

## Upcoming Events

**January 1:** New Year's Day Holiday. Our office & the NYSE will be closed.

**January 19:** Martin Luther King, Jr. Day Holiday. Our office & the NYSE will be closed.

**February 2:** Shanna's Birthday!

**February 12:** Annual DFP Valentine Dessert Soiree'

**February 16:** President's Day Holiday. Our office & the NYSE will be closed.

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## Dignum Financial Partners

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### Healthy Resolutions Can Pay Off (Literally)

If you made a New Year's Resolution to get healthy, you may get more bang for your resolution buck than you bargained for. That's because healthy habits can benefit your wallet as well as your body.

#### The link between health and money

According to the Centers for Disease Control and Prevention (CDC), chronic conditions—including diabetes, heart disease, and cancer—account for more than 75% of all health-care costs nationwide. Nearly half of all Americans have a chronic disease, which can lead to other problems that are devastating not just to health but also to a family's finances. People with a chronic condition pay five times more for health care each year, on average, as those without a chronic disease.\*

Many chronic diseases can be linked to four behaviors: tobacco use, excessive alcohol consumption, poor eating habits, and inactivity.\* A closer look at each of these behaviors demonstrates the health-money connection.

#### Tobacco and alcohol

The American Cancer Society (ACS) reports that the average price of a pack of cigarettes in the United States is \$6.36. That means the average annual cost for a pack-a-day smoker is more than \$2,300. However, the average health-related cost to a smoker, says the ACS, is \$35 per pack—or \$12,775 per year for someone who smokes a pack a day.

The National Institute on Alcohol Abuse and Alcoholism defines moderate drinking as one drink per day for women and two for men. Drinking more than that can lead to health problems, including various forms of cancer as well as impairment of your brain, heart, liver and pancreas. Such outcomes have economic costs. The CDC reports that in 2006, the national cost of excessive alcohol consumption was \$223.5 billion, 42% of which was shouldered by excessive drinkers and their families.

#### Eating habits and activity level

Proper nutrition and regular exercise are vital to staying healthy, but they can also save you money. For example, reducing the amount of high-in-saturated-fat products, processed foods, and red meat in your diet can result in benefits to your heart and wallet. Replacing high-fat ingredients in some recipes with healthier, low-cost options—such as using beans instead of ground beef—can help trim your grocery bills. And replacing high-calorie meals eaten at restaurants with meals made at home using fresh, in-season ingredients can benefit both body and bank account.

*Continued on Page 2*

**Financial  
Fact vs. Fiction**

**Fiction:** Investment management/advisory fees are not tax-deductible.

**Fact:** It depends. Individuals can generally deduct ordinary and necessary expenses paid for producing taxable investment income. Such investment expenses are treated as miscellaneous itemized deductions on Schedule A and include payments for:

- Investment advisory services (counsel and advice)
- Attorney or accounting fees
- Custodial fees
- Tax advice and preparation fees
- Rental expense for a safe deposit box used to store taxable securities or investment related papers and documents

**Fiction:** “Buy low, sell high” is a principle all investors should live by.

**Fact:** Everyone wants to find investments that sell for pennies and then skyrocket to astronomical values. While this can happen, you’re more likely to find good-quality investments with good track records that are priced accordingly. Many investors might be well served to abide by a different maxim: “Buy high, sell higher.” How you invest should depend on a number of factors, including your goals, risk tolerance, and financial situation.

Source: *Commonwealth*

**Health Resolutions Can Pay Off (Literally)**  
—Continued from Page 1

Current guidelines from the U.S. Department of Health and Human Services recommends at least 2 1/2 hours of moderate physical activity per week. Many opportunities exist in everyday life to both accumulate active minutes *and* save money. Instead of driving to your destination, walk or ride a bike. Do your own yard work or house cleaning instead of hiring help. Go for a hike or play ball with your kids rather than going to the movies or visiting an amusement park.

**Long-term considerations**

Chronic disease also has indirect long-term costs. Leaving the workforce for extended periods—or having to retire early—means fewer paychecks, less chance to benefit from workplace-provided retirement plans and health-care benefits, and lower earnings to apply toward Social Security benefits. In addition, chronic diseases can often necessitate home renovations, the hiring or specialized care providers, or even permanent nursing care. When viewed over the long term, taking steps today to reduce your risks of getting sick down the road may make good health *and* financial sense.

\* Sources: Centers for Disease Control and Prevention, the Department of Health and Human Services, and the Partnership to Fight Chronic Disease.

