

# Frequency Friday!

Elevate your frequency!

! **IMPORTANT**

## SECURE 2.0 Act 2023

On December 29, 2022, President Biden signed into law the Consolidated Appropriations Act, 2023, a \$1.7 trillion omnibus package that was passed on December 23 and includes the much anticipated "SECURE 2.0" retirement reform legislation. SECURE 2.0 (Setting Every Community Up for Retirement Enhancement) includes approximately 90 separate provisions and impacts virtually all aspects of retirement savings for American workers. Some provisions took effect on January 1, 2023, but most take effect over the next few years. This was a massive package and I will be sharing in future FF newsletters other provisions but this week, I am sharing key changes to early withdrawals from retirement accounts that will not be subject to the 10% early withdrawal penalty for these circumstances:

- **Major disasters** Sponsors of 401(k), 403(b), governmental 457(b) and money purchase pension plans can now offer penalty-free distributions — referred to as "qualified disaster recovery distributions" (QDRDs) — and certain other relief to participants affected by federally declared disasters.
- **Eligible participants.** To be eligible for a QDRD, a participant's "principal place of abode" must have been in the disaster area at any time during the incident period, and the participant must have sustained an economic loss because of the disaster
- **Dollar limitation.** The maximum distribution that a participant can take without penalty is \$22,000 per disaster.
- **Timing.** A QDRD must be made within 179 days after the later of (i) the first day of the incident period or (ii) the date of the disaster declaration

- **Domestic abuse** Starting in 2024, sponsors of 401(k), 403(b) and governmental 457(b) plans can offer penalty-free distributions to people experiencing domestic abuse.
- **Eligible participants.** A participant must have experienced domestic abuse by a spouse or a domestic partner.
- **Dollar limitation.** The maximum amount a participant can receive without penalty is the lesser of \$10,000 (indexed after 2024) or 50% of the participant's vested account balance.
- **Timing.** The distributions must be made within one year after the date the participant experiences domestic abuse.
- **Eligible participants.** To be eligible for a distribution, a participant must have unforeseeable or immediate financial needs relating to necessary personal or family emergency expenses.
- **Dollar limitation.** The maximum distribution that a participant can take without penalty is the lesser of \$1,000 or the participant's nonforfeitable benefit reduced by \$1,000.
- **Emergency savings accounts.** SECURE 2.0 includes a separate provision that allows sponsors to offer non highly compensated employees an emergency savings account linked to their retirement plan account.
- **Terminal illness** SECURE 2.0 lets sponsors offer terminally ill employees penalty-free distributions from their retirement plans.
- **Eligible participants.** A physician must certify that the employee has an illness or physical condition reasonably expected to result in death within 84 months.
- **Long-term care insurance** Starting Dec. 30, 2025, qualified DC plans (including 401(a), 401(k) and 403(a) plans), 403(b) plans and 457(b) plans can offer penalty-free "qualified long-term care distributions.
- **Birth or Adoption** Employees can take a QBOAD during the one-year period after the date of a child's birth or legal adoption. For QBOADs, an "eligible adoptee" is anyone (other than a spouse's child) younger than age 18 or incapable — physically or mentally — of self-support.
- **Dollar limitation.** The \$5,000 limit applies to an individual — not a family — so the employee's spouse may separately receive up to \$5,000 as a QBOAD for the same birth or adoption

[READ FULL ARTICLE HERE](#)



# Frequency Friday!

Elevate your frequency!



## Red flags for Employee Retention Credit claims; IRS reminds businesses to watch out for warning signs of aggressive promotion that can mislead people into making improper ERC claims

The Internal Revenue Service continues to warn businesses to watch out for aggressive marketing by nefarious actors involving the Employee Retention Credit (ERC) and urged people to watch out for red flags that can signal trouble.

The credit, also called the Employee Retention Tax Credit or ERTC, is a legitimate pandemic-era tax credit but as time passes the credit has been increasingly the target of aggressive marketing to businesses that may not qualify for the credit.

Although promoters advertise that ERC submissions are “risk free,” there are actually huge risks facing businesses as the IRS increases its audit and criminal investigation work. Hundreds of criminal cases are being worked, and thousands of ERC claims have been referred for audit.

### Properly claiming the ERC

There are very specific eligibility requirements for claiming the ERC. Employers can claim the ERC on an original or amended employment tax return for qualified wages paid between March 13, 2020, and Dec. 31, 2021. However, to be eligible, employers must have:

- Sustained a full or partial suspension of operations due to orders from an appropriate governmental authority limiting commerce, travel or group meetings because of COVID-19 during 2020 or the first three quarters of 2021,
- Experienced a significant decline in gross receipts during 2020 or a decline in gross receipts during the first three quarters of 2021, or
- Qualified as a recovery startup business for the third or fourth quarters of 2021.

[READ FULL ARTICLE HERE](#)



## National Suicide Prevention Week

September 10 – 16, 2023



### Creating Hope Through Action

Support for suicide prevention, to remember a loved one and for the survivors of suicide.

The American Foundation for Suicide Prevention (AFSP) recognizes the entire month of September as National Suicide Prevention Month: a moment in time in which we rally the public to create awareness of this leading cause of death, and inspire more and more people to learn how they can play a role in their communities in helping to save lives.

For the month of September, we are encouraging a series of specific actions that offers the public just a few examples of how we can all get involved and make a potentially lifesaving impact within our local communities. See below to read and learn more about the Talk Away the Dark campaign, and how you can help spread the word and get involved.

Suicide prevention is important every day of the year. National Suicide Prevention Month gives us an opportunity to shine a special, encouraging light on this topic that affects us all, and send a clear, hopeful message that help is available, and suicide can be prevented.

