



Marketing the Practice

Gregg Leslie

Forefield/Broadbridge

Laura Coulston

NFP

William Gallegos

NFP Advisor Services Group

Jennette Schlinke

NFP



Compliant Communication

Staking out the Electronic Frontier

Hi! I'm Jennette



Anyone have a flip phone?

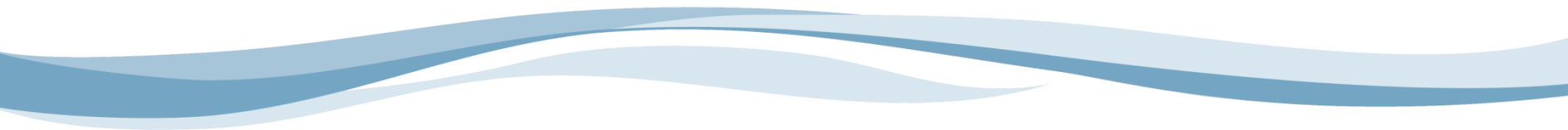


Average Life Expectancy of a Smart Phone?

21 months

- Recon Analytics 2011 Study

How Many of You....?



Est. 2003



Est. 2004



Est. 2006



Social Media = Mainstream Media

The Washington Post PostTV Politics Opinions Local Sports National World Busin

 **WorldViews**
By Max Fisher and the Washington Post Foreign Staff

China Iran North Korea Israel Archives

Journalists at Sochi are live-tweeting their hilarious and gross hotel experiences

BY CAITLIN DEWEY February 4 at 3:37 pm



 **Dan Wetzel** 
@DanWetzel 

To anyone in Sochi: I am now in possession of three light bulbs. Will trade for a door handle. This offer is real:

4:23 PM - 4 Feb 2014

8,234 RETWEETS 3,294 FAVORITES   

Jimmy Kimmel's 'Celebrities Read Mean Tweets'



Posted to Reddit 2/9/2014

My mom's reaction when I asked her to not like and comment on every single thing I post to Facebook:



Good News! Facebook Jumped the Shark

The Telegraph

Home News World Sport Finance Comment Culture Travel Life Women Fashion L
Technology News Technology Companies Technology Reviews Video Games Technology Video A

HOME » TECHNOLOGY » FACEBOOK

Young users see Facebook as 'dead and buried'

A study of how teenagers use social media has found that Facebook is “not just on the slide, it is basically dead and buried”, but that the network is morphing into a tool for keeping in touch with older family members





Young people now see Facebook as 'uncool' Photo: Alamy



By **Matthew Sparkes**
1:30PM GMT 27 Dec 2013

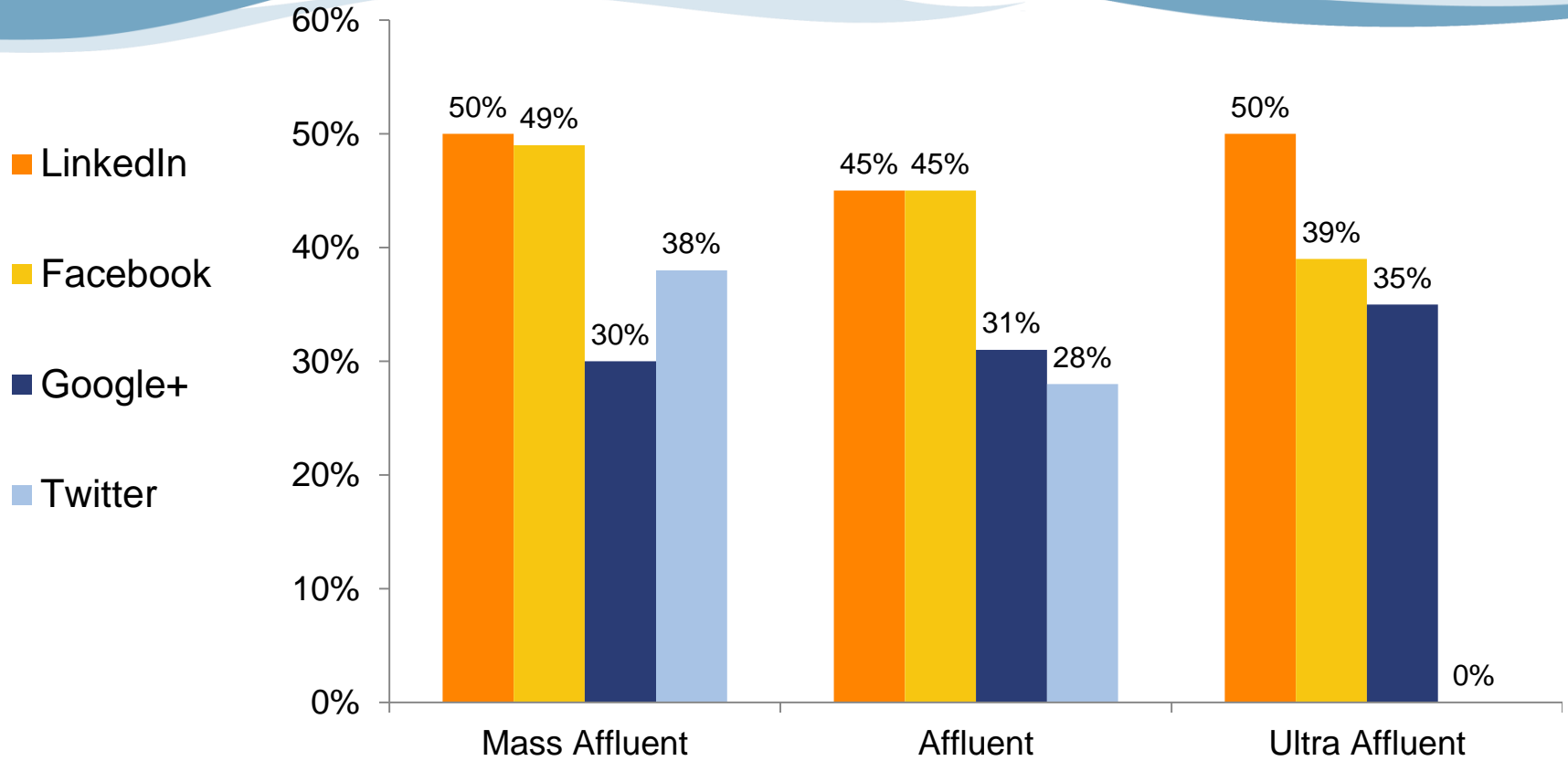
 Follow 1,965 followers

 Print this article

 Share 17K



They're Out There!



