

NAVIGATING LIFE'S TRANSITIONS

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the only constant in life is **change**

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If there is one thing that's inevitable in life, it's change. Sometimes those changes are small, but every once in awhile they're major - marriage, divorce, loss of a loved one, a new job, having children, going back to school, health challenges, or moving/buying a house. These transitions often uproot our world, sometimes in ways we aren't prepared for.

Pittsburgh North Professional members are committed to helping people thrive as they navigate life's transitions. The articles in this magazine are provided to assist you as you navigate your way through some of life's adventures.

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LESLIE MCKINNEY

Are You Considering Downsizing?

Are you considering downsizing or moving to a “rightsized” home? Begin by evaluating why you are considering a move and list the benefits you wish to gain and the not so desirable qualities of your current space. Whether you decide to upsize, downsize or right size here are three questions you should ask yourself:

1. Is moving a smart financial move?

Consider the long-term risks or benefits of moving. Being realistic about your finances is a great step towards planning to upsize, downsize or right size. In many cases, budgets and savings have a limit for what is covered. Making solid financial plans or creating a financial plan could help you decide if a move is the right decision for you or your family’s future. Companies like Caring Transitions can help you offset the cost of any move from downsizing to upsizing and anything in-between.

2 Are you overwhelmed with the current responsibilities of maintaining your home?

In a recent Chicago Tribune article, research revealed the average American household spends approximately “70 hours a year on lawn and garden care, according to the American Time Use Survey.” Other research shows most households spends 20 hours each week maintaining their home. These hours and tasks can overwhelm some or be a small price to pay for a comfortable home to others.

3. Do I need all of my current items, moved to my new space?

When you look around your home, it can be a daunting and overwhelming experience wondering what to do with all you have accumulated. Items that were useful and important to you in the past, may not be items you want or need moving forward. To start the process, determine what you NEED to take with you; what you LOVE and want to take and lastly; what you would LIKE to take, if able. For the remaining items, donate or discard what you haven’t used within the last year. Decide if you should host an in-person estate sale or online estate sale auction to sell items with a company like Caring Transitions. Using a professional will assure that you are not donating or throwing away items that may have market value, and when it comes time to liquidate, a professional company can optimize your exposure to the market of buyers.

Whatever decision you make, the choice to move is a big decision. These questions aren’t always easy to ask but ARE extremely useful in helping you determine your housing needs and must haves. ■



Leslie McKinney is Owner and CEO of Caring Transitions of North Pittsburgh. Leslie has first hand experience in dealing with the emotional and physical struggles as she worked with her loved ones to downsize, move and liquidate personal items no longer needed. It is through this personal experience, that Leslie saw a need to help others reduce stress associated with this process. Caring Transitions of North Pittsburgh offers the full line of services to help clients and their families throughout their transition which includes: space planning, packing, move management, and resettling. Additionally, Caring Transitions provides liquidation services to include estate sales, and online auctions. Call for a free in-home consultation 724-939-6212 or email at LMcKinney@CaringTransitions.com

Should I Stay or Should I Choose a Medicare Option?

If you are already 65 or approaching that age, and remain employed and eligible for your employer's health insurance coverage, you should not ignore the potential opportunities of Medicare coverage.

Approximately 10,000 baby boomers are turning 65 every day and are becoming eligible for Medicare while considering retirement. Medicare is a complex part of retirement planning. The following are four potentially serious mistakes that many boomers should be cautious of when they become Medicare eligible.

Missed Opportunity. You have a seven-month window to sign up - three months before your 65th birthday, the month of your birthday and three months after - so it is critical to get the timing right. Signing up in hopes of getting coverage early does not work, and signing up late - even though you are still working - may result in financial penalties, which do not disappear. Medicare guidelines are clear.

