Issue #154
News & Events

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October is National Estate Planning Awareness Month! Even with Halloween just around the corner, estate planning doesn't have to be scary. By putting a plan in place, you could sweep away the cobwebs of uncertainty and may leave behind something sweeter than candy — confidence for you and your loved ones.

Protection Today

For those still working, estate planning may center around protecting your family during the busiest years of life. A will could name guardians for your children. Beneficiary designations on retirement accounts and life insurance policies may help assets pass smoothly. Powers of attorney and healthcare directives may provide a plan if you're ever unable to make financial or medical decisions.

Legacy Tomorrow

For those in retirement, estate planning may be about legacy — passing on values, providing for loved ones, and ensuring your wishes are carried out with clarity. It can provide clear instructions for your heirs, may reduce administrative burdens, and could support your charitable goals. Reviewing existing documents with your estate attorney is important, especially if family circumstances or state laws have changed since they were prepared.

Common Benefits

No matter your stage of life, estate planning may help to:

- Spare your loved ones from confusion or conflict.
- Name a person to make your financial or healthcare decisions if you're unable to.
- Direct how your assets are handled, whether modest or substantial.
- Provide you with confidence today.

A Living Process

Estate planning is not "set it and forget it." As families grow, assets change, and laws evolve, your plan should be reviewed regularly and updated as needed.

Of course, not every tool is right for every household, and legal requirements vary. Estate planning should be tailored to your specific circumstances.

This year, make it a priority to review your estate plan with your attorney — or to create one if you've been putting it off. Having a clear plan in place is one of the most meaningful gifts you can give to yourself and your loved ones.

Please reach out any time with your questions - we are always here to support you!

