

Investment Planners, Inc.  
124 W. Wisconsin Ave.  
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## A Message From Christine & Royal:

### A Lesson in Respect.



Christine Rondeau, CFP®  
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Happy New Year! We hope that 2018 is a year of health and happiness for you and all your families. Although the holidays are behind us, I hope we carry with us through this year, the special memories that they brought. Ours in particular was most memorable, as we took our family for the first time, on a holiday trip to another country.

We were in sunny and beautiful Riviera Maya, Mexico over Christmas and brought home with us a lesson we won't soon forget. In addition to being treated to beautiful weather, white sand beaches and travel adventures, we experienced gracious hospitality from our Mexican neighbors. I had the distinct pleasure of being able to speak Spanish while I was there, and while I looked forward to the opportunity to use my second language prior to the trip, I viewed it as a chance to practice and have some fun. However, upon our arrival, we learned it was so much more. I was told that my use of the Spanish language showed respect for our Mexican hosts. They continually thanked me and honored my family with special treatment, sharing with me the respect that I was sharing with them. Everywhere we went, we were treated as honored guests and more doors were opened to us, simply by speaking the same language. That realization was very powerful. I hadn't thought of language as a sign of respect, and yet, how did I miss that? Taking the time to speak someone's language, be that language of a different tongue, a different level, or simply someone's love language, tells that person that you care enough about them to try and talk to them on common ground, where they are most comfortable.

That is a lesson that transcends travel. It is a lesson for us to use every day. We can talk to our children, our neighbors, our students, and our clients so that we are aligned with them, and so that they can best understand how much we care about them. You won't believe the wonderful doors that can be opened, just by opening that dialogue. As we start this new year, I encourage you to learn a few words in a another language, so that you can meet someone new and connect with them, and I encourage you to get to know those around you, talk to them and with them, in a language that shows just how much you care and respect them.

We care for and respect all of you who are reading this newsletter and we promise to continue this lesson through our communications, now and in the years to come. *Propero Año Nuevo.*

### Office Notes:

[WWW.IPISTRATEGIES.COM](http://WWW.IPISTRATEGIES.COM)

**A Heartfelt Thank You:** We are grateful to all of you who joined us at our 8th annual holiday client event. We had another wonderful celebration and we thank you all for a great year in 2017.

**RBC annual IRA fee:** Just a reminder for those of you who have an IPI/RBC IRA with us, once a year you will receive the \$35 annual IRA fee notice. We completely understand that because this only happens once a year, it is hard to remember just how best to handle the fee. We recommend that you let it automatically come out of the IRA, and there is nothing else you need to do, as we take care of it.

**1099 Reminder:** 1099 forms for IRAs will be mailed out by 1/31/18. 1099 Composite forms for NON-IRA accounts will not be mailed out until mid-February, to give all custodians time to mail the required IRA 1099s first.



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\$85,000 or less	\$170,000 or less	\$85,000 or less	\$134
Above \$85,000 up to \$107,000	Above \$170,000 up to \$214,000	N/A	\$187.50
Above \$107,000 up to \$160,000	Above \$214,000 up to \$320,000	N/A	\$267.90
Above \$160,000 up to \$214,000	Above \$320,000 up to \$428,000	Above \$85,000 up to \$129,000	\$348.30
Above \$214,000	Above \$428,000	Above \$129,000	\$428.60
Beneficiaries who file an individual income tax return with income that is:	Beneficiaries who file a joint income tax return with income that is:	Beneficiaries who file an income tax return as married filing separately with income that is:	Monthly premium in 2018:
\$85,000 or less	\$170,000 or less	\$85,000 or less	\$134
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Above \$133,500 up to \$160,000	Above \$267,000 up to \$320,000	N/A	\$348.30
Above \$160,000	Above \$320,000	Above \$85,000	\$428.60

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## Financial Corner: *Don't fall for Cryptocurrency-Related Stock Scams*



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Cryptocurrencies (such as Bitcoin) are in the news daily. FINRA is issuing this Alert to warn investors to be cautious when considering the purchase of shares of companies that tout the potential of high returns associated with cryptocurrency-related activities without the business fundamentals and transparent financial reporting to back up such claims.

Do your research before purchasing shares of any company offering investment opportunities in cryptocurrency. And don't be fooled by unrealistic predictions of returns and claims made through press releases, spam email, telemarketing calls or posted online or in social media threads. These actions may be signs of a classic "pump and dump" fraud.

The SEC [suspended trading](#) in a number of securities due to questions regarding the accuracy of cryptocurrency-related activities. For example, trading was suspended when the SEC questioned the accuracy of claims regarding:

- the liquidity and value of a company's assets in DIBCOINS, a cryptocurrency;
- assertions by several companies that each planned to conduct an [Initial Coin Offering](#) (ICO); and
- a company's claimed transition from a vape products business to one involved in cryptocurrency and adoption of blockchain technology.

### Tips to Avoid a Cryptocurrency-Related Stock Scam

Especially in today's "hot" cryptocurrency environment, it's easy for companies or their promoters to make glorified claims about new products, services and other cryptocurrency-related connections. And, even when legitimate companies flock to a hot, new sector, fraudsters almost always follow suit, exploiting the news to launch their latest frauds du jour. Follow these tips to avoid costly mistakes.

