



Taxes, Technology And Your Money

Presented by:
Lyn Adams, CFP®



October 28th, 2014

Important Note

This presentation is for educational purposes only. Nothing we will talk about should be considered a recommendation to buy or sell any security. Many risk controlled investments are complex products and any specific product should be reviewed by you and/or your financial advisor before purchasing.

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Technology and taxes are having an increasing impact on our financial picture.

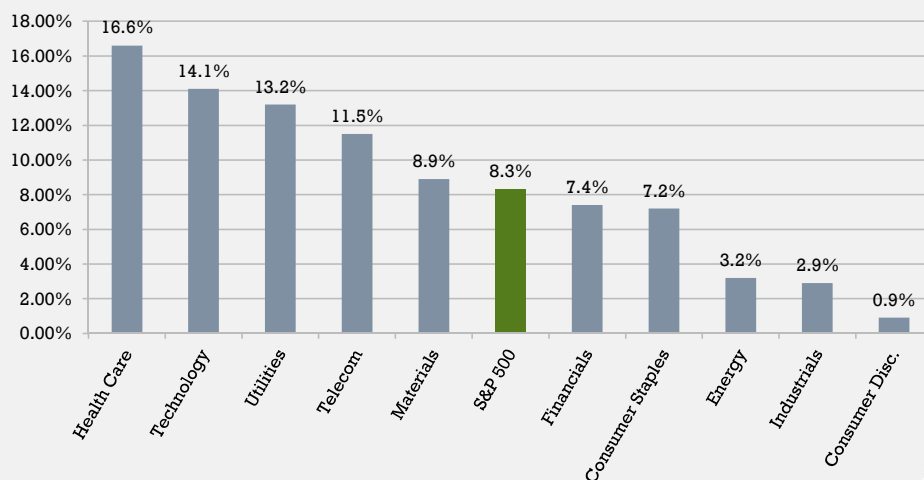


Technology Impacts..

- economy
- medical advancement
- earnings
- jobs
- inflation



Tech & Healthcare lead 2014



Source: JP Morgan; through September 2014



Breakthrough Technology

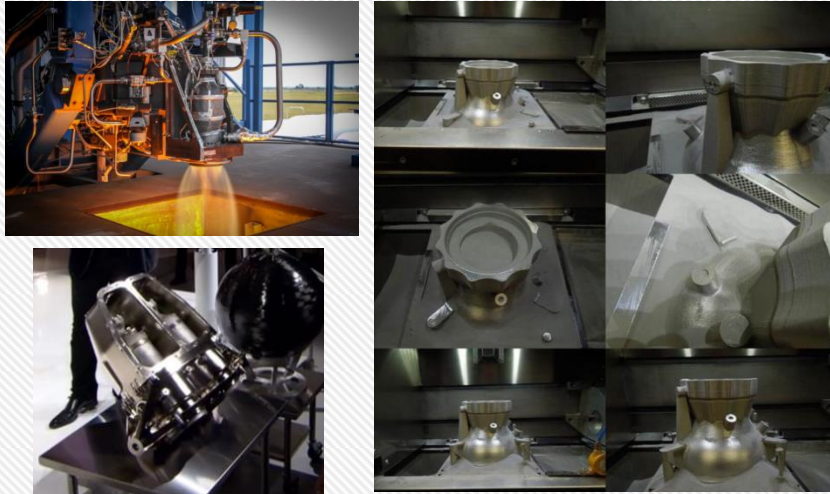
GE – 3D Printing Jet Engines



Source: Businessweek, GE Aviation, GEA Consulting, 3ders.org



SpaceX 3D Printed Rockets

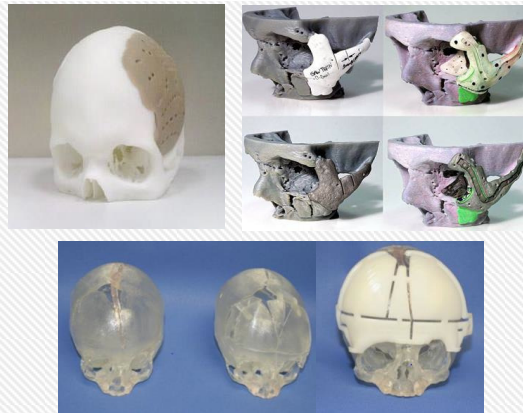


Source: cnet.com, 3dprinterplans.info



Medical Applications

3D Printing



Source: LiveScience.com, FT Advisors



3D Printing



Source: Abertawe Bro Morgannwg University Health Board, FT Advisors



3D Printing

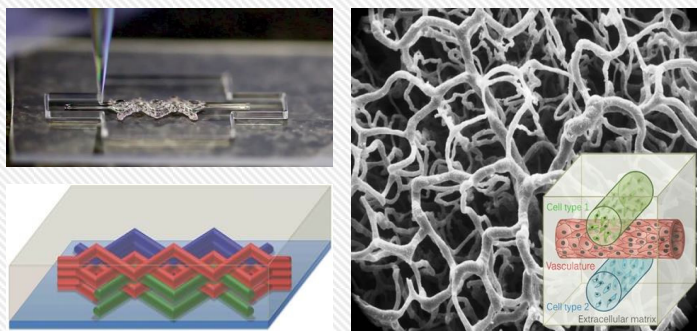


Source: CNET, Jack Evil, FT Advisors



On the Horizon..

3D Printing Blood Vessels



Source: Advanced Materials, MIT Technology Review, Wyss Institute



On the Horizon..

