

Greetings



Many thanks for the cards, flowers, emails and other good wishes sent to me following my surgery. Each one provided a moment of encouragement and each one was greatly appreciated.

(This is going to seem a little like the Academy Awards!) I also want to thank the medical team that has given me the potential for a long and vigorous life. Wow!

Then I want to thank Dorothy for taking SUCH good care of me. Also my family, my friends, and the Advanced Wealth Management team for their love and support, and for making it possible for me to spend the

appropriate amount of time in recovery. I am so incredibly lucky – and grateful!

The doctors tell me I am ahead of schedule on my recovery. This is good news. However, I am learning every day that while I may be ahead of schedule, the basic 90-day schedule still applies to me. Even to me!

Fortunately, I know that Ted, Linda, Veronica, Becky, Traci and Lindsey have kept Advanced Wealth Management running perfectly smoothly. Thank you for your support and for the many years we have worked together. I very much look forward to being “back in the saddle” and to the many years still to come. Thanks!

Oh, one more thing. Take very good care of yourselves! Bob

Social Security

Remember to check your Social Security statements periodically! The Social Security Administration stopped the majority of its paper mailings back in 2011, but you can still view them online to obtain the following:

- Estimates of your future retirement, disability, and survivors benefits,
- Your annual earnings, and
- The estimated Social Security and Medicare taxes you have paid.

We recommend you log on at least annually to review your information and check for accuracy. If you see any problems, you can make corrections by contacting the Social Security Administration at 1-800-772-1213.

If you have not already created your account, go to www.socialsecurity.gov/myaccount to get started. The website provides helpful step-by-step instructions, as well as a how-to video. And as always, if we can be of assistance in any way, please do not hesitate to give us a call!



Mailing Address

As we phase-out the use of our PO Box, we want to remind you that our preferred mailing address is our office address: 10220 SW Greenburg Road, Suite 210, Portland, OR 97223.

Beneficiary Review



Have you reviewed your beneficiary designations lately? You want to ensure that your wishes are accurately reflected in all the different places you have them listed.

It is a good idea to review the beneficiary designations on all of your accounts periodically. This is especially important when you experience a life change such as a new child or grandchild.

Make sure you double-check your Retirement Plan accounts (IRAs, 401(k)s, etc.) and life insurance, including insurance offered through your employer. We can help you review the official designations for any accounts you have with us.



“How is the Market Doing?” | Ted Haley

People often talk about "the market," as if it were a proper noun and a definite thing that we should all know about. But what is "the market," exactly? As with so many investment questions, the answer is: "it depends!"

Usually when people reference "the market" they are talking about the U.S. stock market, which is a complicated system in which people own and trade shares of publicly traded companies. There are thousands of listed stocks in the U.S., and on any given day some are trading up in value and some are trading lower. So, the most correct answer to the question "What is the market doing?" is "A million things at once!" Of course, that is not a very helpful answer.

In order to find a way to talk generally about trends, in the late 1800s people created averages that could track how a handful of stocks had performed over a given period of time. The most famous of these averages is still quoted today: the Dow Jones Industrial Average. The Dow, as it is often referred to, is made up of thirty large U.S. Companies (most of which are not actually industrial companies anymore, and the companies included have changed many times).

Only tracking thirty of the thousands of publicly traded stocks in the U.S. doesn't really give you a complete idea of "the market," so other averages and indices (an index is mathematically different than an average, but a similar idea) were created that included more stocks. The most famous of these is the S&P 500 Index, which tracks the 500 largest companies in the U.S. Even that goal is complicated, because "largest" could be defined as employing the most people, or owning the most square-footage, or having the highest profits. In this case, and with most other standard measures, they decided to use "market capitalization" to define the size of companies. Market capitalization is essentially the total trading value of a company, meaning the trading value per share multiplied by the number of shares outstanding.

There are now indices that attempt to track more closely all stocks that trade in the U.S., as well as international stock and global stock indices. There are indices that track very specific parts of the market such as small stocks, and indices that attempt to track the bond markets. Some indices even use methodologies other than market capitalization. However, when people talk about "the market," they are still usually thinking of only the Dow or the S&P 500.

