



Doing What We Say

Walking the Talk



It's another hot summer here in DC, but we at Omega are trying to make the best of it with some shorter weeks and vacations spread out amongst the summer months. **Hopefully, you are getting some time away on holiday to rest and rejuvenate as well.**

I start this edition of our newsletter with the first of a periodic series spotlighting some of the core values that Omega strongly believes in as our business heads into its 20th year—just celebrated with a big client event this past month.

We at Omega have had a set of values that we have followed for many years. About 5 years ago, we took the time to re-explore them and, since then, these values are revisited each quarter in our strategic planning sessions, with new potential hires, and in team reviews. **This quarter, I'd like to share one that I personally think is very important and will hopefully give you a peek "under the hood" at how we run our business in support of you. This first core value is one we like to call "Doing What We Say?", which can also be interpreted as "walking the talk", i.e., following the advice we give you. Being able to speak from a place of understanding, experience, and conviction is very important to all of us at Omega.**

I'm sure there are some clients who wonder if we actually follow our own advice or "eat our own cooking". Well, I'm

pleased to say that although each person's (and client's) personal financial situation is a bit different, we work hard to make sure that if we are giving you advice, we are taking it for ourselves as well. **Here are some examples from my own personal situation, and for business owners, I have more in the Business Owner's Corner.**

Cashflow management: I have been working very hard this year to track all of my family's expenses through www.Mint.com, even with two hungry teenage boys, multiple credit cards, and bank accounts, **we continue to get a sense of what we are spending, and where, so that Jim & I can make conscious choices about our spending. Also, watching our credit scores through www.CreditKarma.com remains a regular exercise given that your credit score is one of your more valuable assets that you can manage.**

Tax planning: Yes, we have a CPA that we work with and do regular tax planning with. This is a changing area with the 2017 Tax Cuts & Jobs Act, and we have been lucky enough to get some benefit from my business and our medical expenses & charitable contributions.

Retirement planning: Periodically, Jim & I sit down with our financial planner- yes, we have an outside financial planner who can give us objective advice and also provides a back

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up to me. Plotting our Social Security claiming strategies has been important, and now we are navigating Medicare as Jim reached 65- I still have a way to go!

Life planning: While not all Omega clients have been through the full life planning process that all new clients experience, we are always looking for ways to weave that work and process into the advice we give you, especially in times of big transitions. **On a periodic basis, I go back through a number of the life planning exercises we utilize at Omega, to make sure I have clarity on my priorities and what Jim & I want to be planning for.**

Education funding: With one in college and two heading off in Fall of 2020, this is a big issue for us that we monitor regularly. Recently, when we sent out that notice on the VA 529 plan providing a drawing for a four semester prepaid 529 contract, we signed up and set up yet another 529 savings account for the boys.



Insurance planning: In addition to normal survivor benefits for Jim and the boys, I have also done some important planning for the business (see the Business Owner's Corner for more thoughts). To me, "insurance" includes everything from life insurance to disability insurance, long-term care insurance (I have all those) and a periodic review of our "property and casualty" coverage, making sure all of our assets and resources are well-protected. Over the last year, we have been encouraging more Omega clients to do a review of their property & casualty insurance both to make sure they are fully protected and, in some cases, save some money. Jim and I were able to do both last year after a top to bottom review. **Recently, we also added additional**

umbrella liability coverage as our net worth has been growing- we have been encouraging a number of Omega clients to do the same. While insurance can seem "expensive", it's one of the most important areas of your financial plan- to protect against and leverage the inevitable risks that we all face. Going back to the fact that my father (who died when I was 20 years old) didn't maintain his life insurance coverage, thus leaving our family without much means for college or life, insurance is an important part of what we review and provide advice on to our clients on a periodic basis.

Estate planning: Since Jim and I have been married, we have updated our plans at least twice and are due for an update this year as our twins turn 18. We will have them get basic documents in order, just as their older brother did 5 years ago. **At Omega, we believe estate planning is an ongoing process not a one-stop destination.** People & families change, and certainly the tax laws have changed dramatically in 31 years since we were married.

Last but not least...

