



## ***IN THE NEWS***

### [CNBC "Squawk on the Street"](#)

**Don Moulton, co-founder of Moulton Wealth Management, Inc., formerly known as Retirement & Tax Planning Specialists, appears on CNBC alongside co-host Erin Burnett to discuss ways to hedge against inflation.** Moulton recommends avoiding gold since it historically has not performed well in inflationary environments. Instead, he suggests utilizing globally diversified equities, TIPS and industrial-based commodities. "Globally diversified equities give us an opportunity to earn more than the rate of inflation and being globally diversified also allows us to hedge the falling dollar," explains Moulton.

The segment also appears at:

[Yahoo Finance](#)

### [CNBC "Squawk on the Street"](#)

**Rial Moulton, co-founder of Moulton Wealth Management, Inc., formerly known as Retirement & Tax Planning Specialists, was featured on CNBC to discuss his expertise on tax strategies for the future.**

Moulton offers that in the upcoming year – without an extension of the Bush tax cuts – all individual tax rates will likely see an increase, making it beneficial to move future income into this year. He continues that with the uncertainty surrounding extension of the bush tax cuts, "If you have stocks, mutual funds, and real estate you want to sell in the next few years you should consider selling now to take advantage of the 15% tax rate."

This segment also appears at:

[Yahoo Finance](#)

### [The Wall Street Journal](#)

**Andrea Coombes quotes Rial Moulton, co-founder of Moulton Wealth Management, Inc., formerly known as Retirement & Tax Planning Specialists, in an article about tax breaks in *The Wall Street Journal*.** Moulton offers that for many of his high net worth clients who have paid off their home mortgages, deductions can still be hard to tap. "For most people in our area, if you have your house paid off, it's hard to get above that number unless you have significant health-care costs."

[The Wall Street Journal](#)

**Ari Weinberg of *The Wall Street Journal* quotes Don Moulton, co-founder of Moulton Wealth Management, Inc., formerly known as Retirement & Tax Planning Specialists, in an article regarding questions to ask an advisor when utilizing ETFs for the first time.** Moulton speaks about how some smaller products have a wide spread between the price investors would pay to buy and the price they'd get if selling. Those spreads, "can cost investors a lot of money," particularly if the adviser is doing a lot of trading, says Don Moulton.

[The Wall Street Journal](#)

**Jessica Silver-Greenberg of *The Wall Street Journal* quotes Rial Moulton, co-founder of Moulton Wealth Management, Inc., formerly known as Retirement & Tax Planning Specialists, in an article discussing the complex issues surrounding the set up of a power-of-attorney.** Moulton speaks about how some banks are rejecting financial moves associated with the use of a power-of-attorney due to the fear of fraud. "Even with perfectly executed power-of-attorney documents, it's still hard to get banks to honor them because they are concerned about their own liability," says Moulton.

[AOLDailyFinance.com](#)

**In an article with Sheryl Nance-Nash of AOL DailyFinance.com, Don Moulton, co-founder of Moulton Wealth Management, Inc., formerly known as Retirement & Tax Planning Specialists, offers his insight on mirrored investing.** "Would anyone think seriously about doing mirror doctor visits?" asks Moulton. "You go to the doctor and let me know what he prescribed and then I'll take the same thing. Of course not. It would be ridiculous." Quite simply, adds Moulton, "This is one of the worst ideas I've seen in some time."

[BCDemocratOnline.com](#)

**Dan Rafter of the *Bent County Democrat* interviews Rial Moulton, co-founder of Moulton Wealth Management, Inc., formerly known as Retirement & Tax Planning Specialists, in an article discussing what to do when your elderly parents need help with their finances.** "I've been doing estate planning for 25 years now, so I see this situation a lot, and, unfortunately, there is no black-and-white answer," says Moulton. He suggests, "The best way to handle this is to set up an estate plan when the parents are still mentally competent." "This makes for a much easier transition if they do need help one day," he adds.

[Spokane Journal of Business](#)

**Mike McLean of the *Spokane Journal of Business* interviews Don Moulton, co-founder of Moulton Wealth Management, Inc., formerly known as Retirement & Tax Planning Specialists, in an article discussing how low interest rates can force investors to change their current investment strategy.** "Traditionally, people at or near retirement age have been advised to secure large amounts of their retirement savings in insured income-generating accounts. Many people today, however, must modify that strategy in an attempt to preserve retirement assets," says Moulton.

### [AARP](#)

**G.M. Filisko of AARP quotes Rial Moulton, co-founder of Moulton Wealth Management, Inc., formerly known as Retirement & Tax Planning Specialists, in an article about reasons people reject a bequest.** Moulton offers his reasoning on why some people do not want to inherit property. "Sometimes people don't want to deal with an asset." He continues, "I had a client who had property in New Mexico that he thought was going to be worth a lot of money one day. His son knew his dad had been trying to sell it and couldn't and thought, 'The state's going to want me to pay property taxes on it. Let the state have it.'"

