

PERSPECTIVES

F A L L 2 0 2 2 E D I T I O N

PREPARING FOR A ONCE-IN-A-LIFETIME EXPERIENCE

Planning for your dream vacation

HUNTING ZOMBIFIED ACCOUNTS

IDENTIFY LOST RETIREMENT FUNDS
AND RECLAIM YOUR MONEY

Decorate your home for
fall or all year-round

HOLIDAY DOOR DECOR

*Give Your Autumn
Baking a Twist*

Explore new ways to jazz up
your fall favorites

YOUR MADER WEALTH TEAM



Aaron, Cam, Bob



Mackenzi



Alexis



Jocselyn

Dear Friends,

The word autumn comes from the Latin word *autumnus*, which means “the passing of the year.” It’s a time to slow down and reflect on the months behind us, while appreciating the bounty of the season.

If you like your autumn with a side of spooky, there’s nothing more thrilling than discovering you have “zombie” money. In “Hunting Zombified Accounts,” we’ll show you how to track down missing assets and how you can bring them back from the dead.

Now that the world is opening up more, you may be wanting to make up for lost time. The article “Preparing for a Once-in-a-Lifetime Experience” explores how to prep for your big dream while keeping one eye on your budget.

If you’re staying closer to home as the holidays approach, we’ll help you get inspired to decorate and bake. Get your creative ideas flowing with decorations in “Holiday Door Decor,” where we’ll show you a unique twist on expressing your gratitude throughout the fall season. “Give Your Autumn Baking a Twist” will inspire you to make tasty treats right in your very own kitchen.

This autumn, we hope you’ll take time to slow down and savor these precious moments. We’re here to help you should you need anything, so don’t hesitate to reach out.

Warmly,

A handwritten signature in black ink that reads "Cam J Mader".

Cam J Mader
Mader Wealth
Phone: (651) 379-0456

SUDOKU

9			6				7	5
			4	5		8		2
	2		3			4	6	9
2	7	5					4	
		9	7	3	5		1	
			2		4	5	8	
			9					1
	5		1					8
8	9			6		3	2	

SUDOKU

Sudoku, or “single number,” is a logic-based number-placement puzzle. The objective is to fill a 9x9 grid with digits so that each column, row, and 3x3 sub-grid, which composes the whole grid in its entirety, contains all the digits from 1 to 9 only once.

2	8	6		4		9	3	7
	7		3		2			
	3	5	8	7		2	4	
			1	6	8	3	9	
8						6	7	
	6	9	2	8		1		
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Preparing for a

