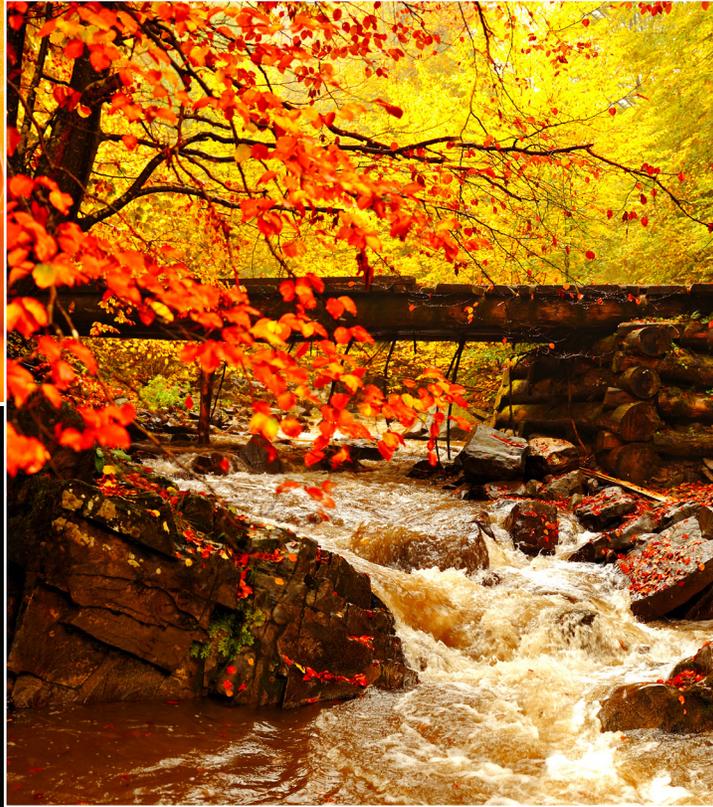


AUTUMN NEWSLETTER 2014



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WHY OAK HOSTS EVENTS



BY: FRED C. RUIZ, CLU, CHFC

We learn a great deal about clients when working with them on their financial issues. As their financial advisors, we are entrusted with one of the most important things in their lives. When you trust someone, you are very apt to share personal business with them and the relationship grows.

We thrive on that. It makes us feel all the more responsible to our people. The old adage “he (or she) would give you the shirt off his back” comes to mind when I think of the lengths we would go for our clients. This is why we are committed to interacting with our clients on more than just a business basis.

This is why we host events like our Oaktoberfest, dinners featuring key speakers, informational seminars and year end or half-time reports. We want to engage our clients on more than a business perspective. Like I stated earlier, we thrive on that. In more ways than you think.

Well over half of our new clients are referrals. Many of them were introduced to us by coming to the events that we host. That wasn't the original intention. We were just trying to give back. Oh how wonderful it's all turned out though. So watch for upcoming events and don't be shy. Come and join us and you may even be surprised at the good time you'll have, the people you might know who are there, and the ease of introducing someone to us whom you think would benefit from a relationship with Oak Partners.

DON'T FORGET ABOUT UNCLE SAM



BY: STEPHEN P. KAVOIS

The past few years may have brought you sizable gains in your equity portfolio. That's great, right? Well yes and no. If those gains were all within a tax deferred account, like an IRA or 401(k) then you've got no tax issues, at least not for now. However, if those gains were in a non-qualified account, like a joint account or a trust, then you are going to have to pay the piper my friend. With the recent tax hikes you could be paying 20% on capital gains, plus a 3.8% ACA tax, depending on your income. That's on top of state taxes! You may have already noticed your tax bill was a little higher last year, and this year is likely to be more of the same. But hey, if you make money you have to pay taxes right? Not always, there are definitely some strategies to at least be aware of as we near the end of the year. For example, you can try to focus investments that are more

tax-efficient outside of your qualified accounts and those that are less efficient inside. You can also utilize investments that offer tax deferral with some of your non-qualified investment dollars. Finally, take advantage of the time-tested strategy of tax loss harvesting at the end of the years. That's where you find some of the losers in your account to sell at a loss to help offset the gains from the winners. In any case you should consult with us and your tax advisor to see which of these strategies might help ease your tax burden for next year. There's no way to avoid taxes all together, but give us a call and we can work together on a strategy to minimize the damage.

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Oak supports Opportunity Enterprises at their annual golf outing.

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EVERY JOURNEY TELLS A TALE



BY: F. MARC RUIZ

In late July I finished a 5048 mile 17 day RV trek that took me across this great nation, to Oregon and back. I've never taken this much time away from my practice and I was apprehensive. But I have a great team to help manage the shop, and my younger kids are at the perfect age. With my oldest daughter studying abroad all summer, the writing is on the wall for me. It's just something I needed to do.

