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BOOK

Loose Change
a penny saved is a penny earned

**Your Journey to
Financial Success**

2025





Map It Out

The highway you take to reach your financial goals can be rife with detours that cause you to veer off course. Take a wrong turn and you might struggle to get back to the route that will take you to your intended destination. Creating and sticking to a strategy can help you avoid losing your way.

Know Where You're Going

Mapping your goals should be your priority. You're probably saving for many different objectives. Some may be short-term—maybe a vacation or a new car. Others may be farther down the road, such as a down payment on a house or a child's college education. And then there's a goal that may be far in the future: your retirement. You will need more money for retirement than for any other goal, so it's important to start saving early in your working years and prioritize saving over other things.

Getting There

Map out a realistic budget that covers all your living expenses and allows you to save for all your goals. Set aside money from each paycheck to spend on the things you and your family enjoy. Your financial professional can help you create a spending and investing plan that keeps you moving in the right direction.

DECEMBER

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January 2025

FEBRUARY

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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1 New Year's Day	2	3	4
5	6 FIRST QUARTER MOON ☾	7	8	9	10	11
12	13 FULL MOON ●	14	15 Fourth Quarter 2024 Estimated Income Tax Due	16	17	18
19	20 Inauguration Day Martin Luther King, Jr. Day	21 THIRD QUARTER MOON ☾	22	23	24	25
26	27	28	29 NEW MOON ○	30 Lunar New Year	31	



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Stay Afloat with a Budget

Why do you need a budget? Sailing through life with no plan for spending and saving can land you in deep water financially. A budget helps you prioritize your spending and ensures you have enough money to pay your monthly living expenses.

Setting Sail

Creating a budget isn't difficult. It starts with determining your household income from all sources. Write down how much money you bring in each month after taxes and other deductions that are subtracted. Then, list all your monthly expenses. Some expenses, like your mortgage or rent, will be fixed expenses that stay the same every month. Other expenses, such as food and utility bills, will be variable expenses that can change monthly.

Dropping Anchor

You'll also have other expenses to include in your budget, such as gas and transportation costs, clothing, credit card bills, savings, and investments. Don't forget bills you pay quarterly or once or twice a year, including insurance and homeowners' association fees. Once you've finished your list, subtract your estimated expenses from your income. If the numbers don't work out in your favor, you might have to adjust your spending. Look for budgeting templates online to help you get started.

JANUARY

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February 2025

MARCH

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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
						1 Black History Month Financial Aid Awareness Month
2 Groundhog Day	3	4	5 FIRST QUARTER MOON ☾	6	7	8
9	10	11	12 FULL MOON ●	13	14 Valentine's Day	15
16	17 Presidents' Day	18	19	20 THIRD QUARTER MOON ☾	21	22
23	24	25	26	27	28 NEW MOON ○	



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Make Retirement Planning a Walk in the Park

Prioritize saving for retirement from when you start your first job until you're ready to leave the workforce. Think about it this way: Who else will pay for your groceries when you are 75? The sooner you start saving, the more time you'll have to benefit from the potential growth of your money.

Walk the Path with Your Employer

Joining your employer's 401(k) or other qualified retirement plan is an easy way to start saving for retirement. Your contributions to the plan are deducted from your paycheck before taxes are taken out, lowering your taxable income.* Make sure you contribute at least enough to take advantage of any employer-matching funds.

Over the Next Hill: Tax Time

If you're eligible to contribute to a traditional or Roth individual retirement account (IRA), you have until the April 15, 2025, tax-filing deadline to make a tax-deductible contribution for the 2024 tax year.

Your financial professional can help you create a retirement saving strategy to help you toward your goals.

*Distributions from an employer-sponsored retirement plan are taxed as ordinary income and, if taken prior to reaching age 59½, may be subject to an additional 10% IRS tax.

FEBRUARY

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March 2025

APRIL

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20	21	22	23	24	25	26
27	28	29	30			

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
						1 First Night of Ramadan Women's History Month
2	3	4	5 Ash Wednesday	6 FIRST QUARTER MOON ☾	7 Employee Appreciation Day	8
9 Daylight Saving Time Begins	10	11	12	13	14 FULL MOON ●	15 Holi
16	17 St. Patrick's Day	18	19	20 First Day of Spring	21	22 THIRD QUARTER MOON ☾
23	24	25	26	27	28	29 NEW MOON ○
30	31 Eid al-Fitr (observed)					



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I Think I Can!

