

Raymond James Is Here For You



At Raymond James, we recognize the trust you place in us when you disclose personal information. Maintaining that trust by ensuring that your information is secure is core to our business.

Raymond James has a dedicated Privacy Office committed to the privacy and protection of your personal information entrusted to us.

From technological safeguards to employee policies and operating procedures, we maintain constant vigilance where your privacy is concerned.

Physical Security

At our international headquarters in St. Petersburg, Florida, security officers are on site 24 hours a day. Visitors must be escorted at all time and employees are required to wear identification badges when on the premises. Video surveillance and other electronic measures are deployed throughout the campus.

Technological Security

Our technological systems are monitored 24 hours a day, 365 days a year, for signs of tampering or unauthorized activity. We employ the use of encryption, virtual private networks, penetration/vulnerability testing, and the latest firewall and antivirus technology. Email monitoring is also utilized for regulatory and compliance purposes in order to protect our clients. We also maintain strict controls to limit and monitor employee access to our systems.

Our information technology professionals constantly research and develop enhancements to keep us at the vanguard of data security. A team of independent auditors reviews our technological systems quarterly.

Incident Response

Raymond James has specialized programs to prevent and detect intrusion, including an extensive incident response program. Our incident response team ensures appropriate technology and resources will be dedicated to the monitoring and prevention of cyber security threats.

Technology Risk Management

Confidentiality, Integrity, and Availability of our systems and client data are of the upmost importance to Raymond James. To reduce the risk associated with threats and vulnerabilities, Raymond James employs a risk-based control framework to protect our systems and data according to their sensitivity and criticality. IT risk assessments are continuously performed, and any outstanding remediation items are actively monitored.

Employee Training

Our employee policies emphasize the importance of preserving confidentiality. Newly hired associates receive an employee handbook that provides comprehensive information about our privacy policies and procedures, together with security-awareness training. In addition, all employees must attend regular training sessions on ethics and security. Our regulatory compliance specialists ensure that we meet federal requirements to preserve clients' privacy.

Business Continuity

Our professional business continuity team focuses on preparing for potential business disruptions due to unforeseen circumstances such as natural disasters. Its goal is to ensure that critical operations continue and data remains secure during emergencies. The team oversees management of our remote operations center and emergency functions such as data retention, backup procedures and off-site information storage.

Industry-wide Coordination

Raymond James executives play an active role in industry-wide organizations devoted to sharing information about physical and cyber security.

Social Security Timing

This year, about 64 million Americans will receive over one trillion dollars in Social Security benefits. If you are planning to join that total and claim your benefits, timing, strategy and sound decisions can all help you maximize the outcome for your household. When and how you claim, your marital status, your health, and even whether you have dependents can all affect what benefits you receive.

To get the most out of your hard-earned benefits, focus on developing the right plan for you and your family. Doing so could help you enjoy a more secure and comfortable retirement.

Where Do I Start?

Given the complexities involved in claiming benefits, creating a plan of action for Social Security can seem overwhelming. Fortunately, you don't have to go it alone. Your financial advisor can help you develop an appropriate retirement income strategy based on your individual circumstances – but there are a few key questions you can ask yourself beforehand to jumpstart the conversation.

KEEP MEDICARE IN MIND:

Even though you are eligible to receive Social Security benefits starting at age **62**, keep in mind that Medicare eligibility age remains **65**.

5 Key Considerations:

Before making any decisions, it's important to consider the elements of your life that could influence your individualized Social Security strategy. To prepare for your meeting with your advisor, start thinking through these key questions:

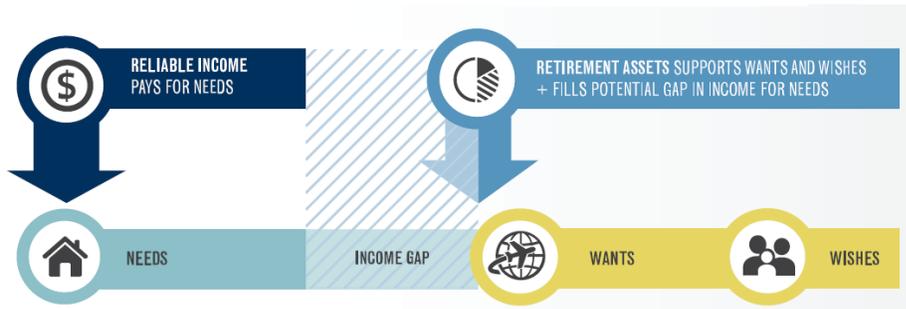
When are you planning to retire? Is this date relatively fixed, or is it more flexible?

