



Generations
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Advice



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Do You Have any 'Lazy Money' ? We Can Help it Work Harder for You!

ERIC ELSASS

Is your money hard at work for you, or is it being lazy? I'm not *just* talking about funds you might have lounging around in basic savings; but accounts you could have within a previous employer's pension plan or funds in an account set-up long ago that you only remember you have when your statement arrives. You might even have lazy money hanging out within your current pension plan or IRA account!

What makes these funds lazy? We define lazy funds as any account that is not working or positioned in a way best suited to achieving your overall investment strategy. If you have funds that meet this description or if it's been a while since you've given your accounts a good evaluation-- **Now Is The Time**. Here are a few easy steps to help you get started:

Step 1: Call or email our office to schedule a time to meet. It's simple! You could even reply to us if you got this newsletter as an email. Just give us a couple of dates and times that are good for you and who you'd like to meet with, and we'll get you on the calendar.

Step 2: Gather up all of your annual statements and reports to bring in for your appointment. This is a great time of the year to be reviewing your accounts with annual statements and reports coming to you; from pension plans to individual IRAs and bank accounts. No matter where these funds are hiding, you should have received an annual statement for them either in your mailbox or email inbox.

Step 3: Before you come in for your meeting, take a few minutes and think about your investment goals and objectives. Think about your needs for the funds and when you'll want to access them. Having a clear picture of these is vital for us to help you in developing a portfolio suited to your specific needs.

There you go--- a simple 3 step method to getting that lazy money working harder for you.

So, what are you waiting for?

AN ACCEPTABLE LEVEL OF RISK

KEVIN Y.T. CHIU

What would you say if an 80 year old friend or relative told you they really wanted to take up skateboarding? They also told you they knew there was risk involved in the activity, but they were comfortable with it. I think many of us envision a painful injury that would be significant and from which it would be difficult to make a full recovery. This is the difference between risk tolerance (being comfortable with a level of risk) and risk capacity (the ability to absorb the level of risk undertaken). The conflicting messages about current investment markets and the future of them as envisioned by the many "talking heads" we hear on television, radio and the internet can lead many of us to have a higher level of uncertainty than normal in deciding how to position an investment portfolio so that it is aligned with one's goals.

My message is not that risk is bad. Assuming a certain level of investment risk is necessary to achieving financial goals such as long-term growth, income or capital preservation. It's important to balance the need for risk and the amount of risk one is comfortable assuming (risk tolerance) with the appropriate amount of risk one is able to assume without suffering an "injury" to a portfolio one cannot recover (risk capacity). The relationship between risk and return is alive and well. Today, this is especially so in deciding how to obtain a satisfactory yield on funds that are designed to be safe and secure, i.e, bank/credit union accounts, money market accounts, CDs, etc. Unfortunately, there is no "Easy button" to help you achieve that balance. Things that sound too good to be true, usually are. The hard work of focusing on one's goals and how best to achieve them while maintaining acceptable levels of risk is one way in which we can help you. If this is a topic you would like to discuss further or you have concerns about how your portfolio is positioned in relation to your goals, please schedule a time to meet with one of us.

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

INVESTMENT STRATEGIST SHOWCASE:

The Institute for Wealth Management - Socially Responsible Investing (SRI) Portfolios

One of the active managers we use for socially responsible investing (SRI) is The Institute for Wealth Management. The Institute employs a quantitative process in identifying investment themes that are consistent across global markets and have proven to add value over time such as long-term valuation, short-term momentum, market risk, fund flows and macroeconomic policy. Their disciplined approach seeks to forecast these patterns and improve overall performance while screening the investments for social responsibility. Socially responsible investing generally can be defined as investing with one or more of the following screens: environmentally conscious, sustainable business practices, fair labor practices, human rights, as well as other screens such as tobacco, firearms and alcohol related companies.

Socially responsible investing is a very personal discussion based on the values and goals of the individual investor. This area of investing is often called "values based investing" for that reason. If you would like to learn more about socially responsible or values based investing, please call or email us.

THINK GREEN!

We, at EFG, continue to think GREEN! We now offer our newsletter by email. If you would like to receive our newsletter quarterly in the future by email, please email us at info@elsass-efg.com and we will be happy to email you a copy. If you already receive the newsletter by email—thank you for "thinking green."



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THANK YOU!

Our clients' referrals are the best thanks that we can receive. If you know someone we can help, please give them our name. Also, we encourage you to share our newsletter or invite your family and friends to visit our website at www.elsass-efg.com.

Review your property & casualty coverage!

We often talk about the importance of keeping your savings and retirement accounts up to date: from allocations that meet your investment goals and objectives to beneficiary designations that are current.

However it's equally important that your property & casualty coverage (homeowners, automobile, and business) is current. This is an area that can be easily overlooked but have potentially devastating consequences if you're faced with a claim or loss that an outdated policy does not fully cover.

We recommend that you make time to meet with your agent to make sure your policy meets your current coverage needs!

Don't Delay,

Set Aside some "ME TIME" NOW!

Make time for yourself by doing some things you enjoy or have always wanted to do. Investments and insurance are tools to help you achieve your goals. It's up to you to do the things that bring the joy and satisfaction that help you achieve the quality of life you deserve.