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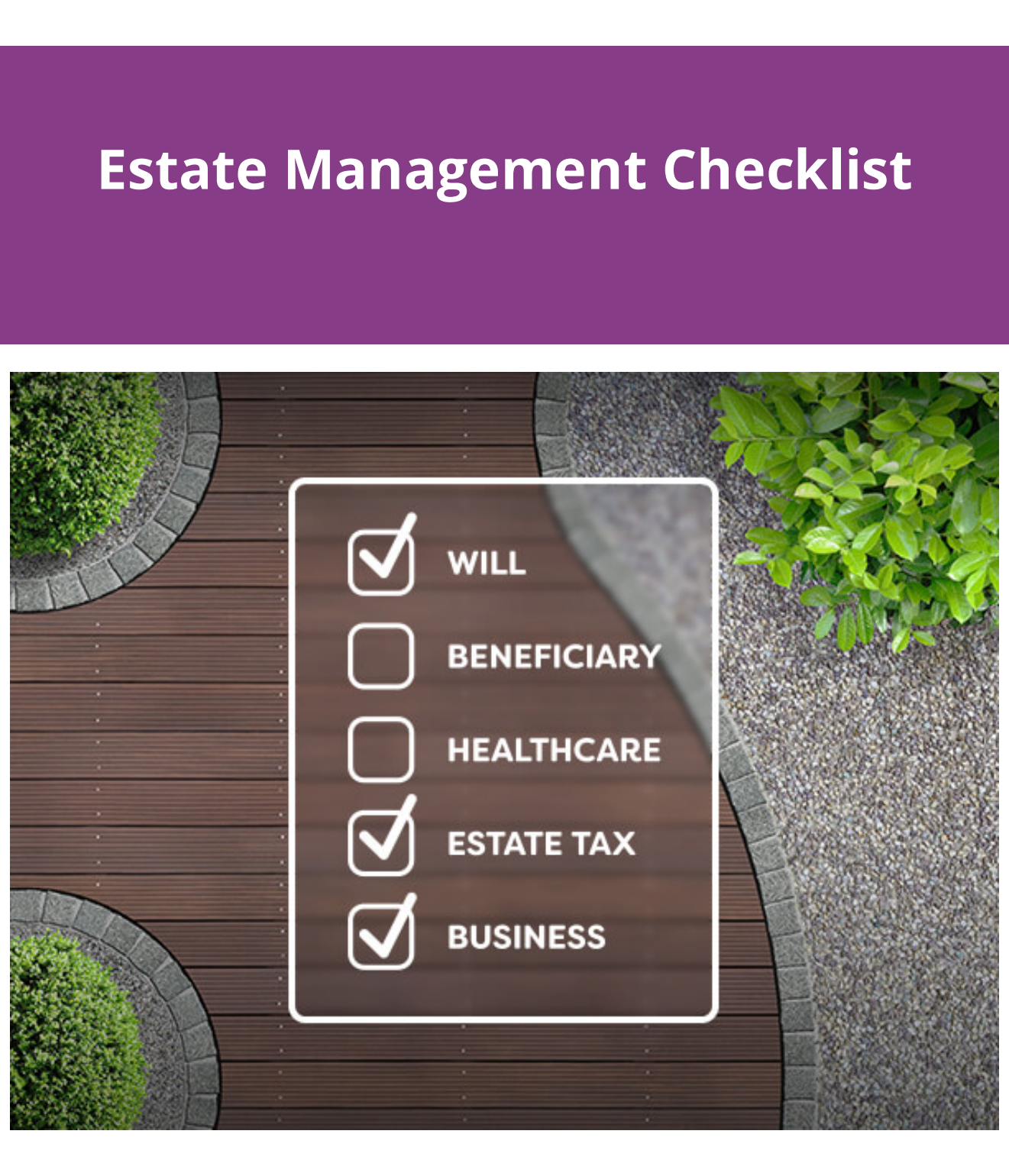
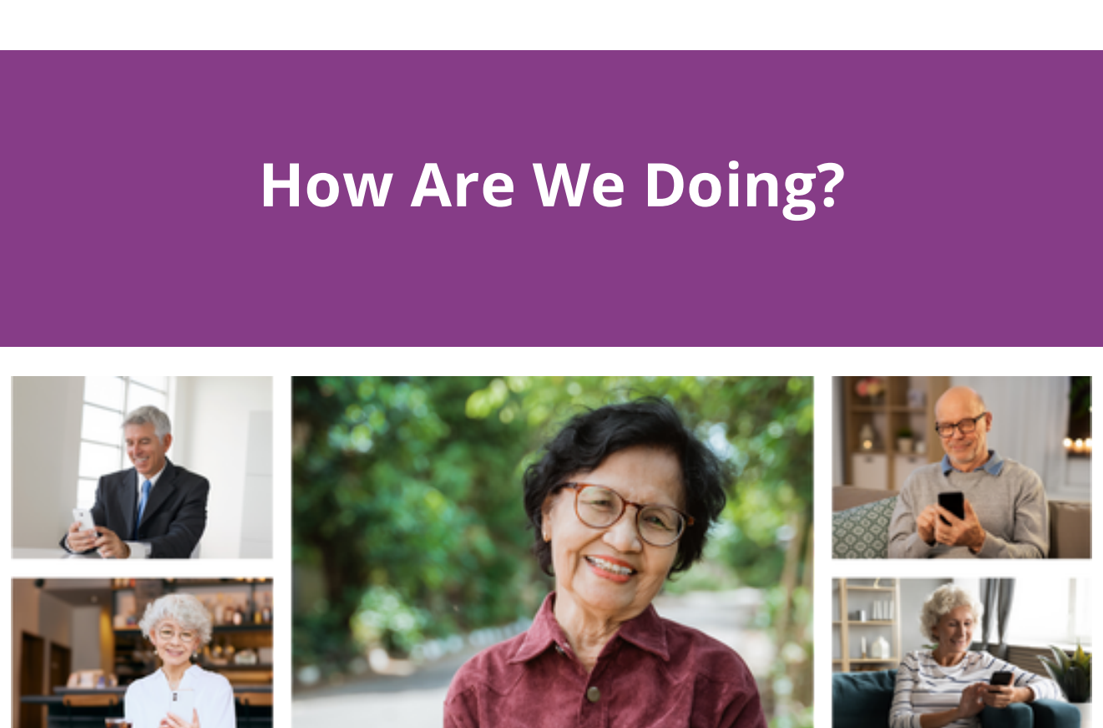
Estate Management Checklist



Is your estate in order? This short quiz may help you assess your overall strategy.

Learn More

How Are We Doing?



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A New Look For Our Newsletter

Our newsletter has a new look! We've refreshed the design to make it simpler to read and more enjoyable to explore — but our purpose hasn't changed. We're here to bring you insights, updates, and ideas that help keep you inspired and informed. We'd love to know what you've been enjoying most.

- What's your favorite part of our newsletter?
- What topics do you find most helpful?
- What would you like to read more about in the months ahead?

