



What Does Your Next Decade Look Like?

The Importance of Taking the Time to Reflect Back & Look Forward



Happy 2020! While I realize that we won't be the only ones to make a big deal about entering a new decade, I'd like to invite you to take the Omega approach and spend a few minutes to truly think about what a new decade can mean for you. **Just as the beginning of a school year or the beginning of a new calendar year can feel like you have a new start, a new decade can offer the same opportunity. Rather than just looking forward to the next 10 years, often it is valuable to look back and reflect on where you have come from, the challenges you have faced and overcome, the successes or wins you have had, and what you are grateful for over that time.**

If you're still engaged professionally, be sure to think about your business-related milestones over that time. While I realize that for some of us they may not all be good memories or experiences over the last 10 years, **the key is to appreciate where you are now and then move on to where you want to go next. Being intentional is the key.** Just as we take time

to periodically work with you on revisiting your financial life plan for the future, **taking time to intentionally reflect on where you want to go in the future is essential to having any hope of achieving your desired result.** As Abraham Lincoln put it... "If we could know first where we are and whither we are tending, we could better judge what to do and how to do it." **Without a plan, we don't know where to go or what to do. Without an intention of where you want to go, life can sometimes be less inspiring.** Yes, 10 years from now, we will all be older. 10 years from now, some of those reading this newsletter won't be on the planet any longer. And yet, **what will you do with the precious time you do have on the planet?**

Ageing and our mortality is something we all face. The key is to find ways to positively age. How does one do that? **Check out the 9 tips from Dan Buettner (author of "Blue Zones") on page 3.** With the start of a new year and new decade, perhaps **it's time to set your intentions**

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and build some new long-term habits for the future. The key is to start small, link new habits to successful ones you already have going (i.e., add meditation for 5 or 10 minutes prior to doing your normal exercise). **At Omega, looking at the whole picture is critical to doing good planning. Happy, healthy, fulfilled clients are bound to benefit financially as well as emotionally.**

As we do each year, we'll be asking you about your personal and financial goals for the year, and in some cases looking ahead to understand where your passion and purpose lie longer-term. Integration of all the sides of you is what it's all about.

One final note, **I know some people don't like to have plans/goals/intentions because they don't want to fail. Let me assure you that it's always better to have goals and to get 80% there rather than**

to have no goals and make no progress in your life. Take a chance, and as Cathleen Toomey (Tedx speaker on The Secret of Successful Aging) suggests:

**Celebrate your age
Defy expectations
Grow friendships**

May 2020 bring you the opportunity to live fully & intentionally into your ideal life! Please let us know how we can help you get there.



*Lisa A. K. Kirchenbauer, CFP®, RLP®
Certified Financial Transitionist® (CeFT®)
President and Founder*

Dan Buettner's Tips for Long Life

(Check out his Ted Talk link in Books & Resources on page 14)

✓ Move Naturally

People in the Blue Zones live in areas that push them to move without thinking much about it. Their exercise includes activities like gardening.

✓ Purpose

Called 'Ikigai' by the Okinawans, this is your reason for getting up in the morning. Find it and you'll live about seven years longer.

✓ Down Shift

Learn how to manage stress. People in Blue Zones pray, remember their ancestors, take naps, or engage in happy hour.

✓ 80% Rule

Stop eating before you're full. Eat your smallest meal in the late afternoon or early evening, and don't eat anything else. This is how Blue Zone people live longer. They control their weight.

✓ Plant Slant

Eat more beans. Some people in the Blue Zones eat pork, but not more than a handful of times in a month. Serving sizes are 3-4 oz.

✓ Wine at 5

Buettner discovered that everyone in the Blue Zones except Adventists, drink alcohol. They drink 1-2 glasses/day with friends and/or with food. He suggests Sardinian Cannonau wine.

