

NEWSLETTER

ELEMENT WEALTH PLANNING

WINTER 2025



Note from Glenn Sweeten, CFP®

Welcome to 2025. The beginning of a new year is a great time to reflect upon our experiences of the previous year and prepare for the next. For this year, I challenge you to ensure that you are prepared for whatever your future brings. An important part of this preparation is making sure that your estate documents are in place, located, and accurately reflect your wishes.



Preparing for the Expected

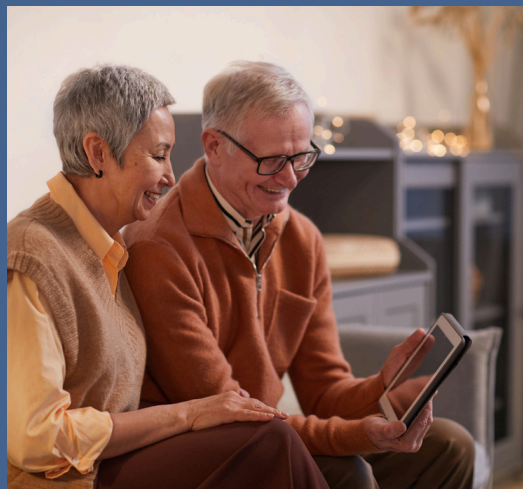
As Teddy Roosevelt once observed, "Old age is like everything else. To make a success of it, you've got to start young."

The challenges seniors have met throughout their lives have made them wiser and stronger, preparing them for the unique challenges that come with aging.

Fortunately, you can look ahead to help protect yourself and your family against the financial consequences of deteriorating health.

Let's examine some of the ways you can employ to help protect your financial health.

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ESTATE MANAGEMENT CHECKLIST

No one ever plans to get sick or disabled.

Yet, it's just this kind of planning that can make all the difference in an emergency or death. There are many different types of legal documents that can help you plan how your affairs will be handled in the future.

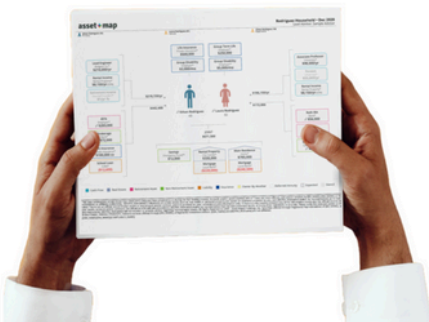
It can also relieve the caregiver's burden at such a difficult time. It is always important to keep your information in a safe and secure location. Make sure to tell the appropriate person where this information is located.



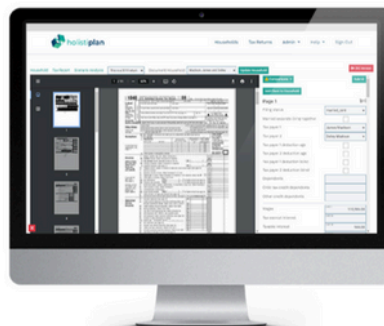
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ONLY THE BEST TECHNOLOGY

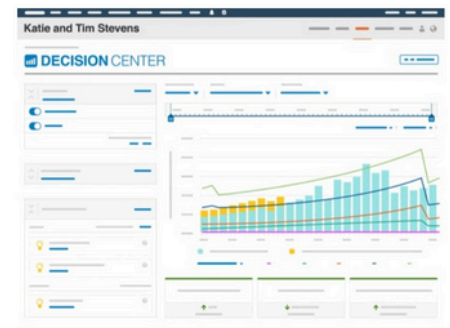
We have an established due diligence process for choosing and implementing only the best client-facing technology. After all, even the best financial plan is useless unless it's understood, followed, and able to be tracked by our clients. Visualize your life with Asset-Map, instant scenario analysis with Holistaplan, and the gold standard financial planning software of WealthVision.



Visualize Your Life
With Asset-Map



Holistaplan: Instant
Scenario Analysis



WealthVision -
Powered by eMoney

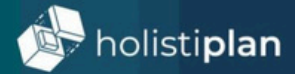
TECH SPOTLIGHT: HOLISTAPLAN

Tax planning for every scenario.

Holistaplan grants us the ability to quickly analyze tax implications for any scenario and provide your CPA with a letter explaining taxable changes for the given year, saving you time and surprise tax bills.

It also allows us to help you remain tax efficient and possibly avoid entering into common tax traps, such as IRMAA or higher Social Security taxability, and to measure what an increase in retirement distributions would do to your tax situation.

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GETTING STARTED WITH HOLISTAPLAN



STEP 1

We upload your tax return



STEP 2

We generate a report with key metrics and tax opportunities



STEP 3

We run scenarios based on your tax situation

Holistaplan allows Element Wealth Planning to quickly model tax scenarios for clients by pulling a client's previous year tax return data directly from their return. It allows us to provide tax planning guidance for different scenarios and increase client tax efficiency.

ESTATE PLANNING 101

The basic purpose of an estate plan is to provide instruction to others on the distribution of your assets if you are no longer living or capable of making important decisions surrounding your finances or healthcare. It's important to have an in-depth conversation with an estate planning attorney to put the right documents in place. Planning now can help to ease the stress and expense on your loved ones when the time comes.

A basic estate plan may include:

1. Will
2. Durable Power of Attorney
3. Beneficiary Designations & Transfer on Death Agreements
4. Health Care Directive or Living Will
5. Revocable (Living) Trust

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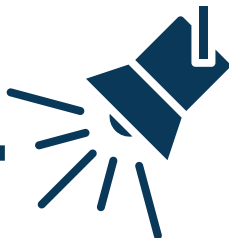
Element Wealth Planning
is a member of the



**SOUTHERN
DELAWARE ESTATE
PLANNING COUNCIL**

Element Wealth Planning, LLC and LPL Financial do not provide legal advice or services. Please consult your legal advisor regarding your specific situation.

EMPLOYEE SPOTLIGHT



**ERIN WINNER, FPQP™
PARAPLANNER**

Please join us in congratulating Erin Winner as she became a Financial Paraplanner Qualified Professional™.

FPQP™ designees studied and passed an exam about the financial planning process.

The program covers the main facets in personal financial planning with a focus on practical application, such as estate, tax, retirement, insurance and investments.



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