



HACKNEY & ASSOCIATES



A Retirement Risk Management Firm

January/February 2023

Loss of a Loved One Comes with Grief and Paperwork

Dear Ladies and Gentlemen,

I hope everyone had a nice holiday season when visiting with family and friends. Please note the upcoming seminars in Palm Coast and Newark listed on page (3). Please call **Philly to make reservations for Florida (888) 753-6664 and Diana for New Jersey (973) 699-2209**. If you know of someone who would benefit from the program, please add them to your reservations when calling.

Our condolences go out to the Cook, Powers and Giambalvo families for the loss of their loved ones recently. All three had been clients of Hackney and Associates for many years and were loving and beautiful people.

When a loved one passes not only do the surviving family members have to deal with the loss, but it often involves a mountain of paperwork from banks, insurance companies, government entities and pension plans. In each of the above-mentioned cases I personally met with the heirs to help them with this sometimes-complicated process. Their children were so thankful for my help and thank goodness that all the beneficiary forms on the contracts that I had put in place were filled out correctly thereby simplifying the process. This is not always the case, then the heirs who are already grieving must deal with the rigors of probate which is expensive and time consuming. Remember beneficiary designations are revocable while you are living but irrevocable when you pass.

Every week I meet with potential clients that when reviewing their existing accounts, I find (1) no beneficiary listed (2) ex-spouses (3) minors and (4) deceased beneficiaries. Beneficiary designations are used for retirement accounts (IRA's, 401K, TSP, 403b

and life insurance policies). Their advisors were more interested in selling them a product and not paying attention to detail. This can be extremely costly not only in the time and effort but taxation as well. In one instance I was meeting with a husband and wife that had been married 30 years, but the husband had never changed the beneficiary on his 401K plan (\$800,000.00). When I brought this to their attention not only did they thank me but asked me to transfer the funds to a fixed annuity with an income rider. They had lost over \$200,000 due to stock market volatility. Please review your existing beneficiary designations to ensure a smooth transition and make certain your legal documents are up to date. It's been my experience that 80% of the legal documents that I have the attorneys I work with review are out of date, out of state and won't work when needed.

Last but certainly not least, in my opinion your retirement accounts should never be placed in harms way via stocks, bonds or mutual funds that carry no guarantees. I am no longer licensed to tell you not to do it, but the potential reward is not with losing what it took you a lifetime to accumulate. Just this past month I met with a gentleman that had lost \$500,000.00 in his 401K and was so thankful he was referred to our firm. My clients have suffered no market losses since 1997 when I left the brokerage community. If you would like to schedule a complimentary consultation regarding, your existing accounts please call Philly or Diana. It would be an honor to help you.

Respectfully;

Freddie Hackney, CEO
Hackney and Associates

Client Testimonial...

Fred Hackney: "The Truth & Nothing But The Truth!"
The Consummate "Pitbull" For Responsible Wealth
Management & Growth...

The "Undisputed Champion" For Preserving Your Financial
Freedom & Independence

His follow up, follow through, & follow on strategies are
unparalleled

Fred is not a man who "mouths" words; he is a man that
lives what he espouses--- it transcends talk--- it is the
essence of who and what he is-- A Servant Leader
dedicated to the proposition that you should not have to sit
idly by and watch your life savings evaporate--- because
they will... regardless of who you think/feel is minding the
store of/for your finances...

I am happy to inform you that you CAN do something
about this situation, so listen to me...

What are YOU waiting for?
The time to act is NOW
The time to change is NOW...

Fred Hackney takes care of the "800 Pound Gorilla" in all of
our homes so we don't have to! When we dare ask
unthinkable questions such as...

— Can my wealth be protected while realizing real,
sustained financial growth for me & my family?
— Who will be there for my loved ones when I pass into
eternity?

— Who will put their personal "money where their
mouth is" and consistently demonstrate genuine
love/concern for me & my Family after I become a
client?

— Name one financial wealth professional who gives
you their personal cell number and encourages you to
call-- day or night--if the need arises...& answers the
phone by the second ring... Really?!?!?? Who does that?
Better yet, who lives that? I have experienced the
answer... have you?

Fred Hackney is not perfect and neither are you and I.

BUT... if you ever needed to be in a financial foxhole
with someone who has your best interest at heart, you
better hope and pray it is Fred Hackney!

So I ask you again, what are YOU waiting for????

Sincerely,
Dr. Bill & Cathy Davis
Extremely Satisfied Clients!!!

Business Spotlight...



