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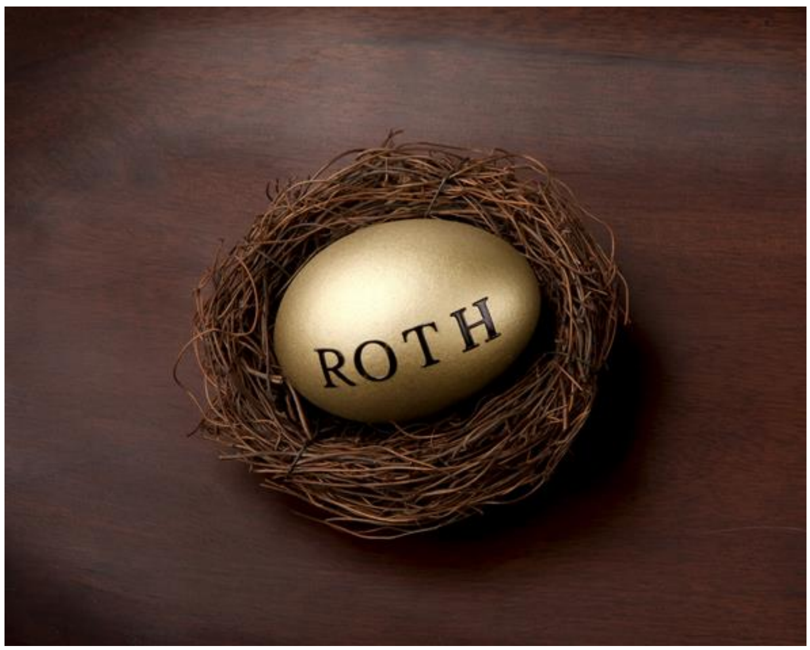
FRANCIS Investment Counsel LLC

eNEWSLETTER

A quarterly resource for Francis Investment Counsel plan participants



WEBINAR: ALL ABOUT ROTH ACCOUNTS

Do you have questions about Roth? Have you wondered “Can I contribute to the Roth 401(k) and a Roth IRA?”, “What are the advantages of Roth?” and, “Is it a good option for me?” This presentation will answer your questions and discuss how a Roth 401(k) plan can produce tax-free income for you in retirement. Join us Wednesday, June 21, 2017 at 12:00 pm (CST) and 4:30 pm (CST) for this important webinar.

VIDEO: SOCIAL SECURITY

Have questions about Social Security benefits? That's OK, we have answers! Check out the latest Social Security video featuring the top 10 most frequently asked question about Social Security. [Click here](#) to watch.

VIDEO: RETIREMENT AGES

There are pros and cons to retiring at each age. This short video addresses important factors that may influence the age that you choose to retire. [Click here](#) to get the facts so you can make an informed decision.

CATCH UP ON THE CAPITAL MARKETS

We all know that investing can be a wild ride. It's difficult to keep track of everything that's going on in the marketplace. Here's your chance to catch-up. Click here to review this quarter's market headlines.

BUSINESS

Milwaukee Journal Sentinel
JSOnline.com

Sunday, April 2, 2017

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For financial adviser search, do homework

401(k) ADVISER
MICHAEL J. FRANCIS

When it comes to complex subjects like investing and financial planning, most would benefit from the advice of an experienced professional. Finding the right one, however, is no easy task.

For most, the financial services industry is a confusing mass of people with similar titles and sales pitches. But despite the similarities on the surface, important differences in knowledge, experience, and compensation structure can lead to significantly different answers to the same question. You need to uncover these differences before deciding whom to trust with your money.

Identify objectives

Next, identify the kind of financial advice you're looking for. You may be just getting started and looking for help creating a budget for a young family. Perhaps you're further along in life with questions about the proper asset allocation and investment strategy to maximize wealth accumulation. A few decades later, if all goes well, you'll need help with strategies for converting a lifetime of savings into retirement income and estate planning.

Click here to read more...

FOR FINANCIAL ADVISER SEARCH< DO HOMEWORK

Finding the right financial advisor is not an easy task. Follow these suggestions to uncover the differences between advisors and to ensure that your best interests are being are protected.

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.

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

January

The Easiest Estate Planning Move You Can Make

A "payable on death" account ("POD") is an easy, but important way to leave one less burden for your loved ones after you pass away. Titling your account this way ensures that your money will pass directly to your beneficiaries. Click here to learn more.

February

Is Borrowing From Your Workplace Retirement Plan A Good Idea?

Your retirement account is funded with your money, so it's OK to pull that money out whenever you need it, right? Well, it's not that simple. Click here for four points to consider before borrowing. Do you feel like you're drowning in debt? We have suggestions for lowering your debt.

March

Live Webinars

Learn about a variety of money topics that are relevant to you and your family during our monthly live webinars series. All webinars begin at 12:00pm (CST) and 4:30pm (CST). Click here to register or view previously recorded webinars.

You work hard for your employer – and your employer is committed to you! That's why they sponsor MoneyAdvice@Work®.

This employee benefit ensures that you and your family receive the money help that you need, all from a conflict-free, "no sales" advisor – Francis Investment Counsel. They're here to help you with personalized money advice.

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

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