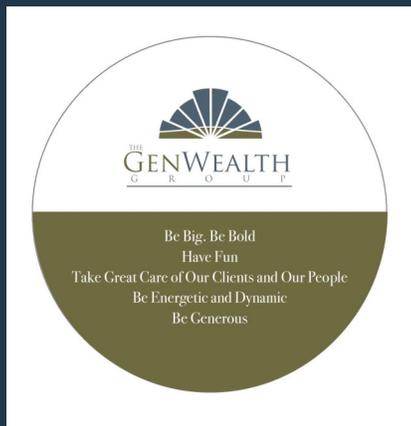


Winter 2021

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Our mission is to simplify the complex financial lives of our clients and help them Retire Ready.



THE GENWEALTH JOURNAL

Looking Ahead (gladly!)

*Michael P. Leanza, CFP® CERTIFIED FINANCIAL PLANNER™
Founder and President*

As you may know (and much to my teenagers' chagrin), I am an avid goal setter. I look forward to year-end to see what we've achieved as a firm (and what we've accomplished personally). After reflecting, I set my sights on the coming year and start charting course.

Like many of you, I am particularly happy to turn the page on 2020 and excited for what's in store. Here's a round-up of what we accomplished and what's coming at The GenWealth Group in 2021:

First, we survived.....This alone was an accomplishment! I'm proud that our team did not miss a day of work during the pandemic and that we served our clients in the most difficult of times.

Also, we managed to navigate some very choppy markets. The level of trading we did last year was higher than any other year in our firm's history. We hope to reduce trading in 2021, but respect our fiduciary responsibility to protect assets and will transact trades as appropriate. Judging by our client returns, I am confident that we passed the test this year.

Despite the aforementioned challenges, The GenWealth Group enjoyed another year of double-digit growth, accumulating an additional \$40,000,000 in net assets. This speaks to the quality of work we do, the relationships we cultivate and the personal service we provide to our clients and their families.

We're not only growing assets, but we're growing talent too. We're hiring our 8th employee (who ideally will be our 4th Certified Financial Planner on the team). While we hoped to fill the seat by now, we haven't found the "right fit" for our team. So, the search continues (with a focus on broadening team diversity).

We continue to improve practice management. A few months ago, we reconvened our Client Advisory Council. This diverse group of clients meets to advise on key initiatives and offer suggested improvements.

As a result, here's what you can expect in the coming year:

- Weekly Momentum Email—to be sent when your account is traded
- Quarterly Market Commentary—written by Michael Leanza, CFP®
- GenWealth Webinars—offered during market downturns to help explain market events
- Advisor Access—you'll have advisor cell phone numbers to reach them in off hours/for emergencies
- Team Involvement—you'll see our paraplanner and operations team join your meetings more often. You'll get to know them and the role they play.

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Take Great Care

Shred Day 2020



Our local clients stopped by for a “masked” Shred Day.

Each client had a personal time slot to safely drop off documents for secure destruction. We plan to have the big shred truck here in 2021!



Broadway Workshop



Prior to joining our firm in 2019, our Paraplanner Kevin Worley spent 17 years as a professional actor (a “triple threat”) in the highly competitive Broadway entertainment industry performing in 10 shows.

Kevin’s roots run deep in the recently devastated Broadway community and in November, we offered a webinar to nearly 20 actors who were impacted by the theater shut-down.

It was a rewarding experience to share our expertise in such tough times!



Kevin Worley, Paraplanner
kevin@thegenwealthgroup.com



Save the date! Retire U (Retirement University), 1-hour webinar will be offered by The GenWealth Group on March 29th from 6:30pm to 7:30pm.

This workshop is ideal for **anyone considering retirement** as it’s designed to address key considerations before taking the plunge!

To register, please email: Kristen@thegenwealthgroup.com

Teaching Our Children

With so many families struggling this year, we wanted to find a way to help.

We found a local “giving tree” here in Maplewood and Kristen Blair (our Office Manager) snatched off 16 tags from local children asking for their Christmas wish.

These tags were distributed to the children of the GenWealth Team. We let them do the shopping (paid for by our firm) and think about how to best fulfill the wish on each tag.



And so out of the mouths of babes...

“This is so cool because some children don’t get to have presents under the tree and now they will!”

~Declan Worley (age 5, son of Kevin) Worley)

“I chose a how-to-draw-animals sketchbook and colored pencils. My mom used to get me a different one every year in my stocking and I wanted to do the same for my 9-year old girl”

~Deanna DiBlasi (age 16, daughter of Kim DiBlasi)

“I wish I could be there to see their faces when they open the gifts!”

~Beatrice Blair (age 4), daughter of Kristen Blair



Carli chose a pink hoodie because she said “all girls feel pretty in pink” and bracelet making kit for her young girl . AJ took part in choosing some car toys for the boy on his tag.

~Carli DelGuercio (age 16) & AJ DelGuercio (age 10), children of Nicole Casella



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Looking Ahead (gladly!)

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When it comes to investment strategy, it's important that you know that there are multiple "thinkers" involved here at The GenWealth Group.

We have established a formal Investment Policy Committee to assemble the best ideas. This committee (led by me) is comprised of our other advisors. We meet at least quarterly and often more frequently to evaluate investment strategies, performance, risk levels, etc. for all clients.

Committee members are encouraged to speak objectively and be open minded about strategy changes so we can better accomplish client investment goals. We have made several adjustments through the work of this committee and will continue to do so.

Lastly, another important accomplishment is thinking about continuity in the firm. Back in 2019, we finalized an internal succession plan (in the event of my demise) with Braden Schipke, CFP to serve as successor. We are now broadening that by creating a path to partnership for our senior advisors. It's a complex undertaking, but we're intrigued by the potential to strengthen our position as an enduring firm.

What we look forward to in 2021...

Although many firms have found ways to do business virtually (and enjoy the efficiencies that come) The GenWealth Group is a bit different.

At the very heart of what we do are people. We deeply enjoy our client relationships. We enjoy having lunch and talking with you across the table.

We know how important having an open, trusted relationship is and when markets get tough (or you're going through a personal struggle), we know you call us for guidance.

We look forward to swinging our doors open to see you again in 2021!

Pssst....Pass It On

Cherie Leanza, Vice President, Marketing

You've worked hard to accumulate assets. What is your vision for that money when you pass on? For some, it's unpleasant to think about. Others want to clearly convey their ideas.

Introducing us to your heirs (or loved ones) ensures that we'll remain stewards of your assets and help carry out your vision.

Like so many things, forward planning avoids confusion later

We welcome the opportunity to host a "**Legacy Planning Meeting**" with your family/heirs.

The meeting can be virtual (video call) or in person (when it's safe).

You determine how much is shared about your investment accounts. It can be a simple meet and greet and nothing more.

So, think about it. Pass it on.

To schedule your Legacy Planning Meeting: cherie@thegenwealthgroup.com