



FINANCIALLY POWERED. RELATIONSHIP FOCUSED.

## Our Viewpoint — We've Been Busy This Summer

We hope everyone is enjoying some time with family and friends and/or experiencing some rest and relaxation this summer. If you find us on Facebook, you can see what we've been up to (enter @odysseypfa in the search bar).

We have a variety of updates for you based on what has been a busy 2017 around here. We are diligently working to provide you with more benefits and services and a great client experience!

First up – welcome to our new and improved newsletter! We've made some changes based on feedback. Our goal is to make the newsletter easier to read so that you benefit from reading it cover-to-cover.

By now most of you have met Anne Simpson, our Financial Planning Associate who started last October. She is helping us prepare for meetings, including showing your progress towards your unique goals. With her involvement we are now also providing you with meeting recaps via email. We hope you have noticed we specifically send these recaps to both

spouses of a married couple, even if only one spouse was on the call or in attendance. This is intentional as we want both of you to be aware of the discussions we have and the decisions that are made regarding your personal finances.

No matter your need – we encourage you to call us first. We are here to help! We've helped people with everything you can imagine related to personal finances, but we've also provided guidance and referrals to professional organizers, senior care providers, heck – even the best restaurants in town.

As this graphic from Behavior Gap cleverly represents – most people want an easy button, especially when it comes to certainty. Wouldn't that be

nice! We can't find the button either, but because of our experience, knowledge and ethical standards we can confidently promise you that we only make recommendations that are truly in your best interest. Lean on us for advice anytime you are making a big money decision. We'll do all we can to make it as easy (and certain) as possible.

*The Magic Certainty  
Button*



*[ I Can't Find This Thing ]*

**Consider your team at Odyssey  
your easy button.**



## Senior Tips: Be Prepared

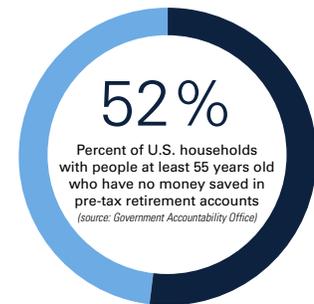
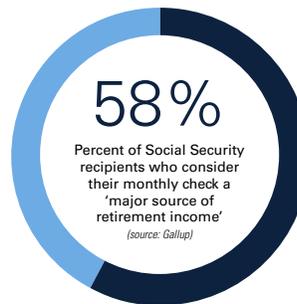
The American Red Cross has a Disaster Preparedness Guide available at their website, but here are some highlights that are practical with or without mother-nature being involved:

- Identify the members of the senior’s personal support network – these likely include the senior, support people nearby, and family members.
- Make arrangements prior to an emergency. Document and “rehearse” the plan, and most importantly... when help is needed, follow the plan!
- Exchange important keys and be certain everyone knows where emergency supplies are kept – health information cards, prescriptions, health care directives and power of attorneys.
- Include who will “check-in” with the senior and how often.
- If the risk of evacuation exists (island, beach front, etc.) include the route and method of communication in the plan.
- Agree on and practice communication among the personal support network – both with and without telephones.

## Fun Facts

■ **Will 2017 be “normal”?** Since 1950, the S&P 500 has reached a ‘calendar year high’ between July - December 73% of the time.  
*(source: BTN Research)*

■ **Prepared for retirement?**



■ **In sickness and in health?** A divorced spouse is eligible for the same spousal benefit and the same survivor benefit from Social Security as a still-married spouse if the marriage lasted more than 10 years. *(source: Social Security)*

## Market Summary — Index Returns\*

	US Stock Market	International Developed Stocks	Emerging Markets Stocks	Global Real Estate	US Bond Market	Global Bond Market ex US
<b>2017</b>	<b>STOCKS</b>				<b>BONDS</b>	
<b>Q2</b>	3.02%	5.63%	6.27%	1.67%	1.45%	0.60%
	↑	↑	↑	↑	↑	↑

\*Past performance is not a guarantee of future results. Indices are not available for direct investment. Index performance does not reflect the expenses associated with the management of an actual portfolio. Market segment (index representation) as follows: US Stock Market (Russell 3000 Index), International Developed Stocks (MSCI World ex USA Index [net div.]), Emerging Markets (MSCI Emerging Markets Index [net div.]), Global Real Estate (S&P Global REIT Index [net div.]), US Bond Market (Bloomberg Barclays US Aggregate Bond Index), and Global Bond ex US Market (Citi WGBI ex USA 1–30 Years [Hedged to USD]). The S&P data are provided by Standard & Poor’s Index Services Group. Frank Russell Company is the source and owner of the trademarks, service marks, and copyrights related to the Russell Indexes. MSCI data © MSCI 2017, all rights reserved. Bloomberg Barclays data provided by Bloomberg. Citi fixed income indices copyright 2017 by Citigroup.



