

Financial Insight

Security For Generations



4th Quarter 2020



“2020.... need I say more?”

A pandemic, a market crash, protests, October snow and an election all occurring in what will certainly be a year to remember. Yet what really matters is not what has happened but where we are now.

We have seen the world adapt to a new way of living and doing business. Even our interactions with clients have become mostly virtual. While the cold weather has put a pause on our backyard and driveway get-togethers, we have found technology to keep us connected. The pandemic condensed years of technology adoption into a few weeks. Some families are now keeping in touch better than ever even with hundreds of miles of separation.

Many other activities that used to happen elsewhere are now being done in the home. Working out, cooking fancy meals, mixing creative cocktails and even cutting hair! My wife and I recently signed up for one of the many at-home cooking services where they send you a box every week. It has been quite fun to try new recipes and stretch our culinary horizons. As we head into winter, my encouragement is to consider trying something fun and new to keep your spirits high.

On the business side, all is well with the team here at GEN. We have mostly returned to working in the office, albeit with social distancing and masks. This flight to a digital world has produced new investment opportunities that have helped buoy the markets through this turbulent year. Many of our investment managers have made the most of these opportunities.

As the markets react to virus news and political headlines, you will continue to see us rebalancing your portfolios to keep you on track. The most important part of our work is to ensure your plan for financial security goes off without a hitch. If you have any questions, please give us a call!

Stay safe, warm, and well this winter.

Josh Moklestad
Financial Planning Analyst



Every shot counts. The three-foot putt is as important as the 300-yard drive.

—Henry Cotton



Scheduling Review Meetings



We are pleased to introduce Carla Renner as your main contact for scheduling review meetings with GEN Financial advisors. You can reach her at 952-513-1466 or Carla.Renner@GENFinancial.com.

We thought it would be helpful to give a brief reminder of how review meetings are scheduled and what you will receive from GEN Financial prior to your appointment:

- > Your Client Service Associate will set your “Next Scheduled Review” after each meeting you complete with the date and time included in your meeting summary letter.
- > You will receive an Appointment Reminder postcard five to eight weeks prior to your scheduled review meeting with your meeting date and time.
- > Approximately four weeks before your scheduled meeting your Financial Planning Analyst will reach out to you, usually by email, for meeting preparation details and/or documents required to efficiently prepare for your review. This email will also include your meeting date and time.
- > Zoom meetings – approximately a week in advance, you will receive an email with Zoom details (unless you have requested a phone or in person meeting). We will resend your Zoom link the business day prior to your review meeting.

A Core Value

Commitment to our clients and community.

We are fortunate and thankful to continue to provide seamless service to you in real time whether we are working or meeting in person or virtually. We are committed to delivering the highest quality service to you, our valued clients and friends.



This year we give thanks!

I am thankful for all my relationships with family, friends, clients, and co-workers. Eric Moleski

I am thankful for my family and lots of extra time with them this year. Aaron Lindberg

I am thankful for my family! Bryan Vancura

I am thankful for our Democracy! Lisa Hemmer

I am thankful for getting to spend a little more quality time with my family this year. Jill Rausch

I am thankful for my health, which enables me to enjoy the great outdoors! Josh Moglestad

I am thankful for science and the scientists who are diligently working on a vaccine for COVID-19 and cures for so many other illnesses. Tracy Westhoff

I am thankful for my immediate family, extended family, work family, church family, and theater family! Carla Renner

I am thankful for my health and the health of my family, friends, and animals. Ty McMinimee



*Materials discussed in this newsletter are meant for informational purposes only.
Always seek professional advice before making any decisions.*

We welcome your thoughts, comments and suggestions regarding our newsletter.
Please contact Carla Renner at carla.renner@genfinancial.com