

An Independent Registered Investment Adviser

Securities offered through Raymond James Financial Services, Inc. Member FINRA/SIPC



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Financial focus

WHAT MATTERS MOST TO YOUR FAMILY, MATTERS MOST TO OURS.

The Importance of Keeping Your Account Information Updated

In today's fast-paced world, maintaining up-to-date information with your financial institution is more important than ever. Whether it's a change in your contact details, employment status, or personal circumstances, keeping your information current helps to ensure the accuracy, security, and efficiency of your financial transactions and interactions.

Potential Consequences of not Keeping Information Updated

Keeping your information updated with your financial institution is crucial, and failing to do so can lead to several negative consequences:

1. Inaccurate Account Management

Outdated information can cause errors in how your accounts are managed. For example, if your contact details are incorrect, you might miss important notifications about your account status, leading to misunderstandings or missed deadlines.

2. Communication Issues

If your contact information is outdated, your financial institution may struggle to reach you with critical updates, alerts, or statements. This can result in missed opportunities to address issues promptly, such as unauthorized transactions or changes in account terms.

3. Increased Risk of Fraud

Outdated information can hinder your financial institution's ability to detect and prevent fraud. If they cannot reach you quickly to verify suspicious activities, unauthorized transactions might go unnoticed, putting your assets at risk.

4. Identity Verification Problems

When your information is not current, it can complicate the process of verifying your identity during transactions or account changes. This can lead to delays or even denial of services, as the institution may struggle to confirm your identity.

5. Service Disruptions

All expressions of opinion reflect the judgment of Raymond James & Associates, Inc. and are subject to change. There is no assurance any trends mentioned will continue or that any forecasts mentioned will occur. Economic and market conditions are subject to change. Investing involves risk including the possible loss of capital. Investments involve risk and you may incur a profit or a loss.

Incorrect or outdated information can lead to service disruptions. For instance, if your address is not updated, you might not receive important documents or new cards, causing inconvenience and potential security risks.

6. Missed Financial Opportunities

Outdated information can result in missed financial opportunities, such as special offers, rate changes, or new services that your institution might offer. Staying updated helps to ensure you can take advantage of these opportunities.

How to Avoid These Consequences

To avoid these issues, make sure to regularly update your information with your financial institution. Keeping your information current is a simple yet effective way to help ensure smooth and secure financial management.

If you need to update your information with us, please call 425-451-8508 or email aldencapital@raymondjames.com.

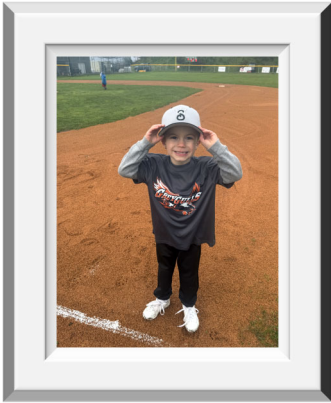
Complimentary Shredding Reception for our Clients

Wednesday, May 7th // 10:00 a.m. to 12:00 p.m.
at our office in Bellevue.
Refreshments will be served.

Please call or email to RSVP. Guests welcome.
425-451-8508 or aldencapital@raymondjames.com

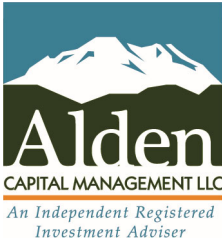
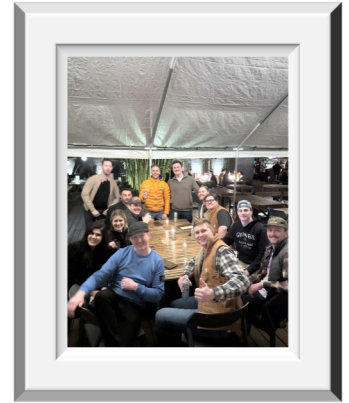


Alden News



Spring is in full swing for the Christofferson crew! Wes (almost 5) has officially stepped up to the plate, starting his first season of tee-ball with West Seattle Little League on the Grey Gulls. Meanwhile, Elliott (age 8) is moving up the ranks, playing in the Rookies division—also with WSL— and loving every inning of it.

Matt recently traveled to Portland with his lacrosse team representing the Washington Athletic Club and came home with some serious bragging rights—they swept all the Portland teams and remain undefeated! You'll spot him in the celebratory team photo!



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   @AldenCapital

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Investment Advisory Services offered through **Raymond James Financial Services Advisors, Inc.**
Alden Capital Management LLC is not a registered broker/dealer and is independent of Raymond James Financial Services, Inc.

**You're invited to our Shredding Reception
Wednesday, May 7th 10am-Noon**

Don't Forget to Review Your IRA Beneficiaries

If you have a Traditional IRA, Roth IRA, or SEP IRA account, you have designated beneficiaries. Your current designations may be found on your account statement. But have you reviewed those designations recently?

Why review your beneficiaries?

- **It's a way to check your work.** If you have not designated a beneficiary for your account, (or if they are deceased), your beneficiary may default to your estate. This may create a huge tax liability to your heirs as your hard-earned, tax-deferred dollars suddenly become taxable.
- **Life events can change everything.** Has there been a marriage, divorce, birth of a child, or a death in the family since you last changed your beneficiaries? If so, you may need to update your beneficiary designations. For example, if you've divorced and your former spouse is listed as your account's beneficiary, your ex-spouse may remain your beneficiary until you change your designation.
- **Primary and contingent beneficiaries matter.** If your primary beneficiary dies before you do and you haven't named a contingent beneficiary, your account may be treated as if you hadn't designated a beneficiary at all.
- **Naming or changing beneficiaries is easy.** Talk to your advisor if you have questions, or ask for an IRA Beneficiary Change Form.

Please note, changes in tax laws or regulations may occur at any time and could substantially impact your situation. Raymond James financial advisors do not render advice on tax or legal matters. You should discuss any tax or legal matters with the appropriate professional.