

March 2023

This month, our newsletter explores the following topics:

- [Non-correlated assets in your retirement portfolio](#)
- [What the debt ceiling could mean for you](#)
- [How much you need to live off dividends](#)
- [When to get an estate planning checkup](#)

The year 2023 continues to bring us unexpected opportunities and challenges. If we can help you with your finances, please contact us.

Sincerely,

Jeff Howard, ChFC®, RICP®, CExP



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Non-Correlated Assets In Your Retirement Portfolio

Rigorous risk and tax management can be accomplished with non-correlated, tax-efficient assets in your plan.

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Debt Ceiling: Here's What You Should Know As Threat Of Default Looms

If Congress fails to resolve the issue of the debt ceiling before early June, the government will no longer be able to borrow money to pay all its bills in full and on time. How could that affect you?

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How Much Money Do I Need To Live Entirely Off Dividends? Here's How To Figure Out The Lowest Amount You Need To Make It Work

Retirement presents various financial scenarios, including living on investment dividends, taking a reverse mortgage, or moving to a low-cost area. The question is whether it's possible for those who are not wealthy to live on investment dividends, and the answer depends on retirement plans and lifestyle choices. Several guidelines can help determine the right savings balance for each person.

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Need An Estate Planning Checkup? Now Is The Perfect Time

An appointment with your estate planning attorney can address any holes that have developed and ensure everything is in place.

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