

IN TOUCH



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A SEASON OF CHANGE

As we enter the summer season, it's a good time to review the changes coming up in the second half of this year. As you know, change is inevitable, and we are excited about the new opportunities to improve your EIG experience. Summer is a time of growth and renewal, making it the perfect opportunity to embrace change and strive towards a brighter future. Let's use this season to reflect, adapt, and embrace positive change.

EIG has a New Location:

We are excited to announce that our business relocation is complete. We are enjoying our new and improved 20,000 square feet of beautiful indoor space and 42-acres of outdoor property. Our new location offers a spacious and modern work environment, complete with cutting-edge technology and all the amenities required for our operations. In addition, our outdoor employee space is perfect for team-building activities, picnics, and exciting parking lot parties for our clients! This move is part of our ongoing commitment to improving our business and providing our employees with the best possible working conditions. We look forward to continuing to serve you from our new location and offering you a tour upon your next visit.

EIG has a New Custodian:

We are getting closer to the time when TD Ameritrade's custodian services transition to Charles Schwab in the fall. This change comes because of the acquisition of TD Ameritrade by Schwab, which was completed last year. As a valued client, you can expect a seamless transition, with a dedicated service team at EIG to assist you with any questions. We look forward to continuing to serve you through this transition and beyond, as we strive to provide you with the best possible investment experience.

Change can be intimidating, but it can also be exhilarating and lead to growth and new opportunities. As a valued client, we want to share with you our excitement about the changes taking place in our business. From a new location to a transition in custodian services, these changes represent a commitment to improving our services and enhancing your overall experience.

We believe that change is necessary for progress and innovation, and we are thrilled to be on this journey with you. As always, we remain dedicated to providing you with the best possible service and look forward to continuing to serve. 🍷

Julie Ellenbecker-Lipsky,
CFP®, CIFA®

President and Senior Wealth Advisor
Ellenbecker Investment Group



Setting **the Table**

When I founded Ellenbecker Investment Group, my goal was to provide comprehensive and holistic financial planning services. That meant guiding my clients along the process to make sure their plan was properly created, reviewed, monitored, and adjusted over time. The foundation of the financial plan begins with estate planning and our clients want to make sure their wealth is protected for the next generation.

Early on I recognized the importance of facilitating the estate plan with my clients from the beginning to the end. We don't hand our clients a business card and encourage them to meet with an attorney. Instead, we identify the need, arrange a meeting with a reputable

and fully vetted attorney, negotiate a one-time fee, facilitate the meeting in our office, witness the final documents, update beneficiaries, and complete the necessary paperwork to ensure their plan unfolds exactly as desired. This added white-glove service approach is how we are certain our client's estate plan is updated and complete.

I was recently sharing the importance of estate planning with a new client, and she questioned the most effective way to suggest this planning for her parents. She shared that they are very traditional and reluctant to discuss their financial circumstances with their children. This is concerning because it will be up to her to manage their affairs when something happens. She also identified, as we continued to talk about estate planning, that her daughter has a very young family and likely doesn't have a plan in place either. She felt the biggest hurdle to helping her parents and daughter organize their estate plan was just starting the conversation.

These questions come up all the time... family dynamics are all very different and they can be complicated to sort through. However, finding a way to introduce the subject now can prevent a lot of heartache, disconnection, and cost down the road. Summer vacations, holidays and family get togethers all provide an opportunity to have face-to-face discussions in a fluid, non-threatening, and relaxed setting. Be transparent, share your concerns, encourage questions, and open dialogue. Get curious and ask them their wishes. Keep it simple and stick to the basics. The first conversation is not the time to inquire about their financial assets but rather an opportunity to discuss their high-level goals.



Karen J. Ellenbecker

Founder & Senior Wealth Advisor
Ellenbecker Investment Group



CONVERSATION STARTERS:

