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# Connections

A Quarterly Publication of



## Society FSP Columbus Chapter Newsletter

Connections  
Winter 2011

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### Message from the President

Fellow Chapter Members:

I can surely say 2011 is behind us and we have nothing but positive things to look forward to in 2012. Our professional worlds have been turned upside down with new legislation or regulations seemingly coming out every week. As your professional association, we want to be there to assist you in staying on the cutting edge of topics in your area of expertise. Hopefully, most of you have your goals set for this year. It is the hope of our Chapter Board that one of your goals is to participate more in the FSP activities, learn from other members, and receive maximum value from your FSP membership.

In 2011 we increased our efforts to allow members to network and learn from one another. We plan to continue this in 2012 by adding more Professional Study Groups, continue Member Mixers and provide excellent educational programs. We look forward to seeing you at these events.

#### **A recap on Professionals Study Groups:**

These groups meet once a month at a specified date, time

**Save the date!**

#### **Professional Development Seminar**

*"Best Practices of an Estate Planning Team"*

Thursday,  
January 19, 2012  
3:00 - 5:00 pm

Dinsmore & Shohl, LLP  
191 W. Nationwide Blvd.,  
Suite 300  
Columbus, Ohio 43215

[\*\*CLICK HERE TO REGISTER\*\*](#)

#### **Member Mixer**

Thursday,  
January 19, 2012  
5:00 - 7:00 pm

Dinsmore & Shohl, LLP  
191 W. Nationwide Blvd.,  
Suite 300  
Columbus, Ohio 43215

[\*\*CLICK HERE TO RSVP\*\*](#)

the Financial Service Industry, what are the hot topics of discussion and allow you to work smarter on behalf of your clients. It's these types of meetings which bring information to you in a more informal environment while learning from fellow chapter members or area experts in the industry. We hope you plan on either attending one of the existing groups or getting involved in a new one. Watch for our e-correspondence kicking off the next group or go to our website [www.sfsp.net/columbusoh](http://www.sfsp.net/columbusoh)

#### **Member Mixers:**

If you are looking to make a connection or even reconnect with one of our members, the Member Mixers are the best places to accomplish this. We thank the 2011-2012 Member Mixer hosts, Tim Michaels, CPA, Deloitte; Matt McKinnon, CPA, Schneider Downs; Kristi Britsch, JD, Dinsmore & Shohl; and Tom Sigmund, JD of Kegler, Brown, Hill & Ritter, who will be hosting our February 16th Member Mixer from 5 - 7pm in their office. Be looking for e-correspondence and register right away.

#### **Educational Programs:**

April 19th is our next Professional Development Program. The Topic is Disability Income in Financial Planning with speaker, Kevin Quinn. This Professional Development Seminar will examine the key implications of using disability income within the context of a client centric wealth management strategy.

We will finish up our Fiscal year with the Annual Meeting. Golf in the afternoon (the "Vawter Classic") followed by cocktails, dinner and speaker (TBD). Please plan on attending and welcoming Gary Vawter, CFP as the new President of the Columbus Chapter FSP.

#### **2012 Plans**

We plan to continue the same format as last year. All meetings/events, with exception of the Professional Study Groups, will be held the 3rd Thursday of the month from 3 - 5pm. Member Mixers will normally occur the same day of the month from 5 - 7pm. Please block out those days/times on your calendar beginning in August and please plan on attending.

#### **Symposium**

We are currently putting the committee together to work on the 2012 symposium. We would like to have you involved. Contact me ([Victoria@crow-benefits.com](mailto:Victoria@crow-benefits.com)) if you are interested. The more we get involved, the easier the task is and the better the outcome

#### **Committees**

Speaking of the Symposium Committee, we need more members to get involved in other areas of our Chapter. If you are looking to get involved, we need help with the

Thursday,  
February 16, 2012  
5:00 - 7:00 pm

Kegler, Brown, Hill & Ritter  
65 East State Street,  
18th Floor  
Columbus, Ohio 43215

#### **Professional Study Group Spring Mixer**

Thursday,  
March 15, 2012  
4:30 pm - 6:30 pm  
j. liu's restaurant and bar  
6880 North High Street  
Worthington, Ohio

#### **Professional Development Seminar "Disability Income in Financial Planning"**

Thursday,  
April 19, 2012  
3:00 - 5:00 pm  
TechColumbus  
1275 Kinnear Road  
Columbus, Ohio 43212

#### **2011-2012 FSP Columbus Chapter Board of Directors:**

#### **President**



Victoria McCoy, RHU  
[victoria@crow-benefits.com](mailto:victoria@crow-benefits.com)

committees. Our goal is to place members of the various disciplines in each committee....meaning an expert form accounting, legal, financial planning, etc. Please contact me ([Victoria@crow-benefits.com](mailto:Victoria@crow-benefits.com)), Gary Vawter ([gary@vawterfinancial.com](mailto:gary@vawterfinancial.com)) or Cheryl Evans ([cheryl.evans@centricfinancialgroup.com](mailto:cheryl.evans@centricfinancialgroup.com)) to find out more. This is an amazing place to network and to meet other members.

