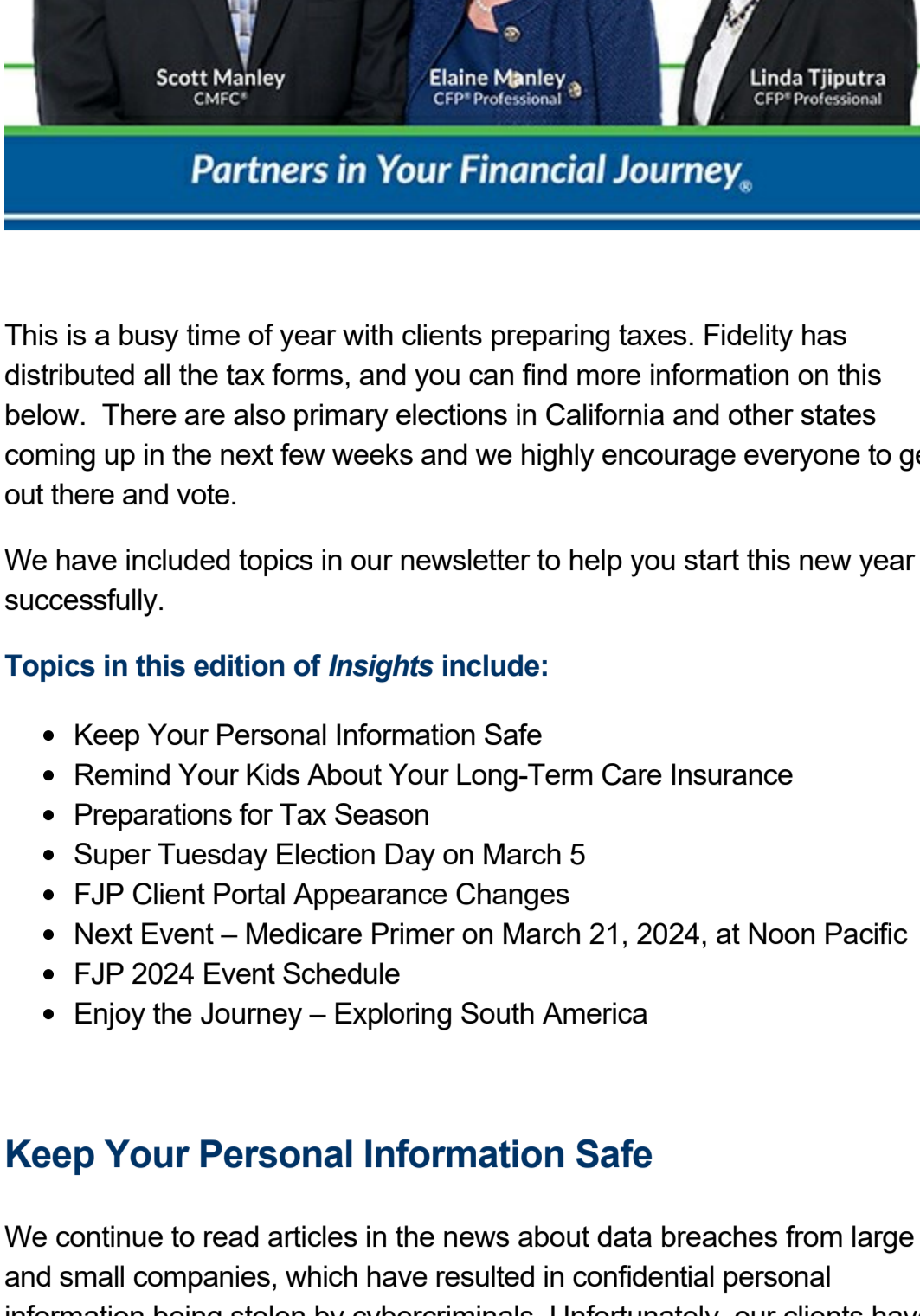


February 29, 2024

To All Financial Journey Partners Clients,

Our blog this month was titled, "Keep Your Personal Information Safe," a very important topic as we all know. We regularly see news articles about data breaches from large and small companies. We also have clients emailing their personal information to us, which is very dangerous.

Please do not email us full account numbers as this is considered your personal information, and if the email is intercepted, then your account info could be captured by someone. We continuously recommend that clients do everything possible to protect their personal information. The [blog this month](#) is an important reminder.



This is a busy time of year with clients preparing taxes. Fidelity has distributed all the tax forms, and you can find more information on this below. There are also primary elections in California and other states coming up in the next few weeks and we highly encourage everyone to get out there and vote.

