

# MWM NEWS & VIEWS



April 2018

Volume 2. Issue 4

## Your Team Of Financial Professionals



Mark, Brook, Brett, Steve, Tanya

## Personalized and Custom Designed Strategies in:

Retirement Planning\*  
Comprehensive  
Financial Planning\*  
Investment Management\*  
Estate Planning  
Insurance Planning  
Long Term Care  
Tax Planning  
Wealth Management\*



**Mappa Wealth Management:**  
Member of The Association  
of Financial Educators

If you are a business owner or member of an organization and are interested in participating in such a program, please call Mark, Brett or Steve

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## Stop! Take a Deep Breath!



## Stick to Your Plan! It's The Best Route to Reaching Your Goal

Biotechnology, real estate and even tulips: At one time or another each of these has been the “new hot investment”, the “anyone can make a killing” asset. Yes, some people have made money but many others have lost money, money they couldn't afford to lose. The best hedge against such an occurrence is creating a plan that works for you and sticking to it – no matter what else is happening or what someone else is telling you.

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# Stop! Take a Deep Breath! Stick to Your Plan! It's The Best Route to Reaching Your Goal

(Continued from Pg. 1)

Creating a strategic plan is what we do for our clients. We listen carefully to what you tell us about how you see your future. We look realistically at your financial circumstances and only then do we create a plan that is aligned with your goals, your circumstances, and your tolerance for risk. What we also build into the plan is discipline. We will help you stay true to your financial strategy.

Temptation is all around us. The media focuses on this week's hot investment topic or your colleague at work says he's house flipping or your cousin Eddy knows about a "sure thing" technology stock. Listening to all these sure-fire opportunities may make you believe this is the route to your financial future.

## **The Right Opportunities**

Does that mean we ignore all possible opportunities, absolutely not. Your plan should have the ability to take advantage of the right opportunity when it appears. The operative words here are the "right opportunity". We will help you carefully consider any ideas you bring to us, whether it is a stock, a real estate investment, or something else you may consider. When considering such prospects, we will ask you some questions:

- Look at the risk factor – does it fit with what you have told us in the past about your risk tolerance?
- Does investing in this opportunity make sense in the context of your plan and your stated goals?
- Where is the source of the information about this opportunity? A media pundit, a big Wall Street firm, a colleague or family member?

The answers are important in making a prudent decision.

## **Stay Focused**

In the meantime, take a breath. Call us. We'll help you stick to your plan because that is the most likely way you will reach your goals. That is what good, independent financial advisors do. We help you stay focused on your objectives.

# The Financial Fiduciary: Why This Is Important

**At Mappa Wealth Management** we are financial fiduciaries. That means we are committed to work in the best interests of our clients. There is no conflict between what may be best for the client and the concerns of the firm. Clients come first.

## Financial Fiduciaries:

- **Put clients' interests ahead of the firm's interest**
- **Make sure the reasons for our recommendations are transparent and clearly understood**
- **Make sure all fees are plainly disclosed**

If you work with an advisor who is not a fiduciary, your interests may not necessarily come before that of the advisor. They can steer you into an investment product that may be "suitable" for your investment needs but may cost more in fees (more profit for the advisor's firm) than a similar product that would attain the same goal and cost you less. This is known as the **suitability standard**.

Working with an advisor who only adheres to the suitability standard may leave you open to conflicting advice. Making financial decisions are difficult enough, you should not have to worry

about whether your advisor's recommendation is not just suitable but that it is the most appropriate it can possibly be for you.

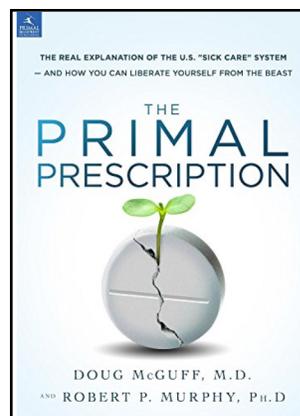
Sometimes a more expensive financial product may be a better choice for you (cheaper is not always better), but the reasons behind the recommendation need to be transparent and clear. That is also the responsibility of a fiduciary.

Many people do not understand these two different advisory standards. If you asked friends or family if they work with a financial fiduciary, they may not know and that lack of knowledge could work against them.

Our philosophy has always been that the interests of our clients override everything else. We work for you and you can be assured we always will.



*The Primal Prescription:  
Surviving the  
"Sick Care" Sinkhole*  
By Doug McGuff MD &  
Robert P. Murphy PhD



Mark thinks this book is an important read. The authors, a doctor and an economist, have combined their expertise to offer a shocking view of the deep sinkhole and state of disrepair of the United States healthcare system. Discover the real history of U.S. healthcare and the insurance industry. Learn how current efforts at reform are only making the situation worse. Short of total reform, the authors offer a game plan for taking control of your own medical care to protect yourself and your loved ones.

