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Offering Thanks

The penultimate month of the year is often a time to reflect and offer thanks. And while economic and geopolitical uncertainty can overshadow the positives, there are things to be thankful for. Here is just some of what we're thankful for, now that we're in the second to last month of the year.

[Read More](#)

Video of the Month



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

November Blog Highlights: Year-End Planning



What are year-end investment decisions? Year-end investment decisions may sometimes result in substantial tax savings. Tax planning may allow you to control the timing and method by which you report your income and claim your deductions.

[Learn More](#)



As we approach the end of the year, you may want to review areas that may impact your wealth and estate planning next year. In this year-end planning guide, we examine four critical areas to consider that may affect your finances.

[Learn More](#)

New Retirement Plan Contribution Limits Announced

RETIREMENT PLANNING TIPS

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



There are new retirement plan contribution limits for 2024. Employees who are part of a 401(k), 403(b), or 457 Plan may now contribute up to \$23,000 beginning in 2024. For those over 50, you may contribute a catch-up contribution of an additional \$7,500.

Employees part of a Simple IRA may contribute \$16,000 and an additional \$3,500 if you are over age 50. IRA contribution limits are now \$7,000, with an additional \$1,000 in catch-up for those over 50.

Please reach out to your employer and adjust your contributions so can may take advantage of these new limits!

Have more questions?
Please give our office a call to schedule an appointment with a financial advisor.

[Contact Us](#)



A Reminder about Quarterly Statements

Beginning in August, the delivery of mailed statements switched to quarterly from monthly. This change helps reduce clutter in your mailbox and increases the security of your information. Fewer paper statements means less of your personal information will end up in the mail and trash.

With this new schedule, the next statement mailed to you should have been the third-quarter 2023 statement, sent the first week in October. Thereafter, you will only receive quarterly statements in the mail.

If you'd like 24/7 access to statements, or want to go paperless, you can sign up for Account View, LPL's secure client portal. Follow the prompts on the sign-up page ([MyAccountViewOnline.com](#)) or contact us to help you set up your profile.

If you'd like to continue receiving monthly statements by mail, simply contact our team and we can change your delivery setting. No action is required if you prefer quarterly delivery, or if you've already discussed your preferred delivery schedule with our team.

If you want to learn more about Account View, or have questions about this change, please contact us.

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.

What's Cooking with TWG?



Crunchy Corn Casserole

Creamed corn is a classic during the holidays, and many will caution against messing with a good thing. But this twist on the dish, topped with cheddar cheese and breadcrumbs, is only making a good thing even better.

[Click Here for Recipe](#)

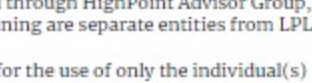


Have Questions? We Can Help.

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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