

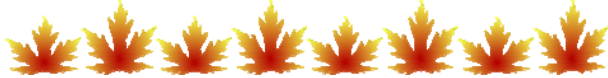


FRONTIER
WEALTH ADVISORS

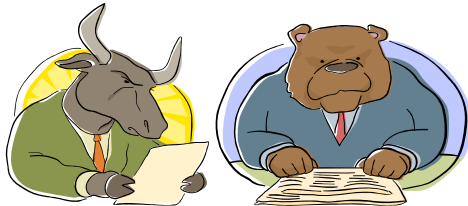
OF

RAYMOND JAMES®

Autumn 2016 Newsletter



9900 Clayton Road
St. Louis, MO 63124



Market News

October 3rd, 2016

With the onset of fall this year, we are enjoying cooler temperatures and the beginning change of colors of leaves. We are also experiencing an onslaught of political commercials for this presidential election year. While the uncertainty of the elections creates anxiety for the public, the markets will key in on the economy, earnings, interest rates and geopolitical events around the world. We are enjoying low oil prices (evidenced by the price at the pump) and GDP growth of about 2%. With inflation staying down, we would anticipate the Federal Reserve to be reluctant to raise interest rates anytime soon.

In July, Joel attended a two day conference of investment professionals at Washington University and the final guest speaker was Jim Bullard, president of the St. Louis Federal Reserve. His comments relating to interest rates led the audience to believe the Federal Reserve will be leaning toward small increases, if any, in interest rates going out to 2018. There is also high expectation that the Federal government will generate a stimulus package in the first quarter of next year.



Nicole Pollard- Registered Sales Associate II & Branch Technical Liaison, Christopher Coulter, AAMS®, WMS Assoc. VP, Investments, Sam Kichline, Financial Advisor, Joel Kichline, CFP®, WMS, Sr. VP, Investments

It is our opinion that we should wait and see on this event, as activity and bills from the House and Senate show more inactivity and less results.

For the remainder of the year, we will be getting in contact with anyone needing to take required minimum distributions from IRA's or retirement plans. We will also review and help plan for year-end adjustments to your portfolios to minimize taxes. Of course, we always advise that you consult your tax advisor on how your specific tax situation will be affected by any adjustments.

Congratulations to Sam Kichline who has now passed both his series 7 and series 66 exams!!!

Upcoming Seminar:



The next seminar we will be holding in the quarterly series will be held in early December. The subject for this seminar is Estate and Charitable Planning. Look for more information coming soon for the date, time and more specifics on what contents the seminar will cover. We hope that you can join us for this free educational opportunity. We welcome you to bring friends or family. This subject matter is important for everyone, so we will be happy to educate as many people as we can.

On the Kichline Home Front...



Joel and some colleagues at the 2016 MS 150

In the past 3 months, there's been a lot of activity in the Kichline household with Glenn, Sharon and Joel. In July, Sharon and I journeyed to Wounded Knee, South Dakota with 20 high school youth and adults from Webster United and Maplewood United Methodist churches. During our week there, we worked on building a new outdoor theatre, a rehab facility, improvements to homes and trailers.

Working with the Lakota Sioux tribe and on the reservation, we learned about their history and current struggles they're dealing with today. Alcoholism, drug use and suicide are running at 3-4 times the national average and unemployment is extremely high. Our Federal government continues to offer a deaf ear to their struggles. Due to lack of a political power base, it is hard for these Native American tribes to make progress towards improvement.



Sharon performing a baptism

Sharon is planning a mission trip to Haiti for adults next spring to install water filtration systems into homes. She is also currently leading a Bible study this fall on Thursday nights. My activity is directed and involved with the youth at the church and assisting in other areas, as requests come up. On the last Sunday of October, I will be working with the Children's Director to have a trunk-or-treat and a haunted house. Since I like Halloween, this was not a difficult task to take on.



