

Top Honors

WE ARE PROUD TO ANNOUNCE OUR INCLUSION ON THE FINANCIAL TIMES 300 TOP REGISTERED INVESTMENT ADVISERS FOR 2018

When we made the decision to partner with LPL Financial there were many avenues we could have chosen. Touns Wealth Management was the first group to join with Goss Advisors on November 18, 2015 when there were only 4 advisors there, ushering in a brand-new means to advising. It is quite an achievement to be recognized with such a prestigious award.



Top
Financial
Advisers
2018

Goss Advisors Named to 2018 Financial Times 300 Top Registered Investment Advisers |

June 28, 2018 – Goss Advisors is pleased to announce it has been named to the 2018 edition of the Financial Times 300 Top Registered Investment Advisers. The list recognizes top independent RIA firms from across the U.S.

This is the fifth annual FT 300 list, produced independently by the *Financial Times* in collaboration with Ignites Research, a subsidiary of the FT that provides business intelligence on the asset management industry.

RIA firms applied for consideration, having met a minimum set of criteria. Applicants were then graded on six factors: assets under management (AUM); AUM growth rate; years in existence; advanced industry credentials of the firm's advisers; online accessibility; and compliance records. There are no fees or other considerations required of RIAs that apply for the FT 300.

The final FT 300 represents an impressive cohort of elite RIA firms, as the "average" practice in this year's list has been in existence for over 22 years and manages \$4 billion in assets. The FT 300 Top RIAs hail from 38 states and Washington, D.C.

The FT 300 is one in series of rankings of top advisers by the *Financial Times*, including the FT 401 (DC retirement plan advisers) and the FT 400 (broker-dealer advisers).

What is an RIA?

WE WOULD LIKE TO EXPLAIN WHAT THIS MEANS FOR OUR CLIENTS

A Registered Investment Adviser is an individual or a firm that is in the business of giving advice about securities. However, an RIA is the actual firm, while the employees of the firm are called Investment Adviser Representatives (IARs). Registered Investment Advisor firms receive compensation in the form of fees for providing financial advice and investment management. They are required to act as a fiduciary. This is very different from broker-dealers and their representatives, who provide recommendations for a commission. Broker-dealers and their representatives are not required to act as a fiduciary, they simply must make suitable recommendations for a client. This is a different standard of care, but most consumers are unaware of the difference, as any of these professionals may call themselves a financial advisor.




GOSS' RIA HAS 70+ ADVISORS AND SERVICES OVER \$4.4 BILLION IN BROKERAGE AND ADVISORY ASSETS (AS OF AUGUST 31, 2018). AT GOSS ADVISORS, ALL OF THE ADVISORS SHARE IN THE COSTS, INFRASTRUCTURE, AND RESOURCES REQUIRED TO BE INDEPENDENT. THIS UNIQUE STRUCTURE ALLOWS ALL OF US TO BETTER MANAGE OUR EXPENSES AND TIME. THIS MEANS WE HAVE MORE OF BOTH TO INVEST IN OUR BUSINESS AND CLIENTS. THE RIA ASSISTS WITH THE COMPLEXITIES OF RUNNING OUR BUSINESS, FREEING US UP TO FOCUS ON WHAT WE DO BEST - CARING FOR OUR CLIENTS. AS A PARTNER OF GOSS ADVISORS, WE HAVE DIRECT ACCESS TO A LEADERSHIP TEAM WITH MORE THAN 60 YEARS OF COMBINED INDUSTRY EXPERIENCE AND KNOWLEDGEABLE, LOCAL SUPPORT TO HELP MANAGE THE COMPLEXITIES OF INDEPENDENCE. THIS IS EXACTLY WHAT SEPARATES US IN THE VAST MARKET OF FINANCIAL ADVISORS!

Looking Ahead to 2019

TAX SEASON WILL SOON BE UPON US. REMEMBER THERE ARE NEW TAX LAWS THAT WILL BE IN AFFECT. DO NOT RUSH TO COMPLETE YOUR TAXES. NOTICE THE GENERAL LPL SCHEDULE:

Mail Date	IRS Tax Form	Recipient Accounts
<p>January 31 (Accounts not subject to reclassification)</p> <p>February 15 March 1 (Accounts subject to Reclassification)</p> <p>February 15 (Accounts receiving Preliminary 1099 Consolidated Tax Statement)</p> <p>March 15 (Accounts subject to Reclassification, OID/REMICs, & WHFITs,) (Revised 1099s Issued April through October 2018)</p>	<p>1099 Consolidated</p> <ul style="list-style-type: none"> ▪ 1099-DIV ▪ 1099-INT ▪ 1099-B ▪ 1099-MISC ▪ 1099-OID 	Non-Retirement
<p>January 31 (Revised 1099-Rs Issued February through July 2018)</p>	1099-R	IRA / QRP

