



# eNEWSLETTER

*A quarterly resource for Francis Investment Counsel  
plan participants*



## **LIVE WEBCAST COMING SOON! THE TRUTH ABOUT CREDIT AND DEBT**

Like it or not, credit and debt makes our economic life go round and round. Find out how to use credit and debt wisely and what to do to get away from the vicious debt cycle. Attend this webcast on **April 15, 2016 at 12:00 pm (CST)**. [Click here](#) to register and to view previously recorded webcasts.

## **WELCOME!**

You're reading MoneyAdvice@Work® – The Newsletter! This quarterly resource brings you industry insights, updates on upcoming education events, and an independent perspective from your Francis Investment Counsel advisors.

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## **IN CASE YOU MISSED IT...**

We get it – we know you're busy. That's why we created the Monthly Minute. These short articles bring you practical money tips that



## CAPITAL MARKETS UPDATE

Daily media reports on the markets can make your head spin. [Click here](#) for a concise look at quarterly market headlines without the drama.

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## NEW ONLINE TOOLS

Check out Francis Investment Counsel's updated [online tools](#) to help you plan for retirement. Get instant access to educational materials, a retirement strategy tool to see if you're on track, and a variety of online calculators. As always, we're here to help you throughout the process!

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you can read quickly. Here's your chance to recap the past quarter's Monthly Minutes.

### December

#### Closing Social

#### Security Loopholes

As a result of a recent Federal budget deal, retirees are no longer permitted to use certain strategies to increase the amount of money they can collect from Social Security, which could result in thousands of dollars of lost benefits. [Click here](#) to learn more.

### November

#### Savings Limits

Maximum plan savings limits change over time to keep pace with inflation. In 2016, savings limits will remain unchanged. [Click here](#) to view the limits for your plan.

### October

#### Long Term Investing vs. Neglect

Be honest – when is the last time you reviewed your financial accounts? Although we might be inclined to “set it and forget it,” this can easily fade into neglect. An annual tune-up will ensure you're on the right path to achieve



## HELP! MY PERSONAL DATA HAS BEEN COMPROMISED. NOW WHAT?

You hear about it on the news too frequently - another company's data has been compromised and your personal information may have been stolen. What should you do if this happens to you? [Click here](#) to watch a short video outlining a plan of action.



**F R A N C I S**  
Investment Counsel LLC

your financial goals. Learn more [here](#) and then [contact us](#) for your individual tune-up.



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Want to work one-on-one with an advisor? [Click here](#) to schedule a phone or web MoneyAdvice session.

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