

**FINANCIAL SECURITY**  
**PLANNING SERVICES, INC.<sup>SM</sup>**



## Market Thoughts & 2016 IRA Contributions

February 2017

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**HAPPY VALENTINE'S DAY**

### Market Thoughts

Brad McMillan, Commonwealth's Chief Investment Officer, discusses the markets and economy for January. Last month was a great month for stock markets, and from a financial market perspective, the world is in good shape. In fact, we're seeing the first synchronized global expansion since the financial crisis. What's the problem? Even as growth continues to do well, it's not quite keeping pace with expectations. Is this a healthy normalization? What will be the economic effect of the current political conflict in Washington? Tune in to find out.



We hope you enjoy this month's video.

## **There's still time to contribute to your IRA for 2016**



As we have so often discussed, when it comes to planning for retirement, the more you save today, the better prepared you'll be tomorrow. That's why I wanted to remind you that there's still time to contribute to an IRA for the 2016 tax year.

The contribution deadline for 2016 is April 17, 2017, excluding extensions. You can contribute up to \$5,500 for 2016 (\$6,500 if you were age 50 by December 31, 2016). Additionally, you can contribute to a traditional IRA, a Roth IRA, or both, as long as your total contributions do not exceed the annual limit. You may also be able to contribute to an IRA for your spouse for 2016, even if your spouse did not have any 2016 income.

If you would like to take advantage of this contribution opportunity, please do not hesitate to contact us to discuss your options.

## **Important February Dates & Other Observances**

### **Financial Dates & Observances:**

February 14 - Medicare Advantage Plans Disenrollment closes

February 16 - Deadline for filing new W-4

February 16 - 1099's due to IRS

### **Commonly Observed Holidays:**

February 14 - Valentine's Day

February 20 - President's Day

## **Special Observances:**

Responsible Pet Owners Month  
February 12 - Lincoln's Birthday

We hope you find this information helpful.

My staff and I deeply appreciate the continuing opportunity to work with you. Please let me know if you have any questions or requests. Thank you.

Sincerely,

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