ALLEGIANCE FINANCIAL

CONNECTIONS – OCTOBER 2020

INSIDE THIS ISSUE

OUR TEAM, READY TO SERVE!

Hello! We hope you and your family are well, staying safe and healthy.

2020 has been transformative for families and businesses and our office is no exception. The financial business is considered "essential" and our office quickly adjusted, continuing our goal to meet and exceed the needs of our clients. At first, we conducted appointments via telephone then opened appointments in office, based on client preference. It is our delight to meet with you, however you prefer!

Over the course of the year we provided regular email updates on the market conditions from LPL, our broker dealer, and hope these communications have been informative. We are committed to sound investment principles and staying the course to get through turbulent times.

We are continually impressed by your stories of triumph and your tenacity to embrace life, whatever the circumstances. We want you to know that we are here for you, to celebrate life's joys, navigate life's changes and make plans for life's dreams.

The Allegiance Financial Team is ready to serve.

-The Team
(from top to bottom)
Laurie Rosenthal, LPL Registered Sales Assistant
Betsy Rogers, LPL Registered Representative
Anna Labarga, Client Services Specialist
Eddi Ramos, Administrative Associate
Marianne Krier, Client Services Specialist

Your input is valuable to us!
At Allegiance Financial, it is our goal to provide exceptional service to ALL clients we serve.

Following interactions with our team, surveys are mailed to clients to learn how we did. We want to know if we've achieved our goal of providing excellent customer service. We welcome feedback and appreciate you taking the time to invest in us!

Each month we draw one winner from the collection of returned surveys. The winners receive a $25 gift card to BJ's!

Our winners so far this year are:

Ken P.	Lorie H.
Joseph & Leona V.	Richard & Linda S.
Glen & Melanie R.	Helen Z.
Lorna R.	Josh & Jenn S.

Many Thanks!
Laurie, Betsy, Anna, Eddi & Marianne

CELEBRATING LIFE

Here at Allegiance Financial, we like to celebrate life together… Birthdays, milestones, achievements. We hope you are enjoying life and celebrate the good things! Here is a picture of Eddi and Marianne, enjoying some fresh air while hiking at Benecia State Park.

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Referrals… Thank you for your trust!

Thank you to these clients who referred their friends and family through September this year! We appreciate you.

Bill & Christy C.
Dan & Tonya S.
Mark & Pam S.
John & Dena J.
Doug & Darlene C.
Denny C.
Erica S.
Brian & Susan M.
Laurie R.
John S.
Naomi R.
Natalie H.

Scotty & Sandie R.
Marcial & Theresa C.
Bruce & Donna J.
Mike & Laura H.
Kyra W. & Katie G.
Raymond & Denise A.
Shelly W.
Shawn & Lori M.
Kyle & Anna L.
Shehraz S.
Mike & Alix P.
Jim & Cheri C.

Shaw & Associates
Olga C.
Sandra K.
Bill & Patty M.
Chris & Heather H.
Vincent & Christina H.
David & Kay C.
Dean & Michelle C.
Rick & Dawn S.
Pam C.
Craig & Cristee B.

END OF YEAR CHECKLIST

Although 2020 has been a year of unexpected change, we remain steady with consistent financial planning. As we are approaching the end of the calendar year, it's good to think about your financial goals and consider your next steps. Below is a brief checklist to help your personal review. Please give us a call if you would like to schedule an appointment. We're here to help you!

End Of The Year Checklist

- How did I do with my 2020 financial goals?
- Have I maxed out retirement contributions?
- What charitable donations do I plan to give by year-end?
- Have I met with my financial advisor this year to discuss updates to my financial plan?
- If applicable, have I addressed my Required Minimum Distribution (RMD) for 2020? Under the SECURE Act, if you reached age 70 ½ after January 1, 2020, you can wait until turning 72 to start taking RMDs. Also, the CARES Act waived RMD's for 2020.
- Do I have a Trust/ Estate Plan? If I already have an estate plan, what updates need to be made the plan including trust funding, beneficiaries, trustee appointments, provisions of powers of attorney and health care directives?
- When is my next review to discuss my financial and/ or estate plans?
- Do I know anyone who would benefit from investment and/ or estate planning services offered by Allegiance Financial?

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Our normal office hours are:

8:30-4:30 Monday - Thursday

9:00-1:00 Friday

Let us know how we may best serve you!

Please note our special holiday office hours:

November 11 – Closed for Veteran's Day

November 26 & 27 – Closed for Thanksgiving

December 24 & 25 – Closed for Christmas

December 31 – New Year's Eve, Open 9:00-1:00

January 1 – Closed for New Year's Day

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