February 2025

To All Financial Journey Partners' Clients,

2025 is off to a fast start. It is hard to keep up with the daily news stories. In the midst of all this noise, we are here to guide you through this turbulent time. Despite the volume and variety of news, stock markets reached all-time highs in January and February. We think it is important to keep a balanced approach because we believe this will be a year full of ups and downs.

We are working with our clients every day to help you prepare for this tax season. Tax forms have been sent out from Fidelity. There are more details in the article below to help you prepare. To build on the success of our two *Enjoy the Journey* books, Elaine and Scott are conducting research for our third book. If you are between the ages of 25 and 55 or have children or grandchildren in this age range, we would love to have you complete our short survey. Learn more about how to do this below.

Earlier this month, we had a really fun event for the women of FJP at our 2nd Annual FJP Women's Group Event. To our women clients of FJP, especially those who live in Northern California, we encourage you to get involved to enjoy the fun this group has planned in 2025.

View Newsletter in Your Browser Here

Topics in this edition of *Insights* include:

- Align Your Money with Your Goals
- Tax Season is Here
- International Women's Day on March 8th
- Be a Part of Our Third Book
- Next Event: Estate Planning - Beyond the Basics on March 20th
- FJP 2025 Event Schedule
- Enjoy the Journey - 2nd Annual Women's Group Event

Algin Your Money With Your Goals

At Financial Journey Partners, you will often hear us say that "we help our clients make smart decisions and align their money with their goals so they can *Enjoy the Journey*." In this blog, we will take a closer look at what we mean when we say that "we help our clients align their money with their goals." We believe it is important to make your money work for you, helping you reach your goals. In some cases, making the wrong decisions with your money can leave you further from achieving your goals.

As we start 2025, our new blog article takes a closer look at what we mean by aligning your money with your goals and your values. We give some tips and examples that may help you get started. Consider scheduling time with your Wealth Manager to discuss your goals and create a plan to help you achieve them.

READ BLOG POST

Tax Season is Here

Tax season is here. Your tax documents for your retirement accounts (IRAs, Roths and SEPs) have already been sent to you by early February from Fidelity. The statements for non-retirement accounts (Trusts accounts, Joint accounts, Transfer on Death Accounts) were made available in late February. As a reminder, the name on the statements could say Fidelity but they could also say National Financial Services as that is Fidelity's bookkeeper.

If you have chosen to receive paper delivery, these will be mailed to your house. Everyone can also access these documents in the Vault in your FJP Client Portal or by logging into Fidelity.com. Feel free to contact Arielle if you need assistance.

Here are a few reminders for you:

- **Each individual** will need to access their personal Client Portal Vault to obtain their own documents pertaining to their Social Security Number
- You can access your accounts at **Fidelity.com** directly to reference the same tax documents
- We can assist you with providing access to your documents to your **personal tax professional** via your portal. A one-time secure link, or fax, can be generated, with your permission
- We can **physically mail you your tax documents** if that works best for you. Let us know if you would prefer that next year
- If you use **TurboTax** to import your tax documents, select Fidelity as the financial institution and use your Fidelity.com username and password, not your FJP Client Portal

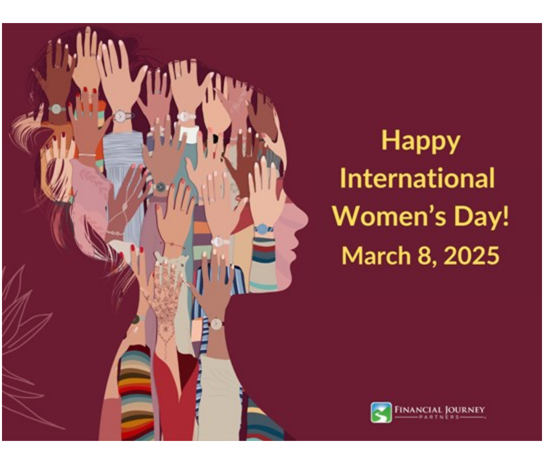
Step-by-Step Instructions to Access Your Documents in Your Client Portal Vault:

1. **Click on "Client Portal Button on the FJP Home page** - Look for the green button at the top right of the web page at financialjourney.com
2. **Access Your Client Portal** – Notice the "Client Portal Login Here!" green button
3. **Sign Into Your Client Portal** – Your Username is usually your email address and if you haven't accessed it in a while, go through the "Forgot your password?" process to reset your password as it is likely expired
4. **Select the Vault from the Main Menu** – Make sure you are scrolled all the way to the top
5. **Open the Brokerage Account Documents Folder** – It is sometimes the last folder in the list
6. **Open the Tax Documents Folder** – "Statements" has your Consolidated year-end statement but not all of your tax documents
7. **Open 2024 Folder** – Folder located in the middle after "Last 30 Days" folder
8. **Open and Download Each Document** – They may automatically download. Typically, these files go to a folder on your desktop called "Downloads"

Click Here to Access Tax Documents in Vault

International Women's Day on March 8th

Since 1911, March 8th has been International Women's Day to celebrate women's achievements and promote a world free of bias, stereotypes and discrimination. At FJP, we are dedicated to supporting women in many different ways. Two of our three Wealth Managers are women and six of our nine staff are women.



We wrote the book ***Enjoy the Journey - A Woman's Guide to Retirement*** because the experience of our women wealth managers has made us keenly aware that when it comes to money and retirement, there are some things that are unique to women. We have found that women experience more feelings, emotions and compassion when discussing their retirement. For our women clients, we are happy to send you a copy of the book. The book is also available for purchase on Amazon. There is an accompanying workbook that can be downloaded as a PDF document, at no cost at financialjourney.com.

Last year we started the FJP Women's Group with the goal of "connecting the women of FJP with other like-minded women to build friendships and explore similar interests." The group organized and enjoyed seven activities in 2024. During the 2nd Annual FJP Women's Group Event, the attendees created a calendar full of even more fun activities in 2025. We encourage the women of FJP to get involved and be a part of the fun.

Join us in celebrating women on March 8th for International Women's Day.

Be a Part of Our Third Book

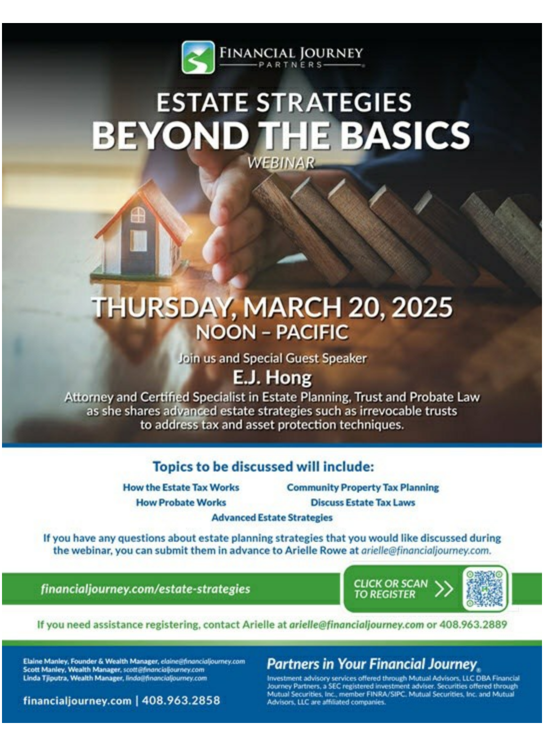
Elaine and Scott Manley are in the process of writing their third book. Their first two books in the ***Enjoy the Journey*** series were for those nearing retirement and for professional women. These books were written with the intent to help people make smart decisions with their money. Elaine and Scott's third book will help individuals ages 25 to 55 make smart decisions with their money. They are conducting research for this book through a survey for those within this age range, to gather information about how this cohort thinks about money and their finances.

If you or someone you know are ages 25 to 55, we invite you to get involved in the process of creating this book by completing our short survey. If you know someone in this cohort who would like to participate, please send them to financialjourney.com/book-survey.

TAKE THE SURVEY

Next Event: Estate Planning - Beyond the Basics

The current Federal estate tax laws are scheduled to sunset and expire at the end of 2025. If these laws expire unchanged, the amount that a person can give away after death without paying a federal gift or estate tax will fall significantly. We think there is a good chance that new laws could prevent this from happening.



We have been receiving questions about this topic from our clients, and we have invited a special guest, **E.J. Hong, an Attorney and Certified Specialist in Estate Planning, Trust and Probate Law** to join us for this webinar. E.J. will share advanced estate strategies such as irrevocable trusts to address tax and asset protection techniques. The topics to be covered will include:

- How the Estate Tax Works
- How Probate Works
- Community Property Tax Planning
- Discuss Estate Tax Laws
- Advanced Estate Strategies

This webinar is tailored toward those who already have a foundational understanding of this topic. We will discuss advanced estate strategies that are beyond the basics.

