CICCARELLI
ADVISORY SERVICES, INC.
Family Focused Wealth Management

CAS MONEY MATTERS

A Monthly Newsletter from Ciccarelli Advisory Services

September - A Fresh Start for Organization

As summer winds down and routines shift with the changing season, September is a natural time to hit the reset button and get organized. With the busy months ahead—holidays, end-of-year tasks, and planning for the year to come—having your financial, personal, and household matters in order can make everything feel more manageable. Taking a little time now to organize can set you up for a smoother, more confident finish to the year.

The Benefits of Being Financially Organized

When your financial life is organized, everything feels a little lighter. Having your documents, accounts, and records in order not only saves time—it also helps you feel more in control.

Being financially organized reduces stress by eliminating the guesswork of “where things are.” It allows you to quickly access the information you need, whether you’re reviewing investments, paying bills, or preparing for tax season. With a clear picture of your finances, you’re better equipped to make informed decisions, identify opportunities, and avoid costly mistakes.

Organization also creates a greater sense of security. When you know your accounts are up-to-date, your estate documents are in place, and your plans are clearly communicated, you and your loved ones can feel confident about the future.

Taking small steps today—like consolidating accounts, maintaining updated records, or creating a central file for important documents—can provide lasting benefits for your financial well-being. In short, financial organization is one of the simplest ways to reduce stress, make smarter decisions, and build long-term security.

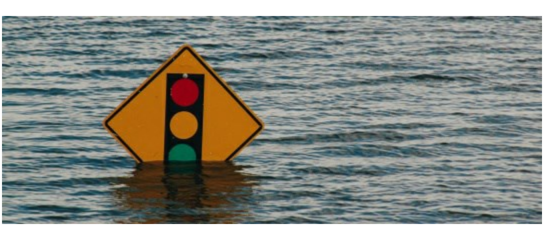
Life Insurance: An Essential Piece of an Organized Plan

September is **Life Insurance Awareness Month**—a timely reminder that staying organized isn’t just about documents and accounts, but also about protecting your family’s future. Life insurance can a be critical tool in a well-structured financial plan, helping ensure that loved ones are provided for and that your long-term goals, including legacy planning, are supported.

Despite its importance, life insurance remains a mystery for many Americans. Only about half of adults report owning a policy, leaving households potentially vulnerable to financial hardship if a loved one passes away. Life insurance can help cover expenses such as funeral costs, medical bills, taxes, debts, and everyday living expenses—or, for stay-at-home parents, the income needed to support children’s daily needs.

The amount of appropriate coverage depends on your life stage, circumstances, and future plans. You should also consider more complex financial goals, such as leaving a legacy to children, or donating to favorite charities. Even large estates can benefit from life insurance to help cover estate taxes and protect long-term plans.

Your life insurance needs may change over time, so it’s important to review your coverage regularly with a qualified professional. Staying organized with your life insurance ensures that your family and future plans are protected—and gives you confidence that your financial plan is complete.



Get Organized and Be Prepared

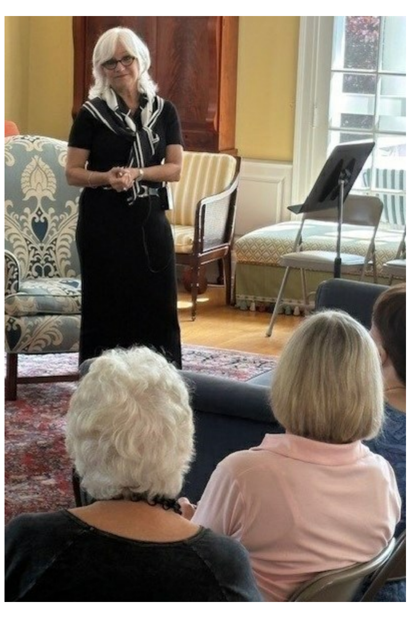
Did you know that September is **National Preparedness Month**? It's the perfect time to get organized to safeguard your family and property from potential disasters.

