



## Focusing In On What's Important



**Greetings from the road to Sun Valley, Idaho where Jim and I will be spending our second winter.** I know that for many of you it seems crazy to go TOWARDS cold, snowy weather and yet, that's just the point for this quarter's newsletter. For my

family, skiing and mountains are an important part of our lives. **There is a lot of "noise" out there these days:** a looming government shutdown, concerns about a possible recession, a contentious Presidential election, uncertainty about interest rates...should I go on? As we have often counseled our clients: focus on what you can control. **A more intentional way of looking at this is to Focus on What's Important in YOUR life, and your family's life. As we prepare to meet with you, our clients, we will be re-engaging**

**or engaging for the first time in some of our standard financial life planning exercises.** Why might this be important? **We have found over years of training and experience that when we miss the most important goals that our clients have, perhaps the most heartfelt and unstated goals, we are actually doing a disservice to our clients in not supporting and planning for these goals. This is what makes the experience of working with Omega TRULY different.** And you deserve to have the full experience!

Depending on how long ago you joined us, you may have initially gone through the life planning experience with us. For some of our clients who have been navigating a significant transition, this may be your first time experiencing this part of our work. **We welcome the opportunity to get to know you better and support you more fully & completely in the**

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**years to come. As we go through this experience together, we may find that we need to adjust some of your financial goals and strategy. See Davis Gardner's column regarding that process and how we adjust the planning analysis to support your unique goals and timeline.**

**From an investment management perspective, there is a lot of noise that is clouding our crystal ball for market performance in 2024. Be sure to read Jared Jones' column about what to pay attention to, and not, as we look ahead at the investment landscape ahead.** It's worth noting (again) that the stock market is a "leading indicator" which means that it looks ahead past current economic performance (remember Spring of 2020?). And often the economic indicators that are reported on are "lagging indicators" which reflect what ALREADY happened. **So, what's an investor to do? Stay focused on your short and long-term goals, keep the blinders on and stay invested.**

Finally, as we enter 2024, **Omega is celebrating a very important milestone: 25 years in business!** Stay tuned for some events that will commemorate that and **an office move after 15+ years in the same building in Arlington.** It's hard to express my personal gratitude to those clients who have been with us back to 1999 and even before. To those clients who were with us in 2004 when we went fully independent and completely fee-ONLY. And to those clients who have joined us along the way, as recently as last year, to be part of Omega's next 25 years. **There has been lots to celebrate in the last year in particular- see the OWM Team Updates page- and more to come as we continue to thoughtfully expand our impact with our clients, within the community & the profession. Thanks for joining us along the way- here's to the next 25 years!**

With gratitude to you,



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



## What's Most Important when Updating Your Planning Analysis

For those of you who have worked with Omega for a while, know that we regularly monitor and adjust our clients' planning analyses, typically at our first meeting of the year. Often, this is just a check-in to make sure things are still on track or to test a new scenario. **For many, these planning projections are one of the main reasons to engage with a financial planner in the first place. They can help answer some big questions like:**

- *Am I on track to retire?*
- *Can I afford to buy a new house right now?*
- *How much do I need to save each year for my children's education?*
- *How much can I afford to give away to family or causes I care about?*

**Omega utilizes industry-leading software to show clients the probability of successfully achieving their financial goals.** While this exercise is an integral part of Omega's service offering, it doesn't mean much on its own. Frankly, we can plug any sort of numbers we want into our program and make the results look as good or as bad as desired. It's simply a reference point for tracking your goals. **But what about when the goals aren't as clear? If we don't know what your money should be used for, what good is running the analysis in the first place?** Sure, it's great to know you can retire at "full retirement age" or spend \$x amount of money each year, but that isn't a plan, it's a parameter – just another rule for you to follow. **We are much more interested in knowing YOU and YOUR plan, and helping you live your best life.**

**When you meet with your advisory team this Spring, you will be invited to experience life planning. Whether this is your first time or you're revisiting a past "Torch Statement, it's common to reevaluate life goals and priorities when pondering these big questions. In fact, we encourage it!**

**Financial life planning isn't meant to be something you do just once, rather, it's a continuous journey of self-discovery that evolves as life goes on.** Life is dynamic – which means as financial life planners we need to constantly revisit our clients' plans and challenge existing assumptions with the mission of helping guide clients toward their ideal lives.