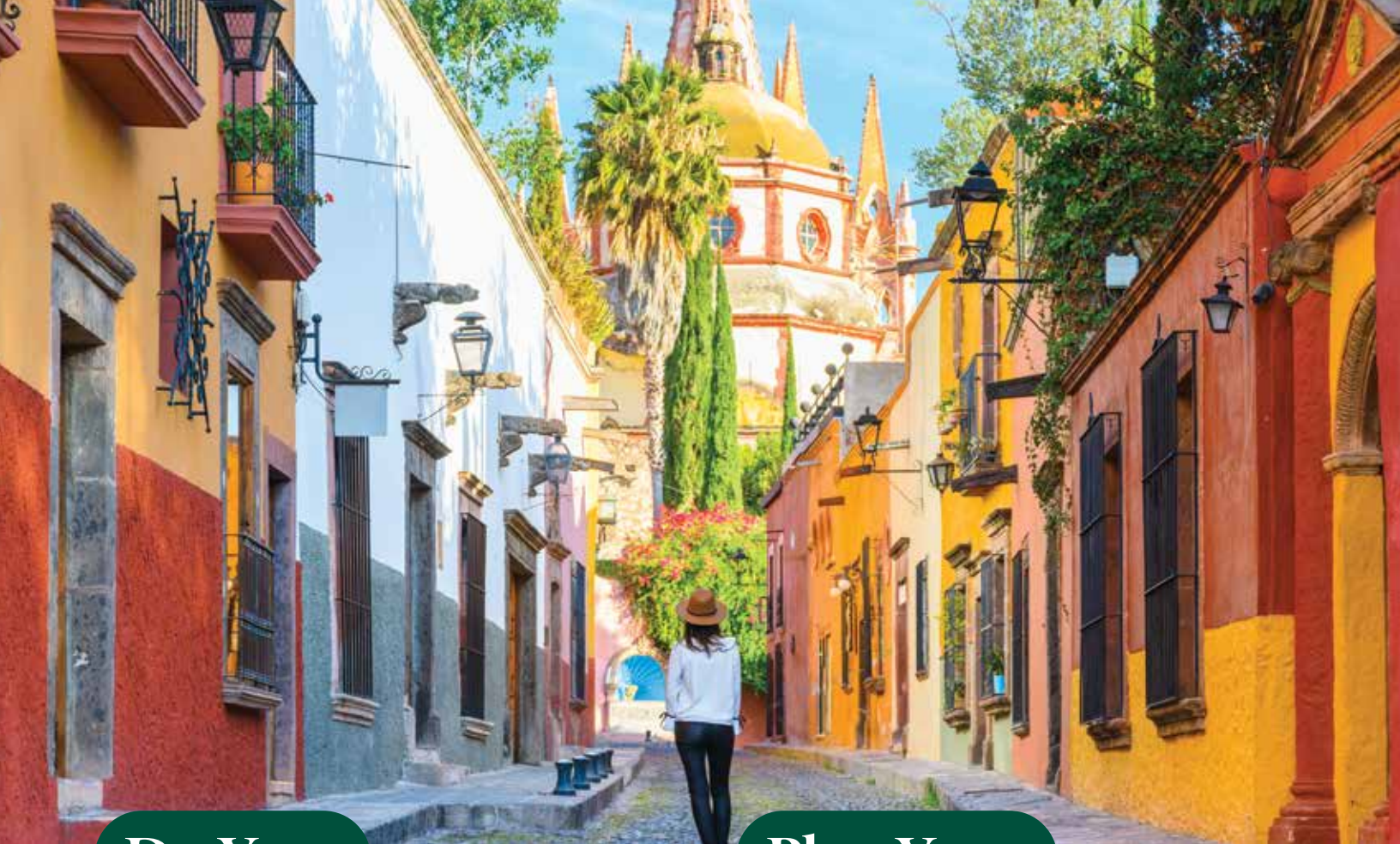
**ONCE-IN-A-LIFETIME
EXPERIENCE**





Big dreams take money. What is your perfect once-in-a-lifetime experience? Hot air balloons over the French Countryside? A voyage aboard the Orient Express? A gourmet tour of Southeast Asia? Or chartering a luxury yacht for a long sea voyage? When you let yourself daydream, do you yearn for a journey to a faraway place in plush comfort? Do you crave an educational experience, like a master class with a great artist you admire? Perhaps you imagine bringing the whole family together for a memorable celebration?

Whatever your ultimate daydream might be, you can prepare for it now. A beautiful memory can last a lifetime, and by starting today, you might just move that once-in-a-lifetime experience from your bucket list onto your calendar.



Do Your Research

To bring a daydream to fruition, at some point you'll need to know where your expectations intersect with reality. Prudent research can prevent you from being waylaid by unforeseen circumstances. As an example, let's say you'd like to take your closest friends and loved ones on a private yacht cruise to the Caribbean. Where might you want to embark from? Depending on the time of year, a two-week yacht tour starting in New York City, touring the Caribbean, and ending in Ft. Lauderdale may cost about \$10,000 per person. You would also need to factor in plane or train fare for each member of the party to get to New York and to get home from Florida.¹

Doing your research can help you focus, but it can also be a chance to think bigger, before you get practical. This is a chance to let your imagination wander. If you're going to go big, you might as well look into what's possible.

Plan Your Timing

Tropical parts of the world are known for sunshine. Yet, you may find one season less expensive. Is that because that's when it rains nonstop? Make sure you're looking at the right time of year for your big event.

In the example of the Caribbean yacht trip, you'd probably have sunshine in mind, so make sure you're planning around the best weather. Holidays that fall between Thanksgiving and New Years are a festive and celebrated time in a city like New York, or you could opt for summer, when there are many outdoor events to enjoy.²

Prepare for the Unexpected



Travel and health insurance can be wise to consider. Nobody wants to think about something unpleasant coming up, but it's better to err on the idea of safety. The less you have to worry about, the more you can focus on enjoying your experience.

