ccmi

Winter 2016

FINANCIAL FITNESS FOCUS

Over 40 Years of Enhancing Clients' Financial Peace of Mind

Not Timing the Market but Time IN the Market

What is Market Timing?

Market timing is an investing strategy in which the investor tries to identify the best times to be in the stock markets and when to get out. Market timing is sometimes used by brokers, financial analysts, and mutual fund portfolio managers who rely upon forecasts, market analyses, and their predictive talents to guess the optimal time to buy and sell. Market timing strategies range from putting 100% of assets in or out of one asset class to allocating among a variety of assets based on market performance expectations.

A big risk of market timing is missing out on the best-performing market cycles. Missing even a few weeks or months can substantially affect portfolio earnings. Moreover, guessing the markets' timing is not easy, and even professional money managers, on average, have not been able to beat the overall stock market (as represented by the S&P 500 index).

For individual investors, a better alternative over the long run may be a long-term strategy, which includes regular portfolio checkups and periodic rebalancing. Time horizon and the length of time the funds will be invested are particularly important when determining asset choices. Also, an investor's assumed risk tolerance can create either sound sleep or sleepless nights. Remember that taxes, investment costs and inflation all impact portfolio returns.

Time Is Your Ally

Clearly, time can be a better ally than timing. The best approach to your portfolio is to arm yourself with all the necessary information, and then bring your questions to CCMI to help with the final decision making. Above all, remember that both your short-term and long-term investment decisions should be based on your financial needs and your ability to accept the risks that go along with each investment. CCMI can help you determine which investments are appropriate for your portfolio.

Sports commentators often predict the big winners at the start of a season, only to see their forecasts fade away as their chosen teams lose. Similarly, market timers often try to predict big wins in the investment markets, only to be disappointed by the reality of unexpected performance. It's true that market timing sometimes can be beneficial for seasoned investing experts (or for those with a lucky rabbit's foot); however, for those who do not wish to subject their money to such a potentially risky strategy, time -- not timing -- could be the best alternative.

> ***"Do you know what investing for the long run, but listening to market news every day is like? It's like a man walking up a big hill with a yo-yo and keeping his eyes fixed on the yo-yo instead of the hill."***
>
> ***– Alan Abelson***

CCMI Welcomes Kim Benson to the Team!

We are pleased to announce that Kim Benson joined the CCMI team in November 2015.

Originally from Maine, Kim received her B.S. in Business Administration in 2001 from Bryant University in Smithfield, Rhode Island, majoring in Accounting and minoring in Legal Studies. She worked for Arthur Anderson and PricewaterhouseCoopers during which time she obtained her CPA designation. Following her "Big Four" public accounting experience, in 2003, Kim joined United Technologies Corporation and handled consolidations, financial planning and analysis, and financial management for a variety of programs and businesses at UTC.

Kim recently decided to make a career change and explored financial planning as an area of great interest. After several interviews and visits with us, Kim accepted our offer to join our team. She is focusing on financial planning and is learning about the planning process from the client's initial appointment through the completion and presentation of a personalized financial plan. Kim has already passed the Financial Planning Capstone exam and during 2016 she will sit for the all-day CFP® exam.

Kim is married to Tyler, her husband of 3 years who is employed by Zodiac Pool Systems as an Engineering Services Manager. When Kim is not at CCMI, she enjoys taking advantage of the San Diego sunshine through hiking, cycling, and taking her dog for walks. Kim and Tyler also enjoy cooking and travelling together. Kim spent 2 years living in Paris, France as an expat and she enjoys the culture and remaining fluent in French by meeting up with French-speaking friends on a regular basis.

Please put Kim's address (kim@myccmi.com) in your email whitelist so her emails will reach you. You'll meet Kim at future CCMI events and during your visits to our office.

Welcome, Kim!

Exit, Stage Left: The Importance of Savvy Succession Planning For Entrepreneurs

Although many entrepreneurs consider themselves fairly immortal, having an exit plan in mind **before** a crisis occurs makes good business sense.

The life cycle of a business is similar to that of a human being: the Pre-development Stage/Infancy, the Start Up Phase/ Toddlerhood; the Growth and Expansion Stages/Pre-teen and Adolescence; the Mature, Declining and Exit Stages/ the Entrepreneur's Late 50s and 60s.

