



# Wealth Weiss

*Investing with a Disciplined  
& Conservative Approach*

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March 2013

## **Office Hours**

We will be out of the office from March 18<sup>th</sup> thru March 21<sup>st</sup>.

During this time we will have limited office hours from 10:00 am – 2:00 pm  
*Closed-Good Friday*

## **Monthly**

## **Investor**

## **Education**

## **Classes Update**

Due to our current building being in a transition phase we have been uncertain about whether or not we will be able to conduct our monthly investor classes in our office as we have in the past. We may have an opportunity to have classes in the evening. Once we are certain this is an option for us, we will begin to schedule classes for April & May. Stay tuned...

*A special thanks to the State Rd. 135 McAlister's Restaurant and their staff for helping us with our recent classes.*

## **We're On The Move...**

We will be moving out of our office sometime this spring/summer. As many of you already know, our lease ends this coming May 31<sup>st</sup> so change is in the air. As of the writing of this newsletter, we have a Letter of Intent in process with a local building owner for leased space here on the south side. We are not at liberty to discuss the location yet since we do not have a signed lease agreement but the process is underway. If this deal materializes we will still be located near State Road 135 in Greenwood. One of the items on our "Wish List" in a new location is a dedicated training/class room for our investor education classes. Regardless of where we end up moving to, there will be some sort of build-out to adapt the space to our specific needs. Therefore, we will most likely remain in our current location until the May 31<sup>st</sup> date. We are very excited to have the opportunity to change our location and bring about some improvements we only dreamed of over the past few years. We do ask for your patience during this transition phase which will likely be about 4 months total. We will most definitely be able to take care of any needs our clients/investors may need just as we have in the past.

## **Spring-Break 2013 - Weiss Family Update**

First the first time in sixteen years, the Weiss family is going on vacation during the upcoming spring-break season. Why the change? Easy, the Weiss family has free airline tickets. That's right free round-trip airline tickets on AirTran. During the Weiss family vacation this past summer they all patiently waited for their plane to arrive to take them to Orlando. They were scheduled to depart at 7:00 am and the flight actually departed around 2:00 pm. As compensation for the delay, all passengers on this flight received free round-trip tickets anywhere AirTran flies. The catch is that the tickets are only good for 1 year. As you may recall, Allyson (the youngest Weiss daughter), plays travel softball and the months of June & July are not available for vacationing in the Weiss household so spring-break 2013 is the only viable option. As it turns out, the Disney Cruise Line has lured the Weiss family once again. Amazingly the price was much more reasonable than previous Disney cruises in the past. Bryan is hoping the soft-serve ice cream machines are out-of-service this time. Kathy is planning to lounge around on the beach this time instead of running another 5K in the Bahamas. Haylee and Allyson are looking forward to the teen scene area on the boat. Actually the girls love everything about the cruise except for the emergency drills. Bryan & Kathy will be out of the office Monday March 18<sup>th</sup> through Thursday March 21<sup>st</sup>. We will have someone in our office for about 4 hours each day while they're gone to answer the phones and return messages. We ask for your patience during this week and we will promptly fulfill your needs upon our return to our office. Remember this: regardless of what the stock markets do, budget cuts, the weather forecast or what the news media says, you are prepared for it.

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### **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 1<sup>st</sup>, 2014. Please make sure you are meeting this requirement of the IRS each year or you could incur a substantial penalty.

### **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

### **IRA & Roth IRA Contribution Deadline**

To ensure you receive credit please have your contributions to us no later than April 5<sup>th</sup>, 2013.

## **Spring-Break 2013...continued from other side**

Whether you have fixed annuities and/or managed portfolios with Matson Money, you are prepared for whatever comes your way...good or bad. There is absolutely no reason to panic, our course is long-term.

### **Should We Panic Now?**

The simple answer is NO! There's no need to panic over anything that's currently taking place in our economy or country. The reality is that regardless of what the economy is doing, there's no correlation between a bad economy and the stock markets. In fact we recently conducted several investor education classes around this very subject. In these classes we focused on whether or not there's a correlation between which political party is in control of the White House, Congress and Senate. We also looked at how the total U.S. stock market has behaved during both good and bad economies. The data shows that we cannot expect bad or good stock market returns based on what the media is saying the economy is predicted to do. What the data does prove is that the stock markets are random and unpredictable and only NEW (unknown) information drives the markets. The solution? Make sure you're invested in a globally diversified portfolio at a risk exposure you're comfortable with for the long-term.

### **Sexy Alternatives – Beware!**

The folks on Wall Street are working hard trying to convince investors that they need alternatives. They suggest that without alternatives you may be missing out on some serious opportunities. In reality, Wall Street is trying to separate you from your money. Many of these "sexy alternatives" are in the form of commodities like gold (or other precious metals), oil, corn, cattle, pork bellies and many others. If you like to gamble and speculate that's your business...but think twice before exposing your retirement accounts to this type of risk exposure. In fact, some of the advertisements lead investors to believe that these alternatives are a great diversifier to other stock related investments. Remember this: Las Vegas was not built on winners, it was built on losers. The same can be said for Wall Street, if someone is trying to convince you that alternative investments are suitable for you, chances are THEY WIN, YOU LOSE. Give us a call for a second opinion before you consider using an alternative investment.

### **Tax Efficient Investments?**

Taxes will likely be going upward in 2013 for most investors due to the recent changes in our tax laws thanks to the American Taxpayer Relief Act (ATRA). Capital gains & dividends tax rates can actually max out at about 24.9% in some cases. So what's an investor to do? When it comes to non-IRA investments, investors will need to ensure they are invested in strategies that operate in a tax efficient manner. Investing in a portfolio made up of individual mutual funds or ETF's (actively managed or indexed) may result in higher taxes than in years past. Since 2008, our portfolio manager, Matson Money, has engineered their portfolios for maximum returns with the least amount of risk by utilizing a fund of funds strategy made up of structured funds. Taxes were never a major concern when the portfolios were designed and constructed. On a recent episode of Matson Money Live, Matson disclosed promising data that the same portfolio design they've been using since 2008 is very tax efficient – no changes required. Feel free to watch the episode and see the results for yourself at: [www.livestream.com/markmatson](http://www.livestream.com/markmatson) Scroll down the page to the video library and click on MMLive01152013 (the tax related info is about 30 mins. into the video).