



December 2020

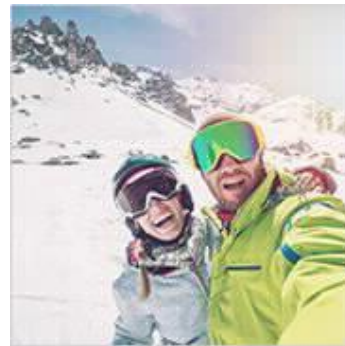
Feeling stuck between knowing and not knowing can be disconcerting, especially when the dichotomy is stark. Looking back, perhaps we've come to terms with the economic, social, and global health events of 2020, reaching an understanding of what happened and where we stand. Maybe that's comfortable right now. Looking ahead, we're setting our expectations for 2021. Sure, we can base those on well-vetted assumptions and informed decisions, and we can hope, but we can't *know*. That's uncomfortable. In such times, fall back on your principles. You've expressed them in your whole-life financial plan, so rely on it and what we know about connecting our money and our values to guide you through inevitable change.



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TWO WAYS TO ALIGN YOUR MONEY WITH YOUR VALUES

Instead of focusing on money simply as a thing to accumulate, think about it in terms of what it can do for you. How can you put your wealth to work bringing greater satisfaction into your life? Do your finances reflect your goals and values? Learn why buying time and investing in others can help us spend money on what we truly care about, and make us happier in the process. [Read the full article.](#)



GIVING THE GIFT OF FINANCIAL INDEPENDENCE



What holiday gift will your child or grandchild recall fondly in the years to come while also withstanding the test of time? The gift of financial independence, of course. Explore one perspective on why the importance of this gift runs much deeper than its already significant face value, as it creates a useful opportunity for family-oriented, constructive conversations about money. [Read the full article.](#)

WHAT IS A FINANCIAL POWER OF ATTORNEY?

A durable power of attorney allows you to authorize someone you trust to manage your financial affairs in the event you become incapacitated (or perhaps even just unavailable). Tune in to our video podcast series, *Ask Buckingham*, to hear more about what goes into choosing someone to fill this role and how this document fits in your larger estate and financial plan. [Watch the video.](#)



ESTABLISH DESIRED OUTCOMES TO WEATHER FINANCIAL STORMS



Step one: Begin building your long-term financial life plan with the end in mind. Step two: Regularly assess your progress and determine if adjustments are warranted. Learn why starting here, along with the ongoing decision to pay yourself first, helps put you in the best position to weather unexpected financial storms and reach the financial outcomes you envision. [Read the full article.](#)

FOR EVERY BUYER THERE MUST BE A SELLER

The thing about the stock market is that for every buyer, there must be a seller, and we can assume that in any trade both the buyer and seller believe they are doing the right thing. Perhaps each even believes they are smarter than the other. Find out why the lesson that efficient markets have to teach us in this account writ large is to avoid confusing information with knowledge. [Read the full article.](#)



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