



Pink Wealth Management Group

"If winter is slumber, and spring is birth, and summer is life, then autumn rounds out to be reflection." -Mitchell Burgess

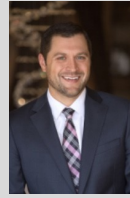
Autumn has brought with it beauty and joy of fall festivities. With leaves falling on the ground, we are again reminded how thankful we are for another year of your friendship, and the chances you provide us to work together. Wishing you all health, wealth, and happiness as we head into the New Year.

Thank you for the trust you have placed in us

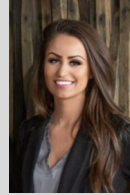
New Stillwater Wing

The RBC Stillwater office has taken over a new space to support their growing branch in downtown Stillwater. The remodel has been a highly anticipated new space for the branch, adding an additional 10 offices, 6 workspaces, and conference room. The Stillwater branch itself began to fill to capacity around the time the *Pink Wealth Management Group* came to Stillwater from Minneapolis over 3 years ago. The brand new space is still accessible through the old entry in the same building. Address and parking access remain the same.

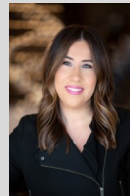
Tom, Tyanna, and Gina are now part of the new wing located directly on Main Street. The team moved their offices over in September of this year, and are loving their new space.



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New Retirement Trends and Your Financial Future

Provided by RBC Wealth Management and Thomas D. Pink.

The face of retirement is changing as medical advances are stretching lifespans and delivering longer and healthier lives filled with increased vitality. In this new, more dynamic era of retirement, recognizing and managing risks is crucial to having a happy, financially secure retirement.

A wealth management plan can help keep you focused on your goals and provide the foundation for managing risks by putting you in the driver's seat of the aspects of your financial life you can control.

Market Risk

While markets rise and fall regularly, low or negative returns can have a significant impact on a portfolio early in retirement. As you draw down assets, the effects from those early bad years may be amplified, leading to an earlier depletion of assets versus a portfolio that experiences challenging markets later.

Diversifying through a proper asset allocation can help protect against big market swings, balancing risk and reward for the long term. Inconsistent returns highlight the need to rebalance regularly to keep your asset allocation aligned with your long-term goals and evolving needs.

"Diversifying through a proper asset allocation can help protect against big market swings..."



Behavioral Risk

Experienced investors understand that volatility and market corrections happen from time to time. Yet an all too common emotional response is to sell stocks during down markets, to help minimize losses. However, behavior such as this can cause investors to lose money twice: once when they sell securities and once when they are no longer in the market to participate the following recovery.

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Inflation Risk

Older Americans often experience greater effects of inflation, primarily because they require more health care and health care costs generally increase faster than inflation and cost of living adjustments. Aside from health care, a modest three percent rate of inflation will cut the purchasing power of your money to half of what it is today in 23 years.

Being invested for growth throughout retirement, making prudent withdrawals from retirement accounts and other assets and including lifetime income streams in your planning may help you enjoy a long and comfortable retirement.

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Athletic Hall of Fame



Jessie Pink, Delaney Pink, Tom Pink

We are excited to share with you Tom's recent induction into the *University of Wisconsin – Superior Athletic Hall of Fame!*

In July of this year, Tom, Jessie and Delaney attended the ceremony awarding Tom this honor. Tom was a goaltender at *UW-Superior* from 1996-2000.

Tom shared the evening with his good friend, and PWMG client, Kyle Nosan (*pictured right*), who was also inducted into the Hall of Fame this year! Kyle and his wife Stacey flew in from Ireland, their temporary home, the day before to attend the event.



