

**FINANCIAL SECURITY**  
**PLANNING SERVICES, INC.<sup>SM</sup>**



## There's Still Time to Contribute to your IRA for 2018

February 2019

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*Happy Valentine's Day*



### **There's still time to contribute to your IRA for both 2018 & 2019**

As we have so often discussed, when it comes to planning for retirement, the more you save today, the better prepared you'll be tomorrow. That's why I wanted to remind you that there's still time to contribute to an IRA for the 2018 tax year.



The contribution deadline for 2018 is April 15, 2019, excluding extensions. You can contribute up to \$5,500 for 2018 (\$6,500 if you were age 50 by December 31, 2018). You can contribute to a traditional IRA, a Roth IRA, or both, as long as your total contributions do not exceed the annual limits. You may also be able to contribute to an IRA for your spouse for 2018, even if your spouse did not have any 2018 earned income.

If you would like to take advantage of contribution opportunities, please do not hesitate to contact us to discuss your options.

## February Dates & Other Observances

### Commonly Observed Holidays

Feb 5. Chinese Lunar New Year  
Feb 14. Valentines Day  
Feb 18. President's Day (markets closed)

### Business & Industry

Feb 3. Women Physicians Day  
Feb 4. Thank a Mail Carrier Day  
Feb 5-9. International Networking Week  
Feb 11. International Day of Women and Girls in Science  
Feb 12. NAACP Day  
Feb 17-23. Engineers Week  
Feb 25-Mar 2. America Saves Week

### Cause Observances

American Heart Month  
Black History Month  
Senior Independence Month  
Wise Health Care Consumer Month  
Youth Leadership Month  
Feb 1. Freedom Day  
Feb 4. World Cancer Day  
Feb 8. Boy Scout Day  
Feb 14. Organ Donor Day  
Feb 15. Caregivers Day  
Feb 20. World Day of Social Justice

### Special Observances

Bake for Family Fun Month  
Library Lovers Month  
Time Management Month  
Boost Self-Esteem Month  
Feb 1. Car Insurance Day  
Feb 2. Groundhog Day  
Feb 3. Super Bowl  
Feb 9. National Pizza Day  
Feb 11-12. Westminster Dog Show  
Feb 12. Lincoln's Birthday  
Feb 13. Galentine's Day  
Feb 17. Random Acts of Kindness Day  
Feb 17. Daytona 500  
Feb 20. Love Your Pet Day  
Feb 23. Washington's Birthday  
Feb 28. National Tooth Fairy Day

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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