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This Issue

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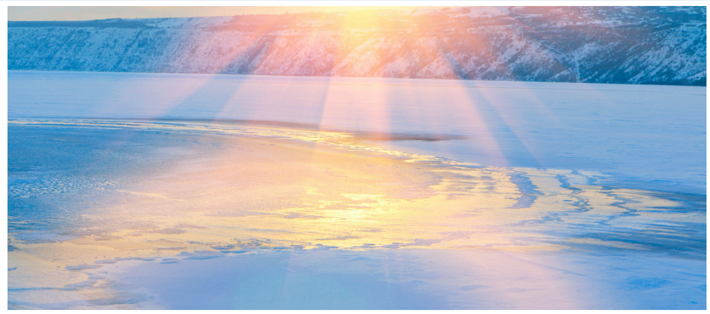

Sometimes the New Year motivates us to make big resolutions and lots of exciting changes, but then the season of winter is upon us where we want to stay in and rest and take a pause from the hustle and bustle of the past few months. What if we took the approach to baby step into the new year with small, incremental goals that would add up to a successful resolution at the end of the year? We encourage you to read the latest Baird Digest with financial planning approaches that will allow you and your family to prepare for the upcoming year. Here's a checklist of items to make sure you are setup for a proactive year financially:

- Print your most recent retirement plan statement. Are you maximizing your employee deferral? If not, would your budget allow you to increase your amount by a percentage or two? (Remember the catch-up for those over 50 and the "super catch-up" for those between 60-63). Also remember to check your beneficiary designation.
- Just like you would with your doctor or dentist, your wealth management plan is equally deserving of a check-up too. Our team will work with you to make sure you have an annual review scheduled for the year.
- If eligible, max out your Health Savings Account (HSA) for 2025 – individual limits increased to $4,300 and family coverage to $8,550 and an additional $1,000 for those over the age of 55.
- Gather your tax documents in a designated folder as they come in the mail – reference tax form schedule below.

TEAM SPOTLIGHT

KELSEY COOKSEY

Kelsey has over 10 years of experience in the financial services industry and has been with Baird Private Wealth for eight years. As a Client Assistant, Kelsey is dedicated to ensuring client needs are met and provides daily operational and administrative support to The Vitale Group. Kelsey finds being helpful to clients and co-workers to be the most fulfilling part of her job at Baird. She is married to Justin, and they have a small beef cattle farm and a miniature dachshund, Scarlett. They enjoy attending WKU basketball games and serve actively as members of Lakeway Baptist Church.

MATTHEW GARRETT

As a Financial Advisor and CERTIFIED FINANCIAL PLANNER™ Professional, Matthew assists individuals, families, business owners, and institutional clients with their retirement, investment, and estate planning needs, with a focus on comprehensive financial planning. Matthew finds the opportunity to be with his teammates each day and help clients achieve their financial goals to be the most fulfilling aspects of his job. He and his wife, Erin, have two children who are 12 and 8 years old. Matthew enjoys watching his children participate in their extracurricular activities, reading, attending sporting events, cycling, fishing and being outdoors.

- Pay more attention to the details!
- Remember to take things one day at a time!
- Do more inentional acts of kindness.
- Read a new book every 2 weeks.

LOOKING AHEAD 2025

Sharing our resolutions for the new year...

- Don't sweat the small stuff and focus more on the big picture!
- Reduce or eliminate time spent on social media.
- Intentionally cultivate and nurture relationships with friends and family.
- Learn a brand new skill or hobby in 2025.

TIS THE SEASON

Our office participated in collecting new unwrapped toys and monetary donations to donate to Affordable Christmas. We sincerely thank you for your contribution and making a difference in a child's life.

The Salvation Army bell ringing is one of the many ways to give back during the holiday season. The funds given are used in ways that change lives and is one of our favorite events of the year.

Gingerbread Home for the Arts presented by SKyPAC

During Christmas at SKyPAC, Baird handed out a total of 1,000 Gingerbread House Kits to the community during the events that took place in November & December.

BRANCH CHRISTMAS PARTY 2024

Chris Staples, Managing Director
Chief Operating Officer
Baird Trust

Save the Date

On Wednesday, March 19th, The Vitale Group will welcome Chris Staples, Managing Director and Chief Operating Officer of Baird Trust to Bowling Green for an in-person client event. Chris, with over 25 years of trust and estate planning experience, promises to provide an informative and insightful presentation to our clients titled "Estate Planning Lessons from the Stars". Chris will also touch on the Capital Markets outlook. Be on the lookout for more information regarding this event in the coming weeks. Invitations will be sent via e-mail.

2024 Baird Tax Document Mailing Schedule

Baird will issue tax documents by the dates shown below based on the account type and activity. Documents will be mailed via the United States Postal Service or delivered electronically depending on your chosen delivery preferences.

TAX DOCUMENT	SENT BY	DESCRIPTION
FORM 1099-R	January 31	Distributions from retirement accounts (e.g. IRAs).
FORM 1099-Q	January 31	Payments from Qualified Education Programs (e.g. 529 college savings plans held at Baird and/or Coverdell education savings accounts).
CONSOLIDATED 1099 WAVE I	February 15	Accounts holding securities (e.g. equities, many types of bonds) that do not require year-end tax information adjustments or income reclassifications, or early reporting mutual funds. *We anticipate most Consolidated 1099s will be sent by this date.*
CONSOLIDATED 1099 WAVE II	March 1	Accounts holding securities (e.g. exchange-traded funds, mutual funds, real estate investment trusts, unit investment trusts and widely held fixed investment trusts (WHFITs) that require year-end tax information adjustments or income reclassifications.
CONSOLIDATED 1099 WAVE III	March 15	All accounts not included in Wave I or Wave II. Accounts holding real estate mortgage investment conduits (REMICs) or securities that have late reporting adjustments or income reclassifications.

WISHING A VERY HAPPY BIRTHDAY TO OUR ASSOCIATES WITH JANUARY BIRTHDAYS

KIM COBB - JANUARY 6

SANDRA RIEHN - JANUARY 15

HAPPY BIRTHDAY

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