

NelsonCorp News

NelsonCorp Wealth Management

Spring 2017

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david.nelson@nelsoncorp.com



eugene.krueger@nelsoncorp.com



bradley.fritz@nelsoncorp.com



amy.cavanaugh@nelsoncorp.com



kenneth.nelson@nelsoncorp.com



nate.kreinbrink@nelsoncorp.com



james.nelson@nelsoncorp.com



john.nelson@nelsoncorp.com



catherine.mcdanel@nelsoncorp.com



valerie.hill@nelsoncorp.com



chad.breen@nelsoncorp.com



jacob.woodcock@nelsoncorp.com



jamie.huginin@nelsoncorp.com



michelle.eversoll@nelsoncorp.com



richard.phelan@nelsoncorp.com



robert.lee@nelsoncorp.com



NelsonCorp Wealth Management Team

Over the years, I can honestly say that coaching has taught me so much more than just the X's and O's that occur on the court. For so many, a successful season is defined by wins and losses. However, I have come to appreciate the overall journey, and the life lessons that are learned working towards a goal. It's these moments that truly make coaching rewarding. I recently came across a wonderful story that I hope moves you as much as it did me.

At a track and field event held at the 1976 Special Olympics in Seattle, nine contestants, all physically or mentally disabled, assembled at the starting line for the 100-yard dash. At the gun, they all started out, not exactly in a dash, but with a relish to run the race to the finish and win.

All, that is, except one little boy, who stumbled on the asphalt, fell a couple of times and began to cry. The other runners heard the boy's cries, slowed down and looked backward. Then they all turned around and went to help him.

One girl with Downs Syndrome bent down and kissed him and said, "This will make it better." Then all nine linked arms and walked together to the finish line. Everyone in the stadium stood, and the cheering went on for several minutes. People who were there are still telling the story.

Deep down, we all know this one thing – what matters in this life is more than winning. What really matters is helping others win, even if it means slowing down and changing our own course.

“A candle loses nothing by lighting another candle”

David Nelson

Growth & Planning

David Nelson

CFP®, CLU®, ChFC®



By now, I'm sure you've heard me state that "Having a Plan", and "Being Proactive, Rather than Reactive," are two key aspects of successful retirement planning. In planning for the future here at NelsonCorp Wealth Management, it is no different.

Over the past few years there have been some visible signs of growth that have occurred here at NelsonCorp Wealth Management.

*It's not a matter of
if you should plan
for your future
...it's when*

Most notably, the addition of some eager, young individuals, as well as our Clinton office expansion—which nearly doubled the size of our main office, and allowed for Montgomery Accounting to move their business into the building.

However, looking back, this transition began all the way back in 1994. We strived for a business model that was based on top notch service and building relationships. We believed that by creating a partnership where both client and advisor were in a win—win relationship, we would be able to continue to grow and provide the comprehensive

service we ultimately envisioned NelsonCorp Wealth Management becoming. A big part of this was transitioning from a commission on transactions world to fee based advice. By essentially "jumping in the boat" with our clients, we created an environment where we would have an on-going vested interest in their continued trust in our services.

Another aspect is not only adding members to our team, but top-notch individuals who have bought in, and constantly strive to increase their knowledge in this ever changing industry.

There is ultimately no substitute to knowledge, and simply passing an exam to sell a product is just simply not enough. It's what happens when the rubber hits the road is what truly matters.

Throughout the years members of our team have earned their CFP®, CLU®, ChFC®, and MBA's in various areas to provide the well-rounded brain power to formulate solutions to the issues our clients face. The designations and accolades of recognition that our team has achieved continues to grow with Jake and Nate recently

having completed their RICP® designation, and James and John nearing completion of theirs.

With this next generation proactively gaining this overall knowledge in all aspects of retirement planning, the future is here. Add to this the wealth of knowledge still in place that have been the core for so many years, and the foundation and structure that has been built over the years, and NelsonCorp Wealth Management is positioned for the future.

On behalf of our entire team, we are extremely appreciative of your unwavering trust in us, and look forward to do the worrying for you and your family for many years to come.