- **Do you have an estate plan (will or trust)?** If they want specific people to inherit their estate, a will is a priority. If privacy and avoiding a court probate is important, a Revocable Living Trust might be a good solution. If there are minor children, it is important to name a guardian in these documents.
- **Is there an adult child living in the house?** What happens if you are gone? Do you want that adult child to continue to live there or do the other siblings sell the house and cash out? Are there any personal loans outstanding? Each family has their own set of issues to explore, and it is important to talk about the elephant in the room, if there is one.
- **If something happens to you, who do you want to make financial decisions on your behalf?** Without a signed Durable Power of Attorney no one can make financial decisions for you if you are unable to make decisions for yourself. The same is true for medical decisions. You need to execute a power of attorney to designate someone to make health care decisions for you. Remember, once you turn 18 no one can make financial or medical decisions for you without a legal document, that includes parents and spouses.
- **Where do you keep your important papers and passwords?** Do you have a safety deposit box and if yes, where is the key?
- **Who knows what you want in the event you get sick and need end of life care?** Do you want to be buried or cremated?
- **What will happen to your pet?**
- **Who do you want to receive specific items, jewelry, collectibles, fishing, or hunting items?**

Make a plan to talk with your family this summer or over the holidays about their personal estate planning strategies. Getting curious and asking questions is the best place to start and can be just as gratifying as setting a beautiful dinner table... once it is set, it is easier to be present and enjoy the meal. 🍷

*The Advisor You **Know**, The Advice You **Trust**, The Voice of **EIG**®*

FINANCIAL RELATIONSHIPS WITH ADULT CHILDREN

Parents and adult children have different perspectives on the topic of when a child's support should stop. However, their answers are not too far off from each other. According to a Money poll, parents believe the age a child should be financially independent is 25 while adult children believe the age is 27. In reality, most adult children became fully financially independent at age 32.

You may be reading this thinking – I, or my child, was financially independent well before age 32!

Or maybe you are thinking - I only hope my child is financially independent by age 32...

If your child is financially independent, congratulations! You can skip this article and move on to the next article. If you feel you could benefit from this article within your own family, just know, you are not alone. According to a 2013 Pew Research study, 73% of parents are helping their adult children in some financial way.

Before I get into the tips, keep this thought in the back of your mind: the financial help we are providing may hurt the adult child in the end because we are preventing the child from learning the skills needed to become independent.

Here are some strategies you may consider implementing with your child.

1. *Have a formal conversation to discuss the timeline of reducing the support. Explain, this is not a punishment, and you are not disappointed in them, but it is a way of helping them become successful adults. The most difficult part of this process is standing firm to your timeline – whether the child is ready or not to be financially independent.*
2. *Allow your adult child to “sit” with the conversation and process the message.*
3. *Start with small steps. Begin having bills transfer to your child's name – smallest monthly expense first.*
4. *Teach them how to budget and begin to create an emergency fund.*
5. *Offer emotional support. Inquire if you can help in non-financial ways.*

If you decide to continue financially support your child, consider setting boundaries. This should be temporary support. Set expectations on when you will discontinue the financial support.

I know first-hand that cutting the financial cord to a child is difficult – it is painful to watch a child struggle as the support always starts from a place of love. Just know that you have been generous, and you do not have to support your child for the rest of your life.

Also know, you cannot take out a loan for retirement. You should not feel guilty taking control of your own finances and taking care of your own needs. Small steps....continued progress.

I am going to close my article with a caveat. Every family situation is different. Use this article to put an action plan together or to reflect on your personal situation and decide how your family wants to move forward to financial independence. 



Jean Range, CFP®

Senior Wealth Advisor
Ellenbecker Investment Group

Before We Advise, We Listen®



Kristina Schnuckel

CFP®, AIF®

Director of Client Experience
& Wealth Advisor
Ellenbecker Investment Group

With summer in full swing, the long-anticipated merger between TD Ameritrade and Schwab is fast approaching! It's been a long journey of countless hours planning to get to this point, but for us at EIG, it's been an even longer journey.

EIG has always served as a Fiduciary with our clients, believing that unbiased financial advice is in our clients' best interest. For that reason, we left a long-term relationship with our Broker-Dealer in 2015 and became our own Registered Investment Advisor (RIA), partnering with TD Ameritrade to custody our client's investment assets. At that time, there were many firms to choose from and we evaluated the top players in our industry, including Schwab, Vanguard, and Fidelity. TD Ameritrade and Schwab quickly rose to the top of this list, checking every box we were looking for when it comes to the client experience. In the end, TD Ameritrade was able to offer our clients low, transparent pricing, an award-winning client interface and our own dedicated service team within the company. Now as TD Ameritrade transitions to Schwab, those same reasons we made the change back in 2015 still hold true. With the new Schwab platform, we are keeping all the features that made TD Ameritrade a great fit for our clients and adding the 30-plus years of independent RIA support and experience that Schwab can bring to the table.

