

An Independent Registered Investment Adviser

Securities offered through Raymond James Financial Services, Inc. Member FINRA/SIPC



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Investment Advisory Services offered through Raymond James Financial Services Advisors, Inc.

FALL 2023

Financial focus

WHAT MATTERS MOST TO YOUR FAMILY, MATTERS MOST TO OURS.

Alden News

Happy Fall from the Alden Capital Management team! We hope that everyone enjoyed their summer.

Matt enjoyed being outside with his pup, Betty, and doing all the outdoor activities, like paddle boarding.

Laura's older son Elliott started 1st grade in September, and enjoys playing on the school's soccer team. His little brother Wes continues to love gymnastics! The Christofferson Family is looking forward to a family vacation on the Big Island of Hawaii this October. The boys are very excited about Halloween and Pumpkin season!

We wish you all the best as we enter Fall, this Holiday Season, and beyond. We are beyond thankful for you!



A plan for all seasons



FALL/WINTER 2023 | MARKET CLOSURES

Nov. 23: Thanksgiving Day

Dec. 25: Christmas Day

DATES TO REMEMBER

For deadlines that fall on a weekend, action may need to be taken by the preceding weekday.

Oct. 1: Last day to establish a SIMPLE IRA plan or a safe harbor 401(k) to be effective for 2023.

Oct. 15: Open enrollment for Medicare Parts C and D begins. Make any changes to your coverage by Dec. 7.

Oct. 15: The final day to file a 2023 income tax return for those issued an extension.

Nov. 30: Observe Information Security Day – keep your personal information secure by updating your operating system; visit ready.gov/cybersecurity for more tips.

Dec. 31: New Year's Eve is the year-end charitable gift deadline for check and wire transfers.

Dec. 31: Last day to take annual required minimum distribution, unless you turned 72 in the current year.

THINGS TO DO

- Confirm cost of living:** Next year's Social Security adjustment is typically announced in October.
- Adjust your coverage:** Ready your documents for Medicare open enrollment, if eligible. If you're working and your employer offers benefits, take the time to understand them.
- Refresh your plan:** It's important to monitor your retirement and investment accounts regularly and make adjustments to insurance and estate plans as needed. The holidays can be a good time to do this if you want to discuss what you're planning with close friends or relatives.
- Fend off fraud:** Start by tracking and reviewing all of your bank and credit card statements for irregular activity. You can also request a copy of your consumer credit profile and stay on the lookout for scams asking you to confirm or update your account information via email.
- Tend to your portfolio:** If you're invested in mutual funds, don't forget about capital gains distribution dates that typically fall in December. Consider balancing your realized capital gains with losses where appropriate. Talk to your advisor about whether this strategy might help lower your tax liability.

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A Plan for All Seasons (Cont.)

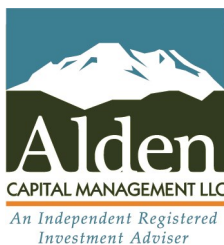
A legacy of generosity

National Philanthropy Day is Nov. 15. To take the celebration a step further than writing a check, consider how you can teach the joy of giving to the next generation. If you want your charitable spirit to have more influence in your estate plan, connect with your advisor.

- **Engage in smart giving:** As deadlines for year-end gift and charitable contributions approach, make a strategy for your philanthropic goals. Consult with your advisor if you're interested in donating appreciated stock or bunching a few years' worth of donations in a donor advised fund to help you meet the threshold for itemizing on a tax return.
- **Revisit your resolutions:** Before beginning your New Year's celebrations, review the financial planning you did for the past year. Did you make progress toward your goals?

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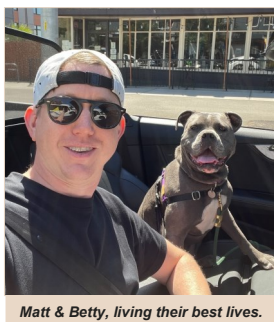


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Matt & Betty, living their best lives.

Easy Ways to Add a Little More Joy to Your Day

Add a small splash of happiness to your regular routine with these suggestions:

- **Start your day on the right foot, and end your evening on a good note.**
- **Have something to look forward to.** This can be anything, from your favorite cup of coffee to a planned catch-up session with a friend.
- **Kiss (or hug) someone you love.** Starting the day with affection can help foster a positive, healthy lifestyle.
- **Cross a dreaded task off your to-do list.** Your willpower is at its strongest in the morning.
- **Feel a sense of purpose.** Think about how your day-to-day work impacts the lives of others and adds meaning.
- **Say thank you.** Help others feel appreciated and boost your own mood by actively practicing gratitude.
- **Let go of work.** Make a to-do list for the next day with notes on how you'll tackle each task. Then disconnect.
- **Turn your Tuesdays into Saturdays.** Studies show what we most treasure about weekends is extra time with those we love, so schedule weeknight plans with family or friends.
- **Practice.** Instead of spending your evening watching TV, a habit that's been linked to lower life satisfaction, try practicing something you enjoy, such as knitting, creative writing or Sudoku.
- **Remember the good.** Write down at least three good things that happened during the day, including why they were good.
- **Dim the lights.** Ease into a good night's sleep by turning off your phone, TV and computer at least one hour before bedtime.

Sources: bakadesuyo.com; Time magazine; Journal of Personality and Social Psychology