



ZUEHLKE  
KARCZ

FINANCIAL GROUP

# MONEY MATTERS

Securities offered through **Raymond James Financial Services, Inc.** Member FINRA/SIPC.  
Investment Advisory Services offered through **Raymond James Financial Services Advisors, Inc.**  
Zuehlke Karcz Financial Group is not a registered broker/dealer, and is independent of Raymond James Financial Services

2ND QUARTER 2023



A new year could bring with it new challenges that, if you're not

careful, could throw you off your financial course. By resolving to uphold your financial plan as we head into the year and making adjustments as your life changes, the path toward achieving your goals becomes an easier one to follow. It is difficult to manage what we aren't aware of. Please communicate openly about what's happening in your life today and in the future. Some updates to share with us include:

- A new job
- Address and contact information
- Beneficiaries
- Financial Goals
- Risk Tolerance

It is important to set aside time once a year to review and or update your financial plan.

## Authorization to Release Information, Do You Need One?

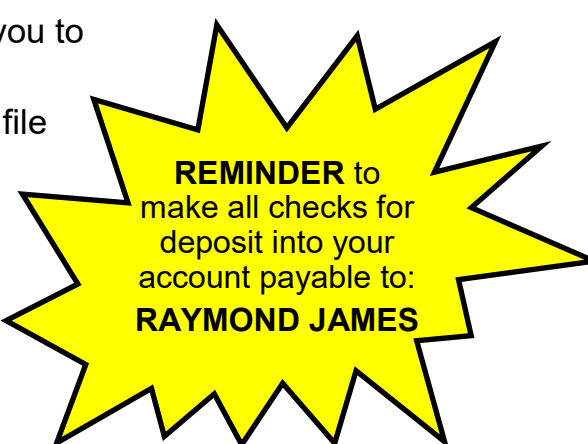
During tax season, it may get you thinking that there are instances where you may request different items to be delivered to a third party throughout the year or on an annual basis. Perhaps you need a copy of a monthly statement or a tax form sent to your bookkeeper, tax preparer or attorney.

Privacy rules prohibit us from disclosing that information to a third party without written authorization. To facilitate those client and business relationships and still abide by regulations, a client must sign a form that will allow us to release that information.

Please contact us if you would like to keep an authorization on file. Remember, this will help us get information to the necessary party more quickly.

## Contribution & Tax Deadline

The deadline for you to make 2022 IRA contributions and file any 2022 federal income taxes is **April 18, 2023**. The total contributions you can make to your traditional IRAs and Roth IRAs can't be more than: **\$6,000 or \$7,000 respectively if you're age 50 or older.**



**REMINDER** to make all checks for deposit into your account payable to: **RAYMOND JAMES**

## Online Client Access

Client Access is more than a tool for viewing brokerage and retirement account summaries. It's a dynamic resource that can enrich your overall experience.

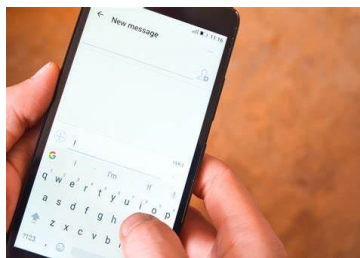
If you haven't already and are interested in getting online access, you can visit our website at: [www.ZKFinancial.com](http://www.ZKFinancial.com) and click on the "Client Access Tab" and "Enroll," otherwise you can call our office to start the process.

As a reminder to our clients who have chosen to receive statements online, even though you don't receive a paper statement, it is still smart to review your account information online on a regular basis at least once a quarter, if not more.

It is also important to check your delivery preferences to make sure they are set to your desired distribution for: statements, confirms, tax documents and other correspondence. They do not all have to be set as the same preference, therefore you may want to update your tax documents to paper so you can receive those in the mail. These can be updated under the document tab.

For any questions or help contact our office.

## Texting For Easy Communication



If you are not already and would like to be eligible to communicate via text, let us know and we can send you a text invite.

## Raymond James Is Committed to Quality Support and Protection

In the modern world, companies face a variety of threats to data and digital operations. Through Raymond James strength and stability, we offer account protection through the Securities Investor Protection Corporation (SIPC) and SIPC excess coverage, designed to safeguard your cash and securities. Additionally, all accounts held at Raymond James Bank are insured by the Federal Deposit Insurance Corporation (FDIC) for up to \$250,000 per depositor.

You can also rely on our more than 1,000 associates dedicated to safeguarding your data through technology and security management. Protecting you and your privacy is one of our highest priorities and one that continuously guides how we do business.