✓ Right Tribe

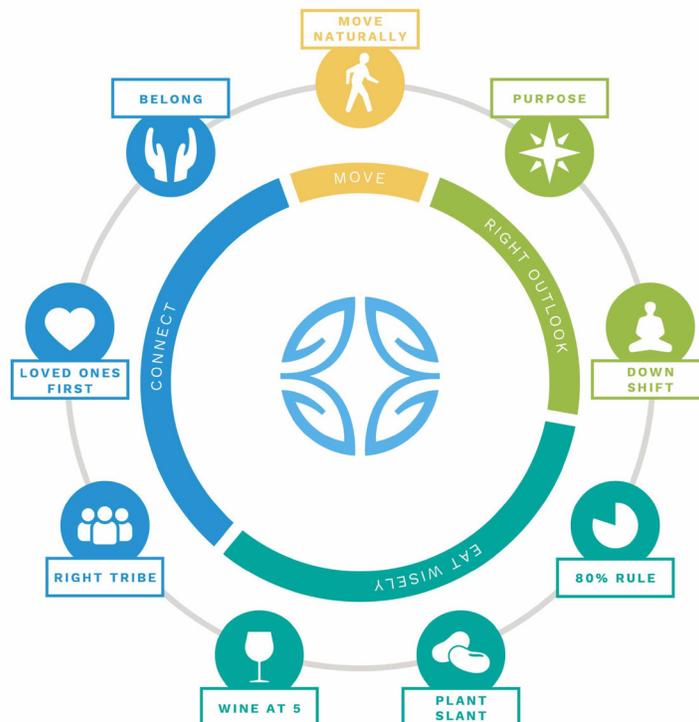
Centenarians either chose their social circles or were born into them. Those circles supported healthy behaviors.

✓ Loved Ones First

Blue Zone people put family and their partners first. Aging parents and grandparents often live in the same home with their children, or nearby. This lowers disease and mortality rates of children in the home, according to Buettner's team.

✓ Belong

Most of the centenarians belonged to a faith-based community. Their research shows that attending services four times per month adds 4-14 year to your life.



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Planning Updates



by Kathy Frakes, CFP®, CeFT®

Happy New Year! The year began with a **new tax law taking effect January 1st**—again. The Setting Every Community Up for Retirement Enhancement (SECURE Act) was signed into law in December. We want to make sure you are aware of some of the elements that may affect you personally.

FOR INDIVIDUALS:

(1) Required Minimum Distributions (RMDs)

If you turned 70 ½ on or before December 31, 2019, the old law still applies for you and you must begin (or continue) taking your RMDs each year. If you turned 70 ½ in 2019 you have until April 1, 2020 to take your first RMD. Note that would mean you would have to take two RMDs this year.

For people who have not turned 70 ½ on or before December 31, 2019, you are not required to take RMDs until the year you reach 72. You have until April 1 of the year after you turn 72 to take your first RMD, however, that would mean you would have to take two RMDs in one year. We typically recommend that you take your first RMD in the year that you turn (now) 72 and then take them annually.

SO WHAT? This is good news! RMDs, unless used as qualified charitable distributions, are taxed to you as ordinary income. Now that tax hit is delayed. This is an area to consider as you think of future sources and timing of income.

(2) Qualified Charitable Distributions (QCDs)

The rules for QCDs didn't change. Starting at age 70 ½ you can choose to distribute up to \$100,000 directly from your IRA to charities of your choice. Once you start RMDs, these distributions can count toward your RMD. Note QCD's may only be made from IRAs, not 401Ks, 403Bs or other employer retirement plans.

Why it matters: You can choose to distribute assets to charity(ies) without having to include it in your income. With fewer people itemizing deductions under the Tax Cut and Jobs Act, it's like getting to take a charitable deduction AND a standard deduction on your tax return. Since you can begin making QCDs before age 72 (when you need to begin RMDs), you could reduce your IRA balance before the RMDs begin thereby reducing the amount of RMDs. If all your retirement money is tied up in corporate retirement plans such as the government's Thrift Savings plan or other 401K or 403B plans, you may want to roll some or all of those assets into an IRA for greater tax planning

control. There are a number of issues to consider so be sure to contact Omega before taking this kind of action.

(3) Contributions to Traditional IRAs

Starting in 2020, each IRA account owner who has earned income may make contributions to their Traditional IRA after the age of 70 ½. Note RMDs and investment income do not qualify as earned income; alimony does.

If you turned 70 ½ on or before December 31, 2019, you may NOT make a prior year contribution in 2020 for 2019.

Any person who is 70 ½ or older on or after January 1, 2020 may contribute to their Traditional IRA for tax year 2020 and subsequent tax years.

Why it matters: When we think about financial freedom and what that means for each person, many people choose to work at least part-time past age 70 because they enjoy it. This allows them to continue to save and defer taxes.

(4) Non-Spouse Inherited IRAs (Note: no changes were made for spousal inherited IRA options)

If the IRA owner died on or before December 31, 2019, the old law applies and the non-spouse beneficiaries have the option for lifetime expectancy payments, also known as the "stretch IRA".

If the IRA owner dies on or after January 1, 2020, most non-spouse beneficiaries no longer have the option for lifetime expectancy payments. The balance of the inherited IRA will need to be **paid out within 10 years.** There are a few exceptions to this new rule:

- Children who inherit IRAs: The balance must be paid out within 10 years of when they reach the age of majority
- Disabled individuals, chronically ill individuals and inheritors who are within 10 years of age of the deceased: They can still get lifetime expectancy payments.

