

IN TOUCH

IN THIS ISSUE:

Feds Raising Rates
Will there be Growth?

Powers of Attorney


The Four Phases of Retirement

We're Moving!



A close-up photograph of a person's hands planting seeds into small, light-brown biodegradable pots. The person is wearing a light-colored, patterned shirt. In the foreground, there are two larger, reddish-brown terracotta pots. One of them has a white label with the word "Rosemary" written on it. A pile of dark brown soil is scattered on a white surface in the middle ground. A green-handled tool is visible in the background. The overall scene is brightly lit, suggesting an indoor or outdoor gardening activity.

WILL THERE



As April is approaching, we are experiencing longer days, lighter evenings, buzzing bees, blooms on the tress and birds coming home... all signs of spring and growth.

Thinking about growth, these past several quarters have really tested investors patience and financial growth seems to be a distant thought. There is some good news and there are many opportunities for financial growth as we wade through this challenging economy.

E BE GROWTH?

Here are a couple things to keep in mind:

- There is growth in dividends – as dividends are paid by companies, you can reinvest those dividends into the portfolio at a lower price. You are buying more shares so when the stock price rebounds, you will see faster momentum on the upswing.
- There is an opportunity to buy through a dollar cost average approach (DCA). Adding money to the portfolio on a systematic monthly basis will force you to purchase more shares regardless of price. Over time, a DCA strategy will average down the cost of your shares. It is a great discipline for continuous investing. If you are already doing this, consider increasing your monthly amount.
- It is a good time to review and reduce expenses. For those in the accumulation phase, reducing expenses will allow you to increase your savings. For those in a distribution phase, reducing expenses will allow you to spend less while the market is low. If you have excess cash in savings or checking, consider reducing your portfolio withdrawals during this down-market cycle.
- Tax efficiency and planning will increase the longevity of your investment portfolio. As this tax season is wrapping up, work with your CPA on planning strategies for next year.
- Pay down debt. Make a goal to pay off revolving debt or high interest loans... but don't pay more on low interest mortgage rates – use any extra money you would pay towards a low interest mortgage for investing.
- Schedule an appointment to discuss your personal strategies for growth. Grow in knowledge and turn that insight into action on your financial team.
- Trust in your plan and “play dead”. There is an old saying about how to survive a bear market. Similar to a bear attack, play dead. Fighting back is dangerous and rarely successful... stay calm and don't make any emotionally charged decisions.

Remember, the economic cycle is a cycle. Even the stock market needs periods of rest and rebuilding, and this too shall pass. Having a good plan and high-quality investments means that portfolios will emerge stronger and better as markets turn around. We are here to add confidence and conviction to your plan, and we are happy to meet anytime.

Julie Ellenbecker-Lipsky,
CFP®, CDFA®

President and Senior Wealth Advisor
Ellenbecker Investment Group



I recently watched the movie, *Puss in Boots, the Last Wish*, with my grandchildren. The animation was brilliant, and I enjoyed the movie much more than I had expected.

