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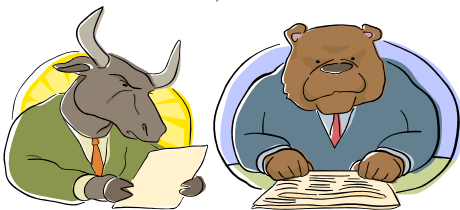
Newsletter

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Market News

July 6th, 2016

We held back our newsletter this month until there was the vote on Britain exiting the European Community known as Brexit. Since this was a major event, we wanted to see what the outcome was and the beginning market reaction. So far, the equity markets have reacted in a negative fashion with the US markets off about 5 % in value reflecting the concern about slower growth out of Europe, a stronger dollar and concern about our multinationals who do business in the European markets with slower sales and stronger dollar impacting their future earnings. We can anticipate that our growth will slow as a nation, especially if Europe would head into a recession, but is too early to tell yet. We would also anticipate the Federal Reserve will not raise interest rates in this



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very uncertain markets both overseas and now domestically. James Bullard, the Federal Reserve president of St. Louis even stated he was already anticipating maybe one more rate increase in interest rates between now and 2018. This statement would indicate the Federal Reserve is concerned about growth of the economy and not worried about inflation.

In Europe right now, countries like Germany are offering negative returns on their bonds due to low demand and if that continues, it could become deflationary. At Raymond James, our investment strategist Jeff Saut feels we are still in a bull market and the pullback will lower the current value of the US market and make it more attractive to invest for long term growth.

One of the themes of investing is to invest in companies that do the majority of their business in the US and also overweight in health care, consumer discretionary and information technology. We would venture to say that once we have ample time to discuss Brexit and its implications, we will then turn our attention to the upcoming Presidential Elections, barring any unforeseen world events of significance taking place. Joel's experience, observing many corrections since 1985, is that they create opportunities and challenges all at the same time. To take advantage of them, you need to assess your current mix of investments and see what reallocations will do to assist you to take advantage of the pull backs in the markets both stocks and bonds.

Check out our website for more information:  
[www.FrontierWealthAdvisors.com](http://www.FrontierWealthAdvisors.com)

# MIT AGELAB Research Series: Three Questions Lead You to a Quality Retirement



MIT AgeLab has identified three simple questions you should ask yourself to assess how prepared you are to live well in retirement. What do these questions have to do with retirement planning? A lot more than you may think. They actually uncover important factors that will determine your future quality of life and serve as a starting point for planning a satisfying retirement.

When it comes to retirement planning, we're inclined to focus on accumulating assets and making sure we spend our money wisely. But while our biggest fear may be outliving our wealth, there's an even greater risk of:

- Losing our independence due to ailing health;
- Being unable to access the big and small things that make us happy, and
- Facing a decline in the number of friends in our social network.

Planning for these contingencies is an integral part of preparing to live longer, better. Your financial advisor should integrate these issues into a comprehensive planning discussion to make an ambiguous retirement future—often decades away—more tangible to you.

This can help you commit to preparing for your retirement today.



## Who will change my lightbulbs?

This sounds mundane and simple enough—but is it?

If your father is 85—even if he is in good shape—do you want him on a ladder changing light bulbs? How about your mom living alone and maintaining her home well into her eighth and ninth decade? Given that the baby boomers had fewer children and have the highest

divorce rates in history, help at home may be in short supply. Now think about your own retirement years. Changing light bulbs is more than an issue of long-term home maintenance. It is a question that asks, “Do I have a plan of how to maintain my home?”

When younger, most of us take for granted our ability to do daily house cleaning, maintenance and basic repairs—even home modifications. However, identifying the costs as well as the trusted service providers necessary to maintain our home may be as critical to aging independently as the health of our retirement savings.



## How will I get an ice cream cone?

Imagine it is a hot summer night—a perfect night for getting an ice cream cone... preferably chocolate. Quality of life is about being able to easily and routinely access those little experiences that bring a smile.

While getting an ice cream cone when you want it is not a financial strain for most, the capacity to have that cone on demand does raise questions such as, “Do I have adequate transportation to go where I want when I want?”

