

NelsonCorp News

NelsonCorp Wealth Management

Winter 2017



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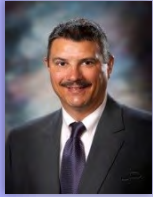
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NelsonCorp Wealth Management Team

Christmas is the most wonderful time of the year. It's a time for visiting family and friends; a time for renewing old acquaintances. We share gifts with those we care about, reach out to those we might not know as well, and help all those in need. Yet one of the most common laments I hear about Christmas is that it has become such a commercialized holiday. For those that wish to take at least some of the commercialization out of Christmas, I found some suggestions for excellent gifts that cost little to nothing.

- ♦ ***The Gift of Listening***
- ♦ ***The Gift of Affection***
- ♦ ***The Gift of Laughter***
- ♦ ***The Gift of a Written Note***
- ♦ ***The Gift of a Compliment***
- ♦ ***The Gift of Solitude***
- ♦ ***The Gift of a Cheerful Disposition***

This Christmas Season, I hope we can all give the gifts that are of the most value, that will last a lifetime, and won't be tossed aside when they get old or worn out.

When you get down to it, Christmas isn't about all the bright lights and decorations. It's not about presents or grand celebrations. It's about something simpler, something quieter. It's about that warm feeling you get when surrounded by family and friends, contemplating the "Silent Night" that took place so long ago.

On behalf of all of us here at NelsonCorp, I wish you a Happy Holiday season and a very Merry Christmas.

David Nelson

Growth & Planning

David Nelson

CFP®, CLU®, ChFC®



In life, there are many things that are out of our control. Take the weather for instance. We've all been to an outside event where mother nature didn't quite cooperate as planned. No matter how many precautions were made, controlling what happens concerning weather is simply not realistic. Life does not stop every time there is a chance of inclement weather. We adapt to what ACTUALLY happens, not what was SUPPOSED to happen.

The financial markets are no different. None of us know for certain when the stock markets will suffer another "correction." What we do know is that when individuals are managing their

tolerance. These are the variables that we can control, and the most likely to determine whether you succeed at reaching your investment goals.

Similar to the precautions that can be made when inclement weather is forecasted, there are decisions about market uncertainty that can be made as well. We like to call this strategic investing.

Strategic investing is an active, continuous discipline that among other things, aims to lessen the effects of unwarranted, negative risk on your long-term financial future, while remaining ready to take advantage of potentially positive investment opportunities which can present themselves at virtually any time.

Although no one can say for certain what the future of any investment may be, history has given us something of a roadmap. This, combined with objective research, skill, and expertise to make highly informed investment decisions provides the core of strategic investing.

In order to meet your long-term goals, one must recognize investment risks and opportunities, understand the effects of macro-economic factors on diversification and asset

allocation, determine and manage changing investment climates, and cope with economic cycles

"Aiming for Certainty in an Uncertain World"

and seemingly irrational financial markets. Simply put, measuring potential risk vs. reward.

Ideally, you want to invest when and where risk-taking has historically been rewarded. While history does not always repeat itself, it can frequently follow a similar path.

On the flip-side, you want to take a defensive position when and where risk-taking has not been rewarded. Reducing or eliminating positions in asset classes that are likely to underperform in a particular environment, and replacing with "safer" asset classes can offer refuge from challenging market conditions.

As we've said numerous times, we don't know exactly what the markets will do and when. Nor, does anyone's crystal ball work perfectly 100% of the time. However, by having the ability to adapt, and taking certain precautions, we can limit the damage of those items that are simply out of our control.



investments, they need to look beyond the volatility of the day, focusing instead on adhering to their strategy. Continuing to save, and maintaining an investment mix that mirrors their current time horizon, objectives, and risk

5 Year-End Tax-Planning Techniques

Deb Montgomery, CPA

**NelsonCorp Tax
Solutions**



The end of the year provides a great time to review and make any last minute adjustments to your tax and financial plan. By this time, you should have a pretty good idea as to what your overall income will be, and the impact any action would have on your overall tax-liability. Below are 5 year-end planning ideas to take a look at, before the calendar turns to 2018.