I haven't met a single client who held the same goals, unchanged, throughout their adult life. That's why we check in with you each year about your personal, professional, and financial goals, and why we are emphasizing life planning in 2024. **It's YOU, not your money, that's most important. Only after knowing you and your Vision can we model scenarios and test the success of your financial plan.**

**All that said, it would be naive to think that your money doesn't matter at all – we ARE financial planners, after all.** Anyone who has been through our planning process knows there are a plethora of financial assumptions that must be made when putting together a planning analysis. Some of these things are within our control, and others are entirely independent. **When analyzing the numbers, it's most important for us to focus on those things within our control.**

As we get into our plan update conversations this spring, many of you will be wondering how the economy, inflation, interest rates, and the impending presidential election will impact your financial plan. **NONE of these factors are**

**within your personal control**, and yet, we spend countless amounts of time and mental energy worrying about their implications. **Instead, we at Omega hope that you approach your spring meeting by pondering:**

- *What are the factors in my life that are actually within my control?*
- *How will those factors impact my financial plan?*

**There are two financial factors that we can all control: how much we spend, and how much we save.** Notice I didn't mention how much you *earn* – that number is not as important as what you actually do with your money after earning it.

**Naturally, one's focus on saving vs. spending has a lot to do with their stage in life.** Young professionals generally want to know how much they should be saving, whereas retirees are often narrowly focused on how much they can afford to spend each year for the rest of their life. These concerns are perfectly normal, in fact, we want our clients to be aware of these amounts and their respective impacts, at least periodically. **The key is to keep those figures within the context of your personal situation. This is where the real magic of financial life planning happens** – at the point where the personal and the financial merge. No two life plans look the same, so no two financial plans should, either. **How much you spend and how much you save should only be considered in the context of your unique goals, values, and vision.**

**There is no one-size-fits-all solution. That's why we're intentional about setting goals and running the numbers – so that YOU know YOUR solution and can understand how you balance your spending and saving to move toward your ideal life, and what your options are for "mid-course corrections", as needed.**

There will always be outside noise that gets into our heads and influences some of our financial decisions. That's the nature of us humans. Yet, we hope that you take some solace in the fact that, in the end, the success of your plan is within your control.

## The Mint App is Merging with Credit Karma



As some of you may already know, the Omega advisory team often recommends budgeting apps to our clients who are looking for support in tracking their cashflow. Our go-to recommendation over the years has been Intuit's Mint app. Back in November, Intuit announced that the Mint app would be going away permanently, leaving many of us budgeters wondering if we'll need to find a new platform. As it turns out, Mint's departure is more an Intuit rebrand than a total overhaul: Mint is being absorbed by Credit Karma, another Intuit property. Fortunately, Credit Karma will now be able to provide the same features that Mint once did: things like transaction and net worth tracking, monthly spending breakdowns, account balance monitoring, and credit monitoring.

Users can transfer their financial data from Mint to Credit Karma with ease – just make sure to do so by March 23 of this year, before Mint officially goes away.

# Investment Outlook



by Jared Jones, CFP®, CIMA®, CeFT®

## Q1 Market Commentary

This time last year, we wrote about the poor performance of the market in **2022 for our Q1 newsletter. 2022 ranked as the third-worst year ever for a 60/40 portfolio, the seventh-worst year all-time for the S&P 500, and the worst year ever for the Barclays Aggregate Bond Index.** After such a year, there are usually two possible outcomes: more poor performance or a turnaround.

Fortunately, 2023 was the latter and provided the turnaround we were hoping for. **The stock market performed exceptionally well in 2023, while bonds turned in a decent performance at the end of the year.** Technology stocks, which had suffered in 2022, dominated the market. The “Magnificent 7” companies (Apple, Amazon, Google, Nvidia, Tesla, Microsoft, and Meta) dominated the headlines, but we also saw a broader rally in the fourth quarter as well.

Even international stocks showed signs of life last year. **The MSCI EAFE index, which measures international developed countries, rose 19%.**

Despite the negative sentiment about inflation and the economy, **2023 was actually a pretty good year in economic terms as well.** There was no recession. The rate of inflation continued to fall. The unemployment rate remained at record lows throughout the year. Gas prices also moderated.

Overall, 2023 was a positive year for markets and the economy. However, if you’re like most people, you’ve already moved on from 2023 and are eager to focus on what’s in store for 2024.

