



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 September 30, 2017

Dow Jones Inds.	+15.25
S&P 500	+12.39
Barclays Aggregate Bond	+3.12
MSCI EAFE	+20.56
MSCI Emerging Mkts.	+26.19



WAG on the Move

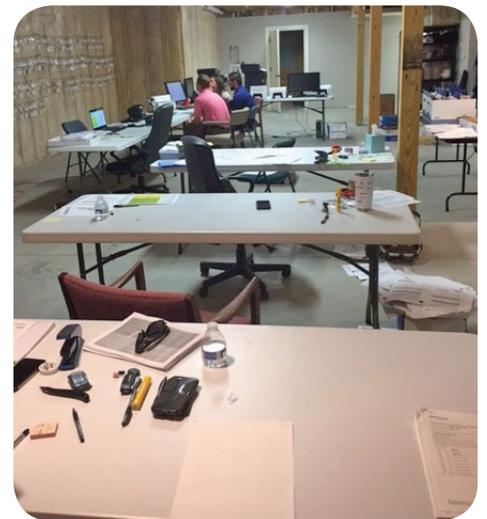
Schwab Transition Summary

We are happy to report that our custodial transition to Charles Schwab is nearly complete. Our team is tying up some loose ends and working on the last of the account transfers. Thank you for your patience and cooperation throughout this process. It's safe to say that we won't be making a change of this magnitude again in the foreseeable future. We thought it would be helpful to recap many of the changes that have occurred and how they will affect you going forward. Therefore, we're devoting this quarter's WAG newsletter to outlining those changes. As always, don't hesitate to contact us with your questions. ■

Account Reconciliation and Residual Balances

As the account transfer process comes to a close with LPL an important step for us at WAG is to reconcile the assets that transfer from LPL to Schwab. While we

do not expect any need for you to be actively involved in this process we would recommend you keep your month-end August and September statements. If your LPL statement does not show a zero balance after 30 days, please contact us. Sometimes a dividend or capital gain can be declared, but not paid until after the assets leave LPL – a small residual balance remains. We will request a residual balance transfer, as necessary, without any additional signatures.



Additionally, cost basis information can be located on your LPL statements for each position in your non-retirement accounts. While the cost basis should automatically carry-

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over from LPL to Schwab, it is still a good idea to hold onto them until they show-up on your Schwab statement.

Finally, if you own an alternative investment in one of your investment accounts it is likely you will see the holding both at LPL and in your new Schwab account for a brief period of time. While the position has moved over to Schwab, it can take anywhere between 2-6 weeks for the position to be reregistered behind the scenes. We are working diligently to expedite that process so that it will no longer show in your old LPL account. ■



Tax Corner

2017 Tax Forms

It's very important to note that you may receive tax forms from both LPL and Schwab for calendar year 2017. This is due to accounts being opened for part of the year with both institutions. We've been told by LPL that for those of you who have elected to go paperless you'll still have access to those 1099 and 1099-R documents through the Account View website. Everyone else will receive a hard copy in the mail, in the late-February to March time frame, if applicable. As for your new Schwab accounts, you'll receive your Schwab 1099 and 1099-Rs during that same window of time via regular mail, unless you've gone online to Schwab Alliance to elect otherwise.

As the time approaches and we receive more clarity from both LPL and Schwab as to the timing of the documents to be distributed, you will be notified. We will stand ready to assist in any way we can. ■

Fees

Just a quick reminder on the account billing activity you will be seeing within your accounts. At the end of August or the beginning of

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Did You Know

Charles "Chuck" Schwab, Chairman and Founder of Charles Schwab, which holds over \$2.95 billion in client assets is dyslexic. He is also the parent of a dyslexic child. He and his wife, Helen work to assist child with the disorder through their foundation the Charles and Helen Schwab Foundation.

September you will see approximately 1/3 of your 3rd quarter advisory fee credited back on your LPL account, since your account left before the end of the quarter. On approximately October 11th, you will see a corresponding debit in the same amount, to your new Schwab account. These two transactions will offset one another and complete the 3rd quarter advisory fee billing for each account.

You will also see a termination charge debited to your LPL account before your account leaves LPL but you will see an offsetting credit to your new Schwab account in October. These transactions will complete the transition credits and debits and get 96% of all accounts back on track for our quarterly advisory fee billings on approximately 1/10, 4/10, 7/10, 10/10.

We will then debit your new Schwab account on approximately October 14th for your 4th quarter advisory fee.

If you have any questions please call and thank you in advance for your patience in this matter. ■

For our clients that want enhanced portfolio analytics and in-depth performance reporting, you will be excited about our latest technology. We've invested in a solution built for and used by the nation's top advisory firms, Orion. This intuitive software will allow us to run customized performance reports for your reviews, that are easy to read and informative. These tools are available for you to use online as well. Just ask for this access and we will be happy to set you up. ■

Technology Corner

Schwab Alliance

Charles Schwab is equipped with a powerful technology platform and versatile mobile app, called Schwab Alliance. Schwab Alliance allows you to view account information and stay connected to your investments—anytime, from almost anywhere while upholding the strict security standards and protections put in place to keep your assets safe. You will need a statement, with your account number, when you sign up for your new online account access. The whole process should only take a few minutes.

On Schwab Alliance clients will not be able to view assets held outside of Charles Schwab (i.e. College 529's, annuities, and direct business mutual funds). If you would like to view all your assets in one place, you can do so on our financial planning software or directly at the mutual fund companies website. Call our team to discuss what may be the best option for you.

The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. To determine which investment(s) may be appropriate for you, consult your financial advisor prior to investing. All performance referenced is historical and is no guarantee of future results. All indices are unmanaged and may not be invested into directly.

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.