



The Rosenberg Group

Private Wealth Management

BAIRD

January 2016 Newsletter

Featured Articles

- Keep Your Financial Resolutions in the New Year
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- Expanding our Second-Opinion Service

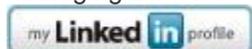
Our Team

The Rosenberg Group has nearly 40 years of combined experience in wealth management and financial services. With a special combination of practical experience and analytical capabilities, our clients feel secure that their unique needs will be met through our wealth management process. We work with successful individuals, families, businesses and their owners.

Understanding the needs of such multigenerational businesses and families comes naturally to us, because we are one. And we measure our success by our clients' satisfaction.



Sheldon Rosenberg,
Managing Director



Introducing The Rosenberg Group Newsletter

Welcome to the first edition of The Rosenberg Group Newsletter! We are committed to helping individuals, families, and businesses achieve their financial goals. An important part of our commitment includes providing timely and relevant financial advice so our clients can make informed decisions.

This monthly newsletter aims to provide you with news and insights, market updates, upcoming events, and other information that may be influential to you or someone you know.

We welcome your feedback and suggestions! Please let us know if there are specific financial topics that are of interest to you. We hope you find this newsletter informative and share it with your friends and family.

Announcements

The stock market and our office will be closed on Monday, February 15 in observance of Washington's Birthday (Presidents' Day).

Keep Your Financial Resolutions in the New Year

When a recent survey asked Americans about their financial resolutions for the New Year, saving more (55% of respondents), paying off debt (20%) and spending less (17%) topped the list. But resolving to do something and actually doing it can be two different things. Here are some tips to making this year's financial resolutions stick:

- **Make saving money as simple as possible.** Take advantage of employer-sponsored savings plans that allow automatic payroll contributions. You might not feel the deduction from your paycheck and may even reap a tax benefit or employer match.
- **Make a plan to pay off debt.** Some kinds of debt are better than others. To retire credit card, department store and auto loan balances faster, pay as much as you can every month, rather than the minimum. It can help tremendously.
- **Spending less can be as simple as making more thoughtful choices.** Consider all your options. Does your credit card have a rewards program – and are you enrolled? Does your life insurance policy include an inexpensive roadside assistance rider? It can pay to ask questions and read the fine print. **Read the full survey [HERE](#).**

Update on Financial Market Volatility

On January 21, Baird held a live conference call discussing the cause behind the recent market volatility, how long it could last and its potential impact on the markets.



Jordan Rosenberg,
Financial Advisor



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A key takeaway: although the recent declines seem to stem from justified global markets and economic uncertainty – there is not enough evidence at present to suggest that current correction will lead to a bear market recession. **Listen to the Full Recording [HERE](#).** Contact us if you have questions on any of the information in the recording.

2016 Economic & Stock Market Outlook

Baird's Bruce Bittles, Chief Investment Strategist, provides investors with guidance on the election, interest rates, oil prices, and more in his 2016 market update below:



Client Tax Statements

The majority of Baird Tax Statements will be mailed by February 15, 2016 and remaining statements will be mailed in waves on March 1 or March 15.

A PDF copy of each of your tax documents will be available on Baird Online before your copies are received in the mail. With your 2015 statements in hand, this is a good time to meet with us to discuss what you want to accomplish in the new year.

Expanding Our Second-Opinion Service

Our practice is growing due to the success of our clients, which is why we are proud to expand our Second-Opinion Service. Please let us know if you or someone you care about could benefit from a second-opinion.

The Rosenberg Group
Expands Its Second-Opinion Service

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Private Wealth Management

We represent successful individuals, families, and business owners who benefit from attentive, comprehensive wealth management. Our practice is growing due to the success of our clients, which is why we are proud to expand our Second-Opinion Service.

Our Second-Opinion Service is a time-tested process where we evaluate where you are now and where you would like to go by analyzing your financial situation and identifying any gaps that need to be filled. Just like your physical health, it never hurts to get a second opinion to make more informed decisions.

When was the last time you or someone you care about got a second opinion about your financial health? We're here to help.

Sheldon Rosenberg
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