No matter where you live in the United States, odds are you’ll eventually experience some kind of natural disaster that impacts your home, your family, your lifestyle, and even your income. Studies show that people with plans to handle disasters tend to survive, so emergency preparedness is critical. But most of us have very little practical experience living through major catastrophes, so where to even begin? First, determine the “risk score” for living in your area. To do this, visit this Natural Disasters Index interactive map and select your county on the map. It will show you a list of different hazard types and the likelihood (risk) of that hazard happening in your area.

How prepared are you *financially* for a potential disaster? If you're unsure, review these Financial Preparedness Tips to help you determine how likely you are to bounce back from a disaster. It also offers guides to help you improve your financial outcome should disaster strike. Once you’ve reviewed this list, you can begin documenting your financial readiness using the Emergency Financial First Aid Kit developed by the Federal Emergency Management Agency. This will enable you to track the financial information critical to helping you recover from a catastrophic event.

No one can predict the future, but these planning ideas for disaster readiness can go a long way toward making sure your future turns out the way you want it to. And as always, we're here to help.

Inside CICCARELLI



This summer, Kim Ciccarelli Kantor had the privilege of speaking at the Chautauqua Women’s Club in Chautauqua, New York. Her engaging presentation, Bridging Generations: Preparing for Life’s Transitions with Purpose and Harmony, sparked meaningful conversation on how families can navigate change while staying connected across generations.

As part of a summer ‘let’s get healthy’ initiative, some of our Naples team enjoyed a refreshing stretching and breathing class led by instructor Gaynell Anderson at a nearby dance studio.

Legacy Starts with Organization

A meaningful legacy is built on more than financial resources—it’s about ensuring that your plans, values, and wishes are clearly understood. The first step in making that happen is organization.

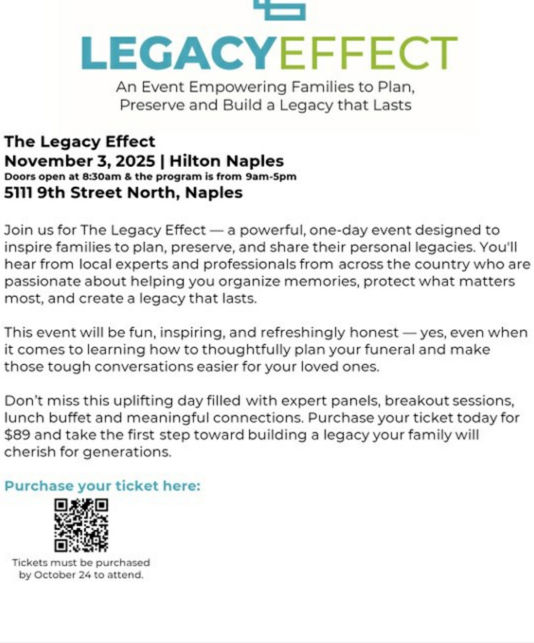
When financial records, estate documents, and charitable plans are scattered or outdated, it can create unnecessary confusion for families. On the other hand, keeping everything organized helps ensure that your intentions are carried out smoothly and without misunderstandings. It also makes it easier for loved ones to step in with confidence when decisions need to be made.

But legacy goes beyond money. Organizing personal items, family stories, and even letters or notes of guidance can be just as impactful as financial preparation. Preserving traditions, documenting your wishes, and sharing the lessons that shaped your life can give your family a sense of connection that endures for generations.

Simple steps—like creating a central file of key documents, keeping account information current, and recording personal memories or wishes—can have a lasting impact. Organization provides the clarity needed to protect your legacy and give your family the tools they need to carry it forward—both financially and personally.

Your legacy isn’t just about what you leave behind—it’s about the confidence and connection your loved ones will have in honoring it. And that begins with getting organized today.

If you reside in SW Florida and you’d like to explore more ways to plan, preserve, and share your legacy, we invite you to join us at The Legacy Effect conference this November.



Ciccarelli@CAS-NaplesFL.com
(239) 262-6577

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