



**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 2019**

## Life is Full of Priorities

No matter where you are in life, you have probably thought about what you might like to do with your future. Achieving your vision for the future requires planning. Whether it's securing a comfortable retirement, paying for a child's education, or purchasing a second home, we all have competing short- and long-term goals that require a personalized plan to be successful. With sound planning, we can all get a little more out of life, spending more time focused on what's important to us and less time worrying about finances.

With our innovative and collaborative planning tools, we can help you create a realistic plan designed to meet your specific goals. Once we have a baseline plan, we'll thoroughly test the plan and gauge the probability it will be successful, discuss priorities and look at tradeoffs that can be made to attempt to improve your odds.

Securing the comfortable retirement you envision is more than just reaching a number or following a set path. It's a series of personal decisions that must be considered carefully.

We will discuss decisions like:

- When to retire or draw on Social Security
- Factors that may influence your success such as inflation, healthcare needs and risk tolerance
- A new job can impact your financial plan in many ways. For example, assets in your previous employer's retirement plan or receiving stock options from the new employer
- Your money needing to continue to work for you, and the number of risks that retirees must

Together, we'll regularly review your plan and gauge the probability it will be successful throughout your retirement years. This is a good time to review your priorities, such as a certain level of annual income or a dream vacation. We also discuss tradeoffs that can be made to attempt to reduce the risks you face in retirement, which could be inflation and long-term healthcare needs. Immediately, we'll know where we need to make adjustments to attempt to keep your plan on track.

With sound planning, we can all get a little more out of life. This allows you to spend more time focusing on what's important to you and less time worrying about finances.

Contact our office if you have more questions regarding our Goal Planning and Monitoring process.



# Enrolling in Client Online Access is Quick and Easy

Enroll In Client Access

Client Access is your source for simple, secure access to your Raymond James account information on your computer or mobile device. Discover the ease and convenience of having online access to your Raymond James accounts. It puts instant insight and control at your fingertips. To set up your free account, follow these simple steps.

## LET'S GET STARTED:

- Visit your financial advisor's website and click the **Account Login** link in the upper right corner of the screen. Or, go to [raymondjames.com/clientaccess](http://raymondjames.com/clientaccess).
- Click the link that says **Enroll in Client Access**.

## STEP 1 – PERSONAL INFORMATION

- 1a** Enter your personal information and your account number in the corresponding fields.
- 1b** Create a login ID, and confirm your new login ID.
- 1c** Read the Terms and Conditions, and select the check box.

Click the **Next** button.

## STEP 2 – PASSWORD AND SECURITY

- 2a** Create a password, and confirm your new password.
- 2b** Select three of the security questions, and enter the answers in the corresponding fields.

Click the **Next** button. You will then be prompted to authenticate the phone number we have on file for you.

## STEP 3 – NOTIFICATIONS AND DELIVERY

- 3a** Enter your Account Notification and Document Delivery email addresses in the appropriate fields.
- 3b** Select your preferred delivery method for your account documents. The default is to view your account documents online only. To specify which documents you would like sent to your address of record, select **I want to specify which account documents to receive by mail** and choose your preferences.

Click the **Finish** button. Client Access opens and displays your account information

## Meet Chrissie



Chrissie Oettinger is the Sales Assistant at ZK Financial Group. She enjoys helping clients pursue their goals through personalized financial planning. Chrissie is available to help with any account-related issues or questions and also assist clients with reading and understanding statements, online access and general account maintenance.

Though she is very new to ZK Financial, Chrissie is no stranger to the financial industry and certainly not a novice to the business. Prior to joining ZK Financial, Chrissie had five years' experience in the financial industry at R.W. Baird. She has developed a passion for creating strong personal and professional relationships, and answering client's requests and expectations. All her experiences have provided a unique perspective that she brings to ZK Financial.

As a native of Green Bay, Chrissie enjoys quality time with her three wonderful children Sophia, Trey, and Emma. In her free time, Chrissie and her boyfriend, Jason, love to spend time up north with the family and also enjoys watching and attending motocross races in and out of state. Chrissie holds a special place in her heart for rescue animals and loves to spoil her own two rescue dogs, Kane and Teddy

## What's Your Retirement Style

Although an estimated 10,000 baby boomers reach retirement age every day, how each chooses to spend their free time can be quite different. Deciding how you'll stay busy can go a long way toward helping you plan and save for your dream retirement. See if one or more of these retiree profiles resonates with you.

