



LIFETIME  
Asset  
Management

LifeTime Asset Management  
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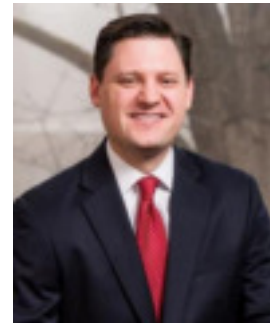
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## Life at LifeTime Asset

Welcome to LifeTime Asset Management's 2019 Q4 newsletter. We would love any feedback you would like to send us, as well as suggestions for topics that you would like to see included.

### A Letter from Matt Glova - the Ensemble Approach

Coming from our annual Commonwealth national conference in Denver just a few short weeks ago, it was made clear to me that we are doing things the right way as we continue to grow and service our LifeTime clients. As many of you know, Commonwealth is our independent broker/dealer with whom we are affiliated.



Commonwealth continues to be ranked as one of the top broker/dealers in several categories. They turn down more than half of the advisors that want to be affiliated with them. Needless to say, they are very selective in who they bring in based on several factors such as compliance track record and revenue requirements, just to name a few. We have Guy to thank for his foresight on wanting to be affiliated with them all those years ago.

At these national conferences, advisors get a chance to attend continuing education breakout sessions and hear from some of the experts in their respective parts of the industry. We always have a few things that we take away from the conference but it always confirms that we are doing things the right way.

So, what are these "things" that we believe we're doing right? One of the big items that you have heard us talk about is the "Ensemble Approach." If someone is asked if they would prefer an individual or a whole team working on their finances and investments what do you think they would say? Data support the fact that people would prefer a team approach.

Collaboration is the cornerstone of working as an ensemble, which is extremely important in financial planning given the amount of information and education that is available. You have seen us grow our team, our technology, and our services significantly over the last 5 years as a result of our dedication to you. This has not been a small investment on our part, and we have chosen to absorb this cost rather than pass it on to our clients. We remain committed to you and your financial success. Thank you to everyone for being LifeTime Asset Management supporters over all these years!

Sincerely,  
Matt Glova

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### **LifeTime Asset Trivia**

The trivia question in the Q2 newsletter was "What life event prompted a career change for Leslie Gaddis?"

The answer is: her divorce

Now try this one: Which LifeTime Asset employee is being singled out in the picture below?



The first 5 that respond with the correct name will receive a \$25 gift card of your choice for Panera or Amazon!

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### **Spotlight on... Clara Hager, Operations Manager**

### **(Semi-)Retirement is Quite Lovely**

A very long time ago, I graduated with a BA degree in Chemistry, and only then realized that I would need at least a PhD to pursue the type of career I wanted. I turned to my second favorite subject – computer programming – and spent the next 40 years working in various industries, but always in the Information Technology field. I was a Project Manager for the last 15 years, a role that has often been compared to herding cats

([https://www.youtube.com/watch?v=m\\_MaJDK3VNE](https://www.youtube.com/watch?v=m_MaJDK3VNE)).



In the summer of 2016, I finally convinced myself that I was financially secure and could retire from the stressful world of IT. I bid farewell to my co-workers and retired in July of that year. In September 2016, my great friend of over 30 years, Susan King (wife of LTAM's Alan King), called to ask if I might be interested in helping out, just part-time, with a few projects and implementing some new processes at her husband's company. After meeting Guy and Matt, I knew I had found my "retirement home." I started working at LifeTime Asset Management in October and have loved everything about this company and the people who work here! Since I work part-time (Mondays, Tuesdays, and half-days Wednesdays), I can feel useful at work and still enjoy my semi-retirement. It is absolutely perfect!



### **Matt Glova Ranks in Top 5 on Forbes Next-Gen Advisors NC List**

We would like to congratulate our own Matt Glova for being honored in Forbes' Best-in-State Next-Gen Wealth Advisors List! Find out more below.

**[Click here](#)** for the full article on Matt's award.

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### **Client Spotlight on... Ruth Steidinger**

**Congratulations to one of LifeTime Asset Management clients, Dr. Ruth C. Steidinger, who has been named the Wake County Public School System's 2019-20 Principal of the Year.**



Steidinger has served as principal of Olive Chapel Elementary for four years. She has devoted her entire, 30-year educational career to WCPSS, beginning as a math teacher at Athens Drive High School in 1989. She's also served as assistant principal at Apex High School, principal of Dillard Drive Elementary School and in Central Services as director of literacy and in three senior director positions – High School Programs, Middle School Programs and Academic Programs and Support.

She was cited for building relationships and establishing a culture of mutual trust and respect among her staff as milestone achievements during her tenure at Olive Chapel Elementary. A recent survey of her staff indicated an increase of more than 50 percentage points in trust and respect among colleagues since Steidinger's arrival in 2015.

Parent and community engagement around student success is another hallmark of Steidinger's work at Olive Chapel Elementary. This has been accomplished by strengthening communication between the school and parents, establishing service clubs like KidsCorps (which collects and donates food for students in need and resources for nearby animal shelters) and bolstering STEM programs and mentorships.

Steidinger holds two bachelor's degrees – in art and in mathematics – from Meredith College; a master's degree in education administration and supervision from North Carolina Central University; and a doctorate in educational leadership from East Carolina University. She has led numerous workshops on effective teaching, cultural literacy and growth mindset.