Electing COBRA coverage. Another mistake is taking COBRA (Consolidated Omnibus Budget Reconciliation Act) and not signing up for Medicare Part B. If you are 65 or older when you leave your employer and your employer offers you the opportunity to keep your health insurance through COBRA, chances are you should say "no thanks." This applies even if your employer offers to pay your health coverage once you retire. The Medicare guidelines require you to sign up and begin paying for Part B within eight months after you leave your employer. If you choose COBRA and miss the initial election period, you are unable to sign up until the following January 1 and your coverage will not begin until July 1 of that year. Plus, you will be required to pay a penalty surcharge on Part B coverage - most likely 10 percent - tacked on to your monthly premium which remains through the life of your Medicare coverage.

Choosing Medicare Advantage because it seems easier. Medicare Advantage plans offer all-in-one options that are very similar to the health care coverage many people maintained while employed. However, traditional Medicare coverage with a Medigap supplemental plan and Medicare Part D prescription drug insurance while seemingly more complex, is likely the better choice for someone with a chronic medical condition or a serious illness, or even for those who like the freedom to go to whatever provider they choose. That's because you can see any participating physician anywhere, making second opinions and alternative treatments more affordable options. Most Medicare Advantage plans are less flexible, and you may pay additional charges under most plans if you go outside of your network. Also, keep in mind that these plans are evaluated annually by the insurer and as a result, typically raise premiums, co-payments and out-of-pocket expenses. A big pro to having a Medicare Advantage plan is usually having access to extra benefits that Original Medicare doesn't cover. Benefits, such as dental, vision and drug coverage are things that Original Medicare doesn't cover, but most Medicare Advantage plans do. As of 2019, telehealth and home health care are benefits Medicare Advantage plans will be allowed to offer. The telehealth benefits create a way for patients to connect to their doctors and specialists who may be too far to travel for in-person consultations. There are certain rules that apply to this benefit, and each plan may be different.

The home health care benefits added to Medicare Advantage plans give beneficiaries a chance to obtain coverage for things, like custodial care, meal delivery

and home safety modifications. Again, every Medicare Advantage plan is different, and your benefits and coverage will vary by plan. If you have a Medicare Advantage or Part D plan, these plans can change every year as well. Each year these types of plans can have many changes made to them by the carriers. You may experience changes, such as increased or decreased premiums, dropped or added benefits, formulary edits and more. Some providers may be in the network or drop out. Some prescription charges may increase or decrease depending on the carrier.

Please note the carrier you have your plan through will send you an Annual Notice of Change (ANOC) by the end of September each year to inform you of any and all changes that your plan will have for the following year. Be sure to review this so you can change plans during the Annual Election Period in the fall if you find you don't like the changes your plan will make.

Failure to shop for coverage. For most people, their first Medigap choice is their lasting choice because their options diminish once the initial selection is made. In many states, it is particularly difficult to switch from one Medigap plan to another because insurers can charge higher rates, impose underwriting conditions or even refuse Medicare due to medical conditions. Medicare Advantage Plans have lock in periods in which you are unable to change the plan you choose unless you file a complaint with Medicare. Aside from the initial Medicare eligibility age of 65, every year thereafter during the Medicare open enrollment period beginning October 15th through December 7th, you will have the opportunity to change Medicare Advantage plans. It's the enrollee's decision and you may decide to make that an annual exercise. But, before you enroll in any Medicare plan, carefully review your options.

“Medicare is a complex part of retirement planning.”

Medicare is an ever-changing program built of many parts and plans that can have individual changes of their own. We usually see a few minor changes and one or two major changes each year with Medicare. Changes, such as deductible and premium increases are inevitable with inflation being an ongoing factor. In this coming year, we will see things like plan discontinuations, new benefits and even presidential proposed bills and acts.

Whether you are approaching age 65 or have already arrived, if you are unsure about the available options, I encourage you to seek advice from a licensed advisor that is unbiased and desires to help you with what options work best for you today and in the future. These decisions are critical and if you don't choose carefully, you may pay more than necessary or get coverage that is insufficient to meet your needs. For more information on avoiding the above mistakes contact me, Crystal A. Manning, directly at (412) 716-4942, or email crystal-manning33@gmail.com. ■

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**Crystal A.
Manning**
Medicare Advisor

CONFUSED ABOUT MEDICARE?

Medicare is confusing – call for a one-to-one, no-charge consultation with a Medicare expert!