Investment planning: I know that clients often wonder with whom I, or we, invest our own money at Omega. I'm pleased to say that when we moved most of Omega clients to SEI a few years back, I moved our assets as well. In addition, when we added our special offering for millennial clients (mostly adult children of our clients) at Betterment, I set up an account and began a monthly investment program with this "robo-advisor" to see how it works firsthand. While it's a great basic offering for young people, we stand by our partnership with SEI Investments (and Schwab) to provide more complete and sophisticated investment options to our clients.

Given the different ages and places in life of our other Omega team members, each associate is implementing the advice we give our clients as it fits with their personal situation. As much as possible, **our goal is to be able to speak from experience and understanding when we give you advice.**

Enjoy this issue's offerings and have a great rest of your summer!

Lisa A. K. Kirchenbauer, CFP®, RLP®, CeFT™
President

Planning Updates



by Kathy Frakes

Happy Summer!

Since we are talking about our core value of “Do What We Say”, as promised, here are **some trends that we’ve seen regarding the impact of the new tax law** (based on the 2018 tax returns that we’ve received so far):

- **Most people had a lower effective tax rate (ETR) in 2018** as compared to 2017
 - 69% had a lower ETR
 - 31% had a higher ETR
- **Of those with a lower ETR, 93% of them had a difference in ETR of less than 5%**
- **36% of the taxpayers switched from itemized to standard deduction**
 - Of those who switched, 30% had a higher ETR
- Although **many taxpayers had to pay in April, their total taxes were actually lower than 2017**. The withholding calculations were also changed and therefore **many people were under-withheld. We encourage you again to do a paycheck checkup at the IRS site to make sure that you have the correct amount being withheld from your paychecks or pensions.**

Based on these trends, **we believe that tax planning is more essential than ever**. If you are charitably inclined, you may want to consider “bunching” your charitable giving. That is, giving a lot in one year, perhaps in a year when you will have deductible medical expenses, and itemizing your deductions then not giving the next year and taking the standard deduction. For people 70 ½ or older, you can consider making qualified charitable distributions (QCDs) from your IRA for your required minimum distribution (RMD). When you do, the distribution is excluded from your income. So, it’s like getting a deduction for charity PLUS the standard deduction. If you have questions about these planning ideas, please contact us.

This quarter we’ve compiled a few other resources for you, too. Be sure to check out the information regarding **Retirement Planning**: Upcoming Changes to the Thrift Savings Plan; **Estate Planning** for Frequent Flier Miles; and **Asset Protection**: Children & Credit Scores.

Estate Planning: Have a Plan for Your Frequent Flier Miles

Have you or a loved one accumulated frequent flier miles? Depending on the airline, you may not be able to pass them to someone at your death. Scott McCartney, The Wall Street Journal’s travel editor, suggests these **steps to improve the odds your miles will outlive you**:

- **Put explicit instructions in your will.** Although many airlines have policies clearly stating frequent flyer miles are not transferable upon death, some state that at their “sole discretion” points/miles may be transferred to an authorized person.
- **Make sure that the person to whom you’d like to bequeath your miles has your account information including username, password, and email & credit card number associated with the account.** Airline agents have hinted that if the airline doesn’t know that the person has died, you can book travel online.
- **Don’t pay to transfer.** If the airline insists on a fee, make sure that the fee doesn’t eradicate most of the value of the miles.
- **Make sure the account doesn’t expire due to inactivity.**
- **If available, enroll in family pooling or ShareMiles programs offered by the airlines.**

As Financial Life Planners, **we encourage you to get out there and enjoy the miles now!**

Source: McCartney, Scott “The Thorny Issue of Inheriting Loyalty Points” *The Wall Street Journal* 6/20/2019

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Investment Outlook



by Jared Jones

Q2 Market Commentary:

Unless GDP falls off a cliff next month, August will mark the longest economic expansion in US history – surpassing the period from March 1991 – March 2001.