This transition to the Schwab platform, slated to begin Labor Day weekend, should be seamless for our clients. You have previously received some correspondence from us to ensure that you can access your accounts online. Our operations teams will be reaching out in the next month if you haven't set up your online access. If you don't wish to access your accounts online - don't worry! We are here to make sure you can receive your information in the way you feel most comfortable, whether electronic or on paper.


Your relationship with your EIG advisor will not change. Your advisor is the one implementing your individualized investment plan on the Schwab/TD Ameritrade platforms, but we leverage custody services to help support your investment goals and safeguard your assets through things

THE SCHWAB TRANSITION

like SIPC account protection and FDIC Insurance. Like TD Ameritrade, Schwab, as our new custodian, is committed to helping independent advisors like EIG and our clients by bringing the strengths of both companies together.

Your assets will automatically transfer to the new Schwab platform. There is nothing you need to do. You will have a new Schwab account number(s), so if you have any automatic contributions or payments that were not set up with EIG, but set up at your bank, you will need to update those account numbers. We have a list of those payments and will be working through them this summer and reaching out to help facilitate this change. Here are some key dates for this transition:

- 90 days before our transition weekend, you will receive personalized information through your TD Ameritrade AdvisorClient access.
- 60 days prior to the transition, you will receive an Account Notification Letter from Schwab letting you know the date your accounts will transfer.
- 28 days before our transition you will be prompted in AdvisorClient to create your new Schwab Alliance login credentials.
- Three to four weeks ahead of the transition, you will receive a Key Information packet in the mail from Schwab, which will include your new Schwab account number(s) and other important details about the transition. Labor Day weekend, you will no longer have access to AdvisorClient beginning at 8:30 PM ET on Friday September 1.
- Beginning on September 5, you will have access to your accounts in Schwab Alliance. You will receive two statements following the transition: one for your TD Ameritrade account (typically showing a zero-dollar balance) and one for your new Schwab Account.

We will be hosting a workshop at our Pewaukee office on August 23rd to help you access all the tools that Schwab has to offer, as well as navigate the new website. In the meantime, please reach out to your advisory team with any questions or concerns. 

SAVING FOR COLLEGE

Saving for college is a goal for most new parents and many grandparents, but that goal often comes with many questions and decisions: How much do we need to save? Will it be enough? What if they don't go to college? Where is this money going to come from?

Some fortunate families ask, "what if we saved too much?" although this may be more common given non-traditional education options, scholarship opportunities, etc. Here's a start to answers to some of these common questions.

- ❑ **Where to save?** A 529 college savings account is a popular way to save in a tax-advantaged way for future education expenses. Funds in a 529 plan can be invested with tax-free growth if used for qualified education expenses. Funds can be spent on a wide range of educational expenses like tuition for undergraduates, apprenticeships, graduate school, room and board, and more. Funds can also be used for qualifying K-12 tuition expenses. Up to \$10K can be used towards student loan debt.
- ❑ **What if the beneficiary doesn't use it all?** Beneficiaries can be changed to another family member or even yourself and maintain the tax-free status for qualifying education expenses. Recent legislation allows for 529 funds to be transferred to a Roth IRA for the beneficiary for continued tax-free growth. Check out the article by Sandra Geisler, our Director of Tax Planning, on page 11 for all the specifics on the SECURE Act 2.0.
- ❑ **How else can I save for college?** You can save in a taxable account where profits/gains are taxed along the way at a preferred tax rate. This provides more flexibility in spending without the tie to qualifying education expenses. You can take withdrawals from retirement accounts with certain restrictions depending on the account type to pay for education, however, keep in mind your retirement goals. You can't finance retirement with loans like you can for education so keeping retirement savings intact needs to be a high priority. Home equity loans or lines of credit or student loans are another funding source if savings and cashflow doesn't cover expenses. Student loan debt can become a financial issue for graduates so plan wisely if taking on debt for college.

Overall, 529 plans are a great component of college planning, with tax advantages along the way and some built-in benefits, to give you a head start on future education spending. For more details, listen to my Money Sense interview with Khaleel Ali, Edvest Savings Consultant, from May 13, 2023. 🎧

Student loan debt can become a financial issue for graduates so plan wisely if taking on debt for college.

