

FINANCIAL SECURITY
PLANNING SERVICES, INC.SM



Today's Markets & Year-End Checklist

December 2019

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**May the wonders of the season be with you
through the holidays and the coming year.
Warm wishes to you and your loved ones.**

Market Thoughts for December 2019

Brad McMillan, Commonwealth's Chief Investment Officer, recaps the market and economic news for November. It was another great month for U.S. markets, although international markets didn't fare as well. Still, the news was positive given the worrying headlines on the Hong Kong riots and the ongoing trade dispute. Here in the U.S.,

consumer confidence remained at a strong level, and business confidence bounced back. Plus, job growth beat expectations, and new home sales were up. What should we expect as we head into year-end? Tune-in to find out.



We hope you enjoy this month's video.

Year-End Financial Planning Checklist

As 2019 draws to a close, it's time to begin organizing your finances for the New Year. To help you get started, we've put together a list of key planning topics to consider.

Here is a summary and for a comprehensive list, please visit our website at: www.FinancialSecurityPlanning.com.

- Savings and Investments - Revisit your retirement contributions.
- Take stock in your goals.
- Health and Wellness - Spend your Flexible Spending Account (FSA) dollars.
- Taxes, Taxes, Taxes - Manage your marginal tax rate.
- Consider the benefits of charitable giving.
- Make a strategy for stock options.
- Plan for estimated taxes and required minimum distributions (RMDs).
- Adjust your withholding.
- Proactive Planning - Review your estate documents.
- Check your credit report.
- Get professional advice.



Of course, this list is far from exhaustive, and you may have unique planning concerns not covered here. As you prepare for the coming year, please feel free to reach out to us to discuss the financial issues and deadlines that are most relevant to you.

Whatever your planning may entail, we wish you a happy, healthy, and prosperous 2020.

My staff and I deeply appreciate the continuing opportunity to work with you. Please let me know if you have any questions or requests. Thank you.

Sincerely,

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