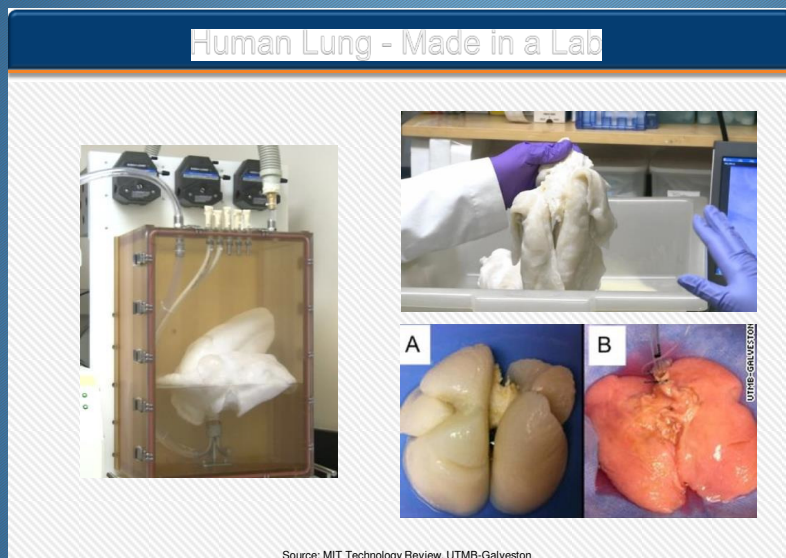
An Artificial Hand with Real Feeling



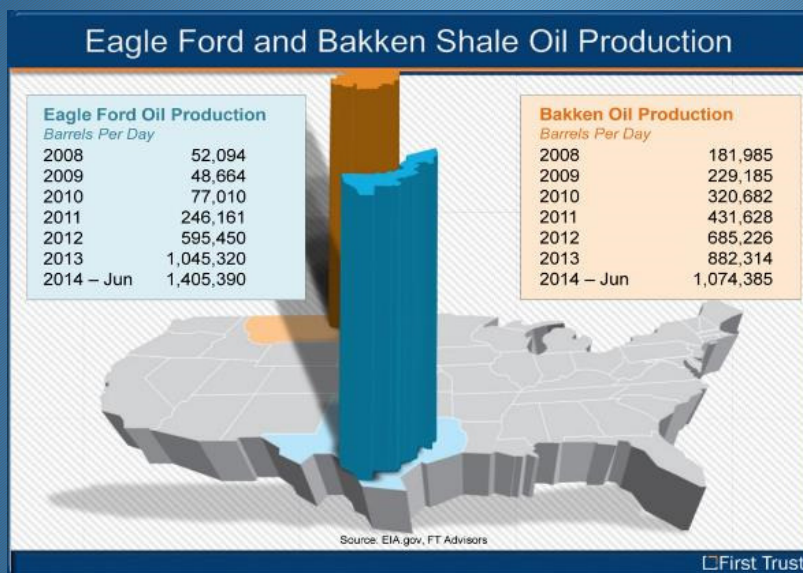
Source: MIT Technology Review



On the Horizon..



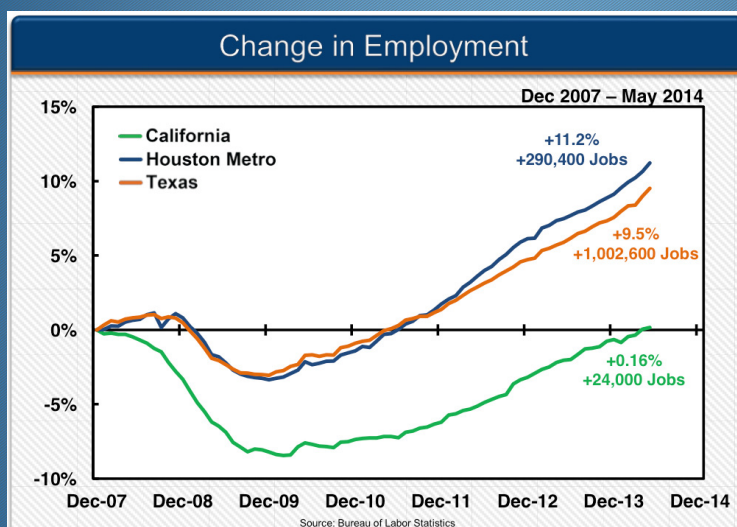
Energy Evolution



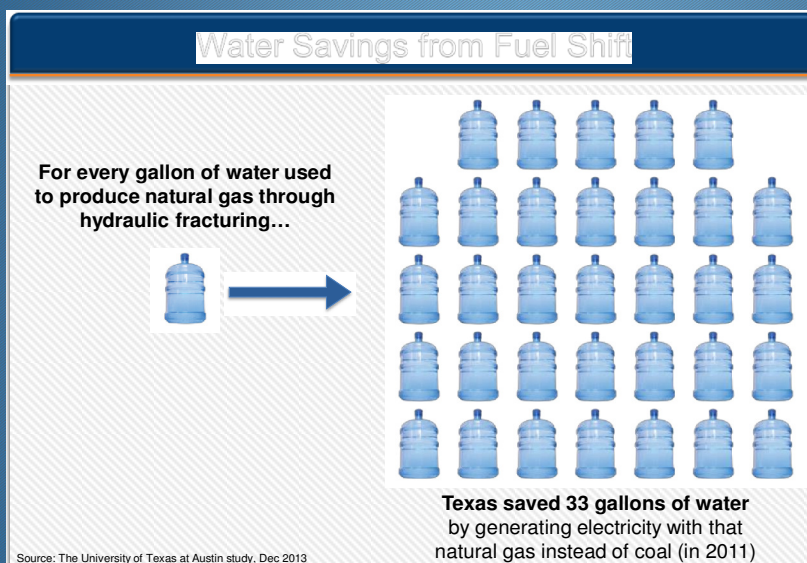
Source:
First Trust Corp,
EIA, FT Advisors