Heidi, cooling off in the mud

Glenn is busy at City of Rock Hill these days and he is supervising other workers as his experience, knowledge and hard work has earned him the respect of the director of Public Works.

In September, I participated in my 16th MS 150 ride and raised over \$3000 for Multiple Sclerosis research with the generous support of many of you. Thanks for making this a successful event!

Wishing everyone a great fall and to enjoy the upcoming holidays as well!

Sunday November 6th at 2am:



ON THE COULTER HOME FRONT...



Louis in his hockey gear

Andrew (11yrs old) - The start to the school year has been a good one for us. Andrew, our fifth grader, has adjusted well to his new school. He feels like a "big kid" now that he gets to rotate classes and follow a more middle school schedule. He even has a locker and a combination lock! Andrew continues to play the violin and is now playing piano as well. We got him a keyboard for his birthday and he has been busy composing and playing original songs.

Louis (7yrs old) - is also off to a good start this year. He is in the second grade, which means he will make his First Holy Communion this year. Louis is busy playing ice hockey three times a week and will soon be starting indoor soccer as well. Louis is happiest when playing a sport. He frequently goes out into the backyard to kick a soccer ball or practice batting. We love watching him play.



Andrew on his keyboard

Molly (5yrs old) also feels like a "big kid" this year now that she is in Kindergarten and goes to school with her older brother, Louis. Molly is already reading and loves doing her monthly homework assignments. Over dinner last night, Andrew was sagely telling her how she won't always enjoy homework so much! Molly is playing soccer for the first time this year. Her team decided to name themselves The Lollipops! True to their name, they are a sweet group of girls.

Not to be outdone by the children, Alison is also having a great start to the school year. Her new class of First Graders are a great group and Alison enjoys teaching them. Alison recently hit a big milestone and turned 40 years old! We celebrated by taking a weekend trip just the two of us to Las Vegas. We enjoyed some time by the pool, reading and relaxing, ate at some amazing restaurants, and even had the chance to catch a show.



Alison and I in Vegas for her birthday

As for me, I'm glad to be back in a routine again with everyone back in school. Our schedules are packed with kid's activities and school events. I signed on as a coach for Louis' hockey team and have enjoyed being a part of the fun as well. Fall has officially started and I'm looking forward to spending some time outdoors in late October and November.

Raymond James and Frontier Wealth Advisors recently wrapped up our fiscal year. I'm proud and thankful to have grown my business YOY and had another record year in production and growth of assets under management. This couldn't be accomplished without a record number of referrals as well. As we get closer to the Thanksgiving holiday, I truly am thankful for our clients' trust and confidence in our wealth management team. I wish you all a wonderful autumn season!

Greetings from the Kichline's



Autumn is here! Our favorite season at our house. Time to bust out the flannels, pick a pumpkin, and watch the leaves change.

Our daughter, Ashlynn is back to school. She started 7th grade this year. She's also been participating in 2 different softball leagues. She has got quite the arm on the pitching mound. Dance class has also begun. This will be Ashlynn's 8th year practicing tap, ballet, and contemporary dance.



Ashlynn in her Halloween costume

My wife, Lisa has been on top of the seasonal festivities around our home. Everything from auburn leaf candle arrangements and fall wreaths to Honey Crisp apple and cinnamon sangria.

We have made a tradition of going to Eckert's in Illinois, where we take a hay ride to a pumpkin patch and select a variety of jack o' lanterns-to-be. We also binge on horror flicks and once the week of Halloween comes, we'll visit a scare fest. The last two years we've gone to Creepy World in Fenton. Maybe this year we'll try Six Flags' Scare Fest or the "Abyss" downtown, at the old Lemp Brewery.