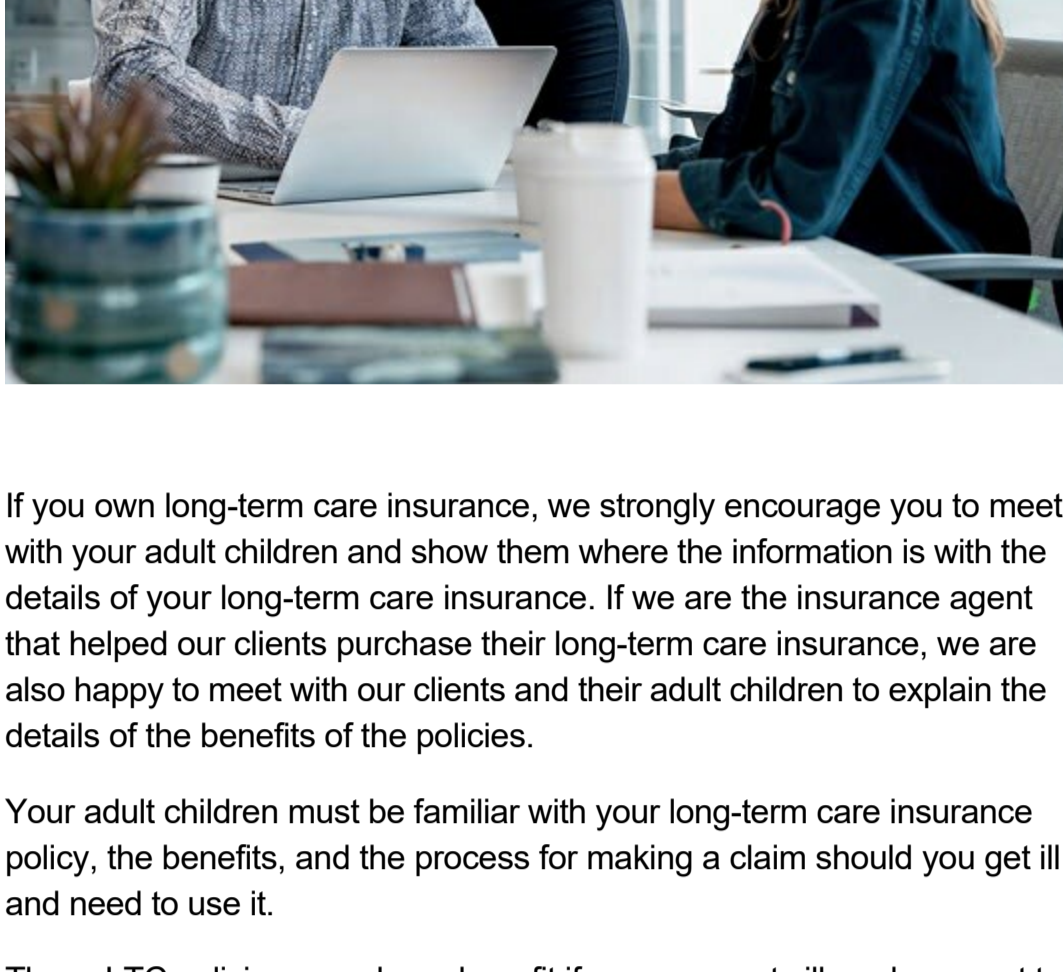
We have included topics in our newsletter to help you start this new year successfully.

Topics in this edition of *Insights* include:

- Keep Your Personal Information Safe
- Remind Your Kids About Your Long-Term Care Insurance
- Preparations for Tax Season
- Super Tuesday Election Day on March 5
- FJP Client Portal Appearance Changes
- Next Event – Medicare Primer on March 21, 2024, at Noon Pacific
- FJP 2024 Event Schedule
- Enjoy the Journey – Exploring South America

Keep Your Personal Information Safe

We continue to read articles in the news about data breaches from large and small companies, which have resulted in confidential personal information being stolen by cybercriminals. Unfortunately, our clients have told us their personal stories about their experiences with scams, compromised credit cards, and even checking accounts.



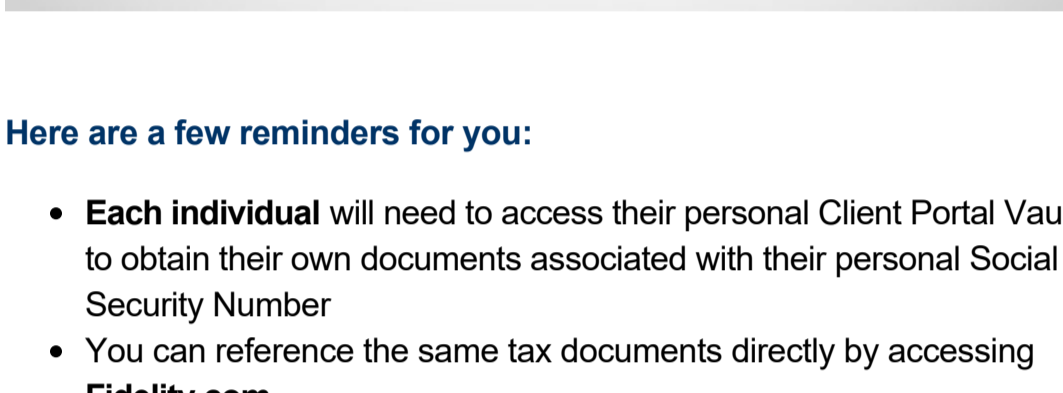
In today's world, we believe that it is important for everyone to be aware of the risks in this area and take steps to minimize your risks whenever possible. Read our blog to learn more.

