakaway
- 30 Greek colonnade
- 31 Banjoist Scruggs
- 32 Shrinking Asian sea
- 33 Mexican peninsula
- 34 Split personalities?
- 35 Chops down
- 36 "Nearer My God to ---"
- 38 Alone --- company, a la Ambrose Bierce
- 41 Multilayer thickness
- 44 Romaine, e.g.
- 46 Basic principle
- 49 Tunesful twosome
- 51 Unemotional
- 53 Beau and Jeff's dad
- 54 A watched pot is never this
- 55 Spearlike weapon
- 56 Relieves, as pressure
- 57 Anatomical pouches
- 58 Movie segment
- 59 Middle name of "The Wizard of Menlo Park"
- 60 Stir turbulently
- 64 U.S. govt. agency
- 65 A Gershwin brother



John F. Kennedy John F. Kennedy

"A Nation's strength lies in the well-being of its people. The Social Security program plays an important part in providing for families, children and older persons in time of stress, but it cannot remain static. Changes in our population, in our working habits, and in our standard of living require constant revision."

- June 30, 1961
John F. Kennedy

- How much Social Security am I going to receive?
- When should I start receiving my benefit?
- What are my spousal planning options?
- Is there an impact on my Social Security if I continue working during retirement?
- How is my Social Security benefit taxed?

For more information go to www.socialsecuritytothemax.com

*Triumph Retirement Solutions is in no way affiliated with the Social Security Administration.



Upcoming Events

"Maximize Your Social Security Benefits" Seminar

Date/Time:

Thursday July 25th and Tuesday July 30th
at 6:30 pm

Location:

Cactus Willies
101 Rohrerstown Rd
Lancaster, PA 17603



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TRIUMPH
RETIREMENT SOLUTIONS



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Special Issue!

Retirement Focus

A Monthly Insight Into Your Finances


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"Helping You With Everything Retirement"



July 2013

Monthly Health Topic >>> Coping With Seasonal Allergies

As many as 35 million Americans are affected by seasonal allergies. During the spring, summer and fall months, seasonal allergies are typically caused by the body's reaction to pollen and mold spores that are in the air. Here are some tips to avoid being exposed to pollen and molds:

- Control your environment. Knowing what you are allergic to and avoiding those environments will help.
- When pollen and mold levels are reported to be high, stay indoors.
- Avoid hanging clothes or sheets outside to dry.
- At night, keep windows closed and use air conditioning if needed.
- Washing your pet clears them of irritants they may have picked up outside.
- Keep windows closed while driving a car.
- Steaming your face refreshes and soothes irritated sinuses.
- Saline solution can help remove irritants that become lodged in the nose.
- Drinking peppermint tea provides relief for congestion and irritation.

15 Ways To Save On Your Next Vacation

Whether your vacation budget is big or small, no one likes to spend more than necessary when traveling. Here are some tips that can help you save on your next trip.

Air travel

Pick your travel times wisely. Popular wisdom holds that Tuesday and Wednesday are the least expensive days to travel, but this isn't necessarily the case in all markets or at all times of the year. If possible, search for airfares within two or three days of your ideal departure date, and consider off-peak flight times.

Search for flights at more than one airport. If you're willing to depart from any airport near you or arrive at any airport relatively close to your destination, you'll have a better chance of snagging a lower-cost flight.

Sign up for fare alerts. Online travel agencies, travel websites, or the airlines themselves can notify you when airfare hits a low price point or drops by a certain percentage.

Compare baggage charges. Don't settle on a fare before seeing how much extra you'll pay to check your luggage.

Save on parking. At many airports you have the option of parking in an economy lot. At larger airports, you may be able to save even more by parking offsite at private lots. Some hotels offer packages that allow you to spend the night before your flight and leave your vehicle there until you return.

Lodging

Check hotel websites. Many list their rate calendars on their reservations page so you can see for yourself when rooms are available (and at what price).

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Save On Your Next Vacation Continued >>>

Look for freebies. For example, does the hotel offer complimentary transportation to the airport, restaurants, or local attractions? Does the rate include breakfast (having a meal included can save you a bundle, especially on longer trips or family vacations).

Share amenities. Love the amenities at a luxury resort but not the price tag? Book a room at a lower-priced hotel that allows you to use the facilities of a higher-priced sister property.

Watch out for taxes. Though you can't avoid them, lodging taxes vary by location and are based on the room rate, so you can save money on taxes by booking a lower rate or, in some cases, by choosing a different location (a property outside the city, for example).

