Confidence through Education

Focus

TCI WEALTH ADVISORS

Preparing for the Future of TCI

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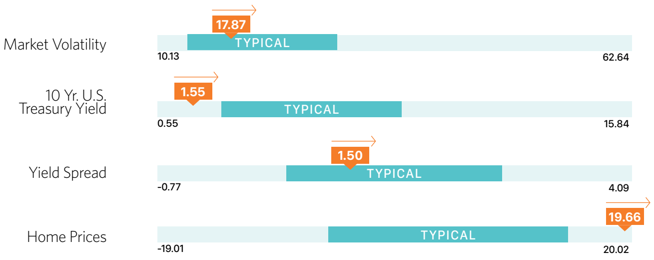
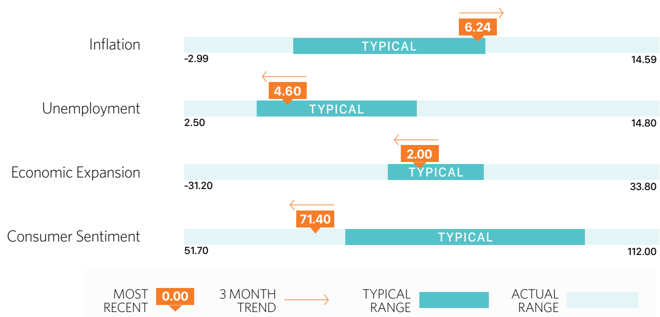
WINTER 2021

MARKET SNAPSHOT



ECONOMIC SNAPSHOT



For the first time in nearly two years TCI's Advisors and Shareholders gathered in Scottsdale, Arizona to collaborate in person and continue fulfilling our commitment to TCI being a 100-year firm.

Preparing for the Future of TCI

by Bob Swift

Thirty years after starting TCI in a spare bedroom in my home in Tucson, Arizona, I'm getting ready to retire. TCI was launched on an admittedly quirky notion that I could help people manage their money better, and over time it has grown from a kitchen-table enterprise to one of the largest and fastest-growing independent wealth management firms in the United States, I recently turned 67. Pretty soon, it will be time to go.

You might think that my retirement would be big news for TCI. Well, yes and no.

After years of working with successful business owners and entrepreneurs in the West, I'm aware that managing a founder's retirement is a critical transition for any business, large or small. The process is typically full of drama, easy to botch and hard to pull off gracefully. Even the behemoths of the Fortune 500, with all their resources and consultants, struggle and often flounder for years with the transition.

How will TCI be different? That's a good question for which there are a couple of answers.

For one, we have been planning for this transition almost since our beginnings in 1990. From the start, TCI's other founding advisors and I set a lofty goal: we vowed to create a 100-year firm, providing trustworthy financial advice to generation after generation of clients. Achieving that would require a lot of things, including some ideas and practices about leadership and client service that were very different from those of our competitors.

At TCI, we have always wanted to be advisors to families, their children and their grandchildren. We set out to build something enduring and we demanded – just short of a blood oath – that everyone who joined the firm commit to that idea as well. Every one of TCI's 80 employees, advisors and shareholders has taken that to heart and made it their mission.

I have been openly talking about my retirement with clients and colleagues for many years. The actual date hasn't been set and likely won't happen for another couple years. This is an important process that we intend to manage thoughtfully and openly. That, too, is a strategic move so everyone has plenty of time to prepare for the transition.

My discussions with clients about retirement and those of our other senior advisors have always been prefaced with an important caveat. We are promising them that our fiduciary responsibilities won't end the day we log off our computer and leave the office for good. That, too, is unique in our industry and significant for the future of TCI.

Our company is structured to make good on those promises. Many of TCI's employees are also shareholders in the company. That maintains and strengthens their bond with the firm throughout their careers and even after retirement. All of us have a long-term vested interest in a strong and successful TCI.

So, my retirement? All things considered, it is hardly headline news. Still, my departure is the first of a series of changes that will unfold over the next decade at TCI.

Within the next ten years, several other senior partners will retire. One of which is Doug Nelson; his Reno-based financial advisory company merged with TCI in 2007 in a strategic move that helped the combined firm develop new areas of expertise and diversify into new markets. Our departures will offer the biggest test yet of our determination to create a financial advisory firm that will last for a century. I'm confident we will succeed.