*Remove the **FEAR, UNCERTAINTY, AND COSTLY MISTAKES** from the Medicare enrollment process.*

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Medicare Crystal Clear

The Evolution of Real Estate

The real estate industry has made great strides in providing easy access to housing inventory including but not limited to property inventory, financing options and ancillary services to assist all parties in completing a housing change.

The housing market has fueled many industries such as staging, DIY designing and endless real estate websites and phone apps showcasing available properties. While access to the visual aspects of real estate has grown exponentially, the emphasis on the contractual commitment to purchase or sell a property has been overshadowed. While there is information available to guide consumers through a “typical” real estate transaction, it is not as detailed or as readily available and transactions are rarely “typical”. There are so many variations of possible paths to achieve buying and/or selling a home that it is important to evaluate each step thoroughly.

Taking the time in the beginning of your real estate journey to understand the entire process as well as implications of each option is the key to success. It is critical to have a clear understanding of the real estate contracts before becoming enamored with the excitement of staging, touring, buying and/or selling a home. The contracts outline your options as well as the possible pitfalls to enjoying a successful transaction.

The key to a successful real estate journey is to partner with a well-qualified real estate professional who is educated on real estate contracts, experienced in understanding practical applications and attentive to the cli-

ent’s needs. There are a number of tangents that may occur from start to finish in a real estate transaction so it is important to partner with someone who understands your needs and protects your interests. A house is often a person’s most expensive single asset. Therefore, it is important that buyers and sellers select their real estate professional with care. A few attributes to consider when selecting a real estate professional:

- Do they have a proven track record of satisfying clients?
- Are they technically current?
- Do they have any disciplinary actions against them?
- Are they a full-time Realtor?
- Are you comfortable with them?

Buying and selling real estate is part of the American dream and can be an enjoyable process. It is important that you take great care in securing the services of a professional that can assist you in making your dream a reality.

For a complimentary housing consultation whether you are buying and/or selling, contact Nancy Tabacjar Ware for sound real estate advice from a professional with a proven track record. ■



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10 Reasons To Update Your Estate Plan

If you have never created an estate plan, it absolutely is something you should strongly consider. An estate plan provides protection for your assets and allows you to decide how your assets will transfer at the time of your passing. If you pass without an estate plan, Pennsylvania law defines for you, who gets what, in a specific order. Most people are quite surprised at the manner in which assets transfer, if one has no will.

If you have an estate plan, you have already made these important decisions. However, keep in mind that your plans can change over time. Your plan is something that should be reviewed, and updated if necessary, on a regular basis. You should consult with an estate planning attorney if there has been any significant change in your life, as it is possible that life changes could affect your estate plan.

The following is a list of the most common reasons to review and/or update your estate plan with an attorney:

1. Marriage or divorce
2. A child is born or is adopted
3. A child turns 18 and/or a child goes to college
4. Moving in with someone
(who you may not plan to marry)
5. A substantial change in value of your assets
6. You moved to a different state
7. Someone named in your estate plan
(beneficiaries/executors/trustees) passes or has a significant life event
8. You are nearing age 72
9. A change in tax laws or laws related to estates and probate
10. You've had a change of heart

If any of the above items apply to you, take a moment and review your estate plan to make certain your plan achieves your intentions. ■



Liberty J. Weyandt leads the Family Law Practice at The Lynch Law Group. She is dedicated to assisting clients who are seeking solutions to complex family law and estate planning matters. In addition to traditional litigation experience, Liberty is a trained Collaborative Law attorney and Mediator. Please contact Liberty at (724) 776-8000 or lweyandt@lynchlaw-group.com if you would like to discuss any of these life transitions in relation to your estate plan.

DONNA CHESWICK

Nine Critical Financial Issues To Address During Divorce

Divorce has a way of pulling the rug out from under you, even if you are the one who initiated the divorce. The adversarial nature can cause the process to be extremely expensive, and there are usually no “winners” in divorce.

Splitting one household into two only multiplies the cost. However, education, planning and rational thinking can help curb the financial impact. At such a time, knowledge about finances and avoidance of costly mistakes can be highly empowering.

