

College Planning SEMINAR



10/24/2017

Do you have kids or loved ones in high school looking to take the next step in their education? This is the perfect seminar for parents, grandparents & guardians of high school freshman, sophomores, and juniors to really get involved in how to best navigate the process of preparing, selecting, and applying for college. Find out how to get into the right school and save money doing it!

Join us & Chris Wills of **College Inside Track** to help put your loved ones ahead of the game and position them for a successful transition to college.



Tuesday, October 24th, 2017
from 6:00p.m.-7:30p.m.

Southtown Office Park
8120 Penn Avenue South
Bloomington, MN 55431

1st Floor—Suite 135

Seating is limited!

Food will be served

We look forward to seeing you there!



RSVP to

michelle@webbfinancial.com
or call us at 952-837-3200

Why a Credit Freeze is the Best Response to a Data Breach

The somewhat recent Equifax hack has left many concerned about their personal information and what they should do. The hack has left many scrambling to protect their identity. The credit bureau believes that up to 143 million people were affected, some 44% of the population.

It's likely that your information has been exposed and if you have not already, you should really place a security freeze on your credit files at the three credit bureaus: Equifax, Experian and TransUnion.



Gary Webb, RFC®

Things you should know about the Equifax Breach:

Don't rely on the website Equifax set up due to the breach. It has not been reliable according to many people who have tried using it. *Suggestion:* Use the phone number listed below instead. Equifax was giving out sequential PINs. *Suggestion:* Change your PIN to something random or unique.

Credit file monitoring companies (Lifelock and others like them) give people a false sense of security and it has been proven time and again that these services do not work. That comment is not intended to upset you if you currently use a service such as Lifelock. The comment actually comes from recent conversations with an FBI agent and a forensic specialist I met. Here is the best two step approach I can suggest:

1. Lock your credit file with each of the three credit bureaus (phone numbers listed below), especially because of the recent Equifax hack, the biggest hack in history! By the way, the hack actually happened back in July. Equifax simply waited until September to tell us about it.

Locking your credit files ensures nobody can apply for credit using your social security number going forward. And right now, Equifax is not charging a fee to lock your credit file at this point in time. Typically the fee each credit bureau charges to lock your credit file is between \$0 and \$10, depending on which state you live in.

Equifax 1-800-685-1111

Experian 1-888-397-3742

TransUnion 1-800-916-8800

2. Another really great idea to seriously consider is calling Zander Insurance at 1-800-356-4282 to purchase an Identity Theft Protection policy - in case you do get your identity stolen. Zander works with you to rebuild your credit so you don't need to spend all of your time rebuilding that part of your life all by yourself. The service Zander provides is very reasonably priced.

Note: When you need to unlock your credit file in the future because you want to open a new credit account, you need to call the same phone numbers listed above, and pay the fee. Be aware that it can take up to 2-3 days before you can open a new credit account once you unlock your credit file.

Stay vigilant. Freezing your credit will certainly give you peace of mind. You should however, continue to keep an eye on your credit. You are allowed one free credit report from each of the three credit bureaus each year. The link to use for accessing your FREE credit reports is: <http://www.annualcreditreport.com>



Fun things to do in the Twin Cities

Sever's Corn Maze & Fall Festival
Shakopee

Emma Krumbee's Orchard
Belle Plaine

Twin Cities Harvest Festival
Brooklyn Park

Stillwater Harvest Fest
Stillwater—Oct. 14th & 15th

Red Wing Art Festival
Red Wing—Oct. 14th & 15th

Pumpkin Festival
50th & France—Oct. 22nd

Grand Avenue Boo Fest
Grand Ave.—Oct. 23rd

Anoka Halloween
Anoka

Zoo Boo
Como Park Zoo & Conservatory

Ghost Trolley
MN Streetcar Museum-Como-Harriet

HowlZooween
Minnesota Zoo—Oct. 23rd-24th, 29th-30th

<https://www.funtober.com>



Attention Snowbirds:

Be sure to contact us with your winter address so you are able to receive your mail.

Webb Financial Group provides comprehensive wealth management solutions to individuals and businesses. For over thirty-five years, we have helped our clients achieve financial security.

- Michael Bischoff, CFP® & COO
- Gary Webb, RFC®, CKA® & CEO
- Dave Verbeke, Financial Advisor
- Tim Greife, Financial Advisor
- Leslie Webb, Investment Advisor
- Michelle Brennan, Registered Paraplanner, RP®
- Kristi Mattiuz, Controller

Long Term Care Planning is more than just Insurance

Many of us have experienced some sort of long term care scenario. In many cases, it involves a relative, typically in the golden years of their lives. It can happen when we are young too. Discussing long term care is typically one of the most challenging subjects to talk about. We put it off when we are young for many reasons: it's a lifetime away, it's not going to happen to me, or I'm going to self-insure.



Tim Greife
Financial Advisor

There are many important things to consider, even if we plan to self insure. These considerations are more than financial. Do we want to be able to have a choice in our care facility? Will personal care by my family be a guardian? Are we trying to protect assets that we want to go to our heirs? Regardless of our thoughts on it, the first thing we all need to do is to become educated. Only then can we make an informed decision on how we plan for our future, and our families future. Do you have a plan? For more information contact your advisor.

DOL Fiduciary Rule

There's been a lot of talk recently about the Department of Labor's Fiduciary Rule and how it will change the investment advice business. The buzz is all about fee disclosure and helping the average consumer understand what fees they are paying. The law, when implemented, will require financial advisors to recommend what is in the best interests of the client when they offer guidance on 401(k) plan assets, individual retirement accounts or other qualified monies saved for retirement. The law does not apply on after tax investment accounts that may be targeted for retirement savings. The intent of the law is to enforce a standard of best interests of the client instead of maximizing commission to the advisor.



Dave Verbeke
Financial Advisor

The good news for clients of Webb Financial is that as Registered Investment Advisors (RIAs), we have been held to this standard for as long as we've been in business. RIAs charge a fee for service and do not accept product based commissions. That means that our recommendations are not based on how much commission we receive but on what is right for you based on your risk profile and financial goals. We also try to only recommend funds that trade without a transaction fee. Our core belief is that you get better results when more of your money is invested and not siphoned off with high commissions. Better results means happier clients that are clients for life.