1) Think Taxes Now, and Later

The end of the year is a great time to look at what your adjusted gross income (AGI) will be, and if there are any ways to potentially bring it down—legally of course. Essentially, attempting to minimize your overall exposure to taxes.

You not only want to look at taxes now, but also down the road in retirement. What is your current tax bracket vs. what will it be in the future. Again, it's not how much you have, but what you keep!

2) Consider ROTH Conversions & Recharacterizations

Now, if you have any plans of converting any or all of your Traditional IRA into a ROTH for 2017, it needs to be done quickly, as conversion funds need to be out of the account by December 31, 2017. You are not able to do a conversion in 2018 for 2017.

You can use your tax bracket today to position yourself at an advantage for tomorrow. If you believe your tax bracket will be higher later on, converting traditional IRA's to ROTH IRA's will



reduce the taxes you will ultimately pay when its time to retire. One caveat on recharacterizations, is that the House Republicans' proposed tax reform bill does away with recharacterizations. So for anyone that did a ROTH conversion in 2017 that may want to recharacterize in 2018, you may want to consider doing it prior to year end.

3) Contribute to your IRA's and Roth's

IRA's and ROTH's need to be opened by December 31 in order for contributions to be accepted for 2017. You technically have until the tax deadline of the following year to make contributions for the previous year. However, by doing so you could potentially miss out on a few months of the compounding effect on your account. It is also important to note that even though you are covered by an employer plan at work, you may still be eligible to contribute to an IRA or ROTH IRA

4) Make Sure You Take All Your Distributions

These would include your required minimum distributions (RMD's) from IRA's, employer plans, inherited IRA's and ROTH IRA's, and 72(t) distributions. Failure to do so could result in being penalized.

5) Make a List and Check it Twice

Make sure all funds transferred or rolled over into the right accounts. Also, check that there were no unexplained distributions from your accounts.

Year end is also a good time to check beneficiary forms, and make sure the correct names are listed for both primary and contingent beneficiaries.

Social Security Spotlight

Nate Kreinbrink

RICP®

NelsonCorp Wealth
Management



Filing a restricted application for spousal benefits makes it possible for some individuals to receive a spousal benefit while their own benefit builds delayed credits at 8% a year up until age 70.

Ordinarily, when a person files an application for Social Security benefits, it is presumed that they are filing for their own retirement benefit. If they are also entitled to a spousal benefit, and if the spousal benefit is higher than their own benefit, they will be paid the difference so that the total equals the amount of the spousal benefit (reduced for early filing if applicable).

The only way to receive a spousal benefit when your own benefit is higher is to restrict the scope of the application to your spousal benefit. When done correctly, a high-earning individual can receive 50% of his/her spouse's primary insurance amount (PIA) between the ages of 66 and 70 while their own benefit grows. At 70, they switch to their own maximum benefit, which includes four years of delayed credits.

Not everyone can do this. The Bipartisan Budget Act of 2015 changed the rules to disallow restricted applications for spousal benefits if you had not attained age 62 by the end of 2015. This means anyone born after January 1, 1954 will be required to file for their own benefit and may receive a spousal benefit only if it is higher than their own retirement benefit.

But those who are grandfathered have a unique opportunity and should definitely take advantage of it. All of the following conditions must exist:

- The applicant must have been born on or before January 1, 1954
- The applicant's spouse must have previously filed for his or her benefit, thus entitling the applicant to a spousal benefit
- The applicant must be full retirement age (FRA) or older

- The applicant must not have previously filed for Social Security benefits

Is this the best strategy for the couple?

Note that both spouses cannot file a restricted application on the other at the same time. The reason is that one of the spouses must file a regular application for his or her own retirement benefit, and this precludes filing a restricted application.

