



Should You Be Worried?

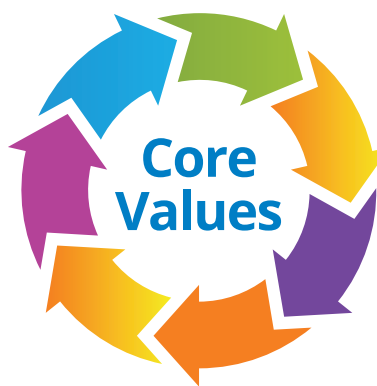


As I write this quarter's newsletter opening page, **I have been torn about whether to talk about what's out there in the global economy, political environment, and financial markets.** Honestly, **it's hard to avoid hearing & seeing headlines each day (even hour) that leave you worried, nervous, and pessimistic about the future.** One phenomenon we have noticed

at Omega is that **the closer you get to (or farther into) "retirement", the more likely you are to be concerned and pessimistic.** Why is that the case? Well, we believe it's because **as one reaches the point where they leave regular employment, leave a regular income and begin drawing off their portfolio, the more likely they are to feel impacted by the headlines.** In short, you feel you have less control and fewer ways to counteract a slump in the economy and a downturn in financial markets. Even for those still working and not at the point of retirement, the current headlines can feel overwhelming and easy to get sucked into. **Our goal at Omega is to help remind you of what you truly can control, how you might navigate a declining market & portfolio, and what other options you could consider (besides just disconnecting from the news).** Check out our Investment and Planning pages from Jared Jones and Kathy Frakes to hear more on our approach...just as a reminder, and perhaps for some encouragement. **You're not alone in navigating the uncer-**

tainty that lies ahead of us. The reality is that regardless of how sure the pundits and prognosticators may seem... NO ONE KNOWS WHAT WILL HAPPEN NEXT. The key is to stay flexible, resilient, centered, and open to new options and alternatives.

Always Evolving (Part of a continuing series about Omega's company values)



Always Evolving

And in a continuation from last quarter's newsletter, **I'd like to pivot towards sharing one of Omega's values that plays into my thoughts above...Always Evolving.** At Omega, we are committed to learning from everything we do and continuing to grow our knowledge and understand-

continued on page 2

ing about the work we do for you, and what might be the best path forward in the future. We see mistakes as opportunities to do it better next time. **We are always looking at the newest technology, the latest in science around learning and human behavior & development, and new strategies for helping our clients achieve our goals.** What you won't hear often in Omega's offices is: "Well, that's the way we have always done it." **While we value the tried and true, we maintain a discerning eye towards whether it still works, especially as we watch the technology and understanding of our work as financial life planners evolve. I am not big on wallowing in what didn't go well, I'd much rather ask myself, "How can we do this better next time?"** In the end, it's a healthier way to grow, develop and...evolve. **Please also be assured that we don't treat our clients as guinea pigs. If we decide that there's a new technology (like**

our new risk tolerance tool, Riskalyze), there is a lot of research that goes into understanding how it works, where it will fit into our process and other technology, and how best to bring it to you, our valued clients. In the end, our focus is on how we can each keep evolving as human beings and planners, and how we can bring the best advice & service to you possible. After all, the genesis for the name "Omega" came from omega point...the point to which all life is evolving.

With deep appreciation as we enter the holiday season,



Lisa A. K. Kirchenbauer, CFP®, RLP®
Certified Financial Transitionist® (CeFT®)
President and Founder

Social Security has announced COLA for 2020

The Social Security Administration announced on October 10th that the cost-of-living adjustment (COLA) for 2020 will be 1.6%. Those who are receiving Social Security should expect to receive a letter in early December about their new benefit amount. You can also view this information online at www.socialsecurity.gov/myaccount. The new Social Security wage base will be \$137,700 (up from \$132,900 in 2019).

Planning Updates



by Kathy Frakes, CFP®, CeFT®

Fall is in the air—and so is talk about a possible recession. Although we don't know if/when a recession may occur or how severe the next one may be, as financial life planners, there are **things that we can consider to help lessen the impact of an economic downturn for our clients.** In this quarter's column, I want to share some of things that *you* might do.

