

THE PEAK TIMES



Our Mission

We believe by providing education and guidance, we inspire our clients make great decisions which leads them on a path toward fulfillment and their own definition of True Wealth.

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Start With Why

Dear Friends,

Do you ever think about your "why?" Why do you do what you do? What is most important to you? What is your inspiration? I've been thinking a lot about this after reading Simon Sinek's "Start With Why". After careful reflection, I've figured out why I am a financial coach: Growing up, I witnessed people important to me making terrible financial decisions, with unfavorable results. It could have easily been avoided with good counsel and coaching. Not only did I not want to go down this path myself, I wanted to help others avoid making these mistakes as well. I believe my professional "why" is to provide education and guidance to help you make great financial and life decisions! As a CERTIFIED FINANCIAL PLANNER and trusted advocate of dozens of households just like yours, I've seen it all. I'm here to inspire you to choose the right path. Making great decisions, you can reach financial security, fulfillment, and your definition of true wealth. That's powerful! Now that I've shared with you my "why," will you please share with me your "why?" Email me at nick@peakwm.com.

Sincerely,

Nick

UPCOMING EVENTS

Invitations Enclosed

April 6 - Join us for our "Naked Retirement Workshop"
6-8pm at The Plymouth Arts Council 774 N Sheldon Rd, Plymouth, MI 48170

With certified retirement coach Donna Martin, learn how to make your retirement a time of life that is truly meaningful. Answer the three most powerful retirement questions that will change your life forever, re-invent yourself, prepare for important conversations to strengthen your relationships, and develop wellness habits for your body, mind, and spirit.

August 3 - It's the 4th Annual Top of the Peak Summer Party!
4-7pm at PEAK Wealth41011 Ann Arbor Rd, Plymouth, MI 48170

Back by popular demand: Hotel Hickman's Chuckwagon BBQ

TBD - Group Cleanse/Detox. Do you have what it takes to join us for the next 21 day cleanse? #HEALTHYIELDSWEALTH



Nicholas Hopwood, CFP

Happy New Year! I hope 2017 is a great year for you filled with health and happiness. As you have probably heard, our daughter, Quinn Marie, was born just before Christmas on December 19th. I told my wife she had to come before year end, so we could get the tax deduction! Quinn has been a great baby, but it has been a while since we had a newborn in the house, so we had forgotten about the sleepless nights (our boys are 7 and 9 years old)! I think they call this parental dementia? My wife is especially happy to have the pink taking over the house! Hunter and Jack are very proud big brothers and are helpful when they are in the right mood. On the home front, we are going to lay low with having a new baby in the family. However, we are traveling to Marco Island for Easter to stay with my in-laws for the week. They have a beautiful Easter sunrise service on the beach that we have enjoyed in years past. We are also hoping to be going to Camp Michigania again this summer (it is so popular, there is a lottery). As always, I thank you for the continued trust and confidence you place with us. I welcome your calls anytime and look forward to seeing you soon!



Patti Wojcik, Operations Manager

My son and I were able to visit my daughter in Indiana for her birthday in October. We cheered our Spartan football team on against Indiana while we were there, but unfortunately, they lost in overtime. Better luck next year!! Since my daughter was unable to be here for Christmas, I made another trip back to Indiana in January. The weather cooperated and I enjoyed those few days with her. Thank you Nick for a jump start to my year with our 21 day detox/cleanse. I was able to shed a few pounds and have to admit, my energy level has increased.

21 Day Cleanse

If you read our weekly emails, you know by now Patti and Nick started off the year with a 21 day cleanse/detox. No meat, bread, dairy, nuts, alcohol, caffeine, or basically anything other than fruits, vegetables, and protein powder. Thankfully the chocolate protein powder is delicious! Nick struggled giving up caffeine with a newborn, but in the end he made it. Patti kicked her Coke and BBQ chips habit! We feel good, have energy, and feel much better after taking off a few extra pounds!



