



A Registered Investment Adviser



Wealth Weiss

Investing with a *Disciplined
& Conservative Approach*

A Publication of Marian Financial Partners, Inc. & APA, Inc.

November 2014

Office Hours

Our Office will be closed for the Thanksgiving Holiday on Thurs. & Friday Nov. 27 & 28. We will also be closed Christmas & New Years, with limited hours over the Christmas Holiday.

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, 2015. Please make sure you are meeting this IRS requirement each year, or you could incur a substantial penalty.

IRA & Roth IRA Contribution Deadline

To ensure you receive credit, please have your contributions to us no later than April 3, 2015.

Merry Christmas

You're Invited!



This is the time of year we like to say "THANK YOU" to all of our clients, friends and family for your continued support over the years. Please join us for a fun evening out on us!

You and your family are invited to be our guests at our annual **Christmas Movie Event.**
Sunday December 7, 2014 @ 6:00 p.m.

(Doors open at 5:30)

The Artcraft Theatre

57 N. Main St., Franklin, IN 46131

Plan to attend our event with your family and friends.

Let us know if you will attend and the number in your party:

email: katie@marianfinancial.com OR Call: 317-888-9465

This is a private showing for clients, guests and friends of Marian Financial Partners and Asset Preservation Alliance.

If you are a **VETERAN** – **BSA Troop 39** would be honored to have you accept a STAR from an American Flag that was flown in Indiana, became worn, torn, faded or badly soiled and requires honorable retirement. **Thank YOU** for your service to our Country. *Contact our office for more info.*

Annual Reviews

We mentioned in previous newsletters that we are no longer calling each client to schedule an annual review. 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

Worthless Investment Information

Most of the investment tips you hear in the media are absolutely worthless. They typically refer to something that's already happened and that's no indication of what the future holds. Remember the three basic rules to investing:

1. Own Equities
2. Diversify
3. Rebalance

Add fixed income to offset the equities to reduce the risk to meet your long-term goal. If someone is talking about a hot stock or sector, it's too late, that's speculation.

Introducing The REAL Bryan Weiss!

It's finally happened...Bryan's identity has been stolen! That's right, there is another Bryan Weiss running around somewhere. Initially Bryan was contacted by a jewelry store located in California in late October. The store contacted him to verify whether or not he was attempting to set up a store credit of \$10,500 in one of their southern California stores. It was very obvious that it wasn't Bryan, since he doesn't do jewelry-especially fancy watches like the one attempting to be purchased. Somehow the bad guy obtained a whole lot of Bryan's information and was attempting to establish credit accounts everywhere he visited. Once Bryan learned his identity had been compromised, he began major defensive actions to assure any damage to his credit would be limited.

It's important to understand that identity theft is not the same as having a credit card stolen. Bryan's first line of defense has always been LifeLock, but nothing is perfect. LifeLock does not protect ones identity from being stolen; their goal is to let customers know if someone is attempting to access another's credit in order to set up a new account with stolen information. It did just that. They also helped Bryan remove the fraudulent information from his credit reports.

The most aggressive and secure step Bryan took was to place a security freeze on his credit reports. With a security freeze, no one (including Bryan) can access his credit information for any purpose. Only the REAL Bryan Weiss can remove the security freeze. A security freeze is available through each of the credit reporting agencies.

Another important step was to add a secret verbal password on Bryan's credit card accounts and bank accounts. In the event someone contacted these institutions over the phone portraying to be Bryan, that person would have to know Bryan's secret password; otherwise, the information obtained by the fraudster would aid him in calling the institutions to make changes.

Everyone can learn from Bryan's recent experience. Here are a few web links to assist you in protecting your own identity:

www.lifelock.com www.experian.com www.transunion.com www.equifax.com

Weiss Family Update

Can you believe that Bryan and Kathy have a high school senior preparing for college? Oh my! Haylee has been on a couple college visits and has submitted applications. She's in the process of discerning if she wants to go to school locally at Marian University or at Aquinas College in Nashville, Tennessee. It's been said, if Haylee goes to Aquinas, she's going to make her mom go with her and be her roommate☺.

Allyson is plugging along as a sophomore and trying to get as many hours of driving in as she can. The State of Indiana says she's eligible for her driver's license in March 2015, but Bryan still has the final vote.

Kathy recently completed the half-marathon portion of the Monumental Marathon with her best time ever of 1:55:34 and finished 27th in her age group! She says that was the last half-marathon, but don't hold your breath.

Bryan and Fr. Vince Lampert went tarpon and shark fishing in early August. They had planned two 8-hour days of fishing in Fort Myers, but storms in the area limited their fishing to about six hours total. They still managed to catch seven sharks and several snooks. Fr. Vince even had the opportunity to hold a four-foot black tip shark and pose for a photo. Bryan is convinced his fish were larger than Fr. Vince's, but who can you believe? They're both fishermen☺.

From our family to your family,

**May all of you have a blessed
Thanksgiving and Christmas Season!**