

A plan for all seasons

NEW YEAR, NEW OUTLOOK.



The new year provides a perfect time to organize, declutter and upgrade your life – beginning with your financial plan. To start, go paperless, embrace online file sharing and organize your tax documents to avoid frenetic filing later on.



WINTER 2017/18 | MARKET CLOSURES

Monday, January 1: New Year's Day

Monday, January 15: Martin Luther King Jr. Day

Monday, February 19: Presidents Day

Friday, March 30: Good Friday

MARK YOUR CALENDAR

- Tuesday, January 16:** Fourth quarter estimated payments are due, if required.
- Wednesday, January 31:** Raymond James mails year-end retirement tax forms for 1099-R and 5498, if applicable.
- Thursday, February 15:** Raymond James begins mailing 1099 tax statements.
- Wednesday, February 28:** Raymond James mails amended 1099s and those delayed due to specific holdings and/or income reallocation. March 15 is the final day to mail any original 1099s and continued amended 1099s as needed.

PLANNING TO-DO'S

- Get organized:** Sign up for Investor Access to view your account online and go paperless, reducing clutter. Then, consolidate your personal and financial documents by uploading them to Vault, our secure online file sharing platform.

- Rev up your retirement:** Confirm that employer retirement plan contributions take advantage of any available employer match. Maximize IRA contributions early in the year so they have time to generate tax-deferred gains; you have until mid-April to do so for the previous year. If you are 50 or older, ask your advisor about catch-up contributions.
- Optimize health spending:** If you participate in a flexible spending account (FSA) or health savings account (HSA), review your contribution levels to take full advantage based on your family's needs – without exceeding applicable limits. If you have an FSA, utilize available funds before your plan's use-it-or-lose-it deadline.
- Face the future:** Have major new expenses that must be planned for in advance? Conduct a cash flow and liquidity analysis for the coming year to garner essential information. Additionally, prioritize how you'll apply available savings, perhaps by paying down high-interest debt, building or maintaining an emergency fund, or increasing retirement savings.
- Bolster benefits:** Research your company's open enrollment schedule and decide whether you need to make changes to your benefits.
- Avoid frenzied filing:** Keep your tax documents organized as they arrive so you're prepared when it's time to file. Talk to your advisor about coordinating with your tax professional to ensure everything is in order.

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