CASH FLOW RELATED

(1) Consider paying down debt. High interest rates can eat up your cash. If you are at all concerned about job security in an economic downturn, it will help to have fewer "mandatory" payments.

(2) Boost cash reserves/emergency savings. It's helpful to have 6-9 months' worth of non-discretionary expenses set aside for emergencies. [See Jared's column in this newsletter for more on our Pools of Wealth concept.] This can help you keep credit card debt down [see (1) above].

(3) Determine what are discretionary expenses vs. necessary expenses. If you understand what expenses have to be paid (e.g., mortgage, groceries) and which expenses are paid because you choose to do something (e.g., vacation, dining out), this can help you during times when cash may be tight. We want you to live the fullest life possible, as soon as you can. To do that, it is important to make intentional choices with your resources.

INVESTMENT RELATED

(4) Identify your risk tolerance and make sure that your investments are aligned with it. In an economic downturn, the headlines can make people nervous. If you know that your investments are aligned with your risk tolerance and time horizon for that money, it is much easier to stick to your plan and resist the urge to sell.

(5) Even if the market goes down, continue to contribute to your retirement accounts on a regular basis. Investing a set amount each pay period is known as dollar cost averaging. When the market is down, you buy more shares for the same amount of money—think of them as being "on sale"!

(6) Going hand in hand with dollar cost averaging: Don't try to time the markets. There is a great deal of research that shows that most people get the timing wrong and end up not making as much money as you might have if you had just stuck with your plan.

(7) Be sure that your investments are diversified.

Different asset classes respond to economic factors differently. Having a diversified portfolio can help you have a steadier rate of return in volatile markets. Also, if you have a large holding of company stock, you are taking a big risk if your company is affected by a weaker economy—you could lose money in your investments and your income if you get laid off.

(8) If you are thinking about selling your home in the near future, sooner is probably better than later. Often in a recession the real estate markets stagnate.

JOB RELATED

(9) As we think about the life planning work we do, we encourage you to continue your education, build up skills, and broaden your network. If a downturn caused you to get laid off, having up-to-date, and possibly multiple, skills will be helpful if you want or need to look for a new job.

(10) If you are worried about getting laid off, take advantage of the company health plan and other company benefits while you have them.

(11) If you are concerned about retiring right before a downturn, consider a phased-in retirement—don't retire completely. Instead, talk with your employer to see if you can reduce your hours, working part-time in the same job. If possible, also start looking for opportunities to do consulting and continue to bring in some income as you ease into retirement.

If you have any questions about these planning strategies, please feel free to contact Omega. With proactive planning, you may be able to mitigate the effects of a recession.

Wishing you Peace and a lovely Fall!

continued on page 4

Do You Have Student Loans?

Investopedia recently published this chart about student debt in America:

STUDENTS LOANS IN 2019: A SNAPSHOT	
\$1.41 Trillion	Amount of student loan debt outstanding in the United States
54%	Percent of college attendees taking on debt, including students loans, to pay for their education
\$35,359	Average amount of student loan debt per borrower
14.4%	Percent of adults with a student loan
10.8%	Amount of student debt that's at least 90 days past due or in default

Source: Experian, Federal Reserve

If you or a loved one is one of the people who has student loan debt, you might want to look at the following site from the U.S. Department of Education regarding programs for loan forgiveness, cancellation, and discharge: <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation>.

Note that these programs only apply to **Federal** student loans. So, if you have a Federal student loan, you may want to think twice before refinancing via a private company.



Estate Planning

We asked Debby Cochran of Cochran Allan in Tysons about Powers of Attorney and the Uniform Power of Attorney Act. Although most states including Virginia, Maryland, D.C., New York, and California have adopted the uniform act that provides for penalties for banks that do not honor powers of attorney, Debby let us know that a lack of training or experience at the bank can delay or impede the use of powers of attorney. In addition, bank personnel may delay the use of the Power of Attorney (POA) claiming concerns about possible elder abuse. The bank may also require the principal to appear to confirm the POA.

She suggests that the best practice is to do one of two things: either sign the bank's own POA cards or as the principal, take the original power of attorney document and the agent to the bank before the POA is needed so any vetting can be done ahead of time.