If driving is no longer possible, “Are there seamless alternatives that enable me to make the trips that I want—not just those I need?” Moreover, “Will I age in a community where there are ample activities and people to keep me engaged, active, and having fun?”



## Who will I have lunch with?

Lunch is more than a meal—it's an occasion. Who you have lunch with may be a good indicator of your social network. This is not the social network of “friends” you have online, but friends you see on a regular basis—people who help reinforce a healthy and active lifestyle, and who you and your significant other can depend upon. Even with adequate finances, living alone without a robust circle of social support can threaten healthy aging. Today, more than 40% of

women over 65 years old live alone in the United States. Consequently, planning where, and with whom to retire may be as important as how much it will cost. For example, a home in the mountains may be alluring as you approach retirement, but it may lead to an inadequate network of friends, or complete isolation during old age.

The baby boomers are facing a different retirement than their parents. They're more likely to live alone, to have fewer children, and to live in suburban and rural locations that may not provide easy access to active and livable communities.

["Retirement planning must go beyond money alone..."](#)

Effective planning must be about more than financial security. The new face of retirement planning must go beyond money, and adopt an integrated and holistic approach to helping people like you prepare to live longer and well.

### [Joseph F. Coughlin, PhD](#)

Joseph F. Coughlin, PhD is founder and director of the MIT AgeLab. His research focuses on how the convergence of baby boomer expectations and technology will drive innovation in business and government. He teaches strategic management and public policy in MIT's Engineering Systems Division.

Dr. Coughlin was named one of Fast Company Magazine's "100 Most Creative People in Business" and by The Wall Street Journal as one of "12 Pioneers shaping the future of aging and how we will all live, work, and play tomorrow." He speaks, consults, and collaborates with governments and businesses worldwide, and is the author of the blog "Disruptive Demographics" on BigThink.com. You can follow Dr. Coughlin on Twitter at @josephcoughlin.

### [MIT AgeLab](#)

The MIT AgeLab ([agelab.mit.edu](http://agelab.mit.edu)) works with businesses and governments worldwide to develop new approaches, data, and technologies to improve the lives of older adults and those who care for them. Based in MIT's Engineering Systems Division, the AgeLab applies a multidisciplinary and systems approach to invent life tomorrow for people 45 and older—including innovations in transportation, longevity planning, health and well-being, and home services.

### [Hartford Funds](#)

Hartford Funds helps investors pursue a financially secure future by anticipating their needs and providing relevant strategies. The company is committed to understanding and addressing the financial issues Americans face when developing long-term investment strategies.

### [About Our Relationship](#)

The Hartford became a founding partner of the AgeLab in 1999. For more than a decade, The Hartford has consulted the AgeLab for original research, insights, and public education materials to help improve the lives of customers age 45-plus. Insight from the AgeLab helps shape Hartford Funds' customer-focused strategies in areas such as product development, marketing, client service, and investor education.

All investments are subject to risks, including possible loss of principal.

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## On the Kichline Home Front...



Sunset at Lake Timberline

I would say busy is the name of the game for our household this summer. We are busy doing some yard work, repairs on our 100 year old home and then making journeys to Lake Timberline to keep up with the deferred maintenance items on the cabin and 35 year old pontoon boat. Our three dogs, Libby (border collie mix), Heidi (black lab) and Gypsy (German Shepherd Mix) all love going to the lake where they get to romp around, chase wild things and jump in and swim in the lake. Sharon loves going to the lake Sunday afternoon after her Sunday commitments are completed at church, to relax and unwind.

On July 16<sup>th</sup>, Sharon and I will be heading to South Dakota with 20 youth from Webster United Methodist and Maplewood Methodist to Pine Ridge Reservation. This is a Lakota Sioux Reservation that deals with very high unemployment and high incidence of alcoholism, drug use and suicide, which is about three times the national average. We will be there to work on homes and assist with minor repairs, construction, community projects and working with their children. I was at this same location five years ago and the need for assistance is significant. This reservation has 4 out of the top 5 poorest counties in the country, to put the need in perspective. It will be an eye opener for the youth and adults to see a culture within our society who continue to suffer today from decisions made over 150 years ago. Some of their troubles started with the discovery of gold in the sacred mountains of the Black Hills and the massacre of Wounded Knee, which occurred in 1890.

