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PHASES

FINANCIAL GROUP



SPRING CLEAN YOUR FINANCES FOR A FRESH START

Just like your home deserves a seasonal refresh, so does your financial life. Spring is an ideal time to revisit the areas of your portfolio and daily habits that may have collected a little “dust.” This month, we’re sharing timely reminders and tailored insights that are designed to help minimize risk, help maximize efficiency and bring you closer to your financial goals.

Whether it's reviewing beneficiaries or decluttering your subscriptions think of this as your guide to a lighter, more intentional financial season.

SIMPLIFIED FINANCES, INTENTIONAL SPENDING, LASTING CLARITY



UPDATE YOUR BENEFICIARIES: A QUICK BUT CRITICAL REFRESH

Life changes and so should your paperwork. Take a few moments to review your 401k, IRA, and workers' compensation beneficiary information to ensure it still aligns with your current wishes. Major life events can impact your priorities, and outdated designations can lead to unnecessary complications down the line.

In addition to retirement accounts, review beneficiaries on life insurance policies and health savings accounts. Consistency across all documents helps avoid conflicts and keeps your financial plan aligned with your long-term goals. Keeping beneficiary records current helps avoid delays, legal hurdles, and unintended outcomes for your loved ones.

This simple yet powerful action is designed to help preserve your legacy and ensure your assets are distributed according to your intent. If you'd like support reviewing or updating the beneficiary information on accounts with us, we're here to help.



SUBSCRIPTION CLEAN-UP: RECLAIM YOUR CASH FLOW

It's easy to lose track of auto-renewals and monthly charges, until your credit card statement reminds you. Spring is the perfect time to audit your subscriptions and digital services.

Start by reviewing your bank statements for recurring charges. Cancel anything you no longer use or need. Consider streaming platforms, unused apps, software licenses, online memberships, and even automatic product deliveries. Evaluate annual subscriptions that renew without notice and check trial periods that may have converted into paid plans. This is also a good time to update payment methods, unsubscribe from marketing emails, and remove saved cards from unused accounts to help reduce fraud risk.

You may be surprised at how much you can recover just by cleaning house. This mindful refresh is designed to help minimize waste and create more room in your budget for what matters most.



FORBES RECOGNITION – SIX YEARS STRONG

We're proud to share that Michael has once again been named to the Forbes Best-in-State Wealth Advisors list, his sixth consecutive year receiving this prestigious honor.

Michael's consistent presence on the list from 2019 through 2025 reflects a steadfast commitment and a proven track record of long-term guidance to clients like you. His

investment philosophy is rooted in sustainable, steady growth—one that embraces market resilience of well-structured investments and the power of long-term compounding rather than reacting to market volatility. This recognition is based on an in-depth evaluation of client service, revenue trends, best practices, and assets under management—highlighting the value of a personalized, disciplined approach.

We remain grateful for the opportunity to support your financial journey with the same excellence and integrity that earned this recognition.



DEDICATED SUPPORT:

A little spring cleaning goes a long way. Whether it's updating your documents or freeing up your budget, these small shifts are designed to help maximize clarity and set the tone for a strong year ahead.

Need help taking action on any of these steps?

We're here to support you—reach out to schedule your next portfolio review, ask questions, or explore new strategies together.

Let's make this season one of intentional choices and fresh perspective.

EMPOWER SOMEONE'S FINANCIAL FUTURE

A single conversation can change someone's financial outlook. If there's someone in your circle who could use guidance, we'd love the chance to support them. Your referral could make a real difference.

[GET IN TOUCH](#)

REACH OUT TO US



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«EXCELLENCE IMPLIES STRIVING FOR THE HIGHEST
STANDARDS IN EVERY PHASE OF LIFE»

— John W. Gardner —

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The 2025 Forbes ranking of America's Best-in-State Wealth Management Teams, developed by SHOOK Research, is based on an algorithm of qualitative criteria, mostly gained through telephone and in-person due diligence interviews, and quantitative data. This ranking is based upon the period from 6/30/2023 to 6/30/2024 and was released on 04/08/2025. Portfolio performance is not a criterion due to varying client objectives and lack of audited data. This ranking is not indicative of an advisor's future performance, is not an endorsement, and may not be representative of individual clients' experiences. Neither Raymond James nor any of its Financial Advisors or RIA firms pay a fee in exchange for this award.

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