

2023 YEAR-END PLANNING CHECKLIST



As we enter the last quarter of 2023, this is a good time to finish up some of those important items. We are happy to help you follow through with completing your year end checklist - while preparing for a favorable start to 2024. Feel free reach out to us at 770-627-2121.

[Click Here for a Printable Version.](#)

RETIREMENT PLANNING

- Review Contributions to Retirement Accounts and Look to Maximize
- Consider Roth Accounts for Children
- Ensure Estate Planning Documents are up to Date
- Take Required Minimum Distributions (RMD) from Each Account
- Consider Qualified Charitable Distributions from IRA
- Review Benefit Elections for Social Security and Medicare

PERSONAL FINANCE

- Obtain Copy of a FREE Credit Report
- Review Beneficiaries on Insurance and Investment Accounts
- Review Cash Flow and Spending Budget
- Set Savings Goals
- Make Sure Emergency Savings is in Place
- Review Yield on Savings Account
- Review Debt Elimination Plan

INVESTMENTS

AT WORK

- Assess Capital Gains and Losses
- Optimize Portfolio Diversity through Rebalancing
- Develop a Charitable Giving Strategy
- Contribute to 529 Plans for Children and Grandchildren
- Evaluate Current Tax Withholdings
- Utilize Remaining Flexible Spending Account Funds
- Make Open Enrollment Choices
- Explore a Health Savings Account (HSA)
- Maximize Your Health Savings Account (HSA) Contributions

AS RATE HIKES END, HISTORIC INVESTOR OPPORTUNITY MAY BEGIN

INVESTMENT INSIGHTS FROM THE CAPITAL GROUP

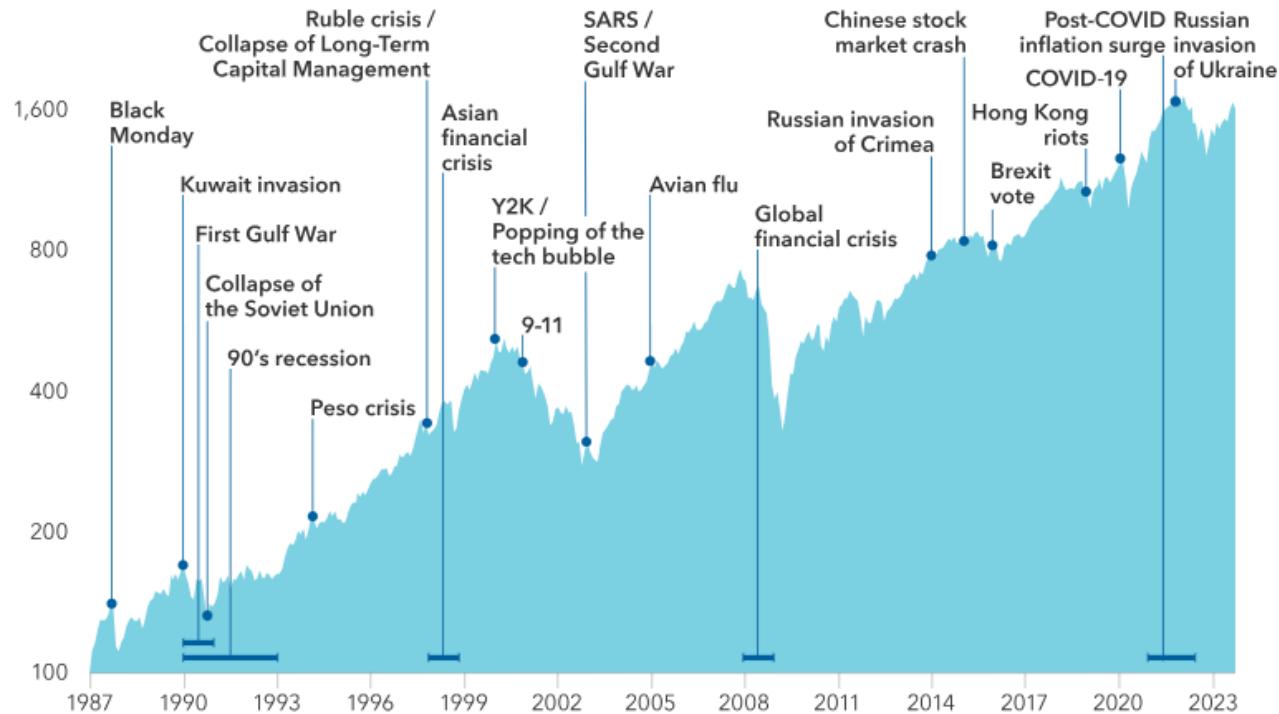
To say this has been an interesting year in financial markets is an understatement. Equities have been stronger than most expected, and the 10-year U.S. Treasury yield is up 37 basis points as of September 13. So where are we now as we head into the homestretch of 2023? I believe we're on the cusp of a major transition, one where long-term investors can find attractive income opportunities as central banks pivot from restrictive monetary policy to something that looks much more benign.

