



### 4<sup>th</sup> Quarter ~ 2014

After another good year for stocks in 2014, January got us off to a chilly start for the new year. With that in mind, as you review your accounts, be sure to let us know if you have any questions or concerns.

New this year is an updated secure email platform designed to protect personal, non-public information. Your personal data is valuable and we intend to keep it secure. Whenever you need or want to send us confidential information by email, just let us know and we'll walk you through the process. Whenever our emails to you contain personal, non-public information we'll be using this process as well.

Finally, speaking of email communication, it works great when you have account inquiries or questions that are not time sensitive. Direct your emails to Jared, [Jared@SchaefferFinancial.com](mailto:Jared@SchaefferFinancial.com) and he'll happily assist you. For matters requiring immediate attention, it is still best to call us at 301.933.5550. We also suggest a phone call, when possible, for scheduling appointments. Too often, before the email volley comes to a conclusion, someone's calendar has shifted and we begin a new round.

However you choose to communicate with us, we're always happy to hear from you. Please let us know how we can be of service.