**As 2024 begins, there is widespread optimism that the positive momentum from 2023 will continue.** However, the markets face many uncertainties. Let’s take a moment to focus on these “known unknowns,” to borrow a phrase from Donald Rumsfeld.

The most immediate uncertainties revolve around inflation and interest rates. **While inflation has significantly decreased since its peak in the summer of 2022, it remains above the Federal Reserve’s target of 2%.** Much of the market’s optimism assumes that inflation will continue to decline steadily, allowing the Fed to lower interest rates. If this scenario occurs, it will likely create favorable market conditions. **However, if inflation rises unexpectedly and the Federal Reserve has to reassess its interest rate strategy, the market would very likely react negatively.**

**The next uncertainty is whether the economy will finally fall into a recession in 2024 or experience a soft landing. Over the past year, economists have been split on this issue. Current surveys indicate that 40% of economists still predict a recession, while 60% foresee a soft landing in the near future.** Most economists who do predict a recession believe that it would be mild. Alternatively, a soft landing would entail inflation returning to 2% without causing a recession. **The prevailing concern is that the high interest rates, relative to recent standards, may destabilize the economy and trigger an economic downturn.** There’s an expectation that the Fed will begin lowering rates in March. However, this timeline could be extended depending on the economic data released in the first quarter. Overall, it’s undeniable that the economy appears to be in a sensitive state, which brings us to the next uncertainty...

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Omega is nestled near the country's political capital, so it's natural to discuss the upcoming political elections later this year. **Elections often introduce an additional level of uncertainty, which can affect both the economy and the market.** We expect that there will be intense discussions and headlines about the political uncertainties and the potential outcomes. **Key topics of interest will include business regulation, taxes, and spending policies, among others.** However, it's important to remember that campaign promises are not always enacted. **For a historical perspective on elections and markets, refer to the section below.**

The 2024 election year is officially off and running with heightened media coverage. Election results can ultimately impact government policy, laws, and foreign relations. But how much of an impact do they have on the market? U.S. Bank put together the graphics below analyzing the returns 3-months after an election compared to all 3-month periods since 1948.













Two scenarios corresponded to positive absolute returns in excess of long-term average returns:

- Democratic control of the White House and full Republican control of Congress.
- Democratic control of the White House and split control of the Senate and House.

One scenario corresponded to positive absolute returns modestly below long-term average:







- Republican control of the White House and full Democratic control of Congress.

## Historical election outcome scenarios and market performance

Scenario	White House control	Congress control	Outcome	Average 3-month S&P 500 return during period	Average 3-month return relative to all periods	Statistically significant (>95%)?
1		+ 	One party (D)	2.20%	+0.02%	No
2		+ 	Divided	3.85%	+1.67%	Yes
3		+ 	Divided	3.93%	+1.75%	Yes
4		+ 	Divided	1.19%	-0.99%	Yes
5		+ 	One party (R)	2.67%	+0.49%	No
6		+ 	Divided	1.62%	-0.67%	No
			All one party (D or R)	2.33%	+0.15%	No
			All divided	2.08%	-0.10%	No

Historically, the analysis points to a minimal impact on financial market performance over the medium and long-term. Data also shows that market performance is much more dependent on economic and inflation trends rather than the results of the election itself.

## Historical economic regimes and market performance

Economic regime	Average 3-month S&P 500 return during period	Average 3-month return relative to all periods	Statistically significant (>95%)?
 Rising growth	2.99%	+0.81%	Yes
 Falling growth	1.54%	-0.64%	Yes
 Rising inflation	1.36%	-0.82%	Yes
 Falling inflation	2.70%	+0.52%	Yes
 Rising growth/ falling inflation	3.52%	+1.34%	Yes
 Falling growth/ rising inflation	0.49%	-1.70%	Yes

Source: U.S. Bank Asset Management Group.

The reality is that uncertainty is a constant factor in the markets. Not to scare anyone, but truly bad markets occur from the stuff no one sees coming. This year, that uncertainty might feel more pronounced than usual. **Often, individual investors' success in investing depends on how we react to events and how we prepare for the unexpected.** Here are three of the tried and true ways we help our clients manage uncertainty in uncertain times:

- 1. Omega will help you take a deep breath.** As humans, our instinctive fight or flight response is not beneficial in the context of investing. Discussing your concerns and planning a way forward can prevent regrettable decisions.
- 2. We advocate for diversification.** Our client strategies aim to provide a balanced investment experience. We encourage broad global diversification to manage market fluctuations and mitigate any negative fallout in one country.
- 3. We strive to safeguard your short-term cash needs.** Many of our clients appreciate our Pools of Wealth approach and consider it a valuable aspect of our relationship. We ensure that our clients who rely on their portfolios are comfortable with their available cash and have a stability-focused strategy for their cash needs over the next 2-3 years.

