



Insights: Volume 1, Issue 2

Thank you—we couldn't do it with out you!

We want to start our second issue with a profound sense of gratitude. Thank you to all the clients that continue to entrust us with their business and their friendship. As a multigenerational team we strive to continue our lifelong commitments to you. Your understanding and patience have been greatly appreciated.

We have been diligently working with you through the transition and have also been hitting the books to make sure we have the best resources to help you meet your investment goals.

Our team has completed training to use the Wells Fargo Advisors Private Investment Management (PIM) program which allows us to offer customized discretionary investment programs for our clients. The course takes up to 60 days, including a forty hour portfolio management training course. Less than ten percent of the firm's Financial Advisors have met the criteria to use the Private Investment Management program. The PIM program is not designed for excessively traded or inactive accounts, and may not be suitable for all investors. Please carefully review the Wells Fargo Advisors Financial Network advisory disclosure document for a full description of our services. The minimum account size for this program is \$50,000.

As always, our Financial Advisors continue to meet with outside investment firms to provide the greatest amount of market knowledge, product selection, and industry understanding to serve you.

Connecting with Your Team of Financial Advisors

Some of the most important conversations you may have will be with your Financial Advisor team. That is why we want to get to know you as a person, not just as a client. Your advisor team must understand your financial needs so we can help you reach your goals.

So talk. Listen. Share experiences and questions. Keep in mind a conversation with your Financial Advisor team is not a one-time event. You should have the kind of relationship that allows you to talk regularly about life changes and how to best manage day-to-day needs while staying on the path toward your long-term goals.

Set the stage. We want to make the process of working with an advisor team as simple and smooth as possible. Here are some tips on how to nurture a positive relationship and set the stage for working together toward your goals.

Disclose all of your goals and objectives. Be as detailed as possible about what you want to achieve and by when. It's also important to discuss what you're willing (or not willing) to sacrifice financially in order to make each goal a reality. Discuss what financial changes or challenges could exist that may impact your ability to reach your goals.

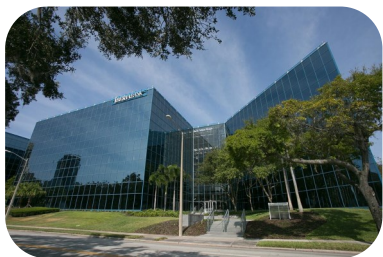
Establish expectations. Every relationship is unique, and the one you have with your Financial Advisors is no exception. To make the advisor-client relationship successful, both client and advisors must agree to truly listen to and hear one another. Additionally, clients and advisors should agree upon how often they wish to meet and the best way to communicate — whether by email, over the phone, or in person — at the very start of the relationship.

Understand the fee schedule. To avoid any surprises, make sure you understand the fee schedule and how your Financial Advisor team is compensated. Some advisor fees may be deducted directly from your portfolio, while others may be billed directly.

Always agree to next steps when you meet or communicate. Your doctor or dentist usually ends your appointment by scheduling a specific date and time for a follow-up — the same approach can work well with your Financial Advisor team. In addition to scheduling your next meeting, it's also important that your advisors communicate with you in lay terms that you can comprehend. Make sure that you leave every meeting with an understanding of everything that was discussed.

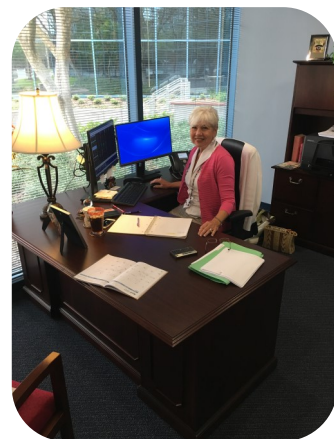
(continued on Page 3)

Our New Home



Still located in Downtown Orlando at Lake Eola, we want to give you a look at our new office and a brief glance into the everyday operations at Thorsen~Hixenbaugh~Kovaleski Wealth Advisors.

The front of our building, the Landmark Center One. It is big and blue after its original tenants, IBM. Also, Debbie and John started their brokerage career in this building in 1983, so it is a full circle trip for them.



