

The GB Group Newsletter – 2nd Quarter 2019



The GB Group Team Newsletter

We hope you enjoy our Newsletter that keeps you up to date on timely financial topics as well as team developments throughout the year.

If you no longer wish to receive the newsletter or would prefer the newsletter via email, please call our office 920-433-7300.

Don't Put Off Your Estate Plan!

An estate plan is instrumental to ensuring your final wishes are carried out after your death. Here are four reasons people give for not creating a plan – and why this conversation on estate planning needs to be had.

"I don't want to think about my death."

We all have to come to grips with our own mortality. Think of an estate plan as a gift to loved ones, helping alleviate their burden during an already difficult time. An estate plan is more than a document denoting who gets what. Whether it's establishing a power of attorney or taking advantage of certain tax benefits, it can have a tangible impact on your life right now.

"My family will straighten it out."

They might not get the chance – in the event someone dies intestate (without a will), the courts decide how their possessions will be divided. By establishing a will, you can spare your loved ones hurt feelings that can separate families for years.

"I'm in good health – I can put it off."

Good genes won't necessarily protect you from an unexpected misfortune or medical event. Creating a plan is a crucial part of preparing for the unexpected.

"Everything will just go to my family when I die."

That depends on where you live. Different states have different rules about how assets – and debts – are divided without a guiding plan, especially if you're divorced or own property in other states.

A thoughtful estate plan lets you support the people you care about after your death. The GB Group can help you keep your plan in line with your evolving financial circumstances.



Front Row Left to Right: Jeff J. Kinziger, CFP®, Lindsey M. Kabat, CFP®, Teresa M. Bray, ChFC®, Craig T. Darling, CFP®, CIMA®

Back Row Left to Right: Mary B. Mehlberg, April A. Leffingwell, Kari M. Van Lanen, Eric M. Nelson, CFP®, Patrick E. Hogan, CFA, Lisa A. Guns, Jeffrey E. Puissant, CFP®, CPWA®, Melissa A. Barry

Celebrating a Century of Keeping Clients First Notice: Limited Office Staffing - June 12-14

We are very excited this year to be celebrating Baird's 100th anniversary - 100 years of making a positive difference in the lives of clients like you.

Our office will close at 3pm on Wednesday, June 12 & Thursday, June 13. We will open at 10am on Friday, June 14. We will resume normal business hours on Monday, June 17.

If you anticipate any cash, money movement or trading needs during this time, please contact us right away so we can help ensure all your needs are met.

During these three days, we will have limited staff onsite to help serve your needs if an emergency situation arises. You remain our number one priority. Thank you for your understanding.



Gone Phishing

Phishing – the fraudulent practice of using seemingly reputable emails to con recipients out of personal or financial information – is a big business, costing U.S. companies and consumers more than \$500 million every year.¹ Yet you can keep your private information private – it just takes a little detective work and due diligence when reviewing your inbox. In this month’s Wealth Management Insights, we look at the most common red flags that an email you received is actually an attempt to steal your personal information.

Who Is It From?

- You don’t recognize the sender or their email address.
- You recognize the sender, but the email is unusual or out of character for this person.
- The sender’s email address is from a suspicious or unfamiliar domain. (An email address’s domain is everything after the @, like “rwbaird.com.”)

Who Is It Addressed To?

- You were cc:ed on an email yet don’t recognize the other recipients.
- The email was sent to an unusual mix of people, such as those whose last names start with the same letter.
- The list of email recipients looks like it’s from someone’s personal contacts.

When Was It Sent?

- It was sent at an unusual time, such as business correspondence emailed at 3 a.m.

What Is The Subject Line?

- The subject line begins with “RE:” yet is not a response to something you sent or requested.
- The subject line does not relate to the content of the message.

Are There Attachments?

- The email includes an attachment you’re not familiar with or weren’t expecting. (Email attachments are a common avenue for malware or viruses to compromise your computer.)
- The attachment is a .DOC, .XLS, .PDF or .ZIP file. While these file types are commonly used in everyday life, they’re also frequently used to transmit malicious code.

What Is The Email About?

- The sender wants you to perform some electronic action (i.e., open an attachment or click a link) to either avoid a negative consequence or to gain something of value.
- You’re unexpectedly being asked to sign in to an account (i.e., provide your user name and password).
- The electronic action you’re asked to complete seems illogical or poorly defined.
- The email contains conspicuous spelling and grammatical errors.
- You have an uncomfortable feeling about the sender’s requests.

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Are There Any Hyperlinks?

- When you hover your mouse pointer over a hyperlink, it displays a link-to address for an unexpected website.
- The link-to address seems legitimate but begins with unexpected coding like “data:text/html” instead of “http:” or “https:”.
- The email contains long hyperlinks with no further information.
- The hyperlink has a misspelling of a known website, like “rwbalrd.com” instead of “rwbaird.com.”

What you should do now:

If you're unsure if an email you received is legitimate, the best course of action is to contact the sender offline, using a phone number you already have or can find through an online search. Avoid using a phone number included in the phishing email, as that could be part of the scam.

All of us at Baird take your financial security seriously. Contact The GB Group for information on how we keep your private information secure.

¹ Forbes.com, May 5, 2017

Baird Wealth Strategies Calls

Baird Wealth Strategies calls are live educational webinars and insights on timely wealth management topics.

Past Baird Wealth Strategies

- *May 15th, 2019 – Big Ideas 2019 – Disruptive Innovation*
 - *Featured Speaker: Resolute Investment Managers*
- *April 17th, 2019 – The Financial Conversations to Have at Every Life Stage*
 - *Featured Speaker: Oppenheimer Investments*
- *March 20th, 2019 – Strategic Social Security: Maximize Your Potential*
 - *Featured Speaker: Rich Braun, CFP®, ChFC®, CASL®, CLU®, Senior Financial Planner*

Watch any previous Baird Wealth Strategy call or register for upcoming sessions at:

<http://www.bairdfinancialadvisor.com/thegbgroup/wealthstrategieswebinar.htm>

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While Baird does not offer tax or legal advice, our Financial Advisors regularly work with clients’ attorneys and tax professionals to help ensure that all phases of wealth management are addressed.