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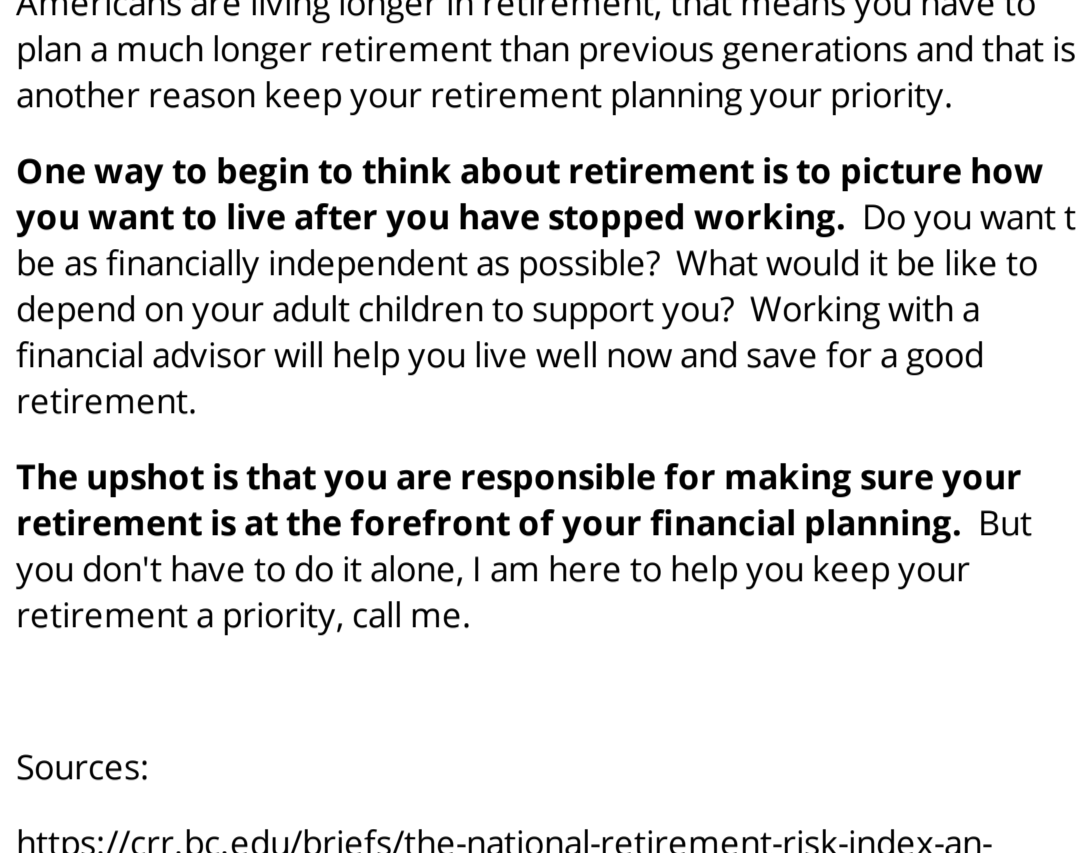
Hard to believe that spring is here. Everything always feels lighter at this time of the year. That being said, inflation is still a factor, although it's not as high as it was several months ago. Employment still seems to be holding steady for now. However, the troubling news over several regional banks has increased market volatility. I am closely monitoring the situation and will keep you informed, and I've provided an article to clearly explain FDIC insurance.

This month, in addition to the article on FDIC insurance, I have some other great articles starting with the importance of prioritizing your retirement. One way to keep your financial affairs in order is to do a "financial spring cleaning" and I have some good tips for your on how to do that.

My relationship with you is something I value highly, please call with any questions on anything you read here or with any other questions you may have. I am always here to help.

Very truly yours,

Mark



As a financial advisor, I am constantly amazed by the number of people I meet who either are not saving for retirement or who are not saving in a systematic way. They simply do not prioritize this most important part of their financial lives.

The National Retirement Risk Index from the Center for Retirement Research at Boston College (updated 2021) found that **over half of working-age households are at risk of not being able to fully meet their retirement income needs.**

There are many reasons people don't prioritize their retirement. When you are just starting out, you may be saving for your own home or you may be thinking about starting a family and you think that you can't save for retirement at the same time. Those who already have a family may think that saving for their children's education should be their priority. For some people thinking long term (to retirement age) is just not something that they want to do.

Remember, you probably don't have a company pension.

Until 1978, when the 401(k) retirement account was introduced, most companies offered workers a pension upon retirement. With the advent of the 401(k) retirement account however, many companies retired their pensions and it became the worker's responsibility to save and invest for retirement.

The days of working at a company for a number of years and receiving a pension at your retirement are all but over unless you work for the government or a select few companies that still offer them.

