



FAS

FINANCIAL ACHIEVEMENT SERVICES INC.

THE NAVIGATOR

NEWS FROM TEAM FAS

January
2017

NEW YEAR, NEW RESOLVE: OUR OUTLOOK FOR 2017





PRESIDENT'S MESSAGE

MATT ARNOLD, CFP®

Owner, President of FAS

2016 proved to be a year of significant, and at times surprising events. Between the U.K.'s vote, the Republican sweep of the U.S. election, equities reaching record levels, and the Fed's decision to raise interest rates, it was a momentous year. The S&P 500 finished the year with a positive return of 9.54%.

Entering into 2017, there are some factors that could certainly provide a tailwind for the bull market. If consumer confidence remains high, and employment and wage data continues to show improvement, this bodes well for consumer spending and, by extension, near-term corporate earnings. If infrastructure spending ramps up this year, the resulting job growth could also foster wage growth. So, while this current bull market is one of the longest, bullish sentiment has definitely increased, and 2017 could be another year of gains for the major U.S. indices.

We expect 2017 to be a year of continued growth for our firm as well. At the beginning of this year, we welcomed a new group of clients who were served in the past by our colleague George Rafferty. George has decided to retire, so we will now be transitioning from the back office support we have provided to his clients for 25 years to their main point of contact. We send a warm FAS welcome to George's clients, and look forward to serving for you for many years in the future. If you are one of George's clients and have any questions at all about this transition, please don't hesitate to contact us directly.

A REMINDER AS YOU PREPARE YOUR TAX DOCUMENTS: Please be aware that you may be receiving two tax documents for any account held at Pershing (Transamerica accounts beginning in 4H8, H33, 08H, TFA, HVR, HKD). This is due to the transition from Transamerica to Signator that occurred May 16, 2016. If you had a taxable transaction (dividend distributions/reinvestments in a non-qualified account, capital gains distributions/reinvestments in a non-qualified account, a sell of a fund in a non-qualified account, a distribution from a qualified account) prior to May 16, 2016, you will receive tax documents from TFA. If you had a taxable transaction on or after May 16, 2016, you will receive tax documents from Signator. If you have questions about what you should expect to receive, please call our office.

WHAT'S HAPPENING AT FAS?



Ann & Robert Moore

2016 WAS A YEAR OF NEW BEGINNINGS FOR SEVERAL MEMBERS OF OUR AMAZING FAS TEAM.

Ann Mills, Administrative Specialist managing the FAS front desk and telephones, married Robert Moore on August 12, 2016 in Gatlinburg, TN. Congratulations Mr. and Mrs. Moore!

Administrative Specialist Alice Goubeaux is a brand new grandma. Her new granddaughter Violet was born on June 9th, 2016. Congratulations Alice!

Administrative Specialist Dawn Oswalt also welcomed new grandbabies in 2016. Lee was born in March and Addyson born in October. Congratulations Dawn!

Administrative Specialist Wanda Petry became a first time great grandma. Welcome to the world little Annika!



NAVIGATING THE TERMS:

THREE FINANCIAL VOCABULARY WORDS TO REMEMBER IN 2017



MARK WRIGHT, CFP®
Registered Principal

There are three financial vocabulary words we would like to share with our clients this month. Our purpose with sharing is to help manage perspectives in this upcoming year.

The first word is **"CORRECTION"**. This is where the stock market can rather unexpectedly drop, sometimes a breathtaking amount, but may rebound within a few weeks or months providing it is during a non-recessionary environment. A correction can happen in a healthy market. In fact, one could look back and see that many "Corrections" are not brought about by deteriorating economics, but rather are a reaction to an event. Last year's "Correction" occurred in January and was primarily driven by the Fed's decision to raise interest rates for the first time in eight years by a whopping 1/4 of one percent. This was also about three years past when they said they would increase interest rates. Crying wolf for the period caused everyone to overreact when rates actually inched up. It wasn't but a few months later we found the stock market back to the level prior to the "Correction". One might find it interesting to learn that every year since 1980¹ the stock market has dropped, at some point during the year, below its opening level for the year. That's 36 years in a row without fail. So this would lead us to communicate that we should prepare for a correction of some level in 2017, but it is not a reason to panic.

The second word is **"VOLATILITY"**. This is where the market goes up and down, up and down, up and down, and up... and you get the idea. If we look back at the market one could conclude that we have been in a fairly "volatile" market since the fall of 2014. The market has gone up and down quite a bit, but really hasn't gained that much. "Volatility" is something that we think we can expect in 2017. It would look like there will be plenty of opportunities for the market to be volatile with changes in the political front.

The last and final word is **"RECESSION"**. A look at our economy would point to the fact that we are in a low and slow growth recovery. With interest rates still low, low inflation rates and more jobs than we have workers, we think a recession in 2017 is not very likely.

