

## CRITICAL TRANSITIONS WEALTH ADVISORS

### Light the Fight! 5K Night Walk and Run

Critical Transitions Wealth Advisors is ready to share the love by giving back to our community! Lighthouse for Life (L4L) has been CTWA's signature charity for the last few years. L4L fights to eradicate human trafficking and empowers female survivors with ongoing restorative support. We welcome our clients and friends to join us in supporting this important organization by participating in this fun, family-friendly "glow run" event!



The race is Saturday, March 4 at 7:00 pm at Saluda Shoals Park, 6071 St. Andrews Road, Columbia, SC 29212. Children and strollers are welcome, and tickets and more information can be found here:

<https://lighthouseforlife.org/events/light-the-fight-5k-run-walk-2023/>

A t-shirt is included in your registration fee if you register before February 15! Please let us know if you can join us!

### It's Tax Season!

It is officially that time of year again...tax season! Because we know that tax season is one of the busiest times of the year, we want to help ensure it goes smoothly for our clients. During this tax season, LPL will mail 1099 consolidated statements in phases (similar to other major financial firms) to meet all IRS deadlines, reduce errors, and cut down on the need to mail corrected forms.

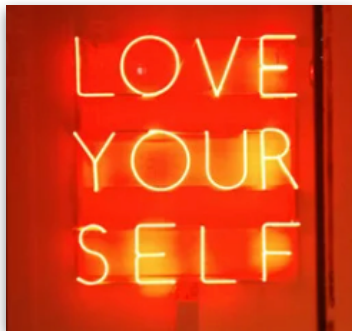


The tax form mailing schedule is as follows:

- 1/20/2023 - 1099-R Form Mailing/First Wave of 1099-C Consolidated Forms Mailing
- 1/27/2023 - Second Wave of 1099-C Consolidated Forms Mailing
- 2/3/2023 - Third Wave of 1099-C Consolidated Forms Mailing
- 2/10/2023 - Fourth Wave of 1099-C Consolidated Forms Mailing
- 02/17/2023 - Fifth Wave of 1099-C Consolidated Forms Mailing
- 4/17/2023 - IRS Tax Filing or Extension Request Deadline
- 10/16/2023 - IRS Extension Tax Filing Deadline

Even with LPL's staggered mailing process, delayed reporting and reclassification can sometimes occur, which is outside of our control. For the most part—with rare exceptions—corrected 1099s are triggered by updates from security issuers after the IRS deadline. If you need to file an amended tax return, be sure to discuss the situation with your tax advisor prior to refile so you can determine the best course of action based on your individual circumstances. We want to help you be prepared for tax season, so please reach out if we can assist!

## Love Yourself - Contribute to an IRA



February is the month of love, so why not show some love towards yourself! Tax season is any ideal time to review your retirement savings account to ensure that you are maximizing tax advantage opportunities, making the most of your contributions, and reviewing your investments to determine if your assets are still properly allocated across all accounts. Remember, contributions to an IRA are tax deductible and you have until April 18, 2023 to make 2022 contributions.

## Client Meetings

CTWA will be implementing a new Client Meeting Rhythm starting in the Spring. More details coming soon!

## Office Hours

February 20th - Office closed for Presidents' Day



## CTWA is Hiring!

Do you know someone who has excellent communications & client service skills? Please have them send a resume' to [mharling@ctwasc.com](mailto:mharling@ctwasc.com) for more details.

## Valentine's Day!

"Love has nothing to do with what you are expecting to get, only with what you are expecting to give - which is everything."

~ Katherine Hepburn



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