ZUEHLKE KARCZ FINANCIAL GROUP

MONEY MATTERS

3RD QUARTER 2023

A Plan for the Season

THINGS TO DO

• **Create an account with SSA.gov:** Check your earnings history for accuracy and review your expected benefits. Doing this regularly should ward off error. If you're close to retirement age, discuss with us when and how you should file to maximize household benefits.

•**Freshen up your estate plan:** Check the beneficiaries of your IRAs, insurance policies, trusts and other accounts, and update information that's no longer relevant. Ensure your plan protects you and your family in the case of an unexpected event.

•**Pencil in a family meeting:** Legacy planning is more than sharing wealth, it's also about passing down family values and history to the next generation. Host a family meeting to spark dialogue about traditions and building the future you want to see.

•**Share big news with your financial team:**

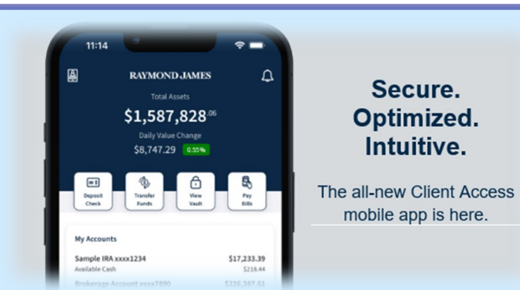
Set up a meeting with us to talk about major life changes you've experienced and how your financial plan could be affected. These changes include marriages, births, deaths, divorces, a sudden windfall and more.

•**Check for college deadlines:** Many colleges and universities have registration and tuition payment deadlines in the summer months. If you have a 529 plan, make sure to discuss qualified expenses and payment plans with us.

•**Assess insurance needs:** Periodically review coverage to ensure proper protection, especially if you've recently experienced major life events.

Updates to Client Access Mobile

Having all your key financial information in one place doesn't just make life more manageable, it gives you more time to do what you enjoy. The all-new mobile app is optimized specifically for iOS or Android devices, featuring intuitive design, personalized insights and an improved user interface.



Clients can install the Client Access mobile app from the Apple App Store for iPhone users, or the Google Play Store for Android users. To use the Client Access mobile app, clients first must be enrolled through the desktop version of the site, accessible at raymondjames.com/clientaccess. If you already have access to the mobile app, don't forget to update the app to utilize any new features.

Scams- Know the Red Flags

The most common types of scams will target you through fake emails, text messages, voice calls, letters or even someone who shows up at your front door unexpectedly. No matter which technique the scammer uses, you may be:

- Contacted unexpectedly by phone, email, text, direct message or pop-up with a request for personal information or money. Never click a link or download an attachment from someone you don't know.
- Pressured to act immediately with an alarming phone call, email or text that plays with your emotions. Scammers may pose as an employee from a familiar organization you know and say there's a problem that needs immediate attention. Do not act unless you have verified the person who has contacted you and the story or request is legitimate.
- Asked to pay in an unusual way, like gift cards, bitcoin, prepaid debit cards or digital currency, including Zelle® to resolve fraud.
- Asked to provide personal or account information, such as an account verification code, bank account number or PIN. When in doubt, don't give it out.
- Offered a free product or a 'get rich quick' opportunity that seems too good to be true the it probably is.
- Asked to cash a check for someone you don't know.

1. You're told to act immediately !

2. They ask for your personal information or codes!

3. You're asked to pay in an unusual way (wire, gift card or payment apps)

Texting For Easy Communication

If you are not already and would like to be eligible to communicate via text, call or email Amanda at: Amanda@ZKFinancial.com and we can send you a text invite to get started.

