

CREATIVE Wealth Maximization Strategies



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***"As every divided kingdom falls, so every mind divided
between many studies confounds and saps itself."
-- Leonardo da Vinci***

BETTER WAYS TO KEEP TRACK

In the 1980 election, Ronald Reagan unseated incumbent president Jimmy Carter by asking voters "are you better off today than you were four years ago?" What were the measuring sticks or standards that Americans used to answer Reagan's question? It's hard to say, because each individual evaluated his/her condition using standards or priorities unique to their circumstances. But whatever their standards, enough voters answered "No," and Reagan was elected.

Suppose someone asked you a similar question:

**Compared to this time a year ago,
is your financial plan in better shape?**

How would you answer?

What would be your criteria for evaluating your financial condition?

Based on empirical observation and personal discussion, here's how a number of Americans, perhaps the majority, might answer:

"Well, the balance in my 401(k) is bigger, and the rate of return on my account was above the market average, so I guess I'd say I'm better off."

Perhaps after a moment's contemplation, other details might surface, such as promotions, additional purchases, etc. But when it comes to "financial planning," many people are pretty narrowly focused in their assessment: their key financial evaluator is the growth in their retirement account, either through increased contributions or positive rates of return.

There might be valid signs of overall financial progress or stagnation in an examination of one's retirement plan. But if your only financial measuring stick is the relative well-being of your retirement plan, this financial "tunnel vision" could actually be a detriment to achieving a healthy, well-rounded financial condition. There are other financial measurements that are simple enough to calculate and, for many Americans, would provide much more accurate answers.

More importantly, helping individuals understand,

calculate and use these "better" financial measurement standards could be the most valuable service that a financial professional can provide to his/her clients.

The problem with using the status of your Retirement Account to assess your financial progress.

Before discussing the "better" standards, it might be worthwhile to briefly cover some of the drawbacks of narrowing your financial focus to the status of your retirement plan.

First, an increasing account balance doesn't always mean you had a "profitable" year.

If you made monthly deposits of \$500 to your retirement plan, the total deposits for the year would be \$6,000. If the overall account value grew by less than \$6,000, it would be safe to assume that the investments in the account lost money, even though the ending balance was higher than the previous year. This year's deposits only replaced the investment losses, and that's not really making financial progress.

Second, evaluating only the retirement account doesn't take into consideration some of one's other financial issues.

For example, suppose you buy a new car, taking the special no-money-down offer from the dealer. The vehicle cost: \$25,000. On the day of the purchase, the new vehicle equals the balance of the \$25,000 loan. But very shortly thereafter, the vehicle will begin to depreciate much faster than the loan against it. At the end of the year, the difference between the book value of your now-used vehicle and the outstanding loan balance will probably leave you "upside down," i.e., you will owe more than the vehicle is worth. This "asset" actually decreased in value.

In another example, let's suppose you secure a home-equity line of credit to pay for Junior's last year at college. This gives you more debt, but at least allows for low monthly payments and tax deductions on the interest paid. Assume you



**Financial "tunnel vision"
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to achieving a healthy
financial condition.**

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are still contributing to your 401(k), which continues to increase the retirement account balance. Even if the account shows positive earnings, it's possible that the gains in the account will not be as great as the additional debt you have taken on. Focusing on the performance of your retirement account doesn't provide a big-picture view of what's happening in your financial world.

Better Ways to Keep Track

There are three financial measurements that many businesses use to monitor the ongoing health of their operation that have easy application to personal finances as well. These measurements are net worth, cash flow and available capital.

Net worth is simply a calculation of assets and liabilities. One totals up a list of all assets (cash, home value, retirement accounts, vehicles, etc.) and subtracts all liabilities (mortgages, student loans, credit cards and the like). The difference between the two numbers is one's net worth.

In a good year, net worth increases. Increased net worth could happen in a number of ways. Assets could appreciate, savings could increase, and debt might be paid down. Any or all of these things would increase net worth.

Calculating net worth is also a simple way to uncover a bad year. If your total debt increases greater than assets, making overall net worth lower, it may be an indicator that things need to change – even if the 401(k) did gangbusters.