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Why it matters: Often beneficiaries of IRAs are in the prime earning years of their lives. If they have to include distributions from the inherited IRA, it may put them in much higher tax brackets. This is a place where careful tax and estate planning will be critical—we need to look at the entire family's tax situation.

(5) Penalty-free Retirement Plan Withdrawal for Expenses Related to the Birth or Adoption of a Child

As of January 1, 2020, each individual may take **up to \$5,000** from a retirement plan to pay for expenses related to the birth or adoption of a child penalty-free. For a married couple where each spouse has a retirement plan, they can each take \$5,000.

Why it matters: Generally, distributions from retirement plans are includable in taxable income and, prior to age 59 ½, they are subject to a 10% early withdrawal penalty. You may want to consider taking advantage of this provision if you don't have enough personal financial resources to cover the costs of a birth or adoption.

(6) Ability to Use 529 Plans to Pay for Registered Apprenticeships and Certain Student Loans

The new law expands the definition of qualified education expenses to include fees, books, supplies, and equipment required for an apprenticeship program. ***Note that this provision is retroactive to cover costs of programs after December 31, 2018.***

Why it matters: Some people have money left in their 529 savings plan when they graduate from college. Now these funds can be used to help pay off education debt. Also, some students would thrive better in an apprenticeship program as opposed to a traditional college setting, now 529 savings plans can help cover those costs. This provides parents with more peace of mind when they start saving early.

FOR SMALL BUSINESS OWNERS

(1) The Provision for Long-term, Part-time Workers to Join 401K Retirement Plan

The new law requires employers who have a 401K plan to offer it to any employee who worked more than 1000 hours in one year OR 500 hours over 3 consecutive years.

Why it matters: Business owners need to check with their 401K administrator to make sure that the plan is offered to all eligible employees.

(2) Small Business Owners Can Receive a Tax Credit for Starting a Retirement Plan

Under the new law, small employers with up to 100 employees could qualify for a credit of up to \$5,000/year for the first three years when they start a retirement plan. If the retirement plan includes automatic enrollments, an additional credit of up to \$500/year for the first three years is available.

Why it matters: Americans are not saving enough for retirement, and retirement plans are helpful for retaining employees. However, setting up a 401K plan for your business may be expensive. This may help offset some of those startup costs.

***Action Recommended:** If you are a small business owner and haven't yet instituted a retirement plan for your employees, you could establish one and possibly take advantage of the tax credits.

(3) Other Changes:

- a. The cap for automatic enrollment contributions in employer-sponsored retirement plans has been raised to 15% (from 10%).
- b. The new law allows for "lifetime income investments" (including annuities) inside workplace retirement plans.
- c. The SECURE Act makes it easier and more economical for smaller employers to offer retirement plans by allowing for the creation of pooled retirement plan providers through open multiple employer plans (MEPs). It used to be that these were available only if the small businesses had a common owner.

Why it matters: American workers may need the benefit of a monthly income in retirement. And, as I mentioned above, setting up a 401K plan for your business may be expensive.

***Action Recommended:** You may want to revisit your retirement plan terms and investment options with your plan administrator or consider starting a retirement plan for your employees.

Investment Outlook



by Jared Jones, CFP®, CIMA®, CeFT®

2019 was a great year for investors.

The S&P 500 returned 29%, and we haven't seen a year like that since 2013 when the S&P returned 30%. Every asset class had positive performance on the year, which is in stark contrast to 2018 when every asset class was negative (except cash). While every asset class was positive, our clients' portfolios are broadly diversified across multiple asset classes and saw performance below the S&P 500 due to that diversification. **This past year also serves as a great reminder why sticking to your long-term investment strategy is critical. 2018 saw a drawdown in the S&P 500 close to 20%, and nobody saw a year like this on the horizon on Christmas Eve 2018 at the bottom of the pullback.** In addition to having a strong year, this has been a phenomenal decade for investing. For the first time since the 1860s the United States went a decade without a recession.

Of course, everyone is wondering how long the party will last at this point. At 126 months in length we're well past the longest bull market of all-time territory. **However, in terms of GDP growth this one doesn't come close to touching the expansions of the '60s and the '90s.** Most "experts" don't foresee a recession over the next year, but no one truly knows what 2020 will bring. Digging into some of the numbers and news from 2019 there is some good, some bad, and some ugly.

