



RETIREMENT COUNSELING™

— Practical Guidance for Your Ideal Retirement —

Catching up with FFG

Welcome Michelle!

by Blake Barnett

I have the pleasure of introducing our newest team member here at FFG! Michelle Leichtner recently joined our team and was hired to become a financial planner within the firm. Michelle comes to us with many years of financial experience, most recently with Merrill Lynch in New Jersey.

Michelle's primary responsibilities will be maintaining up-to-date information for all our planning clients' Finan-See-Alls and will assist the team in developing planning recommendations. Michelle will also spearhead our Advocate Advantage planning process as she has a deep passion for helping younger families. Additionally, she is working towards earning her CFP® certification by the end of next year.

It took a few months to find the right candidate for this position. This originally started as a local job search which incidentally turned into a national search once we reviewed Michelle's resume. We brought Michelle out to interview with the team and had a dinner to introduce our spouses to make sure it was a good cultural fit (it was). I will never forget that dinner as that was also the night I was called home by Lindsay to go to the hospital for the birth of Everly!

While we are happy to announce Michelle's arrival, we must also announce that Kathy Riggs is no longer with FFG as she decided to pursue other opportunities. We are sad to see Kathy go and wish her well with her future endeavors.

The following is a quick introduction from our newest team member:

Hello, my name is Michelle Leichtner and I recently joined the FFG team, having relocated from the east coast where I worked as a retirement planner for Merrill Lynch.

After earning my B.A. in psychology from Vanguard University of Southern California, I began my career working in institutional sales for a boutique investment bank in Los

Angeles, then as a trader for a hedge fund. I am originally from Portland, Oregon, but have lived in California, North Carolina and New Jersey. I currently reside in Highlands Ranch with my husband Michael and two daughters, Madeline and Amelia. I enjoy reading, traveling, and exploring beautiful Colorado. I am currently working towards my CFP®, which I look forward to completing next year.

I am happy to be a part of the team and to join a firm that always puts the interest of the client first. I strongly believe that if a person's financial needs and goals are taken care of, then that person can really focus on what is truly important in their lives.

I look forward to meeting you all very soon!

*Sincerely,
Michelle*



FFG Investment Update

by Sean O'Reilly

FFG offers a diverse selection of managed portfolios for the different objectives of our clients. In this edition of our quarterly investment update, we focus on three of our core portfolios; our tactically managed portfolio, Survive & Thrive™, the On Deck Portfolio, and the Dividend Portfolio. We are constantly monitoring the markets and worldwide events, and we are always analyzing both current and potential investments in the accounts we manage for you. The FFG Investment Update is intended to give some insight into our thoughts about recent adjustments in the portfolios and our outlook as we plan ahead.

Survive & Thrive™ Portfolio

Survive & Thrive seeks long-term growth by systematically harvesting stock market gains and using cash to buy into down markets based on a client's custom parameters.

Our Thoughts:

The market has maintained its unpredictable nature and has shown us continued volatility since the beginning of the year. However, this uncertainty has not deterred growth in the Survive & Thrive fund portfolio. The largest gains have come from stock positions in U.S. based companies. U.S. companies of all sizes noticed solid gains with Small Cap companies (\$450M to \$2.1B in market cap) as the overall top performer. Conversely, we have seen continued headwinds with the international stock positions as Small Cap international companies have yet to move into positive returns in 2018. We are still optimistic of long term growth in stocks, but we recognize the current outlook for short term returns is mixed. The effect of a trade war is starting to show some winners and losers, yet the overall economy remains strong. Survive & Thrive is designed to better weather volatile markets, but its focus remains as a long term stock portfolio investment. While we will continue to closely monitor all our positions, especially international

stocks, our analysis did not warrant any changes in the fund portfolio allocation at this time.

The On Deck Portfolio

The On Deck Portfolio seeks low volatility while earning a strong income yield.

Our Thoughts:

While 2018 has proven to be very volatile in the stock market, the On Deck portfolio has been much more stable. The income yield remains strong in all positions, and we have seen a slight appreciation in prices - with Blue Rock Total Income Real Estate Fund (TIPWX) leading the way. Therefore there are no major allocation changes in the portfolio as we rebalanced this quarter. However, we are currently evaluating additional positions to add to the portfolio. These positions would further diversify the portfolio into additional asset classes while maintaining the portfolio's overall objective.

The Dividend Portfolio

The Dividend Portfolio seeks long term growth primarily using stocks paying strong dividends.

Our Thoughts:

As we move through the third quarter, we still see the need for some defensive stock positions in Utilities and Infrastructure. Additionally, we feel the other positions in the portfolio continue to offer diversification and strong dividends. This strategy is valuable for long term growth by using the reinvested dividends (cash) to boost performance. We are currently not making large changes in the allocation of the portfolio, but we will continue to watch the markets and portfolio positions.