For younger individuals and just-getting-started households, it's not surprising for a net worth calculation to yield a negative number. Those just into the workforce or making it on their own often have few assets, and may be saddled with student loans and credit card debt. In this scenario, the fastest way to grow net worth might not be contributing to a retirement plan. Instead, it might be more beneficial to buy a house or commit to an accelerated debt-repayment schedule.

Cash flow is another simple, but often overlooked personal financial measurement. Dave Barry, a long-time humor columnist for the *Miami Herald*, has written a new book, *Money Secrets*, which pokes fun at the financial planning profession. In one section, he provides his whimsical definition of cash flow:

"Cash flow is a term that accountants use to describe the flowing of cash. To analyze your cash flow, first sit down at your kitchen table, put your head in your hands, and think really hard about the following question: Where the ____ does all my money go?"

Actually, Barry isn't too far off. **Cash flow** is essentially the movement of money into and out of your personal financial life – "where the ____ does all your money go?"



Some people may be saving money, but they could save a lot more if they understood where the rest of their money was going.

One of the places where many Americans could stand some improvement is the portion of their cash flow that is servicing debt. As Nelson Nash points out in his book, *Becoming Your Own Banker*, "For the average person in the U.S., 34.5% of after-tax income goes to pay interest, to finance car purchases, home and various other purchases. This money is gone forever. It is making persons in the banking business wealthy."

Suppose a household has a 30-year mortgage for \$200,000 at 6%. Even if the mortgage was initiated three years ago, the \$1,200 monthly payment still includes close to \$1,000 in interest. A year-old car payment of \$300 a month at 8% interest is still \$210 interest. If net after-tax income is \$5,000/mo., those two payments represent 24% of cash flow. Throw in a few credit cards or student loans, and it's easy to see that Nash's numbers are on target, even for households that are "making it." Nash compares this situation to that of an airplane flying into a headwind. You may be aloft, but you're not going forward very fast. Imagine the difference in your financial flight if a big chunk of your cash flow wasn't paying interest.

Available capital is a calculation of "ready money" you have available to respond to financial opportunities or emergencies. It's money you could access on demand within a week, either by authorizing a withdrawal from the account (such as a savings account or life insurance cash values), or selling your interest for market value at any time (like mutual funds and publicly traded stocks). In general, home equity and retirement accounts are not considered available capital. Even though home equity lines of credit may offer liquidity, this isn't money available "free and clear" because the price for liquidation is ongoing monthly payments.

It's not surprising to see many Americans with a relatively high net worth and a low available capital level because the majority of their net worth is tied up in home equity or retirement accounts. It's not that increasing home equity or retirement account balances is a bad thing; it's just a matter of balance. Households without much available capital are more likely to borrow, and inevitably that means decreasing positive cash flow.

Using Better Standards to Make Better Financial Progress

If you grasp the basics of net worth, cash flow and available capital, you may begin to see how using these measurements could not only help you develop a more accurate assessment of your financial condition, but also instruct some of your future financial decisions.

For example, \$500 a month might make a healthy deposit to a 401(k), or it could pay the mortgage on a second home. The \$500 each month added to the 401(k) is a one-to-one increase or decrease in net worth – i.e., \$500 deposited causes a \$500 increase. In contrast, through the use of leverage, the \$500 each month that pays the mortgage may secure a much larger asset, perhaps a \$100,000 property, which results in a greater increase in net worth.

From a cash flow perspective, it may be more profitable to restructure debt, thus allowing for increased saving. One of the benefits of increased saving volume is that you may not need

News Digest

(Snippets from stuff we've read, including differing points of view, not all of which we agree with. Want to know more? Give us a call and we can provide you with the complete article.)

to take as much risk. If \$1,000 at risk earns 10% this year, the end balance is \$1,100. But if \$1,500 can be saved because of improved cash flow, there may not be the need to take investment risk. Even if the account earns only 2%, the year-end balance is \$1,530. That's \$430 more that was added to net worth – with less risk. Good cash flow management is possibly one of the most overlooked financial strategies, but it has the potential to make the biggest impact on your financial success.

