

## STIFEL | Ruder Investment Group

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**FINANCIAL TIMES** *For Tri-State Investors*

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## Should You Consolidate Your IRAs?

Do you own multiple IRAs at various institutions? Over the years, many investors make annual IRA contributions or complete qualified plan rollovers to different accounts at numerous financial institutions and now find it costly and confusing to keep track of all the accounts.

Or do you have inherited IRAs held at multiple institutions with limited investment opportunities? If so, consolidation may be the answer to help ease IRA management and to take advantage of the benefits offered at Stifel.

**Why not make your life simpler and more convenient?** Consolidating IRA assets at one financial institution, such as Stifel, may reduce paperwork, simplify beneficiary planning, make for easier required minimum distributions (RMDs) calculation, provide a more complete view for diversification and asset allocation purposes, and allow for professional guidance.

Stifel Ruder Investment Group can assist you with more complex IRA-related strategies. For example, we can provide you with information and guidance regarding Rule 72(t) penalty-free distributions for those who are under age 59½ and assist with estate planning strategies, including Roth IRA contributions or conversions, which offer potentially tax-free distributions to beneficiaries.

If you have other retirement assets in employer-sponsored plans, such as a 401(k), we can explain your distribution and rollover options and the pros and cons to help you determine what makes sense for you.

**Consolidating your IRAs to Stifel is an easy process.** Contact your team at Stifel Ruder Investment Group at (812) 475-9353 to discuss your specific situation or e-mail your most recent statement(s) for review to [ruders@stifel.com](mailto:ruders@stifel.com).

*Diversification and asset allocation do not ensure a profit or protect against loss.*

### Boost Your Retirement Savings

*You have until April 15, 2025, to make 2024 IRA contributions, and you can begin making 2025 IRA contributions today.*

*The traditional and Roth contribution limit is \$7,000 per individual. In addition, individuals age 50 or older may contribute an extra "catch-up" contribution of \$1,000 for a total up to \$8,000. As long as an individual has earned income (or is married to someone with earned income and files a joint tax return), an IRA contribution can be made. To contribute or discuss which IRA may be best for you, call Ruder Investment Group at (812) 475-9353.*

### STORK REPORT

#### Dividend Announcement: Odella R. Ruder

**Pay Date:**

March 6, 2025

**Growth:**

8 lbs 12.6 oz

**Yield:**

22 inches

**Holding Company:**

Bryan and Victoria Ruder

**Other Holdings:**

Big Brother Lionel A. Ruder and  
Big Sister Astoria K. Ruder



## Congratulations!



### Thomas A. Ruder – Chairman's Council

Thomas qualified for Stifel's Chairman's Council for 2024. With the opening of the Stifel Evansville office in 2015, he has earned Stifel Chairman's Council each year. For 2024 qualification, the Stifel Chairman's Council consisted of 230 of the firm's top-producing financial advisors from among its more than 2,300 advisors across the nation.



### Bryan A. Ruder – President's Council

Bryan Ruder was named to Stifel's President's Council. For the 2024 qualification, the Stifel President's Council consisted of 230 financial advisors recognized for their production.

**Did you know that Stifel's Chairman, Ron Kruzsweski, and Co-President, Jim Zemlyak, are both graduates of Indiana University?**

## You're Invited

### IRA Distribution Planning: How Decisions Today Affect You and Your Heirs

It is important to understand your required minimum distribution (RMD). Whether it is your IRA or inherited IRA, there are various rules that you must adhere to. There are strategies that may guide you in planning for your required minimum distribution.

*Join us for an hour of conversation as we discuss RMDs, qualified charitable distributions (QCDs), the 10-year rule for beneficiaries, beneficiary planning, and inherited IRAs on any of the following dates:*

**Thursday, March 20, 2025 – 3:00 p.m.**

**Monday, March 24, 2025 – 3:00 p.m.**

**Tuesday, March 25, 2025 – 3:00 p.m.**

The presentations are held at Stifel Conference Center, 3000 E. Morgan Avenue, Suite B  
RSVP by calling (812) 475-9353 or e-mailing [ruders@stifel.com](mailto:ruders@stifel.com).

## What's Cooking from the Ruder Kitchen

### Tuna Casserole

1 pkg wide egg nodes  
2 T butter  
1 can tuna  
1 can Cream of mushroom soup

Boil egg noodles as directed. Drain, then mix all ingredients together.



## Annual Gift Exclusion Has Increased

Beginning in 2025, an individual can make annual exclusion gifts valued up to \$19,000 per individual without any estate or gift tax consequences. A married couple can make annual exclusion gifts value at up to \$38,000 per recipient. Annual exclusion gifts can be given outright, or they can be made to a trust, custodial account, or 529 plan. In addition to annual gifts, gifts of any dollar amount can be made directly to accredited educational facilities and/or medical facilities on behalf of another individual without any estate or gift tax consequences.

Stifel does not provide legal or tax advice. You should consult with your legal and tax advisors regarding your particular situation.