In my trade we tend to be news junkies, with an eye on the markets I am always tapped into political and economic events. This time however, I was determined to turn it off and focus on more important things.

But this doesn't mean I wasn't paying attention. After many stimulating conversations with interesting characters at the scenic overlooks, the restaurants, the breweries and around the campfires, Americans have a lot on their minds. Not surprising is the collective disgust and apathy for the government right now, but by and large I found people to be interested in other more locally pertinent topics.

In California there's not enough water, in Wyoming too many wolves, Oregon's forests are on fire and in Idaho they like their guns, many issues, and many opinions.

I also discovered America is busy. Busy building roads and hospitals, busy growing food and serving meals, busy hauling freight. The truck drivers have more work than they can handle and in oil rich North Dakota they have so many job listings they put them on billboards. Americans are also comfortable and confident. Our amazing national parks are full to record setting levels, and the hotels are booked. After a mountain goat scampered off a busy trail in Glacier Park I eavesdropped on a woman in front of me. She was talking about the Great Recession in the historical sense, I smiled.

On a few unplanned stops, a Pediatrician in Sioux Falls, a Ford dealer in Mitchell, a repair shop in Fargo, and tire stores in Minneapolis and Dyer, I was reminded Americans are fundamentally helpful, fair and good. We are prodigious people, and America works because Americans work very hard.

When I got back the news and markets were waiting for me. As it turns out the world's a bit messy right now, but the markets were pretty much where I left off. I often return from time off feeling rested, this time I feel a little wiser as well. We Americans have our issues and our differences, but we are a productive people and we are truly blessed to live in this fruitful land.

Despite being momentarily tempted by a perfect rustic inn for sale in the Cascade Mountains, in returning I am reminded how grateful I am to live in Northwest Indiana, to work with good people in a business I love and to write my column for an outstanding local newspaper. This journey may be over, but the adventure continues.

LIFE INSURANCE REVIEW



BY: BRIDGET C. SHOEMAKER

September is National Life Insurance Awareness Month. From my experience, the majority of people don't review their life insurance annually. Now is a great time to dig out those old policies to evaluate if they still fit your needs. Do you have the right kind? Do you have enough coverage? Do you even need it? You may be paying for insurance that's just not right for you anymore.

As life changes, so do your life insurance needs. Some things to consider when determining your insurance needs:

- Does your spouse depend on your income?
- Do you have children?
- Do you have a parent or relative that depends on you for support?
- Do you want to help your heirs limit estate taxes?
- Do you own a business?

Now is a great time for a life insurance review. Give your advisor a call today!



BY: MARIO A. RUIZ

“But what if there is a market correction?” is a question that was asked during a recent client review meeting as we discussed the recent performance of his account. The answer to that question is simple yet complicated. The simple answer is that “there will be a correction.” Market corrections are common and even healthy, especially after over 5 years of a bull market. I always say that I’d rather see 5 to 10% corrections periodically over a 20 – 30% correction all at one time. Furthermore, it isn’t commonplace to see market corrections like the bear market from 2007 – 2009.

The answer to the subsequent question of “what should you do to prepare for the next market correction?” is a little more complicated. This really falls back on the most fundamental aspects of investing. Diversify (there are many investments outside of stocks), rebalance (don’t get greedy so take gains from the winners), invest in quality companies with good fundamentals, look for holdings that pay dividends so you’ll possibly have some return even if the price corrects, and last but not least, pay attention. Pay attention by looking at your statements, know what you own and meet with your advisor periodically.

No investment strategy can guarantee positive results, loss may occur. These are suggestions and not meant to be used as investment advice for everyone. Consult your advisor for what investments are suitable for you.

IS A PART-TIME RETIREMENT RIGHT FOR YOU?



BY: JOE STARKEY

Sunday night. A night of tossing and turning worrying about the week of work that is to come. When will it be your time to retire? To do what you *enjoy* doing rather than doing what pays the bills. You are probably like most of our clients, you’ve saved, sacrificed, paid down your debts and put money away for that mystical retirement date.

But if you’re like most people, that day is scary and uncertain. We are a nation of hard workers and it is a daunting thought to stop working completely. Should you be expected to work at a job for thirty plus years as a master in your field and then one day just stop? This is why more and more retirees are retiring and then going back to work part-time on their terms. Many people that have worked hard all their lives are in a sense – *addicted to work*. Therefore, like many addictions, it can be hard to quit cold turkey. Easing out of the workforce through part-time work is a healthy way to ease into retirement. Many have told me that they still feel young when they retire, and therefore have a tough time walking away completely. Part-time work is a good way to stay busy and supplement your income in retirement. This is a powerful option for a number of reasons, but financially it may allow someone to exit “the daily grind” of work, but still live the lifestyle they want by working 20 or so hours a week.