1. Realistically assess your financial position. Obtain copies of all financial documents pertaining to property and debt titled in individual and/or joint names. You need to have a clear understanding of what the marital estate consists of before you can decide how to divide it.

2. Acknowledge the potential decline of your standard of living. In divorce, trying to stretch the same amount of income over two households is extremely challenging. The financial reality of tomorrow may be quite different from today. The sooner you can cut spending and live below your means, the better off you'll be. It's critical to develop a realistic budget for forecasting current and future expense and income needs.

3. Do your own discovery. Accurate information on your case is critical for the professionals you hire to adequately represent you. They will need detailed information regarding all assets, debts, sources of income, expenses, tax information, real estate holdings, and employee benefits. Invest your own time locating and providing as much of this information as possible. If you don't, your attorney will have to spend significant time (and your money) gathering the information or requiring your spouse to produce the documents. Keep copies of all documents in an organized fashion. Realize that in some cases, documents can sometimes “disappear” as emotions escalate, so it may be best to store all copies of documents in a neutral safe location.

4. Understand the true value of assets. Before agreeing to retain or give up an asset you must know its current value, tax consequence, transaction costs, and original cost basis. What you get is not always what you keep. Once a property settlement has been signed and the divorce is final, it's too late to renegotiate an unfavorable deal.

5. Realize you may not be able to afford the family home. To keep the home, you need to have the means to support not only the mortgage payment, but the real estate taxes, maintenance, utilities and costs associated with refinancing the home into a single name. Assets are not created equal, so be aware of what you may be giving up should you keep the house.

6. Don't use your attorney as your therapist. The divorce process is stressful. With that said, your attorney is your legal representative, not your psychologist. At \$200 - \$400 per hour, it is very expensive to use your attorney for this purpose. If you need support, use a trained mental health professional. Their hourly rate will be significantly less expensive and services may be covered by your health plan.

7. Get help to understand your financial situation. Financial issues and property division can be one of the most complicated and time-consuming aspects. Costs can quickly escalate the more drawn out a settlement becomes. You retain an attorney because of their expertise on legal issues, however many attorneys do not possess specialized knowledge dealing with complex financial issues. Seek the services of a Certified Divorce Financial Analyst® (CDFA) to get the necessary help organizing information and understanding the various

property and tax issues, and other decisions you will be facing before you consent to a settlement.

Using specialized software, a CDFA can show a variety of property division options to visually illustrate the short and long-term financial implications for both parties. Reviewing the financial impact of a settlement, not just on the date of division but also into the future, can help you move forward with confidence. This allows for a “what if” analysis to make sure the settlement makes sense. These types of reports can also help you and your attorney demonstrate to your spouse an equitable division of the marital property. Professional assistance during negotiations helps assure you don’t make irreversible mistakes.

8. Limit conflict and increase communication. You must recognize that the more you “fight” the longer and more drawn out your divorce will be, and the more it will cost. Don’t let your attorney or your spouse’s attorney encourage conflict. Try to think rationally and keep the lines of communication open with your spouse. If you can remain open to compromise, it will potentially save thousands of dollars. There is no benefit in trying to extract vengeance on your spouse or try to make your ex pay for their bad behavior. Leave revenge at the door. The division of marital property typically culminates in a fashion that is fair and equitable to both parties.

9. Explore alternatives to litigation. Battling out your divorce in court is lengthy, costly, and emotionally draining. Methods that are more cooperative and less adversarial such as mediation or collaborative divorce often result in a more favorable outcome while saving time and money. These approaches help find common

ground and settle on an agreement that is mutually satisfactory. If the parties can be flexible and determine solutions to their issues, this can help promote a cooperative relationship in the future. This often helps the parties to move on with the least amount of stress and conflict, especially when there are children involved. To effectively co-parent, both parties will need to work together post-divorce to minimize negative consequences the divorce may have on their children.