The Good:

- **Overall, the U.S. economy was humming in 2019. Record employment numbers continued to come out, and corporate earnings and profit margins have continued to fuel optimism for investors.** The stock market is at an all-time high because American companies have never looked better, especially when compared on a global stage.
- **It appears we will avoid the worst-case outcomes in the trade war with China.** If things go as planned as I write this, the U.S. and China will sign phase 1 of a trade deal on January 15th. No version of the deal has been made public yet, but it will likely be welcome news for the global financial markets. **Just think what 2019 could've been without tariffs in place – there are estimates the tariffs curbed earnings growth by 7-8%.**
- **The U.S. consumer is the strongest it has been in years.** U.S. consumption is close to its highest share of global GDP since 2008 and sentiment remains optimistic. **Too often we hear about the U.S. consumer having \$16.4 trillion in debt, but we don't hear about the other side of that ledger. U.S. consumers have amassed \$130 trillion in assets.** That is well above where things stood in 2007 before the Great Recession when consumers had roughly \$85.6 trillion in assets. **Moreover, household debt service ratios (debt payments as % of disposable income) are at their lowest levels since the '80s at 9.7%. To put that in perspective, in 2007 the debt service ratio was 13.2%. Currently, the U.S. consumer is well positioned for the next economic pullback.**
- For the first time since 2007, cash in investment accounts earned (2.2%) more than inflation (1.8%), and that's never a bad thing.

The Bad:

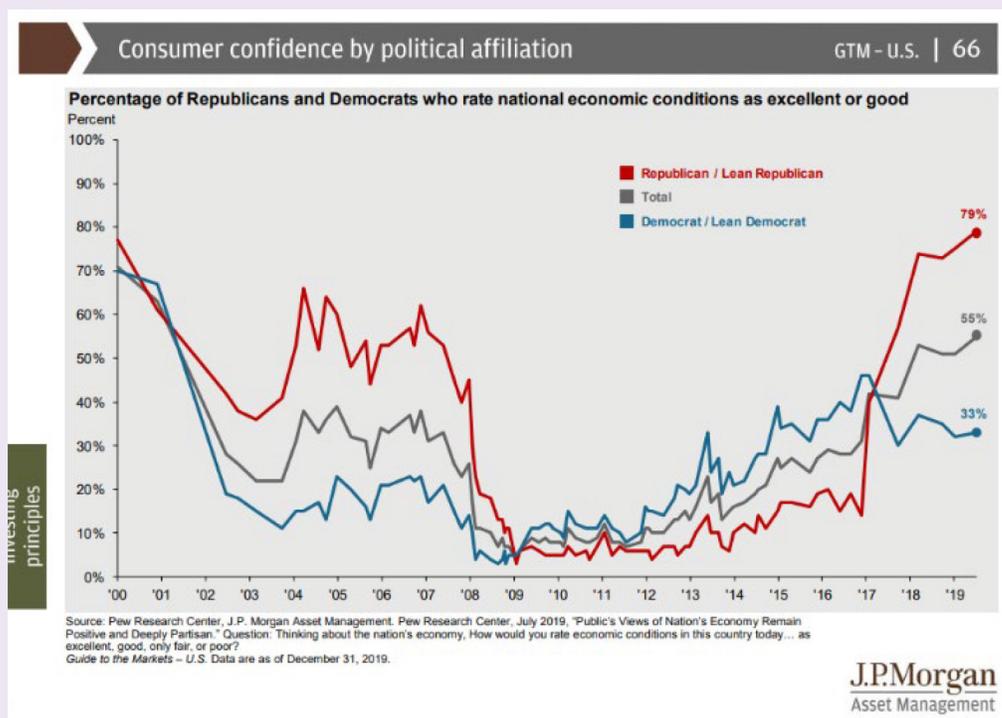
- **If this bull market does end, we can look back at the Federal Reserve's actions in 2019 and wonder about the impact.** The Fed chose to lower rates rather than endure a larger correction earlier in 2019. Time will tell if those actions served the economy well or only delayed recession and pushed us further into an asset bubble. **Currently, The Fed doesn't predict any change in interest rates for 2020. On the other hand, the market is predicting The Fed will cut rates further in 2020. Generally, the market has been more accurate in predicting interest rate changes than The Fed. Traditional policy has been to raise rates during periods of economic strength, and we appear to have gotten the opposite.** Queue up the "does The Fed have enough ammo?" critics.
- **We're far off from the number of young unprofitable companies we saw in the "dot-com" bubble, but there has been a significant uptick in young unprofitable companies over the last 5 or so years.** Look no further than the major

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IPOs of 2019 (WeWork (failed), Lyft, Uber) to get a sense of the growing concerns over companies not turning a profit. Part of the fuel for this has been the growing private equity markets. It will be interesting to watch the long-term prospects of these loss-leaders, but 2019 was not a good year for them.