#### **Member - Get - A Member (MGAM) Campaign**

We are in growth mode. We are looking for qualified credentialed candidates to be our newest members. National continues the MGAM campaign. You can receive up to 100% off of your 2013 National dues. Tom Sigmund is in the lead this year with 2 referrals to the chapter. You, too, can accomplish this. Think of the professionals you work with that have one of the following credentials: CASL, CEBS, CFA, CFP, ChFC, CIMA, CLF, CLU, CPA, CPC, CPCU, CTFA, Enrolled Actuary, JD, Graduate degree in financial services (MS, MSFS, MSM, MBA, PhD), REBC or RHU. Invite them to an upcoming meeting and introduce them to other members.

#### **American College/Pace Credits**

I thought I would remind our members who have not maintained their Pace credits with the American College to look into it. These are the individuals who have received their credential(s) through the American College. It is important that you update your Pace Credits with them. It is my understanding that you are responsible for filing your own form and maintaining your own continuing education records. If you fail to update your records, the American College will place your credential(s) on suspension until you provide proof of education credits. You may acquire the form from the American College Website. It is simple to complete. If you have recently taken a course through the American College, more than likely you will have already qualified but I suggest you call them at (888) 263-7265 to verify.

Our Chapter Leaders look forward to seeing you at our next event. If you haven't attended in a while, by all means sign up and attend. You will find it very informative and will connect with some amazing area experts in the financial service industry.

Should you have any questions or comments, do not hesitate to contact me directly.

Sincerely,

Victoria A McCoy, RHU

Chapter President

#### **Vice President**



Gary Vawter, CFP, MS, AEP  
[gary@vawterfinancial.com](mailto:gary@vawterfinancial.com)

#### **Secretary/Treasurer**



Tim Michaels, CPA  
[timichaels@deloitte.com](mailto:timichaels@deloitte.com)

#### **Immediate Past-President**



Paul Pfeiffer, ChFC, CLU,  
MBA, CFP  
[pfeiffer@northpointfinancialplanning.com](mailto:pfeiffer@northpointfinancialplanning.com)

#### **Director**



## 2011 Fall Symposium



Cheryl Evans, CLU, ChFC,  
LUTCF  
[cheryl.evans@centricfinancialgroup.com](mailto:cheryl.evans@centricfinancialgroup.com)

### Director



Walter Eckert, CPA, CVA  
[WEckert@remk-cpa.com](mailto:WEckert@remk-cpa.com)

### National Board Liason



Thomas Sigmund, JD  
[tsigmund@keglerbrown.com](mailto:tsigmund@keglerbrown.com)



## 2011-2012 FSP Columbus Chapter Committees:

### Membership Chair



Ken McNutt, CLU  
[ken@mcnutt.com](mailto:ken@mcnutt.com)





**Professional Development Co-Chair**



Paul Pfeiffer, ChFC, CLU, MBA, CFP  
[pfeiffer@northpointfinancialplanning.com](mailto:pfeiffer@northpointfinancialplanning.com)

**Professional Development Co-Chair**

Jason Farris, CFP  
[jfarris@waller.com](mailto:jfarris@waller.com)

**Professional Study Groups Co-Chair**



Rebecca White, CFP  
[rwhite@key-financial.biz](mailto:rwhite@key-financial.biz)

**University Programs**





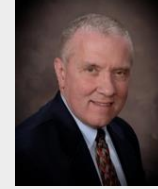
### **More Professional Study Group Successes**

The Professional Study Groups (PSGs) hosted a mixer at J. Liu's in Worthington on Dec. 19, 2011. This mixer was well attended and we had many thanks and compliments for hosting it. Thanks to Victoria and Cheryl for pitching in on the appetizers.

If you have not visited or joined a PSG, please consider making a New Year's resolution to do so. One of the truly unique and valuable benefits of your FSP membership is our member diversity. FSP's Professional Study Groups are among the best ways to experience and benefit from this. As chair, I would like to personally invite you to become involved with one of our PSGs. These groups have representatives from several financial service professions.