Mass Affluent: \$100K < \$1M in investable assets
Affluent: \$1M < \$5M in investable assets
Ultra Affluent: \$5M+ in investable assets

Social Media's Growing Influence Among High Net Worth Investors, May 2012

Businesses & Bloggers Are Out There Too!



Britni Fazio

January 24 at 11:45 AM

Book your appointments now for my February salon SPECIAL!

February



Britni Fazio

Yesterday at 2:55 PM near Austin, TX

The month of love
your other half o
offer runs the wh
advant:

\$25 off A

FREE de

treatm

Friends/Clients: Can you please take the time to write a yelp review for my business please?! I would greatly appreciate it!



Brit Paige studio

Hair Stylists in Austin, TX

yelp.com



Brightest Bulb in the Box

January 29 at 5:51 PM

Because who doesn't want a purple setting powder that smells like violets?

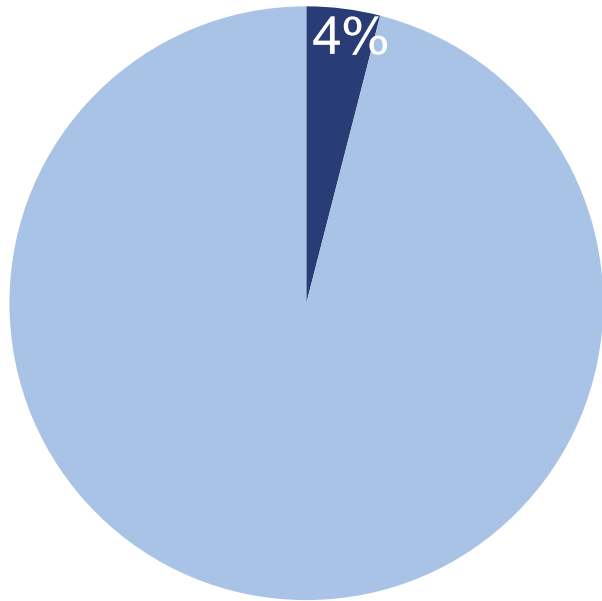


Brightest Bulb In the Box: Beauty for Critical Minds: Review: Besame ...

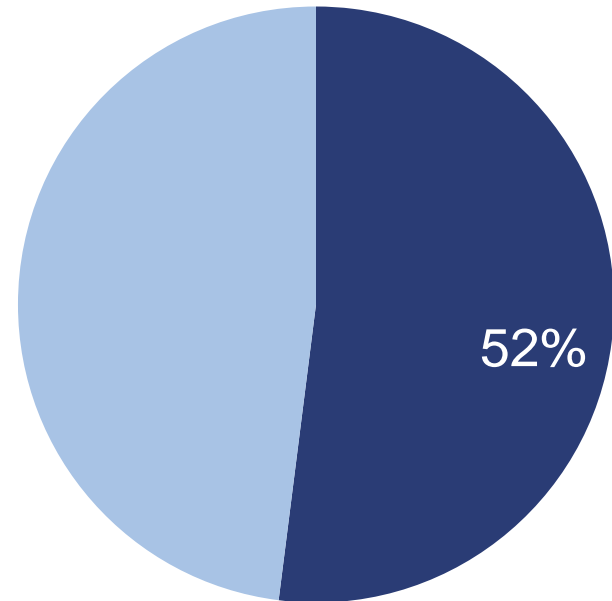
brightestbulbinthebox.com

Sure, But Not Our Clients....Right?

Investors Who Currently Interact with Their Advisor via Social Media



Investors Who Would Interact with Their Advisor Via Social Media



Social Media's Growing Influence Among High Net Worth Investors, May 2012

I wish I could...

Raise awareness
Inform and educate
Start conversations
Provide more
customer service



Different Platforms, Different Uses

While 90% of high net worth investors use social media, they utilize different platforms for different needs.



Professional discussion and content



Personal connections



Stay up-to-date

Content is Key

- Have a content strategy
- Designate one or more people to post
- Don't underestimate the time commitment
- Quality over quantity

A Word about Forefield



IFOREFIELD **ADVISOR** CE NEWSLETTERS SEMINARS WEBSITES COMPOSER MY CLIENTS MY PROFILE SUPPORT
Presentations | Search | Financial Goals | Life Events | My Templates | Calculators | Alerts | Video | Resource Centers Glossary :: Support/Tutorials :: Sign Out

Welcome to Forefield® Advisor, Jennette

Advisor Tutorial

Search Resources

Switch Back to Classic Search

Key Numbers College Search

Resource Centers **NEW!**

- Recent
 - broker investment advisor
 - fee commission
 - Social Security
- Popular
 - Roth Conversion Calculator
 - Social Security
 - Roth Conversion
 - Retirement
 - Estate Planning

Advisor Content

- Recently Accessed
- Featured
- Popular
- Financial Goals
- Life Events

Presentation Center

Concept Pieces, Presentations, Business Builders, Case Studies, and Calculator Presentations