Compare extra person charges. Will your kids stay for free? Hotel chains often allow up to two adults and two children age 17 and younger to stay in one room for the same rate, but policies vary, and smaller properties may require you to pay more or book extra rooms.

Rental cars

Look for coupon codes or discounts. These are available through many sources, such as your road and travel plan, your insurance company, and your credit card issuer.

Choose the vehicle class that offers the best value. Smaller cars are often less expensive, but not always. Rates vary widely, so check out all rental companies before settling on one. And although you can't count on getting one, it never hurts to ask for a free upgrade at the rental counter.

Pay attention to fuel costs. If you're going to be driving long distances, make sure the rental vehicle has good fuel economy. And decide whether you want to pay for a full tank of gas up front, with the option of returning the vehicle on empty. The per-gallon price is usually posted at the rental counter and may be more or less than what you'll pay if you fill it up yourself off-property.

Consider insurance before you get to the rental counter. Avoid buying duplicate coverage by checking with your insurer to see how your auto policy covers you in a rental vehicle. Some credit card companies also offer some insurance protection for rentals.

Compare extra driver fees. You may pay a surcharge if you add an extra driver, and fees and terms vary by company and location.

What Is A Payable On Death (POD) Account?

A bank account can be designated as "payable on death" to someone of your choice. The bank pays these funds to this person almost immediately at your death, and the funds will generally not be subject to probate.

The payable on death designation is very simple and flexible. You can change the designation until your death and the individual you designate has no right to the money until your death. Indeed, the individual will not receive the account unless he or she outlives you. A POD designation can also be used with U.S. savings bonds.

A typical bank account would be subject to probate at your death. Property subject to probate generally incurs fees, such as attorney fees, and the transfer of probate property may be subject to delays of one to several years. A POD account usually avoids probate, and the named beneficiary can generally access the funds immediately after your death, without significant delays.

The requirements for a POD account may vary somewhat under state law, and state laws determine what is subject to probate. Ask your bank, attorney, or financial advisor to make sure that the account won't be subject to probate. A POD designation used with appropriate U.S. savings bonds will not be subject to probate in any state.



You do not make a gift for gift tax purposes when you name the beneficiary of a POD account. You remain subject to any income tax on funds in a POD account while you are alive. And funds in a POD account are subject to estate tax upon your death. Of course, if your spouse is the named beneficiary, the funds would qualify for the estate tax marital deduction. If the named beneficiary is two or more generations younger than you (e.g., a grandchild), the funds may also be subject to generation-skipping transfer (GST) tax at your death. Substantial exemptions (\$5,250,000 in 2013) are available to protect property from estate tax or GST tax.

A similar provision, transfer on death (TOD), is available for the transfer of stocks, bonds, and mutual funds to a named beneficiary at your death.

What Are The New Section 179 Expensing & Bonus Depreciation Rules For 2013?



As a business owner, you may have faced the prospect of losing two important tax-saving provisions as part of the fiscal cliff: the temporarily expanded Section 179 expensing limits and the 50 percent first-year bonus depreciation rule. The increased deduction limits were originally enacted several years ago--and subsequently extended and modified a few times since--to help businesses weather the prolonged economic slump.

The premise was that the tax perks would encourage businesses to make purchases, giving a boost to the overall economy.

As part of the American Taxpayer Relief Act of 2012, these provisions were once again extended, and the Section 179 deduction was enhanced for both 2012 (retroactively) and 2013.

Section 179 rules now state that for both 2012 and 2013, businesses can expense purchases of up to \$500,000 for new and used equipment, up to a maximum investment of \$2 million for the year. Any purchases over the \$2 million limit reduce the allowable deduction amount on a dollar-for-dollar basis. The idea here is that the provision is designed primarily to benefit small and medium-sized businesses.

But businesses that make purchases over the \$2 million limit have a reason to invest, too. The bonus depreciation deduction means business owners can speed up their depreciation tax benefits by taking a first-year deduction of only 50% of the cost of new equipment (i.e., purchases of used equipment are ineligible). To take advantage of both the Section 179 deduction and the bonus depreciation, a business would typically max out its Section 179 expense first and then apply the 50% bonus depreciation to remaining purchases. Companies that experience net operating losses may also take the 50% bonus depreciation deduction, carrying the loss forward if needed.

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Useful Links

WebMD- an interactive medical website that informs you of any health topic you are searching for: <http://exchanges.webmd.com/default.htm>

Which Date Works- a convenient way to plan and organize a date that works for everyone!: <http://whichdateworks.com>