



# eNEWSLETTER

*A quarterly resource for Francis Investment Counsel plan participants*



## **LIVE WEBCAST COMING SOON! NEWLYWEDS' GUIDE TO MONEY**

"First comes love, then comes marriage, then comes combining budgets for a happy marriage."

Okay, so maybe that's not how you remember the rhyme, but talking to your honey about money is a vital part of ensuring a happy and lasting marriage. Whether you've just set the date or you're several anniversaries in, join us on **Friday, October 14th at 12:00pm (CST)** as we discuss the importance of marrying accounts, setting common goals, and understanding each other's money language. [Click](#)

## **WELCOME!**

You're reading MoneyAdvice@Work® – The Newsletter! This quarterly resource brings you industry insights, updates on upcoming education events, and an independent perspective from your Francis Investment Counsel advisors.

## **IN CASE YOU MISSED IT...**

We get it – we know you're busy. That's why we created the Monthly Minute. These short articles bring you practical money tips that you can read quickly. Here's your

[here](#) to register and to view previously recorded webcasts.



## CAPITAL MARKETS UPDATE

We all know that investing can be a wild ride. It's difficult to keep track of everything that's going on in the marketplace. Here's your chance to catch-up. [Click here](#) to review this quarter's market headlines.



## MEDICARE BASICS WEBCAST

chance to re-cap the past quarter's Monthly Minutes.

## June Tackling the Emergency Fund Challenge

Unexpected financial surprises can be stressful and costly. Are you prepared? [Click here](#) to learn ways to get started and build your goal over time.

## May Keeping Your Retirement Fund Menu Top Notch

It takes a team to effectively manage your workplace retirement plan. [Click here](#) to get the scoop on how your employer partners with Francis Investment Counsel to bring you a top notch fund menu.

## April Playing Catch Up with Your Retirement Savings

Okay, so you've determined that you are not as "on track"

How much will Medicare cost? How do I pick a Medicare Advantage or Medigap Plan? What IS a Medigap Plan? [Click here](#) to watch the webcast to learn about the different parts of Medicare and how they work together.



## MEDICARE VIDEO BLOG

Advisor Kelli Send cuts through the confusion, covering what you need to know about Medicare in a short, 4 minute video blog. [Click here](#) to watch.

for retirement as you thought you'd be at this point. Don't panic! [Click here](#) to learn some ways you can catch up with your retirement savings.



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<b>BUSINESS</b>		<small>Milwaukee Journal Sentinel JSOnline.com/business</small>	<small>Sunday, July 3, 2010</small>
		<b>D</b>	
<b>New fiduciary rule calls for higher standard of care</b>			
<b>401(k) ADVISER</b> <b>MICHAEL J. FRANCIS</b>			
	Recently, the U.S. Department of Labor announced the most sweeping regulatory reform to the financial services industry in over 40 years. Scheduled to take effect next April, the new fiduciary rule requires financial advisers working with retirement accounts, such as 401(k)s and individual retirement accounts, adhere to a meaningfully higher standard of care than current law requires.	understand the conflicts that exist in the adviser's compensation scheme. Finally, the adviser must provide a warranty that their firm has adopted compliance policies to mitigate any potential conflicts.	Importantly, the fiduciary rule also requires that financial services firms remove all mandatory arbitration language from their new account forms thereby providing you a new cause of action to sue if your investment adviser fails to live up to their promise to act as a fiduciary. This may be the most important element of the fiduciary rule because it creates a powerful enforcement tool, the plaintiff's bar, if any member of the financial services industry breaches its fiduciary duties.
From the more than \$13 trillion currently invested in self-directed retirement accounts, regulators estimate that investment advisers are charging investors \$17 billion more in annual investment management fees than they should be. This is occurring because most Americans have little knowledge of what they're doing when it comes to investing and are relying upon financial advisers whose desire for personal profit is allowed to come before their client's best interest.	<b>Conflicted Advice</b>	One of the most common conflicts that the fiduciary rule is designed to mitigate is the "sales pitch posing as investment advice" that many 401(k) plan participants receive after leaving	

[Click here to read more...](#)

## NEW FIDUCIARY RULE CALLS FOR HIGHER STANDARD OF CARE

This employee benefit ensures that you and your family receive the money help that you need, all from a conflict-free, "no sales" advisor – Francis Investment Counsel. They're here to help you with personalized money advice.

Want to work one-on-one with an advisor? [Click here](#) to schedule a phone or web

The recently released fiduciary rule attaches new legal duties to those who provide financial recommendations and seeks to end common conflicts in the financial services industry. [Click here](#) to learn more.

MoneyAdvice  
session.

Francis Investment Counsel  
19435 W. Capitol Drive  
Brookfield, WI 53045  
866-232-6457 | [www.moneyadviceatwork.com](http://www.moneyadviceatwork.com)

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