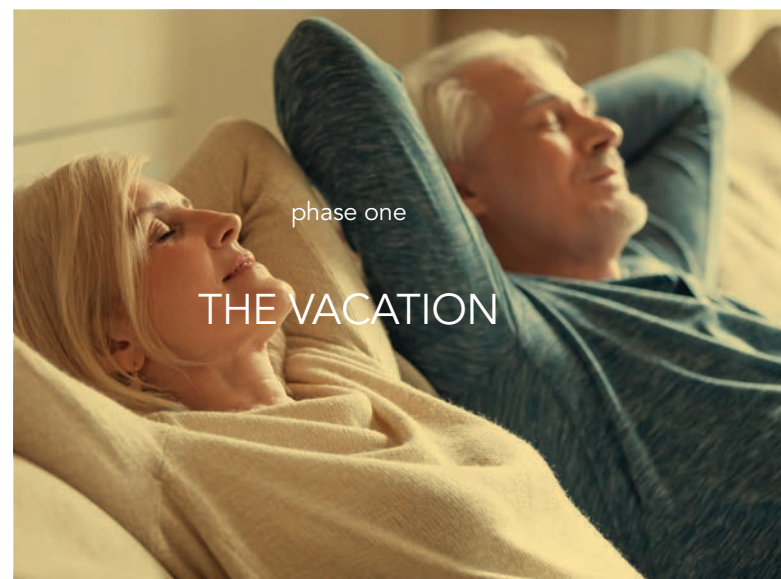
Puss in Boots, a living legend for his fearless lifestyle, finds himself dead (once again) in the office of the town doctor. The doctor strongly suggests that Puss retire from his life of wild adventure. Puss declares that he has nothing to worry about and will continue in his ways because, as a cat, he has nine lives. Much to his disappointment, the doctor reminds Puss that he has died eight times already and this is his last life. After his appointment, Puss enters a neighborhood pub to contemplate his future when he is outwitted by the mischievous Big Bad Wolf. The Big Bad Wolf surprises Puss and quickly disarms him of his sword. Puss, for the first time, feels the fear of his impending death and is left with no choice but to follow the advice of his doctor and retire as a typical old house cat. Puss dramatically buries his favorite boots, special hat, and personal cape and checks into the cat retirement home. Puss is miserable and feels like a fish out of water. After a short time there, he is bored and shocked by the appearance of the other retired domesticated cats. They are eating out of the same bowls, wearing house slippers, dressed in leisure clothes, and just laying around all day. It doesn't take long to witness Puss adapting to his environment and declining both physically and mentally. He starts to wear house slippers, grows a beard and eats and drinks out of the same bowl with the other cats. Puss has clearly lost his mojo. You can see where this is going right? I had an "ah ha moment!"



Karen J. Ellenbecker

Founder & Senior Wealth Advisor
Ellenbecker Investment Group

Recently I had an opportunity to interview Dr. Riley Moynes on "Money Sense" on the four phases of retirement. Dr. Moynes describes phase one of retirement as the vacation phase. Each day you wake up when you want and do what you want because there is no longer the pressure of a routine. Generally, the vacation phase lasts about a year. Gradually stage one starts to lose its luster and we begin to feel a bit bored without a routine. We begin to ask ourselves "is that all there is to retirement?". When you start to feel this way, you have already moved into phase two of retirement. This is where we begin to feel the losses associated with retirement. We lose our routine, our sense of identity, our work relationships, our sense of purpose and for some people there is a loss of power. Phase two is also the place where we come face to face with the three "D's" - divorce, depression, and decline (and I add death). In this phase you can feel fear, anxiety, and depression. Fortunately, at this point many of us start realizing that they don't want to spend the remainder of their lives feeling lost and underutilized. When you reach that point you have started to transition into phase three, the time of trial and error. In phase three, we ask ourselves "how can my life feel meaningful again?", "how can I contribute?". Phase three can have it's up and



phase one


THE VACATION

downs. It is important to keep trying to find something that makes you want to get up in the morning again and find your purpose. If you don't embrace phase three, there is a good probability that you will slip back into phase two again feeling unfulfilled.

Not everyone breaks through into phase four, but if they do, they are some of the happiest people in the world. Stage four is about reinventing and rewiring yourself. This stage requires you to ask yourself a few questions like "what is my purpose?" and "how do I squeeze all the juice out of retirement?". For most, it is finding a way to give back and to create that sense of purpose. In phase four you recover all the losses you experienced in phase two such as the loss of routine, identity, relationships, purpose, and power.

In phase one, enjoy your vacation. In phase two, be prepared to experience and feel the losses associated with retirement. In phase three, try as many things as you can and don't give up. In phase four, squeeze all the juice you can out of your retirement!

"... realize that he has the power to create his own happiness"

This brings me back to Puss in Boots. It was interesting watching him experience the same feelings in retirement that his human counterparts experience as well. The good news? Puss was forced back into action when bounty hunters try to capture him for a heist. He digs out his special hat, favorite boots, and personal cape to face off with the Big Bad Wolf once again. Puss comes to realize that he has the power to create his own happiness and decides to kick fear to the curb and sails off for another wild adventure. 


The Four Phases of **RETIREMENT**



PROTECT YOURSELF AGAINST SCAMS

We are all potentially targets for scams or fraud. However, one group of society that is more likely to fall victim to scams is seniors. A key reason the senior population is targeted, is the fact that they tend to be very trusting individuals.