[READ BLOG POST](#)

Remind Your Kids About Your Long-Term Care Insurance

Many of our clients have long-term care insurance. It may have been purchased when you were in your 50s or 60s and may not be needed until decades later when an illness occurs or when more help is needed in the 80s or 90s.

The adult children may be helping to care for their elderly parents and may also be helping their parents with the paperwork and forms to file medical and long-term care insurance claims. However, we have seen cases where the parents have not told their adult children that they have long-term care insurance, so the adult children may not know that it is available to help pay for the care.



If you own long-term care insurance, we strongly encourage you to meet with your adult children and show them where the information is with the details of your long-term care insurance. If we are the insurance agent that helped our clients purchase their long-term care insurance, we are also happy to meet with our clients and their adult children to explain the details of the benefits of the policies.

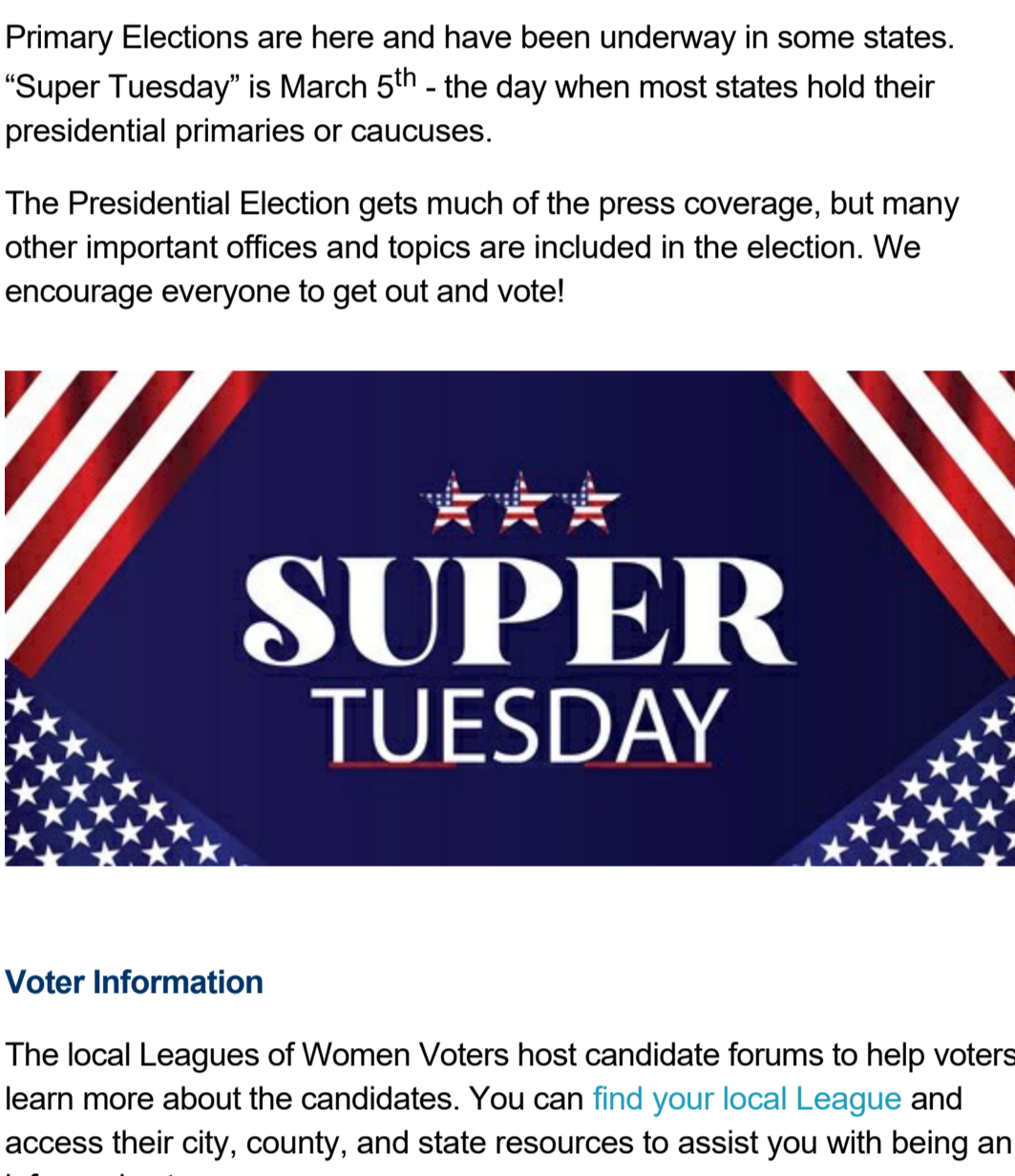
Your adult children must be familiar with your long-term care insurance policy, the benefits, and the process for making a claim should you get ill and need to use it.

