



W E A L T H A D V I S O R Q U A R T E R L Y

YTD Returns Through March 31, 2017

Dow Jones Inds.	+5.19
S&P 500	+6.07
Barclays Aggregate Bond	+0.82
MSCI EAFE	+7.39
MSCI Emerging Mkts.	+11.49



WAG on the Move

Interested in getting to know the staff of Wealth Advisors Group (WAG) a little better? Here are 6 fun questions we asked them to answer in 30 seconds or less:

Katie Austin

Operations Manager/Marketing Associate



<http://www.wealthag.com/team-member/katie-austin>

Tell us a little about your family? This year my husband Jeff and I are celebrating our 10th wedding anniversary. We are blessed with two daughters, Lily and Charlee.

What is the most recent book you've read and did you like it? "So Cold the River" by Michael Koryta. Michael is an author from Indiana who describes in great detail the French Lick and West Baden Hotels. This book is suspenseful and kept me wanting more. We also had a trip

planned to French Lick right before someone recommended the book to me. Seeing the two hotels and walking their halls, after reading about their descriptions was so much fun! They were exactly how I imagined them.

What is your favorite-all-time movie? Fried Green Tomatoes or Beauty and the Beast.

What is the best vacation you've ever been on? I've really been blessed to have traveled a ton of places, but it's hard to beat Disney World, especially with daughters! We've been a few times, but my favorite was camping. Disney's Fort Wilderness Resort and Campground are amazing.

If you could only eat one meal for the rest of your life, what would it be? Pizza

What is your favorite part of your job at WAG? I really love working on events for our clients. From educational events-to just fun events, it's wonderful to see them come to fruition after months of planning and working. I also love the people I work with. They genuinely care about all of our clients, and staff. They work hard every day and it inspires me to do the same. ■

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Laura Bourquin

Director of Client Services



<http://www.wealthag.com/team-member/laura-bourquin>

Tell us a little about your family?

Married to my husband for 20 years. He works at Summit City. Two children: Andrew 9 and Gabby 6 months.

What is the most recent book you've read and did you like it?

I'm quite certain it was a textbook and NO I did not like it. There is no time now with a 6-month-old for any leisure reading. Actually, I did read a People Magazine a couple weeks ago. It was 2 months old. I read the article on Jacqueline Kennedy Onassis and yes, I liked it.

What is your favorite-all-time movie? Pretty Woman.

What is the best vacation you've ever been on? Two summers ago with my son, we went to LA/Hollywood, San Diego and Legoland. It was awesome having fun with a 7-year-old and seeing things through his eyes.

If you could only eat one meal for the rest of your life, what would it be? A big plate of veggies. I LOVE veggies.

What is your favorite part of your job at WAG? Pleasing clients – offering them the best experience possible. ■

Mark “Auggie” Deprez

Investment Strategist/LPL Registered Administrative Associate



<http://www.wealthag.com/team-member/mark-deprez>

Tell us a little about your family?

My wife Emma is an Art Director at a local marketing and design agency in Fort Wayne, called One Lucky Guitar. My parents have been clients of WAG since 2012.

What is the most recent book

you've read and did you like it? The most recent book I read is called “The Investment Advisor Body of Knowledge”. It's a part of my study prep for my designation as a Certified Investment Management Analyst (CIMA). The most recent non-work related book I've read is “The Big Miss” by Hank Haney. It's a book looking back on his relationship with Tiger Woods when

he was his swing coach. It's a great read with interesting insight into the mind of one of the most dominate athletes of all time.

What is your favorite-all-time movie? Favorite all time movie is John Q.

What is the best vacation you've ever been on? Best vacation was last September at the 2016 Ryder Cup in Minnesota. It was an awesome sporting event to attend live.

If you could only eat one meal for the rest of your life, what would it be? White sauce pasta, pretty much any kind.

What is your favorite part of your job at WAG? My favorite part of my job at WAG is portfolio construction. I love the challenge of fitting several pieces together in order to manage a well-diversified portfolio for our clients. ■

Chris Slyby

Client Relationship Manager



<http://www.wealthag.com/team-member/chris-slyby>

Tell us a little about your family?

I am married to my lovely wife, Lauren. We have three wonderful children: Lydia, Roland, and Dominic.

What is the most recent book you've read and did you like it?

I'm mostly reading study books for the CFP designation. I enjoy what I am learning very much!

What is your favorite-all-time movie? Oceans 11.

What is the best vacation you've ever been on? Any vacation with my family.