Before We Invest, We Listen®



Heather Deaton
CFP®, CSRIC™
Wealth Advisor
Ellenbecker Investment Group



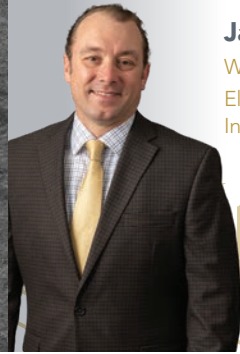
Presented by Ellenbecker Investment Group, this unique show features non-profit organizations each week and explores ways for listeners to have an impact in our local community and the world.



Hosted by Jill Economou, EIG's Director of Community Relations, on Sundays at 10:00 AM on WISN AM 1130. Listen to past shows at ellenbecker.com/radio.

Guests from Q2 2023

- | | |
|---|---|
| Captain John D. Mason Veteran Peer Outreach Program | Pearls for Teen Girls |
| Convergence Resource Center | R&R House of Pewaukee |
| Feed My Starving Children | Redeem & Restore Center |
| Fishing for Good Foundation | Sharp Literacy |
| Food for the Poor | Silver Spring Neighborhood Center |
| James Place | St. Coletta of Wisconsin |
| Lake Area Free Clinic | The Oasis Project |
| Lake Country Cares | The Women & Girls Fund of Waukesha County |
| Life Navigators | Urban Economic Development Association of Wisconsin |
| MADACC (Milwaukee Area Domestic Control Commission) | VOW Villages |
| Merton Auxiliary | Waukesha County Community Foundation |
| Merton Fire Department | Wisconsin Humane Society |
| Nonprofit Academy of Wisconsin | |
| Operation Dream | |



Jamie Williams, CFP®

Wealth Advisor
Ellenbecker
Investment Group

Find Your Positive Money Mindset

When it comes to matters concerning money, developing a positive mindset surrounding your finances can help to avoid unnecessary stress and uncertainty. With a reasonable amount of effort combined with a thoughtful approach, a positive money mindset can bring great benefit to you and your loved ones over time.

Our individual views and beliefs about money are shaped over time and are developed from our own unique sets of circumstances, experiences, and ranges of emotion. These factors, both positive and negative, shape our attitudes towards money and our personal finances. Through my professional journey as a financial planner, and through my own personal experiences, I have learned that the best approach to understanding money is not a perfect science, however, taking a few initial and intentional steps can certainly get you started down the path of a positive money mindset.

Here are some ideas to help with developing your approach:

Commit to a starting point

Gaining a clear understanding of your financial goals and learning how to prioritize them is a great place to start. Initially, your list might include some shorter and longer-term objectives. A shorter-term goal may be something like getting a better understanding of your monthly expenses or being prepared for an unexpected event like a health need or home repair. Having access to emergency savings or a temporary line of credit solution is essential in those situations. Longer term goals have longer time horizons. Having long-term goals with step-by-step milestones along the way can create opportunities for success before the goal is fully realized. Working with your advisor and other available resources will help you to shape your goal-based and time specific plan. Having goals and a strategy for each will take a lot of the guesswork out and thus, the stress out of your finances. Accomplishing your goals will solidify a positive money mindset.

Developing a thoughtful savings strategy

When it comes to establishing your portfolio and determining the best way to save, it is best to review your options and seek to identify the most optimal ways to save. This may largely involve optimizing your retirement savings or IRAs of pre-tax and/or after-tax (Roth) savings with the benefit of matching employer contributions if offered. Try to determine how much you can set aside and adjust accordingly throughout the year to maximize your overall savings

impact. If your employer does not offer a retirement savings plan or match, be sure to save what you can on your own in the most tax-efficient vehicle.

Use time and experience to your advantage

Whether you are just getting started, or have been thinking about this for a while, it's important to know that it is never too late to give your planning some attention and adjustments as needed. According to the American Time Use Survey from the Bureau of Labor Statistics, the average time spent on household finances which includes banking and financial service is 2 ½ minutes a day, or 1 ¼ hours a month. This is astounding when you compare what we spend the rest of our time on. This should lead us to understand that on average we spend exponentially more time earning money than we do trying to make it work to our advantage!