-- Select Content --

Suggest a Title FINRA Letters

Alerts

- If You Do Not Have Health Insurance in 2014 Video Available - February 11, 2014
- Exploring the Factors Underlying Recent Global Market Volatility - February 7, 2014
- President Obama Authorizes New Roth myRA Retirement Account - January 31, 2014

[More Alerts...](#)

Video Client Alerts

	<p>What if You Do Not Have Health Insurance in 2014? <i>Approved</i> February 11, 2014</p>		<p>Year-End Tax Planning: Higher Income Filers Must Navigate New Landscape <i>Approved</i> October 15, 2013</p>
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[More Video Client Alerts...](#)

Social Media Portal

The screenshot displays the NFP Social Media Services portal. At the top, there is a navigation bar with tabs for 'My Business', 'Sales & Marketing', 'Business Processing', 'Client Management', 'Business Operations', and 'Enrichment'. Below this is a secondary navigation bar with 'Feeds', 'Submissions', 'Library', and 'Accounts' (highlighted with a red circle). The 'Accounts' section shows a list of four accounts:

Account Name	Status	Platform	Added
Nfp Compliance	ACTIVE	Facebook	Added 2 hours ago
Advertising TEST Insurance Pge	ACTIVE	Facebook	Added 2 hours ago
NFP Advertising Test	ACTIVE	Facebook	Added 2 hours ago
TEST PAGE 2	PROBLEMATIC	Facebook	Added 2 hours ago

The 'TEST PAGE 2' entry includes a message: "NFP Social Media Services is having problems accessing your Facebook Page. Please try re-authorizing using the link below. [Authorize Account](#)".

To the right, the 'Register An Account' section prompts the user to 'Choose a Social Network' with buttons for Facebook, Twitter, and LinkedIn. The top right corner of the page displays 'Welcome JOHN TEST' and links for 'Profile', 'Password', 'Preferences', and 'Log Out'.

NFP Social Media Portal Training & Registration
Once the approval has been granted via ACR, view the Training On Demand video that provides information on how to register your social media accounts and how the NFP Social Media Services portal works.

More Ways to Post

Coming this Year: Blogs with Comments!

In Development:
Google+, Instagram

Don't Hold Your Breath:
Pinterest, Snapchat

What Happens on the Internet.....

STAYS ON THE INTERNET!

Easy to Find. Hard to Hide.



show info ▾

episodes ▾

lol ▾

celebs ▾

music ▾

kids ▾



Ellen Found Your Facebook Photos!

Monday, 11.05.12 · Filed Under: [Ellen's Monologue](#) · [Add Comment](#) ”



It's one of her favorite things to do... Ellen checked out her audience's Facebook profiles, and decided to show some of their most embarrassing photos on national television! Ellen's audience

What's Your Footprint?



Google jennette schlinke

Retirement Plan Complia... Get more Add-ons Free Hotma

Jennette Schlinke (jschlinke) on Twitter
<https://twitter.com/jschlinke>
The latest from Jennette Schlinke (@jschlinke). In everything. Fascinated by business, science, techn

Jennette Struthers Schlinke - Financial A
<financial-advisors.findthebest.com> > ... > Financial
Jennette Struthers Schlinke - Nfp Securities, Inc. f managed, advisory activities, and more.

Jennette Schlinke - Director, Compliance
<www.yatedo.com>.../Jennette+Schlinke/.../d866;
Results 1 - 10 - Jennette Schlinke, NFP Securities
Charles Schwab, Janus Capital Group, St. Edward:

Jennette Schlinke from Data.com Connect
<https://connect.data.com/contact/view/.../jennette>
Jennette Schlinke. Manager, Compliance Advertis
Corp. 125 S Capital Of Texas Hwy. Austin, TX 7874

Jennette S Schlinke's Phone & Address |
<www.peoplebyname.com/people/Schlinke/Jenni>
105 Hal Sutton Cv Round Rock, TX 78664. Nov 19;
Jennette S Schlinke 3906 Ridgilea Dr Austin, TX

Allen Schlinke in Round Rock, TX | Inteliiu
<www.inteliiu.com/Find-Phone-Address/.../Allen-S>
We found Allen Carl Schlinke! Address History Rou
Wilmington, NC. Relatives Inga Schlinke Anne Schl
at

Jennette Schlinke (NFP Advisor Services
<newsle.com/person/jennetteschlinke/5328830> ·
Jennette Schlinke in the news. Get alerts when Je

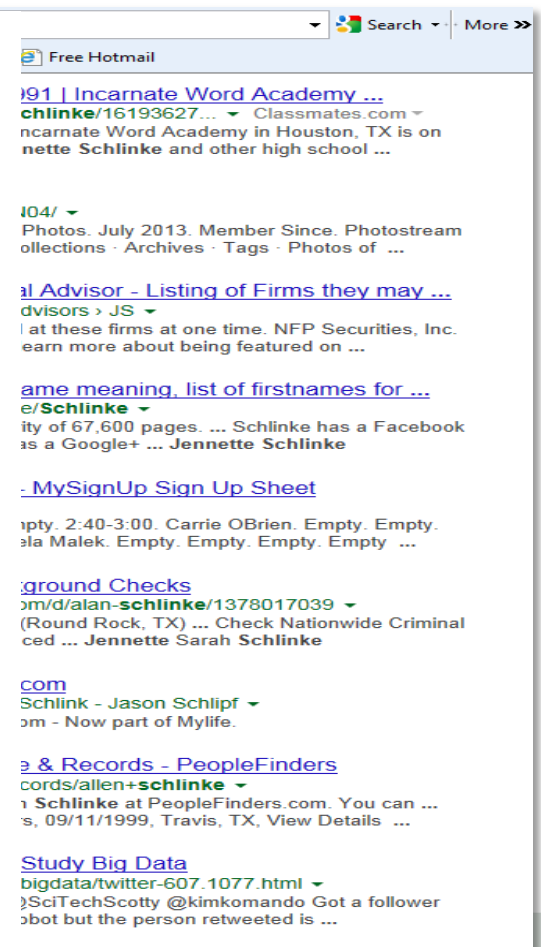
Old Tweets: jschlinke (Jennette Schlinke)
<tweettunnel.com/jschlinke>
Interested in the whys behind everything. Fascinate
technology, and communication. [Art in Header: Bui

