

# BIZ & BREW



## Business and Brews

Business and Brews is a growing group of sophisticated, high-level professionals who are interested in both networking and learning about local craft beer.

- Averages 200 attendees monthly
- Hosts all industries including:
  - Oil & Gas, Accounting, Insurance, Consulting, Medical, Legal, Financial Services
- Supporting local breweries such as:
  - Saint Arnolds, 8th Wonder, Sing Brewing Company, Platypus, and Whole Foods

For more information on the next event, contact Founding Member, Elijah Lopez, at [elopez@manskewealth.com](mailto:elopez@manskewealth.com) or visit the website at [www.bizandbrew.com](http://www.bizandbrew.com)



As Published In



## “5 Undervalued Tech Stocks to Consider”

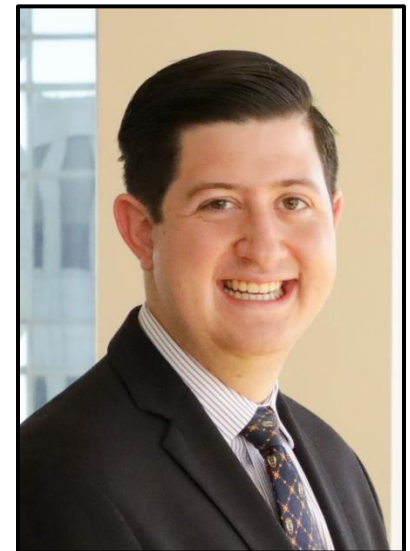
**Author:** Kayleigh Kulp

**Features:** Elijah Lopez, CRPC®, CFS®

**Published:** August 14, 2018

**Excerpt:** Broadcom (AVGO). Digital semiconductor leader Broadcom has recently fallen out of favor with Wall Street, which makes it a great value buy, says Elijah Lopez, a financial advisor at Manske Wealth Management in Houston, Texas. "While recent mergers and acquisitions activity has worried investors, Broadcom's expertise in the semiconductor space should continue to fuel the growth that has helped them more than double their profits since 2015."

Broadcom's partnerships with Samsung and Apple (AAPL) and recent acquisition of CA Technologies (CA) should boost continued growth, Lopez says. Broadcom's P/E ratio is low at 8.18. It also pays a regular dividend.



As Published In



## “What Is a Required Minimum Distribution?”

**Author:** Jeff Brown

**Features:** Elijah Lopez, CRPC®, CFS®

**Published:** November 28<sup>th</sup> 2017

**Excerpt:** While many investors complain they'd rather leave their money in these accounts to grow, Elijah Lopez, financial advisor with Manske Wealth Management in Houston, says investors should not bemoan the requirement given the big gains many have enjoyed from the long bull market for stocks, and the danger of a pullback lurking around the corner.

"With valuations at a high, I am comfortable with locking in gains for clients," he says. "This strategy is especially advantageous for people who reinvest their required minimum distribution into their brokerage account because they have extra cash to put to work in the event of a market pullback."

[Required Minimum Distributions] from low-yielding investments in a tax-favored account like an individual retirement account or 401(k) can be put into more generous income-producing investments in taxable accounts, Lopez says.



As Published In



## “Why Diversifying Your 401(k) Is Crucial”

**Author:** Brian O’Connell

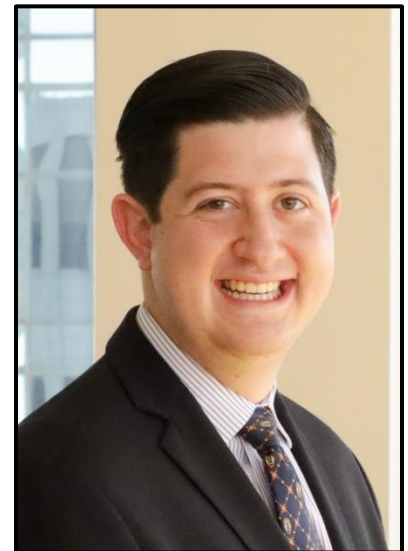
**Features:** Elijah Lopez, CRPC®, CFS®

**Published:** January 16, 2017

**Excerpt:** A primary tenet of retirement investing is that diversifying your 401(k) is important because it protects you against market downturns.

"The sequence of your returns can be the difference between a successful portfolio and an unsuccessful portfolio," states Elijah Lopez, a money manager at Manske Wealth Management in Houston. "Many times, when individuals are selecting 401(k) investments they are too focused on return without considering the risk. The benefit of a well-diversified 401(k) is that while you will not receive optimum gains, you will also not be severely damaged if one sector of the market performs poorly."

If an investor's 401(k) makes up all or a big portion of their investment portfolio, diversification is especially important.