Longest Economic Expansions in the U.S. (Number of Months)

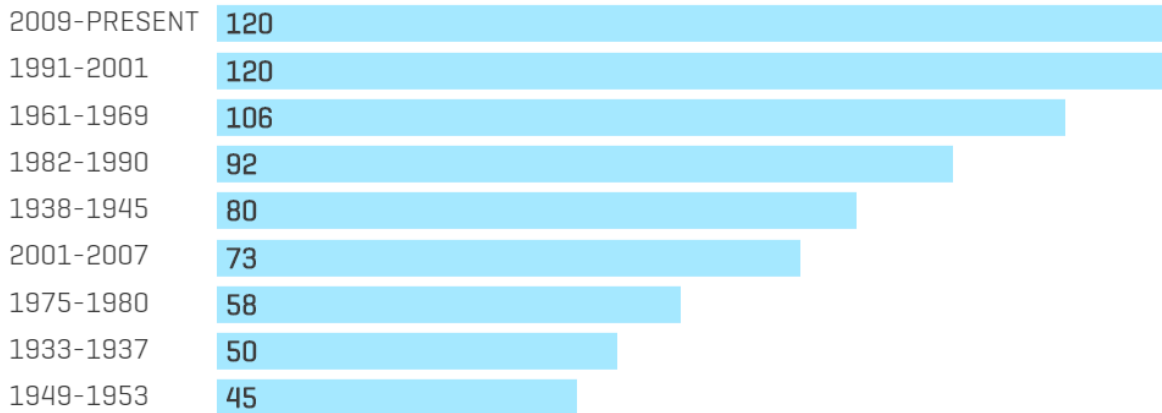


Chart: Ben Carlson • SOURCE: [NBER](#)

FORTUNE

History books will describe the last ten years as “a period of moderate economic growth on the back of accommodative central bank policy.” However, this tells you very little of what actually happened. It’s tough to believe, but this has been the best ten-year period for the U.S. stock market. It’s hard to appreciate the good times when you’re in the middle of them, so here are a few data points to put some things in perspective:

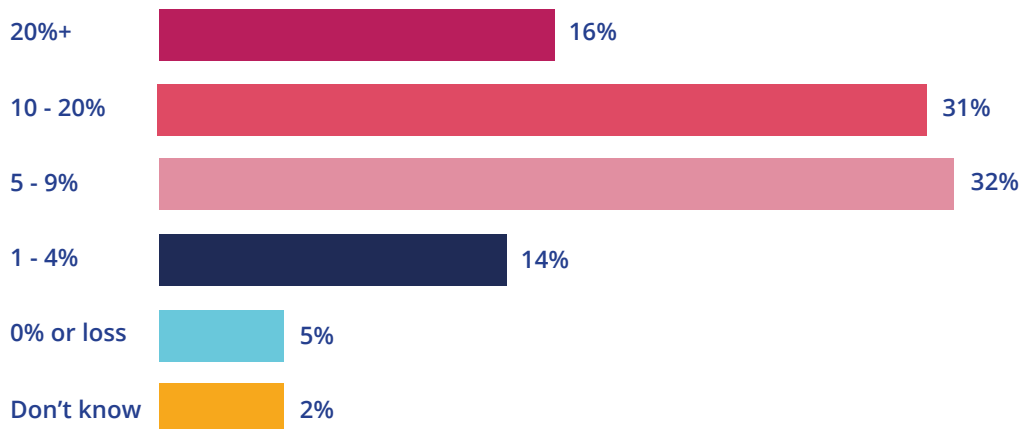
- There have been 342 new highs over the last ten years, the most of any ten-year period ever.
- The average time between new all-time highs was an incredible 13 days. (It got as low as 12.2 days in the ten years ending Feb 2019). For context, the next best ten year period by this metric was 1990-2000, which got as low as 14.2 days).
- The longest the market went in between new all-time highs was 285 days. The best ten years by this metric was 1988-1998, which had a max of 259 days.
- The worst decline over the last ten years was 19.8%. Compare this with a near 50% the S&P 500 fell during The Great Recession.

What does all of this exactly mean? **It’s hard to say. Can this bull market continue? Yes, absolutely, and it’s already gone on longer than most people thought it would. Will it go on forever? No, most certainly not. We can be pretty confident that the next ten years won’t be as smooth as the last ten years (if history is any indication).** It’s important to remember what we can and cannot control when we’re potentially at or near the top.

