June 2016 Newsletter

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Our Team

The Rosenberg Group has over 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
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Identifying Signs of Growth

We are well into the spring season, a time of year that is often characterized by revitalization and growth. We continue to see signs market of volatility but we are also seeing signs of growth amidst the turbulent financial landscape.

The Rosenberg Group is here to help you identify those signs of growth and any portion of your financial well-being that might need tidying before the summer season begins.

Five Smart Investing Tips

On May 9th, Sheldon Rosenberg joined news anchor Murray Feldman on Fox 2 Detroit News *Money Mondays* to share his Five Smart Investing Tips. Sheldon emphasized the importance of diversification, discipline, rebalancing and more. Watch the video below for the full interview:

Overview of Estate and Wealth Transfer Planning

In the recent segment of Baird Wealth Strategies, Baird Senior Estate Planner, Scott Grenier, discussed estate and wealth transfer planning. Whether you have an existing plan that needs work or are just beginning the process, this webinar covers key topics you should be aware of such as:

- Understanding the different stages of estate planning
- What is typically included in a comprehensive estate plan
- What options are available for customizing an estate plan

Listen to the recording here!

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Avoidable Mistakes that Can Undermine Your Retirement

With more baby boomers leaving the workforce, saving for retirement is more crucial now than ever before. Even the best-laid plans can be decimated by the loss of a job, divorce or other unforeseen catastrophes. But more subtle mistakes, many of which are completely avoidable, can also undermine your retirement savings, such as:

1. **Not having a plan.** Many individuals never map out how much money they will need or establish an appropriate asset allocation strategy to meet their goals. Without these critical guides, you may not even realize your retirement is in jeopardy until it's too late.
2. **Holding concentrated positions.** A concentrated investment position can present a significant risk to a retirement plan. Systematically diversifying a concentrated position can minimize the risk to your overall portfolio.
3. **Being too generous.** While it's hard to say no, you don't want to risk your retirement funds by being too generous with your adult children. Before saying yes to a down payment on a house or funding a lavish wedding, evaluate how that expense affects your retirement budget.
4. **Having more house than you need.** Many plan to go into retirement without the expense of maintaining a large home. Some sell and move to a smaller, less expensive home and some ever plan their retirement date to coincide with paying off their mortgage.

Upcoming Event

Thursday, August 18, 2016 – Mark your calendar for our "early" celebration of The Woodward Dream Cruise! This annual event is located outside of the Baird office with prime viewing of Woodward Avenue. Stay tuned for additional details in the coming months.