

Loose Change
a penny saved is a penny earned

**Give Your All for a
Winning Financial
Future**

2024





Get on the Bandwagon

The rides. The food. The midway. When the state fair opens, fairgoers jostle to be first in line. Putting on a fair requires the help of many people, including someone to plan the attractions and select the rides.

Planning for your future requires some of the same skills. By thinking about your values and goals, you can design a strategy to help you navigate the financial fairgrounds and forge a path to success.

Ring Toss or Ring the Bell?

Choosing the best game for your skills can help you succeed. Similarly, defining your goals helps you determine the best products to help meet each goal. And knowing how soon you'll need your money is important, too. You'll want to stick with low-risk savings vehicles for short-term goals, such as buying a car or taking a memorable vacation. You can take more investment risk when saving for goals that are farther in the future, like retirement.

On Center Stage

Your financial professional is a key player in your financial ensemble. In concert with tax and legal professionals, your advisor can help you tune into your goals and compose strategies for reaching them.

January 2024

DECEMBER 2023

S	M	T	W	T	F	S
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3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

FEBRUARY 2024

S	M	T	W	T	F	S
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4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29		

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	New Year's Day					
	1	2	3	Last Quarter Moon	4	5
6						
7	8	9	10	New Moon	11	12
	Martin Luther King, Jr. Day					
13						
14	4th Quarter 2023 Estimated Income Tax Due	15	16	17	18	19
				First Quarter Moon		20
21	22	23	24	25	26	27
				Full Moon		
28	29	30	31			



Alison Brew

Account Manager

518-870-1083 | abrew@ltmclientmarketing.com

ltmclientmarketing.com

LTM Client Marketing

45 Prospect Ave, Albany, NY 12206



Life on a Budget

There are plenty of attractions on the midway to lure you into spending your money. If you're not careful, you could go home with empty pockets. But, by bringing only a designated amount of cash, you can enjoy the fair without worrying about overspending.

Not Just at the Fair

It would be best to have a spending plan for your everyday life, too. For some people, the word "budget" means scrimping and saving and forgoing anything fun. But budgeting for monthly expenses, such as food, housing, insurance, transportation, etc., can also help you save some of your income for the things you enjoy doing. A spending plan helps ensure you have enough cash to cover your living costs while allowing you to save money for discretionary items, such as entertainment and dining out.

Your Emergency Fund

Saving enough money to pay three-to-six months' worth of living expenses should be a priority. While you may not be able to save that much right away, your goal should be to steadily add money to an account that you can quickly access without paying a penalty.

Online Help

Your financial professional can help you create a realistic budget. You can track spending on apps such as Nerdwallet.com and Mint.intuit.com, but there are others.

February 2024

JANUARY 2024

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14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

MARCH 2024

S	M	T	W	T	F	S
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3	4	5	6	7	8	9
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17	18	19	20	21	22	23
24	25	26	27	28	29	30

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				Black History Month National Financial Aid Awareness Month 1	Groundhog Day Last Quarter Moon 2	3
4	5	6	7	8	New Moon 9	Chinese New Year 10
11	Lincoln's Birthday 12	13	Valentine's Day Ash Wednesday 14	15	First Quarter Moon 16	17
18	Presidents Day 19	20	21	Washington's Birthday 22	23	Full Moon 24
25	26	27	28	29		



Alison Brew

Account Manager
518-870-1083 | abrew@ltmclientmarketing.com

LTMClient Marketing

45 Prospect Ave, Albany, NY 12206

ltmclientmarketing.com



What Will Retirement Look Like?

The fortune teller in the booth near the cotton candy might be fun to visit, but she really won't be able to predict your future. How disciplined you are about saving and investing can make all the difference when it comes to your lifestyle in retirement.

Living Your Dream

Your plans for retirement will help determine the amount of money you should have saved in your coffers. Traveling, moving to different places, working part-time, or starting your own business typically requires planning.

Automatic Savings

Saving for retirement in your employer's qualified retirement plan means your contributions are deducted before you receive your check. Make sure you take full advantage of any company matching funds. If your employer doesn't offer a plan or you're self-employed, ask your financial professional about other retirement savings options.

College vs. Retirement

Of course, you want to save money for your kid's college costs, but accumulating retirement money should be prioritized. Why? Federal loans, grants, scholarships, work-study programs, and private lenders may help pay for college, but there are no loans to pay for your retirement.

