4 Ways to Help Prepare for the Unexpected

Are you and your finances prepared for a rainy day? Major fluctuations in the market, new legislation, unexpected health issues and more can put stress on your budget.

But, planning ahead can help you handle the unforeseen if and when it does arrive.

Here are a few steps to consider in these early weeks of 2022.

Check up on your finances. It's tough to plan ahead if you don't have an up-to-date view of your finances. If you haven't done so in a while, review your portfolio, evaluate any debt you have, keep a pulse on your spending and know how much you have in savings.

Review your insurance coverage. Insurance is designed to help us through unexpected events in life, whether it's major damage to your home or getting sick. Review your home insurance and health insurance. Do you have enough coverage for the future? Taking a look at your life insurance coverage can also help to put your mind at ease.

Think about health care. As we grow older, health care becomes a more important consideration. Do you have plans in place in case you need long-term care later in life? Do you have medical and financial power of attorney in place in case you need someone trusted to make medical and financial decisions on your behalf?

Embrace estate planning. Estate planning is an important tool for planning your future. Think about your assets and your family's needs. Keep your beneficiaries up-to-date, regularly review your plan and adjust it as needed.

Thinking about your financial future can help you stay on track and bring peace of mind for yourself and your family.

Have questions? Reach out if you'd like to discuss anything.

The highest Compliment you can give your ROI Financial Advisor is to refer them to someone special like yourself. We thank you for your business & most recent consideration.

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We help clients get back to the basics of building & maintaining wealth in a tax efficient way.

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