Glenn is busy this summer working for the City of Rock Hill, supervising others in the construction and repairs of new streets. When not at work, he assists me with projects and taking the dogs and our cat Lucy to the lake for some down time. Glenn and Sharon have developed a new interest in studying different types of wine and where they come from. Glenn is

looking forward to the Stockwell family reunion on my Sharon's side of the family at Eagle Hurst Ranch just outside Steelville, MO this coming weekend. The cousins' families continue to grow and now our gatherings have over 50 people traveling from all parts of Missouri for this annual event.



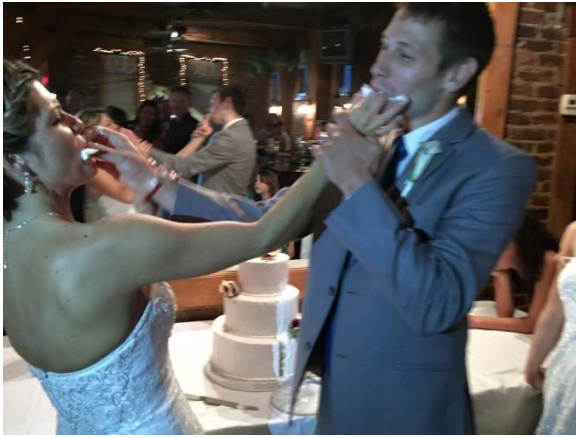
Heidi, Gypsy and Libby on a walk

Sharon has been involved in a lot of activity at her church. They just recently changed their name to Webster United Methodist. A couple of months ago, she had a youth baptized in an inflatable hot tub at church, which was a fun experience. This past Sunday, we had 35+ youth join us in worship for SOS service with their adult chaperones from Michigan, in an incredible worship experience. Sharon has been asked to serve her fifth year at the church starting July 1st. We have seen major upgrades with a 3 story elevator completed this spring, resurfacing the black top parking lot and now a new outdoor sign after a car accident took out our signage. I assist with the youth group as an adult advisor and planning the summer mission trip to South Dakota.

We hope your summer is full of fun events with your family and safe travels to your summer destinations.



# THE KICHLINE'S



Lisa and I on our wedding day

In May of Last year my beautiful wife Lisa and I were wed. What was a long-term friendship blossomed into a life-long romance. It is something quite magnificent when you find your counterpart in another. We met at Farotto's in Rockhill, where we both were employed at the time, her a server, and myself a chef. Needless to say, dinner at our house is always an event.

With friends and family baring witness, my mother Sharon (an ordained minister), married us outside of the Lemp Mansion. Shortly thereafter, Lisa and I caught an early flight to the Mayan Riviera, Mexico.



Ashlynn at her recent dance recital

From the get go we share in the care of Lisa's (And now my) lovely daughter, Ashlynn. We recently celebrated Ashlynn's 12<sup>th</sup> birthday. She just finished her first year of junior high, and is looking forward to 7<sup>th</sup> grade. Ash, as she likes to be called, enjoys pitching for two different softball teams. She loves swimming, going to the mall and roller rink

with her friends. Ash has also been involved in tap and dance classes since she was 3 years old. Two months ago she had her annual dance recital. Two years ago, we got a cat kitten from the humane society and named him Diego, after the saber tooth tiger in the movie "Ice Age". After much time and debate we decided to get a girl kitty to balance out this wild bachelor. So, for Christmas 2015, we introduced Stella into the family unit. After much scraping and wary interaction, the two became fast friends. They enjoy wrestling, grooming one another, and napping side by side.



Stella and Diego

Lisa & I have been keeping very busy with work. I recently passed my Series 7 Exam and am working diligently to pass the Series 66. I look forward to beginning long lasting relationships you, existing cliental, and future prospective individuals.

Hope your enjoying yourselves this summer.  
Let's Go Cardinals!!