The more knowledgeable and informed you can become will help diminish some of the fear and uncertainty that may be present, and you will benefit from making logical decisions. It’s important to think from a financial stance vs. an emotional one because post-divorce you can’t go back and re-negotiate an unfavorable settlement. Using legal and financial professionals who are specifically trained will help you along your journey. This will save time and money and help ensure an effective outcome. ■



Donna has over 30 years experience in the financial services industry. As the owner of Cheswick Divorce Solutions LLC., she helps individuals, couples and family law attorneys across Southwestern Pennsylvania with all the financial complexities that arise during divorce to help ensure the most financial advantageous settlement possible.

Donna also is a trained divorce mediator and collaborative financial neutral. Contact her at 724-493-9695 to schedule a complementary 30-minute phone consultation to discuss your case.



Co-parenting Conflict? Custody Dispute?

You Have Options Which Keep You & Your Children Out of Court.

Custody litigation is costly, both emotionally and financially. The court system, while good intended, is adversarial in nature and you have little control over the outcome. Children may have to participate in the process by attending educational classes, going through psychological evaluations and being interviewed by the Judge. While some cases must be resolved through a Court process, many custody disputes can be resolved without litigation. Here are two options to consider:

MEDIATION: Mediation is way of resolving disputes in which parents work with a neutral person (a mediator) to talk through areas of disagreement. The mediator helps facilitate and manage the difficult discussions to work towards resolution, without giving any advice or taking sides. Mediators in this regard could be a trained mental health professional, financial advisor or attorney. Sometimes informal documents are prepared, such as a parenting plan, which confirms the parents' agreement. Other times, the parents may choose to hire individual attorneys, in addition to the mediator, so that their legal interests are represented during the mediation. In this situation, a Contract or a Court Order can be drafted by the attorneys, if the parents require it.

COLLABORATIVE LAW: Collaborative law implements a customized, family-centered process, to resolve disputes respectfully and efficiently, while avoiding litigation. Collaboration requires that each parent retain a Collaborative Attorney. A Participation Agreement is signed which defines the terms of the resolution process. In essence, instead of attorneys fighting one another in Court, the parents are hiring attorneys to work together as a team for the specific purpose of reaching an agreement which meets the needs of all family members. Sometimes a mental health professional is also included on the team, to assist with emotional matters or special needs of the children.

Benefits of Alternative Dispute Resolution Processes:

There are several benefits to choosing an out-of-court process to resolve your custody dispute including: (1) it could take less time; (2) it could cost less financially; (3) it allows you to be more in control of the outcome; (4) it allows for creative solutions to difficult problems; (5) it minimizes the impact on children; (6) co-parenting relationships can be strengthened; and (7) privacy can be maintained. ■



Liberty J. Weyandt leads the Family Law Practice at The Lynch Law Group. She is dedicated to assisting clients who are seeking solutions to complex family law and estate planning matters. In addition to traditional litigation experience, Liberty is a trained Collaborative Law attorney and Mediator. Please contact Liberty at (724) 776-8000 or lweyandt@lynchlaw-group.com if you would like to discuss process options for resolving your custody dispute.

TERESA GADBERRY

Making Homeownership a Reality for More People

Even if it's not the right time to buy, you don't have to settle. The dream of owning a home can be a reality with **Home Partners of America's Lease Purchase Program**.

Rent it now with the Right (but not the obligation) to purchase it in the future. It's a great option if you:

- Are a home seeker in the process of relocating but aren't sure where you want to settle down
- Want to live in a single-family home, in a great community with quality schools - Pets welcome
- Are a first-time homebuyer who's cautious about buying a home now, but may want to buy in the future
- Are not mortgage ready & still working on improving your credit score

This program gives you access to all MLS listings in the communities they serve, expanding your selection to all qualifying homes for sale. Once you are approved, you will find a home that fits your needs and sign a 1 year lease. This can be extended up to 5 years. During any point of the lease you may purchase the home. ■



"The dream of owning a home can be a reality."



Teresa Gadberry, Associate Broker with Re/Max Select Realty, has been a realtor for over 20 years.