### Take Action

There are countless ways you can help Talk Away the Dark by initiating open conversations about mental health; speaking up and making sure more people know what research reveals about how we can help prevent suicide; lighting the way for those in distress to feel comfortable asking for help; and knowing what to say to support survivors of suicide loss and provide them the care they need.

Are you in a crisis? Call or text [988](#) or text TALK to 741741



# Frequency Friday!

## Bulletin Board

# Frequency 432

Elevate your Frequency!  
[www.frequency432.us](http://www.frequency432.us)



Join our  
Community!

You are invited to join this Meeting in the efforts to build a community of Healers and Wellness Practitioners to showcase the many services available for trauma-afflicted individuals and their families. Our Mission is to expand within our Organization to have a wide network of resources that offer holistic healing therapies and a variety of techniques that can be blended with traditional Western medicine and treatment plans to help heal.

★  
Event date:

September 28, 2023, 5-7 pm  
Alton Clubhouse 13255 Alton Rd.  
Palm Beach Gardens, FL 33418

You are invited to an evening of sharing ideas, collaborating with fellow wellness practitioners, helpers and healers. We are working to build our network of resources to serve our **501(c)3 non profit Vibration 432** to help to heal and improve the lives of first responders and teens suffering from PTSD.

Visit [www.frequency432.us](http://www.frequency432.us) to learn more!

★  
Limited space available! RSVP to:  
[info@vibration432.com](mailto:info@vibration432.com)



★  
Sound Bath  
Meditation!  
★

## Frequency 432 Community Gathering 9/28/23!

You're  
Invited!

Join us on Thursday, September 28th  
5-7pm at Alton Clubhouse!  
13255 Alton Road, PBG

Calling all Healing and Wellness Practitioners that are interested in becoming a part of our community of Healers!

RSVP to [info@vibration432.com](mailto:info@vibration432.com)  
limited space available!

## JOIN Vibration and Frequency 432 this Saturday at the Coco Market!

# Come Experience the Fun!

Come Join us on Saturday 9/16 from 3-9 pm!  
Curious about your Aura and what it has to tell you? Come support us at the Coco market to learn more and discover opportunities to heal your energy and heal your life! Click the picture for more details!



Join Vibration and Frequency 432 at the West  
Palm Beach Coco Market  
Saturday September 16th, 2-8pm!

# GET YOUR COSMIC *Mojo* ON



We are **Spirit** having a human experience

by Hattie Parker, MS Ed, Astrologer, Numerologist & "Yes I Can" Creator/Coach

## A Mojo Invitation to be an Angel Advocate for Vibration 432, Inc. (FYI: This Cosmic Advice is also Relevant to Your Life!)

We invite you to join forces  
with us to create a **VIBE TRIBE**  
of ANGELS.



A Vibration 432. VIBE TRIBE ANGEL

If you can help us locate sponsor  
supporters please contact me at  
[support@vibration432.com](mailto:support@vibration432.com) using the  
Subject Line: Vibration Sponsorship  
and I will follow up.

### The Cosmos and Vibration 432

This week's Frequency Friday newsletter is being published on 9.14.2023. In the evening of this very day we have a New Moon. New Moons are excellent times to plant seeds for new beginnings. The empirical support for the rationale for this state of affairs dates back to very ancient times. It relates to when human societies left off hunting and gathering as their primary source of acquiring food for survival and became farmers. Humans then chose to carefully watch the heavens (with the Moon being the most visible heavenly body) to know when to plant and when to harvest. New Moons are dark and thus there is more moisture in the ground. Therefore, the ancients discovered New Moons as the a highly favorable starting point. This is a credible tradition that has a VERY long and deep history.

Now, in tune with the Vibration 432, Inc.'s mission\* to aid people suffering with the effects of severe Trauma (PTSD) we are ready to launch our campaign to enlist the support of local businesses and community supportive corporations to underwrite the expenses of our programs. We are currently seeking sponsors for our November 11/11 event at Carlin Park in Jupiter.\* [Learn more about Vibration 432, Inc. at vibration432.](https://www.vibration432.com)

### The Invitation to Help Us

If you currently work for an organization that is known to seek to be a meaningful participant in community service we encourage and invite you to make our mission known to the appropriate individual. We can supply you with the information and/or arrange to have us make the contact.

make the contact. This event that enjoys the benefit of being highly successfully for the past 2 years. We thoroughly understand the mutually supportive nature of a request for sponsorship help and will liberally publicize any and all sponsors. We have sponsorship package that outlines our current wish list as well outlining future sustaining arrangements. This includes many publicity benefits as well and even possible meaningful perks for employees for those organizations that choose to partner with us in support of our mental health service programming. If you can help us please contact me at [support@vibration432.com](mailto:support@vibration432.com) using the Subject Line: Vibration Sponsorship and I will follow up.

### More About the Serendipity of the Mojo and You

This New Moon is in Virgo, the sign associated with the 6th House related to Health and Healing. During the coming week as the Moon moves from the New Moon to the First Quarter Moon Mercury (thinking) will be in retrograde and Mars (action) in Virgo Thus, linked to the Moon's focus on newness is rethinking and taking steps for rubber to hit the road. This is a good time to rethink any unresolved health matters (I suspect many, if not most, of us have some concern we have been putting off addressing). Now is the time to schedule the needed visit to the doctor, or buy the arch inserts, or upgrade your exercise regime, etc. In using the Moon as a guide it is the law of its nature that between the New and First Quarter more light (and potential for insight) is on its way. Seek to partner with the Universe and through gaining the benefits of going Cosmic flow make life easier for yourself.