Pay yourself first.

A good long term financial plan will prioritize retirement. "Pay yourself first" is what I tell clients when we discuss their financial goals. Even if you start out with smaller contributions to your retirement accounts, they will be growing over a long period of time. As you earn more, you can contribute more.

Think long term.

Americans are living longer in retirement, that means you have to plan a much longer retirement than previous generations and that is another reason keep your retirement planning your priority.

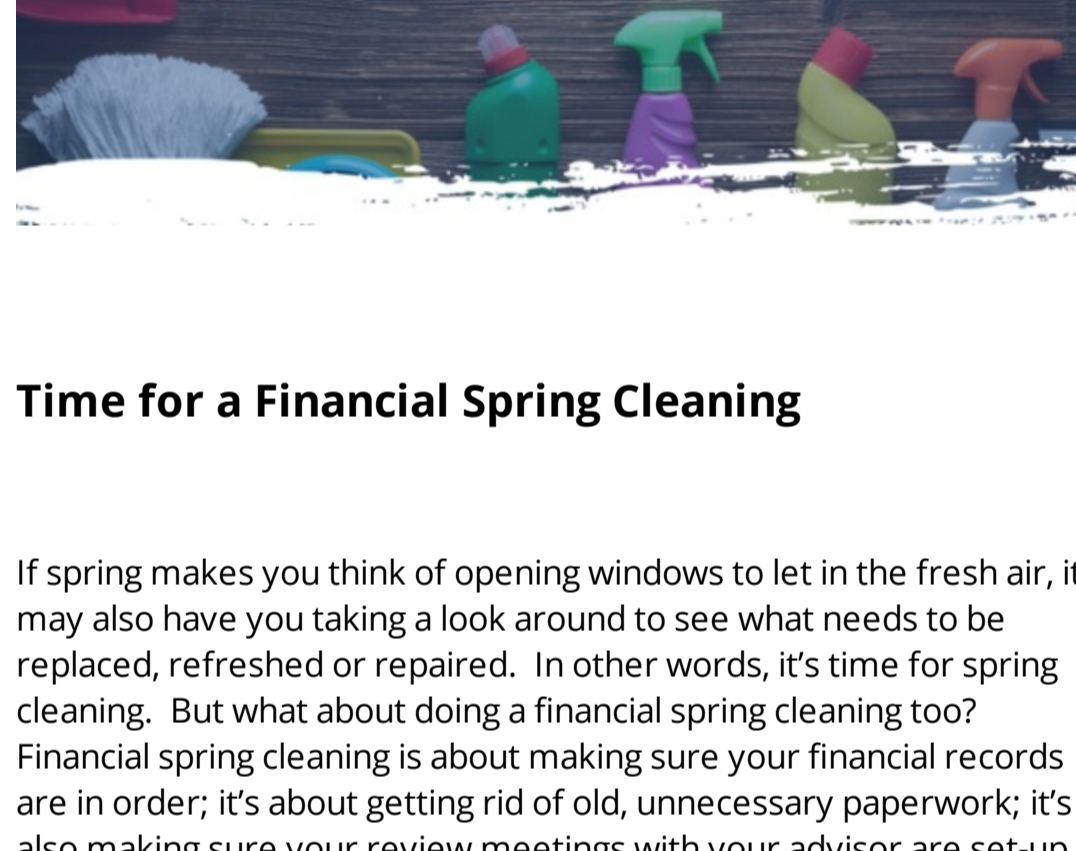
One way to begin to think about retirement is to picture how you want to live after you have stopped working. Do you want to be as financially independent as possible? What would it be like to depend on your adult children to support you? Working with a financial advisor will help you live well now and save for a good retirement.

The upshot is that you are responsible for making sure your retirement is at the forefront of your financial planning. But you don't have to do it alone, I am here to help you keep your retirement a priority, call me.

Sources:

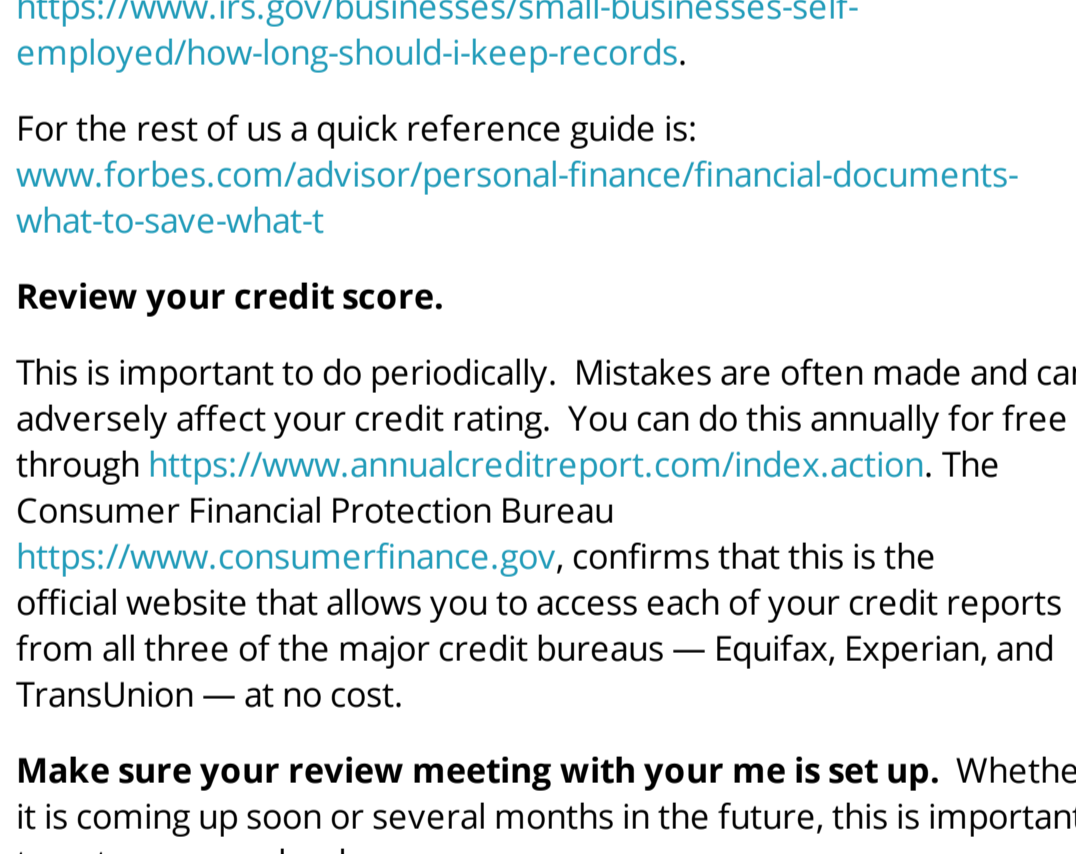
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FDIC insurance was designed to protect your deposited funds, but do you know how? This article answers that question.

[Learn More](#)



Mark Your Calendars for a very special event:

April 26, 2023

"To My Family"

Please Join Mappa Wealth Management and Learn

The Best Gift You Can Give Your Family:

What Happens To Your Family if You Become Incapacitated

Or Pass Away? Ask Yourself:

Do they know how to find or access your bank accounts, investment accounts, insurance policies?

Do they have the passwords?

Do they know the name of your accountant, attorney or your financial advisor?

Do they know how you want to be treated at the end of life?

What Happens if They Don't?

"To My Family"

It's A Discussion That You Need To Have

Before It's Too Late.

It's The Best Gift You Can Give Them.

Please Join Us For This Important Presentation

April 26, 2023

5:30PM - 7:30PM CST

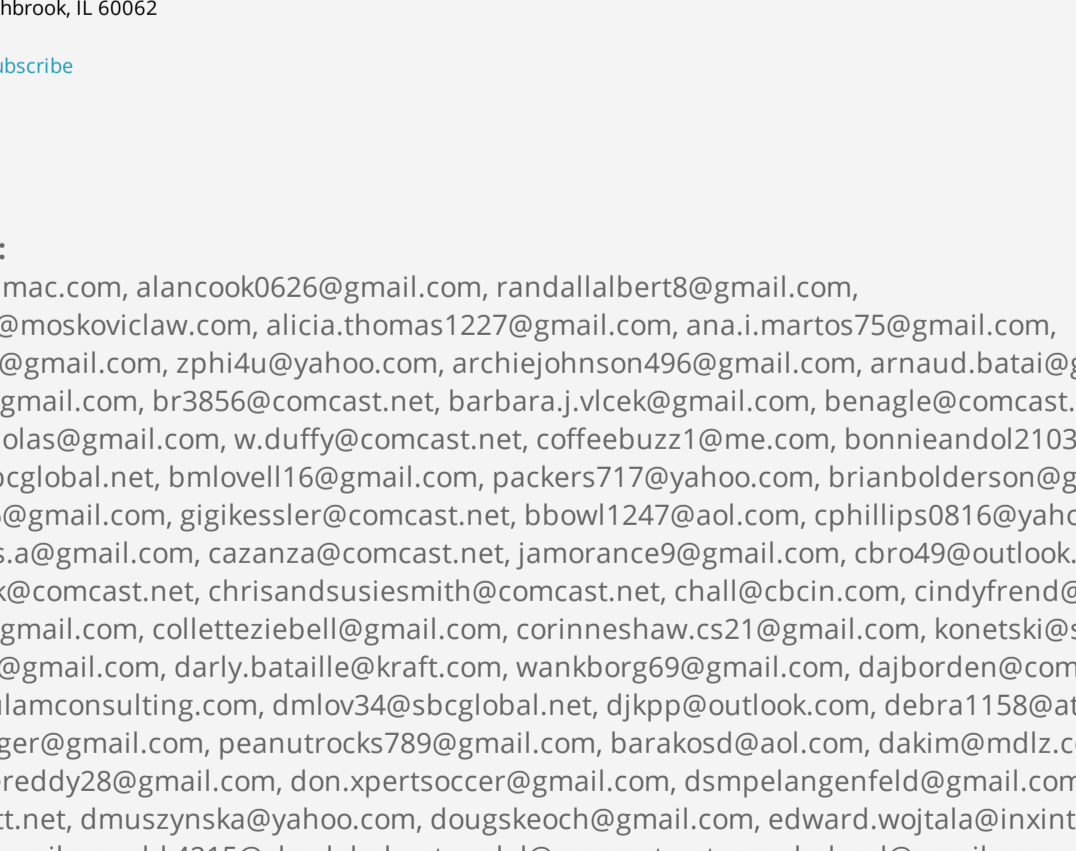
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Francesca's North