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The Do's And Don'ts Of Moving

It's quite often that life's transitions trigger moving; and even the best of moves can be stressful and exhausting, so why try doing it all yourself? Allow the various experts of our collaborative group to help you in each area of their expertise, so you to focus on your transition.

Whether it is your first move or you are a seasoned professional, you're likely wondering where to even begin the packing and other tasks involved. Below, we are going to tackle the top moving do's and don'ts to help you become a pro for your next move.

DO set a plan before your move begins

When you are moving it is very important to be organized. Putting in place a pre-move plan will give you peace of mind and make your move a whole lot easier. Figuring out where to start can be the hardest part. Go through your home and make a list of the items that you will need to pack up and those the movers will. After you make a list, you can easily go through your home and start crossing items off!

DON'T wait until the last minute if you can help it.

Procrastination is one of the worst things you can do in a move, although some life transitions take us by surprise. There is no worse feeling than still having to pack when the moving company shows up at your door. Or be pulling all-nighters to meet your move out deadline. Make sure when you schedule your moving day that you are able to clear your schedule and set time aside before your move to pack and organize.

DO get rid of unneeded items

It is a good idea to try and picture yourself in your new space and get rid of those items that you don't need. You might be tempted to just start throwing everything into boxes, but this is a great opportunity to take inventory

of everything you own. You can recycle or donate any unneeded items and make unpacking easier!

DO label everything

Labeling is one more thing to add to your to-do list, but it is essential in the process. Making sure that you are labeling all of your boxes and being organized is key to having a stress-free move. When you go into your new space, you will be able to place all of your boxes in the correct rooms. This will make your unpacking process go smoothly. You could even try buying different colors of duct tape and assigning a different color to each room. Use the tape to secure the edges of the box and you'll know what room the box belongs no matter



Gail Carpenter is a top-producing Realtor® in the North Pittsburgh region. Married to her business partner/real estate professional, Steve, for 31 years and proud mom of 2 very strong and lovely young women! Transition could be her middle name ~ and she is ready to help you through yours today!

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Office: 724-741-2111 x 2112
Mobile: 412-585-1153 (best)
gailcarpenter.thepreferredrealty.com



what side you can see.

DON'T overstuff your boxes

It is easy to throw everything into a large box and hope for the best, but make sure to never overstuff your boxes when packing. It can result in making the boxes too heavy to carry, causing them to break, or damaging your items. Instead, try packing heavy items like books or pots and pans in small boxes instead of combining them in with other boxes. Do you have a suitcase on wheels? Utilize it to move heavier items!

DO pack an essentials bag

Moving takes time and typically can't be done in one day. It is a great idea to pack an overnight bag with all your essentials so that you can comfortably spend the night in your new home. For an easier transition for your children, have them pack one box with all their favorite toys. This will be the first box they can unpack in the new home and get them excited about their new space!

DON'T try to get everything done in one day

When you finally move in to your new space, don't try to unpack everything in one day. Moving is a long process and can be very stressful. Take some time to relax in your new home and know that everything will come together!

“If you go into your next move with the right attitude and tools you will be sure to have a positive experience.”

If you go into your next move with the right attitude and tools you will be sure to have a positive experience. It will be stressful and tiring, but with our tips, you'll have a handle on everything! ■

Collaborative Divorce

Collaborative divorce offers an alternative to litigation and allows couples a family-friendly way to untangle their lives.

The term conscious uncoupling was popularized by author and therapist, Kathleen Woodrow Thomas, in 2011 and is a way to end a relationship focusing on self-reflection and taking responsibility rather than blame. Collaborative divorce allows couples to separate in a healthy way and gives couples control over the outcome instead of decisions made by a court or judge. The focus is on families and doing what is best for each unique case. The process works best when mental health coaches and financial neutrals are involved. Each party is represented by his/her own lawyer.

How is this process different from litigation?

1. You never set foot in a courtroom.
2. Your information is kept confidential.
3. You are in control of the outcome.
4. The negotiated outcome is reached over time through a series of two-hour meetings using planned agendas.
5. You can test options and consequences. For example: setting a schedule of sharing children to see if the schedule works for everyone and if it doesn't the schedule can be adjusted. .