Scammers look for opportunities in numerous ways. Remember, the senior population did not grow up with all the online services we take for granted today: banking, socializing, and shopping. Being trusting individuals, they may not view a link for FREE insurance suspicious. They click on the link and now realize their computer has a virus. Another example may be that they received a call from someone at Microsoft letting them know there is a virus on their computer, and they need to verify the owner by asking for simple information such as name, date of birth, address and passwords. Once they “verify” the owner they discuss the computer virus they can fix, and a credit card is requested to send over the “fix”. The scammer was able to convince the senior to providing personal information, passwords as well as credit card information.

According to the FBI’s 2021 Elder Fraud Report, 92,000 victims over the age of 60 reported losses of \$1.7 billion. The report states one reason that some seniors may have been targeted is a sense of loneliness or isolation. These feelings create the ripe environment for someone to take advantage of. Scammers may target the seniors’ “heart strings” hoping they feel so lonely and isolated that they truly believe the scammer is in love with them and they need to wire this individual money or gift cards so they can meet and continue their relationship. Another scam of this sort is for a grandparent to receive an email or call from a “grandchild” that needs their help. Without hesitation the grandparent is going to do whatever it takes to help this child, later finding out they were duped. 

TIPS:

1. Never give any personal information over the phone to anyone.
2. If your credit card company calls you to inform you of an issue, hang up and call the number on the back of your credit card.
3. Know the IRS and the Social Security Office will NEVER call you.
4. Never click on a link on an email or on your phone.

What should you do if you felt you were scammed?

1. Freeze your credit at all three credit report agencies: Equifax, TransAmerica and Experian.
2. Scan your computer using antivirus software and change all your passwords.
3. Add dual authentication to all your apps.
4. File a report with your local police department.
5. Let a family member know so they can help you understand how to prevent future scams.



Jean Range, CFP®

Senior Wealth Advisor
Ellenbecker Investment Group



Kristina Schnuckel

CFP®, AIF®

Director of Client Experience
& Wealth Advisor

Ellenbecker Investment Group

BEARS VERSUS BULLS SINCE 1900

CHANGES at **EIG**

Change is in the air at EIG this year, and it's exciting! An integration between Schwab and TD Ameritrade (two of the top advisory platforms in our industry) was first announced back in 2019, and we are excited to be able to tell you that this merger will be complete later this year!

When this integration was first announced, we had concerns over what a transition of this magnitude would look like for our clients. EIG has been conducting our own due diligence behind the scenes since 2019, reviewing our options and TD Ameritrade's industry competitors. We have been very happy with our partnership with TD Ameritrade and feel that this new advisory platform will offer the most competitive services and innovative technology to our clients.


Schwab and TD Ameritrade have approached this merger with a close eye on the client experience. They have been looking at everything across both platforms, identifying strengths, and aligning the new platform so your accounts move over as smoothly as possible. Behind the scenes, EIG's internal integration team has been working closely with our dedicated Schwab/TD Ameritrade service team to make sure that the end result will deliver the very best client experience.

Much of the planning activity to date has been behind the scenes. As our date for this transition draws closer (estimating Labor Day weekend), you will start to receive some correspondence regarding the integration. Here is what you can expect in the months to come:

☐ **90 days before conversion:** You will be receiving personalized information and calls to action in AdvisorClient.com to help you prepare for the conversion. EIG will be working behind the scenes to learn the new system so we will be up and running to assist when the conversion takes place.

- ☐ **60 days before conversion:** Account notification letters will be sent documenting your accounts with TD Ameritrade.
- ☐ **28 days before:** A notification in AdvisorClient.com will inform you when it's time to create your new Schwab Alliance credentials.
- ☐ **A few weeks before the conversion,** you will be sent a key information letter to keep you up to date.
- ☐ **Labor Day Weekend:** An account verification letter will be emailed to you on conversion day. Conversion weekend, you will no longer have access to AdvisorClient.com.

Your accounts under EIG management at TD Ameritrade will automatically convert to Schwab accounts. In addition to a seamless conversion, 10 years of history and documentation on your accounts will be available and viewable on Schwab's new platform. Your banking information currently linked to your accounts for contributions and withdrawals will also transfer, along with cost basis information, beneficiary designations and paperless preferences. Our internal integration committee is committed to making this a smooth transition for our clients.

