

A plan for all seasons

CLEAR SKIES AND CLEARLY DEFINED GOALS



The beaches are filling up and the days are getting longer, giving you space to take a breath, reflect on your progress and set new goals. You'll also want to take stock of any recent life changes that may affect your estate plan, benefits and insurance and adjust as needed



SUMMER 2019 | MARKET CLOSURES

Thursday, July 4: Independence Day

Monday, September 2: Labor Day

MARK YOUR CALENDAR

- **Friday, August 2:** Observe Information Security Day – update your passwords for all online accounts to keep your personal information secure.

PLANNING TO-DO'S

- **Conduct a midyear checkup:** Look back on your to-do list progress, make sure your retirement plan is on track, determine if your emergency fund is adequate, and establish a regular savings plan you can stick to each month.
- **Register with SSA.gov:** Check your earnings history for accuracy and review your expected benefits. If you're close to retirement age, discuss with your advisor when and how you should file to maximize your benefits.

- **Update your estate plan:** Check the beneficiaries of your IRAs, insurance policies, trusts and any other accounts, and update information that is no longer relevant. Ensure your plan protects you and your family in the case of an unexpected event.
- **Assess insurance needs:** Periodically review and update coverage to ensure proper protection.
- **Adjust as life changes:** Speak with your advisor about major life changes you've experienced and how your financial plan could be affected. These changes include marriages, births, deaths, divorces, a sudden windfall and more.
- **Plan a family meeting:** Use the opportunity to talk about "big" things, like your philanthropic legacy, as well as simpler things – like the menu for the next holiday dinner.
- **Never stop learning:** Websites like EdX and Coursera offer free online classes in a range of topics.