Wilson Advisors Financial Briefs October, 2018

Wilson Advisors, LLC

Kevin Janeway, David Lenda, Jeff Brindley, Pete Stava, Maury Feuerman, Brad Farris

Jeff Brindley

Thank you for your business!

Wilson Advisors, LLC

"We align your behaviors with your intentions."

Welcome

Welcome to the first edition of Brindley's Briefs! This newsletter is designed to keep you up to speed with all that is going on at Wilson Advisors, LLC. This first edition is going to re-introduce Wilson Advisors and all that we do. You see us walking around the office and getting coffee, grabbing cake at all of the birthdays, and taking over the printer at times but we do more than that! We are licensed fee only advisors, financial planners, registered representatives, and life insurance agents. Some would even call us financial therapists. We are independent advisors which means we don't have a corporate entity telling us what we should sell our clients. We have the latitude to recommend what we believe is best for our clients because we have access to thousands of products and services.

Hang on it is going to be a wild ride! Carefully watching the market as the mid-terms approach.

Contact Information

Wilson Advisors, LLC
26026 Telegraph Rd, Suite 201
Southfield, MI 48033

Office: 248.864.7440, X102

www.WilsonAdvisorsLLC.com

Corporate Clients

In addition to our individual clients we have corporate clients as well. Our corporate clients enjoy unparalleled 401(k), 403b and 457 retirement services. We partner with the best of the best retirement plan providers and then include our unique brand of service to ensure both the employer and the employees experience world class service. Both employers and employees get to know our representatives because we are frequently at their location helping them with all of their financial needs. Not only do we service their retirement accounts but we will also help them with their personal accounts as well. Our clients include healthcare companies, auto dealerships, event planning, manufacturing, medical, and logistics among others. We can work with small companies with less than 10 employees all the way up to companies with thousands of employees! Our services include fiduciary services to reduce the liability for the company, the sponsors, executives and board members. We are more than just a retirement program provider. We help our corporate clients and our individual clients feel calm and confident about their investments through uncommon clarity and communication regarding their investments.

Planning and Fee Only Accounts

What is a fee only investing? Well, most people are familiar with commission accounts where an advisor receives a one-time commission for selling mutual funds or an annuity. We can do that and many times that makes sense for our clients. But we are also experts at fee only investing. A fee only account allows the client to invest in mutual funds, exchange traded funds (ETFs), stocks, and even annuities without having to pay a commission. The advisor is paid an all-inclusive fee to manage the account so the client isn't paying a combination of commissions, fees, and management fees. These accounts work well for clients that want their advisor to actively manage their account and make recommendations. It is a cost efficient way to build risk based dynamic allocation strategies. We as advisors can use proprietary strategies built here at the Wilson offices exclusively built for Wilson Advisor clients, or we can build a customized portfolio that is unique for each individual client. Either way our clients get a cost efficient portfolio that is built based on their risk tolerance, timeline, and goals.

Corporate Retirement Accounts

As stated earlier Wilson Advisors, LLC works with world class providers. When we put together a retirement plan it comes with the Wilson Advisor service. That includes a review of the client's current plan from a fiduciary perspective as well as a review of their overall service. We help the client to identify any potential gaps in their fiduciary responsibility and help them avoid any potential liability issues. The service plan is customized to each client's needs depending on how their business is run and their desires for service, education, and fiduciary protection. For auto dealers Wilson Advisors partners with Empower Retirement to provide a retirement plan at a discount to the dealers along with a team of customer service personnel dedicated to the dealer world. This retirement plan includes fiduciary services that help protect the dealer, the sponsor and the high level management within the dealership.

Partnering

If you know of an individual or a corporate client that would like to review their current financial situation, let us know. We have a process that we use to gather information from the clients, determine their needs and wants, determine their risk tolerance, and build a plan that meets their needs. We are independent advisors which means that we have the latitude to find those products and services that are best for our clients.

My Adopted Charity for 2018

The Hope Network is a Christian organization in Michigan that helps people with disabilities live independently. Check out their website for more details!

Toll Free: 800.695.7273
https://hopenetwork.org

Brindley's Market Commentary

As of this writing on 10/01/2018 2018 the S & P 500 stands at 2928.81. The market has seen its ups and downs this year but it has certainly trended up with the S & P 500 climbing 8.6% so far this year. Although there has been turbulence due to President Trump's sanctions and the like, those sanctions have affected the international markets more than domestic markets. In fact, I have reduced exposure to international and even eliminated exposure to emerging markets for the time being.

As for the domestic market we believe that the market will start to flatten leading up the mid-term elections. The market does not like uncertainty so trading will typically slow down leading up to an election. With that said, we anticipate that if the Republicans retain the House and Senate, the growth in the market will continue. Of course we watch the market daily and will continue to do so to make sure that we adjust to any changes that may come our way.

With that said, politics does not affect the market as much as most would think. Typically the market moves in cycles and politics will affect the market only in the short term. Until next time, we will manage your portfolio so that you can manage your life.

A man who wants to do something will find a way; a man who doesn't will find an excuse. -Stephen Dolley, Jr.