VOYAGE FINANCIAL GROUP NEWSLETTER
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Retiring isn't what it used to be

A study of 7,000 respondents suggests that people who are contemplating retirement today are doing so with very different goals and objectives than their parents.

Commissioned by Merrill Lynch in partnership with Age Wave (a company that conducts research on aging populations), the results of the study identify four contributing factors as to why planning for retirement has taken on a new meaning: longer life expectancy, the elimination of most employee pensions, financial need and reimagining of later life.

The results of the survey suggest that four myths about retirement are not true:

Myth 1: Retirement means the end of work

Reality: During prior decades, work growth in the United States was driven by the influx of younger workers. During the last seven years, however, workers ages 55+ accounted for virtually all workforce growth[1]. Today, 40 percent of people age 55+ are working[2] - a level among this group not seen since the 1960s. And, according to the study, 80 percent of working retirees say they are working because they want to, not because they have to.

Myth 2: Retirement is a time of decline

Reality: A new generation of working retirees is pioneering a more engaged and active retirement. Eighty-three percent of retirees agree that working in retirement is a kind of antidote to aging because it helps people stay more "youthful," while 66 percent say that when people do not work in retirement, their physical and mental abilities decline more rapidly.

Myth 3: People primarily work in retirement because they need the money

Reality: While a large number of retirees are working for the money to pay bills, many more are motivated by nonfinancial reasons. When working retirees were

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www.voyagefg.com new website launch

Voyage's improved website - **www.voyagefg.com** - offers new and timely information that's updated regularly to stay fresh and current. Designed for client convenience, the site includes:



- Access to online accounts
- A client events calendar and the ability to RSVP online
- Photographs from client events
- Voyage publications, including newsletters
- A Resource Center stockpiled with useful and timely information on retirement, estate planning, investments, insurance, taxes, money, lifestyle and a host of calculators to explore
- Easy access to download Voyage's app for cell phones
- Ask us a question
- Insight about our services and financial wellness

We are constantly updating our website, so check back regularly.

Advice for healthy eating

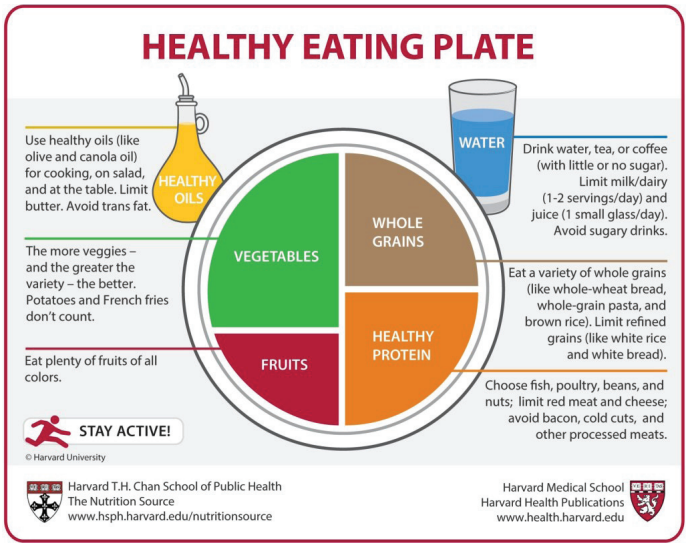
Eating healthy can be confusing, complicated and too much trouble to adhere to. Now, to help people make the best eating choices, nutrition experts at Harvard School of Public Health, and editors at Harvard Health Publications, have created a simple format to follow.

Consider using *The Healthy Eating Plate* as a guide for preparing balanced meals:

Make most of your meal fruits and vegetables – ½ of your plate:

Aim for color and variety, and remember that potatoes don't count as vegetables on the Healthy Eating Plate because of their negative impact on blood sugar.

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Client Spotlight - Lyle Amacher

Brewing up a successful retirement after AT&T

The craft beer business is booming, with a new microbrewery seemingly popping up every month.

But Triptych Brewing is working hard to ensure that it doesn't get lost in the shuffle. The 2 1/2-year-old microbrewery, located in Savoy, IL, is making steady progress as it establishes itself in its home area of Champaign County and slowly builds its brand to encompass a larger area.



Lyle Amacher

Voyage Financial Group client Lyle Amacher is one of three partners who own and run Triptych, having turned an interest in home brewing into a stake in a budding business.

Lyle, who retired in April after 15 years as a central office technician for AT&T, is passionate about making good beer, and so are his partners, head brewer Anthony Benjamin and friend Greg Altstetter.

"I like being involved in the hands-on end of it," said Lyle, who was instrumental in the building of Triptych's infrastructure, including a new patio that opened to the public on July 4. "I'm a hammer-and-nails kind of guy. … I got involved in this because it's a fun hobby type of project. "

Triptych's tap room and patio can seat up to 80 people. The trio also just acquired the back half of the building they are in and expect to move the brewing operation, including six fermentation tanks, into that area – a project that should triple the capacity of the tap room to about 5,000 barrels a year.

"We're operating at the five-year mark for our plan just 2 1/2 years in," Lyle said.

"The craft brewing industry is in such a tremendous boom right now, but will the market reach a saturation level or keep growing," Lyle asked. "So, we're just trying to meet demand and grow our business in a reasonable fashion."

