



RETIREMENT COUNSELING™

— Practical Guidance for Your Ideal Retirement —

Catching up with FFG

Update on a Summer of Transition

by Sean O'Reilly

There is no doubt that this summer has brought with it many changes to how your FFG accounts are set up and serviced (all of the strange mail you've been receiving was probably the best clue). So, I'd like to give you a brief update on the status of some of these changes.

First of all, I'd like to stress that although it seems like FFG is undergoing a lot of change, in reality our retirement planning services haven't changed at all. The practical guidance we offer for your ideal retirement continues to be the cornerstone on which FFG was built, and that has definitely not changed. We have, and always will, carefully work with each of our clients to help reduce their money worries and work as a team to give our best advice and recommendations.

I'm happy to report that most of the paperwork associated with changing broker dealers and brokerage custodians is nearly complete. This huge task has been a priority for our team over the past 2 months, and because of your cooperation and our team's hard work, we are now up and running with TD Ameritrade for all brokerage accounts and Calton & Associates

for all other investment accounts. As a result of these changes, we are already realizing the benefits of enhanced investment research, trading capabilities, account research, simpler account setup (with the option of e-signatures), and cleaner reporting from these new relationships – and we have just begun integrating all our new capabilities.

Another benefit of the transition is our new capability to provide consolidated account statements, performance reporting, and online access to all of your accounts (both FFG managed and non-FFG managed). As we continue to understand, set up, and customize the system, we are getting very excited to share it with you. The enhanced access, transparency, and organization of your accounts will not only help during the planning process, but it can also be a big help for you in organizing your day-to-day finances. Over the next month we will begin integrating the reports into our client meetings and help you get set up for online access.

Finally, I want to say thank you for your continued trust and loyalty. We realize that even though the recent changes don't affect your fundamental relationship with FFG, they are still disruptions to your normal summer activities. Thank you so much for help and support, and we look forward to seeing you soon!



Embracing Change

by Brad Foos

It's often said that change is the only constant in life. Yet humans are evolutionarily predisposed to resist change because of the risk associated with it. Despite this resistance to change, it is more important than ever. Napoleon once said, "One must change one's tactics every 10 years if one wishes to maintain one's superiority." In today's society the pace of change is immensely faster, and it will only continue to accelerate.

Organizations and people that don't embrace change are bound to lose ground and stagnate. As you have experienced, FFG has gone through many changes in the last two months. We changed broker dealer firms, from VSR to Calton & Associates; and custodian firms, from Pershing to TD Ameritrade. I also created a new Registered Investment Advisory firm, Smart Money Group. These changes have resulted in a tremendous amount of extra work and effort for both you and us.

With these changes FFG is now poised to deliver the very best experiences to you at the very best value. For example, in the next few months you will see additional software applications rolled out that will save you time and energy in accessing and tracking your entire financial network from one access point and allow us to have more up-to-date information for your Secure Lifetime Income Model™. Also, by the beginning of 2017 we will launch a new unique process specifically designed to help your children, grandchildren, nieces, nephews, etc. organize and be diligent in planning their financial futures.

We are committed to continually innovate ways to make living out your retirement easier and more enjoyable. I thank you for your patience and continued trust and loyalty. And remember, as Robert Gallagher once said, "Change is inevitable...except from a vending machine."



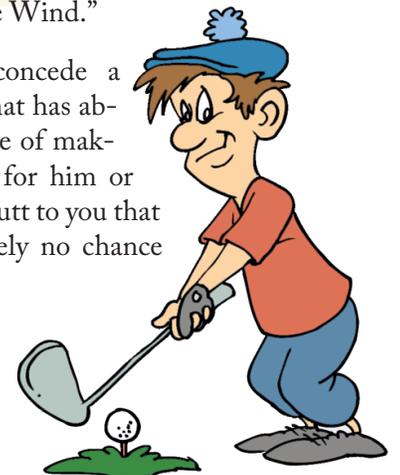
Vocabulary of Golf Slang

by Chuck Read

There is a whole vocabulary of golf slang that many golfers use while playing on the course or while rehashing a round in the clubhouse, and much of it has been around for ages. Are you up to speed on the latest lingo? Here's a list of some of the many new terms you may want to use to impress your fellow golf friends.

- **Sammy Hagar:** The guy who fills out your foursome when a regular can't make it.
- **Sunken Treasure:** A ProV1 ball found in a water hazard.
- **Botox:** A term for an unfortunate lip-out.
- **Luca Brasi:** In true Godfather fashion, a shot into the water that now "sleeps with the fishes."
- **Captain Kirk:** A wayward shot that goes where no ball has ever gone before.
- **Son-in-Law:** A shot that's OK, but not quite what you had in mind.
- **Christmas Present:** A ball that lands under a tree.
- **Dick Van Patten:** When a player picks up his or her ball after eight, because "Eight Is Enough."
- **Dollar Menu:** A player who shortchanges his or her caddy.
- **Get the Waitress:** Telling your approach shot to "Check please!"
- **Pop-Eye:** A shot with some extra backspin, or "spin-age."
- **Bob Seger:** Just like his 1980's smash hit, a hole that plays "Against the Wind."
- **Concheat:** To concede a putt to a player that has absolutely no chance of making, in exchange for him or her conceding a putt to you that you have absolutely no chance of making either.