Unless a business owner has gone thorough financial planning that integrates the enterprise with their financial future and owns assets that aren't associated with their business, at some point it will become financially necessary to monetize the value of their closely held business. By planning a feasible exit strategy (other than death!) at least ten years before liquidity needs take over, a wise business owner has some flexibility, as well as a degree of control over the inevitable.

A thorough exit planning process addresses the following issues:

- The owners' personal goals and financial goals
- A preliminary valuation of the enterprise
- Implementing value-enhancement strategies that align with the business strength and management team
- Analyzing exit options that fit the owner's financial needs and particular kind of business
- Analyzing the tax and business ramifications
- Formulating recommendations from a professional advisory team
- Establishing business and personal action plans with firm completion dates

Without a well-designed and executed exit plan, a business owner can end up:

- Being directed by external forces beyond his/her control such as competition, market conditions, health challenges, or financial challenges
- Not having control over his/her own timetable
- Having a limited choice of suitors
- Making his/her company vulnerable to leaving hard-earned wealth on the table
- Paying too much in income taxes
- Being forced to lose control over the process by being reactive
- Being compelled to watch a lifetime of work disintegrate
- Creating unhappy family relationships and hard feelings
- Disappointing and hurting loyal employees and the families that depend on the firm
- Having liquidity problems if the owner dies holding the closely held stock if there is not enough insurance or other liquid assets to pay estate taxes at the death of the surviving spouse.

By taking time to think longer-term regarding the life cycle of a business, a smart entrepreneur will integrate longer-term objectives with more immediate business planning needs.

> ***"Be thankful for what you have; you will end up having more. If you concentrate on what you don't have, you will never, ever, have enough."***
>
> ***–Oprah Winfrey***

Protecting Your Retirement Assets

If you recently retired or changed employers, you will be faced with the decision of what to do with your employer-sponsored 401(k) plan. After leaving your workplace, here are the available options to consider for your 401(k) plan assets:

Remain with your former employer's plan
You may be eligible to leave your assets in your current plan. Most companies will allow former employees to participate in the company's plan after leaving. The benefits of staying with your old plan may include reduced institutional pricing, money-management services, and, under federal law, broader creditor protection for a 401(k) than an IRA. As 401(k) plans have unlimited protection from creditors in the event of a bankruptcy or a legal liability, asset protection is an important consideration when making your decision.

Consolidate your former plan with your new employer's 401(k) plan
If your new employer plan allows for rollovers, consolidation can provide simplicity, continued tax-deferred growth, and can maintain unlimited protection from creditors. The process is relatively simple and if it's done correctly, results in little, if any, tax ramifications or penalties.

If you think that you may need to take distributions from a 401(k) plan between age 55 and 59½ and you will no longer be working for the 401(k) plan employer; you may want to keep the funds in the employer 401(k) plan, as some 401(k) plans allow for distributions after age 55 that will not be subject to an early withdrawal penalty.

Continued on page 3.

Retirement Assets (continued)

Roll your old 401(k) plan into an IRA
Rolling your retirement plan funds into an IRA may increase your investment options, provide lower fees, and have tax planning advantages. With that in mind, there are potential drawbacks of rolling your 401(k) to an IRA. In 2005, a law was enacted that limits the creditor protection for IRAs. If the IRA is comprised of traditional contributions, the limited amount of protection is $1,245,475. IRAs with both traditional contributions and rollovers from employer-sponsored 401(k) plans are also subject to the protection limit. However, if the rollover IRA holds assets only from an employer-sponsored plan, and it is not commingled with personal contributions, the protection from creditors remains unlimited.

Roll pre-tax 401(k) plan into a Roth IRA
If you convert your pre-tax 401(k) to a Roth IRA, taxes will need to be paid on the amount of the dollars you are converting.

Roll a Roth 401(k) plan into a Roth IRA
Since you made after-tax contributions to your 401(k) plan you can roll the Roth 401(k) plan into a Roth IRA without incurring any income taxes.

Take cash out of your plan
Taking distributions from your retirement plans prior to age 59½ may subject the distributions to a 10% early withdrawal federal penalty, plus state penalties; in addition, the distribution may be subject to ordinary income tax. (There are some exceptions to the early withdrawal penalties.)

Taking the time to review your rollover options with CCMI can save you money and the heartache of realizing that you could have used one of the many available tax-advantaged retirement strategies.

