



Summer 2016

New Teammates, New Portfolio Options, & New DOL Regulations

We have some significant changes to announce, including; New Teammates, New Regulations & New Portfolio options.

New Teammates – Welcome to Kristy, Jeff & Garrett

First – I am both happy and sad to share that Collyn Sloss has left our firm. Collyn has been with us since 2013, and she has been a wonderful part of the firm, and a vital part of our client service. She has accepted a generous offer from **Amazon**, and is working as an analyst in international benefits. It is a great position, and I am very glad for both her and her husband John as this is a fantastic career opportunity. We wish her a fond farewell and continued future success.

I can take pride in that it reflects well on our small firm as a training ground for career success. You might recall that another associate Dan Garland also left us recently to take a prestigious position as an analyst for billion dollar institutional investors with **Russell Investments**. As president of our firm, I am committed to the success and advancement of our team – even if it means they might go elsewhere, and I have always maintained an open door policy for and actively encouraged candid discussion about their growth and future.

We are in the process of training some new teammates, and we look forward to introducing you to them in person at your next meeting. Our goal as always is friendly, courteous and professional service with a total commitment to your financial well-being, and I am confident our new team will continue that. We have taken this transition period as an opportunity to evaluate our processes, and are actively working on improving and enhancing our service to you. Let me introduce:

Kristy Brown - Client Service Associate

Kristy is a recent transplant from Oklahoma. She has a long career in the wealth management business and recently ran client service for a large wealth management group in Oklahoma. She and her husband and family have recently relocated here, and we are fortunate to have her as a new part of our team. Kristy will be using her Southern hospitality and work ethic to make sure that your questions, needs and service issues are met. She is gracious and skilled, and I think you'll enjoy meeting her and working with her. Welcome to Seattle Kristy!

Jeff Reintjes - Client Service Associate

Jeff is an alumni of Edward Jones and a graduate of Seattle Pacific University's excellent business school. While at biz school, he worked for two years as an investment analyst for the college's proprietary investment fund and has a lifelong interest in finances. He'll be coming onboard to help with analysis, planning and overall client services. Jeff and his fiancé Camille are getting married this summer, and will live in the Issaquah area. He's bright and ambitious with a promising career in front of him, and we are excited he is part of our team.

Garrett Grigas – Administration and Technology

Garrett is a Financial Economics graduate from WWU, and will be working for us a couple of days a week doing administration and computer work. Some of you might remember him as he has worked as an intern at our firm in the past. I worked with Garrett's grandfather in the financial advisory business some years ago, and Garrett has had a long interest in the investment world from his grandpa's influence. He is working full-time at his other job, and working for us on his days off, to both help us and to further explore the wealth management business. Welcome back, Garrett!

Other New Visitors

One of the great things about living in Issaquah is that there are gorgeous woods, scenic mountains, and trails nearby. When you are backed up to the outdoors, you occasionally have some unusual visitors stop by. Some of our clients were recently delighted to see Lynx Rufus lounging outside our conference room window!



New Portfolio Options - ETF Portfolios & Dividend Stocks

Exchange Traded Funds (ETF's) have become a favored investment vehicle for pension funds, institutional investors and high net worth investors. Our clients are familiar with ETF's as we have been using them as a portion of client portfolios for over ten years. We now have a new portfolio option available using these popular vehicles that we are offering as a major part of our investment services.

Another investment option that we have added to our services are institutionally managed individual dividend stock portfolios. Dividend stocks enjoy a happy space in the stock universe – they pay regular income and have generally lower risk than non-dividend paying stocks. An institutionally managed dividend stock portfolio might be an especially good fit for higher income tax bracket investors.

We have been working on an e-book which we plan to have available sometime in 2016 that will review exchange traded fund portfolio planning & strategies and dividend stock portfolio benefits. We can also review a personal example for your portfolio at our next review meeting.

(Email us at info@geverswealth.com if you would like a copy of the book, ***“Factors in your Favor; How to Use Nobel Prize Winning Research to Help your Investments”*** when it is complete.)

New Regulations - Department of Labor Issues new IRA Rules

Outside of our firm, there are other changes that might have an impact on you and your investments. You might recall that I have written several times about pending new regulations that the Department of Labor (DOL) had been working on. The DOL has recently confirmed and announced that these new regulations will soon become law, and they have released the entire one thousand pages of new regulations.

The new DOL rules have to do with retirement accounts, specifically our IRA and Roth IRA accounts. The due date for compliance with the new regulations is January 2018, so we do have time to understand how they might affect us. The new DOL rules and how they might impact your IRA accounts will be a part of our meeting agenda for upcoming reviews.

