

Photograph by Lynne Garell



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Live in each season as it passes; breathe the air, drink the drink, taste the fruit, and resign yourself to the influences of each.

Henry David Thoreau

Welcome!

We welcome you to our first edition of the *Silversage Newsletter!* It is our hope that you will find it both entertaining and informative. Each quarter we will continue our dialogue with you, in part, through this newsletter, which will not focus so much on the markets, but on related financial topics of interest, as well as your Silversage Team.

We invite you to enjoy the creative editorial pieces, profiles of innovative services and products, office updates and recipes to share.

Feel free to give us a call if you have any questions or suggestions about the content. As always, thank you for your business and continued confidence in our firm. *Enjoy!*
888-969-7500 toll-free

How You're Protected

(SIPC) The Securities Investor Protection Corporation is your first line of defense in the event of a brokerage firm failure. No fewer than 99% of eligible investors get their investments back from SIPC. From its creation by Congress in 1970 through December 2000, SIPC advanced \$391 million in order to make possible the recovery of \$3.8 billion in assets for an estimated 443,000 investors. When a brokerage closes due to bankruptcy or other financial difficulties, the SIPC quickly steps in and, within certain limits, works to return to you cash, stock and other securities you had at the firm. Without SIPC, investors at financially troubled brokerage firms might lose their securities or money forever... or wait for years while their assets are tied up in court.

Excess Account Protection

Working on behalf of your financial organization, Pershing provides account protection for the net equity of your securities positions and cash in your account. Of that total, the SIPC provides \$500,000 of net

equity protection, including \$100,000 for claims for cash awaiting reinvestment (SIPC protection). Pershing provides the additional protection (Excess SIPC) on terms similar to SIPC for account net equity in excess of \$500,000 through a commercial insurer.

Visit sipc.org for more information.

Don't Let Them Steal Your Good Name

Identity theft is a problem (that is out of control). While the Federal Trade Commission (FTC) and states are working to stop identity theft, you should be diligent about protecting your individual identity so you won't become a victim.

How to protect yourself? If you are a victim of identity theft, take the following four steps as soon as possible, and keep a record with the details of your conversations and copies of all correspondence.

- 1 Place a fraud alert on your credit reports, and review your credit reports. You will need to contact one of the three consumer reporting agencies.

Equifax: 1-800-525-6285
www.equifax.com

Experian: 1-888-397-3742
www.experian.com

TransUnion: 1-800-680-7289
www.transunion.com

- 2 Close the accounts that you know, or believe, have been tampered with or opened fraudulently.
- 3 File a complaint with the Federal Trade Commission 1-877-438-4338 or www.ftc.gov.
- 4 File a report with your local police or the police in the community where the identity theft took place.

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Tips to keep you safe:

- Protect your personal information. It's a valuable commodity
- Only share your credit card or other personal information when you're buying from a company you know and trust
- Know who you're dealing with
- Shred Everything
- Be diligent about checking statements
- Pay your bills at the post office, rather than in your mailbox
- Analyze your credit report annually
- Protect your social security number
- Limit information on checks
- Protect your PIN numbers or credit card numbers
- Require photo ID verification or you can write "see photo ID" on the back of your credit card
- Read and understand the fine print in any written agreement
- Walk away from any company that doesn't clearly state its name, physical address, and telephone number.

If you use all these techniques, it will help you avoid being a victim of Identity Theft. For more tips, visit www.ftc.gov.

The Trouble Tree

Author Unknown

The carpenter I hired to help me restore an old farmhouse had just finished a rough first day on the job. A flat tire made him lose an hour of work, his electric saw quit, and now his ancient pickup truck refused to start. While I drove him home, he sat in stony silence.

On arriving, he invited me in to meet his family. As we walked toward the front door, he paused briefly at a small tree, touching the tips of the branches with both hands. When opening the door he underwent an amazing transformation. His tanned face was wreathed in smiles and he hugged his two small children and gave his wife a kiss.

Afterward he walked me to the car. We passed the tree and my curiosity got the better of me. I asked him about what I had seen him do earlier.

"Oh, that's my trouble tree," he replied. "I know I can't help having troubles on the job, but one thing's for sure, troubles don't belong in the house with my wife and the children. So I just hang them on the tree every night when I come home. Then in the morning I pick them up again."

He paused. "Funny thing is," he smiled, "when I come out in the morning to pick 'em up, there ain't nearly as many as I remember hanging up the night before."

Client Profile:

Long-Term Care Insurance

The following letter is a profile of a fictional long-term care applicant who reflects the real concerns of our clients.

My husband and I have done reasonably well financially. He owns his own business and we have just set up a successor plan. Once we cash out, we will have a good sum of money, but we will need it to last throughout our retirement.

One of my biggest concerns is what will happen when one or both of us gets sick. My children live out of state. We can afford to hire help, but if the condition is persistent, we will end up spending our money faster than we had planned.

I am used to a very active lifestyle. I know that providing care to a sick spouse will take its toll on me. Even if I am able to take of him, who will take care of me when I can't take care of myself?

Experience has taught us to plan for the worst and hope for the best. Long term care planning goes hand in hand with retirement planning.

- We carry policies that cover in-home assistance so that you can live at home and receive the assistance you need.
- Married couples can take advantage of a joint policy that includes a marital discount.
- Long term care provides asset protection so that you will not have to spend down assets and apply for Medicaid.