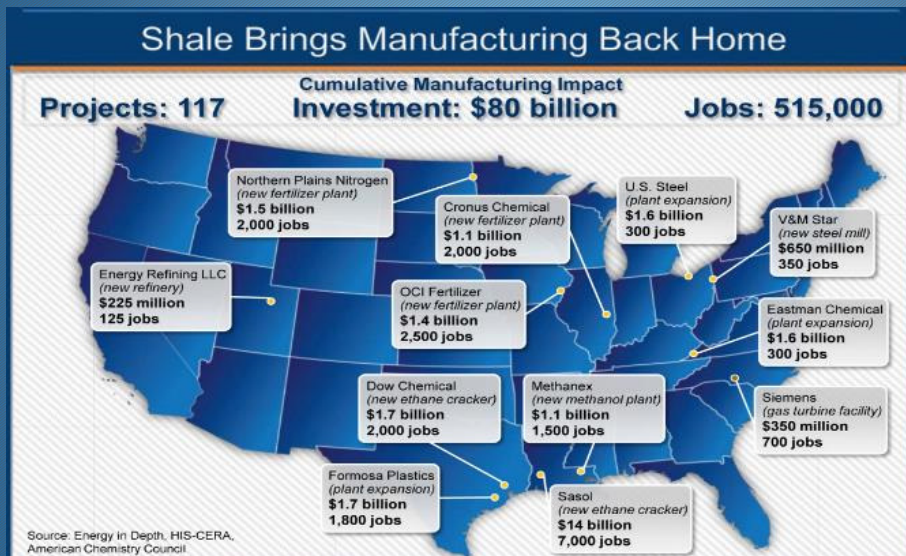
Technology Creates Jobs



Environmental Impact



Manufacturing Renaissance in U.S.



Capital Investment in U.S. Economy

Manufacturing Coming Back to the U.S.

Company	Plant Location	Investment	Announced
• ATIC	Saratoga County, NY	\$10 Billion	1/03/2014
• General Motors	MI, OH, IN	\$1.3 Billion	1/06/2014
• voestalpine AG	Corpus Christi, TX	\$760 Million	4/23/2014
• Ford	Lima, Ohio	\$500 Million	3/28/2014
• Mars Chocolate	Topeka, Kansas	\$270 Million	3/27/2014
• Fuyao Glass	Moraine, Ohio	\$200 Million	1/10/2014
• Ford	Avon Lake, Ohio	\$168 Million	3/07/2014
• Mondelez	New Jersey, Virginia	\$130 Million	2/07/2014
• Eberspaecher	Ann Arbor, MI	\$122 Million	4/09/2014
• GE Aviation	Lafayette, IN	\$100 Million	3/26/2014
• Lumber Liquidators	Virginia	\$60 Million	1/10/2014
• Denso	Athens, TN	\$55 Million	1/14/2014
• Beretta	Gallatin, TN	\$45 Million	1/29/2014

(Source: Area Development)

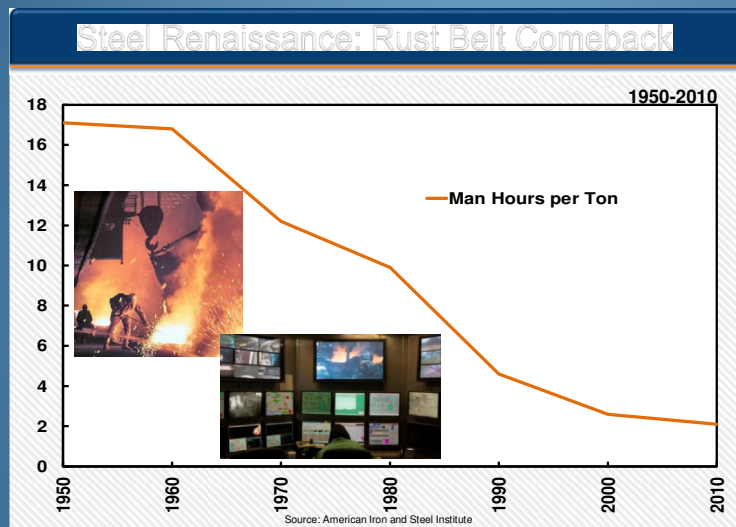
First Time Investment in the U.S. by a Foreign Operator

Company	Plant Location	Investment	Announced
• Voestalpine AG	Corpus Christi, TX	\$760 Million	4/23/2014
• Champion Petfoods	Logan County, KY	\$85 Million	4/24/2014
• Zuidberg	Cedar Falls, IA	\$85 Million	2/18/2014
• Plastic Omonium	Chattanooga, TN	\$65 Million	5/22/2014
• Taizhou Fuling	Macungie, PA	\$21 Million	5/29/2014
• Octal	West Chester, OH	\$18 Million	2/25/2014
• E&I Engineering	Anderson County, SC	\$17 Million	5/23/2014
• Uzin Utz AG	Dover, Delaware	\$9.5 Million	5/27/2014
• Torcomp LLC	Chambersburg, PA	\$9 Million	4/21/2014
• Vinh Long	Morrilton, AR	\$5 Million	2/12/2014
• Portwest	Shepardsville, KY	\$4.4 Million	3/17/2014

Source: First Trust Corp, Area Development



Inflation Fighting Technology



Taxes

With new higher tax rates in effect, we need to revisit different types of tax savings opportunities.



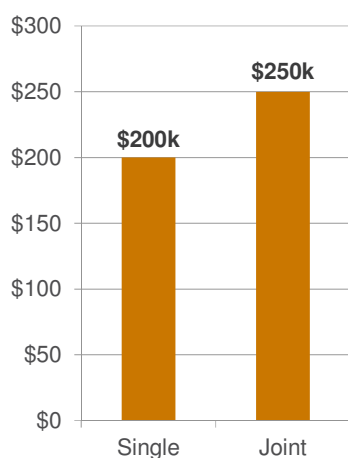
Federal Tax Rates 2014

Single individuals					Joint returns and surviving spouses				
Taxable income					Taxable income				
Over (\$)	But not over (\$)	Tax (\$)	(%) on + excess	Of the amount over (\$)	Over (\$)	But not over (\$)	Tax (\$)	(%) on + excess	Of the amount over (\$)
0	9,075	0.00	10	0	0	18,150	0.00	10	0
9,075	36,900	907.50	15	9,075	18,150	73,800	1,815.00	15	18,150
36,900	89,350	5,081.25	25	36,900	73,800	148,850	10,162.50	25	73,800
89,350	186,350	18,193.75	28	89,350	148,850	226,850	28,925.00	28	148,850
186,350	405,100	45,353.75	33	186,350	226,850	405,100	50,765.00	33	226,850
405,100	406,750	117,541.25	35	405,100	405,100	457,600	109,587.50	35	405,100
406,750	—	118,118.75	39.6	406,750	457,600	—	127,962.50	39.6	457,600