From the earliest days, I had some unconventional ideas about how to run a firm. TCI started out as The Conservative Investor. Our founding principles were, if anything, profoundly anti-Wall Street. Investing, in my view, shouldn't be a swamp of secret language and hidden fees. That serves only to confuse clients and enrich brokers. TCI is about simplicity, transparency and straightforwardness.

I was also pretty frugal. I didn't have a computer or any office furniture in that spare bedroom; I borrowed a chair from the kitchen. That helped keep our fees low. Clients saw value in the services, and over time, they came to appreciate the ideals and the culture. The business started to grow.

One by one, advisors who shared these ideas and values found their way to TCI and joined the team. Over time, as we grew, we knew our ambitions and ideals would demand an organizational structure that make our firm

Spotlight: **Justin Rodriguez**

Some families shy away from talking about money, but that wasn't the case for Justin Rodriguez. Coming from a modest household he grew up talking about money and the prudent decisions that come along with it. His father taught him how to budget his June birthday money so it would last until Christmas. These lessons established a lifelong passion for providing solutions to financial challenges and helping people.

After college, Justin landed a job with a brokerage firm which seemed like the right step for a young grad. The problem was almost everything about the job was contrary to the values he'd absorbed from his family, especially the pressure to meet certain quotas.

Then, he heard about TCI. After meeting with some of its senior advisors, Justin realized they shared a vision of holistic wealth management and treating clients with respect. Yet, he was concerned about remaining in the "dark side" of the industry. Before committing to anything he spent time talking with TCI advisors, management, and even clients to see if this client-first, fiduciary model was genuine or marketing jargon. He quickly discovered that it was the real thing.

Now married and a father to a newborn boy, Justin is thriving at TCI, doing what he set out to do from the very beginning. "I can't wait to tell my son that people trust me with some of life's most important decisions and I get to serve them," he says.

a rarity in our industry. We also knew that we'd need to foster a new kind of leadership and culture at TCI.

A lot of the responsibility for crafting the structure fell to John Stephens, M.D., a physician who started as a client then joined the firm in 1999 after earning his M.B.A. Among other things, John took our investment philosophy — low costs, simplicity, transparency — and created a detailed working blueprint for how best to manage clients' individual portfolios.

TCI has always been a maverick in our industry. The reality is, at many other more traditional firms, the advisors operate as lone wolves guarding their territory and roaming on their own for new clients. They are loosely attached to their firm; there's little incentive to work together with other advisors as a team. Clients rarely meet or interact with anyone but their advisor.

That's why, for lack of a better alternative, clients of traditional firms embrace the "my guy syndrome" in which their financial well-being lies in the hands of a single, hopefully reliable, wise and long-lived advisor. When that advisor retires or suffers some unfortunate event such as an illness, clients are often left on their own to find a new advisor or, worse yet, handed off to pals in the office like so many baseball cards. That's traumatic for clients. We don't want that to ever happen to our clients at TCI.

Thus, the first pillar of our foundation: teamwork. TCI's 22 advisors are all part of the same team and clients see this from the start of their relationship with us. Over time, clients get to know and trust not only their advisor but also his or her associates and the legion of others – including the unsung heroes of the backroom – who help to manage the many aspects of their financial planning journey.

We want our clients to understand that TCI is not about one advisor–that's why there have been different advisors highlighted throughout this story. When you hire TCI you're hiring all of our resources and talent.

From the start, TCI was designed to be bigger than any one advisor or cabal of senior advisors. That's why recruiting and developing new in-house talent is such a high priority for us. Many firms profess to do it; few make it happen because it is hard work and time-consuming.

At TCI, advisors are incentivized and recognized for their efforts in mentoring young advisors in the firm to help them develop their skills. That also means including them in meaningful interactions with clients so they can learn.

Such practices are profoundly different from the way most of our rivals operate and we proudly embrace being anti-Wall Street. As we see it, wisdom and experience are, of course, vitally important in our senior

Spotlight: **Justin Thomas**

Back in 2009, Justin Thomas was married with a new baby – and miserable at work. He had a job with a brokerage firm where he was under intense pressure to sell investments to veterans. Most of them didn't have the financial savvy to understand what they were buying and he couldn't squelch his conscience. So he quit.

Quitting a job in the middle of a recession makes for a lot of sleepless nights. Good decision, bad timing, Justin recalls. He still believed in the importance of helping people invest for a secure financial future, but there had to be a better way to go about it. Then he met Doug Nelson.

