



# Client Update

March 25, 2025



## A Note From The McIntosh Group

Dear Clients and Friends –

Thank you for your encouraging feedback as we renew more regular electronic communication via this **bi-weekly emailed Client Update**. Many of you have used this correspondence to reach back out to us with whatever thoughts are currently top-of-mind for you. This is perfect as we always want to make it as **easy as possible to stay in touch!**

I have asked **Stella Kyle for two things in particular this week**. One is to again attach a Baird written piece titled **“Social Security Fairness Act”** which has been quite the hot topic for many of you. Especially if you served in Kentucky as a public-school teacher where neither you, nor your employer paid into the Social Security System and instead received a pension, but where you also might have earned 40 Credits under Social Security working in other capacities and found your SS benefits being reduced, and sometimes to \$0. (Also, when a spouse of someone in the just named situation.) **Good news and extra money may be coming your way...** and many have already received.

Please feel free to pass this on to neighbors, friends, family, and co-workers who may be interested.

Secondly, I have asked **Stella Kyle, as the newest member of our team** to please offer a brief introduction. We first discovered her as our oldest grandson's 5th grade teacher and have remained impressed with her ever since!

So, Stella, please take it from here: I am so excited and grateful to have joined the McIntosh Group in January. As John mentioned, I was previously a fifth grade teacher so the leap to the finance world has been new and exciting! My husband, Neil, is a pastor at a local church here in Lexington and we have the sweetest two year old daughter, Selah. She sure keeps us on our toes but we are enjoying every minute of it! One of my favorite things about working with the group so far has been meeting so many of you. Everyone has been so welcoming and kind. I look forward to seeing many of you in the office in the coming months for meetings and various things! Talk soon!

All Our Best, John and Stella for the team

# Resources

[Access Baird Online](#)

[Financial Calculators](#)

[Tax Information Center - when you will receive documents , how to access them and more!](#)

[Brian Wesbury Articles](#)

[Baird Wealth Strategies March ~ All That Matters: What's New, What's Different](#)

[Bull and Baird - In the Markets Now: Investing Lessons from Covid](#)

[Bull and Baird - Five for Friday](#)

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## The McIntosh Group

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[Parking Directions](#)

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The McIntosh Group was recently recognized by Forbes/SHOOK Research as a 2025 Best-In-State Wealth Management Team

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