NEWSLETTER

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A November to Remember

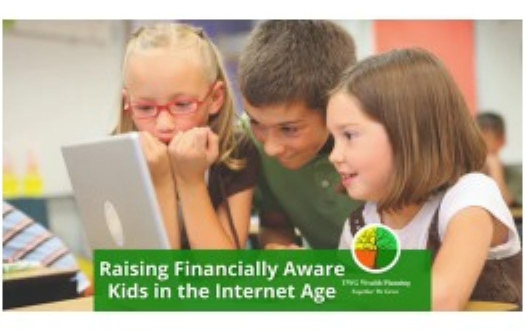
Solid gains for both stocks and bonds gave investors a November to remember. As financial markets continue to defy skeptics, I'm reminded of a quote from Warren Buffett's long-time partner and one of the greatest investors of our time, Charlie Munger, who passed away last week. "The world is full of 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

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 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:

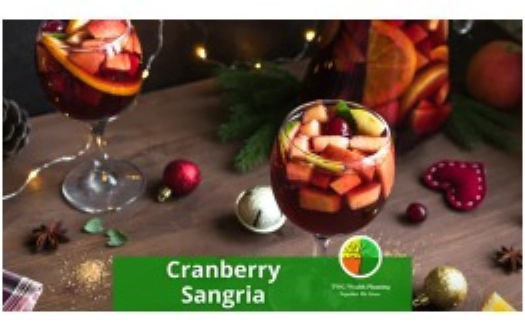
- Marriage Certificate
- Divorce Decree
- Certificate Court Document

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?



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

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