We hope to share a kind word and helpful advice if we are meeting on the phone or in person. Most of our days are spent here: in our private offices talking to you, monitoring portfolios, and continuing our education. Above you will find office neighbors, Jack and Mike, on their computers to the left, while to the right Debbie is looking up some quotes in her office.

When you walk into our office you will be greeted by one of our team members, today you see Sarah and Beth. Hopefully, you will have a quick chance to look at our collection of bull and bear artwork or catch-up on the latest newsletter.



Next to our lobby is one of our team conference rooms. Here we host team meetings covering strategic planning, client service, investment ideas, and other components of our groups best practices. Also, this serves as an additional client meeting area when the other conference rooms are in use. Karen and John designed our new office space and we are happy with their decorating work.

J.R. and Kent stand in our "triangle conference room" named for its unique design. We enjoy meeting clients here as it feels like gathering in a park with air conditioning. Occasionally, a swan or two will wander over from Lake Eola and tap on the glass.

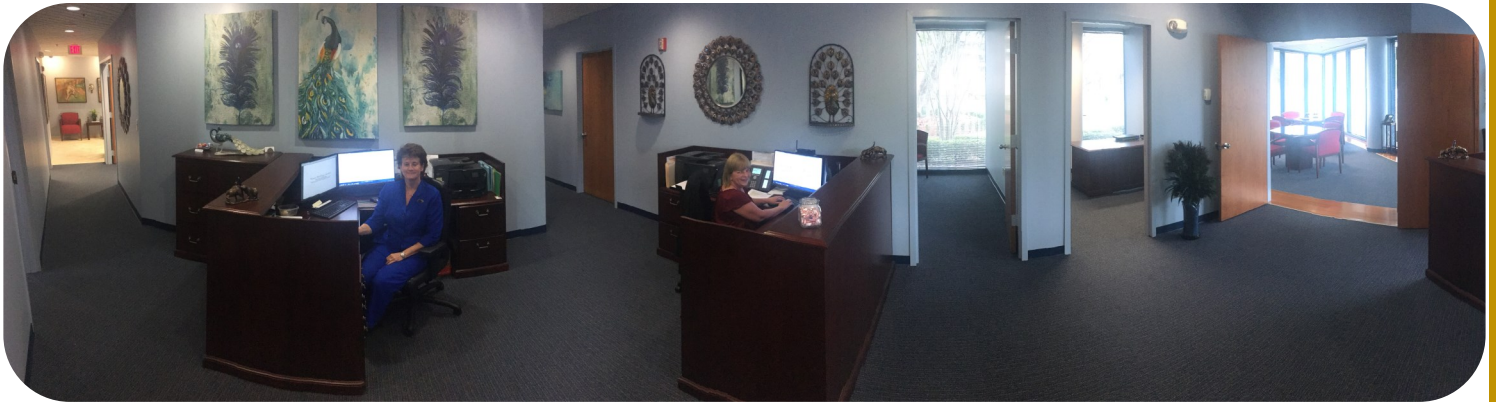


Welcoming Beth to the Team

Beth Schlater, Registered Client Service Associate, began her career in finance with J.P Morgan after graduating from Ashland University in 2009. After spending seven years with JPMorgan, a change in her husband's job brought them to Orlando and the opportunity for Beth to join our team. Beth and her husband Tyler are really enjoying the warm weather – for two Ohio natives this is quite the change!



Lately, Beth and her husband Tyler spend a lot of their time outside of work with their six month old puppy, Pickles. Whether it's going for a walk in the neighborhood, taking her to a puppy class, or just playing outside in the yard they enjoy spending time with her and watching as she grows up. In the few months they've had her, she has grown from 3 lbs. to 33 lbs.!



Patty, Donna, and Sarah's workstations are found on your way to our primary client conference room. We also have a few open offices to allow us to add more team members.

(From Front Cover)

Keep your advisor team informed. Life includes unexpected twists and turns — and many impact your finances. Make your advisors aware of your life changes — including the birth of children, death of a loved one, job changes, marriage, and divorce — as quickly as possible, and not just during agreed-upon meeting times. This knowledge will help you and your advisor team better respond to events as they occur and shape the advice your advisor can provide.

