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Common Cents

musings from Marietta

As hard as it may be to believe, we are approaching the end of the year. This is the perfect time to reflect on your financial goals, and achievements, and to plan for the future. One of the best ways to do this is to end the year financially organized, this sets the stage for a successful and stress-free transition into 2024.

To ensure that you have a solid financial foundation for the beginning of the year we strongly recommend booking your year-end review with us before the holiday hustle and bustle takes over. This is a great opportunity to discuss any questions or concerns you may have, and to help make strategic decisions for next year.

If you haven't already scheduled your review meeting we kindly ask that you reach out and let's get that scheduled as soon as possible - these reviews can be

We look forward to what this year has left to bring, and to starting off next year on a solid foot!

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



Four Key Objectives Of A Sound Retirement Plan

A sound retirement plan should be based on your particular circumstances. No one strategy is suitable for everyone. Once you're retired, your income plan should strive to address four basic objectives: earn a reasonable rate of return, manage the risk of loss, maintain a source of sustainable and predictable income, and reduce the impact of taxes.



Managing Medicare Out-Of-Pocket Costs

Medicare covers only 60% of total health-care costs for Americans age 65 and older.¹ Deductibles, copays, coinsurance, and payments for services not covered by Medicare can result in substantial out-of-pocket expenses. And there is no annual or lifetime out-of-pocket limit.

[How To Manage Costs](#)

Common Cents Cinema

your channel for finance



We can't control the movement of the market, but we can help negate the effects of its ups and downs. Diversifying is a staple in portfolio management to help mitigate risk.

Watch Now

Centsational News

wisdom from the watercooler

Medicare Decisions

- Original Medicare or Medicare Advantage?
- Should I take Part B? When?
- What about Part D?
- Do I need a Medicare Supplement Insurance (Medigap) policy?

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we hope that you will be able to attend our next event in January on our Economic Outlook for 2024.

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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