The “unexpected” might also be something positive that you encounter during your experience. What if you suddenly decide you want to stay an extra week? If you're enjoying yourself and you have the means, why not? Again, preparation is key, and setting aside a little extra “fun money” is one way you can be ready to take advantage of an opportunity or indulge a whim. While the scale of extravagance is different for everyone, it's good to always have the ability to shift gears, no matter what opportunity or circumstance presents itself.

Preparing at Home

There are plenty of ways to get ready from home. If your once-in-a-lifetime plans include travel outside of the United States, you will almost certainly need to be up on

your shots. Make sure to double-check your vaccination records, and speak with a medical professional about any precautions they recommend.

Whether or not you speak the languages you may encounter on an overseas trip, it can be helpful to brush up or learn some basic phrases. New language-learning apps can simplify this process. You can even make it a fun activity for the family if your children or grandchildren are joining you and practice the phrases together as you look forward to the trip.

Who Can Help?

A “once-in-a-lifetime” experience is something worth doing well. While you make wise choices to help maintain your lifestyle through retirement, preparing for things like education and leaving a charitable legacy, your wealth is also to be enjoyed. It's important to remember that money can be a means to something greater, and as they say, you can't take it with you.

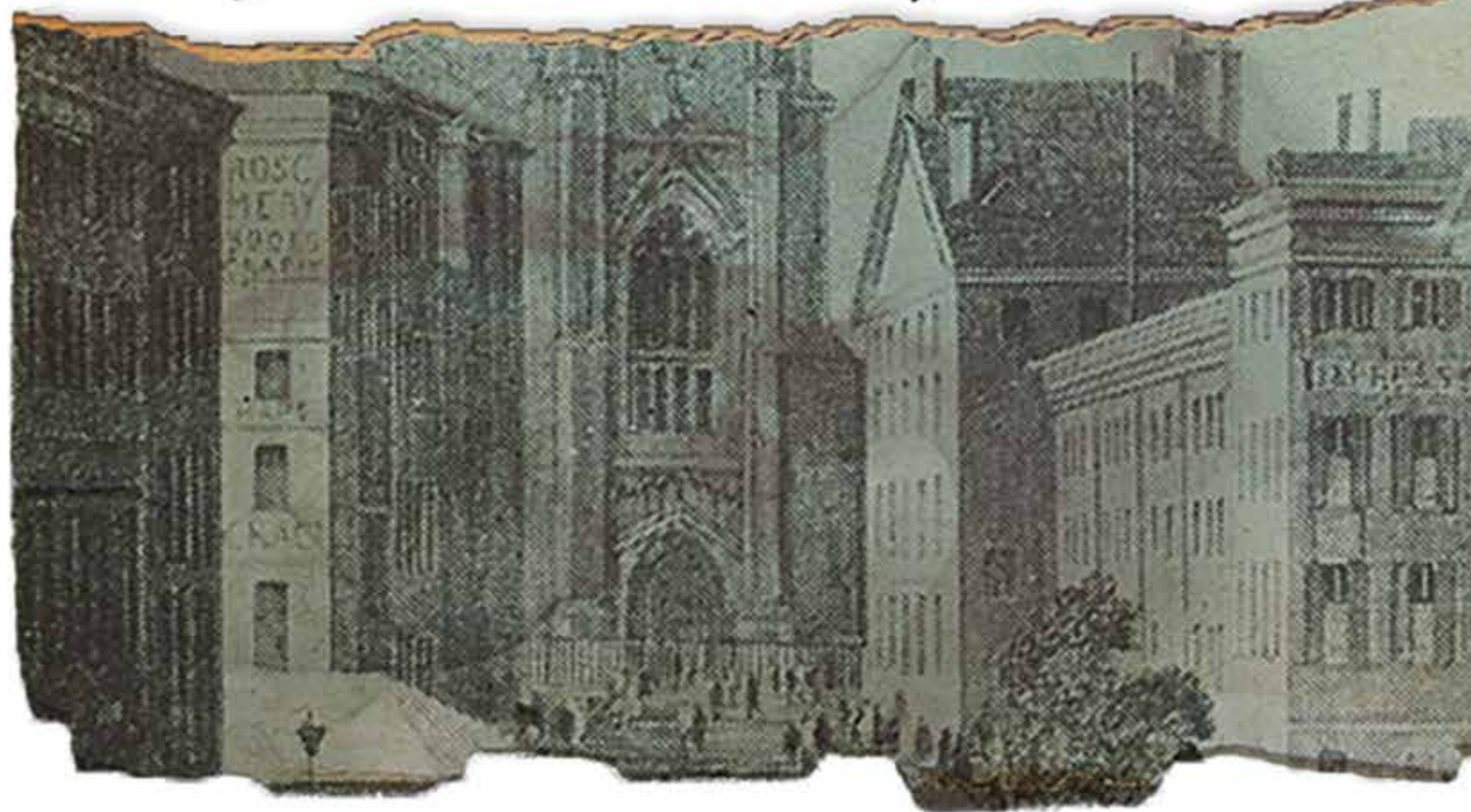
If you've never mentioned your once-in-a-lifetime “big dream” to your financial professional, you might consider doing so. Depending on what you have in mind, they can help you prepare for large expenditures and may have some resources that can help make it even more manageable. With the funds securely in place and all of your bases covered, you'll be able to focus on your amazing experience and not worry about anything else.

