Treece Financial Group

NEWSLETTER

1/4/2016 JANUARY 2016 ISSUE 1

David Treece
Investment Advisor Representative

Dear Clients and Friends,

Happy New Year to you all, and we hope your new year is off to a good start. In our brief January newsletter, we want to:

- *invite you to a special event for the new year,*
- *provide you with the latest key tax figures for 2016, and*
- *share an article on new Social Security changes kicking in for 2016.*

Thanks to all of you who attended our annual holiday party! The weather was perfect, and we had a great turnout. We've done this many years in a row now, and it has become a nice tradition. We will try to host some other events throughout the year that we think will be helpful and informative, including one coming right up:

Mastering the Challenges of the New Year

THURSDAY, JANUARY 21 6:30 PM AT BROCKWAY MEMORIAL LIBRARY, 10021 NE 2ND AVE., MIAMI SHORES (ONE BLOCK NORTH OF OUR OFFICE).

*Patricia Stauber is a registered nurse (RN) and a licensed clinical social worker (LCSW) who has a private practice in Aventura and Miami Beach. She will host a session, "Mastering the Challenges of the New Year." This event is free and open to the public, and is sponsored by Treece Financial Group and Brockway Memorial Library. Please see the attached flyer. Patti will discuss dealing with post-holiday blues, adhering to New Year's resolutions, renewing your resources for living, and other subjects to help get your New Year off to a good start. Everyone is welcome, so please spread the word. Please also RSVP by email (**info@davidtreece.com**) or by phone **(305-751-8855)** so we get an idea of how many people to expect. We hope to see you there.*

***CLICK HERE** for flyer with details*

INSIDE THIS ISSUE:

Mastering the Challenges of The New Year 1

Key Tax Figures for 2016 2

Social Security Claiming Strategy Changes for 2016 2

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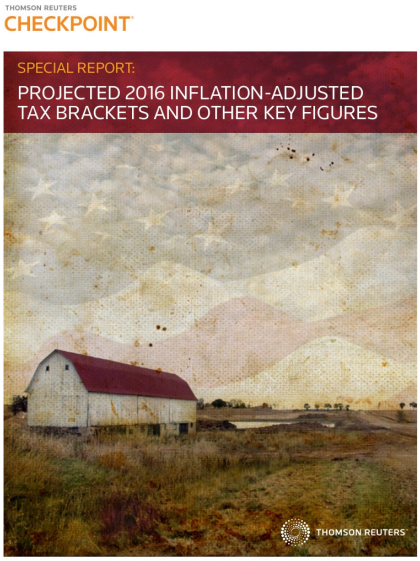
Key Tax Figures for 2016

Every year there are tax law changes, and here is an attachment of the key figures for you. It includes tax brackets, retirement plan contribution limits including IRAs and 401ks, and other tax figures including estate and gift taxes and social security taxation.

***Click here** to download the special report.*



Social Security Claiming Strategy Changes for 2016

Here is a link to an article on changes Congress made suddenly this past fall that kick in on April 30, 2016. The changes largely affect married couples who in the past had the option to use a couple strategies to get a spousal benefit while delaying their own benefit and allowing it to grow. These strategies were "file and suspend" and "restricted application," but these "loopholes" are now being closed. Our office has done numerous workshops on Social Security, and we will likely schedule some more in the future, but don't hesitate to contact us if you have questions on Social Security, or any other financial planning issues.

The End of Social Security Loopholes: What Now?

While we do these newsletters on a (mostly) monthly basis, we do post to our blog and social media sites much more frequently, so please be sure to follow us on Twitter, Facebook, Linked-In and our blog on our website, www.TreeceFinancialGroup.com

All the best to you and yours for a great 2016!

David

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