These LTC policies are a huge benefit if someone gets ill, and we want to ensure all our clients get the full benefits of these policies. If you have more questions on this, call [Scott](#) at 408-963-2855.

Preparations for Tax Season

Tax time is here. All tax documents have already been mailed out from Fidelity. If you have not received your tax documents, call [Arielle](#) and she can help you.

If you have paper delivery, they will come to your house in the mail. Everyone can access them in the Vault in your client portal or by logging into Fidelity.com.



Here are a few reminders for you:

- Each individual will need to access their personal Client Portal Vault to obtain their own documents associated with their personal Social Security Number
- You can reference the same tax documents directly by accessing [Fidelity.com](#)
- We can assist you with providing access to your documents to your **tax professional** via your portal, a one-time secure link, or fax, with your permission
- We can **physically mail you your tax documents** if that works best for you. Let us know if that is what you would prefer next year
- If you are using **TurboTax** to import your tax documents, select Fidelity as the financial institution and use your Fidelity.com username and password, not your FJP Client Portal

Step by Step Instructions to access your documents in your Client Portal Vault:

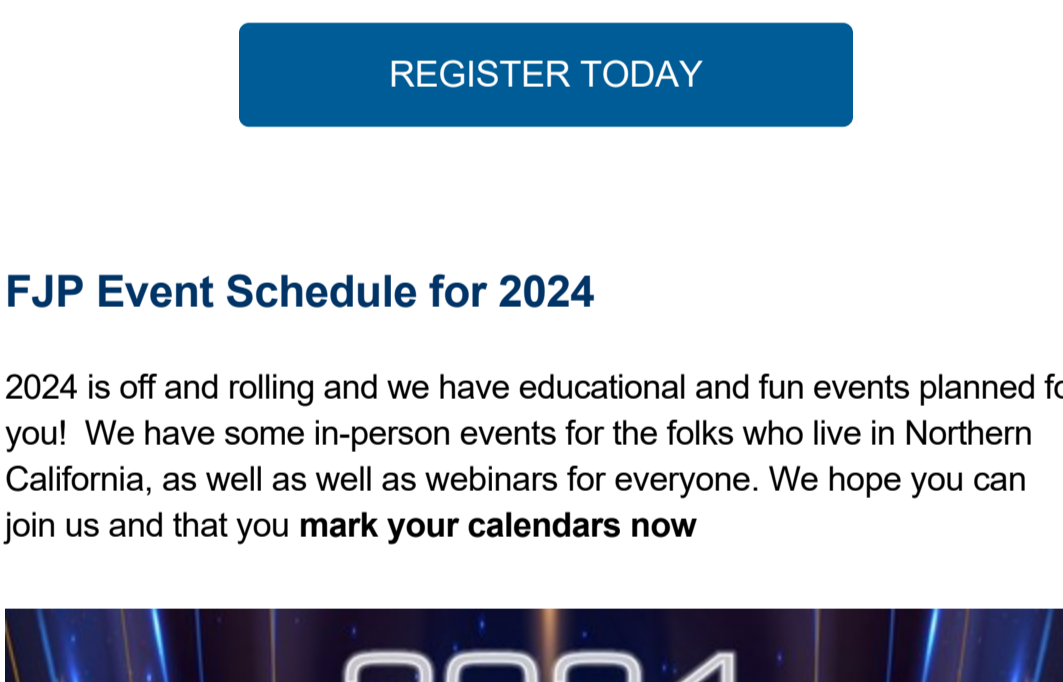
1. **Click on the "Client Portal" Button on the FJP Home Page** – Look for the green button at the top right of the web page at [financialjourney.com](#)
2. **Access Your Client Portal** – Notice the "Client Portal Login Here!" green button
3. **Sign Into Your Client Portal** – Your Username is usually your email address and if you haven't accessed it in a while, go through the "Forgot your password?" process to reset your password, as it is likely expired
4. **Select the Vault from the Main Menu** – Make sure you are scrolled all the way to the top
5. **Open the Brokerage Account Documents Folder** – It is sometimes the last folder in the list
6. **Open the Tax Documents Folder** – "Statements" has your Consolidated year-end statement but not all of your tax documents
7. **Open 2023 Folder** – Folder located in the middle after the "Last 30 Days" folder
8. **Open and Download Each Document** – They may automatically download. Typically, these files go to a folder on your desktop called "Downloads"

[VIEW DETAILED INSTRUCTIONS](#)

Super Tuesday Election Day on March 5th

Primary Elections are here and have been underway in some states. "Super Tuesday" is March 5th – the day when most states hold their presidential primaries or caucuses.