¹FactSet, December 31, 2016

REMINDER... The deadline for making 2016 Roth or Traditional IRA contributions is April 15, 2017. The annual contribution limit is \$5,500 for those under 50 years old, and \$6,500 for those 50 and older. These limits remain the same for the 2017 tax year. In order to allow time for our office to process the contribution by the April 15th deadline, please have your contributions to our office by April 7, 2017. If you have questions on how your check should be made payable, please call our office and we'll be happy to assist you.



SCOTT GARRISON, CFP®
Registered Principal

The IRS has permanently extended a provision that allows IRA account holders over 70 ½ years old to make their Required Minimum Distributions (RMD) to their favorite charity. By using this provision, taxpayers do not have to show their RMD as income on their tax return, thus lowering their taxable income. However, they also are not permitted to take an itemized deduction for this amount taken from their IRA and contributed to the charity. This tax strategy works well for taxpayers that no longer itemize, but still contribute to charity. In order for this to be a tax-free event, the distribution must be made directly from your IRA to the charity, and must not pass through the taxpayers' hands. The charity must also be qualified as a 501(c)3 not for profit, according to the IRS. If you think this might be something that interests you, talk to your FAS advisor.

Representatives of Signator Investors, Inc. do not provide tax and legal advice. Please consult your tax advisor or attorney for such guidance.

PERMIT NO. 47
CELINA, OH
PAID
U.S. POSTAGE
FIRST CLASS

FINANCIAL ACHIEVEMENT SERVICES INC.
5116 Children's Home Bradford Road
Greenville, OH 45331



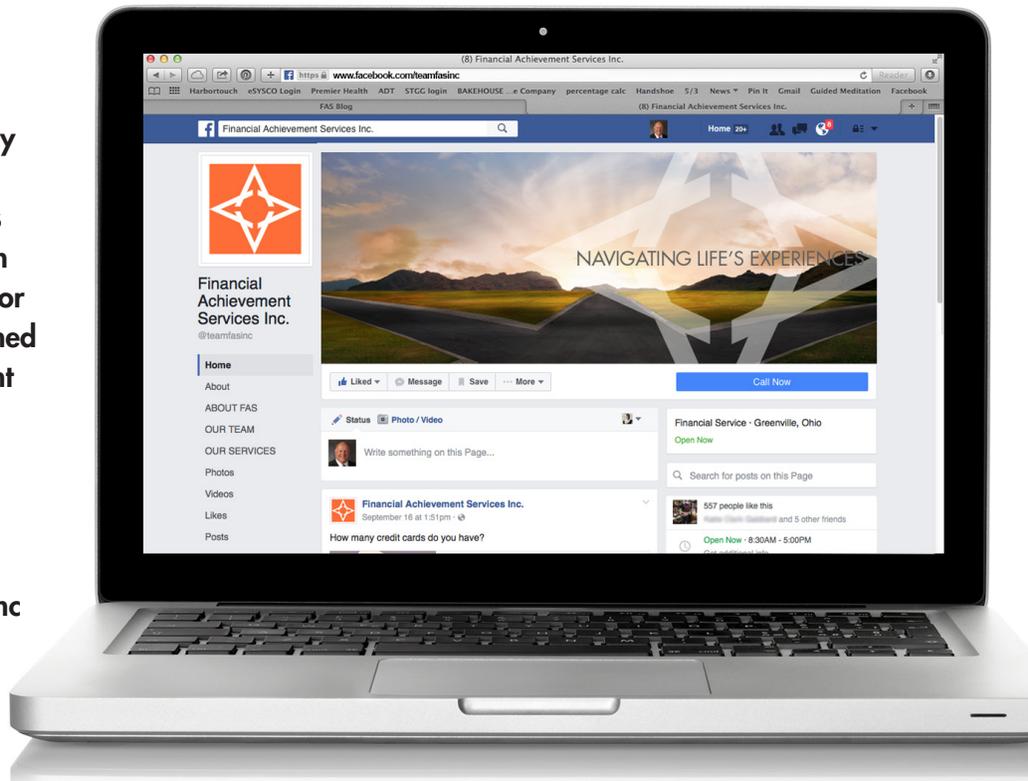
FAS CONNECTIONS

Now, FAS clients have multiple ways to stay up to date with financial trends. Although a face-to-face meeting with your advisor is always best, now you also can tune in with us online and via social media. Follow us for weekly advice and updates that are designed to help keep financial issues at the forefront of your mind — so you can make the right decisions about your future.

 <http://www.teamfas.com>

 <https://www.facebook.com/teamfasinc>

 <https://twitter.com/teamfasinc>



Registered Representative/Securities and Investment Advisory Services offered through Signator Investors, Inc.,
Member FINRA, SIPC, and Registered Investment Advisor. Financial Achievement Services is independent of Signator Investors, Inc.
5116 Children's Home Bradford Road Greenville, OH 45331 199-20170126-346896