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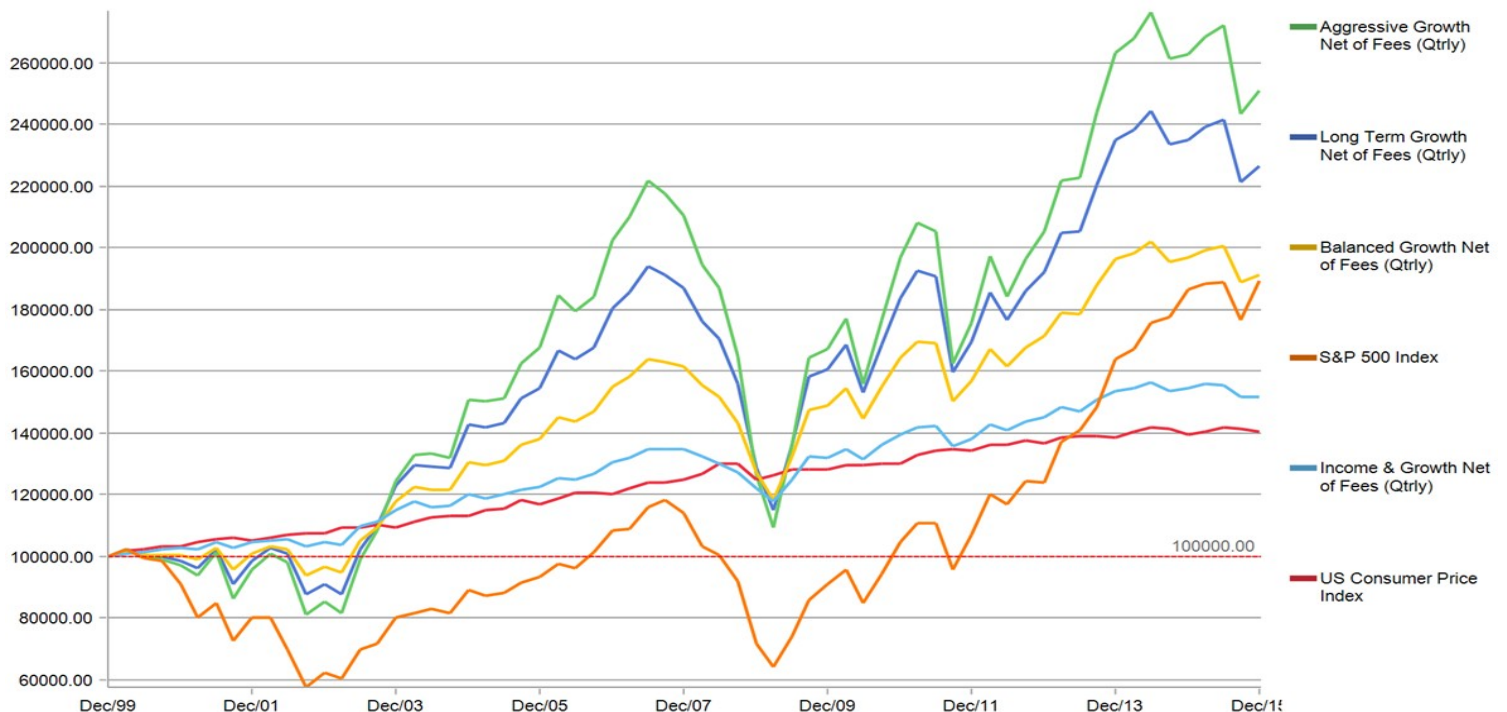
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2017 1st QUARTER NEWSLETTER



Growth of \$100k (10/1992 – 12/2015)



Discipline Pays

The above graph shows investor returns of four Matson Money portfolios versus the S&P 500 Index (US Large Cap Stocks) and inflation through the end of December 2015. These results are net of fees.

We believe in the three simple rules of investing: own equities, diversify, and rebalance. We believe that by combining academic concepts like modern portfolio theory, the efficient markets hypothesis, and the three factor model investors can save themselves from the Wall Street traps of stock picking, market timing, and track record investing; none of which are required for investment success. While no strategy can guarantee returns every year, we believe these methodologies have proven themselves out over time. In case you were wondering about 2016, here are the results:

Broad Market Measures:

Wilshire 5000 Index: 12.51% (US Stocks - Total Aggregate)

MSCI ACWI Ex-US: 4.49% (Int'l Stocks - Total Aggregate)

S&P 500 Index: 11.96% (US Large Stocks)

Funds You May Own:

Free Market US Equity Fund: 21.22% (Matson Money)

Free Market Non-US Equity Fund: 8.10% (Matson Money)

For those of you with accounts at Symmetry, similar performance was observed in many of their portfolios.

What's New and Exciting at Veritas!

Veritas will be offering an Awesome Engaging Event once every quarter for 2017. Watch for your SAVE THE DATE cards and Invites with full details.



Upcoming Veritas Events **For Clients & Friends**

SAVE THE DATES

Say I Do!

TO YOUR INVESTMENT FUTURE

Thursday, February 9th Oshkosh

Wednesday, February 15th Plymouth

Watch for your invite!

RETIRE RIGHT!

Two Sections are on

Thursdays March 16th & 23rd

Plymouth High School Room B123

Call Community Education

(920) 892-5068

Early Registration \$6 until March 3rd

After March 3rd fee is \$16

YOUR FINANCIAL SUCCESS

IS IMPORTANT!

Starting in 2017

TAKE INVENTORY

Every year we should assess your progress toward your objectives and financial goals. Are we in alignment to meet your most important goals? What could derail you? What might get you there faster? To achieve your goals requires focus and commitment by both of us. Call to set up a time with your advisor/Coach. Do it now.

JUST DO IT!!

Happy New Year

TAX SEASON IS HERE!

Veritas also offers tax preparation services. Our current tax clients will soon receive their organizers for the upcoming tax season. If you'd like to inquire about our services, please give Jeremy a call at the office.

We are more than just tax preparation. Tax planning is an important part of your overall financial strategy. We can also help you with small business tax reporting and accounting, as well as IRS problem resolution and business start-up. Ask us about our full suite of services.

Veritas Holiday Open House 2016
Hope to see you at 2017's!