Investing for your future isn't like riding a bullet train that rushes past stations and risks going off the rails on the way to its destination. It's more like the little engine that could, chugging along to the top of the hill and picking up speed on the way down. Before you set out on your investment journey, map out a route to keep you on track.

Choose Your Destinations

You will have many different goals throughout your lifetime, so it's important to know where you're going before you begin your travels. Remember that it's an investment journey, not a race. Starting your journey early and accumulating assets over time with a carefully crafted investment strategy offers your best chance for success.

Pick the Right Engine

Your goals and your time frame until you'll need your money will help you determine the types of investments to include in your portfolio. Equities generally provide inflation-beating returns over time, while fixed-income investments offer predictable returns with lower risk. Knowing your tolerance for risk can guide your investment choices. With the help of your financial professional, choose a mix of stocks, bonds and other investments that helps move you toward your goals but won't keep you awake at night. You'll soon be saying, "I know I can!"

MARCH

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April 2025

MAY

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25	26	27	28	29	30	31

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1 April Fools' Day Financial Literacy Month	2	3	4	5 FIRST QUARTER MOON ☾
6	7	8	9	10	11	12 Passover
13 FULL MOON ☾	14	15 Individual Federal Income Tax Returns Due First Quarter Estimated Income Tax Due	16	17	18 Good Friday	19
20 Passover Palm Sunday	21 THIRD QUARTER MOON ☾	22	23	24	25	26
27 Easter	28	29 Earth Day	30 Administrative Professionals Day	Take Your Child to Work Day		
NEW MOON ☽						



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Be Prepared for the “What ifs”

What if your home or car needs a major repair? Or you have a surprise medical bill? Or your company announces sudden layoffs? Unexpected events or financial emergencies can leave you without enough money to pay the bills. An emergency fund is a safety net that can help sustain you when you’re faced with expenses you didn’t anticipate, such as a loss of income from a job loss or an extended illness.

Building Your Fund

You don’t have to build your emergency fund all at once. Get started by making automatic deposits to a high-yield savings account that allows you to access your money without paying a penalty. Your goal should be to save at least three-to-six months’ worth of living expenses in your fund. An emergency fund account should be separate from your other bank accounts.

The Benefits of Saving

Having an emergency fund that you can use to pay living or other costs can prevent you from using a high-interest credit card or personal loan to cover unexpected expenses, which could significantly increase your debt. Be conscientious about replenishing any funds you use so you’ll always have money available for a future emergency.

APRIL

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May 2025

JUNE

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29	30					

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				1	2	3
4 FIRST QUARTER MOON	5 Cinco de Mayo	6	7	8	9	10
11 Mother's Day	12 FULL MOON	13	14	15	16	17
18	19 Victoria Day (CAN)	20 THIRD QUARTER MOON	21	22	23	24
25	26 Memorial Day	27 NEW MOON	28	29	30	31



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Flying Toward Their Future

With your child's high school graduation behind you, the day you've longed for and dreaded is almost here: Your child is headed to college. You've filled out the FAFSA (Free Application for Federal Student Aid), so you know how much money your child can expect from federal grants, loans and work-study. But there's more to do before take-off.

Have a Flight Plan

Contributing to a 529 college savings plan as your child grows is a tax-advantaged way to save for future education costs. *Prepaid tuition plans* let you pay for future tuition and fees at today's prices at participating institutions. *Education savings plans* allow you to open an investment account to pay for your child's future qualified education expenses. In addition, relatives and friends can make tax-free gifts annually.

Fasten Those Seat Belts

Don't forget health insurance as your child heads off to college. A dependent child can remain on a parent's health plan until age 26 or enroll in a health plan offered by the college. Make sure your child fills out a healthcare proxy, authorizing you to make medical decisions in the event your child becomes physically or mentally incapacitated.

MAY

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June 2025

JULY

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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3 FIRST QUARTER MOON ☾	4	5	6	7 Eid al-Adha
8	9	10	11 FULL MOON ☾	12	13	14 Flag Day
15 Father's Day	16 Second Quarter Estimated Income Tax Due	17	18 THIRD QUARTER MOON ☾	19 Juneteenth	20 First Day of Summer	21
22	23	24	25 NEW MOON ☽	26	27	28
29	30 2024-2025 FAFSA Deadline					



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Put Some Sizzle in Your Summer

Oh, those lazy, hazy, crazy days! You wait for them all year long, and it seems like they're over way too soon. But, with some creative planning, you can stretch out summer fun and still keep your finances in the black.

