

# FROM THE CAPITAL

## A Brand New World

Our world has been turned upside down. With COVID-19 we have seen entire countries shut down and ours is well on its way. This novel disease is highly contagious and difficult to track. Our best defense? **They call it social distancing.**

Social distancing is the recommended solution to the problem that is COVID-19. The idea is to minimize the severity of damage created by this virus by limiting its ability to spread. In a ruthless twist of irony, this solution has become a problem of its own. Let me explain...

Life looks very different today than it did a month ago. Social distancing can be isolating, disorienting, and even depressing. We cannot share meals with family, attend events with friends, greet with a handshake, or bid farewell with a hug. Financial stability feels like a distant memory for many, unemployment is on pace for an all-time high, and businesses are being forced to close their doors. Uncertainty, confusion, anxiety, and fear are everywhere.

Yet, with every life shaking problem comes the opportunity for world changing solutions.

Twenty-somethings are offering to shop for elderly at-risk neighbors. Delivery services are waiving fees to support local restaurants. Corporations are redirecting resources to create vaccines, ventilators, and protective gear. Our government even worked together to pass a \$2T stimulus package. We are all learning to work remotely, we are using technology to reconnect with family, and we are innovating our way towards a new normal.

After this virus, **our world will never look the same.** How it looks will be determined by our attitude and outlook DURING this outbreak.

If we remain thankful, positive, and generous in the midst of this trial, we will undoubtedly grow stronger. As a country, as businesses, as communities and families, we will persevere, innovate, and adapt to create a brand new world.

## And Then There Were 3!

18 months ago, Dennis and Sandra did not have a single grandchild. Today? They have 3! Knox Alexander was born March 3rd to Alex and Rae. Evangeline, now an older sister, loves "baby bro" and is relishing the extra time she now gets with her Dada during quarantine.



# CFG Update

You may have noticed in our last newsletter that we have some changes coming down the pike at CFG. While change can be unsettling for many, these are all extremely exciting and positive changes for our team and our clients.

- **OWNERSHIP** - Alex is now officially 33% owner of Capital Financial Group. Over the next three years, Alex will be purchasing ownership stake from Dennis and will become sole owner in 2022. This succession plan has been painstakingly mapped out. As such, you may not even notice a difference! It is our goal, as a team, to stand on the shoulders of the giant the came before us. Dennis has built CFG and Alex's primary desire is to honor what he has created and build upon the foundation of exceptional financial advice and even better client service. Needless to say, Alex has earned his opportunity to purchase CFG and we are excited to see where Alex leads our team in the decades to come!
- **DENNIS IS NOT RETIRING!** - As you have heard over the years, Dennis loves what he does and who he gets to work with. He will continue to serve CFG clients for years to come even after he transitions out of his role as owner and president of CFG. We all look forward to many more years of working with Dennis, as he continues to remind us all that he "has no plans to retire!"
- **TEAMWORK** - We are now working as a unified team to better serve our clients. We each have different certifications, specialties, and areas of expertise (Check out Volume 6 of *From The Capital* for a complete breakdown of our designations). In order to provide our clients with the best possible advice and service, we have committed to a "**whole team**" approach. This means you may be directed to the member of our team that is best equipped to answer your questions. Many questions will be swiftly answered by any member of our team, but moving forward, our areas of focus will be in the following areas:
  - Dennis - Advanced estate, insurance, and financial planning
  - Alex - Investment, tax, and debt strategy
  - Cole - Financial planning, charitable, and retirement income strategy
  - John - Social security, Medicare, and annuity strategy
  - Leah - Operations, processing, and client service
- **TECHNOLOGY** - The recent shelter-in-place order in Colorado has tested our virtual capabilities. Fortunately, over the past several years, we have been improving our technology platforms so we have been able to seamlessly transition to a remote work environment.
- **ALEX IN THE NEWS!** - In case you missed it, Alex appeared on CBS Denver in March to discuss the impact of COVID-19 on the economy and shared some practical financial steps anyone can take!
- **COMMUNICATION** - Our clients trust us with their financial lives. Especially true in times of uncertainty, we feel it is vitally important to stay connected. This is why we are continually recording videos, writing blogs, and proactively communicating in engaging new ways. Check out page 3 for all the details on our new communication strategies!



# Sift Through All The **NOISE**

We have been *overwhelmed* by the positive feedback from our clients regarding our recent increase in communication. Because of this outpouring of support, we have decided as a team that we will begin to produce more frequent content to **HELP CLIENTS SIFT THROUGH ALL THE NOISE** that is found in the news, online, and on social media.



## *Thursday Thoughts* with Alex Leonida



Alex will begin hosting a weekly YouTube Live to discuss political and economic trends, and will answer questions from those in attendance. We believe that a live, interactive weekly forum will provide unparalleled value to our clients, their families, and our community.

### WHAT IS IMPORTANT TO YOU?

Throughout the week, we encourage you to submit questions to [info@CFGfinancialplanning](mailto:info@CFGfinancialplanning). Alex will get to as many questions as possible while providing a synopsis of recent happenings in the market and how it relates to investors.

**Tune in LIVE! April 23rd at 4:00 PM MDT. YouTube: CFG Financial Planning**



## CFG-U

CFG has always been committed to **educating and empowering clients**. CFG-U will now provide complimentary educational videos intended to help bolster the overall financial acumen of our community. Content is set to begin in mid-April on our YouTube channel with new content scheduled at least every other week. **SUBSCRIBE TO NEVER MISS AN UPDATE!**

## WEBINARS



We will begin periodic and timely webinars based on current events. These will be open forum, **CLIENT ONLY events** that will provide a platform for clients to ask pressing questions regarding financial planning strategies, portfolio adjustments, and anything else on their mind.

Capital Financial Group, Inc.  
Independent Registered Investment Advisor



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