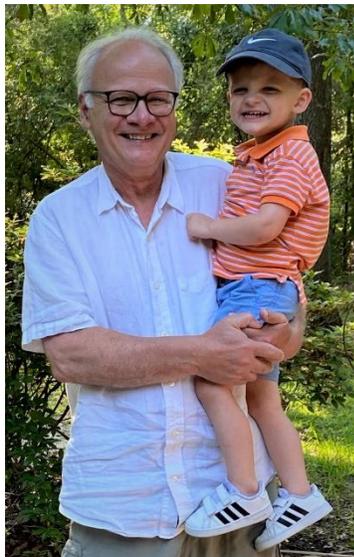


We did it! And you can, too.



Here is a picture of my grandson, Hudson, and me. Hudson made three years old in April, and, a few days before this picture was taken, he slept in his “big boy bed” for the first time. My son told me that when Hudson woke up in the morning after sleeping through the night in his new bed, he proudly exclaimed, “I did it!” Good for you, Hudson. You’ve notched another rite of passage onto your belt.

I thought about Hudson’s remark when I was working with a client couple recently. We’ve been together since 2012, working on their plan to retire at age 65. Well, the years went by and guess what happened? WE DID IT! They are both about ready to finish up at work and will cut the employment string in July. I can’t make any promises to them, of course, but we’ve done everything possible to anticipate their retirement needs. I am excited about what the future might hold for them. We did it, indeed!

Of course, my clients did the hard work of saving and investing over a l-o-n-g time in anticipation of their retirement needs, and I tried to keep them on track. What about you? Could I make a difference in your life? To be honest, if your financial circumstances are simple, you probably don’t need me. However, having been in this business now for 13 years, I haven’t seen too many people who have accumulated a nice retirement nest egg whose financial lives are so simple that they don’t need help. My guess is that you or someone you care about might be in the same boat. So, here are two reasons why you need me as your financial advisor:

1. **I will help you organize your financial life.** One of the biggest hurdles people have to success with money is financial disorganization. Just about everyone has four or five or six different parts to his or her financial life. For example, you might have homeowner’s insurance, a checking account, a mortgage, a 401(k) at work, a cash value life insurance policy, and maybe a lot more. Here’s the issue: are all of those parts of your money life working together to optimize your financial well-being? For example, is your car insurance agent aware that you have enough money in your savings account to handle a bigger deductible, which will lower your premium, thus freeing up cash for investing? Does the HR person at work know that ALL of your retirement money is tied up in your 401(k) and that you will have to pay taxes on every penny of it when you retire, and maybe it would be a good idea to have some tax-free money to spend when you’re old? If you don’t have a financial advisor, how would you know this and other important things about your money? Is someone on the Internet going to tell you?
2. **I will work hard to keep you from making “The Big Boo-Boo.”** Without a doubt, this is one of the most important things I do for my clients. What’s The Big Boo-Boo? The gory details are different for everyone, but it boils down to making a huge mistake with your money at the worst possible time. Like, selling your 401(k) to cash when the pandemic market melt-down hit in 2020. Like, claiming your Social Security benefit too early because “I want my money.” That kind of stuff. It can really mess up things financially, and my job is to keep it from happening.

I might be wrong, but my guess is that more people than not would like someone to guide them financially. They just don’t know where to turn. Who can I trust? How much will it cost? How long will it take? What value will I get? These are legitimate questions. Hudson doesn’t have to worry, because I’m already working on a plan for him. But, what about you? Call me, make an appointment to come in, and let’s talk.

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