

WELCOME TO OUR

Quarterly Newsletter

we're so glad you're here!

A MESSAGE FROM THE ADVISORY TEAM

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Before the Calendar Turns: Your Year-End Financial Check-In

As another year begins to wind down, the final few months of the year are a good time to make sure your financial plan still reflects where you are today—and where you want to go next.

A lot can change over the course of a year. Maybe you retired or changed jobs, welcomed a new family member, bought or sold a home, received an inheritance, experienced a change in income, or simply found that your priorities have shifted. Even changes that don't initially seem financial can have an impact on your overall plan.

Before the calendar turns to 2027, here are a few areas worth reviewing:

Retirement accounts and required distributions

If you are taking required minimum distributions or other retirement-account withdrawals, confirm that everything needed for the year has been completed or scheduled.

Charitable giving

If charitable giving is part of your plan, don't wait until the final days of December. Depending on your circumstances, there may be different ways to give, and some strategies require additional processing time.

Taxes and investment planning

Year-end can present opportunities to review realized gains and losses, income, distributions, and other items that may affect your tax picture. Your advisor and tax professional can help determine whether any action makes sense before December 31.

Beneficiaries and estate planning

Take a moment to review the beneficiaries listed on retirement accounts, insurance policies, and other accounts. It's also a good time to consider whether your will, trust, power of attorney, and health care documents still reflect your wishes.

Changes in your life

This may be the most important review of all. Have there been changes in your family, health, employment, income, housing, or plans for retirement? Are you considering a large purchase or expense in 2027? Have your goals changed?

Financial planning isn't something that is completed once and placed on a shelf. Your plan should evolve as your life does.

As we head toward the end of 2026, please keep us informed of any changes in your life or financial situation. Even if you're unsure whether something is relevant, we'd rather have the conversation.

It gives us the opportunity to help you determine whether your plan needs to change—or confirm that you're already on the right track.

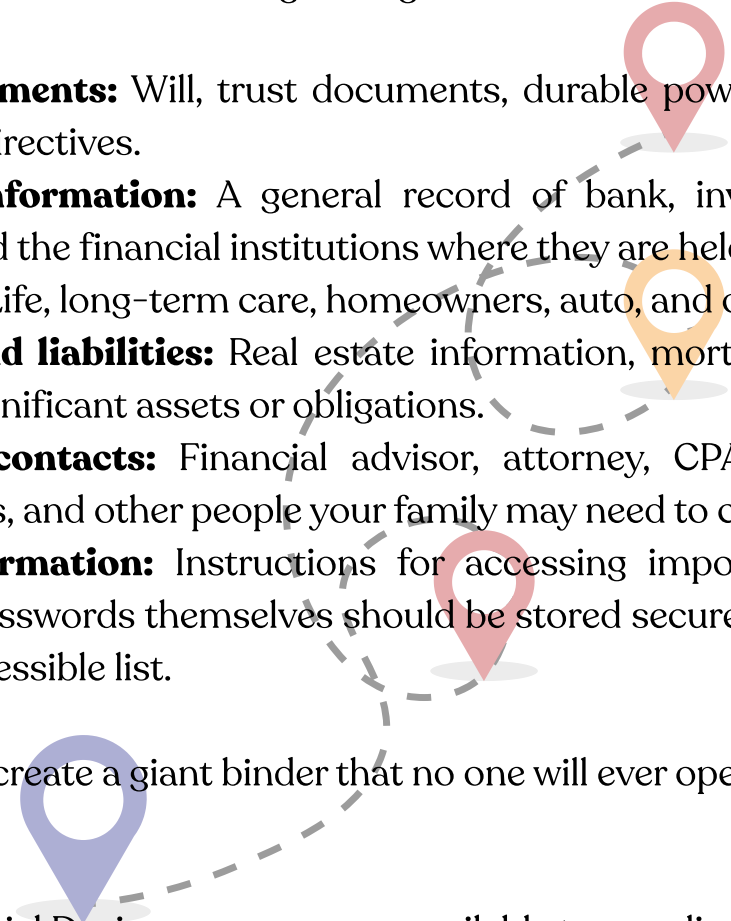


If someone needed to step in tomorrow, would they know where to start?

Most of us know it's important to have our financial and estate documents in order. But there's another question that's just as important: Would the people who may someday need those documents know where to find them?

You don't necessarily need to give family members copies of every financial statement or share every detail of your finances. But a spouse, trusted family member, executor, or other appropriate person should know that important documents exist, where they are kept, and whom to contact if help is needed.

Some of the information worth organizing includes:

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- **Estate documents:** Will, trust documents, durable power of attorney, and health care proxy/directives.
 - **Financial information:** A general record of bank, investment, and retirement accounts and the financial institutions where they are held.
 - **Insurance:** Life, long-term care, homeowners, auto, and other important policies.
 - **Property and liabilities:** Real estate information, mortgage or loan information, and other significant assets or obligations.
 - **Important contacts:** Financial advisor, attorney, CPA/tax preparer, insurance professionals, and other people your family may need to contact.
 - **Digital information:** Instructions for accessing important digital records and accounts. Passwords themselves should be stored securely rather than included on an easily accessible list.

The goal isn't to create a giant binder that no one will ever open. It's to leave a clear roadmap.

At Private Financial Design, one resource available to our clients is the Clic Client Vault, which provides a secure place to store important financial documents electronically. Keeping documents organized in one location can make them easier to access when you need them—and can help ensure that important information isn't lost or overlooked.

A little organization today can save your family a great deal of uncertainty later.

[Want to know more about the Client Vault? Contact us!](#)

IMPORTANT **Deadlines**

Medicare Annual Enrollment
[medicare.gov](https://www.medicare.gov)
October 15 - December 7

ACA Marketplace
[healthcare.gov](https://www.healthcare.gov)
November 1 - December 15

Employer Sponsored Plans

contact HR

Ranges from October - November

Quarterly Things to Remember

November 25
Closing at Noon

November 26
Closed for Thanksgiving



December 24
Closing at Noon

December 25
Closed for Christmas

Quarterly Things to Remember



Tammy's Birthday
October 2nd



Marissa's Birthday
December 4th



Ryan's Birthday
December 13th