



Newsletter: April 2017

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FPA NEO Board of Directors

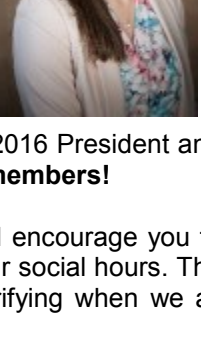
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- President Elect: Marissa Beyer, CFP®
- Past President: Kara Downing, CFP®
- Treasurer: Bryan Glancy, CFP®
- Secretary: Kimberly Florcosky, CFP®
- Programming & Public Relations: Callie Cornett, CFP®
- Membership: Kristine Brill
- Pro Bono & NexGen: Alexander Rupert, CFP®
- Advocacy: Kenneth Paul, CFP®
- Chapter Executive: Lauren Smigelski

UPCOMING 2017 PROGRAM DATES

- April 20, 2017**
Education Program
[REGISTER NOW!](#)
- Topic #1**
Family Business Succession Planning
Jim Dickinson
Shareholder at Cavitch, Familo & Durkin
- Topic #2**
Business and Legal Considerations in Succession and Continuity Planning
Scott Matasar, Senior Securities Litigation, Enforcement and Regulator Defense and Mark Jacobs, Attorney Matasar Jacobs LLC
- April 26**
Spring Social Happy Hour
4:30-6:30pm
Shula's 2 Steak and Sports
6200 Quarry Lane
Independence, OH 44131
- May 18**
Education Program
May 24
State of Ohio Advocacy Day
June 20-21
National Advocacy Days
August TBD
Fall Social
September 21
Education Program
October 24
FALL SYMPOSIUM
November 16
Education Program
December TBD
Winter Social

President's Message

By: Elizabeth Scheiderer, CFP®



Looking back, 2016 was an incredible year for our chapter on many levels. We rolled out FREE monthly meetings for our members and in combination with our compelling educational content, our attendance has almost doubled into 2017. Not to mention, we had a sold-out symposium!

Our chapter would not be where it is today without the leadership and direction from Kara Downing, our 2016 President and now Chairwoman. Thank you Kara and our Board members!

If you haven't been to a monthly meeting in a while, I encourage you to come spend a morning networking or attend one of our social hours. The energy for our financial planning community is electrifying when we all get together.

I'd also like to take this time to welcome our new Chapter Executive, Lauren Smigelski to our chapter. Her dedication to our members and partners in creating a rewarding experience for the FPA of NEO is remarkable. Her contact information can be found on our website and on all chapter emails.

If you'd like to volunteer an hour or two a month, helping with our Chapter's initiatives, we'd love to have some new faces join us as we approach making 2017 another record breaking year! It's a lot of fun and very rewarding to be on the organizational side of our amazing chapter. Looking forward to seeing you at our future 2017 events!

Chapter Programming

By: Callie Cornett, CFP®

We have had a successful start to programming for 2017! A special thanks to all our speakers from the past three months and to our members and guests who have attended our chapter meetings so far this year. You'll find a list of topics and speakers from the last three months on our website, where you can also view all the material from past presentations

Mark your calendars for the next chapter meeting, Thursday, April 20 and a chapter special happy hour on Wednesday, April 26! All the details on the left!

NexGen Updates

By: Alexander Rupert, CFP®

Members of FPA NEO NexGen held their first event of the year on Saturday, February 25th. Two separate teams consisting of NexGen members raced against each other to see who could escape first. While team 1 was victorious (setting an escape room record) team 2 failed to escape in 60 minutes. This event was well-attended and team 2 is looking forward to redeem themselves next time!



If you're interested in getting more involved with NexGen at the national level, consider attending the FPA NexGen Gathering, June 23-25, 2017 at North Central College in Naperville, IL. Join the best and brightest minds of the next generation of financial planners at this annual event that provides an opportunity to discuss hot topics and trends facing the future of the financial planning profession and a chance to get to know your peers, colleagues and the FPA leadership in an intimate and free-flow setting.

FPA NEO is lucky to have the opportunity to offer Kaplan Scholarships to our members. These are for new Education, Licensing, and Exam Prep Scholarships! *Scholarships only available to FPA members. If you have questions about Kaplan's education programs or would like to get started, contact your Chapter Account Manager, Dave Posing, at 888.394.2084 or dpossing@kaplan.com.