The Ugly (skip this if you're not a fan of politics):

- Talking about politics and investing is never fun, but as we turn the calendar to 2020, we are in a major election year. People are bound to wonder how different candidates will affect the markets. Regardless of your political affiliation there's no denying there is a growing divide in this country. Look no further than the chart below from JP Morgan illustrating the divide in consumer confidence by political affiliation. If that doesn't paint a picture of the current political landscape in this country, I don't know what will:



SEI's View - James R. Solloway, CFA SEI Chief Market Strategist and Sr. Portfolio Manager:

A year ago, many investors were licking their wounds following a sharp global stock-market correction. Today, we are confronted with a notably different market backdrop, as share prices generally ended 2019 near their highs of the year. With regard to the U.S. economy, our expectations turned out to be mildly optimistic. But we think it's worth pointing out that quarter-to-quarter fluctuations in the country's seasonally-adjusted gross domestic product (GDP) growth have remained on a relatively narrow path compared to their far more volatile historical range. One reason for the lower volatility was steady growth in U.S. household spending.

By contrast, the contribution to real U.S. GDP growth from investment, both residential and non-residential, has been in a slowing trend; the pace of business spending in the country has eased dramatically since early 2018. **On the positive side, the absence of an investment boom means there should be little to no hangover; even if a recession were to develop in the next year or so, we believe it almost certainly will not be especially painful.**

Looking at the big picture for the year ahead, we expect the U.S. and global economies to continue growing, but at

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a sluggish pace. This should keep inflation under control and encourage central banks to remain accommodative. Quantitative easing also should help keep fixed-income yields relatively steady, even as government deficit spending picks up. **Altogether, this scenario should be positive for risk assets. We've summarized the major themes for 2020, as well as outstanding questions that could cause markets to behave in ways that run counter to our positioning:**

- **The U.S. is converging with the rest of the world as U.S. economic and profits growth decline.** Given the disparity in stock-market valuations, international markets are expected to outperform U.S. equities.
- **We foresee less Brexit uncertainty, assuming a trade deal can be reached between the EU and U.K.** We expect rationality to prevail, but a no-deal Brexit remains a residual risk. As the year-end 2020 transition deadline nears, U.K.

and European markets could experience renewed volatility if the negotiations appear to be foundering on irreconcilable differences.

- **Presidential politics could roil equity markets in the U.S. and elsewhere. A sense of which Democratic nominee will face Donald Trump in the coming U.S. presidential election should get clearer in March, when 25 states and Puerto Rico go to the polls; California and Texas, plus 12 other states, will hold their primary elections on Super Tuesday, March 3.**
- The impact of Fed policy is a potential wildcard. While we don't see it as a likely outcome, the central bank's dovish stance at a time of full employment could cause a "melt-up" in stock prices. **In our view, another stellar year for U.S. equities in 2020 would be a source of concern rather than celebration.**

In Closing – A Few General Things to Expect in 2020 from OWM

- 1. Your 2019 Results will impact how you feel about 2020.** We all fall victim to some form of recency bias. Compared to a great year in 2019, 2020 has a lot of work to do to live up to the previous year. **Focus on what you can control and remember we are using conservative assumptions in our planning analysis with our clients.**
- 2. Something will happen in 2020 that doesn't make any sense.** We see it every year. Something is bound to happen that defies logic whether it involves politics, geopolitics, irrational market movements, or any other crazy news. The trick is to not be surprised because these things happen at completely random times. **Be prepared to discuss any known upcoming cash needs you have for 2020 and we will develop a strategy to avoid surprises.**
- 3. Being diversified may make you scratch your head at times.** Any long-term investment strategy is bound to make you feel foolish at some point over the short-term. **Diversification is for patient people, and that requires ignoring markets environments that make you feel silly for spreading your bets and managing risk.**
- 4. Everything will look obvious after the fact.** Hindsight makes everything in the past seem clear and explainable while uncertainty about the future remains at an all-time high. No one can predict the future, but we can all craft beautiful narratives about the past. Whatever 2020 has in store for us, it will only be clear with the benefit of hind-sight.

