Issue #160: News & Events

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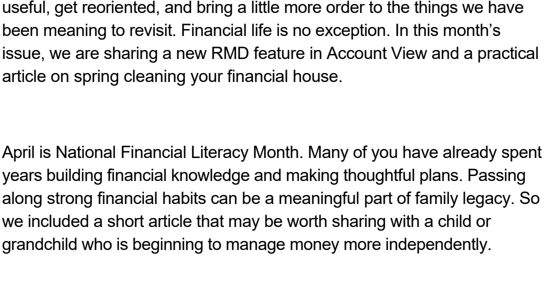

Hi {Firstname},

The daffodils are blooming, there are baby bunnies everywhere, and the sunshine has a bit more warmth - Spring has sprung!

This time of year often brings a natural urge to clear out what is no longer useful, get reoriented, and bring a little more order to the things we have been meaning to revisit. Financial life is no exception. In this month's issue, we are sharing a new RMD feature in Account View and a practical article on spring cleaning your financial house.

April is National Financial Literacy Month. Many of you have already spent years building financial knowledge and making thoughtful plans. Passing along strong financial habits can be a meaningful part of family legacy. So we included a short article that may be worth sharing with a child or grandchild who is beginning to manage money more independently.

We hope this month offers a chance to clear the cobwebs and reset with fresh energy and new beginnings. Please reach out any time with your questions - we are here to support you!

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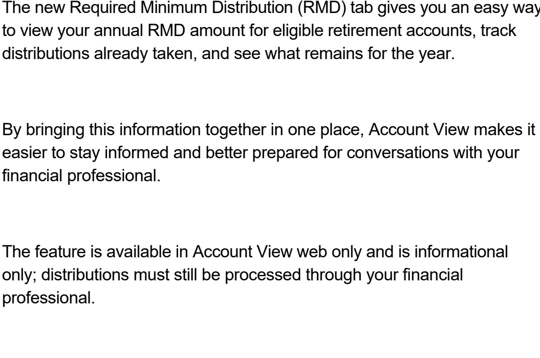
"An investment in knowledge pays the best interest."

-- Benjamin Franklin

New RMD Feature in Account View



One of the features Account View users have been waiting for is now available!

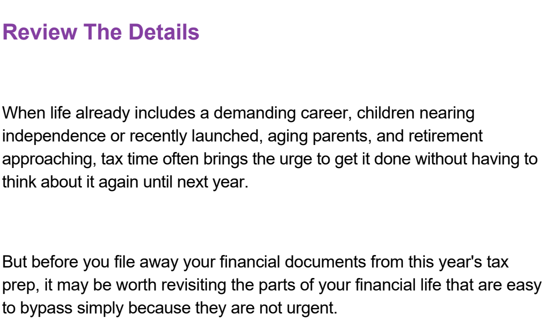
The new Required Minimum Distribution (RMD) tab gives you an easy way to view your annual RMD amount for eligible retirement accounts, track distributions already taken, and see what remains for the year.

By bringing this information together in one place, Account View makes it easier to stay informed and better prepared for conversations with your financial professional.

The feature is available in Account View web only and is informational only; distributions must still be processed through your financial professional.

Learn more about the RMD feature in LPL's Feature Guide and FAQ.

Financial Spring Cleaning



By April, many busy households have already filed and are ready to put tax season behind them. Tax preparation often brings financial details into one place, making it easier to spot the complexity that has built over time. Loose ends that have been on the back burner can now come back into focus because this kind of visibility may not come around again until next tax season.

Review The Details

When life already includes a demanding career, children nearing independence or recently launched, aging parents, and retirement approaching, tax time often brings the urge to get it done without having to think about it again until next year.

But before you file away your financial documents from this year's tax prep, it may be worth revisiting the parts of your financial life that are easy to bypass simply because they are not urgent.

- Are there retirement accounts from prior employers that may need review or consolidation?
- Are assets spread across multiple firms in ways that make the overall picture harder to see?
- Do beneficiary designations, account registrations, or ownership details need review?
- Are there pieces of your financial life that no longer reflect how you are living, earning, or planning today?

Resources For All Life Stages

IRS: Tax Withholding Estimator

An Internal Revenue Service resource for reviewing current withholding and understanding how it may affect a refund, paycheck, or tax due. Used by those still working or drawing pension income.

IRS: Get an Identity Protection PIN (IP PIN)

An Internal Revenue Service resource that may help reduce the risk of someone filing a fraudulent federal tax return using your Social Security number. The IRS describes the IP PIN as a six-digit number used to verify identity on a tax return.

SSA: Create a 'my Social Security Account'

A Social Security Administration resource to estimate future benefits, manage current benefits, check application status, replace a Social Security card, and access your Social Security statement online.