Retirement assets are an essential part of your financial future. Whether you are changing employers or entering retirement, making an informed decision when evaluating your 401(k) plan options is crucial to your financial well-being.

> ***"Humor is one of the best ingredients of survival."***
>
> ***– Aung San Suu Ky***

Emergency Preparedness

Weather forecasters are telling us that we will continue to see heavy rain, winds and snow at lower elevations as a result of El Niño.

As the CCMI Team wants you to be safe in the event of an El Niño or any natural disaster, you should think carefully about what you will need to have on hand when a disaster strikes. What you have could make all the difference. Most emergency professionals recommend storing enough supplies for everyone in your household for at least three days including:

- One gallon of water per person per day
- Food – non-perishable, high protein items; select foods that do not require refrigeration, preparation, or cooking, and little or no water
- Butane for an outdoor barbecue on which food can be cooked and/or warmed
- Flashlights – include extra batteries
- First Aid Kit
- Medications – both prescription and non-prescription
- Radio – battery operated or hand crank model
- Non-electronic charger for your laptop and cell phone
- Tools – a wrench to turnoff gas, manual can opener, screw-driver, hammer, pliers, knife, duct tape, garbage bags, etc
- Clothing – jackets, gloves, a change of clothes
- Shoes – good, sturdy shoes

- Personal Items – glasses, contacts & solution, important papers, ID cards, birth certificates, passports, critical documents, etc.
- Hygiene & Sanitary Items
- Money –always have some cash on hand, along with your ATM and credit cards; cash works when the electricity is out, and ATMs don't work, so you can pay cash for items you normally charge
- Keep your gas tank no less than one quarter full of gas so you have enough fuel to get your family and you to a safe place, if you are evacuated.
- Contact Information – listing of family phone numbers and email addresses
- Pet Supplies
- Map and Compass – possibly map an evacuation route

While you may consider other items as essential, start the process of determining what you would need now so you have a plan in place when disaster strikes. It's also a good idea to hold an emergency drill with your family to make sure everyone knows how to exit your home and where you will meet if you are at separate locations.

Additional emergency preparedness information can be found at www.disastersafety.org.

New Year's Resolutions - A Softer Approach

With the arrival of 2016, it is inevitable that many folks compose a list of resolutions for the new year: things they want to either do, learn, share or improve upon. According to a study by the University of Scranton, published in the *Journal of Psychology*, 45 percent of Americans usually make resolutions, but only 8 percent are successful. It also found that those who explicitly make resolutions are ten times more likely to succeed in accomplishing them.

For the majority of Americans who don't follow through, quite possibly, even by the end of January, many of these resolutions die an early death, either because they were unrealistic or it was just too hard to change old habits or integrate new habits into our lives.

Perhaps another approach works better. How about trying to do just *one thing during one month*? Experts in human behavior report that if one does something for at least 21 consecutive days, it is likely that the new behavior will become a habit.

Let's take listening, for instance. Do you get easily distracted, multi-tasking while on a phone call or thinking about how you will respond, instead of really listening to the speaker? Write down this weakness, and then commit to what you will do differently. Emphasize clear communication. State a desired outcome at the outset of every interaction, and then wrap up to confirm that the desired outcome was met. Organize your thinking and your speaking with a logical flow. Choose two interactions the first month of the year to observe, learn and practice.

If you find you are always interrupting people or never really listening to a spouse, business associate or your child, maybe January is the month to focus on keeping both ears open to listen more and speak less. Active listening skills may help hone the ability to be truly engaged in a conversation with someone. Active listening involves repeating back to the person speaking what you heard them say to either clarify or indicate you heard them correctly. It is a great way to start becoming a better listener. Here is an example of active listening: "So, if I heard you correctly, it really is annoying when I interrupt you when you are speaking, right?" The person speaking will either nod in agreement or irritatingly say, "No, that's not what I said!…." At least you are attempting to improve your listening skills and prove you are interested in what the other person is saying to you.

As it's the results that count, using prompts of all kinds is completely acceptable. Some people use yellow sticky notes, others make up a spreadsheet, while others write down their resolutions and post them on the refrigerator. For convenience and accessibility, consider using a new app or service founded in 2015, so you can be your best self in 2016.