What will this cost and how long does it take?

1. Cost depends on the number of meetings needed. More complex cases require more meetings.
2. Cost depends on how many neutrals (mental health and financial) are part of the team.

It takes as long as it takes. There is no right answer to this question because each case is unique. Some couples

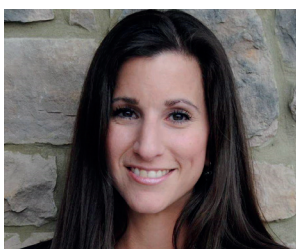
lets COLLABORATE!



resolve their disputes in a few meetings over weeks or months, and others need more meetings over a longer period of time.

What should you not do?

1. Do not enter this process with an expectation that it will be fast. Process means a series of actions or steps in order to achieve an end. You cannot go from A to C and expect resolutions that both parties are happy with.
2. Do not think Collaborative gives you a hall pass to hide or fail to disclose documents or other important information. Full transparency is key.
3. Do not rely on advice of friends or others. Your collaborative attorney is there to give you legal advice and help you navigate the steps along the way. It is more likely that a negotiated settlement will be reached if you trust the process and the team you hire. Do not have an agenda that entails blaming your spouse or airing grievances. The collaborative room is a safe place for discussions. Productive meetings require staying on track and limiting topics to what is on the agenda. ■



Maria A. Imbarlina, Esquire is a managing partner at Haller & Imbarlina, P.C., a law firm located in Cranberry Township dedicated to complex family law matters including divorce, custody, and support. She is an experienced litigator, Collaborative law attorney and Mediator. Please contact Maria at 724.935.0820 or mimbarlina@hallerlaw.com.

ANDREW GIAMBRONI

Live Events Can Lead You to See a Financial Advisor

Over the years, you'll experience many personal and professional milestones.

Each of these can be satisfying, but they may also bring challenges - especially financial ones. That's why you may want to seek the guidance of a financial professional. Here are some of the key life events you may encounter, along with the help a financial advisor can provide:

- **New job** - When you start a new job, especially if it's your first "career-type" one, you may find that you have several questions about planning for your financial future, including your retirement. You may have questions about how much you should contribute to your employer-sponsored retirement plan. What investments should you choose? When should you increase your contributions or adjust your investment mix? A financial advisor can recommend an investment strategy that's appropriate for your goals, risk tolerance and time horizon.
- **Marriage** - Newlyweds often discover they bring different financial habits to a marriage. For example, one spouse may be more of a saver, while the other is more prone to spending. And this holds true for investment styles - one spouse might be more risk-averse, while the other is more aggressive. A financial advisor can help recommend ways for you and your spouse to find some common ground in your saving and investment strategies, enabling you to move forward toward your mutual goals.
- **New child** - When you have a child, you will need to consider a variety of financial issues. Will you be able to help the child someday go to college? And what might happen to your child, or children, if you were no longer around? A financial advisor can present you with some college-savings options, such as an education savings plan, as well as ways to protect your family, such as life insurance.

- **Career change** - You may change jobs several times, and each time you do, you'll need to make some choices about your employer-sponsored retirement plan. Should you move it to your new employer's plan, if transfers are allowed? Or, if permitted, should you keep the assets in your old employer's plan? Or perhaps you should roll over the money into an IRA? A financial advisor can help you explore these options to determine which one is most appropriate for your needs.

- **Death of a spouse** - Obviously, the death of a spouse is a huge emotional blow, but it does not have to be a financial one - especially if you've prepared by having the correct beneficiary named on retirement accounts and life insurance policies. Your financial advisor can help ensure you have taken these steps.

- **Retirement** - Even after you retire, you'll have some important investment decisions to make. For one thing, you'll need to establish a suitable withdrawal strategy so you don't deplete your retirement accounts too soon.

Also, you still need to balance your investment mix in a way that provides at least enough growth potential to keep you ahead of inflation. Again, a financial advisor can help you in these areas.

No matter where you are on your journey through life, you will need to address important financial and investment questions, but you don't have to go it alone - a financial professional can help you find the answers you need. ■

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.



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