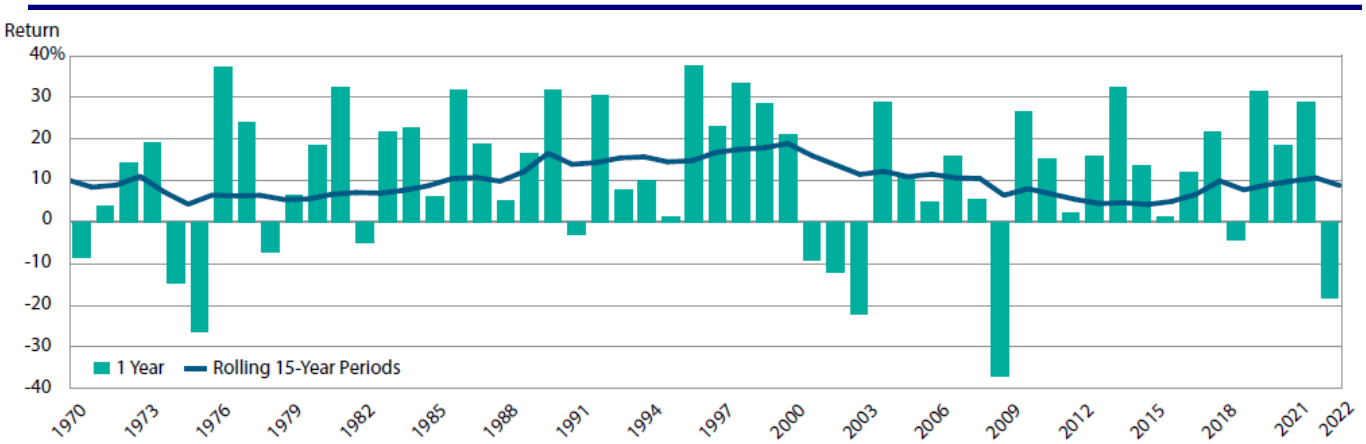
Core Features of the Client Access Mobile

The Client Access mobile app enables clients to take advantage of complimentary, secure access to their Raymond James brokerage account on the go. Clients have access to important account information, with app features including:

- **Dashboard**: The dashboard provides a high-level view of account-related information, including client accounts, top holdings, recent activity, cash, and asset allocation. The dashboard widgets can be rearranged in any order and include links to the corresponding feature of the app for more information.
- **Accounts**: The Accounts section of the app lists all internal and external accounts and their balances, as well as available cash and additional account details. Selecting an individual account will take the client directly to that account's portfolio to view holding-level information.
- **Portfolio**: The Portfolio breaks down a client's holdings and provides links to additional market information. Clients can review current values and realized gain/loss, as well as daily price changes, estimated annual income and yields, and amount invested.
- **Activity**: Clients can review all posted activity going back 18 months, as well as pending activity.
- **Analysis**: Easily review Value Over Time and Asset Growth reports, as well as a pie chart breakdown of asset class and product type.
- **Documents**: The Documents section of the app enables clients to review account statements and trade confirmations.
- **Vault**: Vault enables clients to upload, view, and comment on documents in a collaborative and secure space.
- **Market Research**: Clients can review Raymond James Equity Research, commentary from various experts, and publicly available market data.
- **Check Deposit**: Check Deposit enables clients to safely and conveniently deposit checks using their mobile device.

Looking at the Stock Market through a 15-Year Lens

Remaining invested through downturns and corrections may allow investors to take advantage of long-term growth potential. Another reason to stay invested is the difficulty of anticipating short-term market movements.



Sources: T. Rowe Price, created with Zephyr StyleADVISOR, and S&P. See Additional Disclosures on last page. Price return calculations include dividends and capital gains. Annual returns began in calendar year 1970. Rolling 15-year data begin in 1970. ***Past performance cannot guarantee future results.*** *It is not possible to invest directly in an index. Chart is for illustrative purposes only.*

Raymond James at a Glance

For more than 60 years, Raymond James has built a reputation for dedicated and focused client service, advisor support and ongoing financial stability, as well as for its community involvement, corporate philanthropy and support of the arts. In fact, Raymond James' conservative management approach has delivered **141 consecutive quarters*** of profitability in our history of strength, stability and service.

BY THE NUMBERS

- Approximately **8,700** financial advisors
- Approximately **$1.22 trillion** in total client assets
- More than **2x** required total capital ratio
- Stable outlook credit ratings of **A-**, **A-** and **A3** from Fitch, S&P and Moody's

*As of 3/31/2023. Past performance is not an indication of future results. The information provided is for informational purposes only and is not a solicitation to buy or sell Raymond James Financial stock.

Willie & Waylon welcomes you to ZK Financial Group

Upcoming Holiday Schedule

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

Mon. July 3rd - Closed

Tues. July 4th - Closed

Mon. Sept. 4th - Closed

1277 W. Mason St. ~ Green Bay, WI 54303

Office Hours: Mon.– Thurs. 8:00 a.m. to 4:30 p.m.
Fri. 8:00 a.m. to 3:30 p.m.

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Toll Free:	855-338-9922
Fax:	920-498-2723
Website:	*ZKFinancial.com*

ZK Financial is on Facebook and LinkedIn. We use 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

"When you read this content we've shared and it causes you to think of others in your life who would benefit from seeing it, please share it with them."