March 2024

FEBRUARY 2024

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18	19	20	21	22	23	24
25	26	27	28	29		

APRIL 2024

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18	19	20	21	22	23	24
25	26	27	28	29	30	

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
					Women's History Month Employee Appreciation Day 1	2
<div>Last Quarter Moon</div> 3	4	5	6	7	8	9
Daylight Saving Time Begins <div>New Moon</div> 10	Ramadan 11	12	13	14	15	16
St. Patrick's Day <div>First Quarter Moon</div> 17	18	19	20	21	22	23
24 Palm Sunday Easter 31	Holi <div>Full Moon</div> 25	26	27	28	Good Friday 29	30



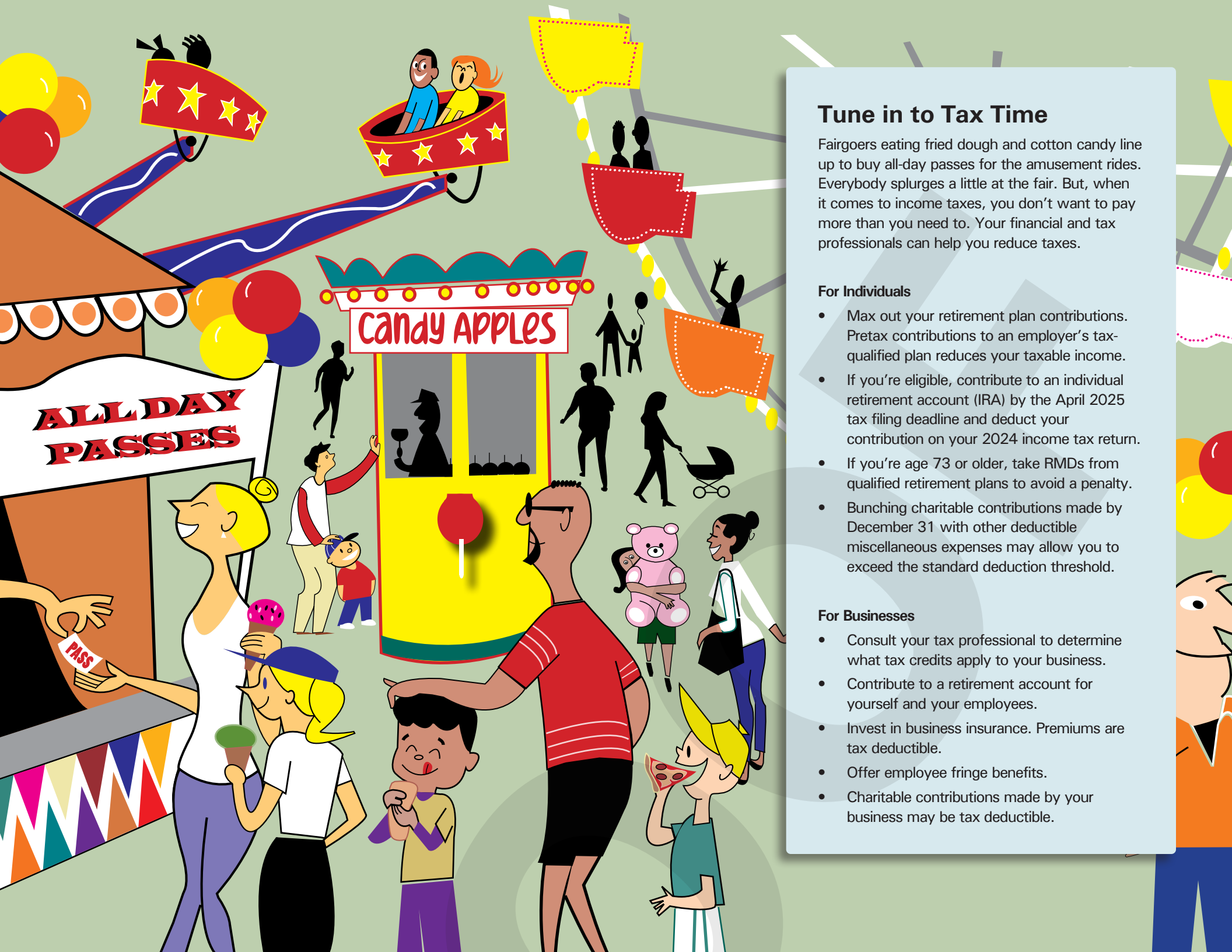
Alison Brew

Account Manager
518-870-1083 | abrew@ltmclientmarketing.com

LTM Client Marketing

45 Prospect Ave, Albany, NY 12206

ltmclientmarketing.com



Tune in to Tax Time

Fairgoers eating fried dough and cotton candy line up to buy all-day passes for the amusement rides. Everybody splurges a little at the fair. But, when it comes to income taxes, you don’t want to pay more than you need to. Your financial and tax professionals can help you reduce taxes.