### [AOLDailyFinance.com](#)

**In an article with Sheryl Nance-Nash of AOLDailyFinance.com, Rial Moulton, co-founder of Moulton Wealth Management, Inc., formerly known as Retirement & Tax Planning Specialists, offers his insight on the roots of inheritance feuds and how to avoid them.** "There are more feuds, and they are nasty," describes Moulton. "We see a lot of the sons- and daughters-in-law stirring the pot at the death of a parent. The kids might not want to fight, but their spouses force them into it," adds Moulton.

### [InvestmentNews](#)

**In an article for *InvestmentNews*, Don Moulton, co-founder of Moulton Wealth Management, Inc., formerly known as Retirement & Tax Planning Specialists, offers his insight on how advisors must implement a stronger sense of discipline to investors.** With advisors "selling" discipline, Moulton explains that investors can manage risk and avoid a large loss of capital within portfolios.

### [Medical Economics](#)

**In an article for *Medical Economics*, Rial Moulton, co-founder of Moulton Wealth Management, Inc., formerly known as Retirement & Tax Planning Specialists, discusses eligibility for Social Security spousal benefits.** For couples who are divorced or planning to remarry, Moulton outlines who is entitled to the benefits. Moulton explains that the amount of Social Security benefits your divorced spouse receives will in no way affect benefits of future spouses.

### [Medical Economics](#)

**Rial Moulton, co-founder of Moulton Wealth Management, Inc., formerly known as Retirement & Tax Planning Specialists, weighs in on how investors should avoid using retirement funds to pay off mortgages in a piece for *Medical Economics*.** Moulton discourages his clients from tapping into retirement funds, such as 401(k)s and IRAs, because it will reverse the savings process. Heavy taxes and restrictions are also placed on investors who wish to withdraw from these funds, as Moulton explains, is another reason to avoid relying to retirement funds to pay off mortgages.

### [Medical Economics](#)

**Rial Moulton, co-founder of Moulton Wealth Management, Inc., formerly known as Retirement & Tax Planning Specialists, offers his insight on target date mutual funds as a vehicle for retirement investment in an article for *Medical Economics*.** Moulton explains that target date funds grow aggressively with the more time you have. However, a disadvantage to these investment funds is that there is loss of control with portions of the allocation. The closer you are to retiring, the more conservative the target date funds become, which will create less of a portfolio return.

[MarketWatch.com](#)

**Amy Hoak at MarketWatch.com quotes Rial Moulton, co-founder of Moulton Wealth Management, Inc., formerly known as Retirement & Tax Planning Specialists, on the home energy tax credits available.** Moulton discusses how many investors don't realize that to qualify for the credit in the 2010 tax year, not only do items need to be purchased, but they also have to be put into use by the deadline. "The purpose of the credit is to make homes more energy efficient, and allowing people to buy items and store them in the garage for a couple years until they got around to installing them would defeat that goal," say Moulton.

This article also appears at:

[The Wall Street Journal](#)

[MSNMoney.com](#)

[InvestmentNews](#)

**Mark Schoeff at InvestmentNews interviews Rial Moulton, co-founder of Moulton Wealth Management, Inc., formerly known as Retirement & Tax Planning Specialists, on the tax compromise measure.** The bill doesn't facilitate the formulation of broad strategies for clients, but it does illuminate short-term decisions, according to Moulton. "As far as short-term planning, it helps," Mr. Moulton said. "Now there's no pressure to sell by the end of the year."

[AOLDailyFinance.com](#)

**Sheryl Nance-Nash of AOLDailyFinance.com features Don Moulton, co-founder of Moulton Wealth Management, Inc., formerly known as Retirement & Tax Planning Specialists, on exchange traded funds.** Moulton cautions those interesting in using ETFs in their portfolio to remember the first rule of investing: to know what you're investing in. "Just because an investment product says it tracks the price of a given commodity, it's very important to understand how it tracks that commodity's price," says Moulton.

[MarketWatch.com](#)

**Rial Moulton, co-founder of Moulton Wealth Management, Inc., formerly known as Retirement & Tax Planning Specialists, contributes an article on harvesting gains to MarketWatch.com. Moulton offers that harvesting gains by selling investments with long-term capital gains will increase the investor's income tax but could decrease the actual tax for those gains.** Moulton urges to keep in mind that if you are not quite ready to sell, investors could sell their investments, lock in the lower tax, and then buy them right back as there is no wash sale rule for capital gains