



YERBA
BUENA
Financial Partners, LLC

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Thank You

Who do you know who could benefit from our care and risk-managed approach to preserving their hard earned/saved wealth? We are so grateful for your introductions—this is what enables us to continue to prudently grow while staying focused on your financial affairs.

Thank you for the opportunity to be of service.

New Website!

We've unveiled our new and improved website.

Check out our new website by visiting www.ybfp.com! The new site is designed to be easy-to-use and better showcase our service offerings. We invite you to take a look at our new site and share any comments or feedback with us.

GDP Improves, Yet Disappoints

The economy grew 2.8% in Q4, but that doesn't tell the whole story.

Our economy is reasonably healthy... or is it? By the initial estimate of the Bureau of Economic Analysis, America's fourth-quarter GDP was +2.8%, not bad, but not what economists anticipated.

How could the best GDP in six quarters be interpreted as a slight disappointment? At \$56 billion, inventory rebuilding was actually the biggest factor in Q4 growth, not final sales. Expanding inventories imply slowing sales (read: reduced demand) and production cutbacks for companies. If that implication plays out, it could put a drag on 2012's Q1 GDP.

[Read more](#)

Getting Off on the Right Foot In 2012

A look at some financial changes & the opportunities they may present.

Every year brings some financial change, so here are some relevant changes relating to investment, tax and estate planning for 2012.

Retirement plans. 401(k), 403(b) and 457 plan annual contribution limits rise slightly to \$17,000, and you can contribute an additional \$5,500 to these accounts if you are 50 or older this year. IRA contribution levels are unchanged from

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2011: the ceiling is \$5,000, \$6,000 if you will be 50 or older in 2012.

[Read more](#)

Are People Really Retiring Later?

A noted economist disputes that generalization.

True or false? You may have heard this claim before (or something like it): “Many Americans are being forced to retire later because their savings and investments took a hit in the Great Recession.”

Recently, a big-name economist disputed that belief. In a commentary for Bloomberg, former White House budget director Peter Orszag wrote that some of the statistics don’t seem to back up this conventional wisdom, but perhaps it all depends on which statistics you cite.

[Read more](#)

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