



HEATHROW *Living*

JULY 2017

AN EXCLUSIVE PUBLICATION FOR THE RESIDENTS OF HEATHROW

MEET THE
Jones
FAMILY

Photo by **CastleDreams**
Photography



*Happy Fourth
Of July!*





NOW OPEN!
in Heathrow

FREE EXTRA WEEK*
CODE WORD: XTRAWEEK
*With a New Client Contract

pure barre
lift • tone • burn

205-914-2475 • LakeMary@purebarre.com
120 International Parkway, Ste. 184. Heathrow



FLEMING BROTHERS ROOFING

REPAIRS & RE-ROOFS

CALL TODAY FOR A FREE ESTIMATE

407-366-4894

FBROOFING.COM | FBROOFINGINC@YAHOO.COM

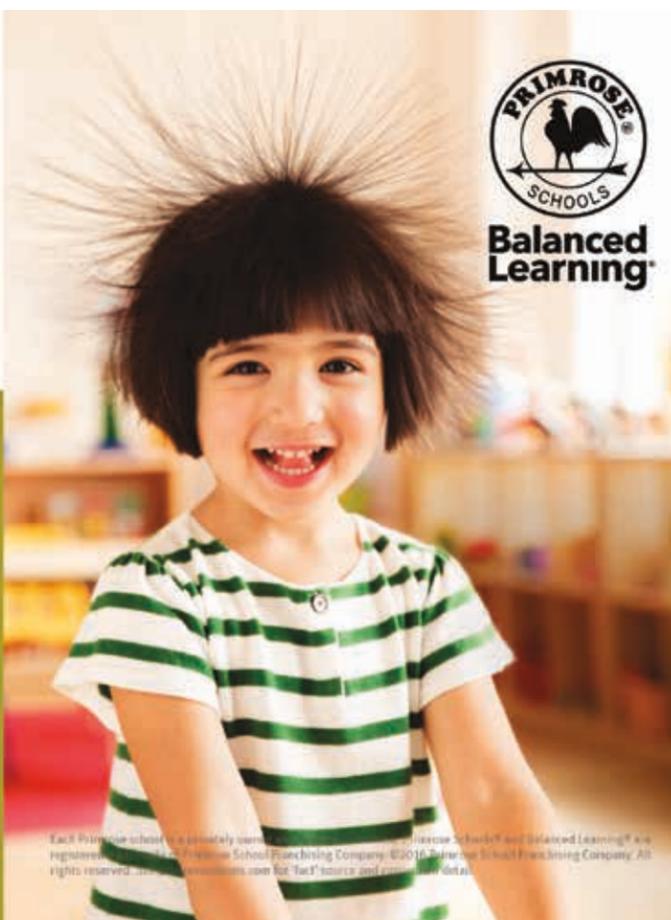
FAMILY OWNED AND OPERATED
LICENSE # RC0067429 & CCC1330083

FACT:
We encourage children to explore their natural curiosity about the world.

BALANCED LEARNING® WAY:
No wonder the atmosphere is electric.

SEE BALANCED LEARNING IN ACTION. CALL FOR A TOUR TODAY!
Infants – Private Kindergarten & After School

Primrose School of Lake Mary Heathrow
1200 Orange Blvd. | Sanford, FL 32771
407.321.7979 | PrimroseLakeMary.com



PRIMROSE SCHOOLS
Balanced Learning

Each Primrose school is a separately owned and operated business. Primrose Schools® and Balanced Learning® are registered trademarks of Primrose School Franchising Company. ©2016 Primrose School Franchising Company. All rights reserved. For more information, visit www.primroseschools.com for "Real" success and complete details.

financial fitness Submitted by: **Tom Rauchegger**, Co-Founder of Cramer & Rauchegger, Inc.

ANNUITY ALERT

You see the advertisements and articles all the time about annuities. Some people love them and some people hate them. As a Financial Advisory Team working with many retired families we often come across annuities in our practice while reviewing and analyzing client portfolios. The sad truth is that most people don't fully understand them; many times they are not explained correctly; they can be confusing and therefore are often misunderstood.