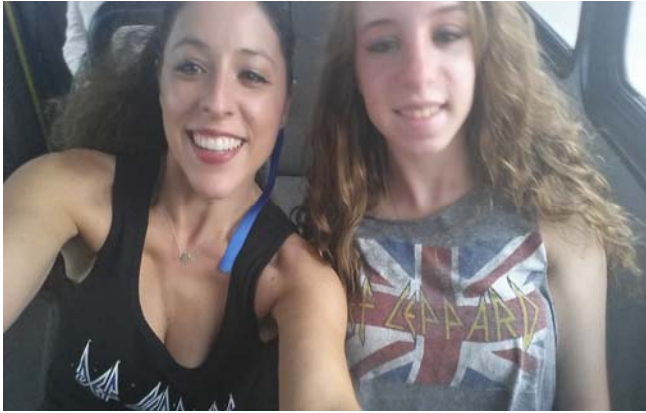


Lisa's festive sangria

As Joel mentioned, I recently passed the series 66 and am very excited to begin the real work of the day to day operations and interactions with all of you. With the elections growing near, some of you may be tense regarding the outcome may play on the economy. It's been a rollercoaster of a year, but know this... Time is on our side. No matter the event, the market will always bounce back. For every new low is followed by a new high. We'll keep our eye on the ball, you enjoy watching the leaves fall.



Nicole's News



Lexie and I on the way to the Def Leppard concert

I am always so excited for the fall season, sadly without the Rams football this year. It is so odd hearing them called the LA Rams again. Another thing that is odd is the Cardinals not playing in October. We're so spoiled here in St. Louis to see post-season baseball more than most fans get to see!

We had a busy summer and it seems like we didn't have enough time to do all of the fun things that we'd hoped to do. John has been so under a lot of stress lately, trying to cope with a shorthanded team at work and some issues within his family, but he's doing his best to deal with everything.

Lexie started high school in August and loves it so far. She is still getting straight A's, right where she left off in middle school, which is a great accomplishment. As most 14 year-olds these days, she is really interested in music, video games, Instagram and Face-Timing with her friends on her iPad and iPhone. She is planning on dressing up as Harley Quinn from DC's Suicide Squad, which will be a lot of fun, so I can't wait for that.



Aubrey, Autumn, Carissa & Owen at a Fall Festival we attended recently.

Carissa's little boy, Owen turned 4 on September 19th. He is so big and all boy! Her twins, Aubrey and Autumn will be three on November 5th and are such

cute little girls. They look almost exactly alike, but their personalities allow you to tell them apart. Carissa just started a job as a home health worker, where she visits people in their homes and takes care of them. She says it is a really rewarding job and loves it so far.

Lehnea has been going to school and working, both full-time and is doing well with both. She was recently diagnosed with Celiac Disease and has been given a very restricted diet to stick to. She is adjusting to the new restrictions, but it is going to take some time. We're hoping that these diet changes will help her significantly.

Our dogs, Carly (Chocolate Lab) and Miley (Akita/Husky mix) are enjoying the cooler weather by spending as much time outside as they can. They love when the back door is open and they come come and go as they please.



My mom and I at a Cardinal Game just before the end of the season

I am busy at work with year-end preparations and many projects. I love working with everyone and am really thankful for such a great group of people to work with in the office and for our wonderful clients. Without you all, I wouldn't be here, doing what I love. I look forward to cooler days (but not cold!) and the fall colors that are coming soon!

The Pollard family would like to wish you a safe and happy fall season, as well as a Happy Thanksgiving.



FINANCIAL PLANNING TIMELINE



Keep your finances on track throughout the year with this helpful guide. It's an easy way to keep track of deadlines you should know and actions you should take. As you consider the items on this list, be sure to work closely with your financial advisor.



OCTOBER 2016

MARK YOUR CALENDARS

Saturday, October 1 – Last day to establish a SIMPLE IRA plan or a Safe Harbor 401(k) to be effective for 2015.

Saturday, October 15 – Open enrollment for Medicare Parts C and D begins. Make any changes to your coverage by December 7.

