



# Wealth Weiss

*Investing with a Disciplined  
& Conservative Approach*

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

July 2017

## **New Fiduciary Rule – More to Come.**

The rule went in effect on June 9<sup>th</sup> and we now enter a six month period of transition. The Department of Labor is allowing financial institutions a grace period to implement and prepare for the new rule. It is rumored that the current rule as it's written is likely to be revised and tweaked several times between now and year-end. We will continue to monitor this and report as the rule develops further.

### **Investor Education Class**

#### ***Gearing Up for the Next Crash***

Weds. 7/26 @ noon  
Or  
Weds. 7/26 @ 6:00

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

Call 317-888-9465  
To reserve your seat.

## **Gearing Up For the Next Crash!**

When the market is at an all-time high, fears of a looming stock market crash continue to persist. The truth is that the market will go down at some point. One of the most important issues is what investors do when this happens. For our investors, they have something called an Investment Policy Statement. This statement serves as a road map of what to expect in regards to how their portfolios will be invested during good and bad times. As part of our initial process in setting up new accounts, our investors review the amount of risk each portfolio has in different market conditions, good and bad, prior to selecting a portfolio. The purpose for this exercise is to remind investors that down markets are very much part of a long-term investment process and not something that is omitted.

Our firm, Marian Financial Partners, Inc., initially introduced the use of Matson Money as our portfolio manager back in December, 2009. Why is this date significant? All of our investors since that date have never encountered a major market crash while invested with Matson Money as their portfolio manager. It's natural for investors to start to doubt an investment strategy when the market is at an all-time high and all of the media outlets are non-stop fearmongering. During the 2007–2009 market crash, Matson Money was put to the ultimate test and passed. So, what did they do? First of all, their investors had an Investment Policy Statement (similar to what our investors have) which stated ahead of time that they would remain invested in equities and fixed income in the percentages chosen by the investors and rebalance on a quarterly basis as needed. They did just that. The results were not without some short-term losses; However, in the long-term the investors that trusted in the process were rewarded with very respectable returns. In fact, Matson has the audited returns to prove they said what they would do and did what they said.

As investors, we can expect that our portfolios will behave as they were engineered to do (yes, that includes the ups and downs). Matson Money has and will continue to do their part through every type of market. We at Marian Financial Partners will continue to educate, coach, and support our investors to help them maintain portfolio discipline when the market decides to drop or crash. Remember this:

***Stay Invested, Keep Calm and Trust the Process.***

## 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.

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### "Matson Money Live!"

"Matson Money Live!" is back with a brand new schedule. Tune in the first Tuesday of each month at 3pm ET with the exception of holidays. You can watch the show at:

[www.livestream.com/markmatson](http://www.livestream.com/markmatson)

**Remember to:**

## **Keep Calm & Rebalance**

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### **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)

## **Investor Class – Gearing Up For the Next Crash**

That's right! We have a class to prepare investors for the **NEXT CRASH!** Attending this class is one of the most effective ways to prepare yourself for the inevitable market downturn. This class will provide investors with historical and academic data to support a disciplined investment approach to dealing with stock market volatility.

### **GEARING UP FOR THE NEXT MARKET CRASH INVESTOR CLASS**

**Wednesday, July 26<sup>th</sup> @ Noon**

or

**Wednesday, July 26<sup>th</sup> @ 6 pm**

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

**Call 317-888-9465**

**To reserve your seat.**

## **Weiss Family Update**

This past spring, Haylee enjoyed an entire spring semester in Rome, Italy! She had an absolute wonderful time and was able to travel throughout Italy on several occasions. Bryan, Kathy and Allyson were able to visit Haylee while she was abroad and lots of pizza and gelato were consumed by all. Lots of walking helped keep the weight off.

It was in late March when the Weiss family learned of the upcoming closing of the very college Haylee was attending. That's right... Closing. Aquinas College in Nashville, TN, had decided that beginning in the fall of 2017, they would no longer offer classes to the general public but will remain open to teaching the religious sisters of their order. Prior to this announcement, Allyson had just been awarded a 50% scholarship to the same college which is no longer going to be there for her or Haylee.

Fortunately for everyone, Aquinas College staff had already started working with other Catholic Universities with the transition and placement of the enrolled students. Within minutes of this news, Bryan was on the phone with the Director of Admissions at Franciscan University in Steubenville, Ohio and began the process of obtaining information for Haylee and Allyson. As of the date of this newsletter, both Haylee and Allyson have decided to attend Franciscan University beginning with the Fall 2017 semester.

Close to grandparents! That's right, Steubenville, Ohio is only about a two hour drive to both Bryan's parents and Kathy's mother located in Belpre, Ohio. The close proximity should allow the girls to visit their grandparents more frequently and in turn allow the grandparents to offer more spoiling opportunities. It's a win-win for everyone. Bryan and Kathy will be empty nesters this fall so who knows what they'll be up to!©

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