Tom Pink & Kyle Nosan

Fabulous Fall Recipe: *Autumn Beef Stew*

Ingredients

1/4 cup all-purpose flour
1 1/2 teaspoons kosher salt
1 teaspoon cracked black pepper
2 pounds boneless beef chuck, trimmed of excess fat and cut into 1 1/2-inch chunks
2 strips bacon, cut crosswise into 1/4-inch strips
Canola oil
2 medium onions, cut into 1/2-inch wedges
4 cloves garlic, peeled and smashed
2 tablespoons tomato paste
5 cups reduced-sodium chicken broth
2 cups less-sodium beef broth
1 1/2 cups dry red wine
3 bay leaves
1 tablespoon snipped fresh thyme or 1 teaspoon dried thyme, crushed
1 teaspoon smoked paprika
1 pound potatoes, cut into 2-inch chunks
1 pound butternut squash; peeled, seeded and cut into 1 1/2-inch chunks
4 carrots, cut into 1-inch chunks
2 stalks celery, sliced into 1/2-inch thick
1/4 cup chopped fresh Italian parsley



Autumn Beef Stew

Directions

In a large plastic bag, combine flour, salt and pepper. Add beef; shake to coat evenly. In a Dutch oven or large heavy pot, cook and stir bacon over medium-high heat until crisp. Transfer to paper towels with a slotted spoon. Add enough oil to bacon drippings to equal 2 tablespoons. Add half the beef to pot, shaking off any excess flour. Cook, stirring occasionally, until browned. Remove beef with a slotted spoon. Repeat with remaining beef.

If pot is dry, add 1 tablespoon of oil. Add onions; cook and stir for about 4 minutes or until starting to brown. Stir in garlic; cook for 1 minute. Stir in tomato paste. Return beef, bacon and any remaining flour to pot. Stir to combine. Add chicken and beef broth, wine, bay leaves, thyme and paprika. Bring to a boil; reduce heat. Simmer, covered, for 1 1/2 hours or until meat is tender, stirring occasionally.

Add potatoes, squash, carrots and celery. Return to boiling; reduce heat. Simmer, covered, for 15 minutes. Remove lid and simmer about 15 minutes more or until vegetables are tender and liquid is desired consistency. Remove bay leaves. Stir in parsley.

Living, M. (Ed.). (2019). 50 Fabulous Fall Recipes. Retrieved October 25, 2019, from <https://www.midwestliving.com/food/holiday/25-fabulous-fall-recipes/>.

Kyle Nosan

Kyle and his wife Stacey flew in from Ireland, their temporary home, the day before to attend the event. Kyle was a forward at *UW-Superior* from 2001-2005.

Fun Fall Facts

- 🍁 Fall is caused by the Earth's tilt, not our distance from the sun.
- 🍁 Fall colors are caused by the amount of sugar in leaves.
- 🍁 American's typically refer to this time of year as "fall," while British use the word "autumn."
- 🍁 According to superstition, catching leaves in autumn brings good luck.
- 🍁 Those who live closest to the Equator, never experience autumn.

Team Photo Booth



Garrett Peyer

The **Peyer family** took a trip to the Afton Apple orchard this fall where they were able to pick their own apples right off the tree!

Garrett rode the 'Moo Moo Choo Choo Train', and **Adalynn** loved jumping on the jump pad.



Adalynn Peyer

Delaney

started 1st grade!

She was so excited to be back in school with her friends after a fun summer. She loves her teacher



Delaney Pink

who, by coincidence, also has a daughter named Delaney!

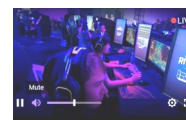
Outside of school Delaney still enjoys gymnastics and soccer.



Cayden — Centennial Raiders at US Bank Stadium

Cayden and the *Centennial Raiders* celebrated their first win of the season at US Bank Stadium! The 4th grade football team took on Big Lake, winning a close 22 to 21 on the field the MN Vikings call home.

Collin competed with his Fortnite team in San Diego, CA this September.



Collin — San Diego Convention Center

Just for Fun — PWMG Throwback Edition



Gina — posing on a chilly fall night in her dance recital outfit.



Tom — his 1st year as a goalie!



Tyanna — always a pumpkin cake for her October birthday.