Source: IRS.gov



Affordable Healthcare Tax Thresholds



- > An additional Medicare payroll tax of 0.9% for wages, other compensation, and self-employment income above the threshold
- > A net investment income tax of 3.8% which could be imposed on those with net investment income whose modified adjusted gross income (MAGI) is above the threshold

Source: IRS.gov



3.8% Net Investment Income Tax (NIIT) is payable if taxpayer is over thresholds:

Investment income (as defined below) reduced by those deductions properly allocable to the investment income

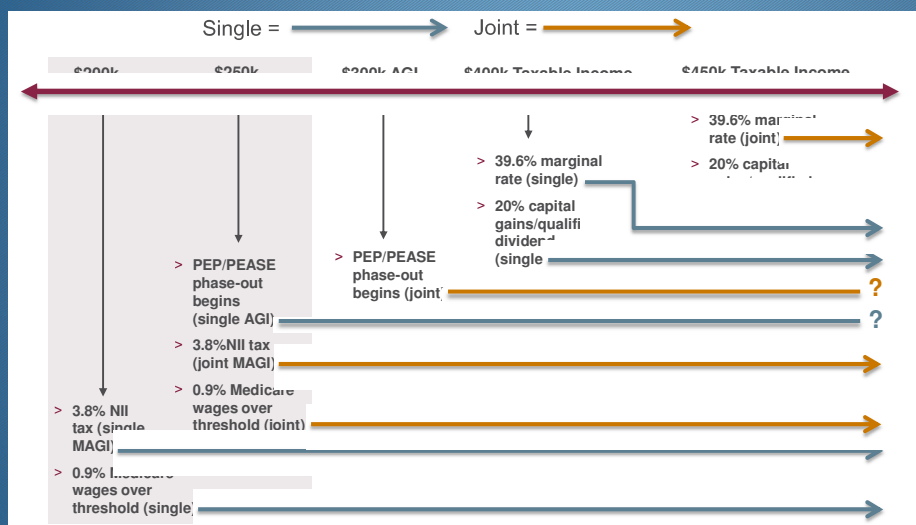
Net Investment income includes:

- > Taxable interest, dividends, rents, royalties
- > Distributions of earnings from nonqualified annuities (not held in an IRA or qualified plan)
- > Net gain from the sale/disposition of certain property. Generally, does not include gain on property sold by an active business or gains excluded from income
- > Substitute dividend/interest (payments in lieu of dividends)
- > Income from a trade or business that is considered a passive activity (under the passive loss rules) or is trading in financial instruments or commodities/related derivatives

Source: IRS.gov



Tax Thresholds



Source: IRS.gov



Strategies to Reduce or Defer Taxes

Areas that can reduce taxes:

- Municipal vs. taxable interest
- Charitable giving
- Roth or 529 programs*
- More itemized deductions**
- Increased business expenses
- Tax credit items (energy, etc.)

* These can create future tax free income

** Now subject to phase out restrictions

Areas that can defer taxes:

- Deferred annuities
- Funding retirement accounts
- Home business use of home
- Rental property investments
- Prepay business expenses*
- Defer compensation forward

* up to certain IRS limits



A look at the 1040 federal tax return -

Check only one box.

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5 ☐ Qualifying widow(er) with dependent child

Exemptions

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c **Dependents:**

(i) First name	Last name	(ii) Dependent's social security number	(iii) Dependent's relationship to you	(iv) <input type="checkbox"/> If child under age 17 qualifying for child tax credit (see instructions)

d Total number of exemptions claimed

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13 Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐

14 Other gains or (losses). Attach Form 4797

15a IRA distributions

15b Taxable amount

16a Pensions and annuities

16b Taxable amount

17 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E

18 Farm income or (loss). Attach Schedule F

19 Unemployment compensation

20a Social security benefits

20b Taxable amount

21 Other income. List type and amount

22 Combine the amounts in the far right column for lines 7 through 21. This is your **total income**

Adjusted Gross Income

23 Educator expenses

24 Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ

25 Health savings account deduction. Attach Form 8889

26 Moving expenses. Attach Form 3903

27 Deductible part of self-employment tax. Attach Schedule SE

28 Self-employed SEP, SIMPLE, and qualified plans

29 Self-employed health insurance deduction

30 Penalty on early withdrawal of savings

31a Alimony paid

31b Recipient's SSN

32 IRA deduction

33 Student loan interest deduction

34 Tuition and fees. Attach Form 8917

35 Domestic production activities deduction. Attach Form 8903

36 Add lines 23 through 35

37 Subtract line 36 from line 22. This is your **adjusted gross income**

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions. Form 1040-SS 9919



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19 Unemployment compensation 19

20a Social security benefits 20a

20b Taxable amount 20b

21 Other income. List type and amount 21

22 Combine the amounts in the far right column for lines 7 through 21. This is your total income 22

Adjusted Gross Income

23 Educator expenses 23

24 Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ 24

25 Health savings account deduction. Attach Form 8889 25

26 Moving expenses. Attach Form 3903 26

27 Deductible part of self-employment tax. Attach Schedule SE 27

28 Self-employed SEP, SIMPLE, and qualified plans 28

29 Self-employed health insurance deduction 29

30 Penalty on early withdrawal of savings 30

31a Alimony paid b Recipient's SSN 31a

32 IRA deduction 32

33 Student loan interest deduction 33

34 Tuition and fees. Attach Form 8917 34

35 Domestic production activities deduction. Attach Form 8903 35

36 Add lines 23 through 35 36

37 Subtract line 36 from line 22. This is your adjusted gross income 37

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions. Form 1040 9913



A look at the 1040 federal tax return -

Check only one box.