For Individuals

- Max out your retirement plan contributions. Pretax contributions to an employer’s tax-qualified plan reduces your taxable income.
- If you’re eligible, contribute to an individual retirement account (IRA) by the April 2025 tax filing deadline and deduct your contribution on your 2024 income tax return.
- If you’re age 73 or older, take RMDs from qualified retirement plans to avoid a penalty.
- Bunching charitable contributions made by December 31 with other deductible miscellaneous expenses may allow you to exceed the standard deduction threshold.

For Businesses

- Consult your tax professional to determine what tax credits apply to your business.
- Contribute to a retirement account for yourself and your employees.
- Invest in business insurance. Premiums are tax deductible.
- Offer employee fringe benefits.
- Charitable contributions made by your business may be tax deductible.

April 2024

MARCH 2024							MAY 2024						
S	M	T	W	T	F	S	S	M	T	W	T	F	S
					1	2				1	2	3	4
3	4	5	6	7	8	9	5	6	7	8	9	10	11
10	11	12	13	14	15	16	12	13	14	15	16	17	18
17	18	19	20	21	22	23	19	20	21	22	23	24	25
24	25	26	27	28	29	30	26	27	28	29	30	31	

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	Financial Literacy Month April Fool’s Day 1 Last Quarter Moon	2	3	4	5	6
7	New Moon 8	9	10 Eid al Fitr	11	12	13
14 Individual Federal Income Tax Returns Due First Quarter Estimated Income Tax Due	15 First Quarter Moon	16	17	18	19	20
21 Earth Day Passover (begins at sundown)	22	23	24 Full Moon	25 Administrative Professionals Day Take Your Child to Work Day	26	27
28	29	30				



Alison Brew

Account Manager
518-870-1083 | abrew@ltmclientmarketing.com

LTMClient Marketing

45 Prospect Ave, Albany, NY 12206

ltmclientmarketing.com



Lions and Tigers: Be Careful!

Lions and tigers are always a favorite at the fair, and it’s easy to get distracted when walking past the ring where they’re performing. So, when a fairgoer who’s not paying attention to the path trips and falls, it could be an expensive accident. Fortunately, medical insurance will cover most of the bill.

You never know when an accident, weather, theft, or unexpected occurrence could result in an unanticipated expense. The types of insurance below can help protect you and your finances.

Automobile — minimum coverage includes damage liability, personal injury, and uninsured motorist protection. Adding collision reimburses damage caused by colliding with another vehicle or object, while comprehensive covers theft and damage caused by an incident other than a collision.

Homeowners/Renters — reimburses you for loss from fire, theft or property damage and typically includes liability coverage.

Life — proceeds from a life insurance policy can help ensure that your loved ones can maintain their current standard of living if something happens to you.

Umbrella — provides additional coverage outside the limits of your auto or homeowners policies.

May 2024

APRIL 2024							JUNE 2024						
S	M	T	W	T	F	S	S	M	T	W	T	F	S
	1	2	3	4	5	6							1
7	8	9	10	11	12	13	2	3	4	5	6	7	8
14	15	16	17	18	19	20	9	10	11	12	13	14	15
21	22	23	24	25	26	27	16	17	18	19	20	21	22
28	29	30					23	24	25	26	27	28	29

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			<div><div></div>Last Quarter Moon</div> 1	2	3	4
Cinco de Mayo Orthodox Easter 5	6	7	<div><div></div>New Moon</div> 8	9	10	11
Mother’s Day 12	13	14	<div><div></div>First Quarter Moon</div> 15	16	17	18
19	Victoria Day (Canada) 20	21	22	<div><div></div>Full Moon</div> 23	24	25
26	Memorial Day 27	28	29	<div><div></div>Last Quarter Moon</div> 30	31	



Alison Brew

Account Manager
518-870-1083 | abrew@ltmclientmarketing.com

LTMClient Marketing

45 Prospect Ave, Albany, NY 12206

ltmclientmarketing.com



Try Your Luck

Carnival barkers call to fairgoers to play games at their booths. Ring toss, pop the balloons, shoot the moving ducks: While the games may look easy, winning the top prizes isn’t because the odds are stacked against you.

