



# JUNE NEWSLETTER

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## Debt Ceiling Drama is Behind Us

With the debt ceiling drama behind us, markets will likely return their attention to topics such as inflation, the health of the economy, and the Federal Reserve (Fed)—who is scheduled to meet June 14-15. Expectations are that they will not raise short-term interest rates for the first time in 10 meetings. The Fed has done a lot of heavy lifting already—raising short-term interest rates by 5% in just over a year. Since rate hikes tend to have a long and variable lag, the Fed wants to see how those rate hikes more fully flow through the economy before its next move.

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## We're on YouTube!



[Subscribe Here!](#)

## TWG Wealth Planning Upcoming Events

Don't forget to register!



When: Wednesday, June 14  
at 12:00 PM CST  
Where: Zoom  
Duration: 30 minutes

[Register Here](#)



When: Thursday, July 13  
at 12:00 PM CST  
Where: Zoom  
Duration: 30 minutes

[Register Here](#)

## All Things Estate Planning



With the proper planning, you may find yourself resting a little easier knowing you have an estate plan in place. While an estate plan is personalized to the wants and needs of each person, here are a few tips to help anyone get started.

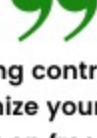
[Read More](#)



Effective estate management enables you to manage your affairs during your lifetime and control the distribution of your wealth after death. When do you need a will? The answer is easy: Right Now. Watch this quick video to learn more!

[Watch Video](#)

## Retirement Planning Tips



"A lot of employers provide a matching contribution. Are you truly maximizing your company's free money? If you maximize your employee contribution of \$22,500 too early in the year, you may miss out on free money. Remember, a match is only provided if you are contributing. For example, if you maximize your employee contribution by September 30th, the employer will not provide a matching contribution for any of your income for the last three months of the year. Can you avoid this? You will want to stretch your employee contributions though your final paycheck of the year. If you have questions regarding this strategy, please feel free to reach out to our office."

**Kevin Speich**  
401(k) Specialist



## Operations Updates



To help clients focus on the long term, the delivery cadence for mailed statements is moving to quarterly. A redesigned statement and digital experience will roll out in the fall.

## What's Cooking with TWG?



Feta and Marinated Tomato Salad

This super simple summer salad is perfect for your next picnic or potluck barbecue. The marinated fresh summer tomatoes pair nicely with the briny feta cheese.

[Click Here for Recipe](#)

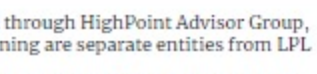


## Have Questions? We Can Help.

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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