Date: Tuesday, March 20, 2025
Location: Zoom Webinar
Time: Noon - 1pm Pacific

If you would like to learn about advanced estate planning topics, we hope you can join us by clicking on the "Register Now" button or by visiting financialjourney.com/estate-strategies.

We encourage you to send questions you have about this topic ahead of time to Arielle.

REGISTER NOW!

FJP Event Schedule for 2025

2025 started off with a highly informative State of the Economy webinar in January and our 2nd Annual FJP Women's Group event in February. With federal estate laws set to expire at the end of this year, you can get an update by an estate attorney at the webinar **Estate Planning – Beyond the Basics in March**. Back by popular demand for a second time, **Dr. Marc Milstein will share his updated presentation Age Proof Your Brain, Adding Decades in May**. You will not want to miss this.

From Memorial Day to Labor Day, you can share with us how you are *Enjoying the Journey* by submitting your best photos during the **photo contest this summer**. The excitement is building for our first group cruise with our clients, **The Ultimate Alaska Adventure, from June 30 – July 12.** We are looking forward to seeing you all at our annual **Client Appreciation party at San Pedro Social in San Jose on October 9.** And finally, **when it is fall, it will be time for 49er football**. If you are interested in going to a 49er game, contact your Wealth Manager.

We are thrilled to bring you our schedule of fantastic events for 2025! We have a wide range of events planned, so we hope you can join us!

FJP Events for 2025 – Save the dates and RSVP today!

- **March 4, 5-6pm** – The Ultimate Alaska Adventure **Zoom Meeting**
- **March 20, Noon-1pm** – Estate Strategies – Beyond the Basics, guest speaker attorney E.J. Hong REGISTER HERE
- **May 15, 5-6 pm** – Age Proof Your Brain: Adding Decades, guest speaker Dr. Mark Milstein, back with an updated presentation REGISTER HERE
- **Memorial Day to Labor Day** – FJP Photo Contest (we hope everyone submits photos this year!)
- **June 4, 5-6pm** - The Ultimate Alaska Adventure **Zoom Meeting**
- **June 30 to July 12** – The Ultimate Alaska Adventure Group Cruise for clients and their families
- **August 6, 5-6pm** – Mid-Year Economic Update Webinar, speaker Scott Manley
- **September to December (in Person)** – 49er Football Games & Tailgates
- **October 9, 3-6pm** – Client Appreciation Party (in-person party) at San Pedro Social in San Jose

***** NOTE: All times are in Pacific Time***

Save the dates and plan to attend! Let Arielle know if you are interested in these events!

Be sure to mark your calendar for our **2025 Client Appreciation Party**, which will be on Thursday, October 9, 2025, from 3-6 pm at San Pedro Social in San Jose. We hope to see you all there.

Download 2025 Event Calendar

Enjoying the Journey – 2nd Annual Women's Group Event

A heartfelt thank you to all the incredible ladies who joined us in person for our 2nd Annual Women's Group Event on February 11th! It was truly wonderful to see so many smiling faces, and we're thrilled to witness the strong connections and camaraderie among everyone. Your energy and enthusiasm made the afternoon fun and special!

We have published the outputs from our time together including:

- Details of the nonprofits highlighted
- The ideas everyone brainstormed
- Photos from the event, including our group photo
- The latest version of the FJP Women's Group 2025 Events Calendar

Please visit the Women's Group web page to access it all. In the meanwhile, we want to remind the women of FJP of upcoming events in March:

- **March 4th**: Pickleball, Organizer(s): Laura, Karen, location TBD
- **March 17th**: Hike Around Lake Elizabeth at Fremont Central Park, Organizer: Saundra, **Time: 10am**, followed by **lunch at 11:30am**
- **March 28th**: Pickleball, Organizer(s): Karen, Laura, location TBD

Please reach out to the organizers directly with any questions.

If you need the pin for the Women's Group page, please contact Arielle or Katherine. For the women clients of FJP, if you are not part of the FJP Women's group and would like to join, contact Arielle to get started.

Thank you for enjoying the journey with us! If there is anything we can to do help you, please give us a call.

Elaine, Scott and Linda

We want to help you make smart decisions and align your money with your goals so you can enjoy the journey.

Partners in Your Financial Journey®

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arielle@financialjourney.com
408-963-2858

Financial Journey Partners

http://www.financialjourney.com