Last year was shocking to many in the investment community: It marked the first time in at least 45 years that both stocks and bonds posted negative returns in a calendar year. Battling high inflation, the Federal Reserve raised interest rates aggressively. Those hikes hurt absolute results across the board. The usual role of high-quality bonds to provide diversification from stock market volatility — something investors rely on — broke down.

[Click here for the complete article.](#)

Market disturbances are a fact of life

MSCI All Country World Index



Sources: MSCI, RIMES. As of August 31, 2023. Data is indexed to 100 on January 1, 1987, based on the MSCI World Index from January 1, 1987, through December 31, 1987, the MSCI ACWI with gross returns from January 1, 1988, through December 31, 2000, and the MSCI ACWI with net returns thereafter. Shown on a logarithmic scale. Past results are not predictive of results in future periods.

FUN IDEAS TO ENJOY FALL

Now that the summer heat is finally behind us, autumn beckons with its splendid outdoor opportunities for quality time with loved ones. Below are some fantastic ideas for activities and destinations to make the most of this beautiful season.



[CUMMING COUNTRY FAIR & FESTIVAL, Cumming, GA](#)



[FLORIDA SEAFOOD FESTIVAL](#)
[Apalachicola, FL](#)
[November 3 & 4, 2023](#)



[GEORGIA APPLE FESTIVAL IN Ellijay, GA](#)
[Oct 8-9, 15-16, 2023](#)



[SAVOR ST. PETE](#)
[Tampa Bay, Florida](#)
[Nov 4-5, 2023](#)



[VISIT BRASSTOWN BALD](#)
[Hiawassee, GA](#)
[Oct - Nov 2023](#)



[OCTOBERFEST](#)
[Helen, GA](#)
[Sept 12 - Oct 29](#)

[CLICK HERE FOR MORE IDEAS AND INFORMATION ABOUT FALL ACTIVITIES](#)

THANK YOU FOR JOINING US AT OUR PICKLEBALL EVENT

Join us for the Next One on November 3rd

Many thanks to everyone who came out and joined us for our Pickleball, Wine, and Lunch Event at Dunwoody Country Club on September 8th. It was a gorgeous day with an excellent turnout and perfect weather, making it an incredibly enjoyable experience for all.

We are excited to hosting another round of Pickleball on November 3rd and hope to see you there!



Are you coming to the next Pickleball Happy Hour Event?

LOCATION

Dunwoody Country Club, 1600 Dunwoody Country Club Dr., Dunwoody GA

DATE AND TIME

11/03/23 3:00pm - 11/03/23 6:30pm US/Eastern

Join us as a Spectator or Player at our Next Pickleball Happy Hour Event!