Please call us if you are concerned that a lengthy illness could drain your capital or leave you dependent on others.

Technology Corner

Albridge Online Access

Want to view your account online? Call or email Nicole (Nizquierdo@silversageadvisors.com) and she will set you up with online access to view your accounts online whenever you want! It's as easy as 1-2-3 to get on the web!

The Siversage Family

Jeffrey M. Garell, CFP® , CLU®

Jeff serves as President and founding partner of Silversage Advisors®. With 22 years of industry experience, Jeff is driven by a desire to provide clients with outstanding personalized service and investment management in order to better their lives. He is a Certified Financial Planner™ certificant and holds the Chartered Life Underwriter designation; Jeff is also an active member of the Orange County Financial Planning Association. Jeff graduated from UCLA with a degree in business/history.

Jeff grew up in Reno, Nevada, and still has strong ties to the Silver State. The firm's name—Silversage—reflects those roots. He enjoys skiing, mountain biking, travel, and all things UCLA. Most of his time is spent with children Mason, Jack and Caroline in their numerous activities. Jeff, Karin and family reside in Newport Coast, California.

Nicole Izquierdo

Nicole Izquierdo acts as our dedicated Client Services Manager for Silversage Advisors and has been with the firm for over five years. She has over nine years experience in the financial services industry. She graduated with a B.S. degree in Business from Florida Atlantic University.

Nicole was born and reared in Ft. Lauderdale, Florida, where she grew to love the outdoors, especially the beach. She moved to California in 2002 with her husband Armando and seventeen-year-old daughter Alexandria. Nicole loves volunteering and scrapbooking, and is involved with her family.

Daniel D. Sands, CFP®

Daniel is Vice President and partner of Silversage Advisors®. He has been with the firm for over six years and brings more than 14 years experience in the financial services industry. He graduated Magna Cum Laude with a B.S. degree in Finance, Real Estate and Law from Cal Poly Pomona. He is a Certified Financial Planner™ professional and an active member of the Orange County Financial Planning Association.

Daniel was born in Ohio and reared in Colorado, where he developed a love for the outdoors and a passion for skiing. He also enjoys mountain biking, hiking and camping when he is not tackling some kind of home improvement project around the house. Daniel and his wife Aryn make their home in North Tustin, California, with their son, Jackson, and golden retriever, Sierra.

Bhavin Shah

Bhavin Shah has been with Silversage Advisors for a little over a year and has been in the financial services industry for over four years. Bhavin was born in India and moved to California when he was only seven years old. He currently lives in Irvine and recently got engaged to his long-time girlfriend Rachna. In his free time he enjoys spending time with his friends and family, and he's an avid basketball and baseball fan.

Service Spotlight

How do Silversage Advisors, Pershing & Gëneos Wealth Management interact? What is a broker-dealer? Gëneos provides administrative & compliance back office functions to support our daily business with clients. They help us stay abreast of ever-changing regulations and laws, as well as interfacing with Pershing on all aspects of client brokerage accounts.

Pershing is one of the largest independent clearing firms in the nation, meaning they hold your stocks, bonds & mutual funds. Your brokerage statements come directly from Pershing, and they have imprinted the broker-dealer name, Gëneos Wealth Management, on the statement. Your relationship is with Silversage Advisors, an SEC-registered investment advisor. We simply partner with Gëneos & Pershing to smoothly facilitate your securities business.

Gëneos helps us leverage technology to better serve you. All paperwork is now processed through Laserfiche, an electronic document management system. In addition, our clients have access to Albridge, an online system allowing you to view your accounts via the Internet. If you have not already signed up for this service, please call or email Nicole.

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Enduring Financial Wisdom

Securities offered through Gēneos Wealth Management, Inc., Member FINRA/SIPC. Advisory Services offered through Silversage Advisors® and Gēneos Wealth Management, Inc., Registered Investment Advisors.

What's Cooking?

1 Crust

1¼ C. graham cracker crumbs
¼ C. sugar
¼ C. melted butter

2 Filling

2 8-oz. pkg. Philadelphia® Cream Cheese (Softened to room temperature.)
2 eggs
½ C. sugar
¾ tsp. vanilla extract

3 Topping

2 C. sour cream
1 C. sugar
1 tsp. vanilla extract

Grandma May's aMAYzing Two-tone Cheesecake

Dedicated to Grandma May who is no longer with us, but we're glad she left behind such a delectable treat to remember her by.

- 1 Crush graham crackers into fine crumbs. Mix together the sugar, butter and graham cracker crumbs. Use the mixture to line the bottom of a 10-inch spring form pan.
- 2 Combine ingredients and beat with an electric mixer until smooth. Pour filling on crust and spread smooth. Bake at 375° for 20 minutes. Remove from oven and cool for 30 minutes before adding the topping.
- 3 Increase oven temperature to 475°. Blend the above topping ingredients with a spoon. Spread topping over cooled cake. Bake for 10 minutes. Let cake cool for 10 minutes and then put in refrigerator for at least 12 hours to stiffen.

If you have a recipe that you would like to share with the Silversage family, please email Nicole Izquierdo (nizquierdo@silversageadvisors.com) or call the office.