Client Connect

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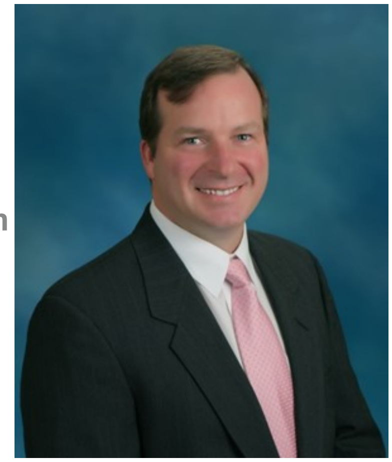
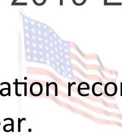


Dear Clients,

Spring 2019 Edition



Welcome to 2019. I want to take this opportunity to remind you of some of the things that were discussed in the last newsletter, to bring you up-to-date on my rebalancing and reallocation recommendations, share some interesting news and also share some important dates you should know this year.

First and foremost, our crab feast has been scheduled for Saturday, September 21th, from 12 to 4 pm. In addition, Miranda has scheduled two “Bring a Friend” events. The first is a cooking class that has been scheduled for April 18th. The second is a Wine Tasting event to be held on a select weekend in June. Both of these events are first come, first served and require the attendance of a guest. Be on the lookout for additional information later this year.

Miranda, the newest addition to our staff, is doing an excellent job as she is acclimating herself to the role of Director of Client Relations. Miranda has asked me to ask you to make sure you “share” our Facebook posts. If you are unaware, we have launched a Facebook page under “**Integrated Financial Partners – Richard Osman**.”

Now let's move on to some more important items. The most important item is making sure I encourage you, my clients, to follow up with important emails. Most recently I sent an email to all my clients concerning and addressing what I believe was in everyone's best interest. That is when the stock market is in major correction territory, you should take advantage of it. However, after speaking with several of you, many thought that it did not apply to you; and some of you thought that I would make these transactions on your behalf. I understand both situations, please let me address them both. First, rebalancing or reallocating when the stock market is down has no bearing on age, risk tolerance, nor where you are in terms of your life cycle. In other words, saving or currently retired. It only has to do with taking advantage of inefficiencies in the market. So, these emails that are blanket, asking for a phone call, is for everyone. The second part I need to address is, why do I not just make these transactions on your behalf. When I got in the business it was never my intent to have discretionary control over your account. Meaning that I would make these trades without your approval. I always felt that clients should know what we are doing and why. Over ninety percent of you, my clients, prefer that I contact you before taking any trading actions. As such, it has been a part of my practice to only do trades when verbally authorized to do so. Unfortunately, for those of you who wish I act on your behalf, I'm not sure I can meet your needs. However, I would like to try. Maybe for those who sign an agreement with me, I will make sure to act on your behalf when I feel it is prudent (as opposed to waiting for verbal approval). However, this takes me out of my comfort zone, but I want to work with you and not against you. Trust me, I want to make the best decisions for all of us. I strive very hard to be one of the best, if not the best in the business. I make sure to have a properly staffed office and that I'm open and available for you whenever you call. I also feel I communicate on a quite a consistent basis with all of you. So, I strongly encourage you to make sure that if you get an email that asks for you to call me, that you please do so. I will also mark these e-mails with a stronger, more important subject line to help you delineate between a more important email vs. not as urgent.

With that stated, the market has thankfully been rebounding from its low in December. The short-term movement does not guarantee anything long term, but a lot of financial firms feel it is going to be a positive year. I hope and believe so. As I hope you notice in and out of the office, we are striving to improve communication, expand our services and prove to you every day we deserve your business.

Did you know that you may be eligible for $500 of matching contributions from the State of Maryland (if you open a new Maryland 529 plan or have opened your account after 12/31/2016)? It seems the State of Maryland has passed legislation that allows the State of Maryland to gift up to $500 to any eligible Maryland 529 College investment plan. There are eligibility and income requirements, however, it is only available between now and midnight of May 31st, 2019. The state legislator has set aside $3,000,000 to gift to those accounts that meet the eligibility requirements. If you are looking to save for college. I would advise you to go to https://maryland529.com/Save4College. Of course, if you have any questions, please feel free to call us.

Wishing you all a great New Year and I hope to see our in our meeting or at one of our events this year.

