



Welcome to 2018

WELCOME TO 2018! We hope that you and your family had an enjoyable holiday season. Each New Year symbolically offers the opportunity to make a fresh start.

As always, our primary goal this year is to continue our tradition of helping clients achieve their personal financial goals. To make that process more efficient, we send our clients the attached 2018 CHECKLIST so they can identify any items they anticipate needing to be addressed this year.

As we enter into 2018, we cannot predict what exactly may occur, but we do know one thing – there will be new changes and challenges in tax laws. 2018 is being ushered in by the momentous Tax Cuts and Jobs Act which will affect the overall financial landscape. On December 20, the House approved the Tax Cuts and Jobs Act and President Trump signed it into law on December 22nd. We will be monitoring the new tax laws and how they will affect each of our client's situations.

We take pride in our ability to understand and effectively respond to our clients' needs and concerns and enjoy providing timely information and personal service to our clients. One of our company's main objectives is to always offer our clients a first-class experience.

We would like the opportunity to help you in 2018. After reviewing this checklist, if you see any items you'd like to discuss or receive a second opinion, we would like to extend to you a complimentary financial check-up. We would appreciate the opportunity to review your tax plan, estate plan, investment plan, retirement plan and protection plan to make sure they are all coordinated in your best interest.

While the quarter ended on an up note, in September investors were reminded once again to watch out for the market's volatility. Deutsche Bank was one of the major drivers of the quarter's final week. Shares of the bank plummeted on Thursday, September 29, pulling markets into a selloff before giving them a massive boost on Friday, September 30. The U.S. Justice Department proposed a \$14 billion fine in early September for the German bank and reports on September 30 indicate that the bank had settled with the Department of Justice for a fraction of the original fine. (*Source: www.thestreet.com 9/30/2016*)

We would like the opportunity to help you in 2018.

For 2018, we will continue to offer the following services to our clients in addition to their scheduled meetings with our office:

- ✓ Quarterly economic updates;
- ✓ Tax reports to keep them updated on opportunities and changes;
- ✓ Regularly scheduled educational workshops on timely topics;
- ✓ A continuous flow of meaningful articles on financial, tax, and estate planning topics; and
- ✓ Client Appreciation events.

We are available to provide the proper attention that our clients and their finances deserve by offering a strong and frequent line of service, commitment and communication.

If you are interested in our services, please call us at 480.609.1055 to schedule an appointment.

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Looking Ahead to 2018

2017 was a good year for equity investors. With new records continually being set in the stock market, bond yields remained low and volatility was kept at a minimum. 2017 also had its share of excitement including: tax reform, natural disasters, geopolitical unrest and U.S. political division. Although these events kept investors wondering how each would affect equity markets, for an entire year the economy continued on a strong upward trend and ended the year on a high note.

2017 was the eighth straight year of positive returns with the stock market piling up milestones right through the last trading day of the year. While 2017 was a strong year for investors, it is still important to remain cautious and not become complacent. For 2018, the mantra of “proceed with caution” is still a central theme among many experts. The Tax Cuts and Jobs Act has created tax changes and one of our challenges is to stay updated on how it may affect your personal situation.

While equity markets are described as “a little expensive” by some analysts, most feel that 2018 should bring in positive returns. Bank of America/Merrill Lynch calls for modest returns in their 2018 Outlook and so does Morgan Stanley Research. In addition to the new tax laws, rising short-term interest rates, inflation and stock market volatility are also potential catalysts at the forefront of a changing economic environment.

Reviewing your situation is always wise and will be especially integral for 2018. As always, our primary mission is to provide our clients with guidance and support on the road to their financial goals. ***This is a good time to review and discuss your plans with us. We can help you determine if you're still on track to meet your long-term objectives, confirm your time horizons and your risk tolerance. If you have any questions or concerns, please call our offices and we'd be happy to assist you.***

Things to Watch for in 2018

Potential interest rate changes

On December 13, the Fed raised interest rates for the third time in 2017, increasing it to a range of 1.25-1.5%. The Fed is scheduled to raise rates again in 2018 and many economists are expecting to see two or three more interest rate increases throughout the year. Numerous factors go into the Fed officials decision to increase rates and 2018 should bring its share of challenges. We will continue to keep a close eye on interest rate changes this year.