FTC: AnnualCreditReport.com

A resource and credit monitoring service from the Federal Trade Commission for reviewing credit files for unfamiliar accounts, errors, or signs of identity theft, with free weekly access to reports from Equifax, Experian, and TransUnion.

FTC: http://identitytheft.gov/

A Federal Trade Commission resource for reporting identity theft, creating a recovery plan, and accessing step-by-step checklists and sample letters.

U.S. Treasury: Manage Savings Bonds with TreasuryDirect

A U.S. Treasury resource for reviewing savings bond holdings and updating ownership or beneficiary information. TreasuryDirect also provides guidance for inherited bonds and beneficiary situations.

Medicare.gov: Create an Account and Compare Plans

A Medicare resource for accessing coverage information and comparing health and drug plan options. Medicare's plan comparison tool is especially relevant for clients approaching age 65 or reviewing annual elections.

NAUPA: Unclaimed Property Search

A resource for checking whether forgotten assets such as dormant accounts, uncashed checks, insurance proceeds, or utility deposits may be held by a state unclaimed property office. Useful for those who have moved, changed jobs, closed accounts, or lost track of older financial relationships.

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Not every part of financial spring cleaning needs attention at once. But this time of year can be a useful opportunity to take stock, clear out what no longer serves you well, and bring a little more intention to the way your financial life is organized. One question that may help you get started is:

What would make my financial life feel simpler, clearer, and more organized by summer?

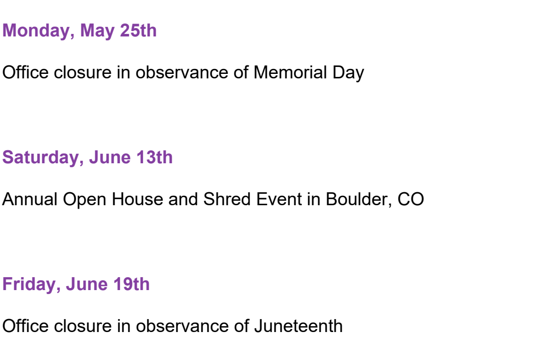
The Five Basics of Financial Literacy for Your Kids & Grandkids

Share with your kids & grandkids!

Know a teen or young adult beginning to manage money on their own? These five basics may be worth forwarding to them.

Learn More

Upcoming Important Dates



Wednesday, April 15th

Tax Day in the United States

Monday, May 25th

Office closure in observance of Memorial Day

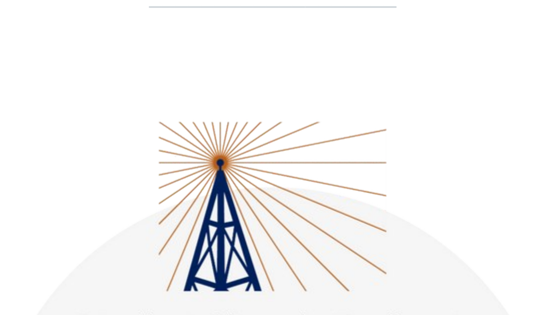
Saturday, June 13th

Annual Open House and Shred Event in Boulder, CO

Friday, June 19th

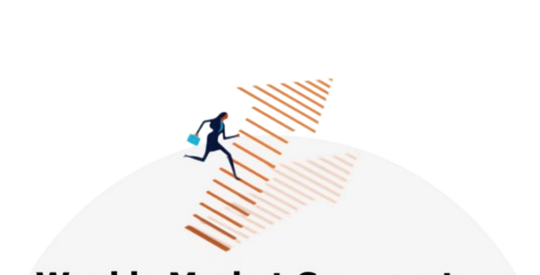
Office closure in observance of Juneteenth

LPL Market Research



Navigating the Implications of Higher Energy Prices

Watch



For Global Markets, It's All About Oil

Listen

Lessons From Past Conflicts For Today's Stock Market

Read

Who to Contact

Marion Steward, CFP® for comprehensive financial planning, support with financial strategies and investment advice.

Heather Williams, CFP® for comprehensive financial planning, support with financial strategies and investment advice.

Sid Smith, CFP® for comprehensive financial planning, support with financial strategies and investment advice.

Harmony Dunnick, Senior Client Service Associate for opening new accounts and facilitating account transfers, coordinating contributions and withdrawals, and scheduling financial reviews.

Ashlee Mauer, Branch Office Assistant for opening new accounts and facilitating account transfers, coordinating contributions and withdrawals, scheduling, and answers on general info and special events.

Christina Boykin, Operations & Office Manager for answers on operations, general info, and special events.

—✦—

Not sure who to contact?

Email us at **financial.steward@lpl.com** for our general inbox and we will direct you.

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How are we doing?

Leave us a **Google review.**

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