



We are celebrating one of Our own Team Members!

On Friday, September 29th, Shannon celebrated 9 years of working with Private Financial Design, LLC.

Over the past 9 years, many of our clients, their families and community friends have benefited from her kindness and her strong professional work ethic.

We are grateful for the change she has brought to our firm and her ongoing quest for seeking what is best for everyone we work with, including our vendors.

Congratulations from All of Us!



We went to our annual conference with Cambridge for a week of learning, inspiration, and networking with other professionals. Our education topics included the effects of historic interest rate hikes by the federal reserve, ramifications of current global supply changes, current and proposed tax legislation, compliance rules to protect clients and technology discussions for best practices. It was a very rewarding week of connection and discovery.



FAFSA Application is being updated

FAFSA Application for 2024-2025 will be available in December of 2023, not October 1st.

Check below to keep up to date!

[FAFSA Updates FAFSA Resources](#)

Custodians will be doing their due diligence and mailing their annual letters to individuals required to take out an RMD. These letters are sent to those who are currently over the age of 73 and it includes the amount that must be met per IRS guidelines. *Even if you are on a systematic distribution, you must receive the letter.*



It's that time of year when you need to choose your Health Insurance for the next year!

Prior to year end, typically November to December, employers have open-enrollment of company benefits for their employees.

- Do you know your options?
- Do you know which plan is best for you?

If you need guidance, please contact us and set up a time with **Ryan!**

[Successful Open Enrollment Tools](#)



- Have you fully taken advantage of your retirement contributions?
- Did you know that you may be able to catch-up your 401k or IRA Contributions for the year?
- Should you take advantage of any year-end tax saving strategies?

Call us and let us help you by reviewing your situation before you see your CPA and file your return!



Do you utilize Wealthscape from NFS to retrieve your statements and 1099's?

Starting October 1, 2023, clients will be responsible for creating their own user IDs and passwords, as well as resetting their passwords, for Wealthscape Investor. *At that time Cambridge will no longer be providing client login information to financial professional or admin staff. Financial professionals will no longer have the ability to reset their clients' passwords.*

National Financial Services utilizes DocuSign for e-documents. Going forward, SMS authentication will be utilized for clients to be verified to access the documents.

Orion utilizes DocuSign as well. Clients are verified once security questions are asked.

Please note that these measures are to protect you.



Once again we are collecting new, unwrapped toys for Toys for Tots. Please drop off during your meetings or in between! We'll have the box until early December!



Marissa and Ryan will both be celebrating birthday's in December!



- Our Text Reminder System is a courtesy used to confirm your appointments 24-48 hours in advance. We ask everyone to confirm or call to reschedule, as your reviews are prepared in that window. *This is NOT a texting back and forth communication system.*

- When sending documents, please note we **cannot accept photos inside of an email**. Please scan and attach to an email as a PDF or fax it to our office.

- Per FINRA, instructions for distributing or contributing funds need to be verbal communication. Emails and/or voicemails **cannot** be accepted unless you confirm your request to someone in our office.



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