Source: *Forefield*

**Secure Login Required to View Sensitive E-mail**

As you may know, e-mails from our office that contain sensitive information are secure while in transit to you. Google, Yahoo!, and other popular e-mail providers, however, are constantly under attack from hackers seeking to gain access to e-mail accounts on their servers.

Because the security of your personal and financial information is one of the highest priorities for us and for Commonwealth—our broker/dealer—RIA, whose secure network we use to communicate with you—we are taking heightened measures to safeguard your data. As such, you will have to log in via a secure system in order to view any e-mail containing sensitive data from our office.

You may have already established a Secure E-Mail account in response to a communication we sent you at the end of last year. If so, there’s no need to do so again, but if you’ve forgotten your password, you may need to reset it the next time you try to open a secure e-mail from our office. Just follow the prompts contained within the e-mail.

The first time you see a Secure E-Mail prompt in your inbox indicating that you’ve received an e-mail from us, follow the instructions to complete the login process. Once you have established a Secure E-Mail account, simply enter your password to view subsequent e-mails from us.

We apologize for any inconvenience this extra step may cause, but our aim is to do all we can to ensure the confidentiality of information exchanged with our office. We hope that you understand the necessity of implementing this small but important step toward protecting your personal information after it leaves our office and our secure network.

Source: *Commonwealth*

## View Accounts Statements and More Online

We are pleased to announce that you can now opt out of receiving paper statements and other eligible account documents from National Financial Services LLC (NFS)—the clearing firm where your accounts are carried—and view them online instead.

If you'd like to stop receiving these documents via regular mail, just follow these steps:

1. Go to the **Statements & Documents** tab in Investor360<sup>®</sup> and select **View Paperless**.
2. For each account carried by NFS under **Paperless Preferences**, indicate **the one e-mail address NFS should use** when sending notification that an eligible account document is available for online viewing. If there is more than one person listed on your account(s), you must choose which one will receive notifications:
  - \* If there is a prefilled e-mail address showing, **please verify that it is correct**. If not, click in the Email Destination field and correct it.
  - \* If there is no e-mail address for the selected account holder, **please enter it manually** by clicking in the Email Destination field.
3. **Check the appropriate box(es)** to indicate the eligible account documents for which you want to suppress paper delivery.
4. **Repeat steps 1 through 3** for each separate account.
5. Click **Save**, and read and accept the disclaimer that appears.

After you've completed these steps, *your next paper statement will be your last*; e-notifications will begin after the current statement cycle is complete. Once e-notification is active, just go to the Portfolio tab and click on **Statements & Documents** to view your information.

This is just another of the small improvements we're always trying to make to simplify your life, and we're pleased that this one also helps the environment. We hope you'll take advantage of this new feature, and, as always, we encourage you to give us a call with any comments or questions. *Source: Commonwealth*

### 2015 Social Security & Medicare Figures Announced

The Social Security Administration (SSA) has announced that beneficiaries will receive a 1.7% cost-of-living adjustment (COLA), and the Centers for Medicare & Medicaid Services (CMS) has announced that the standard monthly Medicare Part B premium will remain the same for 2015.

*Source: Forefield*

### Steps to accessing your account online

To view your account online:

1. Visit our website at [dignumfinancial-partners.com](http://dignumfinancial-partners.com).
2. On the left hand side of the screen, click on "Access My Accounts".
3. Click on the Investor360 button.

If you have never accessed your account online and would like to get started, please feel free to contact us. We will be able to get you all set up in less than 5 minutes!



Don't forget to follow us on Facebook and Twitter as well!



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*Dignum Financial Partners does not provide legal  
or tax advice. You should consult a legal or tax  
professional regarding your individual situation.*

### DFP Happenings

- Once again, with your help, we were able to surpass our donation last year to the Tarrant Area Food Bank through our “Will Plan For Food” food drive. Together, we donated over \_\_\_\_ lbs. of food! Thank you for helping us to give back to the community!
- Kim will be out of the office January 10-13 attending the Commonwealth Chairman’s Retreat in Miami, Florida. The Chairman’s Retreat is an intensive, high-level educational and social experience open only to Commonwealth’s highest-achieving advisors. The program is tailored to those who have experienced significant success in their businesses and who are intent on progressing even further. During these days, Shana and Rhonda will be available to assist you.
- Our Annual Valentine Dessert Soiree’ will be held on Thursday, February 12th! More information will arrive via email in the next few weeks!
- Kim will be out of the office March 6-9 attending the 2015 Commonwealth Leaders Conference in Costa Rica. This is another conference open to top advisors, giving them the opportunity to connect with senior officers at Commonwealth, network with select industry partners, attend educational sessions and socialize with colleagues. During these days, Shana and Rhonda will be available to assist you.