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YOUR GUIDE TO LIFETIME PLANNING

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1st Quarter 2012

REFLECTING ON OUR GROWTH *and plans for moving forward*

News and Notes



*Karen J. Ellenbecker
President*

ELLENBECKER INVESTMENT GROUP, INC.

January represents a new year, a new beginning and an opportunity to evaluate, stretch and grow. In January 1985 I switched careers and became a traditional stock broker with Robert W. Baird. My first career was as an x-ray technician and although it was interesting to work in the emergency room with patients, it never felt like my passion and calling. I liked the feeling of helping and reassuring patients but often wondered what their outcome was once they were out of my care.

Moving into the investment world was a challenging new experience, yet again I felt as though something was missing. I was uncomfortable selling products and investments that I wasn't even interested in owning myself, and the idea of doing business over the phone and being forced to track my commissions on a daily basis was unnerving for me. The concept of "selling" products and investments felt unnatural. In my second year at Robert W. Baird I was recognized as Broker of the Year and had developed a substantial book of business. You can imagine how surprised my family was when I decided to leave Baird and join M&I Bank as a Vice President in their personal trust department, starting virtually all over again at ground zero. I had been successful at Baird and enjoyed both the clients and employees. Although I had given it my best effort my heart did not sing and I was not fulfilled. I still felt like something was missing... and knew that being a traditional stock broker was not my life's calling.

The transition to M&I Bank was a turning point in my life. I embraced how they did business—they were all about service, evaluating the whole picture and forming relationships that lasted for decades. My vision for the Ellenbecker Investment Group was born and nurtured there. I was comfortable with their fee-for-service structure and how the emphasis was not just on money but on the whole picture—estate planning, tax planning, business planning and financial planning. In 1990, I took another leap of faith and left M&I to join Dain Bosworth. My transition to Dain Bosworth turned out to be an opportunity

of a lifetime. I now had experience on both sides of the equation. I had built relationships with attorneys, tax accountants and other centers of influence that I could incorporate in my new business model. As a traditional stock broker, I had training and experience in investment planning and research. Integrating both of these models created a new platform of fee based planning and investment management rather than charging a commission for selling products.

In 1991, I accepted an offer to host the "Money Sense" radio show on WISN. My commitment was to not sell products on the air but to provide information so my listeners could make informed decisions about their finances and their lives—a commitment I kept and am still proud of today.

On Christmas Eve of 1995, once again with a leap of faith, I started EIG and never looked back. It has been an amazing journey. My goals were to offer a higher level of services and investments to my clients, to change the perception of the financial industry and to encourage my employees to find their passion.

We have just finished our sixteenth year in business at EIG and we have countless opportunities to stretch and grow. When I look back over the years I am grateful for all of the employees that have helped nurture EIG and who have helped me achieve and exceed my goals. We started with three employees in 1995—Julie, Joleen and myself—and with many helping hands we have prospered and flourished to 17 extraordinary employees.

One of my goals for 2011 was to take charge of my health. This past November I participated in the Mayo Clinic Executive Checkup and I was told that if I avoided the proverbial bus I could live to be one hundred! My intention is to avoid that bus, and with the grace of God maintain my health and continue to bring value to EIG. So what does retirement look like to me? I have to admit that at age 62 it has been on my mind and like many of my clients, I hope to ease up slightly allowing time to enjoy some of my hobbies and

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REFLECTING ON OUR GROWTH *and plans for moving forward*

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my six grandchildren. I remember as a kid my father used to say “someday you will have to go to work!” I dreaded the thought...but the difference is that to my father it *was* work. I feel very fortunate because I love what I do so therefore it never feels like work; even in this crazy volatile market place, I enjoy going to work. Meeting with clients, strategizing, planning and hosting “Money Sense” are all very rewarding and most importantly... they all make my heart sing!

As I close out 2011, I feel grateful for my faith, my family and for all of the wonderful people, both friends and clients who are part of the EIG family. How could I have possibly known that God would give me the opportunity to touch thousands of people’s lives through 21 years on “Money Sense” and 16 years of serving all of our clients, employees and partners? For that I am forever grateful. What is my challenge for 2012? To keep my eye on the ball, raise my game, maintain our edge with technology and investment strategies, to continue to provide exceptional planning and extraordinary service and to follow the doctor’s orders... avoid the proverbial bus, maintain my health and encourage each and every client and employee to take time to honor their health and live a life, filled with energy and vitality that allows you to live richer and more abundantly! One thing I know for sure is that all the money in the world cannot buy health, happiness or prosperity! Thank you for your trust and I wish all of you a New Year filled with love, good health and endless possibilities!

