

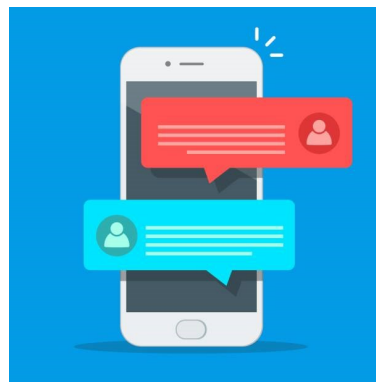
## What to Look Forward to in 2021

We all have busy lives, and setting aside time for a phone call isn't always possible. That's why Raymond James is now making it possible for advisors to communicate with clients via text message

If you prefer to communicate with us via text, and have not already opted in, please reach out to us to get started. First, we must send you a text invitation which will allow you to opt in to receive text messages. Then remember to add the text number, 920-547-3336, to "your contacts."

Texting service is only monitored Monday – Friday from 8:30 a.m. – 3:30 p.m. Please keep in mind that this number will be for text messaging purposes only. Also remember that orders can never be requested via text.

It is a pleasure to be able to offer you additional communications options.



## 9 Ways to Boost Your Brain Power

When you think fit, think brain fitness. Vow to break from routine and focus on strengthening your body AND your mind. The idea of losing a step or two worries many of us, especially those who find themselves forgetting things more often than they like. While there's a lot we still don't know about the brain, research has shown that the brain can benefit from activities to boost its strength, flexibility, resilience and endurance.

Proactive measures may improve memory, creativity, attention span, problem-solving and, perhaps best of all, support a long, happy and healthy retirement.

**New territory** – Clear more neural pathways by learning a new language, instrument, skill or hobby. The challenge of the unknown boosts brain resilience, as well as memory retention, coordination and high-level thinking.

**Purposeful mindset** – Build endurance and resilience by defining goals for the week or the month. A reason to wake up every morning helps you transition when life changes.

**Healthy habits** – Promoting a healthy brain through exercise increases blood flow to the brain, reduces stress, stimulates adaptive capabilities and helps you focus. Aerobic exercise just twice a week could lower your risk of Alzheimer's by 60%.

**Social circles** – A meaningful social life, including volunteering, improves executive function and memory. Social interaction means more engagement and lower risk of cognitive impairments.

**Restorative sleep** – Sleep restores the mind, rebuilds and repairs neuron pathways, reduces stress, and helps create long-term memories. Learn good sleep habits as well as de-stressing techniques such as deep breathing or spending time with family and friends.

**Lifelong learning** – A lifelong habit of learning and engaging in mentally challenging activities benefits memory as well. Try your hand at physical puzzles, Sudoku and crosswords; learn new skills, hobbies or languages; and challenge your-self with brain games such as Luminosity.

**Complex thinking** – Jobs or activities that involve complex, detailed work carry a lower risk of memory loss than those that are less intellectually demanding.

**Positivity** – Starting your day with a mental accounting of things to be grateful for contributes to brain health and performance. Reframing events with positive thinking increases adaptability and resilience as well.

**Tranquility** – Silence digital distractions in favor of a good book, meditation, journaling or some other relaxing activity to help focus your mind and improve concentration.



## Remitting Checks To Our Branch

Effective immediately, 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.



### THINGS TO DO

- **Read up on RMDs:** If over age 72, take required minimum distributions (RMDs) from your IRAs and qualified plans. You must begin RMDs by April 1 the year after you turn 72. Subsequent distributions must be taken by Dec. 31 each year. That means if you reached 72 during 2020, and you delayed your 2020 initial RMD until April 1, 2021, you still have to take your 2021 RMD before Dec. 31, 2021. For more information, go to [irs.gov/rmd](https://irs.gov/rmd).
- **Go house hunting:** It's home buying season. If you're considering buying or refinancing a home, keep an eye on mortgage rates and plan to review the terms with your advisor as such a major purchase will have an effect on your financial plan.
- **Mull over an extension:** Particularly if you hold securities subject to income reallocation, ask your tax advisor if filing an extension with the IRS would be beneficial.
- **Restore balance to your portfolio:** Similar to your retirement accounts, consider a seasonal review of your portfolio to ensure your allocation is optimal for your objectives.
- **Conduct a cash-flow checkup:** Make sure all expenses are considered, and that you're still allocating enough to your savings, retirement and "rainy day" accounts.
- **Tidy up:** Create a spring cleaning ritual and let go of the clutter consuming space in your home. Giving items away offers its own benefits, but remember to get a qualified appraisal for more valuable donations.
- **Inspect your credit report:** Making a habit of checking your credit report at least once a year can help you detect and dispute errors.

*Withdrawals from tax-deferred accounts may be subject to income taxes, and prior to age 59 1/2 a 10% federal penalty tax may apply. Roth IRA owners must be 59 1/2 or older and have held the IRA for five years before tax-free withdrawals are permitted. The process of rebalancing may result in tax consequences. Asset allocation does not guarantee a profit nor protect against loss. Investment products are: not deposits, not FDIC/NCUA insured, not insured by any government agency, not bank guaranteed, subject to risk and may lose value. © 2020 Raymond James & Associates, Inc., member New York Stock Exchange/SIPC. © 2020 Raymond James Financial Services, Inc., member FINRA/SIPC. Raymond James financial advisors do not render legal or tax advice. Please consult a qualified professional regarding legal or tax advice*

## Tax Day for Individuals Extended

The IRS has extended the April 15th deadline for filing any paying 2020 federal income taxes to May 17, 2021. As of the publication of this newsletter, there is no indication of whether year 2020 IRA contribution deadlines were extended as well. Additional guidance from the IRS is likely to follow.



