



In this issue:

- [A November to Remember](#)
- [Our Video of the Month: Estate Planning](#)
- [Raising Financially Aware Kids in the Internet Age](#)
- [Starting Young: Setting Up a Savings Account For Your Child](#)
- Retirement Planning Tip of the Month
- Operations Updates
- [Cranberry Sangria](#)

A November to Remember

Solid gains for both stocks and bonds gave investors a November to remember. As financial markets continue to defy skeptics, I'm reminded of a quote from Warren Buffett's long-time partner and one of the greatest investors of our time, Charlie Munger, who passed away last week. "The world is full of foolish gamblers, and they will not do as well as the patient investors." We couldn't agree more at LPL Research. Patient investors have been rewarded in 2023 and will continue to be.

[Read More](#)

Video of the Month



[Subscribe to our YouTube Channel Here!](#)

December Blog Highlights: Family Finance



Today's kids have more information at their fingertips than past generations could ever have dreamed —but not all this information is always accurate. What can parents do to encourage their kids to become financially aware adults?

[Learn More](#)



The importance of financial literacy for children cannot be overstated. One of the most effective ways to teach children about money management is by encouraging them to open a savings account.

[Learn More](#)

New Retirement Plan Contribution Limits Announced

RETIREMENT PLANNING TIPS

with **Kevin Speich**
401(k) Specialist



Happy Birthday in advance for those turning age 50 in 2024! Those of you turning 50 are eligible to contribute an additional "catch-up" contribution of \$7,500 for a total employee contribution of \$30,500 for 2024. You can make this catch-up contribution at any point in the year you turn 50. Happy Holidays!

Have more questions?

Please give our office a call to schedule an appointment with a financial advisor.

[Contact Us](#)



End of Year Reminders

Anyone that would like to process Qualified Charitable Donations for their 2024 RMD, please contact our office in January to start planning for 2024.

Attention! The IRA Contribution Limits for 2024 have increased; \$7,000 for those under 50, and \$8,000 for those 50 and older. Please contact our office if you need to increase your systematic contributions.

Accounts are available via Account View. See our tips for using Account View [here](#).

Liquidation Reminder

Any requests for liquidations must be received by 1:30 PM CST, Monday through Thursday, and before 11:00 AM CST on Friday.

Please keep in mind that funds take up to three business days to settle as cash and an additional 2-3 business days for the client's bank institutions to receive the incoming funds via ACH. If the client decides to get a check, those funds take an additional 5-7 business days for regular mail to get delivered.

Are There Any Changes TWG Should Be Aware Of?

This is a gentle reminder to always keep our Operations Team informed of any important life changes that may impact your financial plan.

For a Change of Marital Status, please contact our office.

We will be requesting a copy of a supporting document that verifies the name change: Examples include:

- Marriage Certificate
- Divorce Decree
- Certificate Court Document

Holiday Hours

Our office will be closed on the following dates, due to the upcoming holidays:

- Friday, December 22, 2023, in observance of Christmas Eve
- Monday, December 25, 2023, in observance of Christmas Day
- Friday, December 29, 2023, in observance of New Year's Eve
- Monday, January 1, 2023, in observance of New Year's Day.

What's Cooking with TWG?



Cranberry Sangria

Sneaking cranberries into your favorite winter recipes makes them more festive—and this sangria is no exception! The recipe is so basic that it can be further adapted to fit your taste, or made as we've outlined here.

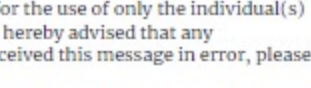
[Click Here for Recipe](#)

Have Questions? We Can Help.

Schedule an appointment with a member of our planning team — and talk investments, retirement planning, market news, and more. [Book appointment >](#)

Together We Grow.

[Contact Us](#)



Securities offered through LPL Financial. Member FINRA/SIPC. Investment advice offered through HighPoint Advisor Group, LLC, a registered investment advisor. HighPoint Advisor Group, LLC and TWG Wealth Planning are separate entities from LPL Financial.
The information contained in this e-mail message is being transmitted to and is intended for the use of only the individual(s) to whom it is addressed. If the reader of this message is not the intended recipient, you are hereby advised that any dissemination, distribution or copying of this message is strictly prohibited. If you have received this message in error, please immediately delete.

[Privacy Policy](#) | [LPL.com](#)

TWG Wealth Planning, 1807 W. Diehl Road, Suite 105M, Naperville, Illinois 60563

[Unsubscribe](#) [Manage preferences](#)