Whatever you're dreaming up, don't let anything hold you back. With some determination, preparation, and willingness to explore, you can manifest a lifelong dream into reality and enjoy the beautiful memories for years to come.

1. WorldwideBoat.com, May 10, 2022
2. HeadOut.com, February 17, 2022

HUNTING ZOMBIFIED ACCOUNTS

A Practical Guide



As the weather cools and the nights lengthen, you may be on the lookout for a lumbering figure from your professional past. We're not talking about mummified managers, vampiric VPs, or legal department lagoon creatures; we're talking about your "zombie" retirement accounts. With over 24 million "forgotten" 401(k) accounts holding roughly \$1.35 trillion in assets, even the most organized professional may be surprised to learn of their unclaimed "found" money.¹





What are “Zombie” Retirement Accounts?

Considering that baby boomers alone have worked an average of 12 jobs in their lifetime, it can be all too easy for retirement accounts to get lost in the shuffle. Think back to your first job. Can you remember what happened to your work-sponsored retirement plan? If you're even slightly unsure, then it's time to go looking for your potential “undead” funds. Once an account has been found, that's when the real fun begins. However, there are some rules around what you can do with your newly resuscitated account, depending on the type of account.²

Undead Account Types

Before we get into your search, let's review the types of work-sponsored retirement accounts available. By no means is this an exhaustive list, but the following are the most commonly found retirement accounts.

401(k)

This is a company-sponsored retirement plan that allows employees to contribute a portion of their wages to individual accounts. Some employer plans include automatic enrollment for new employees, so it's possible you may have contributed money without being aware of it.³

403(b)

This is a retirement vehicle offered by public schools and certain 501(c)(3) tax-exempt organizations. Just as with a 401(k) plan, a 403(b) plan lets employees defer some of their salary into individual accounts. The deferred salary is generally not subject to federal or state income tax until it's distributed. If you've ever been employed by a public school, college, university, church, or non-profit, you may have been offered a chance to participate.⁴

Defined Benefit Plans

These are sometimes known as traditional pensions, which promise the participant a specified monthly benefit at retirement. Often, the benefit is based on factors such as the participant's salary, age, and number of years worked for the employer.⁵

Once you reach age 72, you must begin taking required minimum distributions from your 401(k), 403(b) or other defined-contribution plans in most circumstances. Withdrawals from defined-contribution plans are taxed as ordinary income and, if taken before age 59½, may be subject to a 10% federal income tax penalty.

Starting your Hunt

One of the best ways to find lost retirement accounts is to contact your former employers. If you're unsure where to direct your call, the human resources or accounting department should be able to check their plan records to see if you've ever participated. However, you will most likely be asked to provide your full name, Social Security number, and the dates you worked, so be sure you come prepared.