2019 Year to Date performance as of 12/31/19 by Index:

| Benchmark | Benchmark Returns YTD | Category |
|---------------------------------|-----------------------|-------------------------|
| Dow Jones Industrial Average | +23.34% | U.S. Large Cap Stocks |
| S&P 500 Index | +28.80% | U.S. Large Cap Stocks |
| Russell 2000® | +23.72% | U.S. Small Cap Stocks |
| MSCI EAFE Index | +22.01% | International Stocks |
| Barclay's Global Aggregate Bond | +8.72% | Intermediate Term Bonds |



“Clean up and get organized”

Happy New Year! Since we are starting a new year, we want to help our clients clean up and get organized, both financially and technology-wise! Here are some helpful New Year's resolutions to follow:

I will... log in to eMoney, add/fix my outside account connections and utilize the vault for document uploads

Adding/updating client connections:

- Log into your client portal: <https://wealth.emaplan.com/ema/ria/omegawealth>
- Click the Organizer tab
- Select Accounts, and then the +Add button to pull up a search bar
- Type the name of the institution into the search bar
- Choose the correct connection from the list and enter your credentials
- If an existing connection is out-of-date or has an error message next to it, navigate to the Accounts menu, and click “Click to fix” under the affected institution to re-enter your credentials and fix the connection:

Accounts



⚠ We're unable to get the most recent account values. [Click to fix](#)

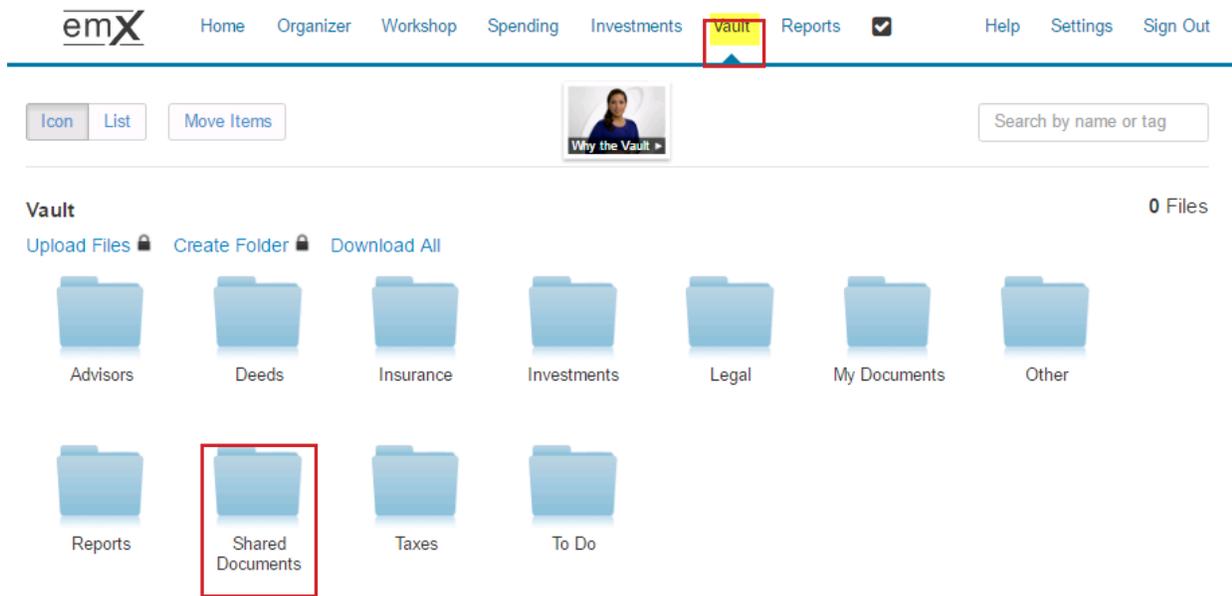
Clicking on each connection brings up a dialogue window that prompts you for login credentials for that particular institution. eMoney recommends that you first click the hyperlink found on this screen that directs you to the financial institution's website; you should verify that you have the correct institution up before you attempt to enter your credentials in eMoney. If your username and password is successful at the institution's webpage, you can then enter your credentials for the connection.

Utilizing the eMoney Vault

The eMoney Vault is a great resource for storing your personal documents in a protected cloud environment, separate from your home computer. Additionally, items placed in the “Shared Documents” folder are easily accessible by the OWM team.

To access the eMoney Vault, log into [eMoney](#). Then, click Vault on the ribbon at the top of the page (see screenshot on next page).