## ON THE COULTER HOME FRONT...



Louis, Molly and Andrew

The Coulter family kicked off the summer with a quick but fun filled trip to Colorado in June. We did a little hiking, camped and fished for Father's Day, and even did a little old time panning for gold in Breckenridge! The entire family had a great time, although it was a little snug in our five man tent!

This summer Andrew (age 10) has been spending lots of time riding his bike around the neighborhood and playing with his good friend that lives nearby. He is really excited about our upcoming trip to Wisconsin, because his cousins will be there too and one of his favorite activities is tubing with his cousin, Thomas. We hope Andrew learns to water ski this year.

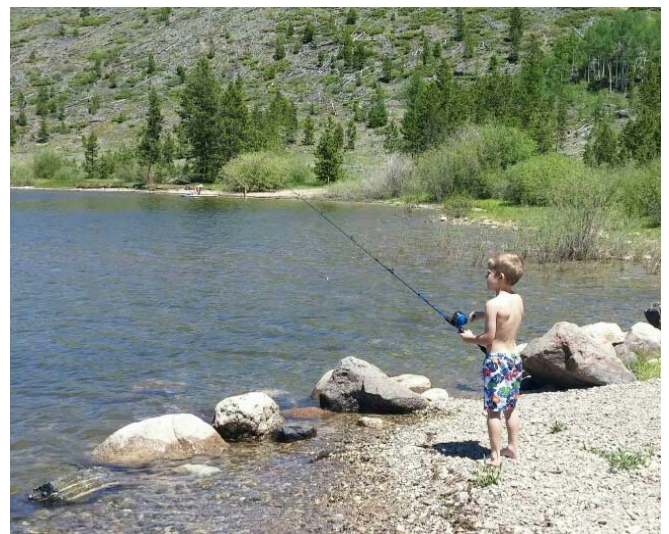
Louis (age 7) kicked off his very first day of summer by getting a bad cut on his ankle which required some stitches. Ever the trooper, he didn't even shed a tear but proudly displays his scar to anyone interested and even some who aren't so interested. Louis played Spring Hockey, which carried over a little bit into the summer. He really loved his first experience on a team and is looking forward to playing both soccer and hockey in the fall. He too is excited about going to WI, but he tends to be surprisingly timid when it comes to water sports. Perhaps now that he has become a better swimmer, he will feel more confident tubing and maybe even try water skiing.

Molly's (age 5) big accomplishment this summer was learning to read. She set her mind to it one night and began sounding out three letter short vowel words, and next thing you know, she's reading Louis's old little readers. She is so excited and proud of herself. Alison has been taking the kids to the pool a lot this summer and Molly loves the water! She's still learning to swim, but this looks like it will be the summer. She is so close and determined to do it.

The end of the school year means Alison has more time at home, which has been great for everyone in the family. Alison was quick to put the kids on a summer routine, including chores and household responsibilities. We recently installed new carpet in the house and Alison used the opportunity to clean out and organize each bedroom and the most daunting of tasks, the basement! She's been doing some reading and relaxing and is looking forward to the cooler weather and crystal clear waters of Wisconsin.



I enjoyed our recent trip to Colorado. The boys and I go camping with friends each Father's Day, but this year it was a treat to go with the entire family. It was Alison and Molly's first camping experience, believe it or not. While there, I was able to connect with a good friend and client, take in the breathtaking mountains and beautiful Lake Dillon, and do some light fishing with the boys. We even went to the Annual BBQ Challenge in Frisco and tasted some great BBQ, listened to some live music, and even watched a few pig races, which the kids loved! Recently, Frontier Wealth Advisors held a fun Friday night event at our Raymond James campus. Clients and friends were treated to the summer sounds of Serapis, a fantastic local band, while the kids played games on the lawn, and everyone enjoyed good food and drinks. Joel, Nicole, and I really enjoyed visiting with everyone who was able to make it.



# Nicole's News



John and I at the annual Fete du Feather fundraising event for World Bird Sanctuary

Spring we by in the blink of an eye, it seems. It is hard to believe that they already have some back to school items in the stores. Didn't school just let out?! Part of the reason the time has flown by is that I have been so busy. Between things at home and work, days seem to have become shorter.