Investment Outlook



by Jared Jones, CFP®, CIMA®, CeFT®

The Lens of Late-Cycle Investing:

Over the past two years it has become increasingly clear that the market environment has shifted. Beginning in 2016, after a shaky 2015, the market went on an unimpeded growth streak. Investing was easy – you could put your money in pretty much any diversified equity strategy, and a rising tide lifted all boats.

From the chart below, you can clearly see a shift in the way the market has acted starting in 2018. This type of behavior is consistent with what investment professionals call **late-cycle investing**. You can also see how deceiving this year's positive YTD returns and last year's negative returns can be. The fact that the S&P 500 is up 15.1% YTD, as of 9/30/19, isn't as impressive if you consider it being up about half as much over the past two years.

Typically, later in the economic cycle you see more modest gains and higher volatility. In this context, the recent market behavior lines up. **The third quarter of 2019 ended with relatively positive U.S. economic data, more troubling reports overseas, and traditional recession signals, like the yield curve, flashing warning signs. On any given day investors swing between two mindsets: that the cycle is ending, or there is nothing to worry about and new highs are around the corner.** When you're in the middle of day-to-day news cycles it may not feel that easy to wrap your head around, but if you look at the performance over this past year, you can see a couple sell-offs which made way for modest growth.



*Green – S&P 500 return 1/1/16 – 12/31/17

*Yellow – S&P 500 return 1/1/18 – 9/30/19

*Blue – S&P 500 return 1/1/19 – 9/30/19

continued on page 6

You're probably thinking "that's all well and good, but when is the next recession coming???" It's universally accepted that question is impossible to answer with accuracy. Economists are often quoted predicting pullback in 2020 or 2021. We're certainly well past the historical average length of a bull market.

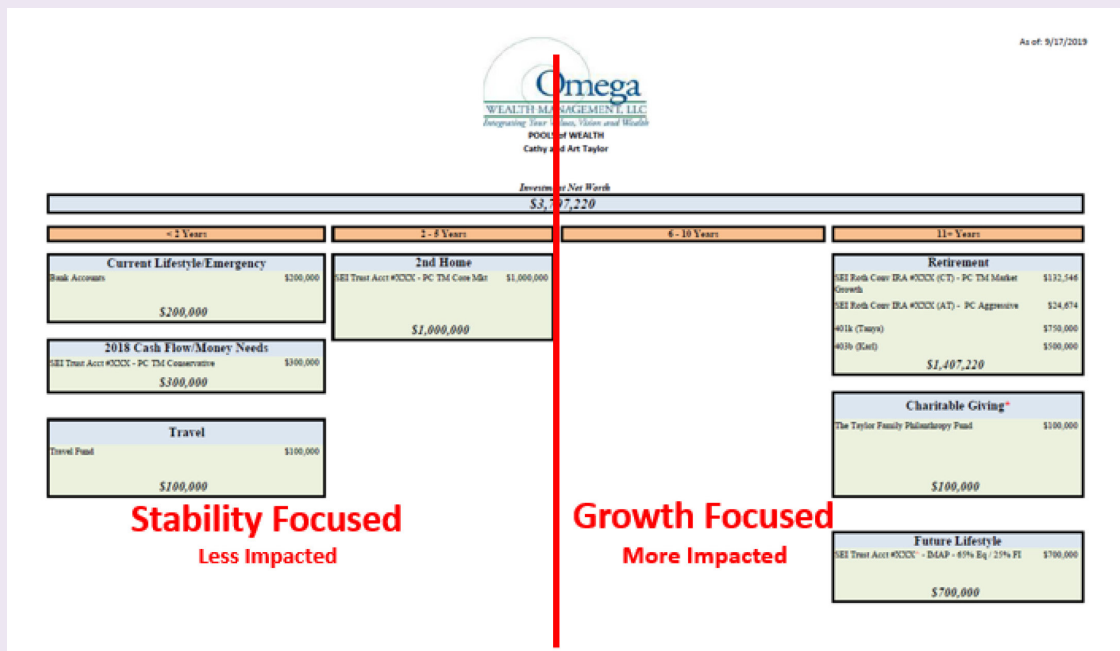
The good news is that when the recession inevitably happens, it will be one of the most well anticipated recessions of all-time. In 2008 and 2001 people were caught somewhat off guard by the quick descent of financial markets. However, now financial pundits everywhere have been calling for a recession ever since the last recession ended. There are bound to be a lot of "I told you so's" coming, and that's not a bad thing.