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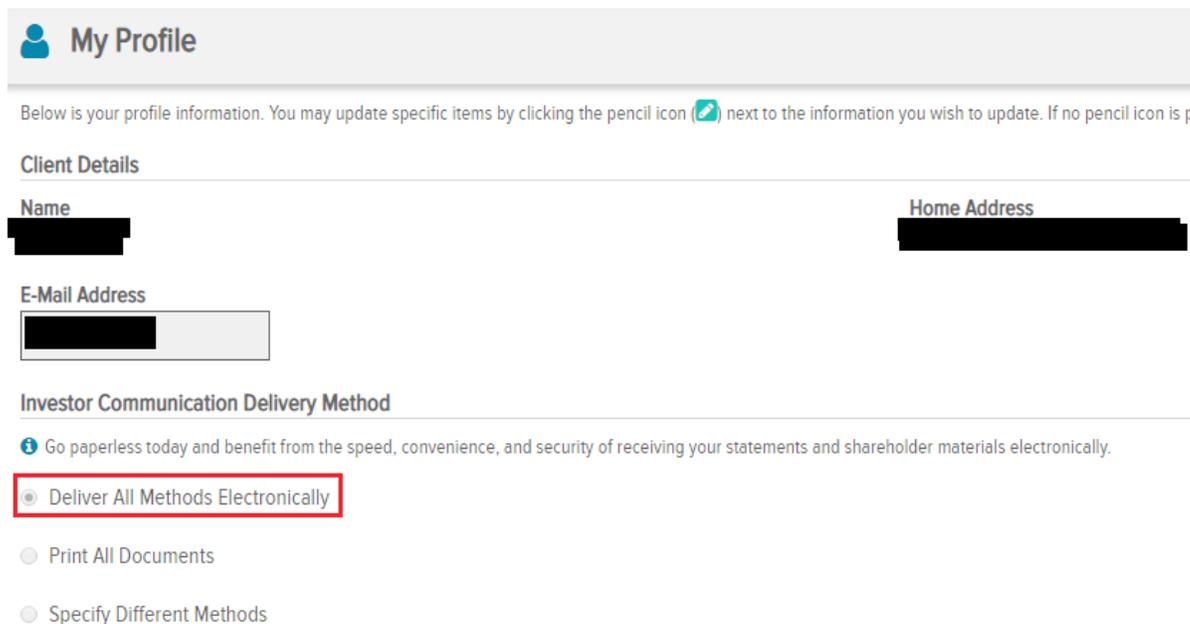


From there, you can upload and organize your personal documents, or use the Shared Documents file to send information to OWM. **Please note that only documents placed in the Shared Documents folder are viewable by the OWM team.**

I will... save some trees and select electronic communications

Transitioning to e-statements for SEI

- Login to SEI's client portal (www.AccessMyPortfolio.com)
- Navigate to your account profile, which you can find in the top right corner under the stick figure (click "My Profile")
- Once there, scroll down to the bottom where it says, **"Investor Communication Delivery Method"**.
- Click "Deliver All Methods Electronically" and SUBMIT to save
- Note: The system will send you an e-mail to confirm your changes (you will have to click the link in the e-mail to confirm). Once you've confirmed, you are all set up for electronic delivery.



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I will... start tracking my expenses and stay up-to-date on my finances and credit effortlessly

FinTech You Should Check Out

There are some great finance-related apps and resources to utilize that are beneficial to consumers looking to simplify their financial lives, here are some to check out:



Mint has been the gold standard for budgeting apps for some time, and the company takes the top spot for a few reasons: **The app automatically updates and categorizes transactions, creating a picture of spending in real time.** Users can add their own categories, split ATM transactions into the purchases made with cash, and set budgets that issue alerts when they start to top out. The service also comes with a **free credit score** and the ability to **link the various bills you pay** on one platform. You can also **create savings and cashflow goals and track them** in relation to your spending activity.



Digit is a **micro-savings account designed to help you save small bits of money over time.** Once linked to your checking account, Digit tracks how much and when you spend your money, and creates a savings strategy in the background. The app will periodically save amounts from your checking account and pull them into a separate Digit "savings" account where the money is "kept away" from your checking account. This out-of-sight, out-of-mind approach to saving helps the user **refrain from spending** "extra" money they could be saving by keeping it in the separate account. **You can withdraw your Digit funds** at any time, which will deposit directly to your linked checking account.



Nerdwallet is a great website that not only has additional resources regarding these apps and others, but is used to help make readers' financial lives less complicated. Should you buy your Internet modem or lease it? What credit card is best for people that love cash back earnings? How long will it take me to pay off my car loan? Nerdwallet answers those questions and more with their **various articles, financial calculators,** and other **readily available financial content.**



Credit Karma is a free tool to use to view your credit history and get an accurate look at your credit score. It pulls from Equifax and TransUnion (shows scores from BOTH reporting agencies), and monitors any changes to your credit score that happen over time. If your identity was stolen and a new credit card was opened in your name, Credit Karma will alert you immediately via e-mail, giving you the opportunity to report the incident before a purchase can even be made. The website also provides advice on how to improve your credit score, and helps detail for you which factors are affecting your score the most.

Business Owners' Corner

Do You Have a Long-Term Plan for Your Business?

