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INVESTOR INSIGHTS

Creating a clear path through retirement

MAY 2017 | WWW.ENSEMBLEWM.COM | 866-582-7564

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Living the Dream

This month, ask questions. Listen. Remember that everyone is just doing their best to try to get through this thing called life. Try to remember that you may not have the full story. You may not have any idea what's going on in other people's lives. For today, when you find yourself judging, look instead for something to love. Dig deep. Seek joy.

MAGNIFICENT MAY

The Ensemble Wealth Management family has grown! Next time you visit us, please give a warm welcome to our new Director of First Impressions, Caitlyn Johnson! She completes the EWM team by greeting clients with her friendly face, scheduling appointments, and keeping the office running smoothly. Caitlyn's customer service background makes her the perfect addition to the office. Originally from Idaho and a small-town girl at heart, Caitlyn loves the outdoors and hiking the many desert trails the Coachella Valley has to offer. She's also a foodie and loves finding new restaurants and wines to try. We took Caitlyn out for a team lunch initiation to get to know each other better, while also celebrating Taylor's 5 year anniversary and Amber's 1 year anniversary at EWM. Welcome aboard, Caitlyn!





What to Eliminate for a Happy Retirement

Many retirement articles have been written about all the wonderful things you can do with the free time you will have after you retire. Once you leave work, you'll have more time to travel, volunteer, take courses, play golf, enjoy hobbies and so much more. The possibilities seem endless. All of these articles talk about everything you can add to your life.

After adding many of these things to your life, you could easily find yourself busier than you were during your working years. But filling your life with busyness probably won't make you happier. In fact, it could leave you *more* stressed out. As it turns out, your happiness in retirement could be determined as much by what you *remove* from your life as what you add. Here are four things you could eliminate from your life to be happier in retirement.

Activities you don't enjoy.

Once you are retired, you will have more time for chores such as cleaning your house and maintaining your yard. If you truly enjoy gardening and landscaping, that's great. These may even be among the things you are looking forward to having more time for. But if your vision of a satisfying retirement doesn't include a lot of time spent on home and yard upkeep, look into ways to reduce or eliminate it.

Consider removing high-maintenance trees and plants from your yard or replacing your grass with artificial turf. Moving to an apartment, condo or retirement community will eliminate your yard maintenance altogether.

Obligations that don't bring fulfillment.

After you retire, people might easily assume that you have a lot of free time on your hands. In their eyes, you are now a prime candidate for serving on committees and boards. This can be enjoyable and fulfilling, but only say yes if you really want to do it. You shouldn't feel obligated to accept a commitment just because you have the available time or the required skills.

Similarly, if you live near your children and grandchildren, your children might assume that you are readily available on call to babysit the grandchildren. Of course you love your grandkids and want to spend time with them, but it's up to you to decide how much time you are willing to devote to looking after them and to say no when that time is exceeded.

Possessions you no longer use.

Getting rid of items in your house that you haven't used for years is both therapeutic and practical.

Rooms that are neat and uncluttered are more inviting and pleasant than rooms stuffed full of things crammed into every available space. You will have less to clean and keep track of. Chances are, you waste time looking for things you know you own but can't find. Worse, you may end up buying duplicates of the things you can't find or have forgotten that you own.

If you are currently renting storage space to hold your extra stuff, emptying it will save you the monthly rental fee as well as the time you spend driving there and rooting through boxes to find what you're looking for. Most items you are storing in a storage facility are things you really have no further need for, but you can't bring yourself to throw away. When you finally dispose of them, it will be a weight off your shoulders.

People you don't enjoy.

Life is too precious and too short to spend with people who are negative and drain your energy. Some personal development experts claim that you are the average of the five people you associate with the most, so surround yourself with people who are positive, supportive and fun.

If you have people in your life who are constant whiners or complainers, disengage from them. If you know people who are petty gossipers, distance yourself and don't get caught up in their drama. If you have friends who only call or visit you when they want to talk about themselves or need a shoulder to cry on but who show little concern for you, replace them with friends who are more caring and uplifting.

Humans are creatures of habit. By the time you retire, your lifestyle habits have been ingrained for many years. Retirement offers you an opportunity to redesign your life into one that is more happy and fulfilling. Try to look at everything you do, everything you own and everyone who is part of your life with fresh eyes. Ask yourself whether each activity, thing or person is contributing to the retirement you want, and if not, make a change. You have worked hard all your life, now it's time to live life on your terms.

Article not written by Ensemble Wealth Management. Source: <http://money.usnews.com/money/blogs/on-retirement/articles/2017-04-13/4-things-to-eliminate-from-your-life-for-a-happy-retirement>

Kind Regards,

Michael Clark & Garrett Yack



MIXED CITRUS DAIQUIRI

Whether you're into mocktails or cocktails, this drink is sure to quench your thirst and keep you refreshed! Perfect as a poolside drink, the smooth citrus will make you feel like you're on a beachy vacation...cheers!

INGREDIENTS:

- 1/2 lime, cut into 3/4-inch pieces
- 2 teaspoons light brown sugar
- 1/8 white grapefruit
- 1 kumquat, halved
- 2 ounces aged white rum

*for a mocktail, substitute rum with Sprite or club soda

PREPARATION:

Muddle lime and brown sugar in a cocktail shaker. Add grapefruit and kumquat and muddle until lightly crushed and juices are released. Fill cocktail shaker with ice, add rum, and shake vigorously until very cold, about 20 seconds. Pour into an old-fashioned glass or tumbler and serve with a straw.

Source: <http://www.epicurious.com/recipes/food/views/mixed-citrus-daiquiri>