The one thing we can control the most is our expectations. In a recent survey by Schroders where 25,000 people across the globe were surveyed, 16% of people expect 20% annual returns over the next 5 years (that’s 148% compounded over 5-years). 31% believe they will earn 10-20% annually over the next 5-years. Across the board, people are expecting high returns over the next 5-years, but we can’t control what the market gives us. The fastest way to fail as an investor is to fall short of expectations. **It’s better to plan for 6% and get 10%, than plan on 10% and get 6%. This is why we have recently lowered the investment return assumptions we are using, as some of our clients have seen.**

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Thinking about your total investment portfolio over the next five years, what annual total (%) return (i.e. income and capital growth) do you expect to make, on average each year?



Portfolio Review:

Large-cap stocks have continued to outperform small-cap stocks. Growth stocks have outperformed value stocks as well. Financials and technology have led the way in performance. International developed stocks turned in a positive quarter with a sharp drop in May sandwiched between gains in April and June. Emerging market equities had a slightly positive second quarter with the backdrop of U.S.-China trade relations largely muting performance.

On the fixed-income side, it was a positive quarter for both riskier bonds and government bonds. The U.S. Treasury yield fell over 40 basis points as prices rose. Corporate bonds delivered positive returns and outperformed government bonds. Higher quality bonds beat out high yield as they tend to do better in falling yield environments.

SEI's Outlook - James R. Solloway, CFA, Chief Market Strategist, and Senior Portfolio Manager

The bull market in U.S. equities (as measured by the S&P 500 Index) reached its tenth birthday in March. The S&P 500 Index seemed to celebrate these achievements just a few weeks ago by moving into new-high territory—but there now seems to be more fear than cheer on Wall Street.

There is deep-seated anxiety that the bull market in equities is on its last legs, the victim of a slowing global economy, the lagged impact of last year's interest-rate increases and, perhaps most importantly, a worsening trade war between the U.S. and China. **There is no denying that the bull market in U.S. equities has been one for the record books, both in terms of magnitude and duration. At SEI, we would need to see a severe deterioration in financial and leading economic indicators before climbing on the recession train.**

The big unknown, of course, is how the evolving tariff war between China and the U.S. will affect U.S. economic growth and global trade in the months ahead. Tariff tensions and worries about global growth have put only a modest dent in the confidence of American businesses. But it certainly looks as if the U.S.-China trade relationship is frosty at best, even though the countries' leaders declared a tariff truce in order to continue negotiations.

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It is our view at SEI that the U.S. economy should be able to weather this storm. We believe there is still life in the economic expansion, both in the U.S. and globally. If we're right, that means corporate profits should continue to expand and push global stock markets to higher levels in the months ahead.

In all, we think the U.S. economy will show resiliency in the face of what is admittedly a stiff headwind. Household income growth has continued to advance at a good pace. The decline in U.S. interest rates that began late last year should certainly help consumers.

In Closing:

So what are some things to consider at this point in the market cycle?

- It's important to remain invested and diversified.
- Don't get overly confident recent market trends will continue on forever.
- Don't feel the need to take on more risk because of FOMO (*fear of missing out*).
- Rebalance periodically. SEI does this automatically for you, and we rebalance 401ks at least annually.

As always, please keep OWM informed of any cash needs so we can be strategic, both in our investment and tax planning.

2019 Year to Date Performance as of 6/30 by Index:

Benchmark	Benchmark Returns YTD	Category
Russell 2000®	+16.98%	U.S. Small Cap Stocks
Dow Jones Industrial Average	+13.74%	U.S. Large Cap Stocks
S&P 500 Index	+16.86%	U.S. Large Cap Stocks
MSCI EAFE Index	+14.03%	International Stocks
Barclay Global Aggregate Bond	+6.02%	Intermediate Term Bonds



Operations Corner Q3

Cyber security risks continue to rise as mobile technology and cloud computing use expand – we want to provide you with some basic cyber tips to help you prepare for some of the cyber threats out there, and reduce the risks where possible!



