



Debi



Kit



Dexter



Sarah



Christi



Amanda



Leesa



Andy



Trenton



Mikayla



Jenny



Allison



Volume 15

Issue 2

As the holiday season approaches, we find ourselves reflecting on the joy and gratitude that fills our hearts. It's been an exceptional year, and we are excited to share some wonderful news and updates with you.

This year has been a remarkable one for love and milestones within our Tiell Financial Group family. We were delighted to attend two beautiful weddings for our employees: Mikayla Gilliland (married Colin McKinniss in August) and Andy Lucius (married Marissa Rombach in November.)

Additionally, we are excited to share details about a significant development for the future of TFG. We will soon begin the process of constructing a brand-new office space that will serve as our headquarters. As previously announced, we purchased the vacant lot on State Route 18 in Bascom where St. Patrick Church previously resided. We can't wait to invite you to experience our new space once it's complete, tentatively in the Spring of 2025. Stay tuned for updates on our progress!

As we approach the end of the year, we want to express our heartfelt gratitude for your continued partnership and trust in Tiell Financial Group.

It is clients like you who make our journey truly special, and we look forward to continuing to serve you with dedication and excellence in the coming year.



Merry Christmas!

Don't Fall Victim: Guarding Against Scams

In the fast-paced world of technology, scams are unfortunately on the rise, targeting individuals and organizations alike. It's crucial to stay informed and vigilant to protect ourselves from falling victim to these deceptive tactics. Here's a quick guide to help you guard against scams:



Common Scams to Watch Out For:

1. **Phishing Emails:** Be cautious of unexpected emails requesting personal information or urging urgent action. Verify the sender's legitimacy before clicking any links.
2. **Impersonation Scams:** Scammers often pose as trusted entities, such as banks or government agencies, to trick you into revealing sensitive information. The IRS will never call you for "unpaid balances."
3. **Tech Support Scams:** Fraudsters may call, claiming to be from a reputable tech company, and convince you to provide access to your computer or make a payment for unnecessary services.
4. **Social Engineering:** Be wary of unsolicited requests for money or sensitive information, especially on social media. Verify the identity of the person making the request.

Protect Yourself:

1. **Verify Before You Trust:** Double-check the legitimacy of unexpected communications or requests for information. Contact the company or individual directly using official contact information.
2. **Secure Personal Information:** Be mindful of the information you share online and on social media. Limit the details available to the public.
3. **Educate and Stay Informed:** Keep yourself and your community informed about the latest scams. Awareness is a powerful defense.
4. **Use Trusted Sources:** When in doubt, rely on trusted sources for information. Avoid clicking on suspicious links or downloading attachments from unknown sources.

Report and Share:

If you encounter a scam, report it to the appropriate authorities, such as the Federal Trade Commission (FTC) or your local law enforcement agency. Additionally, share your experience with friends and family to raise awareness.



Tax Update Seminar

Wednesday, January 17, 2024 at 6PM

Tiffin University –Marion Center (connected to Wall Street Pub)

RSVP to sarah@tiellfinancial.com or 419-937-2879

COLA Increase - Social Security



Approximately 71 million Americans will see an 3.2% increase in their Social Security benefits and Supplemental Security Income (SSI) in 2024. Federal benefit rates increase when the cost-of-living rises, as measured by the Department of Labor's Consumer Price Index (CPI-W).

Notices will be mailed to recipients in the month of December. You can also access the information by creating a free account at www.ssa.gov/myaccount

Contribution Limits

2024 Updated Contribution Limits:

- 401(k) contribution limit = \$23,000 (an increase from \$22,500 in 2023)
- IRA Contribution Limit = \$7,000 (under 50 years old) and \$8,000 (over 50 years old)
- Roth IRA income phase-out limits = \$146,000 - \$161,000 (for single filers) and \$230,000 - \$240,000 (for married couples)



Over the weekend of January 19th - January 21st, our current Broker Dealer (the supervisor of our financial business) will be transitioning from the name Woodbury Financial Services, Inc. to Osaic Wealth, Inc. You have likely already received information regarding this change in the mail. We expect little to no disruption to you during this time, and are happy to answer any questions you may have!



2024 Polar Bear Jump



Our office will once again be participating in the 2024 Polar Bear Jump on Saturday, February 3rd at Camden Falls.

If you would like to donate to FACT (Financial Assistance for Cancer Treatment), checks may be sent to:

FACT
c/o Tiell Financial Group
PO Box 317
Bascom, OH 44809

Employee Spotlight—Amanda Gosche

We are excited to announce our next featured employee - Amanda Gosche! Amanda has been with our office for nearly 5 years, and is the smiling face that greets you when you enter our office. Amanda's bright and bubbly personality are two of her best assets, and we are grateful to have her on our team! She handles our life insurance customer service, and assists Leesa with tax data entry.

Amanda resides in Fostoria with her husband, Ryan and children: Hadley & Ryker. Outside of the office, Amanda enjoys crafting and spending time with her family.



Medicare Update



The Centers for Medicare and Medicaid Services (CMS) has announced Medicare Part B Premiums for 2024:

- Medicare Part B Premium: \$174.70 / month (was \$164.90 in 2023)
- Medicare Part B Annual Deductible: \$240 (was \$226 in 2023)

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Office Hours

Monday - Friday
8:00AM - 5:00PM

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Holiday Office Hours

Closed for Christmas

Monday, December 25

Closed for New Years

Monday, January 1

Closed for Good Friday

Friday, March 29

Closed for Memorial Day

Monday, May 27

Closed for Independence Day

Thursday, July 4

Closed for Labor Day

Monday, September 2

At Tiell Financial Group, we strive to be your premier advisor by providing holistic wealth planning tailored to your wants and needs.

It is our goal to be proactive in an ever-changing environment, provide excellent customer service, and make every choice according to the highest level of ethics. We endeavor to always be doing the next right thing.

www.tiellfinancial.com



Annual Easter Egg Hunt:

Saturday - March 23, 2024 - 11AM

Client Appreciation Day:

Sunday - September 8, 2024 - 2PM

The Ritz Theatre

Securities and investment advisory services offered through Woodbury Financial Services, Inc. (WFS), member FINRA/SIPC. WFS is separately owned and other entities and/or marketing names, products or services referenced here are independent of WFS.