The Presidential Election gets much of the press coverage, but many other important offices and topics are included in the election. We encourage everyone to get out and vote!



Voter Information

The local Leagues of Women Voters host candidate forums to help voters learn more about the candidates. You can find your [local League](#) and access their city, county, and state resources to assist you with being an informed voter.

The LWV also offers "[Vote411](#)," which allows you to look up your personalized ballot and get all the election information you need. This is a national site, so you should be able to find information on your ballot no matter where you live, such as:

- Info on candidates, measures, and who supports them
- Check where, when, and how to vote
- Keep track of your choices and use them to vote

Elaine is the co-president of her local League of Women Voters representing Cupertino and Sunnyvale. Many of you are local to the area, and she suggests you access recorded election forums for Santa Clara County, State Senate and Assembly, and US Congress for the local district on their website at: [www.lwvcs.org](#).

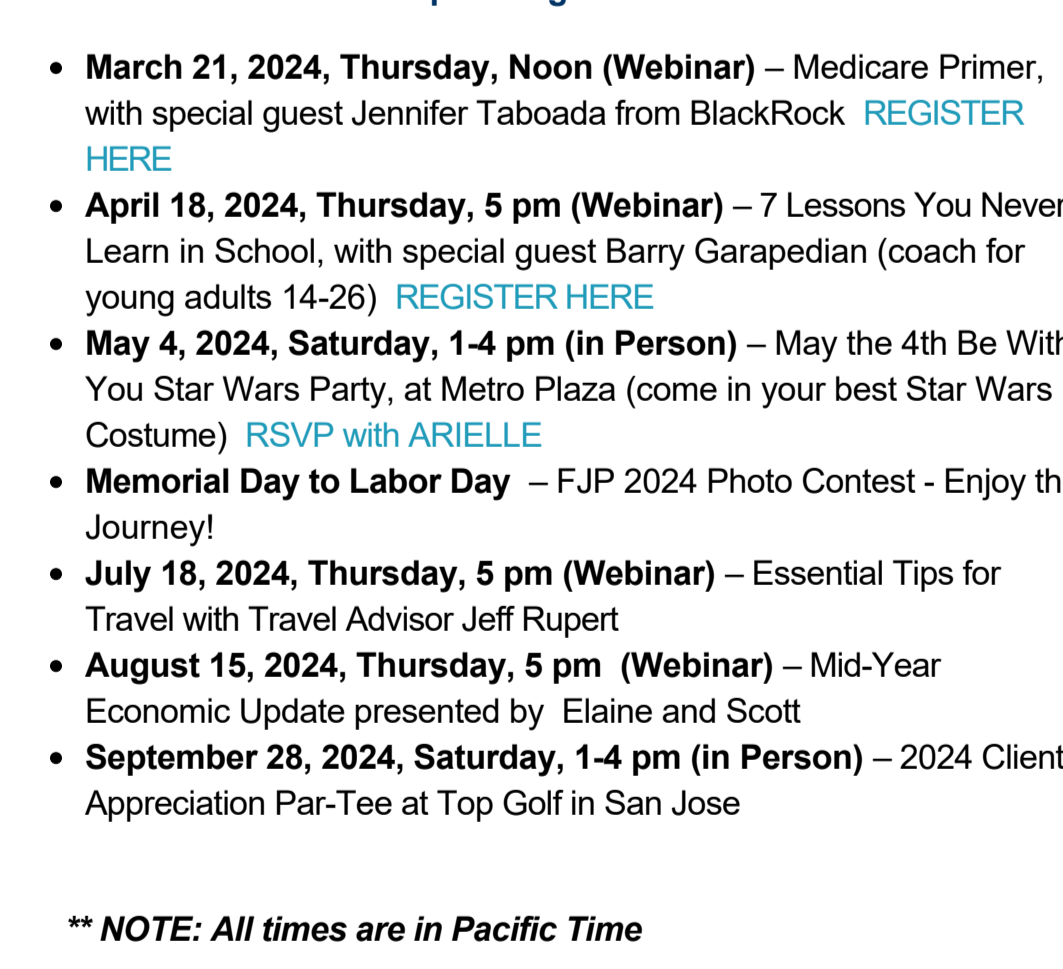
Other resources are:

- [sos.ca.gov](#) – has the money behind the **state** candidates and ballot measures
- [Federal Elections Commission](#) – has the money behind **federal** candidates

Thank you for taking the time to get informed and vote. Our country depends upon it!

