



**MARIAN**  
FINANCIAL PARTNERS, INC.

A Registered Investment Adviser



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ALLIANCE, INC.

# Wealth Weiss

*Investing with a Disciplined  
& Conservative Approach*

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November 2012

## **Start the New Year out with less fees!**

When was the last time you heard of fees being reduced?

Especially investment related fees! Well if you're a Marian Financial Partners investor/client, you are about to experience a reduction in the advisor fee charges.

Bryan will be meeting with all Marian Financial Partners clients before the end of the year to update their paperwork to benefit from this reduction starting January 2013. We will be calling all clients over the next several weeks to get them scheduled. Feel free to call our office and get on the schedule soon. Start the New Year out with more money for you! We will be mailing out forms to our out-of-state clients. We're pleased to be able to do this for YOU!

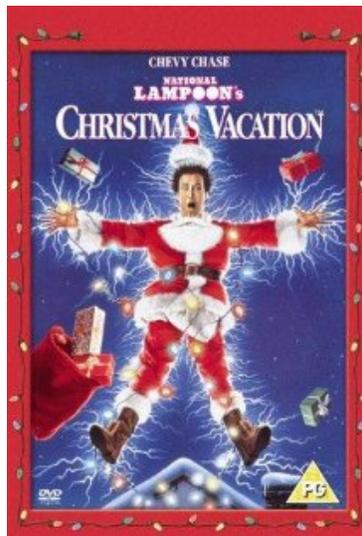
## Mark Your Calendar

### Our Christmas Movie Event

Sunday December 9th, 2012 @ 6:00 pm  
(Doors open at 5:15)

### **NATIONAL LAMPOON'S CHRISTMAS VACATION** *With CHEVY CHASE*

**Location: The Artcraft Theatre, Franklin, IN**  
*The Griswold family's plans for a big family Christmas predictably turn into a big disaster.*



This is a private showing of Christmas Vacation exclusively for our clients, their guest and our friends.

Please plan to attend this event and you're welcome to bring family & friends.

**This movie is rated PG and is unedited (Parental Guidance is suggested) it may not be suitable for all viewers.**

### It's Time to Plan for 2013

Now is a perfect time to start planning to get your ducks in a row. Granted, taxes are always at the forefront of the New Year; there are other things to focus on as well. Are your legal documents in order? Do you even have legal documents? If not, everyone should have some form of estate planning documents regardless of the size of your estate. We recommend seeking out an attorney that specializes in this area to ensure you have the correct basic documents. Let us know if you need assistance in finding the correct attorney for you. Now is a good time to look over your beneficiaries of your IRA's, retirement plans, life insurance & annuities. These items take just a few minutes to do as compared to not doing them and cleaning up the mess later.

## **Office Hours**

We will be out of the office Nov. 21<sup>st</sup> thru 23<sup>rd</sup> for the Thanksgiving holiday to be with our families.

## **Required Minimum Distributions**

If you turn 70½ this year and have an IRA account, you must begin taking required minimum distributions (RMD's) by April 2013.

Please make sure you are meeting this requirement of the IRS each year or you could incur a substantial penalty. It is the requirement of the taxpayer to ensure this takes place.

## **Annual Reviews**

We mentioned in previous newsletters that we are no longer calling each client to schedule annual reviews. We're happy to meet with you whenever or as often as you like.

Simply call us and we'll get you on the schedule; even if you need a second opinion on a different investment idea.

## **SERVICES OFFERED**

- 401k Management
- 401k Rollovers
- Roth Conversions
- Tax Planning
- Estate Planning
- Retirement Plan Advice
- Retirement Income Planning
- Investment Planning
- Long Term Care Planning

## **Don't Let Your Guard Down...**

There are still plenty of folks out there offering many enticing deals. Some of which seem too good to turn down. Here's just one example...One of the local talk radio stations has been running ads for a person offering mystery financial products with a 6.5% interest rate. Why do we refer to them as mystery financial products? The advertisements are done by the "on-air" talent and they never say what's being offered. No companies are mentioned or any other details except you cannot lose money and it's offering an interest rate of 6.5%. Sounds good right? What about the details? Do they even matter? The on-air talent seems to think very highly of the salesperson; in fact they appear to be endorsing him. Good enough for me? Not!!! In doing a little investigative work, it has been determined that what's being offered is nothing more than a fixed annuity. However, the basic annuity does not pay 6.5% interest. So what's so special about this? It offers a guaranteed income rider with a growth factor of 6.5%. If the owner of the annuity wants to take income out of the contract, they have a special value used for income purposes. This special value for income is only available if it's used for income purposes usually taken out over the lifetime of the owner. So if you like the sound of 6.5%, you'll likely be committing to an insurance company for the rest of your lifetime in order to receive it. If you opt out and want to take your lump sum value somewhere else, then you'll likely get whatever the prevailing annuity rates are on the contract...and they're not usually at the 6.5% range. How does the 6.5% interest sound now? Can you see how much information is missing from these radio advertisements? Unfortunately many people do not get all the details before making a huge decision like this until it's too late. Are these products bad? In the wrong situation they could be very harmful, just like the wrong prescription can be very bad for a patient. In the right situation, they may be beneficial to the owner. Get a second opinion before you make such a decision. As a fiduciary, Bryan will review whatever someone else is proposing to offer you. You will get all of the facts: good & bad. In fact, bring the salesperson with you. If the product they're offering is that good for you, they will have no problem meeting with Bryan to plead their case. This will help you determine if it's truly in your best interest to consider something or if it's in the best interest of the person offering the product. If it's truly in your best interest, Bryan will have given you necessary information to have the confidence to move forward without learning the truth after it's too late. Give us a call before you make big changes with your assets.

## **Weiss Family Update**

Fall is here and school is well under way. Haylee and Allyson have settled into their homework routine and doing very well. Haylee continues driving with her learners permit and doing a very good job. The Weiss family vacation was a huge success! The Weiss gang went on a 5 night Disney Cruise and Bryan successfully gained 5 pounds in 5 days!

His downfall was the soft-serve ice cream machine with banana flavored ice cream. Meanwhile, Kathy ran a 5K on the Disney private island, Castaway Cay. Bryan, Haylee and Allyson scoped out the perfect beach location to hang out while Kathy had fun running in the beautiful humid hot Bahamas. May you and your family have a blessed Thanksgiving and Christmas Season.



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