And what if there was a great real estate or business opportunity that required a down payment? Maybe the statement from your company 401(k) says your account value is \$125,000 and your home equity is close to \$300,000. But if you have the net worth yet can't use it, do you really have it?

A Great Opportunity to Get some Real Value From Your Financial Team

This may be painting with a broad brush, but the bulk of conventional media puts a lot of energy, analysis and reporting into the topics of retirement and the stock market. This reflects the assumption that for most Americans their primary financial objective is retirement and the principal products to meet that objective are vehicles for investing in the stock market.

In general, retirement planning and stock market investing are both long-term endeavors. The conventional saving method for retirement is making small regular deposits over a long period of time, and one way to deal with the stock market's inherent risk is to hold the investment long enough to hopefully ride out the tough patches and hang in for the possible big gains.

In keeping with this long-term view, it should be noted that the financial institutions promote programs designed for the long-term "capture" of customer funds, usually with minimal service. Often, the ideal plan is one where you "set it and forget it." In evaluating the success of these long-term mass-market financial strategies, the only available measurement is a very narrow one: it is annual rates of return for funds, stocks or similar items. This historical, rear-mirror information is the only kind of information that can be broadly applied, and even then it's not entirely accurate because other issues (like taxes) depend on the individual's unique circumstances.

In contrast, net worth, cash flow analysis and available capital measurements are very personal and specific. Because of this precise connection to your unique situation, taking the time to compile these calculations can be an immense help in not only assessing your current status, but also providing future direction. Further, you should enlist the assistance of your financial professionals (broker, agent, accountant, etc.) to make this task easy and accurate. Working together on this project will not only give you good information, but also provide sharp focus for all those involved in helping you reach your financial objectives. Going back to the original question...

COMPARED TO THIS TIME A YEAR AGO, IS YOUR FINANCIAL PLAN IN BETTER SHAPE?

If you know you should calculate your net worth, understand the dynamics of your cash flow, and assess your available capital, call us; we can help you do it accurately.

NEGATIVE U.S. SAVING RATE OBSCURED BY "THE WEALTH EFFECT"

A penny earned was more than a penny spent by Americans last year, as the U.S. personal savings rate dropped into negative territory for the first time since the Great Depression. The Commerce Department reported last week that the 2005 savings rate was minus 0.5 percent [-0.5%], meaning that Americans last year spent all of their after-tax income and then dipped into savings to spend even more.



The savings rate has been falling steadily in recent years, but it had not gone negative for a full year since 1933. Back then Americans didn't save because they were poor. Americans today aren't saving because they are rich, or at least because they feel rich.

A booming housing market has created what some economists call "the wealth effect": Americans spend more than they earn because the rising value of their homes makes them feel like they do not need to save. Many even take out home equity loans to support their spending habits, in effect "using their homes as ATM machines," as investment strategist David C. Reilly described it in the *Baltimore Sun*.

Timothy Lamer, *World*, February 11, 2006.

IDENTITY THEFT PREVENTION MEASURES APPEAR TO BE WORKING

Businesses, law-enforcement agencies and consumers may be beginning to turn the tide in the war against identity theft, new data from the Federal Trade Commission suggest.



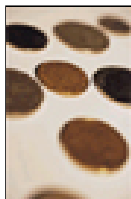
Identity theft complaints were up again last year to nearly 256,000, the FTC said, but that was only 3.5% higher than the year before. In 2004, complaints rose by 15% and in 2003 by 33%.

Complaints about credit card fraud – the largest subset of identity theft – declined 1.3% last year to 67,228, from 68,113 in 2004, and were also lower than the 2003 level. Industry officials and analysts say the development and widespread adoption of antifraud technologies are responsible for lower levels of card fraud. Visa USA Inc. said investments in its risk-management systems have reduced fraud levels to 6 cents for every \$100 processed, down from 12 cents a decade ago.

Christopher Conkey, *Wall Street Journal*, January 26, 2006.