If you have resolved to spend more time with your family, an app such as Oncam video calling service allows group video chatting. Want to quit smoking? Try Kwit. How about doing a better job tracking personal expenses? Moneydashboard tries to help you do that by providing a hub for all your expenditures with easy-to-understand visualizations. Finally, for the all-time favorite resolution, "Get fit," go to Sportsetter that can help you with its fitness trial platform.

Irrespective of whether you agree that a New Year's resolution is the procrastinator's dream, selecting perhaps two or three things to try, improve, give up, or learn during 2016 is completely acceptable. And, remember, never, never lose your sense of humor!

Happy New Year!

"If you look for perfection, you'll never be content."

-Leo Tolstoy, Anna Karenina

What's New on the Website

We've added three new members to the CCMI team in the past six months. Please visit http://www.myccmi.com/about/team/ to see photos and read about Kim Benson, Matt Ryan and Christin Terrell. You may also notice our new team photo on our homepage!

Please visit http://www.myccmi.com/ccmi-money-matter/ to read our most recent blog post, Avoiding Cyber Attacks. Stay tuned for upcoming blog posts, Money Dating - Staying on Track, Why Entrepreneurs Need A Cash Cushion, and 10 Quick Money Tips for Young Professionals.

Connect with us on Facebook, LinkedIn or Twitter to get our newest posts first and to get updates on the firm and our team.

Finally, Some Clarity On Tax Extenders!

On December 18, 2015 the President signed the Protecting Americans from Tax Hikes Act of 2015 (PATH Act). This new legislation has once again retroactively reinstated for 2015 the tax extenders that were renewed for and then expired at the end of 2014.

Unlike past tax extenders legislation, though, this time many of the provisions are *permanently* renewed. From the popular qualified charitable distribution (QCD) rules for making charitable contributions from an IRA for those over age 70 ½, to the American Opportunity Tax Credit for college, and the deduction for state and local sales taxes, this will be the last time that these key tax planning provisions remain in an end-of-year limbo!

The chart below outlines the various provisions of this tax extenders legislation in a consolidated format.

By having made permanent some of the more popular and well known tax extenders, it is somewhat easier to do tax planning and decide how to approach a taxpayer's retirement plan required minimum distribution.

Please call one of the CCMI advisors if you have any questions.

TAX EXTENDERS UNDER THE PATH ACT OF 2015

MADE PERMANENT	**Qualified Charitable Distributions From IRA To Charity**	**State & Local Sales Tax Deduction**	**American Opportunity Tax Credit**	**Enhanced Child Tax Credit**	**Section 179 Expensing**
EXTENDED THROUGH 2016	**Exclusion Of Discharged Mortgage Debt on Short Sale**	**Deductibility Of Mortgage Insurance Premiums**	**Above-The-Line Education Deduction For Qualified Tuition & Fees**	**50% Bonus Depreciation (through 2019)**	
OTHER NOTABLE PROVISIONS	**Expansion Of Section 529 Qualified Expenses to Include Computer and Related Expenses**	**Elimination Of Section 529 Plan Aggregation Rule**	**Elimination of 529 ABLE Account In-State Residency Requirement**		

"If confusion is the first step to knowledge, I must be a genius."

–Larry Leissner

Quick Tips to Avoid Cyber Attacks

Follow these guidelines to avoid becoming a cyber crime victim:

When in doubt, throw it out!
If an email looks suspicious, it is always best to delete it.

Don't reveal your personal or financial information in an unsecure email.
Before sending any sensitive information over the internet, you should check the website's security. If one of those red warning boxes pops up, take notice and maybe don't use that website.

Pay attention to the website's URL or address.
Often, these scams have a slight spelling error in to the address or they end with a different domain; for example, it may say .net instead of .com or .gov.

Make sure your computer, tablet, and phone are protected.
Having up to date anti-virus software is your best line of defense against virus, malware, and most online threats.

Make your passwords long and strong.
Combine capital letters with numbers and symbols to create the most secure password you can. It may seem like a pain and impractical, but having unique account names and passwords for all your accounts can protect you as well.

Visit http://www.myccmi.com/ccmi-money-matter/ for the complete article that we shared from Freedman Financial in Boston.

