

## FINANCIAL SECURITY PLANNING SERVICES, INC. SM



### Why the Market Pullback? IRA Deadline; 20's TED Lecture

March 2016

In this short video, Brad McMillan, chief investment officer at Commonwealth Financial Network®, discusses the markets and economy in February, which turned out to be a scary month before a late rally left the market flat.

Why did the pullback happen, what caused the recovery, and what does the future hold? From fears about the global economy, to signs of resurgence in consumer spending and income, Brad McMillan offers his thoughts on the macro environment and suggests that maybe we aren't facing as much downside risk as we were just a few months ago.

### Market Thoughts for March 2016



We hope you enjoy this month's video.

### Still Time to Contribute to Your IRA for 2015

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 2015 tax year.



The contribution deadline for 2015 is April 15, 2016. You can contribute up to \$5,500 for 2015 (\$6,500 if you were age 50 by December 31, 2015). 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 2015, even if your spouse did not have any 2015 income.

Please note: A tax filing extension does not constitute an IRA contribution extension. All 2015 IRA contributions must be made by April 15, 2016.

If you would like to take advantage of this contribution opportunity, please do not hesitate to contact me.

### **The Most Important Decade of Your Life: "Why 30 is Not the New 20" | TED Talk | TED.com**

In the link below, Clinical psychologist Meg Jay has a bold message for twentysomethings: Contrary to popular belief, your 20s are not a throwaway decade. In this provocative talk, Jay says that just because marriage, work and kids are happening later in life, doesn't mean you twentysomethings can re-claim adulthood in the defining decade of their lives.

[Meg Jay: Why 30 is not the new 20 - TED Talk - TED.com](#)

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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