As Advisors we work to empower people with the information necessary to make their own decision on *when* to retire and more importantly *how* to retire. We employ a holistic approach to life cycle planning which encapsulates more than just the management of your assets. We assist in helping you find a suitable option to live comfortably later in life and enjoy doing what makes *you* happy.



YORO (YOU ONLY RETIRE ONCE)
HERE ARE OAK CLIENTS DOING IT RIGHT!

NEWS & ANNOUNCEMENTS



BY: DIANA REMBOSKI

As always there's been a lot going on here at Oak Partners in the past few months.

In late May, our service team was joined by Cassidy Stewart in the role of Executive Assistant. Cassidy's role is providing account maintenance service (withdrawals, deposits, updates and changes) as well as processing new account documents for clients and new clients. Cassidy is 2008 graduate of Purdue with a focus in business administration and marketing. Cassidy is learning quickly and we really appreciate the mentoring provided by her team members Amber, Lisa and Felicia. She and her husband Jeff live in Winfield. She is assigned to work with Marc, Bridget and Clint.

We've also enjoyed having a summer intern. Sean Hicks is currently a third year student at Purdue North Central studying finance. Sean has spent the summer helping with portfolio analysis and gained experience with client planning. Sean will be heading back to school this fall and certainly has a bright future.

Our advisory teams just finished hosting their respective half time reports and we recently hosted over 80 clients at our summer wines event held here in the office. We also have some great events coming up so be sure that we have your email on file.

So with the kids back at school and the summer traveling all wrapped up, we look forward to seeing all of our clients soon.

UPCOMING EVENTS:

September 26th – Oaktoberfest

December 8th – Client Advocacy Event

December 11th – Champagne & Chocolate



Crystal & Bridget along with their children enjoyed a day with client Dorothy Lindell and her beautiful horses.

PLANNING AHEAD



BY: SHANE CRIST

Ask yourself these questions:

1. Have you drafted a will so your family will know what your wishes are for your estate when you are gone?
2. Have you signed medical directives so your family knows your health care or end-of life wishes?
3. Have you appointed a health care agent you are comfortable with?
4. If you have young children, have you appointed guardians to raise them in the event that you are no longer here?
5. Have you considered purchasing long-term care insurance, starting a Roth IRA, or creating a trust for your children as part of your estate planning process?
6. Have you met with an experienced estate planning attorney in addition to working with your Oak Partners advisor in developing your financial plan?

Our primary focus at Oak Partners is asset management and financial planning for our clients. Often within this process there are tax and legal issues that need to be addressed. We are not accountants or attorneys, but we often work as a team with other professionals to help ensure that we are solving all of our clients financial needs and goals. Take some time to answer these questions and make sure that you are doing all you can to help protect your assets and your family!



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ACTIVE MANAGEMENT



BY: CURT MAGUREAN

By observing the commonly followed stock indices, including the Dow Jones Industrial Average and the S&P 500, it's clear that 2014 has been positive so far. Despite moderate pullbacks, the equity markets seem to maintain a comfortable level of momentum. The current 5 year Bull Run in US equities occurring with a backdrop of accommodative money policy provided an ideal environment for passive index investing. As the current bull market ages, I believe investors need to combine an active management strategy along with passive (index) investing in order to maintain an optimal level of risk management. "Passive investing is like being a passenger in a car and having no say in where you are going but still being exposed to the risk of an accident." (Proactive Advisor Magazine, Vol. 3, Issue 2)

Active management refers to a portfolio management strategy where the advisor makes specific allocation recommendations with the goal of optimizing returns in comparison to an investment benchmark. Prudence would tell us that most of the easy money has already been made, which is why I believe it's going to be more important than ever to be more selective with what goes in your portfolio. An active management strategy can be a defensive tool, which helps mitigate risk in a portfolio. More now than ever, I believe one should follow a disciplined approach with active sell-side strategies which can respond to changes in the market environment.

Call your team to discuss your strategy today!

No investment strategy can guarantee positive results. Loss, including loss of principal, may still occur. The S&P 500 Index is an unmanaged index generally representative of the U.S. stock market. The Dow Jones Industrial Average is an index of 30 widely held securities. An investor can not invest directly in an index. Past performance does not guarantee future results.

THOSE CONTRIBUTING TO THE NEXT NEWSLETTER

Crystal DeHaven, Mike Barancyk,
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and Shane Crist