[up.com](#)

### **University Programs**



Bill Rives, Ph.D., CLU,  
ChFC, RHU  
[brives@pipeline.com](mailto:brives@pipeline.com)

### **Fall Symposium Chair**



Tom Sigmund, JD  
[tsigmund@keglerbrown.com](mailto:tsigmund@keglerbrown.com)

### **Public Relations Chair**



Wes Mayer, CLU, ChFC  
[wes.mayer@firstchoicebizcoach.com](mailto:wes.mayer@firstchoicebizcoach.com)

### **Sponsorship Chair**

from other disciplines. We currently have three PSGs meeting in various parts of Columbus at different times of the month. For more information about them, see our chapter website.

Have a Happy New Year!

Rebecca L. White, CFP

Key Financial Services

PSG Chair

[rlwhite@key-financial.biz](mailto:rlwhite@key-financial.biz).

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### Membership Committee Report

To date our chapter has 152 members. We are within 7 of meeting our retention goal, and we have 4 new members, falling 22 behind our goal. The task is daunting! I challenge everyone of you to bring in at least one new member! Should you have any questions please contact me.

Kenneth McNutt

Membership Chair

[kmcnuttclu@att.net](mailto:kmcnuttclu@att.net)

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### Is there a Doctor in the house?

One of the advantages of being a member of the FSP is our member diversity and their degree of specialization. To say someone is a "member" of the FSP is akin to saying someone is a "doctor".

As a percentage, the most frequently held designations within our chapter are CLU, ChFC, JD, CFP and CPA respectively. Several others are well represented as well. Even this doesn't really describe each person's unique area of focus. As part of the CFP contingent, some of my colleagues specialize in advising either professional athletes, business owners, teachers, farmers or other groups. I found out long ago it's better to refer business to a specialist versus trying to learn at the referred person's expense. It's also nice to be thought of as your client's go-to advisor that can often recommend a specialist who can help their friend(s).

Through interactions with other members at education



Tom Wyatt, JD, CFP, CLTC

[tom.wyatt@jhbllc.com](mailto:tom.wyatt@jhbllc.com)

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**Thank You to our  
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**Thank You to our  
Lifetime Sustaining  
Members**

**Ralph Antolino, Sr., CLU,  
ChFC, LUTC  
Lowell MacKenzie, CLU  
Thomas Sigmund, JD**

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**Thank You to our  
2012 Sustaining  
Members**

**J. Robert Hanlin, CLU,  
ChFC  
Ben McCoy, CLU, ChFC,  
RHU**

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**Quick Links**

gatherings I'm gained an appreciation for how varied the other disciplines within FSP are as well. Even within a group of folks that consider themselves "estate planners" there can be sub-specialties for farmers, ultra high net worth and special needs situations to name a few.

If you haven't gotten to know your fellow members, you're probably doing yourself and your clients a disservice. The more successful people in any profession tend to be those that do more specialization which is a common trait among our members. Interacting more with your fellow FSP members is just what the "doctor" ordered for educating yourself and helping your clients.

Gary Vawter, CFP®, MS, AEP

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### **Cash balance pension plans**

[How to determine if a cash balance pension plan is right for your company](#)

Companies that have maxed out their 401(k) plans but still have discretionary income and steady cash flow available for retirement benefits may want to consider a cash balance pension plan.

"A cash balance pension plan is technically a defined benefit pension plan which has features that resemble a defined contribution plan," explains Tom Sigmund, firm director and chair of the Employee Benefits & ERISA practice at Kegler, Brown, Hill & Ritter. "Like a traditional defined benefit pension plan, the employer bears all responsibility for funding and investing, and the value of the assets do not impact the promised benefit. However, the benefits are depicted as an account balance."

Sigmund says that a cash balance pension plan is an especially popular tool for professional practices.

"If they have not maxed out their 401(k) plan, we recommend that they do so prior to establishing the cash balance pension plan. In combination, these two plans can enable the organization to cost effectively meet a variety of goals relative to the principles of the practice."

[Click Here to Read the Entire Article.](#)

Tom Sigmund

[National Website](#)

[Calendar of Events](#)





## **The Society of Financial Service Professionals**

### ***Mission Statement***

The Columbus Chapter provides our members with networking and educational opportunities enabling them to better serve the public to achieve their financial goals.

The Chapter promotes:

- An unmatched commitment to high ethical standards and integrity
- The value of a multi-disciplinary approach to financial planning
- Professional growth through education and the pursuit of credentials
- Development of personal & professional relationships to encourage individual & business financial success

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### **Share your news!**

Please submit any news you would like to share by replying to this e-mail

([karla@assnoffices.com](mailto:karla@assnoffices.com)) or contacting our office, below.

We'd love to hear from you, so please let us know! Thank you!

Contact information:

Society of FSP Columbus Chapter

17 S. High Street, Suite 200

Columbus, Ohio 43215

614-221-1900

[SFSP@AssnOffices.com](mailto:SFSP@AssnOffices.com)