Sincerely,

Richard

The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. The economic forecasts set forth may not develop as predicted. All investing involves risk including loss of principal. Prior to investing in a 529 Plan investors should consider whether the investor's or designated beneficiary's home state offers any state tax or other state benefits such as financial aid, scholarship funds, and protection from creditors that are only available for investments in such state's qualified tuition program. Withdrawals used for qualified expenses are federally tax free. Tax treatment at the state level may vary. Please consult with your tax advisor before investing.

Have you liked us on Facebook?

Make sure to 'Like' our Facebook page, Integrated Financial Partners—Richard Osman, so you can receive updates and any other information on your timeline. Even consider sharing the post that mentions Richard receiving 2019's Five Star Wealth Management Award. We look forward to connecting with you!

- Facebook search for **Integrated Financial Partners— Richard Osman**
- Or, scan the code below with your phone's camera to be directed to our Facebook page:

The Five Star Award is based on 10 objective criteria associated with providing quality services to clients such as credentials, experience, and assets under management among other factors. Wealth managers do not pay a fee to be considered or placed on the final list of 2019 Five Star Wealth Managers.

4 Easy Ways to Spring Clean Your Health

With spring finally here, you're likely ready to shed your cold-weather cocoon and return to the healthy habits of seasons past. Here are the four things to do to spring clean your health and jumpstart your warmer weather routines, according to experts.

1. Prioritize good sleep.

For the average adult, the aim is eight to nine hours of sleep a night. Your bedroom needs to be as quiet and dark as possible. To get your mind prepared for sleep after an active day, meditate for five minutes before slipping into bed.

2. Find excuses to move — outside of the gym.

As the weather warms, there are more opportunities to go for walks with friends, walk for coffee, play outdoor sports like golf and tennis, hike, garden and do outdoor house repairs.

3. Set a "good alarm."

"A 'good alarm' can be used to remind you to establish and develop healthier habits. For example, you can set a good alarm as a nudge to drink more water, stand up (for those who have a sedentary job) or to remind you to eat a healthy meal.

4. Greet the day.

Take advantage of the increased sunlight in the mornings to set your circadian pacemaker, also known as your body's sleep clock. Choose a consistent wake-up time in the morning and aim for a 20-minute walk after waking up. The sunlight will program your body clock and help regularize your sleep and wake rhythm. If you focus on programming your wake-up time, then your bedtime will naturally start drifting into place.

http://time.com/5221500/spring-clean-health-tips/

Trivia Time

How do crickets hear?

A. Through their wings
B. Through their tongues
C. Through their knees

Think you know the answer? Email us at Barbara.Morgan@ifpadvisor.com

The first person to answer correctly will win a $25 Amazon gift card!

Look for the answer in the next issue...

Answer to last issues question:

B. China

Financial Definitions

Diversification

Diversification is an investment strategy in which you spread your investment dollars among different sectors, industries, and securities within a number of asset classes. A well-diversified stock portfolio, for example, might include small-, medium-, and large-cap domestic stocks, stocks in six or more sectors or industries, and international stocks. The goal is to reduce the volatility of your overall portfolio in case a single security or market sector takes a serious downturn. Diversification can help your portfolio manage market risk with the goal of not significantly reducing the level of return you are pursuing. Finding the diversification mix that's right for your portfolio depends on your age, your assets, your tolerance for risk, and your investment goals.

There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against market risk.

Can We Help?

If you are not getting the best level of service, you should be! Contact us!

If you have questions or concerns, feel free to give me a call at 410-647-6762 or email me at Richard.Osman@ifpadvisor.com.

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Quotes and Jokes…

"How do we change the world? One random act of kindness at a time."

-Morgan Freeman

Q: Why should you stand in the corner if you get cold?

A: It's always 90 degrees.

Staff BIO – Spotlight on… Barbara Morgan

I graduated from University of Maryland University College with a BA in Fine Arts. I have worked for Richard for over 18 years as the Office Manager/Administrative Assistant. My responsibilities have morphed over the years from marketing support, and back office paperwork, to handling most of the applications and supporting paperwork for the investment accounts and policies, and scheduling all of the appointments.

I am married to a retired Anne Arundel County Police Detective and we have two boys. One attends Anne Arundel Community College and the other is a Diesel Equipment Mechanic with hopes of following his father into the Police Academy. As a family we enjoy camping, Atving, boating, fishing, car shows etc. We have two Labradors, Daisy and Nelli.

In 2006 I helped to spearhead a grassroots non-profit to preserve and restore an 18th Century farm house and surrounding 22 acres on the Broadneck peninsula. I was the President of the Goshen Farm Preservation Society for 8 years and continue to volunteer for them. In any spare time that I have left I enjoy history, genealogy, gardening, reading and being outdoors.

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