3 ☐ Married filing separately. Enter spouse's SSN above and full name here. ☐ child's name here. ☐ 5 ☐ Qualifying widow(er) with dependent child

Exemptions

6a ☐ Yourself. If someone can claim you as a dependent, do not check box 6a. ☐ 6b ☐ Spouse

c Dependents:

(1) First name	Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) <input type="checkbox"/> If child under age 17 qualifying for child tax credit (see instructions)

d Total number of exemptions claimed

Income

7 Wages, salaries, tips, etc. Attach Form(s) W-2 7

8a Taxable interest. Attach Schedule B if required 8a

8b Tax-exempt interest. Do not include on line 8a 8b

9a Ordinary dividends. Attach Schedule B if required 9a

9b Qualified dividends 9b

10 Taxable refunds, credits, or offsets of state and local income taxes 10

11 Alimony received 11

12 Business income or (loss). Attach Schedule C or C-EZ 12

13 Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐ 13

14 Other gains or (losses). Attach Form 4797 14

15a IRA distributions 15a

15b Taxable amount 15b

16a Pensions and annuities 16a

16b Taxable amount 16b

17 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E 17

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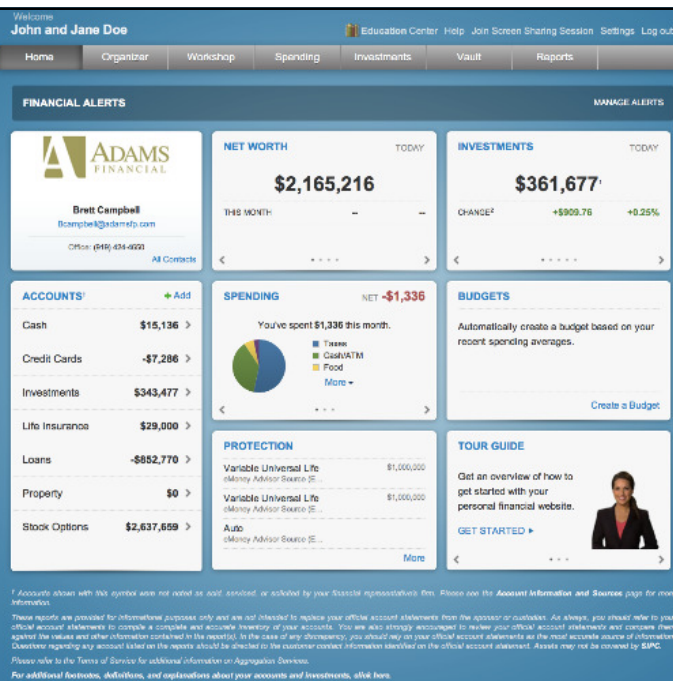
Your Money..

Let's talk about how to use technology to really get your arms around your complete financial situation



Your Money

Personal Financial Webpage



Your Money

Entering Your Accounts

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ADAMS FINANCIAL

Brett Campbell
Bcampbell@adams-fp.com
Office: (846) 434-4693 All Contacts

NET WORTH TODAY
\$2,165,216
THIS MONTH --

INVESTMENTS TODAY
\$361,677
CHANGE? +\$909.76 +0.25%

ACCOUNTS Add

Cash	\$15,136
Credit Cards	-\$7,286
Investments	\$343,477
Life Insurance	\$29,000
Loans	-\$852,770
Property	\$0
Stock Options	\$2,637,659

SPENDING NET -\$1,336
You've spent \$1,336 this month.

BUDGETS
Automatically create a budget based on your recent spending averages.
Create a Budget

PROTECTION
Variable Universal Life \$1,000,000
Variable Universal Life \$1,000,000
Auto \$1,000,000

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ADAMS FINANCIAL

Your Money

Adding / Organizing Your Financial Data

Welcome to your Organizer

All your information in one place...

It's not as hard as you may think to get yourself financially organized. The first step is to add your accounts in the Accounts section of the organizer. Then fill out the information in the other sections of your organizer shown on the right.

Only have a few minutes? Don't worry, you don't have to do it all at once. You can add and update the information in your organizer at any time.

Accounts
30 accounts added

Real Estate, Property, and Business
0 items added

Family and Friends
2 people added

Professional Contacts
1 contact added

Income, Expenses, and Savings
0 items added

Future Goals
Retirement, Education, and Major Future Expenses

Financial Priorities
Your financial priorities

Contact Brett

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Adding /
Organizing
Your
Financial
Data

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Accounts + Add

4 Cash 4 Credit Cards 6 Investments 12 Insurance 2 Loans 2 Others

Account Name	Category	Last Updated	Balance
Blue Credit Card	Loan - Credit Card	10/06/2014 11:40AM	-\$2,368
Disability Policy	Disability Policy - Other	10/06/2014 11:40AM	\$0
* Easy 123 Checking	Cash Equivalent - Checking	10/06/2014 11:40AM	\$4,568
* Electric Charge	Cash Equivalent - Checking	10/06/2014 11:40AM	\$3,000
* Fidelity 401(k)	Qualified Retirement - Traditional ...	10/06/2014 11:40AM	\$40,249
Fidelity Brokerage	Taxable Investment	10/06/2014 11:40AM	\$62,684
LTC Policy	LTC Policy	10/06/2014 11:40AM	\$0
Medical Insurance Policy	Medical Policy - Other	10/06/2014 11:40AM	\$0
Mortgage	Mortgage - Mortgage	10/06/2014 11:40AM	-\$426,385
* Orion Investments	Taxable Investment	10/06/2014 11:40AM	\$40,249
* Permanent Life Insurance	Life Insurance - Variable Universal ...	10/06/2014 11:40AM	\$14,500
Platinum Credit Card	Loan - Credit Card	10/06/2014 11:40AM	-\$1,275
Property Insurance	Property/Casualty Policy - Condo	10/06/2014 11:40AM	\$0
Stock Options	Stock Option	10/06/2014 11:40AM	\$1,239,505
Vehicle Insurance	Property/Casualty Policy - Auto	10/06/2014 11:40AM	\$0