- Do not say "yes" to cryptocurrency stock purchases from an aggressive cold caller, even if the claims sound plausible, particularly if the recommended stocks are very low-priced. Don't feel guilty about hanging up. Not answer-

ing at all, or putting down the phone, are generally the best and safest responses to a cold caller or anyone aggressively pitching low-priced stocks or other investment opportunities.

- Be suspect of anyone who makes guarantees that an investment will perform a certain way, or makes pushy sales pitches that encourage you to "act now."
- Use [FINRA BrokerCheck®](#) to check registration status of, and additional information about, the people and firms who tout these opportunities.
- Check the [SEC's EDGAR database](#) to find out whether the company files with the SEC. If so, read the reports and verify any information you have heard about the company. But remember, the fact that a company that has registered its securities or filed reports with the SEC doesn't mean that the company will be a good investment.
- Be wary of stocks with huge spikes in price: this could signal potential manipulation or fraud.
- Know where the stock trades and pay attention to any cautions associated with the stock. Most stock pump-and-dump schemes tend to be quoted on an over-the-counter (OTC) quotation platform like the [OTC Markets](#), which provides icons to warn investors of concerns associated with a given company. These include a stop sign to indicate the company cannot or will not provide important information to regulators, exchanges or the OTC Markets—and also a skull and crossbones to warn that the security, company or a person who controls the company might be involved in a spam campaign, questionable marketing, regulatory action or more.

If you're suspicious about an offer or if you think the claims might be exaggerated or misleading, please [contact us!](#)



Christine & Royal Rondeau

## Retirement Rocks: *Changes in Medicare Costs*



### What Will You Pay for Medicare in 2018?

*Our previously published alert listed 2018 Medicare Part B premium income thresholds as they were originally reported on the official Medicare website. These thresholds were subsequently corrected on Medicare.gov. The correct income thresholds are reflected below.*

The Centers for Medicare & Medicaid Services (CMS) has announced that the standard monthly Part B premium in 2018 will remain \$134 (or higher, depending on your income). In 2017, most Medicare beneficiaries who received Social Security benefits paid a lower monthly premium (\$109, on average). However, this is likely to change in 2018.

Due to a provision in the Social Security Act called the "hold harmless" rule, Medicare premiums for existing beneficiaries can't increase faster than their Social Security benefits. Over the past few years, Social Security benefits didn't increase much because of low or no cost-of-living increases. However, there will be a 2% cost-of-living increase for Social Security benefits in 2018. This increase will cause more people to pay higher monthly Medicare Part B premiums closer to the standard (\$134) amount. The Social Security Administration (SSA) will tell you the exact amount of your Part B premium in 2018.

Approximately 30% of Medicare beneficiaries are not protected by the hold harmless rule, and may pay the standard premium or more for Medicare Part B. You fall into this group if:

- You enroll in Part B for the first time in 2018.
- You don't get Social Security benefits.
- You're directly billed for your Part B premiums (they aren't taken out of your Social Security benefits).
- You have Medicare and Medicaid, and Medicaid pays your premiums.
- Your modified adjusted gross income, as reported on your federal income tax return from two years ago, is above a certain amount.\*

**The tables on the back page show the Part B premium that applies if you're in this group.**

### Other Medicare costs:

\*Beneficiaries with higher incomes have paid higher Medicare Part B premiums since 2007. To determine if you're subject to income-related premiums, the SSA uses the most recent federal tax return provided by the IRS. Generally, the tax return you filed in 2017 (based on 2016 income) will be used to determine if you will pay an income-related premium in 2018. You can contact the SSA at (800) 772-1213 if you have new information to report that might change the determination and lower your premium (for example, you lost your job and your income has gone down, or you've filed an amended income tax return).

- The monthly Medicare Part A (hospital insurance) premium for those who need to buy coverage will cost up to \$422, up from \$413 in 2017. However, most people don't pay a premium for Medicare Part A.
- The Medicare Part A deductible for inpatient hospitalization will be \$1,340, up from \$1,316 in 2017. Beneficiaries will pay an additional daily coinsurance amount of \$335 for days 61 through 90, up from \$329 in 2017, and \$670 for stays beyond 90 days, up from \$658 in 2017.
- Beneficiaries in skilled nursing facilities will pay a daily coinsurance amount of \$167.50 for days 21 through 100 in a benefit period, up from \$164.50 in 2017.

To view the Medicare fact sheet announcing these and other figures, visit [medicare.gov](#).

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### Did You Know?

- Mexicans have a New Year's tradition of eating 12 grapes before midnight. While many Americans nab a kiss at the stroke of midnight or toast to the new year, Mexicans are busy eating 12 grapes with each chime of the clock's bell. "Las doce uvas de la suerte" are to bring good luck in the new year.



- Studies show that cultures who eat the most spicy food have much lower incidence of heart attack and stroke. Potential reasons: Chili peppers can reduce the damaging effects of LDL (bad cholesterol) and capsaicin may fight inflammation, which has been flagged as a risk factor for heart issues. Jalapeño anyone?

- Did you know the concept of "zero" is credited to the Mayan culture? The Mayans developed the mathematical zero and used it to denote a placeholder in their elaborate calendar systems.