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Markets Warming Up

As spring approaches, the weather is starting to warm up. For the stock market, the temperature has been rising for a while now. In fact, since December 2023, the S&P 500 has not experienced a pullback of even 2%. Strong starts to years tend to signal more gains ahead, so this calm market may not precede a storm. In fact, when the S&P 500 has been up in January and February, it has gained an average of 11% over the rest of the year and has been higher in 26 out of 28 cases.

Here's some more good news. The market's process of adjusting to fewer interest rate cuts from the Federal Reserve (Fed) could be mostly over, with the Fed and the bond market generally aligned on the path of rates. Some upward pressure on yields is possible as this debate evolves and some components of inflation remain sticky, but with rate cuts forthcoming, there is a limit to how much higher rates will go. Stable interest rates can help support lofty stock valuations and reverse early-year losses in the bond market.

[Read More](#)

March Blog Highlights: Older Workers



Planning on working during retirement? If so, you're not alone. An increasing number of employees nearing retirement plan to work at least some period of time during their retirement years. But do you know how this can impact Social Security or health benefits?

[Learn More](#)



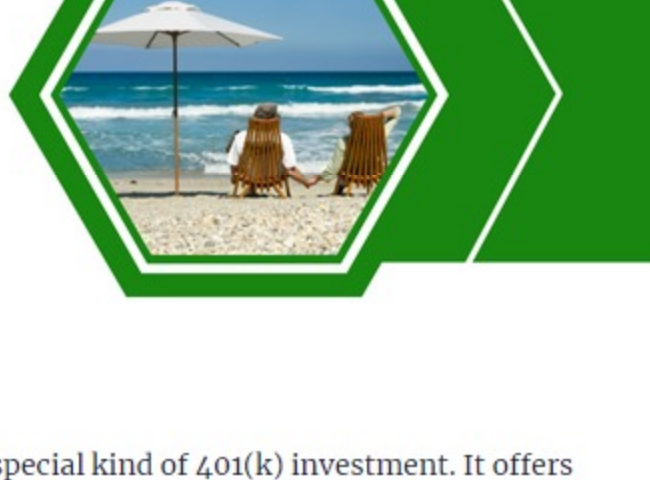
Many workers have been dreaming of retirement since they first entered the workforce. However, once this retirement date draws near, the prospect of giving up your primary source of income may be nerve-racking, even if you've diligently saved and planned.

[Learn More](#)

Making Sense of Your Roth 401(k)

RETIREMENT PLANNING TIPS

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



The Roth 401(k) is a popular and special kind of 401(k) investment. It offers qualified tax-free withdrawals and contributions that receive after-tax treatment. But it also carries with it numerous rules that impact its tax treatment.

Let's take a look at the key considerations:

First, there are two criteria to ensure that distributions from a Roth 401(k) qualify for tax-free treatment: The participant must have held the account for at least 5 years and be 59 1/2 years old.

If these criteria are not met, they are subject to taxes and possibly penalties.

There are rollover options if you have a Roth 401(k) with one employer and then leave for another job.

You can maintain the 401(k) with your previous employer. You can rollover the balance into your new employer-sponsored plan if it allows for rollovers. You can rollover the account into a Roth IRA. Or you can simply cash out the account.

The first three options do not have tax consequences. If you cash out the account and don't meet the two criteria just mentioned, you'll have to pay taxes on the distribution that represents earnings and possibly even a 10% additional federal tax.

If you think that tax rates are likely to go up or you expect your income to increase over time, you can gain a tax advantage by making contributions on a Roth basis. That's because contributions made to Roth 401(k) incur tax obligations when made. By locking in present day tax rates, you may avoid future tax increases.

For more information on Roth 401(k) plans, feel free to contact Kevin Speich at 309-272-2500.

Have more questions?

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

[Contact Us](#)



IRA Contributions

If you still need to make any 2023 IRA contributions, please contact our office by **Thursday, April 11th**, anything after will be submitted best efforts. All requests should be sent to operations@twgwealthplanning.com and call our office for a verbal confirmation.

QCD Reminder

If you would like to do a Qualified Charitable Donation towards your 2024 RMD, please email operations@twgwealthplanning.com with instructions so we can process your request.

Need a Review?

Please schedule your appointment by visiting our website or click [here](#).

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

What's Cooking with TWG?



Corned Beef Potato Bites

St. Patrick's Day food is nothing without potatoes—and when those potatoes are overflowing with all kinds of toppings, who can say no? The mini red potatoes in this recipe are the perfect bowl to hold all of the Emerald isle-inspired garnishes.

[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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The Standard & Poor's 500 Index (S&P500) is a capitalization-weighted index of 500 stocks designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries.

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