RMD's & Tax Planning

Most of us invest in a 401(k) or similar savings plan because we want to enjoy a comfortable retirement. But there are short-term benefits, too. Contributions are excluded from taxable income—a lucrative break that helps make saving less painful. However, once you turn 70½, the IRS requires you to take withdrawals from your traditional IRAs, 401(k)s and other tax-deferred plans—or face a penalty of 50% of the amount you should have withdrawn—the Required Minimum Distribution (RMD)

If you've built up a large balance in 401(k)s, rollover IRAs and other tax-deferred accounts and have another source of income, such as a pension, RMDs can create a host of tax issues. Because the withdrawals are taxed as regular income, RMDs could push you into a higher tax bracket. And the increase in your adjusted gross income could trigger other unpleasant consequences, such as higher taxes on your Social Security benefits, a surtax on your taxable investments and a Medicare high-income surcharge.

The key to avoiding a big tax bill is to start planning for RMDs well before your 70th birthday, and managing your withdrawals accordingly. The following strategies can help manage the timing and amount of RMD that needs to be taken.

Bracket Management

Once you turn 59½, you can withdraw money from your tax-deferred accounts without paying a 10% early-withdrawal penalty. The withdrawals are still taxed as ordinary income, but after you retire, you might drop into a lower income tax bracket. A financial planner or accountant can help you figure out how much you can withdraw each year without moving into a higher tax bracket.

Over time, these withdrawals will shrink the size of your tax-deferred accounts, resulting in lower RMDs when you reach 70½ and beyond. And that's not the only upside to this strategy. If using IRA withdrawals to pay living expenses lets you postpone claiming Social Security benefits, you could significantly increase the size of your payout. For every year past your full retirement age that you delay, your benefit increases by about 8% until age 70.

ROTH Conversions

Converting funds from your traditional IRAs and 401(k)s to a Roth IRA offers several advantages. You can always withdraw the contributions to a Roth tax-free, and once you're 59½ and have owned the Roth for five years, earnings are tax-free, too. More significantly, Roths aren't subject to RMDs, so you can withdraw as much or as little as you need after age 70½ without worrying about the tax bill.

But you must pay taxes at your regular income tax rate on any funds you convert, so be careful. A large conversion could push you into a higher tax bracket and trigger the chain reaction of unpleasant consequences noted above. But people who retire in their sixties enjoy a "golden window" for Roth conversions. If your income declines after you stop working, you can convert just enough to bring your taxable income to the top of your current tax bracket but not push you into the next higher one

Continuing to Work

As baby boomers reach retirement age, a growing number are planning to work past age 70. As long as you're still working, you don't have to take RMDs from your employer's 401(k), even if you're older than 70½.

This exception doesn't apply to former employers' 401(k) plans or traditional IRAs. However, you may be able to get around that problem by rolling those accounts into your current employer's 401(k), assuming your company allows it.

You'll still have to take RMDs when you quit. But you'll reduce or eliminate mandatory withdrawals while you're working, when your tax rate could be much higher

Tax Preparation* vs. *Tax Planning

Tax Preparation is the process of completing the relevant tax forms, based on last year's financial circumstances. You provide the required data, and the tax preparer tallies up the numbers and tells you how much you owe, or will receive as a refund. Often, there isn't much context provided. It's simply a case of "Just the facts!"

Tax Planning, on the other hand, goes *MUCH* further and is all about context. It is an *on-going* process that looks at your current and anticipated circumstances. It asks the question "How could I arrange my affairs to be more tax efficient, both now and in the future?"

Often, tax software or accountants focus solely on last year's numbers. There is no questions regarding how your portfolio looks today, or what you plan to change about it in the coming year.

Proactive planning ensures that effective *Tax Planning* is part of your financial arsenal, not just competent *Tax Preparation*. Both are important, but each is incomplete without the other.

Retirement Readiness

Nate Kreinbrink

NelsonCorp Wealth
Management



As retirement nears, you will have three big decisions to make: when to take Social Security, how you will pay for health care, and how will you generate cash flow. The three are interconnected and will make a difference in your budget and lifestyle in retirement, and even on deciding when to retire.