Social Media Marketing for Businesses | In
<tesslarrabee.wordpress.com/2013/.../social-medi>
May 7, 2013 - According to a 2013 article by Jenne
on social media marketing, in order for companies t

Google yourself

Remove inaccurate info
(if you can)

Make sure your private
pages are private



Free Hotmail Search More >>

191 | Incarnate Word Academy ...
[chlinke/16193627...](#) Classmates.com
ncarnate Word Academy in Houston, TX is on
nette Schlinke and other high school ...

104/
Photos. July 2013. Member Since. Photostream
ollections · Archives · Tags · Photos of ...

1 | Advisor - Listing of Firms they may ...
dvisors > JS
at these firms at one time. NFP Securities, Inc.
earn more about being featured on ...

ame meaning, list of firstnames for ...
[e/Schlinke](#)
ity of 67,600 pages. ... Schlinke has a Facebook
as a Google+ ... Jennette Schlinke

- MySignUp Sign Up Sheet
pty. 2:40-3:00. Carrie OBrien. Empty. Empty.
la Malek. Empty. Empty. Empty ...

ground Checks
[m/d/alan-schlinke/1378017039](#)
(Round Rock, TX) ... Check Nationwide Criminal
ced ... Jennette Sarah Schlinke

com
Schlink - Jason Schlipf
om - Now part of Mylife.

& Records - PeopleFinders
[ords/allen+schlinke](#)
1 Schlinke at PeopleFinders.com. You can ...
s, 09/11/1999, Travis, TX, View Details ...

Study Big Data
[bigdata/twitter-607_1077.html](#)
SciTechScotty @kimkomando Got a follower
bot but the person retweeted is ...



WHAT YOU SAY ON THE WEB HAS AN IMPACT.

**IF YOU POST IT, EXPECT IT TO BE FOUND LATER –
EVEN IF YOU REMOVE IT.**

**PUBLIC POSTS ARE FAIR GAME FOR REGULATORS AND
COMPETITORS.**

WORK WITH YOUR ADVERTISING ANALYST TO **STAY
COMPLIANT.**

Advertising Compliance Team

Contact Advertising@nfp.com or 800-880-0080, Option 5, 1.

Supervisor

Liz Rivera

Lrivera@nfp.com

800-880-0080, Ext. 6431

Grumpy Cat Says:





Client Marketing

Laura Coulston

NFP

Will Gallegos

NFP Advisor Services Group

Forefield/Broadridge & NFP

Gregg Leslie, CFP, VP Sales West & SE

March 2014



Broadridge[®]

ACR #115563

Forefield/Broadridge & NFP

- **Advisor:** marketing library, 3,000+ articles, concepts, presentations, calculators, client & video alerts, breaking news, social media
- **Newsletters & Market Summaries:** weekly, mo, qtrly, annual
- **Continuing Education:** CE courses for education, training & credentialed advisors
- **Web Sites/Web Content:** hosted websites & content
- **Seminars:** 14 topics for education, worksite marketing, prospecting
- **Composer:** eGreeting cards , email distribution of proprietary information

Forefield Advisor- Marketing Library: Articles, Concepts, Presentations, Resource Centers, Calculators

Jones Advisors
 John A. Bracco, CFP®
 Vice President
 33 Boston Post Road
 Suite 150
 Marlborough, MA 01752
 508-630-1108
 jbracco@braccocapital.com

Financial Planning--Helping You See the Bigger Picture

Do you picture yourself owning a new home, starting a business, or retiring comfortably? These are a few of the financial goals that may be important to you. That's where financial planning comes in. Financial planning is a process that can help you reach your goals by evaluating your whole financial picture, then outlining strategies that are tailored to your individual needs and available resources.

Why is financial planning important?

A comprehensive financial plan serves as a framework for organizing the pieces of your financial picture. With a financial plan in place, you'll be better able to focus on your goals and understand what it will take to reach them.

- Common financial goals
 - Saving and investing for retirement
 - Saving and investing for college
 - Establishing an emergency fund
 - Providing for your family in the event of your death
 - Minimizing income or estate taxes
- Investment Planning
- Retirement Planning
- Education Planning
- Insurance Planning
- Tax Planning
- Estate Planning
- Accounting

One of the main benefits of having a financial plan is that it can help you balance competing financial priorities. A financial plan will clearly show you how your financial goals are related—for example, how saving for your children's college education might impact your ability to save for retirement. Then you can use the information you've gleaned to decide how

Jones Advisors
 John A. Bracco, CFP®
 Vice President
 33 Boston Post Road
 Suite 150
 Marlborough, MA 01752
 508-630-1108
 jbracco@braccocapital.com

Balancing Your Investment Choices with Asset Allocation

A chocolate cake. Pasta. A pancake. They're all very different, but they generally involve flour, eggs, and perhaps a liquid. Depending on how much of each ingredient you use, you can get very different outcomes. The same is true of your investments. Balancing a portfolio means combining various types of investments using a recipe that's right for you.

Getting the right mix

The combination of investments you choose can be as important as your specific investments. The mix of various asset classes, such as stocks, bonds, and cash alternatives, accounts for most of the ups and downs of a portfolio's returns.