Coming up with a thoughtful savings or investment strategy takes some time and effort, but it may not be as challenging as one might think. It is important to understand that finding a starting point is the initial key to success. Taking the additional time needed to educate yourself and identify ways to save or improve your plan will help you gain confidence for a sound strategy that works for you. Start with achievable goals, a sound strategy and then implement your plan and revisit it as needed. Reach out and contact your EIG Wealth Advisor for more details or for ideas about getting started. 🏠

SECURE Act 2.0 Allows Tax-Free Rollover from 529 Plans to Roth IRA

On December 29, 2022, the SECURE Act 2.0 was signed into law as part of the Consolidated Appropriations Act of 2023. The primary goal of the SECURE Act—formally known as Setting Every Community Up for Retirement—is to encourage saving toward retirement and to expand employee participation in retirement plans. SECURE 2.0 has changed many of the rules concerning retirement plans, required minimum distributions, and penalty-free withdrawals. With the passage of SECURE Act 2.0, we are also welcoming an exciting adjustment to 529 educational savings plans.

The SECURE Act 2.0 created a new option for people who invested more than they needed in 529 college saving plans: some of those funds can be used for retirement savings.

As a reminder, a 529 plan is an investable education savings account that allows parents, grandparents, or other friends and relatives to save money on a tax-free basis to be used for a child's future education. The state 529 plan in Wisconsin is known as Edvest.

The ways in which money in a 529 savings plan can be used have been expanded in recent years. Beginning in 2024, SECURE 2.0 will further add to this expansion by allowing funds from an established 529 account to be transferred tax-free to a Roth IRA. This change significantly reduces the risk of overinvesting in a 529 plan. It will, however, come with quite a few limitations:

- **The 529 account must have been open for a minimum of 15 years.**
- **Rollovers may not include contributions (or earnings) made in the last 5 years.**
- **The owner of the Roth IRA must be the beneficiary of the 529 plan.**
- **The rollover is subject to the requirement that a Roth IRA owner have includible compensation at least equal to the amount of the rollover.**
- **Transfers you make from a 529 to a Roth IRA count against your yearly Roth IRA contribution caps, which are currently at \$6,500.**
- **The lifetime limit for rollovers is \$35,000.**

This is not an exhaustive list of the restrictions created by SECURE 2.0. We expect more guidance and clarification by the IRS as we get closer to 2024.

In the past, if you didn't use the funds for education and instead withdrew them, you paid income tax as well as a 10% penalty on the earnings. Additionally, under the old rules, if the beneficiary did not use the funds for qualifying education costs, the only way to avoid the withdrawal penalty was to transfer them to another beneficiary within the family, such as another child or even a parent, who could use it for their education expenses.

This new provision may be an opportunity for parents to help jump-start retirement savings for children while saving for college at the same time. It also provides a way to save money in a 529 education plan without having to worry about incurring penalties or income tax in the event the money isn't used for education. Sounds like a win-win! 🏠

Before We Plan, We Listen®

Sandra Geisler, CPA
Director of Tax Planning
Ellenbecker Investment Group





WHY BUY IG BONDS WHEN MONEY MARKET FUND RATES ARE NEAR 5.0%?

Richard Schiller, CFA, CPA
Portfolio Manager & Wealth Advisor, Pavlic Investment Advisors, Inc.

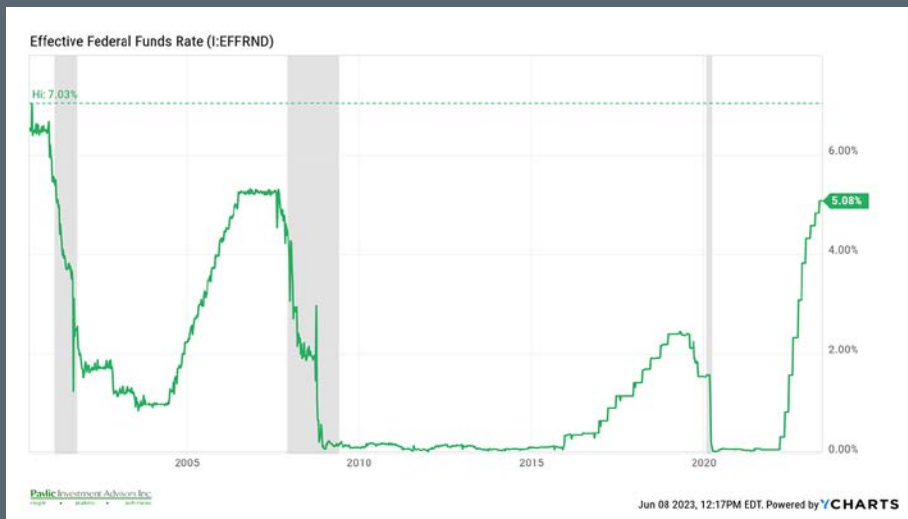
Another Fed meeting; another Federal Funds interest rate hike. While the pace of rate hikes has slowed and we are likely nearing the end of the interest rate hiking cycle as the rate of change on inflation has abated, it is important to note just where the benchmark Fed Funds rate has landed on an absolute basis. As of early June, the Federal Fund interest rate target range is 5.00-5.25%. This begs the question—what does this mean for us as investors, particularly in the bond portfolios we manage?

