



the Sundance SCOOP



A Note from Fred...

The Department of Labor is making a few changes that may affect retirement planning in the future. Below is a brief explanation for you.



As you may have heard, the Department of Labor (DOL) has issued a final conflicts of interest rule that could have an impact on the way we work together on your retirement accounts. This regulation, designed to ensure that all retirement advice given is in the best interest of investors, affects all financial institutions and advisors who provide advice to retirement investors. I strongly support the intent of this rule—to reduce conflicts of interest and protect the interests of all investors.

Together with our broker-dealer firm LPL Financial, I'm examining the language of the regulation and assessing its impact, if any, on the way we work together toward your financial goals. Depending on what we learn, we may need to make adjustments to our processes, the contract governing your account, or the way I service your account going forward. If a change is required, know that we are working on a number of options to fit your needs within the parameters of the new rule. For now, business may continue as usual, and if we need to make any adjustments, I'll walk you through your options at that time.

While there are still many unknowns, you can be assured that I'll continue working diligently on your behalf, and that I'm well prepared to address changes as they come. As more information comes to light, I'll be sure to keep you informed. In the meantime, if you have any questions, please do not hesitate to call.

For additional information about the DOL rule, you are also welcome to visit:

<http://www.dol.gov/ebsa/regs/conflictsofinterest.html>.

The DRIVERLESS Car: A Long Road Ahead

Is the driverless car a near-term reality or long-term dream?

This Thought Leadership publication presents the facts and realities of the driverless car and its potential implications.

To view the full article, log in to <http://tinyurl.com/zc99nvt>.





Did you know we have access to a variety of insurance and investments products?



Insurance

Life Disability Income - Group
Dental - Health - Business - Long Term Care

Life Insurance Choosing between term and permanent.

Reasons to consider term life:

- Can provide a larger amount of coverage at minimal cost
- Potential conversion options to permanent coverages
- If life insurance is needed for a specific time period such as loan repayment, family expenses, or mortgages

Reasons to consider permanent life:

- The desire to provide money to pay your estate taxes.
- Leave a legacy or money for final expenses.
- Accumulate cash value and living benefits
- Equalize inheritance

*Insurance Guarantees are based on the claims paying ability of the issuing company. Please consult your insurance agent (or advisor) to discuss your specific situation



Investments

REITS Annuities - Stocks - Bonds - Individual - Mutual Funds - Retirement Plans - Fee Based Plans

Real Estate Investment Trust A corporation or trust that uses the pooled capital of many investors to purchase and manage income property (equity REIT). Listed REITs are traded on major exchanges just like stocks. They are also granted special tax considerations and offer several benefits over actually owning properties.

- First, listed REITS offer daily liquidity, unlike traditional real estate
- Second, they enable access to sharing in non-residential properties as well, such as hotels, mills, and other commercial or industrial properties.
- Third, there's no minimum investment with REITs.

Listed REIT pricing fluctuates based on market sentiment of real estate and stock markets. However, they pay yields in the form of dividends based on the income derived from the underlying holdings. REITS can be valued based upon fundamental measures, similar to the valuation of stocks.

*Investing in Real Estate Investment Trusts (REITs) involves special risks such as potential illiquidity and may not be suitable for all investors. There is no assurance that the investment objectives of this program will be attained.

We are continuing our support for the Ag Banquet this year. Here are some details ...

The Norfolk Area Chamber of Commerce, in conjunction with the Madison Area Chamber of Commerce, will be hosting the **2nd Annual Northeast Nebraska Ag Banquet on Thursday, June 23rd at the Madison County Fairgrounds**. The event includes a social hour, local entertainment, steak dinner, agricultural keynote speaker, presentation of **four \$750 scholarships** as well as farm family of the year and agri-business of the year awards.

Tickets are available for \$30 before June 11th and \$35 after June 11th. Please call the chamber office if you are interested.

*Entities listed above are not affiliated with LPL Financial.



Securities offered through LPL Financial, Member FINRA/SIPC. Investment advice offered through WealthPLAN Partners, a Registered Investment Advisor. WealthPLAN Partners and Sundance In-

Visit our website at
www.sundanceinvest.com

100 N. 34th Street,
Suite F
Norfolk, NE 68701
P: 402.371.4262