Note: Wake County has 191 public schools for the school year 2019 – 2020. More information on the county's school system is available at [www.wcpss.net](http://www.wcpss.net).

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### **Study Group Conference in Raleigh, NC**

This past August, Matthew Glova and Guy Swain hosted a study group conference in Raleigh, NC. The events were put on by Cornerstone Study Group of which Matt is a member, and Pinnacle Study Group of which Guy is a member. The goal of these study groups is to bring together successful financial professionals and provide opportunities for mutual support and growth in the financial industry.

Read more about each organization here:

Cornerstone: <https://www.cornerstonestudygroup.com/>

Pinnacle: <http://pinnaclestudygroup.com/>

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## Technology News and Updates

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### New IRS Withholding Tool

As a taxpayer, were you disappointed by your 2018 tax return? Perhaps you found out that you owed taxes because your paycheck withholdings were insufficient. Or maybe your refund was smaller than you anticipated. Due to changes in tax withholding rates and limited deductions, the Tax Cuts

and Jobs Act of 2017 created surprises like these for many taxpayers. Prior to the new law, taxpayers frequently received a refund due to excess withholding.

In response to taxpayer concerns, the IRS released the new Tax Withholding Estimator (Estimator). This tool lets you review your withholding amounts to see if they're on the right track or if you should consider making changes. The Estimator can be accessed through the IRS website at <https://www.irs.gov/individuals/tax-withholding-estimator>.

Before using the Estimator, be sure to gather the information in the [attached article](#). You'll be able to see your results in minutes and can then decide whether to make changes to your current withholding allowance with your employer.

Please note: The Estimator was created with the average taxpayer in mind. For complex tax situations and additional information, please refer to IRS Publication 505 at <https://www.irs.gov/pub/irs-pdf/p505.pdf>.

If you have questions about anything in this article, please don't hesitate to contact our office.

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### You've Been Hacked or Spoofed: Now What?

With news of information security breaches frequently hitting the headlines, there's no doubt that we all need to take steps to keep our personal information safe from cybercriminals. But would you know what to do if your email was hacked or spoofed? Do you know the difference between the two?



Our most recent article, "You've Been Hacked or Spoofed: Now What?" breaks down what it means to be hacked or spoofed. It also provides some valuable tips for protecting your information, from changing your passwords to setting up multifactor authentication.

If you have questions about anything in the [attached article](#), please don't hesitate to contact our office.

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## **Where Will Your Path Take You?**

At LifeTime Asset, we are passionate about helping you reach your financial goals. A big part of this process is understanding your priorities, your hopes, and your dreams.

Whether you are flying to Dubai or spending an afternoon with family in the sand, we would love to share in the little (and big!) events along your path.

Let us know about an upcoming trip or event that holds a special meaning to you, and we will send you our LTAM flag to document a photo. Post the picture to our social media, or send a photo and caption for us to post for you. Who knows, you may even be featured in next quarter's newsletter!

### **Don and Pearl Lovitt walking the Dingle peninsula in Ireland**

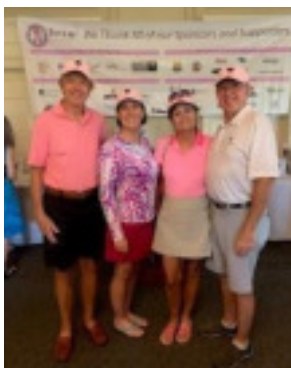


### **Pam Wepler at the Grand Canyon**

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## **LifeTime Asset Management Events**

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## Tee It Up! for the Cure 2019

On Monday, September 23<sup>rd</sup> LifeTime participated in the annual Tee It Up! For A Cure Golf Tournament. This event sponsors The Chapel Hill Breast Cancer Foundation and has donated more than \$1 million in support of breast cancer research!



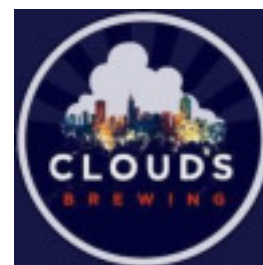
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## Oktoberfest 2019



Despite the unseasonably warm weather, and the non-functioning air conditioning, we had a good turnout for the annual Oktoberfest celebration on September 26th!

Most of the people attending said they enjoyed the evening, and are looking forward to the event next year. We are looking at making some improvements to the food and venue for next year's Oktoberfest.



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## NextGen Financial Symposium

LifeTime Asset Management is pleased to host our inaugural NextGen Symposium on Tuesday, November 12 from 6:00 to 8:30 PM, geared towards adults ages 21-40.

The first session will focus on cash flow and borrowing, including presentations on budgeting tools, student loan repayment strategies, and qualifying for a new or refinancing an existing mortgage. Future symposiums will tackle topics such as saving, investing, and maximizing employee benefits and retirement savings plans.

Be on the lookout for the official invitation in mid-October. Space is limited to 30 attendees. Dinner and beverages will be provided.

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## Market Updates

[Click Here](#) to view the Market Update for the Quarter Ending September 30, 2019

The Weekly Market Updates are available on the LifeTime Asset Management [website](#) and on our [Facebook](#) page.



## Social Media

Join Our Community by connecting with us on Social Media. In addition to Weekly Market Updates, you'll find articles on a variety of topics from the strength of the housing market to why ice cream is so addictive. Click on the icons below to get started.

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