1. **Keep your software up-to-date** – Installing software updates for your operating system and programs is critical. Always install the latest security updates for your devices:
 - Turn on Automatic Updates for your operating system.
 - Use web browsers such as Chrome or Firefox that receive frequent, automatic security updates.
 - Make sure to keep browser plug-ins (Flash, Java, etc.) up to date.
2. **Avoid phishing scams** – Beware of suspicious e-mails and phone calls - Phishing scams are a constant threat - using various social engineering(link is external) ploys, cyber-criminals will attempt to trick you into divulging personal information such as your login ID and password, banking or credit card information.
 - Phishing scams can be carried out by phone, text, or through social networking sites - but most commonly by email.
 - Be suspicious of any official-looking email message or phone call that asks for personal or financial information.

For phishing e-mails:

- 1) Always check the sender's e-mail address to make sure it's legitimate
- 2) Check the message to see if your name is correctly used/referenced
- 3) Check the spelling to make sure there are no errors/use of unusual characters in the subject line and/or message

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The example below highlights a suspicious e-mail address (not linked directly to Microsoft.com), and spelling/titling errors – this is a typical phishing e-mail:

From: Microsoft office365 Team [mailto:cyh11241@laUSD.net]
Sent: Monday, September 25, 2017 1:39 PM
To:
Subject: Your Mailbox Will Shutdown Verify Your Account



Detected spam messages from your <EMAIL APPEARED HERE> account will be blocked.

If you do not verify your mailbox, **we will be force** to block your account. If you want to continue using your email account please verify.

[Verify Now](#)

Microsoft Security Assistant
Microsoft office365 Team! ©2017 All Rights Reserved

3. Practice good password management – We all have too many passwords to manage - and it's easy to take short-cuts, like reusing the same password. A password management program (link is external) can help you to maintain strong unique passwords for all of your accounts. These programs can generate strong passwords for you, enter credentials automatically, and remind you to update your passwords periodically.

There are several online password management services that offer free versions, and [Keepass](#) is a free application for Mac and Windows. Other well-known password managers include LastPass and 1Password – see *Books & Resources section (page 12) for other similar resources.*

Here are some general password tips to keep in mind:

- Use long passwords - 20 characters or more is recommended; Ideally a phrase that only you would know, if possible.
- Use a strong mix of characters, and never use the same password for multiple sites.
- Don't share your passwords and don't write them down (especially not on a post-it note attached to your monitor).
- Update your passwords periodically, at least once every 6 months (90 days is better).

4. Be careful what you click – Avoid visiting unknown websites or downloading software from untrusted sources. These sites often host malware that will automatically, and often silently, compromise your computer.

If attachments or links in the email are unexpected or suspicious for any reason, don't click on them.

5. Never leave devices unattended - The physical security of your devices is just as important as their technical security:

- If you are using your laptop, phone, or tablet in a public space – utilize your settings to “lock” it after some period of inactivity (i.e. 3 minutes), so no one else can use it if you step away.
- If you keep sensitive information on a flash drive or external hard drive, make sure to keep these physically secure and stored away some place, when not in use.
- For desktop computers, shut-down the system when not in use - or restart/lock your screen.

6. Protect sensitive data - Be aware of sensitive data that you come into contact with, and associated restrictions - In general:

- Keep sensitive data (e.g., SSN's, credit card information, student records, health information, etc.) off of your workstation, laptop, or mobile devices, unless protected in a secure program/app.
- Securely remove sensitive data files from your system when they are no longer needed.
- Always use encryption when storing or transmitting sensitive data.

7. Use mobile devices safely - Considering how much we rely on our mobile devices, and how susceptible they are to attack, you'll want to make sure you are protected:

- Lock your device with a PIN or password - and never leave it unprotected in public.
- Only install apps from trusted sources.
- Keep your device's operating system updated.
- Don't click on links or attachments from unsolicited emails or texts.
- Avoid transmitting or storing personal information on the device.
- Most handheld devices are capable of employing data encryption - consult your device's documentation for available options.
- Use Apple's [Find my iPhone](#) or the [Android Device Manager](#) tools to help prevent loss or theft.
- Backup your data.

8. Install anti-virus Protection - Only install an anti-virus program from a known and trusted source. Keep virus definitions, engines and software up to date to ensure your anti-virus program remains effective.

Here's a link to the best (free) anti-virus software to download on your computer/laptop:

<https://www.pcmag.com/roundup/267984/the-best-free-antivirus-protection>

9. Back-up your data - Back up regularly - if you are a victim of a security incident, the only guaranteed way to repair your computer is to erase and re-install the system.

