

Pat's Planning Post



Have you updated your estate plan recently?

One of the most overlooked items in wealth planning is also one of the most crucial. Planning for the what-ifs in life and for the care of your loved ones in your absence is paramount to successful planning.

For many people who are still in their working years, some employers during open enrollment will provide the option for a “legal services” benefit, which, for a minimal yearly cost, can provide employees with access to an attorney. October through year-end is often open-enrollment season for many employers, and it could be a cost-effective way to furnish basic estate documents such as a living or final will, durable power of attorney, revocable trust, etc.

Check your benefits during enrollment and contact us with any questions.



Liebman's Library

INSPIRED BY
A 30-YEAR TRADITION

In this section, which we call Liebman's Library, Matt Liebman and Sam Liebman will share 1-2 articles or charts per month that caught their attention related to the Investment Markets.

Starting when Matt was in Elementary school, he would walk into his room and find

newspaper or magazine articles about sports, politics, business, or markets that Sam had cut out for Matt to read. The tradition has continued for over 30 years. Now the article flow goes in both directions and the articles are usually sent via text.

For October, we chose a **Wall Street Journal** article about some riskier positions that pension funds are adding in order to close shortfalls. In our opinion, this article highlights the dangers of any investor – institutional or individual – attempting to compensate for potentially deficient savings and planning or previous insufficient investment returns by increasing investment risk.



An Ohio Pension Manager Risks Running Out of Retirement Money. His Answer: Take More Risks.

Farouki Majeed and other retirement-system officials are turning to private equity, private loans and real estate to plug gaps in their 'leaking bucket'

[Read More on WSJ](#)



BEWARE! Don't get tricked by clickbait.

It's no secret that more and more people, especially millennials, use the internet as a self-education tool. For example, the entire GameStop stock event was triggered by a thread on Reddit. While the overwhelming amount of information available is enticing, we can promise you not every media outlet or social media user has your best interest in mind.

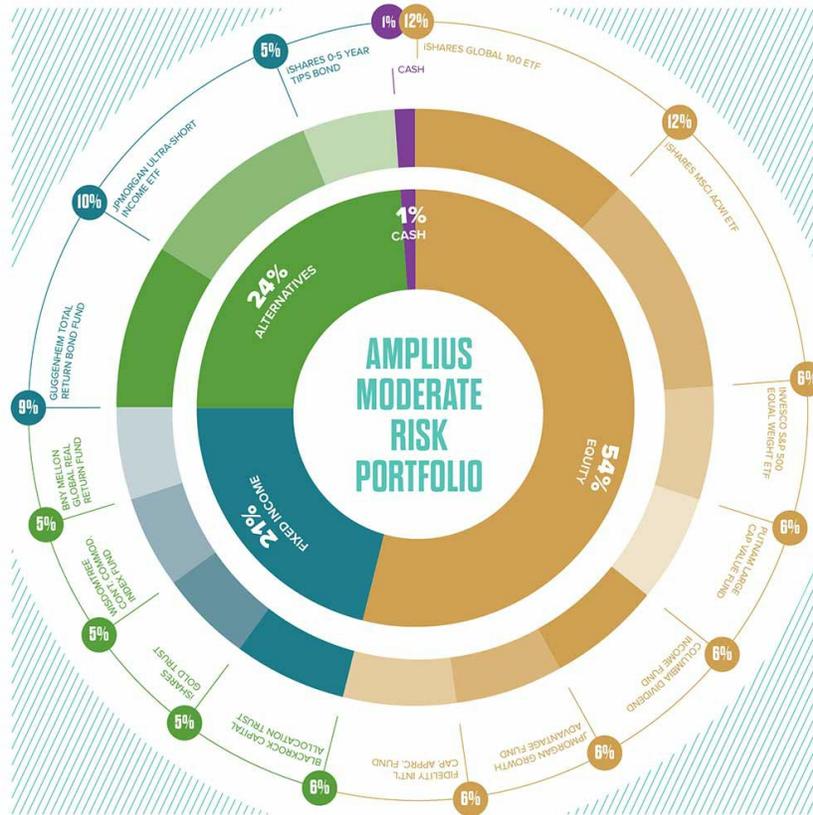
I saw the headline below while I was scrolling through my morning updates and of course, clicked on it, only to realize the actual substance of the article had nothing to do with what the headline insinuated.

A \$200 billion money manager on why every stock market investor should be ready to go to cash

This was an important reminder that the boogeyman isn't the only one trying to play tricks this Halloween. Please do your due diligence while using online resources!

Your Advisors In the News

Recent Media Mentions



Inside a \$1.1bn RIA's commodities-heavy portfolio

Matthew Liebman, founding partner of \$1.1bn Dynasty-affiliated Amplus Wealth Advisors based in Blue Bell, Penn., walks us through his firm's 'moderate risk' portfolio.

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awa@ampluswealth.com

215-310-7770

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