Also, file and suspend was disallowed as of April 30, 2016. Prior to that date, one spouse could file for his retirement benefit and suspend it. The filing entitled the other spouse to a spousal benefit; the suspension allowed delayed credits to accrue. So it was possible for two-high earning spouses to delay their own respective benefits to age 70 while one spouse received a spousal benefit from age 66 to 70. Now, if an individual suspends his/her benefit, no spousal benefits can be paid while that benefit is in suspension.

So it becomes necessary to coordinate the two spouses' benefits. If one spouse must file for — and take — his or her benefit in order for the other spouse to take a spousal benefit, it should be confirmed that this is the best strategy. As noted above, a high-earning spouse may want to maximize his/her own benefit by delaying it to age 70, and in the long run those delayed credits may be more valuable than the spousal benefit. You must also look at your respective ages and PIA's to determine which spouse should file for the retirement benefit and which spouse should file for the spousal benefit. For additional info on when to claim benefits, contact me at (563)242-9042, or email me at nate.kreinbrink@nelsoncorp.com.

2% COLA for 2018

The SS Administration recently announced that there will be a 2% COLA for 2018. However, if you are currently receiving your SS benefit and have been on Medicare Part B, you may not necessarily see an increase because of the Hold-Harmless provision that has come into play the last couple of years. Call our office for more information to determine if you will see an increase in your benefit for 2018.

Social Security COLA's & Medicare Premiums

Year	Social Security COLA	Medicare Part B Premium
2009	5.8%	\$96.40
2010	0.0%	\$110.50
2011	0.0%	\$115.40
2012	3.6%	\$99.90
2013	1.7%	\$104.90
2014	1.5%	\$104.90
2015	1.7%	\$104.90
2016	0.0%	\$121.80
2017	0.3%	\$134.00
2018	2.0%	\$134.00—???

On a Personal Note...



David Nelson — The Holiday Season is once again upon us, and I am very fortunate to again say that the family is doing well. Sally is in full-swing with another school year, and continues to enjoy teaching. Emma remains

dedicated to her service as a social worker, and was recently asked to speak at a National Conference based off a report she was working on. From the sounds of it, things went well. Catherine continues to work a lot of hours at her job in Chicago. Her significant other coaches a sophomore basketball team in Chicago, and based off her updates, seems to be having a great start to the season. As for me, after being out for nearly 5 years, I am back in the coaching grind. We are a little over a month into the season with a young team, and knew coming in that it was going to be a challenging season. However, the girls are working hard and continue to take steps towards putting Prince of Peace back on the map.

Happy Holidays and I wish you enough!



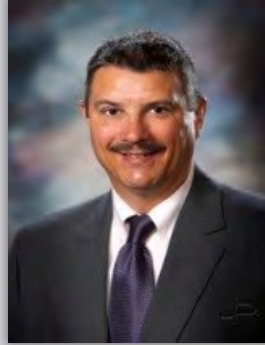
Gene Krueger — Happy Holidays and welcome to our Winter 2017-2018 NelsonCorp Newsletter

This year has to be one of the fastest on record even though I am sure that our son Aaron would argue that it drug on at times...but where does the time really go?!!

Speaking of Aaron, he was awarded the 2017 Iowa Section PGA Pro of the Year and also became the President of the Section for the next 2 years. There are 280 Pro's in the Iowa Chapter so for Aaron to be voted for these 2 distinctions, it really is quite honorable.

Libby and Neal are expecting their 2nd child in April and of course Libby not being one to be able to keep things secret, found out asap that George is going to have a little brother. We are all anxiously awaiting that addition to our family.

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



Brad Fritz — Well the summer and fall have come and gone once again, time to settle in for what Old Man Winter has in store for us. I was hoping to be talking about another Cubs World Series win again this year but no luck as they fell a bit short in the NLCS. Oh well, as we are used to saying, "wait till next year".

