



"I may not have gone where I intended to go, but I think I have ended up where I intended to be." – Douglas Adams

Large Vacation and Purchase Planning by Sandy

One of the most enjoyable parts of my job is when clients retire and start having fun. I look forward to when clients tell me about a big vacation, remodel, or landscaping plans. When planning big purchases, it is best to schedule a meeting with your advisor. If the funds are coming from an IRA, this is a taxable event, and we may need to break up the taxable withdrawal from the IRA into two calendar tax years. Taking a large distribution from an IRA can increase your income into a new bracket and also increase your Medicare Part B monthly amount for the next year. This is something we might be able to avoid with careful planning. Currently, if a married couple raises their income over the \$170,000 level (\$85,000 for single filers), they will each pay an additional \$80.40 per month in Medicare Part B premiums. Open enrollment for 2019 opens October 15th and runs through December 7th. Premiums for 2019 and the Social Security cost of living increase will be announced mid-October. Please see our blog for that information as soon as it becomes available.

I was honored to celebrate the 90th birthday of one of my clients and a fellow Vikings fan. Cheers to many more. Happy birthday, Irma!



Commission Free Insurance by Erin

We are pleased to announce we are working with DPL Financial Partners. They are a commission-free insurance provider. They also work with Fee-only advisors to do insurance analysis, 1035 exchanges, and offer insurance and/or annuities when appropriate. We come across a number of clients that were sold unsuitable annuities with exorbitant fees. Please let us know if you have a policy you don't understand or would like reviewed. DPL will provide a written review and clearly state your options, at no cost to you.

Update on Credit Freezes by Samantha

A new federal law allows you to freeze and unfreeze your credit reports for free. Beginning September 21 of this year, the 3 credit reporting agencies will allow free credit freezes for your credit report, your children's credit report if they are under 16, and anyone you have guardianship or serve as a conservator for. According to the new law, the agency needs to place the freeze within one business day if you request it by phone or online and they have 3 business days if you request it by mail. They also have to lift the freeze within one hour of your request. This is not the same as a credit lock, which still may have fees associated with it.

Wedding Bells! by Carol

The highlight of my summer was the wedding of my youngest daughter, Kat, to my new son-in-law, Luke. They were married at Old Ranch Country Club in Seal Beach and it was a beautiful day! He is from Australia and we had quite a fun wedding with the visiting Aussie relatives. The whole family was involved in the wedding, even Dexter (our dog) – he was the flower dog! The planning and details that go into planning a wedding are intense and if you ever need any referrals for photographer, florist, etc. just let me know. We had a great team.



From left to right-Kimberly, Dexter, me, Kat, Luke, Jorge, Kyle

Updates by Samantha

In July, Melani passed her Series 65 – Uniform Investment Adviser Law Exam which means she is now a licensed Investment Adviser Representative. Melani worked hard to earn this new certification and we are all proud of her! Congratulations Melani!

I just got back from the XY Planning Network conference in St. Louis, MO. This conference is different from the traditional advisor conference because it focuses more on reaching younger clients, the issues they face, and how to get them connected to an advisor earlier in life.

Thank you all who came out to the Ice Cream Social with us in July! We loved getting to see those of you who could make it!

Market Review and Outlook by Carol

This quarter was unusually positive and calm considering there is an upcoming election which can bring changes and uncertainty. The market is back to the record highs that we had in January. Tariff talk makes the markets nervous but once an agreement is reached (e.g., NAFTA), the markets cheer the news. The economy is still doing well and on pace to grow 4% in 2018. There will be short term disruptions: China and Europe tariffs and an increase in interest rates for the 4th time in December. The effects of these will be felt in 2019-2020 as we see the prices of imported items increase and higher mortgage and credit card rates. Can company profits continue to increase at the current pace? Can inflation stay under 3%? Our job is to gauge if the effect is short term (stay the course) or long term (adjust the portfolios).

Benchmarks:	9/30/2018 YTD
60% Equity/ 40% Fixed Income	2.28%
50% Equity/ 50% Fixed Income	1.13%
Barclays AGG	-3.48%
S&P 500 Index	8.99%
Dow Jones Industrial Average Index	7.04%
EFA International Index	-3.31%

Hope you enjoyed your summer by Erin



From left to right: our nephews Michael & Gaige, husband Shawn, me, daughter Ashley, and son Anthony.

I hope everyone spent their money on great experiences this summer! We took our new family of six on our first vacation this summer to Playa del Carmen and had a blast. I always love hearing about my clients travels as it seems experiences, especially with people you love, does buy happiness.