Saturday, October 15 – Last day to re-characterize your 2015 Roth IRA conversions.

Monday, October 17 – Final day to file your 2015 income tax return if you've been issued an extension.

Monday, October 31 – Halloween. Get creative with your costume and consider making it yourself!

PLANNING TO DOS

Notify employees of next year's retirement plan, e.g., SIMPLE IRA/401(k).

Discuss year-end financial and tax planning with your financial advisor. Ask your advisor to coordinate with your tax advisor and attorney.

Celebrate National Estate Planning Awareness Week by updating your estate plans to ensure that they protect you and your family during any unexpected events.

Book your holiday travel early to get the best prices.

Celebrate National Save for Retirement Week by reassessing your plan for retirement and exploring retirement-savings vehicles available to you with your financial advisor.



NOVEMBER 2016

MARK YOUR CALENDARS

Sunday, November 6 – Set your clocks back an hour for the end of daylight saving time.

Friday, November 11 – Veterans Day (markets open)

Thursday, November 24 – Thanksgiving Day (markets closed)

PLANNING TO DOS

Begin to review your portfolio. Many mutual funds make taxable distributions toward the end of the year. You may want to consider balancing your realized capital gains with losses where appropriate.

Consult your financial advisor before acting on investment tips. As the holiday season begins, you're likely to pick up investment ideas around the party punchbowl. No matter the source, take the cautious path: Check out the facts before acting.

Long-Term Care Month is here, and it's time to discuss long-term care issues with your advisor to ensure your future needs will be covered.

Don't forget about year-end gift and charitable contributions deadlines. Be sure to allow enough time to complete donations, and keep tax limitations in mind if you plan to give tax-exempt gifts to relatives or friends this year.



DECEMBER 2016

MARK YOUR CALENDARS

Wednesday, December 7 – Last day to enroll for or make changes to Medicare Parts C and D.

Wednesday, December 21 – Winter solstice marks the shortest day of the year.

Sunday, December 25 – First day of Hanukkah, and Christmas Day

Monday, December 26 – Christmas Day, observed (markets closed)

Saturday, December 31 – New Year's Eve. Celebrate a year of successful financial planning.

PLANNING TO DOS

If invested in mutual funds, **don't forget about important capital gains distributions dates** that typically fall in mid-December.

Planning to harvest tax losses? Review and implement year-end tax planning decisions for the upcoming tax season.

If you're giving gifts to children or grandchildren, don't rule out money-minded toys and games that could help further their financial education.

Set financial goals for 2016. Reassess retirement savings and work with your advisor to make adjustments, if needed.



JANUARY 2017

MARK YOUR CALENDARS

Sunday, January 1 – It's New Year's Day (markets closed). What are your financial resolutions for the year? Make a few and stick to them! It could go a long way toward attaining your financial goals.

Sunday, January 1 – Open enrollment for Medicare Parts A and B begins, as well as the start of the annual disenrollment period for Medicare Part C.

Monday, January 16 – Fourth quarter estimated tax payments due, if required.

Monday, January 16 – Martin Luther King Jr. Day, observed (markets closed)

PLANNING TO DOS

Pay your holiday bills as soon as they arrive. By not waiting, you avoid high credit card interest rates.

Download your tax-form information at IRS.gov or by going to the post office or library and collecting the form.

Double-check your employer retirement plan contributions and take advantage of any available employer match.

Check your contribution to your flexible spending account to make sure it doesn't exceed the annual limit of \$2,550.

Making the Most of Medicare's Open Enrollment Period



With Medicare's open enrollment season upon us, ask yourself a few questions to make sure you're getting the most from Medicare.

Medicare's open enrollment season is upon us. That means between October 15 and December 7, you are able to make changes to your Medicare Advantage and prescription drug coverage.

During this time you can change from Original Medicare to a Medicare Advantage plan or vice-versa or switch from one Medicare Advantage Plan to another Medicare Advantage Plan. You can also join a Medicare advantage or Medicare prescription drug plan for the first time or drop your drug coverage completely.

