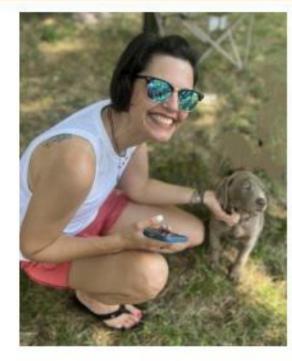
Quarterly Look Ahead 4th Quarter 2023





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 for 2024-2025 will be

FAFSA Application is being updated

available in December of 2023, not October 1st. Check below to keep up to date!

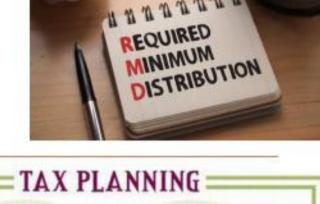
FAFSA Updates FAFSA Resources

Those who PLAN

year?

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.

Custodians will be doing their due diligence and mailing



Those who DON'T



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

 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

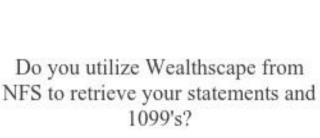
Do you know your options?



- · Did you know that you may be able to catch-up your 401k or IRA Contributions for the
- 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!



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

CAMBRIDGE

providing client login information to financial professional or admin staff. Financial professionals will no longer have the ability to reset their clients' passwords.



Orion utilizes DocuSign as well.

Clients are verified once security

questions are asked.

Please note that these measures are to protect you.

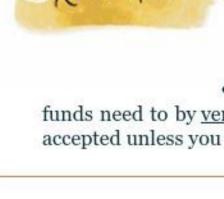








reviews are prepared in that window. This is NOT a texting back and forth communication system.



Your Life. Your Plans. Your Portfolio.

attach to an email as a PDF or fax it to our office. Per FINRA, instructions for distributing or contributing funds need to by verbal communication. Emails and/or voicemails cannot be accepted unless you confirm your request by speaking to someone in our office.

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