

October 2017

Coherent Financial Advisers, LLC
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“Are you maximizing your company benefits?”

Open Enrollment Season (from page-1)

Is your company publicly traded? Employee Stock Purchase Plans (ESPP) offer company stock at a discount. Stock options or Restricted Stock Units (RSUs) are other forms of compensation. Managed properly, these can offer significant financial benefits.

Take full advantage of your available company benefits. Do you need more information about “FSA, HSA, ESPP, RSUs”, or other benefits offered to you?

Visit our Insights page for this article: [Maximizing Benefits During Open Enrollment](#). Or call us!

The Great American Solar Eclipse

On August 21, 2017, The Great American Solar Eclipse traced a “path of totality” across the USA. We travelled 1,100 miles from Phoenix AZ to Douglas WY for this magnificent event. We met people who journeyed from many states, some as far away as England and Japan.

Viewing the eclipse through our ISO12312-2 solar glasses, then the 2 ½ minute “Ring of Fire” with our naked eyes was awe-inspiring! If you’re wondering, the next total solar eclipse is on April 8, 2024!

Does Your Group Need A Speaker?

If you are part of a social or professional group, you no doubt enjoy the variety of visiting speakers. Well, we enjoy presenting! Regardless of your group’s size or field of interest, we would love to customize a presentation especially for your group. Contact us at 623-432-1157, or use our online contact form at www.coherentfa.com/contact.

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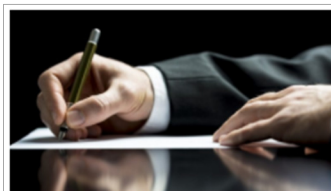
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Manager's Letter 2017 Q3

In the short-run, the market is a voting machine. Some risks have abated as others become the focus of the market's voting mechanism. If the market climbs a wall of worry, I would worry about the wall growing shorter.

[read more](#)



Worst Month – September Or October?

Is October the worst month of the year for stocks, or has it taken the blame for September? Sensationalism is a mainstay of articles on seasonal or calendar investing. We'll take an objective, Coherent approach to stock market seasonality.

[read more](#)



Don't Miss Out On 401k Match

Are you leaving money on the table? Capturing your entire 401k match is vital to optimal financial planning. Here are ideas for fully understanding your match, structuring your employee contributions, and implementing contribution strategies to maximize benefits.

[read more](#)



7 Questions To Ask About 401k Match

There are several components of a 401k employer match that can be coordinated to fit your personal finances. Contact your payroll, human resources or benefits department to ask for specific information on your retirement plans. Here are a few...

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