Founder of a financial advisory firm in Reno, Doug was looking for a young advisor to join his fast-growing company. Over lunch, Justin heard Doug describe a business model that was profoundly different from the boiler room he'd left. Doug's company – which had just merged with TCI in Arizona – stirred his ambition and satisfied his conscience.

Looking back at his twelve years at TCI, Justin says the firm made it possible for him to have just what he wanted, a career with integrity. Under Doug's direction, he learned a new way to help people manage their money and their retirements, one that emphasized client service and low-cost investments. Best of all, there was no catch: no sales quotas, no secret fees, no hidden agendas.

Now Justin has a flourishing practice of clients, some retired and some working towards the goal of a secure retirement. At the same time, he is following in the steps of his mentor, Doug, helping a cadre of younger advisors learn the business at TCI in Reno.

With his encouragement, they help craft investment strategies, manage client meetings and provide needed follow-up and support afterwards. "I feel a strong obligation to give back to the firm after all it has given to me," he says. "I'm helping foster the next generation of advisors at TCI. It's good for the firm, it's good for our clients and it's good for me."

Spotlight: **Lily Styrmoe**

As a professional guide in the Grand Canyon, leading a gaggle of hikers with varying degrees of fitness, enthusiasm and experience, Lily Styrmoe often thought of the importance of planning. "Everything you need to survive is in a pack on your back," she says. "Everything, but not one ounce more."

Lily's four-year stint after college as a professional guide through some of the most of rugged terrain in the West has proven to be excellent training for her current role as a financial advisor. Lily has been with TCI in Tucson for three years and planning of a different sort is her passion.

Years ago, as a young woman in the male-dominated profession of outdoor guiding, Lily realized that a successful outdoor trip depended less on gender and more on leadership ability and a host of other qualities. Guiding demanded "determination, perseverance and the ability to communicate well even in really difficult circumstances," she recalls. "A lot of things can go wrong in the backcountry, and often all at once."

As a guide and a financial advisor, Lily says that it is important to develop an ability to read clients' messages, spoken and unspoken. On the trail, some hikers won't disclose an intense fear of heights until they're halfway across a rope bridge strung across a canyon. Similarly, a client might not admit to a partner's compulsive overspending until their debts have swollen overwhelmingly. A good guide – and a good advisor – cultivates foresight and intuition.

As in guiding, Lily's job as a financial advisor also requires a certain skill in imparting calm even in calamity. On the trail, guides may encounter unexpected dangers around the next turn: a poisonous snake, a washed-out footpath, a particularly rough stretch of rapids. Panic makes a difficult situation even more dangerous.

Similarly, when clients run into unanticipated problems such as a career setback or a health scare, Lily says, her job is much the same as it was out on the river or in the canyon. "First, I'll reassure the client that we have a plan," she says. "Our plan is flexible and strong, built to withstand the inevitable ups and downs of life. Secondly, my confidence buoys their confidence. And I'm going to be with my client every step of the way."

advisors, but younger people bring fresh new ideas to the table which are very valuable. That's why we have always known that we need to sustain a culture within our firm that empowers the next generation of advisors.

In some instances, we will tell a client that we are going to punt a question to a younger advisor in the firm because that advisor has a keen mastery of the matter. In fact, we will ask the younger advisor to call the client directly. At other, more traditional firms, a senior advisor would rarely allow anyone, let alone a younger advisor, talk to a client for fear of losing credibility.

We don't see it that way. Bringing younger advisors into the relationship sends a powerful message to our clients. It says we trust these young people and value their opinions. All of our senior folks have taken this same approach, mentoring the next generation of talented advisors and staff. There's a deeper message, too, in this kind of careful apprenticeship. What we are really saying to clients is that you will be in good and capable hands when the time comes for us to leave TCI.

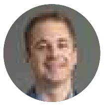
What we are doing at TCI, effectively, is practicing what we preach to clients. We urge our clients to be open and honest about money and long-term planning within the family; we embrace that kind of transparency at TCI. We stress the importance of careful planning for clients; TCI talks openly about things such as succession that other firms usually keep shrouded in secrecy. We press clients to involve children and grandchildren in the process of managing family resources.

