



## **You Can Reach Your Retirement Goals**

Google is one of the world's greatest innovations. Did you ever think you'd have all the world's knowledge compiled and instantly searchable just a click away? It's remarkable.

But as anyone who has searched a medical symptom has discovered, 'Dr. Google' doesn't always know best. There are many articles that provide ideas and suggestions, but because they aren't tailored for you, the advice is often general at best and creates more anxiety at worst.

We see something similar with financial advice. There are many recommendations and concepts out there, but sometimes all that content can make you feel like you're behind or doing something wrong – the opposite of how you should feel!

Even if you are still playing catch-up on your retirement goals, there are plenty of reasons to feel confident.

### **You're Doing the Right Thing**

Think about professional athletes. Sure, every one of them is physically gifted. But that only takes them so far! They need to develop a tenacious mindset to help them overcome the many obstacles to achieving success. And that's what a great coach provides – the mental conditioning that's critical to developing habits to help them reach their goals. By working with us, you make two of the most important decisions: to pursue your financial goals and to rely on a 'financial coach' to help you achieve them.

### **You Have Options**

There are a lot of ways to make progress towards your retirement goals. If you're in a stable cash flow situation, we may be able to increase your 401(k) contributions as well as make catch-up contributions to 401(k)s and IRAs, depending on your age.

So-called 'lifestyle creep' is another common place to unlock more savings. Lifestyle creep is when your expenses rise in line with your salary increases. Sure, you can afford more stuff, but your net cash flow remains unchanged. We can see if there are areas that could be cut back to generate more liquid cash.

These are just a couple of many examples!

### **Check for Unclaimed Assets**

It may sound crazy, but people lose track of their money all the time. There are mechanisms for state governments to assume control of so-called 'unclaimed' property through something called escheatment. That can be old retirement accounts, HSAs, tax refund checks sent to an old address, even savings accounts that haven't seen activity in a long time. To check if you have any unclaimed assets go to <https://www.usa.gov/unclaimed-money>.

Let's make sure this year is the best year ever by making progress towards your goals! Contact our office today to schedule a review of your financial plan.