



Welcome to Hancock Bank's newest financial resource.
This month: Vacation ideas and retirement strategy from Hancock Bank.

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HancockInsights

Financial news and wealth strategies for valued clients of Hancock Bank.

November 2013

Dear XXName1XX,

Life is a balancing act between work and play, ups and downs, short-term and long-term goals. When it comes to your finances, you want to be sure you're saving enough for your future without sacrificing the things you need and want in the present.

In this issue of *Hancock Insights*, we address needs that lie at both ends of the spectrum. You'll find fresh ideas for your upcoming holiday vacation — as well as tips on how to work it into your budget — and learn what you can do now to better enjoy your retirement later.

And remember — as your dedicated Personal Relationship Banker, I am always standing by to provide you sound financial solutions and answer your questions.

Best regards,
XXPRBXX
XXBankerTitleXX
XXBranchNameXX

YOUR PERSONAL BANKER

XXPRBXX
XXBranchNameXX
XXPRBNumberXX
[XXPRBemailXX](#)



IN THIS ISSUE



**Bored of the same old holiday trip?
Check out these hot travel trends.**

This year, instead of heading to grandma's house or fighting crowds at the usual destination, why not mix things up a bit? Get inspired by one of these hot trends in travel, and then get packing.

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The Key to a Comfortable Retirement

While there are many factors that can affect your retirement experience, the single most important thing you can do to improve your situation is to increase your savings. Consider these tips to help boost your nest egg.

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Get inspired by one of the following hot trends in travel, and then get packing.

Follow Your Taste Buds

Do you dream of sampling the gourmet cheeses of France? Want to find the best dim sum China has to offer? How about the tastiest margarita in Mexico? For fans of the food tourism trend, no destination is too far-flung to enjoy a good meal or beverage.

Local cuisine plays a large role in cultural identity. Through its flavors, visitors get a true taste of a destination's unique history and personality. Even an establishment as seemingly American as McDonald's isn't immune to regional gastronomic influences: Its menu features gazpacho in Spain and aloo tikki in India.

Whether you're going for the fast food or the finest restaurant in town, the world is your maître d' when you travel for the love of food. Whet your appetite with this [list of the world's 20 best food cities](#) from *Food & Wine* magazine.

Enjoy the Great Outdoors — in Style

What do you get when you cross the concept of camping with the comfort of glamorous lodging? The answer is "glamping." In this upscale twist on a classic recreational pastime, travelers ditch their sleeping bags and flashlights in favor of 4-star amenities and top-notch service.

Glamping accommodations range from luxurious tents and cabins, to motor homes, tree houses and even igloos. They can be found all over the world, from America's national parks to exotic locales like Tanzania and the Australian Outback.

So if your idea of "roughing it" includes fine linens and room service, check out [glamping.com's full list of chic options](#).

Let Your Conscience Be Your Guide

More than just a vacation, an ecotourism trip promotes responsible travel that helps conserve the environment and improve the well-being of the local population.

NEXT FEATURE

The Key to a Comfortable Retirement


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Banking in the Palm of Your Hand

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"You can schedule that bill payment*** you forgot about before leaving home, transfer funds between accounts to extend your stay and deposit checks anytime, from anywhere," explains Jana Manley, SVP Retail Delivery.

Don't have an iPhone or an Android? No problem! You can perform many of the same day-to-day transactions online or via text message.†

LEARN MORE 

Destinations typically lie off the beaten track in little-known — and often undisturbed — corners of the world, where ecology and cultural heritage are the main attractions.

An ecotourism itinerary could include a birding trek through a South American rainforest, a basket-weaving lesson in an African village or a visit to the souks (markets) of the Middle East to barter for indigenous souvenirs. Tour operators take great care to use public transportation, stay and eat in locally owned establishments and practice sustainability in regards to water, energy and waste.

Visit the [International Ecotourism Society's website](#) to learn more and find a trip on which you can make a difference as you make memories.

Ready to go?

