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THE KNOT QUARTERLY

YOUR PALOMARWEALTH NEWSLETTER

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SPECIAL EDITION: EXPERTISE YOU CAN RELY ON

By Kelly Holloway, CFP®

At PalomarWealth, we firmly believe that everyone should have a solid financial plan in place. Our goal is to support our clients through every stage of their lives, and that's why we provide expertise in the following areas:

- **Life Insurance:** We help determine if you have enough coverage (~10-12 times your annual income) to protect your family's future until you retire.
- **Disability Insurance:** We verify that you have the right coverage in case you're unable to work due to illness or injury.
- **Student Loan Repayment:** We help you create a strategy to pay off your student loans and achieve financial freedom.
- **Education Planning:** We assist in creating a plan to offset college costs for your kids/grandkids.
- **Retirement Planning:** We offer advice on various retirement planning options such as Traditional or Roth IRAs, SEP IRAs, 401k, Pension Benefit Analysis, Social Security Analysis, etc.
- **Workplace Benefits:** We help you understand which benefits are necessary for a solid plan and which are optional.
- **Investing:** We assess if your investments align with your timeline and goals while providing data-driven investment models, access to specialized managers, and offer stable options for near-term goals and income planning.
- **Tax Efficiency Planning:** We can analyze your tax return using Holistiplan software to uncover planning opportunities and potentially to lower your tax liabilities.
- **Estate Planning:** We partner with an estate planning firm to help clients create state-specific estate plans that align with their wishes.

As a Financial Advisory Practice of Thrivent Advisor Network, LLC, we have access to the best available resources for insurance, investing, and planning. Our experienced team has specialized knowledge, credentials, and designations, including CPA, CFP®, ChFC®, CSLP®, and MBA. Our cutting-edge software provides accuracy and insight into complex situations. We make it easy to manage your money wisely by providing a personalized touch and the right tools. We break down complex financial concepts so that you can understand your plan. **Whether you're already taking advantage of our services or know someone who could benefit from our help, we are here to assist you every step of the way.**

IN THE KNOW

PalomarWealth News & Resources

Transferring Property Across Generations with Nick Lawson
Free Online Learning with Thrivent Heartland Network

You worked hard for your family farm, cabin or small business. This workshop will help attendees gain a basic understanding of how to identify and overcome transition obstacles, protect assets, and develop a strategy to smoothly transition their cherished place to maintain family harmony. No products will be sold. For additional disclosures, visit thrivent.com/social.. Register below to attend the February 20th or 22nd online event or indicate you'd like to receive a recording. Register Link

Navigating Your Financial Journey Podcast

Now available on our website and streaming on Spotify, Google Podcasts, Apple Podcasts, and Amazon Podcasts. PalomarWealth Advisors Matt Rupert and Kelly Holloway host this educational podcast for our clients and our communities.

GIVING FEATURE: THRIVENT HIGHLIGHT

PalomarWealth Gives Back

Our team supports local organizations. You can learn more about our Action Teams, Community Sponsorships, and Employee Volunteer days at our website.

Thrivent members have access to special benefits like Choice Dollars and Action Teams. Be sure to take advantage of these benefits each year! The deadline for directing your Choice Dollars is March 31st, 2024.

Action Teams provide $250 in seed money for community projects that you care about. Most Thrivent benefit members have 2 per year. Visit the Action Team Hub to see the amazing ways Thrivent Members are supporting the causes they care about!

"Every good and perfect gift is from above, coming down from the Father."

~James 1:17

Check out our website and social pages!

REMEMBER!

You can access the most recent issue of Thrivent Magazine online by clicking **here**. Every issue contains helpful articles about important issues and topics-check it out!

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