WHAT GOVERNMENT PROJECTS COST YOU

How appalled should we be by \$100 million in government waste? \$100 billion? For every billion the government spends, the average taxpayer is on the hook for between \$7 and \$8. That \$100 million port project likely costs you less than a cup of coffee, but a \$100 billion boondoggle is \$700 to \$800 out of your pocket.



Mark Ryan, *Bottom Line Personal*, March 2006.

TRADITIONAL PENSIONS “FREEZING UP” MAY LEAVE RETIREES OUT IN THE COLD

Americans banking on a comfortable retirement got a rude reminder this month that generous traditional pensions are vanishing, a shock that added to such worries as stagnant wages and rising health costs.



In the early days of 2006, International Business Machines, Sprint Nextel Corp. and Alcoa Inc. froze long-standing defined benefit pension plans, affecting thousands of American workers and probably prompting millions more to reexamine their retirement finances.

Experts expect other firms, facing baby boomer retirees and heavy pension costs, will follow suit. The Pension Benefit Guaranty Group, a quasi-government agency that insures corporate pension plans, said late last month that [only] one in ten of all defined benefit pension plans in the country had not been frozen.

All this could spell the end to fat retirement benefits once taken for granted by U.S. workers and may act as a wake-up call to spendthrift consumers – forcing them to start saving.

Alister Bull, *Reuters*, January 26, 2006.

AMERICANS STILL MOST CASH-STRAPPED, BUT GETTING BETTER

The United States and Portugal top 42 markets for the most cash-strapped consumers, according to a recent global online survey from ACNielsen, the world's leading provider of consumer and marketplace information. Nearly one quarter (22%) of U.S. respondents said that once they have covered their essential living expenses, they have no money left over.



While the U.S. may have the highest percentage of consumers with no spare cash, this number has dropped 6 percentage points since the last ACNielsen survey in May 2005. The improvement dovetails with other signs that U.S. consumers are trying to improve their financial situation. For example, of U.S. consumers who do have spare cash, their first priority for that money is debt repayment (42%). This number has increased nine percentage points since October 2004. Additionally, more than one-third (35%) of U.S. consumers report putting spare cash into savings – up 12 percentage points since October 2004.

Business Wire, January 24, 2006.



A “DOUBLE DOSE” OF THINGS THAT MAKE YOU GO HMMM...

TAX TIDBIT #1: The Unintentional Side Effects of Taxes

Eva Rosenberg, the self-proclaimed “Tax Mama,” offers commentary and advice regarding taxes through an e-mail newsletter, syndicated radio program, and occasional columns appearing in newspapers and personal finance web sites.

In a February 8, 2006 item from her e-mail newsletter, Ms. Rosenberg related the story of “Marty” from California. His dilemma:

“I own a piece of land in Florida that I own free and clear and now have up for sale (as of Jan. 1, 2006). The listing price is \$5.74 million. It was valued at \$426,000 when I acquired it several years ago.

A financial advisor suggested that I move to an income-tax free state like Nevada (I live in California) to avoid being taxed here when the land sells. Does that make sense and is it legal to do?”

Tax Mama’s answer is perhaps surprising, and certainly sobering.

First, by her calculations, if the property were to be sold while Marty lived in California, the sale would result in nearly \$500,000 in state taxes!

Then: “Were I in your shoes, I’d take the land off the market. I’d move to Florida, Nevada or Texas immediately. I’d stay out of California, changing my voter registration, driver’s license, bank accounts, etc. I figure it’s worth the inconvenience to save half a million dollars.”

Note that Rosenberg isn’t saying Marty has to sell his house in California; he just has to change his state of residence. She goes on to offer additional recommendations for removing the personal residence exemption from Marty’s California home, and other ways to avoid filing a California non-resident tax return, then concludes with advice to limit the number of days he visits California, so the state can’t declare him a de facto resident.

Hmmm... Tax Mama’s recommendations are legal, and when the changes mean keeping \$500,000 that otherwise would have gone to the state in taxes, maybe it is worth the inconvenience of moving. But what about the other factors, like family and community connections, which would be altered by such a move? It seems that something is amiss when taxes become so burdensome that the best solution is to move.

