



Center Connections

by CENTER FOR FINANCIAL PLANNING, INC.

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Dear Friends,

Welcome to the March issue of Center Connections.

March brings blustery winds, lengthening days, and basketball tournaments -- all hopeful signs of returning spring.

As always, feel free to forward this issue to interested family members, friends and colleagues.

Or feel free give us a call at 248-948-7900.

Quote of the Month



If we had no winter,
the spring would not
be so pleasant:
if we did not
sometimes taste of
adversity, prosperity
would not be so
welcome.

Anne Bradstreet

A New Face at the Center



Troy W. Wyman

The Center's already robust planning practice was augmented recently with a new financial planner, Troy W. Wyman, CFP®, who joined the Center in mid-January.

Active in the financial planning profession since 1998, Troy previously served as a lead advisor at a national investment advisory firm specializing in developing personal and professional life plans for dental practitioners.

Troy holds a Bachelor of Arts degree in Economics &

Management from Albion College, obtained the Certified Financial Planner™ designation in 2005, and has successfully obtained securities licenses 7 and 63.

We're delighted to have Troy as the newest member of the Center team. He took time out of his busy schedule to answer a few questions.

What most attracted you to the Center?

Since I joined the planning industry, my brother Tim has provided a tremendous amount of support. Through his mentoring, I've had the chance to witness first-hand the high level of integrity with which the

New Articles on our Website

CenterFinPlan.com

[A Simple Way to Help Your Family](#)
A letter of instructions, while not a legal document, can help your family cope during a difficult period by providing

information that has no place in a will.

Working for Social Security

There's nothing wrong with wanting to work in retirement, but if you decide to earn some extra income, make sure you understand how it will affect your Social Security benefits.

25th Anniversary Trivia



In 1985, U.S. President Ronald Reagan and Soviet leader Mikhail Gorbachev met for the first time, and Michael Jordan was named NBA Rookie of the Year.

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Center planners conduct business. From the start, it's always been very clear how much they care for their clients and colleagues.

What impressions do you have since joining the Center team?

As we have all seen within the investment industry, words can sometimes contradict actions. Over the past two months, I am thankful to say the Center has exceeded my already high expectations. Everything the Center says is truly supported by its actions.

What will you spend most of your time doing?

Through my industry experience I hope to contribute on many levels. My primary responsibility will be helping to manage current client relationships as it relates to their financial planning and investment goals.

Tax Reminder

There is still time to make a contribution for the 2009 tax year to both traditional and Roth IRA accounts.

Contributions made by the April 15, 2010 tax filing deadline can be allocated for the 2009 tax year.

A reminder: the maximum contribution for IRAs in both 2009 and 2010 is \$5,000 with an additional catch-up amount of \$1,000 available to individuals age 50 or older.

Retirement Plan Limits for 2010

The annual elective deferral limit for 401(k) plans, 403(b) plans, 457(b) plans, SAR-SEPs, remains unchanged at \$16,500.

SIMPLE plan annual elective deferral limits also remain unchanged at \$11,500.

In addition, employee "catch-up" contributions for individuals age 50 or older stay the same as 2009.

The annual limit on additional catch-up contributions for 401(k), 403(b), and Section 457(b) plans is \$5,500 and \$2,500 for SIMPLE plan participants.

Our Center Team...At it Again!



Center Team Members

Marilyn Gunther, CFP® attended a two day Asset Management Services conference in New Orleans. The meetings were attended by top producers and addressed current market conditions. "The challenging issues regarding estate and financial planning were of particular interest," stated Marilyn.

Center Continues Support of Fundraiser: Center families and friends once again participated in the 4th Annual Cause 2 Bowl, benefiting the Cystinosis Research Network in honor of Kacy Wyman. Over 30 Center staff, family, and friends joined another 100 supporters in raising over \$3500 for this rare disease. Cause to Bowl is organized by Troy Wyman, CFP® (our newest planner) to help support his niece and her fight against Cystinosis.

Up Next: May 2, 2010 Fun Run/Walk. Visit KacyWyman.com for details.



Center Partners with Mayor Lawrence

As part of the Center's 25th anniversary celebration, a ribbon cutting ceremony on March 3 was attended by the entire Center team, along with Southfield mayor Brenda Lawrence and special guests from the Birmingham Bloomfield Chamber of Commerce. A good time was had by all!

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