Even if you're satisfied with your current plan, open enrollment presents a great opportunity to make sure you're getting the most out of Medicare. Every year you should compare your current plan to other plans in your area in case another plan offers better health and/or drug coverage at more affordable prices.

The coverage provided by insurance companies often changes each year and could result in paying more out-of-pocket on healthcare expenses throughout the year. Here are some tips to help you get started.

- Ask yourself some important questions. Have your needs changed? Is your current coverage adequate? Will the cost of your current plan be going up? Are there comparable, lower-cost plans available?
- Review the annual notice of change from your current plan provider. You should receive this in September.

- If you have a Medicare Advantage plan, make sure your doctor is still accepting your particular plan next year. If your doctor is out of network, you will have to choose a new plan or pay higher out-of-pocket costs.
- Carefully review if your plan covers your prescription drugs and what those copayments and coinsurances costs are.
- If you switch from a Medicare Advantage plan to Original Medicare, you will want to join a stand-alone Part D plan to get Medicare drug coverage.
- Compare plans using medicare.gov's [Medicare Plan Finder](#).
- Get one-on-one assistance from the [State Health Insurance Assistance Program](#).
- Call the Medicare Rights Center at 800.333.4114 for free counseling.
- All changes to your Medicare plan will take effect January 1 of the next year.

Medicare decisions can be complicated. If you have any questions about open enrollment, or if you'd like to discuss how healthcare costs factor into your overall financial plan, please contact your financial advisor.

[Ask us about Account Aggregation](#)

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Your security is our priority



At Raymond James, we believe that putting clients' needs first - including their need for security - is the best way to ensure their success and, in turn, the success of the firm. Our guiding principles have led us to over 110 quarters of continuous profitability.¹ The integrity, strength and stability at the foundation of our firm offer the most important protection for your accounts. And we back our efforts with a pledge you can believe in.

We want you to have the highest level of confidence in doing business with us. That's why we offer you this assurance:

We will reimburse you for actual losses in any of your Raymond James accounts due to unauthorized access to a Raymond James system that occurs through no fault of your own.

How You Can Help

Maintaining your security is a partnership. With a few preventive measures, including promptly reviewing your statements for any unauthorized account activity, you can help secure your assets and personal information.

KEEP YOUR EQUIPMENT UP TO DATE. Install the latest updates and patches for your computers and mobile devices and use security software including antivirus, firewalls and encryption. And before selling or disposing of computers and mobile devices, wipe them of data.

USE PUBLIC WIRELESS NETWORKS WITH CAUTION. Avoid visiting sensitive websites when away from home.

USE COMPLEX AND UNIQUE PASSWORDS. These contain a combination of upper and lowercase letters, numbers and special characters. Do not share your passwords.

BE ALERT TO RISKS ONLINE. Never open attachments or click on links in suspicious emails or from senders you don't recognize, and limit the personal information you share on social media websites.

PRACTICE SENSIBLE DATA MANAGEMENT. Shred sensitive documents when disposing of them.

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We're committed to your security and financial well-being.

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RAYMONDJAMES.COM/PRIVACY_SECURITY

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- A dedicated cyberthreat center staffed by certified information security analysts.
- Penetration and vulnerability testing of our networks and servers.
- Encryption, secure virtual private networks and the latest firewall and antivirus technology.
- Email monitoring for regulatory and compliance purposes as well as protection against phishing attempts and malware.
- Strict controls, limits and monitoring of access to our facilities and systems.
- Privacy policy procedure and security awareness training for all associates and financial advisors.
- Quarterly technology reviews conducted by independent auditors.
- Redundant systems and off-site information storage providing protection in the event of emergency or natural disaster.
- Coordination with industrywide organizations and law enforcement agencies devoted to sharing information about physical and cybersecurity.

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