Out and About

> ***"The pleasure of doing good is the only one that will not wear out."***
>
> ***-Chinese Proverb***

At the firm…
Peg was interviewed for *Financial Planning.com* articles in July and August and contributed to financial columnist, Charles Jaffee's article on preparing a college senior for adult financial life after college.

Peg, Brian, Matt S., Matt R., and Kim all attended the local Financial Planning Association Symposium in September to hear a variety of speakers.

In September, Bob, Matt, and Brian enjoyed supporting our military veterans and their families by playing in the 2015 Holes for Heroes golf tournament, sponsored by Brian's San Diego Downtown Breakfast Rotary club. Over $100,000 was raised to give to local military charities.

In late September, CCMI celebrated 40 years since founders Bob and Peg started their business. The event was attended by more than 170 clients and friends and everyone enjoyed the Scripps Aquarium, the event venue.

Brian continues to stay connected with previous organizations he has been involved with. He played in (and his foursome won 1st place!) an Ernst & Young Alumni golf tournament at Santa Ana Country club where he reconnected with EY alumni in the Southern California area. He also attended a BYU Management Society Gala dinner where the speaker was a state senator, and continues to attend LEAD San Diego events.

In October, Brian attended the National Association of Personal Financial Advisors (NAPFA) conference in Indianapolis to fulfill some of his continuing education requirements. All CFP® professionals are required to obtain 30 hours of continuing education credits every two years.

For the November issue of *Kiplinger*, Brian was interviewed for an article entitled "5 Strategies to Keep Your Heirs From Blowing Their Inheritance". Brian shared stories about how to provide financial training wheels for children before they inherit money.

Brian continues to support local non-profit Reality Changers as a member of an action committee team, and also served as a judge at a speech contest in November.

Matt Showley gave a financial planning presentation to the Junior League, San Diego chapter in November. Matt also continues to serve on the Board of Trustees of Empower Charter School, where he is the board treasurer.

Peg interviewed Financial Planning IQ for an article on succession planning in November.

Monica and "The Matts" volunteering at the San Diego Food Bank.

In November, Matt Ryan attended a Dimensional Fund Advisors conference in Santa Monica. Unfortunately for Matt, his time wasn't spent at the beach; his time was utilized learning more about the investment options DFA offers.

The CCMI Team spent an afternoon in November volunteering at the San Diego Food Bank. They helped sort and bag food products for distribution to 1,049 families throughout San Diego County.

Lucy Eddy as Mary Poppins.

Bob and Peg attended an all-day tax seminar in December, which will be the last tax seminar of their careers!

On the home front...
In late July through early August, the Eddys travelled to the Baltic, beginning their cruise in Copenhagen and ending in Stockholm, Sweden. They were very fortunate weather-wise when they were in St. Petersburg where they enjoyed three full days of sunlight, which is quite rare.

Over the holidays, Peg and Bob enjoyed a lot of family time. Their granddaughter, Madison, turned one in mid-November and the Eddys attended her birthday party in Livermore. In November, they hosted their entire family for Thanksgiving at their home. With three granddaughters ranging in ages from 6 months to three years, it made for organized bedlam. Christmas found them in the Bay area celebrating Christmas with their sons and their families.

Out and About (continued)

Three times a week Matt Ryan wakes up at 5:00 a.m. to make it to the Saint Augustine Freshman basketball practice starting at 6:00 a.m. He is volunteering as an assistant coach to give back to the program in which he played and enjoyed so much.

Matt Showley and Matt Ryan, known in the office as "The Matts," took a night in December to attend the SDSU vs. Kansas basketball game. The game ended in a loss for the SDSU Aztecs but "The Matts" still enjoyed the evening.

In September, Matt Ryan ran a 5 mile Spartan Race in Temecula. A Spartan Race is an obstacle course that consists of challenges such as army crawls under barbed wire, trudging through mud pits, scaling 15 foot walls, and carrying sand bags up mountains. Matt Ryan finished 62nd out of more than 2,000 open division participants.

Matt Ryan bought his first condo over the holidays.

Nikki and Brian Great White Shark diving in Kleinbaai.

Brian enjoyed assisting on his two oldest children soccer teams during the fall. Brian and Nikki were able to get away without their three children and enjoyed a vacation to South Africa. Highlights of the trip include watching the sunset atop Table Mountain, going on a caged great white shark dive and having their cage chomped on by a great white, watching four lions fight over a meal in the dark on safari, and watching two leopards fight over territory. Overall, it was a wonderful trip!

