

As Published In



“Are 401(k)s Worth It?”

Author: Rachel Hartman

Features: Chance Burroughs, CDFFA®, CRPC®, CFS®

Published: September 15, 2021

Excerpt: When money is placed into your 401(k) account, the plan is designed for the funds to remain there for a long time. “In most circumstances, distributions from a 401(k) plan prior to age 59 1/2 are subject to early withdrawal penalties of 10% plus federal and state income taxes,” says Chance Burroughs, a financial advisor at Manske Wealth Management in Houston, Texas.

Certain plans allow for a [401\(k\) loan](#) or [hardship withdrawals](#) if you run into a financial emergency. However, if you borrow from the account, you’ll usually have to pay the amount back plus interest within five years.



As Published In

yahoo!

news

“5 Financial Steps Gen Z Should Be Taking Now”

Author: Levi Leidy

Features: Chance Burroughs, CRPC®, CFS®

Published: July 6, 2021

Excerpt: "Gen Z investors have over 40 years until their full retirement age and hold two key factors to their advantage: timing and compound interest," said Chance Burroughs, CRPC, CFS and financial advisor at [Manske Wealth Management](#).

"401(k) retirement plans with the potential for an employer match are great investment vehicles that will provide you savings toward retirement, and even a first-time home purchase. Taxable brokerage accounts are great vehicles to invest in if you want access to your contributions and potential gains without having to worry about early withdrawal penalties. The more and longer you contribute, the better results you will have toward your end goal."



As Published In
NextAdvisor 
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“What Are Dividend Kings? See the List of 31 Stocks That Made the List in 2021”

Author: Erin Gobler

Features: Chance Burroughs, CRPC®, CFS®

Published: July 19, 2021

Excerpt: “Dividend Kings are companies that endured through financial storms and difficult markets while still finding a way to increase their dividends each year. They’re companies that investors can rely on,” said Chance Burroughs, a financial advisor at Manske Wealth.

A Dividend King is a publicly traded company that has increased its shareholder dividends every year for at least the past 50 years. These companies have a proven track record of rewarding shareholders with regular dividends. Think of these as companies like Coca-Cola and Johnson and Johnson.

“Dividend Kings are companies that have a long history of financial success,” Burroughs said.



As Published In

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In Partnership with TIME

“What is an ETF? Everything You Need to Know About These Low-Cost Investment Vehicles”

Author: Julian Dossett

Features: Chance Burroughs, CRPC®, CFS®

Published: July 15, 2021

Excerpt: “ETFs share many common characteristics with stocks by how they can be traded, but one way they differ is the diversification that ETFs provide in comparison with individual stocks,” says Chance Burroughs, a financial advisor at Manske Wealth Management.

ETFs and stocks are both traded on exchanges. You can buy and sell shares of stocks and shares of ETFs throughout the trading day.

If you’re trying to diversify your investments, ETF is probably the more cost-effective path. You can buy a single share of an ETF, which spreads your risk between many different assets. With stock, you’ll need to buy shares at different companies to balance your risk.



As Published In

THE EPOCH TIMES

“Planning for Retirement: 5 Smart Savings Strategies When Inflation Looms Ahead”

Author: Rachel Hartman

Features: Chance Burroughs, CRPC®, CFS®

Published: June 26, 2021

Excerpt: Learning about the ways you can maximize your funds can help you set up a plan that protects against inflation. If you have a 401(k) plan, for instance, check if it offers an employer match. Some companies offer to contribute to the plan based on the amount you put into the fund. Other accounts, like a traditional IRA or Roth IRA, could also be part of your retirement plan.

“Once we have determined which investment vehicle best fits, the next step would be to pick the type of investments to place in these vehicles giving you the opportunity to hedge inflation,” says Chance Burroughs, an investment associate at Manske Wealth Management.

You might look at past periods of inflation, the current rate of inflation, and forecasted rates for the future. These figures can help you gauge what investments will offer higher rates to help you protect your funds over time. When looking at stocks, bonds, real estate, life insurance, and other options, keep the timeline for retirement in mind.



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06/17/2021

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Subject: CRPC Designation Conferment

Dear Chance Burroughs,

Congratulations! You have successfully completed all application requirements for the CRPC™ and Chartered Retirement Planning Counselor™ designation. A certificate noting your commendable achievement will be delivered via first-class mail. If you wish to request a replacement certificate or print a designation verification form, please email renewals@cffp.edu.

You are hereby authorized to use the Chartered Retirement Planning Counselor™ registered marks on your business cards, advertisements, and correspondence in accordance with the [marks usage guidelines here](#).

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Institute of Business & Finance Announces a New CFS® Designee

San Diego, CA, June 17, 2021 - The Institute of Business & Finance (IBF) recently awarded Chance Burroughs with the first nationally recognized mutual fund designation, CFS® (Certified Fund Specialist®). This graduate-level designation is conferred upon candidates who complete an 135+ hour educational program focusing on closed-end funds, mutual funds, ETFs, REITs, UITs and modern portfolio theory. Over \$12 trillion is invested in mutual funds in the United States; half of all households own shares in at least one mutual fund.

CFS® certification requires mastery of portfolio construction, risk measurement, manager selection, monitoring, income strategies, retirement accounts, titling, taxation and the psychological aspects of finance. According to IBF, “The vast majority of investors and advisors do not know how to properly select a mutual fund, understand what criteria are important, asset category correlation or what historical statistical information is a good or poor predictor of what is likely to happen in the future.”

The student must pass three comprehensive exams, complete a written case study as well as adhere to the *IBF Code of Ethics* and *IBF Standards of Practice* as well as fulfill annual continuing education requirements. The CFS® program, since 1988, is designed for brokers and advisors who have clients that either own or are considering investing in mutual funds or exchange-traded funds.

ABOUT THE INSTITUTE OF BUSINESS & FINANCE – Founded in 1988, IBF is a non-profit provider of financial education and designations to members of the financial services industry. IBF is the fourth oldest provider of financial certification marks in the United States. In 1988, IBF launched its first certification program, CFS® (Certified Fund Specialist®). Today IBF offers four additional financial designation programs: CAS® (Certified Annuity Specialist®), CES™ (Certified Estate and Trust Specialist™), CIS™ (Certified Income Specialist™) and CTS™ (Certified Tax Specialist™).

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