

February 2019

## Welcome to 2019

Welcome to 2019! We hope that you and your family had an enjoyable holiday season. Each new year symbolically offers us the opportunity for a fresh start.

Once again, 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 convenient **2019 CHECKLIST inside** so they can identify any items they anticipate needing our help with this year.

As we enter into 2019 we cannot predict what exactly may occur, but we do know one thing – investors are filing a new tax form. The Tax Cuts and Jobs Act made significant changes to the tax code and this year we will share strategies that can help you minimize your tax situation. As we like to say, “It’s not what you make, but what you keep that counts!”

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

We are always 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.

We would like the opportunity to help you in 2019. After reviewing the 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.

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

*We are always available to provide the proper attention that our clients and their finances deserve*

In 2019, in addition to personal meetings with our office, we will continue to offer the following services to our clients:

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



**We would like the opportunity to help you in 2019!**

**Please help us identify items we could address with you this year by reviewing the checklist inside.**



### Looking Ahead to 2019

2018 kept investors on the edge of their seats. Trade wars, natural disasters, geopolitical unrest and U.S political division all kept us wondering how

each one would affect the economy. In 2018, volatility returned to the U.S. equity markets. During the year, many indexes set new highs. However, after a very tough fourth quarter, equity markets finished on a sour note for investors. For 2019, the mantra of "proceed with caution" is the battle cry among many experts. The Tax Cuts and Jobs Act has brought new tax forms and we are staying apprised on how they may affect your personal situation.

In addition to the new tax forms, rising interest rates, stock market volatility and potential trade wars could continue to provide disruption for investors. Having a solid foundation, design and strategy is critical to the outcome of your financial plans. Keeping your plan up-to-date is always wise and will be especially integral for 2019. 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.

### Four Specific Areas to Watch

#### Stock Market Volatility

2018 finished on a troublesome note for investors and many research economists are predicting limited overall growth in 2019. Although the U.S. economy seems reasonable (moderate economic growth, low inflation and low unemployment) forecasts for 2019 are cautionary for investors. Equity market prices typically are leading indicators and as advisors, we attempt to carefully monitor market conditions. For 2019 we need to watch our client's timeframes and prepare for what could be an interesting year in both equity and debt markets.



#### New Tax Forms



Congress approved the Tax Cuts and Jobs Act and in 2018 taxpayers will fill out a new tax form that represents 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 we would like the opportunity to discuss how the Tax Cuts and Jobs Act could affect your situation.

#### Interest Rate Changes

In December, the Fed raised interest rates for the fourth time in 2018, increasing the Federal Funds rate to a range of 2.25-2.5%. Many economists are expecting additional interest rate increases in 2019. Rising interest rates can compete with equities, so in 2019, we will continue to keep a close eye on interest rate changes.



#### Your Personal Situation



Your personal situation is our highest concern. We make it a priority to keep our clients informed throughout the year. If you'd like to schedule a complimentary consultation, please call our office and we will be glad to schedule time with you.

We would like the opportunity to help you with your financial goals in 2019!

## CHECKLIST

Here is a checklist of events and information that can help us advise you in 2019.

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 2019 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 2019?

Please check any of the key items you anticipate will need to be addressed this year so that we can discuss them with you.

Help us help others!

Please call us at 480.609.1055 to add someone's name to our mailing list!



### Our Team



Robert Jackson, Chairman & Founder, JRWA Branch Manager, RJFS



Jared Roskelley, CFP® President & Director of Financial Planning, JRWA



Matthew Clay, Executive Vice-President & Managing Director, JRWA, Financial Advisor, RJFS



Kyle Robertson, Director of Operations, JRWA, Operations Manager, RJFS



Barbara J. Sutton, ChFC® Senior Vice-President, JRWA



Greg Stark, CFP® Senior Vice-President, JRWA



Darin Shebesta, CFP® Vice-President, JRWA



Debra Brough, CRPC® Vice President, JRWA, Financial Advisor, RJFS



Joseph P. Dawson, Senior Vice-President, JRWA Financial Advisor, RJFS

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## 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
- ➔ **59½** 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.
- ➔ **70½** 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 2019, please let us know!



## Please Join Us for one of our Upcoming Workshops

All workshops are held at

**Modern Grove Views at  
OdySea in the Desert  
9500 East Via de Ventura  
Scottsdale, AZ 85256**

*Lunch or dinner  
is provided*

*Mark your calendar for one or both:*

### WHAT TO EXPECT FOR 2019

Thursday, March 14, 2019  
12 pm or 6pm  
(choose either session)

### SOCIAL SECURITY PLANNING

Thursday, April 11, 2019  
12 pm (1 session)



Please RSVP,  
seating is limited

[JFAWealth.com](http://JFAWealth.com)  
Joseph@JFAWealth.com  
or 480-609-1055

## Complimentary Financial Check-up

If you are currently not 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 480.609.1055. He'd be happy to assist you!

*Jackson*  
**ROSKELEY**  
WEALTH ADVISORS

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