### 2023 Year to Date Performance as of 12/31/2023 by Index:

Benchmark	Benchmark Returns YTD	Category
Dow Jones Industrial Average	16.18%	U.S. Large Cap Stocks
S&P 500 Index	26.29%	U.S. Large Cap Stocks
MSCI EAFE Index	18.24%	International Stocks
MSCI Emerging Markets	9.83%	Emerging Market Stocks
Bloomberg Agg	5.53%	U.S. Bonds
Bloomberg Global Agg	5.72%	International Bonds



## Focusing on What's Important

Happy New Year! As we are focusing on what's important this year, we want to make sure that the theme includes how best to protect yourself as a consumer, as well! Additionally, we will provide a quick summary on the various websites and portals you have access to as an OWM client – and who to call or e-mail in case you run into any login/password trouble!



### *Writing Checks can be RISKY! Here's how to protect yourself.*

Despite technological advancements of recent times and the age of “digital money” as traditional bank locations become less and less common, a number of Americans today still write checks for some of their expenses – believe it or not! American consumers and businesses wrote 11.2 billion checks in 2021, though far fewer than the 42 billion written at the start of the century. Check fraud is still a regular occurrence, despite the decrease in check-writing activity over the years. Being a “fully digital” consumer, however, doesn't exactly save you either as digital payments and platforms are susceptible to cyber fraud. Here are some tips to consider as a check-writer, digital-payer, or both:

- **Best practices for writing checks.** When writing the payee's name, use the entire line or draw a line to the end so that nobody can add an additional name or more information. Do the same when you write the amount in words and numbers. Signing your checks the same way every time is also essential – your bank will know if your signature looks off, and will withhold cashing a check assuming the proper measures are in place. And remember, when you write a check out to “cash,” anyone can use it — so proceed with caution or avoid doing that altogether.
- **Best pens to use for writing checks.** Gel pens are preferred over ball-point pens! No pen is completely fail-safe, but gel pens are the safest bet: Unlike ballpoint pens, whose ink sits on top of the paper, gel is more difficult to wash because the ink penetrates the fiber of the paper, according to Karen Boyer, a check fraud expert. If you use a gel pen, stick to basic black or blue ink – other colors may be hard to read!
- **Setting up alerts with your bank.** For any banks that you use – especially those that you write checks from – make sure you are set up to receive alert notifications (i.e. phone call, text, e-mail) in the event of fraudulent activity being suspected on your account(s). This can usually be done in the bank's online portal – contact your bank for instructions.
- **Best practices for writing checks.** When writing the payee's name, use the entire line or draw a line to the end so that nobody can add an additional name or more information. Do the same when you write the amount in words and numbers. Signing your checks the same way every time is also essential – your bank will know if your signature looks off, and will withhold cashing a check assuming the proper measures are in place. And remember, when you write a check out to “cash,” anyone can use it — so proceed with caution or avoid doing that altogether.