TAX TIDBIT #2: Report from IRS: \$290 Billion “tax gap” from 2001

A February 2006 report from the Internal Revenue Service indicates that approximately \$290 billion of income taxes due in 2001 have not been paid, and according to a February 15, 2006 *Washington Post* article, may never be collected.

Commissioner Mark Everson reported that the IRS was able to track down and recover \$55 million through audits and other collection procedures, but the remaining amount outstanding represents a sizable “tax gap.” Everson estimated

that “85 percent of the money is coming in correctly,” which places the tax gap number around 15 percent.

The report used data from 46,000 randomly selected 2001 personal returns for its calculations. The biggest component in unpaid taxes is unreported and underreported income, usually the result of business activity for which there is no third-party reporting, such as W-2 or 1099 reports prepared by employers.

Interestingly, Everson was cautious in evaluating the reason for so much unreported income. “We do not have specific conclusions about how much is willful (cheating) and how much is lack of understanding of the code.” Everson went on to state that complexity of the tax law contributes to noncompliance, both by confusing taxpayers and “providing opportunities for skirting the line.”

*Hmmm...*In some fashion, taxes are necessary to provide for the functions of government. But when taxes aren't collected because the laws are too complex to understand, apply and enforce, you don't know whether to laugh or cry at the incompetence of the system.

DISABILITY – WHAT IT REALLY MEANS

On vacation, you meet a guy on the golf course looking to make a foursome. He's not too old, and he doesn't look too wealthy. As the round progresses, you find out he's on permanent disability. The hard-working part of your makeup is skeptical. “How can he be disabled and play golf? It sure looks like he scammed his way into a permanent vacation. If that's disability, maybe I should get disabled.”



This is an understandable reaction. Because unlike death, disability is a condition that leaves room for interpretation, there's a gray area, some people have abused the idea.

But don't let the cheaters get in the way of understanding the reality of what a disability is, and what impact it could have on your financial future. Setting aside the specifics that define a disability, the question is: What would happen if you suffered an injury or illness that prevented you from working for an extended period of time? How would you pay your bills if there were no earnings for a month, or two months, or even a year? For most individuals, the ability to continue earning an income is vital to their financial success. And disability is a major threat, arguably the one event most likely to wreak havoc on your financial plans. According to Insurance.com, “statistically, your risk of being disabled is great.” The website provides the following data to prove this assertion.

In a given year, the following events occur with the following frequency:

Event	Frequency
Home fire	1 out of every 88 homes
Serious auto accident	1 out of every 70 autos
Death	1 out of every 106 people
Disability	1 out of every 8 people

Here are some additional statistics:

- A 30-year-old man has a one in five chance of suffering a long-term disability before his planned retirement.
- A 30-year-old woman has a one in three chance of suffering a long-term disability before her planned retirement.
- Roughly 50% of people who suffer disabilities lasting longer than six months remain disabled after five years.
- Heart disease and back problems are the two most common causes of disability.
- More people lose their homes through disability than through fire or death.
- One in seven employees will be disabled for five years or more before retirement.

Those numbers, while sobering, can be misleading. The chances of being disabled can decrease significantly for those who are healthy and work in low-risk occupations. In addition, some government programs, such as Social Security and worker's compensation (which only applies to job-related disabilities), are already in place to automatically provide some disability benefits. About 40% of employers nationwide provide some form of disability insurance.

If you are healthy and working in a low-risk occupation, it's tempting to think, “I can do without personal disability insurance. All I would end up doing is subsidizing those people who are cheating the system. I'm not one of those lazy cheaters. Even if I'm disabled, I'm gonna keep working. If I'm in a wheelchair, I can still work. I can still use the phone, use my brain. I don't need disability insurance protection because I'm committed to working.” It sounds very noble, very responsible, and very self-sufficient.

But defining disability to say that you won't be disabled “that much” is a mistake.

If you are disabled, you can't work. It's not a matter of whether you want to work, **you can't**. There's no choice. You are physically or mentally **unable** to work. That's the reality of disability. So...

