



Newsletter: August 2017

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UPCOMING 2017 PROGRAM DATES

September 21
Education Program
[REGISTER HERE](#)

October 24
7:30am - 4:30pm
FALL SYMPOSIUM
For a full and up to date schedule, visit our [website here](#).

November 15
Think & Drink at the Cleveland Museum of Natural History
sponsored by Cleveland Foundation
featuring a CE presentation of Planned Giving

December TBD
Winter Social

STAY TUNED FOR DETAILS OF 2018 PROGRAMMING!

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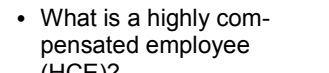
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Reverse Mortgage Funding

Partner Article



While December may be months away, if your clients' retirement plans aren't passing nondiscrimination testing now, you may want to schedule a mid-year review to get them back on track. After all, a failed ADP/ACP test can be costly and time consuming for the plan sponsor.

Your clients may need a quick refresher on nondiscrimination testing

I've attached an educational article to help you talk to your clients about their 401(k) plan testing. It includes answers to questions like:

- What is a highly compensated employee (HCE)?
- What's the difference between the actual deferral percentage (ADP) and actual contribution percentage (ACP) tests?
- How does a plan fail one of those tests?
- What can you do to help them make sure they pass at year-end?

[Learn more – Read the article now](#)

If you'd like some ideas on how to best approach your clients about their plan testing, I can help. Give me a call when you get a chance.

Sincerely,

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MATASAR JACOBS

FINRA to FAAs: Handle Senior Investors with Care

By: Noelle Shanahan Cutts, Esq., Matasar Jacobs LLC

Unfortunately, seniors are frequent targets for investment fraud despite studies showing that most older investors do not perceive themselves as vulnerable. As the U.S. population ages, senior investors are becoming more dependent on their investments for retirement income. Accordingly, protecting seniors remains a top priority for FINRA (and the SEC).

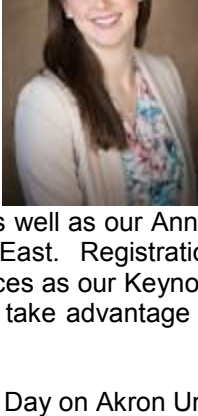
FINRA has observed an increase in the use of aggressive boiler room tactics by unregistered persons in pump-and-dump schemes targeting seniors as well as numerous cases where registered representatives have recommended that seniors purchase speculative or complex products in search of yield. FINRA recommends controls firms can implement to protect seniors from exploitation: (1) have appropriate supervisory mechanisms to detect and prevent problematic sales practices; (2) contact seniors in instances where they place a purchase order for a speculative stock through their online brokerage account; (3) question seniors about inquiries to buy or sell penny stocks held outside the firm; and (4) ask seniors about instructions to transfer funds to persons who may be related to the issuer.

As a financial advisor, you are in a unique position to identify suspicious activity (e.g., a senior suddenly changing a long-term strategy). If your firm does not have written policies regarding senior investors (e.g., reporting suspicions of fraud or what to do if you notice a decline in a client's lucidity), it should seek out experienced counsel to create policies and procedures to ensure compliance with FINRA Rule 3010.

President's Message

By: Elizabeth Scheiderer, CFP®

It's been a busy summer for the FPA of NEO! From Advocacy Day in Columbus, as well as National Advocacy Day in Washington DC to our recent summer social. And on August 19th, our FPA NexGen chapter co-hosted the FPA All-Ohio NexGen Conference in Columbus.



As we enter the second half of our programming calendar, we have a great line-up of monthly meetings as well as our Annual Symposium on October 24th at Corporate College East. Registration for the symposium will be open soon, with Michael Kitces as our Keynote speaker. Last year's symposium sold-out, so please take advantage of the early-bird pricing to secure your seat.

Also, in October, we will be hosting Financial Planning Day on Akron University's campus – more details to come!

Our Board is always ready to welcome any members who have interest in getting more involved with our chapter. Feel free to contact me at escheiderer@ncfainancial.com to discuss what volunteer opportunities we have available, so we can find what would best fit your personal goals.

