

# InFocus

## Wealth Management Insights

**February 2021**

The poet and art critic Charles Baudelaire wrote, “To justify its existence, criticism should be partisan, passionate, and political, that is to say, written from an exclusive point of view, but a point of view that opens up the widest horizons.” Perhaps a critic favorably reviews a painting, film or work of literature to the extent that it accomplishes what it set out to do. Any discussion, however, still resides within certain context – some theory of aesthetics and prevailing cultural currents. It’s both subjective and objective. As is your financial life plan, which is anchored in your unique goals and values but designed and built following rigorous evidence. Your financial life journey won’t tread in the steps of anyone else’s, because we all engage money differently. The measure that matters most, then, is the progress you’ve made toward the outcomes you envision. Can these perspectives help situate you?



**ANDREWS LUCIA**  
WEALTH MANAGEMENT LLC

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## THE ILLUSION OF A LINEAR LIFE – AND FINANCIAL PLAN

A consistent theme among dynamic rules for determining how much you can safely spend each year in retirement is adaptation. The ability, if we must, to adjust course. That’s why holistic financial planning places your life at its center and positions your money in support of your hopes and goals – all while accommodating the surprises, change, and failures sure to arise. [\*\*Read the full article.\*\*](#)



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## THE CRAZY STUFF WE DO WITH MONEY

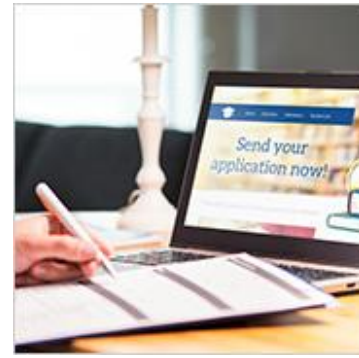


Every behavior around money – even those that seem totally illogical to you or others – may actually make perfect sense when we understand the experiences, feelings and beliefs underlying it. Learn how acknowledging this insight can better inform our own decision-making, help us increase our accountability to ourselves, and ultimately improve our financial wellbeing. [\*\*Read the full article.\*\*](#)

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## FINDING A COLLEGE THAT FITS YOUR BUDGET AND YOUR CHILD

From financial aid and the expected family contribution to selection strategies and the big-fish-little-pond effect, choosing the right college or university is where high-dollar meets highly emotional. Whether your search is already underway or still on the horizon, consider these planning elements when looking for schools that best fit your budget and – most importantly – your child. [Read the full article.](#)



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## STOCKS, RISK, AND YOUR ROTH IRA



When deciding which investments should go into which accounts, think in terms of expected after-tax return as well as after-tax risk. Are there opportunities to create efficiencies? Learn why placing certain investments in your taxable account, traditional IRA, or Roth IRA can tilt the overall amount of risk in your portfolio higher or lower. [Read the full article.](#)

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## HOW DO INVESTORS BUY FIXED INCOME?

Individual securities, bond funds, ladders – there are quite a few approaches to buying fixed income, and the optimal path for you can depend on a lot of different factors. Tune in to our video podcast series, *Ask Buckingham*, for an explanation of the various options you may have when purchasing fixed income, the mechanics behind them, and the pros and cons of each. [Watch the video.](#)



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