

LET'S TALK FINANCIAL WELLNESS®

Article Summaries

January/February
2027

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that will be featured
in the **High Net
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Standard Financial Topics

[COVER PAGE]

Get in Better Financial Shape in 2027

There's no time like the present to assess your financial health and start planning for a more secure future.

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Stay the Course: Investing Wisdom for the New Year

Every new year brings fresh hope for the market ahead — but performance can't be predicted or timed. These time-tested basics can help you stay grounded and keep working toward your goals, no matter what the year brings.

Retirement Planning

[COVER PAGE]

Dividend Barbell Approach to Retirement Investing

The dividend barbell approach to building a retirement portfolio divides your investments into two distinct parts: high-yield stocks for immediate income and dividend growth stocks for long-term appreciation. This strategy can provide you with a steady income stream while also offering potential for capital gains.

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Is It Time to Retire – Or Just Time For a Change?

Picture your first morning of retirement: no alarm, no commute, just the day ahead. Is it freedom pulling you in, the chance to spend time as you wish — or the number in your savings account holding you back?

Small Business Needs

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It's All In The Plan

Having a solid financial plan is crucial to your business's success. As you look ahead to 2027, it's essential to lay out a roadmap that reflects where you want to take your business. Here's what you should include.

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The Perk That Pays Off Twice

Competitive wages and health insurance get candidates in the door, but retirement benefits often keep them there. As a small business owner, don't overlook the advantage of helping your employees save for the future — it could benefit your bottom line and your own retirement, too.

Legacy/Insurance Planning

[COVER PAGE]

Revocable or Irrevocable? Choosing the Right Trust For You

The new year is a natural time to revisit your estate plan, and one of the first decisions many people face is whether a revocable or an irrevocable trust better fits their goals. Both can help you pass on wealth efficiently, but they work in very different ways.

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Beneficiary Rules Most Families Have Never Heard Of

When it comes to your estate strategy, understanding how your assets will be distributed can spare your family confusion and potential conflicts. One key distinction is between "per stirpes" and "per capita."

Inside Articles

Can't Work? Your Paycheck Can Still Show Up

Illness, injury, and pregnancy don't wait for a convenient time. Short-term disability insurance helps replace part of your income while you're out — call your insurance professional to learn more.

The Holiday Bills Are In – Now What?

The gifts are unwrapped, and the credit card statements have arrived. Tackling holiday debt is one of the best ways to start the new year on solid footing.

Your January Money Reset

The holidays are behind you, and so is the spending that came with them. January is the natural time to see where your money actually went and to reset before old habits creep back in.

Roth for Tax Diversification

A retirement plan is a strong start, but you'll still owe income taxes on much of what you withdraw in retirement. Tax-free retirement income from a Roth account can help offset taxes on withdrawals from a tax-deferred account, giving you more control over your tax bill.

Get A Head Start On Tax Season

A new year means tax season is coming. Gathering your documents now, rather than in April, can save you time, reduce stress, and possibly save money.

