

Seasons are changing and we are ready!



The fall colors are starting to show and that means we are ramping up for one of the busiest times of year. Sports are in full swing, school is well in session and the holidays are coming in fast.

What does that mean for you? It means be ready to get bugged by us to wrap up 2023 with a bang! You will start to see emails or phone calls from us reminding you of outstanding contributions left to max out retirement accounts, contribution limits, increasing your employer plan contributions and so much more.

All we ask is that you kindly reply back to let us if you would like to proceed or not. We do not want to continue to bug you as we know your time is valuable.

Scams are on the rise!

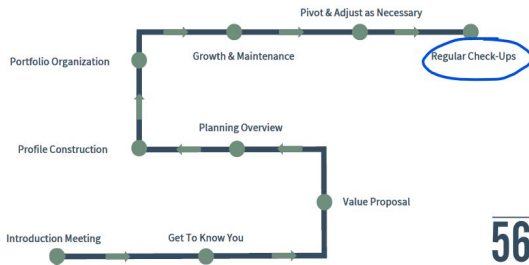
As tensions rise in the economic chaos happening in the United States, scams are picking up and becoming even harder to spot. All forms of communication are susceptible and all people are susceptible. Before sending money to anyone or answering a call from the IRS, please reach out to us and let us help. We have seen fraud come in many shapes and sizes and have learned how to navigate through them. As a company in the financial industry we must be very careful in how we protect you against fraud and scams. We will take every precaution necessary to ensure you are not becoming a victim. We provide our employees annual training on fraud detection and how to accurately verify you are who you say you are. This is why we must always have verbal confirmation from you when doing any transactions. If it looks suspicious it most likely is. If it sounds too good to be true, it most likely is. If you have a bad feeling, it is okay to trust your gut. Let us help you avoid a big mistake!

Here is an example of a phishing email used to lure the recipient to open the attachment which would either give the computer a virus or lead the recipient to pay them what "they owe". The yellow indicates an email address that is unlikely real. Anyone can create an email domain but if it is not recognized by you or your email provider it is not legit. The red is showing how someone changed the name of the HTML link to say that phrase, has a typo of capital A in "last payment" and when opening the attachment it would be a website that is likely fraud. Lastly the green indicates it is in reply to an email that you previously received (but have not) and the web browser icon for Google. Be careful!

Did you know that as a Fiduciary we meet with you once a year?

I am sure you have seen an email come across your inbox in the last five years of us politely asking that if you have time, we schedule a review. We have been trying a new approach of asking if you want a meeting or if you want to push it out. Our reviews are intended to make sure you are still meeting your goals for your financial success. We try to make sure we hold you accountable for your own goals by giving you a little extra push each year. It is part of our fiduciary duty to you and one of the key components of our Roadmap and as a bonus gives us the chance to catch up on things in your life!

Roadmap



56 Capital Partners has an opening for Financial Operations Associate!

Finding the right team member to add to 56 Capital Partners is challenging. There are numerous criteria we look at when selecting an individual to fill the seat. Values and culture are very big here at 56 and it is important that the newest member follow them. We are looking for a financial professional with a background in finance (personal finance) and excellent client relation skills. They should be able to multi-task and have basic knowledge regarding certain financial topics.

We know that you all love Erin, but she has a lot on her plate and we need to add more people to the team to help with the workload. If you know of anyone that has the above skill set, a degree in Finance or MBA in Finance (not required) please let us know. If they have licenses even better!

We want to provide the best service we can to you all and are extremely focused on finding the right individual for 56 and you. Thank you for your patience and understanding while we wade through the hiring process!

Hourly Fee Changes

56 Capital Partners performs a number of services for our client base which consumes a large chunk of our time. We help with tax preparation, estate planning review, succession planning, business consulting, real estate consulting and so much more. We have realized that those services have a cost of time being taken away from taking care of you in the capacity we would like. In order to keep our concierge service levels high, we will begin charging hourly fees for certain services that take away time from our day to day operations.

Account Edits!

We are able to help you make edits to your IB accounts now. If you need to update your address, trading permissions etc. we can initiate on our end and IB will send you a text message SMS to login and approve the edit. This is a great feature and we hope it helps make dealing with the platform easier! Whose excited?

Important Dates

- 10/09/2023:**
Columbus Day
56 CP Closed
- 11/23/2023:**
Thanksgiving
56 CP Closed
- 11/24/2023:**
56 CP Closed after
11:00 am
- 12/25/2023:**
Christmas Day
56 CP Closed
- 01/01/2024:**
New Year's Day
56 CP Closed
- 01/15/2024:**
MLK Day
56 CP Closed
- 02/19/2024:**
President's Day
56 CP Closed
- 03/29/2024:**
Good Friday
56 CP Closed



Please be sure to note all of our closures for the next six months. We will post those on social media as well in case you cannot find this report!

Be on the lookout in January for our annual reading list we have compiled and our read of the year!

Office Updates

Add our emails to your address book so we don't land in spam!

We do have a mail drop box outside our new suite if you are needing to bring us documents outside of normal business hours.

Don't forget to check out all the resources we have available to you on our website and social media!

