

New Financial Concepts

Expanding Your Horizons

New Financial Concepts (NFC) is a team of financial professionals specializing in addressing the financial priorities of today's investors, retirement age individuals and their families.

Retirement planning once meant coordinating pensions and Social Security to provide income. Today things are much more complex. **The number one financial fear today is outliving your money!** Addressing this requires a balance between investing for growth, while protecting the underlying investment, including: **guaranteeing the investment principal** and/or **guaranteeing the lifetime income** on the investment.

Additionally, we incorporate **strategies to lock in market gains** that increase the account value or lifetime income protection! Bottom line, it is difficult to grow what you don't protect.

NFC provides straight-forward advice about real life issues which can undermine your financial well being. Due to longer life expectancy, **protecting your home and assets from long term care nursing home expenses** and today's laws regarding Medicaid spend-down have become vitally important.

Finally, a sound financial plan should **reduce or eliminate** Federal Estate Taxes and Income Taxes on IRAs and other financial assets.

We have office locations in Crestview Hills, KY & Cincinnati, OH.

We look forward to working with you and your family to create financial strategies for a successful retirement.

Thank you from everyone at New Financial Concepts!

** Some Restrictions Apply. Guarantees are subject to the claims paying ability of the issuer, and are not insured by any government agency.*

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A little more about our President...

William (Bill) C. Nagy, President, MBA, CSA, IAR, LUTCF

Bill is a Registered Investment Advisor Representative with over 20 years experience specializing in the needs of today's investors and retirees. He has seen first hand many of the irreversible mistakes retirees can make that may have a negative impact on their finances.

Education:

MBA - University of Dayton; Dayton, Ohio, Graduated Suma cum Laude
(Masters of Business Administration, Finance)

BA - Franklin University, Columbus, Ohio, Graduated Suma cum Laude
Primary Studies - Marketing and Business Management

Securities Registrations:

Series 6 - Investment Company Products/Variable Products Limited Rep

Series 7 - General Securities Representative

Series 65 - Uniform Investment Advisor Law Exam (Investment Adviser Rep)

Series 63 - Uniform Securities Agent State Law Exam

Designations:

IAR - Investment Advisor Representative

LUTCF - Life Underwriter's Trade Council

CSA - Certified Senior Advisor

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