We're mapping out a blueprint for the future of this firm. John Stephens, TCI's CEO, sums it up in this way: "We've made a commitment to a future that sustains the independence and integrity of this firm. Our goal is to create a home for employees, advisors and clients for whom these practices and values ring true."

As for me, I can't wait to see what TCI has become in the year 2035.

Bob Swift is an advisor in the Tucson office, Shareholder and founder of TCI Wealth Advisors. In addition, Bob is the founder and visionary of 3rd Decade, a nonprofit dedicated to providing financial education and conflict-free mentoring to young adults.

Tax Planning: More Than Lowering Your Tax Bill



by Sam Swift, CFA, CFP®, AIF®

Tax planning is a fundamental part of financial planning.

Yet, there's a misguided notion amongst some members of the financial industry and individuals that the goal of tax planning should solely be about MINIMIZING your tax bill. While this may have some short-term benefits, in actuality, the goal of tax planning should be to MAXIMIZE after-tax net worth over your lifetime. Indeed, there are times when minimizing your annual tax bill aligns with maximizing your after-tax net worth, but not always. First, let's review how taxes shape our savings.

The Impact of Taxes on Savings

There are three main types of accounts from a tax standpoint. First, you have your **tax-deferred** accounts. These are accounts such as the traditional IRA, traditional 401(k) and 403(b) amongst others. The basic idea is that the IRS allows you to save dollars pre-tax into these accounts—every dollar you put into one of these accounts is a dollar that goes untaxed that year. However, these dollars are not untaxed forever but simply deferred until you withdraw the funds. While you avoid taxes any year you put away dollars in a tax-deferred account, you are also creating a future tax liability that will be dependent on future tax rates.

Second, you have your **tax-free** (or tax-exempt) accounts. These are primarily represented by any Roth or Roth 401(k) accounts, but some specialty accounts have similar features. For example, Health Savings Account (HSA) for healthcare purposes or a 529 for college expenses. Whether you are using a Roth IRA or a Roth 401(k), dollars saved into these accounts don't save you any taxes payable today. However, since they have already been taxed, they are allowed to grow tax-free and be withdrawn tax-free in the future. As an aside, the HSA actually allows pre-tax contributions and tax-free withdrawals for health care costs which makes them pretty special! 529s also often allow pre-tax contributions, at least at the state tax level.

Finally, you have your **after-tax** accounts. These would be most of your standard brokerage accounts and trusts (trusts can get quite a bit more complicated from a tax standpoint depending on what type of trust it is, but that would be another entire article, so we'll keep it simple here). Unlike the tax-deferred and tax-free accounts, there are no limits placed on contribution amounts in any given year. Dollars contributed to these accounts receive no tax benefit in the present nor future. Growth of these savings is taxed at capital gains rates upon sale which are much lower than income tax rates, for most. In other words, if I buy a mutual fund for $10,000 and it grows to $30,000 by the time I sell it many years later, then

I would owe capital gains tax on the $20,000 that my fund increased in value. However, as long as I don't sell, I would not incur any taxes on the gain for all those years of growth.

Now that we have reviewed the different ways taxes can impact our savings, let's look at how tax planning can help achieve our goals.

Tax-Deferral Isn't Always King

For a long time, the conventional wisdom has pointed to tax-deferred accounts as the most effective way to allocate your long-term savings. The idea being that you forego paying high tax rates while you are earning those dollars and then pay lower tax rates upon withdrawal when you are in lower tax brackets during retirement. This relies on two big assumptions, though. First, that you end up in lower tax brackets in retirement and second, that tax rates remain unchanged or are lower in the future than they are today.

We have found that this first assumption isn't always true for some. Via their portfolio, Social Security, and perhaps a pension or two, many clients find themselves with income in retirement that keeps them in relatively similar tax brackets as when they were working.

