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Wilson Advisors, LLC

"We align your behaviors with your intentions."

Recruiting and Retaining Employees

In this time of extremely low unemployment, employers are having a difficult time competing for qualified and talented employees. One of the areas that they are focusing on is financial wellness. Compared to five years ago, the share of employers offering one-on-one retirement plan investment advice rose by 14 percent from 41 to 55 percent, according to the Society for Human Resource Management's 2018 Employee Benefits survey report.

Financial wellness offerings go well beyond 401(k) advice to address budgeting and spending habits, short and long-term savings goals, student loan management, and even health care costs in retirement.

Not only can a strong financial wellness program help recruit and retain employees, studies show that financial education could help to save up to \$2000 per employee annually creating a little financial wellness for the employer.

What is Your Dream for Retirement?

What do you want to do for retirement? Each person is unique. Now may be the time to start thinking about it and planning for your future.

Live Within Your Means – What? That sounds boring! Maybe to some but after working 40 years many people just want to relax and enjoy the little things in life. Reduce stress by living a little below your means and make a comfortable retirement last all your days.

Travel the World – Now that's more like it! For some. Now that you have all of the vacation time that you need you can go anywhere at anytime. Many times you can do it much more economically than if you are trying to squeeze in a vacation around Christmas or Easter or even a long weekend around President's Day. You can go when you want and get the best rates.

Buy a Motor Home – Some don't want to travel the world until they have checked out the US first. There are 50 states in this country and many just want to learn more about the good ole USA. See the sights, visit the parks, visit the historical sights. There is a lot to see in the US and what better way than to go RVing. You have all of the time you need to travel. Do it now!

Remodel Your Home – That's right! Now that you don't have the hectic day to day responsibilities, you have time to remodel your home. With all of the home improvement shows out there on HGTV this has become even more popular. Many people, now that they have time in retirement, want to remodel their home when they retire. They get their home the way they want it for retirement.

Move to the Country – Get away from the noise and the hectic lifestyle. You don't need to commute to work anymore so why not. The pace is slower, the housing is cheaper, and the air is cleaner. I am dating myself but it sounds a lot like Green Acres!

Move to the City – Maybe you want to move the other way? Get into the city and downsize your living space. You can probably get rid of one car and have all of life's necessities a short walk away. Go to the ball game or the football game or the opera.

Start a Business – You can use your experience to start your own business. Maybe a little consulting on the side. You have a lot of experience. Or maybe you want to start a business in something you have never done before. A new invention or new business idea?

Stay tuned to this section of the newsletter for more retirement ideas. What is your dream for retirement?

401(k) 101 The Basics

401(k) plans are offered through for-profit organizations. Not all for-profit organizations offer 401(k) plans to employees, but many do. For organizations that do offer a 401(k) plan to eligible employees, they may also offer a matching program – where the employer will match a portion of employee’s contributions.

401(k) plans can be either traditional or Roth. With a traditional 401(k) plan, employee and employer contributions are made on a pre-tax basis. This means that monies are not taxed on the way in, but they are taxed on the way out. A Roth 401(k) plan is funded with after tax money that is taxed when it goes in and grows tax free. So, monies are taxed on the way in, but not on the way out.

Money can generally be withdrawn from a 401(k) on five different triggering events: termination of employment, disability, reaching age 59½, retirement, and death. If a withdrawal is made before reaching age 59 ½, it is subject to a 10 percent early distribution penalty tax. This penalty tax is over and above the participant’s federal income tax rate.

In 2019, the contribution limits for all 401(k) accounts is the lesser of \$19,000 or 100 percent of compensation. If you are age 50 or older and your employer allows something called catch-up contributions, your limit increases by \$6,000 for a maximum contribution of \$25,000. You must be age 50 by the end of the calendar year to qualify.

The costs for 401(k) programs used to be prohibitive for small businesses but pricing has come down over the years and now 401(k) programs have become cost effective for the employers as well as the employees of small businesses.

Wilson Advisors, LLC specializes in retirement programs including 401(k), 403b, 457, SIMPLE IRA and SEP IRA plans. Wilson can also help with cash balance plans for small and medium size business owners.

Please contact Jeff Brindley at 734.864.7440 X102 if you would like more information about our wide variety of 401(k) offerings for small, medium and large businesses.

My Adopted Charity for 2019

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

One piece of volatility out of the way, for now. The fed chairman has backed off interest rate hikes in the short term. That is good news for a market that has already had some nice gains for 2019. However, negotiations with China still loom in the near future. President Trump is confident that negotiations will go smooth but if China and the US do not come to an agreement then Trump tariffs on \$200 billion worth of Chinese imports are set to jump from 10% to 25%. Many on Wall Street believe that will not happen but the question is what kind of deal can the two sides reach before the tariffs kick in.

The government shutdown over border funding has come to a temporary end. The shutdown has not affected the markets in a negative way but it has affected many American workers. Neither side wants to back down on border funding so a compromise is not in sight. I believe that we will have a few more bumps in the road here before all is said and done and then it will be up for debate during the presidential election cycle. Yes, almost two years of campaigning!

The market has begun to stabilize and the indexes have found support above the 50 day moving average. Some good buying opportunities have started to materialize for individual stocks although investors need to be careful as the market can still rear its ugly head. We are not out of the storm yet but the wind and rain are starting to subside.

“A ship in harbor is safe, but that is not what ships are built for.” - John A. Shed

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