



ELSASS FINANCIAL GROUP, INC.

Investments, Insurance, Retirement & Estate Planning Services

Summer 2008 Newsletter

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From My Desk

WILLIAM E. ELSASS
REGISTERED REPRESENTATIVE
INVESTMENT ADVISOR REPRESENTATIVE



KARL, KEVIN, ERIC AND BILL

After 22 years of owning and operating the Wadsworth Ben Franklin store, Marli and I founded the ELSASS FINANCIAL GROUP on September 15, 1982 with the goal of assisting our clients in every aspect of their financial lives. We strive to help create financial stability and security to provide financial independence by helping you with your retirement and estate planning, investments, pension plans and life insurance. We are independent Registered Representatives and Investment Advisor Representatives. This means that we are not employees of a brokerage firm or life insurance company. This allows us the ability to offer products from most of the investment and life insurance companies in the U.S.

where you want to go, advise you on how to get there, and continually remind you of the importance of maintaining a disciplined approach. After all, *you* are the reason ELSASS FINANCIAL GROUP exists.

At EFG we offer a financial management program that identifies your goals and monitors your progress toward reaching them. We offer actively managed fee-based accounts, a wide selection of mutual funds, annuities, life and long term care insurance. In the last couple of years, we have added socially and environmentally conscious investment options to our vast array of investment choices we offer. Also, for our clients that are business owners, we offer 401(k) pension plan programs that meet the needs of small and medium sized businesses.

EFG is very connected to our Wadsworth and Canfield communities. Some of our community activities include:

- Supporting our local schools – Our annual Back to School Backyard BBQ helps provide supplies for students - Bill is a member of the Business Advisory Council
- Being a member of the Wadsworth Chamber of Commerce – Karl is a past President
- Supporting the Salvation Army – Eric serves on the board
- Being members of the Wadsworth and Youngstown Rotary - all four of us have served as President of our local Rotary clubs

In addition to our Wadsworth and Canfield offices, we serve credit union members of:

- Canton Police & Firemen's CU - Canton
- Community One CU - N. Canton/Canton
- Golden Circle CU - Massillon/Canton/Alliance
- Summit Federal CU - Akron/Salem
- Superior Savings CU - Massillon

If you have any questions about your current financial situation or wish to schedule an appointment, send us an email at info@elsass-efg.com or give us a call in Wadsworth at 330.336.9292 or in Canfield at 330.702.9950.

ELSASS FINANCIAL GROUP Offices:

Wadsworth:**



125 West Boyer St, Wadsworth, OH 44281
330.336.9292 ♦ 800.886.8334
330.336.1418 Fax

Canfield:



132 S Broad St, Ste 202, Canfield, OH 44406
330.702.9950 ♦ 866.702.8334
330.702.9951 Fax

Serving members *by appointment only* at:

Canton Police & Firemen's CU*	- Canton
Community One CU*	- N. Canton/Canton
Golden Circle CU*	- Massillon/Canton/Alliance
Summit Federal CU*	- Akron/Salem
Superior Savings CU* -	Massillon

Our company is based on the principle that education and understanding of your current financial situation is vital to successfully making prudent decisions concerning your future financial condition. All of us have business undergraduate degrees and three of us have MBA's. Between us we have numerous professional designations: CLU - Chartered Life Underwriter, ChFC - Chartered Financial Consultant, LUTCF - Life Underwriter Training Council Fellow and CASL - Chartered Advisor for Senior Living. Karl recently received his CERTIFIED FINANCIAL PLANNER™ designation. In addition, all of us are Registered Representatives, with securities offered through Cambridge Investment Research, Inc., a Broker/Dealer, Member FINRA and SIPC and Investment Advisor Representatives, Cambridge Investment Advisors, Inc., a Registered Investment Advisor.

Our staff consists of experienced professionals with a "hands on" approach to financial guidance. Not only will you find our team members knowledgeable, but you will also discover that our staff truly cares about your financial goals. As your Financial Professionals, we will do everything in our power to keep you focused on



ELSASS FINANCIAL GROUP, INC.
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WADSWORTH, OHIO 44281

Old Pension Plan & IRA Consolidations - If you have a 401k, Pension Plan or IRA with a former employer and/or a number of different IRA accounts, now is a great time to consider consolidating them for your convenience. So, gather up your annual statements and give us a call for an appointment ~ let's talk about your options!

Are You Prepared for Long Term Care Expenses?

In general, Americans are not sufficiently prepared to pay for long term care. Many of them go through their lives simply hoping that they won't ever need it. Unfortunately, in the event that you or a loved one does need long term care, hope won't be enough to protect you from potential financial ruin. Also, the odds that you will need some kind of long term care increase as you get older.

If you would like to talk about long term care, please call us to schedule an appointment with Dick Clauss, our long term care specialist.

Its never too early to plan for the future. Call us today and we can get the ball rolling!

Your Monthly Retirement Income

There has been a great deal of recent news articles about retirement income distributions. These topics involve issues such as the best way to get a monthly income from your investments and pension accounts when you retire. If you pull out too much a month, you may run out of funds. If you distribute a large amount from an IRA in a year, you may also subject yourself to higher than anticipated taxes.

We can help you to review your accounts and evaluate:

- The accounts that may be most suitable for use for retirement distributions
- The effects of different monthly distribution amounts may have on your financial plan based on your goals and objectives.

Registered Representative, Securities offered through Cambridge Investment Research, Inc., a Broker/Dealer, Member FINRA/SIPC.
Investment Advisor Representative, Cambridge Investment Research Advisors, Inc., a Registered Investment Advisor.

NON-DEPOSIT INVESTMENT PRODUCTS ARE:

NOT FDIC OR NCUA INSURED • NOT OBLIGATIONS OF OR GUARANTEED BY THE CREDIT UNION • INVOLVE INVESTMENT RISK • MAY LOSE VALUE.

**Office of Supervisory Jurisdiction located at: 125 West Boyer Street, Wadsworth, Ohio 44281