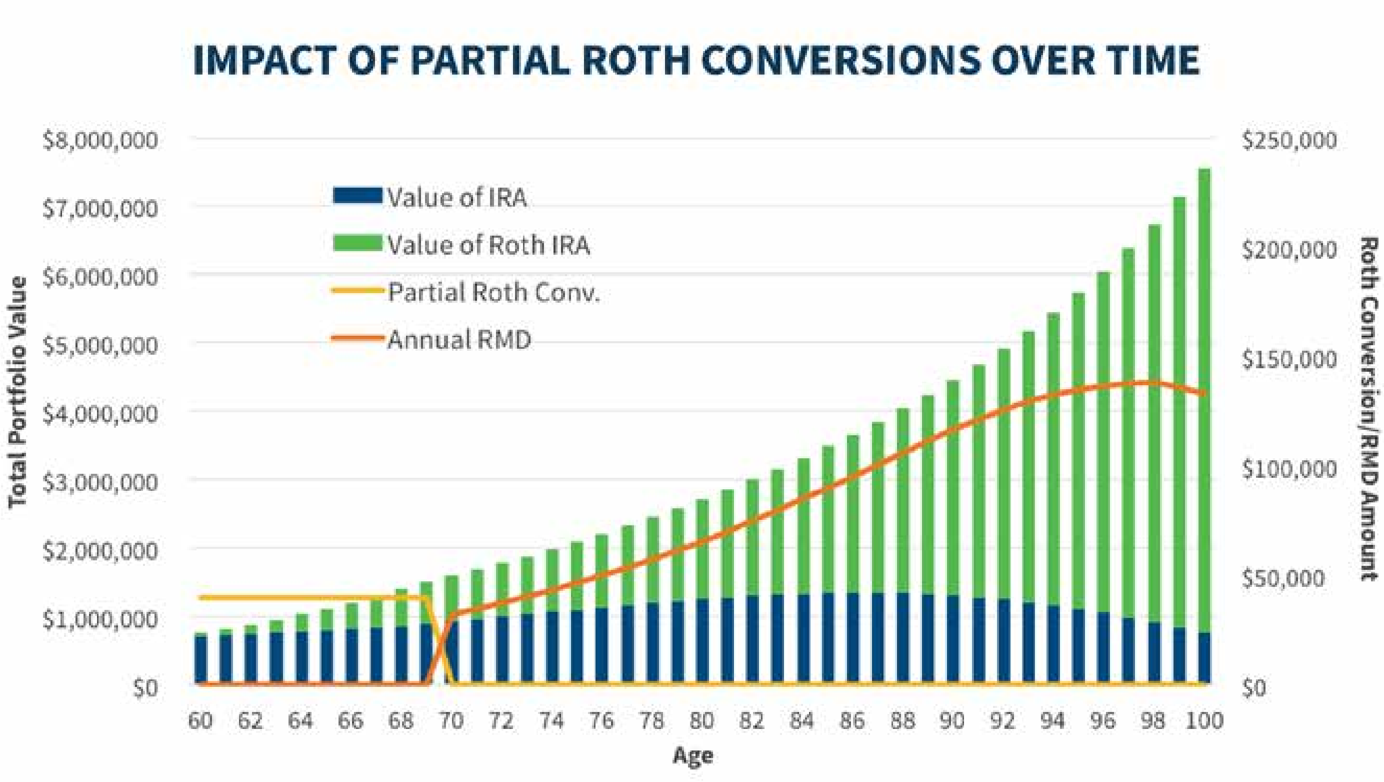
One example of this would be a couple who put all of their savings into their 401(k) over the years. They certainly paid fewer taxes over their working life during this time, but now have $3 million all in tax-deferred accounts. Well, if they want to live off of $100,000 per year, they may have to withdraw about $130,000 per year to do so since each withdrawal will be taxed. They are also at the mercy of changing tax law and the potential for higher future brackets.

To that point, the second assumption about future tax rates is also something worth challenging depending on your age. I'm in my mid-30s and though there is much uncertainty about what tax brackets may look like in 30 years, the assumption that they may be lower than today's historically low brackets may be a bit of wishful thinking.

Thus, we find ourselves often advising clients to contribute to a Roth 401(k) instead of their traditional 401(k) in certain years. In some cases, it may even make sense to contribute to an after-tax account in lieu of a 401(k). Perhaps there are high embedded fees or undesirable investment options in their company's retirement plan, for example. Each client situation is unique and so is each tax year, so it's an ongoing process to figure out the most efficient way to save.

Retirement Withdrawal Strategy

For those with a large part of their net worth in tax-deferred accounts (401(k)s, traditional IRAs), there is a looming tax liability on the horizon in addition to ongoing



©kitces.com, Using Systematic Partial Roth IRA Conversions And Recharacterizations To Fill The Lower Tax Bracket Buckets

withdrawals—the required minimum distribution (RMD). At age 72 (previously RMD age was 70.5, but recent legislation moved it back to age 72), the IRS requires that you start taking out a portion of your IRA every year and paying taxes on the withdrawal. At age 72, the requirement is a roughly 4% withdrawal and it goes up from there, so a client with a $2 million IRA would generally have to withdraw around $80,000 in that first RMD year and pay the associated income taxes.

