



ZUEHLKE KARCZ
FINANCIAL GROUP

MONEY MATTERS

Securities offered through **Raymond James Financial Services, Inc.** Member FINRA/SIPC.
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4TH QUARTER 2017

Fraud Prevention Best Practices

While Raymond James and other financial firms employ the most up-to-date safeguards to protect client account numbers and other important information, you play a vital role in keeping your information secure.

- **Protect passwords, PINs** and answers to any security questions by not sharing them with anyone you don't want to have access to your accounts. Avoid easily guessed passwords (e.g. family members' names, birthdates, Social Security numbers, etc.).
- **Keep firewalls and security software up to date**, and use encryption software on your laptops.
- **Use your personal computer for financial transactions**, avoiding public-use computers if at all possible.
- **Do not give out vital information over the phone, by email or through in-person requests.** Type in the URL of the site you want rather than clicking a link provided in an email.
- **Check your financial accounts regularly** to ensure no unauthorized activity is taking place. Contact your credit card company or financial account institution immediately if you notice anything suspicious.
- **Monitor email, social media and online financial accounts for unauthorized changes.** If you receive an email that changes have been made to one of your accounts (e.g. new contact details, new addresses, etc.) that you did not authorize, follow the instructions provided by your service provider to protect your accounts.
- **Only click on links or open attachments that you expect** and are from sources you know and trust. Even if an email is from someone you know, if it looks suspicious, play it safe and confirm with the sender before opening.

4.2 billion data records exposed by cybercriminals in 2016, a new record

19 million Social Security numbers compromised in 2016

95% of breaches involve exploitation of stolen credentials

Sources: Identity Theft Resource Center, CyberScout, Risk Based Security, LexisNexis Risk Solutions





20 Questions Your Estate Plan Should Answer

1. Who will care for the kids and how?
2. What do you own?
3. What do you owe?
4. Who gets what?
5. Do you need/have a trust?
6. Who gets your retirement savings?
7. Who will run your business?
8. Are you fully insured?
9. As you age, who will take care of you and how will you fund that care?
10. Who should be your healthcare advocate?
11. What if the unthinkable happens to your entire immediate family?
12. What kind of funeral do you want?
13. Who will be responsible for your financial, personal and legal matters?
14. Who is your executor
15. Who will manage your digital assets?
16. What legacy would you like to leave behind?
17. What organization do you want to benefit?
18. Is your estate plan tax efficient?
19. Where are important documents stored?
20. Has your family met your professional advisors and know how to contact them?

Shortening the Trade Settlement Cycle



The Securities and Exchange Commission adopted an amendment to shorten by one business day the standard settlement cycle. Currently the transaction time is

three business days but the amended rule shortens it to two business days for most securities transactions, including trades for stocks, corporate and municipal bonds, mutual funds and investments trusts.

As a result, you will receive faster payment following the sale of a security. You will also be required to provide the funds more promptly after purchasing a security, or interest will begin accruing after settlement date if the debit is not covered.



AGE 70½ - Are you this age or older in 2017?

Your full annual required minimum distribution must be taken by year-end (or April 1, 2018, if this is your first RMD).

IMPORTANT MILESTONES: Key decision dates as retirement approaches

You will be making a number of age-related decisions – either deliberately or by default – as you get closer to retirement. Since many of them can affect benefits and/or your cash flow during retirement, it's wise to be aware of them, and to coordinate your decisions with a spouse, especially if you are of different ages. Here are some key ages to keep in mind:

50	Eligible for IRA and 401(k) catch-up provisions : \$1000 for traditional or Roth IRA \$3000 for SIMPLE IRA \$6000 for 401(k)
55	Eligible to take penalty-free withdrawals from qualified retirement plans like 401(k)s, 403(b)s and profit sharing plans if you left your employer in the year you turned 55 or later.
59½	Eligible to begin withdrawing from IRAs and 401(k)s penalty free
62	First eligible for Social Security – with reduced benefits
65	First eligible for Medicare
66	Full retirement age (FRA) for Social Security (born 1943-1954; FRA increases by two months for every year from 1955 to 1959)
67	Full retirement age for Social Security (born 1960 or later)
70	Maximum Social Security benefit (you must begin taking benefits)
70½	Required minimum distributions begin

Recently Heather Karcz was invited to a conference at the Massachusetts Institute of Technology (MIT) AgeLab in Boston along with 19 of her female colleagues from Raymond James. They interacted with the professor and students to get a better understanding of how people will make the most of their 8000 days of retirement as they live well into their 80's and beyond.



AgeLab works with financial service firms to explore how people think about longevity issues throughout one's lifespan and take action to plan for life tomorrow. The research explores couples' attitudes and emotions about financial risk. Beyond individual planning, increased longevity requires society as a whole to rethink how older adults will maintain their quality of life and well-being.

Taking a look back at the 1980's & 1990's at Raymond James

- 1983 - After a 14 year delay, Raymond James goes public with a \$14 million initial public offering . The firms stock is listed on the NASDAQ
- 1986 - The New York Stock Exchange approves Raymond James stock for listing under ticker symbol RJF
- 1992 - Our newest subsidiary, Raymond James Trust Company, forms
- 1996 - The firm takes another step into digital age, offering clients access to their account information through raymondjames.com



Upcoming Holiday Schedule

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

Thursday, November 23, 2017 - closed

Friday, November 24, 2017 - closed at noon

Monday, December 25, 2017 - closed

Monday, January 1, 2017 - closed

"I don't look to jump over
7-foot bars: I look around
for 1-foot bars that I can
step over."

Warren Buffett



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We will continue to meet clients by appointment in Pound, Wisconsin

ZK Financial is on Facebook and LinkedIn. We will be using 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