



JULY NEWSLETTER

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Better-Than-Expected First Half

As we finalize the log on the first six months of 2023, we believe there's value in reflecting on recent months gone by. Doing so can help crystallize key learnings and help chart a course through the rest of the year. Looking back on the first half of 2023, it's probably fair to say the outcome has been a bit better-than-expected for the stock and bond markets, especially compared to 2022's tumult.

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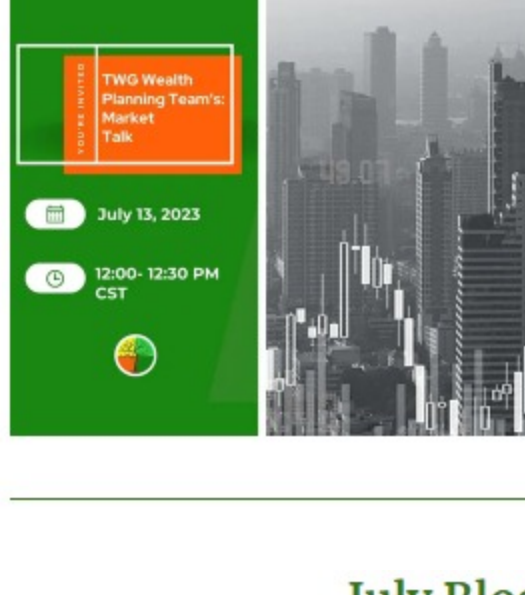
Video of the Month



[Subscribe to our YouTube Channel Here!](#)

TWG Wealth Planning Upcoming Event

Don't forget to register!



When: Thursday, July 13
at 12:00 PM CST
Where: Zoom
Duration: 30 minutes

[Register Here](#)

July Blog Highlights



Generational wealth encompasses financial assets with a monetary value. These include investments, real estate, land, cash, collectibles, etc., that are passed from generation to generation. If you have concerns about assets being passed down, please view our checklist and determine where you stand.

[Read More](#)



For individuals interested in investing, especially those new to it, learning and applying the wisdom from people that have found techniques that worked for them is a great strategy because their methods may also benefit you. Here are 10 tips from the world's greatest investors.

[Read More](#)

Small Changes Add Up!



Did you know small changes to the amount you contribute to your retirement plan can add up?

Let's take two 401(k) participants, Joe and Tammy, for example. Let's assume Joe & Tammy are both age 35, make \$40,000 a year and earn 8% on their investments with modest 3% pay increases per year.

Joe takes the approach of "set it and maintain it." He contributes 6% every year and continues to save the same amount until he reaches the age of 65. His account balance will have accumulated to \$382,147.

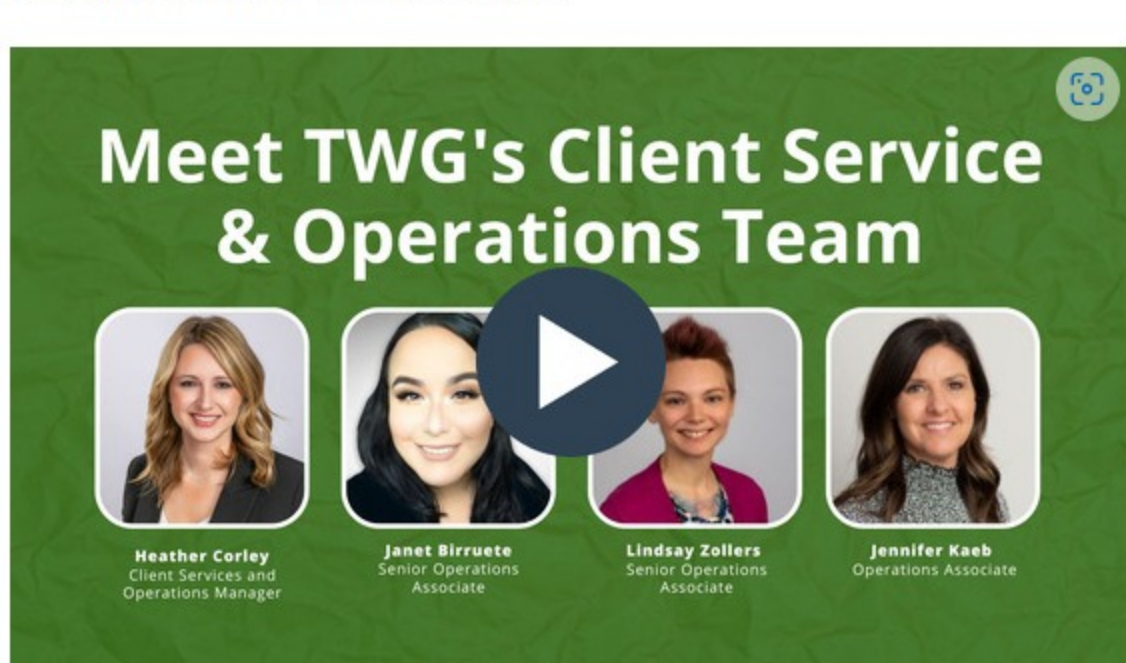
On the other hand, Tammy takes the approach of "set it and increase it." She starts contributing 6%. However, she increases her contributions by 1% for the next 10 years. By age 65, Tammy's account balance will have grown to \$832,459!

That's \$450,312 or more than twice as much as Joe!!! That's \$450,312 more towards a dream vacation, purchasing a vacation home, buying a sports car, or spending more time with your family.

**All examples are hypothetical and are for illustrative purposes.*

Operations Updates

ICYMI: Watch our video from our Client Service and Operations team event. Meet our dynamic team that keeps TWG Wealth Planning running like a fine-tuned machine!



What's Cooking with TWG?



When you're in the mood for a frozen treat but want to get in your daily serving of fruit, sorbet is your best bet! Light, creamy, and deliciously sweet—you'll be craving this dessert all season long!

[Click Here for Recipe](#)

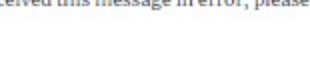


Have Questions? We Can Help.

Schedule an appointment with a member of our planning team — and talk investments, retirement planning, market news, and more. [Book appointment »](#)

Together We Grow.

[Contact Us](#)



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