Taking on debt can be a losing game, too. If you aren’t disciplined, relying on credit can leave you without the resources to pay off your balance.

Good Debt vs. Bad Debt

The purpose of the debt and the repayment terms determine whether a loan is a good debt or a bad debt. Good debt is money borrowed to purchase assets with the potential to increase your net worth or improve your life or your finances. Your mortgage, college loans, and small business loans are examples of good debt.

Bad debt is debt that negatively affects your finances. It often carries a high-interest rate and is used to buy items that depreciate, such as clothing or electronics. Credit cards, cash advance loans, and high-interest personal loans are examples of bad debt.

One Caveat

Applying for a credit card and paying off the entire balance every month is an excellent way to establish credit. Just make sure you don’t charge more than you can afford to pay off at one time.

June 2024

MAY 2024

S	M	T	W	T	F	S
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12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

JULY 2024

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14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
						1
2	3	4	5	New Moon	6	7
8	9	10	11	12	13	14
Father’s Day Eid-al-Adha	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			



Alison Brew

Account Manager

518-870-1083 | abrew@ltmclientmarketing.com

ltmclientmarketing.com

LTM Client Marketing

45 Prospect Ave, Albany, NY 12206



Your Investment Journey

There is plenty to do and see at the fair, so mapping out the best route through the fairgrounds can keep you from missing your favorites. Similarly, mapping an investment strategy that keeps you on the path toward your goals can help you save for retirement.

Tax-smart Investing

Understanding how different investments are taxed will help you make decisions about building your portfolio. Some investments are tax-free, while others, such as 401(k) and other qualified retirement plans, are tax-deferred, so you won't pay taxes on your contributions and earnings until you withdraw them in retirement. Dividend-paying stocks held in brokerage accounts generally are taxed at favorable rates.

The Risk Roller Coaster

Knowing how much risk you're willing to accept — your risk tolerance — will help you choose a mix of investments you're comfortable with. Aggressive investors who take more risk to potentially earn higher returns invest mainly in stocks. Moderate investors generally hold a balance of stocks and bonds. Conservative investors seek investments whose value is relatively stable.

Review and Rebalance

At least once a year, review your portfolio with your financial professional. If your investment mix or risk tolerance has changed, rebalance your portfolio to return to your comfort zone.

July 2024

JUNE 2024

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16	17	18	19	20	21	22
23	24	25	26	27	28	29

AUGUST 2024

S	M	T	W	T	F	S
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4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	Canada Day (Canada)			Independence Day		
	1	2	3	4	New Moon 5	6
7	8	9	10	11	12	First Quarter Moon 13
			Ashura			
14	15	16	17	18	19	20
Full Moon 21	22	23	24	25	26	27
Parents Day						
Last Quarter Moon 28	29	30	31			



Alison Brew

Account Manager

518-870-1083 | abrew@ltmclientmarketing.com

ltmclientmarketing.com

LTM Client Marketing

45 Prospect Ave, Albany, NY 12206



Aim for College Savings

If that teddy bear you’re trying to win is the cost of college and the plastic consolation prizes are your family’s college savings, you’ll need to fill the gap.

College Saving Plans

Contributions to 529 plans are tax-deferred, and withdrawals are tax-free when used to pay qualified education expenses. The two major types of 529 plans are education savings plans and prepaid tuition plans.*

Financial Aid

Pell Grants and Federal Supplemental Educational Opportunity Grants (FSEOG) generally don’t have to be repaid. The Federal Work-Study Program allows students to earn money for school by working part-time. Loans offered under the Federal Direct Loan Program as part of a school’s financial aid must be repaid. Many private and nonprofit organizations also offer scholarships based on academic merit, talent, or an area of study.

Apply for federal financial aid by completing the Free Application for Federal Student Aid (FAFSA) form at studentaid.gov.

