



October 2020

The next few months promise to bring a busy close to a year unlike any other, at least in our lives. From the ongoing task of dealing with pandemic-related disruptions to the upcoming presidential election to a potentially accelerated timeline for year-end planning (largely due to changes in tax rules and other planning considerations around the aforementioned pandemic), there's clearly a lot to keep track of these days. But we are here to help ensure nothing falls through the cracks, and that the circumstances and opportunities unique to 2020 appropriately play forward into your long-term financial life plan.



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YOUR ROADMAP TO 2020 TAX CONVERSATIONS

The best tax planning is a continuous exercise, and right now there may be some attractive opportunities to consider. Is it time to take advantage of low tax brackets? How does the charitable giving landscape look? What about future estate taxes? Learn what the end of 2020 has to offer from an income tax perspective to make the best of a difficult year. [**Read the full article.**](#)



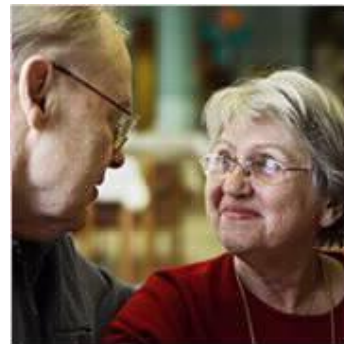
SHOULD YOU CHANGE YOUR INVESTMENT PLAN AHEAD OF THE ELECTION?



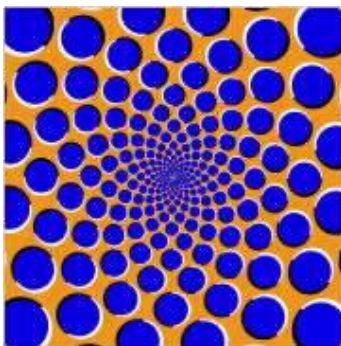
Would you be surprised to know that, generally, U.S. market returns in election years have been virtually identical to all other years? Of course, that doesn't rule out a fair bit of volatility. So, most importantly, make sure you're comfortable with the plan you have in place. Watch our take on what you might be able to expect for your investment plan up to and through Nov. 3. [Watch the video.](#)

LONG-TERM CARE INSURANCE: WHEN AND WHAT KIND?

Preparing for a potential long-term care event is a necessary, albeit often difficult, topic to raise with your advisor. But, while not everyone may need long-term care *insurance*, everyone does need a long-term care *plan*. To that end, and to start you off in the right direction, we ask and answer three long-term care planning questions that may loom large in your mind. [Read the full article.](#)



OPTICAL ILLUSIONS IN INVESTING



Maintaining a globally diversified portfolio means accepting that your investment results will differ from a common index benchmark (think: S&P 500). Learn why this “tracking variance” can be like an optical illusion that tricks your brain into assuming your performance relative to the S&P 500 is tied to the success of your financial life plan – when in fact no such relationship strictly exists. [Read the full article.](#)

A CAUTIONARY TALE ABOUT CHASING PERFORMANCE

Because there is no crystal ball allowing us to see which asset classes or sources of risk and return will do the best in the future, the prudent strategy is to diversify across many of them and stick to your long-term plan, through both the market's highs and lows. Why? This cautionary tale illustrates just what can happen when an investor instead chooses to chase returns. [Read the full article.](#)



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