It is important to remember that your investments are not invested in either an index or an average, so the "market" performance does not directly affect your investments. When you hear or read that the market is down so many percentage points, keep in mind that we have crafted an investment strategy for you that is designed to help you meet your long-term objectives, not to beat "the market." Therefore, when someone asks you "How has the market been lately?" we would hope that the answer that comes to your mind would be similar to "The market has moved up and moved down, but my accounts are moving forward towards my goals!"



Connect with Ted



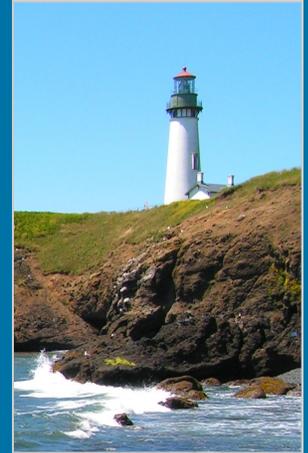
Connect with Bob



Glide Path for Retirement

There are many financial goals we try to meet throughout our working lives. When most of them have been completed, such as home purchases, family vacations, education for children, etc., there is a very large goal remaining – to be financially stable in retirement. There are hundreds of books and thousands of articles on this topic. We want to offer a condensed version of some major points on preparing for retirement.

- Start thinking seriously about where you want to live, what your lifestyle might be, and how you will stay active and engaged.
- Understand your likely income sources in retirement, such as Social Security and pensions, and potential income from your investment accounts. Compare this income with your projected spending needs in retirement. If there is a gap, it is time to start changing your spending and investing patterns.
- Be aware that current statistics project that the average married couple may spend \$250,000 or more in retirement on unreimbursed health-care costs.
- Review all of your insurance coverages and needs. Your life insurance needs may have changed, and it may be appropriate to study how long-term care costs will be covered.
- Work aggressively to be certain your debt level in retirement will be manageable.
- Always maintain appropriate reserves for emergencies.
- Be sure your estate plan is current – such things as your will and/or trust, your Powers of Attorney, your Medical Power of Attorney. Be sure you have discussed these arrangements with those to whom you have entrusted these powers.
- Let us work with you to help clarify these goals, needs and expectations, so we can help you enter retirement with a plan. A plan will not eliminate unpleasant surprises, but it can prepare you to know better how to make prudent decisions all along the way.



Click here to visit our website!



Employee Spotlight | Veronica Shaffer



Many of our clients know Veronica Shaffer from her voice over the years on the phone. We would like for you to know something else about her....she's a very active volunteer in her community!

Because she has two young girls, she chooses to spend her time volunteering for the parks and her local sports board. She is a board member of the Hubbard Parks Improvement Committee that holds several fundraisers each year to improve the local parks. Recently they spent a Saturday replacing the rotted backstops on the baseball and softball fields in a local park.

She is also a board member of the North Marion Youth Sports (NMYS). She serves as the Closet Manager to recycle donated sports equipment in good condition so that local families can re-use the equipment at no cost.

She and her family are big softball fans, and she recently helped NMYS organize a full day softball camp for girls ages 7-14 at North Marion Middle School run by the Oregon ASA chapter. A first for her community!

When she's not volunteering? Well, because she lives in the middle of hop country, she likes to support the hard-working hop farmers by enjoying her favorite craft beers!

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Hours: 7:30am–4:30pm, M-F

All indices, including the Dow Jones Industrial Average, are unmanaged and investors cannot actually invest directly into an index. Securities offered through Commonwealth Financial Network, member FINRA/SIPC, a Registered Investment Adviser. Advisory services offered through Advanced Wealth Management, a Registered Investment Adviser, are separate and unrelated to Commonwealth.

Office Closures

Memorial Day
May 30th

Independence Day
July 4th

Labor Day
September 5th

Thanksgiving
November 24th & 25th