How and when will you claim Social Security?

You can claim Social Security as early as age 62, but that may not be in your best interest financially. Why? Because Social Security payments increase if you delay claiming your benefits; your monthly benefit can go up until age 70. The difference between your check at 62 and 70 could be as much as 75%. For example, a monthly benefit of \$1,500 if claimed at 62 could increase to more than \$2,600 each month at age 70.

Your Social Security benefit is guaranteed for as long as you live, and it will go up over time to keep up with inflation. So though delaying, you would pass up some extra money in hand during your 60s, in exchange for a larger guaranteed source of inflation-protected monthly income for life is a big benefit for most people.

Of course, delaying isn't always better—or always possible—for everyone, particularly for people with health issues, because it can take years to reach the breakeven point. Other families may need the Social Security income right away. But if you can defer until age 70, and you live a long life, you will collect more by waiting to start your benefits.

Figuring out when to collect benefits isn't always as simple as deciding how long to wait. Married couples have a number of options to potentially boost their lifetime benefits by as much as \$250,000,

according to Fidelity research.

How will you pay for health care?

It probably won't surprise you that health care costs tend to go up as you get older. What may be surprising is by just how much. According to Fidelity research, the average couple retiring in 2016 could expect to spend about \$260,000 on out-of-pocket health care costs during their retirement.

You probably can't escape health care costs, but you can plan for them. That starts with the government's retiree health care insurance program—Medicare. No matter when you claim Social Security,



Medicare won't kick in until 65. So if you retire early, you will need to buy health insurance privately.

While you are still working, you should also consider a health savings account (HSA), in conjunction with a high-deductible health plan, to save for health care costs in retirement. You may want to buy supplemental health insurance or long-term care insurance to pay for expenses not covered by Medicare. Finally, it pays to be a choosy consumer of health care services, ask a lot of questions about the cost and necessity of services, and compare prices from different providers.

How will you generate cash flow once you stop working?

In retirement, Social Security will likely just be one of several sources of income. Others may include your savings, pension, annuities, rental income, or working part time. So how do you come up with a plan to make sure your money lasts?

There are many approaches, but it starts with a budget that identifies your needs—essential expenses like food, housing, and health care—and your wants—discretionary expenses like travel, eating out, and entertainment. The definitions between needs and wants will be different for everyone, but once you have your list, it makes sense to match essential expenses with guaranteed income—money that you can't outlive—like Social Security, pensions, and lifetime annuities (which let you convert savings into guaranteed income). Then use your other savings and income for discretionary expenses.

One practical test to see whether you are financially ready for retirement is to try living off your retirement budget before you retire. If it's too tight, you still have time to make adjustments. For instance, you can work longer, use home equity, or find part-time work.

Get ready

You may be ready to stop working, or you may be getting ready to stop—financially and emotionally. Whichever is the case, consider your strategy for Social Security, health care, and cash flow. It can help you get where you want to go. For many people, the decision to retire is not just about money. It's about life, and the freedom to enjoy it.

On a Personal Note..



David Nelson — It's hard to believe how fast this year moving, although the nice Spring weather is very much welcome. It's definitely an exciting time at the Nelson household, as our family anticipates the addition of 2 new members. Our son John will be getting married in May, and our oldest daughter Samantha is expecting a new baby in May as well. Sally and I love spending

time with the grandkids, and we recently took a few of them to the new Beauty & the Beast movie. Everyone had so much fun, especially watching the grandkids go through the popcorn!

Being a long-time Cubs fan, it's great to have the season started. Each new year is filled with excitement, however after last year's magical season, I can't wait to see what this year has in store.

Lastly, many of you know that I got back into basketball last year, coaching the 7th & 8th grade girls team at Prince of Peace. Well, that must have reignited the fire, as I will be Head Varsity girls coach next season at Prince of Peace. I am excited about being back in the gym, and can't wait to get to work with this great group of girls.

Enjoy the Spring, and I wish you enough!