If you could only eat one meal for the rest of your life, what would it be? It is difficult to answer this as I love all different kinds of food. My favorite childhood treat was fatayar. My grandma used to make these for me. They are a thin dough folded up around meat, onions, salt and pepper. So simple and so delicious!

What is your favorite part of your job at WAG?

Helping people recognize, work towards and manage their goals. ■

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Did You Know

Indiana Unclaimed Property is a free service provided by your Indiana Attorney General. Unclaimed property comes in many forms including wages, savings and checking accounts, stock dividends, insurance proceeds and safe deposit box contents. Unclaimed property in the Fort Wayne area alone, has a dollar value of \$31 million, as reported by the State of Indiana from 2000-2015. Go to: IndianaUnclaimed.gov to see if you are owed some outstanding money.



Maranda Snyder

Client Service and Operations Associate



<http://www.wealthag.com/team-member/maranda-snyder>

Tell us a little about your family? I grew up with my parents and one younger sister. We have a lot of fun together and are very close-knit. This May, I will be getting married to my fiancé, Brandon. We have been together for 2½ years.

What is the most recent book you've read and did you like it? The most recent is an accounting textbook, but typically I enjoy anything by Nicholas Sparks.

What is your favorite-all-time movie? Pride and Prejudice.

What is the best vacation you've ever been on? A trip to Arizona a few years ago, exploring the outdoors with my family.

If you could only eat one meal for the rest of your life, what would it be? Filet mignon and mashed potatoes.

What is your favorite part of your job at WAG? Working alongside really great people, and being able to provide great service to our clients. ■

Tax Corner

Indiana College Credit

Did you know if you donated money or property to an Indiana college or university, you may be eligible for an Indiana State tax credit?

- For an individual filing a single return, the credit is the lesser of one-half of the amount contributed, or \$100.
- For individuals filing a joint return, the credit is the lesser of one-half of the amount contributed, or \$200.

Tuition paid to a college or university is not a contribution, and does not qualify for this credit. See IRS Schedule CC-40 for complete details. www.in.gov/dor/4745.htm

As always, please contact your tax advisor with any questions on eligibility. ■

Client Survey Feedback

We recently sent out a survey to our clients. The questions centered around the client experience and asked that you provide feedback on your experience with WAG, your advisor, and our staff. We received very valuable insight and would like to thank everyone who participated. Below are the three questions we were asked the most about and our responses.

Is WAG an independent investment office or are they tied to a certain group of investments or offerings?

WAG is an independent Registered Investment Advisory firm. Our advisors are affiliated with LPL Financial, an independent broker dealer. As such we are not tied to any financial institution or investment company, nor are we uniquely compensated to recommend any specific investment. Our company is independent which allows us access to a broad array of investments. WAG uses a very specific and methodical model screening process to identify suitable options for our clients.

What is the difference between passive and active investments, and which type does WAG use?

Passive management, or indexing, is an investment approach based on investing in exactly the securities, and in the same proportions, as an index such as the Dow Jones Industrial Average or the S&P 500. The manager does not make decisions about what to buy or sell, they have the goal of replicating the performance of their index as closely as possible. Active management is an investment strategy that attempts to outperform a market index by searching out information, identifying anomalies and irregularities in the capital markets and making security selection decisions that may differ greatly from their index.

We use a combination of both strategies in our portfolios. In efficient markets, like developed economies, we utilize passive managers that can deliver market performance with low costs. In less efficient markets, like emerging markets and the fixed income asset class, we use several active managers who have proven to add value above and beyond the index over full market cycles.

What should I expect during my Annual Review at WAG?

- Portfolio Review
- Review your Financial Plan
- Updates to any personal or financial information
- Market Recap and Outlook
- Tax Savings Strategies ■

Technology Corner

“Wealth AG” Mobile App

Were you aware that WAG has a mobile app available to both Apple and Android users? Welcome to the newest innovation in financial services, Wealth AG.



Wealth AG
FMG Suites

Subscribers to our app receive informative videos and articles, as well as timely information on economic trends, investment ideas, and changes in the marketplace. We'll keep you up-to-date on financial matters, and you can easily respond and explore areas of interest. Want more information on the articles you read? Our Wealth AG mobile app has a team feature, which allows you to call or email us without even leaving the page. Best of all you have immediate access to view your accounts anytime you like-from anywhere you like, with a direct link to Wealth1080 and LPL's Account View.