The federal funds rate is the rate (pictured below) at which commercial banks borrow and lend their excess reserves to each other overnight—essentially the shortest maturity term rate paper you can buy as the “loans” are settled every morning. Being able to lend overnight at a ~5.0% annualized rate leads investors able to earn returns on prime money market funds near ~4.9% net of the money market fund expense ratio. This is great news—for the first time in well over a decade, savers now have an option to park cash in money market funds and earn almost 5.0%. Money market funds have the advantage of being more liquid than bonds with a one-day settlement and no spread transactions costs to buy and sell. So, why would an investor want to buy investment grade bonds when money market fund returns are near 5.0%? The simple answer is “reinvestment rate risk”.

Reinvestment rate risk is the risk that you get your money back at maturity (every day is a maturity when you own a money market mutual fund) and the new prevailing market rates that you can reinvest at are lower. Today, we can buy high quality investment grade bonds 5 to 10 years to maturity at 5.5% to 6.5% yields. In addition to the higher absolute yields (~6.5% vs. 4.9%), the real key benefit is when we purchase an investment grade bond and hold it to maturity, we lock in the ~6.5% income stream until that maturity date years into the future. Conversely, the money market fund rate changes daily.

The Federal Reserve has made it clear that they do not believe that a long-term federal funds rate at 5.0% is a healthy level—however they continue to keep the rate this high to fight inflation. Chairman Jay Powell has said the Fed will keep the rate this high “until the job is done” which

means we likely have at least another 6 months of an elevated fed funds rate and, therefore, elevated money market rates. However, we must ask what happens 12-18 months from now when the Fed returns the federal funds rate to its long-term target of 2.0-3.0%? For starters, the return on money market funds will drop to 2-3% as well. Most importantly, what will be the “reinvestment rate” at which we can then buy investment grade bonds (this will be 12-18 months from now)? With a lower overnight rate, history suggests that most rates will be lower, and we will be unable to lock in 5.5%-6.5% rates of return, like we can today, using high quality investment grade bonds. Please don’t hesitate to reach out to your advisor if you have questions on this rather complex dynamic going on in the bond market today!



Housewarming Party!

June 22, 2023



It's official, we've moved! Thank you to our clients, partners, and families for sharing in our celebration.

WELCOME: New Team Members



Ryan Lundeen joined Ellenbecker Investment Group in April of 2023. As a Wealth Advisor, he is committed to assisting clients to understand their full financial picture through proactive listening and dialogue. He believes that understanding your specific financial plan can provide confidence in the uncertainties of life.

Ryan began his career in 2009 holding positions as a Licensed Insurance Agent, loan originator, and private client banker. More recently he worked as a Wealth Manager at a local wealth management firm. His focus is on education and understanding in the ever-changing financial environment to develop strategies for individuals and their families.

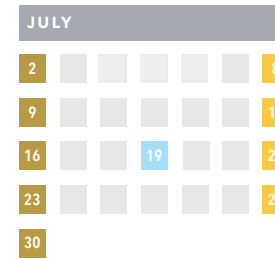
Ryan graduated from the University of Wisconsin-Oshkosh; continuing to complete his CERTIFIED FINANCIAL PLANNER™ education, including Insurance Planning, Investment, Retirement, Estate and Tax Planning in 2020. In 2015, he successfully passed his Series 6 Investment Company Products/Variable Contracts Representative Exam and Series 63 Uniform Securities Agent State Law Exam. He holds Series 6TO and Securities Industry Essentials registrations. Ryan believes in holistic Wealth Management to understand your full financial plan and is a great academic and culture fit for EIG.

