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Mid-Year Financial Check-Up: Finding Clarity and Confidence in a Noisy World

By Samuel Woodcock

One of the most rewarding parts of my work is helping clients bring order to what often feels like financial chaos. Generally, that process entails a detailed financial plan, consolidating scattered accounts, creating a clear investment strategy that aligns with their goals, reviewing insurances, and most importantly tying the bow around all the moving parts of their financial life. Once that structure is in place, there's usually a deep sense of relief—like everything finally makes sense.

But here's what I've learned: once the plan is built, the hardest part isn't the strategy—it's managing the emotions that follow.

The biggest threat to a strong financial plan isn't poor performance, taxes, or even a recession. It often is anxiety. It's the urge to make emotionally charged decisions in reaction to the world around us, even when those decisions go against the very strategy we worked so hard to build.

And this year, 2025, has done investors no favors.

From sweeping new tariffs and retaliatory trade measures, to rising geopolitical tensions in the Middle East, to deepening political division here at home—every news cycle brings a new reason to feel uncertain. When that uncertainty sets in, even the most well-structured plan can feel like it's on shaky ground.

That's why a mid-year check-in isn't just a good habit—it's a mental and emotional reset. A chance to pause, breathe, and realign your strategy with your goals, not with the headlines.

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How Different Generations Are Coping:

I work with clients at every stage of life, and I see firsthand how financial stress shows up differently depending on where someone is in the retirement process.

Young professionals often feel overwhelmed by the idea of getting started in such a chaotic world. They ask, “Is now even a good time to invest?” and worry that every contribution might be poorly timed.

- What to remember: Time is your greatest asset. Consistency beats timing. Just getting started is the most important step.
- If you’re not working with us yet: A simple plan and automatic investment strategy can make this stage feel far less overwhelming—and far more empowering.

Mid-career clients—those who have been working and saving for 10 to 20 years—are beginning to realize how much is riding on these next few decades. They’re often juggling career growth, raising children, and caring for aging parents. When markets dip or political tension rises, their instinct is often to take control—even if that means making decisions that veer off course.

- What to remember: Your plan already accounts for ups and downs. Stick to it. Stay disciplined and lean on your strategy—not the news.
- If you’re not working with us yet: Now is the time to tighten things up. A financial check-in can help bring clarity to scattered accounts and inconsistent decisions.

Pre-retirees feel the pressure of timing. They’ve saved, they’ve planned, and now they need everything to go “right.” Big market swings, negative headlines, or conflicting financial opinions can feel like threats to that timeline—causing some to move too conservatively, too quickly.

- What to remember: You’ve built a plan for this. Avoid reactive shifts. The key now is to protect your strategy, not rewrite it out of fear.
- If you’re not working with us yet: This is a critical window. Having a clear plan and stress-tested strategy could mean the difference between retiring on time—or not.

Rebalancing: A Technical Adjustment with Emotional Benefits:

This is why we rebalance[1] clients portfolio throughout the year—not only for asset allocation reasons, but to reinforce the plan when emotions are running high.

In 2025, reviewing and rebalancing has been important. We have worked with our investment team to make strategic adjustments as macroeconomic events unfold:

- New tariffs and shifting global trade patterns
- Inflation that refuses to move cleanly in either direction
- Political uncertainty and the absence of clear fiscal leadership
- Sector volatility driven by geopolitical events, supply chain disruption, and shifting consumer behavior

Rebalancing is not just a numbers exercise—it is how we keep your investments aligned with your long-term goals, even when the world is moving quickly and unpredictably. It is a proactive vs. reactive approach to investing.

The Value of a Mid-Year Check-In:

With that said, this time of year is when I like to sit down with clients and take a step back. Not just to talk about what we've done in their portfolios, but to talk about how they're feeling—and how their lives may have changed since we last connected.

There is another layer to this that is equally as important. Many clients have assets outside of your portfolios with us—old 401(k)s, brokerage accounts, inherited investments, or legacy products they rarely review. Those accounts may still be invested, but often, they are not part of a cohesive plan. They are not being reviewed, rebalanced, or evaluated in the context of the rest of your life.

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1. Asset allocation and re-balancing do not guarantee a profit or protection against loss.

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Let's Look at the Full Picture

So this year, I'm encouraging clients—and prospective clients—to use their mid-year check-in as a chance to review everything, not just the accounts we help you manage.

- Are all of your assets working in sync?
- Are you unintentionally taking on risk in parts of your portfolio that aren't being actively managed?
- Are you missing opportunities to rebalance, consolidate, or simplify?
- Most importantly—does your plan still reflect the life you're living today?

These are the conversations I find most valuable. Because when we zoom out, we often discover that a few small tweaks can go a long way in restoring confidence and clarity.

Let's Take the Stress Out of the Equation

You've worked too hard to build a plan that fits your goals—don't let the headlines undo it.

Whether you're just getting started, halfway to retirement, or preparing to cross the finish line, this may be perfect time to pause, check in, and make sure your financial life is still working for you

Let's take the stress out of the equation and bring everything back into alignment—so you can move through the rest of the year with clarity and confidence.