10. Other simple tips to keep you safe online:

- Use a firewall - Mac and Windows have basic desktop firewalls as part of their operating system that can help protect your computer from external attacks.
- Use public wireless hot-spots wisely - [follow these tips](#) for staying safe.
- Be conscientious of what you plug into your computer (flash drives and even smartphones can contain malware).
- Be careful of what you share on social networking sites.
- Monitor your accounts for suspicious activity.
- Bank or shop online only on trusted devices and networks - and logout of these sites when you've completed your transactions.

Business Owners' Corner

Happy Summer! As I mentioned in my opening letter, **summer is a time when I am hoping that you, as a business owner/entrepreneur, are getting some downtime.** At Omega, we believe it is essential that **everyone gets a break at some point during the year.** While you may feel you can't get away for a long break or an expensive holiday at this time, **I encourage you to at least consider some long weekends or even a week-long "staycation" (popularized back during & right after the Great Recession) to rest and rejuvenate.** **Business owners are much more productive as leaders and contributors when they take some time off.**

As I write this column, I have just returned from a week+ vacation in the mountains of Utah- one of my favorite places in the world! We have another week-long vacation with the kids planned to the beach before summer's end before we kick into high gear for their senior year of high school. **Prioritizing health and family with the business is essential to maintain your energy and avoid resentment and burnout.**

With respect to business financial planning, there are a number of areas that I continue to work on as part of running my business and leading the way with our business owner clients:

Insurance planning: business owners tend to be notorious for not investing in proper insurance to protect against liabilities, unexpected business disruption, or even the death of the owner. Much of it can be seen as a costly "expense" rather than an investment to protect the business. Here is a list of many of the coverages we have here at Omega: key person (in case of death of the owner), business overhead (insurance to keep running the business in case of the owner's disability), errors & omissions, surety bond (for the 401k), liability (in order for us to rent our space), and cyber insurance (in case of being hacked or losing sensitive client information).

Periodic benchmarking and business valuations: We have been participating in benchmarking studies within our industry for years to give us a sense of where we stand and how we can improve. We had our first valuation of Omega a couple of years back and will be doing it again, post-acquisition, to see where we stand as we begin work over the next few years on an internal succession plan in the future.

Team assessments, regular annual 360 employee evaluations, and annual and quarterly goal-setting sessions with team members: We believe this is an essential part of running a good business. Investing the time in these efforts is what a business owner needs to make time for. A business is only as good as the team supporting it. For our business owner clients, **we offer separate services for doing Kolbe & Strengths-finder assessments and team reviews of results to help support what is for most business owners, their most important asset- their business!**

For many businesses, **summer is a slower time that invites a more strategic approach to dive into the running and planning of the business.** If we can help in anyway, let us know, and get some rest!



THE OWM FAMILY



Last month, we had the opportunity to celebrate 20 years of being in business with a big client event at The Tower Club in Tysons Corner. We had over 80 people there and it was a dinner marked by excellent food & beverages, great music, fun dancing with the OWM Team, and some special remarks from one of Omega's long-time clients. **It was a night to remember and although not everyone was able to be there, you were with us in spirit!** We'll be sure to get out advanced warning for our 25th celebration in 2024. In the meantime, enjoy some pictures from the evening's festivities!



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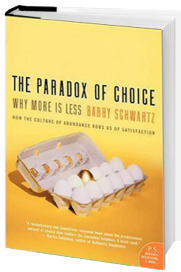


OWM TEAM:



As we normally do in the summer, we welcomed a summer associate from the Virginia Tech Financial Planning program to join us for two months to learn more about our business and profession. Meet Rich Grant! Rich comes to us with an interesting depth and interest in the more holistic part of our business in addition to a curiosity about how we pull it all together to call it “financial life planning”. Rich will be entering his senior year in the fall at Virginia Tech. After graduation, he plans to settle in the Northern Virginia area to work for a financial planning firm. After Rich leaves Omega, he will be backpacking through Europe for a few months. Rich enjoys playing guitar, reading a good book, and spending time with his friends.