All the Best!

Karen



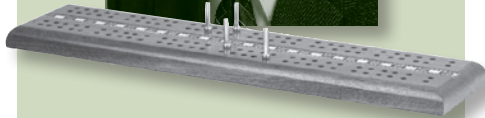
EIG info and updates... now as close as your smart phone.

With the New Year comes new technology and ways to make your life easier! Perhaps you’ve heard popular local guest and technology forecaster Dan Burrus on “Money Sense.” One of Dan’s observations is that these days, people’s computers are in their hands, not only on their desks. This thinking inspired us to develop a mobile version of our website for those of you who would like to access it on your smart phone, formatted for easy reading in the mobile environment. It’s now simpler than ever for you to check out our economic updates, calendar and other information—and to pass it on to your adult children, other family members and friends so that they can get acquainted with us. It’s a great way to get more from Ellenbecker Investment Group!

Mobile users who access our website, www.ellenbecker.com, from their device will automatically be directed to the mobile version of the website. Or, scan the QR code below. Bookmark us on your phone and we’ll be just a tap away!



ANNOUNCING THE EIG CRIBBAGE CLUB!



by Mike Barry
Lifetime Planning Financial Advisor,
ELLENBECKER INVESTMENT GROUP,
INC.

One of my New Year's resolutions is to spend more time with friends and family enjoying the simple things in life — like a good game of cribbage with a group of fun people. On behalf of Ellenbecker Investment Group, I invite you to participate in the newly formed EIG Cribbage Club. We plan to meet on the third Monday of each month for a social night out in which people can either show off their cribbage skills or learn a few tricks of the game along the way. If you have a partner to bring that's great, if not we'll pair you up with someone, so please join in! There will be a one-time collection of \$20 per participant to cover room rental and prizes, and everybody will buy their own refreshments. To join or learn more, contact liz@ellenbecker.com or call our office.

401 (k) CONTRIBUTION *limit update*



Joleen Kane
Vice President
of Special
Products

ELLENBECKER INVESTMENT GROUP, INC.



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Lifetime Planning
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ELLENBECKER INVESTMENT GROUP, INC.

The new year comes with a few 401(k) plan contribution limit changes. Take a moment to review the new limits to ensure you communicate these changes to your employees, and consider whether you as an individual need to adjust your contribution percentages.

Limits	2012	2011
401(k) Elective Deferrals	\$17,000	\$16,500
4019k) Catch-up Contribution (age 50 and older)	\$5,500	\$5,500

In addition to the contribution changes, plan participants will no longer be in the dark about undisclosed fees as plan providers will now be required to submit detailed disclosures about fees to plan sponsors.

Make a New Year's Resolution to set up an appointment to review the structure of your current plan including a review of the following:

- Company Match
- Investment Choices – Performance and Fee Analysis
- Participant Eligibility Requirements
- Vesting Schedule
- Roth Component
- Employee Education

It was a very merry Hats & Mittens Day!



The EIG Charitable Foundation's annual Hats & Mittens Day at Milwaukee's Kagel Elementary was a big success! Our thanks to all who volunteered their time and resources. Santa and Mrs. Claus were there with plush toys and candy canes for 380 children! Students picked out hats and mittens to keep them warm, chose several books for their own, and got a goody bag with school supplies, socks and other fun things! Toothbrushes and toothpaste were given to the school for health class, as well as craft supplies for classrooms. If you'd like to learn more about this rewarding program, please contact us. Donations are tax-deductible and go 100% to helping the children.

ESTATE PLANNING IN A TECHNOLOGICAL WORLD: *important information that must be transferred to your heirs*



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Estates, like all other facets of life, change and develop over time. As such, it is imperative for all people to update their estate plans periodically in order to ensure that the plan has been adapted to the current assets of the estate. For years, attorneys have been preaching (and clients have been listening) that periodic maintenance of the estate plan helps to ensure that the plan is effective. Periodic maintenance generates the opportunity for the planner to revisit the methods originally employed in creating the estate plan. This then guarantees that there were no oversights or changes in circumstances since the estate was originally prepared and allows for any revisions necessary to align the estate plan with the changing circumstances of the testator and the current laws.