The reason it's not a bad thing is because what really hurts economies and markets is the irrational exuberance exhibited during the tech stock boom in the late '90s/early '00s, and in the housing sector in '06/'07. It's hard to pinpoint where "overheating" exists, or even if it exists in the financial world today. We're definitely not seeing it in the recent initial public offering (IPO) markets with well-known tech companies not faring well out of the gates. WeWork has even shelved its anticipated IPO after nearly everyone became skeptical of its high valuation.

Of course, the one thing that can unravel everything is the uncertainty of the political world. Impeachment inquiries and trade wars produce headlines that make everyone nervous. No expert can predict what this administration will do next, and uncertainty leads to volatility in financial markets. Internationally, we are also looking to see what happens with Brexit, and the impact that has to the international markets.

With a big caveat assuming that there isn't an all-out collapse of political headlines, OWM remains hopeful that we have some time left in this late-cycle environment. We expect volatility and unease over the coming months but are optimistic that the markets can stave off any major sustained pullbacks for the time being.

As we enter the next recession phase eventually, keep in mind your accounts with us and overall strategy are designed with downturns in mind. Below is a sample of our Pools of Wealth diagram and how we design it with our clients. It's important to remember in the middle of a downturn, your entire portfolio is not subject to the stock market. Accounts on the left of the Pools of Wealth are stability-focused with lower risk, and to the right are more growth-oriented accounts with higher risk. The stability-focused strategies are built with specific limits as to the "drawdown" a strategy can take before SEI takes proactive action to reduce any additional downside risk.



continued on page 7

SEI Sentiment – James R. Solloway, CFA SEI Chief Market Strategist and Sr. Portfolio Manager

We have leaned toward an optimistic view on equities and other risk-oriented assets for the past 10 years. When markets corrected sharply in price—as several U.S. equity indexes did in 2011, 2015 and late last year— we viewed the pullbacks as buying opportunities. We believe that staying invested has been a sound overall strategy. **Today, while we still doubt that a true bear market is on the immediate horizon, we are surprised by the resilience of the stock-market averages during the third quarter in the face of numerous economic and political uncertainties, both in the U.S. and globally.**

The U.S. economy remains in reasonably good shape and appears to be in little danger of contracting any time soon. Granted, the manufacturing and agricultural sectors are being stressed by the trade war with China. But we think there is a limit to how far this deterioration in economic activity will go. Few economists would dispute that the U.S. consumer sector is in great shape.

Looking at the U.S. stock market, the forward-earnings trend has flattened in recent quarters. Periods of flat-to-down earnings over several quarters occurred in the 2014-to-2015 period, and in 2011, 2007 and 1998, each coinciding with flat-to-declining stock prices, increased volatility and moderate-to-severe market corrections.

Growth and momentum styles continued to outperform quality and value for much of the third quarter. However, September saw a sharp reversal in this trend for the first time since the beginning of 2018 as value outperformed. It's hard to say whether this reversal will be sustained, although SEI's equity managers have been positioned for such an eventuality.

A trade truce between China and the U.S. would be a relief, but it would be only one piece of a larger mosaic that must first come together. Getting the world back on a faster growth track will depend on an economic rebound in the domestic economies of China and Europe.

In view of the uncertainties facing investors presently, the prediction game is arguably even more challenging than usual. Accordingly, as always, we believe in a diversified approach to investing. Although maintaining exposure to equities and other risk-oriented assets can at times feel uncomfortable, it is our view that investors with long time horizons should avoid timing the market or making outsized sector or regional bets. We think it is best not to assume, for example, that the S&P 500 Index and growth stocks will always be the only games in town. **The recent volatility and sharp style rotations in the past quarter should serve as reminders that trends do not last forever.**

Closing Thoughts

As you can probably tell by now, even the most seasoned financial professionals are having a tough time identifying exactly where we are in the market cycle. **At OWM, we feel confident in the investment philosophy and strategy that we have built with our clients over the years, but it takes a partnership with you to make it work.** Whether it's having you update your risk tolerance periodically or keeping us informed of significant life/career/financial changes that may impact your cash needs, we need your help to build a portfolio that works for you in good times and bad.

