ZUEHLKE KARCZ
FINANCIAL GROUP
AN INDEPENDENT FIRM

MONEY MATTERS

2ND QUARTER 2017

Raymond James S&P 500 Announcement

We are proud to share with you that Raymond James Financial, Inc. has been selected for the S&P 500® index, effective at the open of trading on Monday, March 20, 2017, under the GICS Investment Banking and Brokerage Sub-Industry Index.

As stated by our Chairman and CEO Paul Reilly, “This represents a significant milestone for Raymond James and a major accomplishment for our Chairman Emeritus Tom James, who brought Raymond James public more than 30 years ago, as well as the many current and past advisors and associates who have built this company to its current place among our industry’s leaders. Our addition to the S&P 500, like all of our corporate achievements, would not be possible without our client-first culture and the dedicated people who work here.”

It is an honor for Raymond James to be included in this index – and further affirmation of the high caliber of service we are able to offer to you, our client. As always, We are grateful for your loyalty and support, and look forward to a bright future working together. We hope you’ll join us in celebrating this great news.

The S&P 500 is an unmanaged I index of 500 widely held stocks. Investors cannot invest directly in this index.

Did You Know Raymond James...

- Continues its tradition of giving back, Raymond James donated $8.37 million to charitable organizations in 2016, including $5.19 million to the United Way and its partner agencies.
- Is a firm that was founded more than 50 years ago
- Has approximately $617 billion in total client assets
- Is located over 2,900 locations (United States, Canada, and abroad)
- Has more than 2.9 million client accounts

Commons Scams to be Aware of

As people age, they may experience insecurities with the unfamiliar or simply become overwhelmed, and that may make them anxious. It also makes them more susceptible to the kind of people who make a living preying on the elderly – especially widows and widowers, who no longer have a partner with whom to discuss challenges and opportunities and who may be particularly inclined to trust strangers who offer help or friendship. In order to protect those we love as well as ourselves, it's important to be aware of the most common scams to which older Americans fall victim.

Lottery scam – You get an unsolicited phone call or email that says you've won a large prize. All you need to do is send money to pay for shipping, taxes or some ancillary fee.

Grandchild needs money scam – Your grandchild calls to confess her troubles. Or so you think. It's not at all uncommon for someone posing as your grandchild to call and, preying on your compassion, claim to be in a crisis situation and need money urgently. She may also beg you not to call her parents (which could give the scam away).

Charity scam – You donate to one charity and end up being on every charity list. That's because they sell your name, phone number and email to other nonprofit and commercial organizations. These could include companies with similar names to charities you support – but they exist solely to scam donations.

Computer scam – Someone calls pretending to be from a major company, such as Microsoft, and says he can see that your computer has a virus. He offers to help you get rid of it by asking you to log into a website that lets him control your computer – then steal your ID information.

Time-share scam – If you own a time-share you may get a call from someone who says she is authorized to sell it for you, for a fee. After you pay, you never hear from her again.

Homeowner scams – When a man comes to your door and offers to clean your gutters or trim your trees, it may sound like a good idea. Until he asks for prepayment and never completes the job. Hire only people you know well or who are referred to you by trusted sources.

Medical scam – You get an unsolicited call about a discounted price for some kind of medical equipment (i.e., heart monitor, wheelchair or bathtub bench). He asks for a deposit and your personal information or Medicaid number to send the equipment, which never arrives.

Foreclosure scam – You're approached by a "professional" who claims your home is under threat of foreclosure and offers to pay off your mortgage or taxes if you sign over the deed to the property. With your deed, he can then refinance the mortgage for the full value of your home and take the money. Keep in mind, even if you sign over a deed to someone, you are still liable for your mortgage obligations.

Caregiver scam – A caregiver who gains access to your accounts may conduct identity fraud, theft or overcharge you. It's important to recognize that these scams are common and widespread. But you're not alone in trying to decide what to do. Rely on trusted family and friends to work through financial decisions, as well as your financial advisor. He or she can discuss any challenges or opportunities you may encounter and provide sound advice.

