

Patrick Allen, president of the Allen Financial Group, envisions his company as one-stop shopping for all your financial needs. "I've been at this for 25 years and always personally sold life, health and auto insurance through Allen Marketing," Allen said. "But I really enjoy financial planning and investments. We've now put together a complete in-house unit that will focus on being your total financial gatekeeper for the 21st Century."

According to Allen, "Baby boomers are finding that they are running faster every day just to survive and keep up. So we try to provide one-stop shopping for all their financial and insurance needs."

Allen is cautiously optimistic about the financial market right now, but believes that the economy is not going nearly as well as everyone thinks it is. "There's a lot of artificial euphoria out there over the economy," Allen said. "Just look at 1998 statistics. Personal bankruptcies were at an all-time high; consumer debt peaked, with over a trillion dollars in credit card debt out there."

Allen believes that the economy is booming right now because consumers are going into debt to make it great. "I'm not negative, but the market is artificially high right now, and it can't keep doing what it's doing."

Allen advises his clients to have all their financial bases covered. "You can start with fixed, guaranteed annuities to get a guaranteed return on your investment. Most of those are paying around 6-7 percent right now," Allen explained. "The next step is to invest in indexed annuities."

Indexed annuities arrived in the marketplace over the last few years, as insurance companies responded to increased consumer interest in the stock market. "Indexed annuities give you the safety, security and guarantee of a fixed annuity but allows you to participate in the upside gains of the market through S&P 500 index," Allen said. "It does not put you at risk if the market goes down the tubes."

Allen also recommend diversifying your financial portfolio. "We try to analyze our client's entire financial situation. We assess their risk tolerance and make recommendations and guidelines accordingly."

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Almost 9 Years Ago!

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with someone who tells you
what you want to hear or
someone who tells you
what is really going on?



Patrick H. Allen, III
Founder/President

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