



As the holiday season kicks into high gear and the New Year approaches, **Klingenstein Fields Wealth Advisors would like to wish everyone a joyful and peaceful time with friends and family** and express our deep appreciation for choosing us as your trusted advisor.

We will do everything we can to continue to earn your confidence and faith, working always to exceed your expectations. During this busy time, we encourage you to reach out to us with any year end questions you may have regarding your portfolio or transactions you would like to make before the year ends, such as charitable donations or individual gifts to family members.

We are here to help facilitate and provide guidance. If there are any potential changes to your personal or business situation that you anticipate, we would be happy to discuss how they might affect your portfolio and wealth plan. For more information, please contact us at (212) 492-7000 or [info@klingenstein.com](mailto:info@klingenstein.com).

#### **Important Disclosures**

Past performance may not be indicative of future results. Different types of investments involve varying degrees of risk. Therefore, it should not be assumed that future performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended and/or undertaken by Klingenstein Fields Wealth Advisors ("KFWA")), or any non-investment related services, will be profitable, equal any historical performance level(s), be suitable for your portfolio or individual situation, or prove successful. KFWA is neither a law firm nor accounting firm, and no portion of its services should be construed as legal or accounting advice. If you are a KFWA client, please remember that it remains your responsibility to advise KFWA, in writing, if there are any changes in your personal/financial situation or investment objectives for the purpose of reviewing/evaluating/revising our previous recommendations and/or services, or if you would like to impose, add, or to modify any reasonable restrictions to our investment advisory services. A copy of our current written disclosure statement discussing our advisory services and fees is available upon request or by clicking [here](#). Please read the expanded disclosure in the [linked report](#) or by visiting our website at [www.klingenstein.com](http://www.klingenstein.com).