If your former employer is no longer around, look for an old 401k statement. Often these will have the contact information for the plan administrator. If you don't have an old statement, consider reaching out to former coworkers who may have the information you need.

Even if these first steps don't turn up much info, they can help you gather important information for your next steps.

Websites to Wander

Next, it's time to take your search online. Make sure you have as much information as possible at hand, and give the following resources a try.

National Registry of Unclaimed Retirement Benefits (<https://unclaimedretirementbenefits.com/>) – This database uses employer and Department of Labor data to determine if you have any unpaid or lost retirement account money. Like most of these online tools, you'll need to provide your Social Security number, but no additional information is required.⁶

FreeERISA (<https://freerisa.benefitspro.com/>) – If your zombie account was worth more than \$1,000 but less than \$5,000, it might have been rolled into a default traditional Individual Retirement Account (IRA). Employers create default IRAs when a former employee can't be located or fails to respond when contacted. You can search for 401k and IRA accounts for free using this database, but registration is required.⁷

Once you reach age 72 you must begin taking required minimum distributions from a traditional IRA in most circumstances. Withdrawals from traditional IRAs are taxed as ordinary income and, if taken before age 59½, may be subject to a 10% federal income tax penalty.



The U.S. Department of Labor

(www.askebsa.dol.gov/AbandonedPlanSearch/) –

Finally, the department of labor tracks plans that have been abandoned or are in the process of being terminated. Try searching their database to find the Qualified Termination Administrator (QTA) responsible for directing the shutdown of the plan.⁸

What's Next?

Once you've found your retirement account, what you do with it depends on the type of plan and where it's held. Your location also matters. Depending on where you live, rules and regulations may differ.

No matter what you decide to do, be sure to involve your tax and financial professional for the most up-to-date regulations for your state. They can also help you identify a purpose for your newfound money — vacations, further retirement savings, that second home you've always wanted, or whatever else you can dream of. You worked hard for that newfound money after all — you should enjoy it!

1. Kiplinger.com, August 27, 2021
2. Money.usnews.com, October 22, 2021
3. IRS.gov, 2022
4. IRS.gov, 2022
5. IRS.gov, 2022
6. Unclaimedretirementbenefits.com, 2022
7. Freerisa.benefitspro, 2022
8. Askebsa.dol.gov, 2022




Holiday DOOR DECOR

“Wreath”-inking a classic tradition

Today, many people put up wreaths during autumn as part of their annual decorating. But the history of hanging a wreath on your door is a tradition that is thousands of years old. The ancient Greeks introduced the wreath as a reward for those who won military, athletic, poetic, and music competitions. The laurel tree, native to the Mediterranean, was typically used for these types of wreaths and also became associated with the numerous gods and goddesses that make up the Greek and Roman pantheons.¹

As time went on, the idea of wearing a wreath as a type of crown evolved. By the 16th century, the custom of bringing an evergreen tree indoors was taking root in northern and eastern Europe. Trimmed branches were used to make wreaths that would hang on doors, symbolizing the end of an old year and the welcome return of the new one.²



No matter how you choose to decorate your home for autumn and the holiday season, getting creative with a wreath is a fun activity for the whole family. Here are a few ideas of what you can do this year to make your own holiday door decor.

Bring Nature Indoors

One of the easiest ways to spruce up an existing wreath, or to make your own, is to use what you can find in nature. Not only will you connect to the ancient tradition of wreath making, but you'll have the opportunity to add a personal touch to your own wreath by using what you find around your own home.

Dried flowers, dried twigs, fall leaves, and acorns make easy accoutrements to your fall decor.

Pinecones and apples can bring some autumn indoors, and using traditional evergreen branches left over from your own holiday tree will add fragrance. Even dried corn and cornhusks can be added to reflect the bounty of the autumn harvest. If you live in a more moderate or desert climate, add some green to your greenery with succulents for a unique and beautiful take on this time-honored tradition.³

Make a Gratitude Wreath

With the hustle and bustle of the holidays right around the corner, it can be difficult to pause and connect with the spirit of why we celebrate. To help remind yourself and your loved ones of what truly matters, consider making a gratitude wreath.

