Genesis Wealth Management, Inc.

Greetings and Happy New Year to all!

This month's newsletter comes to you with a wide variety of pertinent topics.

Please call me if you have any questions. Talk to you real soon!

Mario

Surprise! No Selloff in 2013

The unusually strong performance of US stocks in 2013 was a welcome surprise for investors who are following a simple buy-and-hold strategy and a source of exasperation for many professionals caught flatfooted by the steady rise in share prices.

New Mortgage Rules Scheduled to Take Effect in January

In 2008, the rise in home foreclosures was viewed by many as the result of substandard mortgage lending practices. Subsequently, Congress passed the Dodd-Frank Act in 2010, which created the CFPB and set forth a number of financial industry regulations aimed at protecting consumers, including some pertaining to mortgage lending. In January 2013, the CFPB issued mortgage rules that implement the mortgage provisions set forth by Congress under the act.

529 plans and Estate Planning

As the cost of a college education continues to climb out of reach for many parents, grandparents are stepping in to help. This trend is expected to accelerate in the coming years as the baby boomers start gifting what is expected to be trillions of dollars over the next few decades.

Long Term Capital Gain: What Tax Rate Applies?

Watch this short video to get a better understanding of long term captial gains and how you could benefit from lower tax rates.

Social Security Claiming Strategies for Married Couples

Deciding when to begin receiving Social Security benefits is a major financial issue for anyone approaching retirement because the age at which you apply for benefits will affect the amount you'll receive. If you're married, this decision can be especially complicated because you and your spouse will need to plan together, taking into account the Social Security benefits you may each be entitled to.

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