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Wilson Advisors, LLC

"We align your behaviors with your intentions."

Take Advantage of Tax Deductions for 2018!

Only a few days left to take advantage of 2018 tax deductions by contributing to your traditional IRA! For tax year 2018 your contribution limits are \$5,500 or \$6,500 for those age 50 or older. For the 2019 tax year the contribution limits have risen to \$6,000 or \$7,000 for those age 50 or older. Your traditional IRA contributions may be tax-deductible. The deduction may be limited if you or your spouse are covered by a retirement plan at work and your income exceeds certain levels. The same general contribution limit applies to both Roth and traditional IRAs. However, your Roth IRA contribution might be limited based on your filing status and income. You can't make regular contributions to a traditional IRA in the year you reach 70½ and older. However, you can still contribute to a Roth IRA and make rollover contributions to a Roth or traditional IRA regardless of your age. As always, check with your tax advisor before making any tax decisions.

For more information on this and other types of retirement plans please contact Jeff Brindley at 248.864.7440 X102

What is Your Dream Retirement?

This is a continuation of the article from last month. In the last two months we explored 12 ideas for retirement. As promised, here are a few more.

Visit Family

If you like your family you can visit with them. This is the perfect time to spend more time with family and maybe a grandchild or two. If you are retired, you can write the rules regarding your time!

Babysit

Continuing with the grandchild theme you can use your free time helping family members take care of their children. Neighbors need help too from time to time and you can even earn a little cash along the way if needed.

Be a Mentor

You have spent many years gaining experience in your profession but also in life. Take a little time to support a young person as a mentor. Many young people don't listen to their parents but will listen to another respected member of the community.

Go Back to School

Go back to school to learn something that you have always had an interest in. You can even finish your diploma or get a graduate degree. Many colleges offer discounts to retirees above a certain age.

Read

Now is the time for all good retirees to read a good book! Spend some time reading those books you never had time to read. If you are a social person then you can join a book club or even start up your own book club and add a social aspect to your interests.

Finding the Right Financial Advisor for You!

Are you looking for a financial advisor? Do you already have a financial advisor? Are they a good fit for you and how you like to invest?

Along with questions that you need to ask yourself there are several questions that you should be asking your current advisor or a new advisor.

- What are your clients like?
- As the advisor, how do you view your role with your clients?
- What types of investments may you use?
- In what ways are you compensated?
- Do you provide other services?

Factors to Consider

- Do you receive “Just checking in” calls?
- Is the advisor engaged when you meet with him/her?
- Does your advisor listen to BOTH of you and take into consideration both points of view?
- Are they giving you complete and thoughtful answers?
- Are they prepared to discuss your account when they meet with you?
- Are you able to discuss personal and family-related matters?
- Does your advisor counsel you against making emotional decisions?
- Are your personal values aligned with your advisors?
- Do you have conflicting personalities or communication styles?
- Has a change in your financial circumstances created a miss-match between what you need and what your advisor is *qualified* to provide?
- Has the trust between you and your advisor been broken or drawn into question?

Here are four attributes that must show up in the relationship:

- 1) Openness
- 2) Accountability
- 3) Professionalism
- 4) Trust

Whether you are looking for a new advisor or assessing your current relationship, you now have the tools to get the job done. The main thing is to start investing for a more prosperous future!

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

What a difference a month makes!! In last month's newsletter we were waiting to see what Michael Cohen had to say and wondering how Trump's meeting with Korea would come out. Also, last month the “experts” were saying that it will be a long time before the yield curve inverts indicating a coming recession. Well, I guess that depends on what your definition of a long time is.

The yield on the benchmark U.S. 10-year treasury note fell sharply, down to 2.368%. This creates an inverted yield curve and can be an early indication of a coming recession. This doesn't necessarily mean that we will go into a recession right away but it can indicate a recession within the next 6 – 24 months.

The Mueller report has finally concluded and whatever you think about the results I believe it is good to have that distraction out of the way so that the politicians can focus on moving the country forward. That is assuming that politicians can do that.

News on interest rates seems to be coming full circle. At the end of 2018 we were worried about interest rates moving up too quickly. Now the Fed is actually discussing lowering interest rates in 2019. As I say, “What a difference a month makes!”

Stay tuned to this newsletter to see what revelations we will find next month. It is always interesting!

Frugality includes all the other virtues. --Cicero

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