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## The Magic Of Uncluttering Your Financial Plan

Hello,

February is the perfect time to hibernate inside, stay warm and watch Netflix. Have you seen 'Tidying Up with Marie Kondo'? It's a great way to get inspired by Marie—a world-renowned tidying expert—to clear out the clutter, and in her words, 'choose joy'.

The concept of uncluttering can also have positive effects on your financial life. Maybe instead of donating bags of clothes, housewares, and books to charity; we could focus on spending less on things. Instead of continuing to spend on credit cards, we can focus on paying down debt. And instead of following volatile market swings, we can focus on making sure your portfolio can withstand the ups and downs, with the confidence that we're working to meet your long-term goals.

Now is the perfect time to discuss where you are on your path to retirement, to look at your whole financial life plan, to unclutter, and to 'spark joy'.

Please feel free to share these articles with your family and friends—they are excellent conversation starters.



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