If you're curious or would like a refresher on how your accounts with us are positioned, please don't hesitate to reach out and we will be happy to walk you through your portfolio.

Additionally, if you'd like to hear more about SEI's thoughts, please join us on November 7th at 6 pm for a happy hour and light hors d'oeuvres. Matt Potter, SEI Director of Investment Services will be joining us again to give his views and answer questions.

2019 Year to Date performance as of 9/30/19 by Index:

Benchmark	Benchmark Returns YTD	Category
Dow Jones Industrial Average	+14.93%	U.S. Large Cap Stocks
S&P 500 Index	+18.05%	U.S. Large Cap Stocks
Russell 2000®	+13.16%	U.S. Small Cap Stocks
MSCI EAFE Index	+12.80%	International Stocks
Barclay's Global Aggregate Bond	+8.29%	Intermediate Term Bonds



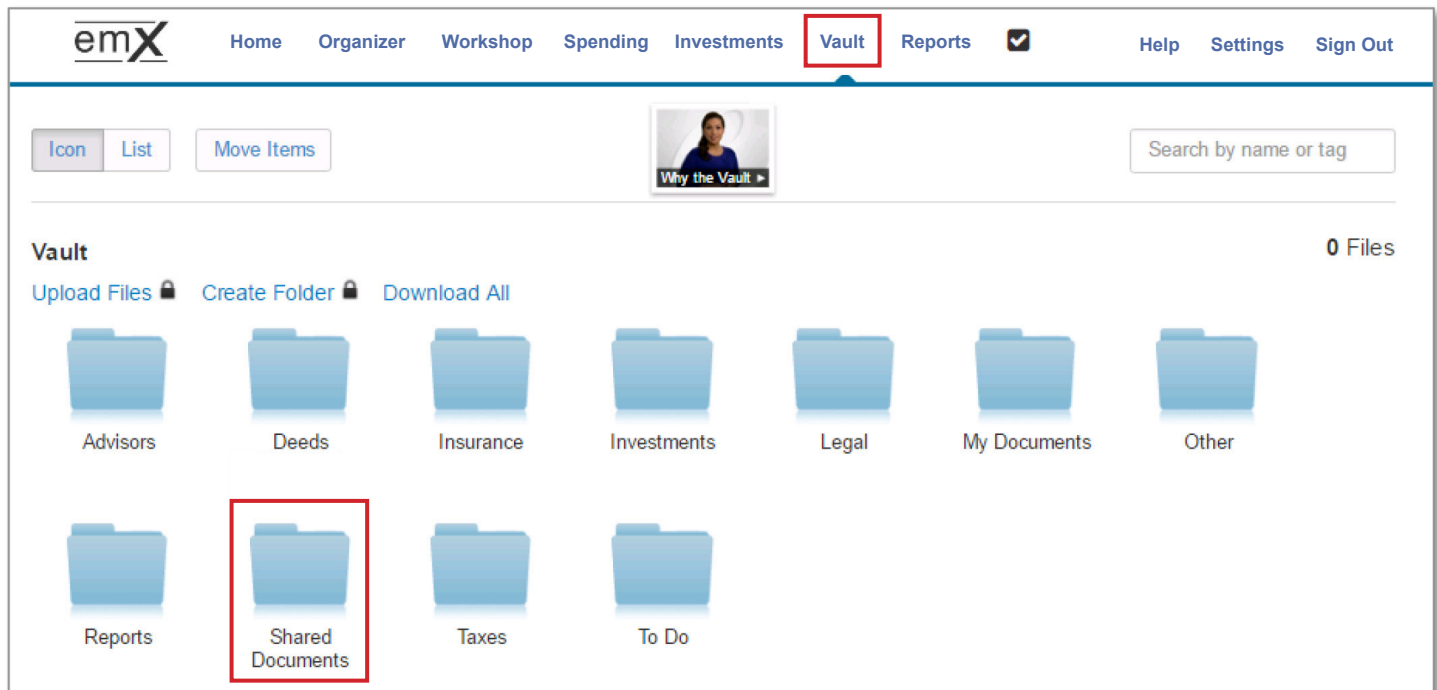
Operations Corner Q4

This quarter, we wanted to remind you to utilize the eMoney vault for sharing and providing sensitive personal and financial information and documents with us, and to shed some light on some of eMoney's new enhancements to the client portal.

