



Measuring Success Newsletter

October 2015

A Letter From Lynn



Today was a perfectly amazing day outside. It reminds me of previous fall days in my career (1987, 1998, 2002, 2008) when I allowed the markets and economic conditions to cloud my perceptions. Now I have come to appreciate that no matter what, it will always be something! Either the market is too high or it is too low (and could go lower). Thirty-three years has taught me that our financial plans endure precisely because we take a hard look at where we are now, where we want to be, and then plot the best way to get there. Because of this, regardless of what the markets do, we can live in the moment and enjoy the day because we have done all we can to prepare for the unknown.

By now, most of you have had a *Goal Planning and Monitoring* meeting. Many of you comment on how this helps you to understand the ramifications of the decisions you are asked to make. This process helps us clarify your expectations and allows us to work collaboratively on your plans for the future.

As we look forward to wrapping up the year in the next two months, we will be reviewing your realized gains and losses. As always, we will contact you if any action needs to be taken by year-end.

Your team at Phillips Financial is busy within each of our areas of expertise: Lauren will be sitting for her CERTIFIED FINANCIAL PLANNER (CFP®) designation soon. Keep her in your prayers. Lindsey will continue to streamline our client review scheduling and communications. Patricia just returned from

training at Raymond James learning the latest in client service technology to better serve you, and I will be attending two summits regarding portfolio construction, economic outlook, and tax planning in November and December.

For the most recent market commentary from our managers, year-end tax strategies, and a perspective on U.S. Economic Growth and interest rates, see below under Lindsey's note.

It is with much gratitude that we thank you for being our clients.

Lynn Phillips-Gaines, CFP[®], CLTC
CERTIFIED FINANCIAL PLANNER[™] Professional



From the Desk of ...

Patricia Tate
Client Services Associate



December 18th is the deadline to take your *Required Minimum Distribution (RMD)* for those of you 70 ½ and over. We are still waiting for Congress to approve the IRA Charitable Distribution Law for 2015. Last year it was approved in mid-December, and we think that will also be the case this year. If you have an *RMD* yet to be taken for 2015, please contact me so I may begin processing this for you.

Another important date to keep in mind is April 15, 2016. You are allowed to

contribute to an IRA and Roth IRA for tax year 2015 until this date.

Lauren Black, MBA
Financial Advisor



OUTSIDE ACCOUNT AGGREGATION IS NOW AVAILABLE

We now have the capability to load your outside investments into our *Goal Planning and Monitoring* tool. If you utilize Investor Access, please bring your login credentials for your outside investment accounts to your next portfolio review and we will link them to our system (we will remind you prior to the meeting). This will allow us to more effectively monitor your outside investments at all times, with the most up-to-date values and provide recommendations when needed. If you'd like to read more about this new feature, please see the fact sheet below.

[Account Aggregation Fact Sheet](#)



Lindsey Johnson
Business & Marketing Manager



Enjoy the content below from our portfolio managers and experts at Raymond James. You'll also find information on the Social Security Administrations' decision on a Cost of Living Adjustment for 2016.

[AMS Freedom Quarterly Market Commentary \(3rd Quarter 2015\)](#)

[Offset Taxes with IRA Contributions](#)

[The Tradition of Charitable Giving](#)

[Market Perspective \(Interest-rate hike stalled\) by Richard Skeppstorm](#)



HELP US HELP YOU (and those who care about you)!

We cannot emphasize enough the urgency and importance of having your wills, advanced health care directives, and durable power of attorney completed! When the unexpected happens (a death, sudden illness, or incapacity of a loved one), is not the time to realize your legal documents are outdated. Consider this: what if you couldn't check a balance of a checking account, obtain information on a credit card, access the funds to pay a bill, check beneficiary designations, or coordinate health care services if you're unable to care for your loved one?

In your annual review we always ask if your documents are in order (and if we have a copy). The rationale for retaining copies is that our office is usually one of the contacts made by your family if something goes wrong. Please help us help you by having your legal documents reflect the wishes of you and your spouse!

Upcoming Events

October 15- December 7: Medicare Open Enrollment

November 18-20: Lynn attends By Invitation Only Asset Management Symposium

November 26-27: Office Closed for Thanksgiving Holiday

December 1-4: Lynn attends By Invitation Only Advanced Planner's Study Group

December 11: Tax Harvest Deadline (Gains/ Loss)

December 18: *Required Minimum Distribution (RMD)* Deadline

December 24-29: Office Closed for the Holidays

December 31-January 1: Office Closed for New Year's

March 15, 2016: Corporate tax return deadline (deadline for pension funding)

April 15, 2016: IRA & Roth IRA 2015 contribution deadline

Stay Connected



Virtual Meetings are available.





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TO OUR BLOG

[A New Tool for Parents of Children with Special Needs](#)

[Stay Calm and Open a Health Savings Account](#)

[China's 'Devaluation'](#)

[Stock Buybacks](#)

Raymond James 2015 Woman of Distinction



The Raymond James Network for Women Advisors presented Lynn Phillips-Gaines with the *Woman of Distinction Award* at the firm's 21st annual Women's Symposium held on Oct. 2. Michelle Lynch, Vice President and Director of the Raymond James Network for Women Advisors said "Lynn is not only a successful businesswoman, she is also a leader within her community and mentor within the firm and industry. Phillips-Gaines represents the caliber of women advisors at Raymond James, and we congratulate her on this important firmwide recognition." *

Pictured: Scott Curtis, President of RJFS with Lynn Phillips-Gaines

Your Favorite Facebook Posts



Lynn & Lauren at the Woman of Distinction Award Ceremony.



Lauren Black presenting at the Social Security Workshop held in September.



Thank you for reading!



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** This award recognizes successful advisors within the firm who support the professional growth of other advisors and service associates and who are also actively involved in their communities.*

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