

The Tiell Financial Team



Kit



Debi



Dexter



Sarah



Amanda



Leesa



Andy



Mikayla



Jenny



Allison



Elizabeth



Lindsay



Alaina



Dillon



Volume 17 Issue 1

Summer 2025

Celebrating Growth, Gratitude & 30 Years!



Big things are happening at Tiell Financial Group, and we're thrilled to share this exciting season of growth and celebration with you!

Construction is progressing at our **new office at 6250 W Tiffin Street - we remain in Bascom!**. With the move-in scheduled for early to mid-summer, we're counting down the days until we can welcome you into a space that reflects not only our growth, but our continued commitment to serving you with excellence. This new location will give our team the room and resources to serve you better than ever, and we can't wait for you to experience it firsthand.

But that's not all... we're also incredibly proud to be celebrating a major milestone this year: **30 years in business!** Since 1995, Tiell Financial Group has grown from Debi working out of the back of her car, to a 14 person team helping individuals, families, and businesses plan for the future with confidence. We owe this journey to our loyal clients; thank you for being an essential part of our story.

And what better way to celebrate than with a party? Mark your calendars for our **Grand Open House and 30-Year Celebration on Friday, August 29th from 11AM to 7PM!** It's going to be an unforgettable day featuring:

- Delicious food & refreshing drinks
- Live entertainment
- Market insights & financial updates
- Tours of our new space
- Ribbon-cutting ceremony



This isn't just an open house—it's a celebration of where we've been, how far we've come, and all that's ahead. Formal invitations will be sent soon!

2025 Shred Day

Come join the fun at our 16th Annual Community Shred Event!

Date: Friday - June 6, 2025

Time: 9:00 AM - 1:00 PM

Location: 5941 W Tiffin St, Bascom (our office)

Pull around our building, and our friendly team will take care of unloading your vehicle. Want your bags, boxes, or totes back? Just let us know!

Before you swing by, make sure to remove any binders or paperclips. Each participant will receive a coupon that can be used at IC Treats-N-Things and can be redeemed Friday June 6th through Sunday June 8th.

Here's a general guideline for how long you should keep various types of documents before destroying them:

Tax Returns and Supporting Documents:

Keep for at least 7 years. This includes returns, W-2s, 1099s, receipts, and other supporting documents.

Bank Statements:

After reconciling with your monthly statement, you can generally dispose of them.

Pay Stubs:

Keep for 1 year. Once you've confirmed that your pay stubs match your W-2 form, you can discard them.

Credit Card Statements:

Keep for 1 month. Unless needed for tax purposes or proof of purchase, you can typically discard them after ensuring there are no discrepancies.

Utility Bills:

Keep for 1 month. Once you've confirmed payment and there are no discrepancies, you can dispose of them.

Insurance Policies:

Keep for the life of the policy plus 3 years.

Investment Annual Statements:

Keep for as long as you own the investment plus 7 years.

Property Records:

Keep for as long as you own the property, plus 7 years after selling. This includes deeds, titles, and mortgage documents.

Legal Documents:

Keep indefinitely. This includes birth certificates, marriage licenses, divorce decrees, and wills.

Medical Records:

Keep indefinitely. These records are important for medical history and insurance purposes.



Social Security Fairness Act

The recently passed Social Security Fairness Act repeals two long-standing provisions: the **Windfall Elimination Provision (WEP)** and the **Government Pension Offset (GPO)**, which previously reduced or eliminated Social Security benefits for individuals receiving government pensions (like teachers, firefighters, and police).



What this means: If you're on a government pension, you may now qualify for full or partial Social Security benefits, including spousal or survivor benefits—even if you were previously denied.

Act now: You could be eligible for retroactive payments going back to January 2024.

We're here to help: Instead of navigating the Social Security Administration on your own, let us help you explore your options. We're happy to assist you with understanding your eligibility and next steps.

Stock Market Volatility

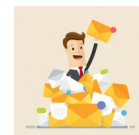
Interest rates. Inflation Fears. Political Events. International Developments. Tariffs. During the past year, every one of these events have influenced stock prices. So when you hear that the financial markets are reacting to the news once again, it should come as no surprise.



We know volatile markets can be unnerving, and we are keeping a close eye on the fluctuations. More importantly, we're watching to see if any new long-term trends emerge that may affect how your portfolio is allocated.

In the meantime, if you have any concerns, don't hesitate to call. We're here to answer your questions.

Tired of paper clutter? Ask us about switching to convenient electronic delivery!



Employee Spotlight

Our next featured employee is: Allison Kelly-Riggs!



Allison Kelly-Riggs
New Business

Allison joined Tiell Financial in June 2023. Originally from New Jersey, Allison earned both her Bachelor of Science and Master's of Education in Human Resource Development from the University of Findlay, where she also played and later coached women's lacrosse.

After four fulfilling years of coaching, Allison felt a pull toward a new path—and we're lucky that path led her here. Outside the office, Allison enjoys life in Tiffin with her new husband, Bryce, and their two dogs, Tucker and Taz. The couple loves strolling downtown, attending local events, and spending time with friends and family (including their cat, Wil).



Summertime is always the best of what might be.... And with the right financial plan, the best is yet to come!

Polar Bear Jump

Thank you to everyone who donated towards the 2025 Tiffin Polar Bear Club Jump held at Camden Falls on February 1st.

With your generosity, we were able to donate \$18,935 to FACT of Seneca County! Thank you!

TFG Jumpers: Kit, Amanda, Andy, Allison, Lindsay, Alaina, Dillon



**TIELL FINANCIAL
GROUP**

5941 West Tiffin Street
PO Box 317
Bascom, Ohio 44809

Phone: 419-937-2879
Fax: 419-937-2875

E-mail: kit@tiellfinancial.com
E-mail: debi@tiellfinancial.com
E-mail: dexter@tiellfinancial.com
E-mail: andrew@tiellfinancial.com

Office Hours
Monday - Friday
8:00am - 5:00pm

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Holiday Hours

Closed for Memorial Day
Monday, May 26th

Closed for Independence Day
Friday, July 4th

Closed for Labor Day
Monday, September 1st

Closed for Thanksgiving
Thursday, November 27th
Friday, November 28th

Closed for Christmas
Wednesday, December 24th
Thursday, December 25th

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 client service, and make every choice according to the highest level of ethics. We endeavor to always be doing the next right thing.

Securities and Investment Advisory Services offered through **Osaic Wealth, Inc.** member FINRA/SIPC. **Osaic** is separately owned and other entities and/or marketing names, products or services referenced here are independent of **Osaic**.



Has it been a while since you've sat down with us? We suggest that you make an appointment annually to review your accounts.

Please call us to schedule at 419-937-2879.

www.tiellfinancial.com