



# Financial Frost Checkup

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As the winter season blankets our surroundings, it's the perfect time to conduct a comprehensive review of your financial situation.

## Adapting to Life's Changes

Reflect on the past year and consider any shifts in your personal, family, or financial life. If changes have occurred, consider taking these steps:

- Review your beneficiary designations for accounts like qualified plans, IRAs, and life insurance.
- Examine the ownership structure of your assets, including bank accounts, brokerage accounts, and property.
- Update essential estate planning documents such as wills, trusts, power of attorney, and guardianship arrangements.
- Reevaluate your insurance coverage, including life, health, long-term care, and disability insurance.

## Adjusting Your Goals

Take a moment to assess your financial goals with these questions in mind:

- Have your long-term savings goals changed, like your retirement income target or retirement date?
- Are there any adjustments to your intermediate-term savings goals, such as saving for a cozy winter retreat or college education?
- Has your ability to save changed due to shifts in income or expenses?
- Have you established new financial goals that need consideration, like saving for a winter adventure?

## Preparing for the Unexpected

It's wise to have an emergency fund in place, one that can cover your living expenses for at least three to six months, like a warm financial fire during a snowy day. It can offer peace of mind during any unexpected financial challenges that may come your way.

For more information, contact Polaris Advisors at 717-775-8061 or visit <https://www.polarisadvisors.net>.

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