Weekend Getaways

You probably live within driving distance of many spectacular areas you've never explored. An Internet search can identify places of historical interest or spots to camp or hike in your own or neighboring states. Or check out a Visitors Center for suggestions and brochures. Then take a family vote and plan a series of day trips or longer stays at your favorite locations.

Stay in Town

Many communities get into high gear in the summer with free and low-cost entertainment. County fairs, concerts, outdoor movie nights, art exhibits, plays and craft and food festivals are just some of the events that you may be able to enjoy in and around your town. Check newspapers and community newsletters to discover what's going on.

Deductible Day Camp

Is your child age 13 or under and going to day camp this summer? You may be able to deduct some of the cost by claiming the dependent and child care tax credit. Overnight camps are not eligible for the credit.

JUNE

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July 2025

AUGUST

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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1	2 FIRST QUARTER MOON ☾	3	4	5
		Canada Day (CAN)			Independence Day	
6	7	8	9	10 FULL MOON ☉	11	12
Ashura						
13	14	15	16	17	18 THIRD QUARTER MOON ☾	19
20	21	22	23	24 NEW MOON ○	25	26
27	28	29	30	31		
Parents' Day						



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Keep on Truckin' with Good Benefits

If you own a small business, offering benefits that workers value most can help you hire and retain talented employees. Providing a compensation package that is attractive to current and potential workers may give your company a competitive edge.

Work-Life Balance

Flexible work schedules are a priority for many employees. If your business doesn't require workers to be physically present, working from home at least part-time can be an attractive benefit. Most job seekers consider a generous paid time-off policy to be essential for maintaining a healthy work-life balance.

Health Insurance

Employer-provided health insurance typically is one of the most sought-after employee benefits. Consider offering a high deductible health plan (HDHP) that includes a health savings account (HSA) to pay out-of-pocket medical expenses.

Retirement Savings

A valuable addition to your benefits package is a retirement plan that allows employees to save for their future. Your financial, tax and legal professionals can help you select and set up the plan that works best for your business.

Perks to Consider

Additional benefits that employees may appreciate include tuition reimbursement, student loan repayment, and training classes in software, robotics and artificial intelligence.

JULY

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August 2025

SEPTEMBER

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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
					1 FIRST QUARTER MOON ☾	2
3	4	5	6	7	8	9 FULL MOON ☾
10	11	12	13	14	15	16 THIRD QUARTER MOON ☾
17	18	19	20	21	22	23 NEW MOON ☽
24	25	26	27	28	29	30
31 FIRST QUARTER MOON ☾						



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Insurance Keeps You Moving

Life's highway is full of unexpected mishaps. While you can't always prevent a catastrophic event, you can protect yourself and your family financially.

Safe Travels

Proceeds from a life insurance* policy can replace your income, cover living expenses or pay for college, among other things. Term life provides a death benefit to your beneficiaries if you die while the policy is in force. Term life builds no cash value, and coverage ends once the term ends. Permanent or whole life policies stay in effect as long as the premiums are paid. They build cash value over the life of the policy, and you can borrow against the death benefit.

Beyond Life Insurance

Short-term and long-term disability insurance can replace a portion of your income if you're ill or injured and unable to work. Long-term care insurance pays some of the costs of care in your home or in a nursing home or an assisted-living facility.

Your insurance professional can help you select appropriate coverage.

**Applications for life insurance are subject to underwriting. No insurance coverage exists unless the required premium is paid to put an issued policy in force. Accessing cash values may reduce the death benefit and policy values, trigger tax consequences, surrender fees, and charges, and may require additional premium payments to maintain the contract. Guarantees are based on the claims-paying ability of the issuer.*

AUGUST

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September 2025

OCTOBER

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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1 Labor Day National Life Insurance Month	2	3	4	5	6
7 FULL MOON	8	9	10	11	12	13
Grandparents' Day	14 THIRD QUARTER MOON	15 Third Quarter Estimated Income Tax Due	16	17	18	19
21 NEW MOON	22 First Day of Fall	23 Rosh Hashanah	24	25	26	27
28	29 FIRST QUARTER MOON	30				



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On the Road to Open Enrollment

It's almost that time of year again—your opportunity to review the benefits your employer offers and make changes to your elections. During open enrollment, you can enroll in benefits for the first time, change your benefits or coverage amounts or drop coverage.

Your Options

Your employer will typically offer a menu of benefits from which you can make selections. Review the options carefully, and choose the ones that are most valuable to you and your dependents. Benefits may include:

- Individual or family health insurance
- Vision and/or dental insurance
- Life insurance
- Long-term disability insurance
- Flexible spending accounts (FSA) for medical and/or dependent care expenses

Open enrollment also gives you the opportunity to join your employer's retirement plan or make changes to your current contributions.

