



**September 2020**

What will you choose to pick up and bring with you on your financial life journey? What, for you, is better left by the wayside? Perhaps less-than-optimal financial decisions – born of our all-too-human penchant for allowing the demands of the present to outweigh solid financial advice focused on the future – are better discarded along our path. On the other hand, maybe evidence-based perspective on planning items both heavier – like the intersection of health and wealth in retirement – and lighter – such as a look inside REITs and at market efficiency – are worth packing. So, what will you carry?



**ANDREWS LUCIA**  
WEALTH MANAGEMENT LLC

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## **WHAT MAKES IT SO HARD TO FOLLOW EVEN THE MOST BASIC FINANCIAL ADVICE?**

Future-oriented and abstract financial goals often lose out to today's more immediate demands for our money. But taking certain steps – like working to give a financial priority or activity greater meaning and automation – can help balance the scale and improve follow-through. Learn from a financial psychologist how to make the foibles of the human brain work in your financial favor. [Watch the video.](#)



## INCOME PLANNING AND IRMAA IN RETIREMENT



Health care will likely be one of your biggest expenses in retirement. Consider that a 65-year-old couple retiring this year will pay an average of [\\$295,000 in health-care costs](#) over their lifetimes (that includes Medicare premiums, deductibles, co-pays and supplemental coverage). Brush up on some Medicare basics and ways to cost-effectively navigate coverage options, IRMAA, and income planning decisions. [Read the full article.](#)

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## THE PARABLE OF THE \$20 BILL

Have you heard the story about the financial economist and the \$20 bill? Well, it turns out that finding a \$20 bill just lying on the sidewalk is rare enough that it doesn't pay to spend all your time looking for them. Learn why the moral of the tale is that even though financial markets may not be perfectly efficient, the winning investment strategy is to behave as if they were. [Read the full article.](#)



## REAL ESTATE (INVESTMENT TRUSTS) AND THE PANDEMIC



Sure, fewer people are going to malls these days and, yes, it's true that many companies have people working from home. But keep in mind that the real estate market has already priced in the pandemic's impact, and there's a whole lot more to it than just office and retail space. Get a look inside Real Estate Investment Trusts (REITs), how they work, and the role they play in diversifying your portfolio. [Watch the video.](#)

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## THE BENEFITS OF REBALANCING

Setting the mix of stocks, bonds and other investments right for you is one of the most important factors in determining your long-term financial success. But your portfolio also requires ongoing maintenance through a process called rebalancing to produce your desired results. Learn how smart rebalancing helps you systematically buy low and sell high, the recipe for investing success. [Read the full article.](#)



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