**Certain requirements may apply. Before investing, consider the investment objectives, risks, charges, and expenses associated with 529 plans. Read the program offering statement before investing. 529 Plans are not guaranteed by any state or federal agency. Consider whether the investor’s or beneficiary’s home state offers any state tax or other benefits available only from that state’s 529 Plan. Discuss 529 tax rules with your tax professional.*

August 2024

JULY 2024							SEPTEMBER 2024						
S	M	T	W	T	F	S	S	M	T	W	T	F	S
	1	2	3	4	5	6		1	2	3	4	5	6
7	8	9	10	11	12	13		8	9	10	11	12	13
14	15	16	17	18	19	20		15	16	17	18	19	20
21	22	23	24	25	26	27		22	23	24	25	26	27
28	29	30	31					29	30				

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				1	2	3
<div>☉ New Moon</div> 4	5	6	7	8	9	10
11	<div>☾ First Quarter Moon</div> 12	13	14	15	16	17
18	<div>☾ Full Moon</div> 19	20	21	22	23	24
25	<div>☾ Last Quarter Moon</div> 26	27	28	29	30	31



Alison Brew

Account Manager

518-870-1083 | abrew@ltmclientmarketing.com

ltmclientmarketing.com

LTM Client Marketing

45 Prospect Ave, Albany, NY 12206



Protect Assets with an Estate Plan

Mom and Grandma check out the baking competition, and Dad and Grandpa watch the human canon stunt while the kids’ eyes are on the fair food and carnival rides. Having a plan means they’ll all enjoy their favorites.

Planning is essential for your estate as well. Protecting your assets and ensuring that loved ones benefit is important for everyone.

- Will** — specifies how you want your assets distributed, designates a personal representative to settle your estate, and names a guardian for any minor children.
- Beneficiary Designations** — some assets, such as retirement accounts and life insurance proceeds, pass outside your will to a person(s) you name.
- Durable Financial Power of Attorney** — allows someone you designate to make financial decisions for you.
- Advance Directive/Health Care Proxy** — specifies life-prolonging treatment you would or would not want and appoints someone to make medical choices if you’re incapacitated.
- Life Insurance** — proceeds from the policy’s death benefit are paid to your beneficiary income-tax-free and can benefit loved ones, equalize an estate, buy out a deceased owner’s business interest, etc.
- Trusts** — hold property from your estate for a specific beneficiary or purpose, such as reducing estate taxes, avoiding probate, etc.

September 2024

AUGUST 2024							OCTOBER 2024						
S	M	T	W	T	F	S	S	M	T	W	T	F	S
				1	2	3			1	2	3	4	5
4	5	6	7	8	9	10	6	7	8	9	10	11	12
11	12	13	14	15	16	17	13	14	15	16	17	18	19
18	19	20	21	22	23	24	20	21	22	23	24	25	26
25	26	27	28	29	30	31	27	28	29	30	31		

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
National Life Insurance Month 1	Labor Day 2	New Moon 3	4	5	6	7
Grandparents Day 8	9	10	First Quarter Moon 11	12	13	14
15	Third Quarter Estimated Income Tax Due 16	17	Full Moon 18	19	20	21
First Day of Fall 22	23	Last Quarter Moon 24	25	26	27	28
29	30					



Alison Brew

Account Manager
518-870-1083 | abrew@ltmclientmarketing.com

LTMClient Marketing

45 Prospect Ave, Albany, NY 12206

ltmclientmarketing.com



Business Best Practices

The games, the food trucks, the rides — it’s a monumental task to prepare for the fair. But the fair director works his magic, and soon the lights shine on the midway, the carousel plays music, and everything is ready for fairgoers.

If you own a business, you may have a lot in common with the person who sets up the fair. Like the fair director, you’re responsible for making decisions that keep your business running smoothly and protect it from disaster.

Business Protection. Natural disasters, lawsuits, weather events, or other incidents could decimate your business. Insurance offers protection against risks to your financial well-being. A Business Owners Policy (BOP) combines protection for all major property and liability risks in one package (separate policies also are available). A commercial umbrella policy extends the limits of liability policies.

Succession Planning. Designing a plan for passing ownership of a business to the next generation or new leadership ensures the business will continue running without interruption when the owner retires or dies.

Key Person Life Insurance. The goal is to buy a life insurance policy for each partner or key employee, naming another partner/key employee as beneficiary. If a partner dies, the policy’s proceeds are used to purchase the deceased owner’s share of the business.

