



Great Lakes Benefits  
& Wealth Management

1325 Hull Road, Sandusky, OH 44870

**TODAY'S RETIREES  
NEWSLETTER**

**October 2023**

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## Anchored in family values

To learn more about how Great Lakes Benefits & Wealth Management can partner with you to develop a cohesive, prudent strategy to confidently pursue your lifestyle and financial goals, schedule a complimentary meeting with Wayne over the phone, through video-conference, or in our office.



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## Recipe of the Month



### Roasted Butternut Squash Soup

1 large butternut squash cut in half, seeds removed  
1-2 Tbsp. olive oil  
Pinch of salt

#### For the soup:

2 Tbsp. olive oil  
¾ cup sweet onion finely chopped  
3 cloves garlic crushed  
1 ¼ tsp. ginger crushed  
¾ tsp. salt  
¼ tsp. cinnamon  
Pinch cayenne pepper  
15 oz. coconut milk canned, full-fat or lite  
1-2 cups vegetable broth\*  
Cilantro (optional)

Preheat oven to 425 degrees. Drizzle 1 tablespoon olive oil and sprinkle a pinch of salt on the inside of both halves of the butternut squash. Place squash face-down on a large baking sheet lined with parchment paper or aluminum foil. Bake in preheated oven for 40-50 minutes, or until tender.

In a medium saucepan or pot combine 2 tablespoons olive oil and onion. Sauté over medium heat for 3-4 minutes. Add garlic and ginger. Continue cooking over medium heat for 1-2 minutes. Add salt, cayenne, cinnamon, coconut milk, and broth. Stir to combine ingredients. Cover with a lid, reduce heat to low, and let ingredients simmer for 5 minutes.

Once squash is done cooking and cool enough to the touch, remove as much flesh as you can and discard the skin. Add all of the squash and soup mixture to a high-speed blender. Or, add half of the squash and half of the coconut milk mixture to the bowl of a large food processor and process in batches. Puree for 2-3 minutes, or until contents are completely smooth.

Pour soup back into the pot or saucepan and reheat over Medium-Low heat. Stir ingredients in the pot to ensure even mixing.

Serve soup with a drizzle of coconut milk and fresh cilantro. Enjoy!

**What's in season?** Apples, brussels sprouts, butter lettuce, butternut squash, cauliflower, cranberries, garlic, ginger, huckleberries, key limes, mushrooms, pears, pineapple, pumpkin, sweet potatoes



### Sow the Seeds of Future Success

With the transformation of the leaves and a cool, refreshing breeze, fall offers more than just Pumpkin Spice everything. It's an annual opportunity to contemplate your financial aspirations and lay the foundation for a more secure future. Much like farmers attentively nurture their fields before winter, you too can cultivate your finances to enter the new season on a high note.

The strategic financial moves you make now are like nurturing fertile soil for a flourishing future. Be an attentive gardener of your finances, just like a dedicated farmer, understanding that the dedication you put in today can help you reap a plentiful harvest of financial security tomorrow. Embrace this autumn season as a period of growth, transformation, and readiness for a promising future.

*Thank you*  
**for your referrals!**

Refer us to a friend or family member and receive a gift card!

**October recipient:**  
**Mr. & Mrs. Ken Miller**

## Monthly Message from Wayne



Great Lakes Benefits  
& Wealth Management

This month's newsletter message is for those of you not currently working with a Certified Financial Planner Professional™. Some of you are not or have not ever worked with any type of financial advisor. Even those that have met with an advisor in the past can benefit from reading this month's message. Let me start by addressing the basics. You might think the basics are knowing your overhead for day-to-day bills and lifestyle. And although it is very important to know your numbers, the other factors that might be thought about first are.... What is important to you and your family? What outcome is best for you? What would you be happy about or with, at a certain time in the future? There can be many timelines. As an example, you may want to write down or say to yourself that you would like all of your legal documents updated and in place by "you pick the date". That is a worthwhile goal. Or maybe an even simpler goal like, we need to take our family on a special day outing to "you pick the activity", by "you pick the date". We all know time fly's by, and summers end before we realize it. You may not think that this is part of financial planning, but it is. It's a big part. You should have the funds set aside beforehand. If not, you will either not go, or you will charge it on your credit card. Both are not good! You may want a home project completed and completed by a certain date. You probably have a few that you've been talking about, that are still not done. Maybe you always wanted a college fund for your children, or grandchildren. Or a vacation fund for building special memories? We all want things. Things material, or things experienced. Mostly different from family to family, but we all want to strive at or for something. A financial planner, a real financial planner, helps you with these outcomes, and makes sure they get done. Kind of like a coach, advisor, guide, someone