# As Published In



## “Should My Investment Advisor Have a CFA or a CFP?”

**Author:** Christopher Manske, CFP®

**Research and Fact-Checking:** Elijah Lopez, CRPC®, CFS®

**Published:** January 6<sup>th</sup>, 2016

**Excerpt:** The training to earn the CFP involves solving individual, real-life financial problems and examining how to directly assist people with the accomplishment of their personal goals. The career options for a CFP professional are very specific because a CFP is uniquely prepared for a lifetime of client service in accordance with very rigorous, board-enforced, standards involving everything from investment analysis to ethics. The CFP test has a 61.5% pass rate and all together the multi-part CFP exam focuses on 8 different domains [...] it is easy to see how this certification, along with the CFP Board’s focus on maintaining competence and enforcing high standards, helps create top-quality, personal financial planners.



## Elijah Lopez

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**From:**  
**Sent:** Thursday, August 23, 2018 4:41 PM  
**To:** Elijah Lopez  
**Subject:**

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

Hello Mr. Lopez,

My name is . I am a student at University of Houston's C.T. Bauer College of Business and am enrolled in John Lopez's class under the Personal Financial Planning track. Just writing in regards to today's presentation to say thank you for coming to speak to us, I really enjoyed hearing how Manske Wealth Management runs their firm and all the tips/advice you gave us on how you got to where you are. This past summer I had the opportunity to do an internship with a firm out in Atlanta and I will say everything you discussed this afternoon was right in line with what I learned and experienced these past few months. You did a superb job discussing the industry and some of the key points to not only becoming a successful financial advisor but overall professional. Again thank you for your time, commitment to helping others, as well as your passion to teach and share your experiences with students like me. I'm sure you are very busy but I just wanted to take a second and say thank you as well as let you know the excellent job I feel you did today.

Also on a side note I'm really intrigued with your beer/brewery networking events, very cool and interesting!

Best regards,

## Elijah Lopez

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**From:**  
**Sent:** Friday, September 28, 2018 11:08 AM  
**To:** Elijah Lopez  
**Subject:** FW: Thank You

**From:** Dopart, Celena  
**Sent:** Wednesday, October 12, 2016 8:42 AM  
**To:** Elijah Lopez <[elopez@manskewealth.com](mailto:elopez@manskewealth.com)>  
**Cc:** Chris Manske <[cmanske@manskewealth.com](mailto:cmanske@manskewealth.com)>  
**Subject:** Thank You

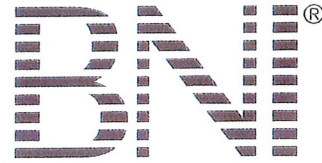
Elijah,

Thank you for an extremely relevant and engaging talk yesterday. I've received a ton of positive feedback from those in attendance. I think you struck exactly the balance I was hoping for—helping kickstart the most recent college grads into actively managing their finances, while also helping show opportunities for growth and more intelligent management for those who are a little further along building their financial foundation. This was by far our most popular event this year (you even beat the astronaut we brought in earlier this year in terms of attendance!).

Thank you again!

Celena Dopart

Human Factors Systems Engineer  
Commercial Crew Program  
Boeing Space Exploration – Houston, TX



Houston West Region

**Elijah Lopez, CRPC®, CFS®**

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with

**MANSKE WEALTH MANAGEMENT**

has been inducted into the

**Memorial**

in the business category of:

**Financial - Wealth Management**

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October 19, 2016

and is entitled to all privileges and benefits thereunto ascribed to a member in good standing.

  
*Chapter President*

  
*Chapter Vice-President*

**FOR IMMEDIATE RELEASE:**

**Contact:**

Elijah Lopez

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**Institute of Business & Finance Announces a New CFS® Designee**

**San Diego, CA** - The Institute of Business & Finance (IBF) recently awarded Elijah Lopez with the first nationally recognized mutual fund designation, CFS® (Certified Fund Specialist®). This graduate-level designation is conferred upon candidates who complete an 135+ hour educational program focusing on closed-end funds, mutual funds, ETFs, REITs, UITs and modern portfolio theory. Over \$12 trillion is invested in mutual funds in the United States; half of all households own shares in at least one mutual fund.

CFS® certification requires mastery of portfolio construction, risk measurement, manager selection, monitoring, income strategies, retirement accounts, titling, taxation and the psychological aspects of finance. According to IBF, "The vast majority of investors and advisors do not know how to properly select a mutual fund, understand what criteria are important, asset category correlation or what historical statistical information is a good or poor predictor of what is likely to happen in the future."

The student must pass three comprehensive exams, complete a written case study as well as adhere to the *IBF Code of Ethics* and *IBF Standards of Practice* as well as fulfill annual continuing education requirements. The CFS® program, since 1988, is designed for brokers and advisors who have clients that either own or are considering investing in mutual funds or exchange-traded funds.

**ABOUT THE INSTITUTE OF BUSINESS & FINANCE** – Founded in 1988, IBF is a non-profit provider of financial education and designations to members of the financial services industry. IBF is the fourth oldest provider of financial certification marks in the United States. In 1988, IBF launched its first certification program, CFS® (Certified Fund Specialist®). Today IBF offers four additional financial designation programs: CAS® (Certified Annuity Specialist®), CES™ (Certified Estate and Trust Specialist™), CIS™ (Certified Income Specialist™) and CTS™ (Certified Tax Specialist™).

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