[I'll Be There!](#)

[Maybe](#)

[I Can't Make It](#)

**IT'S VOTING TIME!
YOUR SUPPORT AND REVIEWS ARE APPRECIATED**



Vote for us for 2024 BEST OF FORSYTH*

- [CLICK HERE to vote for us for Best of Forsyth 2024 for Financial Planning Firm](#)
- [CLICK HERE to vote for David Fountain for Best of Forsyth 2024 for Best Wealth Management Individual](#)



Vote for us for 2023 BEST OF GEORGIA**

- [CLICK HERE to vote for us for Best of Georgia 2023](#)

We love reading your reviews, because it helps us connect to people like you!

- [Click Here to leave us a Google Review](#)

TRAVEL CLUB UPCOMING FALL LEAVES TRIP TO NORTH GA WINERIES

ABOUT THE FCG TRAVEL CLUB

Since 1996, Financial Consultants Group has been providing retirement planning to thousands of individuals and have learned that some of the biggest pleasures and dilemmas revolve around travel. We have heard that many of you are unsure about where and when to go and how to coordinate many of these challenging moving parts. So, we created our Travel Club to hopefully get some of you onboard to see and enjoy the world a little bit more without endless hours of research. We continue to be fiduciary, fee-only advisors, and we do not receive any compensation for this club.

UPCOMING FALL LEAVES TRIP TO THE NORTH GA WINERIES

We had such a great time in Spring, so by popular demand, we're doing it again to enjoy the beautiful fall leaves. Join us for another fantastic day trip to two North Georgia Wineries.

FCG WILL PROVIDE THE BUS, AND YOU PAY ONLY FOR YOUR FOOD AND DRINKS

RSVP DEADLINE: November 2, 2023



RVSP for Travel Club Event to North GA Wineries

LOCATION

Wolf Mountain Vineyards and one other North GA Winery TBD

DATE AND TIME

11/10/23 10:30am - 11/10/23 5:00pm US/Eastern

FCG will provide a bus to take everyone to two North GA Wineries. **IMPORTANT** -This event is BYOW&F (Buy Your Own Wine and Food).

I'll Be There!

Maybe - I'll Let You Know

I Can't Make It

MORE UPCOMING TRAVEL CLUB TRIPS

[CLICK HERE FOR MORE INFORMATION](#)

Chilean Fjords Adventure

Hosted | 15 Nts. | Jan 22, 2024



Hosted Chilean Fjords Adventure Voyage |
Azamara®
goodlifetravelgroup.com

Michigan's Lakes &

Mackinac Island

7 Nights · Aug 17, 2024 · Escorted



Escorted Michigan's Lakes & Mackinac Island
Tour | Tauck®
goodlifetravelgroup.com

New England & Canada

Escorted

Sep 30 - Oct 11, 2024



Escorted New England & Canada Celebrity
Cruise
goodlifetravelgroup.com

[JAN 22, 2024 - HOSTED](#)

[\(15 NIGHTS AND 4
COUNTRIES\)](#)

[Join us on an amazing trip to
the Chilean Fjords with the
Good Life Travel Group](#)

[AUGUST 17, 2024](#)

[\(7 NIGHTS\) - ESCORTED](#)

[Join us on an amazing
escorted trip to Mackinac
Island and the Michigan
Lakes with the Good Life
Travel Group](#)

[SEPT 30 - OCT 11,](#)

[2024 - ESCORTED](#)

[CELEBRITY CRUISE](#)

[Join us on an amazing
escorted cruise to New
England and Canada
with the Good Life
Travel Group](#)

2023 SEC & ACC COLLEGE FOOTBALL CALENDARS

[CLICK HERE FOR A PRINTABLE
VERSION OF THE SEC CALENDAR](#)