to bounce things off, a friend, and expert, all in one! A good Certified Financial Planner Professional™. A broker, insurance agent, mutual fund salesperson, banker, annuity salesperson, typically do not help or even care about these important things in life. If you've ever worked with one, you know this already. Yes, the ball is in your court to go see your advisor. They can't keep in the loop and help, if you don't go in regular and see them. This is the case with some of my clients. They have me at their disposal for meetings, calls, emails, etc... But many times, when I eventually sit with them, I find out they made some pretty interesting decisions without running them by me. Why? I don't know. They may have thought I would have shot their idea down, didn't want to waste my time, didn't even think of me before making the decision (that's bad on my part). I try hard to stay in front of my clients, and when they don't think of me, it not only hurts a bit, but I try and think about other ways how to get the point across of me being involved in these types of decisions more often than not.

Outcomes. Outcomes are the key with financial planning. It's all about the outcomes. Helping folks reach their desired outcomes. Reminding them of their goals, and wishes, and helping them achieve them. It's really not about investments, tax preparation, legal documents being prepared, or the highest interest rate. Sounds weird to you probably, because that's exactly what you thought financial planning was? I'll break this down a little. Let's say you want the highest return without risk for some extra cash you have available. I can recommend an annuity or CD, or Treasury. You'll earn these days in the 5% range. Which one do you choose? You'll get the 5% in any of them. Which one is best? These are just 3 tools you can use to achieve your 5%. And there are many more options. Bonds, structured notes, etc. A CFP™ helps you weed through these, to pick the right tool for the

particular job. What if you choose the tool, you get your 5% but your legal documents are still 15 years old, if you have any at all? And say... that bathroom you've been talking about for 5 years is still not done? And add to it, maybe the 5% tool you picked was a CD, and you'll be getting your 1099 tax form each year for the interest even though you left the interest in the CD? And because of the interest from the CD, your taxable Social Security income just went up? All of a sudden, the great 5% CD in the grand scheme of things is no big deal because of these other factors. You see, it's the Whole Picture that's important. Putting it all together so it works. And works most efficiently for your situation. And in your best interest. No pun intended. A Certified financial Planner Professional™ i.e. Me, helps you and walks you through all of this, in every area of planning. And I might add, for no or little extra cost of what you are already paying your custodian where your money is now, or your current broker (Edward Jones, UBS, Fidelity, Fisher, Ameriprise, etc...). You get better here, for the same or similar, or even less out of pocket. It's a no brainer. Take advantage of it.

Until next month,

*Wayne*

P.S. The year is winding down. Year-end thoughts that you need to consider quickly: RMD's, QCD's, Health Procedures if your deductible is already met, FSA's (use it or lose it accounts), and if you're self-employed, purchases before the years out (vehicles, machinery, capital improvements, etc..).



**Wayne Maslyk Jr.,  
President & CEO**

A financial professional since 1995, Wayne Maslyk started his own firm in 2001 intent upon providing the personalized services retirees and pre-retirees need to pursue their financial goals. "My mission," Wayne says, "is to be the 'go to' resource on the North Coast for retirement, tax, and financial planning. My services include helping folks learn what mistakes NOT to make and also what SHOULD be done when getting their financial house in order.

In addition to over 25 years of experience, Wayne brings to clients his status as a CERTIFIED FINANCIAL PLANNER™ (CFP®) practitioner, which is considered the "Gold Standard" in the financial services industry. Earning that certification required advanced coursework in taxes, retirement planning, estate planning, investments, risk management, and other financial issues.

Away from work, Wayne enjoys boating, camping, and vacationing with his wife, Laura, and their three sons. Nathan, Jacob, and Jack.



**TODAY'S RETIREES**  
WITH WAYNE MASLYK JR., CFP™



**WATCH: WGGN 52 Saturday @ 9:30 AM / Sunday @ 4:00 PM / Monday @ 9:30 AM • LISTEN: Saturday @ 8:30 AM on WLRD FM96.9 and Sunday @ 10 AM on WGGN FM97.7**