

Retirement Solutions

Fall 2016

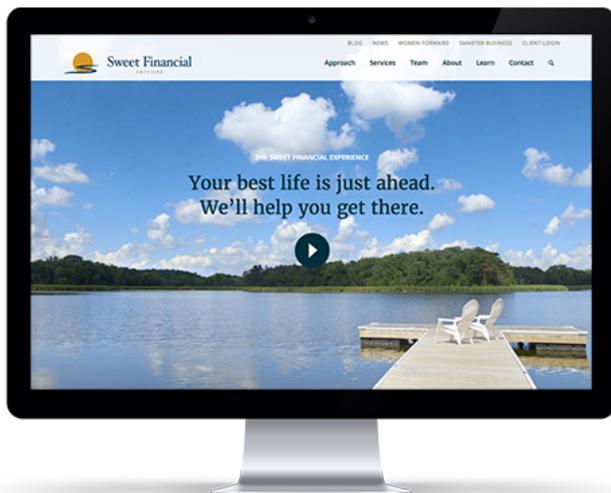
New and Improved Just For You!

We're excited to announce the launch of our new and improved website: sweetfinancial.com. What's different you ask? Just about everything. We revamped the look, designed a more intuitive user experience, and added a boatload of valuable extras like:

- **Investor-focused articles**
- **Financial tools**
- **Educational resources**
- **Events**
- **Blogs**
- **Ebooks**
- **New brand and team video**

Simply put: it's everything you need to help take more control over your financial journey and inspire you to dream even bigger. Of course we still have information about our client experience, ser-

vices, the team, Raymond James Investor Access and the Wealth Management System. This website is designed to help make your experience with Sweet Financial fun, simple and inspiring. We encourage you to share what inspires you, what motivates you, what excites you! But don't take our word for it...See it for yourself: www.sweetfinancial.com



Bryan and Team Recognized by Raymond James and Inc. Magazine

For the 13th consecutive year, Bryan has been named to Raymond James Financial Services, Inc. Chairman's Council*. Members of the Chairman's Council represent the top echelon of the firm's financial advisors, which is a privilege limited to a select few. Bryan is humbled by this honor and is excited to share it with his top-notch team.

We are also excited to share with you that for the third year in a row, Sweet Financial Services was named to Inc. Magazine's 35th annual Inc. 5000, a comprehensive ranking of the nation's fastest-growing private companies. Sweet Financial has steadily moved up the ranks to #3819 this year. The list represents a comprehensive look at the most successful companies within the American economy's most dynamic segment— its independent small businesses.

"The Sweet Financial team is honored to be included on this esteemed list with America's fastest-growing companies," said Bryan Sweet, Sweet Financial Founder and CEO. "We are thrilled to not only be named on the Inc. 5000 list for the third year, but that our ranking has gone up each year we've been listed. Our success has been in due part to the clients and businesses we help every day."

**Membership is based on prior year fiscal year production. Requalification is required annually.*

The 2016 Inc. 5000 is ranked according to percentage revenue growth when comparing 2012 to 2015. To qualify, companies must have been founded and generating revenue by March 31, 2012. They had to be U.S.-based, privately held, for profit, and independent—not subsidiaries or divisions of other companies—as of December 31, 2015. (Since then, a number of companies on the list have gone public or been acquired.) The minimum revenue required for 2012 is \$100,000; the minimum for 2015 is \$2 million. As always, Inc. reserves the right to decline applicants for subjective reasons. Companies on the Inc. 500 are featured in Inc.'s September issue and at inc.com/inc5000.

Securities Offered Through

RAYMOND JAMES[®]
FINANCIAL SERVICES, INC.
Member FINRA/SIPC

P 507-235-5587 | 1-800-658-2507
www.sweetfinancial.com

Sweet Financial Services is an independent firm.

Client Service

Client Service News

By Jessica Salic, Concierge Services Associate

We now have an “eSignature” option!! This is technology that allows the majority of our forms to be signed electronically, from your Smart Phone or your home electronic devices. The only requirements are that you have a Text-enabled phone and email.



Some of you have already been introduced to the Electronic Signature option and your feedback tells us it's a very convenient option. How it works is we prep the document requiring your signature. We send you an email from DocuSign (a vendor that Raymond James has partnered with); you open the email from your Smart Phone or Electronic device. You will then receive a text message with a code that you then need to enter in the email. You either sign your name on your phone, or you “adapt” a signature from the drop-down list, and instantly we get a notice that the document has been signed! This option is a nice way to eliminate paper and an efficient way to get documents signed in a safe, secure, and timely manner.

Beneficiary/Titling of Assets

Who will decide who gets your assets after you die – your family, the courts or you? Will any of your assets go to an unintended person? Are you sure that all your beneficiary designations and the ownership/titling of assets are up-to-date? When was the last time you checked them?