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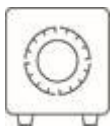


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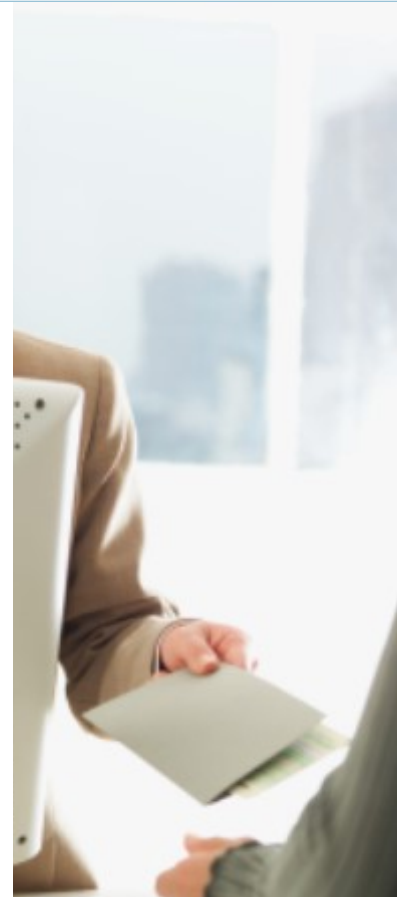
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Swing for the Kids Classic



Tom Pink & T.C. Bear

Together we made a
difference

- ✓ \$100,000 raised
- ✓ 3,000 new baseball gloves
- ✓ 10 youth ball fields renovated
- ✓ 30 free youth baseball & softball clinics



Tom Pink, Rocco Baldelli,
Tyanna Graner

A Summer of Baseball

The Pink Wealth Management Group spent their summer following around the St. Paul Saints from Minnesota to South Dakota, and through to their championship win!

The group usually attends Twins games in the summer, however, they fell in love with the Saints last season and had a blast attending games this year. Their favorite spot to watch the team play is the Summit balcony in CHS Field right behind home plate.

In June, they were even lucky enough to get to see the Saints play in South Dakota, catching a game versus the Sioux Falls Canaries while on a work trip. They were three of only a handful of Saints fans in attendance that day, and the Canaries mascot, Cagey, was quick to give Tom a hard time when he spotted him wearing his St. Paul Saints hat.



Tom Pink & Cagey

Saints Win Championship!



Tom Pink, Gina Peyer,
Mudonna, Tyanna Graner

The St. Paul Saints, a minor-league baseball team, clenched their first championship title in 15 seasons!

In lieu of their win, the Saints decided to celebrate with a three minute victory parade. The victory parade, which was scheduled to last one minute, began in front of CHS Field and travelled exactly one block. Players and Saint's mascot, Mudonna, were greeted with a mix of Saints fans, and bystanders taking a break from their workday.

The team's favorite home game was a *Wizard of Oz* themed night in July where the girls wore their red *Tom's* and *Converse* shoes to join in on the fun.

Swing for the Kids Classic — Top Golf

The Pink Wealth Management Group was able to be a sponsor in support of the inaugural *Swing for the Kids Classic* held at Top Golf in June of this year.

More than \$100,000 was raised for the Twins Community Fund, a charity that enriches local and regional communities by providing resources for children and families through an association with baseball, softball, and the Minnesota Twins.

The group enjoyed meeting the players, charity organizers, and recipients as the baseball team took over the entire venue. Tom also had the chance to work on his swing!



Tom Pink

Pink Wealth Management Group



Tom's Corner

I recently read a book about Grace Hopper, a U.S. Navy veteran, computer programmer, and recipient of the Presidential Medal Of Freedom, amongst many other accomplishments. I like reading about brave individuals who stand out from the crowd. One of her most famous quotes was "The most dangerous phrase in our language is: 'we've always done it this way.'" That quote is meaningful in so many ways, and can be applied to various aspects of life. In our practice, we continue to challenge ourselves to always be moving forward with improving client experience, communications, and portfolio analysis. This can include bringing in experts within our own company to provide guidance on areas of expertise. We are also strong believers in investing in our own practice, to continue to grow, and continue to improve our financial planning capacity. Be on the lookout for additions to our team, as well as our process, as we pursue a proactive approach to offering the best service and advice we can.

Until next time,

-Tom

Pink Wealth Management Group

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