



### In this issue:

- [Important Lessons from 2023](#)
- [Creating Financial Resolutions as a Couple](#)
- [Financial Resolutions for Individuals Nearing Retirement](#)
- Retirement Planning Tip of the Month
- Operations Updates
- [Hearty Lasagna Soup](#)

## Important Lessons from 2023

Stocks defied the skeptics in a very unpredictable 2023. The Dow Jones finished at an all-time record high on December 28, and the S&P 500 came within a whisker of a fresh all-time high after the index rallied more than 20% for the year.

It wasn't only stock investors who had plenty to cheer about. Bond portfolios, which struggled mightily with stocks in 2022, staged a furious late-year rally. Bloomberg's broad bond market benchmark returned a solid 5.5% for the year after being negative year to date as late as October.

Last year was especially gratifying given the pessimism at the outset. It also offers some important lessons for investors...

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## January Blog Highlights: Resolutions



It is the perfect time for couples to get together and set their own financial goals for the upcoming year. Need a few ideas to get started? Here are a few resolutions worth taking into consideration.

[Learn More](#)



Whether your retirement is within the next couple of years or the next five, the new year is the perfect time to make financial resolutions to help you toward your retirement goals.

[Learn More](#)

## Is Your Information Correct?

### RETIREMENT PLANNING TIPS

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



We often send out tips and reminders for designating and updating beneficiaries, establishing secure passwords, and setting dual authentication to help prevent cyber fraud. Our next tip is fundamental. When was the last time you verified personal information with your accounts is correct? I was reading about an investor whose date of birth was incorrect on one of their accounts. The result was insufficient money was distributed once they reached their required minimum distribution age of 70-1/2. This was not caught for many years and resulted in \$130,000 in penalties and taxes to the IRS. I'm sure this was a clerical error when the account was established. We are all human. There wasn't intent to defraud, evade taxes, or any malicious intent by the investor—just a simple mistake. However, the IRS is not seeing it that way. Please review your personal information on each of your accounts. Investors often have multiple 401(k) and IRA accounts. Don't just look at what has changed, such as a mailing address, phone number, or email address. Review all of your personal information for mistakes. This may avoid huge headaches later.

Have more questions?

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

[Contact Us](#)



## Operations Updates

### QCD Reminder

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

### Tax Form Reminder

Your LPL tax forms will be mailed out between now and mid- March. Please log into Account View to view your documents. Please note our office will not know the exact date of when a client's forms are mailed out.

### 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.

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?



Hearty Lasagna Soup

Lasagna is the ultimate winter dish. It's warm, bursting with flavor, and full of gooey cheese, making it beloved by kids and adults. If you don't have time to put all those layers together, try this recipe with lasagna in a hearty soup!

[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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