Connection last updated 10/06/2014 11:40AM wealth.emaplan.com

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Adding /
Organizing
Your
Financial
Data

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Enter your institution's name or website address Search

Accounts Close

4 Cash 4 Credit Cards 6 Investments 12 Insurance 2 Loans 2 Others

Account Name	Category	Last Updated	Balance
Blue Credit Card	Loan - Credit Card	10/06/2014 11:40AM	-\$2,368
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Mortgage	Mortgage - Mortgage	10/06/2014 11:40AM	-\$426,385
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Property Insurance	Property/Casualty Policy - Condo	10/06/2014 11:40AM	\$0
Stock Options	Stock Option	10/06/2014 11:40AM	\$1,239,505

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Brett Campbell
Bcampbell@adams-fp.com
Office: (845) 434-4000 [All Contacts](#)

NET WORTH TODAY
\$2,165,216
THIS MONTH: -- --

INVESTMENTS TODAY
\$361,677
CHANGE: +\$909.76 +0.25%

ACCOUNTS + Add

Cash	\$15,136	>
Credit Cards	-\$7,286	>
Investments	\$343,477	>
Life Insurance	\$29,000	>
Loans	-\$852,770	>
Property	\$0	>
Stock Options	\$2,637,659	>

SPENDING NET: **-\$1,336**
You've spent \$1,336 this month.
Taxes, Cash/ATM, Food, More

BUDGETS
Automatically create a budget based on your recent spending averages.
[Create a Budget](#)

PROTECTION

Variable Universal Life (Money Advisor Source \$)	\$1,000,000
Variable Universal Life (Money Advisor Source \$)	\$1,000,000
Auto (Money Advisor Source \$)	

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Report Selection
Balance Sheet ★ Favorites

As of: **As of Today** 1 Next >

View Language: No 1

Balance Sheet Web Print
Prepared for John and Jane Doe
The Balance Sheet shows the value of your assets and liabilities, and your net worth.

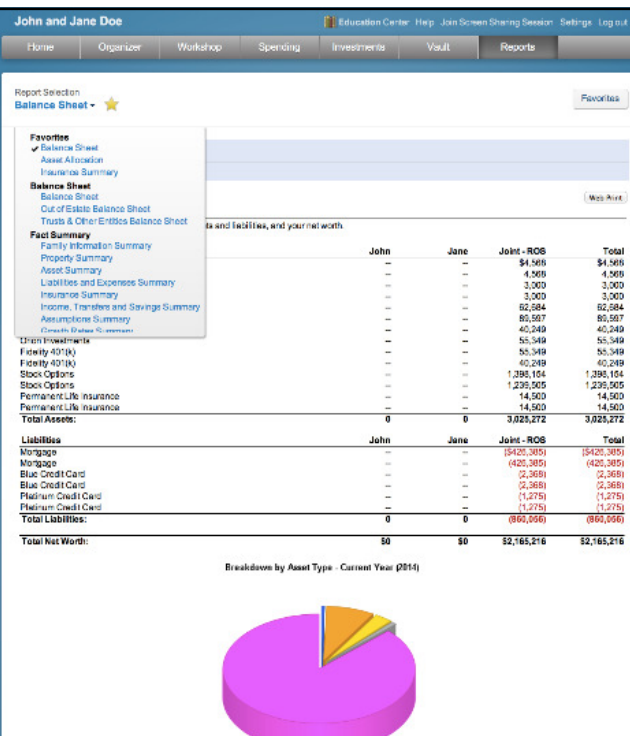
Assets	John	Jane	Joint - ROB	Total
Easy 123 Checking	--	--	\$4,568	\$4,568
Easy 123 Checking	--	--	4,568	4,568
Electric Charge	--	--	3,000	3,000
Electric Charge	--	--	3,000	3,000
Fidelity Brokerage	--	--	82,684	82,684
Fidelity Brokerage	--	--	82,687	82,687
Orion Investments	--	--	40,249	40,249
Orion Investments	--	--	25,349	25,349
Fidelity 401(k)	--	--	55,349	55,349
Fidelity 401(k)	--	--	40,249	40,249
Stock Options	--	--	1,358,154	1,358,154
Stock Options	--	--	1,239,655	1,239,655
Permanent Life Insurance	--	--	14,500	14,500
Permanent Life Insurance	--	--	14,500	14,500
Total Assets:	0	0	3,025,272	3,025,272
Liabilities	John	Jane	Joint - ROB	Total
Mortgage	--	--	(\$426,385)	(\$426,385)
Mortgage	--	--	(426,385)	(426,385)
Blue Credit Card	--	--	(2,368)	(2,368)
Blue Credit Card	--	--	(2,368)	(2,368)
Platinum Credit Card	--	--	(1,275)	(1,275)
Platinum Credit Card	--	--	(1,275)	(1,275)
Total Liabilities:	0	0	(860,056)	(860,056)
Total Net Worth:	\$0	\$0	\$2,165,216	\$2,165,216

Breakdown by Asset Type - Current Year (2014)