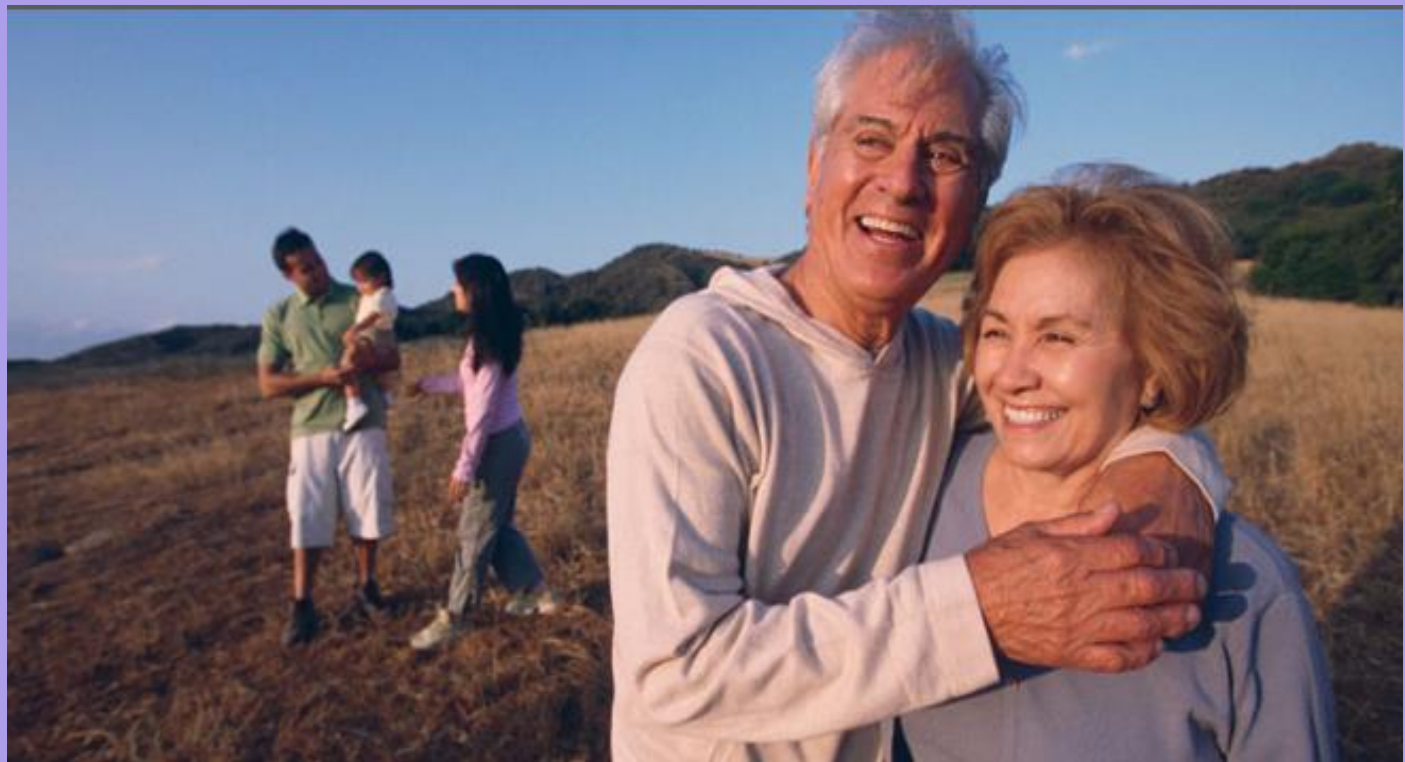


2018 tax brackets

	Single filers		Married filers
10%	\$0-\$9,525	10%	\$0-\$19,050
12%	\$9,526-\$38,700	12%	\$19,051-\$77,400
22%	\$38,701-\$82,500	22%	\$77,401-\$165,000
24%	\$82,501-\$157,500	24%	\$165,001-\$315,000
32%	\$157,501-\$200,000	32%	\$315,001-\$400,000
35%	\$200,001-\$500,000	35%	\$400,001-\$600,000
37%	\$500,001 or more	37%	\$600,001 or more

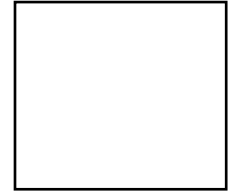
Standard deduction: **\$12,000** Standard deduction: **\$24,000**
 Personal Exemption: **Eliminated** Personal Exemption: **Eliminated**

BUSINESS INSIDER





110 Avenue of Oaks
Destrehan, LA 70047



A screenshot of the TOUPS website's header and main banner. The header includes the TOUPS logo on the left and a navigation menu with links for "About Us", "Our Services", "Resources", "Account View", "Fidelity Login", "Events", "Newsletter", and "Contact". The main banner features a scenic image of a lake at sunset with the text "Understanding Your Goals" and "Our mission is to get to know and understand your needs, wants, and long-term goals." There are also social media icons for Facebook and LinkedIn on the left side of the banner.

Don't forget to bookmark our web page at www.toupswm.com and follow our LinkedIn and Facebook pages at Toups Wealth Management

Securities offered through LPL Financial, Member FINRA/SIPC. Investment advice offered through GWM Advisors, a registered investment advisor. GWM Advisors and TOUPS Wealth Management are separate entities from LPL Financial. Investing in structured notes is not equivalent to investing directly in the underlying securities or index and carry risks such as loss of principal and the possibility that you may own the referenced asset at a lower price, due to economic and market factors that may either offset or magnify each other. MRR# 1-769868