



As we step into a new year, many of us set resolutions to improve our lives: exercising more, eating healthier, or learning something new.

But we rarely apply that same intention to our financial lives.

What if, instead of doing more in 2026, we focused on doing less?

This year, we invite you to adopt one simple, powerful resolution:

**Make 2026 the year of simplification.**

Over time, financial complexity tends to creep in. A retirement account from a former employer. An investment account opened years ago. An insurance policy that hasn't been reviewed in a decade. Each decision likely made sense at the time, but together, they can create a scattered financial picture that's difficult to manage.

Simplification isn't about starting over. It's about bringing clarity and alignment to what you already have.

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## **Consolidation**

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One of the most effective ways to reduce complexity is by consolidating accounts. Think about how many places your financial life currently lives - 401(k)s, IRAs, brokerage accounts, HSAs, FSAs, and more.

When those pieces come together, you have:

- **Clearer perspective:** Everything in one place allows you to see your full financial picture, including your net worth, investment allocation, and progress toward goals.
- **Less friction:** Fewer statements, logins, and moving parts mean reviews become easier, and tax season becomes smoother.
- **More intentional strategy:** With full visibility, we can build a cohesive investment approach, avoid unnecessary overlap, and better manage risk across your entire

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## Your Advisory Team

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Just as important as consolidating accounts is simplifying who helps guide your decisions.

Many people work with multiple advisors who rarely communicate with one another. But your finances aren't a series of isolated decisions. They should be an interconnected system.

By working with a central advisor who can coordinate your financial team:

- **Everything stays aligned:** Investment, tax, and legal strategies can work together instead of at cross-purposes.
- **You save time:** No more repeating the same information to multiple professionals or playing "financial telephone."
- **Advice becomes more personal:** With a clearer, more complete understanding of your life and priorities, guidance becomes more tailored and effective.

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## What's next?

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Simplification isn't just about convenience. It's about taking the steps to reduce stress, improve clarity, and create space to focus on what truly matters to you. When complexity fades, opportunity becomes easier to see.

If you're ready to make 2026 the year of simplification, click reply to this email. We'll take the next steps together to bring more clarity to your financial life.



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