



Fall 2016

Edward A. Metz CFP®, CPA/PFS
Managing Partner, Money At Work, LLC
Wealth Advisor, RJFS



From the Desk of Edward A. Metz

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We feel that with the addition of these two partners to the firm that we will be able to continue to provide you, our clients, with the best service possible – a service that you deserve.



I am proud to let you know that Money At Work, LLC continues to grow at a nice pace. It is extremely important to continue to provide you with the A+ service you deserve. Therefore, we are proud to announce that we have added two partners to the firm this year.

Zamira Sanchez has worked at MAW for three years and has done an excellent job in running the operations. Zamira became a Partner effective January 1, 2016 and will serve as Partner in Charge of Operations. Zamira is responsible for all day-to-day operations in the office as well as Client Service. We are so proud of Zamira and glad that she will be with us for the long term.

On October 1, 2016 Lou Hery joined the firm as a Partner as well. Lou served many years as a Mutual fund wholesaler and brings valuable experience to the firm. Lou will be responsible for Product Research and Marketing.

I have mentioned my daughter Erica and how proud we are of her. Erica is now age 25, a CPA and is an internal auditor for a large bank and wealth management firm in Boston, Massachusetts. She is doing extremely well but also looks forward to a future at Money At Work.

We feel that with the addition of these two partners to the firm that we will be able to continue to provide you, our clients, with the best service possible- a service that you deserve. Equally important is that with this "youth movement" we would like the opportunity to meet with your "adult children". This is so important to maintain continuity, especially as we all grow older and when our clients' needs change. We look forward to working with you for a long time.

Lou Hery, Jr. CFP®, CIMA®
Partner, Money At Work, LLC
Wealth Advisor, RJFS



From the Desk of Lou Hery

I believe always acting in the best interests of my clients is all that matters, and transparency is the foundation of all great relationships.

It is with great excitement and pride to join the Money at Work team. After a very successful 20 year career in the Investment Management industry consulting with Financial Advisors and Wealth Management teams, I have decided to sit on the other side of the table and utilize my skills to serve individuals and institutions alike in their wealth management affairs.

Investment management and business development are two areas I have thoroughly enjoyed throughout my career. I look forward to taking on both of these roles and working with the team to implement strategies for the benefit of our clients. My experience with Federated Investors (NYSE: FII) and John Hancock (NYSE:MFC) coupled with academics and professional designations, has instilled some core beliefs regarding asset allocation and investment management. I believe always acting in the best interest of our clients is all that matters, and transparency is the foundation of all great relationships.

I had the luxury of growing up in a blue collar city bordering Boston, MA, with parents who instilled values such as family, religion, friends, education and sports. I consider myself very lucky to have had such great parents and I strive every day to replicate them with my own children. After graduating from Everett High School, I attended Merrimack College in North Andover, MA where I participated in the cooperative education program, graduated with an accounting and finance degree in 1999 and earned two varsity letters from the Golf team. After a few years of professional experience I decided to return back to school for my Masters in Financial Planning on a part time basis and completed the degree in 2008. I earned the Certified Financial Planner (CFP®) designation in 2009 and the Certified Investment Management Analyst (CIMA®) designation in 2013.



My wife Julie and I are the proud parents of two boys. Louie III is in first grade and Will is in Pre-Kindergarten. They keep us very busy with sports, where I coach baseball, hockey and golf. We are very active in the Morristown community with Julie volunteering with the school system and our neighborhood association. I serve on the Board as Chairman of the Golf Committee and run the Junior Golf program at Mount Tabor Country Club. In addition to family and work, I like to play golf, read, garden and enjoy anything related to wine. We call Morristown home and have lived here for eight years.



Zamira A. Sanchez, CLTC
Partner, Money At Work, LLC
Client Services Manager

From the Desk of Zamira Sanchez

I am pleased to say that I will soon be approaching three years with Money At Work. Most of you know that I became a Partner in the beginning of 2016, and for that I am grateful. I have been in the finance and insurance industry for 11 years and have a great appreciation for the financial planning process.

I am currently overseeing the day to day operations and client services at Money At Work. As part of my responsibilities, I prepare financial plans, analyze insurance needs (life, disability, and long-term care) and do all of the trading for our clients. It brings me great satisfaction knowing I have helped put our clients on track with their objectives.

Raymond James is constantly updating their technology to make things more user friendly for clients as well as for the advisors and staff. Right now we have efficient systems in place to satisfy our client's needs, but I am confident in knowing that the future will be even better. It has been my privilege to support the goals of our amazing clients and I look forward to continuing to do so for many years to come.

My husband, David and I are excited for our son Zayden, who started Pre-Kindergarten this September and our daughter Karina, who just turned 2 this past July. Zayden started his 4th season playing soccer with the Kiddie Soccer program and we have enrolled him in karate at Randolph Martial Arts this fall. Karina continues to amaze us every day with her new discoveries and her ever expanding vocabulary.

It has been my privilege to support the goals of our amazing clients and I look forward to continuing to do so for many years to come.



Fail to Plan, Plan to Fail

What's New At Raymond James

Money At Work wants to give our clients A+ service and Raymond James enables us to do so with cutting edge, high quality technology.

External Accounts

Recently they have enhanced our ability, to not only view your Raymond James accounts online through Investor Access, but also the inclusion of client's external accounts. This includes mortgages, bank balances, credit card balances, 401(K)s and other non- Raymond James accounts.

Vault

The Vault is a secure online file sharing store for client reports, insurance policies, tax returns, wills, etc. that can viewed by Advisors as well as clients for a quicker, easier and safer way to collaborate on these items. This enables us to have a more holistic view of client's assets when preparing Financial Plans and Client Reviews.

Fingerprint Recognition

Raymond James has updated the Investor Access Mobile app to allow clients the ability to utilize fingerprint recognition to access their accounts. This is a seamless way to use your fingerprint as a passcode and offer an additional safeguard for your private information.

Important Dates

Below you will find some important dates and/or deadlines for your convenience.

MAW Client Appreciation Event	October 14
Deadline for Extended Tax Returns	October 17
MAW Retirement Planning Seminar	October 25 (Mills & Defilippis, CPA) 8:30AM
MAW Retirement Planning Seminar	October 26 (Mills & Defilippis, CPA) 6:00PM
MAW Retirement Planning Seminar	October 29 (Mills & Defilippis, CPA) 10:00AM
Thanksgiving	November 24
Christmas	December 25 (Observed Dec 26)

OCTOBER 2016						
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NOVEMBER 2016						
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DECEMBER 2016						
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