



FPA OF NORTHEAST OHIO

happy holidays!

Newsletter: December 2017

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President's Message

By: Elizabeth Scheiderer, CFP®



Oh, what a year! 2017 was quite the year for the FPA of NEO, from increased attendance at our monthly meetings to more social opportunities to network. Your 2018 board is looking forward to yet another year of continued community building within our chapter, keeping a keen focus on quality education programming.

To get the most out of your membership, I encourage you to attend our free monthly meetings or consider joining a committee. [Check out our website](#) for meeting & social event dates in 2018. Hopefully I'll see you soon!

Chapter Programming

By: Callie Cornett, CFP®

2018 PROGRAM DATES

Regular monthly meetings take place on the third Thursday

of the month noted below from 8:00-11:00am at

Crowne Plaza Cleveland South.

Free to FPA members and regularly includes

continuing education and breakfast.

January 18: 2018 Updates

Mike Solomon, Tax Update

Brian Giuliano, Economic Update

February 15

March 15

April 19

May 17

September 20

SAVE THE DATE:

ANNUAL SYMPOSIUM: October 18

Corporate College East

Messages from our Partners

Interest-Only Revolving Line of Credit Collateralized by Life Insurance

- Pay off your existing policy loan(s) with a lower rate.
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- Fund a business acquisition, real estate investment, short-term capital, or a buy-sell agreement.

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\$1,000,000.00 - \$4,999,999.99	3.23% 30 day LIBOR + 2.00% Variable*	1.10x (91% LTV)	\$0 - \$1,500.00
\$5,000,000.00 and up	2.98% 30 day LIBOR + 1.75% Variable*	1.10x (91% LTV)	\$0 - \$3,000.00

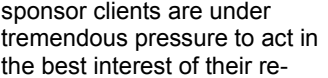
Kristine Brill
kbrill731@dollarbank.com
330.655.2129
NMLS# 520798

Krystyna Krofta
kkrofta967@dollarbank.com
216.736.8901
NMLS# 452711

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Partner Articles



Thanks to ERISA, your plan sponsor clients are under tremendous pressure to act in the best interest of their retirement plan participants. One way you can help them make sure they're doing this is to benchmark their plan — or compare their plan to other plans within their peer group.

What does benchmarking do for your clients?

I've attached [an educational article](#) that will help you explain to your clients the importance of benchmarking their plans and why they need to take this responsibility seriously. It explains the two main reasons for benchmarking and how to go about it:

- Satisfying fiduciary responsibilities – to ensure that plan services, investments and fees are necessary and reasonable
- Driving plan performance – to meet objectives like participation and contribution rates

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

I have the resources to help you benchmark your clients' retirement plans against appropriate peer groups. Give me a call today and we can go over what needs to happen next.

Sincerely,

Ali Khodadad
Regional Vice President, AXA Distributors
(513) 439-7264
ali.khodadad@axadistributors.com

CAVITCH MEANS BUSINESS SUCCESSION PLANNING

You have worked hard to build your business. It represents years of hard work and sacrifice. It is likely your most valuable asset and the primary source of income to support you and your family. What steps have you taken to protect the value of your business and to prepare to transition ownership to the next generation or to key employees? What is your exit strategy if your goal is sale to an outsider?

Business succession planning is an important service that Cavitch attorneys provide to our many business clients. We create integrated solutions that address all issues that concern them. Succession planning may involve the next generation of a family, current partners or key employees. Sometimes, the objective is a sale of the company to a third party and we identify steps that can be taken to help maximize value. Our business plans are coordinated with the owners' personal estate planning. Tax and asset protection strategies are important. Our planning solutions protect families for the long term.

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1300 East Ninth Street
Twentieth Floor
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Office: 216.621.7860
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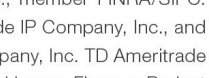
David Kuhr, President
P. 216.409.5496
E. GreenBarConsulting@gmail.com

2000 Auburn Drive, Suite 300
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