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Raymond James Financial
Services, Inc.
Member FINRA/SIPC



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Financial focus

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

Add a Trusted Contact to Your Financial Accounts

Your financial firms may request that you give them the name and contact information of a “trusted contact.” While it’s not mandatory that you do so, FINRA, the North American Securities Administrators Association (NASAA) and staff from the SEC Office of Investor Education and Advocacy urge you to consider providing the name of someone you trust as a contact on your accounts.

What Is a Trusted Contact?

A trusted contact is a person you authorize your financial firm to contact in limited circumstances, such as if there’s a concern about activity in your account and they’ve been unable to get in touch with you.

A trusted contact may be a family member, attorney, accountant or another third-party whom you believe would respect your privacy and know how to handle the responsibility. You may establish more than one trusted contact.

Who Should Have a Trusted Contact?

We suggest a trusted contact for anyone who has an investment account.

Why Would You Add a Trusted Contact to Your Account?

Among other things, having one or more trusted contacts provides another layer of safety on your account and puts your financial firm in a better position to help keep your account safe.

Naming someone as a trusted contact does not give that person any authority to act on your behalf, execute transactions or engage in activity in your account.

How Would Having a Trusted Contact Help Me?

Maybe you’re traveling. Maybe you’ve been displaced by a natural disaster. Maybe there’s a concern about fraud. Or maybe you’re having a health issue. A trusted contact can help your firm connect with you.

A trusted contact may be asked to confirm your current contact information, health status or the identity of any legal guardian, executor, trustee or holder of a power of attorney. U.S. broker-dealers are required to provide and other financial firms may provide a written disclosure that lays out these details.

What Authority Does a Trusted Contact Have on Your Account?

Designation as a trusted contact doesn’t provide the designated person with authority to make transactions in your account and doesn’t make that person a power of attorney, legal guardian, trustee or executor.

By designating a trusted contact, you’re authorizing the firm to contact someone you trust and disclose information about your account only in limited circumstances.

A firm may only disclose reasonable categories of information with a trusted contact, including information that will assist the firm in administering the customer’s account.

Unless separately authorized, a trusted contact:

- cannot make trades in your account and
- cannot make decisions about your account.

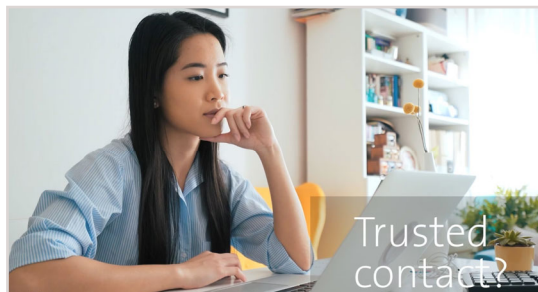
A trusted contact is simply someone who can help your financial firm help you, if needed.

How Can You Add a Trusted Contact to Your Account?

You can contact your financial firm or investment professional and ask to add a trusted contact to your account at any time! You can also ask your financial firm to change or update your trusted contact information at any time.

You may be asked to add a trusted contact when you log on to your investment account online. Your financial firm may send notices to you, via email or regular mail, that include instructions for adding a trusted contact to your account. Before clicking on any link in an email notice about a trusted contact, make sure you verify that your firm sent the email. If you decide to name a trusted contact, you might want to reach out to them in advance to let them know.

If you haven’t yet named a trusted contact, add one today!#



In addition, if you would like to authorize someone who would be able to make decisions about your account(s), please contact us about adding a power of attorney.



FALL/WINTER 2024 | MARKET CLOSURES

Nov. 28: Thanksgiving Day
Dec. 25: Christmas Day

Oct. 1: Last day to establish a SIMPLE IRA plan or a safe harbor 401(k) for 2024.
Oct. 15: Open enrollment for Medicare Parts C and D. Make changes by Dec. 7.
Oct. 15: The final day to file a 2024 income tax return for those issued an extension.
Nov. 30: Observe Information Security Day—visit [ready.gov/cybersecurity](https://www.ready.gov/cybersecurity) for tips.
Dec. 31: New Year’s Eve—year-end charitable gift deadline for check / wire transfers.
Dec. 31: Last day to take annual required minimum distribution, unless you turned 72.

THINGS TO DO

- **Confirm cost of living:** Next year’s Social Security adjustment is typically announced in October.
- **Adjust your coverage:** Ready your documents for Medicare open enrollment, if eligible. If you’re working and your employer offers benefits, take the time to understand them.
- **Refresh your plan:** It’s important to monitor your retirement and investment accounts regularly and make adjustments to insurance and estate plans as needed. The holidays can be a good time to discuss what you’re planning with close friends or relatives.
- **Tend to your portfolio:** Consider balancing your realized capital gains with losses where appropriate. Talk to your advisor about whether this strategy might help lower your tax liability.
- **Engage in smart giving:** As deadlines for year-end gift and charitable contributions approach, make a strategy for your philanthropic goals. Consult with your advisor if you’re interested in donating appreciated stock or bunching a few years’ worth of donations in a donor advised fund to help you meet the threshold for itemizing on a tax return.
- **Revisit your resolutions:** Before beginning your New Year’s celebrations, review the financial planning you did for the past year. Did you make progress toward your goals?



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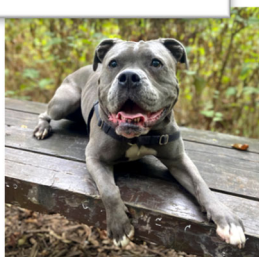
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Alden News



While we all love a beautiful Summer in the PNW, Fall brings striking colors to our already gorgeous scenery, (early) Pumpkin Spice Lattes, sweater weather, and football to help cozy us up before Winter.

Laura and her family are settling into the school schedule. Elliott started second grade and Wes started Pre-K this September. Elliott is playing soccer and really enjoys playing in the striker position. The boys are very excited for Halloween and all the candy!



Matt had some short vacations to NYC, Sand Diego and Palm Springs to round out the summer. His dog, Betty White, just started trail training and he’s looking forward to doing more hikes with her in the future. Lacrosse season isn’t too far away so it’s time to get in shape for that!

Carol has been watching her son Brendan play football on the newly formed Sophomore team at Bothell High—being a two-way lineman on offense and defense. Since not many teams around have a Sophs team yet, their only loss so far was to Eastlake JV.