Check out our Wealth AG mobile app today. Enter “Wealth AG” in your smart device's app store to join us today. ■

Client Spotlight

Imogene Nusbaum-Snyder

We thought it would be fun to highlight one of our clients each quarter. We found that many of our clients have interesting hobbies, careers, or stories to tell. This quarter the spotlight is on Imogene Nusbaum-Snyder who has spent her career making a difference in the not-for-profit sector.



Imogene originally wanted to be a high school English and French teacher. However, it was earning her Master's Degree in Counseling Psychology at Ball State University and working at the Occupational Development Center in Marion, IN when Imogene knew she wanted to work with people in a different way. In 1982, she was hired as the Executive Director for

Cambridge House in Muncie. Cambridge House was a small, residential facility that worked with young women that had been abused, neglected, or had been in trouble with the law. In 1990, following her position at Cambridge House, Imogene was hired as the Executive Director at Crossroad, now Crossroad Child & Family Services, Inc., here in Fort Wayne where she remained until 2004.

Imogene's favorite aspect of working at a not-for-profit can be summed up in one word – stewardship. She said whether it is personal or professional, it is important to be a good steward of resources – time, talent, and treasure. It has also been important to Imogene that her faith could be expressed through her work. One of Imogene's favorite quotes is by John Wesley, one of the founders of the United Methodist Church. “Do all the good you can. By all the means you can. In all the ways you can. In all the places you can. At all the times you can. To all the people you can. As long as ever you can.” Imogene said in essence, this quote is a long definition of stewardship and she has adopted it as her own philosophy. She asks herself, “How can I use the time I have each day or the money, financial resources, how can I use them wisely and well? Not wastefully because what I have can help somebody else.”

Imogene has also been heavily involved in The Rescue Mission in Fort Wayne serving on the board. She said Fort Wayne is blessed to have a strong and active not-for-profit sector. There are a lot of foundations, corporations, and individuals in our city who have a generous spirit with a desire to help others. Her advice to someone who wants to get involved in a not-for-profit but doesn't know where to start – find what gets your blood flowing. This could be at your place of worship, working with children, young adults, or in Imogene's words, the “wiser generation” because almost every place could use a willing, enthusiastic volunteer.

In her free time, Imogene likes to collect quotations. She started a file in 2007 and adds a new quote to the bottom of her emails every Monday morning. Additionally, Imogene always has at least two books going – one paper and one audio. She said she is addicted to audio books and will listen to one in the car whether the drive is 5 minutes or 5 hours. Relationships are also an integral part of Imogene's life. She is the coordinator of an email prayer chain with a group of 17 that stretches from North Carolina to Arizona. You'll never find Imogene without a camera, even if it is just her phone. She enjoys finding a way to make someone smile, a legacy she has passed on to her daughter Inge. Thank you, Imogene, for your dedication to leaving the world a better place. ■

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The Dow Jones Industrial Average is comprised of 30 stocks that are major factors in their industries, and widely held by individuals and institutional investors.

The Standard & Poor's 500 Stock Index (S&P 500) is an unmanaged capitalization weighted index of 500 stocks designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries.

The Barclays Capital U.S. Aggregate Bond Index provides a measure of performance of the U.S. investment grade bonds market, which includes investment grade U.S. Government bonds, investment grade corporate bonds, mortgage pass-through securities and asset-backed securities that are publicly offered for sale in the United States. The securities in the Index must have at least 1 year remaining to maturity. In addition, the securities must be denominated in US Dollars and must be fixed rate, nonconvertible, and taxable.

The Morgan Stanley Capital International ('MSCI') Europe, Australia, Far East Index ('EAFE') is an unmanaged index of over 900 companies, and is a generally accepted benchmark for major overseas markets. Index weightings represent the relative capitalizations of the major overseas markets included in the index on a U.S. dollar adjusted basis. The index is calculated separately: without dividends, with gross dividends reinvested and estimated tax withheld, and with gross dividends reinvested, in both U.S. dollars and local currency.

The Morgan Stanley Capital International ('MSCI') Emerging Markets Index adjusts the market capitalization of index constituents for free float and targets for index inclusion 85% of free float-adjusted market capitalization in each industry group, in global emerging markets countries. As of June 2007, the MSCI Emerging Markets Index consisted of the following 25 emerging market country indexes: Argentina, Brazil, Chile, China, Colombia, Czech Republic, Egypt, Hungary, India, Indonesia, Israel, Jordan, Korea, Malaysia, Mexico, Morocco, Pakistan, Peru, Philippines, Poland, Russia, South Africa, Taiwan, Thailand, and Turkey.

There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against market risk. No strategy assures success or protects against loss.