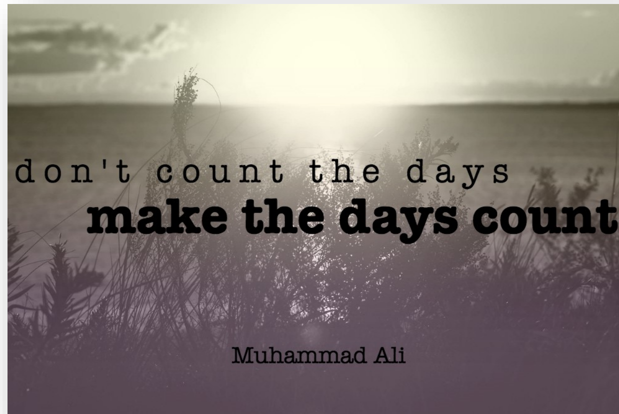
A Life Well Planned Is Our Continuing Commitment

Perhaps you've recently seen a new advertisement – whether on TV or in your favorite magazine or website – for Raymond James. They continue to feature the phrase "Life Well Planned" because it's more than just a slogan – to us it's our commitment to you as our client.

Having a well-planned life means not only being prepared for the expected events in life, but the unexpected ones as well. It means not only having a method to grow your wealth, but preserve it, too. Above all, it means having a solid and systematic way to pursue the goals you have for yourself and your family.

We believe in a thorough and rigorously disciplined approach to financial planning that involves fully understanding your personal circumstances and maintaining our one-to-one relationship with you.

RAYMOND JAMES®



As your Raymond James financial advisors, the company's unique culture of independence gives us complete freedom to offer you objective, unbiased advice to meticulously maintain a long-term plan based on your financial well-being and your specific goals.

As always, please let us know if any of your circumstances or priorities change. We can recommend and make any necessary adjustments to your plan and portfolio to keep you well aligned with your goals.

Spring is in the Air

Spring may have sprung so take a peek outside. We can hardly contain our excitement for all the fun festivals, concerts and activities happening during spring in Wisconsin. One that sticks out in my mind is a stroll through Door county's cherry blossoms. Enjoy the celebration of spring as the cherry and apple blossoms, wildflowers and gardens explode into life. Special events include garden tours, a shipyard tour, fishing tournaments, community festivals and more. Enjoy the gardens and wildflowers as they come to life April 8th –June 4th.

Investor Access & the Vault

If you use Investor Access for viewing your statements online, you might have noticed a new tab on the homepage called Vault.

Vault is a secure tool where you can upload, store and organize important files including: legal documents, tax return information and insurance policies. Likewise, we can share files with you such as performance reports and research documents.

Files uploaded to Vault can be accessed from any internet-connected mobile device or computer, which makes viewing, sharing and commenting on files with Vault faster and simpler than with alternatives such as fax or secure email.

Contact our office if you are interested in more information.

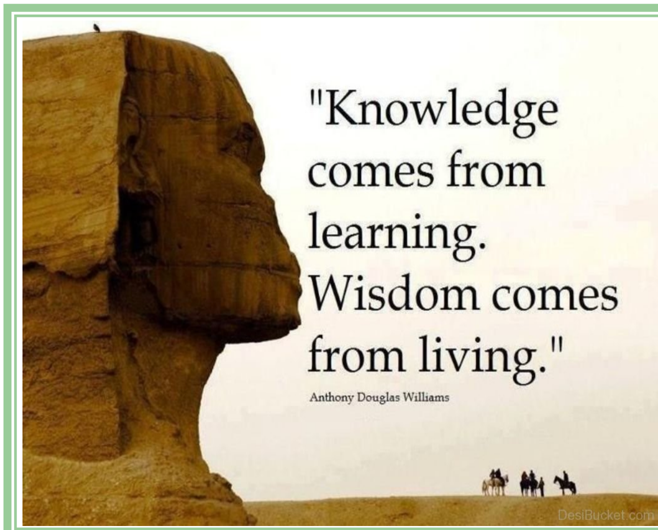
Upcoming Holiday Schedule

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

Monday, May 29, 2017

Monday, July 3, 2017

Tuesday, July 4, 2017



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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

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