Carol and I had what felt like a really busy summer and fall but really didn't do much traveling this year. We did take a trip up through Michigan, across the UP and down through the "mitten" as it's referred to but other than that not much else. We did host a couple of huge events at our house this year, which started with our "All Family" picnic. This included relatives from both mine and Carol's sides of the family, in-laws, out-laws and anyone else that felt like showing up. We had a terrific time with our extended family for a really great day of family fun. Then we hosted our high school class reunion at our house in August, it was my 40th and Carol's 39th reunion from Mt. Carroll HS and we had a pretty decent turnout for that also and had a really good time catching up with friends.

Hoping everyone has a very Merry Christmas and we'll see you next year.



Amy Cavanaugh— Another year has gone by too fast. It seems we say the same thing every year that we can't believe it went by that quickly. 2017 was a good year for my family. We enjoyed the summer and were able to do some boating. We also enjoyed the fall and the great fall weather we had this year. We feel blessed that we were not affected by the hurricanes,

earthquakes or wildfires. It's been a trying year for millions of people and we are counting our blessings.

Molly and Lance celebrated their one year wedding anniversary and just moved back to Eastern Iowa. They recently purchased their first home and will be living in Calamus, Iowa. Jason is working in the warehouse at Slumberland Furniture and will likely deliver your furniture purchases.

I am looking forward to the holidays and wish you all Happy Holidays and a healthy and happy 2018.

On a Personal Note...



Cathy McDanel — We travelled and played a lot of golf this summer. We went to SummerFest and a Brewers game in Milwaukee in early July, and had a great time. A week later, we headed to Europe for the Kiwanis International Convention. The

convention was in Paris, so we flew to Barcelona, then to Paris, and then took the Eurostar to London. We were in Paris during Bastille Day, so we were able to go to the parade and watch the fireworks, which were launched from the Eiffel Tower. In London, we went to the Changing of the Guard at Buckingham Palace (see photo) and toured Kensington Palace. Overall, it was quite an experience. In August, we flew to California for our annual reunion with my siblings and families. We have a trip to Key West scheduled for January, and we are trying to decide where we want to go in Europe in 2018.

On a sad note, our dog, Lizzie passed away in August, and we really miss her. Her brother, Lucas, has had a tough time adjusting, but enjoys the extra attention.

Merry Christmas and Happy New Year to all!



Ken Nelson — Where has the year gone? A couple of more weeks and we are already into 2018. Where does the time go?

As for my wife and me, we just returned from a trip to Key West. Sorry there are no pictures. As the old saying goes, whatever happens in Key West stays in Key West! Is that really a saying? You know that I am kidding. I actually did do something that I have

never done before and I had a great time. My older brother Steve invited me to participate in the Key West Offshore Powerboat Poker Run which was a 180 mile poker run on his 38 foot boat from Miami to Key West and we had a blast. An

never forget! Needless to say that my wife and my sister-in-law Deb met us in Key West, as there was no way we were going to get them to go with us on the 180 mile run! I hope all is well with everyone one of you, and here's wishing you all the happiest of holidays!



Val Hill — Hello from the Hill's! Elle is officially a student at the University of Iowa and plans to major in Forensic Psychology. One semester down and 7 to go. She's doing great and has settled into life as a college student. Alan and I enjoyed going out to see her at Iowa Football games and were lucky enough to enjoy the luxury

of the skybox for the Iowa vs. Ohio State game. Fun night and great win for the Hawks. Best wishes for a Merry Christmas and Happy New Year from Alan~ Val~ Elle~ Nemo and Hogan.



Jake Woodcock — I hope everyone is doing well! The kids have kept us super busy at our house. Daria is 7 months old now and is pretty much attached to Samantha. Gabe and Zara are both enjoying school. With our 4-year-old foster child also in preschool it adds up to a lot of shuttling around.