Our commitment

As your relationship with our team progresses, you will find a high level of commitment on our part to helping you reach your investment goals. Your advisor will:

- Take the time to build your relationship and get to know you and what matters in your life.
- Help you build a holistic financial picture, even with money invested elsewhere.
- Understand your lifestyle, financial needs, and goals.
- Build your relationship based on your preferences and work style.
- Provide transparency about fee structures and services.
- Create an individualized plan optimized to help you reach your financial goals.
- Help you stay on track with your plan that includes financial planning benchmarks, asset allocation, account performance, and risk tolerance.
- Provide you with leading strategies and research applicable to your unique situation.

Be there throughout your entire financial journey.

Not only will your Financial Advisor honor your relationship, he or she will be fully invested in your success. To learn more about what to expect, visit our website **THKWealthAdvisors.com**.

Continuing Relationships

While our address has changed, we thank our investment company representatives for their continued relationship. Our office has been filled with both clients and meetings with a variety of our colleagues from investment firms that continue to provide us the most up-to-date thought pieces, investment analysis, and market overview. Since our opening we have had excellent discussions with these companies: Columbia Threadneedle Investments, Delaware Investments, Eaton Vance Investment Managers, Federated, First Trust, Invesco, Ivy Funds, John Hancock Investments, J.P. Morgan Asset Management, MFS, PIMCO, Pioneer Investments, Prudential, Schroders, The Hartford, and Wells Fargo Advisors.

Team Updates



"My family and I recently vacationed in Washington, D.C. While there, we were able to see the many historical and educational sights. The highlight of the vacation for us was watching our oldest daughter, Madison, march with Bishop Moore High School band in the St. Patrick's Day Parade. This wonderful vacation was even topped off with some snow!"
~Sarah

"My wife, Monica, and I took a trip to visit some friends in Toronto. We took this photo under a heart in the Distillery District. We felt lucky to bring some really mild weather and lots of sunshine." ~Jack



"I was so happy to participate in the thirty mile walk for Breast Cancer in Atlanta this past October. Not only was it for a great cause, but I also enjoyed spending the time with my family in Georgia." ~Debbie

"My wife, Lindsey, and I celebrated our Christmas with our family's newest member, our daughter Lila. We were able to capture this wonderful occasion underneath a big Christmas tree and Lila was all smiles." ~Mike



"My granddaughter, Daphne, and I spent an afternoon at Gatorland Zoo where she got to see and interact with a variety of animals including bobcats, cougars, gators, snakes, and birds. We even had our picture taken holding a gator. When they tried to take the gator away Daphne tried to hang onto it! I guess she wanted a new pet at home." ~Patty

"Connecting with Your Team of Financial Advisors" was written by/ for Wells Fargo Advisors Financial Network and provided courtesy of Thorsen ~ Hixenbaugh ~ Kovaleski Wealth Advisors in Orlando, Florida at 407.845.1080.

**Investments in securities and insurance products are:
NOT FDIC-INSURED/
NOT BANK-GUARANTEED/
MAY LOSE VALUE.**

Investment products and services are offered through Wells Fargo Advisors Financial Network, LLC (WFAFN), Member SIPC.

Thorsen ~ Hixenbaugh ~ Kovaleski Wealth Advisors is a separate entity from WFAFN. WFAFN uses the trade name Wells Fargo Advisors.

© 2015 Wells Fargo Advisors Financial Network, LLC. All rights reserved.

Thorsen ~ Hixenbaugh ~ Kovaleski
WEALTH ADVISORS
WELLS FARGO ADVISORS FINANCIAL NETWORK

315 East Robinson Street, Suite 190 ~ Orlando, FL 32801

Tel 407.845.1080 ~ Fax 407.845.1090 ~ www.THKWealthAdvisors.com

Investment products and services are offered through Wells Fargo Advisors Financial Network, LLC (WFAFN), Thorsen ~ Hixenbaugh ~ Kovaleski Wealth Advisors is a separate entity from WFAFN.