

Ted Named to Forbes Best-In-State Wealth Advisors List!



client.

Ted was recently named by Forbes to the 2019 Best-In-State Wealth Advisors List! While Forbes lists Ted specifically, Ted views the honor as a recognition of our deep and talented team, as all of our work on our clients' behalf is a group effort. This high-profile recognition is a nice validation of the outstanding effort of the AWM team that is committed to helping our clients achieve their goals by providing expert financial guidance that is designed exclusively for each unique

The 2019 ranking of the Forbes' Best-in-State Wealth Advisors¹ list was developed by SHOOK Research and is based on in-person and telephone due-diligence meetings to evaluate each advisor qualitatively and on a ranking algorithm that includes client retention, industry experience, review of compliance records, firm nominations, and quantitative criteria (including assets under management and revenue generated for their firms). Overall, 30,000 advisors were considered, and 3,500 (11.6 percent of candidates) were recognized. The full methodology² that Forbes developed in partnership with SHOOK Research is available [here](#).

¹*This recognition and the due-diligence process conducted are not indicative of the advisor's future performance. Your experience may vary. Winners are organized and ranked by state. Some states may have more advisors than others. You are encouraged to conduct your own research to determine if the advisor is right for you.*

²*Portfolio performance is not a criterion due to varying client objectives and lack of audited data. SHOOK does not receive a fee in exchange for rankings.*

Team Growth & Long-Term Planning

As we all know, life can change in an instant. As Financial Advisors we are always stressing the importance of long-term planning and we have acted on our own advice. Bob and Ted have designed a contingency plan to make sure our clients are well cared for if the unfortunate happens to one or both of them.



In addition to building a professional staff that can help clients with almost any situation, last summer Traci Nelson became a CFP® Practitioner and is now a Financial Advisor. Her new role provides our clients with greater availability when Bob and Ted are out of the office.

Traci joined Advanced Wealth Management in May 2009 while she was attending college. Having started from the ground up, she has invaluable experience ranging from administrative work to comprehensive financial planning, as well as working with Bob and Ted on our investment process. These wide experiences allow her to service our clients across the many aspects of their financial lives.

Many of you have already had the opportunity to meet with Traci, and we hope the rest of you will have a chance to talk with her very soon. Our goal is that after talking with each of you, Traci can be added as the third advisor to your accounts.

Adding Traci to your accounts is a simple process, but of course it will require your approval and signature. At your next appointment we will be prepared to discuss this with you. Meanwhile, if you would like to speak with Traci, Bob or Ted, just call our office.



Sending our best wishes to all this year as we celebrate the moms and dads in our lives on Mother's Day (May 12th) and Father's Day (June 16th)!



Congratulations to Linda on the birth of her fourth grandchild!



AWM is sponsoring the West Salem Titans 12U softball team. Veronica's daughter pitches for this team in local tournaments. Best of luck to them in their season!



Wealth Management

What is “wealth management,” a term so often used in today’s financial world? Well, it is more than financial planning, and much more than investment management, where most financial advisers spend their time. For us, wealth management means helping you always be on track to achieve your financial – and life – goals.

It starts with planning, defining and agreeing upon your goals, needs, resources and expectations. Once the goals have been defined, then plans need to be developed. These can include:

- **cash-flow guidance**, to help you prioritize between all of life’s needs and wants, so that you can build for the future yet enjoy the present!
- **investment management**, to include an understanding of one’s ability to cope with fluctuation, and the need to accept market risk to achieve investment objectives.
- **tax management**, in which we work with your tax advisor to be certain your investment strategies are always mindful of tax efficiency.
- **estate planning**, in which we work with your legal counsel to be certain there are plans in place should unexpected death or disability occur, and that you have shared your plan with those upon whom you might have to rely.
- **insurance planning**, in which we assist in determining and putting in place appropriate life, disability income and long-term care insurance and plans.
- **education funding** for children or grandchildren, to include focused investment products and College Savings Plans (also known as 529 Plans).
- **pre-retirement planning**, to include building assets to be available in retirement and determining when to transition from working by necessity to a life where you can spend your time and energy as you wish.
- **retirement planning**, to include cash-flow management and developing strategies for how to use the assets that have been built up so that your money will last at least as long as you do. In this way you will be able to spend your time and money in ways that help you reach your non-financial goals.