We are still reviewing the new regulations and we will be working with Cetera Advisors Networks, our broker dealer and their compliance team to try and ensure that we both understand and follow the new rules on our client's behalf. I am a “*between the lines*” kind of guy – have never even received a speeding ticket, and we will work hard to make sure that we cross the T's and dot the I's for the new rules.

My initial opinion is that the new DOL rules are well intentioned, and were written for the protection of investors, but may also require a blizzard of new paperwork and busywork. Our new advisory

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Summer 2016

Gevers Wealth Management, LLC

Page 4

portfolios that we mentioned above might be one solution for meeting the new DOL regulations. We will look forward to reviewing this in detail with you at your next review meeting.

"The secret of change is to focus all of your energy, not on fighting the old, but on building the new."

Socrates

With our commitment to your financial success and prosperity,

William R. Gevers
Financial Advisor

PS: We have been repeatedly asked by clients if they could share these e-mail notes with their friends or neighbors. Please feel free to forward this with the stipulation that it may only be forwarded if done so in its entirety with no portions omitted. We would be delighted to share our comments and opinions with your friends, and welcome your comments and feedback. If you received this and would like to be included on our newsletter list, please email us at info@geverswealth.com

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(There are risks associated with investing in dividend-paying stocks including but not limited to the risk that stocks in the strategy may reduce or stop paying a dividend.)

US Money Supply, US Dollar, and Inflation/Deflation Watch

"Neither a wise man nor a brave man lies down on the tracks of history to wait for the train of the future to run over him." - Dwight D. Eisenhower

US Money Supply – Adjusted Monetary Base



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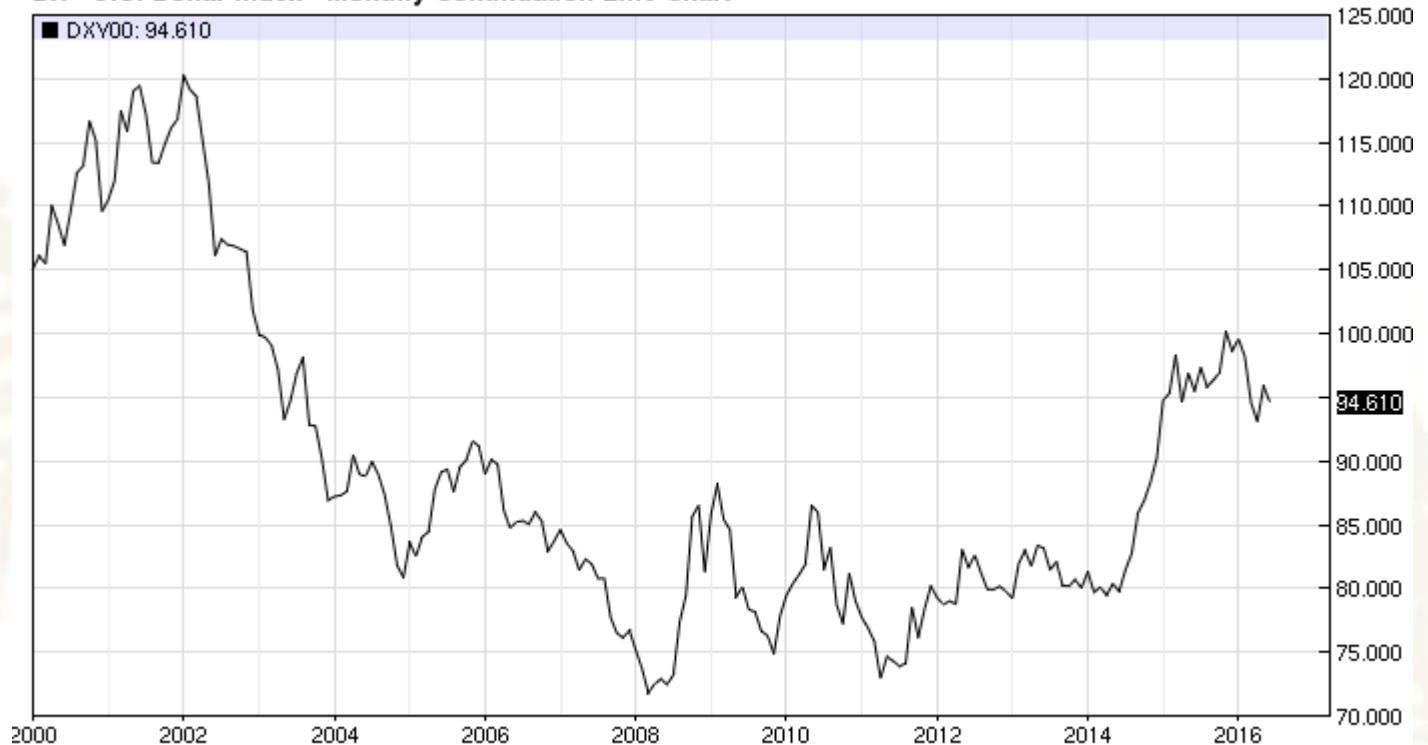
Summer 2016