To aid in this transition, we are asking clients to make sure that your online access at TD Ameritrade (AdvisorClient.com) is already established. This will help expedite the conversion process and allow us to help troubleshoot if any problems arise. If you do not have online access currently, please reach out to your EIG client care team to get set up. We also encourage you to visit <https://welcome.schwab.com/alliance> to learn more about this integration. Please reach out to your EIG client care team with any questions or concerns. 

**Jamie Williams, CFP®**

Wealth Advisor
Ellenbecker
Investment Group

Preparing the Next Generation for Financial Success

While working with clients through various stages of life, often the discussion leads to assisting their kids or grandchildren with some aspects of their own planning. This often involves establishing an account to hold a particular fund of interest, starting an emergency fund, or figuring out how to allocate an employer retirement account.

It is human nature as parents and grandparents to want to help; sometimes helping is easier said than done. The concepts, values and fundamentals of money and finances are unique for everyone, so taking the first step and starting a conversation can be somewhat of a challenge. Our own life experiences and habits provide an opportunity to share some valuable lessons.


A few key concepts and ideas to start the conversation may include:

Don't Delay: Set aside your fears and take that first step! Begin by evaluating your goals and identifying your options. This begins with education; and more importantly understanding your cash flow. If you identify the differences between your needs, wants, and wishes, you can avoid the "want it now mindset" and find fulfillment as you achieve your goal over time. When starting an investment fund, apply the

concept of starting small and building your portfolio over time. The most successful investors have adopted the mantra of saving "early and often".

Partner with Technology: Old school financial planning concepts have certainly evolved. Today, there are so many applications and online tools available that leverage the use of software and technology to our advantage. Do your research or work with your advisor to understand where to find these tools as they may help you stay organized and assist with staying focused and on track to accomplishing savings and retirement goals. Other tools and calculators available can assist with maintaining your credit, help plan for a home purchase, and/or manage student loans and other debt.

Invest in Quality & Diversify: Know what you don't know and work with a fiduciary or trusted advisor who can help you find the right selection of investment options. They will help you understand your risk tolerances that align with your long-term goals. Avoid risky investments as often the "herd mentality" of social media can have profound influences in decision making on investments. This coupled with access to no cost, easy trading on a variety of online applications can lead to unintended outcomes that can be more than difficult to recover from.

Regardless of your approach, a couple additional thoughts on getting started would relate to your intentions behind what you are trying to accomplish. Evaluate the "why" behind your goal, and act accordingly. This might include setting up a basic estate plan and a review of the titles and beneficiary designations on your accounts and/or any life insurance, as well as setting up your powers of attorney for finance and healthcare. Feel free to reach out to your EIG advisor for assistance or to gain additional information on any of these topics. 



I appreciate the opportunity...

...to work with you on your insurance planning! I cannot count the number of times I have closed an email or letter to our EIG clients with this phrase.

I have worked with EIG and our clients on insurance planning for the last twenty or so years. First as a consultant to the firm, and for the last seven plus years, as an employee of EIG. I have offered objective, unbiased advice on life insurance, disability income insurance and long-term care insurance products, needs and solutions.

On March 31st I will retire from EIG. While I look forward to wonderful times with family and friends, I must admit that this is a bittersweet time for me. I have loved working at EIG, and I will miss my work family - my colleagues, friends and the clients I have worked with and helped over the years.


Julie and Karen asked me to join the firm because we share the belief that insurance should be positioned as an integral part of a financial plan. Moving forward, that does not change. We want to ensure our clients continue to receive the education and support to make certain they have the right products for the right reasons as a component of their overall plan.

To provide a seamless transition, we have partnered with several local insurance professionals to continue offering expertise and support on insurance planning. We have vetted these individuals and are confident that they share our core values and that they will be a wonderful resource to you. We also have developed an insurance liaison role at EIG to work in partnership with your financial advisor and insurance professional, and together they will help you understand what insurance products are right for you, help you understand policies that you already own, and help you purchase and manage new coverage if you need it.

It is hard to let go, but I know you will be in good hands.
So, one more time I would like to say, I appreciate the opportunity...

- To work for EIG as Director of Insurance Planning.
- To do what I love to do. (Yes, I think insurance is "fun" and I enjoy helping others to learn about how insurance might work for them!)
- To make lifelong friendships with my colleagues at EIG.
- To sleep at night knowing that I am ready for retirement because my EIG advisor has helped me get my financial plan in order. (Yes, I have long term care insurance!)
- To work with you on your insurance planning.

