

Staying Aligned Through Change

What to revisit as the seasons change and the year moves forward

The first number we notice rarely tells the whole story. When something changes, looking a little deeper can help reveal how that change fits within the broader financial plan.

WHAT CHANGED? Everyday expenses	AT FIRST GLANCE Does your current budget still reflect what life costs today?	LOOK A LITTLE DEEPER Consider whether the change affects your cash reserves, debt payments, insurance needs, saving goals, upcoming purchases or the amount available to invest.
WHAT CHANGED? Health coverage	AT FIRST GLANCE How does the new premium compare with your current cost?	LOOK A LITTLE DEEPER The premium is only one part of the picture. Review the deductible, out-of-pocket limit, provider network, prescription coverage and HSA or FSA eligibility. Medicare, employer benefits and retirement timing may also need to be coordinated.
WHAT CHANGED? Income or retirement circumstances	AT FIRST GLANCE How might the change affect your current-year taxes?	LOOK A LITTLE DEEPER Withholding, traditional or Roth contributions, a possible Roth conversion, investment gains or losses, retirement account distributions and charitable giving may all deserve consideration before year-end.

Alignment comes from understanding how each change fits within the whole plan.

If something in your financial life looks different, your advisory team can help identify which areas deserve a closer look.