January 26, 2024

To All Financial Journey Partners Clients,

January is a time to reflect on the experiences of the past year and make plans to make the next year even better. Our team took the time recently to review our successes of the past year, we discussed opportunities to do even better in the coming year. We then put plans in place that have us excited to make 2024 another great year helping all of you, our clients, reach your goals for 2024!

We have included topics in our newsletter to help you make a successful start to this new year.

Topics in this edition of *Insights* include:

- State of the Economy, January 2024
- Complimentary Workbook for Our New Book
- Preparations for Tax Season
- Would You Like to Receive the Market Insights Email?
- Don't Send Confidential Information Over Email
- Next Event – Medicare Primer on March 21, 2024 at Noon Pacific
- FJP 2024 Event Schedule
- Enjoy the Journey – Make 2024 a Great Year

State of the Economy, January 2024

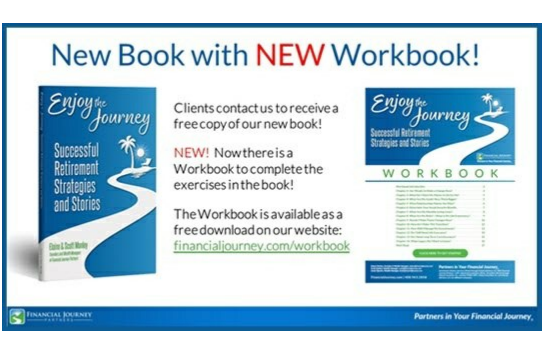
On January 25, 2024, we held a webinar with a special guest, Michael Riggs, who is a Senior Strategist at State Street Global Investors.

We regularly use ETFs from State Street in our client portfolios, and they are a great partner for us. FJP Wealth Manager Scott Manley and Michael discussed important topics about the state of the US economy and the outlook for 2024. This article will recap the important points from the webinar.

READ BLOBG POST

Complimentary Workbook Available for Our New Book

Elaine and Scott Manley's new book *Enjoy the Journey – Successful Retirement Strategies and Stories,* is available on Amazon in three formats (Kindle eBook, soft cover, and hard cover). There are many exercises in the book to help you, the reader, think about the important decisions in your life.



To help you complete these exercises, we now have available a digital workbook with all the exercises from the book and it is available as a free download. You can learn more about the new Workbook on our website at the link below. Download your free copy of the workbook today.

DOWNLOAD WORKBOOK

Preparations for Tax Season

Tax time is almost here. Your tax documents will be arriving shortly. The current schedule is for the statements for retirement accounts (IRAs, Roths and SEPs) to arrive by January 31. The statements for non-retirement accounts (Trusts accounts, Joint accounts, Transfer on Death Accounts) will be mailed out from February 10 through February 28.

If you have paper delivery, they will come in the mail to your house. Everyone can also access 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 pertaining to their Social Security Number
- You can access your accounts at **Fidelity.com** directly to reference the same tax documents
- We can assist you with providing access to your documents to your **personal tax professional**, via your portal, a onetime 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 "Client Portal" Button on the FJP Home Page** – Look for the green button at 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 "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

Would You Like to Receive the Market Insights Email?

Each month we send out a short 2-3 minute video with the highlights of the economy and markets to those people that have requested it.

At the end of a quarter it is the highlights of the past 3 months. For the first two months of the quarter it is the highlights of the past month. They are a quick way to get on overview of the past month or quarter.

The updates are sent via email to only those who have requested to receive the notification. The most **current edition is also on our website in the "News" area**.

If you would like to receive the Monthly Market Update emails, send an email to Arielle at arielle@financialjourney.com and she will add you to the distribution list.

Don't Send Confidential Information Over Email

From time to time, we get clients sending us emails with confidential personal information included. Clients send us confidential personal information that includes social security numbers, account numbers, bank account numbers, bank routing numbers, and other similar personal information.

Regular email is not secure!

It is best to assume that anything sent over regular email could go straight to a crook and they could start using the information against you. We try to regularly remind clients about this, but if we see clients send confidential personal information to us by email, we will quickly remind them that you should never, ever, ever send confidential personal information over email.

We have very secure methods of sharing confidential personal information with clients. They include:

- **Storing the information in the Vault in your client portal.** Your client portal is very secure, and it can be used to move information back and forth between you and your Wealth Manager. With your approval using DocuSign, we can also share your information with other professionals (estate attorney, tax professional, etc.) and give them special access to select documents in your client portal vault.
- **Documents that are in DocuSign** for your signature which is a secure system.
- **We use the secure Microsoft OneDrive** as a method for clients to drag and drop files that are sent to us securely and stored securely. We cannot send information out to clients using OneDrive. It is a one-way system where only information can be sent to us.
- **We also use a secure email system** that requires a login with a username and password so that emails can be sent securely and then viewed in a secure portal. The emails can also have a secure reply function to send back an email to us.

We also want to remind everyone that **we cannot accept instructions for trades or requests to send money based on an email or voicemail message**. Just let us know by email or voicemail that you would like to talk, and we will call you to take your instructions verbally over the phone. This is a rule in our industry, plus we want to avoid any confusion or chance for error.

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.

REGISTER TODAY

FJP Event Schedule for 2024

We are excited for 2024 when we see the list of educational and fun events we are planning for you! We have planned some in-person events for the folks who live in Northern California, as well as webinars so we can include our clients who live in other parts of the country. We hope you can join us. **Mark your calendars now!**

We have educational events about the economy in January and August. You can learn more about **Medicare in March**. We have 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.

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 you can come without a costume. We will have a webinar in **July 2024 to discuss travel tips**. You can share with us how you are Enjoying the Journey by submitting your best photos during the **photo contest this Summer**.

Save the Dates for These 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)
- **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.

DOWNLOAD 2024 CALENDAR

Enjoying the Journey – Let's Make 2024 Amazing!

Thank you to everyone that completed the Annual Client Survey this past November and December. It really helps us create our plans for the year so we can work with all of you to make it an amazing 2024. For example, a client had the suggestion in the survey to hold a webinar to discuss travel, so we added it in July.

We encourage you to set your goals for 2024. Dream big and think big! To help you do this, we recommend you read our book, *Enjoy the Journey – Successful Retirement Strategies and Stories*. There is a lot of information in the book to help you set your goals. You can download the new Workbook to help you complete and save the answers to recommended exercises.

For the travelers out there, if you want to travel during the year, we encourage to start your planning now. Some of the best flights and hotels fill up early. Now is the best time to enjoy the journey!

As you meet with your Wealth Manager, please share with us your goals for 2024 and we will do our best to help you make them happen.

Thank you for enjoying the journey with us! If there is anything we can to do 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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