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- **For expenses that require check-writing, utilize a separate account.** This is a smart strategy for US consumers that still frequently write personal checks (i.e. monthly rent). By keeping a separate account with enough to cover the checks you write, you cap any potential losses to potential fraud. This account would be separate from your primary checking account, which would be used for direct deposits, online banking, and paying off credit cards.
- **For large checks, consider utilizing the post office.** If you have a significantly large check that you are worried about mailing, your best bet is to go to your local post office, UPS store or FedEx store, opt for a secure overnight package and obtain tracking and insurance on the package. You will also have the option of adding a signature requirement (certified mail) – which ensures the recipient must physically be present in front of the carrier, to obtain the package when it's delivered. Try to avoid sending large checks to P.O. Boxes, if the vendor you are paying has an overnight mailing address – use that, instead.
- **Endorsing personal checks.** Only endorse, or sign the back of, a check just before you're about to deposit it. And when you use mobile deposit, be sure to write "for mobile deposit only" below your signature. (Some banks' checks offer a box to tick if you are depositing the check remotely). Note: This is only for checks individually made out to your personal name. If the check is made out to a financial institution FBO your name or account, you do NOT need to endorse the back of it!
- **Online bill-pay.** Several banks in the US offer an online bill-pay service to automate the writing, mailing, and processing of checks to various vendors and individuals on your behalf. This can help you streamline your manual check-writing process. Some banks have made this process more secure. Chase's online bill-payment service, for example, sends checks on your behalf but without your account and routing number printed on them. Please contact your bank for more information.
- **What about digital payment platforms?** These apps — Zelle, Venmo, Cash App — are growing rapidly because they're fast, easy to use and usually free. But they come with risks of their own. Treat them as if you were dealing with cash, transact only with those you trust and slow down when you're using them. If the app asks you to verify the identity of the recipient, take the time to do so. Once you send money, you may not be able to get it back. Federal regulators require servicers to refund customers money if an "unauthorized" transfer is made through these services, but not when an individual is scammed into authorizing a transaction. Last year, Zelle said it would require its participating banks to refund customers in some of those situations — namely, certain impostor scams. In these, a criminal may pose as an institution you already do business with, such as a bank, utility, or mobile phone provider. Think of it like cash – if someone is pressuring you to make a decision rapidly, take the time to step back. Always obtain

verbal verification – whether in person or calling the recipient if you have their number and transacted with them in the past – before making a digital payment on these platforms.

[Read the full article Here](#)

(excerpts taken from The New York Times article of the same name, written by Tara Siegel Bernard.)

## Client Portals and Websites

WEBSITE NAME	URL AND PURPOSE	SUPPORT CONTACT (Login Help)
<p>eMoney</p> 	<p><a href="https://wealth.emaplan.com/ema/ria/omegawealth">https://wealth.emaplan.com/ema/ria/omegawealth</a></p> <p>Complete financial overview, including SEI accounts, 401k and bank accounts. Client vault to share and access important documents</p>	<p>Email Evelyn</p>
<p>SEI AccessMyPortfolio</p> 	<p><a href="https://accessmyportfolio.com">https://accessmyportfolio.com</a></p> <p>Access to SEI accounts ONLY, with ability to view accounts, download statements, tax forms, and convert to e-delivery</p>	<p>(800) 734-1003</p>
<p>SEI Cash Access</p>  <p>SEI Cash Access</p>	<p><a href="https://seicashaccess.mybankingservices.com">https://seicashaccess.mybankingservices.com</a></p> <p>Access to information related to SEI checking accounts and Securities-Backed Line of Credit accounts via Bancorp – view balances, download statements, transaction history, transfer cash and order checks</p>	<p>(866) 792-5412</p>
<p>Charles Schwab &amp; Co.</p> 	<p><a href="https://www.schwab.com">https://www.schwab.com</a></p> <p>Access to Schwab brokerage accounts and Schwab bank accounts, transaction history, download statements and tax forms, initiate bank transfers</p>	<p>(800) 435-4000</p>
<p>ImpactAssets</p> 	<p><a href="https://impactassets.org/">https://impactassets.org/</a></p> <p>Access to donor-advised fund account, ability to make grants to charities, update beneficiaries, and access transaction history and download statements</p>	<p>(855) 482-2946</p>

## Taking Care of Yourself FIRST

Happy New Year! Before you get too far into the weeds and business of 2024, **we thought it might make sense to talk about taking the time to take care of yourself in 2024.** Last quarter we talked about building plans and flexibility for 2024, and yet, if you aren't healthy and protective of your time, the best laid plans may not come together. As Jared and Andrew, now Omega business owners, have come to realize and Lisa has known for years: **being a business owner is not for the faint of heart. It takes stamina, resilience, determination, adaptability and focus.** So why not get your year off to a good start? Here are some tips to help you "put your oxygen mask on first" and have a great start to 2024:



