The Rosenberg Group

Private Wealth Management

April 2016 Newsletter

Featured Articles

- Tax Returns and Investment Planning
- Baird Wealth Strategies
- Understanding Social Security Retirement Benefits
- FORTUNE'S 100 Best Companies to Work For®

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

Saving Time?

We lost an hour of sleep due to Daylight Savings Time in March. Many of us may still be adjusting to this disorienting time shift. But proponents say we're saving energy and creating more time for daylight activities. Let's just agree the net benefits are subjective based on your perspectives and priorities.

So what does this semiannual time warp have to do with investing? Springing forward and falling back simulate emotions and activity. But at the end of the day, nothing fundamental has changed. The Earth is still spinning at the same speed, and the sun still rises and sets on its own schedule.

Now think about the markets. They go up and they go down. Assets outperform at times and underperform at others. Financial and political pundits look at the same data and see different things. It can be very disorienting – especially if you adjust your investment strategy or financial plans every time something changes.

Successful investing requires us to look past the confusion in any specific hour we gain or lose and focus on the longer term. The Rosenberg Group is here to help you retain that perspective and focus on a financial plan that can help you weather transitory ups and downs and, hopefully, sleep better at night.

Tax Returns and Investment Planning

Tax Day is Monday, April 18. Efficient tax planning is important year-round. Tax planning will play a role in your long-term financial goals, your retirement strategy, what you leave to your heirs and more. Even though tax planning occurs throughout the year, tax season is a busy time as clients come to us with questions about their investments and how they will affect their tax returns.

There are many areas where investment and tax planning overlap and we work with our clients to keep portfolios as tax-efficient as possible. **Here** are three specific areas where investment planning can impact tax returns.

Introducing Baird Wealth Strategies

We are pleased to introduce "Baird Wealth Strategies" – a series of educational wealth management webinars. Each month, we will include the presentation and recording of the webinar in our monthly newsletter. Upcoming topics include Understanding Medicare Benefits and An Overview of Estate and Wealth Transfer Planning.

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Understanding Social Security Retirement Benefits

In the first segment of Baird Wealth Strategies, Brian Ellenbecker, Senior Financial Planner at Baird, discusses Social Security benefits and how they may fit into your retirement planning strategy. Highlights include:

- Social Security eligibility
- When to begin taking benefits
- Working during retirement
- Tax rules and other deductions
- Planning strategies

Listen to the recording **here**! Please contact us with questions and to discuss any of the information in detail.

Baird on FORTUNE'S list of 100 Best Companies to Work For®

For **13 consecutive years**, Baird is among the FORTUNE 100 Best Companies to Work For®, and we are honored to be ranked in the top ten (#6) for two years in a row.

Being a great place to work allows Baird to attract and retain the best people. The best people, by definition, are equipped to provide the best financial advice and service to our clients! **Read More**