FJP Client Portal Appearance Changes

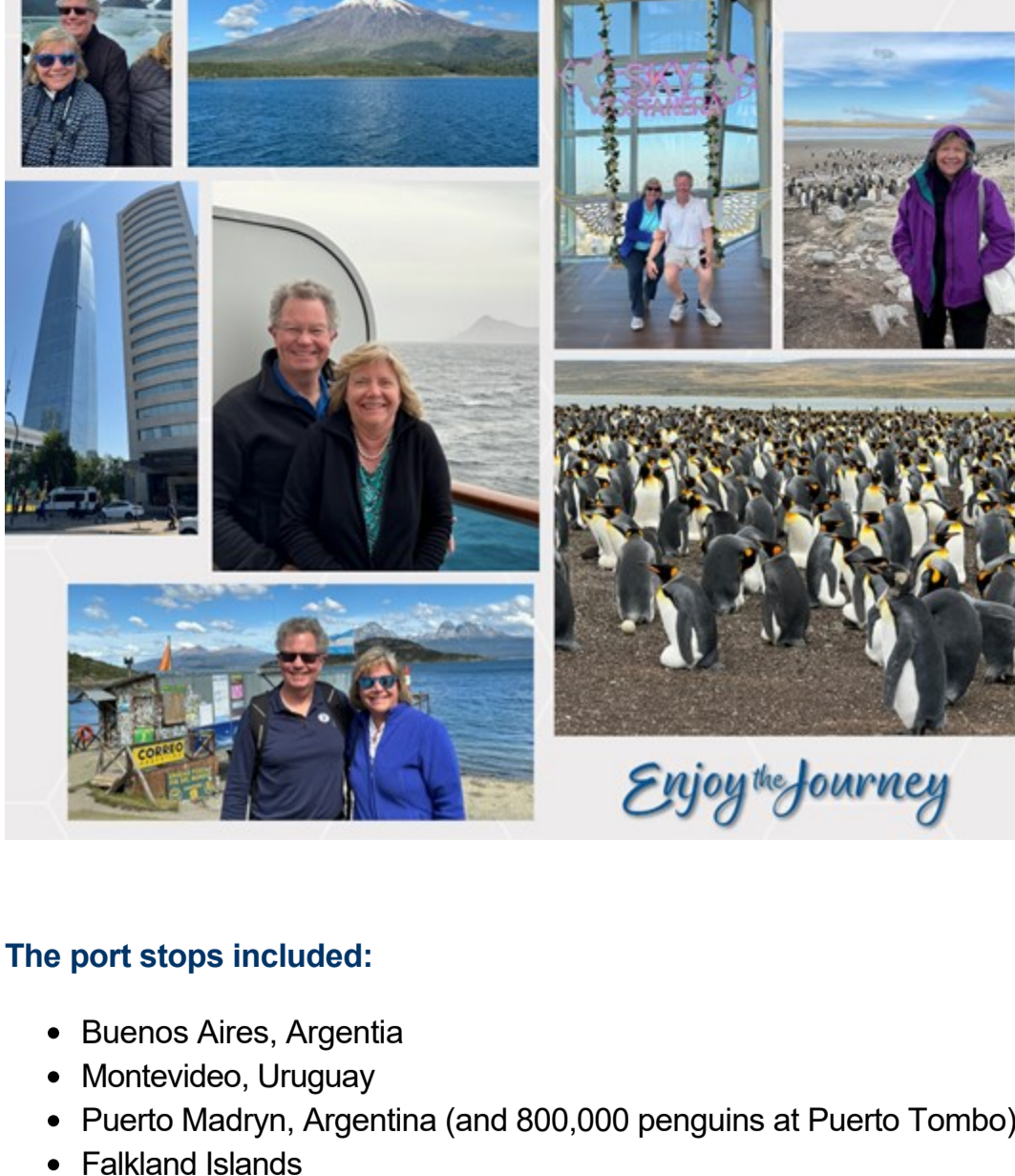
Your client portal will look new on March 5, 2024. The goal is to improve the client experience with a clearer, modernized-looking interface.



The information is the same but hopefully is now presented in a way that is even clearer than before. If you have questions about this after the new changes become live on March 5, [contact your Wealth Manager](#).

Next Event – Medicare Primer on March 21, 2024 at Noon Pacific

A big milestone for people is when they reach the age of 65 and become eligible for Medicare. If you are nearing age 65 and have questions about how to enroll or are already on Medicare and have questions about this program, then this [Medicare Primer Webinar](#) is for you.

