



FRANCIS FINANCIAL PRESS HIGHLIGHTS

Enjoy some of our favorite articles in 2013!

THE COST OF WEDDINGS

CBS This Morning

*“American weddings:
Couples plan to spend 59%
more on nuptials than in
2012, expert says.”*



 **CBS**
THIS
MORNING

For 401(k)s, staying the course pays off in crises

CNBC

"Investors feel helpless, and when they feel helpless they go straight to cash," said Stacy Francis, "but if you keep saving and rebalancing your portfolio, you'll feel more in control."



STACY NOMINATED AS CNN MONEY HERO CNN

“Via classes, workbooks, and a hotline, business people and other volunteers at the New York nonprofit {Savvy Ladies} have taught more than 10,000 women .”



Advisors Share Top Concerns Headed into 2014

CNBC

"The real wages paid to workers have significantly decreased over the last decade, leaving many of our clients worse off. A few ... are still out of work."



Ask an Advisor: How Do I Create a Retirement Savings Plan?

Daily Worth

“Many people spend as much as one-third of their lives in retirement. In order to live comfortably during this time, the general rule is that you’ll need at least 75 percent of your current annual income to cover your expenses.”



dw

DAILY WORTH

Getting out of divorce tax mess is
hard to do
NY Daily News

“The problem is they are both responsible for that amount even though the husband makes \$100,000 and the wife makes \$20,000.”



NY
DAILY NEWS

The 6 Worst Money Mistakes You Can Make in Marriage

Daily Worth

“Stay in contact with colleagues, continue education and stay active socially. This way you’re better prepared and positioned for returning to the workforce.”



dw

DAILY WORTH

The Discreet, Effective Way to Let Prospects Talk to Clients

Financial Advisor IQ

“She {Stacy Francis} complies with such requests from prospects only if they express a serious intention to hire her firm, noting that the whole recommendation process takes “a lot of work.””



FINANCIAL
ADVISOR **IQ**
A Financial Times Service

Peek Inside Her Portfolio: How I'll Retire by 50

Daily Worth

"She has two big factors to thank for that, says certified financial planner Sharon Appelman, Francis Financial's Director of Financial Planning and Investment Management. The first is being fortunate enough to have earned a pension. The second is "she's frugal." Erica doesn't spend beyond her means and she has no credit card liability."



dw

DAILY WORTH

STACY FRANCIS RECEIVES FINANCIAL PLANNING PRO BONO AWARD

Financial Planning Magazine

“Stacy was named a Winner of Financial Planning’s “Pro Bono Award.” The magazine noted that Savvy Ladies has helped more than 10,000 women better manage their finances.”



We Go Back to the Basics of Risk Tolerance

Investment News

“We don’t just talk about returns; we talk about risk-adjusted returns. We look at the downside risk of the portfolio and the upside potential.”



InvestmentNews

5 Financial Pros Share Their Smartest Business Moves

Investors Business Daily

“One smart decision can propel a financial adviser’s career. By taking bold steps to break away from the pack, from adopting a new marketing strategy to launching an ambitious nonprofit organization, wealth managers have shifted their business into overdrive.”



**INVESTOR'S
BUSINESS
DAILY™**

Do's and Don'ts for Managing Your Money

LEVO League

“You should have three to six months of emergency money, but once you’ve built that, start saving! Building a 401(k) is like putting away some of your chocolates for later so that you can’t even touch them.”



Journey Back From Divorce Can Be Taxing

Investment News

“During the recession, the number of divorces actually dropped, presumably due to high legal fees and falling incomes, home values and investments. In 2009, 840,000 couples filed for divorce, down 3.7% from 872,000 in 2006.”



InvestmentNews

Widows and Divorcees Put Money in Motion

Reuters

“But empathy and hand-holding does not have to be about sharing your own emotions. ‘They don’t want to hear your story. It can be all about them,’ says Stacy Francis.”



Save for College in Accounts for Minors With Tax Benefits

US News

“Francis says the money in accounts called Uniform Gifts to Minors Act or Uniform Transfers to Minors Act accounts can pay for things 529 plan funds aren’t eligible for.”



Advisers Hold Emerging-Markets Bonds for Long Haul

The Wall Street Journal

“Yields are going to increase...With that in play, we need another way to stay in the fixed-income space and diversify away from the traditional investment-grade bond funds.” Avani Ramnani



THE WALL STREET JOURNAL.
WSJ

7 Tips to Avoid Falling Back on Your Finances

Women & Co.

“The number one financial mistake families make is not having enough of a safety net, so make sure you have enough funds set aside in savings to sustain your lifestyle for 3-6 months.”



women & co.
A Service of Citi

5 Things to Do When Retirement Savings Fall Short

Yahoo! Finance

“You’ll need to have some cash on hand to close the mortgage, but we have seen clients cut their monthly payments by \$200-\$500 and be able to make up the closing costs in a year or two,” says Timothy Kim of Francis Financial.”



YAHOO!
FINANCE

Stacy Francis Receives The Heart of Financial Planning Award *Financial Planning Association*

“These awards recognize individual professionals, financial planning firms, FPA chapters, or organizations who engage in extraordinary work, contributing and giving back to the financial planning community and public through financial planning.”



Chief Marketer Asks...What Are Your 2014 Goals? *Chief Marketer*

“Biggest marketing goal for 2014? To establish ourselves as leaders in our field and to help people understand what we do, via larger, high-quality and strategically populated events for our clients and professional network.” Maelis Mittig



Chief  Marketer