Utilizing the eMoney Vault

The eMoney Vault is a great resource for storing your personal documents in a protected cloud environment, separate from your home computer. Additionally, items placed in the Shared Documents folder are easily accessible by the OWM team.

To access the eMoney Vault, [log into eMoney](#). Then, click *Vault* on the ribbon at the top of the page (see screenshot below).



From there, you can upload and organize your personal documents, or use the *Shared Documents* file to send information to OWM. **Please note that only documents placed in the *Shared Documents* folder are viewable by the OWM team.**

continued on page 9

Client Portal Transactions Enhancements

While for planning purposes, we normally recommend www.mint.com as Omega's preferred cashflow tracking tool, eMoney also has a tool to track your expenses. The Spending tab of the Client Portal enables clients to easily monitor and manage their daily cash flow – helping them to stay on track to achieve the financial future they envision.



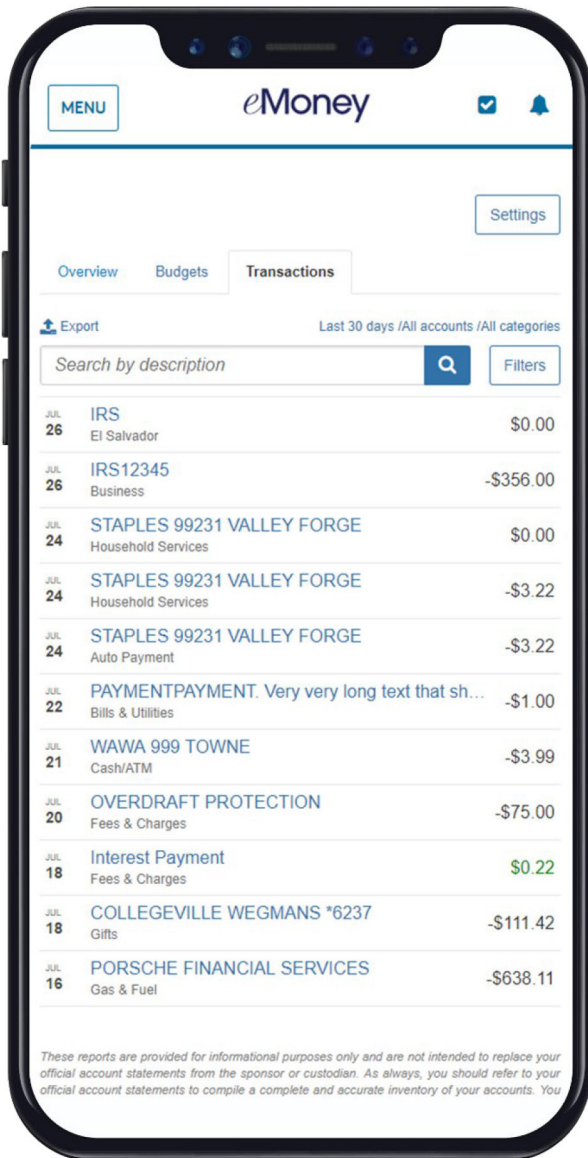
Enhanced features include the ability to:

- Filter transactions by multiple categories and/or accounts at a time
- Filter transactions by an exact date
- Export transactions based on applied filters
- Search within the spending categories drop-down
- See which transactions are impacted before applying a rule

The screenshot shows the eMoney Client Portal interface. At the top, the navigation menu includes Home, Organizer, Workshop, Spending (active), Investments, Vault, Reports, and a blue checkmark icon. Below the navigation, there are tabs for Overview, Budgets, and Transactions (selected). The main content area displays a list of transactions with columns for Date, Description, Account, Categories, and Amount. A 'Categories' dropdown menu is open, showing a list of 12 selected categories: All, Auto & Transport, Bills & Utilities (checked), Business, Cash/ATM, Charity, Education, Entertainment, Excluded (checked), Fees & Charges, Food, Gifts, Health & Fitness, Home (checked), and Income. The transaction list includes entries such as 'IRS', 'STAPLES 99231 VALLEY FORGE', 'PAYMENTPAYMENT. Very very long text that should be tri...', 'WAWA 999 TOWNE', 'OVERDRAFT PROTECTION', 'Interest Payment', 'COLLEGEVILLE WEGMANS *6237', and 'PORSCHE FINANCIAL SERVICES'.