Wealth management starts with planning, but does not end there. Once strategies have been agreed upon, then we work with you to put plans into action.

And...it does not end there either! Life is continuously changing. Births, deaths, job and income changes, inheritances, evolving health issues, retirement, etc.— all of these things can require adjustments in the financial, investment and estate plans that have been put into place. Our job is constant and ongoing — to always monitor your financial life to help you achieve your goals!



Connect with Bob



Connect with Ted



AWM Website!



Click here to visit our website! We would love to hear your feedback! Please feel free to email us with your comments and suggestions.

 Find us on Facebook

What's Up (Or Down?) With Interest Rates?

Our newsletters and client letters have had quite a bit of conversation around interest rates over the last few years, probably more coverage of that relatively obscure corner of the world of finance than you have received from other sources. We closely monitor changes in the interest rate world as they have direct and ripple effects on stock and bond markets, as well as more direct impacts on "real world" considerations such as mortgages and car loans.

As a quick recap, since the financial crisis of 2008-2009, interest rates have been at historic lows. However, since 2015 the Federal Reserve has been raising interest rates at a fairly steady pace in an attempt to get them back to a more "normal" level. The Fed had been very clear in their expectation that they would continue to steadily raise rates (technically known as the Fed Funds rate), possibly even to a level as high as 4%. Then, in the last quarter of 2018, when stock markets around the world were in decline, many people hoped that the Fed would slow their rate increases, which would have helped bolster stock markets a bit. In December the Fed maintained their plan, which caused concern among stock investors, and sent stocks even lower.

Now in 2019, possibly because of the effect on the markets that their December decision had, they have backed off their plan and have held rates steady at 2.25%. They have indicated that they do not anticipate another increase in the short term. This has led to relief in some markets, and stocks in the US are up quite a bit so far this year. Going forward, we have a new uncertainty that we haven't had since 2015. Whereas we had had certainty that the Fed planned to consistently raise rates, we now have the possibility that their target could be higher, lower, or the same a year from now. Any decision they make will have repercussions in various corners of the financial world, and that uncertainty presents a new challenge for investors but also different opportunities.

If you are ever interested in these interest rate discussions and how they affect your financial plan, please let us know, because as you might be able to guess by now, we love talking about it!

Going Paperless and Reduced Trading Costs



Thinking of going Paperless? Would you like reduced trading costs? They go together!

Maybe you have thought of receiving your account statements and other information electronically instead of having all that mail pile up in your mailbox, but you have yet to make the switch. Here is another reason to consider going paperless!

As of April 1st, if you have PPS Custom managed accounts, there are new reduced trading costs for those who opt in for electronic delivery for their statements, trade confirmations, customer correspondence, and shareholder reports. You may still elect to receive your tax documents by mail and qualify for the discount.

To opt in to electronic delivery, you will need to log in to Investor 360 and make your elections. Once enrolled in e-delivery, you will receive an email whenever a new document has been posted for your viewing and then you will need to log in to Investor 360.

Aren't sure if you have already elected paperless preferences in order to qualify for the reduction in trading costs? Reach out to our office and we would be happy to let you know!

Investor 360 is a wonderful platform that provides a very user friendly interface for viewing your accounts and has many other features, such as account aggregation and a secure messaging portal. Please call our office today if you need help getting logged in!

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Office Closures

Memorial Day
May 27th

Independence Day
July 4th

Labor Day
September 2nd

Thanksgiving
November 28th & 29th

Christmas
December 25th