If you're like most people, the last time you thought about beneficiaries and the titling of assets was the day you first set them up. However, these designations should be reviewed regularly to make sure they still reflect your wishes and any changes in laws and regulations. Any time you experience a major life event such as marriage, divorce, death, etc. is a good time to think about reviewing beneficiaries.

Checking the beneficiary designations is part of our process when we are prepping for your upcoming appointment. When you are here in our office is a good time to mention other accounts you have so we can assure they are current as well! Checking your beneficiaries on a regular basis will help to avoid unintended consequences. Assuring accurate beneficiary and ownership designations can protect your assets from costly penalties and avoid unnecessary taxes.

So, as a reminder -- we can help you review these designations! Just ask at your next appointment or give one of our Concierge Services Associates a call to discuss sooner.

Words of Wisdom

“As one grows older, the temptation to dwell on the past and to avert one's eyes from the future grows. If one were to fall into this backward-looking stance, one would be as good as dead before physical death had overtaken us. Our minds, so long as they keep their cutting edge, are not bound by our physical limits; they can range over time and space into infinity. To be human is to be capable of transcending oneself.”

--Arnold Toynbee, Historian

Navigating Your Navigating Your Dreams

By Bryan Sweet, CLU, ChFC, MSFS, CFS
Founder and CEO-SFS, Wealth Advisor-RJFS

Our limitations and successes are based most often on our own expectations for ourselves. Just about every hour I'm engaged with another human being on my journey through life. I often talk with people who short-circuit their possibility for happiness, achievement, success—reaching their human potential—because they believe those things are not going to come to them.

Seldom does someone get more than they expect. The power of the mind is daunting, and I don't mean the fact that those 8,000,000,000-cubed neurons between your ears actually store every input you've received since you came out of the womb. No, I'm talking about how your mind tries over time to get for you everything you want and expect to happen.



We've all been around long enough to know that dreams really do come true for some people. It is about belief and expectation. It's not about luck. Believing and talking about it isn't something you read much about in business; though you do read about it in the business of life.

No mountain, ocean or animal, no matter how powerful it might be, can believe. Only a human person can believe. Why is that? Could it be we actually were put on this planet to achieve? I believe that if you expect certain things will happen and you have intent and work toward making those things happen, they will happen. This truism works exactly the same way whether your expectation and belief is negative or positive. Your brain never is neutral; it is engaged 24/7.

I am not talking about positive mental attitude here. I am talking about changing your life—and the lives of those you love—by expecting more, believing you can achieve the results you envision, putting your shoulder to the wheel and getting it done. Let your brain work wonders for you. May your legacy include teaching and living these truths each and every day.

Remember, it is not important to be the best. It is only important to be your best! Here's to living your dreams!

NEWS FLASH! Be on the lookout for the release of Bryan's new book that will be available around Christmas! After years of building up information he finally fulfilled one of his dreams to author a book. This book not only captures the essence of what every client deserves in their financial advisor, but why it is essential to incorporate your dreams in with your financial plans; allowing you to live the life you can't wait to wake up to. Stay tuned for more information as we get closer to the exciting release!

For Women Only

SmarterWomen Special Announcement

By Lynne Burgraff, CDEA™, WMS, Wealth Advisor-RJFS, and Amber Knips, CFS, Wealth Advisor-RJFS

There has been much anticipation among our team to share with you something we have been working so incredibly hard on the past few months. With this announcement we will share our HOW and WHY. We are extremely excited to share that SmarterWomen will now becomeWomen Forward!

We feel that this name truly represents what this program has been about and what Sweet Financial has hoped for since the program was created in 2013. It represents where we started, where we are and what the future holds for the program. You'll notice the logo has been updated to be more closely aligned with the Sweet Financial Brand while keeping similar colors to the original SmarterWomen logo.

How in the world did we come up with this new name? While working with a marketing agency, we were presented with multiple options to choose from. We truly believe that the only way we would come to a solution that we were comfortable with was to call on a few SmarterWomen members, clients, and members of the community for some help. There was one woman in particular that made us stop and think. She said, "We as women have no idea what is ahead of us. BUT we always want to move Forward." This is such a simple statement but it is exactly what this program has been about since the beginning, overcoming obstacles and moving our lives forward to finding that path to our best life.

The team has also created a new value proposition for Women Forward which we as a team feel completely represents what we hope to accomplish for our members.

"Women Forward inspires each woman to confidently pursue bigger dreams while providing the financial education to help her navigate the path to her best life."

Members may have noticed we started including Brittany Anderson's personal development material...."To inspire you to find the path to your best life". We feel that your financial education and financial goals are driven by realizing your dreams and what you truly want in life.