Annuities can be incorporated into a retirement plan for a number of different reasons including principal protection, income, growth and even legacy planning. In the State of Florida annuities offer the advantage of creditor protection. Annuities also offer the benefit of tax deferred growth. You do not pay taxes on any gains until you withdraw money from the annuity. Here is a quick "high level" explanation of some of the most common types of annuities:

Fixed Rate Annuity

These are very straightforward and simple to understand. They behave similarly to a CD, but are issued by an insurance company for a fixed rate for a fixed period of time. A great example of a fixed rate annuity would be 3.25% per year for 5 years.

Fixed Index Annuity

These are fixed because your account value is protected from downside losses even if the stock market goes down. They offer several different growth options within the annuity that are "linked" to the growth of different stock market indexes with different calculation methods. A fixed rate option is also usually included in the annuity wrapper. Some fixed index annuities offer additional riders to provide for future income and/or death benefits.

Variable Annuity

The variable annuity is a basket of sub-accounts (mutual funds) inside an annuity wrapper. Most variable annuities also offer optional riders for income and death benefits. Most negative press against annuities is directed toward variable annuities as the total fees (many times exceeding 3.0%) can be excessive and make it very difficult to grow the money over time.

Working with a Trusted Financial Advisor that is familiar with all types of annuities may be the first step to avoiding the bad ones and/or incorporating a good one that will best complement your overall retirement strategy.

For more information on annuities or if you would like to attend one of our educational dinner events please feel free to contact us at Cramer & Rauchegger.

Founded by Orlando natives Scott Cramer and Tom Rauchegger, Cramer and Rauchegger Inc. is an independent advisory firm located in Maitland, Florida that specializes in retirement management, estate planning and wealth management for high net worth clients who are close to or currently in retirement.

Annuities are long-term investments designed for retirement planning. Taxes may be due upon withdrawals from the contract. Withdrawals may be subject to a 10% federal penalty tax if made before age 59 ½ and are subject to qualified retirement plan provisions. Withdrawals or surrenders may be subject to contingent deferred sales charges. Withdrawals can reduce the account value and the living and death benefits. Before deciding on an annuity, you should consider your income needs, risk tolerance and investment objectives. Your investment professional can help you decide if annuities are a suitable investment and can help you choose an annuity. Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force. Investors should consider the contract and the underlying portfolios' investment objectives, risks, and charges and expenses carefully before investing. Please read the annuity prospectus for more complete information, including all charges and expenses before investing or sending money.

The article and opinions in this publication are for general information only and are not intended to provide specific advice or recommendations for any individual. We suggest that you consult your accountant, tax, or legal advisor with regard to your individual situation. Securities offered through Kalos Capital, Inc., 11525 Park Woods Circle, Alpharetta, Georgia 30005, (678) 356-1100. Investment Advisory Services offered through Cramer and Rauchegger, Inc. Cramer and Rauchegger, Inc. is not an affiliate or subsidiary of Kalos Capital, Inc.

Phone: 407-645-4433; E-mail: info@cramerandrauchegger.com or company website: www.cramerandrauchegger.com



CRAMER & RAUCHEGGER, INC.
Retirement and Estate Planning Specialists for Central Florida Retirees

A true passion for making a difference in people's lives!



Tom Rauchegger (left) & Scott Cramer

- ✓ A comprehensive approach to wealth management.
- ✓ A progressive investment philosophy.
- ✓ A firm built on the foundations of long term personal relationships.
- ✓ A real "team practice," every client enjoys the advantage of dual guidance.
- ✓ A member of the National Ethics Bureau.

A Winning Approach!

Cramer & Rauchegger was ranked amongst the top three financial planning firms in Central Florida by the Orlando Business Journal in its 2013 survey of top planners; recognized by Orlando Magazine for extemporary service; and was rated as one of Orlando's top wealth management firms by the National Association of Board Certified Advisory Practices, who also awarded the firm 1st place in the category of risk management.

800 N Maitland Avenue, Suite 204, FL 32751
T: 407.645.4433, E: info@cramerandrauchegger.com
www.cramerandrauchegger.com

Securities offered through Kalos Capital, Inc. Cramer & Rauchegger, Inc. is not an affiliate or subsidiary of Kalos Capital, Inc.



heathrow business beat

Tom Rauchegger

CRAMER & RAUCHEGGER

Where did you grow up? How long have you lived in the area? Tell us about your family.

