

RIGHT ON THE MONEY

QUARTERLY WEALTH PLANNING NEWSLETTER



Olivier Group
Innovative Wealth Planners

NOVEMBER 2023

BUDGETING FOR THE HOLIDAYS

In the world of finance, Budgets are like roadmaps for success, and the holiday season presents a unique opportunity to put financial planning into action to craft a well-thought-out budget. Doing so can help you enjoy the holiday spirit without straining your finances. At The Olivier Group, we understand that budgeting isn't about restriction; it's about empowerment. Our mission is to ensure that you have the freedom to celebrate without jeopardizing your long-term goals. Remember that responsible budgeting can make the holidays not only joyous, but financially sustainable. **Let us guide you in creating a comprehensive budget that aligns with your dreams and aspirations as you prepare for the holiday season!**



DID YOU KNOW?

There have been long standing concerns regarding student loan debt limiting retirement savings behaviors. As a result, SECURE 2.0 created a provision that allows 401(k), 403(b), governmental 457(b) and SIMPLE plans to treat employees' qualifying student loan payments as elective deferrals for purposes of matching contributions, starting in 2024.

MARKETWATCH

POSITIVE TRENDS

It's hard to believe, but one year ago on October 12th, the vicious bear of 2022 market ended. At the one-year mark today, the S&P 500 is up more than 21% and we don't see a recession on the horizon— we believe the economy is on much better footing than most economists claim. Unemployment stands at a meager 3.8% and the Core Consumer Price for September was 4.1%, the lowest we've seen in 2 years. The U.S. GDP is now out-pacing China's GDP—in Q2 the U.S. grew at 1.6% while China shrank to 0.8%. Looking forward, we believe we will see great things in stock and bonds. The Fed deems these data points moving in the right direction as an incentive toward ending rate hikes, which could benefit bonds and stocks in the new year! **If you have any questions about the market in general or about your investments, do not hesitate to give us a call.**

Have any friends or family who could use our help? Please note that we are accepting new clients and would love to help your loved ones find their financial freedom!

OFFICE ANNOUNCEMENTS

WELCOME TO THE OLIVIER GROUP TEAM

BEN JOHNSON joined the Olivier Group in June as a full-time as an operations analyst. A recent graduate of Louisiana State University, Ben's role is to assist the advisers and clients in any way he can as he learns the ins and outs of fiduciary service to clients.



QUINTARIUS QUEEN, CFP® joined Olivier Group in September as our newest Wealth Advisor. Quintarius is dedicated to learning as much as possible about financial planning to serve the leaders of the next generation. He strives to be a thought leader in the industry.



Quintarius Queen is a non-producing registered representative of Cetera Advisor Networks LLC.

'TIS THE SEASON

Rose Olivier, Marketing Executive, was recently nominated to the Board of Families Helping Families of Greater Baton Rouge (FHFGBR), a nonprofit resource center organized and directed by family members of individuals with disabilities. A fellow member of the FHFGBR Board, Alec Reed, is an advocate with Autism who created the idea for the annual WinterFest. Alec loves all things winter, including taking winter pictures and sharing his favorite winter song, a classic from our favorite purple dinosaur, Barney.

Winter's wonderful; it's so beautiful.
The air is cold and clear.
Snow is sparkling,
Trees are glistening,
It's that time of year.
I love to see the icicles,
The great big snowflakes, too.
'Cause it's the wonderful season
Full of special things to do
Wearing hats and coats and scarves,
Each hand has got a glove.
All our friends and family too,
Are filled with extra love.
I love to see the icicles,
The great big snowflakes, too.
'Cause it's the wonderful season
Full of special things to do.
'Cause it's the wonderful season
Full of special things to do.



We have been inspired by Alec's passion for the season and hope you take time during this busy time of year to fill your community with extra love and holiday cheer.

Chad Olivier, CFP®, CEPA
CEO, CERTIFIED FINANCIAL PLANNER™

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