### The Giver

Givers contribute time, talent and money to support causes close to their hearts. While the typical American spends 20 minutes a day engaged in volunteer, civic or religious activities, the Giver over age 65 dedicates a half hour or more, according to the Bureau of Labor Statistics.

*Givers represent 33% of working retirees.*

### The Thinker

Thinkers have a deep desire for lifelong learning. They may retire in a college town, take classes, read for pleasure and engage in contemplative activities.

*Cognitively active people are 2.6 times less likely to develop dementia or Alzheimer's.*

### The Entrepreneur

Entrepreneurs typically start a business that's different from a past career, bringing decades of experience, success, passion and emotional intelligence to their new ventures.

*Nearly 3 out of 5 working retirees consider a different line of work.*

### The Explorer

The Explorer dedicates up to a quarter of their financial resources on travel. These globetrotters invest in experiences and indulge their wanderlust while they have the health, energy and resources.

*There are just as many Explorers over age 75 as there are among younger groups.*

### The Part-Timer

The Part-Timer, like the Entrepreneur, seeks a career change, but may not wish to commit to a full-time position. Some favor mini-retirements, which are periods of work followed by intermissions for relaxation. Think consulting and contracting, for example.

*There are more than 7.1 million Part-Timers age 55 or older.*

### The Foodie

Foodies prefer quality dining and enjoying the experience of the meal. They typically spend about an hour and 20 minutes when dining, relishing how food and drink increases their quality of life.

*Foodies spend, on average, 28% of their income on food and beverage.*

### The Athlete

The Athlete may compete in triathlons or play golf or tennis into their 80s and beyond. They stay in top form and enjoy training and competition.

*Approximately a third of Americans over 65 are considered physically active.*

## Springtime Spruce-Up



### \* Don't delay distributions:

If over 70½, take required minimum distributions (RMDs) from your IRAs and qualified plans. You must begin RMDs by April 1 the year after you turn 70½. After the first distribution, IRA holders must take distributions by December 31 each year. That means if you reached 70½ during 2018, and you delayed your 2018 initial RMD until April 1, 2019, your 2019 RMD would still be due before December 31, 2019. For more information, go to [irs.gov/rmd](https://www.irs.gov/rmd).

### \* Home in on a housing plan:

It's home buying season. If you're considering buying or refinancing a home, check your finances and pay close attention to interest rates.

### \* Unify and simplify:

If you have retirement accounts with former employers, talk to your advisor about your options.

### \* Pull your credit report:

Obtain a free copy of your credit report and conduct a midyear review.

### \* Dream of graduation:

Talk to your advisor about education savings plan alternatives for your child or grandchild.

### \* Have a teachable moment:

Start a conversation about finances and budgeting with a student or recent graduate in your life.

Consider introducing him or her to your financial advisor to learn the basics of saving and investing.

Retirement  
style

## Upcoming Holiday Schedule

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

Monday, May 27th - Closed

Wednesday, July 3rd - Closed at 12:30

Thursday, July 4th - Closed

Monday, September 2nd - Closed

Important Dates

## Check out the New Raymond James Podcast

Learn how to plan, invest and live smarter with the Raymond James For What It's Worth podcast. Featuring insights from leading professionals. For What It's Worth brings you the latest in wealth management, market commentary and engaging research. Hear industry specialists share resourceful insights on economic events, longevity and retirement planning, growing your financial legacy and more in each discussion-based episode. For What It's Worth provides the engaging wealth management information you value as you pursue your most important goals.

To listen to an audio podcast "For What It's Worth" open iTunes or Spotify to download and subscribe to podcasts.



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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

“HOW YOU SEE YOUR FUTURE IS MUCH MORE IMPORTANT THAN  
WHAT HAS HAPPENED IN YOUR PAST”

- Zig Ziglar, An American Author, Salesman and Motivational Speaker

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