

## Holiday Office Hours

The office will be closed Nov. 26<sup>th</sup> and Nov. 27<sup>th</sup> for Thanksgiving.

We will be working reduced hours over the Christmas Holiday so we can spend time with our family. We will be checking emails and voicemail periodically. The week of Christmas and between Christmas and New Year's will be limited to emergency appointments only.  
*Thank you!*



## 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.

## Mark Your Calendar

Our Christmas Movie Event  
Sunday, December 6, 2015 @ 6:00 pm  
(Doors open at 5:30)

*Irving Berlin's*

## White Christmas

Fun for the whole family – All are welcome  
**Location: The Artcraft Theatre, Franklin, IN**

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

Please plan to attend this fun event. You're welcome to bring family and guest of all ages.

**Please RSVP by Friday, December 4, 2015**



*Even if you've seen the movie, grab your friends and family and come out for some holiday fun.*

## Frank & Kraft Wealth Coaching – The Dream Continues

Many of you may recall from our last newsletter, we announced the creation of Frank & Kraft Wealth Coaching. We are happy to report that many investors have been saved and we continue to add more each month. We have found that many investors have never been exposed to our way of investing. Once they see the benefits of diversifying over multiple asset classes in over 40 plus countries, they get it! By now both offices, Marian Financial Partners and Frank & Kraft Wealth Coaching, have settled into a routine and everything seems to be flowing very nicely. Paul Kraft and Bryan work very well together and Katie has done a great job keeping up with both of them. Paul's staff has also been a big help in the transition and have really made Bryan feel very welcome and like part of the team. Save the Investor, Save the World!

## Long-Term Really Means Long-Term

After having the stock market go up over the past 4 years, it's easy for investors to forget that down markets are part of the investment process too. Some investors tend to think the market will simply continue upward and seem caught off guard when it goes down. It's important to remember the investing in the stock market includes ups and downs at any time. By investing long-term (lifelong) in prudently diversified portfolios, we can embrace the down markets along with the up markets rather than fear them. Remember, stay the course and do not panic. This too shall pass.

## SERVICES OFFERED

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

## Updated Info

For an updated ADV Part 2 or a copy of our Privacy Policy, please contact our office or go to:  
[www.marianfinancial.com](http://www.marianfinancial.com)

## IRA – Required Minimum Distributions (RMD's)

The following are some of the most overlooked year-end items.

### ***Check those RMD's!***

Most retirement account owners and beneficiaries subject to RMD's must take them before year end or they'll be subject to a 50% penalty on any missed distributions.

### ***Year of Death RMD's***

RMD's must also be taken for investors subject to them who died in 2015. Any remaining RMD must be taken and reported as income by the beneficiary. It is not taken by the estate of the deceased IRA owner (unless the estate was the IRA beneficiary).

**Please Note:** It is the responsibility of the **taxpayer** to ensure his/her RMD's have been taken for a given year. The company or custodian of your IRA's or retirement accounts may or may not send you a notice that you should be taking your RMD. It pays to make sure. If you're over 70½ or had a loved one pass away with an IRA and you've not taken any withdrawals this year, please check to make sure you meet the IRS rules. Check with your CPA or tax professional if in doubt.

## Weiss Family Update

It's November and softball season is nothing more than a memory for Allyson. Her team finished the season strong with a second place at the NSA World Series in Chattanooga, TN, in mid-July. Over a 36 hour period, her team played 9 softball games! One of those days, they were at the ballpark at 7:00 am and left at 11:00 pm. We're all glad that's behind us. Time will tell whether or not she plays next summer...stay tuned. Allyson was involved in her first fender bender on her way home from school. Someone rear-ended her so it wasn't her fault. No injuries, just frustration and a new rear bumper.

Haylee has settled into Aquinas College very well. She has some awesome new friends that keep her active around campus. The Weiss household had Haylee along with three school friends that came home for a visit over the Halloween weekend. Yes, that's five teenage girls in one house for three days! Everyone had a great time and Kathy spent most of her time in the kitchen baking goodies non-stop to ensure the girls had plenty to eat. Haylee plans to come home for Thanksgiving and relax with more of mom's home cooking. After Thanksgiving the semester will be over in no time.

Bryan & Kathy recently celebrated their 29<sup>th</sup> wedding anniversary in October. They celebrated by taking Allyson with them on a business trip to Scottsdale, AZ, and hiked up mountains. They hiked up Pinnacle Peak (elevation 2,889 ft.) several times and then tackled Tom's Thumb (elevation 3,830 ft.). A nice way to spend an anniversary...hiking with family.

The Weiss Family wishes you and your family a Blessed Christmas Season!  
Merry Christmas and Happy New Year!

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