Tax Reform



Congress approved the Tax Cuts and Jobs Act and on December 22nd President Donald J. Trump signed into law the most sweeping overhaul of the U.S. tax code in 31 years.

Please keep in mind that each individual or household situation is different and in our upcoming first quarter Tax Report, we will discuss how the Tax Cuts and Jobs Act will affect tax payers and investors. Many variables could potentially affect each person's tax scenario and tax planning strategies differently so we suggest you consult a qualified tax professional each time you implement a tax strategy.

Stock market volatility

Goldman Sachs Research Economists predict a generous 4% GDP growth in 2018. With what some call the Goldilocks Economy in effect (moderate economic growth, low inflation and market-friendly monetary policy) and decreasing unemployment rates, economic prognosticators forecasts are bullish for 2018 and are looking for economic growth.



While 2017 was a non-volatile year for equity investors, market volatility is a part of investing and could return in 2018. As advisors, we will attempt to carefully monitor market conditions and our client's timeframes. For now, investors need to prepare for what could be an interesting year in both equity and debt markets.

Checklist

Here is a checklist of events and information that can help us advise you in 2018.

Please help us identify which items you would like us to address with you this year.



- Do you anticipate changes to your investment goals?
- Has your risk tolerance changed?
- Have your 2018 income or savings needs changed?
- Do you plan on retiring or changing jobs?
- Will there be a change in your marital status?
- Do you plan on moving, refinancing or selling/transferring a major asset such as a home or business?
- Did you recently receive or anticipate receiving a gift or inheritance?
- Will you have any changes in your income needs +/- (i.e. vacation, assisted living needs, selling home, child/grandchild assistance)
- Do you expect any additional family members or dependents?
- Do you anticipate any additional dependents such as an elderly parent or other family member? Will they require assisted living?
- Do you have a child/grandchild you will be assisting with their educational cost needs through a 529 plan?
- Do you anticipate any major transfer of wealth?
- Do you plan on gifting to heirs or donating money to charity?
- Do you need to adjust your estate plan?
- Do you maximize your ability to use retirement plans?
- Do you want to explore converting a traditional IRA to a Roth IRA?
- Do you or a dependent family member have a severe illness?
- Do you anticipate any life, financial, or employment (retiring) changes that may require you to make adjustments to your life and health insurance policies?
- Did you contribute to an IRA? If not, would you like to discuss contributing to an IRA before April's tax deadline.
- Is there anything else we should know to help you plan for 2018?

Important Birthdays



50 Allows for catch-up contributions to IRAs and qualified retirements plans.

55 If you are retired, allows you to take distributions from your 401(k) without the 10% penalty

59 ½ Allows you to take distributions from an IRA, annuity, or other retirement plan without penalty

60 Allows for start of widow/ widower benefits from Social Security

62 Allows for starting early Social Security benefits

65 Allows for enrollment in Medicare and the government drug plan

65-67 Allows for full retirement benefits from Social Security

70 Start date for enhanced Social Security benefits if you deferred claiming benefits previously.

70 ½ Mandatory required minimum distribution from retirement accounts must be taken no later than April 1st of the year after the year you turn 70½

If you have an important birthday in 2018, please let us know!

Is your current advisor reviewing your situation after the new tax laws were signed?

If not, or for another opinion, we would like to offer you a no-cost, one-hour complimentary consultation. To schedule a Complimentary Financial Check-up, please call our offices today at 480.609.1055. Kyle Robertson will be happy to assist you.



A good financial advisor can help make your journey easier. Our goal is to understand our clients' needs and then try to create a plan to address those needs. We continually monitor our clients' portfolio. While we cannot control financial markets or interest rates, we keep a watchful eye on them. No one can predict the future with complete accuracy, so we keep the lines of communication open with our clients.

Our primary objective is to take the emotions out of investing for our clients. We can discuss your specific situation when we meet. We would appreciate the opportunity to assist you in addressing your financial matters.

FINANCIAL CHECK-UP!

If you are not currently a client of Jackson Roskelley Wealth Advisors, we would like to offer you a complimentary, one-hour private consultation with one of our professionals at absolutely no cost or obligation to you.

Please call Kyle Robertson at Jackson/Roskelley Wealth Advisors, 480.609.1055.



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