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**V**AHANIAN  
& ASSOCIATES  
*Financial Planning Inc.*

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Dear Friends and Financial Advisory Clients:

As we look back on 2017, our investment experience has certainly been supported by sustained economic growth at home and abroad. As well, with that growth, financial markets have exhibited a resilience that has resulted in only mild pauses or dips on the way to new highs. This strength is certainly welcome. Still, as we enter the new year, families would be well served to see this chapter as an opportunity to take inventory of your entire financial picture, personal plans and unique situations to ensure that strategies and decisions previously put in motion are still ideal.

Whether it is your investments, career plans, cash flow, life insurance, long term care, business planning or potential career choices, we are always eager and ready to be of support in helping you address your own big picture.

There are various subjects upon which we reach out to so many of you to follow up in hopes of staying as current as we can. But we also want to encourage you to take your own inventory and consider if there are any changes in your situation that we should be aware of? Are there any special plans or needs for the coming year?

As far as we are concerned, there are no bad questions. So, don't hesitate to make notes, reach out to us and let us know what is going on. It is our privilege to play an advisory role in the lives of people who count on us. Let's make sure we stay connected. If we can help directly, that will be our goal. If we can also facilitate any needed interactions with other professionals, we are happy to do so.

We are very much a family here at Vahanian & Associates. It is our objective to do what we can to help advise and support yours.

Best Wishes for the coming year,

Jeffrey C. Vahanian

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