"Life is a great big canvas, and you should throw all the paint on it you can."

-Danny Kaye

Kim and Tyler travelled to Maine in September and enjoyed time with family and friends, many of whom reside in the northern New England area. Kim also participated in the New England Parkinson's bike ride with her cousin which helped raise awareness and funds to find a cure for Parkinson's disease. A total of over $500,000 was raised by all cyclists!

Newly empty nesters, Monica and husband Mike enjoyed a week in Wisconsin in October. They were lucky enough to get football tickets for the Green Bay Packer – San Diego Chargers' game at Lambeau Field. They timed their trip perfectly to enjoy the fall foliage in Door County, Wisconsin. They were happy to have both boys home from college for Thanksgiving and Christmas.

Matt Showley and his wife Alex took a stay-cation in early November in La Jolla where they enjoyed several of their favorite restaurants, walked around the village and the cove, and caught up on sleep without their children in tow.

After the luxury of spending four months on maternity leave with her daughter, Olivia Violet, Jessica returned to the CCMI team in December. Jessica and Mike are so thankful that "Livi" has adjusted very quickly to her days at school and are both working hard to maintain a healthy work-life balance and enjoy their new roles as parents.

This Christmas marked the one year anniversary for Christin and Josh to be living in San Diego. They are enjoying the tropical climate and living near Christin's family. They also adopted their first puppy, which has kept them very busy and thoroughly entertained this year!

Update on the Eddys' Succession Plan

Peg and Bob have been unfolding their own business ownership and management succession plan for over ten years. Beginning with the addition of Matt Showley to the CCMI team 10 years ago and continuing with adding Brian Matter to the team in July of 2010, the Eddys have focused on hiring for values and training for skills. These two competent, caring, and conscientious CFP® professionals will become owners of the firm on April 30, 2017. Peg and Bob continue to train, mentor, advise and coach Matt and Brian, as well as the other CCMI team members, so that their legacy of putting clients first, always acting with integrity, and providing the highest possible level of client service continues for many years. Matt and Brian will be here to serve current clients, their children and grandchildren far into the future. If you have any questions about our succession plan, please call either Peg or Bob.

Tax Tips and Planning Pointers

$ Contribute To Retirement Plan Early In the Year

Contributions can be made to a tax-deferred retirement plan account as early as the first payroll period in a new year. For SEP-IRA's or Solo 401(k) plan participants, contributions can be as late as April 15 or October 15 if a filing extension is completed. However, it's quite clear that the sooner you get your money behind the tax shield, the more time there is for the funds to grow to contribute to a more robust retirement.

Research from Vanguard shows that many people are inefficient at funding their retirement plans. Vanguard examined the IRA contributions of its clients for the years 2007 to 2012. Only 10% of the contributions were made at the optimum point in January; over 20% were funded in the very last month possible.

You can significantly improve your after-tax returns by being more diligent when putting money away for retirement. Vanguard modeled the "procrastination penalty" to be over 10% of the ending value of the investment when comparing one who funds on January 1 to one who waits until the last moment to make a contribution for the previous calendar year.

$ Tips For Closing Accounts

If you consolidate bank accounts to simplify your life, be sure to stop automatic payments or deposits and destroy any checks or ATM/credit cards associated with your prior financial institution(s). It's a good idea to obtain an official letter from each financial institution stating that your accounts have been closed at your request. This way, should any credit rating service post the account closing in a negative way, you can present proof that you initiated the closure, not the institution.

$ 2016 Retirement Plan Funding Limits

With the arrival of 2016, be sure you maximize your participation in your employer's retirement plan. If your employer has a matching contribution up to a certain dollar amount, at least contribute enough to take full advantage of this "free money." When you do so, double check your income tax withholding amounts to ensure your tax deferred contributions are reflected properly. For this year, the funding limits are shown in the chart below.

"There is nothing stronger in the world than gentleness."

-Han Suyin

2016 Retirement Plan Limits

	Under age 50	Age 50 and Over
IRA	$5,500	$6,500
401(k), 403(b), SAR/SEP, 457	$18,000	$24,000
Simple IRA	$12,500	$15,500
Individual 401(k) plan	$53,000	$59,000

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Because Money Doesn't Come with Instructions...SM

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