DO YOU HAVE QUESTIONS ABOUT YOUR PERSONAL FINANCES?

TWELVE POINTS
WEALTH MANAGEMENT

RAPID REVIEW SESSION

Whether you are wondering if you are on track or have a specific financial issue you need help thinking through, a Rapid Review session with one of our financial planners may be a good place to start.

Making financial decisions and planning for the financial future is a challenge. Between busy schedules, career ambitions, and spending time with family and friends, financial goals get ignored.

On top of that, the complexity of personal finance makes managing priorities a challenge. Measuring tradeoffs between today and the future is not easy to do. For example, it's not easy to determine if it's wise to purchase a larger home and take on a bigger mortgage payment now or continue to save to put down more money. These decisions tend to come with emotions. You may prioritize certain things much differently than your spouse. Perhaps you want to build the dream home but your spouse is focused on ensuring you can send the kids to college.

RAPID REVIEW SESSION

COMMON TOPICS

Retirement Readiness	401(k) Investing
"What if…" Question	Life Event Planning
Insurance and Risk	Large Purchases

Sign Up for Your Rapid Review Today at TwelvePointsWealth.com/RapidReview

Rapid Review Sessions with our financial planners are designed to help you make sense of it all. Our planners have expertise with the issues you're facing. We have experience guiding people just like you through the emotional decisions. During a Rapid Review Session, we help you cut through the noise and focus on what matters most to you. We then point you in the right direction.

You will walk away with answers. Sometimes the answers are simple and direct, such as specific guidance on which funds to invest in within your 401(k). At other times, the answers are specific steps you may want to take, such as the three steps to take to ensure you are on track for retirement. In any case, our promise is to provide thoughtful, valuable guidance that gives you comfort.

TWELVE POINTS WEALTH MANAGEMENT | 9 POND LANE | CONCORD, MA | (978) 318-9500
TwelvePointsWealth.com

TWELVE POINTS
WEALTH MANAGEMENT

2021 WEBINAR SCHEDULE

The following is the schedule for our Twelve Points Wealth Management Webinar Series. Hosted by our Twelve Points team, these webinars are designed to provide insight and educate you on specific and relevant financial topics.

For updates and registration links to other upcoming webinars, look out for our monthly newsletter that you should be receiving in your inbox. If you are not receiving it and would like to or if you have any other questions regarding our Webinar Series, please do not hesitate to reach out to twelvepointswealth.com/webinars
or give us a call at (978) 318-9500.

To view recordings of previous webinars or register for upcoming webinars, please visit twelvepointswealth.com/webinars

Information & registration for all 2021 webinars is available at twelvepointswealth.com/webinars

JANUARY 2021

Things that Happen to You w/ Neuberger Berman

Register

Changes in your personal or work life and family status can affect your income and how you invest.

- Saving for Retirement is More Important Today Than Ever Before
  - Life Expectancy Increasing
  - Social Security Uncertainties
  - Employees Control Their Destiny
  - Retirement Confidence on the Decline
- Changing Jobs
- Getting Married
- Having Children
- Estate Planning

FEBRUARY 2021

How New and Proposed Legislation Could Affect your Financial Life

Register

Following the inauguration of a new administration, we will discuss new policy that has recently been passed along with proposed legislation that could impact your financial life.

- COVID-19 Stimulus Relief
- Health Care
- Student Loans
- Taxes
- Retirement

MARCH 2021

The Taxman Cometh: Strategies to Minimize Your Contribution to the Government

Register

Learn strategies to minimize your contribution to the government as we explore these topics:

- Paycheck Savings
- FSAs vs. HSAs
- Job Changes
- Charitable Donations
- Child-Care Reimbursement
- Avoiding the Marriage Tax
- Vacation Home vs. Rental

TWELVE POINTS
WEALTH MANAGEMENT

2021 WEBINAR SCHEDULE

APRIL 2021

Things to Know When Buying, Selling, or Renting a Home

Register

Buying and selling real estate is one of the most confusing and multi-pronged undertakings you'll ever be involved with. We break it down for you for you with easy-to-understand discussions of:

- Credit Scores & Affordability
- Down Payments & Close Costs
- Mortgage Process & Home Inspections
- Timing
- Working With a Real Estate Agent
- Buying vs. Renting

MAY 2021

Planning for College – Steps for Success

Register

This month we will discuss strategies for helping your high school student select target schools and how to cover the cost of education:

- Higher Education Plans: Everything from 529 plans to Coverdell ESA
- Financial Aid: FAFSA, MEFA, Federal/Private Loans
- Scholarships: those available while in high school and in college
- How to Stand Out: academics, athletic, arts, philanthropy

JUNE 2021

Investing 101: Getting Back to the Basics

Register

There are a lot of ways to save your hard-earned money and accomplish your financial goals. If you want your money to have the possibility of growing over time, you may want to consider investing your savings. Not familiar with investing? Don't be intimidated, it's not as complicated as it sounds.

- Types of Investments
- The Power of Compounding
- Risks vs. Reward
- Diversification / Asset Allocation
- Volatility
- Bull & Bear Markets

JULY 2021

Understanding How Insurance Strategies Can Compliment Your Retirement

Register

AUGUST 2021

Raising Financially Fit Children

Conversations and exercises to raise financial awareness for kids of all ages.

Register

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TWELVE POINTS
WEALTH MANAGEMENT

2021 WEBINAR SCHEDULE

SEPTEMBER 2021

Basics of Financial Planning

Register

- Budgeting
- Emergency Funds
- Retirement Savings
- Insurance
- Goals (Long-Term & Short-Term)
- Wills & Trusts
- Health Care Planning

OCTOBER 2021

Social Security and Medicare

Register

Social Security and Medicare are ever changing areas of retirement. Learn about what both look like now, and howthey could change in the future. Also, learn about how Social Security and Medicare can work together in retirement.

- The Basics of Social Security and Medicare
- When to claim your Social Security?
- Managing Medicare Enrollment
- Cohesive Strategies with Social Security and Medicare

NOVEMBER 2021

Estate Planning Documents Everyone Needs and When They Should Be Updated w/ Andrew Butler of Archstone Law Group

Register

This month we look at the legal documents to keep you and your family safe and sound. We'll dive into:

- Estate Plan
- Living Trust
- Will
- Durable/ Nondurable/ Special or Limited/ Springing/Medical Power of Attorney
- Advance Medical Directive
- Kids Protection Plan

DECEMBER 2021

2021 Year in Review and Market Outlook for 2022

Register

We will walk through the majors pits and peaks of this fiscal year, while focusing specifically on:

- Market Returns
- Sectors and Assets Which Appear Overvalued/Und ervalued
- Trends We See Developing
- How to protect yourself in 2021