Now that you've dared to dream big for your holiday getaway, a home equity line of credit (HELOC) from Hancock Bank can help it fit easily into your budget. This powerful financial tool offers a flexible way to finance vacations and other expenses — now and in the future. Benefits include:

- Little to no closing costs for lines of \$250,000 or less*
- Convenient access in person or by check
- Link to your Hancock Bank personal checking account for overdraft protection
- Potential tax advantages**

[Contact your Personal Relationship Banker](#) to get started.

Bon voyage!

For more information, contact your Personal Relationship Banker today.

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¹ "AAA 2012/2013 Year-End Holidays Travel Forecast," American Automobile Association, http://newsroom.aaa.com/wp-content/uploads/2012/12/YearEnd_2012_Forecast-report.pdf, accessed Sept. 17, 2013

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*The bank will pay most closing costs on loans of \$250,000 or less and up to \$500 in closing costs for lines over \$250,000. Closing costs typically range between \$261 and \$2,150. Waived closing costs exclude: AL-Mortgage Recording Tax; FL-Documentation Stamp Tax and Intangible Tax. If you voluntarily cancel your Home Equity Line of Credit within 12 months of opening, you will reimburse to us the closing costs that we have paid. In Mississippi, reimbursement is limited to 5% of the unpaid principal balance at prepayment.

**Consult your tax advisor.

Property Insurance Required.

***e-Pay is free for all e-Banking users whose primary e-Pay account has an active debit card and e-Statements. Otherwise, e-Pay is \$4.95 per month. e-Pay is free for MyAffinity, Treasury and Elite Checking customers.

†Check with your mobile provider regarding message and data rates that may apply. Bill payment and transfers are not available with Text Banking.

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The Key to a Comfortable Retirement

Retirement is meant to be a well-earned time for rest and play after decades of hard work. Unfortunately, nearly half of all American workers report they are not confident they will have enough money to retire comfortably.¹

While there are many factors that can affect your retirement experience, the single most important thing you can do now to improve your situation is to increase your savings.

Consider the following tips to help you boost your nest egg.

Define Your Goal

Do you know how much money it will take to retire in comfort? Odds are the answer is **NO**: According to the Employee Benefit Research Institute, the majority of American workers have not completed a basic retirement needs calculation.² Not coincidentally, these tend to be the same people who report feeling "not at all confident" they will meet their retirement goals.² After all, how can you pursue an undefined goal?

Your individual retirement needs will be based on a variety of factors, from your current savings status and sources of income, to your desired lifestyle and age expectancy. Whether you are well on your way or just getting started, a realistic awareness of your target amount will help you make smarter saving decisions going forward. [Click here](#) to get started with our online calculator, then call your Personal Relationship Banker to discuss your needs in depth.

Maximize Retirement Account Contributions

It's pretty simple: The more money you put into your 401(k) and/or IRA now, the more you'll have waiting for you later. Plus, the earlier you put it in, the harder it will work for you. Contributing the maximum allowable amount to your retirement accounts will generate more income and appreciation over the long term, as well as save you on income tax expenses in the here and now.* If maxing out your accounts isn't a possibility, aim to contribute at least 10 percent of your gross income.

When funding your retirement accounts, SVP Financial Planner Emile Koury advises it's important to keep the following additional factors in mind:

- **Employer matches** — If your employer offers a 401(k) matching program, be sure you're taking full advantage of it. Many employers will match 50 percent of your contribution up to a certain percentage of your salary. Plan to contribute at least that amount to avoid missing out on what is essentially free money.

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Recommended Reading

[*Time for a tune-up? Your 5-point financial inspection.*](#)

At least once per year, or upon any major life change like divorce or childbirth, it's important to take stock of your complete financial picture and identify opportunities for improvement to ensure you're on track to meet your goals. Learn more about the five key areas that need your attention.

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For more information, contact your Personal Relationship Banker today.

- **Catch-up contributions** — Once you turn 50, the IRS allows you to cushion your accounts with additional funds beyond the standard contribution limits. For tax year 2013, the allowable catch-up amount is an extra \$5,500 for 401(k)s and \$1,000 for traditional and Roth IRAs.
- **Asset allocation** — Most 401(k) plans offer a wide variety of investment options. The portfolio you choose helps determine the potential growth rate of your account, so be sure to allocate assets appropriately for your age, risk tolerance, retirement horizon and lifestyle goals.