Chapter Programming

By: Callie Cornett, CFP®

I would like to thank all our speakers from the first half of our programming year and to our members and guests who have attended our chapter meetings. As always, you'll find a list of all past topics and speakers [on our website](#), where you can also view all the material from these past presentations.

Mark your calendars for the next chapter meeting, Thursday, September 21 as we kick off our fall programming. We're also excited to announce further details for our annual Fall Symposium taking place on October 24. You can view the schedule on our [website here](#). Michael Kitces is just one of many great speakers who will be featured along with CE for insurance, ethics, and CFP®. Pricing this year will be \$175 for members, \$225 for non-members, with a \$25 early bird discount running from September 9-16. Don't miss out on what will be an amazing day of learning and networking!

Additionally, there are still some remaining sponsorship opportunities for the Symposium. If you are would like more information or are interested please contact Lauren Smigelski at admin@fpa-neo.org or at 216-298-9095.

NexGen Updates

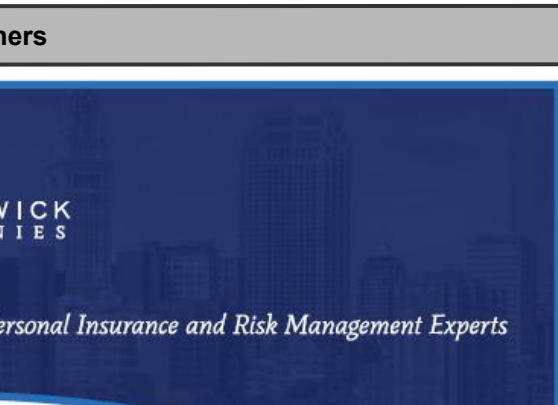
By: Alexander Rupert, CFP®

Last year, the NexGen Ohio chapters teamed up to put together the first ever "All Ohio" event. It was so well regarded that we have decided to make it an annual event! NexGen members from Cleveland, Columbus and Cincinnati gathered together for an all-day conference to grow their profession, learn from peers and expand their networks. Young financial professionals were able to collaborate and learn alongside some of the state's brightest young minds and thought leaders in the financial planning industry on August 19, 2017 Columbus, OH on Ohio's State's Campus.

[Click here](#) for more information of this year's conference.



Last month, FPA NEO NexGen members gathered together for an evening of baseball and fun at Progressive field for a Cleveland Indians game. Our group has continued to grow this year as we host fun and unique events and support our members. Come show your support by getting involved and coming to one of our events!



Messages from our Partners

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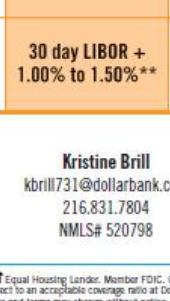
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\$1,000,000.00 - \$4,999,999.99	30 day LIBOR + 1.50% to 2.00%**	1.25x (80% LTV)	\$1,500.00
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*Variable annuities are subject to market fluctuation and risk. Principal value and investment return may fluctuate and earnings have a greater loss when interest is withdrawn.

With examples of how different fee structures are subject to withdrawal interest rate. Withdrawal interest rate for the year 2017 (10% interest rate) is 10.00% (10% interest rate). Withdrawal interest rate for the year 2018 (10% interest rate) is 10.00% (10% interest rate). Withdrawal interest rate for the year 2019 (10% interest rate) is 10.00% (10% interest rate). Withdrawal interest rate for the year 2020 (10% interest rate) is 10.00% (10% interest rate). Withdrawal interest rate for the year 2021 (10% interest rate) is 10.00% (10% interest rate). Withdrawal interest rate for the year 2022 (10% interest rate) is 10.00% (10% interest rate). Withdrawal interest rate for the year 2023 (10% interest rate) is 10.00% (10% interest rate). Withdrawal interest rate for the year 2024 (10% interest rate) is 10.00% (10% interest rate). Withdrawal interest rate for the year 2025 (10% interest rate) is 10.00% (10% interest rate). 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