October 2024

SEPTEMBER 2024

S	M	T	W	T	F	S
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8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

NOVEMBER 2024

S	M	T	W	T	F	S
						1 2
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10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			Rosh Hashanah (begins at sundown)			
		2025-2026 FAFSA Filing Period Begins	1 New Moon	3	4	5
6	7	8	9	First Quarter Moon 10	11	12
13	Columbus Day Indigenous Peoples Day Thanksgiving Day (Canada) 14	15	National Bosses Day 2023 Individual Federal IncomeTax Extension Deadline 16	Full Moon 17	18	19
20	21	22	23	Last Quarter Moon 24	25	26
27	28	29	30	Halloween Diwali 31		



Alison Brew

Account Manager

518-870-1083 | abrew@ltmclientmarketing.com

ltmclientmarketing.com

LTM Client Marketing

45 Prospect Ave, Albany, NY 12206



Serving Up Employee Benefits

Attracting people to the fair is easy when there are popular rides like the Tilt-a-Whirl and the Pirate Ship and plenty of fair food (think cotton candy and corn dogs). Having many choices is what makes the fair fun.

Having options is important when you’re choosing employee benefits, too. During Open Enrollment, you can select the benefits that are valuable to you, including:

Health Insurance. If possible, look for an affordable plan and confirm that your family’s doctors are part of its network. Many employers offer a high deductible health plan (HDHP) that includes a health savings account (HSA) to cover unreimbursed healthcare costs. You or your employer makes pretax contributions, and withdrawals to pay qualified medical expenses are tax-free.

Flexible Spending Account. You contribute a portion of pretax earnings to pay health-related or dependent-care expenses.

Retirement Plan. Contributions to an employer’s 401(k) or other qualified retirement plan are automatically deducted from your pay. Make sure you take full advantage of any employer match.

Life Insurance. Your employer may offer limited coverage under a group policy that ends if you leave the company. You may be able to purchase additional coverage that’s portable if you change employers.

November 2024

OCTOBER 2024

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27	28	29	30	31		

DECEMBER 2024

S	M	T	W	T	F	S
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8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
					All Saints Day New Moon 1	2
Daylight Saving Time Ends 3	4	Election Day 5	6	7	8	First Quarter Moon 9
10	Veterans Day Remembrance Day (Canada) 11	12	13	14	Full Moon 15	16
17	18	19	20	21	22	Last Quarter Moon 23
24	25	26	27	Thanksgiving Day 28	29	30



Alison Brew

Account Manager

518-870-1083 | abrew@ltmclientmarketing.com

ltmclientmarketing.com

LTM Client Marketing

45 Prospect Ave, Albany, NY 12206



Cakes for Charity

One fair booth sells baked goods to raise money for a local charity. Purchasing treats is a great way to satisfy your sweet tooth and benefit the community.

You can implement a charitable giving strategy of your own to support organizations or causes that are important to you. Here are a few options to consider.

Donate appreciated assets. Donating assets, such as stocks, that have increased in value may avoid capital gains tax and provide an income tax deduction.

Donor-advised fund. Assets are deposited in an account for donation to charities you select. You receive an immediate tax deduction.

Charitable remainder trust (CRT). Assets in the trust generate income for you and/or a noncharitable beneficiary for a specified time. You get a partial tax deduction for the donated assets. At the end of the time, the remaining funds pass to designated charities.

Charitable lead trust (CLT). Assets placed in the trust support designated charities for a set time. At the end of that time, any assets remaining in the trust pass to your beneficiaries.

December 2024

NOVEMBER 2024						
S	M	T	W	T	F	S
				1	2	
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

JANUARY 2025						
S	M	T	W	T	F	S
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12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
<div><div></div>New Moon</div> 1	2	3	4	5	6	7
<div><div></div>First Quarter Moon</div> 8	9	10	11	12	13	14
<div><div></div>Full Moon</div> 15	16	17	18	19	20	21
<div><div></div>Last Quarter Moon</div> 22	23	Christmas Eve 24	Christmas Hanukkah (begins at sundown) First Quarter Moon 25	Kwanzaa Begins Boxing Day (Canada) 26	27	28
29	<div><div></div>New Moon</div> 30	New Year's Eve Last Day to Take 2024 RMDs 31				



Alison Brew

Account Manager
518-870-1083 | abrew@ltmclientmarketing.com

LTM Client Marketing

45 Prospect Ave, Albany, NY 12206

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