# BUILDING AND PRESERVING WEALTH

INVESTMENTS | TAX | RETIREMENT | INSURANCE | ESTATE

Quarterly Update
July 2015

## Meet the Team

Michael Bischoff & Dave Verbeke

Crystal Enderson & Gary Webb

Since 1981, Webb Financial Group has helped our clients achieve financial security. It has now been over 10 years since Jerry Webb transitioned ownership of the firm to us. Working with our clients has been a rewarding experience. Our guiding principal is to provide comprehensive wealth management services to individuals and businesses. We have always worked as a team here at Webb Financial Group, and are fortunate to have an excellent and consistent staff on our team. Many of you have gotten to know our staff over the years. We realize we cannot provide comprehensive services without a strong staff. To continue improving and expanding services we provide, we have formalized our team approach. A team structure will allow us to provide a better level of service to our clients than one person can provide. Our goal is to assure each client can work with not only their current advisor, but also the rest of the team. Having a team approach will provide several advantages to our clients; including higher quality of outcomes, greater effectiveness, higher efficiency, and faster response time to requests. Details on our team structure will be provided to clients on an individualized basis. Please feel to call us directly with any questions you may have.

Sincerely,

Michael Bischoff

Gary Webb

Tim Greife & Michelle Brennan

*Jerry Webb is doing very well and now splits his time between Minnesota and Florida.*

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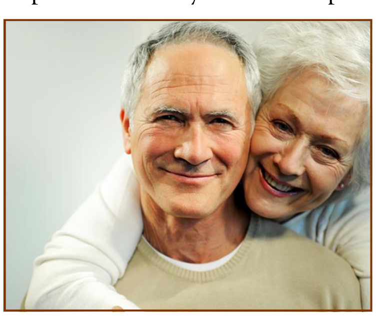
## Save the Date—09/29/2015

### Navigating Medicare:

*An in depth look into preparing for and selecting the right Medicare for you!*

Reimagine Aging
Senior Community Services

Medicare's 2015 Open Enrollment period is October 15 – December 7. All individuals eligible for Medicare can change their Medicare health plan and prescription drug coverage for 2016 during the open enrollment period. We are offering the "Navigating Medicare" seminar to assist our clients with their Medicare and Medicare Advantage plan decisions. This seminar will help you to understand the various parts of Medicare (A, B, and D) as well as Medicare supplemental and Advantage plans. It is important each year to compare your current plan to new options and see if you can lower some costs or find a plan that better fits your needs. Bring your questions and current Medicare plans to the seminar for expert help in your annual Medicare decisions.



**Tuesday, September 29th, 2015 from 5:00p.m.-7:30p.m.**

**Wells Fargo Plaza—5th Floor—*Seating is limited!***

*Food & Beverage will be served!*

***Please invite a guest to attend***

RSVP to tim@webbfinancial.com ~ michelle@webbfinancial.com
Or call us at 952-837-3200

## Wire Transfers & Check requests

Webb Financial Group along with our Custodians are requiring verbal or in person requests from our clients for wire transfers and check requests.

The need to confirm the wire or check requests verbally by phone or in person is for increased security.

This will help protect you from wire & check fraud.

***We thank you for your attention to this request.***

**We hope you are enjoying your summer!**

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

Michael Bischoff, *CFP® & COO*
Gary Webb, *RFC® & CEO*
Dave Verbeke, *Financial Advisor*
Crystal Enderson, *Financial Advisor*
Leslie Webb, *Investment Advisor*
Michelle Brennan, *Registered Paraplanner, RP®*
Tim Greife, *Financial Management Assistant*
Jerry Webb, *CFP® & Founder (retired)*

## In honor of David Letterman's retirement from the LATE SHOW in June...

## Webb Financial Group's Top 10 Services that most people do not think about?

10) **College Saving;** our financial planning software can give us the annual cost of any college in the country.

9) **Strategic Alliance;** we work with a large group of business professionals that complement our service offering

8) **Alternative Investments;** we offer many non-traditional investment opportunities

7) **Estate Planning;** Contingent beneficiaries (Children) must be named on IRA accounts in order to establish a future Inherited IRA account.

6) **Technology;** Asset aggregation tools are available in order to provide a consolidated view of your financial picture.

5) **Senior Services;** Consolidating assets is a necessary step to ensure a smooth transition when children or a power attorney becomes involved.

4) **Investments;** we offer a full lineup of ETF's (Exchange Traded Funds) within portfolios that offer a lower internal investment expense

3) **Health Savings Account (HSA);** can be one of the best ways to save for retirement and for future health care cost.

2) **Retirement Income Planning;** we can coordinate annual gifts to family, individual and charities

1) **Review Meeting;** we encourage our clients to meet with us on an annual basis in person or over the phone.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