# BULLETIN BOARD

## MWM Events and Firm News.

### Mappa Wealth Management's First Town Hall Forum Event: You Had Questions – We Had Answers

On Wednesday, April 5th, we held our first Town Hall Forum event. Clients got to question our panel, Mappa Wealth Management advisors Steve Wilhusen and Brett Gardiner and Margaret Remlinger from Remlinger Financial, on financial issues that were important to them. Moderated by Steven Miller, Regional Director, SEI Advisor Network, and live streamed (a first for us!) the evening was a great success.

We are planning more Town Hall Forums in the future so check the newsletter bulletin board and our website for all our upcoming events.



Panel:  
Brett Gardiner, Steve Wilhusen, Margaret Remlinger

### Steve Wilhusen & friends celebrating St. Patrick's Day in Dublin, Ireland



Guinness brewery in  
Dublin

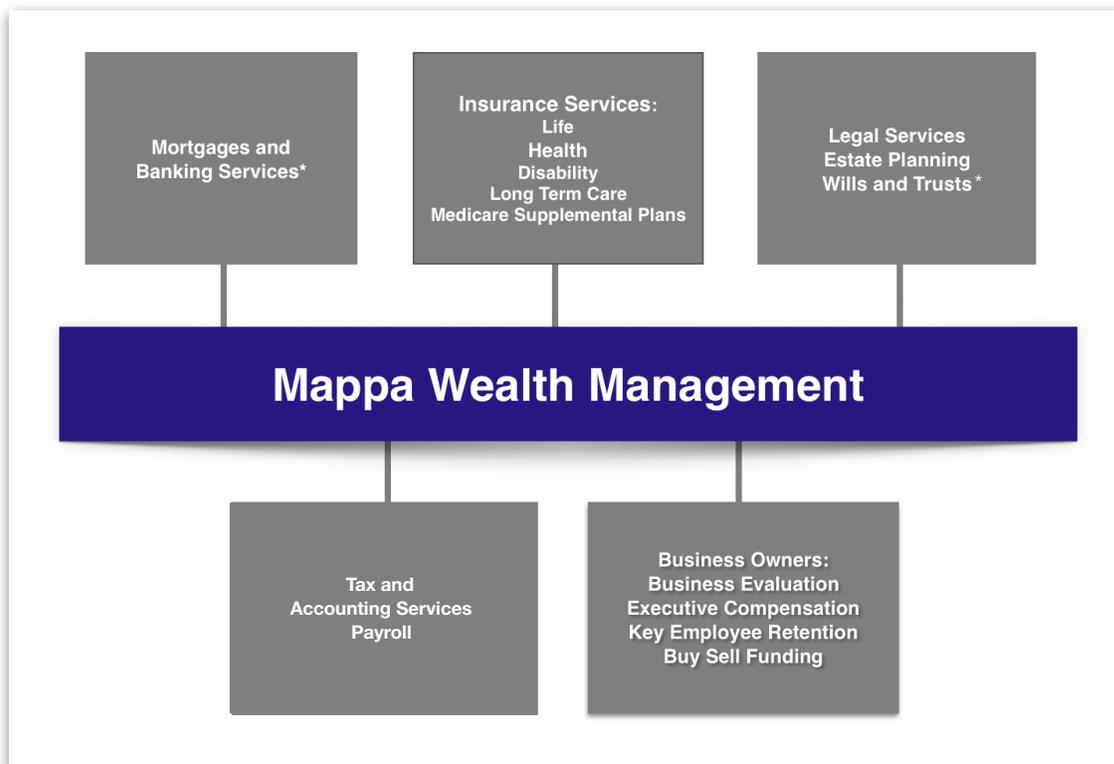


Overlooking the  
Cliffs of Moher



Brazen Head  
The oldest pub in Ireland

# Mappa Wealth Management Concierge Services: Professional Referrals That Work for You



## MWM News & Views Is For You

This newsletter is produced to keep you informed about the team at Mappa Wealth Management and provide information on financial issues you need to know about, as well as keeping you updated on upcoming events and seminars. If there is a financial issue or topic you want to know more about, or an idea that should be mentioned here, please let us know by contacting us at: [info@mappawm.com](mailto:info@mappawm.com)

### **Our Office Locations:**

2700 Patriot Blvd - Suite 250, Glenview, IL 60026  
401 N Michigan Ave, Suite 1200, Chicago, IL 60611

**847-262-3030**

E-mail: [info@mappawm.com](mailto:info@mappawm.com)

Website: [www.mappawm.com](http://www.mappawm.com)

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