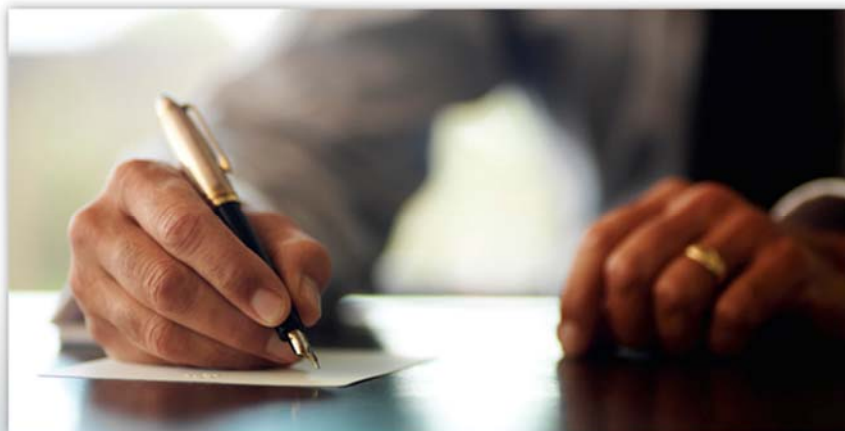




Turning Success into Peace of Mind.

AUGUST 2015 Newsletter



To Our Investors:

By: Mark Van Mourick, CEO
Leslie Calhoun, CIO/COO

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August Market Update:

Year-to-date financial markets are frustrating both money managers and investors alike with flat returns. The U.S. stock and bond markets are waffling; they are either up 1%-2% or down 1%-2% on a monthly basis without any discernable direction. Unfortunately, this flat performance is also accompanied by near all-time high valuations across most financial assets (except commodities and emerging markets).

In this environment we have chosen to take profits in our potentially vulnerable stock positions, seeking equity-like returns of 5%-12% in non-correlated investment strategies. This decision has resulted in improved performance for our Optivest portfolios and reduced risk exposure via these securities. Once the financial markets pick a direction - up or down - we will adjust accordingly. In the meantime, we remain cautious with our clients' hard-earned money.

Family Briefing Webinar on August 28th

Learn how family dynamics play a critical role in the single biggest risk a successful family could ever face . . . transferring wealth to heirs.

For those who missed the Family Briefing session with Mark in July, please tune in for a repeat presentation via webinar on: **Friday, August 28th from 10:00am - 11:30am PT.** [CLICK to Register](#)

When is a 50/50 Divorce Settlement Equal?

In many divorces, former spouses split their combined assets down the middle. But because of market trends, taxes and other factors, the ex-wife often ends up with the short end of the stick.

“Good divorce attorneys want equitable outcomes for their clients,” says Sven Buncher, managing partner of [The Buncher Law Corp.](#), in Irvine, Calif. “And achieving that requires deeper analysis of the true value of the divorcing couple’s assets.”

Buncher is among the attorneys who are now partnering with financial advisors to develop more accurate asset valuations... [READ MORE](#)

How to Keep Your Family Wealthy

Your estate is in order, but is your family prepared?

We are in the midst of a historic transfer of family wealth: right now, \$1 trillion is being passed to heirs every single year. In all, Baby Boomers are expected to bequeath \$30 trillion to their heirs over the next 30 to 40 years. But if history is a guide, this story won’t end well. In 70% of cases, family wealth does not make it past the second generation, according to Sloan Management Review. The old saying, “shirtsleeves to shirtsleeves in three generations” is all too accurate.

To help our clients beat the odds, Optivest Wealth Management has launched a hands-on Family Wealth Advisory program to evaluate and improve families’

readiness to transfer wealth... [READ MORE](#)

Until next time,

Mark Van Mourick

Leslie Calhoun

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