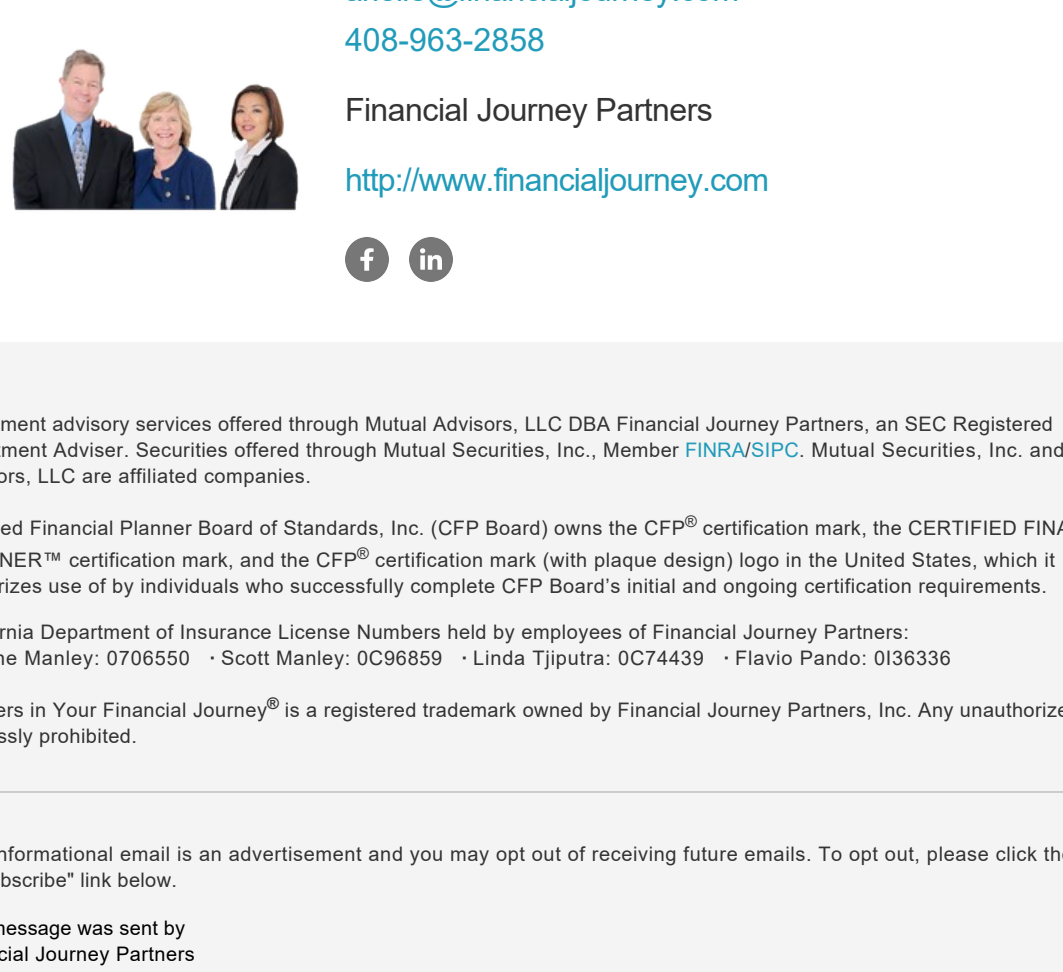


Our special guest speaker is Jennifer Taboada, Director & Senior Financial Wellness Consultant & National Speaker for BlackRock. Come to this webinar if you want to get your questions answered about Medicare. This is a good event to invite your friends and colleagues as well.

[REGISTER TODAY](#)

FJP Event Schedule for 2024

2024 is off and rolling and we have educational and fun events planned for you! We have some in-person events for the folks who live in Northern California, as well as webinars for everyone. We hope you can join us and that you **mark your calendars now**



In addition to the Medicare Primer webinar in March, and the Economic Update later in the summer, we are hosting a dynamic speaker in April for your 14-26-year-olds, plus their parents and grandparents, to learn the "7 Lessons You Never Learn in School." We have attended presentations by our guest speaker, Barry Garapedian, and we think you will like him as much as we do. This is a chance to really give the young adults in your life some incredibly valuable wisdom.

To help you Enjoy the Journey, we have a "May the 4th Be with You" **Happy Hour**, so you can come in your favorite Star Wars costume or without a costume. We will have a webinar in **July 2024 to discuss travel tips**. You can share how you "enjoy the Journey" by submitting your best photos during the summer photo contest.

Save the Dates for These Upcoming 2024 Events:

- **March 21, 2024, Thursday, Noon (Webinar)** – Medicare Primer, with special guest Jennifer Taboada from BlackRock [REGISTER HERE](#)
- **April 18, 2024, Thursday, 5 pm (Webinar)** – 7 Lessons You Never Learn in School, with special guest Barry Garapedian (coach for young adults 14-26) [REGISTER HERE](#)
- **May 4, 2024, Saturday, 1-4 pm (in Person)** – May the 4th Be With You Star Wars Party, at Metro Plaza (come in your best Star Wars costume) [RSVP with ARIELLE](#)
- **Memorial Day to Labor Day** – FJP 2024 Photo Contest - Enjoy the Journey!
- **July 18, 2024, Thursday, 5 pm (Webinar)** – Essential Tips for Travel with Travel Advisor Jeff Rupert
- **August 15, 2024, Thursday, 5 pm (Webinar)** – Mid-Year Economic Update presented by Elaine and Scott
- **September 28, 2024, Saturday, 1-4 pm (in Person)** – 2024 Client Appreciation Par-Tee at Top Golf in San Jose

**** NOTE: All times are in Pacific Time**

Save the dates and plan to attend! Let [Arielle](#) know if you are interested in these events at [arielle@financialjourney.com](#)!

