

# BAMBULLETIN

*Jan | 2016*

We recognize the value of the time and energy you spend building your client relationships. With that in mind, we are sharing highlights, key updates and success stories from the BAM ALLIANCE community, so you can learn about how we are helping firms like yours leverage their time and resources to build successful, independent wealth management firms. We hope you will find these items informative and educational as you learn more about our prudent and proven approach.

## **Brian Shapiro**

Client Development Manager, BAM Advisor Services  
[bshapiro@bamadvisor.com](mailto:bshapiro@bamadvisor.com), 314.743.5102

## **A BAM ALLIANCE FILM FEATURING MANISHA THAKOR**

The BAM ALLIANCE's foundational films spotlight one of our National Thought Leaders describing who we are and what we do.

In our latest film, "[Financial Calm and Confidence](#)," Director of Wealth Strategies for Women **Manisha Thakor** talks about the importance of building relationships in financial planning: "The best financial relationships happen when you feel that the person you're working with is not simply interested in investing your money but they're interested in investing in your life."

While this film was designed with women in mind, BAM ALLIANCE advisors were invited to share it with all of their clients and prospects to help convey the value of relationships as they seek to find their financial calm and confidence.

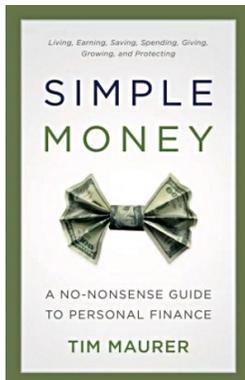


> **MORE:** [Additional foundational films from the BAM ALLIANCE](#)

---

## GO SIMPLE IN THE NEW YEAR

Consider the new book by **Tim Maurer** a labor of love. After all, Maurer, the director of personal finance for the BAM ALLIANCE, has built his career out of demystifying complex financial concepts. That passion comes to life March 1 on the pages of *Simple Money: A No-Nonsense Guide to Personal Finance*.



**Jean Chatzky**, financial editor of NBC's "Today" show, writes of *Simple Money*, "(Tim's) straightforward, candid, and -- yes -- simple prescriptions are always right on target."

Maurer provides practical advice on establishing your priorities and articulating your goals, designing a personal budgeting system, creating an investment portfolio, and planning for financial independence in retirement.

For more on *Simple Money*, or to preorder a copy, [click here](#).

---

## QUICK TAKES ON HOT TOPICS

BAM launched the "Quick Take" video series, breaking down -- in 3 minutes or less -- some of the hottest topics that regularly come across the Fixed Income Desk, including the following:

- [Waiting for Rates to Rise](#)
- [What Is a Bond Ladder?](#)
- [What Is Duration?](#)

QUICK TAKE ON  
FIXED INCOME

THE BAM ALLIANCE

---

## KEEPING UP WITH THE NEWS CYCLE

When big news hits the financial media, BAM shares our perspective on what these headlines really mean for disciplined, long-term investors. Below are client-ready responses to two big financial stories that developed in the fourth quarter of 2015.



### The Fed's Big Move

The Federal Reserve finally decided to raise interest rates, ending months of speculation. In this [client-ready video presentation](#) on the BAM ALLIANCE website, Director of Fixed Income **Brian Haywood** takes investors through the why, what and how of the Fed's rate hike, plus what they should do about it (short answer: *nothing*).

## Changes to Social Security

In early November, the Bipartisan Budget Act of 2015 went into law. With it, two popular Social Security benefits claiming strategies fell to the wayside.

**This article takes a look** at what you need to know about these changes, and a customizable version was also made available for our firms to use with their clients.

---

## JOIN THE MOVEMENT ... JOIN THE BAM ALLIANCE

To have a conversation about becoming a member of the BAM ALLIANCE, please contact **Brian Shapiro**:

**[bshapiro@bamadvisor.com](mailto:bshapiro@bamadvisor.com)**

314.743.5102

**BAM Advisor Services**

