

→ plan together → achieve together →

Families don't have to be people who live together or are related to one another. They are people who are there for each other, helping to plan together and looking forward to sharing in each other's achievements in the future. We, at ZK Financial Group want you to think of us as part of your family, here to provide direction, ambition and desire for progress.

ZK Financial Group Website Access

Use our QR Code to access our website quick and easy.

How to scan a QR code with the Camera app:

1. Open the Camera app on your phone from the Home Screen, Control Center, or Lock Screen.
2. Select the rear facing camera. Hold your device so that the QR code appears in the viewfinder in the Camera app.
3. Tap the notification to open the link associated with the QR code.



Once you are on our website, you can also easily access your own Client Access using the far right tab. Once you have your own online account set up you can see your accounts from virtually anywhere.

Client Access is more than a tool for viewing brokerage and retirement account summaries. It's a dynamic resource that enables you to:

- View their portfolio information updated continuously throughout the day.
- Access cost basis information and recent transactions by account, and view upcoming activity, such as dividend payments.
- Access Raymond James' award-winning equity research and other relevant news about their investments.
- View statements, trade confirmations, and tax reporting documents online.
- Set your preferences to paperless

If you don't already have online access, we can help you start the process.

Contribution & Tax Deadline

The deadline for you to make 2023 contributions to Traditional and Roth IRAs contributions is **April 15, 2024**. The total contributions you can make to your traditional IRAs and Roth IRAs can't be more than: **\$6,500 or \$7,500 respectively if you're age 50 or older**.

REMINDER to make all checks for deposit into your account payable to:

RAYMOND JAMES



A Plan For The Season

DATES TO REMEMBER

For deadlines that fall on a weekend, action may need to be taken by the preceding weekday.

April 15: Tax day – the deadline to file your 2023 tax return and pay taxes or request an extension. Also, first quarter estimated tax payments are due, if required.

April 15: Last day to contribute to Health Savings Accounts (HAS). In 2023, you can contribute up to \$3850 if you have health coverage just for yourself or \$7750 if you have coverage for your family. At age 55, individuals can contribute an additional \$1000.

THINGS TO DO

- **Mind your RMDs:** If over 72, take required minimum distributions (RMDs) from your IRA and qualified plans. Under SECURE Act 2.0, those born between 1951-1959 must begin RMDs by April 1 the year after you turn 73. Subsequent distributions must be taken by Dec. 31 each year.
- **Home in on housing:** If you're considering buying or refinancing a home, keep an eye on mortgage rates and plan to review the terms with your advisor, this transaction will impact your financial plan.
- **Consider an extension:** If applicable, particularly if you hold securities subject to income reallocation. Ask your tax advisor if filing an extension with the IRS would be beneficial.
- **Tune up your portfolio:** Consider a seasonal review of your portfolio to ensure your allocation is optimal for your objectives.
- **Review your cash flow:** Make sure all expenses are considered and that you're still allocating enough to your savings, retirement and "rainy day" accounts. Flexible liquidity is key.
- **Consolidate and donate:** Create a spring cleaning ritual and let go of the clutter consuming space in your home by starting off digitizing your files. Though giving items away offers its own benefits, remember to get a qualified appraisal for more valuable donations.
- **Comb through your credit report:** Making a habit of checking your credit report at least once a year can help you detect and dispute errors.

Your Legacy Starts Today



You think you have taken care of your heirs. Your estate plan is current. The life insurance policy is paid up, and the right computer passwords can unlock all the details of

your IRA, 401(k) and brokerage accounts. There's only one thing you forgot, you haven't told your spouse or children where to find anything.

A letter of last instruction is an organized way for you to give your family all the facts about your finances and personal matters that must be attended to. The letter does two big jobs:

1. It outlines the location of all your important papers and contacts
2. It contains information about your personal desires and experiences

Talking about what matters to you most likely comes naturally because it's incorporated into your everyday life. Continue telling people about the things that bring you true fulfillment, but also consider writing about them and why they're important to you. A memoir or written record can be kept, stored and passed down through the generations.

To pass down your interests in a way that celebrates your life, it will take thoughtfulness, creativity and organization. The investment will be worth it to ensure your legacy is so much more than the things you'll leave behind. You have the power to leave people with warm memories and a glimpse into your life's true spirit.

- Share your passions, interests and stories with those closest to you.
- Consider the most important parts of your legacy and who you'd like to share them with.

Completing this letter can spare your family a load of aggravation and stress. A letter isn't a Last Will & Testament nor a substitute for one. Make sure that this letter is accessible to whoever is responsible for making arrangements.

Several of you may have seen or completed the Letter to Loved Ones that we have at our office already, but for those who haven't we can email or mail you one upon request. Contact our office if you have more questions regarding your Letter to Loved Ones.



Planning Meetings Your Way

Our team approach allows us to deliver individualized service at the absolute highest level.

WE OFFER MEETINGS



If office



Via Zoom



Via Phone

However Is Most Convenient For You

Goal Planning and Monitoring (GPM)

Goal Planning & Monitoring (GPM) can test goals, spending plans and portfolio sustainability by simulating various market scenarios and stress-testing the results. This analysis can frame the complex financial decisions faced and determine how to best design a portfolio that balances unique risk tolerance and return requirements to meet goals.

This process is a big job gathering details, but is worth the final product. If you are ready to start this process, contact our office for the forms to begin.



Upcoming Holiday Schedule

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

Mon. May 27 - Closed

Wed. June 19 - Closed



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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

Online Shopping Scam



Websites and social media ads can deceive consumers with eye-catching sales but fail to deliver the promised goods or deliver counterfeit products. This type of scam

can also involve fake checkout processes, which can result in financial loss or identity theft for the buyer.

Beware of unrealistic deals that sound too good to be true, especially when found on lesser-known or new sites. Shop at reputable online retailers with a history of secure transactions, positive customer reviews and fair return policies.

Sharing is Caring

"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."

The information contained in this report does not purport to be a complete description of the securities, markets, or developments referred to in this material. The information has been obtained from sources considered to be reliable, but we do not guarantee that the foregoing material is accurate or complete. Any information is not a complete summary or statement of all available data necessary for making an investment decision and does not constitute a recommendation. Any opinions are those of ZK Financial Group and not necessarily those of RJFS or Raymond James. 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. 401(k) plans are long-term retirement savings vehicles. Withdrawal of pre-tax contributions and/or earnings will be subject to ordinary income tax and, if taken prior to age 59 1/2, may be subject to a 10% federal tax penalty.

Changes in tax laws may occur at any time and could have a substantial impact upon each person's situation. While we are familiar with the tax provisions of the issues presented herein, as Financial Advisors of RJFS, we are not qualified to render advice on tax or legal matters. You should discuss tax or legal matters with the appropriate professional.