

THE PEAK TIMES



PEAK
WEALTH MANAGEMENT

Our Mission

We believe by providing education and guidance, we empower our clients to make sound financial decisions which ultimately enriches their lives.

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MORE FOR LESS

On June 1, 2014, we moved the office to our wonderful new location in Plymouth, rebranded, and created the Registered Investment Advisor, PEAK WEALTH MANAGEMENT. However, there was more in the works other than just a location change and rebranding. It was the foundation and first step of realizing our vision for the future: MORE FOR LESS. Over the past year, with the foundation in place, we have been busy kicking the tires and looking under the hood of all our vendors and business partners, including our existing broker/dealer and custodian. Upon evaluating pros and cons and comparing to industry leaders, we determined a change of broker/dealer and custodian was necessary. In areas such as fees to our clients, access to premier third-party institutional investment managers, and technology solutions for our back office, as well our clients, we determined the combination of TD Ameritrade Institutional for advisory accounts and Regulus Advisors for brokerage and direct business accounts was the best fit. Of course, this arrangement continues to give us a business model to offer independent and unbiased advice when it comes to your financial planning and investments. Today, now that the transition is complete, we are happy you are sharing in our excitement!



UPCOMING EVENTS

December 3, 2015 - Peak Holiday Delight - See invitation enclosed. Kick-off the Holidays with Peak! It is the annual Holiday Delight with a twist. This year, rather than a sit-down dinner at the Italian American Club, it will be a strolling cocktail party at the Hopwood's residence. The evening will mirror the New Hope holiday parties we've hosted over the past two years where over 190 guests attended. Chef Graham and his team will be hard at work. Enjoy the finest quality food, drink, service, and company! RSVP Today!

December 11, 2015 New Hope for the New Year. This is a fundraising event for New Hope Center for Grief Support. We thank those of you who have supported New Hope in the past! As New Hope Chairman of the Board, Nick says this is the best New Hope event of the year! Tickets are \$50 and include food and drink. Give us a call to learn more!



Nicholas Hopwood, CFP

As you know, this transition took quite a lot of work; most of the summer included midnights at the office. We did have a chance to get away for a long weekend in July for a "boys trip" up north in a rented 31 foot RV. My boys and I, along with my dad and brother, enjoyed a camping trip in Petoskey staying at KOA Campgrounds. We visited the Sleeping Bear Dunes, Deer Lake, Charlevoix Venetian Festival, and Avalanche Bay Waterpark. Hunter and Jack made it all the way down the dunes at Pyramid Point and back up again in 45 minutes!

Hunter (age 8, third grade) and Jack (age 6, Kindergarten) just celebrated their birthdays and we took a family trip to Cedar Point. Jack isn't quite tall enough for any roller coasters yet, but enjoyed the smaller rides with Jennifer. Hunter is tall enough to ride all the big coasters and he LOVES them. He dragged me all over the park and we rode 14 coasters in about 4 hours (there were no lines the day we went). That was enough for me!

Jennifer and I are looking forward welcoming you into our home and hosting the 2015 Holiday Party!



Patti Wojcik, Operations Manager

I have just completed my first year with Peak Wealth Management and what a journey it has been! It was a very good decision on my part to respond to Nick's posting. The experience of the transition this summer was one of goal setting, team building, and many long hours. We have arrived at the destination and are looking forward to what is yet to come. I was able to spend some time with my children throughout the summer and enjoyed Tigers games with friends. I recently made a trip to Bloomington, Indiana, where my daughter lives. We attended the football game where the Hoosiers met the Buckeyes. Unfortunately, the Hoosiers lost - better luck next year! As always, I will be cheering on the Spartans this fall - Go Green!



Matthew Kraemer, Intern

I have entered my senior year at U of M Flint where I am working toward a degree in accounting. In fact, I am an active member in the accounting fraternity at my university, Beta Alpha Psi, which has been a great experience. I am still involved in the hockey team, putting that accounting experience to work as treasurer. Between working at Peak, my involvement with the Hockey team, and my studies, I have no free time! I look forward to finishing this year strong and am excited for what the "real world" has in store for me when my undergraduate work is complete! I look forward to seeing all of you soon!

Top of the Peak 2015

Many thanks to all who came out for the Top of the Peak Summer Party - over 100 of you! This year we enjoyed fine cuisine from Chef Graham and heard from special guests Mark Josefczyk of TD Ameritrade Institutional and Don Carlson of Regulus Advisors. To commemorate our new relationships, the Plymouth Chamber was out for the ribbon-cutting ceremony!



October 17 MSU @ UM Football
What a game! Our own viewing party at Liberty Street Brewing Company ended with a bang. We had a packed house with an evenly split crowd of Spartans and Wolverines. With the shocking outcome, Nick and the Wolverines were sent home with disappointment for the seventh time in eight years.



In Pursuit of Tax-Free Opportunities

by John Dawson, CPA and partner at Landini, Reed, and Dawson in Farmington Hills MI

Many Americans are passionate about taxes. Many would like to pay fewer taxes, so they fervently embrace tax-free opportunities. You know you're a tax-free fan if you:

- Contribute to 529 plan accounts for your children and grandchildren.
- Have considered moving (or moved) to a state such as Alaska, Florida, Nevada, South Dakota, Texas, Washington, or Wyoming that has no state income tax.
- Help subsidize family members by gifting each year.
- Invest in municipal bonds for the tax-free income.
- Contribute to a Roth IRA (if eligible).

Roth IRAs are tax-advantaged accounts that can hold many different types of assets and investments. Unlike Traditional IRAs, which offer pre-tax contributions and tax-deferred growth potential, Roth IRAs have taxable contributions with tax-free growth potential. Distributions are tax-free, too, as long as the investor is age 59½ or older and has owned the IRA for at least five years. As an added bonus, there is no minimum distribution requirement for Roth IRAs, so the money has the potential to grow and compound tax-free for decades.

Fall is the perfect time of year for tax planning. We suggest you meet with your tax-preparer now to review the year and understand any expected tax liability come April 2016 and uncover any opportunities to reduce your tax burden. Don't delay, because after January 1 your options are significantly reduced!

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- Contact us and get directions to our office.
- Review helpful notifications from our team.
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PEAK
WEALTH MANAGEMENT

Peak Wealth is committed to supporting and investing in our community.

Each year, through our Invest In Others Scholarship, we offer two \$1,000 scholarships to students who have demonstrated exceptional commitment to their education and community.

To apply click [here](#) or call the office at 734 681 7575.

Invest In Others

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INVEST IN OTHERS

We are pleased to announce our INVEST IN OTHERS scholarship will remain in force. We are offering two \$1,000 scholarships to your children and grandchildren! It is our pleasure to give back and invest in the future of others, who show dedication to themselves and their community.