The “why” of periodic maintenance is self-evident, but the most important question is “when” should I update my estate plan. While there is no single answer to this question, it is very important to note that recent technological changes may demand a more regular maintenance of the estate plan. Increasingly, people are managing their assets online through the use of various usernames, passwords, personal identification numbers (PIN), and a host of other digital identifiers. Furthermore, not only are people managing their assets in new ways, they are also regularly changing their identifiers in order to increase security and to enhance the protection of their assets. With such regular changes, it may be necessary to update portions of those individuals’ estate plans in order to ensure that their heirs are furnished with the correct digital information. This digital information can in turn help the heirs to more efficiently manage the estate and also protect the reputation and integrity of the decedent.

The most important piece of digital information that should be included as information to be passed on with the estate is the password to the primary e-mail account to which most online information is registered. This piece of information is crucial because most companies provide for password recovery techniques as long as the user has access to the e-mail account that is linked to that company. For instance, if the decedent had a Facebook account, the password to that account can typically be recovered so long as the decedent has the user’s e-mail address and access to the e-mail.¹ There may also be other usernames or accounts that are not linked to the decedent’s primary e-mail account. If this is the case, then it may be necessary to also provide that information to your administrator upon passing. Without a complete listing of open accounts and other access restricted information, the administrator may not be able to wholly protect the estate and may incur both costs and delays in managing the estate.

When planning out an estate, the testator should keep track of his or her digital footprint and keep a complete listing of online accounts. Furthermore, it is very important to state which e-mail is linked to the account in order to provide additional guarantees so the administrator can access the required information. Once this list has been compiled periodic maintenance is needed of the digital information to update the list when passwords, accounts and e-mails are changed.

After the list has been compiled, a remaining issue concerns securing the list and eventually transferring the list to the estate administrator. There are many ways this information may be passed on along with the other estate documents—it could be stored with the estate documents, it could be placed along with other important files that are identified in the testator’s documents, or it could even be stored electronically on a secure portal. All of these options are sufficient and provide differing amounts of flexibility and security to the testator. For example, the use of an online secure portal provides the testator with a very secure location² to store electronic information, such as a complete list of usernames and passwords (including other important electronic records, bills, etc.), without the risk of losing those documents through a disaster or even simple misplacement. Portals are an excellent place to store and manage any digital information that may be relevant upon the death of the testator. However, there will always be the issue of guaranteeing the administrator have access to the portal once it is created, which would mean giving them the password to the portal in some other physical format.

With the proper motivation, periodic maintenance of your estate can be a painless and simplistic process. Likewise, maintenance of what is now being called a digital estate can also be an easy process if you are proactive when you create new digital identities. By maintaining and updating the digital estate, the testator is in a better position for passing on his or her estate and will have also increased the value of the estate by providing an efficient means to access pertinent information.

¹*While accessing and deleting the user’s Facebook account (or other similar accounts) is clearly not going to be the most pressing issue, it is still something that must be done in order to afford additional protection to the character of the decedent. Generally, privacy rights end upon death and with the increasing changes being made to certain social-networking websites, private information about the decedent may enter the public eye absent an administrator of his or her account after death.*

²*It would not be wise to store all of this information on a simple word document due to the security risks associated with regular computer use. Though most people would never encounter a problem, storing all of this information in a single location on your hard drive may increase the likelihood of having your identity stolen.*

WHAT'S NEW WHEN FILING 2011 tax returns



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Legislation at the end of 2010 brought about some temporary stability in the tax law for 2011. Many of the rules in effect in 2010 were extended through 2012. While there may be changes in light of the political climate and the budget deficit, 2011 income tax brackets, capital gain rates and phase out levels remained similar to the prior year. Here's a look at what's new when filing 2011 tax returns, and changes to watch for in coming years.

Bonus Depreciation

While 100% bonus depreciation isn't new (it was available for property placed in service after September 8, 2010), it is only available through the end of 2011. For assets placed in service in 2012, the bonus rate is scheduled to drop to 50 percent. No bonus depreciation is scheduled after 2012. Keep in mind that the provision only applies to "new" equipment. Used equipment does not qualify.