| 2023 SEC Football Schedule | Oct7 | Oct14 | Oct21 | Oct28 | Nov4 | Nov11 | Nov18 | Nov25 |
|----------------------------|-------|-------|-------|-------|-------|-------|--------|---------|
| Alabama Crimson Tide | @A&M | ARK | UT | OPEN | LSU | @UK | UTChat | @AUB |
| Arkansas Razorbacks | @OM | @BAMA | MSU | OPEN | @UF | AUB | FIU | *MIZZ |
| Auburn Tigers | OPEN | @LSU | OM | MSU | @VAN | @ARK | NMexSt | BAMA |
| Florida Gators | VAN | @SC | OPEN | *UGA | ARK | @LSU | @MIZZ | *FSU |
| Georgia Bulldogs | UK | @VAN | OPEN | *UF | MIZZ | OM | @UT | @GT |
| Kentucky Wildcats | @UGA | MIZZ | OPEN | UT | @MSU | BAMA | @SC | @UL |
| LSU Tigers | @MIZZ | AUB | Army | OPEN | @BAMA | UF | GSU | ABM |
| MSU Bulldogs | WMich | OPEN | @ARK | @AUB | UK | @A&M | USM | *OM |
| Missouri Tigers | LSU | @UK | SC | OPEN | @UGA | UT | UF | *@ARK |
| Ole Miss Rebels | ARK | OPEN | @AUB | VAN | ABM | @UGA | ULM | *@MSU |
| S. Carolina Gamecocks | OPEN | UF | @MIZZ | @A&M | JaxSt | VAN | UK | Clemson |
| Tennessee Volunteers | OPEN | ABM | @BAMA | @UK | UConn | @MIZZ | UGA | VAN |
| Texas A&M Aggies | BAMA | @UT | OPEN | SC | @OM | MSU | Ablene | @LSU |
| Vanderbilt Commodores | @UF | UGA | OPEN | @OM | AUB | @SC | OPEN | @UT |

[CLICK HERE FOR A PRINTABLE
VERSION OF THE ACC CALENDAR](#)



AWESOME HALLOWEEN PIZZA RECIPES



[SPOOKY SPIDER HALLOWEEN PIZZA
\(Click for recipe\)](#)



[HALLOWEEN GHOST PIZZA
\(Click for recipe\)](#)



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***BEST OF GEORGIA AWARD DISCLOSURE STATEMENT**

The "Best of Georgia" list is a reader's choice award published annually by the Georgia Business Journal. Opinions are provided by the GA Business Journal who evaluate advisors. Financial Consultant's Group participated in the Category of Financial & Insurance Services/Financial Advisors and was named a Best of Georgia Regional Winner in 2021, and then named a Best of Georgia Winner in 2022. All nominees are first nominated by readers and winners are selected primarily based on voting results. However, the editorial and compliance team will also review votes and the businesses. Firms are also vetted utilizing secondary resources and the editors will make additional selections based on trade specific rewards, local awards and community engagement. The nomination period is from May 1-31. The voting period runs from July 1- October 31st. Readers may vote up to once daily during the voting period, and the winners are announced the first week of December and then provided the opportunity to advertise their win. Portfolio performance is not a criteria due to varying client objectives and lack of audited data. Award winners cannot pay a fee to be included in the research or the final list of award recipients. No payment was made to receive this award, and no advertising was required to receive these awards.

BEST OF FORSYTH AWARD DISCLOSURE STATEMENT

The "Best of Forsyth" list published annually by The Forsyth County News, and it is a reader's choice award. Financial Consultant's Group participates in both the category of Professional Services/Investment or Wealth Management Individual and in the category of Personal Services/Financial Planning Firm. David Fountain, CFP and owner of Financial Consultants Group was awarded Best Investment or Wealth Management Individual for the years of 2017, 2018, 2019, 2020, 2021 and 2023. Financial Consultants Group was awarded Best Financial Planning Firm for 2016, 2017, 2018, 2019, 2020, 2021 and 2023. All nominees are first nominated by readers and then the nominees are vetted through a third-party firm, Second Street. The annual nomination period is from September 1 -31. Voting takes place from November 1-30th. Readers may vote up to once daily during the voting period, and the winners are announced the first week of December and then provided the opportunity to advertise their win. Portfolio performance is not a criteria due to varying client objectives and lack of audited data. Award winners cannot pay a fee to be included in the research or the final list of award recipients. No payment was made to receive this award, and no advertising was required to receive these awards.

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