



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

Our new website is live.

www.mappawm.com



Women & Finance: The Goal's The Same – The Issues Are Different

Women and men have the same goals financially. Both want to be able to enjoy their lives now and have a secure retirement. But women face issues that most men don't and those issues do affect women's financial planning.

Women live longer than men. According to the CDC's National Center for Health Statistics (2016) American women will live an average of five years longer than American men. This becomes a problem because women still earn less over a lifetime than men.

Women earn less than men. According to Catalyst, a non-profit research organization that tracks women's issues, in 2016 women earned 81.9% of men's salaries based on median weekly earnings for full-time workers. The gap is wider for women between 55 and 64 who will earn just 73.7% of what men the same age earn. The sad truth is that the average full time working woman will lose over \$400,000 over a 40-year period just because of the wage gap. To compensate, she will need to work 10 additional years. And this does not take into consideration any time lost to care for children or aging parents.

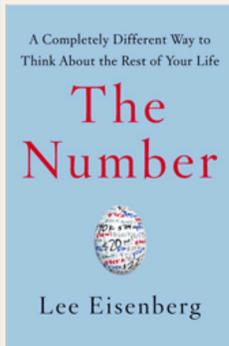
The combination of living longer and earning less affects a woman's financial well being, whether she is married, single, divorced or widowed. It also affects their families and spouses. The truth is a woman in the United States will probably spend several years of her life on her own. So what areas of a woman's life will be affected? Here are just a few:

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MWM Book of the Month

***The Number
by Lee Eisenberg***



This month we recommend *The Number* by Lee Eisenberg. “The Number” is the amount of money we will need to retire safely and comfortably. Eisenberg is not a financial planner, he is a layperson who believes, as we do, that the number is not just a matter of dollars and cents, it is about values. The book helps you answer the questions to decide the quality of your life in retirement. It is written with humor and in an easy and engaging style

Up Upcoming Client Events:

November 2017

Join us for an important
Event on:

***Women and Finance:
What All Women Need to Know***

Date, Time and Place: TBD
We will keep you posted as we
move forward

You can also go to
www.mappawm.com
to stay updated

Women & Finance: The Goal's The Same – The Issues Are Different

Retirement Savings: Earning less means you save less for retirement. Think about that, women save less but will live longer. According to a 2012 Forbes article, less than half of wage-earning women participate in retirement plans. Women will have to make less last longer. That is not a good equation.

Social Security: Earning less money over a lifetime means a woman's Social Security benefit will be less. Married women can tap into their husband's benefits to increase her payment, but it will still be less than if she had earned the same amount of money.

Taking Care of the What If's: Whether single, married, divorced or widowed, American women are underinsured. That single fact affects not just them but the people they care for. If you are a mother staying at home to raise your children, how will your spouse and children be affected if you become disabled or pass away? If you are a caretaker for an elderly or disabled family member, how will they be affected if you are no longer able to care for them?

Women (and the men in their lives) need to acknowledge that there are serious issues that affect how women reach financial security. It means you need to find an advisor who takes you and your concerns seriously and who respects your choices. This is so important to all of us at Mappa Wealth Management that we are offering a client event this November for women that will address all of these topics and more. We urge you to come, bring your grown daughters and a friend. Check out the time and place in our upcoming events section or go to www.mappawm.com. We look forward to seeing you there.

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Communication – Information – Knowledge Check Out Mappa Wealth Management's HOT TOPICS

When we meet with new clients who are switching to Mappa Wealth Management, what we hear is that a lot of the time there was little communication between their ex-advisor and the client. We want to make sure that we always keep you up to date and informed. That includes meeting with you over the course of a year, our new inter-active website, sending you quarterly reports, answering your questions in a timely manner, educational events, even this newsletter. It is all to make sure that you are educated about financial matters that are important.

That is why we are introducing HOT TOPICS to our list of ways to communicate about issues and concerns we think are significant. HOT TOPICS are one-page email communications. Each one will focus on one financial subject.

They will give you some information about the topic and if this is a concern of yours, or you want more information we hope to start a conversation with you about how it may affect your financial life and how we can help.

We spend a lot of time as a team thinking about issues, concerns and possible problems that may interest and affect you for our HOT TOPICS. We hope you find them helpful and informative.



We want to make sure that you are always kept up-to-date with important information, so from time-to-time we will be sending you ideas and issues that we think are crucial to your financial well being. If you have any questions please call us. *-Mappa Wealth Management*

Estate Planning Your Values, Vision and Goals

Have You Done the Necessary Planning to Make Sure Your Vision Remains As You Want?

Estate Planning is important for everyone. Leaving a legacy is more than just leaving your heirs money. It is also about your values and your vision. How do you want to be remembered by your family? What is important to you? What values do you want to impart to your family?

Estate Planning

Estate Planning is a process that allows an individual, in conjunction with their financial and legal advisors, to build, conserve and transfer their estate to their heirs at a low tax rate while still taking care of their own lifetime needs.

Things You Need to Consider

- Have you accumulated enough assets to provide you with the income you need for the rest of your life?
- Are your assets titled properly?
- Do you review your beneficiary designations regularly?
- Is your will up-to-date?
- Do you have durable and medical powers-of-attorney?
- If minors are involved, do you have designated guardianship?
- What about charitable donations?
- Are your trust documents in place?

Please feel free to call or email us to discuss how we may be able to help you.

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"Think cash flow, not rate of return. You can't spend rate of return!"

MWM News & Views is for You.

This newsletter is produced to keep you informed about the team at MWM 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 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



Brook and her daughter love strolling through the Botanic Gardens and enjoying the beauty of the English Garden, waterfalls, biking and walking trails all year.



Mark and several close friends about to enjoy the music at a summer concert in Chicago.

What we did on our Summer Vacation

None of us can believe that summer is over, but we all had a great time this summer. Check out where we've been and what we did. Hope your summer was great too.

Tanya and her daughters attended a family wedding at Clearwater Farms in the beginning of June.



Steve traveled to Cuba and saw their fleet of classic cars. Here he is hitting the road in a pink beauty

The Team enjoying a Cubs Game at Wrigley Field.



Brett and his family spent the 4th of July weekend in Door County, WI.

