

THE PLAN

Fall 2021

Welcome Christopher Egbert!



We are so pleased to welcome Christopher Egbert to our team of wonderful Associate Advisors! Born and raised in the Pacific Northwest (Custer, to be specific), Chris attended WSU, obtaining a bachelor's degree in Finance with a minor in Economics. In his role as Associate Advisor, Chris will be supporting many of our Lead Advisors as he becomes familiar with our systems and processes. You will quickly notice his cheerful and friendly demeanor and helpful attitude. If you get a chance to chat with Chris, ask him about his past work as a cheesemaker and "ice cream technician."



It's a Baby Boom!

We have two VIBs (Very Important Babies) who arrived via stork this past season. Justin and his wife, Corinna, welcomed Colton Leroy Gross on August 13. The newly minted family of 3 are settling in nicely and looking forward to getting sleep...one day. Gabriel, Jaimee, and Chloe (3) Twining are so happy to introduce Emily Aryn, born on October 7th. They are all tickled pink with their sweet new addition and Chloe loves her new role of big sister!

Transitioning Accounts to Pershing

As you know, our current custodian, TD Ameritrade, began merging with Charles Schwab in 2019. Since the merger, we have been closely monitoring the transition and subsequent changes and looking carefully into how these changes will impact our business and our clients.

For the past ten years we have been exceptionally happy with TD Ameritrade as our custodian, but with the merger, it is now clear that all TD Ameritrade clients will be required to enter a new custodial relationship with Charles Schwab. Given that a change of custodian was inevitable, we spent significant time and resources researching alternative custodian options, determined that whomever we choose will provide the premier service we expect for our clients.

As a result of this research is that we have decided to enter into a relationship with Pershing as our new custodian (generally referred to as "Pershing"). Over the coming weeks and months, you will receive further details about this shift, and we will clearly outline each step in the transition process.



What does this mean for you?

Short Term:

In the new year (likely Q1) we will begin to move TD Ameritrade accounts over to Pershing. This will require some paperwork to be signed by you, either electronically using DocuSign, or in person. Once your accounts have successfully transferred, we will meet with you to ensure you can easily access your accounts on the new platform. This transition will happen without cost or tax consequences to you, and we will closely monitor the whole process to make it as seamless as possible.

Long Term:

Once the transition is complete, your monthly statements, tax forms, and software will look different and be branded under Pershing instead of TD Ameritrade. Our service, advice, and commitment to you will remain unchanged.

There is no action needed at this time, we simply wanted to make you aware that this transition will be taking place next year and that we always available for any questions or concerns you may have.

We wish you all a very Merry Christmas and a healthy and prosperous new year!

- Your Team at Financial Plan

Thanks for Getting Shredded!

We did it! It was so wonderful to see so many faces over the summer at our shredding event. Together we protected document privacy, and recycled 3.06 tons of paper! This translates into 52 trees and 15 cubic yards of landfill saved! We also successfully consumed over 200 lbs of shredded BBQ...but we won't brag about that.