Advocacy

By: Kenneth Paul, CFP®

FPA NEO, along FPA Central Ohio and FPA Southwestern Ohio are excited to announce the date for Ohio Advocacy Day 2017! On May 24, join fellow financial professionals from across the state of Ohio and connect with your local legislators and regulators to build important relationships that help influence the right people. FPA Advocacy seeks to advance and protect your profession by proactively seeking out those who vote on issues that affect your profession. Meetings will be arranged with your state representative and senator right in the Ohio State House in downtown Columbus. This unique experience is one you will never forget! [Learn more.](#)

There is also the opportunity to participate in National Advocacy Days in Washington, DC on June 20-21. You'll head to Capitol Hill to introduce federal policymakers to our association and profession while displaying FPA's strength as THE association for all CFP® professionals and advocating for issues that are important to practitioners. Participating in this day empowers CFP® professionals to positively impact government officials at all levels. Contact Ken Paul, CFP®, at kpaul@sequoia-financial.com or 216-591-2227 if you're interested in participating at either event this year.

Student Chapter - Diversity Symposium

The University of Akron has an exciting new program coming up this month. Join fellow advisors and career influencers/thought leaders at The Financial Planning Women and Diversity Symposium on Thursday, April 27, 2017. To learn more or RSVP, visit www.uakron.edu/fp-influence or contact Barry Mulholland, PhD, CFP®, ChFC® at the University of Akron.

Messages from our Partners

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- Your client can withdraw dividend and interest income from the account.*

Loan Amount	Rate	Minimum Coverage Ratio	Origination Fee
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\$500,000.00 - \$999,999.99	30 day LIBOR + 2.00% to 2.50%**	1.20x (83% LTV)	\$1,000.00
\$1,000,000.00 - \$4,999,999.99	30 day LIBOR + 1.50% to 2.00%**	1.25x (80% LTV)	\$1,500.00
\$5,000,000.00 and up	30 day LIBOR + 1.00% to 1.50%**	1.25x (80% LTV)	\$3,000.00

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Why's everyone talking about reverse mortgages?

One reason financial planners are proactively evaluating Home Equity Conversion Mortgages (HECMs)—commonly called reverse mortgages—is because clients age 62+ can establish a lower-cost FHA-insured* reverse mortgage credit line and draw on it as needed for future expenses, such as health care costs. Plus, the amount available to clients with a HECM credit line will grow monthly, independent of any change in home value.†

It was this unique feature that inspired Harold Evensky and John Salter's research on how a HECM credit line can help clients meet their retirement goals.

To learn more, please contact Joe Damo, HECM Loan Specialist Serving Ohio, NMLS #408734, at 513.939.6034 or jdamo@reversefunding.com

RMF RMC HOME EQUITY FINANCIAL GROUP, LLC

Information shown for illustrative purposes only. Assumptions are: (1) 30-year-old borrower; (2) California home valued at \$625,500; (3) LOC will grow at 5.802% above the 1-Year LIBOR Adjustable Rate Mortgage (ARM), which uses the 1-Year LIBOR plus a margin of 4.502% + ongoing Mortgage Insurance Premium of 1.25% initial APR is 8.02%, which can change annually, 2% annual interest cap, and 5% lifetime interest cap over the initial interest rate. Maximum interest rate is 15.52% (2) 10% rate reserve at 5.802%; (3) no fees charged by borrower. Interest rates and funds available may change daily without notice. * This material has not been reviewed, approved or issued by HUD, FHA, or any government agency. The company is not affiliated with or acting on behalf of or at the direction of HUD/FHA or any other government agency. † If part of your loan is held in a line of credit upon which you may draw, then the unused portion of the line of credit will grow in size each month. The growth rate is equal to the sum of the interest rate plus the annual mortgage insurance premium rate being charged on your loan.

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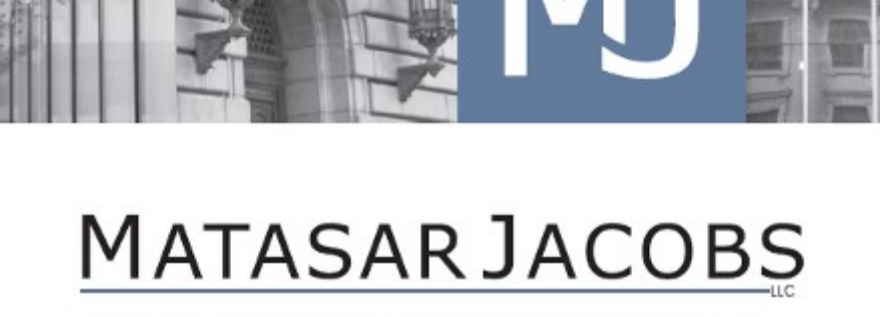
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