What will your earnings look like if you continue to work past the age of 62? Would these come from continuing in your current role, or are you considering taking on new or part-time work down the road?

What does your family situation look like? Are you single, married or divorced? Do you have any dependents?

What other sources of income will you have in retirement? In addition to your Social Security benefits, will you be receiving any pension payments, employment income (part-time work) or annuity payouts? What about any business sale proceeds, insurance policies or inheritances? And of course, consider any retirement accounts or additional savings you've built up over the years.

How long do you expect to live? Consider your current health as well as your family history.



Along with your other savings, your Social Security benefits are an important piece of your retirement. They offer consistent payments with adjustments for cost of living, so the decision of when and how to start drawing on them is critical.

As you think through these questions and begin shaping a strategy, consider creating a free "My Social Security" account at [SSA.gov](https://ssa.gov). Within your account, you can review a statement detailing your estimated benefits as well as explore other resources for developing a sound plan. Contact our office if you have more questions regarding Social Security; we have the tools and resources that are able to help weigh your options and make the decisions that best fit into your overall retirement plan.

LIFE WELL PLANNED.

A plan for all seasons

CLEAR SKIES AND CLEARLY DEFINED GOALS



The pools are filling up and the days are getting longer, giving you space to take a breath, reflect on your progress and set new goals. You'll also want to take stock of any recent life changes that may affect your estate plan, benefits and insurance and adjust as needed

MARK YOUR CALENDAR:

- **Friday, August 2:** Observe Information Security Day – update your passwords for all online accounts to keep your personal information secure.

PLANNING TO-DO'S:

- **Conduct a mid-year checkup:** Look back on your to-do list progress, make sure your retirement plan is on track, determine if your emergency fund is adequate, and establish a regular savings plan you can stick to each month.
- **Register with SSA.gov:** Check your earnings history for accuracy and review your expected benefits. If you're close to retirement age, discuss with your advisor when and how you should file to maximize your benefits.
- **Update your estate plan:** Check the beneficiaries of your IRAs, insurance policies, trusts and any other accounts, and update information that is no longer relevant. Ensure your plan protects you and your family in the case of an unexpected event.
- **Assess insurance needs:** Periodically review and update coverage to ensure proper protection.
- **Adjust as life changes:** Speak with your advisor about major life changes you've experienced and how your financial plan could be affected. These changes include marriages, births, deaths, divorces, a sudden windfall and more.
- **Plan a family meeting:** Use the opportunity to talk about "big" things, like your philanthropic legacy, as well as simpler things – like the menu for the next holiday dinner.
- **Never stop learning:** Websites like EdX and Coursera offer free online classes in a range of topics.

Five Money Lessons for Kids

MONEY LESSONS FOR KIDS



Earning: Nothing says summer like chores. From cleaning rooms to cutting grass to washing cars, daily and weekly duties help fill piggy banks. More importantly, they help kids make the connection between work and pay – and appreciate the value of a dollar.

Saving: Open a savings account in your child's or grandchild's name and encourage them to make regular deposits. Set a series of small, achievable savings goals to help build confidence and maintain interest in saving over time. You might commit to matching a portion of their savings to help preview the value of a 401(k) match that might come with their first job.

Growing: Talk about how money earns interest. This teaches children to set more aside and avoid impulse spending, and shows how money can grow and compound over time.

Spending: Helping children manage their spending is very important. Do they prefer buying things at the store every week or saving for something bigger? Planning like this helps children carefully consider their purchases – a skill that can pay dividends in adulthood when managing their own budgets.

Giving: Teach children the importance of philanthropy by encouraging them to donate old toys and clothes, and maybe even small amounts of money, to a cause that's important to them.

Upcoming Holiday Schedule

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

Monday, September 2nd



Green Bay Football Schedule

It's hard to believe that football season is almost upon us, but it's time to start cheering on the Green and Gold. Please enjoy the complementary Green Bay and Wisconsin football schedule we've enclosed.



Raymond James By the Numbers

- Founded in 1962; public since 1983
- Approximately \$796 billion in client assets
- RJF shareholders' equity of \$6.4 billion
- Market capitalization of approximately \$11.7 billion
- More than two times required regulatory capital
- 125 quarters of consecutive profitability
- Approximately 7,900 financial advisors
- Top-10 municipal underwriting firm
- Equity research coverage of nearly 1,200 companies



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Friday 8:00 a.m. to 3:30 p.m.

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Website: 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

“The future belongs to those who believe
in the beauty of their dreams.”

– Eleanor Roosevelt



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