Section 179

For tax years beginning in 2011, the aggregate expensing limitation under Section 179 is \$500,000. For 2012, the cap is lowered to \$125,000 (adjusted for inflation), with a reduction to \$25,000 (adjusted for inflation) scheduled for tax years beginning after 2012. The phase-out

amount of aggregate qualifying property placed in service in 2011 is also at an all-time-high \$2 million. This phase-out amount drops to \$500,000 for tax years beginning in 2012 and \$200,000 after 2012. For tax years beginning in 2011, up to \$250,000 of qualified leasehold improvement property, qualified restaurant property and qualified retail improvement property are also able to be expensed, subject to the overall Section 179 limitations.

Social Security Withholding

The reduction of the employee share of Social Security taxes from 6.2 percent to 4.2 percent for wages up to the \$106,800 taxable wage base was available for 2011. Self-employed taxpayers receive a similar reduction when filing their 2011 tax returns, and can claim a deduction for 59.6% of the social security tax.

New Schedule D Reporting

The IRS has revamped the 2011 Schedule D for reporting capital gains and losses. Form 8949 will need to be completed before completing Schedule D. The form will require taxpayers to report normal details of the capital transactions, such as acquisition date, sale date, cost and sales price. Once Form 8949 has been completed, the information is transferred in summary to the Schedule D.

Form 1099-K Reporting

Beginning in 2011, merchant card processing companies like Visa and MasterCard merchant banks are required to report payment transactions to the IRS on the new Form 1099-K. To trigger the reporting requirement, merchants must execute at least 200 transactions in a year that add up to at least \$20,000. Payment providers will submit 1099-K forms only for sellers that meet both thresholds.

Other expiring provisions

Here is a list of the more significant benefits still available on 2011 tax returns but set to expire at the end of 2011:

- The Alternative Minimum Tax (AMT) exemption amount for individuals (scheduled to decrease from \$74,450 to \$45,000 for joint filers and from \$48,450 to \$33,750 for single filers in 2012)
- The personal credit offsets against regular tax and AMT
- The state and local sales tax itemized deduction
- IRA distributions to charity of up to \$100,000 without income tax consequences

- The non-business energy credit for qualified energy saving improvements
- The mortgage insurance premium deduction

Things you can still do to minimize your taxes

- Take the maximum benefit for college expenditures. One of the most common errors when filing tax returns is foregoing the maximum benefit between the tuition deduction, American Opportunity Credit, and the Lifetime Learning Credit. Make sure that you take into account all of the eligible expenditures for tuition, housing, supplies, etc. Each deduction and credit has its own rules regarding the allowable expenditures.
- If you have not made a deductible Traditional IRA contribution for the 2011 tax year, you can do so between now and the April 15th deadline and claim the resulting write-off on your 2011 return. You can potentially make a deductible contribution of up to \$5,000 (or \$6,000 if you were age 50 or older as of December 31) if you are under the phase out levels.
- If you're self-employed and have not yet set up a retirement plan for yourself, you can establish a simplified employee pension (SEP). Unlike other types of small business retirement plans, a SEP can be created in 2012 and still generate a large deduction on your 2011 return. In fact, if you extend the filing date for your return to October 15, you'll have until then to take care of the paperwork and make a deductible contribution. The deductible contribution can be up to 20% of your 2011 self-employment income or up to 25% of your salary if you worked for your own corporation. In either case, the maximum contribution is \$49,000.

Planning for Future Changes

Under current law, on January 1, 2013, the top income tax rate will rise to 39.6%, qualified dividends will become subject to ordinary income tax rates, the long-term capital gains tax will rise from 15% to 20%, and the 3.8% Medicare surtax will apply, unless Congress acts to change these provisions. It is important to consider these future changes when implementing tax strategies in 2012.

For questions about your particular situation, consult with your EIG advisor or a tax professional. If you would like to meet with one of our recommended accountants for tax preparation, please contact us. We can facilitate an appointment in our office at your convenience, and provide you with all the income and gain/loss reports for your accounts managed by us.

Pershing's 2011 IRS Forms 1099 should be mailed by February 15 if you have received income from a regulated investment company (RIC), including mutual funds (open or closed), real estate investment trusts (REITs), unit investment trusts (UITs) and certain other equities that reclassify their income. Your form will be mailed by January 31 if you have not received income from a RIC or an equity that will reclassify income.

