

# Golden Gate Wealth Management Insider

A Semi-Annual Publication for our Golden Gate Wealth Management Family

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Medicare & HPOne

A Plan for All Seasons

Raymond James Joins S&P 500

We've Got You Covered

Mobile Check Deposit



## OPPORTUNITY BLOOMS

*Spring is nature's way of saying, "Let's Party." - Robin Williams*



We made it! With the rain behind us, we look forward to a beautiful spring season and a bright summer ahead. We know spring has arrived when the tulips in front of our office are blooming in vibrant colors.

We began 2017 by coining it "A Year of Transition." Part of the struggle during a period of transition can be feeling like one is caught in a world of uncertainty. What is certain these days? That living in a world of uncertainty is the new norm. Despite concerns, there is a lot going right in the U.S. Consumers are confident, earnings growth prospects are positive, borrowing costs are still low, and the job market is in good health. Additionally, and setting aside all political views, the benefits of the pro-growth policies being discussed in Washington are keeping business sentiment strong. How the rest of the year plays out is something we can't predict, but current momentum is solid, keeping all of this uncertainty in check for now.

This buying stampede has left many scratching their heads as to how the market can possibly perform this well despite a constant barrage of negative headlines and with few details about the new administration's policies. It's a fair question. Until the stock market begins to worry, investors are probably best served by not trying to outsmart Mr. Market since there are no rules that stocks must go down. As we have witnessed lately, even the "rule" about the market hating uncertainty did not end up being as hard and fast as we thought. So while President Trump may be a wild card, don't let politics get in the way of your portfolio.

There are always reasons to be both pessimistic and optimistic. The intelligent investor acknowledges both, but trusts in the ingenuity of humans over time.

It's the season of spring cleaning and that includes your finances. We are always here to review your progress, set new goals and tie up loose ends. Spring is a time of renewal and opportunities. We are excited for the possibilities the rest of the year has in store.

### BY THE NUMBERS

- THE LONG-TERM AVERAGE:** The S&P 500 stock index has gained an average of +10.2% per year (total return) over the last 50 years (i.e., the years 1967-2016). The index has been positive for the last 8 years (9 consecutive "up" years is the all-time record for the S&P 500) and 13 of the last 14 calendar years. The S&P 500 has been up during 40 of the last 50 years, i.e., 80% of the time (source: BTN Research).
- MISSING THE BEST:** The total return for the S&P 500 was a gain of +12.0% (total return) in 2016. If you missed the 3 best percentage gain days last year, the +12.0% gain falls to a +4.4% gain (source: BTN Research).
- AVOID THE WORST:** The total return for the S&P 500 was a gain of +12.0% (total return) in 2016. If you avoided the 3 worst percentage days last year, the +12.0% gain rises to +22.1% gain (source: BTN Research).

## NAVIGATING MEDICARE

As your financial advisors we do our best to be an invaluable resource for you during a myriad of life events you might encounter during your journey through life. Some of these events you expect and plan for and some are unexpected challenges along the way.

One of the events we expect and plan for each of you is retirement. A significant part of the retirement planning process includes making the transition to Medicare from an individual or group health insurance plan.

Medicare enrollment can be a complicated, time-consuming process. The choices are numerous and are driven by many factors from personal health, choice of doctors, financial considerations and even ZIP Code. The navigation through Medicare can become even more daunting since you are no longer making a “family plan” decision on your health care, but an “individual plan” decision catered solely to address your personal health care concerns.

Raymond James recognizes the burden this places on you. That’s why we’re proud to announce that Raymond James has partnered with HealthPlanOne (HPOne) to remove the guesswork and provide personalized assistance when you are ready to make decisions regarding your Medicare coverage. Because HPOne represents every major carrier and has access to 8,000 Medicare plans, you can expect unbiased advice to ensure that you have the proper coverage and aren’t spending more of your retirement savings on healthcare than necessary.

Through HPOne, you will receive personalized service and unbiased advice from a dedicated Licensed Agent, including:

- Assistance with reviewing healthcare information and evaluating available plans
- Help with purchasing the plan of your choice and completing the enrollment process
- Support for setting up of billing and premiums payments

**There is no cost to use HPOne’s services** and those services don’t end after enrollment. Your Licensed Agent will continue to provide support throughout the lifetime of your enrollment for coverage questions, appeals and plan renewals.

If you are currently enrolled in a Medicare insurance plan or are approaching your enrollment period and would like to connect with an agent to ensure you have the most affordable coverage that best fits your needs, please let us know.

At Golden Gate Wealth Management we believe our approach to a life well planned goes beyond your financial well-being.



## PLANNING TO-DO'S

- MIDYEAR CHECKUP:** Look back on your to-do list progress, follow up on your taxes, make sure your retirement plan is on track, determine if your emergency fund is adequate, and establish a regular savings plan that you can stick to each month.
- DISCUSS DISTRIBUTIONS:** If over 70%, take required minimum distributions (RMDs) from your IRAs. You must begin RMDs by April 1 the year after you turn 70%. After the first distribution, IRA holders must take distributions by December 31 of each year.
- SPRING CLEAN FINANCES:** Consider rolling over retirement accounts from old employers to consolidate and simplify.
- SAVE FOR SCHOOL:** Talk to your advisor about establishing or contributing to a 529 education savings plan for your child or grandchild.



### CONVERSATION STARTERS Timely to-dos for pursuing a life well planned.

#### LIVING

Home buying season is heating up. Check your finances and pay close attention to interest rates if you’re considering buying or refinancing.