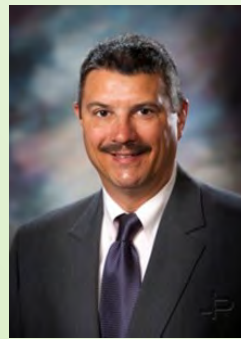


Gene Krueger — Happy Spring everyone. Susan and I drove to Florida in mid-February and were able to enjoy a couple of weeks of warmth, golf and relaxation. With the mild Midwest winter, we weren't able to make too many of our friends & family overly jealous, as we have in the past but it was fun none-the-less.

Libby, Neal and George have become something they swore would never happen—Suburbanites!! After selling their Chicago condo and 2 months of remodeling, they were able to move into their Lake Bluff, IL home during the 4th week of March. Neal's work commute will be shortened almost 2 hours per day so obviously it was an easy conclusion to make.

Aaron, Tonya and Lydia are doing wonderful in Norwalk, IA. Aaron's golf course officially opened for play the 1st week of March which equated to an all-time record for Wakonda Club, Des Moines. Lydia's 4th grade year has been zipping by and she loved being able to share some time with her cousin George at Grandpa & Grandma's house recently.

I hope that this finds you all healthy and looking forward to nice weather. We thank you all for your continued use of our services but most importantly, we thank you for your friendships.



Brad Fritz — Go Cubs Go!! Go Cubs Go!! I've been practicing this song all winter long in anticipation of this World Series run, and we are already into a new season of Cubs baseball. We enjoyed a relaxing, easy and mild winter weather season and am now moving onto spring. Can't wait to see the flowers, bushes and trees finish budding out and display all the colors of summer. No serious plans

for the upcoming summer, hope to take in a couple of Cubs games, spend more time with the kids and grandkids and just relax and enjoy whatever life throws at us. Carol and I love to spend time outside working on our house and yard and this summer will be no different, we are always adding something new to the yard and soon we will be heading out to the nursery to figure out what this year's addition will be. We all need to slow down and stop and smell the roses along the way.



Amy Cavanaugh—I am happy to get through another winter and I am enjoying the spring but can't believe how fast this year is going. I am hoping to finish some home improvement projects before summer so I can enjoy my

weekends. There always seems to be a project that needs to be done around the house. I recently went on a trip with my Mom and my two sisters to the Florida Keys. We had a great trip. Perfect weather every day and some sightseeing adventures too. The photo was taken as we enjoyed the beautiful sunset in Marathon. I hope you find time for some rest and relaxation this spring as well.

On a Personal Note..



Cathy McDanel —

Overall, it hasn't been such a bad winter, but I am really looking forward to spring. Our dogs, Lucas and Lizzie (pictured) are also ready! Mike and I started playing pickleball in December, and have really enjoyed it. It is good exercise, and we have met

and gotten reacquainted with a lot of fun people. We spent a week in St. Maarten in February, and the weather was perfect. Mike also spent a week in Myrtle Beach for his annual golf outing with his friends. We are planning several trips this summer, including a baseball game in Milwaukee, a trip to Europe, and our annual trip to California with my side of the family. We will get to meet our great-great niece for the first time, so I am really excited. I am looking forward to getting outdoors more and getting on the golf course again. Happy spring!



Ken Nelson — We recently celebrated a milestone birthday with our oldest son Mike in downtown Chicago. It was a SURPRISE party orchestrated by his girlfriend Kelly. She arranged for a bus to take the entire group of 37

people to a few establishments, and we also stopped down by the lake for a few photos. I can't tell you how many times our son mentioned during the months leading up to the party that he did not want a surprise party thrown for him, but fortunately his girlfriend Kelly did NOT listen. SURPRISE MIKE! Needless to say that a great time was had by all! Hope all is well with everyone, and bring on the warmer weather and boating season!



Val Hill — Hello from the Hill's! Elle's senior year is flying by as she prepares to graduate in May and then off to the University of Iowa in August to study Forensic Psychology. Elle is busy with college preparations, applying for scholarships and school. Her hard work in school paid off as she will graduate in the top 10% of her class. Alan, Elle and I, along with 75 of Elle's classmates and their parents enjoyed a spring break trip to Punta Cana. We had a great time and a lot of awesome memories were made by the kids. Here's a picture of our group on the gorgeous beach at our resort.