2012 IS HERE...
a perfect time to
GetMovin



Nancy Melcher, President
GETMOR ENTERPRISES
 (262) 347-2272 www.getmovin.com



2012 is now here and as all of us reflect on how to improve and reform our lives, many of us are resolving to take better care of ourselves and to live healthier lives. What is it about a new year that inspires us? It is probably the belief that the start of a new year is as good a time as any to renew our commitment to our best intentions. Whether health care is spoken of in a very personal context as is the case with New Year's resolutions; in a political conversation or as a financial socioeconomic crisis; more is being said than done. One thing we certainly can all agree on is that nothing is more precious or more priceless than our health. It becomes even more dear when our health is threatened or the health of a loved one is at risk.

We are blessed to be living in a time where there is abundant information and access to resources that help us understand and preserve our health. We are surrounded—in fact bombarded—by media that attempts to sell us fitness equipment, gym memberships, nutritional supplements, vitamins and an endless list of products and services that allow us to enjoy a life of health and vitality. It is a trillion dollar industry that we happily support. We all want to live better lives and longer ones as well. And though we can pay for and pursue healthier lives through consuming any number of these commodities, living our best life is really quite simple AND affordable.

It involves a couple of key principles-- eating right, no smoking, lots of water, moderate exercise and a good night's sleep. Sounds simple and it certainly can be for most of us.

Our company, GetMovin, was established earlier this year because we believe remaining fit and vital can be that simple. Imagine a world where every able body is walking and moving for a portion of each day. Where like the good old days, we take evening walks-- "constitutionals" that are an hour or two long and are "stress relief" and an enjoyable, relaxing part of each hard-working day.

GetMovin is a wellness program—an online tool to help individuals measure and document their health and activity, thereby ultimately creating better health outcomes. It is a fun, accurate and motivating program perfect for fitness beginners and experts alike. It uses cutting edge digital devices that effortlessly and wirelessly upload activity and weight data to a personal account. GetMovin also offers solutions to employers who want to offer wellness programs but struggle with limited resources to administer an objective and effective program.

We know that nearly 77% of all disease is life-style related and that skyrocketing health costs affect our well-being and stress level, as well as straining us financially. You may find a tool such as GetMovin is a great solution for you; but whatever method you use, we encourage you to explore the benefits brought about by closer attention to your wellness.

No matter where an individual is today in terms of wellness and fitness goals, we all get more when we GetMovin! If you'd like to learn more about the GetMovin program for yourself or your workplace, visit our website at www.getmovin.com or call us at 262-347-2272.

It is recommended that you consult your physician before starting a new fitness regimen.

THE ABSOLUTE WORST FOOD
you can possibly eat



Karina Stuke, Personal Trainer
WISCONSIN ATHLETIC CLUB



Wisconsin Athletic Club, Inc.
"Fitness For The Good Life"

Today is your lucky day! As you set and work towards achieving your health/nutrition goals in 2012, wouldn't it be nice to know the answer to one of the most frequently-asked nutrition/wellness questions: "What is the absolute worst food you can consume?"

I'm talking about the food that can wreak havoc on your health, destroy your weight-loss goals, throw your hormones out of whack, and cause your moods to go from stable to psychotic.

Any guesses? You might think I am talking about trans fat-laden, carb-filled French fries. Could it be sugar-loaded, overly-processed donuts, muffins, cookies or cake? How about deep-dish meat-lovers pizza?

Although these foods are not at the top of my "Top 10 Healthiest Foods in America" list, I would prefer to address what SPECIFICALLY is the worst food for YOU. You might be slightly surprised at my answer...

The absolute worst food ever is ANY food that you cannot stop eating.

This is commonly known as a "trigger" food — one that causes you to overeat and/or binge. This is something that you just can't seem to get enough of, where one reasonable serving

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ECONOMIC OUTLOOK

from Capital Market Consultants

December 2011 Economic and Capital Market Update

cmarkc.com

Introduction: Political change was a major theme in Europe in November with three governments changing hands in as many weeks. Markets will be watching the new leaders of Greece, Italy and Spain closely to see if they are up to the Herculean task of reducing fiscal uncertainty. There is no question that Europe is the number one risk to the global economic and financial outlook. The most worrying development in recent weeks has been an increase in the yields of Italian and Spanish government bonds to levels that had triggered bailouts elsewhere. In the face of rising yields, the European Central Bank has been buying Spanish and Italian bonds in the secondary market, helping to keep a lid on yields.