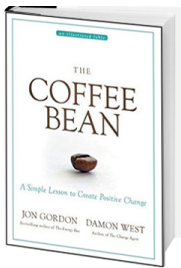
BOOKS & RESOURCES



The Paradox of Choice: Why Less is More

by Barry Schwartz

Everyday decisions have become increasingly complex. We assume that more choices means better options and greater satisfaction. In *The Paradox of Choice*, Barry Schwartz uses current research to show that eliminating choices can greatly reduce the stress, anxiety, and busyness of our lives. He offers practical steps on how to limit choices, have discipline to focus on the important ones, and derive greater satisfaction from the choices you make.



The Coffee Bean: A Simple Lesson to Create Positive Change

by Jon Gordon and Damon West

An inspiring book that could make a nice gift to a young person or anyone needing a little inspiration in their lives.

Given that summer is a busy travel time, here are two travel related apps that are worth considering...

TPG “The Points Guy” - www.tpg.com

Increasingly, with some many people holding credit cards with airline miles or travel points, you need to stay on top of the best offers and strategies (or “hacks” as the younger crowd calls them) for maximizing your benefits. Subscribe to their regular newsletters and you’ll become much more savvy about how to use your points!

<https://wealth.emaplan.com/ema/ria/omegawealth>

Yes, eMoney can track your airline miles and hotel points so that you can easily see what you have available. Just go into your account and link your various loyalty program accounts to start maintaining a single dashboard with everything you have available. These days, your “wealth” isn’t just in your investments and real estate!

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Here are three apps worth considering to help prevent cyber threats...



1Password has easy-to-use, polished apps that will work on Windows PCs, Macs, Chromebooks, iPhones, iPads, Android devices, and the major Web browsers. Its Watchtower feature helps you identify and change weak, reused, or compromised passwords, and 1Password walks you through correcting these problems in clear, easy-to-follow language. 1Password protects your passwords with strong encryption and good security practices, and although the default security settings require you to reenter your master password or unlock the app with your fingerprint or face more often than most people will want to put up with, it's an easy setting to change. Learn more: www.1password.com



LastPass supports the same range of operating systems and browsers as 1Password. You can get apps for Windows, macOS, iOS, and Android, and the apps for the latter three (but not Windows) all support logging in with your face or fingerprint, depending on what's available on your hardware. Browser extensions for Chrome, Firefox, Safari, Microsoft Edge and Internet Explorer, and Opera cover all the major browsers and then some. And unlike the 1Password 7 extensions, the LastPass extensions don't require the app to be installed to work (1Password X is a standalone extension but works only with Chrome and Firefox). Learn more: www.lastpass.com



KeePass is a free and open-source password manager primarily for Windows. It officially supports macOS and Linux operating systems through the use of Mono. Additionally, there are several unofficial ports for Windows Phone, Android, iOS, and BlackBerry devices. The key difference between KeePass and cloud-based password managers (1Password, LastPass) is that KeePass is software you run locally – not an online service – and your KeePass vault is something you store in a location of your choosing. That can be on a hard drive, a portable USB key, or even a cloud service you subscribe to. It's up to you where your password vault goes and who has access to it. Learn more: www.keepass.info

DON'T FORGET - Important Dates and Reminders

July & August - OWM will be closed every Friday in the month of July & August

Monday, September 2nd - Labor Day – OWM Closed

CONTACT US



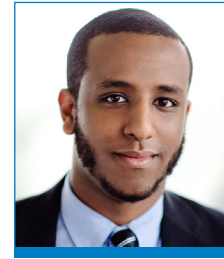
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- Strategic advice on planning/investments
- Business owner coaching and consulting
- Prospective new client inquiries



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- Support Client Service & meeting preparation process
- Coordinate investment research & analysis process



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- Client Service Issues: cash needs, transfers, new accounts
- eMoney assistance
- Pay Simple fee payment support



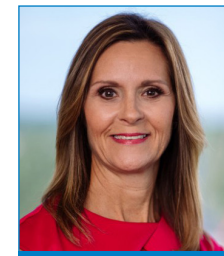
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- Support Client Service & meeting preparation process
- Coordinator for financial planning
- Prospective new client inquiries



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