You will be able to access all Women Forward materials, news and membership information on our Sweet Financial website – www.sweetfinancial.com. Not a member of Women Forward? Go to our website or stop in to meet the team and we will happily sign you up to get on the path to a better future!



Staff Training

Staff Training Updates

By Brittany Anderson, Director of Operations

As the seasons change before our eyes and we prepare for our winter wonderland, we here at Sweet Financial are still going strong with our education initiatives! Bryan has continued his participation in the 10X Strategic Coach program where he interacts with some of the best business minds in the world to gain insights and resources to continue to provide excellent services to our clients and prospective clients. Ty and Brittany both participate in separate programs with Strategic Coach as well, so it is exciting to see all of the concepts that everyone learns, tie together to create a well-oiled machine for our client experience.

Bryan attended the Raymond James Chairman's Council Retreat in Chicago over the summer where the top advisors within the company gather to discuss hot topics in the industry and to bring feedback to the executives at Raymond James. This helps us continue to enhance our service offerings to our clients.

Bryan, Ty and Oliver attended Bryan's Give & Grow study group in early September
continued on page 7

Introducing Our New Program

Sweet Financial Services is passionate about educating business owners and entrepreneurs while encouraging them to take their business to the next level. Throughout the past couple years this passion has evolved into our new program – **Smarter Business**.

Smarter Business provides business owners insight and support to shift their focus from managing a business to helping them reach their goals.

You don't need to be a client with Sweet Financial to benefit from Smarter Business. Become a member today to receive our insights, tips and exclusive invitations to events!

By becoming a Smarter Business member you can expect tools and resources such as ways to discover right fit employees, creating a culture of engaged team members, giving your team a path to run on, and gaining insights and direction on how to create a self-managed and multiplying company.

The Smarter Business program is comprised of four Sweet Financial team members; Bryan Sweet, Brittany Anderson, Oliver Kollofski and Ty Totzke.

To become a member, please contact our office for a membership form or visit www.sweetfinancial.com to sign up!



Smarter Business
SWEET FINANCIAL



Personal Notes

Personal Notes

Ty Totzke – This summer was a bit of a blur for the Totzke's. Maggy & Libby graduated the sixth grade from St. John Vianney School, which was pretty exciting as they were the 3rd generation of both Totzke's and Gallagher's to attend SJV. They didn't take much of a break, as their summer activities started right away, including some basketball camps, quilting camps, the summer theatre program, and tennis leagues. Up until now, both have been busy with their own interests; however, they seem to have found an activity they both enjoy... Tennis. They both played on the Cardinal Tennis team at Fairmont High School this Fall, which is hard to believe they are in the high school already! Sarah has kept herself busy, as well, along with Maggy & Libby's schedule, she is teaching the 7th grade Faith Formation classes at St. John Vianney, along with some work at the Fairmont High School. As for me, I just try to keep up, cheer loud and enjoy this exciting journey! I hope you all had a great summer and are enjoying an even better fall and look forward to seeing you in the office soon!



Amber Knips – Well we finally wrapped up another canning season, and boy am I beat! This year my husband Jared and I canned over 600 jars of food that are now neatly stacked in the cabinet to get us through winter, or a couple winters! We had 80 tomato plants this year, which if you're wondering, yes that is a LOT of tomatoes. Since we live in town, we had to move our garden to my parent's farm so that we could have no space restrictions. It was fun to be able to spend weekends weeding the garden with my dad and having him teach

me his gardening secrets. Jared and I were able to sneak away for a little getaway over Labor Day weekend to go 4 wheeling in the mountains of Wyoming. It was fun to be able to see what it looks like out there without all the snow!

I love learning and am always up for a new challenge, so have begun working towards a new designation – which will help me guide my clients through life transitions such as widowhood, divorce, retirement, and much more. It is a 12 month program that addresses the unique challenges of transitions and how to empower our clients to make decisions with confidence. I will be attending the Sudden Money Institute annual conference in November, and am looking forward to getting more great ideas to share with our clients!

continued from page 5

where they collaborated with four other financial firms to strategize and create synergies between offices so that we can bring fresh ideas to the table while we continue to grow our practice.

Most recently, Bryan and Brittany attended the annual Genius Network event where they sat through 3 days of intensive training and workshops, facilitated by leaders from all different industries, such as entrepreneur, investor, author and motivational speaker, Daymond John, who most people know from the show Shark Tank. Daymond provided business insights and strategies to continue to grow our outreach and provide only the best service to our clients and prospective clients.

We are so excited for all of the learning opportunities we have within our business so stay tuned for more updates and have a fantastic end to 2016!

