



Protect Yourself from Social Security Scams by Erin

The number of scams regarding Social Security are growing. For years we have heard of identity theft phone scammers preying on the elderly to extract personal information such as date of birth, names, Social Security number, etc. Now the scammers are using the public's distrust of phone callers to their advantage. Calls from the Social Security Administration are occasionally legitimate. Recently there are reports of the administration calling individuals they suspect are victims of fraud but the person thinks it is an illegitimate call and doesn't look into it. There has been a uptick of hackers making fraudulent benefit claims through the Social Security online website. They do this by either setting up an account for an individual that has not claimed their "mysocialsecurity" account or hacking into existing accounts that have weak passwords or accounts without two-step verification. Below are some ways to help protect yourself against this type of fraud:

1. Claim your account before someone else does www.ssa.gov/myaccount or block your account at www.socialsecurity.gov/blockaccess
2. Set-up two step authentication so you receive an email or text code every time you attempt to log in
3. Log into your Social Security account periodically to make sure your security settings haven't changed and there aren't fraudulent benefit claims
4. Regularly check this website for current scams <https://oig.ssa.gov/newsroom/scam-awareness>
5. If you do receive a call claiming to be from Social Security, don't give them any personal information, just hang up and call the administration's back to verify the information. The phone number is 1-800-772-1213

Market Review by Carol

2019 has started off with one of the quickest market recoveries in history. Basically, the market corrected too much at the end of 2018 and most or all losses have been recovered as of the 1st quarter.

We are still waiting for a tariff resolution with China, inflation is under control and the Fed is holding interest rates steady. The Muller report finally came out and there was no market reaction. The main market movers have been news on China's economy, tariffs and interest rates.

Company earnings are still mostly positive but not growing as fast as in prior years. Technology is the leading sector again after slowing down in 2018.

The following are the market benchmarks for YTD (Jan – March 2019) and 1-year rolling (March 2018- March 2019). Most clients are in a 60/40 or 50/50 portfolio and that is what you should compare your portfolio performance to.

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My Travels to Vietnam by Sandy

I recently traveled to Vietnam and worked with OC Not Just Tourists. I took a suitcase full of medical supplies, donated from UCI, to Saigon which is now known as Ho Chi Minh City. They make arrangements for you to bring the suitcase to a local medical clinic that needs the supplies. I met up with a tour guide who took the suitcase to his home destination in the Mekong Delta where it would be best used. My donation made it the 18th country that they have brought supplies to. It is so easy to help.

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Vietnam *continued*

When you travel internationally you check the supply suitcase with your luggage. These supplies can no longer be used by the hospital but are desperately needed in rural developing countries. When you arrive at your destination city, you know how to arrange a meeting and donate the suitcase. All paperwork is given to you in several languages to place inside the suitcase so customs knows all about the project. www.NotJustTourists.com is Non-Political, Non-Religious and is 100% Volunteer based.



Updates by Melani

We are pleased to announce that we have started using DocuSign to have our clients electronically sign account maintenance forms for TD Ameritrade. These forms include change of address updates, move money forms, beneficiary designation changes and many more. No more email/scanning or snail mailing forms back and forth. DocuSign has really streamlined the paperwork process and has made getting these account updates done conveniently and quickly. We are beyond thrilled to be able to give this convenience to our clients!

Did you know that we have the option of going paperless? If you would prefer to go paperless for your quarterly reports and newsletters please email Melani at melani@assetplanninginc.com. We will set you up on our secure client portal and you will receive an email when your quarterly documents are ready to view. Great for the environment and less paperwork for you to file!

ADV (Advisor Disclosure Form) Notice & Updates by Carol

We filed our annual SEC disclosure form (ADV) in early March. There were no material changes to report on the ADV this year - our fees and business structure are staying the same. Please contact us if you would like a copy of the entire ADV mailed to you. You can also access our ADV on the internet via our website under resources or directly through the SEC: <http://www.adviserinfo.sec.gov/> Our SEC file number is 801-62993.

Our total assets under management as of December 31, 2018 were \$263,513,466, a slight increase even with 2018 being a negative market year. The increase was due to new clients and new assets being added into existing client accounts. Thank you for the continued referrals. Your referrals are a compliment to us and we appreciate them greatly.

Market Review...continued

Benchmarks:	YTD
	March 2019
60% Equity/40% Fixed	8.06%
50% Equity/50% Fixed	7.09%
Barclays US Agg Bond	2.42%
S&P	13.07%
DOW	11.15%
iShares (EFA)Foreign	10.34%

Benchmarks:	March 2018-
	March 2019
60% Equity/40% Fixed	3.71%
50% Equity/50% Fixed	3.14%
Barclays US Agg Bond	1.70%
S&P	7.33%
DOW	7.50%
iShares (EFA)Foreign	-6.92%

IRA contribution Deadline

If you are claiming an IRA contribution on your 2018 taxes and have not made the contribution yet, please contact us to transfer the funds or send a check by **April 11** so that we can get them deposited before the tax deadline. The 2018 IRA limits are \$5,500 if you are under 50 and \$6,500 if you are 50 or older. It is also a good time to make your 2019 IRA contributions. The limits for 2019 increased to \$6,000 for those under 50 and \$7,000 if you are 50 or older