- **Take time to SCHEDULE in advance - time off including vacations, family and professional development commitments, business strategic planning, etc....** Then work around all that rather than letting the business dictate time off, business planning or strategic planning.
- **Take the time to structure your week around Buffer/Focus/Free Days.** In my entrepreneurial coaching program, Strategic Coach, there is a great deal of energy put into structuring and protecting your time. At Omega, and for me, that looks something like: Mondays & Fridays for Buffer Days where we plan and do follow up work for the week, Focus Days are days meeting with clients, networking & connecting- doing the work that is my "unique ability", Free Days like weekends, vacation days, etc.... where I am rejuvenating to be ready to be "on stage" the rest of the week or month. By protecting your days, in whatever way you choose to do it, you can be more productive, focused and honestly, happy. Give it a try! And your clients/customers will learn to adjust.
- **Build a daily and weekly schedule that supports your well-being.** Whether it's meditation, prayer, exercise, yoga, reading the newspaper, walking the dog, being with your family- develop a morning and daily routine that supports you operating at your best and highest level is essential. If this is new for you, it will take time to develop the habits but will be well worth it.
- **Consider getting a coach or joining a coaching/mastermind program for support.** Being a business owner is lonely. Finding like-minded individuals or a coach that can support you in good times and bad can be very valuable.

If you need ideas for building out some of this structure or these habits and support, don't hesitate to reach out to us for ideas and resources!

**Here's hoping 2024 is your best year ever both professionally AND personally!**

# OWM TEAM UPDATES

## SO much to celebrate from this past year...

- Jared Jones and Andrew Mehari became Omega business partners with Lisa
- Davis Gardner completed his Registered Life Planner® designation
- Lisa Kirchenbauer completed her Certified Private Wealth Advisor® designation
- Lisa was named to a special 4th year term on the national Board of the Financial Planning Association
- Andrew was named Vice President of Finance for the Black MBA Association at George Washington University
- Evelyn Ovando-Flores got married and passed the Series 65 exam to become an investment advisor representative
- Carol Kulmayer became a grandmother for the second time
- Omega became a B Corp or Beneficial Corporation
- Lisa was named to the *Washingtonian* magazine Top Advisor Hall of Fame

### And now at the beginning of 2024:

- Andrew Mehari has been promoted to Director of Operations, Compliance and Technology
- Jared Jones has been promoted to Senior Advisor
- Davis Gardner has been promoted to Lead Advisor

It was a big year and now we step into our 25th year in business! More to come as we celebrate this significant milestone with you and all of our strategic partners!



### Anna Young...

"Hello! My name is Anna Young, and I am a senior double majoring in Psychology and Business with a concentration in Finance at Hollins University. I plan to graduate in May of this year and join the workforce in the accounting realm while also studying for the CPA exam in order to become a Certified Public Accountant. I am very grateful Omega has given me the opportunity to learn more about financial life planning and the inner workings of an office job. I am excited to continue my internship here and acquire more knowledge about this approach."



### Meet our new Office Coordinator, Rose Horton!

Rose graduated from Radford University, Class of 2020, with a bachelor's in communications. With several years of experience in serving clients, event planning, and office management, she is excited to be working with The Omega Team!

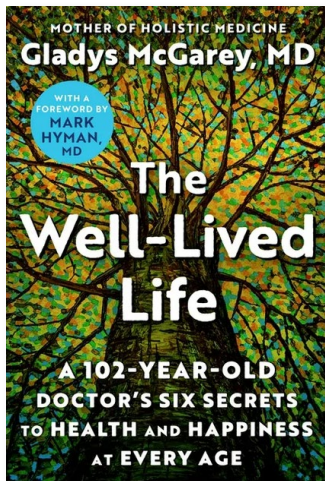
[Missed Omega's State of the Company Letter?](#)

[Click Here to Read](#)

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## BOOKS & RESOURCES

Lisa's Books and Resources contributions:



### *The Well-Lived Life*

by Gladys McGarey, MD

Written by the grandmother of holistic/alternative medicine at age 102 (and still practicing!). It's a more holistic approach to being "healthy" and well with some interesting patient stories along the way. If nothing else, she is an inspiration!

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## DON'T FORGET - Important Dates and Reminders

**Monday, February 19th** - Presidents Day (Omega Closed)

**Monday, March 11th** - Daylight Savings

**Friday, March 29th** - Good Friday (Omega Closed)

**Monday, April 15th** - Federal Tax filing deadline

# CONTACT US



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- Business and financial operations
- Firm technology strategy



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- Support client service & meeting preparation process

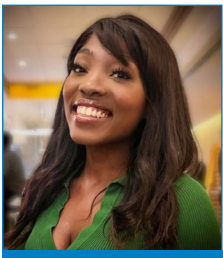


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- Research and Analysis
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**Rose Horton**

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- Office management
- Greeting clients
- Appointment scheduling
- Pay Simple fee payment support
- Business and financial operations



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