Jake Woodcock — I hope everyone is enjoying the start to spring. It is nice to see everything greening up and looking a bit less drab. The kids will definitely enjoy more outdoor time. Gabe and Zara have both just finished up their latest round of

swimming lessons and are looking forward to being able to go an outdoor pool.

Getting ready for the new baby's arrival, which will be here before we know it, has been the biggest thing we have had going on. Samantha is having to balance that preparation with finishing up teaching for the semester. My part is mostly putting together furniture and moving stuff. Gabe and Zara are still excited about helping with the baby, so that should be interesting.

Gabe is coming up on the end of 1st grade. He has done a great job and really enjoys school. Zara can't wait until she can start preschool in the fall. Both of them are looking forward to spending the summer at home with Samantha and their new sister.

Be sure to watch for upcoming workshops and fun events throughout 2017 to be held at the NelsonCorp Wealth Management Education Center. Topics include Social Security, Medicare, Estate Planning, Tax-Planning, Market Updates, & other current economic developments.

On a Personal Note..



Nate Kreinbrink — Well I think it's safe to say we made it through another winter. Although for the most part it was pretty mild, which I'm definitely glad for. We have been staying pretty busy as Alijah and Emerson have both transitioned from basketball into baseball. With the weather cooperating, they have been able to get a lot of practices in and are eager for games to start. Our

youngest, Braxtyn, will be playing T-ball for the first time this year — which is hard to believe. After watching his older brothers over the years, he is obviously excited for his turn. Speaking of hard to believe, Alijah recently got his instructional permit, and has done pretty well so far. Although, it doesn't make it any easier on Ash and I sitting in the passenger seat!

The above picture was from the Iowa vs Ohio State basketball game in late January. Everyone had a great time, even though Emerson (the lone Hawkeye fan in the house) has bragging rights for the year.

Enjoy the Spring!



James Nelson — Hello all, I hope everyone is enjoying the start to spring. At our house Sophia has been loving the spring weather and all it has to offer. Our youngest daughter, Violet, has even been outside a little bit to watch her big sister play. Erica and I will be coaching soccer again this spring so we are looking forward to the start of the season. I hope all of you are well and I look forward to seeing you in the office soon.

Weekly Financial Focus

Tune in to KROS FM 105.9 / AM 1340 every

Wednesday morning at 9:05. as NelsonCorp Advisors bring you the weekly Financial Focus Program. Numerous financial topics will be



covered, with the first Wednesday of each month being an extended Live program



John Nelson — Happy Spring! I hope everyone has been able to enjoy the beautiful spring weather. Mercedes and I have been busy with both work and finalizing wedding details as the big day approaches. We are both very excited with May just around the corner. I hope to find a little time for some golf as well as morel mushroom hunting this spring. I look forward to seeing many of you at upcoming client events.



Jamie Hugunin — I hope everyone had a great winter. I ran off to Hawaii and got married in Maui on the beach at sunset, it was everything my husband and I imagined. While in Maui, we went on boat tours that involved snorkeling and whale watching. We saw

turtles, dolphins, false killer whales which is extremely rare, and even had a couple of whales swim right up to the boat. We took a submarine tour, spent a day in Lanai on a beautiful beach, drove the road to Hana, and went to Mount Haleakala to watch the sunrise and then bike down. We also stayed in Kauai for a few days where we rode ATVS, took a helicopter ride viewing the Waimea Canyon and Napali Coast, and of course beach time. Hawaii is beautiful! I hope everyone has a wonderful spring!



Michelle Eversoll—

Even though it was a pretty mild winter this year, my family and I still looked forward to a week of warmer temperatures. We spent our spring break by taking a cruise

to the Bahamas. The weather was beautiful and the time spent with my family was even better! The picture attached is a view of us aboard the Carnival Liberty as we were getting ready to set sail from Port Canaveral, Florida.

It is going to be an exciting and busy spring for us, as my daughter Morgan will be graduating from High School. Let the party planning begin! Have a wonderful spring and I look forward to seeing all of you soon.