ADAMS FINANCIAL

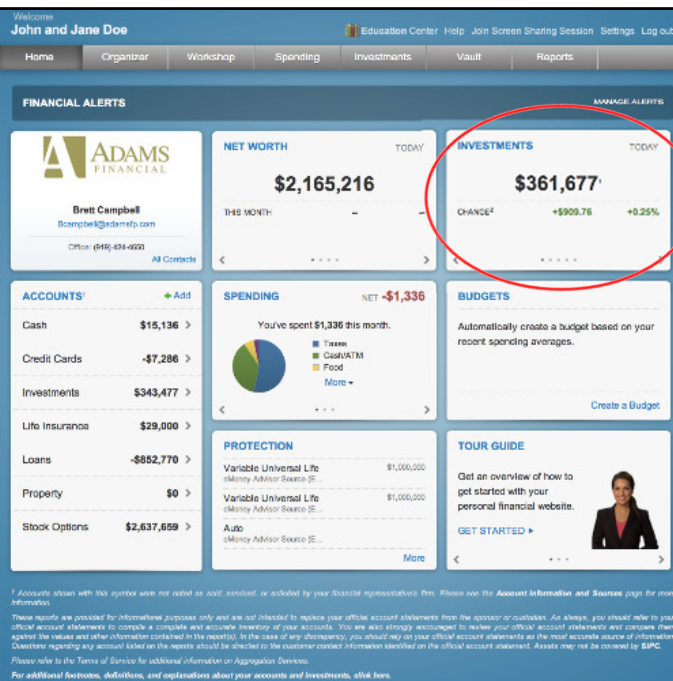
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Real Time Personal Financial Reports



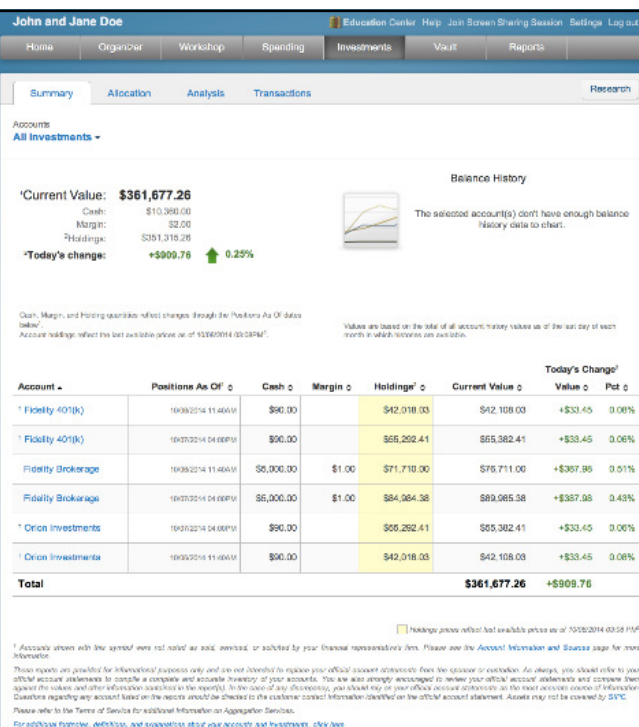
Your Money

Track your Investments



Your Money

Track your Investments



Your Money

Real Time Asset Allocation



Your Money

Track your Spending

SPENDING NET **-\$1,336**

You've spent \$1,336 this month.

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Your Money

Track your Spending

SPENDING NET **-\$1,336.19**

You've spent \$1,336.19 this month.

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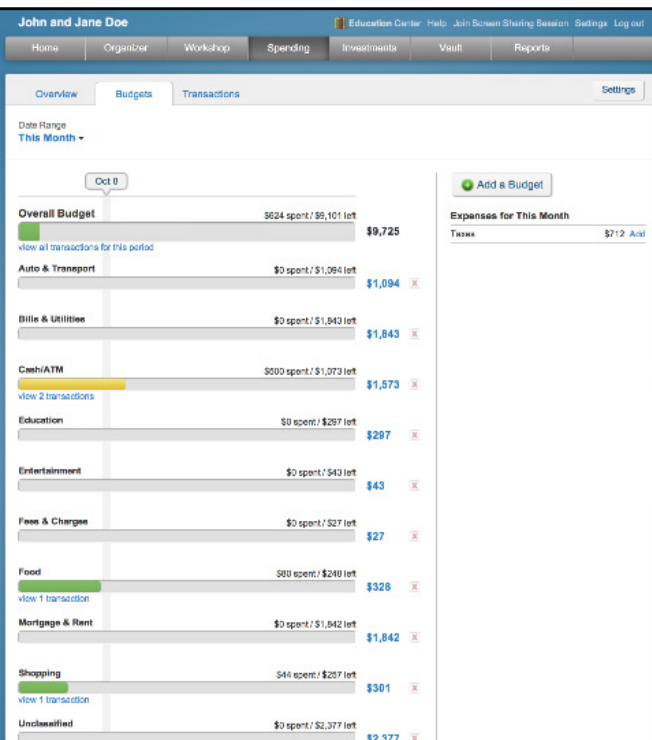
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Your Money

Real Time Budget Tracking



Your Money

Real Time Budget Tracking

John and Jane Doe

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Overview Budgets Transactions Settings

Date Range: Last 30 Days Accounts: All Accounts Categories: All Categories Search for transactions Reset All

