



ENTERING A NEW SEASON...

As spring arrives in the Lowcountry, we're reminded that this is a season of growth and intentional care. Through wise stewardship, planting financial seeds today can help cultivate a more fruitful future. We're grateful to walk alongside you as faithful stewards, helping your financial plans flourish with wisdom and purpose, regardless of your current life stage.

"Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously." - 2 Corinthians 9:6

APRIL IS NATIONAL FINANCIAL LITERACY MONTH

National Financial Literacy Month highlights the significant need for each of us to continue to enhance this essential skill. Improving your financial literacy is an achievable goal for everyone, regardless of income or age. The journey toward financial understanding is ongoing and increasingly important, as it helps you comprehend and navigate financial systems, in addition to increasing personal financial security and peace of mind.

Benefits of Financial Literacy

The advantages of boosting your financial literacy are substantial, including:

- Increased confidence in managing money
- Reduced financial stress
- Encouragement of smarter financial habits

At Wildes Financial Strategies, our calling is to help you and your loved ones wisely steward the assets God has blessed you with, leaving a lasting legacy for generations to come. We believe one of the most powerful ways to achieve this is through education that bolsters financial literacy all year long. Please do not hesitate to reach out to your Financial Advisor or Client Stewardship Associate for support whenever you need it.

THREE PRACTICAL WAYS TO ENHANCE YOUR FINANCIAL LITERACY!

Tip 1: Protect What You're Building

Financial literacy encompasses not only the growth of your finances but also effective risk management. Sometimes life's circumstances can result in unexpected costs that can wipe out years of diligent saving; therefore, it's crucial to have suitable insurance coverage, including health, life, disability, and property insurance. Additionally, ensure that your current beneficiaries are listed on all accounts and policies, and prepare essential estate documents, such as wills or powers of attorney.

Tip 2: Talk About Money

Confidence in handling money increases through education and open dialogue. Engaging in conversations about finances will make you more comfortable discussing them. That is why we encourage you to ask your Financial Advisor all your money-related questions without fear of judgment or embarrassment. Don't hesitate to seek our professional guidance when necessary; remember, financial literacy is a journey that doesn't have to be traveled alone. We also encourage involving family members in age-appropriate discussions about money to nurture financial literacy in future generations.

Tip 3: Save With a Purpose

Saving becomes more manageable when it's linked to a specific goal. These goals can be categorized as short-term, mid-term, or long-term. By clearly identifying and prioritizing your objectives, you'll find it easier to manage and comprehend your personal financial situation.

ADDITIONAL RESOURCES FOR GROWING IN FINANCIAL LITERACY & BIBLICAL STEWARDSHIP

As you work towards improving your financial literacy, we also encourage you to focus on your stewardship journey as well.

Here are seven valuable resources we recommend to help you deepen your understanding and the stewarding of your finances:

- *Master Your Money: A Step-by-Step Plan for Experiencing Financial Contentment* - Ron Blue & Michael Blue
- *Mastering Personal Finances: A Biblical Approach* - Ron Blue, Boyce Smith, & Heather Chadwick
- *How to Manage Your Money* - Larry Burkett
- *God and Money* - Gregory Baumer & John Cortines
- *Gospel Patrons* - John Rinehart
- *The Genius of Generosity* - Chip Ingram
- *The Treasure Principle* - Randy Alcorn

Financial stewardship is not about perfection: it is about faithfulness. As we align our financial lives with biblical principles, we begin to:

- Experience greater peace
- Live with clearer purpose and direction
- Make a lasting impact for the Kingdom of God

"The plans of the diligent lead surely to abundance..."
Proverbs 21:5

APRIL IS THE PERFECT TIME FOR A BENEFICIARY REVIEW!

Spring is a season of renewal, and a great timely reminder to revisit one of the most overlooked parts of your financial life: **your beneficiary designations**. Every financial account or insurance policy should have designated beneficiaries, as this clearly indicates who will receive the assets in the event of the account owner's death. If no beneficiaries are designated, the courts decide the distribution of assets, leading to potentially lengthy and costly processes. Remember, beneficiary designations also take precedence over your will, making them a vital element of your estate plan.

Why a Beneficiary Review Matters

- Ensures your assets go to your desired heirs
- Helps avoid unintended disinheritance
- Reduces delays, legal disputes, and probate complications
- Aligns your accounts with your current life situation
- It helps bring greater clarity to you and your heirs, and alignment with your charitable intentions, both now and in the future

Accounts to Review

- Retirement accounts (Roth and Traditional IRAs)
- Life insurance policies
- Annuities
- Transfer-on-death (TOD) / Payable-on-death (POD) accounts
- Health Savings Accounts (HSAs)

Mistakes to Avoid

- Forgetting to update after marriage, divorce, or remarriage
- Leaving a former spouse or deceased loved one listed
- Naming minor children directly (may require court involvement)
- Not naming contingent (backup) beneficiaries
- Mismatches between your estate plan and account designations

A beneficiary review takes only a few minutes, and when properly updated, it can impact your family and God's Kingdom for generations.

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A Simple Checklist to Follow:

1. Review all beneficiary forms annually
2. Confirm primary and contingent beneficiaries
3. Verify correct names and percentages
4. Document and share updates with heirs/charities
5. Keep copies with your estate planning documents in a safe, secured, and known location to a trusted contact

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