Contact us

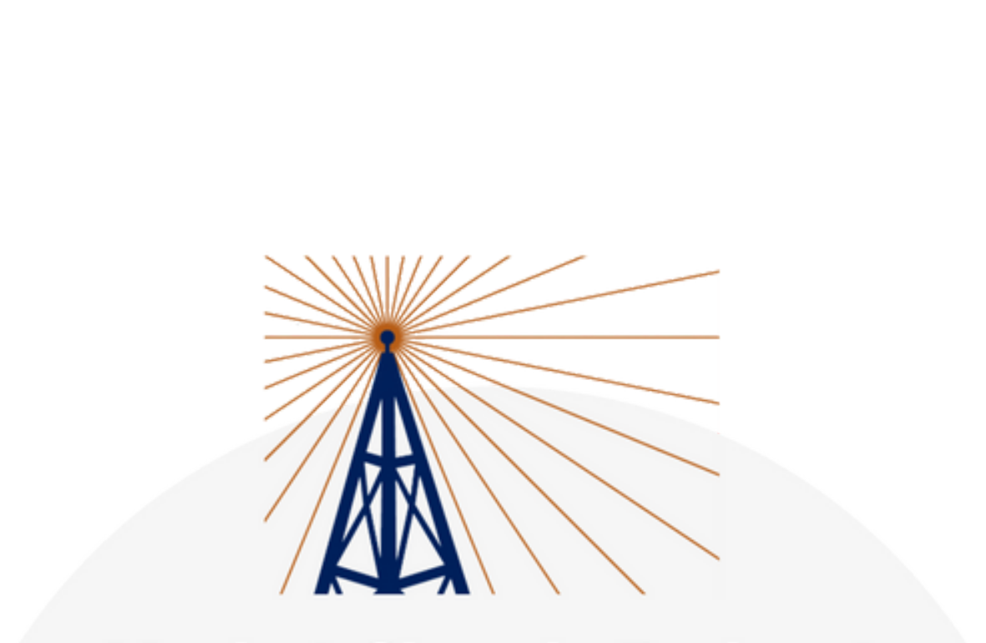
Upcoming Important Dates

Office Closure

Thursday, November 27th & Friday, November 28th

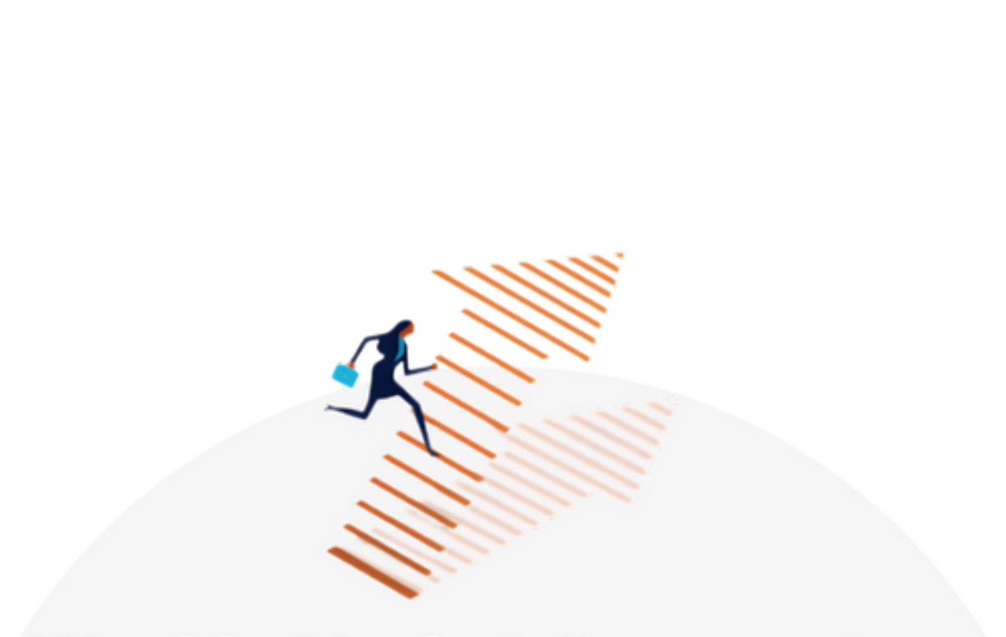
Our office will be closed for the Thanksgiving holiday.

LPL Market Research



Are Cracks Forming in Corporate Credit Markets?

Watch



Assessing the Economy When the Government is Out of Office

Listen

Weekly Market Commentary

Cockroaches, Canaries, and Credit Markets

Read

Who to Contact

Marion Steward, CFP® for comprehensive financial planning, support with financial strategies and investment advice.

Heather Williams, CFP® for comprehensive financial planning, support with financial strategies and investment advice.

Sid Smith, CFP® for comprehensive financial planning, support with financial strategies and investment advice.

Harmony Dunnick, Senior Client Service Associate for opening new accounts and facilitating account transfers, coordinating contributions and withdrawals, and scheduling financial reviews.

Ashlee Mauer, Branch Office Assistant for opening new accounts and facilitating account transfers, coordinating contributions and withdrawals, scheduling, and answers on general info and special events.

Christina Boykin, Office Manager for answers on operations, general info, and special events.

Not sure who to contact?

Email us at **financial.steward@lpl.com** for our general inbox and we will direct you.

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