On a Personal Note..



Rich Phelan — Retirement is overrated! I joke with my family and friends that I have “flunked” retirement three times. Fortunately, NelsonCorp and community involvement have kept me active, happy and provided meaningful work. Thus far I have *outrun* complete retirement.

The one thing I do enjoy today is more control of my schedule. This allows Carolyn

and me to travel, which we love to do. We recently spent a few weeks fleeing winter down south!

However, some smart person once said that if you find something you love to do with your life; you will never really “work” a day in your life.

Community involvement has been my avocation for the last 30+ years of my life. I hope my contributions continue to make a difference but in actuality I have received more than I have given.

Clinton, Iowa is a great place to live. Too often we hear all the negatives about Clinton. Needless to say we have things we need to improve upon. Could it be that number one is a more positive attitude? We have so much going for us.

If you want to make a difference get out and volunteer. It's easy. If you don't know how to get started just reach out to your church, the Chamber of Commerce or just call me. You'll be amazed. If nothing else take an hour a week to pick up litter in your neighborhood. More on that next time.....



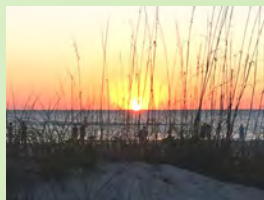
Bob Lee— In February Joyce and I returned to Florida for a winter vacation. Our condo is in the town of Bradenton Beach on Anna Maria Island. The part of the Island where we rent is two blocks wide between

Sarasota Bay and the Gulf of Mexico and its beaches.

The visitors to this area are thoroughly Midwestern and largely from Ohio, Michigan, and western Pennsylvania. We seem to be the token Iowans.

One aspect we find pleasant in this community, in addition to sunshine and 70 degree weather, is the pleasant manner of the other vacationers we encounter. This southern tip of Anna Maria Island is very walkable and most of those you meet offer a friendly greeting. Early in every conversation is the question: in what state and town do you reside?

We feel fortunate to be able to afford this annual winter trip. Gene Krueger talks about those who are savers and those who are spenders during one's working career. We fell on the savers side of the pattern and now have the ability to allocate some our assets to this Florida excursion. We have placed a deposit for next year and are looking forward to our next experience in the Sunshine State.



Deb Montgomery—I generally don't do too many extra activities during tax time. I try to see my grand kids as much as i can, but other than that I only take 1 day off during the rest of tax season. St. Patrick's Day Parade!!!! Every year this parade starts in Rock Island, goes over the Centennial bridge, and ends in downtown Davenport. Every year we get our green attire on and have a day of fun, friends, and shenanigans!!



Becky Frederick—Tax season is always a crazy busy time for us, and we don't get to do a whole lot of "extra" stuff together as a family. But last fall I did a 5K, and Brody decided he wanted to try it out too. Well, he won 1st place in his age bracket, got a medal, and is now determined to get more!! So our goal for this year is to be in 3 races that take place in Clinton. If you complete all 3 races you get a special medal through HyVee, the "Mississippi River Challenge". We have completed two so far. The Burry Scurry February and the Pam Pray Memorial at the beginning of April. Our last race will be the 5K portion of the Clinton Half Marathon in September. My picture is Brody and my husband Corey during the Burry Scurry in February.



Andy Ferguson— By the time you read this, we will have (hopefully) completed a successful tax season. It was great to meet so many of you and add faces to some of the names. The trick now will be remembering which name goes with which face. This is a bit of a weak area for me, just ask my kids (they never get called by their given names). My family is settling in and happy to be here. My wife calls herself a “tax season widow” and says she can sympathize with those farming families who lose their loved ones during the harvest season. She is very supportive though and keeps reminding me that those cold, dreary, rainy days in the spring make the days of summer so much more exciting. I look forward to the excitement of life after taxes and working with many of you on the tax planning side. Thank you all for your business and more importantly your understanding and patience as we prepared your taxes this year. This is a picture of a few of my kids at Christmas in their new Christmas pajamas (left to right is Noah, 6, James, 2, Aubrey, 9 and Scarlett, 4).