## The 20 Most Common Passwords

Based on the top 250 passwords they discovered on the dark web, ID Agent said the most common categories used to generate those passwords include sequential strings of numbers, names, sports references, famous people or characters, and more.

Fifty-nine percent of Americans use a person's name or birthday in their passwords, 33% include a pet's name and 22% use their own name. The average user also reused their bad password 14 times.

Here's a look at the top 20 passwords found on the dark web in 2020:

1. 123456
2. password
3. 12345678
4. 12341234
5. 1asdadasdasd
6. Qwerty123
7. Password1
8. 123456789
9. Qwerty1
10. 12345678secret
11. Abc123
12. 111111
13. stratfor
14. lemonfish
15. sunshine
16. 123123123
17. 1234567890
18. Password123
19. 123123
20. 1234567

Are you worried your password is too similar to some of these mentioned? In order to protect yourself against identity theft, data breaches and other fraud, it's crucial to create passwords that can't be guessed by cybercriminals. Here are few ways to do that:

- Don't use names.
- Mix up your numbers.
- Create a unique password for every account.

Bond, C (2021, February 19) <https://www.yahoo.com/huffpost/most-common-passwords-dark-web-205858891.html>

### RAYMOND JAMES

### Client Access

If you haven't done so already and are interested in getting secure online access to all of your Raymond James investment accounts and making the everyday management of your finances more convenient.

Enrolling in Client Access is easy and gives you the control you need to effectively monitor your asset from any computer or select mobile devices.

To get the Client Access app for your mobile device, it can be downloaded to your phone from Apple's App Store, the Google Play Store and Windows Marketplace.

To get started:

1. *You'll need your brokerage account number (shown on your monthly statement) to enroll. If you do not have your account number, please call us and we can provide it to you.*
2. *Visit our website at ZKFinancial.com and click the Client Access link in the upper-right corner of the screen. Or, go to RaymondJames.com/ClientAccess.*
3. *Click the link that says "Enroll in Investor Access" or view the Interactive Demo for more information at RaymondJames.com/ClientAccess/Demo.*

Once enrolled you can set statements and shareholder documents preferences, view account information, as well as plan and monitor your goals.

When you choose online delivery preferences for your documents, instead of receiving paper notices, you will get an email notifications when documents are available, then access them through Raymond James Client Access. You don't have to select all your documents to be received electronically, rather you have a choice which ones to elect as online view from the list below:

Statements  
Trade Confirmations  
Tax Reporting  
Proxies  
Prospectuses  
Other Correspondence

*Clients can self-enroll, or we can kick off the process on your behalf.*

**If you would like to update your document delivery preferences, once you are logged into your account visit: Account Services > Client Tools.**

It's just a click away!

## Upcoming Holiday Schedule

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



Fri., April 2nd: Closed  
Mon., May 31st: Closed  
Mon., July 5th: July 4th Holiday  
Observed - Closed

## Plan Together... Achieve Together

Families don't have to be people who live together or are related to one another. They are people who are there for each other, helping to plan together and looking forward to sharing in each other's achievements in the future. We at ZK Financial Group want you to think of us as part of your family.

### 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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Phone: 920-498-2720

Toll Free: 855-338-9922

Fax: 920-498-2723

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.



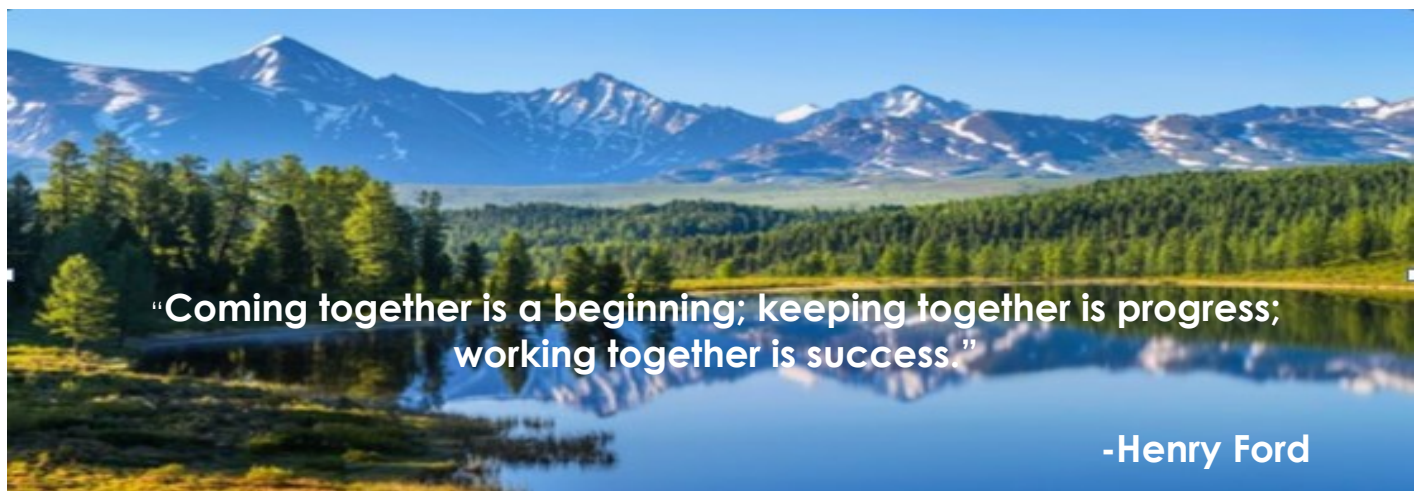
ZK Financial Group—Raymond James  
Financial Services



Richard Zuehlke



Heather Karcz



“Coming together is a beginning; keeping together is progress;  
working together is success.”

-Henry Ford

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