

TD Ameritrade Client Website Improvements

TDA's new
AdvisorClient.com
Web experience became
LIVE
December 9th!

Please treat yourself to
this 15-minute
video
to help your
future
experience online:

<https://www.brainshark.com/tdameritrade/acp3?&fb=1&r3f1=>

Benefits:

- ◆ Increased Security
- ◆ Faster delivery of account information
- ◆ Less clutter in your home and in your mailbox
- ◆ Secure online storage and easy access to your documents
- ◆ Using less paper is a huge benefit for the environment!

**It is important
that you are running
the latest version of your
Internet browser.**

We invite you to check out the new TDA

AdvisorClient.com website

For a smooth transition, please familiarize yourself with the enhancements and features. When you enter the new site, visit the *My Profile* section to confirm that your email address and other personal information is correct.

Enhancements

The preview version of the new AdvisorClient.com website now includes:

- **New Look and Feel.** A completely redesigned interface and enhanced layout for easier navigation.
- **New Site Menu.** The site menu displays an organized view of the contents of each tab and enables one-click access to virtually all areas of the website.
- **Prominent Display of Balances and Positions.** You can view balances by account or a combined total. Immediate access to information such as your top eight holdings will be front and center on the home page.
- **Easy Access to Historical Information.** Transactions, statements and trade confirmations are now accessible from a single page.
- **Customizable Dock for Expanded Viewing.** You will be able to take advantage of the space available on larger monitors and arrange different modules in a "Dock." Several available modules, such as Account Balances and your own Watch Lists, help keep information that you deem important within view at all

times.

- **Secure Message Center for Important Communications.** A new, secure communication channel for important account related messages such as information about cash disbursements.
- **Simplified Process to Go Paperless.** Easily setup electronic notification of statements and confirmations for all accounts with a few simple clicks.

Differences You May Notice

- **Consolidated vs. Combined views.** The legacy site provides "Consolidated" views of balances, positions, and history accessible from the Accounts tab. While these exact views are not available on the new site, new "Combined" views with improved detail are available. Any page where you see a "Combined" link will allow you to see that same page with values for all of your combined accounts.
- **Account Switcher.** Easily switch the current account in focus by using the account switching drop down at the very top of the page.

Remember, for a closer look, access the **video overview** of the new website by going to the webpage underlined in the green column!

Thank you for your business and we hope you find the new AdvisorClient.com web experience to be a positive change to the way you monitor your investments.

Building Your Financial Team for Year-End and Beyond

by Eric Nager, CRPS®

As 2015 draws to a close, holiday shopping is in full swing, families are preparing to travel to be with loved ones, and the college football bowl games are set for New Year's. We want to wish all of you a Merry Christmas, Happy Hanukkah, and whatever else you celebrate at this special time of year.

Before the year ends, there is still time for tax planning, and there are estate planning considerations to take into account for 2016 and beyond. For instance, there is still time to max out your retirement plan contributions for year end if you are a participant in a plan. If you are a business owner or are self-employed and do not currently have a retirement plan, it is not too late to put one in place

and realize some tax savings. For individuals, we can run projected realized gains or losses on taxable accounts for estimating purposes.

Beyond 2015, we hope you consider us as a resource for estate planning considerations. For example, do you have a will and durable power of attorney? If you do, has it been reviewed recently? If not, and you do not have an estate planning attorney, we can recommend one to you. Similarly, we can recommend CPAs and other professionals as necessary. For those who have attorneys and CPAs with whom you work, our offer is to meet with them and you to help coordinate tax planning or estate planning.

When it comes to making major

financial decisions, like buying or selling a house or deciding when to retire, we can help you analyze your options. As you have seen in previous newsletter articles, this can include determining when to start drawing Social Security benefits. In short, we want you to consider us to be more than "just" your investment advisor.

As we hope you know, you and your opinions are very important to us. We will be sending out our client survey that we conduct once every three years along with planning more client events for 2016 where we can discuss ideas.

As we enter another year, we will continue to do our best on your behalf. We consider that our perpetual *New Year's resolution!*



Ho Ho Hello!



Holiday Facts

- Going back as far back as 1928, December is the only month that has never resulted in the worst performance of any given year, according to data from Oppenheimer Asset Management and Bloomberg.
Source: MarketWatch – from Coursey Financial Facts
- According to the Adobe's Digital Index, total online sales on Cyber Monday rose 16% from last year, to \$3.07 billion.
Source: CNBC – from Coursey Financial Facts