The kids had a great time trick or treating for Halloween. They all decided to dress up as different bugs and were

all very cute. Samantha and I got to go out to Des Moines in November to see the Foo Fighters, which was a lot of fun.

The kids are excited for Christmas. They all had fun "helping" put up and decorate the Christmas tree. I hope everyone stays warm this winter. Merry Christmas!

Cambridge Named 2017 Broker Dealer of the Year

Investment Advisor magazine announced Cambridge as a 2017 Broker-Dealer of the Year in Division IV¹, the division representing independent broker-dealers with over 1,000 producing 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 tenth time, previously being honored in 2016, 2015, 2014, 2013, 2012, 2010, 2008, and 2007 as Broker-Dealer of the Year in Division IV and in 2003 for Division III.

Cambridge's honor is based on receiving advisor feedback in 15 separate categories from the Broker-Dealer of the Year awards criteria. 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 2017 issue and online via ThinkAdvisor.com.

On a Personal Note...



Nate Kreinbrink —

Another Holiday Season is upon us, as 2017 is quickly coming to an end. The summer was once again a busy one, as all three boys were involved in baseball—3 different teams and schedules is definitely a juggling act. We were able to get away

for a week to attend my cousins wedding in North Carolina. The boys really enjoyed spending a few days on the beach with my parents and sister's family.

Back to school in the Fall brought on new "first times" as well, with all 3 in school for the first time: Alijah—freshman, Emerson—3rd grade, Braxtyn—4 yr. old preschool, with all doing well so far.

Winter had us trading in the golf clubs and football for the basketball, as the two oldest are playing well to begin their seasons.

Hopefully during this Holiday Season you are able to spend some quality time with your closest family and friends. From our family to yours, Merry Christmas and Happy New Year!



James Nelson —

Happy Holidays! I hope everyone is enjoying the Christmas season. Our oldest daughter, Sophia, is very excited for Christmas. She just recently had her school Christmas concert and did a great job. Our youngest daughter, Violet, just had her first birthday in

November. She has been on the go and very close to taking her first steps. I hope everyone has a Merry Christmas and a happy New Year.

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. Various financial topics will be covered, with the first Wednesday of each month being an extended Live program.



John Nelson — Happy Holidays!

I hope you had an enjoyable Thanksgiving. My wife, Mercedes, and I have had a very busy 2017 with our wedding at the end of May, as well as purchasing and moving into our first home a little over a month ago. There is plenty of work to be done at our house to keep us both busy. The photo is of Mercedes and me with our nieces and nephew following our wedding.

I hope you have a Merry Christmas and I look forward to seeing many of you in our offices soon.



Jamie Hugunin —

Season's Greetings! I hope you all had a great summer and fall. I spent much of my summer at family "get-togethers." I also enjoyed swimming with my dog, Zeus. Throughout fall, I enjoyed taking walks with

my family. Fall seemed to fly by and the winter season is upon us. The countdown has begun to get all the Christmas shopping done! As the chilly weather approaches, I like to think of somewhere warm. Pictured above is my husband, Brian and I in warm Hawaii before we took a helicopter tour through the Waimea Canyon "Grand Canyon of the Pacific" in Kauai. Oh, if only we could see that weather every day! Happy Holidays everyone, and stay warm!



Michelle Eversoll —

I really enjoyed my time spent with family this Thanksgiving and I hope all of you had a wonderful Thanksgiving as well. My daughter Morgan is a freshman in college and it was so nice to have her home, even though it was for only a few short days!

She attends Augustana College, and although she thinks the school work is hard, she is loving life right now. She plays the flute in their concert band, and is getting involved in as many activities as she can. We are excited for Christmas because we will have her home for a full 3 weeks! Pictured is Morgan on graduation day from high school, and then my family in her dorm room on college move-in day. I wish you and your family the Happiest of Holidays!

On a Personal Note...



Rich Phelan —

There is so much negativity in the world; we sometimes need to work hard to insulate ourselves from it. Global terrorism, genocide, divisive politics, that seems to never end and countless

reporting's of sexual misconduct.