News & Notes

News & Notes

Congratulations, Bryan! Outstanding client service, ethics and professionalism have enabled Bryan to qualify for the exclusive “Top of the Table” of the Million Dollar Round Table — The Premier Association of Financial Professionals.® Top of the Table status is the highest level of MDRT membership and places Bryan among the top professionals in the global life insurance and financial services industry. It recognizes Sweet for demonstrating exceptional professional knowledge, client service and ethical conduct.

Client News. Congratulations to TPI Hospitality for being recognized a fourth time as one of Minnesota’s best places to work by Minneapolis/St. Paul Business Journal. They finished in 4th place this year. What an awesome accomplishment!

Help the Martin County Area Foundation celebrate their 25th Anniversary! Call Bryan to learn more about how each dollar you give can be matched. And then talk to your financial planner or tax advisor to determine the best way for you to donate, as some options may have more tax advantages. Stay in touch with the Martin County Area Foundation by visiting: www.mcareafoundation.org.

Significant changes to the Free Application for Federal Student Aid (FAFSA®) process will impact millions of students. Starting with the 2017–18 application cycle, the following changes will be put in place:

- Students will be able to submit a FAFSA® earlier. Students will be able to file a 2017–18 FAFSA as early as Oct. 1, 2016, rather than beginning on Jan. 1, 2017. The earlier submission date will be a permanent change, enabling students to complete and submit a FAFSA as early as October 1 every year.
- Students will use earlier income information. Beginning with the 2017–18 FAFSA, students will be required to report income information from an earlier tax year. For example, on the 2017–18 FAFSA, students (and parents, as appropriate) will report their 2015 income information, rather than their 2016 income information.

Insurance for the Uninsurable. We now have a source for providing life insurance coverage for people who are truly uninsurable – not just highly rated. Criteria: Under age 70, up to \$5mm in death benefit, 5 or 10 year term. We found a reinsurance carrier willing to be very aggressive and consider (not guarantee of course) to insure people who are completely uninsurable with standard insurance carriers. Please contact our office if you have an interest in finding out more.



1300 S. Prairie Avenue
Fairmont, MN 56031

*Raymond James
Financial Services, Inc.*

Change Service Requested

How to Reach Us

General Contact Information– Konnie Francis, Konnie@sweetfinancial.com, or Marsha Malo, Marsha@sweetfinancial.com, toll-free 800-658-2507, fax 507-235-5780, www.sweetfinancial.com

Wealth Advisors – Bryan Sweet, Bryan@sweetfinancial.com, Ty Totzke, Ty@sweetfinancial.com, Lynne Burgraff, Lynne@sweetfinancial.com, Amber Knips, Amber@sweetfinancial.com

Enhanced Services & Wealth Plan Design – Oliver Kollofski, Registered Representative-RJFS, Director of Wealth Services-SFS, Oliver@sweetfinancial.com or Jacob Hartke, Registered Representative-RJFS, Associate Director of Wealth Services-SFS, Jacob@sweetfinancial.com

Concierge Services Associates – Jessica Salic, Jessica@sweetfinancial.com or Sarah Willers, Sarahwillers@sweetfinancial.com

Address Changes – Denise Chrischilles, Assistant to Operations, Denise@sweetfinancial.com

Client Events – Krystal Hill, Krystal@sweetfinancial.com and Marsha Malo, Marsha@sweetfinancial.com

Appointment Scheduling with Bryan & Oliver – Callee Becker, Personal Assistant to Bryan J. Sweet, Callee@sweetfinancial.com

Appointment Scheduling with Ty, Lynne, & Amber – Konnie Francis, Director of First Impressions, Konnie@sweetfinancial.com

Operations/Project Manager – Brittany Anderson, Brittany@sweetfinancial.com

Trade Requests – Lynne Burgraff, Ty Totzke, Amber Knips, or Oliver Kollofski by phone only (orders cannot be taken via email or on voice mail)

The information contained in this report does not purport to be a complete description of the securities, markets, or developments referred to in this material. The information has been obtained from sources considered to be reliable, but we do not guarantee that the foregoing material is accurate or complete. Any information is not a complete summary or statement of all available data necessary for making an investment decision and does not constitute a recommendation. Any opinions are those of Sweet Financial Services and not necessarily those of RJFS or Raymond James. Expressions of opinion are as of this date and are subject to change without notice. Investing involves risk; investor may incur a profit or loss regardless of the strategy or strategies employed. You should discuss any tax or legal matter with the appropriate professional. Raymond James is not affiliated with Smarter Business, Women Forward or the Martin County Area Foundation. Links are being provided for information purposes only. Raymond James is not affiliated with and does not endorse, authorize or sponsor any of the listed websites or their respective sponsors. Raymond James is not responsible for the content of any website or the collection or use of information regarding any website's users and/or members.