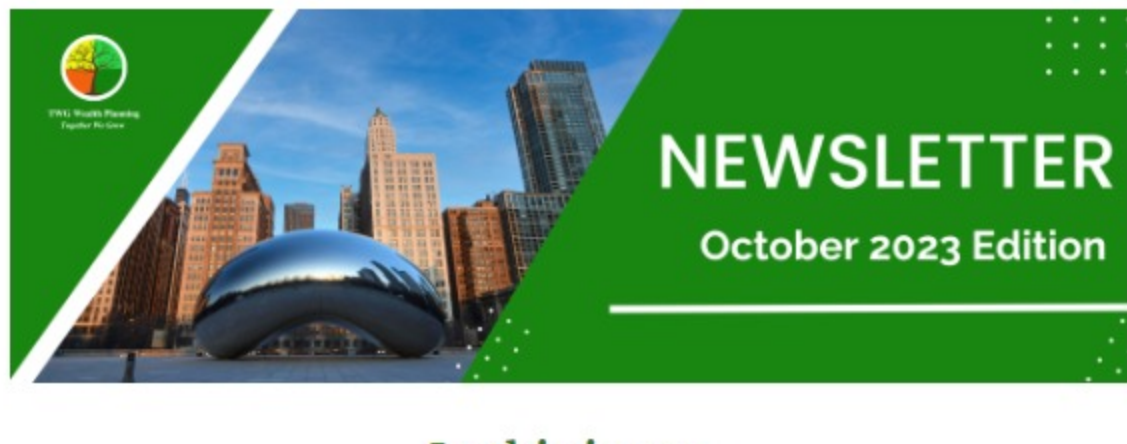




TWG Wealth Planning
Together We Grow



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Staying The Course

The S&P 500 lost 3.3% in the third quarter after sliding nearly 5% in September. Putting this into perspective, nothing really qualifies as out of the ordinary. Since 1950, the S&P 500 has historically declined in September 55% of the time, posting an average decline of 3.8%. September has certainly lived up to its reputation as being a weak seasonal period for stocks. The main culprits were rising interest rates and government shutdown fears.

[Read More](#)

Video of the Month



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

October Blog Highlights: All About Cybersecurity



Massive computer hacks and data breaches are now common occurrences — an unfortunate consequence of living in a digital world. Once identity thieves have your information, they can use it to gain access to your bank.

[Learn More](#)



More consumers are conducting financial transactions online and may become vulnerable to tracking, hacking, identity theft, phishing scams, and other cyberspace risks.

[Learn More](#)

We Want to Hear From You

TWG Wealth Planning’s goal is to become the premier comprehensive financial firm for our clients. We are considering adding tax planning to our services offered in 2024.



Please help us understand your needs by completing our survey. We look forward to hearing from you.

[Tax Survey](#)



Required Minimum Distributions

If you still have not taken your Required Minimum Distribution, please contact operations@twgwealthplanning.com as soon as possible, our office would like to complete all distributions by 11/1 to avoid any delays in processing.

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.

What's Cooking with TWG?



Pumpkin bread and chocolate chips are delicious on their own, but what about when they come together? Find out for yourself with this go-to comfort treat that can be enjoyed (devoured) during the fall.

[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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TWG Wealth Planning, 1807 W. Diehl Road, Suite 105M, Naperville, Illinois 60563

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