The ability to manage transactions on mobile devices has also been streamlined. The Transactions area is now optimized for mobile, which eliminates the need to scroll or pinch screens when trying to take actions such as setting rules or categories.

continued on page 10



With these enhancements, clients have more detailed views of their transactions!

Note:

If you have trouble logging in or setting up access to either site, please contact Andrew - andrew@omegawealthmanagement.com for assistance!

Business Owners' Corner

This quarter's column is devoted to the importance of having a great banking relationship. While some business owners "bootstrap" their business through credit cards and help from family & friends, at Omega, we think it's important to have a solid banking relationship both for managing the cashflow of the business, as well as obtaining any capital that might be needed for the growth of the business. Below are some ideas and tips from three bankers in the area, including our own banker, Tim Hamilton of Eagle Bank.



Patricia Ferrick, President, First Virginia Community Bank:

- Look at your liquidity needs in three ways: current conditions, lower revenue, and better-than-expected growth to help you be prepared for a variety of cashflow needs.
- Have your banker on "speed dial" and stay in touch with them.
- You should expect personalized service and responsiveness from your banker...it's really about having a long-term partnership

Opening our doors almost 12 years ago, FVCbank is a community bank headquartered in Fairfax, VA with \$1.4 billion in total assets and 11 branches spanning northern VA, Washington DC, Montgomery County, and Baltimore, MD. We serve businesses of all industries and sizes in our market areas with the expertise and technology of the larger banks and a commitment to high touch customer service. You can contact me at PFerrick@FVCBank.com.



Eric Glowniak, Vice President- Business & Commercial Lending, First Citizens Bank:

Glowing Tips to having a successful relationship with your banker.

- Look for communication, transparency, and availability. Your banker should be available to you when you need them and create a level of trust through open and honest communication.
- Make sure they care! This is extremely important for your relationship with your banker, as it should be in all relationships. A banker who cares about your ability to access capital, the goals of your business and the ramifications of financial decisions is extremely valuable. This is a relationship that is not just about lending and depositing money. This is about finding a financial partner who can "Summer and Winter" with you and your business.
- Find a banker who lives by the rule "A 'No' today is a 'Yes' tomorrow" and is committed to getting you there. A banker who is willing to show you what is behind the curtain in terms of how you are risk rating to a bank while educating you on the underwriting of your cash flow or ability to repay your debt should be highly coveted. When the answer to a bank lending to your business is no, the expectation should be a thorough explanation as to why along with a plan to get a yes.

Eric J. Glowniak is an experienced, senior level banker. He is currently a Vice President of Commercial and Business Banking with First Citizens Bank. First Citizens is the largest Family Controlled bank in the country at \$38B in assets and has a national footprint. Eric has an office in Tysons Corner, VA and covers the entire DMV area. Eric has enjoyed a highly successful 14 year career in Banking and has an unmatched passion for helping his clients in a variety of ways. He believes that education is power and by truly caring about his clients he creates a value proposition that is especially unique in his industry. Along with his banking career, Eric is the current Chairman of The Young Executive Committee at the Tower Club as well as a member of the Board of Governors at the Tower Club. In his free time, Eric enjoys an active lifestyle, volunteering in the community and all things DC while spending as much time as possible with his 13 year old daughter. Eric can be reached at Eric.Glowniak@firstcitizens.com.

continued on page 12



And Omega's banker, Tim Hamilton, Senior Vice President, Eagle Bank

Our Relationships F-I-R-S-T Approach:

- Honesty, openness, and reliability...it's the underlying of a sound, long-lasting banking relationship, which is the essential element of trust
- Reliable, accurate, and time-sensitive communication...a fundamental to preserving customer relationships
- Doing the little extras and staying involved with our customers -- and community -- makes the difference between us and other banks
- Our 'Yes, We Can' service...we live up to our strong belief that formulas don't make good banking sense, relationships do.
- No "1-800" number...direct access to local decision makers with a dedicated Senior Management team
- Culturally driven by customer service with emphasis on relationship banking and personal attention
- Passionate and committed to our customers and community

Tim can be reached at THamilton@eaglebankcorp.com.