There's another reason to think about the mix of investments in your portfolio. Each type of investment has specific strengths and weaknesses that enable it to play a specific role in your overall investing strategy. Some investments may be chosen for their growth potential. Others may provide regular income. Still others may offer safety or simply serve as a temporary place to park your money. And some investments even try to fit more than one role. Because you probably have multiple needs and desires, you need some combination of investment types.

Balancing how much of each you should include is one of your most important tasks as an investor. That balance between growth, income, and safety is called your asset allocation, and it can help you manage the level and type of risks you face.

Balancing risk and return

Ideally, you should strive for an overall combination of investments that minimizes the risk you take in trying to achieve a targeted rate of return. This often means balancing more conservative investments against others that are designed to provide a higher return but that also involve more risk. For example, let's say you want to get a 7.5% return on your money. Your financial professional tells you that in the past, stock market returns have averaged about 10% annually,

and bonds roughly 5%. One way to try to achieve your 7.5% return would be by choosing a 50-50 mix of stocks and bonds. It might not work out that way, of course. This is only a hypothetical illustration, not a real portfolio, and there's no guarantee that either stocks or bonds will perform as they have in the past. But asset allocation gives you a place to start.

Someone living on a fixed income, whose priority is having a regular stream of money coming in, will probably need a very different asset allocation than a young, well-to-do working professional whose priority is saving for a retirement that's 30 years away. Many publications feature model investment portfolios that recommend generic asset allocations based on an investor's age. These can help jump-start your thinking about how to divide up your investments. However, because they're based on averages and hypothetical situations, they shouldn't be seen as definitive. Your asset allocation is—or should be—unique as you are. Even if two people are the same age and have similar incomes, they may have very different needs and goals. You should make sure your asset allocation is tailored to your individual circumstances.

Many ways to diversify

When financial professionals refer to asset allocation, they're usually talking about overall classes: stocks, bonds, and cash or cash alternatives. However, there are others that also can be used to complement the major asset classes once you've got those basics covered. They include real estate and alternative investments such as hedge funds, private equity, metals, or collectibles. Because their returns don't necessarily correlate closely with returns from major asset classes, they can provide additional diversification and balance in a portfolio.

Even within an asset class, consider how your assets are allocated. For example, if you're investing in stocks, you could allocate a certain amount to large-cap stocks and a different percentage to stocks of smaller companies. Or you might allocate based on

Jones Advisors

Profile and Asset Allocation Calculator Results

Page 2 of 8

Investment horizon: 7-8 years
 Market declines: Buy more of the investment
 Low volatility and returns: Agree
 Low level: Somewhat experienced
 Outlook: Somewhat optimistic
 Growth goal: High growth
 Investment: 0 to 2 percent

Cash: \$100,000
 Bonds: \$250,000
 Large-cap Stocks: \$500,000
 Small/Midcap Stocks: \$300,000
 Foreign Stocks: \$250,000
 Total Assets: \$1,400,000

To make your asset allocation match the model above, you should adjust your current allocation as follows:

- Cash -2%
- Bonds +7%
- Large-cap Stocks +11%
- Small/Midcap Stocks +4%
- Foreign Stocks +2%

Asset Allocation

- Large-cap Stocks 36%
- Small/Midcap Stocks 21%
- Cash 7%
- Bonds 18%
- Foreign Stocks 2%

Growth Profile Asset Allocation

- Cash 5%
- Foreign Stocks 2%
- Bonds 18%
- Large-cap Stocks 36%
- Small/Midcap Stocks 39%

These are based on the answers to a limited number of questions. Personal issues and different financial profiles and asset allocation. This is for informational purposes only and are not intended as specific recommendations. Personal issues are not appropriate for you to re-evaluate your asset allocation strategy.

August 08, 2011
 Page 1 of 2, see disclaimer on final page

Forefield Alerts

Jones Advisors
John A. Bracco, CFP®
Vice President
33 Boston Post Road
Suite 190
Marlborough, MA 01752
508-630-1108
jbracco@jbraccocapital.com

The Budget Control Act of 2011

After a last-minute agreement finally brought the stalemate over the nation's debt ceiling to a close, President Obama signed the Budget Control Act of 2011 into law on August 2, 2011, enacting the U.S. debt ceiling at \$1.6 trillion.

The Budget Control Act of 2011 left all sides with plenty to argue about over the next few years. Increasing the debt ceiling, it would bring down the federal budget deficit by an estimated \$211 billion over ten years. It also sets the stage for more debate over how to achieve that \$211 billion reduction in spending cuts rather than increased revenues. Here are some of the key provisions:

Debt ceiling will be increased in stages
The \$14.3 trillion debt ceiling will be increased immediately by \$400 billion, and by an additional \$1.2 trillion to \$1.6 trillion on October 1, 2011. The debt ceiling will be increased again to \$1.7 trillion on October 1, 2012, which is believed to take care of the Treasury's needs until 2013. Though Congress has the authority to raise the debt ceiling, that action could be vetoed, which would prevent a return of the debt ceiling.

Immediate limits are imposed on discretionary spending
Assuming deficit reduction measures are adopted by the end of the year, an additional \$1.2 trillion to \$1.4 trillion in discretionary spending will be cut over the next decade.

Joint congressional committee will seek \$1.5 trillion in additional deficit reduction
A special joint select committee of 12 Democrats and Republicans from both the House and Senate will be created to report the proposals by November 23, 2011. The committee, which must submit a report to Congress by December 23, 2011, by December 23, 2011, must submit a report to Congress by December 23, 2011, by December 23, 2011.

