

PHASES
FINANCIAL GROUP



EXPLORING THE WORLD, SAFEGUARDING YOUR WEALTH

Whether you're planning a weekend getaway or a bucket-list adventure, protecting your personal and financial well-being on the go is just as important as packing your passport. Here we offer practical guidance designed to help minimize risks while you travel, from digital security to emergency preparedness. We'll also take a moment to celebrate an exciting milestone for one of our own.

SECURE TRAVEL, STRONG FINANCES, TRUSTED GUIDANCE

HOW TO HELP PROTECT YOUR INFORMATION ON THE GO

Public Wi-Fi networks, hotel business centers, and unfamiliar digital environments can all pose risks when you're traveling. But a few simple steps can go a long way in helping preserve your personal and financial information:

Use a VPN (Virtual Private Network): A VPN encrypts your internet traffic, adding a layer of security to help minimize unauthorized access when you're connected to public Wi-Fi.

Turn Off Auto-Connect Settings: Prevent your device from automatically connecting to open networks, which can be exploited by hackers.

Enable Two-Factor Authentication: This extra step helps preserve your sensitive data, especially when accessing financial accounts.

Bring a Backup: Consider a physical backup (such as a printed itinerary or a paper copy of your passport) in case digital access is disrupted.

Travel is meant to be enriching, not risky. By preparing your devices and practicing good digital habits, you can help preserve peace of mind as you explore.



PREPARE FOR THE UNEXPECTED WITH INSURANCE AND EMERGENCY FUNDS

Even the best-laid plans can hit turbulence. Travel insurance is a smart way to help mitigate the financial fallout from unexpected event, including trip cancellations, medical emergencies, and travel delays.

Many insurance policies are now more comprehensive, offering coverage for illness-related issues, extreme weather disruptions, and even missed connections. But it's still important to read the fine print to understand what's included.

We also recommend maintaining an accessible emergency fund while traveling, ideally a mix of local currency, a reliable credit card, and digital payment options. This approach is designed to help minimize stress and keep you nimble in case of sudden changes.

Whether you're headed overseas or exploring closer to home, a layered approach to financial preparedness can help preserve your experience, and your wallet.



MICHAEL LIPKINS HONORED AT RAYMOND JAMES GLOBAL TOP ADVISORS

We're proud to share that Michael Lipkins was recognized as one of the 2025 Raymond James Global Top Advisors, an exclusive event honoring 60 of the highest-producing advisors across the firm.

Held in April 2025, these two-day gathering spotlights top-tier performance based on 2024 fiscal year production. We are thrilled to see Michael's commitment and leadership acknowledged in this way.

Michael's recognition is a testament to the service and attention he brings to our clients — and we thank you for being part of the journey.



Thinking about travel plans for the year ahead? Let's work together to align your financial strategies with your lifestyle goals. We're here to help preserve your financial confidence, wherever you go. Connect with us today to schedule a planning session before your next departure.

REFER SOMEONE YOU TRUST

Know someone who could benefit from strategic financial guidance? Referrals are the highest compliment we can receive. Send them our way—we'll take it from there.

[MAKE A REFERRAL](#)

REACH OUT TO US



650.313.2740



703 High Street, Palo Alto, CA 94301

JUAN ROJAS

AAMS®, AIF® – Financial Advisor, RJFS CA
Insurance License #0D21604 Partner, PFG

MICHAEL LIPKINS

AIF® – Financial Advisor, RJFS CA
Insurance License #0C73111 Partner,
PFG



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

— John W. Gardner —

The financial advisors at Phases Financial Group operate as independent financial advisors for Addison Avenue Investment Services. Financial advisors offer securities through Raymond James Financial Services, Inc. Member FINRA/SIPC, and securities are not insured by credit union insurance, the NCUA or any other government agency, are not deposits or obligations of the credit union, are not guaranteed by the credit union, and are subject to risks, including the possible loss of principal. Phases Financial Group is not a registered broker/dealer and is independent of Raymond James Financial Services. Additionally, First Technology Federal Credit Union and Addison Avenue Investment Services are not registered broker/dealers and are independent of Raymond James Financial Services and Phases Financial Group. Investment advisory services are offered through Raymond James Financial Services Advisors, Inc.

The Raymond James 2025 Global Top Advisors is a 2-day event that takes place in Montreal April 14-16th. The event brings together 60 of the highest producing advisors across the firm, though that number may vary based on those who are invited and available to attend the event. These top producing advisors were selected based on 2024 fiscal year production. Attendance at this event may not be representative of any one client's experience, is not an endorsement, and is not indicative of an advisor's future performance. No fee is paid in exchange for being invited to this event.

The information has been obtained from sources considered to be reliable, but we do not guarantee that the foregoing material is accurate or complete.
Any opinions are those of Phases Financial Group and not necessarily those of Raymond James.

PHASESFINANCIAL.COM