Be sure to mark your calendar for our **2024 Client Appreciation Par-Tee**, which will be on Saturday, September 28, 2024, from 1-4 pm at Top Golf in San Jose. We hope to see you all there.

[GET 2024 CALENDAR](#)

Enjoying the Journey – Exploring South America

In February, Elaine and Scott completed a bucket list trip to South America. Our past experience in South America was only a day in Cartagena, Colombia. In this trip we wanted to spend time to learn about South America, the history and their customs.

We did a cruise that started in Buenos Aires, went down the coast of Argentina, around Cape Horn, then back up the coast of Chile to Santiago. We spent time in Buenos Aires and Santiago before and after the cruise. The scenery was spectacular.

The port stops included:

- Buenos Aires, Argentina
- Montevideo, Uruguay
- Puerto Madryn, Argentina (and 800,000 penguins at Puerto Tombo)
- Falkland Islands
- Sailing Around Cape Horn
- Ushuaia, Argentina
- Puerto Arenes
- Scenic viewing of the Amalia Glacier
- Puerto Montt
- Santiago, Chile

We were blessed with exceptional weather. Highlights include an Asada, which is an Argentine Barbecue, a Tango Show, seeing 800,000 penguins at Puerto Tombo, also seeing thousands of penguins at the Falkland Islands, sailing around Cape Horn, visiting the most southern post office in the world in Ushuaia, sailing by the Amalia Glacier and seeing one of the largest volcanos in South America.

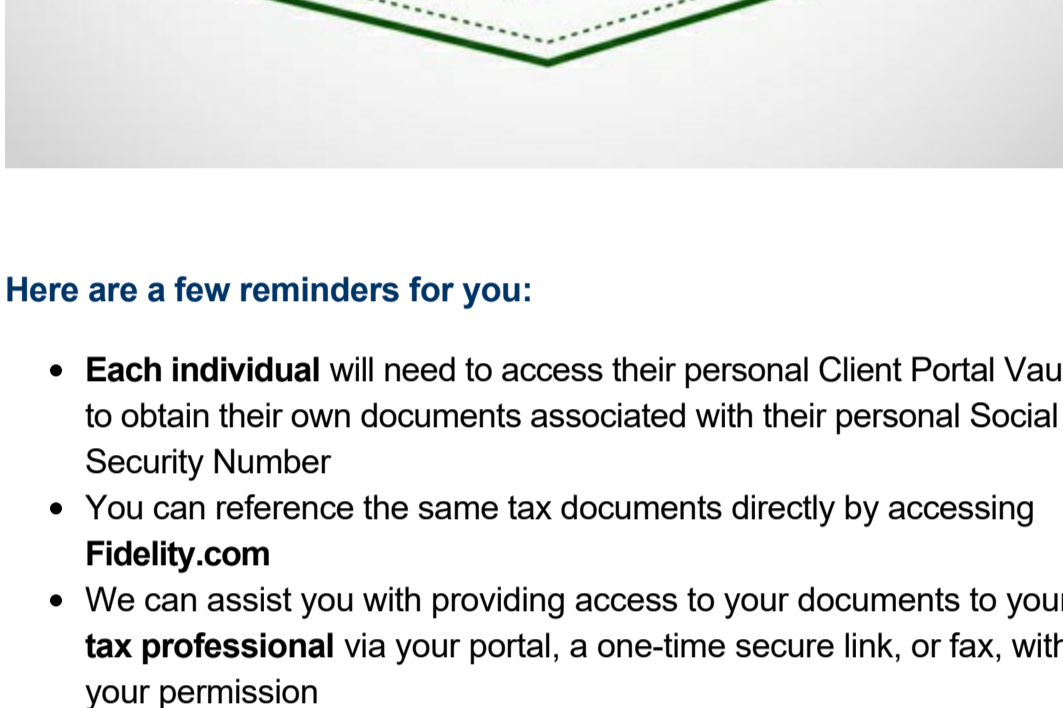
We believe it is important to Enjoy the Journey, for our clients and all of us at FJP. Visiting South America was a bucket list goal we completed in 2024. If there is anything we can do to help you reach your goals, let us know because we want to help you make it happen!

Thank you for enjoying the Journey with us! If there is anything we can do to help you, please [give us a call](#).

[Elaine, Scott, Linda](#)

We want to help you make smart decisions and align your money with your goals so you can enjoy the Journey.

Partners in Your Financial Journey®



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