

Client Access: Choose Secure Online delivery

As we all look for ways to simplify our record keeping, we want to remind you that you can choose to receive your documents online through Client Access.

With online delivery, your documents are securely stored in one place, where you can find them whenever you need them. And we email you each time a new document is available, so you don't have to worry about missing important updates.

If you're already using Client Access, just log in and go to the Account Services screen to choose paperless delivery of your documents.

To enroll in Client Access, please contact our office anytime for help.

Client Access: Enable Enhanced Authentication Today



Enhanced Authentication, commonly referred to as two-factor authentication, adds an extra layer of security to your Client Access account and is an easy, effective way to help keep your data safe. This common security feature provides a one-time code via text message or voice call, which you simply enter in the field provided to confirm your identity and log in to your account. This feature has been mandatory for all clients who enrolled since May 2018.

There is a significant population of clients who have not enabled this feature, which is needed to provide a secure online client experience to protect clients and help reduce fraud.

While, in the past, Enhanced Authentication has been an optional feature, in an effort to better protect your account from fraud and unauthorized use, it will soon become a required step when logging in. However, you can choose to have Client Access remember your machine so that you'll only be prompted to receive a code occasionally.

If you haven't enabled this feature yet and would like to do so ahead of the requirement, registration is easy:

1. Start by logging in to Client Access, then visit the Account Services tab and select Password & Security.
2. From there, enable Enhanced Authentication and review your saved phone number(s) for accuracy.

If you need to update your saved number(s), or would like us to enable Enhanced Authentication for you please call our office.

Why Are Client Reviews Important?

As your financial advisors, we strive to provide you the service that best suits your needs, then apply our investment insight and expertise to tailor the required service to your unique situation and with your specific goals in mind. Through a process that is detailed and time-tested, we go to great lengths to provide a holistic approach to customized financial planning, investment management, charitable giving, and estate planning strategies specific to you.

Our relationship with you is very important to us. An integral tool in a successful Advisor/Client relationship is regular communication and updates. Without that, it is difficult for us to understand your objectives and to help you achieve your financial goals. Over time, circumstances change and the markets change. It is important we discuss your current allocations, risk tolerance, family dynamics, and overall financial health to see if any adjustments need to be made to your portfolio.

We want to accommodate everyone's needs so we offer reviews via: in-person, over the phone, or virtually over the computer. This process is most successful when both the advisor and client dedicate time on a frequent and predictable basis to share updates and communicate any concerns.

Have you ever received a Social Security Statement in the mail?

The Social Security statement shows all the earnings you've had each year and how much you could receive per month in Social Security benefits when you retire.

The Social Security Administration (SSA) previously mailed workers annual statements but that tradition stopped in 2011. The Social Security Administration now only sends mailed annual statements to people ages 60 and up who are not yet collecting benefits and who have not created online accounts with the SSA agency.

The statement would show how much a worker has earned each year of their career, the worker's contributions to both Social Security and Medicare, and the workers estimated Social Security retirement, disability, and survivor benefits. It would also inform workers how to ensure the accuracy of their earnings recorded so that in the future they will receive the correct Social Security benefit amount.

Looking ahead to the future, a new bipartisan bill was proposed in Congress in the end of June that would require the Social Security Administration to once again mail annual statements to everyone ages 25 and over who have paid into the system and are not already receiving Social Security Benefits.



By law, an individual may also request a statement at any time during the year, but this bill would require SSA to provide these on-demand statements by mail, unless an individual chooses electronic delivery for that one-time request.

You are able to retrieve your statement anytime at: www.ssa.gov/myaccount.

Godbout, Ted. Lawmakers Revive Push for Social Security Statements. <https://www.napa-net.org/news-info/daily-news/lawmakers-revive-push-social-security-statements>. 6/25/2021

This is the season for making jars of treats, hearing jokes and amends. Maybe you are the creative handmade crafts. Most memories that last a lifetime.



cherished things, having family feasts and laughter, and sometimes making family that puts up grand lawn displays or importantly, it is a season of making

No matter how you celebrate this year, with traditions old or new, with loved ones close or connected from afar, we hope you and yours find great warmth and joy this holiday season.



Make Checks Payable To:

Just a reminder that all checks intended for deposit must be payable to RAYMOND JAMES. When mailing checks to our branch and dropping off checks at our branch for deposit to your account, please be sure it is payable to RAYMOND JAMES. If not, we will be required to return the check to you.

DATES TO REMEMBER

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

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

THINGS TO DO:

- ⇒ **Check on cost of living:** Next year's Social Security adjustment is typically announced in October.
- ⇒ **Spruce up your plan:** It's important to monitor your retirement and investment accounts regularly and make adjustments to insurance and estate plans as needed.
- ⇒ **Fight fraud:** Start by tracking and reviewing all of your bank and credit card statements for irregular activity.
- ⇒ **Give wisely:** As deadlines for year-end gift and charitable contributions approach, make a strategy for your philanthropic goals.

Congratulations Chrissie!

In July, Chrissie took her Series 7 examination. She completed the rigorous training and passed the General Securities Representative Examination. The exam covers everything from securities laws and regulations to professional ethics. In October, she received her Series 66. She continues to work closely with Richard and Heather, and is now able to provide quotes and accept trade instructions. Please join us in congratulating Chrissie on her professional accomplishment.



Upcoming Holiday Schedule

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



Thurs., Nov. 25th - Closed

Fri., Nov. 26th - Closed

Fri., Dec. 24th - Closed

“Quarterly Throwback”

Looking back in history for this quarter:

*October 1, 1890 Yosemite National Park was established.

*On November 3, 1952 Clarence Birdseye marketed frozen peas.

*On November 11, 1926 the federal government introduces a national highway numbering system in an effort to standardize roadways, especially local roads and trails with names unfamiliar to outsiders.

*On December 2, 1891 the toilet paper roll was patented.

*December 7th is the 80th anniversary of Pearl Harbor.

Young, Angelo and Harrington, John. “World History” <https://www.usatoday.com/story/money/2020/09/06/the-worlds-most-important-event-every-year-since-1920/113604790>. Team Grow. “Major Events that Shook the US Stock Markets” <https://groww.in/blog/major-events-that-shook-the-us-stock-markets>.

Small act of
kindness make
big difference

Commit acts of kindness:

This Nov. 30, celebrate Giving Tuesday. It's a tradition that began in 2012 as a way to encourage generosity around the world. Whether it's buying a

stranger coffee, helping a neighbor or donating to charity, every kind act counts.

Be Aware of this Common Scam

Identity theft when people post a photo of their vaccination card on social media

- Don't post a photo of your vaccination card online. Scammers can see and steal your name, birthdate, and other personal information.



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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

“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.”

Sharing
is Caring

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