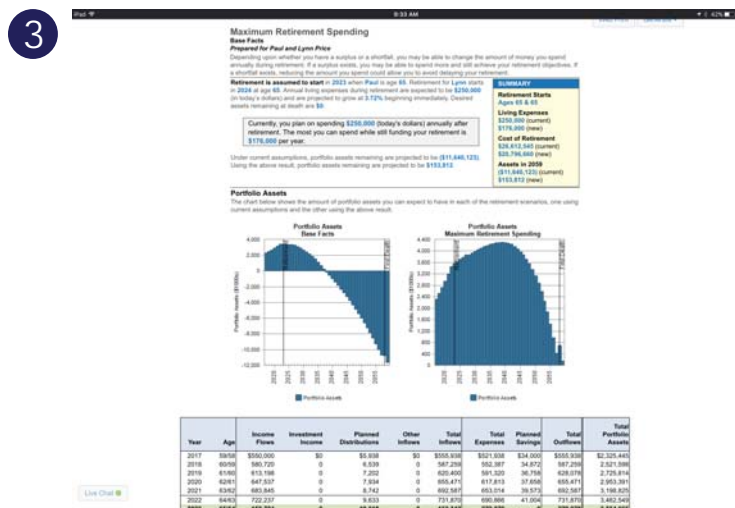
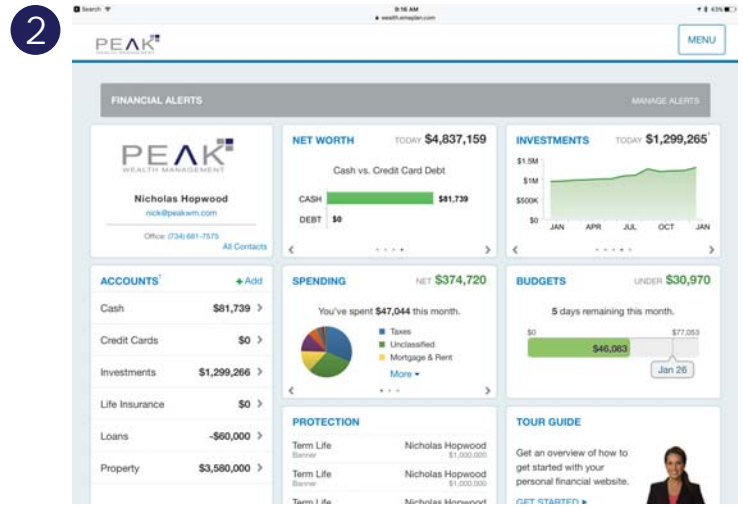
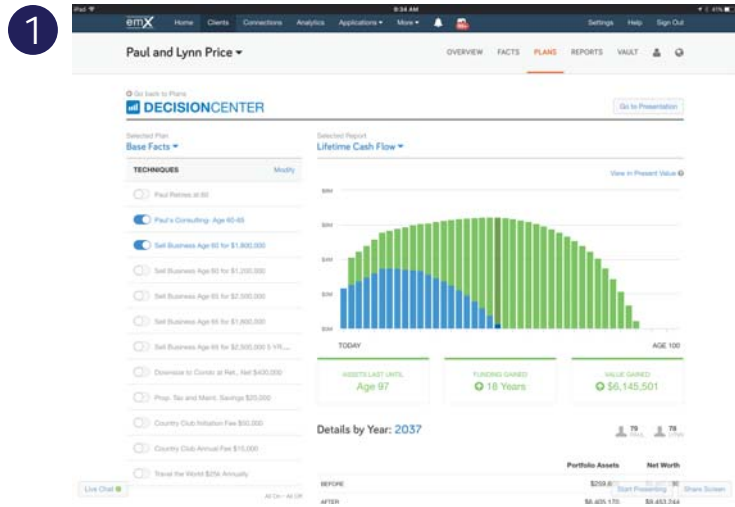
Income 360

Pensions aren't what they used to be. Grandma may have been fine with her Social Security and pension, but the younger generation generally doesn't have a pension at all. The Peak Income 360 formula seeks to replace that missing pension by contributing enough to your 401k, investing in rental real estate, and adding in a guaranteed income stream. We've all been trained to diversify our investments, but what about diversifying our income?



Plan with Peak

We want you to know where you stand in relation to your goals, so we've invested heavily in this state of the art technology. Of course, we use planwithpeak.com to run your retirement analysis when you come to the office for your annual review. But you can also run "what if" scenarios at home, or even view your updated net worth statement while you idle at a red light in the mobile app (no financial planning while driving!) If you haven't accessed it at home, schedule a demo at the office today!



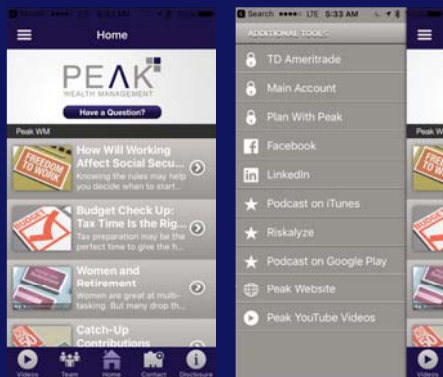
- 1 Utilize the Decision Center
- 2 Your view at home
- 3 Calculator Max Retirement spending

QReview4

Each quarter we are producing the Peak Q Review in house looking at the economy and markets hosted by Nick. We send out the Review via email blast and also post it on peakwm.com and our youtube, facebook, and twitter.



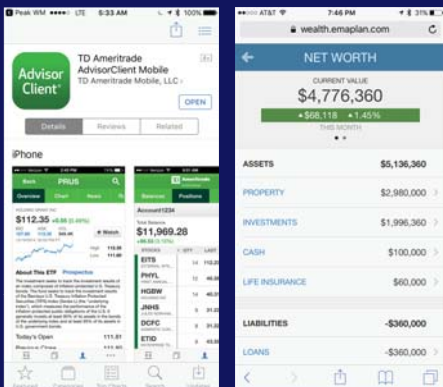
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