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# Common Cents

## musings from Marietta

When considering relocating in retirement, it's important to ask the right questions to ensure your new location aligns with your financial and lifestyle goals. Here are some key questions to consider:

1. What is the cost of living? Compare prices for groceries, utilities, transportation, and daily expenses to determine if the new location fits your budget.
2. What are the housing costs? Analyze housing costs to decide if buying or renting makes more sense for you at this stage of life. What are the tax implications? Consider income tax, property tax, sales tax, and whether there are any tax breaks for retirees or taxes on pension or Social Security income.
3. What are the healthcare costs? Factor in health insurance, routine care, and specialist treatment expenses. Consider the availability of quality healthcare in the area.
4. Is the climate suitable? Determine if the climate will support your preferred activities and overall health. What recreational and social activities are available?

Research the area's activities, community groups, and organizations that align with your interests.

5. Does the area suit your lifestyle? Decide if you prefer an urban environment with cultural opportunities or a rural/suburban setting for peace and quiet.
6. How close will you be to family and friends? Consider the ease and affordability of travel to visit loved ones if you're moving away. What are the transportation options? Evaluate the availability of public transport, reliable taxi services, or community shuttle options if you plan to rely less on driving.

Considering these questions is a crucial first step in your relocation decision. However, a conversation with a financial advisor could provide personalized insights. Don't leave this important decision to chance.

Tripp Boyer, CFP® + David Ramey, CFP®, Partners at Boyer Ramey Wealth Management Group

If you haven't heard from your investment advisor and have any questions or topics you'd like to address, we'd be happy to [schedule some time with you](#) and take a look without pressure.

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# Centsible Articles

no-nonsense financial news

## Retiring in a Down Market? Don't Panic



Market volatility is a guarantee but a downturn before retirement can be scary. We're going into detail as to why this is not a cause for panic.

[Read More](#)

## Why Buy Life Insurance During Unsettled Economic Times?



The economy has been uneven over the past few years, so is there a reason to buy life insurance during these bumpy times?

[Read More](#)

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# Common Cents Cinema

your channel for finance





How Diversifying Your Portfolio  
Can Mitigate Risk

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Risk is something that we have to always take into consideration when it comes to investing, but there are ways to mitigate risk, one way being diversification.

[Watch Now](#)

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# Centsational News

wisdom from the watercooler

# SUMMER SUNDAY RITUAL



## Who doesn't love a good Sunday morning ritual?

1. **Early Morning Exercise:** Start my day by breaking a sweat and staying active. I even text my friend @ToddWebster for that extra boost of accountability.
2. **Healthy Breakfast on the Front Porch:** Enjoy a nutritious meal while indulging in a thought-provoking podcast, setting the tone for a productive day ahead.
3. **Daily Video Message from Joe Lukacs:** Watch Coach Joe's inspiring video message, gaining valuable insights and motivation to conquer the week ahead.
4. **Quiet Time for Planning:** Dedicate some peaceful moments to finalize my weekly game plan. I ensure that I have a clear understanding of my clients' needs, as well as my family and personal commitments for each day.
5. **Wake Surfing with my Young Adult Kids:** Spend quality time with my young adult children, engaging in thrilling wake surfing adventures on the

lake. We bond over their eclectic music choices, creating cherished memories.

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**NO OBLIGATION INVESTMENT REVIEW**

Schedule a meeting with our team to review your existing investment strategy and discover if your plan truly aligns with your long-term goals.

**Schedule Today**

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