



“And all at once, summer collapsed into fall. ”

-Oscar Wilde



# Fall 2018

## Quarterly Newsletter

### We have a new website!

We're excited to announce the release of our new website. The new site offers a fresh new look and easier navigation. It has a responsive design which means you'll find the same information and the same look whether you're using your smart phone, desktop, or tablet.

There are free financial calculators, quick videos of Sarah's factoids and rules of thumb, and more information about the unique, by-the-hour way we work. We hope you have a chance to check it out [here](#).

### Have You Seen the Yeti?

The size of a nest egg is determined by two things: how much money was saved, and how much that money earned. Many Americans think that since it is "not possible" to save more, they will achieve outstanding investment results to plump up their retirement account.

Are there special products and strategies that the wealthy use, that just aren't available to the rest of us? CALPERS is the largest pension fund in the US (\$326 billion), so if there were ever an exclusive opportunity, we would expect that CALPERS would have it, and that the fantastic profits of these special deals would boost the performance of its portfolio. So, how is it doing?

	1-year (ending 7.31.18)
CALPERS	8.3%
S&P 500	14.0%

The boring, passive, indexing strategy looks good! If there really were better, more exclusive, more miraculous investments out there, surely CALPERS would be in on it. Yet there is *nothing* to suggest that this exists. It's a Chupacabra. A leprechaun. A mermaid.

Instead of scrutinizing every opportunity in pursuit of the Loch Ness Investment, take a moment to consider your savings rate. Your savings rate is *more* important than your investment return, and is completely within your control.

### We would love to know your thoughts!

We're committed to offering objective, fiduciary-caliber financial advice to people from all walks of life, steering clear of commissions and % fees.

We've heard important client feedback about the process of implementing recommendations, which sometimes goes smoothly...and sometimes not. It got us thinking, "How can we make this easier on our clients?"

Jillian created a short survey (only 3 questions) to find out what would be most helpful. Rest assured this would be a separate service: *by-the-hour planning will definitely remain available*. This might be a fit for people who want us to complete the "to-do's" for them, or want a more comprehensive service, but *don't* want an advisor to take over their accounts and charge a %.

If you have a minute to let us know your thoughts, we would really appreciate it! The link is:

<https://www.surveymonkey.com/r/B7PHZG7>

### Scary Retirement Facts on Facebook!

In the spirit of Halloween, we filmed a video of scary retirement facts. You can find it [here](#).

We strive to take the fear and fright out of retirement finances

**Thank you for your business,  
and enjoy the fall!**

**While retirement planning was a focus this quarter, we were honored to work with clients handling life's unpleasant changes, such as divorce or the death of a partner.**

**We charge an hourly fee so we can provide independent, objective advice to people in all stages of life.**