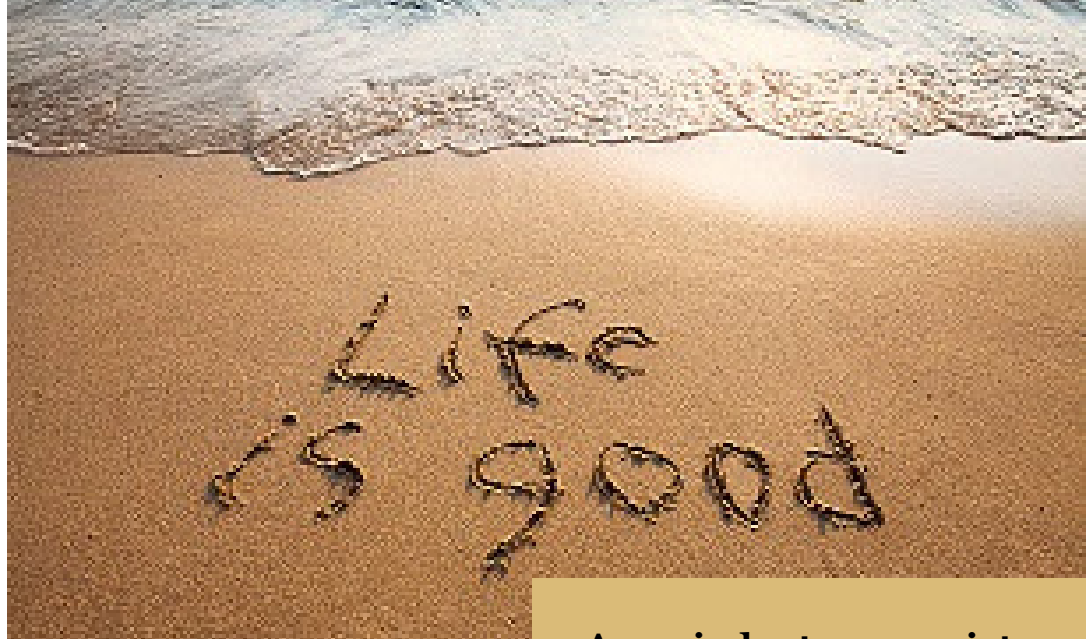




August VL Updates 2025

August IMPORTANT UPDATES:

- **Market Useful Links & Tools**
- **National Make a Will Month**
- **Back to School**
 - **Expenses/Investments**
 - **Budgeting Hacks**



August 21 is Senior Citizens Day



A reminder to appreciate the people in our lives who've seen a few more seasons, made a few more mistakes, and usually have a story (or ten) worth hearing.

Whether it's a parent, grandparent, mentor, or longtime friend, today's a great excuse to let them know how much you appreciate the difference they make in your life.

Market Useful Links & Tools



Stay Informed with Helpful Links

Did you know we've put together a collection of useful websites and tools just for you? On our website, you'll find a page with quick links to sites featuring stock and market news, information, and other helpful resources:

➡ [Visit our Useful Links & Tools page here](#)

And if you ever want to check how one of your current **investment or mutual fund companies are performing**, it's easy: simply search the company's name on **Google or Yahoo**. Their official website usually appears at the top of the results, along with a snapshot of their market summary right on the search page.

If you ever have questions about what you see, don't hesitate to reach out — we're always happy to help you make sense of the markets!

Make-A-Will

August Is National Make-A-Will Month — Have You Reviewed Your Plans Lately?

Did you know that **76% of Americans don't have a will**? Without proper estate documentation, your wishes for how your assets are distributed — and who will care for your loved ones — may not be carried out as you intend.

National Make-A-Will Month is a timely reminder to review your estate strategy and make sure your documents reflect your current wishes. A comprehensive plan can help preserve your legacy, ease the burden on your family, and streamline the probate process.

We recommend revisiting your estate documents periodically, especially after major life events like marriage, divorce, or the birth of a child or grandchild.

If you'd like help coordinating your **financial plan** with your legal counsel, we're here to guide you through the process. **Contact us anytime** to discuss how we can help ensure your estate plan supports your goals.

AUGUST IS
NATIONAL
MAKE-A-WILL
MONTH



This Month's Blogs:

- Inherited IRA Rule Changes — What You Need to Know
- Why More Families Are Choosing to Gift Wealth Earlier—and How to Do It

Back to School



💗 Anyone else shocked by how quickly back-to-school expenses add up this year?

Between private school tuition increases, college prep programs, and those “optional” technology upgrades (that really aren’t optional), August can feel financially intense — even when you’re prepared.

Here’s what we see with successful families: they use education expenses as an opportunity to optimize their overall strategy.

💡 Worth considering:

- Are you maximizing **529 contributions** for the tax benefits?
- Could prepaying tuition help with **cash flow** and potential discounts?
- Does your **investment timeline** align with upcoming college costs?

Education is one of the best investments you can make in your children’s future. The key is making sure these expenses fit efficiently within your broader financial plan.

📅 Here’s to a successful school year!

BACK TO SCHOOL BUDGETING HACKS!

- BAG TO SCHOOL BUDGETING HACKS**
SAVVY BUDGETING TIPS TO HELP KEEP SCHOOL COSTS IN CHECK.
- LOOK AHEAD**
PRIORITIZE YOUR ESSENTIALS EARLY TO FIND DEALS.
- SWAP AND SHARE**
JOIN A BOOK OR SCHOOL-SPONSORED UNIFORM SWAP TO HELP SAVE BIG.
- HOME LUNCHES**
HOMEMADE LUNCHES CAN HELP SAVE OVER THE SCHOOL-YEAR.
- BUNDLE AND SAVE**
KEEP AN EYE OUT FOR DISCOUNTED AND BUNDLED SCHOOL ITEMS.
- JOIN A CARPOOL**
SAVE ON GAS AND HELP YOUR KIDS MAKE FRIENDS.