We encourage you to Follow Us on Facebook (search @odysseypfa) to stay current with what is going on with Your Odyssey Team

## Team Updates

**Robert:** Summer's in full swing, Megan's having a blast, Six Flags, at the pool with friends, at the lake with friends, at Avalon with friends, etc. Matthew's trying to squeeze some fun in between his baseball games and his first summer job (landscaping 2 days/week). Yes, he's working to pay for accessories for his new/used truck. Teri's working on creating new miniature gardens to gift and sell. I spent Memorial Day weekend with my brother and his family in Maryland and then in New York to celebrate my uncle's 75th birthday. Great fun with family in my hometown. Happy summer!

**Steve:** By the time you read this, summer will be nearly over (hard to believe). Grace finished her spring softball team on a Sunday and was at practice the next day for her fall team – the Milton Jr. Lady Eagles Feeder team. She is excited to have made the team as a rising 6th grader. Lexie and Grace have enjoyed some relaxation in addition to camps and swim team. We've had some fun family adventures around town as Roswell, Alpharetta and Avalon are all fun places. July 4th we visited Lynn's family, and we'll see my mom just before school begins again.

**Jan:** Summer is upon us. My new zoysia sod is growing in nicely, as are my flower and vegetable gardens. I took a trip to Columbia, SC to see friends over the Fourth of July, and we had a great time. We went out

on Lake Murray for the fireworks. It was real pretty seeing the boats all lit up. I am going to the beach in a few weeks for the "fix" I need every so often.

**Janeen:** Things have been busy and fun in our household as we celebrated Alex's and my grandmother's May birthdays. He turned 16 and she turned 95! She is as amazing, energetic and sharp as can be! My boys loved their 2nd Disney cruise with their grandmas – I was jealous! JD is keeping busy with all his summer camps as Alex heads off to a leadership conference this week thanks to Rotary! And we are so proud and excited for Rob's son, Ari, who just graduated high school and is headed to UCF in the fall! Life remains busy and filled with fun and laughter. Go Braves!

**Anne:** In May, John and I had work trips that took us to Washington, D.C. at the same time, so we extended our visit for a little vacation. It was fun to be in the city – I have not been back since we moved almost 4 years ago! We saw friends, our townhouse, and visited favorite neighborhood haunts. As a special bonus, we went back to the spot where John proposed, the Jefferson Memorial, and walked down memory lane. Hope this summer takes you on many adventures.



Financial education and solutions are available for **your next generation.** Our new program that benefits your family members is off and running. We are adding new participants weekly and the

first newsletter targeting this audience was recently sent. If members of your family (children, grandchildren, nieces and nephews) ages 21 to 40+ are interested in being a part of this community, send an email with your NexGen's name, email address and date of birth to [anne.simpson@odysseypfa.com](mailto:anne.simpson@odysseypfa.com).

## Everplan Improvements

The developers of Everplan have been hard at work to improve the navigation of their website. Users can now easily click on the "Dashboard" where you will be led to "Kickstart your Everplan with a Just-in-Case Letter". If you have not yet begun using Everplan – please take 15 minutes to begin the process of preparing a letter for your loved ones. This is an excellent benefit provided to you by Odyssey to help you and your family be prepared.

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The opinions expressed herein are solely those of the author and not those of Cetera Financial Specialists, LLC.

## Life is a Journey. Navigate it Wisely.

Each one of us has our own story. A story no one else can tell. It's about life, faith, family, careers, hobbies, experiences, successes, failures, joys and heartaches. It's a journey that lasts a lifetime. One that hopefully will leave the world a better place because of the contributions you've made – your own personal odyssey!

Money and finances influence decisions along the way. Having a guide to walk with you can help you stay on course. We're excited you have chosen (or are considering choosing) us as your financial guide: to watch over your finances, to encourage you to dream and set goals, and to help you achieve them.

**FINANCIALLY POWERED. RELATIONSHIP FOCUSED.**

**Our Mission Statement**  
Serving God and our clients to identify and fulfill life's dreams in a caring and personalized environment.

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