Please say hello when you see me around at client events, in the lobby waiting to see my advisor, or at the EIG Bible Study.

Thank you for the trust you have placed in me. 

Diane Gastrow

Director of Insurance Planning
Ellenbecker
Investment Group



POWERS OF ATTORNEY

Getting yourself organized is an important step in financial planning – to know arrangements have been made in case something happens. Assigning your powers of attorney for finances and health care is an important step in things working as smoothly as they can if you are incapacitated.

While this article is not legal advice, it gives an overview of the responsibilities of the power of attorney for finances, specifically. Having a better understanding of the role can help you make the best decision on who to name as your 'agent'.

As your agent, they are a fiduciary - they manage your money and property for you for your benefit, not their own. As a fiduciary, they are legally responsible for four duties.

The agent must:

- ☐ **Act only in your best interest.** It is important to understand when the power of attorney is effective and when it is revoked. Conflicts of interest must be avoided. They cannot borrow or give money to themselves from your funds. They must stay within the powers that the document and state law allows.
- ☐ **Carefully manage the money and property.** This seems pretty straightforward but sometimes people don't know what they don't know. You can keep a list of funds, debt and property so the agent has a place to start. There may be times when the agent must be assertive in getting the power of attorney accepted. The agent must take care when making investment decisions, spending decisions, and get help from experts when needed.
- ☐ **Keep the property and money of the agent and the principal separate.** The agent cannot co-mingle in joint accounts, and should not change ownership to themselves of any of your property. Any expenses on your behalf should be paid from your money, not their own to keep things clean and clear.



Heather Deaton
CFP®, CSRIC™

Wealth Advisor
Ellenbecker Investment Group

- ❑ **Keep detailed, accurate records.** This helps to account for spending, reimbursements, income, etc. and gives records to prove the fiduciary responsibilities were upheld. The agent may need to answer to family or attorneys at times if there are questions on their actions, so detailed records are important for re-tracing decisions. Agents may be paid in certain situations and under certain state laws. Details of the work done and the payments received must be tracked.

Being power of attorney is an important job. And choosing who to name is also important. You can name co-agents where both are responsible for the fiduciary duties and make decisions together. You would want to consider how well they would work together when naming two agents. There are other decisions to button up the plan on the legal side. This is not intended to be legal advice or be a substitute for your own legal counsel so certainly talk to an attorney for more specifics. Ask your wealth advisor for referrals if you don't have an attorney already. 🏠



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 10:00AM on WISN AM 1130. Listen to past shows at ellenbecker.com/radio.



Milwaukee's Philanthropic Community and its host Jill Economou, were honored by the Milwaukee Admirals as a #MILhockey Role Model for all the good the radio show does for nonprofits throughout our community. We are incredibly thankful for the recognition.

Guests from Q1 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	



THE FED WILL RAISE RATES UNTIL SOMETHING BREAKS—SOMETHING BROKE

Richard Schiller, CFA, CPA

Portfolio Manager & Wealth Advisor, Pavlic Investment Advisors, Inc.

It had been almost 2.5 years since we had a bank failure in the United States until a weekend in mid-March, when within 48 hours, we experienced the second and third largest bank failures in history as Silicon Valley Bank (SVB) and Signature Bank fell under FDIC receivership. Many people are rightfully asking first and foremost, "are my deposits safe?", secondly, "how could this happen so fast?" and third, "what does it mean for my investment portfolios?"