I am a first generation American with parents born in Austria and Germany. I grew up in Austria, New York and Florida. After I graduated from college in 1991, I worked and lived in Munich, Germany. I moved back to Florida in 1996 and settled into Heathrow in 1998. I first built a house in Keenwicke (where my retired parents now reside). A mutual friend introduced me to my wife

Debbie who also played soccer through college and attended Lake Brantley High School (coincidentally my alma mater) in Altamonte Springs. We moved to Cherry Ridge in 2003 where Debbie and I started a family. In 2009 our daughter Cassie was born (now 8 years old) and in 2010 our son Vaughn came to the world (now 6 years old). They both currently attend Heathrow Elementary. In the summer of 2014, we decided to move into the Reserve.



Tell us about the events that led up to where you are now:

I attended Lake Brantley High School in Altamonte Springs, played both golf and soccer growing up and graduated from Stetson University with a Business Degree in 1990. Upon graduation, I received an opportunity to work in the global markets at a German Firm based out of Munich, Germany. During my time in Europe, I traveled to over 20 countries and played soccer for FSV Hoehenrain in the Bavarian Soccer League.

Why did you start your business?

I met my good friend and business partner Scott Cramer playing indoor soccer here in Orlando. We became very good friends on and off the field. I was getting my Executive MBA from UCF at the time when Scott and I started to discuss opportunities with his small Financial & Insurance practice. We talked about creating an independent Financial Advisory Practice that focused on the financial needs of a select number of families approaching or currently in retirement. We liked the team concept from soccer and decided to join forces to make a difference in people's lives.

What is unique about your business?

We created an Advisory Team for our clients at Cramer & Rauchegger. Scott and I meet with every client together as a team so they get dual guidance (two advisors for one). At Cramer & Rauchegger the client gets two different edu-



cational and experience backgrounds, a system of checks and balances as well as built-in advisor succession plan. For the client, this translates to more attention, better service and ultimately the best retirement. This Advisory Team approach is unprecedented in the financial industry and is usually only available for the super wealthy in other Firms. Our total planning approach includes: Retirement, Income, Tax and Estate Planning.

Given your business expertise and the nature of what you do, what advice can you offer your fellow Heathrow residents?

If you want to reach a goal, you need to have a plan. I think this holds true for all goals in your life. People who have done the proper retirement planning have the best retirements. Spend less than you earn over a long period of time and invest the difference. Working with a Financial Professional that is looking out for your best interests can also make a huge impact on your overall Financial Success and the likelihood of you reaching your goals. And remember ... it is never too early to start planning for your retirement, but sometimes it can be too late!

What else we should know about you, your family, or your business?

Growing up in Longwood and playing competitive golf through college, I spent a lot of time around golf courses. When the Heathrow community first opened in 1985, I applied for a position at the Golf Country Club. I did everything at the Club from meeting and greeting the golfers in the parking lot, to cleaning golf clubs and golf carts, shining shoes, picking up range balls and sometimes I even helped out doing dishes in the kitchen. The members were always very kind and generous to me. My job at the Club taught me some very valuable life lessons and helped me pay for college. I always dreamed of one day living in Heathrow and becoming a member of the Club.

www.cramerandrauchegger.com, 800 North Maitland Avenue, Suite 204- Maitland, 407-645-4433, tom@cramerandrauchegger.com

PRSRT STD
 US POSTAGE PAID
 WILMINGTON NC
 PERMIT NO. 40

FL_Orlando North



Santiago's Bodega
 a tapas-style restaurant & bar



THANK YOU FOR SHARING.

Brunch Buffet
 10AM - 2:30PM SATURDAY & SUNDAY
 Prime Rib, Snow Crab, Bottomless mimosas and much, much more!

Happy Hour 4pm-6pm Daily
Late Night Happy Hour 11pm-1am Daily
 1/2 off wines by the glass, drafts, and wells.
 \$5 Tapas Menu!

Altamonte Springs (407) 960-2605
 Orlando (407) 412-6979
 Key West (305) 296-7691

Open 11am-2am Mon - Fri
 10am-2am Sat & Sun
www.Santiagosbodega.com

LUNCH | DINNER | LATE NIGHT