

# InFocus

## Wealth Management Insights

**September 2021**

Remember when you were in school and had to cram hundreds of pages from a textbook (or two) into your head before a big exam? How you decided to study likely says something about the way you learn best. Some people learn most effectively by hearing material, others by reading or rewriting it, and still others by seeing it presented visually. For some, experiential learning makes the best fit. But in all these cases, learning involves turning information into knowledge. New knowledge is built on the foundation of previous learning, and it's nurtured through constructive interaction with those around us. To that end, consider engaging this perspective from our community of thought leaders to help foster this financial knowledge and advance the holistic plan designed around you and your life.



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## DOES PLANNING END AT RETIREMENT?

You've diligently accumulated the wealth you need to retire, winning the game and earning satisfaction for completing a solid plan. Other than tee times and travel, there isn't much planning left, is there? Of course there is. You've now entered your distribution phase, and that's a paradigm shift. Read on for prudent planning strategies to optimally manage this life and financial transition. **[Read the full article.](#)**



## FINANCIAL ALIGNMENT FOR YOURSELF AND YOUR FAMILY



In preparing the next generation to manage money, it's not how much you know but what you model and share that matters most. Learn some methods for giving children or grandchildren the tools they need to successfully navigate their finances, communicate their values through their decisions, and foster a positive relationship with money. [Read the full article.](#)

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## GIFTING MONEY? DEVELOP A PLAN

If you are thinking about sharing money (or other assets) during your lifetime with family and heirs but questions linger about whether you should do so and with whom, it's time to start developing a gifting plan. Read on to begin getting acquainted with some tax implications to consider, from gift and estate tax rules to timing around gifts of real estate or securities. [Read the full article.](#)



## HOW TO AVOID FOOLISH INVESTMENT BEHAVIOR

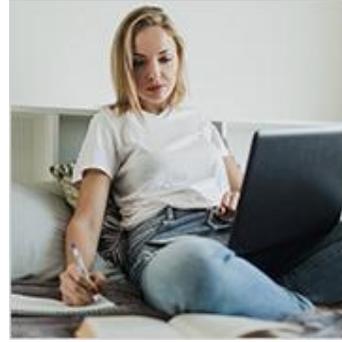


We all are prone to what feels like a laundry list of less-than-ideal investment behaviors: confirmation bias, framing issues, overconfidence. Learn how failing to acknowledge that we sometimes want more than money from our investments – and then not accommodating that tendency in the way we design and protect our financial plans – can lead to costly mistakes. [Read the full article.](#)

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## SECURE ACT 2.0 AND STUDENT LOANS

What if you could simultaneously pay off your student loans *and* save for retirement? Enter the SECURE Act 2.0. While this bill has yet to become law, it's worth a preliminary look at some of its provisions and starting a conversation about the role that student loan repayment and matching employer retirement plan contributions play in your financial future. [Read the full article.](#)



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