

Transition Insights



THE WEALTH TRANSITION
COLLECTIVE

FOOD DRIVE

to benefit
Margaret's Pantry

We are excited to announce our firm's 4th annual Food Drive to benefit Margaret's Pantry in Holyoke. There will be a drop-off location outside of our office at 1632 Northampton St., Holyoke, MA the week of November 13th from 9am-4pm daily.

Margaret's Pantry is a subdivision of Providence Ministries for the Needy and currently distributes approximately 72,000 meals each year. Please consider joining us in giving back to our community in honor of hunger and homelessness awareness.

If you're interested in participating, here are some items the pantry needs:

- Canned Foods: poultry, tuna, soups, stews, chili, gravy, sauces, fruits, vegetables, and beans.
- Dried Goods: soup, stuffing, pancake and other baking mixes, tea bags, powdered milk,

rice, and pasta.

• Other items to consider: potato chips, macaroni and cheese, granola bars, pop-tarts, granulated sugar, peanut butter, frosting, syrup, honey, bottled water, salad dressing, condiments, Jello, and kids' snack items.

We thank you for your continued support in our efforts to serve the community.

ARTICLES



November is Long-term Care Insurance Month

What is long-term care insurance?

The various parts of Medicare typically cover doctor's office visits, hospital stays, and prescription drugs. Medicare will also cover custodial care in a nursing home if you are recovering from illness or injury. But the program typically covers 100 days or less of care. *After that, you're on your own.*

Long-term care insurance can cover a variety of costs that Medicare won't, including:

- Skilled nursing care
- Occupational, speech, and physical therapy
- Nursing homes that provide around-the-clock care along with room and board.
- Assisted-living facilities or residential care facilities that provide an apartment and access to care as needed
- Home modifications, such as wheelchair ramps, remodeled bathrooms, and enlarged doorways

Long-term-care insurance may not seem like a pressing priority if you're still fit and active, but preparing for it now can help you to avoid harsh financial realities later—plus, you'll have peace of mind knowing your care will be provided for as you age.



Keep Politics Out of Your Portfolio

In today's politically charged atmosphere, it's tempting to let your beliefs sway your investment choices. But history reminds us to draw a clear line between politics and portfolios.

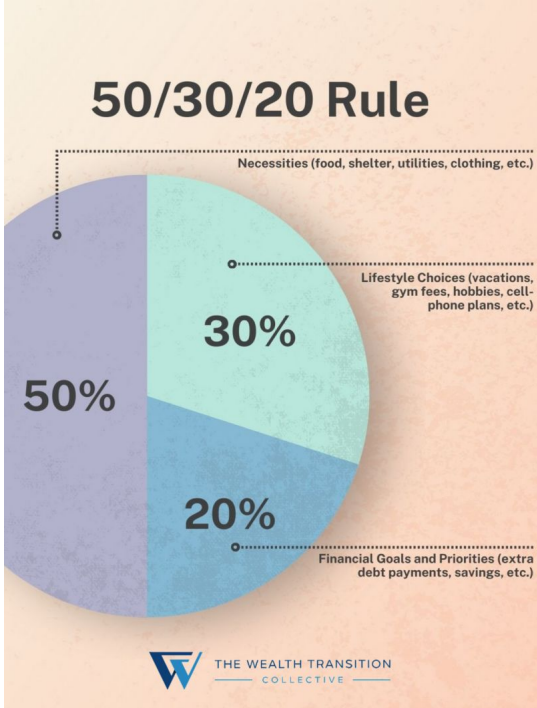
Here's why:

1. **Markets Don't Play Politics:** Whether under Democratic or Republican leadership, market growth is driven more by global economic events and innovations than by politics.
2. **Predicting Politics is a Gamble:** Even a party with a clear agenda can't guarantee every policy's execution, and unforeseen events can change the course overnight.
3. **Keep Emotions in Check:** Political-based investing can lead to impulsive decisions, potentially missing out on valuable opportunities.
4. **Diversify for Stability:** A balanced portfolio, spanning sectors and regions, protects against the unpredictability of politics and economies.
5. **Stay the Course:** While political events might cause short-term jitters, they often have transient effects in the long run.
6. **Expertise Over Emotions:** Partnering with a financial advisor ensures unbiased, objective advice that aligns with your financial goals, not political sentiments.
- 7.

In a nutshell, prioritizing sound financial strategies over political biases secures your financial future. When uncertain, seeking expert advice can be invaluable.

LET'S GET SOCIAL





4 PRIMARY INGREDIENTS OF AN EXECUTIVE'S PORTFOLIO

- International Stocks**
 Help provide unique opportunities and performance distinct from US securities, balancing potential returns and added risk
- Domestic Stocks**
 Could offer growth potential but higher short-term risk due to volatility
- Bonds**
 May present stable income, counter stock volatility, and offer safe lower returns (e.g. US Treasury) or riskier higher returns (e.g. high-yield, international bonds)
- Short-term Investments**
 Could help preserve principal, with lower yields than bonds, and while safer, they lack FDIC insurance like many CDs; however, CDs may mean sacrificing liquidity

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Nick Liscio, "The Importance of Diversification" <https://www.investopedia.com/investing/importance-diversification/>

MEET THE TEAM

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