Rather than waiting for the clock on that ticking time bomb to hit zero, there are strategies available prior to age 72 that might improve after-tax net worth. Let's look at an example.

Sue is a 62-year-old retired individual with $20,000 in income from an old pension and has not started social security yet. She has a large after-tax brokerage account and a large IRA from the 401(k) she rolled over to support her retirement. If the goal was to minimize her taxes in any one year, she would spend the money in her brokerage account first so as not to incur any taxes from withdrawing her IRA. However, since we know the better strategy is maximizing after-tax net worth, one idea would be to take the first $20,000 of her retirement needs from the IRA. That would result in about $40,000 in income, but keeps Sue in the 12% federal tax bracket. It is quite likely the 12% she pays on those funds will be far less than letting her IRA continue to grow aggressively and paying taxes a decade from now when she must make large withdrawals. The rest of her needs could come from her after-tax brokerage account where she may pay some capital gains taxes but those would be at much lower rates.

Roth Conversions

Similar to the strategy of Sue, but with a different end goal, is the idea of Roth conversions. We're still going to utilize the idea that we can pull out some dollars prior to age 72 from our IRA and stay in a relatively low tax bracket. However, instead of spending it, we're going to convert it to a Roth IRA, similar to the chart above. That means we incur taxes today on the funds we've pulled out of the IRA, but all future growth will now be in the tax-free Roth account. It can take a while for the effect of the tax-free growth to make up for the taxes paid, but in the case where this money is likely to be distributed via inheritance(s), it often makes a lot of sense. Of course, you would need to get over the fact that you are essentially pre-paying your children's taxes to do so. As a father of a six-year-old and three-year-old, let me just say that they have some more work to do over the next few decades to earn these gifts!

Rebalancing and Portfolio Repositioning

Another reason to incur taxes today is simply due to changing markets. In this case, I'm specifically talking about

an after-tax account and realizing capital gains by selling assets. There are often cases where we don't want the tax tail to wag the dog, so to speak. Two scenarios come to mind:

First, perhaps you are holding an expensive mutual fund or an individual stock that has embedded gains but it does not align with the best long-term, low-cost and diversified portfolio thinking. It could make sense to sell, incur the capital gains taxes, and reinvest into something that will serve you much better long-term.

The second reason that comes to mind has been quite relevant this year. With the rapid growth of the stock market following the initial crash from the onset of the pandemic, many clients developed large gains. They also found that their portfolio allocation mix had started to drift towards a higher percentage of risky stock assets. We've praised the idea of rebalancing back to target when needed in other articles, but a side effect of rebalancing is that you do occasionally incur capital gains to do so. Barring special circumstances, the cost of capital gains tax is almost always worth it when rebalancing is needed to make sure you're at the appropriate risk tolerance going forward as markets will inevitably have their corrections along the way.

Changing Tax Rates

As of this writing, there are new tax proposals being debated and by the time this goes to print, I imagine we'll know much more. However, changing tax rules can sometimes be a reason to incur taxes in a year.

The easiest example is the case where we know income and capital gains tax rates are set to rise the following year. In that case, if this change will impact investors in your tax bracket, it might very well make sense to "harvest capital gains" now at the lower rate or convert more IRA dollars to Roth accounts knowing our tax liability will be greater in the future. It is always best to discuss your specific situation with your advisor when considering decisions related to changes in tax legislation to ensure that they make sense for your long-term plan.

Changing the Perspective

The goals of tax planning should be to get us closer to our overall goals and purpose, like every other financial decision we make. Shifting our focus to maximizing our after-tax net worth over our lifetime instead of pure tax avoidance in the short-term is a great tool to allow us to get to our destination quicker and more efficiently.

Sam Swift, CFA, CFP®, AIF®, is an Advisor in our Tucson office and Shareholder of TCI Wealth Advisors. Sam also leads TCI's Investment Committee which conducts on-going research and analysis that guides portfolio construction for TCI clients.