When not at work, Ryan enjoys traveling, outdoor activities such as golf, downhill skiing, soccer, and spending time with his family. Ryan lives in Waukesha with his wife, Kieran, daughters, Olivia and Maya, and their fur family Suki, English Bulldog, and Mini, Tabby cat.

CALENDAR OF EVENTS

To register or learn more about our events, please visit: ellenbecker.com/events

To receive our weekly emails, please email: info@ellenbecker.com



EVERY SUNDAY

- Money Sense on WISN AM1130 ■ 12:00 PM
- Milwaukee's Philanthropic Community on WISN AM 1130 ■ 10:00 AM

EVERY SATURDAY

- Money Sense on WISN AM1130 ■ 2:00 PM

JULY

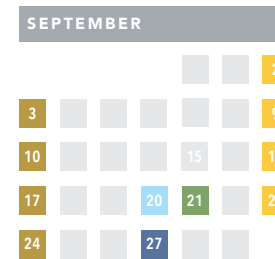
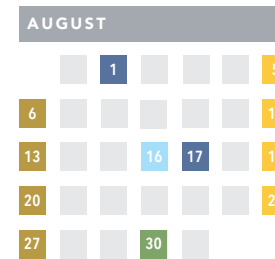
- 19 Wisconsin Widows Connected (WWC) ■ 5:30 PM

AUGUST

- 1 Lunch & Learn: Soles for Jesus ■ NOON
- 16 Wisconsin Widows Connected (WWC) ■ 5:30 PM
- 17 Veterans Appreciation Event ■ 4:00 PM
- 30 Client Workshop: Schwab Technology Training ■ 10:00 AM

SEPTEMBER

- 20 Wisconsin Widows Connected (WWC) ■ 9:00 AM - NOON
- 21 Veteran Fraud and Scams ■ 1:30 PM
- 27 Women's Bible Study) ■ 5:30 PM



ICYMI (IN CASE YOU MISSED IT)

Do you follow Ellenbecker Investment Group on Facebook and/or LinkedIn? If not, you may have missed this exciting news from Q2!



We are incredibly excited to announce that EIG has recently been honored with three awards! Being recognized in this way speaks to our continued commitment to our core values, clients, and team. This is the fourth time we've won the BBB Torch Award for Ethics, and the second time we've been recognized as Small Business of the Year from WCBA and as a Best Place to Work by Milwaukee Business Journal. We're thankful and humbled to be among the other exceptional Wisconsin businesses recognized.

Stay up to date on EIG's upcoming events, radio shows, and other important news by following us on social media.

facebook.com/EllenbeckerInvestmentGroup

linkedin.com/Ellenbecker-investment-group

Quarterly Charity Partner

Soles For Jesus

Soles For Jesus (SFJ) exists to share the love of Christ by distributing shoes to the underserved in sub-Saharan Africa, making a radical difference in the life of a child or adult. Many of us have containers of shoes in our homes that are unused or outgrown, so now through September 30th, EIG is collecting shoes at our Pewaukee office for Soles For Jesus. For more information on this organization, visit solesforjesus.org.



HR UPDATE

Employee of the Month

Congratulations to these employees for going above and beyond and being chosen as EIG's Employee of the Month!

- April:** Kate Lind
- May:** Ryan Fritz
- June:** Evan Brown

Employee Anniversaries

- June**
- Stacie Glaser – 3 years
- Kristina Schnuckel – 10 years

Anniversary Donations

- A Doll Like Me
- Alliance of Hope
- Jazz Unlimited
- Tunnel to Towers Foundation
- Underdog Pet Rescue of Wisconsin

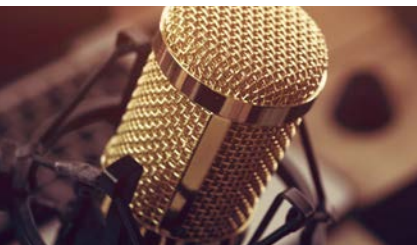


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Tune in as Ellenbecker Investment Group Wealth Advisors share their unique financial perspective as they interview local and global economists, attorneys, tax professionals and other interesting guests.



Sundays at 10:00am | WISN AM1130

Presented by Ellenbecker Investment Group, this unique show features non-profit organizations each week and explores ways for listeners to have an impact in our local community and the world.



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