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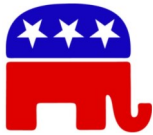
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Financial Wellness Coach

AUTUMN 2024



THE ELECTION IS HEATING UP!



If you started with \$10,00 in 1961 and invested in the S&P 500 only when a Republican was in the White House, your investment would have grown to \$102,000 in 2023. If you did the same but with a Democrat in the White House, that investment would have grown to \$500,000. But none of that compares with the \$5.1 million you would've had if you stayed invested the whole time.

- *Yahoo!Finance, July 21, 2024*

IRA contribution limits for 2023 and 2024 are as follows:

2023: \$6,500 for those under age 50, \$7,500 for those 50 and older.

2024: \$7,000 for those under age 50, \$8,000 for those 50 and older.

You can contribute to both a Traditional IRA and a Roth IRA, as long as the total contribution does not exceed the specified limits. - *IRS.gov*

“A very rich person should leave kids enough to do anything but not enough to do nothing.”
- *Warren Buffett*

“Wealth consists not in having great possessions, but in having few wants.” - *Epictetus*

“It's obvious that women are smarter than men. Think about it - diamonds are a girl's best friend; a man's best friend is a dog.” - *Joan Rivers*

Just to remind you, the required Minimum Distributions start the year you turn 73 but INHERITED IRAs may require distributions if the person you inherited them from was already making them.

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