Reminders —

OFFICE CLOSURE

TCI offices will be closed the following dates for the Holidays:

Thursday, December 23rd — Friday, December 24th

Monday, January 17th, 2022

Monday, February 21st, 2022

Multi-Factor Authentication

by Art Tellez

At TCI, the most important asset we have with our clients is trust. As a client, one of the most important things you trust TCI with is your personal and financial accounts and their passwords–we take the security of that information seriously. We have invested in considerable resources over the last few years to upgrade the security of our systems to protect your data.

One security measure we introduced last year to further protect your data is multi-factor authentication, sometimes referred to as 2FA. TCI implemented this additional layer of security when you're accessing your account information via the TCI Client Portal: tciwealth.portal.tamaracinc.com. With multi-factor authentication, even if someone has your password they will be unable to log in to your account.

To log in to your Client Portal you still use your email and password. After that you'll be prompted to verify the user again via a security code sent to your mobile phone. After you input the code you'll be able to access your account. This extra step makes your account more secure, so much so that this practice has become widely used across the financial services industry.

Since we implemented this one year ago, all new clients are utilizing 2FA to access their portal. If this isn't part of your log in process, please contact your Relationship Associate for assistance getting 2FA initiated. We value you, your data and the trust you have placed in TCI!

Art Tellez is the Chief Operating Officer and a Shareholder for TCI Wealth Advisors.

Unique Gift Ideas for the Holiday Season

The holiday season is upon us and we're sharing some gift ideas that we have on our radar. The items on this list may be slightly unorthodox but we encourage you to think differently about gifting this year. We believe the holiday season (and most of life) isn't about the dollar amount but rather the opportunities it provides and the people we do it with. We all have a renewed sense of purpose and priorities given the last 21 months experiencing a pandemic. We hope these ideas inspire you to find a deeper connection with loved ones this holiday season.

Contribute to a 529 account

"Most of the toys my kids have are hardly kid proof. Give the gift of something everlasting, an education. Investing in the education of a child can have a profound impact on their future and can shift some of the burden off the parents."
— Jen Means, CFP®, FPQP™

Give to a nonprofit

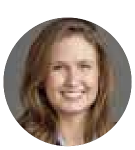
"By investing in your community you'll help ensure that members of your community have the opportunity to thrive. Supporting causes that are near and dear to your heart will help you feel more connected to the place you call home."
— Mike Sullivan, CFA

Presence over presents

"It's fun getting a gift, but at the end of the day, you can buy anything at the store. What you can't buy, for yourself or others, is the time that you get to spend with someone. There is nothing better than letting go of distractions and focusing on the moment. Presence is by far the greatest gift you can give."
— Cody Cassidy, CFP®

Give a gift to yourself

"Review your will, trust and powers of attorney. Make any necessary adjustments, too. It isn't a flashy gift, but you'll have the satisfaction of knowing things are in order and may be easier on your loved one in the future."
— Doug Nelson, CPA, PFS



Purchase carbon offsets

"If you're flying or traveling a long distance this holiday season, consider purchasing a carbon offset. While not a long term solution to climate change, it can help lower your overall carbon footprint. Be sure to do your research look for B certified companies with accountability reporting."
— Lily Styrmoe, CFP®, CSRIC™

Engage with art

"We know that engaging with the arts is one component of a purpose-filled life. The arts have been tremendously impacted by the events of the last 21 months and need our support. If you feel comfortable: go to a museum, see a play, go to a concert. You won't be disappointed!"
— Guy Holman, CFP®

Engage in experiences

"Being psychologically rich contributes to living a life of meaning and purpose. Psychologically-rich experiences are intense, often challenging, and always memorable. Give the gift of support to others in "getting out of their box" in some way, whether it's hiking a new trail, taking up a hobby, or learning a different skill. When you help someone start something new, they might just love what they find out about themselves in the process!"
— Lori Booth-Houle, CPA, CFP®

Get outside

"Whether it's golfing, hiking, biking, skiing or walking, the outdoors offers something for everyone. Unsure of where to start? Try a couple activities until you find something you enjoy. The benefits of getting outside and moving while breathing fresh air are truly magnificent."
— Mickey Abeshaus, MD, CFP®

Create a family tradition

"If you want to give a gift, think about creating a new tradition of gift giving that's built around spending time together. My friend goes with her family to a local bookstore and they each pick books for one another to be opened at gift giving time. Creating special memories is the real gift!"
— Vanessa Lee, CPA, CFP®

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