On this side of the Atlantic, the economic news has recently been largely positive. The U.S. economy grew at a 2% pace in Q3, and early indications are pointing towards a 2.5% showing in Q4. October retail sales were healthy, and initial jobless claims are signaling improved hiring ahead. At least for now, there is little sign of a double dip recession.

But these positive indicators could come to naught if policymakers in the U.S. and Europe cannot act decisively to restore confidence to financial markets. Unfortunately in the U.S., exactly the opposite is the case. The bi-partisan

super committee has failed to meet its deadline for a plan to save \$1.2 trillion over the next 10 years, in theory triggering automatic expenditure cuts. If the full force of the fiscal restraint from those “automatic” cuts is felt, it could derail the economic recovery. However, with the deadline set last summer being self-created, an alternate path will hopefully be worked out by legislators. In the meantime, the uncertainty has contributed to souring sentiment in markets, undermining the U.S. recovery at a time when it just looks to be picking up steam.

Outlook: Barring a banking crisis in Europe, recent U.S. data are pointing to continued slow to moderate growth. The question is — where are financial markets headed? At the risk of sounding like a broken record, there is a particularly high degree of uncertainty at the moment. We see two major headwinds: European sovereign debt and U.S. fiscal brinksmanship. If there is a European fiscal crisis that causes a European banking crisis, the financial environment could be like late 2008. There would be a big drop in equities and commodities, a rally in U.S. Treasury bonds, a shift to cash and strength in the U.S. dollar. If the U.S. government cannot make progress on fiscal challenges, the impact will be more muted, but there is a risk of increased market fears of the economy faltering and the possibility of another downgrade of U.S. sovereign credit rating.

However, if Europe and the U.S. can show decisive leadership there is a huge upside potential for the economy and financial markets. Reduced consumer and business confidence is currently constraining economic growth. Non-financial corporations are currently sitting on record levels of cash. If these idle funds were put to work they could create investment and jobs. They would also fuel a strong rally in equities and lead to higher bond yields.

Neither of the extreme outcomes is likely to occur. We expect Europe to muddle along with the constant feeling of a financial crisis motivating politicians to do what is necessary to avoid financial Armageddon. The U.S. political system will come up with some fiscal rebalancing, but not a grand deal that fully addresses the longer-term challenges. And, while economic growth has bounced back in the second half of 2011, it is likely to remain modest in the coming months.

We also expect a further slowing of emerging market growth, reflecting the impact of past tightening of fiscal and monetary policy as well as soft demand growth for exports to the advanced world. Given this backdrop we expect more moderate growth in corporate profits, continued low interest rates, and a softening in commodity prices in the near term.

See the *Investment Outlook* section of ellenbecker.com for the latest economic reports.

THE WORST FOOD...

does not satisfy the craving. For most of you, I would venture to guess that your trigger food — whether it's a specific food or a category of foods — involves refined sugar. It could be ice cream, processed cereal, candy or chocolate. You will do your health a world of good if can get to the point where you are honest enough to identify what this is for you.

If the first step is to identify the trigger food, then the logical next step is to rid your house of it! I would never recommend that you rely on your willpower to resist it. This is simply setting yourself up for failure. Is there a healthier alternative to this particular food — one that won't lure you

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back into the kitchen for seconds, thirds, or even fourths? If this trigger food remains a staple in your home, you will most likely rationalize your decision to eat it...

“I ate really well today. It's okay if I cheat a bit tonight.” “I will work out extra hard tomorrow.”

Or even worse: “Goals? What goals? Where is that ice cream scoop!!!”

Does this mean that you can NEVER have this food EVER again? Of course not! I do, however, recommend that you set some boundaries around enjoying it. Go out to eat when

consuming this particular food, and limit yourself to doing this one time per week. This way you can satisfy your cravings yet not go overboard in the process.

- Be honest with yourself.
- Identify the culprit (trigger food).
- Remove it from your home.
- Enjoy it as an occasional treat outside of your living space.

This step-by-step process can save you thousands of unwanted calories, and bring you that much closer to your goal of optimal health in the year 2012.



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Hosted by Karen J. Ellenbecker

MY MYSTERY TOUR



TOUR DATES: September 8-15, 2012
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PRICE: \$2499 per person, \$3099 single
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YOUR FIRST CLUE: We won't be going to the pictured location

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