



The world may change.
The way we care *never will.*

6 Money Lessons to Remember in December that will keep you financially healthy in January!

Article by Maya Kachroo-Levine 11/21/16 on Forbes.com

1. Only take on credit card debt that you can pay back by the next cycle.
2. If you're retired, debt shouldn't factor into your holidays.
3. Don't skip out on income tax planning.
4. Don't rationalize spending twice your "fun budget" just because it's the holidays.
5. Don't wait until the end of the year to max out your retirement accounts.
6. Don't equate your children's happiness to money.

WHAT AGE MUST YOU TAKE RMD?

The SECURE Act increased the **age** restriction from 70 ½ to 72, allowing anyone born on or after July 1, 1949 to **take** their first **RMD**, not until the **age** of 72. If this is the case, **you** have until April 1st of the year after your 72nd Birthday to **take** your first RMD. However, if you elect to wait you would then have to take a second distribution between April 1st and December 31st of the same year. After that, the **RMD must** be paid by December 31st of each year thereafter.

Please call us if you have any questions regarding your RMD or if you would like us to calculate it for you.

"Let's make sure you've taken out the proper amounts if you are 72 or older!"

If you have any questions or it has been awhile since we have reviewed your situation, Walter welcomes your phone call and has a few ideas he can share with you. "Let's consider doing some year-end tax planning before the New Year begins."

Priebe Investment Plans Movie Spotlight!

"BABYLON"



A tale of outsized ambition and outrageous excess, it traces the rise and fall of multiple characters during an era of unbridled decadence and depravity in Hollywood.

Director: Damien Chazelle

Producer: Olivia Hamilton

Paramount Pictures

Genre: Comedy, Drama, History





Referrals! Referrals! Referrals!

We love referrals!! Please tell your family, friends, or neighbor that Walter Priebe will buy them lunch for an opportunity to introduce himself and offer his services and expertise. Two dates are being offered this month. We invite you and a friend or neighbor to come on by for a quick introduction, order lunch to go and

allow him the opportunity for a no-cost, no-obligation first appointment at a later date at your convenience. Please call to book your next lunch with Walt!

Thursday, December 8th

Bru's Room
5460 W. Hillsboro Blvd.
Boynton Beach, FL
4pm – 6pm **DINNER**

Thursday, December 22nd

Bahama Breeze
3339 N. Federal Hwy.
Oakland Park, FL
12pm-2pm **LUNCH**



MARKET VOLATILITY

The ups and downs of the market may have you tempted to make changes to your portfolio. Yet time and again experts will tell you to never let emotions drive your investing decisions. Those feelings are, in part, because the emotional brain is bigger and more powerful than the rational brain. Go ahead and panic but don't panic about the fact that you are panicking. Give us a call. We will hold your hand and get you through it.

National Influenza Vaccination Week



This year, The Centers for Disease Control and Prevention (CDC) recognizes National Influenza Vaccination week from December 5-9 to highlight the importance of flu vaccinations. Help spread the word by sharing materials from CDC's digital media toolkit. You can also check out the Healthy People 2030 objective aimed at increasing the number of people who get the flu vaccine every year.



Tune in to Walt of Priebe Investment Plans from 9am-10:00am every Sunday on your 1230AM dial.

TRIVIA QUESTION

Christmas was banned in which country for 13 years?



TRIVIA ANSWER

England

CLIENT CELEBRATIONS

Client Birthdays

Geraldine Wright
 Julia August
 Jeremy Baker
 Joseph Cinesi
 Charles Ciccone
 Patricia DePalmo
 Leslie Dodd
 Sandra Eigner
 Terrence Fleming
 Iris Greene
 Joyce Giddens
 Marie Gannascoli
 Nicole Hill
 John Hill
 John Jefferson
 Madeline Johnson
 Marsha Kaye
 Rosalie Loughridge
 Ralph Mejia
 Renee Roberts
 David Ryan



Raymond SanAnton
 Martina Shorkey
 Susan Apley-Salituri
 Jeffrey Scott
 Steve Smith
 Jay Weintraub

Wedding Anniversaries

David & Brenda Matthews
 Raymond & Diane SanAnton
 Roy and Lori Sitton
 Ralph & Cheryl Martin



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Client's Spotlight!!

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 PREFERRED BY

- Swedish Massage
- Deep Tissue
- Craniosacral Therapy
- Aromatherapy Massage
- Lymphatic Drainage
- Reflexology
- Medical Massage
- Therapeutic Touch (Cancer Patients)
- Hot Stone Massage

If you have a business you would like to advertise here, please email us at debra@priebeinvestmentplans.com

