PFD
PRIVATE FINANCIAL DESIGN, LLC
Your Life. Your Plans. Your Portfolio.

3RD QUARTER 2024

WELCOME TO OUR

Quarterly Newsletter

we're so glad you're here!

A NOTE FROM RYAN

As I enter year 12 of my career as a Financial Advisor, I am amazed at how much learning is required to keep pace and stay ahead of changes that affect your financial lives. This past year has been rewarding as I have grown in my appreciation for the impact our planning and services have on individuals and their loved ones. Since joining PFD over a year ago, I have had the pleasure of getting to know many of you and am eager to further help advise your plans centered on your lifestyle choices and goals, now and for the future.

There have been many changes moving from a large corporation to a smaller firm setting here at PFD, which has been overwhelmingly positive. A big part of that is getting to work with you all directly and feeling your appreciation for the work we do.

As we continue to grow with you, I want to encourage you to continue trusting our experience and education so there is always an open relationship that's transparent and effective. Please consider giving us feedback on which services you find the most beneficial and which services you would like us to add. As an example, we have begun to use more sophisticated software for detailed tax planning in retirement. This adds to the effectiveness of our financial planning.

Lastly, not only are we beginning to host monthly seminars, but Your biggest resources are Our Website, Our Facebook and our New Podcast ***"Your Bread and Butter"***!

Home Improvement on a Budget!

Are you wanting to update your home, but don't know where to start or are afraid of the financial impact?

Below is an article to help you improve your home on a budget!

Check this out!

John Hancock is upgrading to online!

For a while now, JH has been encouraging their clients to enroll in services through their online portal. Fax numbers have been disconnected and mailing forms take longer to service. By enrolling in their online portal, you can access your accounts while also updating your beneficiaries or banking information directly with JH!

If you have Life Insurance, Annuities or Long Term Care, please click the link below and register!

Did you know we have a customer portal that offers fast, secure access to policy values, coverage details and more?

Log in or register today at ***CLICK HERE!***

SEI Portal Update

SEI is retiring *Access My Portfolio* by the end of 2024 and is switching to their new *Investor Portal.*

CLICK HERE for their Investor Experience FAQ's and registration!

IMPORTANT

ATTENTION

INFORMATION

Documents MUST be PDF's NOT Photos

There are times that Our office needs certain documents from Our clients and request them in a PDF attachment. This is required for several reasons.

1) A PDF is more secure to attach to an email
2) Photos are hard to read as they can become illegible
3) Photos do not convert well to a PDF

Did you know that if you do not have a scanner, for a physical piece of paper, your IPhone Notes App can turn your photo into a PDF!

CLICK HERE for the steps!

Encrypting Emails

When we are needing documents with personal information, please note that we are now using the word "SENSITIVE" in the subject line. This will create a link to the SMARSH Portal.

Once you are enrolled in Our encryption service, SMARSH, you will continue to utilize the portal to send important documents using the word "SENSITIVE".

What does this mean? If we are asking for certain documents, you will need to log-in to SMARSH, compose an email from there and send the requested information.

July Milestones

PFD is celebrating
35 years!

Cameron Ryan
Cummings
Coming July 23, 2024

It's a boy

Your Bread & Butter

Money issues are the leading cause of stress among Americans. You can Googlize it! Together we will explore the foundation of healthy and strategic personal finance, and how you are affected by the pressures and the impact of our national and your local economy.

Is this Podcast for you?

It could be if:

- You are starting from scratch in your financial life
- You've made mistakes or are trying to prevent them
- You need a tune-up on your money questions
- You don't know what you don't know, or you just don't know

Each episode, Andrew Beaudry and Ryan Cummings both CERTIFIED FINANCIAL PLANNER™ Professionals, will discuss a wide range of current events that affect you, as well as your financial life choices. Andrew and Ryan will interview a variety of guests, and answer questions submitted by our listeners.

After every episode, you will discover new ways to apply key fundamentals unlocking a clearer financial pathway, which will become a part of your everyday life......making them, ***Your Bread & Butter.***

Click below to listen!

DO YOU HAVE QUESTIONS YOU WANT ANSWERED ON THE PODCAST? SUBMIT THEM HERE

INTERACT WITH US HERE

PODCAST