Karla Martins Owner

If you are looking for a new
breakfast spot or a great
lunch, try Millennium Bistro in
Palm Coast. Karla offers
several dishes from Brazil,
much better than the fast-
food restaurants located on
almost every corner in Palm Coast. Originally from Brazil
she is fluent in English and Portuguese and always has a
smile on her face. One of my clients recently had a
birthday and Karla made a cake for her from scratch. Try
getting that anywhere!

386-225-4409

9 Palm Harbor Village Way, Suite G
Palm Coast, FL 32137

Ana's Sparkling Cleaning Commercial, Residential, Condo...

Are you tired of trying to find a
reliable and trustworthy
cleaning service for your home,
vacation rental or condo. Ana
will show up on time and do an
outstanding job. I have
witnessed her work and she will do her best to exceed
your expectations. She is originally from Brazil but speaks
fluent English. She also can cater to a special event with
awesome staging of the residence. Just this past week
she worked 7 days in a row over the holiday to ensure her
client's needs were met. Who does that now a days?



386-338-8362

anula41@hotmail.com
High Quality Cleaning Service!

Upcoming Seminars



Portugal Wine Bar & Grill

Thursday, January 19th • Begins at 11:00 am
15 Palm Harbor Village Way W • Palm Coast, FL 32137



Grand Haven Golf Club

Friday, January 20th • Begins at 11:00 am
500 Riverfront Dr • Palm Coast, FL 32137



Valença Restaurant

Friday, January 27th • Begins at 11:00 am
665 Monroe Ave • Elizabeth, NJ 07201



Sol-mar

Saturday, January 28th • Begins at 11:00 am
267 Ferry Street • Newark, NJ 07105

We Look Forward to Seeing You!

Feliz Natal

Comunidades

LUSO-AMERICANO | DECEMBER 14-20, 2022 | 12

OFERTA DO ESPECIALISTA EM GESTÃO DE REFORMAS FRED HACKNEY Quartel de bombeiros no Ironbound recebe bandeira do 9/11



Da dir.: Fred Hackney, bombeiro Steven Rebelo, Cap. Joaquim Pinto, Diana Nunes (da Hackney & Associates em Newark), bombeiros James Willis e Peter Casale e o ex-capitão Arthur Sanhudo

■ Por HENRIQUE MANO
News Editor | Newark

Fred Hackney, proprietário da firma Hackney & Associates, de gestão de reformas, fez a semana passada a entrega de uma bandeira alusiva ao 11 de Setembro ao capitão Joaquim Pinto, do quartel de bombeiros Engine 5 - em pleno Ironbound. A bandeira emoldurada pretende recordar os heróis que, naquele fatídico dia há mais de duas décadas, deram a vida pelos nossos ideais de liberdade ou que traba-

lharam como voluntários e agentes da linha da frente do Ponto Zero. "Muitos familiares de clientes meus pereceram ou viveram os horrores daqueles atentados e, por isso, esta é uma causa que me toca muito", disse Fred Hackney ao jornal LUSO-AMERICANO. "Tenho muito gosto e prazer em entregar esta bandeira a este grupo de valentes profissionais da Protecção Civil." Na cerimónia de entrega da bandeira, esteve ainda a funcionária Diana

Nunes do escritório da "Hackney & Associates" em Newark, o antigo capitão dos bombeiros Arthur Sanhudo e os bombeiros Steven Rebelo, Peter Casale e James Willis. "Nós ajudámos nos primeiros dias das operações de salvamento no Ground Zero, pelo que esta oferta tem um significado muito especial para nós", adiantou o capitão Joaquim Pinto. "Vamos guardá-la aqui com a deferência que merece."



O quartel Engine 5, no Ironbound, que recebeu a bandeira



Esq.: o ex-capitão Arthur Sanhudo, Diana Nunes (da Hackney & Associates em Newark), Fred Hackney e o Cap. Joaquim Pinto na entrega da bandeira alusiva ao 9/11

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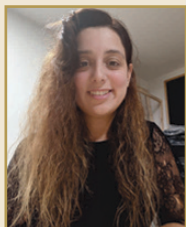
Meet Our Team...



Fred Hackney
CEO
St. Lic # A107553



Philly Rose
Executive Assistant
Licensed Agent
St. Lic # W301045



Diana Nunes
Executive Assistant
Licensed Agent
St. Lic # 3000994859



Jenna Houstoun
Licensed Agent
St Lic #W473748

Visit our website at
hackneyandassociates.com

or scan code:



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