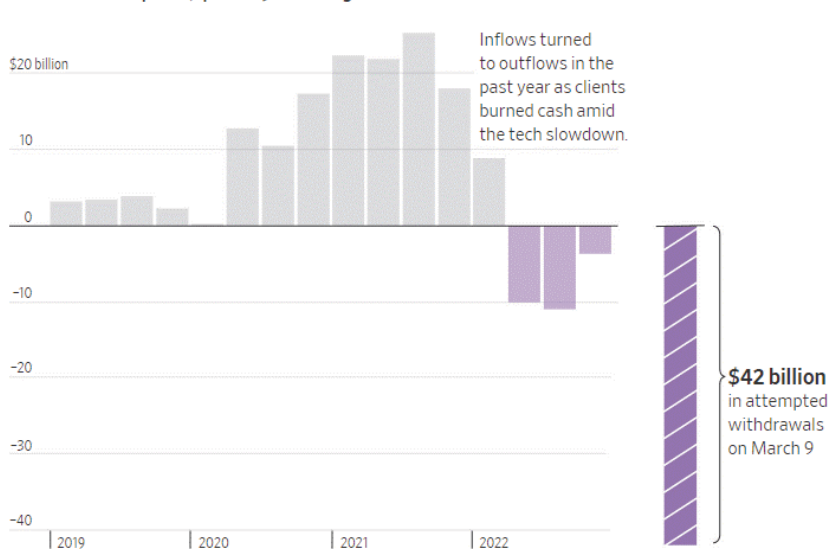
"Are my deposits safe?" We recommend individuals not keep more than the \$250k in their checking account which is the FDIC insurance limits at any one banking institution. One easy way to double this amount (if you are married) is to hold a joint account, as each co-owner of a joint account is insured up to \$250k. Therefore, joint accounts are insured up to \$500k. We also believe the larger national banks are in a better financial position to weather the current storm compared to regional banks, especially ones with questionable lending standards. That said, it is important to note that the FDIC stepped in and insured all deposits at SVB and Signature Bank, regardless of deposit size. And if you own stocks, bonds, mutual funds or ETFs--no financial institution can utilize them on your behalf. If Charles Schwab, Fidelity, or TD Ameritrade went down tomorrow for whatever reason, you still own your securities. They are simply storing them for you.

"How did this happen so fast?" It was a classic run on the bank where panic ensued, and depositors were racing for the exits attempting to withdraw an astounding \$42 billion from Silicon Valley Bank in a single day. What precipitated the panic was the announcement by SVB of a \$1.8 billion loss on the sale of a portion of its bond portfolio (Treasuries and MBS) which had suffered declines due to the sharp rise in interest rates. To replenish their capital, SVB then tried, but failed, to raise equity. The very next day, regulators stepped in to shut the bank down after the withdrawal requests exceeded SVB's available liquidity. It has never been more obvious that the foundation of the banking industry is trust, and

within a 24-hour period, investors lost confidence in SVB which brought about its demise.

"How should investors react?" One word that should be taken off the table right away is "panic"; emotional panic never creates positive investment outcomes. Investment policy statements include asset allocation directions for a reason. Rules-based rebalancing eradicates the temptation from making emotional financial decisions. The worst time to abandon your financial plan is during a period of market panic and your advisor is the best person to help guide you through this time, and why your advisor always recommends a diversified and balanced investment portfolio. 🏠

SVB Financial deposits, quarterly net change



Sources: company filings (quarterly); California regulators (March 9)

Our **NEW** Building:

Where is the new building?

As you can see on the map, we're not moving too far! The new building is just 7 minutes south of our current location, near the Milwaukee Marriott West and easily accessible off I-94, exit 295. While we are still located in Pewaukee, it's important to note the municipality is Waukesha when inputting on your GPS.

N21W23350 Ridgeview Pkwy,
Waukesha, WI 53188

Why are you moving?

