



Acorn Financial Services

Growing Mighty Oaks

From the Desk of James Gambaccini, CFP®, Managing Partner
May 2016



Earlier this month, I had the pleasure of attending our broker-dealer conference in Arizona. I spoke with many colleagues about the changes we are seeing within our industry, namely the new fiduciary rule just recently approved by the U.S. Department of Labor. These conversations got me thinking about my passion for planning and investing, as well as the great sense of enjoyment I find in helping people achieve peace of mind and confidence with their financial futures. I reflected at length on Acorn's structure and the philosophy our organization was founded on - that as a Registered Investment Adviser, we have always had a fiduciary duty to act in our client's best interest, rather than our own.

I am extremely proud that my team shares the same belief that our clients deserve personalized, transparent, unbiased advice on investing and financial planning. Our newest planner, Aaron Clarke was recently quoted in the May edition of the *Journal of Financial Planning* stating that his desire to help others is what motivates him as a planner. The full article is listed below.

I have included a few additional articles that I hope you enjoy. The first is one of my favorite illustrations of how a globally-diversified portfolio may help provide you with a more consistent investment experience. For many of you, May will bring college graduations for your children. The link below provides a few tips if your grown children happen to move back home. And for all of you sports lovers out there, check out the sneak peek into the NFL's personal finance class!

Best regards,
James Gambaccini



[Keep Top Talent at Your Firm](#)

“Planners in the pipeline want to do more than to just come to work, earn a paycheck, and go home,” said Aaron Clarke, NexGen co-director for FPA of the National Capital Area. “We are in this profession because we want to help our clients, and most of us seek ways to help others outside of our firm as well.”

Smart Diversification Can Help You Stay on Track (65%/35%)



[Smart Diversification Can Help You Stay on Track](#)

This "Skittles Chart" illustrates how random stock market returns can be from year to year. One year, a particular asset class is a winner, the next it is a laggard.



[6 Tips for Parents When New Grads Move Back Home](#)

If you find yourself "hosting" your grown children after college, here are some surefire ways to help your kids while also keeping collective expectations in check and your retirement fund preserved.



[Take the Same Finance Class the NFL Gives Its Players](#)

The world of professional football is exciting, but players face a huge risk of outliving their money if they aren't careful. These lessons are eye opening and we could all benefit by "tackling" a few of these for ourselves!



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