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Second Quarter Client Letter
August 13th, 2015

Dear Clients and Friends,

It's the middle of August - halfway through the third quarter. A bit late for a second quarter letter, right? I agree. I hope you'll forgive my tardiness because I wanted to wait until it was official to share some good news I believe will make your life a little bit easier. (Plus, I don't have any pressing, pithy commentary to share with you, *this* time)

Client Portal

As technology spreads, our attitudes toward software as a medium have become very fickle. If it's even a little bit annoying we will avoid bad software at all costs. I know this first-hand: I have spent about a year inquiring, testing, analyzing, and discarding various possible technology offerings for my business and in the last few months it has taken up practically all of my free time. The integration I've been searching for is a competent online "portal" where we can work together more efficiently as advisor and client. You should be able to see ALL of your assets with ONE login, see how they're performing over time, all while allowing us to work together in a setting where information, documents and communication can be transmitted securely and easily.

Providing that combination with a good user interface and a solid reputation has been a major weakness of the "fin-tech" community. Who would have thought the financial industry could make it hard for consumers to understand where their money is?

After kicking many sets of software tires, I finally have a worthy solution. It's called Blueleaf, and I'm really excited to share it. The program allows clients to use Blueleaf as their primary login where sharing all household accounts (with bank-level security) is made easy with a tool called account aggregation. This means that if, for instance, you have a 401(k) or 403(b) at work, then you can easily log in to that account through Blueleaf *one time* so the numbers show up in a **read-only** format going forward each time you log in.

Put simply, Blueleaf allows you to have much greater visibility over your finances and allows me to help you make important decisions about investment allocation and financial planning decisions. Accounts you link to Blueleaf do not enable trading or any kind of transfer functionality on my end - it's purely a window for me to see into the big picture view of your overall portfolio, as well as a tool for you to have a simple view on allocation and performance.

Gone are the days of printing statements. So too are the days of using ballpark estimates of certain account levels, or of having old accounts just "floating" around in space without your knowledge of their status. If it has a login, the chances are good we can plug it into Blueleaf. In my own Blueleaf account I have linked my checking account, savings account and credit card account so I can easily see all transactions, in and out, in one spot, right next to my retirement accounts. If you've heard of Mint.com, it's pretty similar.

Going forward, I hope to get you on the platform, so watch your email inbox for an invite. I can answer all of your questions about Blueleaf so please ask away. I think you'll find it to be a really useful tool.

Other News

I have used newfound software skills to learn something very personal about you, Dear Clients and Friends: you aren't going to my website!

Truth be told, I have no software or coding skills but I do have an analytics tool that shows me traffic reports to my website. The average daily visitor count is something I'd consider similar to K-mart on a Tuesday morning. If you haven't been to the site yet, here's a list of things to read, and/or functionality you can use:

- Schedule a meeting, phone call or video chat HERE
- New clients can make financial planning service payment HERE
- Subscribe to the blog from any page, or just read it HERE
- From the Clients page, HERE:
    - View Quarterly letters
    - Access SSG account login
    - Download a Budgeting Tool (PDF or spreadsheet)
    - Download a Personal Balance Sheet tool (PDF or Spreadsheet)
    - View a template Financial Planning or Portfolio Management services contract

There's also other neat stuff: if you pull up the website on your phone and tap the phone number heading, it'll dial my number. Maybe I have some computer abilities, after all? That said, don't be expecting me to jump ship to work for Google any time soon.

Sincerely,

Tyler

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