You can continue to ignore the facts and hope you stay lucky, or you can make a rational assessment of your need to protect your income by getting some coverage. Assuming you want to take the adult approach, here's a brief overview of some specific issues in disability coverage.

Short-term vs. Long-term disability policies. Short-term disability policies cover temporary disabilities (a broken leg, an illness, etc.) for a limited period of time. The benefit period for short-term coverage can last anywhere from a few months to a year. This type of coverage is often offered by employers.

Long-term coverage is tailored to respond to greater disabilities, the types that may cause someone to be unable to work for longer periods, usually more than six months. Benefit periods usually range from two years to age 65, and some policies will even guarantee lifetime payments for disability. Long-term disability income coverage may be on an individual or group basis.

Individual vs. group coverage. Individual disability income insurance applies to one person. Based on application information, including occupation and medical history, the insurance company evaluates the proposed insured, and

decides whether or not to offer coverage, or perhaps to offer restricted coverage (i.e., no benefits paid for back injuries, etc.). The individual owns the policy, usually pays the premiums, and deals directly with the insurance company in the event of a claim. Generally, as long as premiums are paid, the coverage is maintained. The coverage is portable – that is, the individual can keep the coverage regardless of changes in employment (provided the change in employment doesn't involve a higher-risk occupation).

Group coverage is usually obtained through an employer or professional association. Premiums may be made by the employer, the employee, or shared. A change in employment, a management decision, or an insurer's refusal to continue coverage for the entire group may terminate the insurance.

Amount of monthly benefit. Most disability coverage is designed to replace a percentage of your monthly earnings, usually between 50% and 70%. Depending on the coverage, you may be required to document your income. This limitation of benefits helps provide incentive for recovery.

Benefit period. As mentioned earlier, some long-term coverage pays benefits for only two years, while other guarantee disability payments for a lifetime. Other typical benefit periods are 5 years and to age 65. The cost of coverage will be directly related to the benefit period. The longer the benefit period, the higher the premiums.

The elimination period. This is the length of time you must be disabled before benefits are paid. Elimination periods can be as short as 30 days or as long as two years (720 days). The most common elimination period is 90 days. As with the benefit period, different elimination periods affect the cost of coverage; premiums decrease as the elimination period increases.

Definition of disability. Different policies have different definitions of disability.

For some, disability means you are unable to execute the activities of your chosen profession. This "own occupation" definition could be the explanation for the guy you meet on the golf course – he might be able to play golf, but can't install telephone cable.

For other policies, disability means you are unable to work at all. With this type of coverage, our golf course guy might not be on the golf course, but forced to work in another occupation. In between the extremes of "own-occupation" and "able to work at all" definitions of disability are other definitions, which vary by company and contract. In general, the more liberal the definition of disability, the higher the premiums. Comparatively, group coverage usually has tighter definitions of disability than personal contracts, making it harder to collect benefits (a trade-off for the lower premiums).

Tax issues. Depending on who pays the premiums, disability benefits can be either taxable as income, or exempt from taxation. Generally, if the employer pays for the coverage, benefits are taxable. If the insured pays (with after-tax dollars), benefits are received income tax-free.

Often disability insurance is a reluctant purchase, especially if the premiums come out of your own pocket. You are paying for protection against something you would naturally avoid, and know that you can, to a certain extent, protect yourself. Further, if you do a good job avoiding disability, all those premiums will be money down the drain. Unlike life insurance, there's no guarantee of a "payoff" in the end. If everything goes right, disability insurance will be an all-expense-no-benefit financial transaction.

But if you have people who depend on your income for food and shelter, the premiums do buy them a little security, which they deserve. In addition, future financial goals like paying for children's education costs and other lifestyle plans may be protected by disability income coverage, since it helps to replace your lost income.

The only legitimate alternative to disability insurance: **saving.** The more assets you have, the easier it is to "self-insure" an income stream. If your financial plan should include disability insurance, it should also include a way to eventually stop paying for it out of earnings, and have your savings pay it instead.

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