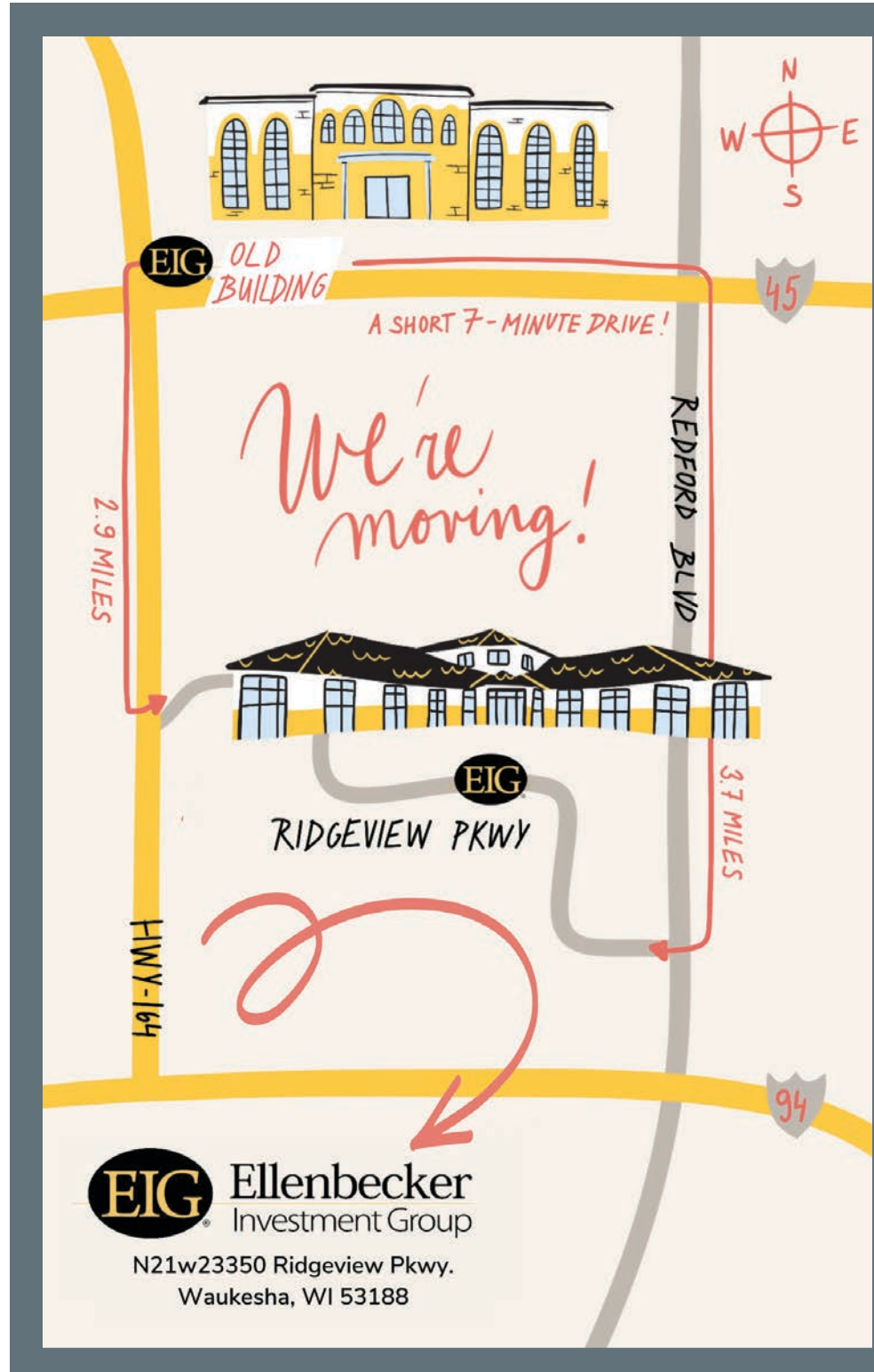
Ellenbecker Investment Group is growing, increasing the employees on our team to continue providing extraordinary service to our clients. After 27 years, we look forward to welcoming our clients and providing the exceptional planning you've come to expect from a comfortable location that is exclusively ours. When you visit our new office, you will feel the same high-level attention to detail and service.

What is different about this location?

This piece of property is perfect for EIG, and we are excited to make it a destination for employees, clients, and guests. We are excited to offer our employees dedicated 20,000 sq feet of indoor office space and over 40 acres to enjoy outdoors!

When is this happening?

We plan to move just before Memorial Day. All meetings and seminars after this holiday will be held at our new building.



WELCOME: New Team Members



Kate Lind joined Ellenbecker Investment Group in February 2023 with a diverse background in the financial services industry, having most recently worked in mortgage and commercial loan escrow and servicing. She joined EIG as a Wealth Advisor Associate on Heather Deaton's Client Care Team, providing exceptional service to our valued clients. She lives in Waukesha with her son Elijah and loves watching her son's football, basketball, and volleyball games. She also enjoys road trips with her son, spending time with family, singing, and playing piano.



We're excited to "re-welcome" **Michele Pawlak** to the EIG team! Michele joined Ellenbecker Investment Group in June of 2022 as a compliance consultant with over twenty years of experience in the financial services industry. In March of 2023, she assumed the role of Chief Compliance Officer and Director of Business Services at EIG. Michele lives in Oconomowoc with her husband and two adult children. She enjoys spending time with her family and friends, traveling, interior design, and playing tennis.