As always, please do not hesitate to reach out with any questions as we would be happy to discuss any of your investments in further detail.

Recent Client Events over the Summer



Client cooking Event at
Uncorked Kitchen



Fly Fishing Food for Thought
hosted by Orvis



Setup for summer BBQ for clients
and building tenants

Behavioral Financial Advice

by Chuck Read

You might be asking, “What is behavioral financial advice?” It is a program that teaches how traditional finance practices are influenced by psychology and neuroscience. Using an integrated approach founded on self-awareness, this program explains how to help clients make effective decisions, better self-manage, and improve their client-advisor relationship.

I have been working on my “BFA” designation for the past few months and will wrap up my studies soon. While many of the BFA principles have been a part of our FFG practice for many years, they weren’t clearly labeled and specifically discussed. Adding the designation of BFA will further enhance our processes and introduce additional enhancements as we work with our clients and their finances.

So, what is at the core of Behavioral Finance? Data shows that over time, investments work better than investors. Emotions, such as fear, greed or exuberance influence decision making. Whether it’s real estate, stocks, bonds, gold or silver, it is emotionally easy to buy high because of exuberance or sell low due to fear.

Our goal is to help clients make rational decisions without bias and trade off decisions based on risk and reward potential. The expertise of our team prepares our clients for the certainty of uncertainty. We can’t predict the future, but we can help our clients prepare for it. A big part of my role is to help clients make rational decisions in the presence of difficult, competing emotions. Reflecting on one’s values before making a decision makes one more rational and helps to make better decisions.

We prepare our clients for all possibilities: a long life or one that is prematurely shortened; a healthy life or one that isn’t; good or hard times and strong or weak markets. It sounds simple, but it isn’t easy.

Behavioral Financial Advice won’t replace financial planning. It will simply increase the effective usage of the financial plan by improving decision-making behavior on both your part and ours.

Over time, we will begin to incorporate new tools and guidelines that can assist our clients in their decision making. I will also be adding different discussions in my ongoing articles here in future newsletters, so stay tuned.

Simple Seasonal Recipe

by Cindy Yourtz



Caprese Zoodle Salad

With its brilliant green, red and gold, this summer salad is as beautiful as it is delicious.

Ingredients (Serves 4)

- 4 medium zucchini
- 8 oz red and gold cherry tomatoes, halved
- 1 cup mozzarella balls, quartered if large
- ½ cup prepared pesto
- Fresh basil leaves, for garnish

Directions

1. Using a spiralizer, create noodles out of zucchini (“zoodles!”)
2. Add zoodles to a large bowl, toss with pesto and season with salt and pepper.
3. Add tomatoes and mozzarella to zoodles and toss until combined.
4. Garnish with fresh basil and serve. Refrigerate any leftovers.



You can make your own zoodles from a zucchini easily with an inexpensive spiralizer found almost anywhere

Catching up with FFG

Brad's Back Page Boomer Blog

by Brad Foos

Retire...No way!!

Webster defines retire as: to withdraw from action, retreat; to move back, recede. The most successful people that have transitioned well from their careers/jobs would take great offense to such a definition. They have become much more enriched and happy by using their newly discovered extra time to pursue the things most important to them.

I have found that these "things" fall into one (or more) of three distinct categories. The first is the "Work on Self" category. Most commonly this involves some sort of physical change; usually becoming more active, cooking and eating better. Sometime the change is of a spiritual or emotional nature. It is amazing to see the transformations that take place and the joy and confidence that springs forth from these individuals.



The second is the "Work on Relationships" category. Usually this involves family of some sort, be it children or grandkids, but I have seen some of the most rewarding growth from those that have reconnected with siblings and friends. Spending the time to be an intimate part of someone else's life, sharing in their challenges and accomplishments, is deeply fulfilling.

The third is the "Work on Giving Back" category. This is especially rewarding in that it allows one to focus all the accumulated experience and wisdom garnered from their life into passionate help for people and causes that otherwise lack what they offer. I have seen remarkable results come from someone giving a little time to those in need.

Recently a retired friend made a wonderful statement to me. He said, "Now that I am retired I never get a day off! It's OK. Sure I'm busy, but now I am doing what I want to, not what others tell me I have to!"

Retire? I think not!

Our Core Values

- We put our clients' interests ahead of our own.
- We utilize a proactive team approach to provide every client with multiple, unique perspectives.
- We position each team member to take advantage of their unique talents and abilities.
- We make the complex easy to understand.
- We deliver and expect open, honest communication - with clients and within our team.
- We continually educate ourselves and our clients.
- We make decisions based on doing the right thing, even when it's not easiest or most popular.

If you prefer to receive this newsletter via email,
please email Cindy and let her know at cyourtz@ffgusa.net