Hope you enjoy learning them as much as we did!



Colorado Corner

Fall Hikes

by Kathy Riggs

There are many hikes close to the Denver area where you can see spectacular glowing aspens without having to drive far. Some of these hikes have beautiful drives to the trailhead as well.

Devil's Head Fire Tower Hike

Here's why you need to do this hike in the fall season: 1) The drive there will take you up Rampart Range road which should be gilded with changing aspens, 2) There is a stand of gigantic aspens (biggest I've seen on the Front Range) right when you start off on the trail. This aspen glade should be amazing to walk through during the right time in the fall. 3) When you get to the top of Devil's Head, you'll gain 360 degree views that will let you drink in the colors for miles and miles.

Elk Falls Overlook at Staunton State Park

This whole area near both Guanella Pass and Hoosier pass is amazing in the fall, so your drive out 285 to Staunton will be a great way to take in the autumn aspens on your way to a beautiful waterfall. Get to the park during the right weekend in the fall and the whole place should be riddled with golden and orange aspens. Scan the mountainsides to see if you can get a glimpse of the occasional aspen turning red.

Mt. Bierstadt Hike on Guanella Pass

This drive and hike are both breathtaking when the aspens are turning in the fall. We suggest starting on the north end (I-70 end) and to make your way south over Guanella pass. When you get out onto 285, take it to the right (west) and over to Kenosha Pass. You'll find a Kenosha Pass trailhead off to your left just before the pass. This place has a huge parking area, but it will fill up in the fall because the aspens here are incredible.

A few other notable fall hikes near Denver: The Forsythe Canyon Trail takes you through the shade of a good deal of aspens, down to Gross Reservoir. The hike to Maxwell Falls near Evergreen, Colorado sports a great drive and is riddled with fall colors, too. However, the waterfall will likely be a trickle later in the year. Finally, the First and Second Flatiron trail near Boulder may not have a ton of aspens on the front side, but make it to the top and you should get great views of the Rocky Mountains to the West and there should be a lot of color as you look out to the Continental Divide.

Simple Seasonal Recipe

by Cindy Yourtz



Mandarin Salad

Ingredients

- ½ cup sliced almonds
- 3 Tbsp sugar
- ½ head iceberg lettuce
- ½ head romaine lettuce
- 1 c chopped celery
- 2 green onions, chopped
- 1 11 oz can mandarin oranges, drained

Dressing Ingredients

- ½ tsp salt
- Dash of pepper
- ¼ c canola oil
- 1 Tbsp chopped parsley
- 2 Tbsp sugar
- 2 Tbsp vinegar
- Dash of Tabasco

In a small pan over medium heat, cook almonds and sugar, stirring constantly until almonds are coated and sugar dissolved. Watch carefully as they will burn easily. Cool and store in air-tight container. Mix all dressing ingredients and chill. Mix lettuces, celery and onions. Just before service, add almonds and oranges. Toss with the dressing.

Catching up with FFG

Blake's Back Page Blog

Are Required Minimum Distributions a Bad Thing?

by Blake Barnett

It is perfectly natural to view any “requirements” enacted by Congress as an impediment to our freedom. Required Minimum Distributions (RMD's) are no exception.

But if you're going to have a problem, the RMD has to rank as one of the best. For one thing, it means you've lived past your 70th birthday, which is a good thing. It also means you've lived past your 70th birthday without going broke, also a good thing. And, finally, if your RMD is so large that it changes your tax rate or pushes

you into higher Medicare premiums, well, millions of retirees would happily trade their problems for yours.

You might wonder what to do with this excess cash that has to be taken from your accounts. Well, there is no law that says you must spend your RMDs. You can simply pay the taxes due and reinvest the remainder. At FFG, we incorporate any RMDs into your plan which helps us determine the best use of your distribution. For some, it might make sense to keep them in the “Paycheck” Bucket, and for others we might look to redeploy the RMDs back into investments. We believe taking this individualized approach is important because everyone has a unique situation that should be accounted for.

Our Core Values

- We counsel our clients on how to reduce their money worries.
- We counsel our clients without consideration of any product sales revenue.
- We provide a proactive, exceptional experience to our planning clients.
- We utilize a team approach to provide every client with multiple, unique perspectives.
- We position each team member to take advantage of their unique talents and abilities.
- We make the complex easy to understand.
- We deliver and expect open, honest communication.
- We continually educate ourselves and our clients.
- We constantly monitor our performance, identify areas for improvement, and implement necessary changes.
- We always treat others as we would want to be treated.
- We make decisions based on doing the right thing, even when it's not easiest or most popular.