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Reduce Your Overall Costs

Funding your retirement accounts is a surefire way to build that nest egg. But it might not be enough. Review the following areas to identify additional money-saving opportunities:

- **Living expenses** — Limit spending on nonessentials such as shopping and entertaining, use public transportation and cut back on eating out. Put the money you save into a savings account reserved for retirement.
- **Insurance policies** — Are you getting the lowest possible rates on your home, auto and other insurance? It's worthwhile to periodically compare your provider's rates against the competition to see if you can get similar coverage for less.
- **Debt** — Look into refinancing your mortgage, and consider consolidating your other debt into one loan at a better interest rate. A tax-deductible home equity loan is another good option for reducing debt-related expenses.

Get Help

Fine-tuning your savings strategy is the first and most important step toward a retirement you can enjoy, and Hancock Bank offers a variety of products and services that can help pave the way. Don't hesitate to enlist the help of your Personal Relationship Banker to ensure you're on track to meet your goal.

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1 "EBRI's 2013 Retirement Confidence Survey: Perceived Savings Needs Outpace Reality for Many," Employee Benefit Research Institute, March 19, 2013, <http://www.ebri.org/pdf/surveys/rcs/2013/PR1013.19Mar13.RCS.pdf>, accessed Sept. 19, 2013

2 "Preparing for Retirement in America," Employee Benefit Research Institute, 2013, http://www.ebri.org/pdf/surveys/rcs/2013/Final-FS.RCS-13.FS_3.Saving.FINAL.pdf, accessed Sept. 19, 2013

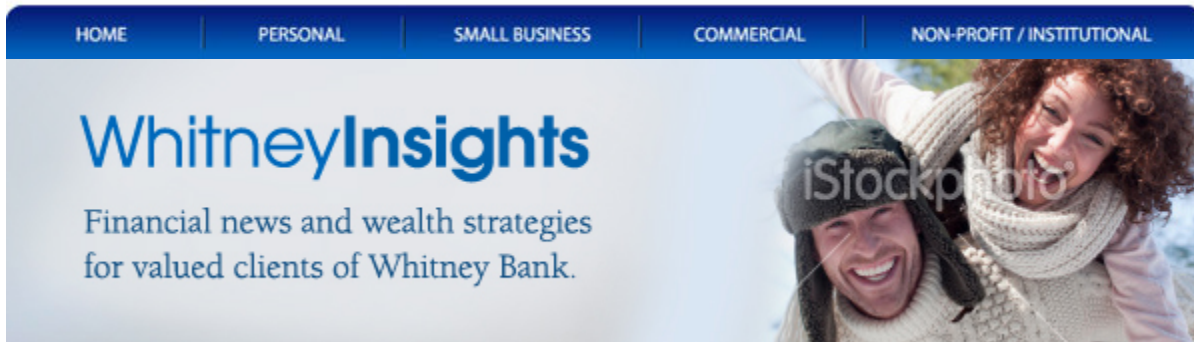
*Consult your tax advisor.

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Bon voyage!

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¹ "AAA 2012/2013 Year-End Holidays Travel Forecast," American Automobile Association, http://newsroom.aaa.com/wp-content/uploads/2012/12/YearEnd_2012_Forecast-report.pdf, accessed Sept. 17, 2013

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**Overdraft option and check access not available in Texas. In Texas, each line of credit advance must be in the amount of \$4,000. See your Banker for details.

***Consult your tax advisor.

Property Insurance Required.

†e-Pay is free for all e-Banking users whose primary e-Pay account has an active debit card and e-Statements. Otherwise, e-Pay is \$4.95 per month. e-Pay is free for MyAffinity, Treasury and Elite Checking customers.

††Check with your mobile provider regarding message and data rates that may apply. Bill payment and transfers are not available with Text Banking.

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2 "Preparing for Retirement in America," Employee Benefit Research Institute, 2013, http://www.ebri.org/pdf/surveys/rcs/2013/Final-FS.RCS-13.FS_3.Saving.FINAL.pdf, accessed Sept. 19, 2013

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