#### LEARNING

Have a conversation with your recent graduate about finances and how to budget. Consider introducing him or her to our team to learn the basics of saving and investing.

#### LIABILITIES

Request your credit report. You can obtain a free copy from [annualcreditreport.com](http://annualcreditreport.com)



## RAYMOND JAMES JOINS THE S&P 500 INDEX

We are proud to share with you that Raymond James Financial, Inc. (NYSE: RJF) was selected for the S&P 500® index on March 20<sup>th</sup> under the GICS Investment Banking and Brokerage Sub-Industry Index.

As our Chairman and CEO Paul Reilly states, “This represents a significant milestone for Raymond James and a major accomplishment for our Chairman Emeritus Tom James, who brought Raymond James public more than 30 years ago, as well as the many current and past advisors and associates who have built this company to its current place among our industry’s leaders. **Our addition to the S&P 500, like all of our corporate achievements, would not be possible without our client-first culture and the dedicated people who work here.**”

It is an honor for Raymond James to be included in this index – and further affirmation of the high caliber of service we offer to you, our clients.

Our team with CEO, Paul Reilly, at a regional reception in San Francisco

## WE’VE GOT YOU COVERED

In an effort to stay on top of new trends, strategies and solutions — as well as the outlook for the market — we will continue our education and exercise due diligence on your behalf. Here are some of the ways we’ve got you covered.

### DR. JANET YELLEN, CHAIRMAN OF THE FEDERAL RESERVE



We had the opportunity to hear Chairman of the Federal Reserve, Dr. Janet Yellen, give an economic assessment of the current landscape at an event hosted by the Commonwealth Club in San Francisco.

### SIFMA PRIVATE CLIENT CONFERENCE



Misty represented Raymond James on the financial advisor panel hosted by \*SIFMA at their Private Client Conference in Arizona. Misty provided insight on how her team helps clients financially navigate "life events," such as birth, marriage, college funding, divorce, job transition, aging etc. She discussed how her team applies a goals based financial planning approach when working with clients.

### SIFMA SOCIAL MEDIA & DIGITAL MARKETING CONFERENCE



Misty represented Raymond James on the financial advisor panel hosted by \*SIFMA at their Social Media and Digital Marketing conference in San Francisco. Misty spoke on the panel “A View from the Field: How Top Advisors are leveraging social and digital tools to target, attract, and serve clients.”

### HEARSAY SYSTEMS PODCAST



Misty was asked by Hearsay Systems to be interviewed on their advisor spotlight podcast. Hearsay Systems is the social media marketing management platform our team uses to engage on social networking services like Facebook, LinkedIn and Twitter.

### CELEBRATING MILESTONES



We had the pleasure of taking our two heroes, Bunny & Emma, to lunch for their milestone birthdays. Bunny is celebrating her 99<sup>th</sup> this year!

\*The Securities Industry and Financial Markets Association (SIFMA). SIFMA is a financial industry group representing securities firms, banks, and asset management companies.



# THE CONNECTED CLIENT

THE ACCESS YOU NEED WHEN YOU NEED IT

## TAP. SNAP. DEPOSIT. WITH MOBILE CHECK DEPOSIT

Have you downloaded the Investor Access mobile application? If you haven't, you may want to check it out. Investor Access is a secure, easy-to-use online resource designed to help you get a



clearer, more complete view of your finances – giving you instant insight into your portfolio and control over how and when you receive key information.

Access key account information on your mobile device with the Investor Access app. With the Investor Access app and mobile optimized site, you can take advantage of

complimentary, secure access to your Raymond James brokerage account when you're on the go. Download the app from your mobile device's app store by searching "Investor Access."

To enhance the mobile experience, we added mobile check deposit. This fast and easy feature enables you to safely and conveniently deposit checks into your Raymond James accounts using the camera on your smart phone or tablet.

It's simple: Just log into the Investor Access mobile app, select "Deposit Checks" and on-screen instructions will guide you through completion of the deposit.

**Know where you stand from wherever you're standing.**

### Charity of The Month

Our office dedicates each month to a different charity in our community. We highlight this charity throughout the month to bring awareness to the good work done in our community. We raise funds to donate as a reminder of the wonderful community we are pleased to be part of.

2017

FEBRUARY	The Second Opinion
MARCH	Alzheimer's Association
APRIL	Project Night Night
MAY	Meals on Wheels



*Raymond James is not affiliated with the above independent organizations*



**Abu Farukh**

Managing Director  
Senior Vice President, Investments  
Financial Advisor  
Wealth Management Specialist  
[Abu.farukh@raymondjames.com](mailto:Abu.farukh@raymondjames.com)  
415.538.5719

**Misty Farukh, CFP®**

Associate Vice President, Investments  
Financial Advisor  
CERTIFIED FINANCIAL PLANNER™  
Wealth Management Specialist  
[Misty.farukh@raymondjames.com](mailto:Misty.farukh@raymondjames.com)  
415.538.5715

**Jacqueline Morales**

Registered Sr. Client Service Associate  
Wealth Management Specialist  
[Jacqueline.morales@raymondjames.com](mailto:Jacqueline.morales@raymondjames.com)  
415.538.5709

[www.goldengatewealthmanagement.com](http://www.goldengatewealthmanagement.com)

#### SAN FRANCISCO

575 Market Street Suite 3900  
San Francisco, CA 94105

#### WALNUT CREEK

2999 Oak Road Suite 1030  
Walnut Creek, CA 94597



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Alternative investment strategies involve greater risks and are only appropriate for the most sophisticated, knowledgeable and wealthiest of investors.

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