Some of the cybersecurity we employ include:

- A dedicated cyber threat center
- Vulnerability testing of our networks and servers
- Encryption, secure virtual private networks and the latest firewall and antivirus technology
- Redundant systems and off-site data storage providing protection in the event of emergency or natural disaster



## A Plan For The Season

### THINGS TO DO

- **Mind your RMDs:**

When were you born?	RMD Age
1950 and Earlier	72 (or 70 1/2 if you reached that age before 2020)
1951-1959	73
1960 and later	75



- **Pay attention on housing:** If you're considering buying or refinancing a home, keep an eye on mortgage rates and plan to review the terms with your advisor since this transaction will impact your financial plan.
- **Consider an extension:** If applicable – particularly if you hold securities subject to income reallocation. You can ask your tax advisor if filing an extension with the IRS would be beneficial.
- **Tune up your portfolio:** Set up an annual review of your portfolio to ensure your allocation is optimal for your objectives.
- **Review your cash flow:** Make sure all expenses are considered and that you're still allocating enough to your savings, retirement and "rainy day" accounts.
- **Consolidate and donate:** Create a spring cleaning ritual and let go of the clutter consuming space in your home, which means digitizing your files is a good place to start.
- **Comb through your credit report:** Making a habit of checking your credit report at least once a year can help you detect and dispute errors.

### How Are Social Security Benefits and COLA Changing in 2023?

The Social Security Administration has announced some changes to Social Security and COLA (Cost of Living Adjustment) in 2023. The 2023 COLA for Social Security benefits will increase by 8.7%. This is compared to a 5.9% increase in 2022.

Most Social Security beneficiaries will see this change starting with their January 2023 payments.

If you are wondering how much will your payments increase, the easiest way is to refer to your "My Social Security" account at [www.ssa.gov](http://www.ssa.gov).

*Social Security Benefits. January 5, 2023,  
<https://www.americancentury.com>.*

### REAL ID Deadline Extended Again

A REAL ID is a type of enhanced identification card. The REAL ID enforcement has been moved from May 2, 2023 to May 7, 2025. Residents of every state are required to have one in order to board federally regulated commercial aircrafts. In order to be compliant, your ID card must have a star marking in the upper portion.

Each states driver's licensing agency has its own process to obtain a REAL ID, but you will need to provide documentation that shows:

1. Full Legal Name, Date of Birth (passport or birth certificate)
2. Social Security Number
3. Two Proofs of Address
4. Documentation that shows name change (ex: marriage, divorce or court order)

## Plan Together... Achieve Together

### Future

We are here to help you plan for your  
Financial Future

### Appreciation

We recognize the importance of everyone's  
financial situation and are thankful to be able  
to help

### Mindful

Life is a rollercoaster and it is important to  
have people in your corner mindful of your  
financial well-being

### Integrity

Rely on us to do what is in your best interests  
financially

### Listen

We understand what you are saying, even  
when you're not talking

### Your Unique Plan

We work diligently to help you develop both  
your personal or small business financial plan  
and a detailed investment strategy

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waiting for our next client

## Upcoming Holiday Schedule



In recognition of the upcoming  
holidays, our office is closed:

Fri. April 7th - Closed  
Mon. May 29th - Closed  
Mon. June 19th - Closed



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Website: [ZKFinancial.com](http://ZKFinancial.com)

ZK Financial is on Facebook and LinkedIn. We use these  
social media channels to post informational articles and to  
keep you up to date on the industry and events happening at  
our office.



ZK Financial Group—Raymond James  
Financial Services



Richard Zuehlke



Heather Karcz

Sharing  
is  
Caring

"When you read  
this content we've  
shared and it  
causes you to think  
of others in your  
life who would  
benefit from seeing  
it, please share it  
with them."

The information contained in this report does not purport to be a complete description of the securities, markets, or developments referred to in this material. The information has been obtained from sources considered to be reliable, but we do not guarantee that the foregoing material is accurate or complete. Any information is not a complete summary or statement of all available data necessary for making an investment decision and does not constitute a recommendation. Any opinions are those of ZK Financial Group and not necessarily those of RJFS or Raymond James. Past Performance is not an indication of future results. The information provided is for informational purposes only and is not a solicitation to buy or sell Raymond James Financial stock. 401(k) plans are long-term retirement savings vehicles. Withdrawal of pre-tax contributions and/or earnings will be subject to ordinary income tax and, if taken prior to age 59 1/2, may be subject to a 10% federal tax penalty.

Changes in tax laws may occur at any time and could have a substantial impact upon each person's situation. While we are familiar with the tax provisions of the issues presented herein, as Financial Advisors of RJFS, we are not qualified to render advice on tax or legal matters. You should discuss tax or legal matters with the appropriate professional.