



Wealth Weiss

*Investing with a Disciplined
& Conservative Approach*

A Publication of Marian Financial Partners, Inc. and APA, Inc. | July 2016

Flag Retirement



Is it time to retire your U.S. flag? If so, we can help you make sure it's done in an honorable way. You are welcome to drop off any U.S. flags in need of retirement throughout the year. We will ensure that your flags are retired with the dignity they deserve.

Investor Education Class

Brexit – Should I Stay or Should I Go?

Weds. 7/13 @ noon
Or
Weds. 7/13 @ 6:00

We'll have Jet's Pizza at both classes.

Call 888-9465
To reserve your seat.

What may harm your portfolio the most?

You may be thinking the recent Brexit crisis or another 2008 market crisis. It may seem that way but the data proves otherwise. A company called Dalbar has been tracking investor behavior for over the past 22 years. They produce an annual report called the Quantitative Analysis of Investor Behavior or QAIB. The QAIB report shows how the average equity investor returns compare to just staying invested in the S&P 500 over different periods of time. That data shows that investment periods ranging from 12 months to 30 years, the average equity investor consistently receives considerably less than if they just stayed invested in the S&P 500...even during bad years like 2008. The report also notes that the average investors are short-term focused and tend to market time in and out of investments based on emotional decisions. In fact, most investors do not stay invested long enough to reap the rewards for the risk they have taken.

Please note, no one is advocating that investors should have 100% of their investments in the S&P 500, this report clearly shows that all the moving and changing done by investors and advisors typically does more harm than the market itself.

To summarize, many investors (and advisors) tend to move investments around as the media hype ramps up and market direction shifts. One of the most difficult things for an investor to do is to stay committed to a long-term disciplined process. The investment industry and media have led investors to believe that they must be constantly changing things if an investment is down or the market is shifting. Investors need to remember that this is the way the Wall Street Bullies win...when investors panic and make changes, they collect fees while investors lose money.

The prudent approach to fixing this is to invest in a diversified portfolio utilizing at least 19 dissimilar asset classes, with over 16,000 holdings spread across 45 countries around the globe. Sound familiar? It should!

Continued on other side...

New Fiduciary Rule in the works.

Not everyone in the investment world acts as a fiduciary for their investors. First of all, what's a fiduciary? A fiduciary is required to act in the best interest of the party whose assets they are managing. Until this rule is in place (January 1, 2017) some brokers and advisors may have acted on the best interest of their employer or themselves. In other words, they may sell investments/products that offer them the highest compensation regardless of if it's in the investor's best interest or not. As you can imagine, many in the industry do not want this rule to take place due to the potential impact on their overall income.

Marian Financial Partners has operated under a fiduciary standard since its inception. Therefore, this new rule will have minimal impact on how we operate but it will require more paperwork...it's the government☺.

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

Continued from other side...

This is the approach our portfolio manager, Matson Money, has been using for over 25 years...this is nothing new. Granted over the years Matson has made some adjustments to the portfolios but only when it demonstrates that it benefits the investors, adds additional return and either maintains or reduces the overall risk exposure. For instance, Matson recently added an additional 4,000+ high quality, low duration corporate bonds to help offset the increased U.S. debt concerns.

Trust in the process and think life-long, not short-term. **Remember this: long-term, returns come from the market, not from stock picking, market timing & track-record investing.**

Source: Dalbar's 22nd Annual Quantitative Analysis of Investor Behavior for period ending 12/31/2015

Weiss Family Update

The Weiss family is going through softball withdrawals. This is the first summer in ten years the Weiss gang has not spent almost every weekend somewhere playing softball. Needless to say, Allyson once a highly toned athlete, has turned into a more delicate young lady. Instead of softball, Allyson has turned her attention to learning how to play the piano. The piano has proven to be a much safer option overall and may be done in the comfort of an air conditioned home. As fall approaches, Allyson will find herself as a senior at Lumen Christi Catholic High School.

Haylee successfully completed her freshman year at Aquinas College and made some wonderful new friends. On July 20, 2016, Haylee will be heading to the World Youth Day in Krakow, Poland. The last World Youth Day in Rio de Janeiro hosted an estimated 3.7 million attendees over the five day event. When Haylee returns to Aquinas for her sophomore year this fall, she will be moving into a brand new women's dorm. The new state of the art dorms will be located next to the new cafeteria with lots of food choices.

This past May was the 40th running of the Indianapolis 500 Mini-marathon and Bryan & Kathy celebrated by participating in the 5k & half-marathons. Bryan ran his usual 5k but did so at a blazing speed. In fact, this year's run was his personal best time of 25:47 (not bad for an old guy of 51)! Kathy ran the half-marathon while coaching/supporting a first-time half-marathon runner friend. Kathy makes running 13.1 miles look like a walk in the park.

Kathy has now added swimming to her exercise routine in addition to running and aerobics...all before 7:00 am! Now that there's no more softball weekends, Bryan has purchased a 12 foot jon boat and now he's fishing on a regular basis. Originally the idea was that Bryan & Allyson would go fishing together, however the early morning start times have not been very appealing to Allyson thus far. Bryan is always on the lookout for new fishing waters to explore.

Marian Financial Partners, Inc. | Asset Preservation Alliance, Inc.
698 Oldefield Commons Drive, Suite 1
Greenwood, IN 46142
317-888-9465 | Fax 317-888-1245