Additional spending cuts, 2012 debt ceiling increase tied to deficit reduction
The joint committee's deficit reduction proposals will determine the amount of an additional \$1.2 trillion in deficit reduction that will be required to cut the deficit by at least \$1.2 trillion. The committee's proposals are approved by Congress, the debt ceiling will be increased in 2012. The committee's proposals are approved by Congress, the debt ceiling will be increased in 2012.

Balanced budget amendment would give authority to increase the debt ceiling
President Obama also would be granted immediate authority to increase the debt ceiling if a constitutional amendment requiring a balanced budget. Such an amendment would give authority to increase the debt ceiling.

Jones Advisors
John A. Bracco, CFP®
Vice President
33 Boston Post Road
Suite 190
Marlborough, MA 01752
508-630-1108
jbracco@jbraccocapital.com

Interest Rates Drop Slightly on Some Variable Rate Federal Student Loans

Loans issued on or after July 1, 1998, through June 30, 2006

If you have a federal Stafford or PLUS Loan issued on or after July 1, 1998, through June 30, 2006, the interest rates on these loans reset every July 1. Beginning July 1, 2011, the new interest rates are 2.36% for Stafford Loans in repayment status (down from 2.47%); 1.76% for Stafford Loans in school, grace period, or deferment status (down from 1.87%); and 3.16% for PLUS Loans in repayment status (down from 3.27%). These new rates will be in effect through June 30, 2012, when they will reset again.

If you have more than one of these variable rate federal student loans, you can convert your variable interest rate to a fixed interest rate by consolidating your loans under the federal government's loan consolidation program. The interest rate on a consolidation loan is a fixed rate that's equal to the weighted average of the current applicable interest rates on the loans being consolidated, rounded up to the nearest 1/8th of a point (and capped at 8.25%). Lowering your interest rate can potentially save you hundreds or thousands of dollars over the life of the loan.

Here are some things to keep in mind about federal loan consolidation:

- You can only consolidate your loans once, so if you did so previously, you can't do so again.
- You can't add private student loans into a federal consolidation loan.
- If you're still in school, you can't consolidate your loans—you must wait until you graduate.
- If you are eligible to consolidate your loans, you'll need to go through the Federal Direct Loan Consolidation program. For more information, visit www.loanconsolidation.ed.gov.

Loans issued on or after July 1, 2006

Loans issued after July 1, 2006, typically have a fixed interest rate. To see the current rate on unsubsidized Stafford Loans, subsidized Stafford Loans ("subsidized" means the federal government pays the interest while the borrower is in school, and during grace and deferment periods), and PLUS Loans, see the table below.

August 08, 2011
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Jones Advisors
John A. Bracco, CFP®
Vice President
33 Boston Post Road
Suite 190
Marlborough, MA 01752
508-630-1108
jbracco@jbraccocapital.com

Debt Ceiling and the Road Ahead

In recent weeks over issues related to raising the nation's debt limit, it's hard to know exactly what the road ahead holds. Borrowing represents more than 40% of the nation's expenses, and any default on the debt would be unprecedented.

It doesn't help you make wise financial decisions. That's why now might be a good time to take a look at how you have more exposure to a particular asset class than you'd prefer, regardless of the situation evolves. Here are some missteps that bear watching:

Treasury securities
Treasury note can serve as a barometer of anxiety levels; the higher the yield goes, the more indicating increasing anxiety in the bond markets.

Policy Center (EPC) estimates that payment of roughly \$90 billion on raising the debt ceiling
The limit has led two major credit rating agencies to announce they are officially lowering the rating agencies have warned that any such move would likely trigger a downgrade of the country's credit rating.

Higher interest rates on other, nongovernmental loans such as mortgages
The Treasury attempts to avoid defaulting on Treasury securities and 30-year bonds will begin on August 3, and auctions will take place August 3 and 4. The Treasury attempts to avoid defaulting on Treasury securities and 30-year bonds will begin on August 3, and auctions will take place August 3 and 4.

Investors worry that tighter credit on top of a weak housing market
The Treasury attempts to avoid defaulting on Treasury securities and 30-year bonds will begin on August 3, and auctions will take place August 3 and 4.

August 08, 2011
See disclaimer on final page

Forefield Client Videos

Death and Taxes: An Update -Video Client Alert

**DEATH AND TAXES:
AN UPDATE**

FUTURE OF ESTATE TAX ONCE AGAIN
UNCERTAIN AS 2013 APPROACHES

CLIENT ALERT

FUTURE OF ESTATE TAX ONCE AGAIN U

0:03 / 2:39

This video thumbnail features a black background with white text. At the bottom, there is a small image of a printer and a globe with the word 'ALERT' on it. A video player interface is visible at the bottom of the frame.

Putting Market Volatility in Perspective: Coping with Volatility

**PUTTING MARKET
VOLATILITY IN PERSPECTIVE:
COPING WITH VOLATILITY**

Putting Market Volatility in Perspective: Coping With Volatility

0:12 / 4:01

This video thumbnail shows a close-up of a hand holding a pen over a document with a line graph. The graph has a downward trend and the number '-1.98' is visible. A video player interface is at the bottom.

Forefield Newsletters

- Monthly publication on current topics and Weekly, Monthly, Quarterly Market Reviews
- Personalize with your picture and contact information
- Email to client with tracking
- Print, labeling and mailing options available
- FINRA reviewed with letter online

MarketSight
Planning Your Financial Future

Talking to Your Child about College Expectations

If you're the parent of a high school student, you're looking ahead to college, its financial impact, its importance, its expense. Even then, many 16, 17, or 18 year olds may be unable to fully grasp the long-term financial impact of choosing the more expensive college. Even then, many 16, 17, or 18 year olds may be unable to fully grasp the consequences of such an endeavor.

Medicare and Medicaid: Do You Know the Difference?