CONGRATULATIONS!



Renee Dethardt is not only celebrating her 5-Year Anniversary milestone with EIG this year, but she is also embarking on her next adventure – retirement! Renee has been an integral part of the EIG team as an Investment Operations Associate on Jean Range's team. She has been in the industry for over 35 years and brought her passion for service, expertise, and teamwork every day. We are thankful for the impact she has made and wish her all the best. Renee will be relocating to Arkansas where she and her husband have built a new home. We are excited for Renee and wish her an amazing retirement!



Diane Gastrow is retiring after 38 years in the industry! As EIG's Director of Insurance, Diane has been an integral part of EIG's story. When we first looked to open an insurance division, our goal was to disrupt the insurance industry that was built on sales, and instead build a division that was rooted in education, empowerment and meaningful solutions that fit the unique needs of our clients. Before ever envisioning what an EIG insurance department could look like, Diane was our trusted partner, offering education around insurance products and finding meaningful solutions for our clients. Our partnership with Diane was one built on our mutual core values of integrity, honesty, and hard work. Her attention to detail and strong desire to do what is right for our clients fit right into our fiduciary model, and during Diane's time at EIG, she has built a reputation for compassionate planning and client advocacy. In preparation for Diane's retirement, Diane and our leadership team have invested significant time & energy into our go-forward insurance planning capabilities. With Diane's expertise and industry relationships, we have built up a robust network of insurance specialists so we can continue Diane's legacy of offering the best education and solutions to our clients. Please join us in wishing Diane a wonderful retirement!

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

APRIL						
2		4	5	6		8
9						15
16			19			22
23						29
30						

MAY						
			4			6
7						13
14			17			20
21						27
28		30				

JUNE						
						3
4						10
11				15		17
18			21			24
25						

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

APRIL

4 Quarterly Charity Lunch & Learn:
The Women's Center, Waukesha ■ 12:00 PM

5 Women's Bible Study ■ 5:30 PM

6 Flavorful Sprouts: Gardening Workshop ■ 3:00 PM

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

22 Volunteer: Milwaukee Riverkeeper Spring Cleanup ■ 9:00 AM

MAY

4 Women, Wine & Wealth ■ 6:00 PM

17 Wisconsin Widows Connected (WWC) Nutrition ■ 5:30 PM

30 EIG New Building! ■
All client meetings at new location after Memorial Day

JUNE

3 Shredding and Recycling Event ■ 9:00 AM - NOON

15 Farm Tour ■ 3:00 PM

21 Wisconsin Widows Connected (WWC) ■ 5:30 PM

Quarterly Charity Partner

Please join us as we collect items for
The Women's Center in Waukesha.

Our collection runs April 1 - June 30, 2023.

The Women's Center's mission is to provide safety, shelter, and support to empower all impacted by domestic abuse, sexual violence, child abuse and trafficking. Donations will go directly to clients of The Women's Center and they are regularly in need of gift cards from Amazon, Walmart, Pick 'n Save, Aldi, and Kwik Trip or other gas stations.



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!

January: Tammy Niemann

February: Tina Alfini

March: Taelor Ellenbecker

Employee Anniversaries

January

Ed Henning – 1 year

Brent Adams – 2 years

Sandra Geisler – 5 years

Stephanie Ellenbecker – 7 years

Diane Gastrow – 7 years

Jean Range – 14 years

Jill Economou – 15 years

February

Taelor Ellenbecker – 2 years

March

Kristen Cantrell – 23 years

Renee Dethardt – 5 years

Courtney Hull – 7 years

Anniversary Donations

- Fishing for the Heart
- Jacarrie Kicks4Kids
- Kimberly Joy Ministries Inc.
- K-LOVE
- Life's Connection
- Redeem & Restore Center, Inc.
- Styles 4 Kidz
- Variety - The Children's Charity of Wisconsin

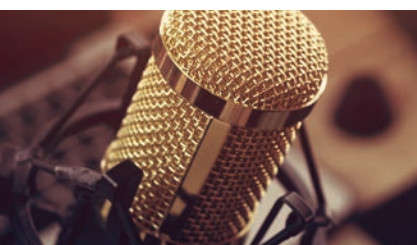


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