1145 Church St., Northbrook, IL 60062

Please RSVP For You and Your Guests by April 18th to:

Tanya Widner, tanya@mappawm.com 847-262-3032



Time for a Financial Spring Cleaning

If spring makes you think of opening windows to let in the fresh air, it may also have you taking a look around to see what needs to be replaced, refreshed or repaired. In other words, it's time for spring cleaning. But what about doing a financial spring cleaning too? Financial spring cleaning is about making sure your financial records are in order; it's about getting rid of old, unnecessary paperwork; it's also making sure your review meetings with your advisor are set-up.

Tips for a successful financial spring cleaning.

Review all your financial accounts. Yes, I've discussed this before, but make sure you have all of your account information in one place. Is it possible you have a retirement account from an old employer you don't remember? Check your files for old bank accounts that could be put to better use. Go through that paperwork and see what pops up. I can help you make sure your accounts are organized, consolidated and working efficiently for you.

Speaking of paperwork. . . now is the time to clear out what you have been keeping for years. A lot of us have old checkbooks from long-closed accounts, legal documents for homes we sold years ago or credit card statements we no longer need. How to know what to keep and what to discard? For small business owners go to: <https://www.irs.gov/businesses/small-businesses-self-employed/how-long-should-i-keep-records>.

For the rest of us a quick reference guide is: www.forbes.com/advisor/personal-finance/financial-documents-what-to-save-what-t

Review your credit score.

This is important to do periodically. Mistakes are often made and can adversely affect your credit rating. You can do this annually for free through <https://www.annualcreditreport.com/index.action>. The Consumer Financial Protection Bureau <https://www.consumerfinance.gov>, confirms that this is the official website that allows you to access each of your credit reports from all three of the major credit bureaus — Equifax, Experian, and TransUnion — at no cost.

Make sure your review meeting with your me is set up. Whether it is coming up soon or several months in the future, this is important to put on your calendar.

Call me to help you with your financial spring cleaning.

Source:

<https://www.financiallyalert.com/financial-spring-cleaning-checklist/>

Walk Your Way To Better Health

The Wellness Corner has touted the benefits of walking before, but now there is even more evidence of the benefits of even a short, brisk walk.

According to Dr. Francisco Lopez-Jimenez, the chair of the Division of Preventive Cardiology at the Mayo Clinic, "It's really amazing the amount of benefits you get for a relatively minor effort," he said, adding that walking is one of the best forms of preventive medicine."

Walk to rest your aches and pains. While it seems like common sense to stay away from aching knee or back, it may be a better course of action to walk, not rest. A 2022 study published in "Arthritis and Rheumatology" found that patients with osteoarthritis in their knees and who walked regularly had less pain in their knees than those who did not walk. Walking may also limit damage to the joint. It seems to have a positive effect on lower back pain as well.

Walking may also help maintain cognitive ability. A brisk (key word) half hour walk, five days a week, may increase blood flow to the brain which increases cognitive function and memory.

Exercise helps to improve our inner life. Any exercise helps to combat depression, reduce stress and helps with anxiety. Walking is the simplest exercise we can do regularly.

Remember, walking does not need a gym, expensive equipment or a trainer. Just put on a good pair of sneakers and walk out the door.

Source:

<https://www.nytimes.com/2023/03/17/well/move/walking-exercise.html?mid=nytcore-ios-share&referringSource=articleShare>

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