An Employer's Role

Employers should seek ways to actively communicate with employees about the benefits the company offers. Sessions led by Human Resources give employees an opportunity to ask questions about benefit options and enrollment. An online learning management system that employees can access independently can also help with understanding and choosing the benefits that are most valuable to each employee.

SEPTEMBER

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NOVEMBER

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October 2025

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1 2025-2026 FAFSA Filing Period Begins	2 Yom Kippur	3	4
5	6	7 FULL MOON	8	9	10	11
12	13 THIRD QUARTER MOON Columbus Day Indigenous Peoples' Day Thanksgiving Day (CAN)	14	15 2024 Individual Federal Income Tax Extension Deadline	16 National Boss's Day	17	18
19	20	21 NEW MOON Diwali	22	23	24	25
26	27	28	29 FIRST QUARTER MOON	30	31 Halloween	



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Give Thanks Through Charitable Giving

Supporting a cause that is important to you benefits the charity that receives the donation and the donor who makes it. Not only will you feel good about helping the organization, but you also may be able to take a charitable deduction for your gift on your income taxes.

A Long List

You can donate many different types of assets to one or more charitable organizations, including:

- Cash
- Appreciated stock
- A life insurance policy
- Artwork or other valuables
- Retirement accounts
- Vehicles (even if they aren't running)

Some items require an appraisal, and the deduction amount may be limited.

Where to Start

Make a list of all the causes that are important to you and identify organizations that support them. Then check out the charities on charitynavigator.org or guidestar.org. Both organizations provide unbiased ratings and information, including how much of your donation goes toward the charity's actual mission. You can also review an organization's Form 990, which provides public information about the nonprofit.

Other Ways to Give

Donor-advised funds and charitable trusts are other options for making charitable donations. Your financial professional can provide guidance.

OCTOBER

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November 2025

DECEMBER

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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
						1 All Saints' Day
2 Daylight Saving Time Ends	3	4 Election Day	5 FULL MOON	6	7	8
9	10	11 Veterans Day Remembrance Day (CAN)	12 THIRD QUARTER MOON	13	14	15
16	17	18	19	20 NEW MOON	21	22
23	24	25	26	27	28 FIRST QUARTER MOON	29
30					Thanksgiving	



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Destination: Financial Success

You're in charge of your financial life, and it's important that you feel confident about your goals and your plan to attain them. Year-end is a good time to review your plan and tune up any parts that need work. Then, put it in auto drive.

Your Retirement Plan

When you joined your employer's 401(k) or other retirement plan, you probably chose a mix of stocks, bonds and cash that fit your risk tolerance and investing time frame. At least once a year, review your investment mix to make sure it's still in line with your goals. If your investment mix has shifted or if your goals or risk tolerance has changed, you may want to adjust your investments to reflect your current thinking.

Your Estate Plan

Your will is the cornerstone of your estate plan. But not all assets are governed by your will. Retirement plan assets and insurance proceeds pass to the beneficiary(ies) you have designated. It's smart to review your beneficiaries each year to confirm your choices.

Your Budget

Is your budget working for you? If you find you're short of funds each month, review your spending plan and make changes to bring it in line with your income. Reviewing your plan with a team of professionals can keep you moving along the route to your financial destination.

NOVEMBER

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December 2025

JANUARY

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31						

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1	2	3	4 FULL MOON ☾	5	6
7	8	9	10	11 THIRD QUARTER MOON 🌘	12	13
14	15 Hanukkah	16	17	18	19	20 NEW MOON ☽
21 First Day of Winter	22	23	24 Christmas Eve	25 Christmas Day	26 Kwanzaa Begins Boxing Day (CAN)	27 FIRST QUARTER MOON 🌑
28	29	30	31 New Year's Eve Last Day to Take 2025 RMDs			



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2024

JANUARY

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FEBRUARY

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25	26	27	28	29		

MARCH

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

APRIL

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

MAY

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

JUNE

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

JULY

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

AUGUST

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

SEPTEMBER

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

OCTOBER

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

NOVEMBER

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

DECEMBER

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

NOTES

2026

JANUARY

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

FEBRUARY

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

MARCH

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

APRIL

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

MAY

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

JUNE

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

JULY

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

AUGUST

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

SEPTEMBER

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

OCTOBER

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

NOVEMBER

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

DECEMBER

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

NOTES