Our family has had its share of challenges this year, including the passing of close family members and friends and some significant health challenges.

But we have had so many happy and thankful moments. Our family is grateful for the many wonderful blessings we have.

So from the extended Phelan Family, let us wish you a Merry Christmas and a very happy holiday season!



Bob Lee — The highlight of 2017 was the birth of a new granddaughter, Emma Rose. She was born May 29th to Matt and Sarah Lee in Wheat Ridge, CO. Joyce was fortunate to be there for the birth and I joined her in early June.

We returned for a visit during October. It is amazing to see the changes in an infant between the first couple of

weeks of life and the five-month mark. Personality has started to form. Her legs are kicking. She is rolling around, smiling, and cooing. Her eyes are able to focus on her parents and grandparents. Then comes the smile with the interaction.

There were also numerous activities with the Iowa City grandchildren, Braley and Bohdi. We attended all of the Iowa Hawkeye home football games and spent time at their house each trip.

The weekend of December 1-4, all three of our children and the three grandchildren convened in Iowa City for a late Thanksgiving or early Christmas. We also attended a performance of the Nutcracker Ballet at the Englert Theater with Braley in the cast. Happily, our family time has consumed much of our summer and fall. Joyce and I wish you happy family time this holiday season.



Deb Montgomery —

I know I say this every December, but I do not know where the year went. It has been a busy few months. In October we took my mom into Chicago, went to Navy Pier and then met some

family and went to the Northwestern vs. Iowa game. The Hawkeyes lost, but we had fun being together. In November, I went with friends to Florida. We were able to relax and just enjoy each other's company. And in December, I took a road trip to Seattle with one of my sisters and a nephew. It was a long, but beautiful trip. Now, sadly, it is time to get back to reality and ready for the busy season ahead. I wish you all a Merry Christmas.



Becky Frederick — This year our fall days were filled with football. Brody is in 5th grade this year, and it was his first year of tackle football. I'm not going to lie, it was a little rough to get use to for me. That first game seeing him get tackled was a little rough. But, it didn't take long for me to start loving the game!! It is always so fun for me to watch the

kids grow together as a team, no matter what sport it is! We also got to take Brody to his first Hawkeye football game. He absolutely loved it!!



Andy Ferguson — The Christmas Season is upon us and I hope it finds you and your family safe, warm and happy. The year is not quite finished, and I find myself reflecting on the blessing that we enjoyed this year. It's been a little over a year since our circus came to town and we could not be happier with our choice to come here. It was the right choice and we see

little evidences of that all the time.

I hope this Christmas season finds you and your loved ones celebrating your blessings. I hope you can share your blessings with loved ones and neighbors and experience the joy of bringing a smile to someone's face. Merry Christmas everyone!

This picture is another from our family vacation to Florida this summer. Must have been one of the first days because we are not all sunburned.

2017

SPECIAL EVENTS



With Respect and Honor We Thank You
VETERANS!

NelsonCorp Wealth Management was honored to volunteer and help serve breakfast to nearly 700 local Veterans and their families as part of Hy-Vee's free Veterans Day Breakfast. THANK YOU again to all the brave men and women who have, or are currently protecting and serving our country!



Jeans for Charity

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 \$30,000 to local charitable organizations.



April — Up To Earth/Grassroots United Effort



May — Clinton Fine Arts Association



June — Community Action of Eastern Iowa



July — PurSuits, Clothing Women in Confidence



August — Make A Wish, Iowa



September — Up With Families



October — Victory Center Ministries



November — Salvation Army in Clinton



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Don't let friends & family make
uninformed financial decisions.
Be a friend and provide them with
financial confidence by:

-  *Submitting a name to our mail/email*
-  *Bring a guest to an upcoming
workshop or event*
-  *Recommend a friend schedule a
complimentary initial meeting*

**Help Us
Grow In
2018**

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

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