

# Kessler Investments Quarterly

Kessler Investments, Inc.

9/30/2017

Edition 2 - 2017

## 2017 Scholarship Recipients

Kessler Investments is proud to announce recipients

Mahar- Matthew Herk

Matthew is a 2017 graduate from Ralph C. Mahar High School in Orange, MA. Matthew is planning on attending Westfield State in the fall. He was accepted into their 4-year program to study

Athol- Jessica Soucie

Jessica is a 2017 graduate from Athol High School in Athol, MA. Jessica is planning to attend Nichols College to study Accounting starting this fall. Her plan is to become a CPA (Certified



Criminal Justice. Matthew's goal in life is to become a police officer at either the state or municipal level.

During high school Matthew was active with baseball, golf, and wrestling. He was also a member of the Jr. Honor Society and a recipient of the Abigail Adams Award.

Public Accountant)

Throughout her high school years she was active with the Best Buddies Club, National Honor Society, Drama Club, Student Council, and the 84 Group, just to name a few. She also played Basketball, Softball and Volleyball.

## Upcoming Workshops



We hope you will join us for one of our upcoming complementary workshops. Please feel free to invite your friends and family as well. Space is limited so please RSVP to 978-249-2837

**Small Business**  
6pm, Tue. Nov. 7<sup>th</sup>

**Social Security**  
6pm, Wed. Nov. 29<sup>th</sup>

**Community**  
**Shred Event!**

Friday, Oct 20<sup>th</sup>, 2017  
1:00pm- 4:00pm

2070 Main St.  
Athol, MA



## What Is a Fiduciary?

Recently The Department of Labor (D.O.L.) created some new rules for Financial Advisors and others to follow. Basically the Department of Labor has written rules for Financial Advisors, Insurance Agents, and/or Brokers that receives compensation from a retirement plan or IRA. All must follow the new rules so to give more protection for consumers of financial services.

The new rules clarify that there must be complete transparency and detailed comparisons to other types of investments that could be offered or purchased. So, if someone is receiving compensation by providing advice for investments, then consumers need to be fully informed and also aware of fees and charges related to their retirement account.

I personally welcome these new rules to our industry. We at Kessler Investments always seek to understand your matters of importance first. Our client's dreams and concerns always come first! We also are comparing and contrasting different investments strategies when referring to retirement accounts. Kessler Investments always discloses how we are compensated.

We are very proud of the fact that most of the investments that are used for our retirement accounts and IRA's are fee-based. Meaning that there is a flat percentage fee of the assets in the account, without commissions charged for depositing money, rebalancing, or withdrawing money out.

In 2005 we transitioned from a commission based Practice to a fee-based type of Practice. We believe this is the best way to invest our client's monies. In other words when moving monies in your portfolio, you are not getting hit with commissions. Most especially, Kessler does not benefit by reallocating funds within a fee based portfolio. Reallocation is to either grow your money or to protect money at different times without generating any compensation for Kessler Investments. Again, our clients come first!

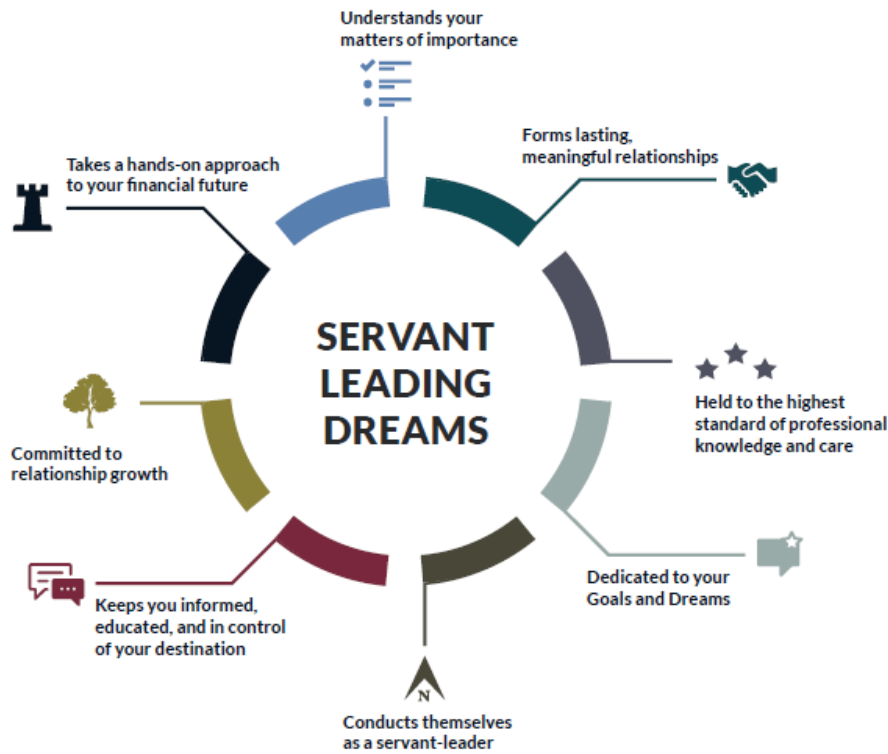
I look forward to meeting with you so that we can discuss this important topic further.

A handwritten signature in black ink that reads "Bill". The letters are cursive and fluid.

William D. Kessler

# WHAT IS A FIDUCIARY?

★ A Fiduciary advisor is a financial professional who acts in their clients best interest under all circumstances based on the investment objectives, risk tolerance, financial circumstances, and needs of each client served. ★



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### **Dedicated to Your Goals and Dreams**

Each client relationship we have is built upon a firm understanding of their matters of importance. We know that it is only through this foundation that we can effectively serve you in the achievement of your goals and dreams.



### **The Highest Standard of Leadership & Knowledge**


We conduct ourselves as servant leaders of each relationship we are blessed to serve. We do this by producing works, words, and acts that grow the capital of each and every relationship.

Through our team of highly experienced professionals, we guide and manage each relationship with a "hands on" approach. We follow the same process with each client; one designed to ensure you stay actively involved in the achievement of your goals and dreams.



### **Committed to Relationship Growth**

We are dedicated to forming lasting relationships. As the professional leader entrusted with the care of your goals and dreams, we understand that perseverance and trustworthiness are essential to the achievement of your financial objectives. We are committed to leading you to the achievement of your goals and dreams and, along the journey, keeping you informed, educated, and in control of the destination.



THERE ARE NO SHORTCUTS TO  
BUILDING A TEAM EACH SEASON.  
YOU BUILD THE FOUNDATION  
BRICK BY BRICK.

Coach Bill Belichick

The Kessler Team recently spent a day zip lining through the Berkshires. This trip allowed the team to step away from the day to day, have a good time, as well as take time to reflect on the past year and plan for the future.



**KESSLER**  
**INVESTMENTS, INC.** 

*Securities offered through Founders Financial Securities, LLC  
Member FINRA, SIPC and Registered Investment Advisor*

Visit us at  
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[www.KesslerInvestments.com](http://www.KesslerInvestments.com)