Cambridge Named 2016 Broker-Dealer of the Year



Investment Advisor magazine has announced Cambridge as '2016 Broker-Dealer of the Year in Division IV'¹ – the division representing independent broker-dealers with more than 1,000 producing rep-advisors. The honor is based on the results of the annual poll of advisors conducted by the magazine in June of this year. Cambridge has earned this honor for the ninth time, previously honored in 2015, 2014, 2013, 2012, 2010, 2008, and 2007 as Broker-Dealer of the Year in Division IV and in 2003 for Division III.

"It's an honor to be named Broker-Dealer of the Year by *Investment Advisor* magazine," said Chairman and CEO Eric Schwartz. "We earn this honor when Cambridge's independent financial advisors value our services and take time from their independent businesses to engage in this poll. There is no greater reward in the service business than being valued for your services. Earning the respect of our advisors is our greatest achievement."

Cambridge's honor is based on receiving high marks in all categories. Registered representatives cast ballots, and the broker-dealers that gained the highest composite scores were awarded the honors in four different divisions based on their number of producing advisors. The winning broker-dealers are profiled in *Investment Advisor's* September 2016 issue and online via ThinkAdvisor.com.

¹Investment Advisor magazine, 2016, 2015, 2014, 2013, 2012, 2010, 2008, 2007, Division IV; 2003, Division III. A broker-dealer becomes eligible for this honor only after a minimum of 10% of its producing rep-advisors cast valid ballots. The ballots rate the broker-dealer in 15 different categories defined by Investment Advisor as relevant challenges and concerns. Broker-dealers receiving the highest marks in each of four divisions are declared Broker-Dealer of the Year. Results are based on experiences and perceptions of participants surveyed in June of each of the years listed. Experience may vary. This recognition is not representative of investment performance or returns of rep/advisors. Visit thinkadvisor.com.



NelsonCorp Wealth Management would like to congratulate Jake Woodcock and Nate Kreinbrink on the passing of their third exam, and completion of their RICP® Designation (Retirement Income Certified Professional), administered through the American College.

Retirement income planning places the focus on transitioning from the asset accumulation phase of one's life, to creating a sustainable livelihood for individuals in retirement. Throughout three courses and exams, the RICP® focuses on how to structure effective retirement income plans, how to mitigate risks to the plan, and how to create a sustainable stream of income to last throughout a client's retirement years.

Upcoming

EVENTS

- ◆ Tuesday, May 2nd @ 6 PM—Managing Social Security & Medicare
- ◆ May 3rd—Gardening Workshop
- ◆ Tuesday, May 16th @ 2 PM—Managing Social Security & Medicare
- ◆ May—Tax Update
- ◆ June—LumberKings Family Event
- ◆ June—Ladies Night, Vino & Painting
- ◆ July—Seniors vs Crime
- ◆ July—Yoga 101



Jeans for Charity

NelsonCorp is proud to continue our “Jeans For Charity” promotion. Every Friday, our advisors and staff can wear jeans and pay \$5. At the end of each month, the money collected is donated to a different charity chosen by an advisor or member of the staff. In addition to the money paid by the employees, the office also provides a matching donation. Since starting the promotion in 2013, we have donated nearly \$22,000 to local charitable organizations.



December Charitable Organization— Mercy Medical Center Med Tree



January Charitable Organization— Syria Civil Defense: The White Helmets



February Charitable Organization— CCSD Education Foundation



March Charitable Organization — Clinton, IA Foster Care Support Group

880 13th Avenue North, Clinton, IA 52732
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9165 E., Tamarack, Building 1, Dubuque, IA 52003
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*Help Us
Grow In
2017*

Friends don't let friends & family make uninformed financial decisions. Be a friend and provide them with financial confidence



Submitting a name to our mail/email list



Bring a guest to an upcoming workshop or event



Recommend a friend schedule a complimentary initial meeting

The greatest compliment you can give is to refer family and friends!

CONTACT THE TEAM AT NELSONCORP WEALTH MANAGEMENT
(563) 242-9042 or Toll Free (800) 248-9042
www.nelsoncorp.com / or email us at info@nelsoncorp.com