Congratulations! You made it through the decade and now a new one is starting. Have you actually thought about what you would like your business to look like 10 years from now? This is a question and exercise I am actively engaging in regularly. As I encouraged you on the front page of this quarter's newsletter, it might be time to take a few moments to jot down what you have achieved in the last 10 years and where you want to go from here. In December, while at my entrepreneurial coaching program, Strategic Coach, they walked us through a look back at what we had accomplished in the last decade, personally and professionally. Then we took the time to do some planning for the next 5 years, 10 years, and even the rest of our lives. At first, it seemed a bit overwhelming but as I got into it, I got excited. Intentionally thinking about where I wanted to take the business, how I would be involved, who would join me, what we would be doing. **So, now it's your turn to answer these questions:**



- What are the 3 most important personal accomplishments in the last 10 years?
- What are the 3 most important business/professional accomplishments in the last 10 years?
- If you had unlimited resources for your business, where would you take it?
- If you only had 10 more years to work in your business, what would you hope to accomplish during that time?
- What's your ideal role within your business?

**From here, now that you're warmed up, let's get a business plan together for 2020!
Check out www.onepagebusinessplan.com**

Not sure how you want to grow the business, then it's time for a simple 1-2 page marketing plan!

Feeling like you need to get a better handle on the business and your team? Read "Traction" & "How to Be a Great Boss" by Gino Wickman and consider implementing the Entrepreneurial Operating System (EOS) which we use here at Omega.

And if we are really being intentional, what would the business do without you or if you were out for awhile due to a disabling health situation? There are several steps to consider:

- Create a continuity plan
- Get yourself and the business properly insured for disability and death
- Start working on your succession plan (the how and the who)

The reality is that for many business owners, the business is their greatest asset and a critical part of their retirement resources. Not sure where to start? Please reach out and we can talk through your particular situation.

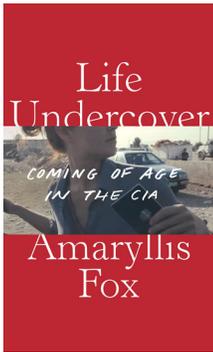
And finally, the business is only as good as you. What do you need to do personally in 2020 to take care of yourself, find space for your life and interests, and stay balanced, health & happy?

OWM TEAM UPDATES:

This past November, two of our clients, Rick Lesaar (photo below) & Moses Laboy (photo unavailable) were able to qualify and run in the New York City Marathon - a huge accomplishment! And who says you can't accomplish big physical goals in the last 1/3 of your life?



BOOKS & RESOURCES



Lisa recently finished ***“Life Undercover: Coming of Age in the CIA”*** by Amaryllis Fox. Fascinating story of a woman covert officer’s experience and what she learned along the way.



Dan Buettner’s Ted Talk on how to live 100
[Watch Video](#)

Need to get away and recharge or perhaps create a healthier lifestyle for yourself? Check out these two wellness retreats being run by two different Omega clients...



In Maui, run by Bridget Nistico
[Upcoming Retreats](#)



In Tulum, Mexico coming up VERY soon, run by Patricia Anderson - [Upcoming Retreats](#)

DON'T FORGET - Important Dates and Reminders

Monday, February 17th - OWM closed for President’s Day

Thursday, March 26th - “Are you Ready to Retire?” Client Seminar – Mark your calendars – more information to follow

Wednesday, April 15th - Federal Tax Filing Due

CONTACT US

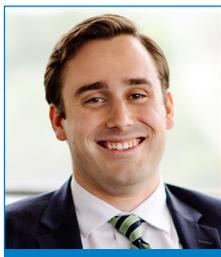


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- Strategic advice on planning/investments
- Business owner coaching and consulting
- Prospective new client inquiries



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- Support Client Service & meeting preparation process
- Coordinate investment research & analysis process



Andrew Mehari

Operations Manager
703-387-0919, ext. 1005

Andrew@OmegaWealthManagement.com

- Client Service Issues: cash needs, transfers, new accounts
- eMoney assistance
- Pay Simple fee payment support



Kathy Frakes, CFP®, CeFT®

Director of Financial Planning
Lead Advisor
703-387-0919, ext. 1004

Kathy@OmegaWealthManagement.com

- Strategic advice on planning/investments
- Support client service & meeting preparation process
- Coordinator for financial planning
- Prospective new client inquiries



Davis Gardner

Financial Planning Associate
703-387-0919, ext. 1008

Davis@OmegaWealthManagement.com

- Support client service & meeting preparation process



Carol Kulmayer

Office Manager
703-387-0919, ext. 1001

Carol@OmegaWealthManagement.com

- Office management
- Greeting clients
- Appointment scheduling

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