The concept is simple but elegant. You'll just need squares of construction paper. For a fun pop of color, get different colored squares to layer together. Fold the construction paper into cones, and attach them to a wreath using a hot glue gun. You can add them to a wreath you already have, or try making your own.

On Thanksgiving Day, pass out pieces of paper to your family and friends to write down what they're thankful for. Put these slips of paper into the cones on the wreath, and then read them out loud together over dinner.⁴

A wreath is a creative and fun way to decorate and welcome your visitors into your home. Whether you're celebrating the holidays, sending out the old year and welcoming the new, or just looking to express your creativity, a holiday wreath is a reminder of the beauty of the season.

1. Getty.edu, May 4, 2017

2. Time.com, December 21, 2018

3. Sunset.com, October 22, 2021

4. WomansDay.com, November 4, 2010



Give Your Autumn Baking a *Twist*

Autumn is coming, kids are heading back to school, and soon it will be time to see how your sweaters fared against the moths since last year. With the season getting cozier, you might have baking on your mind. Every family has their favorite cookies, cakes, and other sweets, but it can be fun to mix up your favorites with a new spin. You never know: your innovation could become the new family standard. Here are a few “fresh twists” to try out.

Brown Sugar Snickerdoodles



The traditional snickerdoodle flavors are the cinnamon and sugar covering that gives the cookie that comforting flavor. This variation will be a favorite to those

who enjoy a touch of caramel, as it gives the cookies' soft center a different flavor and texture. It uses equal parts light brown sugar and white granulated sugar in the dough.

Coffee Cake Muffins



Everyone knows homemade coffee cake is better than store bought. Adapting your favorite coffee cake recipe to cupcake-

sized offerings is just a matter of scooping the batter into paper-lined baking trays and then covering with the crumb mixture. Once baked, cool them, and then drizzle your glaze over each muffin. You'll be congratulated for your ingenuity and thanked for the convenient portion size.

Pumpkin Bread Mix-Ins and Swirls



Nothing says Autumn like pumpkin bread. It also happens to be one of the most versatile baked goods. While there's nothing wrong

with a good old-fashioned plain pumpkin bread, you can have fun mixing in chocolate chips, raisins and other dried fruits (cranberries are particularly yummy), nuts (walnuts or pecans, in particular), or some combination of one or more. If your family is fond of trail mix, consider adding a cup of your favorite variety into the batter.

Feeling decadent? Try a swirl made with cream cheese or chocolate hazelnut spread. For the cream cheese, soften your cheese and mix with sugar, flour, vanilla extract, and a large egg. Layer the cream cheese layer between one large layer of pumpkin bread batter in the base of the bread pan and then a smaller layer of batter on top. For the chocolate hazelnut spread, warm a half cup of the spread. For each half cup of pumpkin bread batter you add to your pan, drizzle it with a tablespoon of the melted spread. Once you've added all of your batter and warmed spread to the pan, use a butter knife to mix the swirl a bit more.

If you prefer banana or zucchini bread, these variations work just as well for them, too. You can also play with the amounts of sugar depending on how strong your sweet tooth is.

Pumpkin Spice Creamer



Yes, the "PSL" is the most autumny thing since Charlie Brown first went trick-

or-treating, but it's also surprisingly easy to make. In a few steps, you can whip up your own seasonal creamer for your coffee or chai tea at home.

Place five ingredients in your blender: 1½ cups milk, ½ teaspoon pumpkin pie spice, ½ teaspoon cinnamon, 1 teaspoon pure vanilla extract, and ¼ cup canned pumpkin puree. Blend until smooth, and store in an airtight container in your refrigerator. Shake well before using. This recipe excludes sweetener, but you can add it to the mix if you wish. Try starting with one tablespoon of maple syrup and adjust to taste.

If you're dairy free, you can use the same amount of any non-dairy milk, or mix and match. Some people like lighter creamer and may select almond or cashew milk. Others like creamier oat milk. Try mixing ½ cup of almond or cashew milk to 1 cup of full-fat coconut milk for the recipe. Experiment to find your perfect balance.

Whatever the weather, autumn favorites are comforting all year long. Enjoy treating yourself!

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