Gevers Wealth Management, LLC

Page 6

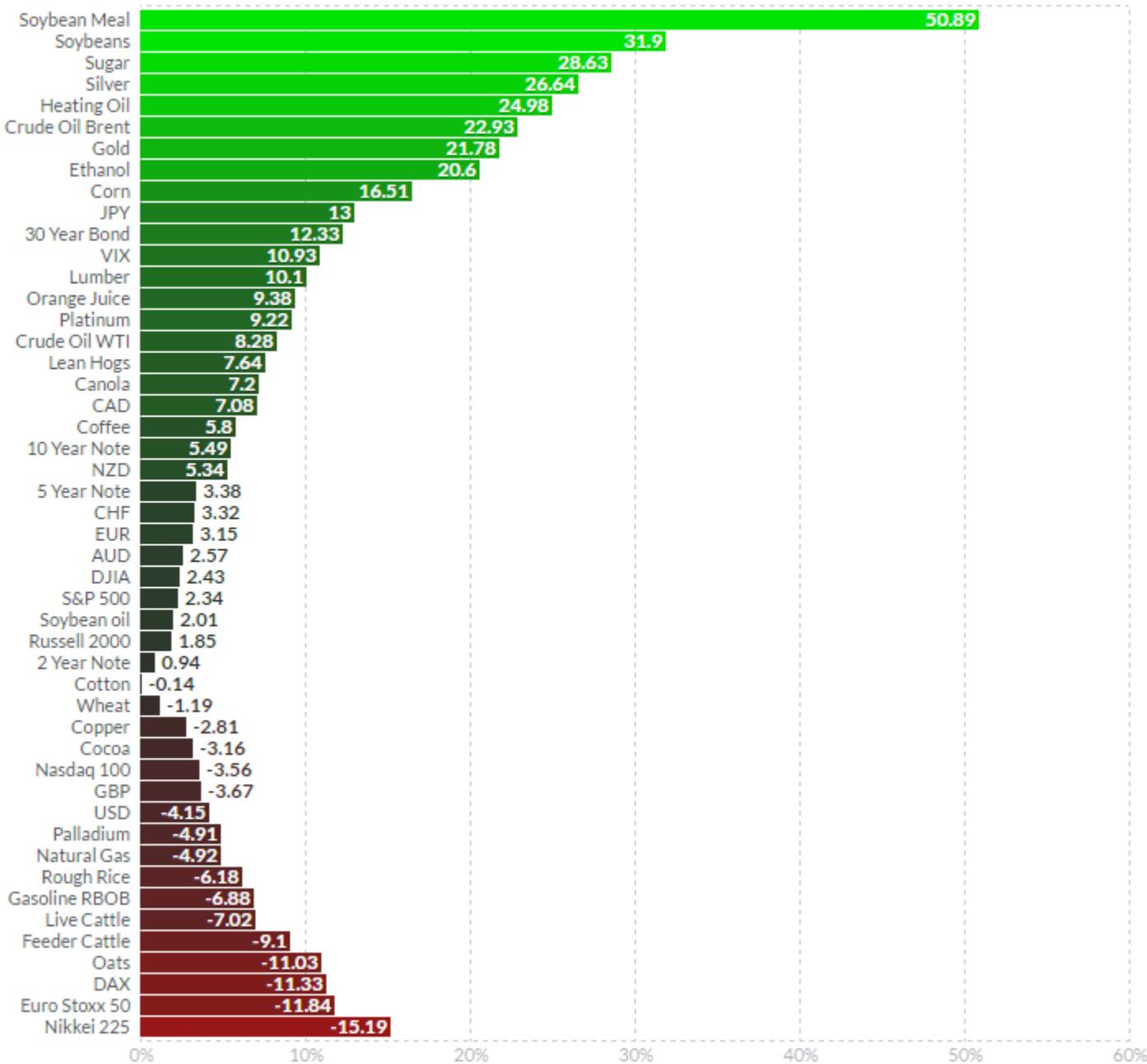
US Dollar Price – (DXY) USD Index measured against other currencies

DX - U.S. Dollar Index - Monthly Continuation Line Chart



Inflation/Deflation -Year to Date price increase in commodities and basics as measured by futures

YEAR TO DATE RELATIVE PERFORMANCE



Velocity of Money – Velocity is a measure of how quickly money is spent. High velocity is typically a precondition for inflation.