Export Results Transactions Found: 43 Total Amount: \$7,399.25

Date	Description	Account	Category	Value
Oct 05, 2014	WAWA TOWN	Fidelity Brokerage	Food & Concessions	-\$80.00
Oct 04, 2014	CASH WITHDRAWAL	Fidelity Brokerage	Cash/ATM	-\$250.00
Oct 04, 2014	CASH WITHDRAWAL	Bay 120 Checking	Cash/ATM	-\$250.00
Oct 03, 2014	STRIDE RITE	Platinum Credit Card	Clothing	-\$44.19
Oct 02, 2014	IRS	Fidelity Brokerage	Federal Tax	-\$305.00
Oct 02, 2014	IRS	Bay 120 Checking	Federal Tax	-\$358.00
Sep 30, 2014	STAPLES VALLEY FORGE	Fidelity Brokerage	Business	-\$3.22
Sep 30, 2014	STAPLES VALLEY FORGE	Platinum Credit Card	Business	-\$56.55
Sep 30, 2014	STAPLES VALLEY FORGE	Bay 120 Checking	Business	-\$3.22
Sep 28, 2014	PAYMENT	Fidelity Brokerage	Unclassified	-\$1.00
Sep 28, 2014	PAYMENT	Bay 120 Checking	Unclassified	-\$1.00
Sep 27, 2014	WAWA TOWN	Platinum Credit Card	Food & Concessions	-\$3.99
Sep 26, 2014	OVERDRAFT PROTECTION	Fidelity Brokerage	Bank Fee	-\$75.00
Sep 26, 2014	OVERDRAFT PROTECTION	Bay 120 Checking	Bank Fee	-\$75.00
Sep 24, 2014	INTEREST PAYMENT	Fidelity Brokerage	Interest Income	\$0.22
Sep 24, 2014	COLLEGEVILLE WEGMANS	Platinum Credit Card	Groceries	-\$111.42
Sep 24, 2014	INTEREST PAYMENT	Bay 120 Checking	Interest Income	\$0.22
Sep 22, 2014	PORSCHE FINANCIAL SERVICES	Fidelity Brokerage	Auto Service	-\$638.11



Your Money

Track your Insurance policies

Your Money

Track your Insurance policies

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Using your Secure Document Vault

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Brett Campbell
Bcampbell@adamsfp.com
Office (616) 434-4000
[All Contacts](#)

NET WORTH TODAY

\$2,165,216

THIS MONTH: -- --

INVESTMENTS TODAY

\$361,677¹

CHANGE² +\$909.76 +0.25%

ACCOUNTS¹ [+ Add](#)

Cash	\$15,136	>
Credit Cards	-\$7,286	>
Investments	\$343,477	>
Life Insurance	\$29,000	>
Loans	-\$852,770	>
Property	\$0	>
Stock Options	\$2,637,659	>

SPENDING NET **-\$1,336**

You've spent \$1,336 this month.

Taxes

Credit/ATM

Food

More >

BUDGETS

Automatically create a budget based on your recent spending averages.

[Create a Budget](#)

PROTECTION

Variable Universal Life	\$1,000,000
<small>(Money Advisor Source: E...)</small>	
Variable Universal Life	\$1,000,000
<small>(Money Advisor Source: E...)</small>	
Auto	(Money Advisor Source: E...)

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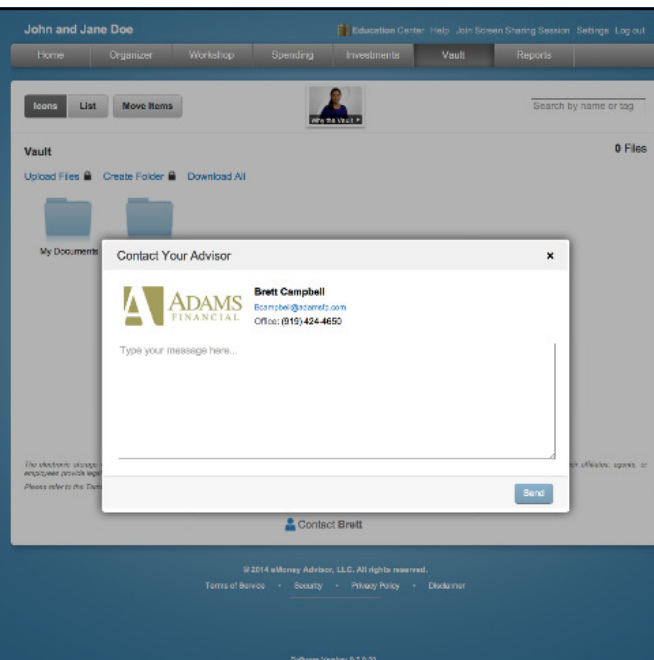
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27

Your Money

Collaborate with your Advisor



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Access to complete financial learning library



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Delivery Settings

Email Recipients Alerts will be sent to these email addresses Show ▼

Home Page Notifications Show notifications on your home page for 14 days ▼

Personal Finance

☐ **Weekly Financial Summary** A periodic overview of your finances (email only)

☐ **Low Cash Balance** When the balance of any cash account falls below -\$500 +

☐ **High Credit Balance** When the balance of any credit card rises above -\$2,500 +

☐ **Large Expenses** When any expense occurs that is larger than -\$1,000 +

☐ **Large Deposits** When any deposit occurs that is larger than -\$1,000 +

☐ **Bank Fees** When any bank fee occurs that is greater than -\$1 +

☐ **Budget Exceeded** When your spending exceeds any of your budgets

☐ **FICA Maximum Approaching** When you're nearing your FICA max withholding for the year

Investments

☐ **Investment Activity** When specific types of investment transactions occur

☐ **Concentrated Position** When a stock or bond makes up more than this much of your portfolio: - 40% +

☐ **Excess Cash Position** When cash makes up more than this much of your portfolio: - 33% +



Your Money

Customize Your Sharing Settings too

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Alerts Security Privacy

Privacy Settings

This page allows you to manage your privacy settings. Use the controls below to determine how much access each individual has to your financial information.

My Advisor

	None	Limited	Full
Brett Campbell	Can view and use your financial data	Can view and use your financial data, and can manage your account	Can view and use your financial data, and can manage your account and make transactions
	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

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Conclusions

- Technology continues to be a driver for our economy
- Medical advancements, manufacturing, energy, and more are likely to remain part of the U.S. growth story
- Taxes are higher, so there is more incentive for us to seek tax breaks where we can
- As our society evolves and becomes more complex, we are committed to providing state of the art solutions for your financial planning needs.



Required disclosures:

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The S&P500 index is an unmanaged index representing the largest 500 companies in the U.S. The Barclays Aggregate index is an unmanaged index representing the overall broad bond market. Investors cannot invest directly in indexes. The performance of any index is not indicative of the performance of any investment and does not take into account the effects of inflation and the fees and expenses associated with investing.

Past performance does not guarantee future results.

