

\$3,521 \$1,189 \$33,759

The average American's 401(k) balance is \$104,300 — this amount of money can only be expected to generate \$4,172 in sustainable annual retirement income

As of March 2018, the average monthly Social Security payment is \$1,409

To live on \$40,000 a year after stopping work, you will need savings of about \$1.18 million to support a 30-year retirement



WHETHER YOU ARE  
CURRENTLY BUILDING  
WEALTH OR APPROACHING  
RETIREMENT, WE ARE  
READY TO HELP

Building  
Wealth

Approaching  
- or -  
In Retirement

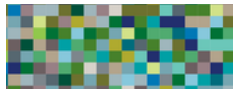
# Pursuing a **better** investment experience

## THE SIENA INVESTOR BLOG

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Featured





## The Randomness of Global Equity Returns

Across more than 40 countries, there are over 15,000 publicly traded companies.[1] If you listen to the news, however, some countries may seem like better places to invest than others based on how their economies and stock markets are doing at the time.

## Perspective on Premiums

Maintaining discipline and sticking to the plan are vital. The performance of premiums in the recent past doesn't tell you much about future premiums. So, if your goals haven't changed, then your asset allocation likely doesn't need to change.

## The Toll of New Trade Tensions and Your Portfolio

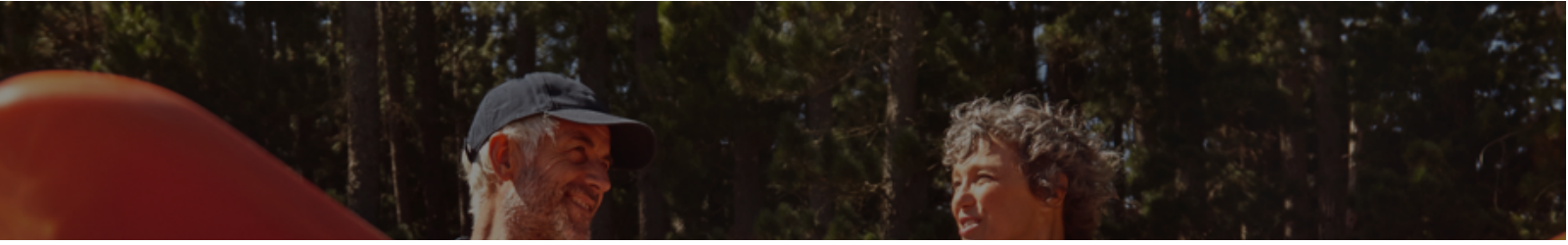
*It was hard to miss the headlines about escalating trade tensions between the U.S. and China this week—and hard not to notice the up-and-down market activity that went along with it. But what, if any, long-term impact does trade policy have on the economy and, by extension, our portfolios?*



# Accounting Today Magazine

While not an award - it's a ranking, Siena has been included on the list of [Top CPA Wealth Advisory Firms by Assets Under Management](#) in the United States for a

“100 Million Plus Club” classification on  
the list.



# What Makes Us **Different**

## **FEE-ONLY, FIDUCIARY ADVISORS**

Our highly educated and experienced advisors provide fully integrated and individualized investment solutions. These solutions are implemented in a completely independent environment free of conflicts of interest, i.e. commissions.

[Avoid the Hidden Costs of Investing >](#)

## **INTEGRATED FINANCIAL, TAX, ESTATE AND BUSINESS ADVISORS**

Siena Wealth Advisors develop individually designed long-term strategies for your entire financial, tax, estate and business matters.

[Find A Professional >](#)

# SIENA RETIREMENT PLAN SERVICES

Siena retirement plan services helps businesses run their retirement plans differently. We place your success above all else. Put your employees' retirement goals within reach.

## THE SIENA ADVANTAGE

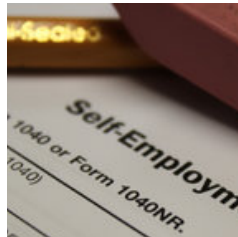
- 1
- 2
- 3
- 4
- 5

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## TAX MANAGEMENT

Maximizing tax efficiency is essential. Siena develops strategies and focus fund selection to maximize deferral of capital gains and reduce your annual tax exposure.

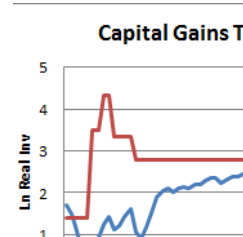
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Jan 22, 2018  
Tax Cuts and Jobs Act: Impact on Businesses



Jan 5, 2018  
Tax Cuts and Jobs Act: Impact on Individuals



Apr 23, 2015  
Capital Gains Taxes Explained

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IS IT TIME TO RETHINK YOUR  
INVESTMENT?

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*The Siena Investor Blog* is a monthly presentation of various investment-related topics. This blog is meant to be a catalyst for thought regarding your financial health and how to achieve your financial goals.

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