



WHAT WE LEAVE BEHIND STARTS WITH WHAT WE TALK ABOUT TODAY

February often brings conversations about love, commitment, and the people who matter most in our lives. At Phases Financial Group, we see this time of year as a natural moment to reflect on another expression of care, thoughtful financial and estate planning.

Legacy planning is not only about documents and decisions. It is about intention, communication, and helping the people you care about feel supported and prepared. This month, we focus on how planning ahead can reflect your values, strengthen family understanding, and bring clarity across generations.

HONORING WHAT MATTERS MOST WITH PURPOSE AND PERSPECTIVE



THE DOCUMENTS THAT PROTECT THE PEOPLE YOU LOVE

Estate planning is often treated as a task to check off a list. In practice, it is one of the most personal parts of a financial plan. Wills, trusts, and healthcare directives help ensure your wishes are known and respected, especially during moments when loved ones may be navigating stress or uncertainty.

A clear estate plan can reduce confusion, ease difficult decisions, and provide guidance when it matters most. As life changes, these documents should evolve as well. Marriage, children, grandchildren, new assets, or changes in health are all reasons to revisit your plan and confirm it still reflects your intentions.



PREPARING THE NEXT GENERATION FOR MORE THAN INHERITANCE

A lasting legacy is not only about what is passed down, but how it is understood. Helping the next generation feel prepared to steward wealth can support confidence, responsibility, and continuity over time.

This may involve sharing the story behind how wealth was built, explaining the purpose behind certain planning decisions, or introducing conversations around philanthropy and long-term goals. These discussions do not need to happen all at once. Small, ongoing conversations can make future transitions feel more natural and less overwhelming.



OPENING THE DOOR TO FAMILY MONEY CONVERSATIONS

Many families find it difficult to talk openly about money. Avoiding the topic, however, can lead to confusion or misaligned expectations later on. Productive conversations are not about sharing account balances. They are about values, priorities, and the role money plays in supporting the life you want for your family.

Starting with shared goals can make these discussions feel more approachable. This might include supporting education, caring for loved ones, giving back to the community, or maintaining flexibility for future opportunities. Creating space for questions and ongoing dialogue helps ensure everyone feels informed and respected.



At Phases Financial Group, we believe thoughtful planning is one of the most meaningful ways to care for the people you love. Whether you are reviewing estate documents, considering how to involve the next generation, or preparing for important family conversations, our team is here to help you navigate each step.

If you would like to review your current estate plan or explore how these conversations fit into your broader financial picture, we invite you to connect with us.

LET'S HELP SOMEONE YOU CARE ABOUT

If we've helped bring clarity to your financial world, consider sharing that experience with a friend or loved one. We'd be honored to support them, just like we support you.

[READ THE ARTICLE ON OUR WEBSITE](#)

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 —

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