Generally, individuals who are eligible for both programs are older or disabled (or both) and need help paying their Medicare costs because they have very low incomes. Medicaid covers premiums, deductibles, co-payments, coinsurance, and other Medicare costs and provides some health benefits that Medicare does not. Individuals in nursing homes are often dual eligible beneficiaries, and that's partly behind the misconception that Medicare pays for nursing home or other long-term care (it does not—see sidebar). Instead, Medicaid is the primary payer of nursing home bills. Because many older individuals cannot afford the high cost of nursing home care and exhaust their savings, they eventually become eligible for Medicaid.

Medicare	Medicaid
Primarily age-based; Individuals age 65 and older qualify, along with those disabled.	Primarily means-based; Individuals of any age with limited income qualify.

MarketSight
Planning Your Financial Future

August 2011

Talking to Your Child about College Expectations

If you're the parent of a high school student, it's never been more important to have a grown-up conversation with your child about college expectations. While every family is different, a frank discussion should help both parties get on the same page. Talking points can include costs, grades, and course of study.

[More Details](#)

Medicare and Medicaid: Do You Know the Difference?

Medicare and Medicaid are similar-sounding programs that are easily confused, but these government-run health-care programs are quite different. Here's a look at the coverage each provides.

[More Details](#)

All about Indices

Do you know how an index works, and why understanding the nuts and bolts of a specific index can make a difference to your portfolio?

MarketSight
Planning Your Financial Future

August 2011

Talking to Your Child about College Expectations

If you're the parent of a high school student, it's never been more important to have a grown-up conversation with your child about college expectations. While every family is different, a frank discussion should help both parties get on the same page. Talking points can include costs, grades, and course of study.

[More Details](#)

Medicare and Medicaid: Do You Know the Difference?

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[More Details](#)

All about Indices

Do you know how an index works, and why understanding the nuts and bolts of a specific index can make a difference to your portfolio?

[More Details](#)

Forefield Market Summaries



Jones Advisors
 John A. Bracco, CFP®
 Vice President
 33 Boston Post Road
 Suite 190
 Marlborough, MA 01752
 508-630-1108
jbracco@braccocapital.com



Jones Advisors
 John A. Bracco, CFP®
 Vice President
 33 Boston Post Road
 Suite 190
 Marlborough, MA 01752
 508-630-1108
jbracco@braccocapital.com



Market Week: August 8, 2011

The Markets

With a Treasury default off the table, investors focused once again on economic data. They the prospect of less federal spending to help prop it up, and worsening debt problems in EU. And that was before Friday evening's U.S. credit rating downgrade by Standard and Poor's, agreement falls short of what is needed to stabilize the government debt problem by mid-October. Two weeks of almost daily declines were capped off by Thursday's 513-point hit to the Dow percentage) in its history—and a roller-coaster Friday. The volatility left all four domestic indices as a 10% drop. By Friday, the S&P 500 had lost 10.5% in just over two weeks and had broken it is now down 11.4% from its recent July 7 high, while the Dow Industrials have lost 10% in small-cap Russell 2000 lost more than 5% on Thursday alone; the Nasdaq is now down 16.7% since July 7.

The debt limit agreement and global pain in equities helped shore up the reputation of Treasuries. The yield on the 10-year bond had edged downward as a debt deal seemed within reach and though they nudged upward again on Friday even before S&P's after-hours downgrade.

Market/Index	2010 Close	Prior Week	As of 8/5
DJIA	11577.51	12143.24	11444.61
NASDAQ	2652.87	2756.38	2632.41
S&P 500	1257.64	1292.28	1199.38
Russell 2000	783.65	797.03	714.63
Global Dow	2087.44	2088.82	1906.46
Fed. Funds	.25%	.25%	.25%
10-year Treasuries	3.30%	2.82%	2.58%

Last Week's Headlines

- The acrimonious debate over raising the Treasury's borrowing authority ended with passage legislation increases the debt ceiling by \$2.1 trillion in stages, cuts \$917 billion in spending entitlements, or on reaching an agreement on raising revenues is less likely than we previously assumed. It also said that the "political brinkmanship of recent months highlights what we see as America's governance and policy-making becoming less stable, less effective, and less predictable." Moody's and Fitch maintained their triple-A ratings, though Moody's also put the United States

- For the first time in history, Standard and Poor's downgraded U.S. debt one notch from its reaffirmed its negative outlook for the long term, indicating another downgrade is possible statement, released hours after Friday's market close, said that "the prolonged controversies the realized fiscal policy debate indicate that further near-term progress containing the growth in public spending, especially on entitlements, or on reaching an agreement on raising revenues is less likely than we previously assumed. It also said that the "political brinkmanship of recent months highlights what we see as America's governance and policy-making becoming less stable, less effective, and less predictable." Moody's and Fitch maintained their triple-A ratings, though Moody's also put the United States



Jones Advisors
 John A. Bracco, CFP®
 Vice President
 33 Boston Post Road
 Suite 190
 Marlborough, MA 01752
 508-630-1108
jbracco@braccocapital.com



Quarterly Market Review: April-June 2011

The Markets

After strong first-quarter gains in the stock markets, it was mostly downhill from there. Following April's year-to-date highs, when the Russell 2000 hit its highest level on record, week after week of declines battered all four U.S. indices. However, a rally in June's final week left the Dow Industrials the only one of the four major indices with a gain for the quarter, taking the lead from the small caps for 2011's first half.

After breaking below 1,300, the S&P 500 barely managed to claw its way back to that level just before crossing the quarter's finish line, though it was negative for the quarter. The Russell 2000 suffered the most as investors preferred the reassurance of defensive sectors and large caps, while the NASDAQ escaped with barely a scratch. Meanwhile, saddled with Greece's woes, the Global Dow continued to stagger.

