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Wealth planning is like putting together a jigsaw puzzle. Many different pieces with many different contours all come together to fit in a certain way, creating a complete life and financial picture. Of course, any financial life plan is complicated by the fact that this picture – and even the individual pieces themselves – may change and evolve over time. Identifying and finding any key pieces that may be missing brings clarity as your life and financial picture emerges. This month, we explore some retirement-shaped pieces of this puzzle and what they look like as you transition into whatever your next phase of life may hold.



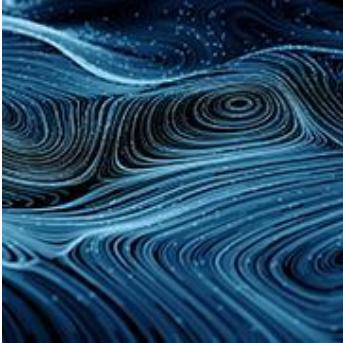
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REFRAMING THE SOCIAL SECURITY CLAIMING DECISION FOR MARRIED COUPLES

Nobody wants to leave Social Security dollars on the table because of a poor decision about when to begin taking retirement benefits. Unfortunately, making the right choice for you and your specific life and financial circumstances is often easier said than done. Learn how married couples can reframe their thinking around Social Security with this wealth planning hack. [**Read the full article.**](#)



CODE NAME: MONTE CARLO



Monte Carlo simulation was first developed by scientists working on the top-secret Manhattan Project, but since then it has been widely applied elsewhere, including as a way to model the resiliency of your financial life plan. Read how we use Monte Carlo tools to stress test your plan against a range of potential scenarios to account for the risk and uncertainty inherent to investing. [Read the full article.](#)

THE NEW NORMAL FOR LIFE INSURANCE

A lot of factors – starting with your needs and goals, of course – go into purchasing a life insurance policy, and never has that been truer than in today's economic and health-care landscape. See how the combination of the COVID-19 pandemic and our current low interest rate environment may change the way you think about and plan around life insurance. [Watch the video.](#)



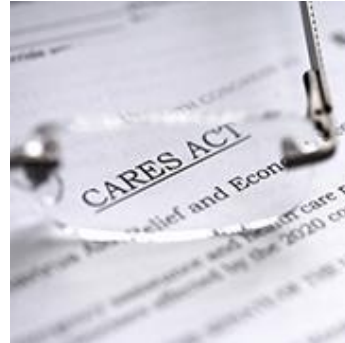
DOES THE PANDEMIC CHANGE YOUR 401(K) OR IRA CONTRIBUTION STRATEGY?



It's normal to feel uncertain about what could happen in a subsequent wave of COVID-19, another shutdown, or any number of responses to in-place or expected economic stimulus. But when it comes to decisions about your retirement plan, what's going on with you matters more than what's going on in the headlines. Learn what smart 401(k) and IRA savers should keep in mind. [Watch the video.](#)

UPDATE ON CARES ACT RELIEF FOR RETIREMENT ACCOUNT OWNERS

The U.S. Treasury Department and IRS have issued guidance to clarify and, in some cases, expand provisions of the CARES Act dealing with retirement accounts, their owners, and their beneficiaries. Need to know more about what the new rules mean for your 2020 RMD, IRA rollover, or a Coronavirus-Related Distribution? Our answers to some frequently asked questions can help. [Read the full article.](#)



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