Lyle said that the response to Triptych's beers has been enthusiastic from craft beer lovers. Triptych has attracted customers from well beyond the Champaign-Urbana area, thanks to both the catchy names for its beers and the quality of its products.

The brewery had 12 different beers on tap on July 4, with a capability of offering up to 19 different beers (all brewed in-house). Three beers, according to Amacher, are likely to be standards available at all times: Pretty Nice Little Saturday (a German lager-type), Dirty Hippy (English mild) and Little Secret (a hoppy pale ale). In fact, the Dirty Hippy variety won a silver medal in the English brown ale category at the 2014 World Beer Cup.

"The thing I'd say I'm most proud of is the beer," Lyle said. "Not everybody will like everything we brew, but I can honestly say that we haven't put out anything to the public that we weren't proud of. I'm pleased we've maintained the high standard that we've set for ourselves."

Lyle added, "I'll probably be involved in this as long as I can be. The worst-case scenario is that I can still come in and enjoy a beer."

To find out more about Triptych, you can visit the brewery's website at www.triptychbrewing.com

Money habits for children

start young

Are you teaching your children, or grandchildren, bad money habits? According to credit.com, when it comes to managing money, there are seven behaviors that send the wrong message to children for being fiscally responsible:

Shopping without a list

This is an invitation to waste money by being vulnerable to impulse buying. For children, especially, it blurs the line between planned purchases and impulse buying.

Buying on impulse

Advertising makes this difficult, and "sleeping on it" before acting is a great habit to encourage. Let children know that advertising can make us buy things we don't necessarily need.

Assuming entitlement

There is nothing wrong with rewarding a child's achievement and excellence, but it can become a problem when they are rewarded for tasks they should be doing as a matter of course. Children need to know that money doesn't come easily. And, if you want something beyond your means, you need to work for it.

Focusing exclusively on "now"

Let children know if, for example, you're saving money for a vacation and need to cut back on other expenses to pay for it. "Let's eat at home and save the difference in what it would cost for vacation," can help your children understand the family doesn't have a limitless supply of money and choices need to be made.

Talking dollars and not percentages

A nickel is worth 25 percent more than four pennies. Applying this concept to both spending and savings options reflects the true value of financial choices and decisions.

Giving children spending money

There's nothing wrong with this as long as they understand it is money to "manage" and not just "spend." And, for those things that cost more, children should have the opportunity to "work" for them. It's also a good way to teach the value of money.

Indulging in spendy habits

Demonstrate to children that instant gratification – like an expensive latte – should not be at the expense of necessities or savings.

Healthy Eating ... from Page 2

Include whole grains – ¼ of your plate

Whole and intact grains – whole wheat, barley, wheat berries, quinoa, oats, brown rice, and foods made with them, such as whole wheat pasta – have a milder effect on blood sugar and insulin than white bread, white rice, and other refined grains.

Add protein power – ¼ of your plate

Fish, chicken, beans and nuts are all healthy, versatile protein sources. They can be mixed into salads and pair well with vegetables on a plate. Limit red meat, and avoid processed meats such as bacon and sausage.

Incorporate healthy plant oils – in moderation

Choose healthy vegetable oils like olive, canola, soy, corn, sunflower, peanut and others. Avoid partially hydrogenated oils, which contain unhealthy trans fats. Remember that low-fat does not mean "healthy."

Drink water, coffee, or tea

Skip sugary drinks. Limit milk and dairy products to one to two servings per day, and limit juice to a small glass per day.

Stay active

The red figure in the box is a reminder that staying active is also important in weight control.

Want more information on *The Healthy Eating Plate*? Visit http://www.hsph.harvard.edu/nutritionsource/healthy-eating-plate



Retiring ... from Page 1

asked what they believe is the most important reason to work, they were twice as likely to say "staying mentally active" (62 percent) as they were to say "for the money" (31 percent).

Myth 4: New career ambitions are for young people

Reality: Nearly three out of five (58 percent) working retirees transition to a different line of work in retirement to have a more flexible career (51 percent) with more fun and less stress (43 percent).

1 Bureau of Labor Statistics, 2007 Q1 to 2014 Q1

2 Bureau of Labor Statistics, 2014; Munnell A, "What is the Average Retirement Age?", Boston College, 2011



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Client Events

Halftime meetings

1 Anne & Larry Klein with Tom & Robin Davis and PIMCO's Brenda Warkow
2 Len & Sue Maczko with Fran Vetter and Sue Layden
3 Glen Schlechter and John Mierlak with Voyage's Tom Royce
4 Mick Divan with Darrell Hart
5 Debbie & Bill Miller with Janet & Tom Moody and Ray Leisure
6 Jerry and Janice Knight with Voyage's Mike Chong
7 Voyage's Kurt Anderson with Gene Hernandez
8 Diane and John Wysocki with Voyage's Ryan Dragstrem

Kane County Cougars game

9 Javier & Hilda Gonzalez with friends/family
10 Tom & Freda Stacy with friends/family
11 Roger & Char Falk
12 Darwin & Mary Lehnus

To view more photos from these events, go to http://www.voyagefg.com/p/past-events



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Securities and advisory services offered through LPL Financial, a Registered Investment Advisor, member FINRA/SIPC

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