John has been very busy with work and has been putting in some overtime to keep up. He did just take a week off with Lexie and they went camping for a couple of days in Markham Springs, which is in central southern Missouri. I had to stay behind and work, but they had a good time.

Lexie will be starting high school next month, which still sounds crazy to me. Seeing how much she has matured though, makes it easy to see that she's ready for it and will, as usual, excel in school. She has her class schedule already and is really excited. Unfortunately, the way her school district is split up, she will not be going to the same school as some of the people that she was friends with in middle school. There are 2 high schools and some of her friends will be going to Francis Howell, while she is at Howell Central. Obviously, with social media, etc. she is able to keep in touch quite nicely. She and I recently had a week together when we went to the pool, baked, worked on art projects and did some projects around the house.

Carissa and Lenhea are enjoying the summer off school. Carissa spends a lot of time entertaining her kids and Lenhea is sometimes there to help her out. 3 small children are a handful- on a good day!

My brother, Nino graduated in May with dual degrees in physics and computer science from Missouri S&T in Rolla, MO. Besides my dad, he's one of the most intelligent people I know and I am so proud of him. He

was offered a job with a company called Macedon, in Reston, Virginia and moved there last month. He is settling in and rooming with a couple of the other recent graduates that the company recruited. We threw him a big graduation party/going away party in June. I am sad that he won't be living close by, but it is an excuse for a vacation every once in a while, to visit him!



My brother, Nino, at the graduation party we threw for him in June

I have been busy, among other things, event planning. We had the office shredding and electronics recycling event, which was very successful. Next was the identity theft event at the office, which was timely and informative. We had our big Friday night fun event for clients and family, which was so much fun. That event was the day before graduation party/going away party for my brother. Last, my mom, aunt and I planned a baby shower for my cousin's wife. I love planning events, so it was a blast doing all of that, but it was a lot of events in a small amount of time, so I am ready to enjoy some relaxation time.



Myself, my mom, my cousin's wife Kelsey and my aunt

We wish you a fun and healthy summer 2016!

# Upcoming Event



In early June, we held a successful seminar on the very relevant and hot topic of Identity Theft prevention. Another topic that seems to be of interest to a lot of people is: income. Money does not, unfortunately, grow on trees. This educational seminar will talk about generating income, even in a low interest rate environment. Look for more information as the date draws near.

## Being Friends with the Sun



If you're outdoors in the scorching summer heat, sunscreen can be your best friend in keeping your skin safe from the sun's harmful rays.

Here are some facts about sunscreen that may be helpful...

### Who regulates sunscreens?

Sunscreen products are regulated as over-the-counter drugs by the U.S. Food and Drug Administration. The FDA has several safety and effectiveness regulations in place that govern the manufacture and marketing of all sunscreen products, including safety data on its ingredients.

### How do FDA guidelines affect my sunscreen?

Thanks to a 2011 FDA ruling, sunscreen labels now provide you with more information about what type of UV protection a sunscreen offers and what a sunscreen can do.

On the label, you'll see whether the sunscreen:

- **Is Broad Spectrum**, which means the sunscreen protects against UVB and UVA rays and helps prevent skin cancer and sunburn.
  - **Has an SPF of 30 or higher**. While SPF 15 is the FDA's minimum recommendation for protection against skin cancer and sunburn, the American Academy of Dermatology recommends choosing a sunscreen with an SPF of at least 30.
  - **Has a Skin Cancer/Skin Aging Alert** in the Drug Facts section of the label, which means the sunscreen will only prevent sunburn and will NOT reduce the risk of skin cancer and early skin aging
  - **Is Water Resistant** (effective for up to 40 minutes in water) or Very Water Resistant (effective for up to 80 minutes in water). This means the sunscreen provides protection while swimming or sweating up to the time listed on the label.
- Sunscreen manufacturers now are banned from claiming that a sunscreen is "waterproof" or "sweat proof," as the FDA has determined that those terms are misleading.
- *Even when using a water-resistant sunscreen, you should reapply after getting out of the water or after sweating.*

Sunscreen may also appear in combination with an insect repellent. The Academy recommends that these products are purchased and used separately – sunscreen needs to be applied generously and often, whereas insect repellent should be used sparingly and much less frequently.

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