Greece's debt problems caused investors to decide that despite the United States' budgetary woes, Treasuries didn't look so bad after all. As demand pushed prices up, yields on the 10-year fell below 3% before rebounding a bit.

Market/Index	2010 Close	As of 3/31	End of Quarter	Quarterly Change	YTD Change
DJIA	11577.51	12319.73	12414.34	.77%	7.23%
NASDAQ	2652.87	2761.07	2773.52	-.27%	4.55%
S&P 500	1257.64	1325.83	1320.64	-.39%	5.01%
Russell 2000	783.65	843.55	827.43	-1.91%	5.99%
Global Dow	2087.44	2186.41	2134.29	-2.38%	2.24%
Fed. Funds	.25%	.25%	.25%	0 bps	0 bps
10-year Treasuries	3.30%	3.47%	3.18%	-29 bps	-12 bps

Quarterly Economic Perspective

- The financial markets heaved a sigh of relief as the Greek parliament agreed to implement a €28 billion, five-year program of spending cuts, tax increases, and asset sales. European leaders said the measures were a condition for receipt of the next slice of existing aid before key bond payments in July. Despite differences over whether and how to let bondholders such as banks suffer losses on Greek debt, the country's European colleagues also said Greece would likely receive a new aid package.
- U.S. economic growth continued, but at a much slower pace. The Bureau of Economic Analysis said gross domestic product (GDP) rose by 1.9% compared to the previous quarter's 3.1%.
- Consumer inflation over the last year hit 3.6%, though the Bureau of Labor Statistics said volatile food and energy costs were responsible for more than half of that. However, oil prices fell back to roughly \$90 a barrel, helped by the release of some of the world's strategic reserves in the wake of ongoing conflict in oil-rich Libya.
- The nation maxed out its credit card as it went over the current \$14.3 trillion debt ceiling in May. Treasury officials warned that accounting measures could postpone the day of reckoning until August 2, but that after that date the Treasury will face the question of which bills go unpaid. As the clock kept ticking, congressional leaders argued over whether spending cuts, tax increases, or some combination of the two would be required before raising the limit on how much the Treasury can borrow to pay existing obligations.

August 08, 2011
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MARKET MONTH JULY 2011

MARKET MONTH: July 2011

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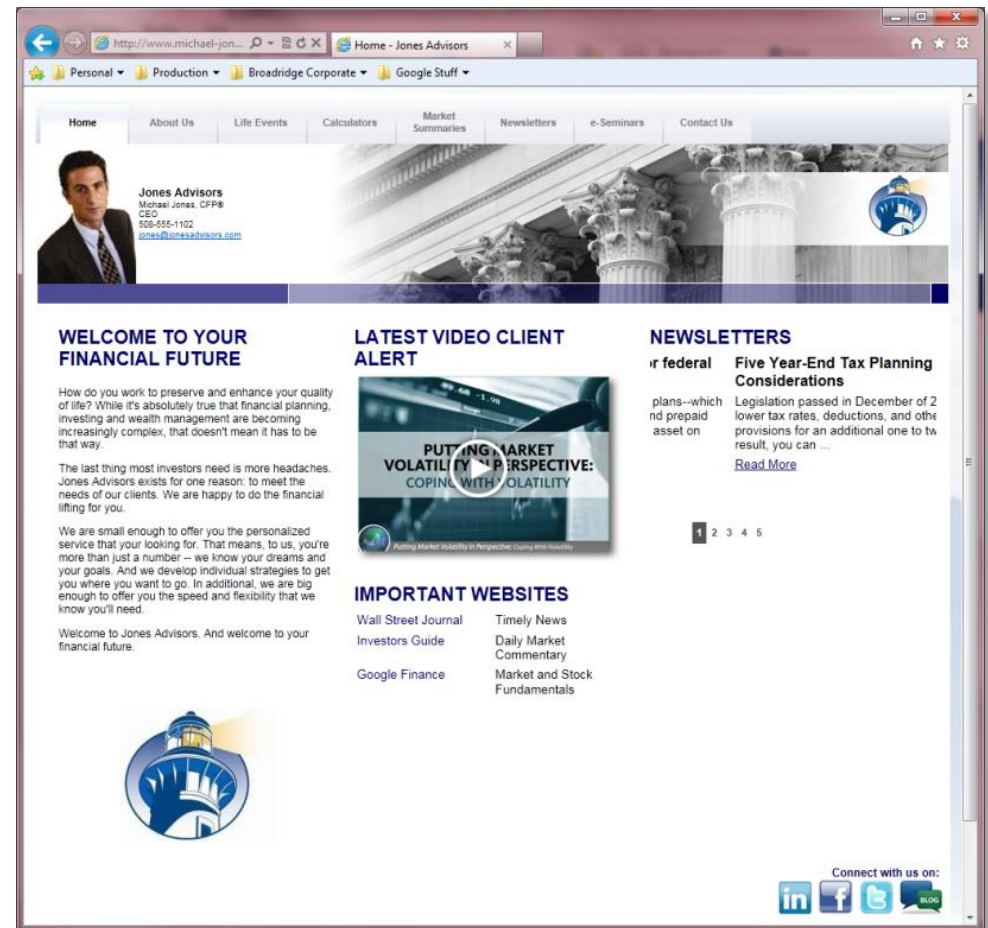
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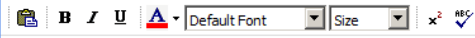
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Follow up to our discussion...

Hi Mary and Doug,

Below are the reports we spoke about.



[Asset Protection PDF](#)

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Speak with you soon,
Michael

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Forefield/Broadridge & NFP - More Information

Cory Davis

512.697.6565

cddavis@nfp.com

Gregg Leslie, CFP – VP Sales, West & SE

760-633-1612

gregg.leslie@broadridge.com