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|  | Upcoming Educational Event  **Workshops on May 16 or May 25 at DeLong & Brower:**  **Estate Planning & Elder Law**  **[Choose your desired date to attend]**   * Is your estate plan set up to avoid probate? * Is a trust the best way to pass along assets? * Are you concerned about the cost of nursing home care? * Is your parents’ elder care plan taken care of?   RSVP with your desired date to: support@delongbrower.com  Did You Know  ?  Each newsletter, we’ll detail some resources available that you may not be familiar with:  Retire**360: *Did you know that DeLong & Brower provides full retirement & financial planning?***  One of the most appreciated planning services we offer is our interactive retirement projections and analysis using our Retire**360** system. Reviewing your path to retirement is more challenging than ever, given lower than historical average interest rates, current market conditions, and higher than historical average life expectancies.  Working with your current financial information and retirement preferences, we can evaluate if you are on track or if adjustments are necessary to the many factors considered in planning for your successful retirement. If we are not already doing this for you, give us a call to start the process! It’s just another way **we are your trusted financial resource**. |
| It must be springtime. March Madness is now behind us, baseball is back, the upcoming NFL draft gives hope for all frustrated football fans, and the NHL and NBA playoffs are underway. Not a sports fan? Then enjoy budding flowers, greening grass, and conversations about the timing of our tulip bloom in relation to our festival.  **Independent Solutions:** As you know from previous communications and meetings, we believe that we at DeLong & Brower have assembled a team of financial specialists who are second to none in our community. Our creative financial solutions are individually designed to help you achieve your objectives—be it wealth creation, preservation, and distribution, tax reduction, or risk management. Being totally independent, we have access to an endless array of today’s best investment and insurance tools to assist in achieving those objectives with no bias caused by sales quotas or “company-favored” products.  **Ever Improving:** Maintaining and improving our client service capabilities is an ongoing commitment of time and money that we gladly embrace. Besides the obvious ongoing need for technology hardware and software upgrades, we seriously focus on personnel development and education. Our team is at the core of what we do for you and we are committed to be the best that we can be in delivering quality products and financial solutions in a timely, efficient manner. Towards that end, we all regularly engage in educational activities such as webinars, off-site seminars, conventions, teleconferences, and securities and insurance licensing attainment. We also require ongoing continuing education credits to retain our industry recognized licenses and designations. We do what it takes in trying to be the best services providers we can be. Here's a list of events (and some of their highlights) that our team has participated in this past quarter:   * *NAPA 401(k) Conference:* Retirement plan servicing & business owner succession planning. * *Ash Advisor Conference:* Integrating protection into financial planning & businesses. * *First Trust Symposium:* US and world market updates and projections; ETF education. * *Cetera Top Advisor Forum:* Technology enhancements; business practice management. * *AssetMark Top Advisor Forum:* Update on the investment landscape in 2017 & beyond.   **Market Update:** It’s been an interesting, but rewarding, first quarter in 2017. Positive feelings about an improving global economy and, as a result of the Trump election, high hopes for growth-enhancing policy changes in US tax laws and job creating project approvals led to substantial gains in the equity market. Only time will tell if this all comes to pass. Undoubtedly there will be bumps in the road, but we continue to feel generally more positive about equities compared to fixed income investments. However, despite expected ongoing interest rate increases, believe that some fixed income investments (especially short duration ones) in most portfolios are warranted.  Now the numbers. For the first quarter, and year to date, the Dow was up 4.56%, S&P 500 up 5.53%, the NASDAQ composite was up 9.82%, and the MSCI EAFE was up 6.47% while the MSCI Emerging Market index was up 11.15%. All these percentages are simple appreciation, excluding the effect of dividends. On the fixed income side, the Barclays US Aggregate Bond index is up 0.82% despite three Fed rate hikes in the past five quarters, the latest being March 15. (Source: Bloomberg. You cannot invest directly in an index.)  Our current bull market had its 8th anniversary on March 9. Staying the course through those dark days of 2008-2009 has certainly paid off for most investors. Of course, the current bull market will end at some point, and no one knows when. Our overall investment expectation for the year ahead is positive, and we hopefully anticipate writing about a 9th anniversary next year! *~ The DeLong & Brower Team, Your Trusted Financial Resource.* |
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Spring Newsletter

April 2017 | DeLong & Brower | Ph: 616.394.0500

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| Now that the 2016 tax year is over, we would like to go over one major housekeeping item for next year in hopes of eliminating frustration some of you go through when waiting for your 1099’s.  Many brokerage firms began taking advantage of a new rule a few years ago that no longer requires all 1099’s be mailed by January 31. This is to eliminate the constant problem that was taking place of reissuing corrected 1099’s. Often, the brokerage firms do not have all the information needed from fund providers and others by January 31 to issue a 1099 that is 100% correct. So, they choose to wait until all information has been reported to them so a 1099 can be sent that will hopefully not have to be reissued. This has helped tremendously with reducing the number of times people must refile income tax returns because they received a corrected 1099 after filing! **March 15 is the new 1099 deadline.** You will see 1099’s sent out before this date if final tax information for your account is complete. For those of you who have taken distributions from your IRA’s, those 1099R’s are still sent by January 31. ~Happy Spring!  C:\Users\JGruppen\AppData\Local\Microsoft\Windows\INetCacheContent.Word\Logo Draft SB (004).png  DeLong & Brower  238 Hoover Blvd, Ste 10 Holland, MI 49423  Phone: 616.394.0500  Fax: 888.891.9782  Email: support@delongbrower.com  *Please note our new email address!*  Find us on the Web:  **cpaholland.com**  JOIN US ON SOCIAL MEDIA:  DeLong & Brower PC- **@cpaholland** |
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Connie’s Corner: Waiting for 1099’s