Fiduciary Financial Services
Wealth Management

FOURTH QUARTER 2019

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Shopping early for the holidays?

Yea! Presents!

Contact us early for your cash needs from your account! We want you to get your money when you need it!

We keep your money invested so that it works for you. We may need to sell securities to raise the cash you need. The settlement period for trades is "**trade day + two**", so plan ahead whenever possible to give us a minimum of 3 days' notice if you need cash from your account..

How do I request cash?

1. If you have standing instructions on your account, please send an email to your client services representative.
2. Call the office to verify your e-mail request.
3. Make sure to specify the account from which you want to withdraw the funds.
4. Specify the amount that you wish to withdraw.

If you do not have standing instructions, a form will be required with your signature. Contact your client services representative to arrange delivery of the form.

THANK YOU for allowing us to serve your financial needs.

FOURTH QUARTER 2019 HOLIDAY SCHEDULE

- Thursday, November 28, 2019 Thanksgiving Day
  Office Closed
- Friday, November 29, 2019
  Office closes at noon.
- Tuesday, December 24, 2019 Office closes at noon.
- Wednesday, December 25, 2019, Christmas Day
  Office Closed

WHO IS MY CLIENT SERVICES REPRESENTATIVE?

A - J — Cecelia Fisher

K - Z — Brandy Bailey

VISIT OUR WEBSITE

www.ffss.net

ARE YOU AGE 70-1/2 OR OLDER?

DO YOU HAVE AN INHERITED IRA?

Have you taken your 2019 required minimum distribution from your IRA account?

December 31st, 2019 is approaching as the deadline for withdrawing your 2019 IRA required minimum distribution. The brokers recommend that your withdrawal be completed by December 15th to avoid the year-end rush!

We recommend setting up regular instructions to take the guess-work out of these annual withdrawal requirements. Setting up the automatic withdrawal will relieve you of the pressure to remember that requirement, if needed.

You can still withdraw the funds earlier if you need them or change the date of withdrawal.

Contact your client services representative. Let us make this requirement as painless as possible for you.

Please help us keep your contact information current!

⇒ Have you changed banks or bank accounts?

⇒ New primary email address?

⇒ Have you moved recently?

⇒ New cell phone number?

⇒ Have you disconnected your land line at home?

⇒ Do you have a new CPA or attorney?

⇒ Do you want to add or change a trusted contact?

Contact Client Services to update your account records! Thanks!