OWM TEAM UPDATES:



The OWM Team enjoyed a night at Nationals Park this summer.

Recently, Lisa held a client advisory board meeting to gather feedback and ideas from a variety of long-time Omega clients. In that discussion, Lisa shared a bit of the direction that she is taking the company and why we are so excited about the future of Omega. We thought it might make sense to share some of the highlights with you:

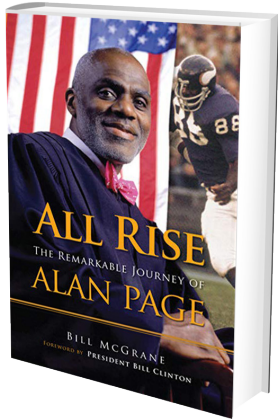
- Omega currently has approximately 109 clients.
- Our goal is to double that number over the next 7 years. While that may seem like a lot, many of our competitors are looking to have many hundreds of clients, if not thousands. We are committed to the quality of our client relationships, not the quantity of clients.
- Earlier this year, we acquired a smaller practice in NYC and welcomed in 13 clients, mostly on the East Coast. We may take on some smaller acquisitions in the future, if they are the right fit for the existing OWM Family of clients and for the work we do.
- We have built a solid team as a result of Lisa's intentional efforts to work on the strategic direction of the business and bringing strong management, leadership, and team engagement to the firm.
- We have purposely built a younger team of professionals to make sure we have a team of planners

who have the most up-to-date training in our profession, as well as being more skilled with technology, and the energy & enthusiasm of being committed to our clients and the profession.

- We will continue to look for smart, skilled associates to bring on, as needed.
- Omega is looking to build a long-term internal succession plan to maintain the quality of the work we do for our clients.
- We have a new website coming out in 2020. We hope to have a special place for Omega clients to access the key online tools for continuing to monitor their overall financial situation and various investment accounts.
- Lisa isn't going anywhere, anytime soon and you will find her spending more time running the business and a bit less time in every client meeting while allowing Kathy, Jared, and Davis to continue to capably handle the ongoing, regular needs of our clients. Once her twin boys head off to college in Fall of 2020, she's hoping to travel more with her husband, Jim.

While none of this is set in stone, we can say that we spend time each quarter and year, thoughtfully considering the future of Omega and how we will continue to maintain the best experience for our clients. Thank you for being part of the Omega Family!

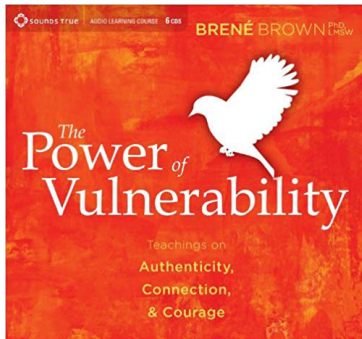
BOOKS & RESOURCES



All Rise: The Remarkable Journey of Alan Page

by Bill McGrane Forward by President Bill Clinton

I have not yet read this but got to hear Justice Page speak at the FPA National Convention. His life is remarkable—from growing up during segregation to his time with the Minnesota Vikings as a “Purple People Eater” to law school and being named a Minnesota Supreme Court Justice!



Lisa is trying to get more into podcasts (in her spare time!) and recently had the chance to check out Dr. Brené Brown’s ***“The Power of Vulnerability: Teachings on Authenticity, Connection & Courage”***. While vulnerability may sound intimidating, living, as Brené encourages, from a “wholeheartedness” is something to aspire to. Dr. Brown is funny, authentic, and welcoming as you shed light on some of the areas of your life hidden in darkness.

DON'T FORGET - Important Dates and Reminders

Thursday, November 28th and Friday, November 29th - Thanksgiving – OWM Closed

Tuesday, December 24th – January 1st - Christmas Holiday – OWM Closed

Wednesday, January 15th - Fourth quarter 2019 estimated taxes due

CONTACT US



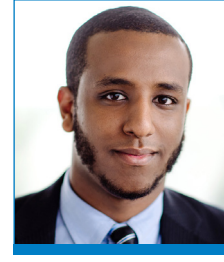
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